Feminist Evaluation: Case Study of Graça Machel Trust Women Creating Wealth Programme

By

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Declaration

I declare that this report titled "Feminist Evaluation: Case Study of Graça Machel Trust Women Creating Wealth Programme" is my own work. I completed it under the guidance of my academic supervisor, Dr Caitlin Blaser Mapitsa. I submit this report in partial fulfilment of the requirements of the degree of Master of Management in Public and Development Sector Monitoring and Evaluation in the University of the Witwatersrand, Johannesburg. This report has not been submitted before for any other degree or examination to any other university or institution.

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Abstract

Feminist evaluation assesses the value or merit of a policy, programme or other initiative with a focus on the gender-based inequality and its contribution to social injustice. Evaluation results and processes are then used to act and advocate for gender equality. Applying a feminist lens to evaluation increases the likelihood that systemic gender-based norms, beliefs and discrimination will be examined and addressed. This, in turn, can increase the evaluation's utility as feminist evaluation approaches involve users in defining and addressing these norms.

This study applied feminist evaluation principles to the Graça Machel Trust Women Creating Wealth (WCW) programme in Malawi, South Africa, Tanzania and Zambia, to examine how these principles affect the usefulness of the evaluation. The research used Alkin's (2017) concept of the two categories of the Program Evaluation Utility Standards – those to do with the evaluation and those to do with the evaluator – to define utility. The study evaluated the WCW by employing the Most Significant Change approach, complemented by document review. The study's research component included semi-structured key informant interviews with feminist evaluation experts, the WCW programme manager and a literature review.

Results revealed the ways in which the two feminist principles contributed to the evaluation-related utility standards, namely attention to stakeholders and meaningful processes and products. Adding a feminist lens to the evaluation context analysis of the WCW programme made visible the gender norms and beliefs in the external environment as well as those demonstrated by the programme. This context review also brought to light the power dynamics within the programme. This information strengthened attention to more marginalized stakeholders, which increased the study's utility. The use of feminist principles outlined the ways of knowing espoused by the WCW programme and showed that some ways of knowing and learning were privileged over others, even in an all-women initiative

The use of feminist evaluation principles and the Most Significant incited some learning and reflection on feminist programming on the part of WCW staff. The full investigation into the evaluation's utility remained underdeveloped, however, due to logistical and time constraints. This presents an opportunity for further and future research into the effect of feminist evaluation on evaluation utility in Africa.

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Chapter 1: Introduction

This study examines how a feminist evaluation of the Graça Machel Trust Women Creating Wealth programme contributes to evidence on strengthening evaluation utility. Feminist evaluation examines and assesses interventions from the perspective of women and other oppressed groups to bring about social justice, especially related to gender inequality (Mertens & Stewart, 2014). Feminist evaluation makes the values concerned visible – more so than many other evaluation approaches – but stops short of prescribing a particular framework or methodology. Instead, eight principles informed by feminist theory provide guidance on how to apply the approach to existing evaluation models (Podems, 2018). In spite of its potential to advance social justice for women and other disadvantaged groups, feminist evaluation has faced criticism for a perceived lack of rigour and for not having a clear framework. Evaluators and evaluation users tend to react negatively to the word "feminist", and often reject the feminist evaluation approach based on assumptions about its values.

Entrepreneurship is a critical driver of economic growth and development and African women start businesses at a rate higher than female entrepreneurs in the rest of the world (Elam, et al., 2019). These businesses often do not grow beyond micro survivalist enterprises, however. African businesswomen face a host of barriers to expanding their businesses including legal and regulatory discrimination, limited time to spend on their business due to domestic responsibilities, and inadequate access to skills, markets and finance (World Bank Group, 2019). As a result, an increasing number of enterprise development programmes for African female entrepreneurs have been implemented to address these gaps. Impact evaluations of enterprise development programmes have shown that they have generally been effective in improving business performance (McKenzie & Woodruff, 2012; Taylor & Pereznieto, 2014). However, very few enterprise development programmes for women have been assessed using feminist evaluation. This study will examine how a feminist evaluation of a women's enterprise development programme affects the evaluation's utility. It will analyse the systemic gender norms and beliefs that surround and are embodied by the enterprise development programme. The study will also examine the ways of knowing demonstrated by the programme, and discuss how these ways of knowing relate to and reveal the programme's gender-related values and practices. By reflecting on these norms and the processes that generate them, the study will analyse how the use of feminist principles impact the evaluation's usefulness. This chapter begins by providing a broad overview of feminist evaluation and evaluation utility including the primary theories and existing practice. It then presents the research problem, the research purpose and research questions. The chapter ends with a discussion of the study's significance and its potential limitations.

1.1 Background

Feminist evaluation assesses the merit of an initiative from the perspective of equality and social justice for women and the oppressed (Brisolara, 2014; Cram, 2017; Mertens & Stewart, 2014). It treats gender inequality as a form of structural and systemic injustice and seeks to unearth and address these inequities. Feminist evaluation is based on feminist research and theory, which argues for women's voices, experiences and ways of knowing to be acknowledged as legitimate and rigorous sources of knowledge (Brisolara, 2014; Gurr & Naples, 2014; Podems, 2014). In a bid to advance women's epistemic authority, feminist empiricism, feminist standpoint theory and feminist critical theory introduced women's perspectives into research. Feminism evaluation most closely aligns with feminist critical theory in that it analyses the hidden assumptions that produce structural inequalities based on gender, class, age, race and other social dimensions (Frost & Elichaoff, 2014; Naples & Gurr, 2014). Feminist critical theory does not only seek to bring these assumptions to light, but also to challenge them and oppose the notion that there is a universal "women's" experience. With its emphasis on using processes and results to bring about justice for women and the most marginalised, feminist evaluation also acknowledges the plurality of women's perspectives.

While there is no specific methodology for undertaking a feminist evaluation, the practice is guided by eight principles which can be applied to any evaluation design. These principles can be grouped into those that relate to knowledge; the nature of inquiry; and the pursuit of social justice (Brisolara, 2014). Knowledge-focused principles argue that knowledge is a powerful contextually-contingent resource and therefore a feminist evaluation should examine the gender context of the evaluand and make existing power dynamics clear (Brisolara, 2014; Podems, 2014). The evaluation should also assess how these dynamics determine who has influence over knowledge production and ownership. Principles to do with the nature of inquiry recognize that evaluation is a political activity and that all evaluation methods are social constructs. This group of feminist evaluation principles also acknowledges that there are multiple ways of knowing, where some ways of knowing are privileged over others. Finally, the principles call for feminist evaluations to be used to bring to light structural discrimination in the evaluand, and to use this knowledge to advocate for social justice for women and the most oppressed. In this way, feminist evaluation is compatible to other participatory and action-oriented evaluation approaches such as empowerment and emancipatory and utilisation-focused evaluation (Podems, 2014).

Given this potential alignment with utilisation-focused evaluation, this study explores the components of evaluation utility and how they relate to two of the feminist evaluation principles. The usefulness and use of evaluation has long been a priority for evaluation practitioners and theorists (Alkin & Christie, 2013; Weiss, 1998). They have argued that fundamentally evaluations

should generate knowledge through their processes and findings that are valuable to the evaluation's most important stakeholders. Theorists differ in their views on the extent to which evaluators should exercise final judgement on the worth of an intervention and the degree to which they should "empower" stakeholders to make this assessment. Ultimately, they agree that users' interests should be the central focus of any evaluation (Alkin & King, 2019; Weiss, Gandhi, Murphy-Graham & Petrosino, 2008). This agreement contributed to the development and general acceptance of industry standards and approaches that centre utility as one of the most important determinants of a quality evaluation.

Both feminist evaluation and utility-focused evaluation methodologies have faced criticism of their credibility. These arguments cite the collaborative nature of these approaches as a potential threat to the objectivity and reliability of findings. Some criticisms even suggest that in working closely with participants and users, evaluators may compromise their professionalism and give too much power to stakeholders (Patton, 2005). Proponents of feminist evaluation and other approaches centred on use argue that their participatory practices are what make them effective in bringing about user ownership and meaningful change. This study will explore the extent to which this argument holds true.

Even with the rising prominence of usefulness and use as key criteria for evaluation, evaluators still have to actively promote the uptake their findings. This is especially true for feminist evaluation, which suffers from a low publication rate in part because of the politicisation of the phrase "feminist" (Podems, 2014). The label makes potential users and evaluators hesitant to support feminist evaluation because many misunderstand what feminism and feminist evaluation entail. Some feminist evaluators have argued that in order to advance the use of the approach, evaluators should emphasize the feminist evaluation principles and refrain from applying the label (Podems, 2018). Some evaluation theorists have also supported the use of incentives such as awards and recognition to encourage the use of evaluation findings (Weiss et al., 2008).

One trend that may foster greater use of feminist approaches and of evaluation findings is the call for the increased prominence of voices from the global South. Movements such as the Made-In-Africa and decolonialisation of evaluation initiatives are progressively gaining traction, though the epistemology, ontology and axiology underpinning evaluation remain heavily westernised. Research on participatory evaluation approaches in Africa revealed that there is a need to better understand the context and the range of roles evaluators in Africa can and should play (Auriacombe & Cloete, 2019). African knowledge systems tend to emphasize collective knowledge building, which suggests that participatory evaluation approaches could be appropriate for this context (Chouinard & Cousins,

2013). There can sometimes be a conflict between the interests of evaluation commissioners – typically donor agencies – and those of the community, where evaluators are pressurized out of employing participatory models. This is relevant for feminist evaluation on the continent, as the topic of African feminism itself is not well understood and clearly conceptualised as a foundational theory for evaluation practice. Rooting feminist evaluation and use-focused evaluation in indigenous conceptions of feminism is important to asserting African evaluator and participants' epistemic rights (Auriacombe & Cloete, 2019; Chilisa, 2020 a). While there is still much more progress needed in this area, there are influential evaluators such as Bagele Chilisa whose advocacy for decolonized evaluation has started to gain traction.

1.1.1 Context of the Study

The Graça Machel Trust has curated a women's enterprise development programme, The Women Creating Wealth (WCW) initiative, to build female entrepreneurs' confidence and ability to graduate their businesses from income-generating to wealth-creating enterprises. The programme's theory of change stipulates that if women are equipped with personal mastery, leadership and entrepreneurial tools, they will create wealth-orientated businesses in a collaborative collective, and ultimately invest more in the wellbeing and livelihoods of their families and communities. WCW targets existing businesses across sectors such as agribusiness, manufacturing, construction, energy, creatives, retail and other services, with an annual turnover of at least US$ 10,000. A cohort of up to 100 female entrepreneurs complete a 16-week "Ignite" course followed by graduation into a Business Community of alumnae. The Ignite course includes peer coaching, self-study and "in-class" sessions. These cohorts are supported to become a network of peers through which entrepreneurs can make linkages to industry and business leaders, mentors and market intelligence. The programme has been implemented in Malawi, South Africa, Tanzania and Zambia.

Like most of Africa, the Women Creating Wealth implementation countries boast a large number of female entrepreneurs. Zambia was recently ranked as one of the best countries in which to do businesses when compared to African economies of a similar size (Acs, Lloyd, & Szerb, 2018). In addition, reports such as the 2018 Global Entrepreneurship Index and the 2015 Global Female Entrepreneurship Index show Zambia to be a potentially positive environment for women business-owners. Along with Malawi, the country enjoys Total early-stage Entrepreneurial Activity (TEA) rate higher than the average for the continent (Ali, Brush, Greene, Herrington, & Kelley, 2014). In fact, Zambia's TEA is over 50% higher than the Africa average (Ali et al., 2014). Tanzania too has seen growth in its' levels of female entrepreneurship over the years, partly due to policy measures and programmes targeting women entrepreneurs (Mori, 2014). The reality remains, however, that many

women in these countries became business-owners out of necessity and still struggle to access and own the means of production to grow their enterprises.

In South Africa small and medium-sized enterprises (SMEs) continue to play an important role in the economy, though their potential contribution to Gross Domestic Product (GDP) has yet to be realised. SMEs in the country are estimated to employ 50 to 60% of the total workforce and make up over 98% of businesses (McKinsey & Company, 2020). South Africa's TEA increased from 6.9% in 2016 to 11% in 2017 illustrating that in spite of the country's decreased GDP during this period, early-stage entrepreneurship buoyed to levels seen in 2010 and 2011 (Herrington & Kew, 2018). South African women's levels of entrepreneurship remain below their male counterparts in spite of relatively equal access to education and high labour force participation. Women business owners in South Africa are also more likely to go into business out of necessity rather than in search of opportunity than male entrepreneurs (The Mastercard Foundation, 2020).

1.2 Purpose of Study

The purpose of this research is to establish how a feminist evaluation of the Women Creating Wealth programme can contribute to evaluation utility. This study will conduct a feminist evaluation of the WCW programme to contribute to knowledge on using feminist principles to strengthen the usefulness of evaluations, and their ability to advance social justice. It will focus on two of the eight core principles of feminist evaluation, namely; that knowledge is a powerful contextually contingent resource, and that there are multiple ways of knowing which stem from women's diverse perspectives. In applying these principles, the evaluation will examine gender norms in the context of the Women Creating Wealth programme and illustrate how these affect programme delivery, knowledge generation and dissemination. The evaluation's findings will contribute to the knowledge gap in how feminist principles strengthen evaluation use, and how enterprise development programmes can address gender bias and advance women's economic equality.

1.3 Problem Statement

Feminist evaluation assesses the value or merit of a policy, programme or other initiative with a focus on the ways in which gender inequality contributes to social injustice. Evaluation results and processes are used to act and advocate for gender equity. Women's economic empowerment initiatives, such as the Graça Machel Trust Women Creating Wealth programme, have been designed and implemented in part to advance women's economic rights. While conventional evaluation methods can assess the effectiveness of such programmes, applying a feminist lens to evaluation

increases the likelihood that systemic gender-based norms, beliefs and discrimination will be examined and addressed. This, in turn, can increase the evaluation's utility as feminist evaluation approaches involve users in defining and addressing these norms. Very few evaluations of women's enterprise development programmes in Africa have treated and analysed gender inequality as a structural factor in determining the extent to which participants achieve the programme's intended outcomes. Existing evaluations also present limited analyses of the power dynamics that affect knowledge creation and dissemination, and ultimately impact whether diverse women's voices are heard in all evaluation stages. This study will apply two feminist evaluation principles to the Women Creating Wealth programme in Malawi, South Africa, Tanzania and Zambia, in order to examine how these principles affect the utilisation of the evaluation.

1.4 Research Questions

The study's main research question is: How does a feminist evaluation of the Graça Machel Trust Women Creating Wealth Enterprise Development programme contribute to the evaluation's utility? The primary research question will be examined through the following sub-questions:

a. What are the gender norms, beliefs and practices of the Women Creating Wealth Enterprise Development programme?
b. How do diverse perspectives and multiple ways of knowing reveal the gender norms and affect the evaluation's utility?

1.5 Contribution of the Study

This study aims to contribute evidence to the argument that applying a feminist lens to evaluation practice strengthens the evaluation's utility and ability to affect change. The research will focus on two of the eight feminist evaluation principles, namely that knowledge is powerful and contextually determined, and that there are multiple ways of knowing. The first principle requires the evaluation to undertake an in-depth contextual analysis to understand and unearth prevailing gender inequities and power relationships. The analysis will illustrate if and how gender inequality as a systemic issue impacts relationships, results, stories of change and knowledge management in the Women Creating Wealth Enterprise Development programme. The second principle will engage diverse voices – primarily female participants in the programme and staff members – to develop the stories of change and to reflect on how gender relations affect the ways in which change happens. These two principles go to the heart of feminist evaluation because they will require the researcher to make

visible inequalities that exist in the context of the evaluand, and to use a participatory and collaborative process to understand and confront those inequities.

The next chapter presents a review of the literature relevant to the topic and ends with the study's conceptual and analytical frameworks. Chapter three outlines the research methodology undertaken while chapters four and five present and discuss the study's results. The final chapter concludes by summarizing the study's findings, its contribution to knowledge and practice, and makes recommendations for future research on the topic.

Chapter 2: Literature Review

2.1. Introduction

This chapter presents a review of the relevant philosophies, trends and debates in feminist evaluation and particularly in feminist evaluation of women's entrepreneurship initiatives in Africa. It begins with a discussion of evaluation theory, the different categories of these theories and their philosophical origins. The section goes on to examine evaluation utility and feminist evaluation including the core principles that make up the feminist evaluation approach. Finally, a review of feminist evaluation and women's entrepreneurship development in the African context is presented. This section outlines the major trends in the evaluation of women's entrepreneurship initiatives paying particular attention to the types of evaluations that have been done, and the extent to which these evaluations have applied a feminist lens or approach. The chapter ends by summarizing the literature reviewed into the study's conceptual and analytical frameworks.

2.2. Evaluation

Evaluation can be seen as the systematic enquiry of social phenomena that aims to assess its value, merit and worth (Mathison, 2005; Mertens, 2014). Evaluation theorists' definitions of what evaluation constitutes, or of its most important uses vary according to their epistemological stance. Weiss (2013) and Rossi (2013) – two evaluators chiefly concerned with evaluation methodologies producing the most rigorous knowledge possible - describe evaluation as applied research. Scriven (2013) places far less emphasis on the means through which an evaluation is achieved but argues that evaluation's ultimate aim is to pass a judgement on the value and merit of the evaluand. Others including Michael Patton (2013) see evaluation as a systematic exercise to use empirical data and findings to influence critical strategic decision-making within the evaluand. Whatever the specific definition, all theorists generally agree that evaluation should be a systematic process through which the worth of an intervention or phenomenon is determined for use by the most appropriate party**.** Evaluation theory is commonly understood and classified according to the Alkin & Christie (2008) Evaluation Tree (Alkin & Christie, 2013). The Tree is illustrated in Figure 1 below.

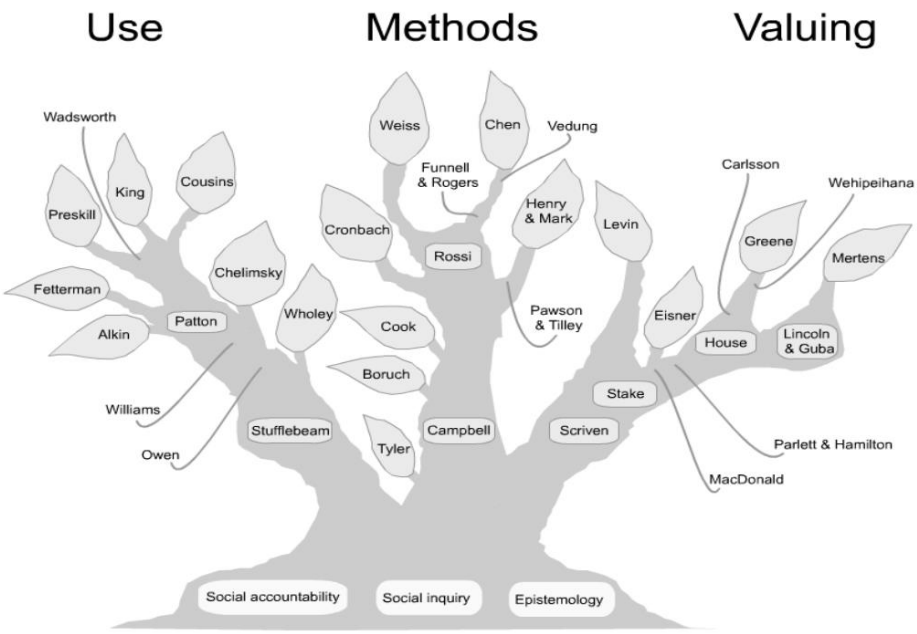

Figure 1. Evaluation Tree Alkin & Christie (2013)

The tree describes accountability, systematic social inquiry and epistemology as the foundations – the trunk – of evaluation. In order for evaluation findings to be useful, they must be trustworthy. In order for findings to be trusted, the methodology that generated them should be able to withstand critique and interrogation. This methodology, in turn, is determined by underlying beliefs about the nature of knowledge. Together accountability, a trusted approach to systematic social inquiry and clarity about what constitutes knowledge increase the likelihood that the evaluation will improve learning, design and future performance of programmes and policies (Alkin & Christie, 2013).

The trunk leads to the central branch of the evaluation theory tree, which accounts for a methods-focused approach to evaluation. This branch is derived from the systematic social inquiry trunk and includes evaluation that is guided by research methods. A central tenet of this branch is "obtaining generalizability". As a consequence, the majority of the evaluation theories of the methods branch are rooted in post-positivist values, approaches and beliefs (Alkin & Christie, 2008). Theorists and practitioners whose perspectives and practice in evaluation centre on obtaining knowledge in the most rigorous form possible, generally subscribe to the methods approach.

The second branch, "Valuing", focuses on the evaluator's critical responsibility to assign value to data. This view emphasizes that the fact that evaluation's primary objective and the main value that it brings to programmes, policies and other interventions, is to make a judgement about the "value" of the intervention. Typically, the evaluator is the expert, and therefore they must interpret data into information and make the final assessment of the phenomenon. With time this perspective evolved to give the evaluator the responsibility of facilitating others to place value on data. In this

way, theories in the “Valuing” branch have both post-positivist and constructivist roots with regards to the belief of what knowledge is and how knowledge is created. The “Valuing” branch therefore depends greatly on epistemology to guide how the assigning value should occur. A reliance on the evaluator to determine the value of information and the intervention under study suggests that knowledge is objective and created by the evaluator (Alkin & Christie, 2013). On the other hand, the evaluator that facilitates others to generate knowledge aligns to the constructivist view that there are various ways of knowing and that knowledge is subjective and depends on the perspective and lived experience of individuals.

The final branch, "Use", centres on using evaluation for decision-making and focuses on how the evaluation will be used and who will use it (Alkin & Christie, 2008). It emphasises increasing the extent to which evaluation users find the process and results of the evaluation valuable to meeting their needs. Theorists have expressed varying views on the appropriate role for evaluation in use and decision making. Those focused on the concern for rigorous methods maintain that evaluation should aid stakeholders in their decision-making, but the evaluator does not have a responsibility to ensure the findings are used. These theorists argue that other existing processes within the evaluand have the responsibility of putting the evaluation to use. Other theorists such as Weiss (2013) and Scriven (2013) argue that use is the ultimate goal of evaluation, but stop short of seeing it as a mechanism to drive social justice. Still others such as Chen (2015) and Mertens (2013) draw on transformational theory including feminist theory to argue that evaluation has an obligation to further social justice for the most vulnerable. In this way, evaluators associated with the “Use” branch can apply both post-positivist and constructivist viewpoints. Regardless of their epistemological roots, very few evaluators will deny that evaluation should be of some use, however. This is why this research paper focuses on utility as one of the key facets of evaluation.

2.3. Evaluation Utility

Utility has become increasingly important to what is considered a high quality evaluation. Simply put, a useful evaluation is one whose findings and processes inspire learning or improved decision-making amongst its’ users (Alkin & King, 2019). This section of the report traces how the conceptualisation of evaluation utility has evolved over time from a “methods”-focused approach to definitions focused on facilitation. Literature traces the start of the interest in evaluation usefulness to the numerous evaluations of United States government-funded social welfare programmes in the 1960s that largely went unused (Alkin, 2013; Weiss, 1998). Given the value of resources invested in these evaluations, researchers started to investigate why the assessments apparently had little utility, and how increased evaluation use could be encouraged. The interest in use stemmed from

two separate schools, namely the assessment of education programmes and from social science research (Alkin, 2013). Since that time, much of the thinking and practice on evaluation use and utility has grown from social science research.

Defining Evaluation Utility

Evaluation theorists that focus their research and practice on utility agree that evaluations should be undertaken when it has been established that they will be useful. How these theorists defined utility varied through the years and also differed according to their experience in observing or promoting evaluation use. As some of the earliest thinkers and writers about evaluation utility, Carol Weiss (1998) and Michael Scriven (2007) maintained that utility meant an evaluation is responsive to the needs of its most important stakeholders. In their view, evaluators had an ethical and professional obligation to communicate their findings in ways that would increase the likelihood of stakeholders acting upon them. Evaluators were not responsible for what the users actually did with the findings however, since that decision depended on factors beyond the evaluator's control (Patton, 2012; Weiss, 1998).

As evaluation practice advanced and participatory methods became more widespread, theorists came to conceptualise utility as stemming from the usefulness of both an evaluation's findings and its processes. Evaluation theorists identified instrumental, conceptual and process use as the three main types of evaluation use (Patton, 2012). Instrumental use informs decisions about an intervention's value and can be used to improve the intervention, while conceptual use changes stakeholders' understanding of the intervention but does not necessarily result in tangible adjustments. By participating in an evaluation, stakeholders and users can gain new insights and initiate changes to an intervention even before final evaluation findings are shared. This is known as process use, as the evaluation process itself contributes to utility (Alkin & Christie, 2005). The evolution in thinking also reflects the paradigms that have influenced evaluation utility research and practice.

Epistemology of Evaluation Utility

Since utility is premised on ensuring that evaluations are at the very least useful to their intended users, and at best will actually be used, theorists' views on the nature of reality and ways of knowing argue for some degree of knowledge sharing between the evaluator and the user. That is to say, because evaluations are first and foremost meant to serve the user, the assumption is that the user has some role in creating or owning that knowledge.

More conservative theorists, or those on the "Methods" and "Valuing" branches tend to argue that evaluation findings should arrive at one relatively objective reality. Stufflebeam (2013), Wholey (2013), Scriven (2013) and Weiss (1998) maintain that the evaluator is the one who ultimately makes a valuing judgement about the worth or merit of an intervention, even though they will have considered the views of evaluation users. While these theorists do not wholly subscribe to positivist notions of an objective reality, they reject constructivist and postmodern ideals that reality is entirely socially constructed and therefore can only be known to each individual knower. Aligning to this view would imply that evaluation findings cannot be generalized beyond their specific contexts, which in the minds of these theorists would undermine utility (House, 2013; Weiss, 1998).

Michael Patton espouses a slightly different view, where he openly acknowledges that evaluation can never be value-free, and that in a utilization-focused evaluation, the most important values and realities for an evaluator to work with are those of the primary intended user. Even though each user will have their own situated knowledge, values and reality, in order to maximize utility and use, the evaluator must have the skill to test this reality and derive conclusions from that testing. He maintains, "I find that people I work with in the real world – *their* phrase – resonate to the notion of "reality testing". It is their own sense of reality I want to help them test, not some absolute, positivist construction of reality. The notion that reality is socially constructed doesn't mean it can't be tested and understood," (Patton, 2012, p. 11). This view strikes a balance between giving all valuing authority to the evaluator, and accepting that reality is socially constructed.

In keeping with participatory evaluation approaches, others such as Fetterman (2013) and Preskill (2013) see the evaluator as much more of a collaborator and facilitator of learning rather than a judge or teacher. A useful evaluation would put the primary decision-making responsibility in the hands of the users, since these theorists believe users have the resources in their communities or organisations to develop evaluative thinking and other skills. The evaluator becomes a support for the organization and the community in learning how to develop these skills. This conception of evaluation utility centres on egalitarianism, empowerment and capacity-building as core values.

Ultimately, all evaluation theorists concerned with utility centre the user's needs in their notions of what constitutes a useful evaluation. They also acknowledge that evaluators need to actively work with the politics, values and perspectives of users in order to complete an evaluation that will be valuable to them. These points of agreement have contributed to the development of evaluation utility standards and approaches that have become mainstreamed in evaluation practice.

