

Final Report - Identification of Gender
Roles to Address the Barriers Faced by
Women in Vegetable Value Chains

HD/MDP/17/18/001

- In Relation to PACE Project



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Master of Development Practices

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Most importantly, thank you Bangladesh, the People, all the women I worked with for accepting me one of your own, supporting throughout the internship. I wish I come back to work with you again!

Abbreviations

ENRICH – Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty

IFAD- International Fund for Agricultural Development

PACE- Promoting Agricultural Commercialization and Enterprise

PKSF- Palli Karma-Sahayak Foundation

PO- Partner Organization

MEs – Microenterprises

SDI – Social Development Institute

SDS – Shariatpur Development Society

SDGs – Sustainable Development Goals

Introduction

It is extremely important to perceive that we live in societies that are permeated by gender differences and gender inequalities. There is no country in which the outcomes of public policy/development decisions are equal for men and women, but the dimensions of these inequalities are often so deeply embedded that they are difficult to perceive.

As we live in an era where sustainable development is much talked about and attempted to achieve, achieving inclusivity has become important in development agenda, since sustainability of development has lot to do with inclusivity. Inclusivity enables that all the vulnerable and unheard segments of the society are heard and included in the development solution. Among those ignored segments of the societies, women – especially in the developing world, are listed first among youth, disabled, indigenous communities, etc.

Even though their voices are often unheard in the development equation, their direct and indirect, paid or unpaid contribution is significant, even though not often highlighted. Women, on average, comprise 43% of the agricultural labor force in developing countries and account for an estimated two-third of the world's 600 million poor livestock keepers.¹

Female population (% of total) in Bangladesh was reported at 49.56% in 2016.² As women comprise nearly half of the total population, leaving out them from the development formula will not favor the country positively. Thus it is imperative to ensure that women actively participate in the labor force for the economic, social and environmental development/wellbeing of the country.

As gender equality is a famous topic all over world, the term often is misused in development to draw positive attention and attraction. Accordingly 'gender' has become an add-on item in projects rather than an internalized norm.

¹ <http://www.fao.org/gender/resources/infographics/the-female-face-of-farming/en/>

² World Bank



Picture 1 - 'I like it when my mother handles money in the household. She knows my needs, and easy to explain my needs to her' says Mohommad

Objectives

This paper examines the role and contribution of women in agriculture, with special reference to vegetable value chains in Bangladesh (managed under PACE Project), with the intention to provide recommendations to improve the status of women through empowerment and to provide gender sensitized monitoring indicators framework.

Preparation of the women empowerment recommendations and gender sensitized monitoring indicators framework depends on following sub-objectives;

- Identification of social, cultural and economic role of women involved in the selected vegetable value chains.
- Identification of negative social norms and barriers imposed on women in rural Bangladesh that reduces the importance of the role played by women – especially the economic role played by women.
- Defining and evaluating the identified role of women in achieving gender equality and empowerment.
- Studying the best practices around the world in including women in the development agenda in agricultural settings.
- Identification of the project's contribution to achievement of Sustainable Development Goals.
- Development of a gender sensitized indicator framework.

Promoting Agricultural Commercialization and Enterprise (PACE)

Palli Karma-Sahayak Foundation (PKSF) has been implementing the Promoting Agricultural Commercialization and Enterprise (PACE) project all over the country through its Partner Organizations (POs) since January 2015. Jointly financed by PKSF and International Fund for Agricultural Development (IFAD), the project aims to reduce poverty through successful microenterprises.

PACE is a 6 year project and has 3 complimentary components; 1) Financial Services for Microenterprises, 2) Value Chain Development (VCD), and 3) Technology and Product Adaptation. Some 452,000 people are expected to be directly benefited by the end of the project.

Value Chains

Following 2 value chains are selected for the current study;

- Increasing the income of farmers through harmful pesticide free vegetables and Sajna (Moringa) production and marketing;
- Cultivating and marketing the toxicity free, safe and high value vegetables in Zanzira, Bhedorgang and Nazira Upazilla of Shariatpur District.

Methodology

Scope & Focus

Study focus is on the recognition of the constraints encountered by men and women – especially women exploring their role in the community at the rural settings, and it points to good practices and potential entry points from which longer-term solutions can be adopted and/or adapted to scale. Thus the study builds on the evidence base and good practices outlined to provide PACE with potential entry points/indicators for advancing the social and economic empowerment of rural women.

The study used both quantitative and qualitative methods; but qualitative method is more dominant. Desk research, open face to face interviews with structured questionnaire, case studies and key informant interviews were used to collect data.

Study Area

With the time limitations only two value chains were considered in this study, and the study areas are the areas covered by these two value chains;

- Increasing the income of farmers through harmful pesticide free vegetables and Sajna production and marketing in Dhamrai, Dhaka and Joymontop, Manikganj³.

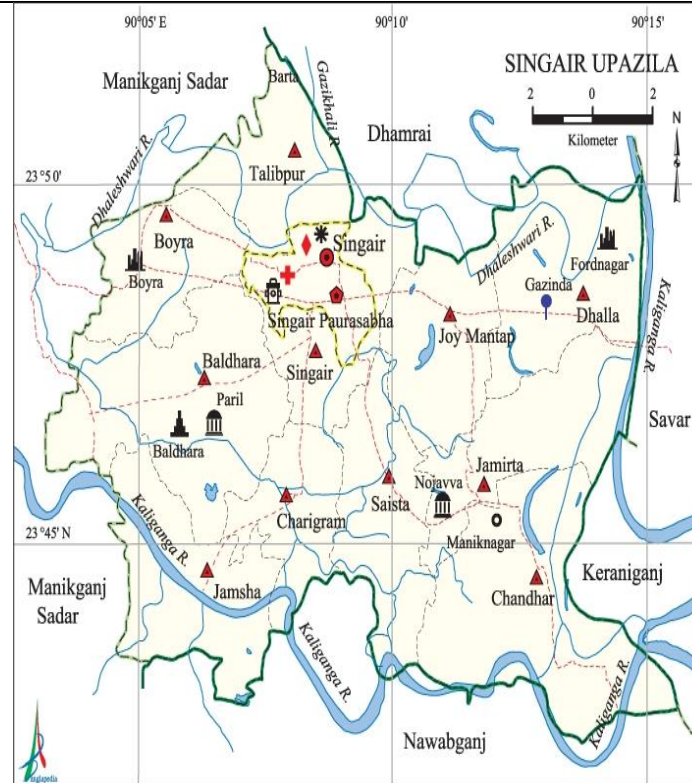
This value chain is operational in Dhamrai Upazila of Dhaka District and Singair Upazila of Manikgonj District.

