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BRIGE Indonesia

BRIGE-Agri-Fin Gender Assessment Report

JANUARY 2017



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Executive Summary

The Indonesia BRIGE team conducted a gender assessment in Agri-Fin program communities in Bima and Dompu Districts, West Nusa Tenggara Province in September-October 2016. The assessment looked at climatic shocks and stresses that the farmers face and at gender dynamics at farmer household and community levels. The team also examined the effectiveness of Agri-Fin program interventions in assisting female and male farmers to prepare for and cope with climatic shocks and stresses. This report aims to inform gender-responsive actions to support gender integration into the Agri-Fin program. Agri-Fin is designed to address the challenges of smallholder farmers to increase their agricultural productivity, including strengthening their resilience to cope with recurrent climatic shocks and stresses.

The gender analysis is based on primary data collection and analysis applying gender-sensitive qualitative and participatory methodology, as well as a literature review. The assessment involved 182 participants engaged in Focus Group Discussions (FGDs): 163 out of 640 Agri-Fin farmer beneficiaries and 19 wife representatives. This report covers methodology, major findings and recommendations. It is expected that this assessment report will contribute to gender responsive programming within the Agri-Fin program in Indonesia.

Major Findings

The main shocks and stresses facing smallholder farmers in Agri-Fin target areas are unpredictable rainfall patterns, stormy winds, pests, animals, and fertilizer scarcity. These shocks and stresses threaten the farmers' crops, jeopardizing their livelihoods and increasing their vulnerability.

Preexisting gender inequality exacerbates the effects of these climatic shocks and stresses on women. In general, men are better educated, have stronger professional networks, more technical skills, and higher mobility, have full participation in decision-making processes, and have access to formal institutions. Women, on the other hand, have limited access to resources, lack education and access to agricultural information, knowledge and technology, have limited mobility, have restricted roles in decision-making processes, and have small social networks. These factors combined increase women's vulnerability and risk during times of crisis, and limit their ability to recover effectively from unexpected shocks and stresses.

The unique roles and responsibilities of women also strains their ability to be resilient. For example, although both women and men contribute substantially to farm work, the role of women is often seen as complementary to that of men, and therefore less important. Women are thus solely responsible for household chores, food preparation and child-rearing activities. These tasks must be completed in addition to the work women perform on the farm, meaning the average work day for women is longer than that of men, and women sleep less and have less free time for relaxation than men.

Women are also responsible for managing the family's finances, for both the household and the farm. Although purchasing decisions are made together with their husbands, women are responsible for making all purchases, seeking loans when required, and managing repayment of loans. Despite this responsibility, women's ability to access formal loan services is extremely limited. Instead, women rely on informal moneylenders, who are easier to access but charge much higher interest rates. This

financial responsibility adds to women's burden, while their difficulty in accessing formal institutions heightens their risk.

The assessment also examined the effectiveness of Agri-Fin interventions in strengthening farmers' capacity to cope with identified shocks and stresses. The microloans have been effectively reducing farmer's reliance on informal lenders which are harmful for the household economy. The joint collateral approach also offers a mechanism which allows the program to reach those beneficiaries who face difficulties in accessing formal loans due to the lack of official landholding status. Some areas that need improvement in Agri-Fin program intervention are to facilitate better access for women to formal loans and agricultural information.

Based on the findings, the following are the key recommendations:

1. Facilitate better access for women to financial resources
2. Facilitate better access for women to agricultural information, training and technology
3. Enhance women's social networks, leadership, and participation in decision making processes
4. Adjust program operational design to accommodate gender-responsive approaches
5. Strengthen the institutional capacity of program partners in gender integration

Background

Around the world, disasters and crises often reinforce preexisting inequalities, making difficult situations even more challenging for marginalized groups. Gender inequality exacerbates the vulnerabilities faced by women in particular and creates barriers to their ability to adapt to adversity and contribute to positive change. Such barriers include limited access to land, education, finance and other resources, diminished power to make decisions in the household and in the community, and a reinforcement of cultural attitudes and norms about “appropriate” roles and behaviors of males and females. Mercy Corps’ Building Resilience through the Integration of Gender and Empowerment (BRIGE) program strives to increase the capacity of the most vulnerable groups, especially women and youth, so that communities are able to better respond and adapt to recurring disasters and chronic crises such as climate change. BRIGE seeks to accomplish this goal by working to integrate gender into the analysis, design, implementation and monitoring of Mercy Corps programs that are seeking to achieve resilience to disasters and crises.

BRIGE carried out a process of program selection among several ongoing programs within Mercy Corps in Indonesia. BRIGE selected Agri-Fin as one of the ‘parent’ programs with which BRIGE will implement activities.

Background of Agri-Fin program

Agri-Fin is designed to address the challenges smallholder farmers (SHFs) face that result in low agricultural productivity. These challenges include sub-optimal farming techniques, under-investment in farming and business techniques and tools, limited availability of financial services such as credit, insurance and fund transfer, lack of access to reliable weather forecasting information, and lack of market information and access to markets. Agri-Fin works to ensure that SHFs can access extension, information and financial services through the use of technology platforms and by facilitating partnerships between public and private sector stakeholders. Agri-Fin engages with public and private partners to develop services that are both economically viable and practically applicable for SHFs to provide them with relevant, timely, high-quality information and services to improve their agricultural productivity and increase their incomes.

Among other targets, Agri-Fin seeks to “improve the resilience of smallholder farmers to climate change and external shocks and stresses” by increasing their incomes, improving their knowledge of weather patterns and impacts, and strengthening skills to respond to challenges with appropriate agriculture practices. Farmers’ strengthened knowledge, skills, and financial resources will allow them to better absorb periodic shocks and stresses, as well as adapt their approaches to securing livelihoods. Furthermore, Agri-Fin has adopted “gender equality and women’s empowerment” as a key approach in its program, targeting smallholder female farmers as key beneficiaries of the program results.

Defining gender-integrated resilience within the BRIGE-Agri-Fin program

Applying Mercy Corps' resilience lens to the Agri-Fin Program, the following table addresses the four key questions of the resilience framework: 1) resilience to what?; 2) resilience for whom?; 3)

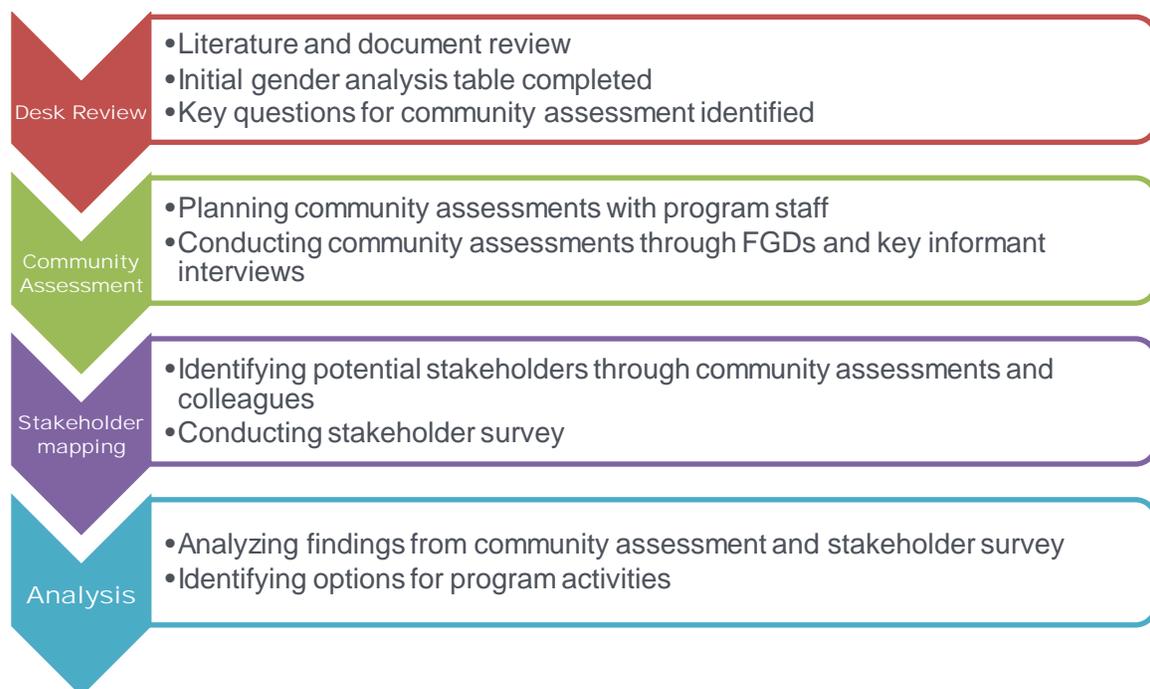
Resilience . . .

To what?	Climate-related shocks and stresses, such as droughts, floods and pests, which threaten the stability of the livelihoods of male and female smallholder farmers in Bima District and Dompu District
For whom?	Male and female smallholder farmers, as well as their families and community (to define further through assessment) Special focus on women through income-stabilizing and generating activities
Of what?	Productive assets of male and female smallholder farmers, especially financial capital, human capital (knowledge and skills), social capital (representative farmer organizations)
Through what? (resilience capacities)	<p>Coping/Adapting capacities:</p> <ul style="list-style-type: none"> Improved capacity to draw on critical human and financial capital in the case of shocks and stresses, through better access to agricultural advisory services that address climate-related risks, financial advisory services, agricultural digital payments, linkages to financial institutions and agricultural insurance Improved capacity to prepare for, respond to and recover from shocks and stresses, through improved financial, agricultural and climatic understanding/knowledge/education, and skills Access to savings and credit/loans to invest in livelihoods activities, including diversifying to additional income-generating activities (especially non-agricultural activities), which can provide income streams in situations of climate-related agricultural production crises. <p>Transformative capacity:</p> <ul style="list-style-type: none"> More equitable management of financial decisions between men and women in the household, as well as equitable access and control over resources influential to wellbeing of male and female farmers Strengthening the participation, voice and leadership of women smallholder farmers in farmer organizations and other community forums; Strengthening of rural advisory and financial services system which will make services more accessible in the long-term for our target group (through partnership with relevant government institutions, private sector, and donor community)

resilience of what?; and 4) resilience through what?.

BRIGE-Agri-Fin Assessment

The BRIGE program works closely with Agri-Fin as one of the selected Mercy Corps programs identified at the beginning of BRIGE implementation to integrate gender into their design, implementation, and monitoring and evaluation. That process begins with a phase devoted to community assessment of gender issues as well as mapping of key stakeholders who might contribute to strengthened gender integration activities. The four steps of the process are summarized below: 1) desk review; 2) community assessment; 3) stakeholder mapping; and 4) analysis.



Step 1 – Desk Review and Initial Gender Analysis

The BRIGE-Agri-Fin gender assessment begins with a review of literature, including relevant academic literature, data sets, and existing program documents. To the extent possible, literature that is directly relevant to the gender issues of the target group in the specific geographic region of Agri-Fin program is identified and reviewed.

After reviewing the secondary literature and data, the key information is organized in the Gender and Resilience Analysis table as described in Annex 1. This is an initial attempt to apply analysis to the issues, and the table is revised regularly to incorporate new findings or information, particularly those gathered at the community level.

Gender and Resilience Analysis Framework

Mercy Corps' Gender and Resilience Analysis Framework is a tool to help teams identify and organize the gender-specific information needed to design and deliver smart, targeted program activities that meet the needs of men and women, boys and girls in a context of resilience to shocks and stresses. The framework is intended to be used with Mercy Corps team and partners.

The framework outlines categories of information that we always want to think about and design for related to gender: 1) roles and responsibilities; 2) access to resources; 3) decision-making; (4) time and space; 5) cultural and social norms; 6) legal, policy and institutional context; and 7) gender-based violence. In the context of integrating gender into resilience building, the analysis should take additional steps of considering the largest shocks and stresses affecting the program target communities, and their impact or effect on men, women, boys or girls across the different categories. It is important to note the gender and resilience framework can be expanded to address issues of social differentiation beyond gender and age—by religion, geography, or ethnicity, for example.

Please refer to *Annex 1* for the Gender and Resilience Analysis Worksheet Matrix.

Step 2– Community Assessment

BRIGE staffs work in close coordination with country program teams to plan community assessments to generate information and data about gender differences likely to affect the outcomes and impact of a resilience program.

Following an initial review of relevant literature, BRIGE teams reviewed the information with the Agri-Fin program team to highlight findings that were pertinent to the program, as well as to identify missing information that the program needs in order to design appropriate program interventions. Such missing information is used to guide the plan for community-level assessments.

A preliminary visit and observation to target area was also conducted to obtain some initial pictures on the real condition in the Agri-Fin target areas, and to have an initial introduction with the Agri-Fin team/partners in the field. Based on the information obtained during the observation visit, BRIGE team will revise the Scope of Work and Tools for the gender assessment scheduled in the first/second week of September. It is expected that based on the visit, the BRIGE team will be able to identify the relevant stakeholders and key informants for the gender assessments.

The next and most essential step in the process is to define the key assessment questions, based on what is known about gender from the literature review and what is not yet known but relevant to the program objectives and outcomes.

Research Methods

Key questions

The gender assessment and analysis addressed the following questions:

- a. What are the climatic shocks and stresses that threaten female and male farmers' incomes in the Agri-Fin target areas?
- b. What are the gender dynamics within the household and community, including the differing roles and responsibilities, access and control to resources, decision making power, time usage, mobility, and other cultural barriers which influence the vulnerability and capacity of male and female farmers?
- c. In what way do the gender dynamics affect the capacity and vulnerability of men and women to manage the shocks and stresses?
- d. How effective are Agri-Fin products in helping female and male farmers prepare for and cope with climate-related shocks and stresses? What could be improved?

Areas and participants selected

Based on the discussion with Agri-Fin program team, two (2) districts of Agri-Fin target areas were selected: Bima District and Dompu District in Sumbawa island. Bima and Dompu area two neighboring districts characterized by coastal and hilly areas with maize and paddy as their main crops, combined with various other minor crops, such as peanuts, green beans and cashews. Phase II of the Agri-Fin program served 640 smallholder farmers, of whom 123 were female and 517 were male. The assessment engaged specifically the male and female smallholder farmers of Agri-Fin beneficiaries, including some representatives of wife groups, partner staffs, and other relevant informants.

Bima District is located in Sumbawa island, West Nusa Tenggara Province, and consists of 18 subdistricts. Based on the BPS statistics data, Bima District has a population of 450,976, of whom 224,454 are female and 226,522 are male. The topography of the district is dominated by hilly areas and a few coastal areas. Agriculture is the main source of regional income, contributing 43.86% in 2013 (p.41, statistic daerah Kabupaten Bima).

Dompu neighbors Bima district and characterized by coastal areas, low-laying lands, and hilly areas. The district has a population of 238,386, consisting of 120,521 males and 117,865 females. Similar to Bima, the agricultural sector contributes the most to regional income and is the largest source of employment. It is also reported that 69.20% of workers in the agricultural sector are women (Statistik Daerah Kabupaten Dompu 2016).

Data Collection

The BRIGE team, in consultation with the Agri-Fin team, designed a set of tools to be used for data collection and collected the data between 24 September-11 October 2016 (Please refer to Annex 2 for Terms of Reference of the assessment). Research methods applied during the data collection included focus group discussions (FGDs) and semi-structured key informant interviews. Initially, the BRIGE team set the tools as attached in Annex 3 to be utilized to collect data. However, after being tested in three initial FGDs, some changes were made. Due to the limited availability of the participants, Tool 4 was not used, and Tool 3 was modified by discussing the questions directly during FGDs. Furthermore, two additional tools were added: Tool 7 (Access to Social Networks) and Tool 8 (Gender Norms, Beliefs and Attitudes).