Evaluation Utility Standards and Models

This growing importance of evaluation use is also reflected in criteria and standards that have been developed and agreed upon in national and global evaluation associations. Theorists and practitioners who consider utility the most important marker of a quality evaluation have agreed on some common principles. These include approaching the evaluation with a purpose of accountability, improvement and learning in order to maximize the limited resources available for conducting evaluations (Alkin & King, 2017; Alkin & King, 2019; House, 2013; Weiss, 1998). In general, there is also consensus on the need to foster ownership of the evaluation process and results amongst users as a way of increasing the likelihood of use. Most theorists and practitioners concerned with utility support inclusive evaluation approaches that begin with investigating and understanding the context and values of the user (Patton 2012; Patton, 2005; Alkin, 2013). This guides evaluation questions and helps to identify the products and methods that will be most useful to users. A minority of theorists also maintain that a useful evaluation should advance equality and social justice (House 2013; Mertens, 2013).

Based on this general consensus, the American Evaluation Association has endorsed and promotes the Program Evaluation Standards (Yarbrough, Shulha, Hopson, & Carutheres, 2010). These standards have been subsequently adapted to different contexts including Africa under the African Evaluation Guidelines. Both sets of evaluation standards list utility as the first criterion of a good evaluation and outline the main components including the evaluator's credibility, a negotiated purpose and scope of the evaluation, values underpinning the evaluation are made explicit, evaluation information and reports are timely and clear, and that the evaluation process and products meets stakeholders' needs such that users are inclined to action (Yarbrough et al., 2010). Alkin and King (2019) categorised these standards as those related to the evaluator – concern with evaluator credibility, their consideration of stakeholders, and attention to consequences and influence – and the evaluation. Other utility criterion include relevance, understandability, conclusiveness, actionability, political viability and fairness (Patton, 2005).

The emphasis on use contributed to the development of models and approaches to advance utility. These include empowerment evaluation, participatory evaluation, context-sensitive evaluation, and utilisation-focused evaluation (UFE). UFE, which has a large content base, has become one of the most recognized models for evaluation use. It requires the evaluator to identify and engage specific evaluation users, and to ensure these stakeholders guide the evaluation's processes and decision-making (Patton, 2008). Users are involved as equal partners in defining the evaluation questions, designing the methodology and methods as well as interpreting evaluation findings (Patton, 2005). Stakeholders also then make judgements about the evaluand based on these findings, and contribute to deciding on the dissemination strategy. Utilisation-focused evaluation involves users

in all decision-making processes because stakeholders that understand and buy into the evaluation process and findings are more likely to use evaluations. Users come to appreciate how evaluations are conducted and the evaluator has the opportunity to reinforce the intended use of the evaluation throughout the process (Patton, 2005).

Key debates in evaluation utility

Utility and use as key criteria and approaches to evaluation have faced criticism of their validity and rigour. The participatory and consultative nature of utilisation-focused evaluation, particularly in defining the methodology, could weaken the evaluation design if users are allowed too much influence (Patton, 2005). For that reason, evaluation theorists have identified the evaluator's skill and credibility as the most important determinant of evaluation use. This includes the ability to create high-quality engagements with users and to maintain a strong ethical grounding in negotiating evaluation purposes and methodologies with users. The emerging importance of "learning organizations" as evaluation clients, and the role of the evaluator in coaching users on evaluative thinking may also improve the quality and usefulness of evaluations (Alkin & King, 2019). While utility has become a mainstay of evaluation practice, evaluation use could still be improved. Weiss et al. (2008) noted and examined the effectiveness of "imposed" evaluation use. Funding organisations are increasingly requiring potential grantees to illustrate evidence-based programming in their applications for financing. This, Weiss et. al (2008) argued, has raised the importance of evaluation as a decision-making tool and pushed more public policy institutions to reference published evaluations when making the case for policy decisions. It has inadvertently also contributed to a list of evaluations becoming overused and cited as part of applications, and therefore may not be an indication of decision makers truly internalising the knowledge and findings of the studies.

Scholarship and experience in evaluation utility is increasingly coming from different parts of the world and is highlighting previously unseen voices, cultures and knowledge systems (Chilisa, 2020 a; House, 2013). Evaluation theory and practice are still overwhelmingly dominated by Western schools of thought, but growing efforts to respect and include indigenous sources of knowledge in evaluation can increase their contribution to more equitable outcomes for both "beneficiaries" and evaluation professionals from the Global South. This study's focus on feminist evaluation and its' effect on utility aims to contribute some knowledge to whether and how a focus on power dynamics and amplifying the voices of oppressed groups, contributes to an evaluation's usefulness.

2.4. Feminist Evaluation

Feminist evaluation, like any evaluation type, is a systematic inquiry to judge the merit of an initiative using social science methods (Brisolara, 2014; Cram, 2017; Mertens & Stewart, 2014). Derived from feminist research and theory, feminist evaluation is guided by the fundamental belief that all human beings should be equal, and that inequalities – particularly gender inequality - are structural and systemic and result in social injustice (Brisolara, 2014; Davis & Hattery, 2018; Mathison, 2005; Podems, 2014). Feminist evaluation has also come to advocate for attending to multiple perspectives and realities, particularly those of women and the most disadvantaged (Elichaoff & Frost, 2014; Gurr & Naples, 2014).

Feminist Theory

The main types of feminist theory that have influenced feminist research and evaluation are feminist empiricism, feminist standpoint theory and poststructuralist and postmodern feminist thought (Naples & Gurr, 2014). Feminist empiricism stems from feminist researchers' opposition to the male-dominated androcentrism of research methodologies and their findings (Gurr & Naples, 2014). Feminist empiricism sought to reveal and "correct" such biases by challenging traditional models, while still using the methodological norms of scientific inquiry. Feminist empiricists included women in their research samples and incorporated women's perspectives into research designs and data collected (Grenz, 2014). Authors such as Gloria Bowles and Nancy Tuana conducted inquiries that criticised knowledge systems, which excluded women (Code, 2014; Gurr & Naples, 2014).

With time, feminist researchers began to question the validity of incorporating women into research as subjects as a way of improving mainstream positivist research. They fundamentally questioned the nature of social reality and the prevailing positivist research paradigms of the time, and argued for new sets of feminist epistemologies and methodologies (Gurr & Naples, 2014). They transformed objectivity – a hallmark of positivism – into feminist objectivity by incorporating the concept of situational knowledge. This concept sees knowledge as partial and completely dependent on the knower's lived experience. In this way, feminist objectivity renounces positivism's denial of values, biases and politics (Kruks, 2014). Feminist objectivists oppose the silencing of women's knowledge and their ways of knowing as invalid, but still ultimately believe in the possibility of generating objective knowledge (Gurr & Naples, 2014). This stance generated criticism from feminist theorists with a constructivist epistemology, including those who support feminist standpoint theory.

Feminist standpoint theory is rooted in the idea that an individual's lived experience is the best source of their understanding of the world and their place in it (Brisolara, 2014). The oppressed will

always have a more complete understanding of society than those in power, because they have to understand both their own world and the world of the powerful in order to survive. In societies where women are structurally oppressed, feminist standpoint theory argues that they have more nuanced insights into society than men (Grasswick, 2018). This implies that any feminist research should prioritise women's voices and their lives in order to add nuance to the dominant culture's conceptualization of women's experience.

Feminist standpoint theory was criticised for its supposed oversimplification of women's diverse lived experiences. Feminist theory paid increased attention to the differences between women's experiences as feminist thought interacted with social justice movements including postcolonialism, poststructuralism and postmodernism (Elichaoff & Frost, 2014). The voices of feminists of colour highlighted the intersectionality between categories of difference (Kruks, 2014). Both schools of thought argue that there are other ways to understand and analyse gender than those that rely on patriarchal categories such as male and female. As with feminist empiricism and feminist standpoint theory, feminist postmodernism has faced its own critiques. The most prevalent being its potential to fragment the feminist movement by highlighting differences amongst communities of women.

Finally, feminist critical theory came about as an approach that explores issues of power, justice and how the intersectionality of race, gender, class, sexuality, nationality and other categories constructs social systems (Brisolara, 2014; Elichaoff & Frost, 2014). As a "fluid, dynamic and evolving" school of thought, feminist critical theory applies a critical lens to examine women's perspectives. Feminist evaluation falls under this genre of critical theory, and is a form of evaluation that aims to empower the voice of evaluation participants and users and gives them the authority to determine the value of the data and evaluation findings (Bamberger & Podems, 2002). Feminist evaluation also holds the evaluator accountable for ensuring the evaluation is used. Feminist evaluation does not prescribe a specific framework and methodology, but has instead created a set of eight principles to guide evaluators in applying a feminist lens to evaluation methodologies. The next sections describe these principles.

Feminist Evaluation Principles

The first principle asserts that evaluation is inherently a political activity, affected by the context as well as the evaluator's own perspective, which is influenced by their background, beliefs and lived experience (Mertens, 2014). Therefore, the feminist evaluator must consciously acknowledge that evaluation is political in nature and reflect on how their viewpoint influences the evaluation process and outcomes. Evaluator reflexivity is a core requirement of any feminist evaluation. This principle

underscores the feminist belief that knowledge cannot be objective and externally created (Patton, 2002; Podems, 2018).

Linked to this is the second principle that knowledge is contextually contingent and is a product of the social, political and cultural environment in which it is generated. This principle calls on evaluators to detail the context of the evaluation beyond describing its geographic or social environment (Mertens & Stewart, 2014; Podems, 2014). A feminist evaluation outlines how the context determines the evaluation methodology and methods, as well as the analysis of results and the findings themselves, paying particular attention to women's position in the context and how gender affects their perspectives (Patton, 2002).

Feminist evaluation theory argues that knowledge is a powerful resource, therefore those who generate knowledge hold a position of authority in the evaluation process, as do those who have access to that knowledge (Podems, 2014). Feminist evaluators need to explain these power relationships throughout the evaluation exercise, and how they may affect the results. Evaluators also have the responsibility, in acknowledging these power differentials, to actively address them in how they carry out the evaluation so that evaluation participants and stakeholders benefit equally from the exercise (Mertens, 2014).

Given its epistemology, another central principle of feminist evaluation is that there are varied ways of knowing that stem from the multiple sources of knowledge and perspectives in the evaluation. Feminist evaluation emphasises women's "ways of knowing", which can include logic, rationale, emotion, intuition and experience (Podems, 2014). The feminist evaluator should seek to identify the "ways of knowing" of the evaluation's most critical stakeholders and design their methodology and methods in such a way that elicits this knowledge (Patton, 2002).

Feminist evaluation challenges the idea that established research, monitoring and evaluation methodologies are inherently neutral. A feminist evaluator acknowledges that these methodologies are social constructs underpinned by a set of assumptions that reflect a particular world view. Established methodologies tend to privilege the cultures and ideals of this world view, and by extension, the evaluators who subscribe to them (Mertens, 2014; Podems, 2014; Whitmore, 2014). The feminist evaluator questions these assumptions and makes them explicit in the process of conducting the evaluation. This creates space for alternate voices to contribute to evaluation theory and practice.

Feminist evaluations view gender inequality as a type of social injustice that manifests across diverse social categories including race, age, wealth, and geography. Gender-based approaches to research, monitoring and evaluation tend to treat women as a homogenous group, even though demographic differences amongst women have an important bearing on their experiences of discrimination, and

on their relative positions of power (Hay, 2014; Nicols, 2014; Podems, 2010; Podems, 2018). Therefore, a feminist evaluator makes these differences clear and reflects on how they will impact the evaluation's design, its data collection approaches, as well as its knowledge dissemination. In particular, the feminist evaluator aims to make the perspectives of disadvantaged women visible.

In keeping with the idea that gender equality is a type of social injustice is the principle that gender discrimination is systemic and structural. This means that gender inequality is created and sustained by belief systems, practices, and institutions that place women in an inferior social, political and economic position to men. A feminist evaluation should illustrate how its processes and findings are influenced by the systemic foundations of gender inequality, and also how the process and results can be used to counter those foundations (Brisolara, 2014; Patton, 2002; Sielbeck-Mathes & Selove, 2014).

Finally, one of feminist evaluation's most distinguishing principles is the evaluator's obligation to take action to contribute to bringing about change that reduces gender inequality. In many evaluation approaches and methodologies, the evaluator conducts the evaluation, produces and disseminates results to users. Taking action based upon the evaluation's findings is usually the users' responsibility (Whitmore, 2014). Feminist evaluation maintains that it is also appropriate and ethical for an evaluator to advance the interests of women in the name of social justice using the evaluation as an advocacy tool (Patton, 2002). Since the evaluator participates in the evaluation as an equal to other stakeholders, they have a similar responsibility to make use of the evaluation.

Key debates in feminist evaluation theory and practice

Given that it is a relatively new evaluation approach, feminist evaluation is still surrounded by many debates about its legitimacy. Authors and practitioners generally agree that one of its main strengths is the fact that it acknowledges that evaluation is political and that gender inequality is systemic. Feminist evaluation makes gendered assumptions and beliefs visible, and permits evaluators to act on their findings. In the view of feminist evaluation's supporters, this makes it more likely than other gender approaches to bring about social change. Maitrayee Mukhopafhyay notes that "gender approaches have become a "technical fix" and an approach that is ahistorical, apolitical and decontextualized, and that "leaves the prevailing and unequal power relations intact" (Podems, 2014, p. 130). Applying a feminist lens to evaluation compels evaluators to be reflective and to question the norms of their context, as well as the tools and frameworks that are normally used to investigate those norms. Feminist evaluation's inclusive and collaborative approach also further strengthens its ability to address the fundamental roots of inequality.

Ironically, feminist evaluation's strengths and distinguishing features have also drawn the most criticism. Dominant discourse still privileges objectivity, neutrality, logic and established methodologies as key criteria of a quality evaluation (Mathison, 2005). Funders and commissioners of evaluations tend to expect evaluations to meet most of these standards in order to be considered rigorous. When judged against these criteria, feminist evaluation can appear lenient or even invalid. Even as more participatory evaluation methodologies have entered mainstream practice, feminist evaluators have still had to defend their approaches. In the earlier years of feminist evaluation this included emphasising feminist empiricism (Patton, 2002) as a key theoretical root of feminist evaluation. Otherwise, evaluators will occasionally conduct a feminist evaluation deliberately omitting the feminist label, in order to demonstrate the validity of the approach and avoid the counterattack (Mertens & Stewart, 2014).

This strong - and often negative - response to the word "feminist" has proven to be one of feminist evaluation's biggest challenges. Assumptions that feminism and feminists are aggressive, anti-male and intolerant of non-Western contexts and cultures, often means feminist evaluations are stopped before they even begin. In the pursuit of seemingly neutral evaluation approaches, organisations and their leaders are more likely to select methodologies such as gender-sensitive or gender-transformative evaluation (Mertens & Stewart, 2014; Podems, 2010; Podems, 2014;). Authors have also found that there is often an incorrect perception that in order to undertake or commission a feminist evaluation, one has to be a feminist (Mathison, 2005; Podems, 2014). Therefore, if a majority of people still hesitate to label themselves as feminists due to a misunderstanding of the definition of feminism, they are unlikely to take an interest in feminist evaluation.

The reaction against feminism also contributes to the relatively low publication rate of feminist evaluations in academic journals, books and papers (Podems, 2018). If evaluators are aware that labelling themselves as a feminist evaluator may elicit a negative response from potential users and clients, they may be less likely to explore and implement this approach. This contributes to keeping experience in feminist evaluation nascent. Further, emerging evaluators are less likely to learn about or attempt this approach if they do not see examples of feminist evaluations published in industry journals and other publications. Therefore, an approach that is still relatively new may become stunted in its growth trajectory.

This study makes use of two of the feminist evaluation principles by applying them to the Women Creating Wealth enterprise development programme for female entrepreneurs in Malawi, South Africa, Tanzania and Zambia. It aims to explore the ways in which these two principles influence the evaluation's utility. The study aspires to add to the debates and knowledge in both feminist evaluation and evaluation usefulness. Given that entrepreneurship has emerged as an important

component of development and women's economic empowerment, the researcher selected an enterprise development programme as the evaluand for this study.

2.5. Entrepreneurship and development

This section explores the relationship between entrepreneurship and development to illustrate why an enterprise development programme was selected as the research site. Entrepreneurship is increasingly noted as a key driver of economic growth and development, particularly in developing countries. Though the definition of development remains contested, literature generally agrees that it is a process of improvement and advancement that can be economic, human, political or environmental (Vasquez & Sumner, 2013) and that brings about a change in people's standards of living and in their self-esteem and range of choices (Bryant & White, 1982). Empirical studies comparing a country's national income to its entrepreneurial rates have produced mixed results, however there is a general consensus that the formation of successful enterprises should improve investments in capital, labour absorption and technology and therefore contribute to economic development (Naude, 2013).

Entrepreneurship also fits into the main theories of economic development. For example, Walt Rostow's "Stages of Economic Growth Theory" presents a blueprint for development that is primarily linear and natural (McMichael, 2017). This theory stipulates that countries will generally go through four stages of growth. These are Traditional Society, Preconditions for Take-Off, Take-Off, Maturity and the Age of High Mass-Consumption (McMichael, 2017). Entrepreneurship plays a key role in driving the transition from one stage of growth to another as entrepreneurs initiate investment in more modern technology and forms of capital after having identified profitable opportunities (Naude, 2013). This results in more complex production processes and enterprises and increases a country's "technological intensity" (Naude, 2013).

Entrepreneurship in Africa remains a critical catalyst for innovation, economic growth and employment, and also has the potential to foster women's economic empowerment (World Bank Group, 2019). Women on the continent participate in entrepreneurship at high levels where approximately half of the women in sub-Saharan Africa's labour force who are not engaged in agriculture are entrepreneurs (World Bank Group, 2019). At 28%, Sub-Saharan Africa has the highest TEA for women in the world (Elam, et al., 2019) and is the one region where women participate in entrepreneurship at an equal rate to men (World Bank Group, 2019). In spite of this, African women's enterprises on average perform more poorly than men's as they earn less profits and employ fewer people. The World Bank's study, "Profiting from Parity: Unlocking the potential of women's businesses in Africa" determined that the strategic decisions that female entrepreneurs

make - and are often forced to make - explain this gendered difference in performance. Decisions such as which sector to operate in and how much time, capital and labour to invest in the business are shaped by gender-specific factors that ultimately hinder the growth of African women's businesses. These factors are contextual, including legal and regulatory discrimination, and they are also to do with gender differences in self-confidence, skills, information and networks.

2.6. Evaluation of women's enterprise development programmes

Enterprise development programmes aim to strengthen entrepreneurs' skills and the likelihood that their businesses will grow and contribute to productivity, job creation and economic growth. These programmes deliver capacity building in one, or a combination of the following areas; business management, entrepreneurial competencies, personality traits and industry-specific knowledge (Bullogh, Luque, Abdelzaher, & Heim, 2015). An increased focus on enterprise development for female entrepreneurs is also shown in the growing public-private partnerships such as the Goldman Sachs 10,000 Women initiative, the World Bank's WomenX and the International Labour Organisation's Women's Entrepreneurship Development & Gender Equality (WEDGE) programme. This investment of financial capital and technical assistance in women entrepreneurs is a testament to the critical role they play in the informal economies of many developing countries, and an indication of their untapped potential to further contribute.

Women's enterprise development programmes can potentially play a critical role in contributing to gender equality and economic development by improving women's economic empowerment. Assessing women's enterprise development programmes against a gender equality continuum can be a useful way to determine the extent to which the programme has the potential to promote changes in existing gender inequalities. International development institutions including the United Nations Development Program (UNDP), the World Health Organization (WHO) and the United States Agency for International Development (USAID) have all developed gender integration frameworks whose components can be summarized in Figure 2 below:

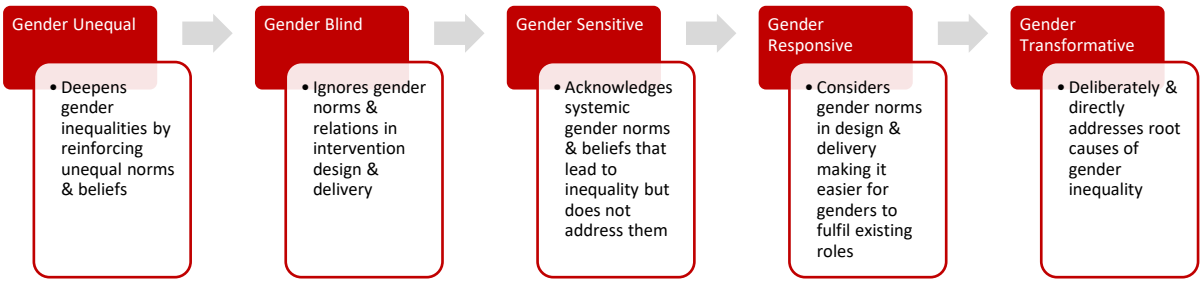

Figure 2. Gender Equality Continuum adapted from UNDP (2015), UNICEF (2019) & WHO (2011)

When applied to women's enterprise development programmes, a gender equality continuum can illustrate whether the programme's design and delivery takes into account the prevailing beliefs, practices and values that make female business-owners' experiences different to their male counterparts'. A similar continuum can also be applied to evaluation approaches. Feminist evaluation aims to be transformative in its' design and its' results by assessing and bringing to light root causes of gender inequities and addressing these through action. Feminist evaluations also have to undertake this analysis from the perspective of underrepresented groups. Gender-sensitive or responsive evaluations similarly interrogate the evaluand context from the perspective of gender roles and norms, but may not always seek to directly impact the root causes of these norms (Podems, 2014).

The growing interest in women's entrepreneurship and enterprise development has increased demand for evaluations to assess the effectiveness of these programmes. McKenzie & Woodruff (2012) and Pereznieto & Taylor (2014) conducted systematic reviews of 90 enterprise development evaluations. The majority of these impact evaluations employed experimental designs and mixed method approaches to assess programmes aimed at improving the size, profitability and sustainability of women-owned businesses. At the time of these reviews, women's business training programmes largely targeted microfinance clients or small business owners in agriculture and services with content focused on business management – marketing, financial management, product development (McKenzie & Woodruff, 2012; Pereznieto & Taylor, 2014). Many evaluations could not produce conclusive results on the effectiveness of enterprise development training due to methodological limitations including assessing firms too soon after the programme's end and inaccurate measures of revenue and profit. In spite of this, findings implied that traditional business training increased the application of standardised management practices and that survival rates of treatment enterprises were higher than those of control groups (Alibhai et al., 2019; McKenzie, Odihambo, & Puerto, 2019; McKenzie & Woodruff, 2012). In some instances, the adoption of business systems contributed to better business outcomes (Botha, Nieman, & Van Vuuren, 2006;

Berge, Bjorvatn, & Tungodden, 2015) and growth in markets (McKenzie et al., 2019). Where evaluations assessed programmes that trained both men and women, women were more risk averse than men and earned lower profit overall (Berge et al., 2015).

As programmes for women entrepreneurs came to incorporate personal initiative, entrepreneurial competency and life skills into their curricula, evaluations illustrated positive results beyond business performance (Alibhai et al., 2019; Campos et al., 2017; Pereznieto & Taylor, 2014). For instance, when business development services are combined with initiatives to accelerate access to finance and collective marketing, women entrepreneurs in Ethiopia experienced an improvement in firm growth (Alibhai et al., 2019; Pereznieto & Taylor, 2014;) and in entrepreneurial competencies such as opportunity-seeking and developing opportunities into tangible business ideas. These women were also more likely to experience improvements in their self-confidence (Alibhai et al., 2019). An impact evaluation of a similar business development programme in Kenya noted improvement in other dimensions of empowerment for women – control over household assets, mental health, and support from groups and networks (McKenzie et al., 2019). Business and personal inititive training in Togo, also resulted in greater profits for entrepreneurs – firm profits rose by 30% for firms that underwent personal initiative training, compared to 11% for firms that had traditional business training (Campos et al., 2017).

Evaluations – even those assessing women's enterprise development programmes with a broad empowerment objective – rarely employed a feminist approach. Taylor & Pereznieto (2014) define the key elements of a quality women's economic empowerment evaluation as conducting an analysis of gender differences, norms and behaviours; using an evaluation team of people experienced in gender analysis and research; applying an evaluation design and methods appropriate to the evaluation questions; and include gender disaggregation in analysis and discuss study limitations and use of findings. Approximately 30% of the evaluations incorporated most of these components. Most often if a gender lens was applied to the evaluation, it was a gender disaggregated analysis of survey results and demographic data. These analyses indicated that female entrepreneurs from poorer socio-economic backgrounds and whose businesses were less profitable were more likely to enroll in enterprise development programmes (Berge, et al., 2015). Otherwise, when women were equal decision-makers on household spending they were more likely to contribute their business earnings to household expenditure and to share this revenue with their partners (McKenzie et al., 2019). Even with these analyses, evaluations rarely scrutinized the gendered context and power dynamics of the institution offering the enterprise development programme. There also was little evidence of evaluators advocating for the use of findings in

implementation. Therefore, this research will contribute to this knowledge gap and conduct a feminist evaluation of a women's enterprise development programme. Learnings from this process will improve the evaluation's usefulness.

2.7. Conceptual Framework

The study's conceptual framework defines the research units of analysis, and informs the data collection, analysis and interpretation. Figure 3 below depicts this conceptual framework illustrating the two feminist evaluation principles that the study employs, and the main aspects of the evaluation's utility that they are anticipated to contribute to.

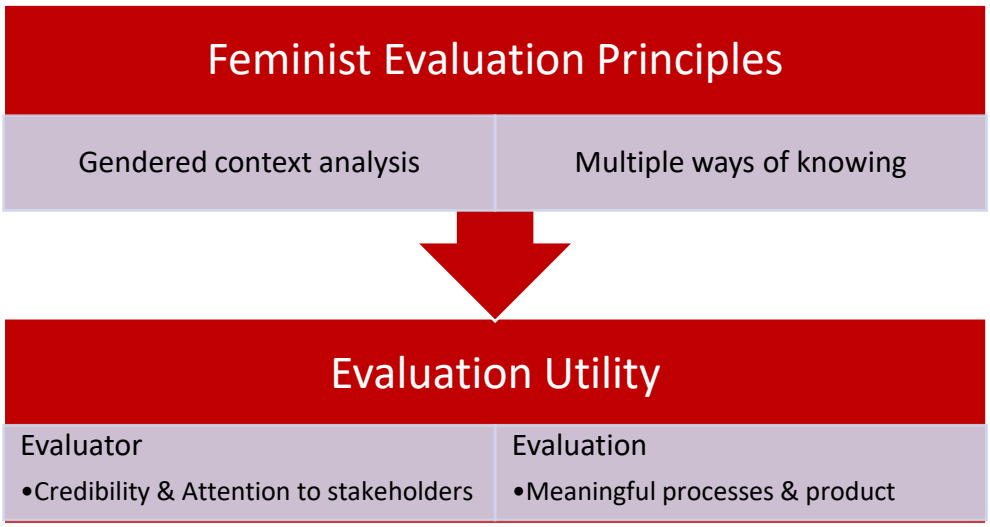

Figure 3. Conceptual Framework adapted from Alkin & King (2019)

The study will employ two of the feminist evaluation principles related to the nature of knowledge and inquiry; that knowledge is dependent on the social and cultural context from which it is generated, and that there are many ways of knowing. Two principles were chosen for both practical and conceptual reasons. Given the required scope of a Masters of Management coursework research report, there would have been insufficient time to apply all eight feminist principles to the study to an acceptable level of depth. The study therefore selected to examine two principles to interrogate them sufficiently for the level of rigour required of the research report. Evaluation Expert 4 further confirmed that feminist evaluations need not employ all principles, as long as the principles are applied thoroughly. The research selected two principles related knowledge given its' centrality to the evaluation exercise, and because there was insufficient time to apply and observe principles related to taking action. If evaluation is a systematic enquiry that measures the value and merit of a phenomenon or intervention (Mathison, 2005; Mertens, 2014), then the knowledge

generated by an evaluation is critical to its quality, and by extension, its use. Feminist evaluation requires the evaluator to interrogate how knowledge is generated, owned and shared from the standpoint of women and the marginalised. This requires an examination of the evaluand context including the values of evaluation stakeholders and the ways of knowing that are important in the context (Brisolara, 2014). It also calls for an examination of the ways in which evaluation stakeholders are most likely to use evaluation results.