- Cultivating and marketing the toxicity free, safe and high value vegetables in Zanzira, Bhedorgang and Nazira Upazilla of Shariatpur District.

This value chain is operational in Zanzira and Naira Upazilla in Shariatpur District.

Value Chain	Area	Map	Socio-Economic Context
<p>Increasing the income of farmers through harmful pesticide free vegetables and Sajna production and marketing</p>	<p>Dhamrai, Dhaka</p>		<p>Area - 303.36 sq km, (23°49' and 24°03' north latitudes and in between 90°01' and 90°15' east longitudes)</p> <p>Main source of income – agriculture (55.47%)</p> <p>Main crops – paddy, jute, maize, mustard seed, potato and vegetables.</p> <p>Female Population – 49.13%</p>

Joymontop, Manikganj





Area - 217.38 sq km,
(located in between
23°42' and 23°52' north
latitudes and in between
90°03' and 90°16' east
longitudes)

Main source of income –
agriculture (56.84%)

Main crops – paddy,
wheat, jute, sugarcane,
potato, pulse, oil seed
and vegetables.

Female Population –
49.15%

<p>Cultivating and marketing the toxicity free, safe and high value vegetables.</p>	<p>Zanzira, Bhedorgang</p>		<p>Area – 239.53 sq km, (23°16' and 23°27' north latitudes and in between 90°13' and 90°26' east longitudes)</p> <p>Main source of income – Agriculture (71.32%)</p> <p>Main crops – paddy, jute, wheat, mustard, onion, garlic, kalijira, vegetables.</p> <p>Female population – 48.67%</p>
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<p>Cultivating and marketing the toxicity free, safe and high value vegetables.</p>	<p>Nazira Upazilla, Shariatpur District</p>	 <p>The map shows NARIA UPAZILA with a scale bar from 0 to 2 kilometers and a north arrow. It includes geographical coordinates: 90°20' E, 90°25', 90°30' E longitude and 23°15' N, 23°20' N latitude. Key locations marked include Lohajang, Tongibari, Noapara, Zanjira, Rajnagar, Muktarer Char, Naria, Paurasabha, Bhumkhara, Gharisar, Shariatpur Sadar, Nasasan, Japsa, Fateh Jangapur, Bhojeshwar, Dinga Manik, Charita, Bihari, and Bhedarganj. Rivers shown include the Padma (Ganges) R., Karmis Canal, and Palong R. A star symbol is located near Naria.</p>	<p>Area – 240.02 sq km, (23°14' and 23°25' north latitudes and in between 90°18' and 90°30' east longitudes)</p> <p>Main source of income – agriculture (47.63%)</p> <p>Main crops – paddy, jute, wheat, chilli, garlic, onion, coriander.</p> <p>Female Population – 50.59%</p>
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Data Collection

Structured interviews with Key Informant Persons (KIPs), open interviews with farmers and micro-entrepreneurs (guided by a questionnaire – Annexure 1), case studies, focus group discussions and participatory observations were used to collect primary data/information.

Study was started by interviewing Key Informant Persons (KIPs). Related officers from Palli Karma-Sahayak Foundation, Focal Persons from Partner Organizations (related to the selected value chains), Non-Governmental Organizations and other relevant government officials were interviewed.

No	KIP	Designation
1	Ms. Sherina Tabassum	Country Representative, IFAD
2	Mr. Mizanur Rahman	M&E and KM Specialist, PACE Project
3	Ms. Sanchita Islam	Value Chain Project Manager, PACE Project
4	Mr. Kazi Abul Hasnat	Value Chain Manager, PACE Project, Deputy Manager (Program), PKSF
5	Ms. Mahamuda Morshed	Value Chain Project Manager, PACE Project/ Deputy Manager (Program), PKSF
5	Dr. Shariff Ahmad Chowdry	General Manager (Fisheries & Livestock), PKSF
6		Program Coordinator, ENRICH
7	Mr. Arifur Rahman	Agricultural Officer, Dhamrai Upazilla
8	Mr. Aulad Hossain	Value Chain Facilitator, Society for Development Initiative (SDI)
9	Mr. Hassan Kamroul	
10	Ms. Amal Das	Deputy Director, Human Resources Sector, Shariatpur Development Society (SDS)
11	Ms. Jennifer Khadin	Coordinator – Youth Programme, International Center for Climate Change and Development

In the value chain of ‘increasing the income of farmers through harmful pesticide free vegetables and Sajna production and marketing’ in Dhamrai, Dhaka;

- 6 homesteads were visited, and 10 open interviews were conducted with family members⁴.
- On Field Day 1, a focus group discussion was held at Chordurgapura, Manikganj with the participation of 51 farmers of which 11 were female.
- On Field Day 2, a focus group discussion was held at Basna, Dhamrai with the participation of 11 farmers. All the participants were male.
- 3 micro-entrepreneurs were interviewed.
- 4 case studies were considered in the study.
- 2 ENRICH houses and ENRICH community center were visited.

In the value chain of ‘Cultivating and marketing the toxicity free, safe and high value’ in Shariatpur;

- 5 homesteads were visited, and 15 open interviews were conducted with family members.⁵
- On Field Day 4, a focus group discussion was held at Chakachari Kandhi, Shariatpur District with the participation of 16 participants, all of them were women.
- On Field Day 4, a focus group discussion was held in Naria, with the participation of 31 farmers, 7 of them were women.
- 5 micro-entrepreneurs were interviewed.
- 4 case studies were considered in the study.
- 2 ENRICH houses, ENRICH community center and ENRICH clinic were visited.

Data Analysis and Report Preparation

All the collected data were analyzed in accordance with the objective of the study. The quantitative data were analyzed using Excel. The information collected through FGDs, KIIs and open interviews with farmers and micro-entrepreneurs were compiled and analyzed manually.