The participants of Agri-Fin beneficiaries involved in FGDs were as follows:

Areas (Village/ Subdistrict/ District)	Female Agri-Fin beneficiaries	Wives of Agri-Fin Beneficiaries	Male Agri-Fin Beneficiaries	Schedule	Remarks
Donggo/Sila/ Bima	19	-		27 September 2016	Affected by pests, hilly
Ta'a/Kempo/ Dompu	9	9	14	28-29 September 2016	Slightly affected by drought
Mbuju/Kilo/ Dompu	19	-	16	30 September 2016	Severely affected by drought, cyclones; coastal
Sandue- Sanggar (Bima)	-	10	11	1 October 2016	
Banggo- Manggelewa (Dompu)	9	-	-	3 October 2016	Hilly, not affected by drought, sufficient rain
Madaprama- Woja (Dompu)	17	-	-	3 October 2016	not affected by drought, sufficient rain
Taloko – Kilo (Dompu)	12	-	-	4 October 2016	Affected by drought
Mpolo – Kilo (Dompu)	2	-	8	5 October 2016	Slightly affected by drought, higher coastal
Boro – Kilo (Dompu)	-	-	4	6 October 2016	Severely affected by drought, claim insurance
Saneo – Woja (Dompu)	6	-	-	7 October 2016	Hilly, not affected by drought

Tambora (Bima)	12	-	5	8 October 2016	Hilly, coastal, not affected by drought
Total participants	105 female Agri-Fin beneficiaries	19 wives of Agri-Fin beneficiaries	58 male Agri-Fin beneficiaris		

Apart from the FGDs with the farmers as listed above, a separate FGD was conducted with rural bank staffs and the field team of Syngenta.

Findings

Identified Shocks and Stresses

Climatic shocks and stresses in the targeted communities

Unpredictable rainfall patterns

- In many areas, farmers start preparing farms (land clearing and burning) when rainy season begins, which is usually in October. However, in 2016 the rains began in September. In the previous farming season (2015), in several subdistricts (including in Kilo subdistrict, where around 500 hectares of Agri-Fin-supported maize farming areas [out of about 1,250 hectares] are located) rains ceased shortly after planting and seed failed to grow. Many farmers replanted again twice, but both crops also failed and they lost a considerable amount of money on seeds and labor.
- Changing rainfall patterns make it difficult for farmers to estimate the best time to start planting their crops. In many places, particularly those in coastal areas, the maize seedlings planted in November 2015 did not grow as the rain stopped after planting had been completed. Consequently, replanting was necessary, which meant they needed to pay again for seedlings, labor, and other associated costs. In some places, farmers had to plant their farms three times, as the first and the second crops failed to grow. This occurred in Kilo subdistrict where the largest Agri-Fin supported farms in Phase II (around 500 hectares) are located. Replanting also means that farmers need to access more loans, which is not covered by the program.
- Most farmers involved in the assessment prefer to start planting from the beginning of November up to the end of December. Usually, if they plant late (for example, in January), it is likely that their crops will not grow well due to greater threat of pests and diseases. In some areas with a higher frequency of rain, like in hilly or mountainous areas such as Saneo (Woja Subdistrict) or in Banggo (Manggelewa Subdistrict), some farmers also plant rice to fulfill their daily needs (not for sale).
- In the areas with better rainfall, some farmers can sow crops twice in a year which effectively doubles their harvest also. Most farmers, both male and female, consider that the changing rainfall patterns are the main threat they are currently facing, as they cannot effectively plan to cultivate their farms as they did in the past. Farmers rely on their experience to predict seasons, which, according to them, rarely vary to a great extent. However, they were unable to predict the irregular rain patterns that occurred in the November 2015-April 2016 planting season, in which the rainy season stopped in November and began again around December and January.

Stormy winds

- In several villages, such as Donggo and Mbuju, the smallholder farmers stated that stormy winds pose a regular threat to their maize farming.
- In 2009, stormy winds in Dompu affected not only farms, but also some infrastructure and houses. In some areas, crops were destroyed. If the plants are less than a month old, they can withstand storms and continue to grow. However, when ears of maize have begun to grow, the plants easily collapse under strong winds or cyclones, and the smallholder farmers are forced to let them die. The farmers believe that no other options exist to overcome this issue.
- Considering that stormy winds are frequent in Dompu, further exploration might be required regarding coping strategies on preparedness for these disasters, in addition to how these winds impact to the farmers' income. Due to the limited availability of the farmers, information on cyclone preparedness was only briefly touched upon during the assessments.

Pests

- In several areas, smallholder farmers admitted that pests are serious problems. Although the smallholder farmers cannot explain how climate is relevant to the proliferation of pests, they do realize that the rainfall with highest intensity usually occurs in January. They have a common understanding that this high intensity of rainfall in January does not always provide suitable conditions for young corn seedlings to grow as the soil is moister, which makes the plants more susceptible to pests. However, the smallholder farmers do not have comprehensive scientific knowledge of pests, nor how the rainfall intensity affects the growth of pests.
- In Donggo (Sila subdistrict) some smallholder farmers reported that pests causing stalks to rot had damaged a considerable section of their planting areas. In other places like in Kempo and Mbuju, farmers also admitted that based on their experience in maize farming, beginning planting in January increases the likelihood that their plants will be attacked by pests.
- Pests are also likely to reduce farmer's productivity, which leads to decreased income. However, in many areas these impacts are considered to be less severe than those caused by drought or cyclones.
- Some farmers sow seed in November and December to minimize the risk of pest infection.
- Farmers need more information on pests and diseases affecting maize crops and strategies to reduce pest damage.

Other shocks and stresses

Deforestation

- In some discussions (in Mbuju and Saneo) it is mentioned that decreased areas of forest are believed to be causing bees to lose their habitats. This is indicated by the decline in the amount of honey that farmers can collect. Honey is one of the sources of additional income for farmer families.
- In some hilly subdistricts like Tambora, farmers raise the issue of deforestation as the cause of regular landslides in their areas

Monkeys and wild boars

- Monkeys and wild boars are considered to be the most damaging animal threat to the farms. Male and female farmers will stay overnight in their farms to guard their plantation from monkeys and wild boars.

Livestock theft

- Livestock theft, particularly cows, horses and goats, is another serious issue as livestock is one of the main sources of emergency savings. Some women prefer to not continue raising livestock as their financial loss is so great if they are stolen.

Limited access to fertilizer

- In all communities, smallholder farmers shared their concerns about fertilizer availability. The smallholder farmers must pay a down-payment far before they sow crops to make sure they have an adequate stock of fertilizer. The only other option is to get fertilizer in different subdistricts with higher prices (almost double), and the supply still does not meet their needs.
- Apart from the support they receive from Agri-Fin program, to make sure that they can pay the down-payment on fertilizer smallholder farmers will often borrow money from moneylenders, paying extremely high interest rates. This makes them much more vulnerable to dealing with shocks and stresses that have a financial impact.

Limited access to financial resource (microloans and savings)

- Most farmers face limited access to financial resources.
- Most farmers consider moneylenders to be the most reliable source of quick loans during emergencies, as they do not have many other methods by which access loans. Moneylenders can provide a large amount of money without many formalities or procedures. However, farmers do realize that dealing with moneylenders will trap them into never-ending debt cycles, as moneylenders will often charge 80%-100% interest on their loans.
- At the household level, wives and husbands will decide together whether they need to borrow money from moneylenders. Once the decision is made, the wives, as the main financial managers, will be assigned to seek out loans from moneylenders.
- For example, to plant one hectare of land, farmers will need around 9,000,000 rupiah of capital (for seeds, inputs, and labor) per hectare. From one hectare of land, 9 tons, maximum, can be produced. However, farmers report that on average they will harvest around 7-8 tons of maize. The average price of maize is around 2,700 per kilo, with the possibility of higher prices during the off-season, or lower prices if the corn is not optimally dried (either because the corn was not sufficiently dried or the was rained on during the sun-drying process). If a farmer has 2 hectares of land, with 8 tons of yield they can produce, the farmer will earn around 43,000,000 rupiah for one planting season; and if deducted by the capital they need (around 18,000,000 rupiah), the farmer will still earn around 25,000,000 per season. However, usually farmers will borrow money from moneylenders with around 80% interest rate or more. This means that the farmer will have to pay around 33,000,000 rupiah or more to the moneylender, and thus they only earn around 10,000,000 – less than their investment capital. The farmer will earn less if their field produce less than 8 tons per hectare. In the last planting season, farmers in Mbuju, for example, only produced 1-2 tons per hectare due to drought. In such a situation, instead of paying their

debts to moneylenders, the farmers will borrow more money. Meanwhile their outstanding debts will continue increase due to accumulating interest.

- Moneylending services expand in these areas because there is very limited access to formal microfinance loans. Some formal banks provide microfinance loans, but most farmers consider the procedures to be too complicated, particularly given their low level of education, and feel that dealing with formal paperwork is daunting for them.
- This limited access to financial resources is exacerbated by the fact that most farmers do not have sufficient long-term savings. (Although some do have savings to cover partially costs for the next planting season.)

Limited access to agricultural and climatic information

- The lack of access to timely and accurate information concerning the changing rainfall patterns makes farmers more likely to suffer a loss as the seeds they plant fail to grow due to the drought.

Gender dynamics in Agri-Fin target communities

Roles and Responsibilities

Corn Farming activities

Planting Stages

Land clearing, soil preparation and burning (including weed slashing, tree-cutting etc.)

Roles of Women

Regular roles

- Women mainly prepare food for farming laborers. For one hectare of land, land clearing and soil preparation requires approximately 10-15 laborers for a week, or sometimes longer, depending on the condition of lands.
- They will bring food to the farms, sometimes assisted by their husbands and the other member of families, such as their daughters or sons
- Besides preparing food, women will join their husbands and other laborers in working on the land. They will collect branches, grass, and some of them also perform male-dominated tasks such as tree cutting and preparing fences.
- Women are also involved in finding laborers at this stage, particularly female laborers who will be hired during for planting. Due to the high demand of laborers during the planting and harvesting stages, many farmers usually will hire the laborers in advance, to ensure their availability.
- For the case of female household heads (FHHs), some of them will need more financial resources, as not all of them have male adults in their family who can support them in working on their farms. Consequently, FHHs need to hire male laborers to clear their lands.
- As the location of most of the farms are relatively far from their home, women will also cook at the farm and bring their children to the farm, or they will leave for the farm after they bring their children to school.
- Daughters will also accompany their younger brothers/sisters who are still infants, while their parents work on the farm.
- Some women will leave their children with their

Roles of Men

Regular roles

- Men are considered to be the ones responsible for land clearing. This is seen as a male-dominated task, although wives usually will assist them working on the farm for a considerable length of time.
- Men will work mainly on the 'heavy' tasks, such as cutting trees and making fences for their farms.

Affected by shocks and stresses

- Climatic shocks and stresses are reported to have no particular impact on male-dominated land clearing tasks.

grandmothers, while they work on the farm.

Affected by climatic shocks and stresses

- Climatic shocks and stresses are reported to have no particular impact on female-dominated land clearing-related tasks.

Spraying herbicide (1st and 2nd stages)

Regular roles

- In general, to spray herbicide on their farm, farmers will hire those who have the spraying device. The price already includes the rental cost for the device. Women's primary role is to bring water closer to the sprayers, from the water storage placed around the farms.
- Water for spraying is prepared by the farmers by collecting rain water, collecting from the river nearby or transporting it from their houses.
- Women transfer water into jerrycans to be transported by their husbands or by ojek (motorbike taxi) to the farm.
- Female household heads mostly pay ojek to transport the water and need more funds to pay laborers to prepare water storage on the farms.
- Apart from their tasks in farming, women are also fully responsible for preparing food for laborers, including collecting woods for cooking on the farms.
- Some families with less income, for example female-headed families, will only spray herbicide once as they do not have enough money to finance the second spraying.

Affected by climatic shocks and stresses

- When there is no rain, farmers will transport water from their houses (shallow wells). By transporting water from their homes, the cost will increase, as they need to pay more for fuel or ojek.

Regular roles

- Those farmers hired for spraying herbicide usually are male farmers.
- As the task is considered as heavy work, spraying herbicide is considered as male job.
- Husbands prepare water storage in the farms. They set a tarpaulin to collect rain water, from which women will distribute water using jerrycans around the farms, to bring the water closer to the sprayers.
- Husbands are those who usually will deal with chemicals, such as herbicide and pesticide, as they are considered to have better knowledge in dealing with farming chemicals. Particularly, it is the husbands who mostly attended the dissemination meetings organized by Syngenta.

Affected by climatic shocks and stresses

- Some husbands will go back and forth from farms and their houses to bring water, as they cannot collect rainwater

Planting corn

Regular roles

- In general, planting is considered to be a woman’s job, although some male farmers can plant as well. Female farmers are seen to be more skillful and faster in planting corn than male farmers.
- For planting, it is usually the task of wives to find laborers, and they usually make hiring decisions far before the planting time (usually when they decide to plant i.e. during the land clearing).
- During the planting stage, due to the high demand, sometimes it is hard to get laborers. For those who have enough savings, they will pay the laborers in advance, to ensure they have laborers in time. Otherwise, they have to wait until the laborers finish working on other farms, and sometimes this will be too late as they could miss the raining period.
- Apart from planting, women will also be responsible for preparing food, both for the laborers and their families.
- In most places, women will be paid equally as men for their work. But, in some places like Donggo area, female workers are paid lower (females receive 50,000 IDR per day; males receive 75,000 IDR per day).

Affected by climatic shocks and stresses

- In most of target areas, unpredictable rainfall becomes a challenge. Learning from previous experience, farmers will prefer to plant before January every year, which increases the pressure to finding laborers.
- Usually those who have less money (for example, female household heads) will find the laborers the last, as they cannot pay laborers in advance.

Waiting for around one week until corn grows

Regular roles

- After planting stage, farmers will wait around one week until the corn grows. To prevent damages caused by monkeys and wild boars, many wives will stay overnight on their farms, together with their husbands. They will alternate with their husbands to guard their farm at night. Usually they will

Regular roles

- Usually in one group of female farmers who work collectively for corn planting, there will be two male farmers who assist them by holding a rope to ensure the right spacing.
- The husbands will assist to prepare the seeds.
- Apart from the payment they receive (which is in some places higher than their female counterparts), male farmers will receive a pack of cigarettes and an energy drink.

Regular roles

- Although both male and female farmers will stay overnight to guard their farms, the task to oversee the farmers is considered mainly as male task; and wives simply assist them working.
- In the morning, after having breakfast, husbands will go

	<p>stay awake until 9 – 10 pm, when they are relieved by their husbands.</p> <ul style="list-style-type: none"> • When they stay overnight on the farms, they cook dinners and lunch for their family. • Early in the morning, wives will go home to clean up their houses and will come back to the farm in the afternoon 	<p>first to the farm, and their wives will join them few hours later, after they finish their domestic work (cooking, reproductive work, feeding cattle, bathing their children).</p>
<p>Spraying herbicide</p>	<p>Regular roles</p> <ul style="list-style-type: none"> • Similar to the herbicide spraying prior to the planting stage, women provide food for laborers for this stage. • Women will also join their husbands on the farms and assist in carrying water closer to the sprayers. 	<p>Regular roles</p> <ul style="list-style-type: none"> • Those farmers hired for spraying herbicide are usually male farmers. • As the task is considered heavy work, spraying herbicide is considered a male job. • Husbands prepare water storage on the farms. They set a tarpaulin to collect rain water, from which women will distribute water using jerrycans around the farms, to bring the water closer to the sprayers. • Husbands usually will deal with chemicals, such as herbicide and pesticide, as they are considered to have better knowledge in dealing with farming chemicals. Particularly, it is mainly husbands who attended the dissemination meetings organized by Syngenta.
<p>Fertilizing Corns</p>	<p>Regular roles</p> <ul style="list-style-type: none"> • Together with their husbands, women will discuss and decide when they will pay a down-payment for purchasing fertilizers and how much they will purchase. This includes the decision about from whom they can obtain loans (usually moneylenders). • Most women visit multiple fertilizer stores, to find the cheapest price. • Women usually are those who deal with the payment with the stores. • For many women, they also will arrange the transport to bring the fertilizers to their houses; some of them will pay ojek and some of them will be assisted by their husbands. • Fertilizing corn plants will be done by both male and female farmers, including boys and girls. • In this stage, girls and boys usually work and get paid with 	<p>Regular roles</p> <ul style="list-style-type: none"> • Both male and female farmers will contribute in the decision on when and how much they will purchase fertilizers, including how to obtain financial support • Husbands and male laborers will be responsible to lift or shoulder fertilizers

	<p>lower payment than adults. They will do it during weekends or, in some places, they will take 1-2 days off from school.</p> <ul style="list-style-type: none"> • Some farmers who have more money will fertilize their plants twice, to ensure higher produce. 	
<p>Overseeing the plants from around 30 days after silking (when kernels start forming hard grain layers) up to corn ready for harvesting (around 120 days)</p>	<p>Regular roles</p> <ul style="list-style-type: none"> • Together with their husbands, women will stay overnight on the farm, to guard their farms from wild boars and monkeys. • Women cook food for their families when stay overnight in the farm. • Female household heads also stay overnight on the farms, sometimes with their sons or male relatives. • Occasionally women go home to clean house, wash clothes and perform other domestic chores. • For those who raise cattle or poultry, they will come home more often to feed them. 	<p>Regular roles</p> <ul style="list-style-type: none"> • Together with their wives, men will stay overnight on the farm, to guard their farms from wild boars and monkeys. • For families who have more money, husbands are responsible for installing a generator to electrify the farm and surrounding area, including setting wire around the fence to electrocute monkeys and wild boars. • Husbands usually stay awake longer on the farms to guard the farms.
<p>Harvesting</p>	<p>Regular roles</p> <ul style="list-style-type: none"> • Together with their husbands and male laborers, female farmers pick ears from stalks, unwrap husks and collect them. • Women will also shoulder sacks of kernels to be put into threshing-machines (to thresh out the grains). • Women will deal with the payment for renting threshing-machines. 	<p>Regular roles</p> <ul style="list-style-type: none"> • Together with their wives and female laborers, male farmers pick ears from stalks, unwrap husks and collect them. • Men will work on heavy tasks, such as shouldering corn sacks etc.
<p>Drying</p>	<p>Regular roles</p> <ul style="list-style-type: none"> • Women and their husbands will work the hardest during this stage, to make sure their corn is properly dried, so that they can sell them at the best price. • Most women consider that drying stage to be the most distressing weeks in corn farming, as they primarily must stand by and stay alert to potential rainfall. • They admit that they often have to deal with some tense days, due to the high pressure. They are often blamed if they forget to wake up their husbands when it rains; or if they are too late to cover the corn. Wet corn is usually sold at a very low price, and farmers can face a very big loss due 	<p>Regular roles</p> <ul style="list-style-type: none"> • Women and their husbands will work the hardest during this stage, to make sure their corn is properly dried, so that they can sell them at the best price. • While women consider this stage to be the most distressing period, many male farmers see that the stress is still manageable and do not really consider it to be the most distressing time.