When applied to the Women Creating Wealth Enterprise Development programme, these two principles should identify and make visible the position of women in the Women Creating Wealth programme context, and how gender affects their views and perspectives. They should also outline the values within the context as well as power dynamics that affect the programme's results and how knowledge is created. This will include the ways of knowing that are valued in the WCW context and which ways of knowing are seen as credible. The conceptual framework adapts Alkin & King's (2019) categories of the eight utility standards to reflect the facets of evaluation utility. The feminist evaluation analysis should contribute to a meaningful evaluation process and product, and should also ensure the evaluator attends to the needs of stakeholders and establishes their credibility. The discussion below further explains the theories and assumptions underlying the conceptual framework.

Knowledge is contextually contingent

Feminist epistemology maintains that knowledge is situated and is filtered through the knower (Gurr & Naples, 2014). A feminist evaluation examines the evaluation context from the perspective of women and the most marginalised to understand the socio-cultural and economic environment as well as the power relations that affect women's lives. Understanding the context also includes a review of the organisational culture and the culture of the programme itself, similarly from the perspective of women and other voices that are not typically heard. Alkin (2013) and Patton (2013) emphasize that understanding the context is critical to understanding the intended users, their priorities, their values and how they can potentially use evaluation findings. Feminist evaluation's focus on less powerful groups suggests that a feminist lens will highlight previously unseen dynamics in the evaluation context.

The context analysis should contribute to utility by improving the evaluator's attention to stakeholders and by facilitating a meaningful learning process. Attention to stakeholders entails engaging as many as possible of the full range of individuals who have an interest in the evaluation, ideally in all stages of the exercise. Stakeholders are more likely to use evaluation findings if they are

involved in the process. Stakeholder involvement also is likely to improve their learning on evaluative thinking and processes (Yarbrough et al, 2010). Since feminist evaluation aims to bring about social justice, the context analysis should sensitize stakeholders to the position of women and other vulnerable groups in the programme. These findings are important for informing the questions asked in data collection and the themes used to analyse findings. A feminist evaluation should also highlight the programme's values and how these relate to social justice for women. Bringing these values to light provides insight on the programme, and can impact the values that underpin decisions concerning future programme design and implementation.

Evaluator reflexivity is critical to feminist evaluation and is part of the context analysis. As Alkin (2013) states, "there is also an evaluator context. As an evaluator, I have views about how an evaluation should be conducted. I must be aware of and explicitly recognize this evaluator context – those beliefs…so I can account for them throughout the evaluation and adapt to the evaluation context where necessary" (p. 291). Beyond their qualifications and experience, an evaluator's credibility depends on their interpersonal skill and ability to form trusting relationships with stakeholders and still offer balanced and useful insights. Without evaluator credibility, many of the other utility standards are difficult to meet. A feminist evaluator who is transparent about their values and background is more likely to build a rapport with evaluation stakeholders, and also note and respect their values. This ultimately should contribute to evaluation utility.

A feminist context analysis done in Africa is likely to highlight well-documented gender inequalities and how they impact on African women and other marginalized groups. Since feminist evaluation calls upon the evaluator to be analytical and to look for unseen dynamics, it would also be important to apply an African feminist (womanist) lens to this context analysis. African indigenous and feminist values emphasize the collective, which includes the creation of collective knowledge (Chilisa, 2020 b). African women can leverage their position in society to offer a more nuanced picture of gender relations and dynamics, which in turn can help to develop an African feminist theory of knowledge. For instance, research by Chilisa (2020 b) revealed that motherhood and mothering play a critical role in African feminist conceptions of women's empowerment. A context analysis that adopts a feminist lens in Africa should take values such as those into account, and in doing so will contribute to the relevance and utility of the evaluation's findings.

Ways of knowing

Feminist epistemology values diverse ways of knowing in conducting research and evaluation. This is primarily because feminism requires that voices of the marginalized, particularly women, are brought to the forefront in the methodologies and results of inquiry. In this way a feminist evaluator

should identify and unearth the relevant ways of knowing of the evaluation stakeholders. This should inform the evaluation design, the data collection approach, the analysis and dissemination of findings. Given that feminist evaluation addresses power imbalances, evaluators should pay specific attention to ways of knowing that are typically underprivileged.

Feminist and feminist evaluation theorists alike have debated whether there are specific ways of knowing that are unique to women, and more broadly to other marginalized groups. Michael Patton (2002) and Donna Podems (2014) recognize that in conducting a feminist evaluation, an evaluator may unearth a variety of ways of knowing including logic, emotion, intuition and experience. All of these can be employed by men and women. Other studies have specifically focused on how women learn, know and find their voice. They argued that women experience five knowledge positions in developing their relationship to knowledge (Brookes, 1988). These are silence, a position defined by a weak sense of self and low ability to form independent opinions and thought, and received knowledge in which a woman learns from authorities without questioning their knowledge. In the position of subjective knowledge, a woman has started to form her own voice and concept of knowledge. Women with the subjective knowledge perspective tended to reject reason and logic. Finally, procedural and constructed knowers recognize that there are multiple sources of knowledge. Procedural knowers emphasize methods as the best way to come to know a truth, while constructed knowers rely on engagement with others to test and refine their knowledge (Brookes, 1988).

While this research received wide acclaim at the time of its publication, it has been criticized for potentially oversimplifying ways of knowing according to gender. This could "essentialize" the differences between men and women and inadvertently support ideas that women are less capable of rational thought than men. Hawkesworth (1989) was one of the first feminists to question the proposal of a unique woman's way of knowing according to the outlined five types. She instead advocated for a focus on the practice of cognition as a means to "examine the specific processes by which knowledge has been constituted within determinate traditions and explore the effects of the exclusion of women from participation in those traditions" (Hawkesworth, 1989, p. 551). This argument has been applied to feminist evaluation theory and made space for women's cognition to span from rationality to intuition, imagination, remembrance, reflection and many other ways of knowing (Brisolara, 2014; Hawkesworth, 1989).

In the African context, Chilisa (2020 b) illustrates how indigenous ways of knowing influence African feminism, which by extension would influence how a feminist evaluation is conducted. While cultures across the continent differ in their customs, language and other factors, Chilisa (2020 b) identified a common paradigm based fundamentally on a relational ontology and epistemology. The

nature of reality is based on an I/we relationship between people, with the non-living, the earth, the land and other beings. Knowledge, therefore, is created and shared in interpersonal relationships and in relation to the earth, the ancestors and animals. Ways of knowing include indigenous idioms, dance, song, story-telling, spirituality and language. A feminist evaluation in this context would exemplify the relational paradigm by engaging with stakeholders and the community as equals in a way that respects their beliefs and ways of knowing. Feminist evaluators would also be accountable to all relations and to evaluation users for how they collect and interpret knowledge, and ensure reciprocity and ownership rights for stakeholders.

By examining and bringing to light the specific ways of knowing in a programme, a feminist evaluation would contribute to learning and evaluation utility. In a programme concerned about knowledge creation, an analysis of ways of knowing highlights which modes of learning and knowing, as well as which knowledge sources are seen as credible and why. This analysis could reveal power imbalances, overlooked sources of knowledge and also validate any existing knowledge management practices (Whitmore, 2014). Knowledge is a powerful resource that gives those who produce and own it influence over the culture, the decisions and the operations of a programme (Brisolara, 2014). By analyzing all the dynamics to do with knowledge, a feminist evaluation's processes and findings can encourage programme or organizational reflection on whether those dynamics agree with the programme's core values. This learning could in turn spur decision-making that takes equality and social justice into account concerning how knowledge is valued.

In sum, this study examines how conducting a feminist evaluation impacts on the evaluation's utility by focusing on two of the feminist evaluation principles related to knowledge. Knowledge-related principles are selected given the primacy of knowledge generation to the quality of an evaluation. The study undertakes a gender analysis of the WCW programme in order to reveal its gender-based norms and practices, and to make visible the values of the evaluation stakeholders (Brisolara, 2014). In illuminating these aspects of the evaluation, this analysis may contribute to an evaluation process and product that is meaningful to the evaluation participants. The study also examines the ways of knowing demonstrated in the WCW programme. This additional insight may also have an impact on bringing stakeholders' attention to previously unseen dynamics and voices and affect utility.

2.7.1 Analytical Framework

To investigate the subcomponents of the conceptual framework and their relationship to one another, the study follows the analytical framework in Figure 4. Four main themes related to the

research questions were identified from the data and literature, and each is composed of sub-themes.

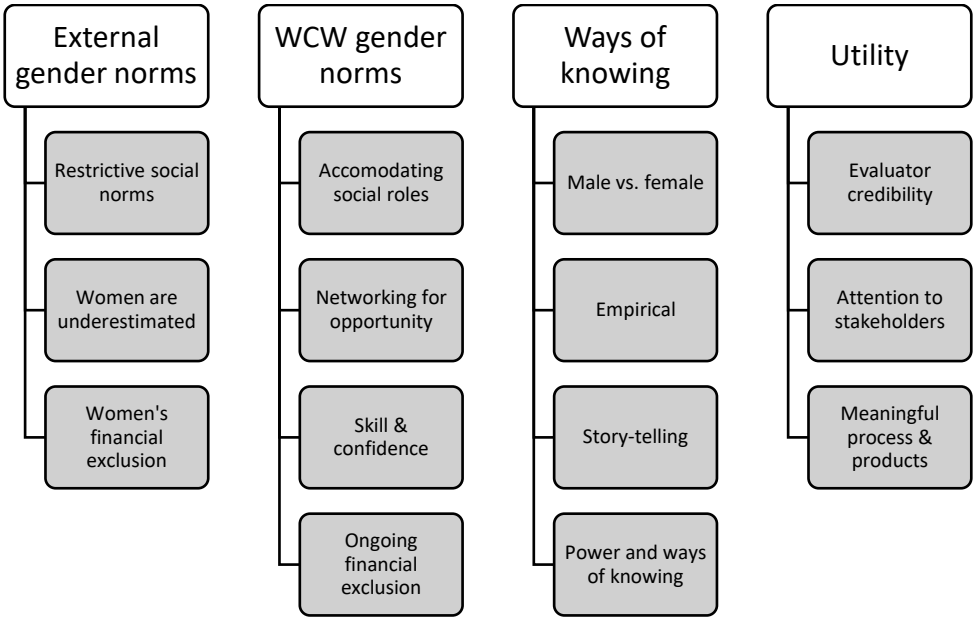

Figure 4. Analytical Framework

The analytical framework first examines the gender norms and practices that affect the WCW programme by explaining those that are prevalent in the external context, and those that are espoused and illustrated within the programme. It then proceeds to interrogate the various ways of knowing in the programme and how these affect knowledge creation. The analytical framework ends by outlining findings on the utility of the evaluation process and results. This theme incorporates the utility standards of the conceptual framework namely, evaluator credibility, attention to stakeholders and meaningful processes and products. The next chapter of this study presents the research methodology undertaken to explore how feminist evaluation can contribute to evaluation utility.

Chapter 3: Research Methodology

This chapter presents the study's research methodology in order to answer the research questions. The study aimed to examine how a feminist evaluation of the Women Creating Wealth programme contributed to the evaluation's utility. This is also the primary research question, which is supported by two sub-questions; what are the gender norms, beliefs and practices of the Women Creating Wealth Enterprise Development programme; and how do diverse and multiple ways of knowing reveal the programme's gender norms and affect the evaluation's utility? The chapter begins with a discussion of the study's research philosophy followed by an explanation of the research design selected. This will include the research strategy, the sampling strategy and data collection methods as well as the analysis methods and techniques. The chapter will then outline the ethical considerations taken during the course of the study and end with a presentation of the study's limitations and its trustworthiness.

3.1. Research Paradigm

This research adopted a transformative research paradigm based on feminist theory. The transformative paradigm assumes that research has historically been controlled by dominant social groups using data from studying those social groups as research subjects. As a consequence, the experiences of subordinate groups including women and people of colour have largely been excluded from knowledge and theory development. The transformative research paradigm believes that oppressed groups can empower and emancipate themselves through the collective application of theory (Chilisa & Kawulich, 2012). It also maintains that reality and knowledge are historically and contextually dependent, and that there are multiple layers of reality – some of which are subordinated.

Feminist theory similarly argues that societies delineated by gender place women in an inferior epistemic position (Grasswick & Webb, 2002). Therefore, a deliberate effort to document their experiences through research – and to have them conduct that research – is important to their emancipation and their acknowledgement as knowledge creators. The transformative research paradigm was selected for this study because the research aims to make the context, experiences and ways of knowing of African women participants in the Women Creating Wealth programme visible. The study also interrogated how bringing their perspectives and the prevailing socio-cultural and power dynamics to light affected the usefulness of the evaluation. This utility is seen as a first step to action. Given that both feminist theory and the transformative paradigm are premised on the pursuit of social justice, this was chosen as an appropriate research philosophy.

Transformative research also calls upon researchers to make their value position known and to involve participants as partners in the study (Chilisa, 2020 c). Feminist evaluation and research similarly expect them to practice reflexivity as a means of being transparent with participants. Reflexivity also encourages them to better understand the social situatedness of the participants. In a transformative research design concerned with power, reflexivity also allows them to reflect on their positionality vis-à-vis the research participants (Brisolara, 2014). The emphasis on self-reflection and treating participants as active stakeholders in the research process, was important to the study's aim of understanding if and how participants find the research meaningful and useful.

3.2. Research Design

This study employed a qualitative multi-step participatory action research design. Qualitative research examines phenomena in detail in order to understand how and why they occur. This research type typically generates rich, detailed narrative data from which the researcher can draw patterns to explain the phenomena (Nieuwenhuis & Smit, 2012). The researcher chose a qualitative design for this study because the research sought to examine the social and cultural context of the Women Creating Wealth programme from the perspective of women and any marginalized sub-groups. It also aimed to understand how the data from women's experiences informed learning and decision-making within the programme. They had to immerse themselves in the reality of the research participants and work with them to understand their perceptions of the context, and their definition of meaningful change brought about by the WCW programme. Using a qualitative design allowed them to explore the multiple realities and perspectives participants shared.

The study also employed an action research design to emphasize the importance of action as it relates to the principles of feminist theory and feminist evaluation. Action research aims to bring about change or improvement to a situation through a collaborative research process between the researcher and participants (Chilisa, 2020 c). In going through a research cycle of doing, reflecting on action taken, creating conclusions and then reflecting again on those conclusions and the research process, participants become equal partners in the inquiry (Chilisa & Kawulich, 2012). They engage in collective knowledge creation, which brings their voices and perspectives to light. Participants can also then define any action they want to take based on the conclusions and knowledge generated from the research. This research design can be particularly critical for amplifying the voices of marginalized groups and strengthening their epistemic power.

The study's core research question and transformative research paradigm made action research an appropriate design choice. This research aimed to interrogate how feminist evaluation contributes

to evaluation utility. The focus on usefulness and use implies a need for action and learning. In addition, one of the eight feminist evaluation principles emphasizes social justice and using the evaluation process and findings to address inequalities that may have emerged during the evaluation. The study sought to include WCW programme participants and staff in making decisions about the process and results of the evaluation, in order to allow them to define what the evaluation should focus on and how results should be used. This is in keeping with the assertion of action research that, "True knowledge…lies in the collective meaning-making by the people, which can inform individual and group action that improves the lives of the people" (Chilisa & Kawulich, 2012, p. 57). The study aimed for a collaborative and egalitarian research process to lead to some kind of action, which is the core of action research.

The study used the generic "Plan-Act-Observe-Reflect" cycle, and employed the Most Significant Change (MSC) evaluation approach in its first three phases. The MSC approach is a participatory evaluation approach that seeks to generate clarity on core values and successful intervention outcomes through deliberation amongst evaluation stakeholders and users (Dart & Davies, 2003). The methodology's key steps involve the collective definition and selection of an intervention's primary domains of change and "significant change" criteria. Stories of change are then collected from relevant parties and are analysed by incremental authority levels within the programme or organization in order to select the most significant stories of change. The analysis process involves discussion and deliberation amongst stakeholders, which creates clarity on what constitutes a significant change and how change happens. Stories are also sent back to the interviewed participants for verification of their accuracy (Dart & Davies, 2003).

This study applied two of the eight feminist evaluation principles to the MSC monitoring and evaluation approach. The selection of this methodology was informed by the understanding that reality is subjective and contingent on people's perspectives and experiences. MSC allowed for a participatory examination of gender and power relationships, and how they affect the Women Creating Wealth enterprise development programme. Combining MSC with the feminist evaluation principles enabled the researcher to develop a detailed analysis of the norms, relationships and beliefs that may perpetuate gender inequity. They introduced the MSC approach to the WCW programme manager who then supported the solicitation of other participants. Two organisational levels were involved in defining the domains of change – coordinators of the WCW programme and the programme manager. Due to scheduling conflicts, two separate meetings were held to define the domains before collecting the stories of significant change. The kernels were defined based on these domains as the most significant change in the entrepreneur and in their business since they graduated from the programme. Entrepreneurs were also asked to explain the most significant

negative change they experienced since graduation. One organisational level of WCW coordinators reviewed all the stories to select the most significant ones. Based on their selection, a summary of the responses in the selected stories was shared verbally with the programme manager.

The final phase of the research assessed the extent to which the feminist evaluation process and results contributed to the evaluation's utility. During this phase they documented evidence of the evaluation's utility against the Program Evaluation utility standards. Initially this phase of the action research cycle was to employ direct observation of the evaluation processes. Time constraints meant that the second phase used interviews rather than observation, as will be discussed in section 3.4. Data collected in this phase was used to assess the extent to which a feminist evaluation – the action – was effective in contributing to the evaluation's usefulness.

3.3. Population and Sample

As a qualitative study, the research used a non-probability purposive sampling approach. This sampling method was selected so that the researcher could apply their knowledge of the WCW programme to select participants that could be considered representative of the WCW population. The researcher reviewed existing documentation from the WCW programme including entrepreneur performance data and programme reports to select the entrepreneurs to be interviewed. Entrepreneur participants were chosen based on the following categories in order to ensure a diversity of experiences: (i) country, (ii) sector, (iii) cohort year, (iv) highest level of education, (v) change in business turnover between programme entry and graduation. The study interviewed 10 WCW entrepreneurs who have since graduated from the programme. The WCW alumnae profiles are presented in the table below.

Table 1. Women Creating Wealth Alumnae

Pseudonym	Country	Sector	Cohort Year	Highest level of education	Change in business turnover (US$)
Alumnae 1 MW	Malawi	Agro-processing	2017	Bachelors	30 800
Alumnae 2 MW	Malawi	Food processing	2017	Masters	37 000
Alumnae 1 SA	South Africa	Branding	2020	Bachelors	-666
Alumnae 2 SA	South Africa	Agro-processing	2021	Masters	-20 333
Alumnae 1 TZ	Tanzania	Tailoring & education	2016	Secondary	-10 000
Alumnae 2 TZ	Tanzania	Media	2017	Bachelors	109 000
Alumnae 3 TZ	Tanzania	Construction	2017	Diploma	2727

Alumnae 1 ZM	Zambia	Agriculture & real-estate	2017	Masters	0
Alumnae 2 ZM	Zambia	Banking and financial services.	2016	Bachelors	-34 000
Alumnae 3 ZM	Zambia	Construction	2016	Bachelors	20 000

As illustrated in the table, WCW alumnae were drawn from all of the implementation countries and represented each of the cohort years from 2016 to 2020. The majority of alumnae are educated, with 8 out of 10 holding a tertiary level qualification. Half of the alumnae work in the male-dominated sectors of construction, financial services and agriculture, and half saw an improvement in their business turnover during the programme. Four of the entrepreneurs experienced a reduction in turnover, and one entrepreneur's business revenue had not changed by the time they graduated. The variety of sectors and of business performance in the sample was important to collect detailed information from entrepreneurs who experienced success and challenges in the programme. Entrepreneurs were able to reflect on both their most positive and negative significant changes as well as the components of the WCW model that they believe were supportive or challenging for their personal and business growth. This contributed the evaluation by elevating the voices and experiences of entrepreneurs who may have otherwise been overlooked, and by highlighting the programme's strengths and areas for improvement. Sharing most significant change stories and reflections from entrepreneurs with staff was important to the evaluation's utility and therefore to the research.

The selection of evaluation experts was also done using purposive sampling based on their experience implementing and conducting research on feminist or gender-sensitive evaluation approaches. Experts were also chosen based on having conducted evaluations in Africa, and on having exhibited thought leadership in the area of feminist monitoring and evaluation. The study interviewed five evaluation experts.

Project staff and WCW coaches who participated in the MSC methodology were chosen using a convenience sampling approach. Participants were invited to volunteer to take part in the MSC process based on their interest and availability. This increased the likelihood that they would engage in the process and group discussions required of the MSC methodology. Five staff members from Malawi, South Africa, Tanzania and Zambia participated in the MSC group discussions. This table lists the evaluation experts and WCW staff interviewed:

Table 2. Evaluation Experts & Women Creating Wealth Staff

Pseudonym	

Evaluation Expert 1	
Evaluation Expert 2	
Evaluation Expert 3	
Evaluation Expert 4	
Evaluation Expert 5	
Staff 1	Zambia coach
Staff 2	Tanzania coach
Staff 3	Malawi coach
Staff 4	Malawi Administrator
Staff 5	Project manager based in South Africa

3.4. Procedure for Data Collection

The study included both an evaluation and research component. Data collection for the evaluation entailed using the Most Significant Change method, document review and interviews to understand the programme's gender norms and practices. The evaluation also examined the ways of knowing in the programme. Data collection for the research included interviews with evaluation experts on feminist evaluation and its potential contribution to evaluation utility. Outside of a semi-structured interview with the WCW programme manager, further primary data collection on the WCW evaluation's usefulness largely did not materialise due to time constraints. The phases below describe in additional detail the procedures of data collection for both the evaluation and research.

Phase 1: Evaluation - Document Review

Data collection started with a document review of existing data and information on the WCW programme as well as on the programme context. The analysis included an examination of the prevailing socio-economic environment, cultural norms and organisational structure of the Graça Machel Trust so as to understand gender and power relationships. Project reports, previous research on the WCW programme and existing monitoring and evaluation data were reviewed and analysed in order to select interview participants, and to inform the line of questioning for the WCW gender context analysis. In addition to being an important source of information to frame primary data collection, this secondary data was important for triangulating primary data gathered from the staff and WCW participants.

Phase 2: Research - Theoretical framing through key informant interviews

The study's second phase also involved key informant interviews with evaluation experts experienced in feminist and gender-sensitive evaluation approaches. Interviewing is often employed in qualitative research as it allows the researcher to gather rich, descriptive data from the perspective of the participant (Nieuwenhuis & Smit, 2012). Interviewing can also facilitate a dialogue between the researcher and the participant on the specific topic and link it to other relevant theory and practice. Typically, the researcher is also able to detect non-verbal cues from the participant's body language, which can inform probing and further questioning, and indicate to the researcher when respondents may not be comfortable with questions (Chilisa & Kawulich, 2012). An additional advantage of interviewing, if done well, is that the researcher can collect information and insight that they may not be able to get from existing literature. Data collection for this study was undertaken during the Covid-19 pandemic, which meant that interviews had to be conducted telephonically. It is more difficult to detect and respond to non-verbal cues in virtual interviews, therefore there may have been some nuance lost. Conversely, conducting the expert interviews telephonically meant that the researcher was able to engage with experts from different parts of the world and could be flexible enough to work with their schedules.

The decision to interview experts took all these factors into account. Feminist evaluation is not yet a widespread evaluation approach due to the reasons outlined in this study's literature review. Therefore, not many evaluators label themselves as feminist evaluators. It was important to find evaluators experienced in this approach, and who also had linked feminist evaluation to evaluation utility. The interviews with evaluation experts provided a critical framing and guideline for the interviews with WCW participants and staff that followed. The experts explained in depth their views on the similarities and differences between feminist evaluation and gender-sensitive evaluation. At times their viewpoints opposed one another, which literature has shown is common in the debates on what feminism is and how it can be applied to evaluation.

Given that all the experts were women, and some of them African, the interviews allowed them to share whether they consider themselves feminist, and if so, how they apply this lens to their professional work. Interview discussions touched on topics including African feminism, the role of diverse sexualities in feminist thought and evaluation, and issues of structural power imbalances. The experts often asked the researcher to share her own experiences and views on the above topics, which stimulated a dialogue and pointed the researcher to areas for further exploration. Experts also suggested additional literature to add to the depth and understanding of feminist approaches to

research and evaluation. These interviews provided important insights to the study's theoretical framework and its thematic analysis.

Phase 3: Evaluation - Establishing the Most Significant Change reference group

While undertaking key informant interviews with evaluation experts, the researcher also formed the Most Significant Change reference group. The researcher developed a Terms of Reference for the group as well as an invitation letter that outlined the group's tasks, the first meeting date, the requested level of time commitment, and ethical considerations to do with anonymity and confidentiality. This first invitation was circulated to Graça Machel Trust staff working on the WCW programme and the Trust's Gender Lens Investment vehicle. Three senior coaches based in South Africa, Tanzania and Zambia were also invited to participate. These staff members were chosen based on consultation with the WCW project manager because the coaches had worked on the programme since its inception in 2016. The Gender Lens Investment staff had started working closely with the WCW programme in 2020 to strengthen its wealth management and investor readiness training content. These coaches and members were thought to be the most likely to be interested and available to participate. They were also targeted as they were assumed to have the most current information on the programme.

From that invitation, three staff members and one coach indicated their interest in participating, however two staff members were not available for the first meeting of the reference group. The researcher decided to convene this first meeting in order to start the process, even though not all members were present. Other members were invited to join the second meeting, and to share their feedback on the first meeting's discussion questions directly with the researcher. Ultimately the reference group was comprised of the Zambia coach, Malawi coach, Malawi Administrator and Tanzania coach.

The reference group's first meeting employed a group interview data collection method. Group interviews ask participants a set of semi-structured interview questions (Nieuwenhuis & Smit, 2012). Typically group interviews do not incorporate as much discussion amongst participants as focus group interviews, since respondents tend to speak directly to the researcher. Nonetheless, the researcher encouraged participants to discuss their responses and viewpoints amongst themselves since the MSC methodology seeks to distil values as well as outcomes of an intervention. The reference group discussed and defined the critical domains of change they saw as important given

the WCW mission and existing theory of change. The group also agreed upon the criteria that would distinguish the most significant changes experienced by WCW alumnae.

Following the MSC exercise, the group discussed the WCW programme more broadly including its dimensions related to gender-sensitive programming, and the environmental and organisational context of the programme. The group also reflected on evaluation utility and how they believed the exercise would be most useful to the organization. This group interview allowed the researcher and the participants to hear the varying experiences of the programme in Zambia and South Africa. Participants remarked that they got to know new insights on how the programme had been contextualised to the two countries. The interview structure with a few guided questions enabled the researcher to probe areas relevant to the research sub-questions and also gave the participants an opportunity to expand on their responses. At the end of the first meeting, the researcher and participants agreed to extend an invitation to coaches from previous years and other countries to participate in the MSC exercise. This would allow for a more representative group to review and analyse stories, and to learn from different perspectives.

Phase 3: Evaluation - Collecting Most Significant Change stories from entrepreneurs

The researcher then conducted semi-structured interviews with ten WCW alumnae from South Africa, Malawi, Tanzania and Zambia. The interview guide incorporated questions on the most significant change - both positive and negative - that alumnae had experienced since graduating from the programme. The guide also addressed the particular experiences of being a female entrepreneur in their contexts, and the extent to which the WCW programme was attuned to the unique needs of women entrepreneurs. The researcher used semi-structured individual interviews to document the perception and experiences of former participants on gender norms, practices and beliefs in their context and during the programme (Nieuwenhuis & Smit, 2012). The interviews also documented their experiences in and following the programme paying particular attention to the domains of change as defined by the reference group.