Time Frame

Task	July				August				September		
	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3
Develop the methodology (with required data collection tools, ex: questionnaires)											

⁴ Field Days 2 & 3

⁵ Field Days 4 & 5

Desk Research/ Literature Review											
Key Informant Interviews											
Stakeholder Meeting (Farmers and MEs)											
Development of the Gender Analysis Report											
Findings & suggestions presentation to PACE PMU											
Finalization of the Gender Analysis (with PACE PMU inputs incorporated)											

Limitations

Time and language were the main limitations to the study;

Time for this study was 3 months, within which all the meetings/interviews with farmers, micro-entrepreneurs and other stakeholders were held, analyzed the collected data and compiled them in this report with proposed suggestions.

Official language of Bangladesh is Bengali. English is not so popular, especially among farmers. As a non speaker of Bengali, it was definitely a limitation to the study.

Identification of Different Gender Perspectives & Solutions

Gender analysis is a sub-set of socio-economic analysis where the connections between gender relations and the development problems are revealed. A gender analysis can 'surface' the fact that gender relations are likely to have an impact on the solution to a problem confronted by development practitioners, and it can indicate exactly what impact is likely to be, and alternative courses of action.

Development decisions can have different impact on different genders depending on the local cultures, religions, societal norms, etc. Gender analysis reveals these differences, and the fact that in such a social context any gender interventions that profess to be gender-neutral will in fact reflect and probably reinforce the imbalances that exist. Gender analysis of various kinds is therefore required to bring these inequalities to the surface and to the attention of people who can make a difference, so that their decisions are taken in a manner that is sensitive to and reflects the outcome of gender analysis.

This Study uses the Gender and Development (GAD) Approach as a tool;

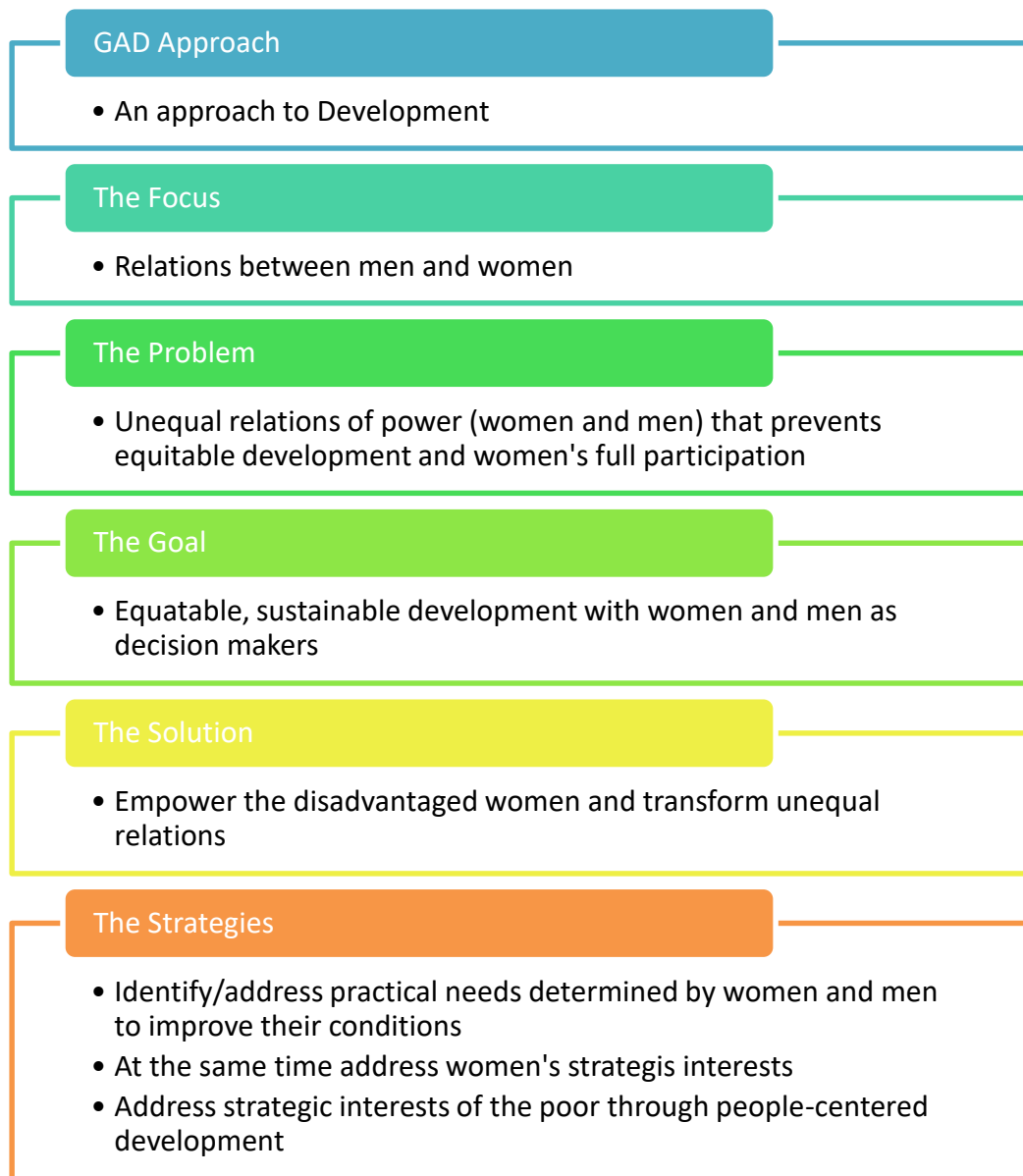


Figure 1- GAD Approach in a Nutshell

Accordingly, this chapter analyzes the sex-disaggregated data and gender information to inform PACE project design and implementation. Accordingly, PACE may use the analysis to address the gender differences, promote gender equality and women's empowerment through its actions. In addressing so, PACE may implement the suggestions given in this chapter. Further, based on the identified gaps and suggestions this chapter attempts to identify gender-sensitive indicators which can be used by PACE in its monitoring mechanism to measure project results in monitoring, evaluation, reporting and learning.

Women Participation

'Participation' is an essential human right – especially in democracies. It applies to wide range of activities including development. In relation to the field of development 'women participation' can be loosely defined as the involvement of women – at various levels of the development solution.

This study examined the full and active participation of women as farmers. Full participation captures participation at different levels as farmers – from crop selection to harvesting. Also the study tries to identify the women participation in the PACE project – from planning to implementation and monitoring.