	<p>to even just a short period of rainfall during the drying time.</p> <ul style="list-style-type: none"> • Due to the high pressure during this time, women often cook late so that they provide food late, too. • Women have to manage their time better, to keep eye on their corn and work on their domestic tasks. 	
Selling	<p>Regular roles</p> <ul style="list-style-type: none"> • Both women and their husbands will seek information about the best price for their crops. • Women will receive the payment fully from a grain-trader or other buyers/warehouses. • Women contribute in making decisions on selling crops. 	<p>Regular roles</p> <ul style="list-style-type: none"> • Both women and their husbands will seek information about the best price for their crops. • Male farmers will work on physically heavy tasks, e.g. bringing corn sacks. • Men will transport the crops to the warehouse.

Non-farming activities and farming activities for different crops

Types of activities

	Roles of Women	Roles of Men
Productive activities	<ul style="list-style-type: none"> • Farmers raise livestock, such as cows, goats and horses. They earn some income from selling horse milk, which gives women small daily incomes. In some places, where cattle are not allowed to roam freely in open-range, women will spend more time than men in raising cattle. Usually women feed and collect grass for the cattle. • Female farmers usually have more roles in raising and taking care of cattle than their husbands. They receive some assistance from their husbands, but usually women will spend more of their time to get grass, feed cows and milk horses. Cows are valuable livestock for farmers, usually valued between 7-10 million rupiah each. Women take greater responsibility for raising cattle, which increases their workload. When the cattle or milk is sold, women will get extra income. But, as raising cattle needs long time investment, usually the family will sell cattle only when they are truly in emergencies, such as during crop 	<ul style="list-style-type: none"> • Men assist their wives in collecting grass. • Men guard the cows that roam in open range. • Men deal with cattle theft. • With men's physical capacity and ability to be more mobile than female farmers, migrating to different areas is a strategy more feasible for male farmers than female. Although in some areas, some female farmers also migrate to get additional income.

	<p>loss. Horse milk provides an additional income source for women to fulfil their daily needs, save for occasional household needs, or pay their debts/credits to rice suppliers.</p> <ul style="list-style-type: none"> • Female farmers also produce <i>tenun</i>, woven fabric, as an additional source of income. • Female farmers also run small businesses such as catering, selling cakes, and selling rice and other basic necessities. • Some female farmers also sell honey collected by their husbands from the forest. • After harvesting, some poor women, for example female household heads, migrate several weeks to get additional jobs on farms in different subdistricts/villages. • The effort to generate additional income usually leads women to spend more time on income generating activities, apart from the time they spend on domestic chores, reproductive roles and farming activities. Most of them will wake up much earlier everyday than their husbands. While their husbands will take a rest after returning from their farms, women will continue working on their household tasks, reproductive roles and productive activities to earn additional income. 	
<p>Domestic chores</p>	<ul style="list-style-type: none"> • Cook for daily meals, washing clothes, cleaning houses, homemaking 	<ul style="list-style-type: none"> • Not many mentioned during the discussion on male domestic roles; • Repairing leaking roofs, tasks related to carpentry, occasionally
<p>Financial management</p>	<ul style="list-style-type: none"> • Wives are the main financial managers in the households. • They are responsible for making the payments for school of their children, for basic needs and for daily operational costs. • Women are also responsible for making loan-repayments, including dealing with moneylenders. • While decisions are made together with their husbands, women are more involved in the process of selling livestock. • Rural bank staffs believe women to more reliable in financial management, so that actually providing loans for women will 	<ul style="list-style-type: none"> • Men deal with the paperwork required to access formal loans. • Together with their wives, men make decisions on farming expenses and decide whether they will borrow money from moneylenders or not. • The husbands are the breadwinners for their families. Husbands usually will give most of the income they earn to their wives to be managed. Thus, women have an important degree of power over the use of household

	be more beneficial for the stability of rural banks.	income. <ul style="list-style-type: none"> • In female headed families, male adult sons substitute for the roles of husbands in dealing with formal microfinance institutions, for example as the guarantors when their single mothers access formal loans.
Reproductive activities	<ul style="list-style-type: none"> • Women look after children and accompany their children when they are studying. • They will make the payments for their children's schools, their basic needs, and daily operational costs. 	<ul style="list-style-type: none"> • Most men spend most of their time on the farm, and they give limited time to reproductive roles.
Farming for different crops	<ul style="list-style-type: none"> • In some places, wives and husbands work together on growing additional crops, such as cashew, paddy, green beans and soybeans. • In some places, female farmers assist their husbands in working on paddy farming, assisted by laborers and their wives. • Women contribute to paddy planting (in the families which have several crops to grow). • Women harvest paddy. • Women sell crops (paddy and cashew), and manage the money earned. 	<ul style="list-style-type: none"> • In some places, wives and husbands work together on farming cashew for additional income. • In some places, male farmers work on paddy farming, assisted by laborers and their wives. • Men are considered to be the main actors in managing paddy planting and various other additional crops.

Access to resources

Type of access

Description

Access to information, training and education

- In general, male and female farmers have limited information about the price of their crops in the market.
- They are also often deceived by off-takers/scammers, who come from outside Sumbawa Island, who promise to buy their crops at a good price, but take goods without ever paying. Incidents like this were reported in all areas of assessments.
- Male and female farmers admit that they cannot rely on extension offices to obtain agricultural information as needed.
- Female farmers also have more challenges in accessing meetings because they are very dependent on their husbands or motorbike for mobility. However, taking a motorbike taxi can be expensive (20,000-30,000 IDR per ride).
- Female farmers are usually very occupied with their domestic chores. Meanwhile, their husbands do not always share the information they receive as much as needed. This is because there is a common understanding that farming/agricultural information is more relevant to men than to women, as farming is considered to be men's primary task.
- Apart from the abovementioned issue, in general, it is considered that activities in the public sphere are a part of the male domain. Farmer meetings are viewed as public activities, so female farmers may consider that attending the meetings is not within their role, unless it is required by the programs, as is the case for female farmer group leaders. This situation will spare women from accessing more information on farming
- Most female farmers will access agricultural information by communicating with their social network, for example, with their female neighbors, or in the case of the Agri-Fin program, with the farmer group they joined. However, this communication is not an optimal, or valid, source of information, as sometimes there is missing information along the flow from the Syngenta agronomist to the group leader to eventually reaching the group members. (The information flow mostly did not optimally reach the farmer members.)
- Although they have greater access to information, husbands do not always share the information sufficiently to their wives
- The percentage of women aged over 15 years old who are illiterate in Bima District is 7.09%, higher than men's rate of 5.75%¹. In Dompu the percentage of illiterate males is 6.46% and females is 9.37%.
- In Bima, the percentage of the male population over 15 years old who never enrolled in school is 4.62%, and 26.11% did not finish elementary school. For females, 7.99% have never enrolled in school and 26.76% have not finished elementary school. In Dompu, for the same age group, 5.78% of males have never enrolled in school and 24.81% have not finished elementary school. For females, 10.34% have never enrolled in school and 25.05% never finished elementary school.
- The percentage of men who finished high school in Bima is 23.73%, and in Dompu 23.81%. The percentage of women who finished high school in Bima is 18.81% and in Dompu is 19.37%.
- In most areas, female farmers are still challenged by using mobile phones and are less familiar with them. Their ability to use mobile technology is far less than male farmers, most of whom have their own hand phones.

¹ Source: Nusa Tenggara Barat dalam Data 2015, Badan Pusat Statistik Provinsi Nusa Tenggara Barat, p. 79.

Access to assets and property

- Women rarely have legal landholding status and ownership of vehicles. As they lack access to these resources, very few women can gain access to formal loans.
- Land pawning is one of the strategies to deal with income decrease in families if they face crop failure due to stress or shock. Pawning allows them access quick money without worrying about high interest rates. Through this strategy, farmers usually will offer their land to other farmers to plant for some agreed period of the planting season. In return, the owner of the lands will receive money. Land pawning is also a strategy many farmers take when they cannot access any other source of financial support. However, consequently, during the agreed period of time, the owner of the land cannot farm. This will result in decreased income, as usually the money they can get from land-pawning is much less than what they can earn if they cultivate the lands. However, as the owner does not have adequate capital to finance farming activities, land-pawning often becomes an option to access quick money.
- For female household heads, land pawning is a good option to obtain emergency money (including crop loss), so that it will reduce the amount of money they will borrow. However, as a consequence, they cannot plant their farm for a period of the season, so they might be less productive.

Access to financial resources

- Access to formal microloans is considered to be beneficial for farmers to reduce their dependence on moneylenders. Women usually have better access to informal lenders, while men have more access to formal microloans due to their official ownership status over assets.
- Women will manage the financial resources in the families. The farmers need access to loans early (around one month before they commence planting) for the preparation of planting including:
 - *Purchase of fertilizer:* Farmers must purchase fertilizer in advance, otherwise they will not get a sufficient amount of fertilizer for the season because stock is limited. Farmers often have to pay much more (almost double) if they have to purchase later in the season. Women will take care of the purchasing process, including payment. They will also seek out informal loans to add to the amount they have to pay for fertilizers.
 - *Purchase of seeds, agrochemicals and other agricultural inputs:* for those participating in Agri-Fin, these are provided in kind from Syngenta (as one of the stakeholders in the Agri-Fin partnership) and is deducted from the loans the farmers received.
 - *Payment for labourers:* Farmers must pay laborers to work on their farms. They usually pay around 70,000 IDR/day for male and female workers, but for male workers they pay additional costs to provide cigarettes and energy drinks. In some areas, like Donggo, female workers are paid 50,000/day and male are paid 70,000/day. In these areas with different wages for male and female labourers, people believe male farming tasks to be generally heavier than female tasks.
- In the household level, wives and husbands will decide together whether they need to borrow money from moneylenders. Once the decision is made, the wives, as the main financial managers, will be assigned to seek out loans from moneylenders. Moneylenders usually prefer to deal with women, as women are easier to be intimidated, to ensure repayment and also because the women are the financial managers in the families. Although the decision is made together by both the husband and the wife, it is usually the role of the wife as the main financial manager to deal with moneylenders. Apart from that, women are more patient to negotiate with moneylenders to propose some flexibility in

repayment.

- For families headed by women, the financial decisions will be made by the woman. Sometimes they discuss with other family members, such as their oldest son or daughter, but practically female household heads often will make the decision on their own. In many areas, it is considered that female household heads tend to access moneylenders more, as usually they work on smaller land tracts, with more limited access to formal loans.
- Female farmers also establish credit lines, not only with moneylenders, but also shops which provide basic needs such as rice. Usually they will get rice from these shops in advance, and they need to repay twice as much during the harvesting time.
- Although female heads of households have sole or primary decision-making power over whether to borrow money, their low income and limited collateral make them much more vulnerable to moneylenders.
- While the role as financial manager will give women greater access to financial resources in the family, it also likely increases women's burden, as they need to find ways to expend the income the best they can so that it fulfills the household needs, including costs for the health and education of their children. Usually the income from their husbands is not sufficient, so they must find different additional sources of income.
- Most women have less experience in dealing with formal loans or formal financial institutions, so they feel less confident in accessing formal financial services.
- Men have more direct access to formal loans, as most of them have land certificates which serve as collateral. However, most of them will give the money they borrow from microfinance institutions to their wives as the financial managers within families.
- Almost all female farmers in the assessment reported that none of them have formal savings, and only their husbands have bank accounts.
- Livestock is often raised as an asset, and serves as a form of savings.
- Some women have assets in the form of jewelry and woven sarungs which can be sold when needed. However, the value of these assets is not very significant when compared to their need for farming capital. This form of 'saving' is more to fulfill daily needs, such as purchasing rice.

Access to jobs

- Female household heads have more difficulty in accessing jobs, so they earn less income. This situation often causes female household heads to become trapped in debt. Most women see that it is harder for women to get jobs, due to their low education, physical condition and limited mobility.
- Male farmers usually migrate to different areas, sub districts or districts to work for other farmers, or they work in wood-cutting places as laborers. Male migration for employment is one of the options to earn additional income for smallholder farm families.
- Some female household heads will also join a group to migrate to different sub districts or districts to obtain additional incomes by working in seed-planting for other farmers, or as laborers during harvesting time.
- Agriculture is the largest source of employment for the population², with 60.70% of labor force aged over 15 years old³ working in the agricultural sector. In general, women's labor force participation is much lower than men's.

² Source :Biro Pusat Statistik Kabupaten Bima (Statistics Bureau of Bima District) 2015, p. 9

³ Source :Biro Pusat Statistik Kabupaten Bima (Statistics Bureau of Bima District) 2015,p.51

- Based on the Statistic Agency data (*Nusa Tenggara Barat dalam Data 2015*) male migrant workers from Bima number 739, and from Dompu 43. The number of female migrant workers from Bima reaches 923 people, and in Dompu is 708.

Decision making

Levels of decision making

Description

Decision making in the households

- As the financial managers within households, women have an important role in making decisions related to household expenses; the main expenditure in households are food, education for children, transportation, farming-related cost
- Women also make decisions on how to fulfill the financial domestic needs, as most of the income they receive from their husbands will be allocated for big expenses such as farming and children's education.
- Both male and female farmers will contribute in deciding on moneylending issues. However, once it is decided, women usually will deal with moneylenders more, both in seeking out loans and managing the repayment.

Decision making in communities

- Female farmers contribute very little in decision making at the community level.
- As participation in decision-making at the village level is considered to be a male domain, village meetings will primarily be attended only by men.
- In each village, *Pemberdayaan Kesejahteraan Keluarga (PKK)* is established. The objective of this organization is to facilitate women's empowerment at the village level. However, the organization does not reach female farmers, who are mostly poor and low-educated. Based on most of the discussions, PKK members are only those women who are relatives or family members of village authorities.
- There is almost no other community-based organization to accommodate women's particular interests, except *arisan* groups and religious groups in only a few villages.

Time and space

- In general, female farmers have very limited mobility as most of them cannot ride motorbikes. Yet the location of public services and their farms are quite far away from their residences.
- Women must wake up early to cook, clean house, and take care of children. Men usually wake up later, around an hour before breakfast time. After having breakfast, husbands go to the farm. As most women cannot ride motorbikes, they will go to the farm with their husbands. In the cases that women cannot go to the farms with their husbands at the same time, women will take *ojek* which cost them around 20,000 – 30,000 per trip.
- Female household heads usually walk every day to go to their farms, which requires them to allocate more time for their daily activities.