Undertaking the entrepreneur interviews after the evaluation expert discussions and the reference group interview allowed the researcher to reflect on the particular areas of interest in relation to the research questions. These areas were women's unique perspectives and experiences in developing a context analysis using a feminist lens. The researcher was also attuned to look out for signs of power imbalances. After the first three interviews, it became clear that the first version of the entrepreneur interview guide was not addressing these areas directly enough. The guide was

amended for the remaining interviews to elicit more information linked to the research questions and to uncover hidden dynamics within the programme.

The experience of recruiting and securing interviews with alumnae was also an important learning experience. As mentioned in section 3.3, the study sought to interview alumnae who illustrated a range of experiences with the programme. In securing interviews with the entrepreneurs, those who had performed well were more willing and available to discuss their experience. They also offered detailed accounts more readily and did not have to be probed as much. Securing interviews with entrepreneurs whose data indicated they had faced challenges in the programme was more difficult. Two entrepreneurs who initially agreed to be interviewed were subsequently unresponsive to the researcher's communication. This necessitated finding alternative participants. Researchers should be prepared to encounter this, and while it was disappointing that the study missed out on insight that could have served to shed light on evaluation utility, the process was important in learning how to work with vulnerable groups.

Interviews with entrepreneurs illustrated that the study had reached data saturation regarding the most impactful elements of the WCW programme and the specific challenges women entrepreneurs face in their countries. Data saturation is established when no new information is forthcoming from data collection (Botha & Laher, 2012). Data collection methods including the use of similar interview guides with multiple interview subjects and selecting entrepreneurs with knowledge of the research questions but varied experiences of the programme enhanced data saturation. As will be discussed in Chapter 4, the results showed strong agreement on the areas of most significant change, the challenges experienced by women entrepreneurs as well perceptions of the extent to which the WCW programme was geared towards the specific needs of women. This agreement gave the researcher confidence that, in spite of challenges recruiting some alumnae, the sample was sufficient to draw themes and conclusions in key areas.

Phase 4: Evaluation - Selection of Most Significant Change stories and gender norms

A second reference group meeting was convened following data collection from the WCW alumnae. Six former WCW staff and coaches from the 2016 and 2017 implementation years were invited to participate in the group, following the agreement to expand its membership. Four of those invited indicated that they were willing and interested in participating in the MSC process. The second meeting included three additional staff and coaches who had worked in the programme during its first two years of implementation. One former staff member was unable to meet at the time most

convenient for other group members, so the second reference group interview proceeded as planned. The researcher conducted a participatory group discussion with the three members present and encouraged participants to speak amongst themselves to gain insight into their perspectives on the programme's context and appropriateness for female entrepreneurs. The discussion also addressed women's ways of knowing and the MSC stories collected from entrepreneurs.

The primary purpose of the MSC analyses is for participants to discuss and decide on the most significant change story based on the domains of change and criteria (Dart & Davies, 2003). Since some members of the second meeting had not been present in the first reference group meeting, they were given an opportunity to discuss and agree on additional criteria to distinguish significant changes. Participants then reviewed the change stories and selected the most significant stories. There was agreement on three top stories that the reference group believed embodied the domains of change WCW sought to achieve. This discussion also elicited views on the experiences of women entrepreneurs, how women learn, and the use of evaluation findings. The group discussions will provide insight into converging and diverging perceptions of participants, which could offer additional insight into the corporate culture, beliefs and norms of the Graça Machel Trust and how these relate to gender. Some participants provided additional feedback on the exercise and the selected stories through email after the reference group meeting.

The decision to include additional members in the group and to incorporate questions directly related to the research topic proved very valuable. The researcher was able to note differences in perceptions of the programme from staff who were no longer employed by the programme, compared to those who still were. These varying views also reflected how the programme had evolved over time. Conducting a group interview also allowed the researcher to observe how staff interacted with one another, even though the interview was virtual. Dynamics which will be discussed in Chapters 4 and 5 emerged that reflected hierarchies amongst the staff. For this reason, it was important for the researcher to carefully moderate the discussion in order to hear from the full spectrum of voices and experiences.

Phase 4: Research - Discussing Utility

As a final data collection activity, the researcher conducted a semi-structured interview with the project manager. The manager had been unavailable to attend the second reference group meeting. They also decided to interview the manager separately to mitigate against power imbalances within

the reference group that may have caused more junior staff to alter their responses or views to agree with the manager's perspective. By the time of the manager's interview, the researcher had done much of the thematic analysis and was able to detect the emerging key themes and findings. This helped to make the interview with the manager more targeted in addressing areas that were emerging as particularly important to the response to the research question. This also allowed them to share some of the key findings including insights from the reference group discussions and the selected stories. The manager interview focused primarily on the values governing the WCW programme, the gendered context and the programme's core ethos with regards to feminism and women's empowerment. It also centred on the manager's perception on the utility of the feminist lens. In this way it was very reflective and involved some dialogue between the researcher and the manager.

3.5. Reflexivity

Interviewer reflexivity is a cornerstone of feminist evaluation. It is especially important to this study because the researcher is an employee of the Graça Machel Trust. This section will discuss the researcher's reflexivity paying attention to their social background, their lived experiences and assumptions, and how these impacted the data collection and analysis.

I am an African woman. I come from a middle-class background, have a tertiary level education and work in the international development sector. I was born in Botswana and grew up there as well as in Kenya, Zambia, Switzerland, Zimbabwe and the United States of America. My formal education also has both African and Western influences. I consider myself an African feminist in that I believe that women and all people have the right to equality and to pursue their life goals. I also believe that African culture and traditions are not diametrically opposed to feminism and women's rights, and that we can retain our cultural identity and still be feminist. My background and socio-cultural views informed the decision to undertake a feminist evaluation of a programme run by and for African women, and to try to understand how that relates to evaluation usefulness. My views also impacted how I conducted the study.

How did my perspective influence the research design: I chose to do an action-oriented research design informed by feminist theory because I was interested in what feminism means for evaluation in an African context. I was also interested in a participatory approach where I could work with stakeholders in defining what data to collect and analysing it together. I had hoped that this would help me learn their views on the programme but also more broadly on women entrepreneurs' position in our societies. I also hoped it would prove to be a valuable experience for participants to

feel they had a voice in an evaluation process and in reflecting on gender and feminism. Having completed the study, I think I was overly ambitious about the extent of learning that could be achieved in the short time that was available for data collection. The research design did inspire some reflection from participants about the extent to which the programme was responsive to the context and power dynamics African women entrepreneurs face.

Data collection and Access: Going into the entrepreneur and staff interviews, I presumed that I would be able to access participants relatively easily. I also predicted that I would be able to build a relationship of trust and openness with staff and entrepreneurs. Both these assumptions were based on the fact that as an employee of the Graça Machel Trust I have interacted with many of the programme's stakeholders over a number of years. The assumption was also based on the fact that like the programme participants, I am an African woman who has lived and worked in some of the countries where they are from, and that we share a similar socio-economic status. In reality, it was easier to secure interviews with entrepreneurs than with staff, and both groups tended to speak positively about the programme. I found that I had to probe with both groups to uncover any challenges, conflicts and power imbalances. Doing this follow-up questioning, prompted a number of the entrepreneurs to give a more nuanced account of their experience in the programme and in the business world.

In preparation for interviews with the evaluation experts, I read about their backgrounds and the work that they had done. In some cases, I had read their work as part of my literature review. My supervisor had suggested the names of a number of experts with a feminist evaluation focus. I expected to experience challenges in securing interviews with them since I am still a relatively junior monitoring and evaluation professional. I also anticipated that they may be too busy to conduct an interview for a student research paper. I was surprised that the majority of experts I contacted were willing to speak to me and offered very insightful and rich information. I am cognizant of the fact that I work for an organisation with a high-profile and renowned founder, which may have also prompted some of their interest in speaking to me. Evaluation experts were open in their views – both their professional standpoints on feminist research and evaluation practice, and their personal views on the same topic and on women's ways of knowing.

Power and the voice with which I shared my perspective: I realise now that going into the study, I had a very limited understanding of what feminism is. I primarily saw it as the belief in men and women's inherent equality. The literature review of feminist theory, the principles of feminist evaluation and interviews with experts showed me that feminism is fundamentally about social justice, and that this extends beyond the binary categories of male and female. As the study

progressed, I built this understanding into interviews and extracted information related to participants' perspectives. When introducing the study to entrepreneurs and staff, I did not refer to it as feminist research. I chose not to do that as I was aware of the preconceptions that exist about the word "feminist". I introduced myself, my background, the purpose of the study and that I believed in equality between the genders. But did not use the word feminist. I can acknowledge now that I was afraid that participants might fixate on the term and that this could have derailed the interviews. With hindsight, I should have been brave enough to use the word feminist in all interviews and allowed the dialogue to proceed, while still ensuring to address the critical topics. I may have made an incorrect assumption that entrepreneurs and some staff would have been hostile towards the term. My power as the researcher allowed me to make and act on this possibly wrong assumption.

I noticed that in interviews with experts and some staff where I did use the term, it prompted a dialogue and exchange of views about feminism. I went into these interviews in what I believed was a junior position to the interviewee, because I am younger than them and therefore have fewer years of experience. I learnt much from those interviews, and at times it did surprise me when experts asked what my opinion was on feminism, on women's ways of knowing, on African feminism and other topics. This was a positive experience for my growth as a researcher and also added to the nuance of the information gathered.

The power dynamic between me and the entrepreneurs was more varied. As the researcher I ultimately held the power to determine the course of the study. I selected and developed the research questions and design on my own as part of my research proposal. I also decided which data to include in the research report. The aspect of the study that was most participatory was the Most Significant Change exercise. In this way, complete equality between myself and the research participants was not fully achieved. On the other hand, during many of the entrepreneur interviews I was speaking to women older than me. In the African context age is a significant determinant of power therefore, an interview between an older and a younger African woman will likely reflect these dynamics. Some of the entrepreneurs referred to me as "sister" when responding to questions. The interview with an older South African entrepreneur was mostly conducted in Sesotho where she occasionally called me "young sister" in vernacular. Balancing these dynamics and my role as both an insider and outsider added to the richness of information collected.

What I did with what I found: In analysing and interpreting the data, my background as an African woman, a feminist and a development practitioner meant that I sought to avoid stereotypes when writing about other African women. I attempted to illustrate the very real contextual challenges and

gender-based discrimination that African female entrepreneurs face. I also tried to show how these women, through the WCW programme and in their own lives, develop solutions to navigate these barriers. In applying a feminist lens to the programme, I also sought to show how power differences can still exist in all-female environments. I believe that African women are not victims with no agency, and neither are they always virtuous and egalitarian. My beliefs and background had an important influence on how I made sense of and presented the data.

3.6. Ethical Considerations

Researchers are required to apply ethical considerations to every phase of the research process. Research should at the very least aim to do no harm to participants. (Kawulich & Ogletree, 2012). The researcher established informed consent by securing written approval from the University of the Witwatersrand Human Research Ethics Committee and the Graça Machel Trust. When inviting research participants to take part in the study, the researcher circulated Participant Information Sheets and consent forms in order to gain written consent from participants. The researcher also shared copies of the data collection tools and questions. A copy of the research proposal was also shared with expert evaluators, the Graça Machel Trust and staff. The Information Sheets and data collection tools explained the purpose of the study, the reason for the data collection activity, expected duration and that participation was voluntary and that participants were free to withdraw at any time. This information was repeated in the introduction of interviews before data collection started.

Issues of anonymity and confidentiality were also explained to participants. Each participant was assured that their name would not appear in the research report, and that all raw data would be secured electronically on a machine that only the researcher could access. Participants were also informed that complete anonymity, particularly during group interviews, could not be guaranteed as each member of the reference group would know one another's responses to questions. In addition, the names of respondents would be known to the researcher. This report makes use of pseudonyms when quoting research participants.

The researcher is an employee of the Graça Machel Trust but still worked with key gatekeepers to gain access to the Women Creating Wealth programme staff. In addition to securing written approval from the Trust, it was important to explain the research to the Head of the Women Creating Wealth programme as well as the Director of Programmes and Chief Executive Officer. This was done to ensure they were fully aware of all aspects of the study. It was also done to demonstrate that this research was not commissioned by the Graça Machel Trust. The Head of the

Women Creating Wealth programme supported the researcher in inviting former coaches and staff members to participate in the reference group. The researcher was still careful not to pressure former staff to take part, and worked to schedule interviews with all participants at times that were convenient to them. For all other interviews with current staff, entrepreneurs and experts, the researcher initiated contact. To manage the potential power differences between the researcher and interview participants, the researcher employed reflexivity as was described under section 3.5.

3.7. Data Analysis and Interpretation

The researcher used thematic content analysis to extract key themes from the entrepreneur, staff and expert interview data. In preparation for analysis, the researcher re-read the study's literature review and went over its theoretical framework. The theoretical framework was derived from the literature review and directly responded to the research question and sub-questions. This re-read highlighted possible key issues that could become themes for analysis and discussion. Interviews with evaluation experts also pointed the researcher to possible themes and sub-themes.

The researcher recorded detailed notes from all the interviews as raw data in one document. After the first three interviews, this data was labelled to identify the main topics and the underlying meaning that each respondent spoke about in the lines of their interview. The labels were captured in a column next to the detailed notes. The codes were also listed in another document where topics that came up often and were pertinent to the research questions were first organised according to respondent and then grouped together into categories. The separate document also defined the codes. As more data was collected, more categories were created based on repeated topics or emotive topics that respondents deemed important. Categories were then pulled into themes that respond to the research objectives and questions. Themes were also selected based on those that were related to one another. Other codes were categorised into sub-themes. Coding from earlier interviews was also compared to coding of later interviews to check for consistency. The themes illustrate respondents' views on gender inequality and women's ways of knowing as they relate to enterprise development and the WCW programme. The themes also respond to how a feminist evaluation contributes to evaluation utility. The report also compares the themes and findings from the data with literature and current practice.

3.8. Limitations of the Study

This study faced a number of limitations, which the researcher had to manage. The most prominent was the limited time available for data collection. The data collection period overlapped with the

2021/22 December break when many respondents were unavailable. This made finding a convenient time for interviews a challenge. This was especially the case for the reference group meetings. The researcher had to be flexible to meet when it suited research participants to ensure that interviews were as convenient as possible for them. By employing this approach, the researcher was able to meet the proposed sample size for entrepreneur and expert interviews. Scheduling conflicts meant that it was not possible to have all members present in the reference group discussions at a time. In order not to lose the reference group entirely, the researcher proceeded with the group discussions but deliberately worked to facilitate dialogue between participants. These mitigation strategies were applied so as not to compromise the Most Significant Change activity.

This research study was undertaken during the Covid-19 pandemic, which precluded in-person data collection. All interviews were done telephonically or using meetings technology such as Zoom or Microsoft Teams. A key component of interviewing is the ability to observe and document non-verbal communication. Non-verbal communication provides the researcher with critical information about any apprehension or discomfort, or can indicate when a participant is particularly interested or passionate about a topic. Non-verbal cues are also important to observe during group interviews as they are an important indicator of how participants respond to one another, and can reveal power dynamics in the group. Not being able to observe participants during interviews meant that the researcher was not able to detect these cues. Wherever possible virtual interviews were done using video technology. All entrepreneur interviews were conducted over the phone however, so as not to impose costs on entrepreneurs and to accommodate connectivity challenges. The researcher also made an effort to listen for changes in tone of voice, pauses in responses and other indications of salient points in the discussion.

The researcher is an employee of the organisation that provided the WCW programme, which may have influenced participant responses to the semi-structured interviews and group interviews. Participants may have felt pressured to respond to questions in a way that reflected positively on the programme. To mitigate this, the researcher reflected upon and documented their own positionality as illustrated in section 3.5. The researcher also attempted to create a relaxed and open atmosphere that protected the identity of each participant as far as possible.

Given that this study employed a case study approach in a specific context, the findings from this research cannot be generalized to other contexts and populations. This study offers a descriptive and analytical account of the gendered dynamics of the Women Creating Wealth programme and the extent to which a feminist lens affected the evaluation's usefulness. While the study does take

into account views from existing literature and current debates surrounding feminist evaluation and evaluation utility, it does not offer a new theory or results that can be applied to other women-only enterprise development programmes in Africa. In addition, participants in the WCW programme tend to come from a higher socio-economic class than participants in other women's enterprise development programmes (McKenzie & Woodruff, 2012; Taylor & Pereznieto, 2014). For this reason, the study's results can only be directly applied to the WCW programme.

3.9. Trustworthiness and Credibility of Research

Qualitative studies focus on the trustworthiness and credibility of the data and findings. Trustworthy qualitative research is typically assessed by the degree to which activities were undertaken to make it more believable that the findings were indeed obtained from the data. This includes the use of triangulation, peer debriefing and other techniques to increase credibility. Transferability is a critical criterion for trustworthy qualitative research. It refers the extent another researcher could make similarity judgements of the existing study and compare them to another context. In this study, transferability was strengthened by providing detailed description of the context in which data was collected in Chapters 3 and 5. In addition, the summary of the audit trail in the report annex adds more detail to the description. Data has been maintained in its original form such that the researcher could provide the dataset to another researcher (Holland & Kawulich, 2012).

This study increased credibility by using a variety of sources of data. This included triangulating data collected from entrepreneurs with that gathered from staff and evaluation experts. Insights from experts on how to conduct feminist evaluation and on the ways in which a feminist approach can affect utility strengthened the study's theoretical framework and also highlighted how the study's results compare to practice. The researcher also compared findings from primary data with those of existing studies on a similar topic, which also helped to validate the study's results.

Trustworthy qualitative research should also be confirmable. This assesses whether findings are derived from the data and that bias from the researcher is minimized (Holland & Kawulich, 2012). Documenting researcher biases and influences in the study's reflexive exercise made them visible and described how they influenced each step of the research. The summary of the audit trail also provides some insight into the researcher's reflections and decisions as they carried out the study. Examining the notes and comments made during data collection, analysis and compilation of the research can point to areas of potential bias and assumptions.

Chapter 4: Presentation of Results

4.1 Introduction

This chapter presents the findings of data collected from feminist evaluation experts, alumnae and staff of the Graça Machel Trust Women Creating Wealth enterprise development programme. The study aimed to establish how a feminist evaluation of the Women Creating Wealth programme can contribute to evaluation utility. It examines the gender norms and ways of knowing in the Women Creating Wealth programme to analyse whether and how a feminist lens affects the evaluation's usefulness. The findings in this chapter address the study's research questions:

a. How does a feminist evaluation of the Graça Machel Trust Women Creating Wealth Enterprise programme contribute to the evaluation's utility?

b. What are the gender norms, beliefs and practices of the Women Creating Wealth Enterprise Development programme?

c. How do diverse perspectives and multiple ways of knowing reveal the gender norms and affect the evaluation's utility?

In order to respond to these questions, the chapter follows the analytical framework described in section 2.7.1. It first outlines the gender-related beliefs and practices in the prevailing context, and within the WCW programme itself. This context analysis is done from the perspective of women's lived experiences, and specifically those of the WCW alumnae. The chapter then goes on to describe the ways of knowing demonstrated by the programme's teaching and learning approach, and outlines how these ways of knowing affect knowledge creation. The chapter's final theme presents results related to the utility of the evaluation process and results according to the utility standards in the study's conceptual framework.

4.2. External Gender Norms

The WCW programme has been implemented in Malawi, South Africa, Tanzania and Zambia – all countries where female entrepreneurs have not achieved the same level of business growth and success as their male counterparts. The theme of "External Gender Norms" examines the gender-related beliefs and practices in the prevailing socio-cultural and economic contexts of the WCW programme. This includes attitudes and behaviours towards women as a whole and women entrepreneurs specifically. Thematic analysis of the data produced three sub-themes that were particularly relevant to the research participants, and illustrated the norms and values that affect their work directly and indirectly. The first of these sub-themes was the restrictive social norms

imposed on women, which affected WCW programme participants' ability to run their businesses and participate in the programme. Other sub-themes included discriminatory beliefs about women's capabilities as entrepreneurs and the often consequent, financial exclusion that female businessowners experience. In all, the theme of "External Gender Norms" showcased the gendered structural barriers common across the programme implementation countries.

4.2.1. Restrictive social norms

Women entrepreneurs typically have to manage domestic responsibilities alongside a career and running a business. In the WCW implementation counties, women are often charged with child rearing and running the household as a result of entrenched gender norms and beliefs. This means that female entrepreneurs have less time to dedicate to networking and to making and executing critical strategic decisions in their enterprises. This in turn negatively affects their business growth and expansion. These social norms emerged as one of the major sub-themes in entrepreneur interviews. The entrepreneurs' experiences were validated by staff interviews and the literature.

Seven of the interviewed entrepreneurs expressed that they had to make a special effort to balance their family responsibilities and running their business with participating in the programme. Three of the seven described navigating the programme while running a business and family as very challenging. One respondent appeared to find the balance between completing the WCW programme and attending to her social and business responsibilities easy. Of the entrepreneurs that found participation challenging given other conflicting priorities, some managed to achieve the balance through their own planning. The quote below demonstrates this experience:

"It was extremely hectic. There were days that we needed to submit and I would sleep after 2 a.m. for 3 hours. But if you want something you can work hard for it and dedicate yourself. There was a time I wanted to pull back. I was thinking this is too much. You go to group discussions and it's only two of you, you have no clue what to discuss, it was a bit discouraging…If I was doing this programme alone, I was going to pull out. My daughter said can you please take a break from these studies. It was very difficult." (Alumnae 2 SA, December 2021)

It was more common for entrepreneurs to create a support system for themselves in order to attend the WCW programme while keeping their households and businesses running. In the majority of cases, WCW alumnae either had to reduce time spent on some aspect of their careers and enlist the support of other women. The two quotes below illustrate the importance of this ability to be flexible, and to have a ready support system in place:

"It was not easy to participate. As a woman I found myself having to go back and get a job to contribute to provide for my family. When Covid struck, juggling a business and full-time job was already too much. One of my children has completed, they have managed the real estate side of the business. This allowed me an opportunity to mentor, to off-load my experiences to my daughter. So far it seems to be working. My younger kids still need me to provide for them psychosocial support, emotional support and meals. It is a challenge but doable. My kids are in boarding so only when they are at school I can do work. When they were younger I had to resign to spend more time with my children, until they got to the age they could go to boarding which allowed me to participate in the WCW training and to invest my time in the business" (Alumnae 1 ZM, December 2021)

"It was something new and for everybody…. When it was a total lockdown level 5, it was easy [to participate]. Once you started opening it became a bit of a challenge, because I had staff, I had to let go of some staff so I had to be more involved in the running of the business. I'm attending and there's clients but I wasn't complaining…. I had too much on my plate. I believe people who were very active, who had systems, were well set. I found myself overwhelmed. I didn't have systems to free up my time to participate in what the programme was set up to do." (Alumnae 1 SA, December 2021)

As shown, active participation in the WCW programme was challenging, however alumnae that had put in place systems and strategies to navigate the balance were able to participate more consistently than those that didn't. These strategies often involved delegating household responsibilities to younger female relatives or to employees. This illustrates the importance of social networks for women entrepreneurs, and in particular the role other women played in allowing them to pursue their business ventures.

Gendered social norms also restricted female business owners' mobility and networking where these activities are not seen as appropriate for women to undertake. In most African countries and cultures, beliefs surrounding respectability and social decorum expect women to be conservative in their behaviour and appearance. This can make opportunity and information seeking, and marketing challenging for female entrepreneurs. Respondents and staff explained that women cannot always network in the same way as men given societal expectations in the public spaces in which women should not be seen.

"Where [women] are placed in a society is a challenge. I can't sit somewhere in a coffee shop with a client at 2 a.m. for example or at other odd times. A woman cannot be seen out late at night. It is still looked at as this is not supposed to be a woman's world." (Alumnae 2 TZ, December 2021)

In other examples, responses showed that public spaces have traditionally been created for men to build business relationships. This has been socially acceptable, and therefore relatively easier for male entrepreneurs. Women's public spaces tended to be defined by societal roles including convening to support events such as weddings, funerals and other ceremonies. These events could of course present an opportunity for women to build networking relationships for their businesses, however traditionally that has not been their purpose:

"Those challenges exist because of the historical background…Women have not been grouped together for business until recently. They would come together for other societal events. Men have groupings where they can set business – bars, golf courses…There are places where men can naturally meet for business." (Staff 3, January 2022)

In some instances women also had to negotiate networking relationships carefully in order to avoid sexual harassment. Female entrepreneurs need to build networks in order to access information, opportunities and skills. Where conservative cultures limit women's social mobility and uphold norms regarding the behaviour of a respectable woman, women businessowners have to strike a delicate balance between assertively pursuing business growth, and maintaining their social standing. One entrepreneur shared such an experience:

"I don't like to be very aggressive. It can look like you've got issues. But being too soft also doesn't work, so I never know when and how to behave. I'm not sure if it's my self-confidence. I'm always so careful of the stigma of making myself too available. It has happened that people and guys misunderstand your friendliness as a woman. This has been challenging in terms of being a woman in business so I've tried other avenues to market my business. It hasn't been as successful as I would like it to be…Women always find it easy to deal with men. We're always in competition with each other as women." (Alumnae 1 SA, December 2021)

These quotes suggest that unwritten gender beliefs contribute to limiting women entrepreneurs' marketing and growth, and if internalized, can affect their self-confidence. Beliefs that women should not be seen networking at inappropriate times with the opposite gender, and that they should ultimately prioritise their social and domestic duties inform how female entrepreneurs are perceived in the business community. The quotes also imply that some women business owners may struggle to trust one another enough to collaborate, rather than compete, for opportunities. As the next section will discuss, the rules and assumptions about acceptable behaviour for women can contribute to a general underestimation of their competence as entrepreneurs. Since women have historically been less visible as the owners of large businesses, it has been easy to accept that they may not be capable of developing wealth-creating enterprises. The findings under the "Restrictive

social norms" sub-theme suggest that one of the main external barriers that has kept women entrepreneurs from achieving their full potential is the fact that they have very limited time to spend on their enterprises. The next section will explore the beliefs that underpin some of these social norms.

4.2.2 Women are underestimated

WCW entrepreneurs operate in a wide variety of sectors. Half of those sampled in this study are in male-dominated industries such as construction and agri-business. These tend to be profitable sectors where women entrepreneurs are underrepresented at both the executive and employee level. Research has shown that African businesswomen are instead overrepresented in less profitable sectors such as retail and services including tailoring, catering and hairdressing (World Bank Group, 2019). Therefore, despite their relatively high levels of entrepreneurship, African women's enterprises largely remain small in part because they operate in oversaturated, unprofitable industries. Interviews with WCW alumnae suggest that one of the reasons women tend to cluster in sectors seen as "women's business" is that they are not regarded as serious contenders in male-dominated industries. Five alumnae detailed the discriminatory behaviour they had experienced when starting and growing their businesses. One entrepreneur explained her challenges with securing business opportunities:

"You can face gender discrimination. Sometimes it's difficult to be considered that you are capable because you are a woman. You can face stigma as a woman. When you tender…men are considered to know how to do the job more than a woman." (Alumnae 3 TZ, December 2021)

This experience illustrates the assumption that men are more technically competent and therefore make for better business leaders than women. Entrepreneur "Alumnae 3 TZ" works in construction and faced what she saw as gender discrimination because she was assumed to have less knowledge and business acumen than men in the same sector. Women entrepreneurs could also be undermined or taken advantage of because they are seen to be less assertive and confident than men. These beliefs suggest that in order to be respected as an entrepreneur, women need to exhibit a strong knowledge of their sector and of business management, as well as the ability to lead. Two entrepreneurs specifically spoke of their experiences with theft in their business. One of them emphasized that she believed gender discrimination played a role in her employees stealing from her:

"If I can say the challenges were people not trusting me...People don't buy the story, don't believe in one's dream. There was also theft by employees – they were stealing, some were even selling my

eggs in their own backyards. I personally think if I was a male, people would respect me and respect my business. If you're a man people think you're strong and they can't steal from you. Other people take women lightly and take females for granted when it comes to business." (Alumnae 2 SA, January 2022)

Both these experiences illustrate a lack of respect for WCW participants' capability, in part because of their gender. Half of the women in the sample shared similar stories. The theme of "WCW Gender Norms" will discuss the strategies that alumnae put in place to manage these discriminatory attitudes. Many of those strategies involved working with other women to access business opportunities and to build their confidence.