Picture 2 - 'We get together to help each other in crisis situations' - Women Micro Credit Group, Shariatpur

Active participation means women are heard and taken part during all the (above mentioned) stages. Mere presence of women or their attendance does not mean 'active' participation.

Participation at Different Levels

Women can be excluded formally and informally from various activities/stages – especially at the decision making level.⁶ Even when

women are not formally excluded, women may be reluctant to speak in the presence of men or outsiders because of existing gender cultural norms.

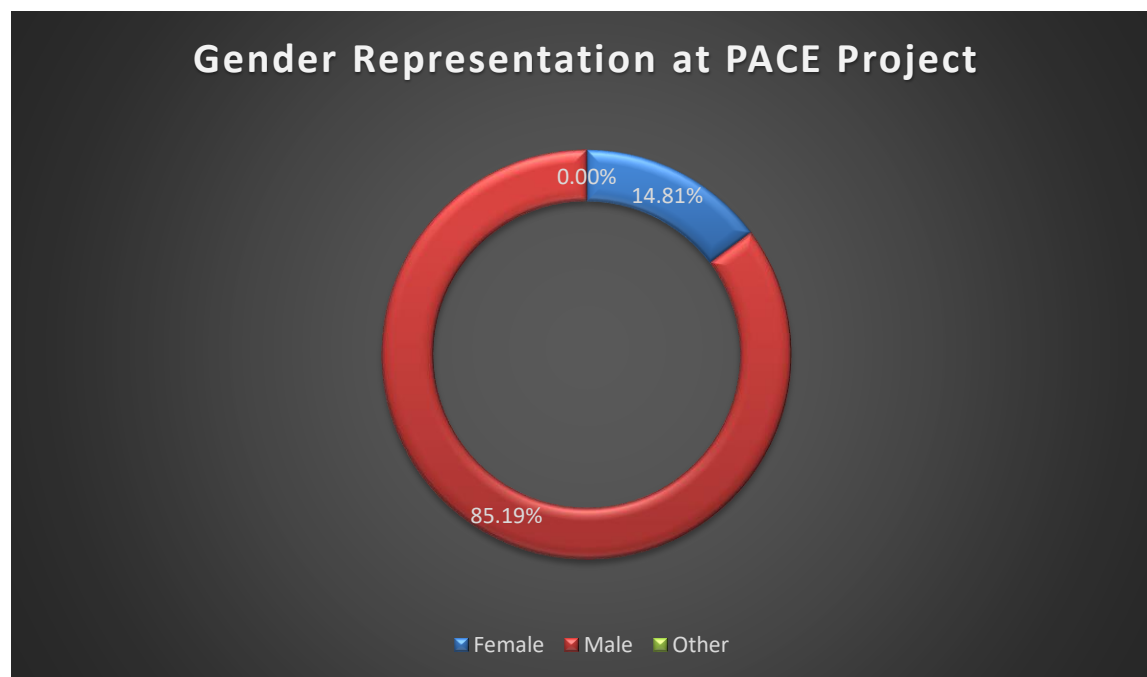
It is worth to examine the participation of women from top level to bottom level;

Project Planning and Implementation – In a situation where at least half of the population is women, it is imperative that their knowledge, values, attitudes are duly represented in any project in the planning

⁶ This is further discussed below in the section 'Women Empowerment'

level. Men and women have different values and experiences – especially in patriarchal cultures like in Bangladesh. Therefore, exclusion of one gender can make an experience gap in the project plan and implementation. Due to patriarchal nature of the society, the voice of women often goes unheard which results in ineffective project plans. In other words projects that are designed to make women participate should be designed with consultation of women – high levels of efficiency can be achieved if these women consultant are from the respective community – as they know what are the needs, strengths, weaknesses, etc. of the women better than men. Also because of the social and cultural settings of rural Bangladesh, rural women farmers are more comfortable sharing their views and experiences with female staff. Therefore, female staff can bridge the project and beneficiaries efficiently in case of increasing women participation in the project.

Accordingly, there are 27 staff employed in the PACE project – 4 of them are women.



There are 1 Value Chain Facilitator and 7 Assistant Value Chain Facilitators working for SDS, none of them are female.

Adoption of gender sensitive recruitment policies can increase percentage of female staff in the project. Also the root-causes for low female representation at project planning and implementation needs to be identified and addressed. These root-causes can be highly cultural. Field Officer job role is highly challenging for a woman, as it involves intensive travelling through-out the day, making meaningful

interactions with farmers – with both men and women, etc. Culturally women are expected to be at home satisfying household responsibilities. So now suddenly becoming a Field Officer can be challenging as she will still have to balance household responsibilities and job functions parallel. Also, travelling can be lethal exercise for women as they are reluctant to use bikes (as their male counterparts) in the prevailing cultural setting with the fear of getting treated as a deviant. Moreover, the role of ground staff does not end in approaching and making interactions with farmers. High percentage of female staff will not ensure a meaningful representation if female staff does not communicate the field level findings to upper levels of management. Rural women (whom are recruited as field officers) have a submissive role in households and in society, and often uncomfortable sharing views in open forums. All these social and cultural stigmas can be reduced through well planned self-development programs. These self-development programs should be designed for both female and male staff.

Beneficiaries – It is important that any project design have a strategy to make the project include all the segments of a community – especially women which constitute at least half of the population. There can be social, cultural and other reasons those burden the participation of women. A successful project shall identify these burdens and address them by creating gender responsive project activities. While the project component of loans for micro-enterprises marks high percentage of women participation (77.2% female receivers of micro-credit⁷), some of the value chains in the component of value chain development still reports low level of women participation (following value chains are selected for the Study, considering the reported low participation of women in those value chains);

- ‘Increasing farmers’ income and livelihood through safe vegetable and Moringa production and marketing’ value chain has 295 female direct beneficiaries while the number of male beneficiaries is 1705.⁸
- ‘Increasing income of farmers by cultivating traditional and high value vegetable following safe production method’ value chain has 700 female direct beneficiaries while number of male beneficiaries is 3300.⁹

⁷Promoting Agricultural Commercialization and Enterprise Project, Half-Yearly Progress Report, July-Dec 2017

⁸ Promoting Agricultural Commercialization and Enterprise Project, Half-Yearly Progress Report, July-Dec 2017