Women's and men's typical daily activities

Time	Activity	Activity
	Women	Men
04.00-06.00	<ul style="list-style-type: none"> • Pray • Cook food and coffee for breakfast 	<ul style="list-style-type: none"> • Most men still sleep, mostly will wake up at around 06.00-07.00 am
06.00– 07.00	<ul style="list-style-type: none"> • During farming seasons, women will wake up earlier, to prepare food for laborers • Prepare children for schools • Clean house • Collect water • In some areas, milk horses • Take care of livestock, feed cows • Bring tea/coffee for husbands • Prepare food to be carried to the farms • Bring children to schools 	<ul style="list-style-type: none"> • Pray • Take bath • Smoke and drink coffee • Eat breakfast • Prepare some tools for farming (during farming seasons)
07.00 – 17.00	<ul style="list-style-type: none"> • Go to farm together with their husbands • Work in the farm • Prepare food in the farm for laborers and husband • Serve and eat lunch • Pray 	<ul style="list-style-type: none"> • Go to farm with their wives • Work in the farm • Pray • Eat lunch
17.00 – 18.00	<ul style="list-style-type: none"> • Come back home • Feed animals • Continue some income-generating activities, such as weaving etc. • Prepare food • Look after children • Wash clothes and clean house 	<ul style="list-style-type: none"> • Come back home • Pray • Take a rest and sleep • Occasionally repair houses and farming tools

	<ul style="list-style-type: none"> • Fetch water • Prepare food for dinner 	
18.00 – 22.00	<ul style="list-style-type: none"> • Serve dinner • Pray • Accompany children to study • Continue some income-generating activities • During farming season, stay overnight at the farm to oversee plants 	<ul style="list-style-type: none"> • Pray • Eat dinner • During farming season, stay overnight at the farm to oversee plants • Sleep late to stay longer overseeing farm
22.00 – 04.00	<ul style="list-style-type: none"> • Sleep earlier than the husbands in order to wake up early 	<ul style="list-style-type: none"> • Sleep late, usually after midnight, to oversee farm

Cultural and Social Norms

Practice of *Siri* marriage

- In Bima and Dompu, many men took second wives through *siri marriage* (unregistered marriage), so that the marriages do not have marriage certificates. Almost in every discussion, women raise their concerns about this issue, and that they cannot easily accept the situation. Meanwhile, in discussion with men, they tend to be a bit reluctant to discuss further about the issue.
- Based on most of the discussions with female groups, there are several factors which make women choose to stay in the marriage, despite them being upset with their husband's decision to marry second wives. The first factor is that they are concerned that divorce can have bad impacts on their children. Secondly, female divorcees tend to have bad reputations in the community. Third, women are likely to lose their access to land and other resources, since in many families men are the land owners. Divorcees and widows also have limited access to formal loans/credits, as they are often considered to not have a stable income and have less opportunity to access to jobs. Thus, women believe there is no other option but to stay in their marriage and to deal with the situation they face.
- The husband's income in the household must be divided to include the second wife, as men have to become the breadwinner for both marriages.

Access to formal affairs and public sphere are considered as male domain

- Male and female farmers consider it to be the role of men to deal with formal and public participation, including participation in village community meetings and banking. Female farmers consider their roles to be more in informal areas and at the household level.

- Social and cultural norms that assign women the role of caring for the household and men the role of being the breadwinner and participating in public events act as major barriers to female participation in community meetings. This severely limits their voice in decisions that have an impact on their social and economic status.

Language barriers, formality issue and other cultural unfavorable norms

- While most men can speak both Bahasa Indonesia and the local Mbojo language fluently, very few female farmers can speak a language other than their Mbojo language. Meanwhile, all the formal access to loans is primarily facilitated in Bahasa Indonesia, so that language becomes one of the issues in creating gaps between women and formal financial institutions. Translation can be an option to manage the barrier; however, it needs to be ensured that translators do not simplify the explanation for female farmers. Male translators in some female meetings also often create awkwardness and discomfort for most female farmers to share experiences. Therefore, if possible, female translators are preferable.
- Dealing with formality in the public sphere is mostly handled by men, including attending meetings in public and with authorities. Women seem to be less confident when they must express their opinion and share questions in formal discussions/meetings.
- Men are reluctant to do domestic work, including child care and homemaking, as these tasks are considered to be 'feminine' work.

Laws, policies and institutions

- Most of the staffs or rural banks have limited knowledge and understanding of gender issues and the importance of integrating gender into program implementation.
- The rural banks acting as the main partners in the Agri-Fin program still do not collect the borrower data disaggregated based on age and sex.
- The regulation which requires land-certificate or asset documentation as the collateral for accessing formal loans also become a barrier for women to access formal loans, as most women do not have the documents
- As most women have less access to jobs and stable income, especially widows and divorcees, it is less likely that formal financial institutions will provide them microloans, as women are considered to be less reliable in repaying their loans. However, in the case of married women, as dealing with repayments is relevant to household financial management, it is considered that women are *more* reliable in making repayment.

Gender-based violence

- As reported by *Divisi Hukum dan Advokasi Lembaga Perlindungan Anak* (LPA) NTB, Dompu has the highest rate of violence against women and children throughout the province. In 2015, it was recorded that there were 1,237 cases of violence against women in West Nusa Tenggara Province and half of the number occurred in Dompu.⁴

⁴ Source: Kasus Kekerasan Anak dan Perempuan Tertinggi di Dompu
<<http://www.suarantb.com/news/2016/10/19/11876/kasus.kekerasan.anak.dan.perempuan.tertinggi.di.dompu>>

- When a marriage is unregistered, women lose their entitlement to protection and they find difficulties in obtaining birth certificates for their children.
- The case of *Siri* marriage commonly occurring in Bima and Dompu can also lead to gender-based violence. The Ministry of Social Affairs determined that *Siri* marriage is one of the sources of violence against women, child abuse and trafficking. In Indonesia, half of 86 million children are not registered by birth. This situation will impact them throughout their lives, as it limits their access to social protection, education and other public services.⁵

Gender and Resilience Vulnerabilities and Capacities

Women's vulnerabilities in Agri-Fin targeted areas

While climatic shocks and stresses bring different impacts in different areas; they also affect men and women differently, depending on various factors, such as different roles and responsibilities, cultural norms, government policies and available services.

The following disparities exacerbate the impacts of climatic shocks and stresses to women:

Limited access to resources

Women contribute largely in corn-farming activities. In all stages of corn-farming, women and men have significant roles and responsibilities, including providing foods for farm-workers; staying overnight at the farms to prevent wild animals from damaging the farm; hiring laborers; dealing with payments for fertilizers; and seeking out additional loans to meet their farming needs, which includes dealing with moneylenders.

However, despite the significant contributions of both groups, various factors create gaps between male and female farmers in accessing resources. In Bima and Dompu, women have limited access to land, tools, credit and other assets, such as motorbikes. Women's access to land is mostly gained either through marital status (working on the husband's lands) or inheriting from parents. When women do have access to land, they have limited control over it. Since they do not have official landholding status, they have limited ability to contribute to decision-making regarding the use of the land. Their roles are considered to be complementary to the roles of men, who primarily have official landholding status. Due to the lack of access to assets (such as land and vehicles), women also tend to have limited access to formal loans.

Because of their inability to access land except through their husbands, women often choose to remain married even under conditions which they deem unacceptable, such as when their husband marries a second wife under *Siri* marriage. What's more, divorce tends to be much more difficult for women than for men, for in addition to losing access to their land and their source of income from their husbands, women have access to far fewer job opportunities than men.

In the agricultural sector, where land and financial resource are crucial, women often lack formal access to them. The lack of sufficient access to resources put women in a higher level of poverty

⁵ Source : Asmarani, D, 2015, 'Ending Gender-based Violence and Working with the Religious Community', the Magdalene<
<http://www.magdalene.co/news-659-ending-genderbased-violence-and-working-with-the-religious-community.html>>

compared to men, which eventually increases their risks to disasters and climate-related shocks and stresses.

Lack of education and access to agricultural information, knowledge and technology

As reported by BPS, in general most women in the agricultural sector in Bima and Dompu received fewer years of formal education than men. Apart from this, the perception about the complementarity of women's roles and responsibilities in agricultural activities tend to disparage women's contribution in farming in general, which consequently reduces women's access to agricultural information. This common understanding also indirectly perpetuates attitudes that agricultural advisory information and meetings are under men's domain. Meanwhile, the role of main financial manager within families requires women to work harder to manage the financial resources wisely and with right-allocation, including ensuring that they can sufficiently finance farming necessities, such as ensuring that they can get fertilizers with the limited income they have. As a result, meetings and events to disseminate agricultural information often prioritize male farmers to attend, and most women have less knowledge on farming.

Moreover, in general it is considered that activities in the public sphere are part of the male domain. Farmer meetings are viewed as public activities, so female farmers may consider that attending the meetings is not within the scope of their roles, unless it is required by the programs, as in the case for female farmer group leaders.

Adult women also face more challenges in accessing mobile bundling services due to their lack of familiarity with hand phones. They tend to be dependent on their husbands or their sons when they need to communicate or receive information. Even if they are able to access phones, they do not have the sufficient skills and knowledge to use them as a means of obtaining agricultural or financial services.

This lack of formal education, access to knowledge, information and technology becomes a great disadvantage for women. The lack of sufficient education limits women's attainment for formal and paid employment, which in turn increases their subordination to their male counterparts. Furthermore, their lack of necessary information and knowledge will reduce their capability to access, interpret and control information, including understanding and responding to information regarding climatic shocks and stresses that could increase their resilience.

Lack of mobility

Compared to males, female farmers face more constraints related to mobility. While men have an option to migrate to different villages/subdistricts to find work elsewhere when their farms fail to produce, women are often restricted from leaving their communities. They are primarily occupied with their domestic chores and home-based productive activities. Only in very few instances will women migrate to obtain more income, such as is the case for female household heads who must provide for their families independently. The limited mobility is also part of the cultural norms that women are to remain at home, to carry out reproductive tasks.

Women are very dependent on men to be able to travel, such as going to markets or farms. Culturally, it is not common that women learn the skills required to ride motorbikes. Consequently, in the places like Dompu and Bima Districts, where most public facilities are located relatively far from residential areas and their farms are scattered far away from their homes over rough terrain, women have very limited flexibility to travel, even for some urgent matters such as going to clinics when they fall sick.

This particular lack of mobility brings greater risks for women to respond immediately during disasters, or for accessing some basic services, such as healthcare facilities and going to financial institutions. This condition will increase their vulnerability to climatic shocks and stresses.

Limited roles in community decision-making and social networks

Most female farmers have no access to decision making in communities. There is almost no organization in rural areas in Bima and Dompu districts which facilitate women’s interests in decision making in communities. Some organization like PKK exist, but it does not accommodate female farmer participation in village-level decision making.

Women also have very limited social networks. Many female farmers only have a few close friends, relatives or female neighbors with whom they can develop a strong network of self-help groups. The female farmers often rely on this limited number of close associates to access informal loans, to share problems, and to seek information. PKK only facilitates networking for women who have familial ties with members of authorities.

The gender gaps in the decision-making process can reinforce the existing gender inequalities and increase women’s vulnerability to climatic shocks and stresses. The gaps will also prevent women from contributing their particular experience, expertise and knowledge to efforts of resilience building.

Other barriers

Apart from all the preceding factors, several other issues, such as language barriers, women’s unfamiliarity in dealing with formality, and the necessity to provide safe space for discussion also need to be addressed. Therefore, while facilitating greater access to agricultural information for women would potentially increase their capacity, the approach should take the cultural constraints into consideration. Some adaptations within the program activities are needed, to ensure that the program services will allow women to participate more. Facilitating greater access for women to agricultural advisory services also eventually increases the capacity of farmers’ families in to deal with shocks and stresses.

Gender differences in capacities in Agri-Fin targeted areas

Gendered roles and responsibilities do not only generate different vulnerabilities between men and women, but also often create opportunities which need to be considered in strengthening male and female coping capacities. For example, women have extensive experience not only in caregiving and nurturing, but also in managing financial resources within their families and contributing to farm work. The following are among the different/similar gender experiences which can increase the capacities women and men have:

Summary of gender experiences which potentially can increase their capacity to cope with climatic shocks and stresses

Women	Men
<ul style="list-style-type: none"> • Caring capacities • Informal peer networking • Ability to negotiate and reduce potential of conflicts • Home-based income diversifying capacities 	<ul style="list-style-type: none"> • Social networking • Professional and work contacts and access • Limited childcare responsibilities • Technical abilities to use and

- Strong capacity in household financial management
- Farming related skills, such as planting and harvesting

- access to agricultural equipment and tools
- Farming skills
- Access to formal institutions, including formal institutions
- Higher level of education
- High mobility
- Access to community decision making

Overview of gender integration and resilience in Agri-Fin program

Agri-Fin products and partners

The Agri-Fin program services in Dompu and Bima Districts aim to increase maize production and increasing corn farmers' income. The Agri-Fin program combines several services into a bundle, including agricultural advisory services, financial advisory services, agricultural digital payments and linkages to financial institutions. To achieve this objective, a partnership engaging a number of stakeholders is developed. The following are the stakeholders involved in the partnership and their roles:

Mercy Corps Indonesia: The roles of Mercy Corps Indonesia are to conduct research on agricultural services needed by farmers; to facilitate the partnership from the involving stakeholders and development of loan products for farmers; to improve financial literacy of male and female farmers; to facilitate the usage of mobile application for monitoring; and to promote digital payments through Andaralink.

PT Syngenta: The roles of Syngenta are to provide agricultural technology of *Awali Dengan Benar*, agricultural inputs to provide trainings and day-to-day consultations for farmers; to disseminate information on the applied agricultural technology for monitoring; and to facilitate the cooperation of grain-traders and off-takers.

PT Bank Andara: The roles of PT Bank Andara are to develop loan products for corn farmers; to provide funding as source of loan through BPR (rural bank); to support the bundling of financial services via Andara Link with Syngenta; and to provide financial consulting support for BPR.

PT Bank Andara will transfer the total funding of loans through BPR Pesisir Akbar in the beginning of each planting season annually, and in turn BPR Pesisir Akbar disburses it to the participating farmers.

The transfer from Bank Andara to BPR Pesisir Akbar is subject to the confirmation from Body of Meteorological, Climatological, and Geophysics (BMKG) related to the weather information in the target areas. The information from BMKG is to confirm approximately when the rain will begin in Bima and Dompu districts. After BMKG confirms about the time of rainy season start, Bank Andara will give the green light for the transfer to BPR Pesisir Akbar.

PT BPR Pesisir Akbar: The roles of PT BPR Pesisir Akbar are to facilitate the loan disbursement to corn farmers (within 6-8 months); to monitor loan usage; to collect repayment from farmers and to improve financial literacy of farmers

BPR Pesisir Akbar disbursed the loans in the amount of 8,000,000 IDR per hectare of land. This loan consists of 1,750,000 IDR in cash to support operational cost of corn farming expenses and the rest is in the form of seeds and agrochemicals which is provided in kind. The amount is also deducted for administrative costs and insurance premium. (In Phase II this was 100,000 IDR per hectares, and it is expected to increase in the Phase III to be 350,000 IDR per hectare).

PT Asuransi Central Asia: The role of PT Asuransi Central Asia is to develop an insurance product to cover crop failure/crop loss due to draught and strong winds for farmers.

8Villages: The role of 8Villages is to develop mobile rural advisory services to support the program implementation.

Effectiveness and constraints of Agri-Fin products and activities

Microfinance loans: Agri-Fin facilitates the provision of microfinance loans for farmers through a BPR (Rural Bank) which can reduce their reliance to moneylenders.

The loan approval is made by Andara Link based on the information from BMKG (Body of Meteorological, Climatological, and Geophysics). The information from BMKG is to confirm approximately when the rain will begin in Bima and Dompu districts. However, based on the discussion with BPR (Rural Bank), there are problems with this policy. For example, in Bima and Dompu the rain had already started, but Andara Bank was unable to approve the loan transfer to BPR, as BMKG had not confirmed that the rains had started. Meanwhile, the farmers started pressuring BPR staff and pushing for loan disbursement. Farmers worry that if the loan is disbursed late, the rainy season will stop and the seedlings will fail to grow.