It was also noteworthy that only two entrepreneurs openly stated that they themselves lacked confidence in their own business capabilities when they joined the programme. Interviews with WCW alumnae suggest that they mainly felt underestimated by others in their business environments, and saw this as a symptom of gender-based stereotypes in their context. Staff noted that in some cases the entrepreneurs had internalized negative beliefs about their capability, which impacted their self-confidence. In these instances, the women were less likely to pursue all the business opportunities available to them because they did not believe they deserved them. The quotes below illustrate this point:

"Most of the women entrepreneurs are not confident enough to access resources available to women and men in different countries. They feel they're not entitled to those resources…. because of lack of confidence." (Staff 2, January 2022)

"It dates back to ancient times where women's role was in the house. Business women will tell you that It's a man's world. Women can't do that…I can't do that." (Staff 4, January 2022)

As shown, women entrepreneurs faced underestimation from their environment, and occasionally from themselves as well. The fact that some women saw themselves as less capable than men, suggests that messages from their context about what women should and should not aspire to do can impact women's self-perception. The next sub-theme examines how beliefs about women's abilities as entrepreneurs impacted on their ability to secure financing. Gendered norms also affect how financial institutions view women as potential customers, and therefore have an effect on women's ability to raise the capital they need to grow their enterprises.

4.2.3 Women's financial exclusion

Gendered beliefs about women's capability to run successful business also influenced their ability to find and secure capital. Evidence has shown that women in Africa have inadequate access to a range of financial services through appropriate channels that meet their needs for savings, investment, business growth and remittances (Organisation for Economic Co-operation and Development, 2021). This exclusion has origins both in the supply-side and demand-side of the financial system. Finance providers typically do not sufficiently understand the unique financial needs of female entrepreneurs and therefore do not provide adequately tailored products and services. As a consequence, female entrepreneurs either have to subscribe to the available financial products or seek financing from their informal social networks. More than half of alumnae cited access to finance as a significant and enduring barrier to their business growth. Financial institutions tend to view women as a higher investment risk than men because many women struggle to meet collateral requirements for debt financing. Many women do not own assets that can be promised as collateral, and therefore struggle to access finance in their own names. Two entrepreneurs illustrated this experience:

"Society believes that you can only ask for so much. Banks are not used to women asking for more than for example 50,000 [Tanzanian Shillings]. If it was a man sitting at the same desk…they ask a woman if her husband is involved in that security etc.". (Alumnae 2 TZ, December 2021)

"Raising capital. Men have access in the names of men. For a woman to get a loan for the past four to five years, it has been so difficult. Things are slowly changing. Some banks are coming up with policies that don't ask for a husband's name." (Alumnae 2 MW, January 2022)

Both these examples illustrate that financial institutions can treat potential female clients as minors, and require their husband's co-signature as assurance that they can finance a loan. Responses suggest that this is a norm in at least two of the WCW implementation countries, and one that would have been informed by customary laws or values that do not treat women as equal to men. Women's financial exclusion is one of the more tangible ways that the business context demonstrates discriminatory beliefs and practices.

In the face of challenges in accessing formal finance, WCW alumnae would seek other funding sources. As with many owners of small and medium-sized enterprises, these sources were often friends, family and other social acquaintances. In other instances, WCW alumnae relied on stokvels, rotating savings groups, and other informal groups. These findings agree with existing monitoring data on the programme, which indicates that the most prevalent source of finance amongst WCW

programme participants remains informal. One of this study's participants highlighted this as her strategy for managing in a context where she struggled to access formal finance:

"The biggest burden was finances or capital to expand my business, the demand was very high and I had to scale up. That was a challenge so I tried to reach out to banks and other family members to assist." (Alumnae 2 SA, December 2021)

The findings of this section imply that the socio-cultural and economic context in which the WCW alumnae operate does not adequately cater to the needs of female entrepreneurs. Applying a feminist lens to this context analysis illustrated that programme participants are still subject to deeply held, often conservative, gender-based beliefs. These views assume that women are less capable business leaders in sectors typically dominated by men, because women often do not have professional training and work experience in science, technology, engineering and related subjects. Findings also showed that women were underestimated because they were not seen as being as strong and self-assured as men. Not surprisingly, many African female entrepreneurs have tended to work in "feminine" industries such as retail since the barriers to entry are lower, and they may be less likely to face discrimination. Clustering in these sectors disadvantages women in the following ways: they tend to operate in uncompetitive and less profitable sectors; and staying away from male-dominated industries perpetuates the stereotype that women are not able to succeed in those areas. Beliefs about the limits of women's capacity give birth to norms and practices that make it difficult for women to succeed in business. The compliance and collateral requirements of financial institutions, and the expectation that women should balance their professional pursuits with social and domestic responsibilities are examples of some of these norms. WCW participants' relative privilege – given their high levels of education and ability to solicit or hire help from other women – did not make accessing finance significantly easier for them.

Even in a context that does not cater to their needs, the WCW alumnae still demonstrated a will to achieve their business goals. For some this meant enlisting the support of other women and their social networks to help in managing their social responsibilities so that they could participate in the programme. Others sourced financing and other support from their social networks when formal financial institutions proved too challenging to work with. Other alumnae described their careful navigation of networking relationships in order to avoid sexual harassment. Applying a feminist lens to a review of the external environment brought all these dynamics to light. In the next section, this study continues this context review by looking at the WCW programme itself. The section discusses the gender-related dynamics in the programme with a view to ultimately examining how a gendered context analysis contributes to the evaluation's utility.

4.3. Women Creating Wealth Gender Norms

The theme of "Women Creating Wealth Gender Norms" examines the internal context of the programme from a gender lens. The WCW programme was designed to transition women entrepreneurs from running micro and survivalist businesses to growing profitable wealth-creating enterprises. The programme aims to tackle the most pervasive barriers to women's entrepreneurship – lack of strong networks, inadequate access to information, low self-confidence and entrepreneurial technical skill and access to markets and finance. With a focus on personal and entrepreneurship mastery, WCW starts by building a foundation of self-knowledge, emotional intelligence and business management skill amongst entrepreneurs. The programme then focuses on creating opportunities to access markets, and to prepare participants to access finance. All the modules are delivered in a group setting, and entrepreneurs are sub-divided into sector-specific peer groups where they support one another under the guidance of a coach. This is meant to reinforce the creation of a network and support system that will continue beyond the programme's duration. WCW's design and content suggest that it would be a programme where participants – who are all women – are treated as the main custodians and stakeholders, and is adapted to their needs and areas for improvement. Data collected from the alumnae and staff suggests that the programme does indeed centre women entrepreneurs' challenges in its design and implementation in a bid to equip them to navigate the gender norms in the broader context.

Four sub-themes of the WCW gender context emerged from the data. The first is a flexibility in programming that accommodates the social and domestic responsibilities programme participants face. The second and third sub-themes focus on the networking opportunities and improvement in skill and confidence. The final theme discusses the norms and practices within the programme concerning women's financial inclusion.

4.3.1. Flexibility to accommodate women's multiple responsibilities

Many of the women who participate in the WCW programme are married with children, and work in their businesses full-time or are part-time entrepreneurs who have a full-time job. They are also members of business associations, church groups and other social networks. This means they have limited time to attend an enterprise development programme such as WCW and to complete required assignments and tasks outside of the in-class sessions. In applying a feminist lens to the design and structure of the WCW programme, findings suggested that the programme was somewhat gender-sensitive in accommodating participants' schedules. Six out of 10 alumnae

reported to have not asked for support in accommodating their other responsibilities or they reported that this flexibility was not offered. Four alumnae explained that the programme actively sought to work with the demands on their time, and consulted them on how to do this as illustrated in the example below:

"As an entrepreneur you need to plan for what you want to do. You need to plan on how you can do things and be successful in where you stand. We were involved in making decisions on when to have the sessions which I liked. In terms of attending the course, we were given dates well in advance so I was able to fit the dates in my plans." (Alumnae 1 MW, December 2021)

While the experience of being asked when to have sessions was not common to all WCW alumnae, some effort was made to adjust scheduling to allow entrepreneurs to attend to their other responsibilities. This was especially important during the 2020 and 2021 Covid-19 implementation, where women bore even more of the burden of care for family members at home and also had to diversify or pivot their businesses into new sectors in order to survive the economic downturn. Two staff members emphasized how important it was to embed this flexibility in general and particularly during the crisis:

"There were a lot of considerations to help women come on board to help them understand that some of the key issues that lead to their failure is work-life balance. Here in Zambia we introduced a tool called the Wheel of Life…which displays the different aspects of one's life and shows where you spend a bigger chunk of your time…As a woman you are overburdened with household roles...This helps you to plan from a clear perspective…How to position yourself properly." (Staff 1, December 2021)

"2020…was an action-packed year for so many women working from home, which added to their responsibility in the house. We had to slow the programme down, asking ourselves can we have it every 3 weeks as we have now come into a new normal with Covid and we can't continue following the same mode…. We used to require that you complete all modules to be certified as a WCW graduate. Now we changed it to say, you only have to complete 80% of the assignments and tasks within a module." (Staff 5, January 2022)

Staff emphasized that the programme sought to accommodate entrepreneurs' schedules, but not all entrepreneurs recognized or acknowledged this. Still, efforts were made to accommodate women's realities and to illustrate that the programme valued their participation. Findings suggest that one of the programme's values is treating women as whole beings with full lives that don't stop when they come into the sessions. This respect for participants' identities outside of being

businesswomen demonstrates a woman-centric approach to programming. The values and norms of the WCW programme are also revealed in its use of networking and peer learning as a key method of delivery. The next sub-theme discusses how the creation of networks illustrates the programme's gender-related beliefs.

4.3.2. Networking for opportunity

African women entrepreneurs typically operate outside of networks and associations that can help them grow their businesses (World Bank Group, 2019). Part of the reason for this is the limited time that women have for networking. Another reason for this relative isolation is the prevalence of male-dominated networks that are difficult for women to penetrate either because they don't socialize in the same public spaces, or because they are not invited into networks due to assumptions about the value they can bring. These are some of the gender-based barriers discussed in the previous theme of External Gender Norms. In response to women entrepreneurs' isolation from influential networks, WCW peer networks sought to help women increase their access to information, markets and opportunities. Findings suggest that the cohort networks provided the entrepreneurs a source of additional income and client base, as well as learning and information. Eight out of ten respondents highlighted the mutual support they've received from the group as a core benefit, and in some cases one the most significant changes they experienced in the programme. The network proved to be a useful source of tangible business opportunities as shown in the two quotes below:

"With the linkages within ourselves as WCW we are able to sell to each other because we all need the same products. It widened my customers, widened my knowledge and confidence to do what I do. It helped me to produce quality products. There is a lot of collaboration amongst ourselves and through this you can reduce most of the costs. Zambia has a lot of sunflower. I have realized there are WCW women in Zambia who I can work with to buy the products for me and send them to Malawi." (Alumnae 1 MW, December 2021)

"In our group we were doing different products. I had a lady who was doing one-day chicks. That was her specialty. I said to the ladies, you're doing one day chicks, I'm doing eggs. Why can't we come up with a company and formulate an end-to-end value chain for poultry? We need to manufacture our own food and have our own eggs so we don't have to depend on someone outside to influence the revenue. At least we know we have the entire value chain." (Alumnae 2 SA, January 2022)

These examples illustrate that the relationships formed during the programme last beyond its formal end, and entrepreneurs find ways to work together to counteract some of the challenges they have with accessing markets. Some of the partnerships have extended across borders such that women have started to trade internationally. Other entrepreneurs attempted to start a women-led inclusive business model that could increase their profits by removing middle-men from their production and sales. While this idea ultimately did not materialize, the fact that participants were willing to form a joint venture to compete with larger firms, suggests that the WCW networks create a platform for women to counter some of the discrimination they experience. That entrepreneurs recognized a need to create their own avenues to access markets and finance, suggests that this barrier is systemic.

Women's collective voices and action may be more influential in accessing markets and opportunities than individual women attempting to do this on their own. The same could also be true with regards to managing gender norms such as discriminatory beliefs, and social norms that restrict women's ability to network in certain public spaces. Some women indicated feeling or noting a certain "safety in numbers" where being in a group encouraged them to market themselves more assertively. Collective marketing appeared to also help participants to circumvent situations where they may have been vulnerable to harassment had they been alone. The quote below from a former participant who felt the cohort offered some protection in networking scenarios illustrates this point:

"In terms of addressing the whole gender issue…it's easier when you're in a group situation and you support each other. This is the first time you see women working together. The collaborations, the platform has created a space where women can address issues of working against each other. I'm not too sure in terms of outside when they come as a group rather than as one person but I think it doesn't become awkward when they approach a guy. There is no grey area. I see it as a positive thing." (Alumnae 1 SA, December 2021)

Traditionally, women's rights groups and organizations employed collective action and advocacy to advance women's rights. Respondents confirmed that the network and social support of the WCW cohort was one of the most valuable aspects of the programme in supporting them to address gender discrimination. One staff member emphasized that, "*We are building a movement and a collective. Looking at the big picture it's about building a movement."* (Staff 5, January 2022). This suggests that the programme believes women can form a strong collective to complement others networks that provide business opportunities, information and support. This belief then translated into the practice of intentionally encouraging participants to sustain these bonds for years beyond

the programme's end. The network also appeared to play an important role in women's increased self-confidence and skill. The next sub-theme focuses on the values and practices in the WCW programme that contribute to building women's self-assurance to navigate the external environment.

4.3.3 Entrepreneurial skill and confidence

WCW targets women entrepreneurs who already own businesses in sectors the programme sees as key to women's leadership as well as the country's economy. Participants enter the programme with some experience in running a business, which is then enhanced through modules on business systems, record-keeping practices, marketing, value chain analysis, entrepreneurial behavioural traits and others. Building business acumen is important not just for its own sake, but because it plays an important role in the women's ability to succeed and prove to themselves and others that they are capable. Business skill can be one of the most critical elements of dispelling gendered and discriminatory beliefs about women entrepreneurs.

When asked to name and describe the Most Significant Change in how they run their business since joining and graduating from the programme, seven out of ten respondents cited the improved structure and systems as critical to running a more efficient and profitable business. This strengthened business practice in turn increased their confidence to enter male-dominated spaces and to push for business opportunities they otherwise wouldn't have. A number of entrepreneurs emphasized that being more organized increased the time that they could spend on their businesses. Having more time, also made them better business leaders and more confident marketers:

"The number one change is not climbing alone. I can't do it on my own and I see a lot of tension relief by starting to trust people…. We have procedures to follow such that…you can read the procedure and know what is expected of you…I can clearly work on the strategic plan of the company rather than overworking myself on the operational issues…I have spare time to think about what do I need to do, which door do I need to knock at. I also have time to meet with potential investors." (Alumnae 2 SA, January 2022)

Implementing business systems had the knock-on effect of improving production and productivity, as well as freeing up the entrepreneurs to become better business leaders. In addition, the improved business practice strengthened their confidence. In a minority of cases, this confidence contributed to participants becoming visible leaders in their sectors and advocating for women's economic empowerment more broadly. Two of the entrepreneurs in the sample spoke of leadership

positions they have taken up in their industries or communities as a result of their business growth, and increased recognition. One of the two became a leader in her male-dominated sector:

"I was selected to be the Treasurer for Process and Producers in Malawi. I am the only woman at the Executive Level. This is one of the ways that people see what I do, and can do what I do. I can stand and represent them at a certain level including with government…the confidence has helped me to grow myself. I don't fear. Wherever I see there are opportunities to make some sales, I go there. I have met face to face with the President and showcased my products to him." (Alumnae 1 MW, December 2021)

The findings suggest that one of WCW's core practices is to shift women's mindsets so that they see themselves differently and have the confidence to take the next steps in building a formidable business. This starts internally with understanding their business, how to manage it better, how to market and diversify it, and finally how to find appropriate finance. The link between improved business acumen and increased visibility in the business environment is not yet well established, but the results imply that one of the programme's core values is unleashing women's inner confidence so that they can achieve their full potential.

Given that WCW is an enterprise development programme rather than an advocacy or women's rights initiative, the extent to which it can directly impact the enabling environment is relatively limited. The study's findings indicate that women in the programme should be better able to face some of the discriminatory practices in their context once they are equipped with business skill, improved self-confidence and a supportive network. This does not always happen however, as the next section discussing norms and practices for women's financial inclusion illustrates.

4.3.4 Ongoing financial exclusion

As an enterprise development programme, WCW primarily works to strengthen the ability of entrepreneurs to grow their businesses, however it has not yet targeted – and is not fully designed to target – the pervasive gender norms and practices in society that hold female entrepreneurs back. Female entrepreneurs may emerge from the programme with more knowledge about how to access markets, manage their employees and establish business systems, but the programme expects them to put this knowledge to use independently. This suggests that even though WCW is gender-sensitive in its' design, it has a limited impact on the structural socio-economic barriers to women's business growth. Findings from both staff and alumnae corroborate this statement. Staff in particular emphasize that their role is to strengthen women's entrepreneurial capacity. The

programme values and encourages women to take initiative in applying their skills, especially in the area of accessing finance:

"Ours is to give you the tools, skills, networks and knowledge to get the money. There are a lot of expectations around money in part because of other NGOs who give them money at the end. But we are very realistic. I work as an entrepreneur and some of the expectations are to challenge them so they are ready for the real world." (Staff 5, January 2022)

As suggested in the quote, the programme sought to improve participants' financial literacy but did not increase their access to funding, particularly from formal financial institutions. Entrepreneurs continued to use the informal sources of funding they had relied on before joining the programme. In recognition of this ongoing struggle, the Zambian cohort even created a revolving savings group as a means to supplement other informal sources of finance. In this way participants innovated solutions to their financial exclusion. Feedback from entrepreneurs suggested a different expectation than that held by staff. Most alumnae, including those who completed the programme in 2016, had struggled to access financing in spite of the training and had supposed that WCW would support them:

Some of the things I was expecting on financial inclusion, it wasn't delivered as promised or designed. I feel they would have done much better. Many people were not seeking for grants or investors. That wasn't well completed, we were not guided up to the end. The programme can tell you how to be compliant and run day-to-day. But when it comes to financial inclusion, there is still a whole lot to be taught or to be done (Alumnae 2 TZ, December 2021)

Access to finance clearly emerged as the main area where entrepreneurs felt the programme did not meet their expectations. In relation to this study's central question of the programme's gender norms, WCW's inability to facilitate financing for participants suggests firstly that supply-side constraints to women's entrepreneurship cannot all be dismantled by an enterprise development programme. WCW illustrated that it believes women entrepreneurs have the capability to grow successful businesses if they are equipped to do so *and* if they are prepared to venture out into the business world to face those challenges head on.

The programme to-date does not perform formal advocacy with financial institutions, policymakers or other leaders of social institutions to counteract the traditional gender beliefs that limit female businessowners' growth prospects. Therefore, the findings of the context analysis indicate that the prevailing business environment is still relatively gender-blind and the WCW programme is gender-sensitive. The programme makes a concerted effort to prepare women for entrepreneurship and

appears to succeed in strengthening their skills, confidence and access to networks. As will be explored in the section 4.4, the programme provided learning on financial literacy in the form of lectures and enabled learning through action, by coaching entrepreneurs on how to pitch to investors. In this way the delivery of financial education employed some of the methods of teaching shown to be effective, however there appeared to be an inadequate emphasis on financial inclusion after graduation. It is up to the women to make the most of these resources. Chapter 5 will interrogate what these findings mean for evaluation utility. The next theme focused on ways of knowing adds further detail to the dynamics and degree of gender-sensitivity of the programme.

4.4. Ways of knowing

One of the study's research questions asks how the ways of knowing demonstrated in the WCW programme reveal its gender norms, and how these norms affect utility. This section describes the ways of knowing illustrated in the study according to the research findings. Ways of knowing are the mechanisms through which knowledge is created and processed. The WCW programme is an adult learning programme and therefore incorporates varied approaches to teaching, learning and generating knowledge. The study identified "ways of knowing" as a major theme in relation to the research question and presents four sub-themes under this category. The first sub-theme discusses gendered differences in ways of knowing, which then leads to the second and third themes that present the specific ways of knowing showcased in the programme. The final sub-theme outlines the power dynamics that underlie different ways of learning and knowing in WCW.

4.4.1 Male vs female ways of knowing

This sub-theme presents results relating to whether men and women have different ways of knowing. Evaluation experts, and programme staff believed that women have unique ways of knowing as well as unique ways of making their knowledge visible. While women are not a homogenous group, and sub-categories such as class, race, nationality, age and others are critical to their lived experiences and perspective, the agreement was that a woman – and particularly a feminist – will inherently have a different worldview than a man. This stems from the fact that most women live in societies that are structured along the lines of gender. These societies treat women differently from men, which suggests that their perspectives based on their experiences will be different. All of the evaluation experts and four of the staff expressed this view, where two of them provided examples of men and women studying the same object and coming away with different conclusions:

"Women have a different way of knowing than men…If you extrapolate to larger audiences it is possible that women can see differently. If a woman and man look at a child crying, would they come away with the same understanding? A woman might think this child is suffering, a man might think this child is a nuisance. Same as different groups of people. There is a way we are wired that comes out in the way we relate to the world and we are different" (Evaluation Expert 3, December 2021)

One evaluation expert cited the famous example of Jane Goodall's work in primatology - a once male-dominated field - as evidence of how men and women view the world. Goodall's close and continuous observation of chimpanzees led to important discoveries about their social behaviour and diet, which had been previously undetected by the mostly male primatologists of the time. This was offered as an example of how women can approach research, and even life in general, in a different way to men:

"Jane Goodall did a study that only males had studied before. Jane went out and came back with very different results. Even though she is watching the same thing as her male colleagues, she finds different things important…It's a great example of how women see the world differently" (Evaluation Expert 4, December 2021)

In addition to sharing their views on whether they believed women have unique ways of knowing, respondents also reflected on what would constitute women's ways of knowing. Their descriptions focused on what they saw as women's tendency to be nurturing, and to rely on emotion, intuition and relations with others to guide their decisions and actions. Staff described women as "*more social and learn easier when it applies to who they are… Men are more aggressive - more doers….Women are more attached to society, more attached to "will this change my family, my community, make me a better mother, wife, or entrepreneur?". Women learn differently and it is a strength and a leverage they can use"* (Staff 3, January 2022). Staff also emphasized women's feminine knowledge and intuition as a source of wisdom and a way of knowing. All women were believed to inherently have this knowledge, but could only access it if they recognized their intuition as a reliable source of information:

"A woman's way of knowing depends on how trusting they are of their intuition… All women have the potential to have that feminine knowing but it takes work, putting things to the test and seeing what works… We find women who come to our programme from male-dominated sectors behave like men."(Staff 5, January 2022)

The consensus amongst staff and evaluation experts was that women do have a different experience of the world than men, which allows them to learn and process information differently. These

respondents believed women's unique perspective was innate, and also a consequence of living in gendered societies. Research participants also spoke of women's ways of knowing and particular perspective as a strength and a source of important knowledge.

Bearing in mind that feminist evaluation is concerned with social justice for all oppressed groups including women, it was interesting to note that very few respondents spoke about the intersectionality between gender and other social categories, and how this may affect ways of knowing. If women have a different way of knowing brought about by inherent characteristics and by the way that society treats them differently from men, it would follow that other historically oppressed groups would also have unique ways of generating and processing knowledge. Research on indigenous knowledge systems have shown this to be the case, as have the arguments of feminists of colour. The research participant who emphasized the importance of the intersections of gender and other categories, particularly focused on feminist evaluation in an African context, and African women's ways of knowing:

"Feminist evaluation can also say we're de-colonizing evaluation….When we decolonize evaluation…we also look at informed issues and trends that affect Africa and women…I do believe women have different ways of knowing. We know that African women's socially embodied identities take on a different form than Western women. My way of knowing will be different from a Western woman's." (Evaluation Expert 1, November 2021)

Though most participants did not specifically reflect on African women's ways of knowing, this is an important point and an important theme given that the study focuses on a programme implemented in four African countries, and is run by women. Chapter 5 discusses this context in more detail taking into account what literature and existing studies say about African feminism. That said, the next two sub-themes do present the ways of knowing demonstrated in the WCW programme, which also reflects how a collective of African women generates knowledge. These sub-themes also shed light on how the ways of knowing in the WCW programme affect the evaluation's utility. The first sub-theme focuses on empirical or demonstrable ways of knowing.

4.4.2 Empirical ways of knowing

Empirical evidence and ways of knowing are derived from experience and observation. Findings illustrated that one of the primary ways of learning employed by WCW programme was role-modelling and observation. The programme attempts to generate empirical knowledge using the experiences of WCW partners and successful women entrepreneurs outside the programme as "live" case studies of female entrepreneurship. WCW supplemented in-class lecture sessions with

experiential learning and observation visits to selected participants businesses. Peer groups of WCW entrepreneurs also served as each other's mentors. To encourage practical learning, entrepreneurs devised a new business idea at the beginning of the programme and apply knowledge from modules to develop and launch that business idea by the programme's end. This illustrates the importance of applied knowledge, trial and feedback as a WCW practice. One of the coaches shared an example of the programme's empirical approach to learning:

"Post training here in Zambia, we started doing exchange visits. So the WCW alumnae group was formed. We started going physically to see another woman's business. The women would give her input on-site. We focused on the PECs [Personal Entrepreneurial Competencies] for example where when we visited these enterprises, people would share which PECs they've used and what is the tangible result out of using that PEC." (Staff 1, December 2021)

Given that a cornerstone of the WCW design is its collaborative nature and building a collective of entrepreneurs, this type of knowledge creation based on observation and trial was often a cooperative process. In that way, the ideas and knowledge about good business practice that emanated from entrepreneurs discussing one another's businesses became "public knowledge" owned and produced by participants. From a feminist perspective, a critical part of women's emancipation is being recognized as a credible source of knowledge. In this way, the WCW programme suggested that empirical ways of knowing can empower women. It is also noteworthy that only one entrepreneur in the sample, shared that she chose men as role-models.

Findings also suggest that entrepreneurs' feedback on the programme, and observations of its functioning informed decisions on the programme structure. This implies that staff and participants used information and knowledge generated from experience and from what they could see to improve the programme. Section 4.3.4 of this study presented the ways in which the WCW programme was women-centered in its flexibility to accommodate participants' schedules and multiple roles in society. This adaptability drew on what staff saw of participants' attendance and engagement levels. It also came from the experience of running the programme over a number of years. One staff member offered an example of how the programme changed over time, based on empirical evidence:

"The programme was very fluid. The way we handled it in the first year was not the same as the second year. We drew lessons in the first year which we implemented in the second year. In the first year they were meeting monthly but many were not attending and some were coming out of town. We changed then we said let's meet quarterly but each sector groups meets with the coach monthly.

We made adjustments to accommodate more women, making considerations so we don't lose more women". (Staff 1, December 2021)

The findings of this sub-theme have shown how empirical ways of knowing applied to the entrepreneurs' businesses, but also to the programme design as a whole. Being able to watch, attempt, and discuss business practices and approaches to programme management was a critical knowledge generation practice. Empiricism and empirical knowledge have been criticized as creating an unrealistic and even unethical expectation that objective knowledge is possible. The results from this study suggest that, even with their limitations, experiential ways of knowing are still a valuable source of knowledge, and can even contribute to the empowerment of oppressed groups. The next section, explores narration as another form of learning and knowledge creation that was central to the programme.