⁹ Promoting Agricultural Commercialization and Enterprise Project, Half-Yearly Progress Report, July-Dec 2017

Women Participation

PACE Project - Beneficiaries

Beneficiaries by sex

Loans for Micro-Enterprise



women 77.2% ♀
men 22.8% ♂



Value Chain Development



Value Chain 1



Dhamrai, Dhaka and Joymontop, Manikganj

women 14.75% ♀
men 85.25% ♂



Value Chain 2



Zanzira, Bhedorgang and Nazira Upazilla

women 17.5% ♀
men 82.5% ♂



Percentage of female beneficiaries is significantly low, especially in vegetable value chains, and this can be articulated into the cultural and social barriers women face in the rural settings; low opportunities for women to own and manage lands, cultural stereotypes and stigma, low social mobility, etc.¹⁰

Even though percentage of female beneficiaries of the project component of loans for micro-enterprise is high, this percentage is only numerical as women play a conduit role in connecting families – male head of the family – to financial institutions. Therefore, it is doubtful whether the women are actual/real participants and direct beneficiaries of this component.

Trainings – Both the value chains selected for the study have trainings as major part of project activities. Female participation in these training programs compared to male participation is low. There can be various reasons for the reported low participation of women;

- **Negative Assumptions and Attitudes:** Common attitude of the society is that women do not contribute to agriculture significantly (because their main concern is with household responsibilities), therefore it is often assumed that men as the head of the households will pass the agricultural knowledge through male bloodline of the family.
- **Practical Constraints:** There can be practical constraints faced by female farmers that are not faced by male farmers such as lack of time due to their household responsibilities in addition to farming. Residential trainings are not friendly for women as it will be difficult for them to stay out of home in the nights, given their family responsibilities. Therefore, trainings should be designed in a female friendly way with consultation of rural beneficiary women inquiring their preference of time and other concerns of trainings. Real challenge is not achieving the high percentage of female participation, but achieving and monitoring the actual utilization of knowledge dispersed in the trainings.
- **Lack of female Value Chain Facilitators:** Rural women culturally less open to male extension officers. Thereby when extension officers are male women often go unheard. On the other hand extension officer job role can be challenging and unattractive for females (ex: value chain facilitator might need to travel a lot, hence should have a motor bike. But women might not be willing to ride a bike with cultural barriers).

¹⁰ These are further discussed under the section 'Women Empowerment'

Women Empowerment

Empowerment has different meanings in different socio-cultural and political contexts, typically involving the use of terms such as self-efficacy, control, self-power, self-reliance, independence, making one's own decisions, and being free to define it.¹¹ It can be commonly defined as the capacity of individuals /groups to make effective choices and to translate them into desired actions and outcomes.¹²

Women as Unpaid and Unrecognized Workers

Availability of economic opportunities and equal access to these opportunities lead to economic empowerment. Economic empowerment of rural farmers is important as a means of guaranteeing their families' secure livelihoods, coping capacity to shocks and overall well-being. Rural women's economic empowerment can have a positive impact on, and is interconnected with, their social and political empowerment, achievement of dignity, respect, status, and self-confidence and increased decision making power in households, communities and institutions.

In rural settings women are definitely workers, but mostly unpaid. Dr. Shariff Ahmad Chowdry¹³ says Bangladesh has family based economies where men and women have their own roles within a family which collectively contribute to family's income, however labor of women considered highly unskilled and less productive, therefore women labor either unpaid or paid half the amount a man would earn for a same kind of work. Male participants were vocal (during the Focus Group Discussion 1) that while men work hard in the fields earning their living, women hardly do any 'productive' activity; 'they are housewives with nothing much to do' men agreed. However, Md. Helal Uddin¹⁴ identified, even though his wife is a housewife, she works with him in his field shoulder-to-shoulder in peak time of planting to harvesting and in other farming activities. However, 'the markets are a place for men' said Zohora Begum¹⁵ agreed by other participants, thus money transactions are always the privilege of men.

¹¹ Empowerment in Practice: Analysis and Implementation, A World Bank Learning Module, May 2007

¹² Empowerment in Practice: Analysis and Implementation, A World Bank Learning Module, May 2007

¹³ Dr. Shariff Ahmad Chowdry , Agriculture Specialist, PKSF

¹⁴ Participant Farmer, Focus Group Discussion 2, Field Day 2, Basna, Dhamrai

¹⁵ Participant 'Farmer Housewife', Focus Group Discussion 1, Field Day 1, Manikganj



Picture 3 - 'I don't mind if he recognizes my work or not, I help him. Of course I sometimes feel useless, but anyway I work with my husband and comes home to do household chores' shares Zohora Begum her story.

Attitude of men towards their wives – ‘housewives’ – is negative; works done by housewives at home are mostly unproductive, they have lot of free time at home and they bring zero economic productivity to the family. And minority of men identified that women are productive workers in the fields at times, but women labor for them is ‘zero cost, unskilled labor’. Keeping aside the cultural and traditional stereotypical illusion that ‘housewives do nothing productive and have lots of free time’, economically short sighted identification of ‘housewives’ works as unproductive’ is somewhat justifiable as they do not bring-in money to household by being a housewife. However, the men and women in the rural setting (or any other setting) fail to identify the fact that by being a housewife even though she does not bring-in money to the household, she retains money inside the household which could have spent on a housemaid in the absence of the works done by the mother/wife/daughter/sister of the household. The intention of this equation is not to equalize a housemaid with a housewife, but to pin point the economic value of the

work done by a housewife. Also, caring for children – being one of the most important works done by housewives – has social and cultural values beyond the economic values it brings.

As such, it is important that project design identifies the role of women in rural and cultural setting with adoption of gender-responsive economic activities. It is commendable if those gender responsive actions are designed to identify long unnoticed and considered economically unproductive household activities done by women.