For Agri-Fin participating farmers, the microfinance loans will only cover the cost of planting crops once and does not take into account the possibility of crop failure. In some cases of severe crop failure due to drought, there is a possibility that farming insurance will cover the loss.

Some farmers mentioned that, instead of paying the crop insurance premium which is getting more expensive, they are wondering whether it is possible to extend the period for the loan repayment, specifically for those who suffer from crop loss.

Most Agri-Fin participating farmers, particularly those in coastal areas most affected by the shifting rainfall patterns, requested that Agri-Fin microfinance loans be disbursed when the rainy season starts, so that farmers can access funds to prepare for planting.

Joint collateral/liability: Agri-Fin partnership strategy allows those who do not have land certificates to join the program under the name of other farmers who do have land certificates. This is a practical, useful approach to reach out those more marginalized farmers who face difficulties in accessing formal loans.

This strategy is useful to increase women farmers (particularly female household heads) who lack land certificates in their own name. However, some lenders are still not confident in including female household heads as they doubt that they can repay their loans

There is the potential for conflict among the members of the farmer group if some members are unable to repay loans on time, cause the owners of the land certificate to face the risk of losing their certificate.

Crop insurance: Agri-Fin also includes farming insurance in the program partnership to cover crop losses/failure that might be incurred by farmers, with the premium of 100,000 IDR per hectare. This premium will be increased in the next phase, to be 350,000 IDR per hectare (which has become one of the main concerns raised by the farmers, as it is thought to be too high). Furthermore, the farmers find it unclear how to make an insurance claim, and they have little confidence in the value of the insurance. Many women are not confident in handling the formalities required to make insurance claims.

The one week timeframe to file insurance claims is seen to be too short, and it increases the burden for Rural Bank, as they have to verify the claims made by farmers. This process takes much longer than one week, particularly considering that Rural Banks also has the responsibility of collecting repayment.

The lack of a clear information flow about agricultural insurance, as well as the rising costs that are becoming unaffordable for many smallholder farmers, serves to limit the effectiveness of insurance as an approach to provide a safety net for farmers when they face a shock or stress. The flow of information, related to either agricultural support or insurance, is often not sufficiently managed, and does not reach the farmers efficiently. In some areas, Syngenta agronomists are considered responsive to farmer's inquiries, but in many places, they are not.

Farmer group establishment: The initiative to establish farmer groups is a good approach, because it provides a social network for farmers. This group establishment also provides a network for female farmers to be more involved in activities in public.

Given that before the program intervention farmers in the program areas did not have any self-help/support groups, the groups are a good start to further develop farmer networking. This approach is also more beneficial for women to obtain better social networks among themselves. For example, some women often rely on their peers in this group to access quick loans for their daily needs. Through the network, members get expressive supports, possibility to access loans from the members, and greater access to information.

In some areas, the female farmers who experience gender-based violence can also share their problems with their peers, while they still feel disinclined to report their experiences formally.

Access to agricultural/climatic information: The cooperation with Syngenta to provide agricultural information is an effective approach, particularly given that most farmers report that they face difficulty in accessing information and guidance from the extension office. Of all the stages of maize farming, female farmers primarily take part in the seed-planting stage. Female farmers are considered to be more skillful and able to work faster in seed-planting. However, because of the lack of information about the Syngenta technology to optimize seed growth, some female farmers will plant seeds without necessarily following the standards set by Syngenta. Many of them will plant more seeds in their farms than required with the assumption that more seeds will grow more stalks, which will eventually increase crops. However, this assumption, according to

Syngenta, is not true. The seeds have to be planted with sufficient space, so that the kernels can grow optimally. This erroneous assumption is likely to lead to decreased yields, apart from some other influencing aspects, such as water supply, inputs and fertilizer.

Due to the limited participation in the farmer meetings, female farmers are likely to have less understanding than male farmers regarding agricultural information and insurance.

Female farmers lack adequate agricultural information due to gender roles and norms that mainly favor information channels operating through networks of men. In addition, women face mobility and time constraints. These factors contribute to lower agricultural productivity and therefore income.

While female farmers spend considerable time on farming, there is always a general understanding that farming is primarily a male role. Although female farmers always report that they are actively involved in farming activities, they usually indicate that they do it to assist their husbands and as complementary to their husband's tasks. This understanding of gender-related roles is likely to prevent increased women's' participation in farmer meetings, where Syngenta agronomists share information on agriculture.

The cooperation with Syngenta, who assign several agronomists to the field, provides an alternative source with whom farmers can consult about their problems during farming time, particularly in the areas where the farmers consider that they do not receive sufficient support from the extension office.

Due to the limited personnel and the difficulty of working in hilly, rough terrain, personnel from Syngenta will regularly share information only with leaders of farmer groups (Ketua Poktan) and the grain-traders. It is expected that these leaders ensure that the information reaches other farmers in the groups they lead, which, unfortunately, does not always occur as expected. This inefficient flow of information causes misunderstanding among the farmers, leaving many farmers with an inadequate understanding of the farming technology introduced by Syngenta.

Recommendations

The following are the recommendations for Agri-Fin program on design and implementation of gender-responsive activities. The recommendations emphasize gender-transformative approaches which allow women to contribute more to climate-change adaptation by taking into account the existing gender-related disparities.

Facilitate better access for women to financial resources

Facilitating better access for women to financial resources that can strengthen women's capacity to cope with shocks and stresses.

- 1) **Develop two types of women-centered microloan products:** (a) a loan product to support corn farming for women; and (b) a loan product to support women's business development which allows them to diversify household incomes and be more resilient to the impact of crop losses.
 - a) **Financial benefit:** Microfinance services need to maintain the aspect of reliability. Studies show that women have higher loan repayment rates than men. Therefore, targeting female clients directly will increase the reliability of repayment, which in turn will be more enhance

the sustainability of the program as well as secure the stability of the microfinance institution. Rural bank acknowledge that female clients have better financial management capacity. Providing women with direct access to formal loans (along with close monitoring and coaching) will expose them to formal financial institutions, thereby providing more opportunities for them to increase their confidence, expand their capacity, and improve their financial literacy.

- b) **Social benefit:** Female farmers are socially marginalized, due to their limited access to and control of various resources as well as the existing unequal gender relations within households and communities. Therefore, developing women-centered loan products will open wider access to resources, increasing the likelihood of their social inclusion.

- 2) **Facilitate more flexibility in repayment:** To find a repayment mechanism which accommodates flexibility will ease the farmers' burden, particularly for those who are affected severely by shocks and stresses. Strict repayment mechanisms often increase the burden of farmers affected by disasters and climatic shocks and make them less likely to access formal loans. Instead, they seek out informal supports, such as moneylenders who charge them high interest rates.

Facilitate better access for women to agricultural information, training and technology

Facilitating better access for women to agricultural information and technology will assist women in reducing their vulnerability to the impacts of the existing gender inequality, which increases their vulnerability to the negative impacts of climate change.

1) Female-specific meetings:

- a) **Benefit:** Conducting separate consultation/information sharing meetings for women will provide a safe and secure space for them to share their opinions and questions, without judgment or intimidation.
- b) **Attendance:** Female-specific meetings are not limited direct female beneficiaries of the Agri-Fin program, but also provide additional spaces for the wives of male beneficiaries to attend. As women also contribute considerable time and labor in farming, involving them more in Agri-Fin information-sharing and consultation meetings is needed, so that they have sufficient knowledge and understanding of the program and corn-farming. This, in turn, is beneficial for the quality of farm management. What's more, the increased knowledge the women attain at these meetings will strengthen their individual capacity.
- c) **Language:** Facilitation of the meetings in the local language is preferable, as most farmers seem to be most comfortable speaking in their daily language. While many men speak Bahasa Indonesia fluently, most female farmers speak only their local/tribal language, so that discussions in the language they speak will raise their confidence to convey their opinions.
- d) **Location:** While locations do not seem to be a major constraint for male farmers to participate in Agri-Fin meetings, female farmers have extremely limited mobility and are highly dependent on men to move from place to place. Therefore, the locations of female-

specific meetings should be situated in locations that are easily accessed by women, so female farmers can attend the meetings on their own.

- e) **Timing:** The female-specific meetings should be conducted during time periods that do not clash with women's productive and domestic activities.

2) Financial literacy trainings/workshops:

- a) **Benefit:** Financial literacy will increase farmers' capacity in managing their income to increase their savings. For men, financial literacy will provide them with better information on financial management within household. Women will also strengthen their capacity to deal with formal financial institutions and management.

3) Business development trainings/workshops:

- a) **Benefit:** Business development trainings/workshops will allow farmers to review the potential business opportunities surrounding them which can provide additional options to diversify their sources of income, as well as what kind of opportunities and challenges they might face to develop them.

4) Provide more assistance for women to familiarize them with mobile features

- a) **Benefit:** As women often face difficulty in using technology such as hand phones, it is necessary to allocate some time or organize specific events for women to coach them in using the technology applied in the program. This approach will overcome the gaps between men and women in accessing technology.

Enhance women's social networks, leadership and participation in decision-making

1) Lesson-learned sessions for women

- a) **Benefit:** Allows women to broaden their social networks and to share experiences and learn from each other.

2) Appoint women leaders

- a) **Benefit:** Provides more opportunities of women to strengthen their leadership capacities. They can also serve as focal points to disseminate information among their peer groups.

Adjust program design to accommodate gender-responsive approach

1) Ensure sex and age disaggregated data collection

- a) **Benefit:** Allows the program and partner to access information on demographic composition, profile and number of population based on age and sex, who receive the

benefits of the program. The disaggregated data will also give an overview of disparities between men and women within designated age-groups.

2) Update program indicators to incorporate gender-specific indicators

- a) **Benefit:** Specific indicators within the program might need to be adjusted to assist monitoring and evaluation the progress on gender integration within the program.

Strengthen institutional capacity of program partners

1) Include weather forecasting in the bundling services, and make it accessible to women

- a) **Benefit:** Including weather forecasting in the bundling services will provide farmers more information for better farming preparation. Weather forecasting will also allow the program to introduce a more transparent mechanism in decision-making related to loan disbursement.

2) Facilitate gender trainings for staff working with female farmers

- a) **Benefit:** Given the limited understanding of gender issues among the partner staffs, such as rural bank staffs, facilitating gender trainings can give them better information on what gender is and the importance of gender integration into program management.

Annex 1

Gender and Resilience Analysis Worksheet Matrix

Community or region:

Complete the following matrix based on existing information or data. Indicate missing information or data in red or a separate color.

Sex and Age Group*	Roles and Responsibilities	Access to Resources	Decision-making and Influence	Time and Space	Cultural and Social Norms	Laws, Policies and Institutions	Gender Based Violence
	<i>Who does what?</i>	<i>Who has/can use what?</i>	<i>Who makes decisions?</i>	<i>How is time used? Who can go where?</i>	<i>What unwritten rules guide attitudes and behavior?</i>	<i>What is the influencing context?</i>	<i>What are potential GBV risks?</i>
Adult Men Ages 24 +							
Adult Women Ages 24+							
Male Children and Youth Ages 0-24							
Female Children and Youth Ages 0-24							

* Note- age brackets can be further disaggregated, as applicable. See Mercy Corps [SADD data collection guidelines](#). Or male/female categories can be subdivided by other significant social differences – e.g., ethnic or indigenous groups, castes, people with disabilities, etc.



Identify in detail the key shocks and stresses that affect the community and households.

PERIODIC SHOCKS AND CHRONIC STRESSES
Natural Disasters:
Climate Changes:
Conflicts, Economic Shocks, and other man-made crises:



For all shocks and stresses, please indicate below any specific impacts, as well as coping responses, according to the categories. Indicate positive impacts or coping strategies with "+" and negative impacts with a "-". If the impact is neutral, use no symbol. Indicate missing information or questions in a separate font color.

Sex and Age Group*	Roles and Responsibilities	Access to Resources	Decision-making and Influence	Time and Space	Cultural and Social Norms	Laws, Policies and Institutions	Gender Based Violence
	<i>Who does what?</i>	<i>Who has/can use what?</i>	<i>Who makes decisions?</i>	<i>How is time used? Who can go where?</i>	<i>What norms guide attitudes and behavior?</i>	<i>What is the influencing context?</i>	<i>What are potential GBV risks?</i>
Adult Men Ages 24 +							
Adult Women Ages 24+							
Male Children and Youth Ages 0-24							
Female Children and Youth Ages 0-24							

* Note- age brackets can be further disaggregated, as applicable. See Mercy Corps [SADD data collection guidelines](#). Or male/female categories can be subdivided by other significant social differences – e.g., ethnic or indigenous groups, castes, people with disabilities, etc.

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Gender and Resilience Analysis: Potential Questions to Explore in Each Gender Domain

<p>Roles and Responsibilities <i>Who does what?</i></p>	<p>What men's and women's different responsibilities in the home? How might these responsibilities make them more vulnerable to a given stress or shock? (<i>e.g. women responsible for collecting water or fuelwood must spend much more time on these duties during times of drought or they must spend scarce resources to purchase clean water, women's care responsibilities for family members increase when illness from sanitation problems caused by flooding spikes, men spend time repairing or reconstructing home rather than on generating income</i>)</p> <p>What are men's and women's different livelihood activities? How might these be affected by a given shock or stress? (<i>market systems do not function due to infrastructure damage, or information systems breakdown, leading to loss of income for male and female market activities, food or cash crops might be destroyed</i>)</p> <p>Does a given shock or stress increase risks for the roles of specific gender or age groups? (<i>e.g., marrying off girls young, or withdrawing children from school during economic or food crisis, pregnant women and those with young children are at greater risk due to inability to move quickly or easily</i>)</p> <p>Does a shock or stress create new opportunities for shifting gender roles? Are these positive or negative, or mixed?</p>
<p>Access to Resources <i>Who has what? Who can use what?</i></p> <p><i>Note:</i> Resources may include income, credit, financial services, employment, property, land, natural resources, agricultural inputs, education, knowledge, skills and information, as well as social support networks</p>	<p>What are the major gender gaps in access to and control over the range of physical, natural, financial, human, social and political resources?</p> <p>Do men, women, boys and girls own or inherit property or assets?</p> <p>How do gender gaps in access to resources make some groups more sensitive to the impacts of shocks and stresses? (<i>e.g., women's lack of land or property rights undermine a female-headed household's ability and willingness to repair or improve a house against flooding, or to invest in land management techniques</i>)</p> <p>Are men and women using the resources available to them skillfully to build resilience? Are there differences between men's and women's use of resources? (<i>e.g., investing profits in savings or insurance, establishing food stock reserves, or diversifying livelihoods to reduce risk</i>)</p> <p>Do women and men have equal access to information, education, training, capacity building, etc. to better prepare for or respond to a given shock or stress?</p> <p>Are there gender-specific constraints that prevent men or women from accessing information or resources that would help them be more resilient? (<i>e.g. low literacy, low participation in community meetings because of household responsibilities, limited social networks</i>)</p> <p>What organizations exist to organize men, women, or youth around specific needs or self-interests? How effective are they? What is their gender composition in terms of membership and leadership? (<i>e.g. women's savings and loans associations, farmers associations or other producer associations</i>)</p>
<p>Decision-making <i>Who decides?</i></p>	<p>Who makes decisions about use of income in the household? When facing a shock or stress, who decides on priorities for <i>spending or use of other resources</i> (<i>e.g., whether to sell off livestock, or use savings</i>)?</p> <p>For which types of resources can men make decisions? Women? Boys? Girls?</p> <p>What is the representation of men, women and youth in relevant community groups? Civil society organizations and NGOs? Government? Private sector organizations? In the leadership for any of these levels?</p>