4.4.3. Story-telling

Story-telling, in the form of entrepreneurs narrating their experiences, also emerged as an important mode of creating and transmitting knowledge. Indigenous communities have a long history of using story-telling and other oral communication as their primary mode of learning and education. This applies in the African context, and is also prominent in adult-learning approaches. Much like role-modelling and observation, story-telling is a way of knowing that encourages interaction and collective knowledge building. In indigenous communities, story-tellers are generally respected members of society whose experience and wisdom make them a credible source of knowledge in the eyes of the community. Story-telling can be dismissed as too informal to form part of evaluation – either as a way of collecting data, or of managing knowledge – but because of its importance in indigenous communities, should be respected. The study being based in Africa, should have taken cognizance of this way of learning. One of the evaluation experts explained the importance of story-telling and its link to feminist evaluation.

"Some people come to know through story-telling. One of the things that came through the [SAMEA Feminist Evaluation] Hackathon is that people learn through storytelling. The question is how will we incorporate the story telling in evaluations? We may not always have time to go through storytelling in an evaluation, but they [the community] have got a different way of knowing and understanding" (Evaluation Expert 1, November 2021)

Findings implied that story-telling was compatible with – and indeed built into - the WCW model's GAIM (Goalsetting, Accountability, Inspiration and Mastering) methodology. This approach aimed to foster learning and accountability amongst participants. The GAIM's methodology's "Inspiration"

component focused on encouraging entrepreneurs to inspire and learn from each other, by telling their own stories and sharing their successes. As with the observation and role-modelling, story-telling amongst participants contributed to building a repository of business leadership lessons and strategies that was created and owned by the WCW "community". This showed participants that they held the knowledge and wisdom to teach one another. One of the coaches explained how this was a deliberate design element:

"The WCW approach uses AIM (Accountability, Inspiration and Mastery). I think that also helped to break some of the gender barriers…. The inspiration was primarily there for women to inspire each other. They would talk about how they managed to navigate difficult terrains, for example nursing a sick relative in the nuclear and extended family. When they shared how they still managed to run their businesses despite those issues, this really helped those people who thought running a business was too overwhelming for a woman due to gender norms. It showed them it was also a possibility for them." (Staff 1, December 2021)

Inspiring one another through story-telling n showed WCW participants that they could be successful entrepreneurs, and also demonstrated that they had the skills and experience to be deemed a trustworthy source of knowledge. Some entrepreneurs shared that finding their voice as a story-teller and a business leader built their self-confidence. This implies that story-telling was a powerful mechanism for building a collective identity and knowledge base, as well as for encouraging entrepreneurs to see themselves as respected members of the WCW community and the business community more generally.

"As an example, we were told tell our stories…As a woman you need to base whatever you're speaking about on facts….I have applied this a lot. I never used to tell my own story." (Alumnae 2 TZ, December 2021)

The sub-theme of story-telling as a way of knowing illustrated that it was a built-in component of the WCW programme. Staff described women as being more relational and social in how they think and learn. Entrepreneurs corroborated this view by identifying the WCW network as one of the most valuable components of the programme. Story-telling created bonds amongst participants and facilitated opportunities for collaboration, including founding companies together. Being accountable to one other in peer sub-groups for implementing the skills and behaviors from the programme also leveraged women's apparent propensity for building social bonds and collective knowledge. This in turn reinforced the value of being a member of the alumnae network. In all, the findings imply that the programme's teaching methods validate and align to women's ways of

knowing. The next section describes how the ways of knowing espoused by the WCW programme made power relations and power imbalances visible.

4.4.4 Power and ways of knowing

WCW is an enterprise development programme for African women entrepreneurs that was conceptualized and designed by African female enterprise development professionals. It is housed in a women-led organization with a mission to advance African women's economic empowerment. The programme's staff and coaches are currently all female, and the majority of speakers invited to share learnings from their own entrepreneurial journeys were women. It is a programme that aims to be "for women, and by women". Even with this strong focus on women's empowerment and attention to women's ways of knowing, power differences still existed amongst programme staff and participants. These dynamics influenced how knowledge was produced and consumed.

Power was determined by formal position and by "informal" criteria such as performance, personality and relationships. The diagram below illustrating the programme's historic organogram is one of the more apparent representations of power dynamics:

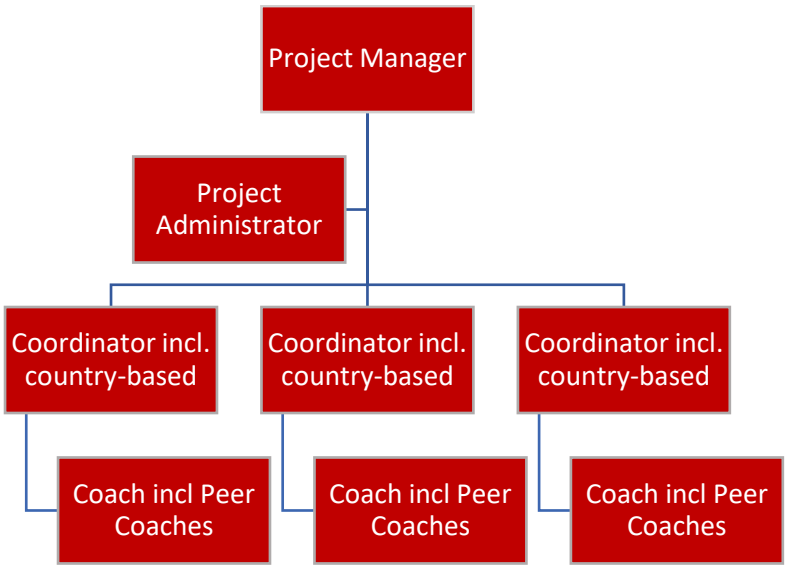

Figure 5. Women Creating Wealth Organogram

The project manager as the lead of the programme, drives its implementation and strategic direction, and is supported by an Administrator. Project coordinators are country-based and responsible for in-country implementation, occasionally supported by an Administrator and work directly with coaches to deliver the programme. Decision-making authority including on knowledge to be generated from the programme generally follows this official structure, however project coordinators, coaches were consulted in deciding which entrepreneurs to gather data from or to

showcase as case studies. Nevertheless, formal power and influence was determined in large part by position and rank.

This was also observed in interactions between programme staff during the Most Significant Change group interviews. Lower ranking staff would occasionally defer to higher ranking staff in responding to questions, or simply agree with input of higher ranking staff unless they were specifically asked to respond. The excerpt below illustrates this dynamic:

"Staff 3 (coach): *I can echo that on our end. What we saw with the 2016 cohort was that boost in confidence.*

Staff 4 (administrator): *You've said it all. They've improved….*

Staff 3 (coach): *Yes, there's quite a difference in the way men and women learn*

Staff 4 (administrator): *I don't have anything to add*

Staff 3 (coach): *Yes, I believe it took into account the way women learn*

Staff 4 (administrator): *[Staff 3] said it all"* (Group interview, January 2022)

Longer-serving staff were also observed to have internalized the ethos of the programme more, and spoke more confidently about WCW's mission and which criteria they believed should define a significant change amongst entrepreneurs. As the researcher became aware of the power differences, they had to manage the group interviews carefully in order to balance the influence of higher ranking and longer-serving staff in leading most of the knowledge creation.

Amongst entrepreneurs, power imbalances emerged based on their performance in the programme and their level of extraversion. Entrepreneurs who succeeded in the programme – particularly those who saw an improvement or growth in their businesses – tended to become role-models and informal leaders. These were the entrepreneurs who were identified by their peers and by staff as exemplary. Their stories were most often featured in programme promotional materials, and they were also more likely to respond positively to requests to be interviewed. Statements from staff revealed this difference between entrepreneurs who became well-known and those who were less visible.

"Every programme has those that excel and those that don't. Those that put their heart and soul into it, their businesses have improved. Those who are quiet, you don't know whether they've improved or not because we don't hear anything from them….It depends on how you understand the programme. Those who had a grasp, put what they learnt into the business… others did not put much effort into it." (Staff 4, January 2022)

As shown, some staff interpreted the reticence of less visible entrepreneurs to mean that they were not interested in or committed to the programme. According to this view, an entrepreneur's ability to hold influence in the programme depends on the effort they put into learning, and on being a quick learner. This essentially put the onus on the entrepreneurs to work harder to perform better, which presumably would result in them becoming more visible and ultimately more respected. Staff hold considerable influence in the programme because they are involved in project management meetings that decide the programme's direction. Staff are often called upon to nominate entrepreneurs for opportunities. This means their perception of an entrepreneur plays a key role in determining whether or not that entrepreneur's voice is heard. One staff member cautioned that the rewards that come from being a role model can pressurize entrepreneurs to be seen and recognized. This sometimes encouraged entrepreneurs to embellish their achievements:

"Women really value the GMT brand so they want the certification….People feel there's a pressure to sound like things are perfect. To fake it till they make it. People put on a lot of fronts. Maybe it's because of the brand." (Staff 5, January 2022)

If true, this would have negative implications on the credibility of collective knowledge created by the programme, and on its ability to recognize diverse experiences and their commensurate ways of knowing. This example also highlights the importance of making a deliberate effort to manage the pressure on entrepreneurs. Staff acknowledged that if they didn't intentionally engage less visible entrepreneurs as sources of knowledge, their voices could be diminished and they could mistakenly be perceived as a poor performer and therefore, an unreliable source. Two staff members expressed how they were learning to be more understanding of the varying experiences of different participants:

"What I've come to learn is that some people are good responders and others take time to learn. Some of the women only realize the potential of the programme after it ends, and they realize they can use something from the programme" (Staff 2, January 2022)

"There is a human factor around who has power and voice…For example, in 2020 I was called randomly by one lady who said to me, "The group is too big. We don't have equal voice. In a whatsapp group, you can find it's five to ten who their voices are heard, and we get understated" …I encouraged that lady to speak up and tell the group...She said to them that she didn't feel like she belonged, so we had to discuss and define what is belonging. It has two sides to it. You [the entrepreneur] have to show up despite how you feel, and voice your feelings…and we [the programme] can be more considerate to allow those who are quiet to have a voice.". (Staff 5, January 2022)

Entrepreneurs' descriptions of their experiences in the programme similarly revealed a difference in visibility and engagement depending upon whether their businesses were growing or not, and also upon how they responded to external shocks. When the business experienced a setback or the entrepreneur had a personal emergency that affected their ability to participate, some entrepreneurs chose to lean on the network for moral support, while others became more isolated. Two entrepreneurs shared their stories of either falling behind in the programme and struggling to stay connected to and benefit from the group, or of losing contact with the network when their business struggled.

"Immediately after the WCW programme I had to close the business because my partner stole all the money from the company. It took me another 3 years to rebound again…Before, when I had a company, I was about to have business from the network. Then the calamity ended my business and that is where it ended." (Alumnae 3 TZ, December 2021)

"I see it in the groups when people interact. I just look at [the network]. It's easier for the group in Joburg to talk and socialize and network amongst each other… I haven't had as much of an opportunity to network but I can see its benefit for others. I have been in the background, because I am far away." (Alumnae 1 SA, December 2021)

These experiences corroborate the statement by staff, that once an entrepreneur falls behind or away from the group it is challenging for the network to keep up with their progress, and possibly offer support. Unless these peripheral voices are sought out, they will be lost. By extension, their stories and experiences are not made as visible and they don't play as important a role in contributing to the programme's knowledge base. This sub-set of entrepreneurs may nonetheless represent a vulnerable or marginalized group whose experiences should inform programme design and institutional knowledge.

The theme of ways of knowing revealed that the WCW programme believes that women have unique ways of learning and producing knowledge. Results suggest that the programme made an effort to cater to women's ways of knowing by encouraging collective knowledge building through story-telling, role-modelling and observation. The programme also demonstrated a level of responsiveness to entrepreneurs' lived experiences by adapting the structure and design over the years. Even so, findings indicate that not all voices are equally valued. The programme may be missing out on the insight and knowledge of less senior staff and less visible entrepreneurs. For this reason, applying a feminist lens to the evaluation – and to the programme implementation - can help to make a range of perspectives visible. The next theme explores this topic in more detail by

presenting results on the utility of using a feminist lens to understand the context and the ways of knowing in the WCW programme.

4.5. Utility

Utility goes to the heart of the study's objective to examine how a feminist evaluation contributes to the evaluation's usefulness. This theme and section present results regarding the utility of the evaluation's results and the utility of the evaluation process. Like feminist evaluation, evaluation models that prioritize use are governed by standards and principles. These standards call for evaluation to be participatory, involving stakeholders and particularly overlooked groups, and producing findings that are relevant from meaningful processes. This study's literature review and conceptual framework identified the evaluator's credibility, paying attention to stakeholders and creating a meaningful evaluation process and products as critical utility standards. The theme presents findings on the gendered context review and ways of knowing in relation to these particular utility standards. Results are described in a way that reveal the gender norms, values and power dynamics of the programme. These values and practices affect how knowledge is produced and which voices have influence in knowledge creation. The first sub-theme of this section presents findings on the evaluator's credibility. Interviews with evaluation experts and the researcher's reflexive reflection created a valuable framing for this sub-section. Data from staff and entrepreneurs triangulated experts' views.

4.5.1 Evaluator credibility

A credible evaluator is trusted to carry out an evaluation in a way that is valid for the user, and that results in fair judgements and conclusions (Yarbrough et al., 2010). This credibility typically depends on the evaluator's technical experience and expertise, as well as their relational abilities. A competent feminist evaluator should also be attuned to women's perspectives, and those of the most marginalized in relation to the evaluation's culture and context, and its power dynamics. Evaluation experts particularly emphasized the importance of cultural sensitivity and responsiveness when describing a feminist evaluator, and even their own approaches to feminist evaluation. They also expected feminist evaluators to have the same foundation of technical skill as other evaluators, but to use their capabilities to seek justice for women. Further, experts also viewed a credible feminist evaluator as one who is transparent about their beliefs and does not shy away from highlighting and attempting to address beliefs and norms that contribute to women's oppression.

As a starting point, a feminist evaluator's work experience and skill are a critical contributor to their competence. One of the experts stipulated that, *"[she] got into feminist evaluation not on purpose. [She is] is a feminist and identifies as one, but there are 17 kinds of feminism… [She is] an evaluator who is a feminist, but not exclusively a feminist evaluator. You should not be wedded to only one type of evaluation approach. Learn about 10 to 12 other types of evaluation as well"* (Evaluation Expert 4, December 2021)

In other words, a credible feminist evaluator, is a competent evaluator first. The researcher, as a student of monitoring and evaluation and a development profession, has gained and developed some expertise in the field. They are a member of evaluation professional associations, and have participated in evaluation teams commissioned by development agencies. That said, the researcher is still developing their experience, and undertook a feminist evaluation for the first time in this study. Therefore, while the researcher had sufficient credibility for the Graça Machel Trust to grant them permission to undertake this study and showed an interest in its results, the researcher is still growing in their knowledge and practice of evaluation.

An evaluator's ability to gain the trust of users is also determined by their interpersonal capacity. The study's results suggest that a feminist evaluator's trustworthiness can grow with their ability to be transparent with participants about their values and beliefs. In evaluations where the researcher divulged their background and beliefs in relation to feminism, they were able to build more of a rapport with participants. While some participants did express trepidation about being called feminists, they nonetheless engaged in a discussion and debate about what feminism meant to them. This added depth to responses related to the gendered context of the programme and women's ways of knowing. Evaluation experts also provided reflection on their own practices of reflexivity, and how calling themselves a feminist evaluator – or not – impacted on their work. One expert shared that this transparency was a cornerstone of her approach:

"For anything that you do it is important to disclose who you are. I call myself a gender transformative evaluator but I am very much attached to the feminist principles. Someone will understand me better than when I say I'm not a feminist evaluator." (Evaluation Expert 2, December 2021)

As discussed in section 3.4 of this study, the researcher chose not to use the word feminist in their description of the research purpose in some interviews. This meant that the researcher did not disclose their feminist beliefs, and therefore missed an opportunity to engage some participants in discussion on this topic. Selecting not to use the word feminist, may have somewhat undermined the evaluator's credibility.

Finally, power relations are a central focus of feminist evaluation and therefore a credible evaluator should interrogate power differentials and aim to reduce them. This also means recognizing and managing their own power. Two evaluation experts discussed the issue of power and how it relates to a feminist evaluator's role and responsibilities:

"When you are doing an evaluation, it is not just at the service of the commissioner but also at the service of what we call "beneficiaries". Because you have more voice than they do. You should also see what the evaluation is doing. Sometimes there is a space to capture unintended consequences and what is going on there that is power related." (Evaluation Expert 3, December 2021)

"As an evaluator you have class power when you go to the field. We have to be aware of that power. We conducted an evaluation last year in certain communities where women are not regarded. So it's a no-go area for women evaluators. That already is a class situation, since as a female evaluator I can't go there and conduct my work. It was like a chiefdom, and already you can see there are power dynamics." (Evaluation Expert 1, November 2021)

The two examples above illustrate how a feminist evaluator can hold influence over participants in their role as the profession who designs and carries out the inquiry. The examples also show how feminist evaluators, particularly female ones, can themselves be subject to the power dynamics of the evaluation context and find themselves in a subordinate position to participants. The researcher similarly had to navigate circumstances where they sometimes held more power than participants, and sometimes were in a junior position to interviewees. Applying feminist principles to the study encouraged the researcher to document and work to balance these power dynamics as illustrated in the study's reflexivity section. This practice increased the researcher's credibility and contributed to the evaluation's utility.

4.5.2 Attention to stakeholders

Attention to stakeholders focuses on engaging the evaluation's most important interest groups in a bid to increase their buy-in and ultimately their use of the evaluation's processes and results. The study's findings suggest that applying a feminist lens to the context analysis brought to light the values that exist in the context of the WCW programme. Making values in the prevailing environment visible is an important way of preparing to engage evaluation stakeholders in ways that are culturally sensitive. This allows the evaluation to identify the voices and issues that may need to be amplified. It also identifies which stakeholders have – or should have - power and would influence over evaluation use. The use of the Most Significant Change method also indicated the aspects of the programme that were effective and those that were less so. The method also highlights perspectives and topics that need to be understood. Evaluation experts agreed with the

importance of understanding the context, and that feminist evaluation can be particularly useful in this way:

"You have to be responsive to the group that you're dealing with for example, "this is the context of women in this particular place." It is important and necessary to have this kind of perspective. You cannot do evaluation without that understanding….Understanding special populations points out to you as an evaluator, the kinds of things to watch out for." (Evaluation Expert 3, December 2021)

Results suggest that the context analysis did indeed improve attention to the study's most important stakeholders. The review uncovered differences between successful, visible entrepreneurs and those who were less prominent. As the evaluator discovered these dynamics, they adjusted questions in the data collection tools to more directly ask about power and the experiences of less powerful women. The evaluator also made an effort to target less visible entrepreneurs for interviews – some of whom agreed to be interviewed, while others didn't. Unfortunately, most of the entrepreneur interviews were conducted before the evaluator amended the questions, however the Most Significant Change interviews with less visible entrepreneurs still offered insight into their experience and unequal power dynamics. Staff interviews also corroborated this feedback. It is also important to note that evaluation users were not involved in all phases of the evaluation – particularly the selection of evaluation questions, design and development of data collection tools. In this way the exercise was not completely inclusive. Nevertheless, the feminist context analysis improved the researcher's ability to involve a diverse range of stakeholders, which in turn contributed to the evaluation's utility.

4.5.3 Meaningful processes and products

Paying attention to stakeholders should contribute to making evaluation processes and results more valuable to them. The study's results indicate that using two feminist principles in an evaluation of the WCW programme contributed to process use and conceptual use. Participants did not have an opportunity to make instrumental use of the evaluation's findings during the study's time period. There was some evidence that the process of inquiry contributed to learning about the WCW programme's more hidden power differences. Evaluation experts also conceded that feminist evaluation is not always able to shift the power dynamics it uncovers. Much of what is possible depends on the methodology and the level of buy-in of evaluation participants. Where participants are not fully engaged in the evaluation from beginning to end, use of findings may be limited. Similarly, if evaluation users go into the evaluation with preconceived ideas and assumptions about which results are valid, a feminist evaluation may fail to bring about social justice:

"Does using the [feminist] principles help to balance power dynamics? No. It makes people more aware of the dynamics. The reality is that I'm a consultant. If I'm hired by a client, they can look at me and give me lip service….There is a big power dynamic between the evaluator and the client… If there is an intent for advocacy at the beginning, that works. Same with UFE [Utilization-Focused Evaluation]. If you don't plan to use it at the beginning and identify the users at the beginning, it won't get used." (Evaluation Expert 4, December 2021)

This excerpt implies that even if a feminist evaluation falls short of inciting action in favour of the most vulnerable, at the very least it will make users aware of the lived experience of the more oppressed. As will be discussed in the next section, this study's evaluation users did not take action in response to the evaluation findings. The process of being involved in the exercise and discussing evaluation results made them aware of new information, and also confirmed knowledge they already had. In this way the results and process contributed to learning and new ways of thinking amongst study participants. Specifically, the evaluation contributed to conceptual use by revealing the most and least appreciated aspects of the programme; and by encouraging learning through the Most Significant Change process.

The evaluation revealed the specific aspects of the WCW programme that participants deemed most and least impactful. Applying a feminist lens to the questions encouraged respondents to reflect on the extent to which the programme supported entrepreneurs to manage the unique challenges of being a woman business owner. Both staff and entrepreneur responses identified improved business acumen and the use of systems and increased self-confidence as valuable programme outcomes. They also valued the relationships fostered by the programme, and the tangible business opportunities and learning these relationships produced. Staff were more likely to highlight the design elements that they believed made the programme gender-sensitive. The evaluation highlighted financial inclusion a point of disagreement. Entrepreneurs felt the programme did not adequately improve their access to finance, while staff maintained that the programme was not designed to provide them with funding. This knowledge provides relevant information for the programme, as it indicates which aspects of the design and approach have meaning for participants and also highlights the extent to which WCW is fulfilling its' gender-focused mandate.

Results indicate that the Most Significant Change process and findings contributed to learning for those involved. The reference group developed criteria for Most Significant Change stories and selected the entrepreneur stories that they believed most strongly aligned to the criteria. The group's discussions also provided data related to the main themes of the research questions. At the end of the selection process, members of the reference group provided the feedback below:

"I found the exercise useful as it is a way of checking up on the women and how their businesses are doing. I know that the program finished in 2018 but you can see how far they have come and how each one of them is doing individually". (Staff 4, January 2022)

"The stories can be used as part of the learning for future WCW to act as inspiration and learning purposes…Also as previously mentioned the effects of the program may not be immediate so consistent check in and reminders will help grow the program and entrepreneurs. This exercise was important. It will help to improve the future of WCW" (Staff 2, January 2022)

The quotes indicate that staff found some value in reflecting on the areas entrepreneurs felt they had experienced the most change since participating in the programme. The stories gave staff and indication of the outcomes of their work. This exercise was the first time the Graça Machel Trust has used a Most Significant Change approach involving those responsible for delivering the programme at different levels. Therefore, it was also an opportunity for staff to participate in a Monitoring & Evaluation exercise as decision-makers, rather than as data sources or data collectors.

Research results indicated that WCW entrepreneurs who did not display extraverted characteristics, and the learning and communicating approaches typical of outgoing personalities, were less visible in the programme. This happened even when their business performance was strong. Staff also highlighted instances where entrepreneurs would exaggerate their achievements in a bid to embody with what they assumed was expected behaviour. As a consequence, the programme missed the opportunity to hear and learn from all voices, and could also be producing collective knowledge that is not entirely credible. These findings are useful in providing new information on the ways an all-women initiative can unintentionally undermine its' women-centric approach. The results were also beneficial for provoking deliberations about feminist programming and where WCW lies on the spectrum of gender sensitivity.

"My first answer is WCW was very gender sensitive. The WCW approach uses AIM (Accountability, Inspiration and Mastery). I think that also helped to break some of the gender barriers." (Staff 1, December 2021)

"We didn't set out for WCW to have a feminist agenda. We set it to be a woman-centered, female-sensitive programme. How could it be more sensitive?...really for me it's about asking women what they need and taking it from there. It would be interesting to see what a programme - a feminist-centered enterprise development programme - would look like. We can learn what is relevant in feminist-sensitive programming. The important thing is to open the floor for people to say what they

mean and what they need….We've learned that people really are different. Allow everyone to have time to put forward their voice where it matters." (Staff 5, January 2022)

The reflections above imply that staff primarily view WCW as a gender-sensitive programme. They displayed some hesitance in labelling it "feminist", partly because they were not clear what feminist programming meant. While it is encouraging that the study's results encouraged staff to reflect on the gender and power dynamics of the programme, it is important to note the sensitivities around using the term feminist when conducting evaluation. Staff feedback illustrated that they were aware of feminist values and practices such as providing space to hear a variety of voices, asking women what they need, and responding to those needs. They were just not aware that these norms were indeed feminist. This discussion suggests that the evaluation was useful in providing knowledge which the programme may act on in future.

This chapter presented the study's findings in line with the research question and sub-questions. Specifically, it described the context of the WCW programme and its ways of knowing. The results showed that the WCW programme exists in an environment that does not yet support women's entrepreneurship. The programme aims to respond to this context by empowering women to navigate the particular obstacles of the prevailing environment. In part, WCW does this by adapting the curriculum and methods of teaching to suit what is defines as women's ways of knowing. This practice was shown to privilege women's voices in creating knowledge within the programme. On the other hand, not all entrepreneurs' knowledge and experience was seen as valid.

The feminist evaluation principles appeared to be most valuable in implementing a meaningful evaluation process that brought to light findings that encouraged research participants to think about the WCW programme in some new ways. The findings also confirmed some already-known aspects of the programme. The evaluator's credibility and attention to stakeholders helped to bring this learning about. That does not mean that the method was without aspects that weakened utility. The researcher is still growing in their evaluation knowledge and practice – this was their first time using feminist principles in evaluation. Findings illustrated that in interviews where the researcher labelled the exercise a feminist evaluation, participants were more likely to debate the topic, which facilitated new ways of thinking. Not using the word feminist in all interviews may have resulted in a missed opportunity to have strengthened utility. In addition, the researcher was not able to involve participants in developing the study's design. There may have been additional questions or data collection methods which participants could have provided, which may have improved the evaluation's usefulness. Some participants come from a different professional, national and socio-economic background to the researcher and their inputs could have enriched the evaluation design.

In spite of these limitations, the use of feminist evaluation principles spurred learning and reflection on the part of evaluation participants, which suggests that it did contribute to utility.

Chapter 5: Discussion of Results

5.1 Introduction

This chapter interprets and analyses the findings from the previous chapter in line with the study's objective to examine whether feminist evaluation of the Graça Machel Trust Women Creating Wealth (WCW) Enterprise Development programme improves the evaluation's utility. The two feminist principles applied maintain that knowledge is a powerful contextually contingent resource, and that there are multiple ways of knowing that stem from women's lived experience and perspectives. Applying a feminist lens to the evaluation will make the gender beliefs and norms that impact the Women Creating Wealth programme visible and will also highlight existing power dynamics in the context of the programme. The research will analyze the implications of these norms and dynamics on knowledge generation and on the evaluation's usefulness. A review of existing literature suggests that there is a gap in knowledge of how feminist principles affect the utility of evaluations of women's enterprise development programmes in Africa (McKenzie & Woodruff, 2012; Taylor & Pereznieto, 2014) . This study aims to contribute to the body of knowledge in this area and responds to the following research questions:

A. What are the gender norms, beliefs and practices of the Women Creating Wealth Enterprise Development programme?
B. How do diverse perspectives and multiple ways of knowing reveal the gender norms and affect the evaluation's utility?
C. How does a feminist evaluation of the Graça Machel Trust Women Creating Wealth Enterprise programme contribute to the evaluation's utility?