Land Ownership and Decision Making Power

It is undoubted that land ownership and decision making power are interconnected in agricultural societies as land is the most important input of agriculture, thus the ‘man’ with lands considered powerful. Simply, ‘he’ who owns lands can decide what to do with lands, and ‘he’ decides everything related to agriculture. Therefore, ownership of land in an agricultural setting triggers the empowerment, because land is not just a physical asset but also a source of security, status and recognition. 60% of the world’s population and 57% of the poor live in Asia’s 48 countries, though having only 30% of the world’s arable lands.¹⁶

More than 80% of the participants are smallholder farmers, the average size of household land-holdings being between 1-2 acres (100-200 decimals). Land ownership is governed by common patrilineal system of male dominant inheritance; lands are inherited through male blood line. Thus, 0% of women (of the study sample) owned lands. ‘It is the normal practice that lands are owned and managed by men’ says Ms. Sherina Tabassum, the Country Representative of IFAD for Bangladesh. However, IFAD constantly works to ensure transparency and fairness in land registration. Char Development and Settlement Project IV is one of such attempts by IFAD. IFAD with collaboration of Ministry of Land for the first time in Bangladesh successfully registered the land title in both wife’s and husband’s names in an electronic land record management system. These official land titles give rural women and men social recognition. Importantly official land titles enables women and men make medium to long term investments on lands. In addition, by writing the wife’s name first in the legal document, the project ensured that the wife is legally entitled to 50% of the total land. This simple step strengthen her position in the family, gives her uninterrupted access to the land and legal position in many decision making processes, and protect her in cases of conflicts with her husband.

¹⁶ Nitya Rao, Women’s Access to Land: An Asian Perspective, Sep, 2011

Even though the agricultural lands are purely inherited, owned and managed by men, homesteads/home gardens are left in the hands of women of the family; women do not own the land, but they are 'allowed to' manage. Women have control over homesteads to decide how the land and the atmosphere should be managed. These homesteads managed by women are often rich with vegetables and fruits (families' favorite vegetables and fruits for home consumption), medicinal plants (women use their traditional knowledge of home remedies for illnesses), animals (for milk, eggs and meat), compost, etc. Therefore, women can be greatly benefitted by implementing project activities focusing on management of homesteads. Thus even though women's work contributes to the stream generating stream and the well-being of all family members, chances are high that their contribution goes unnoticed – culturally, socially and economically.

Women in Markets

Access to markets is one of the most important determinant factors of economic empowerment. In rural Bangladesh men are involved in commercialization of farm/agricultural produce and other natural resource products which is more visible and culturally considered more valuable than women's domestic work. As such in rural settings farmers harvest the produce, take them to the market for whole sale or retail sale which makes their primary source of income.

Zohora Begum, like most of her women colleagues, thinks markets are not a place for women. According to them culturally being a women and start a business in the market will affect the honor and cultural values the women of the community. Participatory observations evidenced that percentage of women sellers/business owners in wholesale markets is 0%. Accordingly money transactions are privilege of men in rural Bangladesh. So, literally 'men bring money into the household', 'men work hard to earn money', and 'women are at home all day, without doing productive works'.

In some households men/husbands hand over money to their wives to handle the household expenses. In such situations women decide and manage the money given by the husband. However, still the cultural imposition prevails that 'men bring money into the household which is used by women'.

In order for Bangladesh to achieve economic growth it is imperative that this cultural imposition is broken by making paths for women to enter into markets to involve in money transactions. This will be a difficult task as it is now internalized within women themselves that 'market is not a place for them'. Suggestion would be to take small steps. It was observed that micro-credit program is implemented through small women groups at village level. In an innovative way as a first step these small groups of women can make

‘small-women-markets’ for women to sell their produce (from home gardens – ex: excess of vegetables, milk, eggs, etc. or household level productions – ex: weaved items, tailored cloths, etc.). Also collecting all these ‘small-women-markets’ NGOs can facilitate to have a ‘big-women-market’ once in month or so. These activities can eliminate the internalized cultural impositions within women. Men in the society will appreciate this as it will bring money into the household. In long term these activities (with intervention of NGOs) can be further expanded to open women in normal markets.

Women as Micro-Entrepreneurs

Micro-enterprises (MEs) are regarded as one of the key sources of economic growth and employment in Bangladesh in recent years.¹⁷ MEs have the ability to adapt quickly to changing market demand and supply situations. Also, MEs are important in diversifying economic activities and contributing to economic and social well-being of people. As at least half of the population of Bangladesh is women, it is important that micro-entrepreneurship reaches women – especially in rural settings for economic and social well-being and development of the country as a whole.

¹⁷ Microenterprise in Bangladesh: Emerging Drivers of Inclusive Growth, http://inm.org.bd/wp-content/uploads/2015/09/Newsletter_1_April_2016.pdf



Picture 4 - 'I took a loan for my husband to improve his business. I don't mind as long as he pays it on time'

Inadequate access to financial and non financial services is one of the major obstacles for women (or men in rural settings) in becoming a micro-entrepreneur. Formal financial institutions – such as banks – are unlikely to lend money to women, as they do not possess any formal pay-back-guarantees; they have neither land titles on their names, nor savings accounts in formal financial institutions. PACE correctly identifies this gap. PACE lend money to women in an innovative way. PACE forms women groups in villages which are vehicles of transferring credit to village women. All the women in the group are responsible for each others' timely loan pay back, thus social bonds are used as pay-back guarantees. Women group has to recommend and take the responsibility of each and every loan disbursed to its members. As such, if one fails to pay back, other members of the group shall take necessary actions to ensure the timely pay back of the loan. Also, in the system a woman will not receive a huge loan at her first attempt. First loan to a person is always a small amount (minimum 30,000 BDT), depending on payment habits and timely re-pay the credit ability grows (maximum 1 million BDT). This way the project ensures that loans are not bad debts.

PACE has solutions for inadequacy of non-financial services for women as well. PACE conducts training programs for farmers on various topics related to farm and non-farm based activities. For an example PACE conducted a training program on book keeping and accounts for small business settings. Also, PACE makes networks which connect with exporters/large scale buyers which makes good market opportunities.

Moreover, socially and culturally MEs are more favorable towards women; flexibility of ME design can cater women entrepreneurs with their day-to-day household responsibilities.

However, PACE does not remedy the entire social, cultural and traditional stigma circling around rural women. As explained earlier women are culturally considered housewives, so the social stigma prevails to doubt their ability to utilize, manage and pay back the loans. Also, inherited stereotypical women mindset doubt themselves whether they are capable of handling money – aka responsibility – without the support of their husbands. These mental stigmas are frequently experienced in patriarchal societies. Therefore, ultimately even the loans are granted for women, women do not reach to become micro-entrepreneurs rather they stop at being a conduit that connects financial services and families – male head of the family to be exact. There are evidence that they gain ‘a-say’ in the decision making process in the household by being the conduit of bringing money into the household, but the ultimate decision making power lies with men, and technically men utilizes money to improve MEs.