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	<p>What are the barriers that prevent people from participating in decision-making in the household? In the community? Are these barriers different for women, men, boys and girls?</p>
<p>Time and Space <i>How is time used? Who can go where?</i></p>	<p>How much time do men and women spend on non-income work vs. income-generating work?</p> <p>How do men, women, boys, and girls spend time in a typical day? Has a shock or stress affected the time that they spend on particular activities?</p> <p>Do men and women, boys and girls have similar amounts of free or leisure time? How do they spend their leisure time?</p> <p>Is there a large imbalance in workloads between men, women, boys and girls? Does this vary by economic bracket, livelihood, marital status, caste or other variables?</p> <p>Who can go where? Why? Do women and girls need to ask permission? Are there safety concerns?</p> <p>Do mobility restrictions on women or specific groups (<i>e.g. physically disabled people, elderly or children</i>) impede their ability to respond to a disaster or emergency?</p>
<p>Cultural and Social Norms <i>What are common gender beliefs, attitudes and perceptions?</i></p>	<p>What are the cultural perceptions, norms and attitudes or religious beliefs that influence the behavior of men and women? Boys and girls? (<i>e.g., be quiet, obedient, be submissive or aggressive, or be strong, be a hero, don't</i>)</p> <p>What are the social expectations regarding male behavior? Female? (<i>e.g., age of marriage, types of employment, family roles, leisure time activities, dress and appearance</i>)</p> <p>Do cultural and social norms inhibit or constrain the ways that men or women, boys or girls can positively cope with a shock or stress?</p> <p>Has a shock or stress shifted social expectations about male or female behavior? (<i>e.g. opened non-traditional opportunities for livelihoods to either men or women, created new leadership opportunities for men or women</i>)</p> <p>How do perceptions, norms, attitudes, beliefs or social expectations constrain social changes that might bring about greater gender equality?</p> <p>How do schools, religious structures, and the media influence the attitudes, norms and behavior of males and females? What is their role in helping men, women, boys or girls respond to a shock or stress?</p>
<p>Legal and Policy Context <i>Do government laws, policies, programs and institutions promote gender equity?</i></p>	<p>Is there an existing national, regional or local legal or policy framework for gender equality and social inclusion? What does that framework imply for programs and government structures that are responding a given shock or stress?</p> <p>Were men, women and specific groups of vulnerable people separately consulted in the design of the policy or program? How did their input shape the policy or program?</p> <p>To what extent is a policy or program designed, implemented and evaluated with adequate attention to gender differences?</p> <p>Is there adequate gender balance in decision-making and planning structures that are addressing the stress or shock?</p> <p>Do decision-making and planning structures collect adequate sex- and age-disaggregated data in their risk and vulnerability assessments? Does such data adequately inform policy, programs and contingency plans?</p> <p>Have decision-makers planned for social protection and safety nets and key social services for groups that are vulnerable to disasters or hazards as a result of sex or age, such as pregnant</p>

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	<p>women, children, and the elderly?</p> <p>Do campaigns to raise awareness about response to a shock or stress take into account gender differences in literacy, languages and primary channels of information?</p> <p>Have decision-makers allocated adequate budget for designing and implementing a gender-responsive law, policy, or programs?</p>
Gender-based violence and security	<p>Who commits violence against whom?</p> <p>Does a given shock or stress increase risk of various forms of gender-based violence?</p> <p>Which security and social protection systems exist to prevent and respond to cases of gender-based violence, particularly in situations of disaster or emergency?</p> <p>Are women and girls more exposed to domestic violence in response to changing gender roles?</p> <p>What do communities do to counter gender-based violence?</p> <p>Are there any potential risks (including backlash to changing gender norms) resulting from program interventions?</p>

Annex 2

Terms of Reference

BRIGE-Agri-Fin Gender Assessment – Phase 1

Background of BRIGE

Disasters and crises worldwide often reinforce inequality, which exacerbates the difficult situations of affected marginalised groups. Gender inequality influences individuals' vulnerabilities to crises in various ways -- their exposure to risks, their access to land, education, finance and other resources, their power to make decisions in the household and in the community, and cultural attitudes and norms about "appropriate" roles and behaviors of males and females.

Mercy Corps' Building Resilience through the Integration of Gender and Empowerment (BRIGE) program strives to increase the capacity of the most vulnerable groups, especially women and youth, so that communities are able to better respond and adapt to recurring disasters and chronic crises such as climate change. BRIGE will accomplish this goal by working to integrate gender into the analysis, design, implementation and monitoring of Mercy Corps programs that are seeking to achieve resilience to disasters and crises.

Background of Agri-Fin

After a process of program selection, the Agri-Fin Program is one of two programs implemented by Mercy Corps Indonesia selected to work with BRIGE. Agri-Fin is a program designed to address the challenges smallholder farmers (SHFs) face, which cause low agricultural productivity. These challenges include lack of access to markets and market information; sub-optimal farming techniques; limited availability of financial services such as credit, insurance and fund transfer; lack of access to reliable weather forecasting information; and under-investment in farming and business techniques and tools. Agri-Fin is meant to ensure that SHFs can access extension, information and financial services through the use of technology platforms, and by facilitating partnerships between the public and private sectors. Agri-Fin also supports and engages with public

Latar Belakang Program BRIGE

Bencana dan krisis di seluruh dunia seringkali makin menguatkan ketidaksetaraan di masyarakat, yang pada gilirannya semakin menyulitkan kelompok-kelompok marjinal. Ketidaksetaraan gender mempengaruhi kerentanan individu terhadap krisis dalam berbagai cara—keterpaparan mereka terhadap risiko, akses terhadap tanah, pendidikan, keuangan dan sumber daya lainnya, keterlibatan kelompok marjinal dalam pengambilan keputusan, juga terkait norma dan sikap kultural tentang peran-peran yang 'pantas' serta perilaku laki-laki dan perempuan.

Program BRIGE (Building Resilience through the Integration of Gender and Empowerment) yang dilaksanakan oleh Mercy Corps berupaya meningkatkan kapasitas kelompok paling rentan, terlebih perempuan dan remaja, sehingga masyarakat mampu merespon dan beradaptasi terhadap bencana yang terjadi secara berulang dan krisis kronik seperti perubahan iklim. BRIGE akan mencapai tujuan utama ini dengan melakukan integrasi gender ke dalam program penguatan resiliensi terhadap bencana dan krisis yang dilaksanakan Mercy Corps, baik dari aspek analisis, desain, implementasi maupun pemantauan.

Latar belakang Program Agri-Fin

Setelah melewati proses seleksi program, program Agri-Fin terpilih sebagai satu dari dua program mitra kerja BRIGE. Agri-Fin adalah program yang dirancang untuk mengatasi tantangan-tantangan yang dihadapi para petani kecil berlahan sempit (smallholder farmers), yang menurunkan produktivitas pertaniannya. Tantangan ini termasuk kurang memadainya akses terhadap pasar dan informasi pasar; teknik pertanian yang kurang optimal, terbatasnya layanan keuangan seperti kredit, asuransi dan transfer dana, kurangnya akses yang dapat diandalkan terhadap informasi prakiraan-cuaca, dan rendahnya investasi untuk teknik dan perangkat

and private partners to develop services that are both economically viable and practically applicable for SHFs in order to provide them with relevant, timely, high-quality information and services to improve their agricultural productivity and increase their incomes.

Among other targets, Agri-Fin seeks to “improve the resilience of smallholder farmers to climate change and external shocks and stresses” (Target 3.3 of SDC’s Global Programme Food Security), by increasing their incomes, improving their knowledge of weather patterns and impacts, and strengthening skills to respond with appropriate agriculture practices. Farmers’ strengthened knowledge, skills, and financial resources will allow them to better absorb periodic shocks and stresses, as well as adapt their approaches to securing livelihoods. Furthermore, Agri-Fin has also adopted “gender equality and women’s empowerment” as a key approach in its program, targeting smallholder female farmers as key beneficiaries of the program results.

Objectives of the Assessment

The BRIGE-Agri-Fin gender assessment will answer the following key questions, in order to inform gender-responsive program activities:

- What are the climatic and economic shocks and stresses that threaten female and male farmer incomes in the Agri-Fin target areas (drought, cyclones, land degradation and pests)?
- What preparedness and coping strategies do female and male farmers use to mitigate climate and economic shocks and stresses and how does this impact household income and resilience?
- How are these strategies and impacts affected by gender roles, responsibilities and the gender context?
- How effective are Agri-Fin products in helping female and male farmers prepare for and cope with climate and economic-related shocks and stresses? What could be improved?
- What are the barriers and opportunities in the access and use of Agri-Fin products among female and male farmers?

Methodology

- Literature review of any relevant information about gender in agriculture in Indonesia, as well as specific information about social, cultural,

pertanian. Agri-Fin bertujuan memastikan bahwa para petani lahan sempit dapat mengakses penyuluhan, layanan informasi pertanian dan keuangan melalui penggunaan platform teknologi, dan penguatan kemitraan antara sektor publik dan swasta. Agri-Fin juga mendukung dan melibatkan mitra dari sektor publik dan swasta untuk membangun layanan yang sesuai secara ekonomis dan tepat-guna bagi para petani lahan sempit, untuk memastikan ketersediaan informasi dan layanan yang membantu meningkatkan produktivitas pertanian serta pendapatannya.

Salah satu sasaran yang ingin dicapai oleh Agri-Fin adalah meningkatkan resiliensi petani lahan sempit terhadap guncangan dan tekanan eksternal (Target 3.3 of SDC’s Global Programme Food Security), dengan meningkatkan pendapatan petani, meningkatkan pengetahuan terkait pola dan dampak cuaca, serta penguatan keahlian dalam melakukan praktik pertanian yang tepat. Peningkatan pengetahuan, keahlian serta sumber daya keuangan akan memungkinkan meningkatkan daya serap terhadap guncangan dan tekanan periodik secara lebih baik, sekaligus menyesuaikan pendekatan yang diterapkan untuk mempertahankan mata pencaharian. Lebih jauh, Agri-Fin juga telah mengadopsi aspek kesetaraan gender dan pemberdayaan perempuan sebagai salah satu pendekatan kunci dalam program, untuk menyoal petani perempuan sebagai penerima manfaat program yang utama.

Tujuan

Penilaian berbasis gender dalam kemitraan BRIGE-Agri-Fin bertujuan untuk menjawab pertanyaan-pertanyaan berikut, dengan harapan dapat merancang kegiatan program yang peka gender dalam program:

- *Apa saja guncangan dan tekanan ekonomi dan keikliman yang mengancam pendapatan petani perempuan dan laki-laki di area sasaran Agri-Fin (kekeringan, puting beliung, degradasi tanah dan hama)?*
- *Apa bentuk kesiapsiagaan dan strategi penanganan yang dimiliki petani laki-laki dan perempuan sebagai langkah mitigasi terhadap guncangan dan tekanan keikliman dan ekonomi; serta bagaimana kesiapsiagaan maupun strategi penanganan tersebut berdampak pada pendapatan mereka?*

economic and ecological contexts in Dompu and Bima Districts (West Nusa Tenggara Province) where Agri-Fin is implemented

- Conduct assessment through key informant interviews (KIIs) and Focus Group Discussions (FGDs) with 80 – 100 farmers or 12 - 15 % of the Agri-Fin participating farmers during the Phase 2 in Dompu and Bima District as well as with two FGDs with wives of Agri-Fin male participating farmers
- Local field assistants will be recruited as needed to interpret the discussions from Mbojo language to Indonesian during FGDs and KIIs

Schedule

- 24 September – 11 October 2016 (detailed dates and subdistricts will be updated based on the discussion with the partner in the field)

List of groups for FGDs (each group consisting of 6-8 farmers)

- 1 female, mixed age group and 1 male group specific for tool testing di Donggo (or any alternative area)
- 5 female, mixed age groups from 5 different subdistricts in Bima and Dompu; 2 of those groups will specifically target farmers who experienced crop failure due to drought or natural disasters.
- 5 male, mixed age groups from 5 different sub-districts in Bima and Dompu; 2 of those groups will specifically target farmers who experienced crop failure due to drought/natural disasters, mixed age
- 2 discussion groups for farmers' wives, 1 group involving wives of Agri-Fin participating farmers who suffer from crop-failure; and 1 group involving wives of Agri-Fin participating farmers who do not suffer from crop-failure

- *Sejauh mana konteks, peran dan tanggungjawab berbasis jender mempengaruhi langkah kesiapsiagaan dan strategi penanganan tersebut serta dampak bencana?*
- *Sejauh mana keefektifan produk Agri-Fin dalam membantu petani perempuan dan laki-laki untuk siaga dan mampu menanggapi goncangan dan tekanan ekonomi dan keikliman? Hal apa saja yang dapat diperbaiki maupun ditingkatkan?*
- *Hal apa saja yang menjadi kendala maupun peluang untuk meningkatkan akses dan pemanfaatan produk Agri-Fin bagi petani perempuan dan laki-laki?*

Metodologi

- *Kajian literatur terkait beragam informasi tentang sektor pertanian di Indonesia, juga mengenai informasi tentang konteks sosial, kultural, ekonomi dan ekologis di wilayah Dompu dan Bima (Nusa Tenggara Barat)*
- *Menyelenggarakan kajian lapangan melalui wawancara narasumber/informan utama dan diskusi kelompok terfokus (FGD) dengan kurang lebih 80-100 petani atau 12-15% petani penerima manfaat di Dompu dan Bima di fase 2 serta dua FGD dengan para istri petani penerima manfaat Agri-Fin*
- *Merekrut penerjemah bahasa Mbojo ke Bahasa Indonesia, untuk membantu proses diskusi dan wawancara*

Jadwal

- *24 September – 11 Oktober 2016 (rincian tanggal akan ditentukan berdasarkan hasil diskusi dengan mitra program di lapangan)*

Daftar kelompok untuk FGD (masing-masing kelompok terdiri dari 6-8 peserta)

- *1 kelompok petani perempuan dan 1 kelompok petani laki-laki di Donggo (Poktan Bu Margareta Fatimah) untuk uji-coba perangkat kajian lapangan*
- *5 kelompok petani perempuan dari 5 kecamatan yang berbeda di wilayah Bima dan Dompu dan kelompok usia yang berbeda, 2*

kelompok di antaranya dari wilayah yang mengalami gagal panen karena bencana alam/kekeringan. Jika memungkinkan, peserta diskusi juga termasuk janda/kepala rumah tangga perempuan, serta istri petani yang menerima manfaat dari Agri-Fin

- 5 kelompok diskusi laki-laki dari 5 kecamatan yang berbeda di wilayah Bima dan Dompu dan dari kelompok usia yang berbeda, 2 kelompok di antaranya adalah mereka dari wilayah yang mengalami gagal panen karena kekeringan/bencana alam
- 2 kelompok diskusi istri petani Agri-Fin, 1 kelompok di daerah yang mengalami gagal panen; 1 kelompok di di daerah yang tidak mengalami gagal panen jagung

List of key informants/*Daftar Narasumber Wawancara*

No	Name	Organization/Position	Contact Number	Place & Remarks
1	Zas'ari	Director of BPR Pesisir Akbar		Bima
2	Affandi	Syngenta Agronomist – Sumbawa		Sumbawa
3	Ahmaddin/Donny	Syngenta – Sales – dealing with graintrader and retailer of inputs for the area of Bima and Dompu		Dompu & Bima
4	Vivi and April	BPR Pesisir Akbar – female BPR staffs – dealing directly with farmers		Donggo & Sila The interview for both can be combined (small FGD)
5	Female household heads who are also farmers in the farmer group			Dompu or Bima (or both) Still waiting for identification- consulted with the BPR
6	Margareta Fatimah	Female leader of farmer group in Donggo, Bima	To be identified	Donggo
7	Imam Kurnia/Adi/Wahyudin	BPR staffs – male BPR staffs – dealing directly with female farmers		Bima Can be combined in FGD
8	Nurkomalasari	Female leader of farmer group in Mbuj, Kilo, Dompu		Kilo (Dompu)
9.	Guntur/Irawan	PISAgro staffs	085338124364	Sanggar
10	Maria	Syngenta Jakarta		Jakarta

Annex 3

BRIGE-AGRI-FIN Community Assessment Tools

I. Community Assessment: Strategic Questions

1. What are the climatic shocks and stresses that threaten female and male farmer incomes in the Agri-Fin target areas (drought, cyclones, land degradation and pests)?
2. How to characterize the gender dynamics and constraints within household an community, including the differing roles and responsibilities, access and control to resources, decision making power, time usage, mobility, and other cultural barriers which influence the vulnerability and capacity of male and female farmers?
3. To what extent do the gender dynamics and constraints affect the capacity and vulnerability of men and women to manage the shocks and stresses?
4. How effective are Agri-Fin products in helping female and male farmers prepare for and cope with climate-related shocks and stresses? What could be improved?