The data collected generated four core themes, each with a set of sub-themes, related to the research purpose and questions. These themes were: External Gender Norms; WCW gender norms; Ways of Knowing; and Utility. The examination of the WCW context revealed that women entrepreneurs continue to operate in an environment that presents formidable obstacles to their businesses growing beyond micro-enterprises. Women entrepreneurs also face barriers in accessing finance that is suitable for the size and nature of their business and often do not own the productive resources required to serve as collateral. The norms and practices of the WCW programme were shown to partially accommodate women's social roles and to equip them with increased skills, confidence and networks that could counter prevailing discrimination. The programme appeared to be less successful in improving their ability to acquire funding. Findings showed that the ways of

knowing employed by the programme aligned with what participants defined as women's ways of knowing and learning. Power imbalances existed amongst staff and participants alike however, which privileged some voices over others in the production and ownership of knowledge. The evaluation was shown to be useful in fostering learning about how to create a more equitable programme. Staff also reflected on feminist programming, values and practices. The discussion of these key findings will be structured according to the main themes, and compares the study's findings to existing research and practice.

5.2 External Gender Norms

In most African societies discriminatory beliefs and practices continue to hamper women's participation in the labour market. Literature confirms that women's unpaid care and domestic work limits their mobility, the time they have to invest in economic activities, and even in establishing business relationships (OECD, 2021; World Bank Group 2019). Existing research also demonstrates that women have fewer opportunities to develop management and entrepreneurial skills in sectors that are male-dominated because it is more difficult for them to find mentors (Arias, Evans, & Santos, 2019). The theme of prevailing gender norms emerged as important in both the literature reviewed and the primary data of the study.

5.2.1 Restrictive social norms

Feminist evaluation argues that knowledge is heavily dependent on the cultural, social and economic context from which it originates. Evaluators must therefore, undertake a gendered context analysis of the evaluand in order to identify the prevailing beliefs and practices concerning women and marginalized groups. The study's examination of the WCW context – both inside the programme and in the external environment – showed that social norms have a strong influence on women entrepreneurs' likelihood to succeed, and that the programme has put measures and practices in place to support entrepreneurs in navigating these norms.

Findings illustrated that women, regardless of socio-economic status, are responsible for raising the children, attending to domestic issues and generally representing their family in social ceremonies and events. This agrees with existing literature that one of the critical strategic decisions female entrepreneurs have to make is how much time and labour to invest in their business, given the high demands on their time (World Bank Group, 2019). Participating in enterprise development programmes is a significant investment, which is often made possible with the support of younger women to take on the entrepreneurs' social and domestic responsibilities (OECD, 2021). None of

the WCW participants suggested that these responsibilities should be shared with their husbands. This suggests that while the majority of participants found it challenging to balance the programme with their household duties, they did not challenge the gender values and beliefs that expected them to continue to manage their homes. The decision to share this responsibility with other women implies that women are still willing, and possibly see it as a critical part of their identity, to assume this role along with other women. This would agree with Chilisa's (2020 b) assertion that motherhood is a cornerstone of African feminism.

Applying a gender lens to the context analysis brought to light some of the core values that govern women's lives in the WCW countries. This analysis suggests that traditional values about women's domestic roles in society still hold, and that women for the most part also uphold those beliefs. They manage the practices that stem from these beliefs in collaboration with other, usually more subordinate, women. The value of a feminist evaluation in interrogating components of the cultural and socio-economic context is that it illustrates firstly what the values of the context are – in this case related to women's role in the home – and also where there may be power differentials, including amongst women. The fact that the majority of the WCW alumnae had a support system to enlist to free them up to attend the programme suggests that they have a degree of socio-economic privilege, even relative to the people in that support system. The stories and perspective that the evaluation used to understand this particular aspect of the context came directly from the entrepreneurs themselves. This implies that the voices with most visibility on this issue are those of the entrepreneurs. The findings do confirm other research literature that female entrepreneurs in Africa do indeed have to manage multiple expected roles, which if not navigated, can prevent them from investing in their businesses.

5.2.2 Women are underestimated

The study also found that women entrepreneurs face a number of discriminatory beliefs about their competence as business owners. WCW alumnae who identified this as one of the gendered values in their environment specifically explained that their skills and capacity were often underrated. One entrepreneur added that sexual harassment was also an obstacle. While staff agreed with the fact that women entrepreneurs face discrimination in the business environment, they also maintained that the entrepreneurs' own lack of confidence caused them to underestimate their potential and abilities. As a result, when they first entered the programme, they would not compete for resources or opportunities. This suggests that women entrepreneurs have to contend with both external and internalized prejudice.

These findings agree with literature that illustrates that very real discriminatory practices exist to impede female entrepreneurs' progress, but that women often undervalue themselves as well. Coleman & Kariv (2014) explained aspects of the discrimination that impacted women's ability to raise capital, secure markets and access trusted networks. Women were perceived as weak, unable to compete in male-dominated sectors and were often not included in industry associations, or when they were they did not gain critical opportunities. Sexual harassment is also a prevalent obstacle (Business for Social Responsibility, 2017). Other research has shown that some women businessowners do indeed suffer from low belief in their entrepreneurial abilities (Dempsey & Jennings, 2014) even when they had equal levels of experience and business education to men (Wilson, Kickul, Marlino, Barbosa & Griffiths, 2009; Kirkwood, 2009).

Incorporating a gender lens into the understanding of the context revealed the aspects of marginalization that exist. Findings showed that ideas about which sectors are and are not appropriate for a female entrepreneur to venture into, how and where a respectable woman businessowner should meet with potential clients, and even how much money a woman entrepreneurs' business can manage, are powerful. These notions, stemming from beliefs about women's place in society hold significant invisible influence in the minds of the business community and the women entrepreneurs. In this way, the context analysis incorporating feminist evaluation principles related to uncovering values, norms and practices related to gender, helped to make these gendered beliefs visible.

5.2.3 Women's financial exclusion

African women's financial exclusion has been thoroughly researched and is well documented (African Development Bank & United Nations Economic Commission for Africa, 2020; OECD, 2021). The study's findings support existing literature which asserts that while some progress has been made over the last decade in increasing African women's access to financial products and services, they continue to struggle to meet their personal and business financial needs compared to men. WCW alumnae overwhelmingly described their challenges in accessing finance as related to their inability to meet collateral requirements, or other compliance standards. Existing studies also highlight prevailing legislation and social practices governing asset ownership as an ongoing impediment to women's financial inclusion (OECD, 2021). In addition, low levels of financial literacy amongst women and poorly designed products and services were barriers cited by WCW participants, staff, and the literature on the topic.

As with women's domestic responsibilities and prevailing attitudes about appropriate conduct of female entrepreneurs, findings on women's continued financial exclusion suggest that attitudes towards women's financial independence are a formidable factor in the context of the WCW programme. Supply-side decisions on pricing and other terms of their products are partly informed by data based on the performance of existing business clients, that are predominantly male. Some perceptions of women entrepreneurs' risk profile, and their ability to service loans, also influences how they are treated by financial institutions.

5.3 Women Creating Wealth Gender Norms

WCW was designed to be gender-sensitive and take into account the needs and realities of women entrepreneurs in the continent. Though WCW solely works with female entrepreneurs, it is still useful to apply a feminist lens to the programme to understand the values, norms and ethos that govern its operation, and the extent to which these reflect or assist female entrepreneurs in their work. As with the external context review, the questions and findings centered on the women's daily lives, and experiences in WCW. The study illustrated that WCW espoused gender norms that facilitated participation for the women, and was cognizant of the main challenges they experienced in running their businesses. The discussion that follows reflects on the components of these gender norms in comparison to existing literature, and according to the research questions.

5.3.1 Flexibility to accommodate women's multiple responsibilities

The study showed that the WCW programme employed a number of mechanisms to accommodate the schedules and time constraints of female entrepreneurs in order to retain them in the programme. Literature has confirmed that gender-inclusive enterprise development programmes must factor women's societal roles and responsibilities into their design in order to maximize access (Nichols, Cardoza, Fernandez, & del Valle, 2020). The strongest women-centered programmes will deliberately select locations and times that are convenient for female businessowners. These programmes may even subsize women's participation. Findings from the study as well as from existing research illustrate that this was even more important during the Covid-19 pandemic, where women's domestic responsibilities and care work increased (Hughes & Yang, 2020).

These results suggest that using a feminist lens to review the programme's design and implementation model, assisted in making visible the gender-related beliefs and practices of WCW's organizational culture. The programme values women's voices, and their feedback, and was willing to make adjustments to planning even where this meant extending the programme's duration

beyond timelines agreed with funders. Results also indicate that the programme recognizes and values women's roles in their families and in their communities, rather than viewing them as just entrepreneurs. The programme appears to support participants in fulfilling those roles, particularly if they are a priority for the women themselves. This also indicates a level of trust and respect for women to make choices that are beneficial to them and to their businesses. The fact that three out of the four implementation country teams highlighted the importance of "meeting the women where they are" in order to retain them, suggests that this valuing of women's participation, and their success through listening became an established practice.

5.3.2 Networking for opportunity

The research findings indicate that the creation of a network of current and alumnae entrepreneurs was critical to the personal development and business success of the majority of participant respondents. Existing studies present mixed results on the benefits of women's networks for entrepreneurship. Some research has shown that belonging to many social groups and/or belonging to groups that are seen as important enhances self-esteem (Jetten, et al., 2015). Nziku and Struthers (2017) maintain that women tend to rely more strongly on strong network ties made up of family, friends and close acquaintances. These patterns of networking can increase women's access to finance, information, opportunities and markets. This is the case when the networks are financially sustainable and are made up of members who have access to business opportunities, however. (Richardson, Howarth & Finnegan, 2004; World Bank Group, 2019). Three cases of joint ventures started by WCW alumnae after the programme corroborate this literature as they have not yet managed to secure better markets. Nonetheless, respondents overwhelmingly underscored the value of the alumnae groups. (Chipunza & Fanta, 2021)

Creating networks, partly in response to women entrepreneurs' relative isolation, implies that the WCW programme appreciates the importance of collective learning, knowledge and action. This points to a belief that women are a more formidable force for change when they produce knowledge together and act on this knowledge together. The assumption is women can better navigate some of the discriminatory social practices and institutions in their environment as a group. As will be discussed in section 5.3.4, networks are also complex entities where power imbalances exist and have to be managed. Still, the feminist lens illustrates that network-building is a core design and implementation strategy of the programme. This implies that WCW deliberately seeks to support women to achieve their potential as entrepreneurs through the cross-learning and relationships they build with each other.

5.3.3 Entrepreneurial skill and confidence

As with network-building, the research findings demonstrate that almost all entrepreneurs valued the growth in their confidence and business acumen as the most significant changes they experienced since graduating from the programme. These results also agree with the findings of some existing women's enterprise development evaluations. The assessments found that training on business skills, systems and personal entrepreneurial competencies increased the survival rates, profitability and turnover (McKenzie & Woodruff, 2012; McKenzie, Odihambo, & Puerto, 2019; Alibhai et al., 2019) of women's businesses. Other studies drew inconclusive results due to methodological limitations.

While WCW appears to improve women's entrepreneurial capacity, feminist evaluation requires that inequities are scrutinized and acted upon to advance social justice. In this case, findings and demographic data suggest that business performance did not improve for every entrepreneur. Similarly, entrepreneurs did not overwhelmingly report to have used their improved skill and confidence to disprove assumptions about women's lack of competence. One entrepreneur described rising to a leadership position within her male-dominated industry. Therefore, while the WCW programme illustrates a strong gender-sensitivity in its focus on targeting the areas where women entrepreneurs are usually weak, gender discrimination and inequality in access to opportunities is still an area to be improved on.

5.3.4 Ongoing financial exclusion

The study's results also revealed that the majority of alumnae had not secured financing in spite of financial literacy training. The participants' relatively high education level and the socio-economic privilege it may afford them also did not significantly improve their access to finance. Reasons for this were not clear, however, WCW participants' continued financial exclusion echoes the findings of existing studies (Chipunza & Fanta, 2021; Ojo & Zondi, 2021). According to the study's findings, the WCW programme recognizes that finance is a critical resource for entrepreneurs but it expects women to apply what they learn and secure this financing without direct intervention from the programme. This suggests that WCW's gender values and practices regarding financial inclusion are learning, application and independence. The programme appears to believe that once equipped with acumen and self-confidence, women can secure appropriate finance even in a relatively gender-blind financing environment. This belief leaves the discriminatory practices of funding institutions intact, and rather calls upon women to work harder to comply with existing criteria.

From a feminist perspective, this also leaves the power imbalance between the demand and supply-side of the finance system unchanged. It may be beyond the scope of the WCW programme to advocate for amendments to financial institution practices, however applying a feminist lens to the analysis of the study's results highlights this potential opportunity to improve social justice.

Summary of feminist lens, and practices, and power relations.

This section discussed the results of a context review of the WCW programme in order to identify the relevant gender beliefs and practices that impact the lives and work of women entrepreneurs. Feminist evaluation highlights the position of women in the context of a programme, and makes visible the dynamics that influence their perspectives, which in turn impacts knowledge generation (Mertens & Stewart, 2014). Applying a feminist lens to the WCW context review extracted the social issues and cultural values of the programme and its broader environment. It appears that the countries in which the WCW programme operates still hold traditional gender values about women's rightful place in society. These values make it more difficult for women to grow their businesses, even when the women themselves seem to agree with or internalise those beliefs. The gendered context analysis illustrated that the WCW programme prioritises preparing women to navigate these prevailing beliefs and norms, but it does not aim to dismantle them directly.

The analysis also gave an indication of existing power dynamics within the WCW programme, and between the programme and its broader context. Staff and coaches hold power due to their position as teachers or guides. The staff appeared to define successful – and by implication powerful – entrepreneurs as those who internalized the knowledge from the programme and applied this knowledge in the pursuit of finance and other goals. From their perspective, application of the WCW teaching also suggested a stronger self-belief, which itself is a type of inner power. Findings also suggest that WCW alumnae are a relatively socio-economically privileged group with the majority of participants having a Bachelor's degree or higher. This could have afforded them some power to pay or recruit others to support their ability to attend the programme. As previously discussed, the gender values and norms in WCW countries exerted significant influence on the women's ablity to secure finance, but also appeared to affect their identity and confidence. Findings imply that the programme succeeded in strengthening entrepeneurs' self-belief, which would serve them in working in a prejudiced environment. But the programme does not address structural gender inequalities. The report's utility theme will discsuss the implications of this context review for the evaluation's use.

5.4 Ways of Knowing

One of the core principles of feminist evaluation related to knowledge and power, is that there are multiple ways of knowing and some ways of knowing are privileged over others (Podems, 2010). A feminist evaluation should identify and make visible ways of knowing used by women and the most marginalized, and engage stakeholders using those ways of knowing. At the very least a feminist evaluation should analyze the use and influence of those ways of knowing, in order to amplify women's voices (Mertens & Stewart, 2014). This study identified the particular ways of knowing relevant to the WCW programme and analyzed the power dynamics surrounding those ways of knowing. This section discusses those results in light of the study's research questions.

5.4.1 Male vs. female ways of knowing

The research findings agree with existing literature in that they reflect the complexity of defining ways of knowing according to gender. Brisolara (2014), Podems (2014) and Mertens (2014) all contend that women broadly share some similar experiences, which can create similarity in their ways of knowing. Study participants also maintained that men and women have different ways of knowing that arise from their differing experiences in gendered societies. These feminine ways of knowing include intuition, empiricism and story-telling, which some respondents and existing studies (Grasswick, 2018; Ahmad 2021) pointed out align to de-colonized ways of knowing in the way that they value collective and relational knowledge. A minority of study respondents argued that male ways of knowing center on logic, rational thought and focus on individual knowledge sources. Other participants agreed with published research and cautioned against taking an essentialist stance on gendered ways of knowing. Intersectionality and women's differing perspectives based on their demographic background and life experience will affect their ways of knowing (Hawkesworth, 1989; Brisolara, 2014). The study's findings and Hawkesworth (1989) proposed that women process their experiences – what Hawkesworth (1989) argues is cognition – and learn to trust their own inner thoughts, and judgement in order to turn this into actionable knowledge**.**

In relation to the study's research question, findings on the sub-theme of gendered ways of knowing suggest that a feminist evaluation of the WCW programme could be useful in uncovering the ways of knowing that WCW values, and the extent to which these ways of knowing serve women including the most marginalized. The fact that staff responsible for delivering programme content recognize that there may be a difference in how men and women process knowledge, indicates some sensitivity to the specific needs of female entrepreneurs. It also suggests that the programme aims

to be responsive to those needs. The source of this information or the sources of knowledge on how women learn best was informed by observation over the years of running the programme, as well as the coaches experience in coaching both male and female enterprises in other incubators. This reinforces findings that the WCW programme values feedback from its participants, and systematically aims to adapt its approach to this feedback. Section 5.3.4 will demonstrate that there are hierarchies of voices and sources of knowledge that need to be managed, however the programme has made an attempt to understand how women learn.

5.4.2 Empirical ways of knowing

The study identified empirical methods of knowing including observation and role-modelling as one of the most prevalent ways of learning in the WCW programme. While existing studies have divergent views on types of knowledge and knowing, empiricism is one of the most commonly cited ways of knowing across cultures and genders (Madjidi & Restoule, 2008). According to feminist epistemologies such as feminist empiricism and feminist standpoint theory, observation and experience play a particularly important role in defining the perspective of women. This perspective informs how women process information and make sense of the world, and contributes to knowledge creation (Brisolara, 2014; Grasswick, 2018; Hawkesworth, 1989). The study's results support the notion that women lean on their experience – and the act of sharing that experience through observation and/or mentorship – to form both an individual and a collective WCW knowledge base.

In relation to the study's research question, the use of a feminist lens to identify empiricism as a WCW way of knowing suggests that self-confidence, mutual respect and trust are core values of the programme. The findings also indicate that success and celebrating female leadership are important norms for inspiring participants to push themselves. WCW appears to respect women entrepreneurs' intellect, experience and contribution as well as their approaches to entrepreneurship. Of course not all entrepreneurs will have the opportunity to serve as role-models due to varying levels of credibility or perceived credibility. This is also a critical dynamic to note in an all-women context.

5.4.3 Storytelling

Story-telling emerged as one of the major methods of creating and sharing knowledge in the programme. The study's findings showed that WCW participants used narration to recount their successes, experiences and even their personal and emotional struggles. Literature also argues that

story-telling is a mainstay of the largely oral learning cultures of indigenous communities and nations (Ahmad, 2021; Madjidi & Restoule, 2008). The principles of feminist evaluation can have strong links to the values of decolonial evaluation since both prioritise the voice and beliefs of the excluded or oppressed. Verbal transmission of information and experience through narration can facilitate an understanding of tacit knowledge, and also the formation of a relationship between "knowers" (Brisolara, 2014). This also reflects what some participants deemed women's ways of learning and knowing that lean towards nurturing relationships and taking social action that go beyond traditional business partnerships.

Storytelling, therefore, emerged as a powerful way that the WCW programme demonstrates its attitude towards gender and women. Firstly, WCW selects storytellers whose knowledge is seen as valuable. On the one hand, we can infer that the strategic choice to create a women's programme and then invite those women to share their stories with one another means that the WCW programme values women's knowledge as a whole. This also implies that WCW values verbal means of teaching as much as literary ways of knowing. The widespread use of narration suggests further that intentional community-building is a norm and a practice in the programme. Storytelling is one of the few methods of teaching and knowing that is accessible to a majority of people regardless of literacy levels and other demographic factors. Storytelling also generates and transfers information and emotion – both of which help listeners to retain and relate to the knowledge (Forje, 2021). Relating, emotion and oral communication align to some of the key characteristics of women's ways of knowing raised in the study's findings.

5.4.4. Power and ways of knowing

Network-building is complex and hierarchies with their corresponding power imbalances will emerge in these groupings. The study's findings showed that these dynamics exist in the WCW programme, and this section will discuss their implications on ways of knowing and multiple realities given that these are two core values of feminist enquiry. Formal hierarchies and differences in length of service created power inequities between staff. Entrepreneurs' influence and their perceived credibility as "knowers" varied based on their performance, their ability to learn quickly and their approach to managing shocks. Influential entrepreneurs gained more visibility, which created a sub-group of dominant voices in at least two of the four implementation countries. The study's findings confirm what literature argues: that the feminist evaluator must identify "the nature and sources of inequalities and injustices, [represent] the perspective of the less powerful, [make] visible the ways in which those with more power exercise and benefit from power" (Patton, 2002, p. 69). This is a cornerstone of feminist enquiry given its ultimate aim of bringing about social justice.

Differences in levels of power amongst WCW entrepreneurs suggest that the programme may privilege extraverted personalities, and the ways of knowing they exhibit. The study did not find a strong difference between the ways of knowing of entrepreneurs whose business turnover grew over time compared to those whose did not. So the visibility of more outspoken entrepreneurs may be connected to the fact that they more readily embody the concept of a successful woman leader. This chapter of the research report posited that female leadership is one of WCW's core values. The programme celebrates female success and leadership through role-modelling and showcasing alumnae businesses. The emergence of a small group of highly visible entrepreneurs implies that WCW may value an extroverted leadership style, at the expense of high-performing introverts.
So even though WCW's teaching approach encourages relational and empirical ways of knowing, findings suggest that there is an opportunity to seek out quieter voices as an alternate and equally credible source of knowledge. This may bring to light unexplored ways of knowing.

Results also indicate that WCW prizes resilient entrepreneurs who demonstrate relational ways of learning. Staff held different views on the appropriate pace at which a WCW participant should learn, but they agreed that it was important for entrepreneurs to apply their knowledge and support one another. This was especially true during the Covid-19 pandemic. Entrepreneurs held up as examples were those who recovered from setbacks by employing that approach. Valuing highly visible entrepreneurs and social ways of knowing sometimes resulted in exaggerated success stories. Embellished stories weaken the programme's collective knowledge. They also suggest a level of mistrust between entrepreneurs, or between the entrepreneur and the programme. From a feminist perspective, this implies that ways of knowing based on sharing, connecting and showcasing may not be immediately accessible to all participants. The programme may also benefit from reflecting on positive and unexpected results and using the Most Significant Change method as an ongoing monitoring tool. Collecting Most Significant Change stories could improve the programme's ability to track the experiences of all entrepreneurs – both those who are extroverted and relational, and those who are not. Self-reflection or reflexivity by the programme may help to elucidate how existing ways of knowing can be adapted to encourage multiple perspectives.

5.5 Utility

This section discusses the implications of the research findings on the central research question. It also provides some reflection on the findings in relation to existing knowledge and practice on feminist evaluation and evaluation utility. The section is structured according to the study's analytical framework under the theme of utility. It begins with a focus on evaluator credibility, then

moves its attention to stakeholders and concludes by discussing the study's findings on meaningful processes and findings in relation to existing literature and practice.

5.5.1 Evaluator credibility

The study's findings regarding evaluator credibility reflect similar discussions and experiences in existing theory. Brisolara (2014), Whitmore (2014) and Podems (2014) explain the importance of reflexivity in examining one's one biases and perspectives. While they acknowledge that reflexivity is a contested practice and that is it difficult for any researcher to fully know themselves, the act of being transparent about one's positionality with oneself and with participants improves the quality of the research design (Brisolara, 2014). It also strengthens understanding of the evaluation context, which is critical to feminist evaluation. Defining reflexivity as a key competence, Whitmore (2014) argues, "every evaluator is, above all, an individual; we bring ourselves to this process, quirks and all. Self-awareness and reflexivity are thus essential skills in adapting one's role to a given set of circumstances" (p. 61). In this study, the researcher shared their background and the purpose of the research with participants in an effort to build rapport and to navigate power differentials. As was discussed in chapters 3 and 4, this practice was successful in improving the evaluator's credibility with some participants who felt comfortable enough to use a vernacular language in the interview, or who opened up about their personal views on feminism and women's ways of knowing.

On the other hand, the decision not to use the term feminism reflected the very real complexities about feminist evaluation described in literature and practice. Most of the study's evaluation experts deemed it necessary to name a feminist evaluation as such, even though the term is often divisive. They believed this was central to being transparent, and even argued that the discomfort the word causes is an important impetus for debate and learning. Contrary to this stance, Podems (2018) maintains that if calling an evaluation feminist is likely to prevent it from proceeding, evaluators should instead focus on advocating for the use of the feminist principles even without labelling them as such. She states, "While the name can be stripped away, the values, tenets or guidance taken from FE need to be made clear to all stakeholders…how evaluations are labelled are not nearly as important as the transparent concepts and values that an evaluator uses to guide the evaluation process." (Podems, 2018, p. 48) In this way, the decision not to label the evaluation as feminist could be seen as following this practice, though it is likely that engaging all interviewees on the topic of feminism could have increased their credibility.

5.5.2 Attention to stakeholders

The findings also agree with literature that argues that, the more participatory an evaluation process, the more likely it is that users will find the evaluation useful. The study's findings agree with existing practice on integrating a feminist lens into context analyses to strengthen stakeholder engagement. Zaweri (2018) argues that a situational analysis is a critical first step in increasing an evaluation's utility as it identifies the questions that will be important to users. Adding a feminist perspective to the review highlights the position of women in the context as well as the questions and findings that may be useful to them. The review of the enabling environment and the WCW programme values and norms identified the power dynamics the women entrepreneurs had to manage. The researcher used these findings to inform interviews with staff and evaluation practitioners, which demonstrated the importance of understanding the evaluation context. As in existing evaluation practice, this study's use of a feminist lens improved the utility of the evaluation by indicating where the inquiry should focus.

5.5.3 Meaningful process and products

Staff appeared to find the results and process of the Most Significant Change exercise useful to identifying the aspects of the programme that were most helpful to entrepreneurs. The evaluation's focus on power imbalances also prompted learning. Literature maintains that is it not sufficient to highlight the power inequities in a programme. For a feminist evaluation to be useful, it should act on these findings to advance social justice. Podems (2018), Zaveri (2018) and Brisolara (2014) strongly support the view that action is what distinguishes feminist evaluation from many similar participatory evaluation approaches. Results, particularly those that affect the most vulnerable, should be used for advocacy.

Though the study fell short of inciting action, the findings did inspire reflection and discussion from project staff about elements of feminist programming that could be relevant. This was most clearly illustrated in engagements concerning ways of knowing and power relations. Findings suggested that not all ways of creating and communicating knowledge were equally valued. These results can contribute to the evaluation's utility for programme staff and entrepreneurs as it inspired staff to identify values and behaviors that could improve power imbalances. Literature and evaluation practice acknowledge that a variety of perspectives and ways of knowing can strengthen an evaluation's usefulness (Patton, 2002). Zaveri (2018) and Podems (2014) have both incorporated feminist principles into Utilization-Focused Evaluations or have advocated for the use of feminist evaluation findings. They find applying the feminist principles to an evaluation improves visibility of a variety of voices, which if included in all phases of the evaluation, increase the likelihood of it being

useful. Zaveri (2018) writes, “[Feminist evaluations] value multiple ways of knowing, communicating and listening to the 'target' population… UFE and the feminist lens strengthen and complement each other to ensure that the information from the evaluation transforms the lives of those for whom the projects are designed. By strengthening the evaluative capacity of the organization, by encouraging its reflexivity, by stressing ownership and use…” (pg. 97).