Other Economic Opportunities for Women

Women in project areas say they want to work: according to the sample survey, 56% of women who are currently housewives (who spend the majority of their time on domestic duties) would like to involve in some kind of a job. Also empowerment has lot to do with having a range of economic and other opportunities from which they can choose from. However, there are no opportunities for them to involve in other than low-productivity, low-wage agricultural jobs.

As discussed earlier women have more literacy levels than men in rural settings. With higher levels of literacy/higher levels of education women’s preference of jobs and their reservation wage may change. However, it was apparent that there has been no commensurate increase in suitable job opportunities outside agriculture. In the agricultural sector women are identified as low-skilled, low-productive workers which often compensated with low-wages compared to their male counterparts. As a result women are choosing to stay at home and invest time in domestic duties which covers no cost labor in family fields.

Moreover while men always have the opportunity to go out from their communities in search of jobs to urban or other areas, women having low mobility have to depend on the opportunities they have around them in rural settings; either to be a housewife or to do a self-employment while being a housewife.

Education

Education has a desirable controlling influence over development of the rural individual, family, community, and society, leading to reduced poverty, income equity and controlled unemployment.¹⁸ Also high literacy levels can address deep rooted social, cultural and political problems in developing societies. Thus, it is undoubted that men and women in rural setting should have access to education in order to achieve rural development.

¹⁸ Navaratnam, Kadiravelu, K. Role of Education in Rural Development: A key Factor for Developing Countries, 25th July, 1986



One of the major reasons for kids in rural Bangladesh to get drop out at primary level of school is due to their parents' inability help their children with school home works. On the other hand, previous generations of farmers of rural Bangladesh have low levels of literacy with little knowledge as to education can make a brighter future for their children. As such illiteracy/low education levels in rural farmer societies can get perpetuated. In that situation, ENRICH (another project done by PKSf) came up with an innovative yet very simple solution. ENRICH project initiated after school classes for primary level school kids, where a lady working as a teacher in the project helps them with their home works.

Bulbuli Aktar, 26, was an ordinary housewife in Chordurgapur until she started working with ENRICH Programme as a teacher. She went to nearby government school until grade 8. She is married having 3 kids; 10 years, 9 years, 1.5 years. She married at a very young age, she was housewife ever since. Her husband is a farmer, not fortunate to receive education. Bulbuli is very happy to share her knowledge with children from her neighborhood, and she gets a salary. Her husband is very proud of her and encourages her to continue with the good work.

She is familiar with children of the area, so kids are very open with her. They do not hesitate to share their problems with the teacher, as teacher always has a solution for every problem. This after school classroom has a stress-free atmosphere and they often sing and dance.

However, education mentioned here is not only about formal education given in a school. This also means building capacities, knowledge, skills and favorable attitudes within women to address the social,

economic and cultural impositions prevailing within rural communities. Improved skills, capacities and knowledge expand one's agency, thus leading to empowerment. PACE correctly identifies this and conducts various training programs focusing capacity and skills development. However, it is good if these programs are conducted in more women friendly way. Also, initially it is good to have separate training programs for men and women, as women find it uncomfortable to be expressive in front of men. Even though PACE focuses on capacities and knowledge on women, it lacks programs to eliminate negative attitudes/subordinate mindset that limit the role of women in economic sphere. Therefore, it is commendable if PACE can conduct various programs focusing on positive attitudes, and to eliminate the internalized cultural impositions. However, design of these programs should be done carefully in proper cultural awareness. Imposing strict ideas of women rights will not work in this cultural setting. Further imposing such strict programs will get unpopular and rejected by the communities, and even if they are successful they can have negative impacts on their family lives.

The cycle of cultural impositions does not end by making women aware of it and by supporting women to come out of it. Men should be incorporated somewhere in the equation to make it a success. There are examples that when women are trying to come out of the cultural impositions and when they are empowered, there can be power shifts within families and society. If men are not empowered and aware to absorb the change then their family lives tend to fail and more physical violence can be imposed on women at domestic levels. Therefore it is important to conduct awareness programs for men to facilitate change of their role in families and society from 'dominant' to 'sharing'.

Family Bonds: A Strength or Weakness?

Family is the most important social institution in any society. The importance is much more powerful for women in rural settings of Bangladesh as they entirely depend on their families socially, culturally, economically and emotionally.

Haseena, 40, says every mother has dreams for their children; for boys to be educated and get a formal government job, and for girls to find a suitable family to be given in marriage at the suitable age. As it is apparent ambitions for girls and boys are different. And for girls having a good family life is the priority. Therefore, family bonds become more important for them in any situation, that women will bear any kind of pressure to protect the family bonds. This pressure can include the subordination to male dominant power in decision making within household which can later extend to outside to larger society as well. Therefore, it is correct to say that roots of subordination of women come from family life. Unfortunately

the practice has deep roots in the society that now the family bonds depend on the dominance of the male head and subordination of other females.

Even though the answer is clear that women need to be empowered to stand on their own, to give up dependence, and to exercise their powers in decision making within and outside their families, working on this can be tricky as it can damage the family bonds. Therefore family bonds can be identified as a strength for women by all means, but can be a weakness in achieving their own empowerment as well.

Women have power and control over home gardens. If PACE can facilitate women to have small markets (micro-credit groups can act as small markets, improving 'bo bazar' system) women can sell their own produce in these markets. By doing so, one of the 'women work' - gardening - which is otherwise considered 'unproductive' will be recognized economically, culturally and socially as productive. Further, selling their produce can make them economically empowered. Their earnings can be saved through women groups micro-credit system (they already have a system to save their money in the system).

Figure 2 - A Potential Solution?