Strategic Question	Tools
1	Tool 1 - Seasonal Calendar
2	Tool 2 – Seasonal Calendar
3	Tool 2 – Capacities and Coping Strategies
4	Tool 3 – Most Significant Change; Key Informant Interviews; and Mapping Formal and Informal Organizations

II. Key Informant Interviews

List of potential key informants:

- **Government officials:** Agricultural Extension Office, organizations identified through stakeholder mapping
- **Community organizations:** Kelompok Tani (Farmer Group Organisation), Gapoktan (the Coordinating Committee of Farmer Organisation), Kelompok Wanita Tani (Female Group Organisation), Women Cooperative, Koperasi Unit Desa (Rural Cooperative)
- **Private sector organizations:** Rural Bank, Syngenta Foundation, 8Villages
- **Individuals** : female household heads participating in the program, female/male farmers claiming for insurance, female/male youth farmers, head of farmer groups

Key Informant Interviews: Potential Questions

Potential questions for local government officials, including agricultural extension officers

- Do you have gender and social inclusion policies in place? If yes, what are they and how are they being implemented?
- What steps have been taken to learn about the diverse needs of the community in planning processes, especially those of women? To what extent do women and some of the more marginalized communities have a voice in planning processes related to agricultural development, natural resource management, climate change?
- Do you collect data disaggregated by sex, age, and other social factors? If so, how do you use this data to inform your policies or programs?
- What strategies have been developed to promote inclusion of women in your policies and programs?
- How do you know that the needs of women small holder farmers are being met? Can you cite any positive or negative outcomes or impacts for women as a result of your strategies or programs?
- What are the most significant shocks and stresses for smallholder farmers in this district, (explore drought, cyclones, land degradation, pests, etc.) How often are farmers confronting these shocks and stresses?
- Have you investigated the likely impacts of climate change impacts such as drought, cyclones, pests or other shocks such as price collapse, on current agricultural livelihoods in the region? Are certain sectors or groups of people more or less vulnerable? Why?
- Are there safety net programs for those who are especially vulnerable to climate change or economic crisis? Please describe.
- What coping strategies do smallholder farmers use to address shocks or stresses such as drought, cyclones, pests, etc. or other stresses such as price collapse? (explore both positive and negative coping strategies such as migration to urban areas and abroad, drawing upon savings or insurance, withdrawing children from school, borrowing money from relatives or friends, selling assets, reducing expenditures or food consumption) Are these different for male and female farmers?
- What capacities would improve their ability to cope better and recover more quickly? (explore need for finance, diversification of livelihoods, literacy, knowledge and awareness, level of community organization, greater participation and leadership in community or producer groups, greater power to make decisions at home)
- [For agricultural extension agents specifically] What is the proportion of female agricultural extension agents in this district? What constraints do male agricultural extension agents face in reaching and involving female farmers?
- What are any issues or difficulties working on or addressing issues of women in the district? In your opinion, what are some key barriers that these groups face in accessing services and benefits related to agricultural production, marketing and finance or in adapting to the effects of climate change?

- In your view, which groups or organizations, either formal or informal, are important to helping women and marginalized groups in this community or region cope with shocks and stresses such as drought, cyclones, and pests?

Additional questions for women’s units in government institutions, and women’s organizations?

- At times of weather-related shocks or stresses (e.g. drought, storms) or economic shocks (price collapses), how are women and girls specifically affected? What kinds of programs or services might reduce their vulnerability, and are these available?
- What resources related to agricultural production, marketing and finance do women most need, and what constraints do they face in accessing them?
- How is information and education best communicated to women in the community? Are the most vulnerable women reached?
- Are there specific agricultural education, information or financial services that women would benefit from in the district? Which ones would most improve their capacity to cope with shocks and stresses, such as drought, or other climate change effects or even market price collapses?
- In general, what power do women have in making decisions related to agricultural production in their homes? What power do they have in making decisions related to finance (use of income they or their spouse generates, decisions related to key household assets, etc.)?
- What are the main constraints to the empowerment of women smallholder farmers in this district?

Potential questions for other community organizations:

- Describe the role of the main community organizations that are addressing issues related to agriculture production and adaptation to climate change impacts. In general, to what extent do women participate and are they represented in the leadership of these organizations? If they don’t actively participate much, why not? What is needed to get more active participation and leadership by women?
- To what extent do women participate and are they represented in the leadership of organizations that make are concerned with financial issues (savings, credit, etc.)? If they don’t actively participate much, why not? What is needed to get more active participation and leadership by women? At time of emergency or stress that affects smallholder farmers, such as a drought, cyclones, pests or even price collapse, how do people in the community cope? (explore both positive and negative coping strategies such as migration to urban areas and abroad, drawing upon savings or insurance, withdrawing children from school, borrowing money from relatives or friends, selling assets, reducing expenditures or food consumption) Are there differences in the way that men and women cope? What do people need to cope better, and recover their livelihood more quickly?
- What are the most important sources of information for the community about shocks or stresses related to agricultural production or marketing (e.g. drought, cyclones, land degradation or price collapse)? Are these channels of information effective in reaching everyone who needs the information? How could they be made more effective?
- How important are mobile phones as a means of gaining information related to people’s livelihoods?
- Which groups or organizations, either formal or informal, are most important to reducing the vulnerability of small farmers to benefit women, to shocks and stresses such as climate change, in this community or region?

Potential questions for private sector and financial institutions

- What are the specific challenges for women in entering agricultural markets and getting higher up the value chain? How are these different from challenges for men?
- What value-chain research and market activities have you started with women? What have you done to take into account women's and men's roles and benefits along the value chain? What was the result? What worked and what did not and why?
- What income-generating activities are women mostly like/comfortable with in your areas? Why are they comfortable with these? How profitable are they?
- Do you think the community values agricultural production by women? Why or why not? What would you like to change about this current picture?
- What is your role in facilitating income-generating activities operated by women?
- What types of difficulties do women face to in order to engage in agricultural production and marketing (with their family, community, within the business community, and other areas)?
- What is needed to help women become confident and engaged in entrepreneurship?
- How do women currently get business information (especially about price, demand for products)? Are these channels effective?
- What types of credit, savings, insurance or other financial services from your institutions do male/female and social group members in your coverage areas have access to?
- How well do these financial services help members and households confront shocks and stresses such as drought, cyclones, pests, or other threats to their livelihoods?
- What are the different constraints/challenges that men and women and marginalized groups face when accessing these types of financial services? Why? Are you working to help them overcome these barriers? (ask specifically whether women needs men's permission to access some of these services, and why)
- What key barriers that financial institutions face in providing effective information to women about their services? (explore financial literacy levels, language barriers, access to means of education or communications)
- In your opinion, what are the key challenges (individual to system levels) for financial institutions to support and remain responsive to the different needs and issues of women and men?

Tool 1 – Seasonal Calendar (Gender Roles)

Purpose: To assess annual drivers of agricultural practices, including agricultural labour roles for men and women, climate conditions, food security and resource availability

Rationale: A participatory review on the agricultural practices, climatic and economic major shocks and stresses on annual basis will provide information on roles and responsibilities of men and women in maize farming community

Participants: Separate groups of men and women [8-10] of mixed socio-economic status and ages

Time: 60 – 90 minutes

Material :

- Poster paper
- Colored Markers

Activity Preparation

Collect the following background information:

Mercy Corps BRIGE Participating Program:	Country:
Village or Community name:	Caste or Ethnicity (if relevant):
District:	No. of participants by sex: Male ___ Female ___
Date:	Approximate number in each age Range:
Focus Group Facilitator: BRIGE Team	Youth (16-29 years) ___ Adult (29-49 years) ___ Elderly (50 years+) ___

Step 1 – Arrange participants in a circle.

Step 2 - Introduce yourself (the team) and then the activity.

Step 3 - Ask the participants to introduce themselves and note the name and any special information for each individual (youth, elderly, disabled etcetera)

Step 4 – Explain to the group that you want to know more about women’s [or men’s] roles on and off the farm in a typical year. To begin the conversation, ask participants to name the main food crop they grow and consume in the household.

Step 5 - Then, ask the participants to describe all of the steps needed to produce this crop - from purchasing seeds to storing after harvest. Make sure to note any special equipment, inputs or management techniques mentioned. Note them down as a flow chart:

Example:

Crop : Maize	Who	Method	Input/Tech
Decide how much maize to grow			
Rent land		From wealthy landowners	

↓
↓

Clear land		Burning	Manually by hand
Prepare land	↓		Plough
Planting	↓		

Step 5 – Referring to the steps mentioned, go through each one probing participants on *who* in the household is responsible for the work. Their labour roles may be shared or done collectively so be sure to probe on whether the labour is *mostly* the man or the woman’s responsibility. This may also be a good time to ask about land ownership and access. Who owns the land on which this crop is farmed? If it is not the participants, how do they gain access to the land?

Step 6 – Now that you have your agricultural labour roles listed by crop, shift the conversation to the calendar (the table below). Explain to your focus group that you want to discuss broadly how a typical year looks in the village by season.

Example : Calendar Table

Month	What happens	Women’s roles and responsibilities	Men’s roles and responsibilities
January			
February	- Rainy season		
March	- Rainy season - People get sick easily		
April	- Rainy season		
May			
June	- Selling livestock for school fees		
July			
August			
Sept	- Clearing farm - Preparing farm - Loan disbursement		
Oct	- Purchase seeds	- Find additional labours for farming - Get additional financial support	- Preparing document for credit
Nov	- Dry season - Hard to get water for cooking		
Dec	- Least food stock		

Once you present the calendar to the group, it is usually easiest to start by asking about rainfall patterns and seasons. Ask participants to define which months represent a typical rainy season(s) – colour-in and labelling each month as they decide. Repeat this for other climactic or seasonal events. Refer to the checklist for suggestions.

Step 7 – Now refer back to your list of agricultural roles and responsibilities and add each step into the calendar.

Step 8 - Ask about the group about what are the major shocks and stresses they face that affect their crops and their livelihoods– drought, cyclones, pests, etc.. List these on a separate sheet. Probe for how these shocks and stresses have affected any roles and responsibilities for either men or women and if there have been any patterns over the last 5-10 years. **Step 9** – \If there is time, Probe for how these various changes in roles or in any of the suggested topics in Checklist 1 in the last 5 or 10 years.

Checklist 1

<i>Weather and climate:</i>	<i>Food security & livelihood:</i>	<i>Information on weather/climate/agriculture</i>	<i>Nutrition and health</i>
Rainy season Hunger season Flood Cyclone Extreme heat/drought Pests	Months of purchasing food Months when households spend the most money Special occasions affecting income (school fees, religious festivals etc.) Months when livestock is sold Months to pay loans/credit Months with most pests, disease etc.	A seasonal review of information availability and use, and related to hazards and farming - When do you usually get the information related to climate/weather/farm management? (from where, how, and what types) - Who in your family accesses this information? - Would you use a mobile phone to receive information about climate/weather/agricultural tips as well as about finance, if given the opportunity?	A seasonal review of socially disaggregated human health status and hazards, which can be related to climatic and production patterns - Months with most health and nutrition problems

Variations

Other dimension that can be measured:

Non-farm activities. What are the main non-farm activities of people in the village? List the top five that earn the greatest income. Indicate the time of year when these items are made and when they are sold. Indicate who (men, women) make them and who sells them.

Non-farm activities that earn greatest incomes	
Men	Women

Tool 2 – Capacities and Coping Strategies in Climatic Shocks and Stresses

Purpose: To assess men’s and women’s perception of the vulnerability of their major resources in the face of natural disasters, or weather-related shocks and stresses, as well as to assess the direct impact directly on their lives and their responses.

Rationale: Men’s and women’s perceptions are different related to the vulnerabilities of their major resources to shocks and stresses, how such shocks and stresses affect them differently, and their coping strategies will help shape interventions that will respond more specifically to their different needs and interests.

Materials:

- Flip chart paper
- Markers
- Refreshments for participants

Estimated time: 60 minutes

Participants: Separate groups of men and women (8-12 each) of mixed age, social status; or separate groups of marginalized and non-marginalized members (mixed gender, age).

Procedure:

- Collect the following background information:

Mercy Corps BRIGE Participating Program:	Country:
Village or Community name:	Caste or Ethnicity (if relevant):
District:	No. of participants by sex: Male ___ Female ___
Date:	Approximate number in each age Range:
Focus Group Facilitator:	Youth (16-29 years) ___ Adult (29-49 years) ___ Elderly (50 years+) ___

PART I – Vulnerabilities

- Introduce yourself, your team, and explain the activity. Ask participants to introduce themselves, and make note of anything special about them (youth, elderly, disabled, etc.)
- Ask each focus group to identify the greatest disasters or weather-related hazards/shocks to their livelihoods and their daily life. (examples: drought, cyclones, pests, land degradation, others)
- List the 4-5 most important hazards/shocks horizontally across the top of the matrix.

- Ask the group to identify their most important resources for their quality of life and for their livelihood. Remind participants that resources can be tangible or intangible and can include:
 - Natural (land, water, forests etc.)
 - Physical (food reserves, agricultural inputs, houses, motorcycle or car, mobile phones, other personal property)
 - Financial (income, savings, credit, insurance, etc.)
 - Human (labor, health, education, skills, knowledge)
 - Social (social networks, churches or religious groups, VSLAs or SACCOs, etc.)
 - Political (representation on local decision-making bodies, or close ties to influential people)
- List all these resources on a separate flip chart sheet.
- Ask the group to come to an agreement on the 4-6 resources that they consider to be MOST important in achieving well-being. Put these priority resources down the left side of the matrix
- .
- Ask participants to “score” how the hazards they identified impact the priority livelihood resources, using the following system:
 - 3 = significant adverse impact on the resource
 - 2 = medium adverse impact on the resource
 - 1 = low adverse impact on the resource
 - 0 = no impact on the resource

Example: Vulnerability Matrix

	Drought	Cyclones	Pests	Land Degradation
Key Livelihood Resource	Impact on Resource	Impact on Resource	Impact on Resource	Impact on Resource
<i>For example: Clean Water</i>	3	3	0	1
<i>Animals</i>				
<i>Land</i>				
<i>Income</i>				
<i>Food reserves</i>				
<i>Credit</i>				

PART II – Human Coping Strategies

- Explain to the participants that you want to take the analysis further by impact of the shocks and stresses on them personally, and how they are able to manage when a shock or stress hits them.
- For every score of 2 or 3 in the previous exercise – those that have a significant impact on the resource -- ask participants to reflect on impact on the resource directly affects them as individual women, men, or marginalized people, and some of the positive and negative ways they cope with the hazard. Remind them that there can be negative coping strategies as well as positive ones.

- Offer examples, such as:
 - Drought can lead to crop failure, causing men to migrate to cities or overseas to earn income for their families.
 - Women might have traditional knowledge of food crops or cash crops that are drought-resistant, allowing an alternative strategy during times of drought.
 - Women and men might accumulate savings or buy insurance, which they can use when they are hit with a shock or a stress
 - Family and social networks will assist the most badly affected people in the community.
- .

Example: Impact of Shocks and Stresses on Males and Females, and Coping Strategies

	Positive or Negative Coping Strategies by Males/Females	Preparedness for Shocks and Stresses by Men/Women
Drought	<p><i>For example: With crop failure, male farmers migrate to cities or overseas to earn income</i></p> <p><i>Women assume some of men's farm tasks after they migrate</i></p> <p><i>Children drop out of school to assume more responsibility for productive work and house work while mother takes on increased tasks</i></p>	<p><i>Plant drought-resistant crop varieties</i></p> <p><i>Collect rainwater during the rainy season in rain barrels to use in the dry season.</i></p>
Flood	<p><i>Men stop or reduce productive work in order to rebuild house or shelter</i></p> <p><i>Women sell off poultry or goats to make up for income lost, depleting women of some of the few resources they control</i></p>	<p><i>Men elevate and reinforce house in order to prevent water damage to home</i></p> <p><i>Women store some clean water and food to use in the event of a flood or other disaster</i></p>

- Next, ask the group whether, given their experience of the shocks and stresses, they have taken any steps to better prepare for them the next time they occur. Note their responses in a separate column

Additional Questions to Consider for Focus Group Discussions:

Vulnerability:

- Do disasters/stresses impact different members of your community in different ways? How?
- Do different household roles or responsibilities put some members of your household at increased risk during hazards? (e.g. women at greater risk of gender based violence or animal attacks during the longer walk to collect water, men at greater risk of injury during search and rescue missions, women spend more time securing and preparing food after food stores and cooking materials are lost or damaged)
- Are there certain factors that make some people within your community more vulnerable to hazards than others? Do these vulnerable groups have any influence over these factors? (factors might be age, disability, which cannot be influenced, or they might be poverty, location of land/home, which can be influenced to some extent)
- Does anyone in your household or community have reduced mobility (not only because of physical disability, but also because of responsibilities such as caretaking, or social norms which might confine women to the home) ? If so, why? Do you think this has an impact on their ability to respond to hazards? If so, how?