Using a feminist lens in the evaluation of the WCW programme contributed to some reflexivity on the part of programme staff. Much of the debate around power dynamics in the programme arose from the evaluator sharing findings on how different entrepreneurs learn and display ways of knowing. WCW’s existing monitoring and evaluation (M&E) practice focuses on measuring outcomes related to personal mastery, business acumen and access to finance and markets. The programme had never applied a feminist lens to its M&E activities and had not yet documented the experiences of less prominent entrepreneurs. This study was useful in creating additional knowledge and opportunity for improved knowledge management systems in the programme and confirmed the findings of current practice in feminist evaluation and evaluation use.

The researcher too benefitted from facilitating the evaluation and gained process knowledge from the exercise. They learned some of the complexities of conducting feminist evaluation including how to uncover gender norms and assess them without imposing their own views or assumptions on results. Distinguishing a feminist evaluation approach from other participatory and gender-sensitive evaluation methods was challenging, particularly because findings were not used to take action. This provided a valuable lesson in planning, designing and executing feminist evaluation in a way that addressed the approach’s core principles very clearly. The Most Significant Change process and analysis of WCW power dynamics and ways of knowing contributed the most to the researcher’s process knowledge. They had not used the Most Significant Change method or feminist principles in monitoring and evaluation of the programme, therefore findings on the experiences of less visible entrepreneurs was a valuable learning.

Chapter 6: Conclusion

6.1 Introduction

This final chapter concludes this study. The research examined the extent to which a feminist evaluation of the Graça Machel Trust Women Creating Wealth Enterprise programme contributed to the evaluation's utility. It applied two feminist evaluation principles to this assessment in order to reveal the gender norms, beliefs and practices that influence the Women Creating Wealth programme. These principles also examined multiple ways of knowing and diverse perspectives to understand how they also revealed the programmes gender norms. Ultimately this analysis was used to determine the evaluation's utility. This chapter presents a synthesis of the research findings and discusses how these results can contribute to theory and practice related to feminist evaluation and evaluation utility. Drawing on the study's limitations presented in section 3.8, this chapter proposes recommendations for further research and concludes with a closing summary.

6.2 Synthesis of research findings

This research was premised on the fact that there is a knowledge gap concerning the impact of feminist evaluation on an evaluation's usefulness for women's enterprise development programmes in Africa. Most evaluations of enterprise development initiatives employ quantitative quasi-experimental or non-experimental approaches. Even where evaluations apply a gender lens, they often do not use feminist evaluation principles but rather apply gender-sensitive methodologies. Given that feminist evaluation theory and practice emphasize social justice, action and use, this study also related the use of feminist principles to the evaluation's utility. The study identified and selected two of the eight feminist evaluation principles, (i) that knowledge is a contextually contingent and a powerful resource, and (ii) that there are multiple ways of knowing where some ways are privileged over others. The study analyzed how the use of these two principles affected the evaluation's utility as measured by the Program Evaluation Utility Standards.

A conceptual and analytical framework was developed for this research by reviewing the existing literature and theory, as well through empirical information. The literature review analyzed evaluation theory with an emphasis on utility and feminist theory. Based on this review, Alkin & King's (2017) conception of the two categories of the evaluation utility standards – those to do with the evaluation and those to do with the evaluator – were incorporated into the contextual framework along with the selected two feminist evaluation principles. The conceptual framework

related the feminist principles to the utility standards through a focus on participatory evaluation methods and bringing to light and navigating power dynamics. This is why utility standards related to the evaluator's credibility, attention to stakeholders and meaningful processes and products were selected for analysis. This study aimed to answer one main research question with two sub-questions, (i) to understand how feminist evaluation principles influence evaluation utility by (ii) examining the gender norms, beliefs and practices of the Women Creating Wealth Enterprise Development programme and investigating (iii) how diverse perspectives and multiple ways of knowing reveal the gender norms and affect the evaluation utility. The analytical framework outlines the main themes and sub-themes related to these three questions.

The study's research strategy enabled the researcher to respond to the research questions by employing a transformative research paradigm, a participatory Most Significant Change evaluation approach, and semi-structured interviews. Primary data was collected and recorded in detailed notes, then subsequently categorized into relevant codes and themes as part of the research study's analysis process. This research strategy allowed the researcher to include participants in generating and analyzing data. It also made clearer the power-related dynamics within the programme, and brought to light some unexpected results. The researcher secured ethical approval from the research setting – the Graça Machel Trust – and the academic institution – the University of the Witwatersrand – and obtained consent from research participants. This study's findings provided insight into the ways in which the use of two feminist evaluation principles affect an evaluation's utility. Utility was examined according to categories focused on (i) the evaluator-related dimensions of utility, (ii) and the evaluation dimensions of utility. Ultimately however, the evaluation's utility was low and study did not substantively investigate how feminist evaluation principles affect the evaluation's usefulness. This was primarily because of time constraints in the data collection process, and limited engagement with results by entrepreneurs and all WCW staff. This is an important area for further research.

6.2.1 Evaluator-related dimensions of utility

In order for an evaluation to be useful, it should be conducted by an evaluator who has the competencies to execute the inquiry credibly. Without this credibility, particularly in the eyes of evaluation users, it is unlikely that the evaluation will have much use. Over and above general skill in evaluation theory and practice, feminist evaluation calls on evaluators to be familiar with feminist theory and to unearth prevailing inequities and norms that affect women and other marginalized groups. A feminist evaluator should use the evaluation process and findings to advance social justice

for these groups. In order to do this, evaluators that practice feminist evaluation need the interpersonal and facilitation skills to develop trusting relationships with stakeholders (Whitmore, 2014). They should also be able to discern and navigate power, so that women and other oppressed groups can represent their own interests in the pursuit of action and advocacy (Brisolara, 2014).

This study applied two feminist principles to an evaluation to assess the effect the principles had on the evaluation's utility. From the perspective of evaluator-related utility, research findings suggest that the feminist principles increased the evaluator's credibility. Conducting a feminist evaluation required the researcher to recognize and reflect on their own values, background and how these affected the research design, data collection and analysis processes (Brisolara, 2014). The researcher also had to be cognizant of their own power vis-à-vis that of the participants. This reflexivity resulted in the researcher adapting their approach in different circumstances, such as using vernacular when appropriate in an attempt to relate to participants, or managing group dynamics to navigate power relations amongst participants and between participants and the researcher. It should be noted, however, that the researcher did not consistently use the word "feminist" to describe the evaluation, which would have given participants more insight into the researcher's values and positionality. This would have undermined credibility of the evaluator. Therefore, even though the reflexivity that was exercised in the evaluation improved evaluator trustworthiness somewhat, the inconsistent transparency about the exercise being a feminist evaluation weakened this aspect of utility.

In addition to reflexivity, the evaluator's ability to facilitate a participatory process that pays attention to stakeholders' needs and lived experiences is a key component of their credibility. The skill set includes self-awareness, the ability to promote dialogue keeping the discussion on track but also allowing room for important unplanned themes. Essentially a good feminist evaluator should have strong cultural competence (Whitmore, 2014). This study's results suggest that the researcher demonstrated some of these skills in creating an atmosphere where participants could be open in responding to questions. As will be discussed in the next section of this chapter, some of the value created in the process and products was due to the facilitation by the researcher. Given that the researcher is a Monitoring and Evaluation student, this facilitation was not always perfectly executed and as mentioned, did not disclose the feminist nature of the study to all participants. The researcher also made a concerted attempt to treat participants as equals and to uncover the lived experiences of women in the WCW programme. In all, the use of feminist principles in the evaluation encouraged the researcher to expand their knowledge of feminist theory and to learn additional facilitation and interview skills. This will have added to their competence and credibility,

which in turn will have improved the utility of the evaluation, even though there was still room for growth in the required skill-set.

6.2.2 Evaluation-related dimensions of utility

The study similarly revealed the ways in which the two feminist principles contributed to the evaluation-related utility standards, namely attention to stakeholders and meaningful processes and products. Adding a feminist lens to the context analysis of the WCW programme made visible the gender norms and beliefs in the external environment as well as those demonstrated by the programme. A number of these were already known to the programme including the fact that women entrepreneurs face gender-based discrimination in the prevailing environment, and have to contend with being underestimated and having inadequate access to resources and the means of production. Results from analyzing the internal WCW context showed that by contrast, the programme demonstrated many components of gender-sensitive programming where its design and implementation take women's social and entrepreneurial lives into account and is geared towards preparing women to navigate the structural barriers in their business environment. The study's context review revealed ways in which the WCW participants held socio-economic power, and brought to light the power differences between them. This new information resulted in an adaptation of the data collection instruments so that the study would more directly investigate issues of voice and knowledge creation. In this way, the feminist lens strengthened attention to more marginalized stakeholders, which would have increased the study's utility. That said, the inquiry did not involve users in its design and selection of data collection approaches and methods, therefore there was some limitation to the attention to stakeholders.

Findings also suggest that the feminist lens strengthened the utility of the evaluation processes. According to the Program Evaluation Utility Standards, meaningful evaluation processes and products are created when the evaluation encourages users to develop insights about their programmes and feel more confident in making decisions (Yarbrough et al., 2010). This study employed a Most Significant Change methodology in addition to individual semi-structured interviews. The Most Significant Change approach was selected because of its participatory nature, and the fact that it can generate rich data on participant views on a programme. This research project's results suggest that the Most Significant Change reference group encouraged WCW programme staff to develop the standards and criteria against which the evaluation's findings would be judged. The group interviews also generated insights related to broader gender norms and power dynamics in the WCW context. In this way, the process allowed participants to share their

views on the programme, and also allowed the researcher to note these interactions. However, full utility of the evaluation was not established.

That said, there were some ways that the evaluation was valuable. Firstly, the principles outlined the ways of knowing espoused by the WCW programme, and the extent to which they align with what participants defined as women's ways of knowing. These were new findings which had not previously been brought to light and examined. The interrogation of the WCW programme's ways of knowing also illustrated how some ways of knowing and learning were privileged over others, even in an all-women initiative. In addition, the results of the Most Significant Change exercise illustrated the aspects of the programme that were most impactful for participants. Routine Monitoring & Evaluation activities had already highlighted most of the areas WCW alumnae pointed to, however, country-level staff had not always received this information. The process also gave staff the opportunity to discuss the entrepreneur characteristics most important to the programme's values and intended results. Evaluation findings from both the Most Significant Change exercise and the analysis of ways of knowing produced evidence that the programme had either not interrogated before, or they facilitated discussion amongst staff who were usually not involved in data generation and reviews.

Finally, the use of feminist evaluation principles also incited some learning and reflection on feminist programming. The study's findings revealed the position of women in the WCW programme, and the ways in which they interacted with one another and with the programme itself. When the researcher shared evaluation findings concerned with the programme's gender norms, ways of knowing and power dynamics, staff reiterated their understanding of the WCW programme's ethos, which centered on gender-sensitivity. Discussions about feminist evaluation and the feminist evaluation principles applied to this study sparked reflection about how the values and approach of the WCW programme mirror feminist values. Still, the study did not address utility fully.

6.3 Study's contribution to knowledge and practice

This research project intended to contribute to knowledge on the intersection between feminist evaluation and evaluation utility within a women's enterprise development programme in Africa. Even though the study's findings cannot be generalized beyond the context of this particular research project, they do provide some insight and knowledge on the utility of feminist evaluation to a women's entrepreneurship programme. Results suggest – as does existing literature – that the feminist evaluation principles complement evaluation approaches focused on utility given their shared emphasis on participatory and empowering methods. Utilization-focused evaluation and the

Program Evaluation Utility Standards implore evaluators to engage the full variety of users in all phases of the evaluation in order to maximize the value of the assessment's processes and findings. Feminist evaluation principles similarly expect evaluators to work with participants as equals and to seek out the voices of women and the most marginalized. In doing so, both utility-focused and feminist evaluations push the evaluator towards action – in the case of utilization-focused evaluation for decision-making, and in feminist evaluation, for social justice. The study's findings illustrate one example of how a feminist lens can strengthen utility and utilization-focused evaluation.

6.4 Recommendations

The research illustrated ways in which feminist evaluation principles can contribute to the conceptual and process use of an evaluation. To produce more conclusive results on the effect of feminist evaluation on utility, future studies should conduct data collection for longer than was possible in this study. This would allow the researcher to observe the evaluation's usefulness and to generate evidence on how feminist evaluation principles impact instrumental evaluation use. More time would also have given research participants and the researcher an opportunity to determine whether results could have been used to advance social justice for the WCW participants. This could also have resulted in them taking action to promote equality for programme participants.

Future research on the relationship between feminist evaluation and evaluation utility in women's enterprise development programmes in Africa may benefit from a stronger theoretical base in African feminism and indigenous research approaches. This study made reference to the values that underpin African feminism, and also mentioned indigenous research as one of the methodologies that falls under the transformative and emancipatory research paradigm. The research findings also highlighted certain ways of knowing that are typical of indigenous communities. Locating the study within African feminist theory would likely change the nature of questioning to unearth participants' cultures, their views on gender relations in their contexts, and their understandings of power relations that affect women. In this way, the study would include local knowledge systems more directly and make a stronger contribution to evaluation knowledge and practice by representing previously marginalized voices. A follow-up study rooted in "Made-in-Africa" approaches is recommended. In addition, future research on this topic could incorporate quantitative or mixed methods to increase the generalizability of findings. This study's case study nature and qualitative methodology limit the extent to which results can be applied to other contexts.

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Appendices

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Feminist Evaluation: Case Study of Graça Machel Trust Women Creating Wealth Programme

Participant Information Sheet: Participant in Most Significant Change reference group

Dear Madam,

My name is Refilwe Mokoena and I am a Masters student in Public & Development Sector Monitoring and Evaluation at the University of the Witwatersrand, Johannesburg. As part of my studies, I have to undertake a research project, and I am investigating the utility of feminist evaluation using the Graça Machel Trust Women Creating Wealth Programme as a case under the supervision of Dr. Caitlin Blaser Mapitsa. The aim of this research project is to examine how the processes and results of a feminist evaluation of the Graça Machel Trust Women Creating Wealth Programme contribute to the evaluation's utility.

As part of this project, I would like to invite you to take part in two focus group discussions. These activities will involve responding to discussion questions and reviewing and selecting Most Significant Change stories. Each discussion will take up to one hour. With your permission, I would also like to audio record the discussion. This recording will be stored digitally on the researcher's computer device on the Cloud. Only the researcher will have access to this recording. It will be deleted after 2 years.

There will be no personal costs to you if you participate in this project. You will not receive any direct benefits from participation but there are no disadvantages or penalties if you do not choose to participate or if you withdraw from the study. You may withdraw at any time or not answer any question if you do not want to. I will not be asking your name, however anonymity and confidentiality cannot be guaranteed during the discussion and data collection process since this is a group activity. However, you will be guaranteed anonymity in the analysis and final research report. The information you give to me will be stored securely, and I will not disclose that data to anyone else. I will use a pseudonym to represent your participation in my final research report. If you experience any distress or discomfort at any point in this process, we will stop the interview or resume another time. I will be using a pseudonym (false name) to represent your participation in my final research report.

If you have any questions during or afterwards about this research, feel free to contact me on the details listed below. This study will be written up as a research report. If you wish to receive a summary of this report, I will be happy to send it to you. This data from this research will be stored digitally on the researcher's computer device on the Cloud. It will be deleted after 2 years. If you have any concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za

Yours sincerely,

Refilwe Mokoena
Researcher:
Refilwe Mokoena, 1799361@students.wits.ac.za
Supervisor:
Dr. Caitlin Blaser Mapitsa, Caitlin.mapitsa@wits.ac.za, +27 11 717 3692

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Feminist Evaluation: Case Study of Graça Machel Trust Women Creating Wealth Programme

Participant Information Sheet: Evaluation Expert

Dear Madam,

My name is Refilwe Mokoena and I am a Masters student in Public & Development Sector Monitoring and Evaluation at the University of the Witwatersrand, Johannesburg. As part of my studies, I have to undertake a research project, and I am investigating the utility of feminist evaluation using the Graça Machel Trust Women Creating Wealth Programme as a case under the supervision of Dr. Caitlin Blaser Mapitsa. The aim of this research project is to examine how the processes and results of a feminist evaluation of the Graça Machel Trust Women Creating Wealth Programme contribute to the evaluation's utility.

As part of this project, I would like to invite you to take part in an online interview. This activity will involve responding to questions in one semi-structured interview format, and will take approximately 45 minutes. With your permission, I would also like to audio record the interview. This recording will be stored digitally on the researcher's computer device on the Cloud. Only the researcher will have access to this recording. It will be deleted after 2 years.

There will be no personal costs to you if you participate in this project. You will not receive any direct benefits from participation but there are no disadvantages or penalties if you do not choose to participate or if you withdraw from the study. You may withdraw at any time or not answer any question if you do not want to. I will not be asking your name, therefore you will be guaranteed anonymity in the analysis and final research report. You may also select specific parts of the interview that you would like to remain confidential. The information you give to me will be stored securely, and I will not disclose that data to anyone else. I will use a pseudonym to represent your participation in my final research report. If you experience any distress or discomfort at any point in this process, we will stop the interview or resume another time

If you have any questions during or afterwards about this research, feel free to contact me on the details listed below. This study will be written up as a research report. If you wish to receive a summary of this report, I will be happy to send it to you. This data from this research will be stored digitally on the researcher's computer device on the Cloud. It will be deleted after 2 years. If you have any concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za

Yours sincerely,

Refilwe Mokoena

Researcher:
Refilwe Mokoena, 1799361@students.wits.ac.za

Supervisor:
Dr. Caitlin Blaser Mapitsa, Caitlin.mapitsa@wits.ac.za, +27 11 717 3692

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Feminist Evaluation: Case Study of Graça Machel Trust Women Creating Wealth Programme

Participant Information Sheet: Women Creating Wealth Participant

Dear Madam,

My name is Refilwe Mokoena and I am a Masters student in Public & Development Sector Monitoring and Evaluation at the University of the Witwatersrand, Johannesburg. As part of my studies, I have to undertake a research project, and I am investigating the utility of feminist evaluation using the Graça Machel Trust Women Creating Wealth Programme as a case under the supervision of Dr. Caitlin Blaser Mapitsa. The aim of this research project is to examine how the processes and results of a feminist evaluation of the Graça Machel Trust Women Creating Wealth Programme contribute to the evaluation's utility.

As part of this project, I would like to invite you to take part in an online interview. This activity will involve responding to questions in one semi-structured interview, and will take approximately 30 to 45 minutes. With your permission, I would also like to audio record the interview. This recording will be stored digitally on the researcher's computer device on the Cloud. Only the researcher will have access to this recording. It will be deleted after 2 years

There will be no personal costs to you if you participate in this project. You will not receive any direct benefits from participation but there are no disadvantages or penalties if you do not choose to participate or if you withdraw from the study. You may withdraw at any time or not answer any question if you do not want to. I will not be asking your name, therefore you will be guaranteed anonymity in the analysis and final research report. You may also select specific parts of the interview that you would like to remain confidential. The information you give to me will be stored securely, and I will not disclose that data to anyone else. I will use a pseudonym to represent your participation in my final research report. If you experience any distress or discomfort at any point in this process, we will stop the interview or resume another time

If you have any questions during or afterwards about this research, feel free to contact me on the details listed below. This study will be written up as a research report. If you wish to receive a summary of this report, I will be happy to send it to you. This data from this research will be stored digitally on the researcher's computer device on the Cloud. It will be deleted after 2 years. If you have any concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za

Yours sincerely,

Refilwe Mokoena

Researcher:
Refilwe Mokoena, 1799361@students.wits.ac.za

Supervisor:
Dr. Caitlin Blaser Mapitsa, Caitlin.mapitsa@wits.ac.za, +27 11 717 3692

Consent Form

Title of project: Feminist Evaluation: Case Study of the Graça Machel Trust Women Creating Wealth Programme

Name of researcher: Refilwe Mokoena (Student Number 1799361)

I, …….., agree to participate in this research project. The research has been explained to me and I understand what my participation will involve. I agree to the following:

(Please circle the relevant options below).

I agree that my participation will remain anonymous	YES	NO
I agree that the researcher may use anonymous quotes in his / her research report	YES	NO
I agree that the interview may be audio recorded	YES	NO
I agree that the information I provide may be used anonymously after this project has ended, for academic purposes by other researchers, subject to their own ethics clearance being obtained.	YES	NO

…… (signature)
…… (name of participant)
…… (date)

…… (signature)
…Refilwe Mokoena…… (name of person seeking consent)
……. (date)

GRAÇA MACHEL TRUST

02 August, 2021

Human Research Ethics Committee (Non-Medical)
10th Floor, Solomon Mahlangu House
East Campus
The University of the Witwatersrand
Jorissen Street, Braamfontein, Johannesburg 2000

Dear Members of the Human Research Ethics Committee,

On behalf of the Graça Machel Trust, I am writing to formally indicate our awareness of the research ***Feminist Evaluation: Case Study of Graça Machel Trust Women Creating Wealth Programme***, proposed by Refilwe Mokoena, a Masters student of the University of the Witwatersrand School of Governance. We are aware that Refilwe intends to conduct her research by administering semi-structured interviews to participants of the Women Creating Wealth Enterprise Development Programme, and by facilitating focus group discussions with members of staff and Women Creating Wealth coaches. We are also aware that Refilwe intends to observe instances where findings of the study are used or referenced, and to make use of existing performance data of the Women Creating Wealth programme.

In my capacity as Director of Programmes and Interim Chief Executive Officer, I grant Refilwe Mokoena in-principle permission to conduct her research at our organization, pending final ethical clearance from the Human Research Ethics Committee.

If you have any questions, please contact my office at +27 11 325 0501 (Email: Shungug@gracamacheltrust.org).

Yours sincerely,

Dr. Shungu Gwarinda, PhD
Director of Programmes / Interim Chief Executive Officer

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Audit Trail Summary

Oct 22, 2021

- Ethical Clearance secured from the University of the Witwatersrand

Nov 14 – Nov 20

- Circulated requests for key informant interviews to 6 feminist evaluation experts. Four accepted invitations, one declined and one expert did not respond.
- First expert evaluation was conducted and pointed the researcher to incorporate literature on Made in Africa evaluation in review. This had not been included in proposal. Debate with interview subject about women's ways of knowing and African feminism also prompted researcher to incorporate some of this literature into report. Interview was done on Microsoft Teams and recorded.

Nov 21 – Nov 27

- Two additional expert interviews conducted in this week over Microsoft Teams and recorded including note taking. Experts illustrated differing views about feminist evaluation and if/how it differs from gender-sensitive evaluation. Expert responses showed strong agreement on women's unique ways of knowing, the benefits and drawbacks of the feminist evaluation approach.
- Most significant change reference group Terms of Reference and invitation circulated to Women Creating Wealth staff, as well as Graca Machel Trust head of Women's Economic and Social Advancement department, and Gender Lens Investing director

Nov 28 – Dec 3

- Follow-up on evaluation expert that did not respond to interview invitation, additional two invitations to evaluation experts circulated.
- Researcher reviews programme performance data from inception (2016) to 2020 to select alumnae whose businesses grew during the programme and those whose businesses did not. Fifteen entrepreneurs are contacted via email, Whatsapp and SMS to invite them for interview.

Dec 5 – Dec 11

- Third interview with evaluation expert detailed gender-responsive evaluation approach and contrasted it with feminist evaluation. Researcher noted that this particular expert held the strongest views concerning the difference between the two processes, though aspects of their understanding of feminist evaluation suggested a misunderstanding of the definition. At this point the researcher had asked all experts to reflect on whether they believed feminist evaluation had any influence on evaluation utility. There was strong agreement about the fact that ideally feminist evaluation principles should contribute to evaluation utility, but also strong caution that often this is not the case in reality. The researcher went into the evaluation phase of data collection with this in mind and thinking about possible alternate strategies to investigate evaluation utility.
- Additional two evaluation experts decline interview invitations

- First reference group discussion was held to define domains of change. Programme coordinator suggested and defined domains of change that were very similar to WCW theory of change. Coordinator describes WCW as a gender-sensitive programme detailing flexible scheduling, savings groups that were borne out of the cohort and shares how women learn differently from men. The programme coordinator's comments appear to resonate with the programme manager who then offers to help the researcher secure other members for the reference group. The researcher noted that this coordinator has been working on the programme since its' inception and has become a champion in her country. Their long tenure with the programme could explain why they have conceptualised its intended impact in a way that the programme manager seems to agree with. The researcher invites additional six WCW staff to the reference group.

Dec 12 – Dec 17

- First interview conducted with WCW past participant to collect most significant change data. Researcher made interview detailed notes, highlighting the significant positive and negative change. Positive changes focused on business acumen and digitisation, while Covid-19 was identified as the only negative change. This initial coding prompted the researcher to
- Second reference group meeting is postponed to January 2022

Dec 19 – Dec 25

- Seven interviews with WCW alumnae conducted. After third interview, researcher started to label raw data to identify main and common significant changes and other themes. The value of WCW network, improvements in confidence and business acumen are strong areas, while Covid and poor access to finance are named as negative events or impacts.

Dec 26 – Jan 1, 2022

- Christmas break. No new interviews were conducted during this week, but three participants who had initially agreed to be interviewed declined. Two of them appeared to have had challenges keeping up with the programme. Researcher sent two additional interview invitations to alumnae to secure additional. Researcher wrote up detailed interviews continuing to label the responses. Additional data illustrated that women's unpaid care and household was often cited as a challenge to fully participating in the programme. Researcher also noted that participant views on WCW programme's flexibility sometimes differed from the program coordinator, which suggested a flexible workshop schedule had not been formalised in the earlier cohorts.
- Initial coding showed that the interview guide needed to be revised to address the research questions more directly, particularly being more explicit about gender norms and women's ways of knowing. Researcher made note to refer back to proposal conceptual framework to ensure alignment to research questions instead of reporting back just on most significant change findings.

Jan 2 – Jan 8

- One interview conducted. Entrepreneur was very open about challenges experienced during the Covid pandemic – both in running her business and managing to keep with the programme. Similar themes generated about the value of the network for moral support, business opportunities and struggle to balance participation with domestic responsibilities. Researcher noted that this entrepreneur spoke with especial clarity about the change in her

mindset beyond an increase in confidence. Interview probed more specifically on women's ways of knowing and if programme catered to women's specific needs.

Jan 9 – Jan 15

- Final entrepreneur interview was conducted, and second reference group discussion held. Second reference group exhibited power dynamics more clearly than first group discussion, with longer serving staff able to speak more confidently about the programme's strategic direction and domains of change. Group discussions cited specific examples of women's ways of learning and communicating.
- Added last entrepreneur data to codes and created table with each entrepreneur's codes in a separate column.

Jan 16 – Jan 22

- Extracted themes emotive topics and ones that were mentioned often in relation to the research question. Drew up outline of Chapter 4 (presentation of results) according to themes and sub-themes and included it in comments section as a guide.
- Wrote draft of Chapter 4 marking areas for additional literature review

Jan 23 – Jan 29

- Created detailed outline of research discussion chapter indicating literature gaps and sourcing research connected to Chapter 4 themes. Additional literature review highlighted additional questions that could have been asked more specifically about knowledge as a resource in the WCW programme. Researcher extracted data relevant to those questions where it was available from primary data
- Wrote draft of Chapter 5 and submitted both chapters to supervisor

Jan 30 – Feb 5

- Developed draft for literature review chapter noting additional data that had to incorporate to strengthen discussion on feminism, African feminism, evaluation utility and ways of knowing.
- Completed literature review chapter

Feb 6 – Feb 12

- Developed outline for methodology chapter and compiled reflexive notes from interview process. Write up of methodology illustrated that research hadn't occurred in two equal phases as originally planned, but in a series of stages as per the final methodology chapter write up

Feb 13 – Feb 19

- Methodology and literature review chapter development

Feb 20 – Feb 26

- Chapters 2 to 5 submitted to supervisor

Feb 27 – March 28

- Complete draft finalised and submitted to supervisor. Final edits made and draft shared with editor for proofread

- Final report submitted to Faculty