Weaknesses	Strengths	Potential Actions
<ul style="list-style-type: none"> • Not recognized as workers - economically, socially culturally • Less access to essential resources for agriculture - lands • Less mobility • Less access to markets • No/less other economic opportunities 	<ul style="list-style-type: none"> • Have control over home gardens • Labor power • Well organized social bonds/associations (micro credit groups) 	<ul style="list-style-type: none"> • Focus on home gardens • Facilitate to have 'women markets' through micro credit groups (improve 'bo bazars' - women markets) • Trainings on value addition to agricultural products • Trainings on business keeping • Providing micro-credit loans to develop their own products • Connecting them with better markets

Figure 3 - Identification of Weaknesses and Strengths in Empowering Women

Climate Change Impacts on Women

Bangladesh is undoubtedly one of the most vulnerable to climate change, as well as one of the most disaster prone. Its flat topography, low-lying and climate features, combined with its population density and socio-economic environment, make it highly susceptible to many natural hazards, including floods, droughts, cyclones and earthquakes. More than 80% of the population is potentially exposed to floods, earthquakes and droughts, and more than 70% to cyclones. On average, the country experiences severe tropical cyclones every three years, and about 25% of the land mass is inundated with flood waters every year.¹⁹

While it is undoubted that farmers are vulnerable to these climate change impacts, farmer women become more vulnerable due to various reasons; women rely more on natural resources, they need to secure water, food and fuel for cooking, they also struggle with unequal access to resources and decision making process with limited mobility and access to information and the treat of sexual violence.

¹⁹ <https://www.worldbank.org/en/country/bangladesh/brief/bangladesh-disaster-risk-climate-change-program>

I'm Umme Honey, 24. I am a housewife and my husband is a traditional farmer. We have a kid of 2.5 years. Rain is severe in recent times. My husband is a farmer, so our fields get affected by rain often. At times when the fields are affected by rain, my husband becomes stressed and anxious as to how we could manage our lives. It is reasonable that he shout at me at home at these times, the man is under immense pressure. But what can I do. I went to school till level 6, and nobody will give me a formal job for that level of education. And I don't see any other way I can help him by earning some money. So I go to my parents to lend money. My husband put more effort in those times, he starts doing other jobs like selling cloths. I feel burdened and worried that I fail my family, and I feel weak at the thought that I am of no use to the family.

Thus for them climate change only adds to the existing burden. Poor and marginalized farmer women are given seldom chance to better understand the risks that they face and prepare, respond and recover from these risks.

Development of Gender Sensitized Monitoring Indicator Framework

Following table identifies the gaps, the implementable tasks (within the mandate of PACE project), and potential indicator. However, this is not a closed list of activities or indicators, rather a list of potential activities and indicators that can be implemented within the mandate of PACE Project.

Gap	Task	Indicator
Low women representation at project planning and implementation	Increase the number of female staff in managerial positions of PACE	Number of managers – female
Low women representation at project planning and implementation	Increase the number of female staff at ground level/who work with farmers directly	Number of Value Chain Facilitators/Assistant Value Chain Facilitators – female
Low women representation at project planning and implementation	Increase the meaningful interactions between female farmers and ground level staff	Ratio between number of beneficiaries and female assistant value chain facilitators/field officers

Unfavorable social and cultural setting challenging females to be ground level staff/field officers	Elimination of the negative socio-cultural factors that reduces the efficiency of female staff	Number of self-development programs designed for staff – male and female
Low percentage of female farmers as direct beneficiaries in vegetable value chains	Increase the number of female farmers/direct beneficiaries of value chains	Number of farmers – female
Low percentage of female micro-entrepreneurs against the high percentage of female loan receivers	Increase the number of female micro-entrepreneurs	Number of micro-enterprises entirely handled and managed by females
Low percentage of female participants in agricultural and other trainings	Increase the number of female participants in trainings	Number of participants in each training – female
Training programs are not women friendly	Planning and implementing women friendly training programs	Women are consulted before planning training programs
Knowledge is not practically used by women	Monitor the usage of knowledge by women	Number of women practically use the knowledge
Women do not share their views freely with male extension officers	Making a women friendly project by recruiting more female extension officers	Number of female extension officers/value chain facilitators
Less cultural awareness among men on economic and social value of 'women work'	Identification and appreciation of 'women work' by all segments of the society – including men	Number of cultural awareness activities done aiming men and women on economic and social value of 'women work'

Opportunities for women to own and manage agricultural lands are zero or very less	Increased number of women who owns/manages lands in the project	Number of women who owns/manages agricultural lands
Less access to agricultural markets	Increased number of women involved in market activities	Number of women markets ('bor bazars') activated

Conclusion

Women in vegetable value chains are not in power positions due to various reasons – less participation of different levels, less access to resources, less mobility compared with male counterparts, less recognition as productive economically, socially and culturally. Climate change impacts adds on to the total package of negativity due to various reasons. Among these negativities, there are strengths as well. Identification and working on these strengths can minimize totality of negative impacts on women.

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Annexure

Questionnaire for Farmers

This questionnaire is prepared as a data collection tool to satisfy the data requirements of the study on climate resiliency and gender participation in safe vegetable value chains, that is conducted by Piumi Lakchani Denagamage – a student of Masters of Development Practices – affiliated with Universities – IFAD Win – Win Partnership, who completes the internship with PACE.

This questionnaire will NOT be handed over to farmers nor is a closed list of questions, but will act as a checklist for open face to face interviews with farmers. There can be follow up questions depending on the answers given by the farmers.

All information collected will be confidential, and will NOT be published without prior consent of the participant, except in the Study Report. Participant can voluntarily opt to be anonymous, if they wish to.

Name:

Gender:

Age:

Civil Status (Single/Married):

If married, do you have kids? How many?

Education

Are you the beneficiary?

For how many years s/he is involved in agricultural activities?

According to you, what are the difficulties of farming?

Who is involved in planting and harvesting?

Is this your main income source? Or are there other income sources as well?

During which year you started involved in Safe Vegetable (& Moringa) value chain?

About how much, in addition, you earn from Safe Vegetable (& Moringa) cultivation (per month/per year)?

Do you use Safe Vegetable (& Moringa) at home for your own consumption as well?

Who is the actively participating in this value chain (Husband or wife)?

Who receives money from selling the harvest (husband or wife)?

When you had the most recent flood/ cyclone?

Have you ever received a loan from any micro credit program? How much? Have you already paid it?

Who is paying?

Have you received any awareness program?

If yes, on what topics?

What are the other employment opportunities you have?

Do you wish to move away from farming if you have other employment opportunities? If 'yes' why? If 'no' why?

What are the benefits you receive from PACE?