Capacities:

- Do you believe your family is worse off, or about the same, as a result of the shock or stress? Describe why.
- What additional physical , financial or natural resources would you need in order to be able to better cope with a shock or stress, and more quickly recover? What additional knowledge or skills, human resources (e.g. good health and strength) or social resources (e.g. living closer to other family members and relatives) would you need in order to be able to better cope with a shock or stress, more quickly recover?

Tool 3 – Most Significant Change

Note: This tool is intended for qualitative assessment of the impacts of an ongoing or completed program, in order to inform the design of a follow-on program.

Purpose: To collect stories and reflections by beneficiaries of program on the most significant change the program has brought to their lives, with focus on gender and resilience dimensions

Rationale: The participatory method allows community-level beneficiaries to give their personal perspectives on the impacts of a program, without predefining the specific changes program planners are trying to see.

Materials:

- Tape recorder for recording interviews and FGDs
- Flip chart
- Makers
- Refreshments for FGD participants

Estimated time: 45 minutes each for individual interviews, followed by 30 minutes focus group discussion

Process:

Part I

- Work with program staff or leaders to identify one or two female and one or two male beneficiaries of the program in the community who are willing to be interviewed about programs.
- Introduce yourself to the interviewee and capture the following information, asking the interviewee whether they want to be identified by name to a larger group of focus group participants. Obtain the following general information.

General Information

Name of respondent (optional):	Caste or Ethnicity (if applicable):
Date:	Sex: Male ___ Female ___
Community:	Age Range: Youth (16-29 years) ___
District:	Adult (29-49 years) ___ Elderly (50 years+) ___
Active in which program activities:	Length of time as program beneficiary:

- Interview the man/woman, asking the following questions:
 1. Looking back over the past [length of program period], what was the most important difference the Agri-Fin program made for you in your life? Why was it significant?

2. Did the Agri-Fin program help you in any way to be able to prepare for or cope better with shocks and stresses such as drought, cyclones, pests, or perhaps economic shocks? If yes, how?
 3. In your opinion, has the Agri-Fin program led to any changes in the relative economic or social status of men and women in the community? That is, has it reduced any big imbalances between men and women – their ability to earn income or save money, their voice in decisions either in their families or in their communities, their workloads, their roles at home or in the community?
 4. Were there any specific difficulties that women (or men) faced in making use of Agri-Fin services? On the other hand, were there any specific opportunities that allowed them to get easily use the services?
 5. Are there any ways that you believe that Agri Fin could be improved, specifically for women? Specifically for men?
- Write up the interview(s), capturing the major feedback in a narrative story, or combining two interviews into one composite narrative.

Part II

- Organize a FGD of 8-10 program beneficiaries, disaggregated by sex. Introduce yourself and the activity.
- Read the narrative story aloud to the group. Then lead the discussion, asking the following questions, one at a time, allowing 5-7 minutes of discussion between each question, and recording key points on the flip chart. Encourage participants to tell their own personal stories, and encourage broad participation.
 1. Was this experience similar to your own experience with the program? Would you point to other changes that this program made in your life that were more significant? Why were they significant?
 2. Has this program helped you in any way to prepare for or cope with [specific shock and stress]? If yes, please explain.
 3. Has the program led to any changes in the relative economic or social status of men and women in the community? That is, has it reduced any big imbalances between men and women – their ability to earn income or save money, their voice in decisions either in their families or in their communities, their workloads, their roles at home or in the community? Please explain.
 4. Were there any specific difficulties that women (or men) faced in making use of Agri-Fin services? On the other hand, were there any specific opportunities that allowed them to get easily use the services?
 5. What would you change or improve in the program, so that it provided even greater benefits for women, men and the community?

Tool 4 – Mapping Formal and Informal Organizations

Purpose: To gain men’s and woman’s perceptions and opinions about the most important actors in the community, including local and external organizations, both formal and informal, and key individuals, and how they interact. In addition, mapping key actors, especially those relevant to gender, will help identify organizations for key informant interviews as well as potential partners for future program work.

Rationale: Strong community-level organizations can be a critical factor for building resilience of households and communities to shocks and stresses. Men’s and women’s relative participation and leadership in these organizations can be an indicator of their degree of social and political capital, which contributes to resilience.

Participants: Separate group of men (5-7 people) and women (5-7 people) of mixed age, social status); or separate groups of marginalized and non-marginalized members (8-12 each group mixed gender, age)

Estimated time: 60 minutes

Preparation:

- Cut 20-25 circles out of paper in small, medium and large sizes.
- On flipchart paper, make three separate columns listing “Organizations,” “Groups,” and “individuals.”
- Set up your notebook as shown below to make note-taking easier:

Program Community :					
Organization					
Name	No. of years in community	Activities in community	Greatest perceived benefit	Conflicts?	Who relies most on the organization?
Informal groups					
Key Individuals					

Procedure: Collect the following background information:

Mercy Corps BRIGE Participating Program:	Country:
Village or Community name:	Caste or Ethnicity (if relevant):
District:	No. of participants by sex: Male ___ Female ___
Date:	Approximate number in each age Range:
Focus Group Facilitator:	Youth (16-29 years) ___ Adult (29-49 years) ___ Elderly (50 years+) ___

- Ask participants to sit in a circle.
- Introduce yourself and the team and then the activity. Ask participants to introduce themselves, and write down note any special observations about them (youth, elderly, disabled, ethnic group, etc.)
- Ask the participants to identify the most effective organizations, local and external, that provide services related to the risks, shocks and stresses that the community faces , for example, programs and activities that respond to drought, improve livelihoods, or create financial safety nets). Follow up by asking for a list of organizations that are not related to the shock or stress but that they consider important in their community (for example, healthcare, women’s empowerment, youth sports groups, etc.).
- Repeat for “informal groups” and “individuals”.
- *Facilitator:* Keep the total list of organizations, groups and individuals to 12 or fewer to keep the exercise manageable. Youth groups, women’s groups, agricultural associations and financing groups, are often operating in communities. If they do not come up naturally in the discussion, it might be helpful to ask about these.
- Once list is complete, ask questions about the work of the organizations, groups and individuals in the community. Refer to Checklist 1 for potential probing questions.
- Repeat for the “Groups” and “Individual” categories as applies.
- Explain to the group that through discussion you will transfer all of the organizations, groups and individuals on to circles. The participants should decide which list item deserves a small, medium, or large circle to represent its relative importance to your area of focus (e.g. response to climate change, disaster risk reduction, or improved livelihoods).
- Ask the participants if the organizations work together or have overlapping memberships. The circles should be placed as follows:

Checklist 1

- What are the objectives of the organization?
- How long has the organization existed in the village?
- What has been its most successful project in the village? Why? Who benefited?
- Does it have links with outside organizations? For what purpose?
- Who are the main beneficiaries? Men, women, young, elderly?
- Does one group (social and/or gender) rely more on the organization than others?

	= no contact
	= information passes between organizations
	= some cooperation in decision-making, planning and/or implementation
	= a lot of co-operation in decision-making, planning and/or implementation

Options for follow up questions:

- Who holds decision-making roles in the organization?
- Does the organization have both men and women participating? If so, in what ways are they participating?
- Do women provide input in this organization? If so, how do the men react to it?

- Does the organization work specifically with any target groups (e.g. women/men/marginalized groups) in program focus area (e.g. climate change, disaster risk reduction and response, livelihood improvement, financial services)?
- Does the organization provide information related to the shocks and stresses? If yes, what is the nature of this information? Do you receive this information regularly?
- Who accesses the information provided by the organization? Men? Women? How do they access it?
- Are the specific needs of young and elderly people and/or of marginalized groups taken into account by the institution? If so, how?

Variations

Elements can be added to Venn Diagrams to represent more information than simply the importance of an organization and the degree of its relationship with other organizations. For example:

- Lines can be added to create a network diagram that shows formal relationships for instance organizations that meet once a month to discuss and plan for food security in the village. Different types of lines (dotted, dashed, solid) or different colors can be used for different networks.
- Arrows can be added to show the direction of information flow about your area of focus within the network. The usefulness of information can be indicated by the strength of the arrow (indicated by its thickness), or the frequency of communication.
- Different colored circles can be used to indicate perceptions regarding groups of organizations. For example, green can be used to indicate organizations that the participants perceive to be friendly and easy to work with, while red is used for those that use too much scientific language or that do not seem to respect farmers.
- Try doing this exercise with key informants from the organizations themselves so that you gain an idea of how the perceptions of research/development workers correspond to the perceptions of community members.

Source: Adapted from C. Jost, N. Ferdous, T. D. Spicer, 2014. *Gender and Inclusion Toolbox: Participatory Research in Climate Change and Agriculture*. CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS), CARE International and the World Agroforestry Centre (ICRAF). Copenhagen, Denmark. Available online at: www.ccafs.cgiar.org

Tool 5 – Stakeholder Organization Mapping

Purpose: To gather information from stakeholders at various levels (community, district, national, etc.) who have an interest in promoting gender-responsive resilience to the shock or stress addressed by the particular programs. Some of these stakeholders hold the potential to become partners in BRIGE program activities in the future.

Rationale: Mercy Corps' efforts to integrate gender into resilience approaches will be enhanced by engaging other stakeholders who are committed to the similar approaches, but who might bring other strengths and expertise to the effort. Furthermore, stakeholders, particularly those based in the community, can ensure sustainability of such approaches in the future.

Estimated Time: 30-40 minutes

Preparation:

- Generate an initial list of stakeholders in various ways:
 - Use the focus group exercise, "Mapping Formal and Informal Organizations and Influential Individuals," (p. x) to generate a list of key organizations
 - Use the key informant interviews to identify organizations at various levels that can help to respond to men's and women's different needs and capacities related to resilience
 - Ask existing partners for suggestions of stakeholders.
- Review the sample survey and decide whether to add or subtract items.
- Make sufficient number of paper copies of the survey. If using a tablet or mobile device for the survey, set up the survey instrument for easy use in the field.

Process:

- Prior to conducting the survey, contact the organization, introduce yourself and gain consent for completing the survey. "My name is ____, and I represent Mercy Corps [country]. We are in the early stages of launching a program called Building Resilience by Integrating Gender and Empowerment. The program will work to ensure that all members of the communities – women and men, boys and girls, particularly the most marginalized – have greater capacity to cope with [name the particular stress or shock, recurring droughts or floods, , food security, natural disasters such as earthquakes, landslides, etc.] As part of our planning phase, we want to briefly survey potential stakeholders for the program. We would like to ask you some questions about your organization, such as its mission, its objectives and functions, the size and budget of the organization, its geographic focus, its strengths and weaknesses, etc. You can choose not to not answer any question. Do you agree to be interviewed?"

Criteria for Potential Partnerships

- **Trust and visibility** – Does the target audience of women, men, or marginalized groups trust the potential partner?
- **Reach and scale** – Does the partner have a significant presence in target areas?
- **Sustainability of relationships** – Does the potential partner have an ongoing and long-term relationship with the target audience of women, men or marginalized groups?
- **Financial expectations** – If there will be a financial arrangement with the partner, are the partner's financial expectations in line with program resources?
- **Partnership vehicle** – What form of partnership will create the most value for all partners? (e.g. implementing partner, consultancy, supplier/distributor of goods or services, etc.)

1. Organization name:
2. Individual contact details:
 - a. Name:
 - b. Address:
 - c. Telephone:
 - d. E-mail (if applicable):
3. Type of organization (select one)
 - a. Community-based organization (informal)
 - b. Civil Society Organization (formal)
 - c. Faith-based organization
 - d. Local Government (all levels below national)
 - e. National government
 - f. International NGO
 - g. Research organization or think tank, or university
 - h. Public or private donor organization
 - i. Business or private sector organization
4. Level of organization:
 - a. Local (community or several communities)
 - b. District or province
 - c. National
 - d. International
5. Organization mission or purpose, and major objectives:
6. Are there specific categories of people that your organization focuses on? (e.g. women, youth, farmers, indigenous tribes, landless, etc.)
 - a. No
 - b. Yes. If yes, describe the primary target group:
7. Is gender equity an explicit objective of the organization?
 - a. No
 - b. Yes. If yes, describe the objective and programs that support it:
8. To what extent does your organization work to build resilience of households and communities to disasters or longer term stresses such climate change? Please describe your activities.
9. Functions of the organization (check all that apply):
 - a. Delivering direct services to people

- b. Promoting cultural or religious practices
- c. Developing or implementing policy
- d. Conducting research or evaluation
- e. Mobilizing community members to demand rights or services
- f. Watchdog organization monitoring government or private sector activities
- g. Advocacy with decision-makers
- h. Promoting collaboration through a network or federation
- i. Providing financial support to national or local organizations (e.g. donor organizations)
- j. Producing goods or services for the market
- k. Other (please describe):

10. Number of years of operation:

11. Annual budget (approximate):

12. Source of funding:

13. Staffing: Number of paid staff:
 Number of volunteers:
 Gender composition of staff:
 Gender composition of leadership:.

14. Geographical area of operation:

15. Are you a membership organization?

- a. No
- b. Yes. If yes,
 - i. Number of members:
 - ii. Description of members:
 - iii. Gender balance of membership (approximate):
 - iv. How does the organization engage its members?

16. Examples of successful initiatives:

17. Organization's assessment of its primary strengths:

18. Organization's assessment of its primary weaknesses or challenges:

19. Organization's self-rating of its ability to address gender issues and inclusion of marginalized groups, on scale of 1 – 10, where 1 is very low and 10 is very high.

- a. Number:

b. Reason for score:

20. **To be completed by Mercy Corps interviewer:** What could the organization bring to a partnership with Mercy Corps on gender and resilience? Check all that apply:

- a. Trusted relationships with local communities
- b. Ability to mobilize marginalized individuals and groups (women, men, youth, members of marginalized castes or ethnic groups)
- c. Capacity to analyze and develop programs to address gender and inclusion issues
- d. Other technical expertise
- e. Research expertise
- f. Greater access to better quality services
- g. Advocacy with key decision makers
- h. Ability to develop or implement government policy
- i. Other (describe):

21. Any additional comments by interviewer:

Tool 6 – key Informant Interviews

List of potential key informants:

- **Government officials:** Agricultural Extension Office, Pos Pelayanan Terpadu – Posyandu (Children and Women’s Health Post), Unit Pelaksana Kegiatan Wanita (Women Activity Unit), Pembinaan Kesejahteraan Keluarga – PKK (Family Welfare Unit),
- **Community organizations:** Kelompok Tani (Farmer Group Organisation), Gapoktan (the Coordinating Committee of Farmer Organisation), Kelompok Wanita Tani (Female Group Organisation), Women Cooperative, Koperasi Unit Desa (Rural Cooperative)
- **Private sector organizations:** Mandiri Bank, Syngenta Foundation,

Potential questions for local government officials, including agricultural extension officers,

- Do you have gender and social inclusion policies in place? If yes, what are they and how are they being implemented?
- What steps have been taken to learn about the diverse needs of the community in your planning processes, especially those of women? To what extent do they have a voice in planning processes related to agricultural development and climate change?
- Do you collect data disaggregated by sex, age, and other social factors (e.g. disability, caste, etc.)? If so, how do you use this data to inform your policies or programs?
- What strategies have been developed to promote inclusion of women in your policies and programs?
- How do you know that the needs of women small holder farmers are being met? Can you cite any positive or negative outcomes or impacts for women as a result of your strategies or programs?
- Have you investigated the likely impacts of climate change impacts such as drought, or other stresses such as price collapse, on current agricultural livelihoods in the region? Are certain sectors or groups of people more or less vulnerable? Why?
- Are there safety net programs for those who are especially vulnerable to climate change? Please describe.
- What coping strategies do smallholder farmers use to address shocks or stresses such as drought, or other stresses such as price collapse? Are these different for male and female farmers? What capacities would improve their ability to cope better and recover more quickly?
- [For agricultural extension agents specifically] What is the proportion of female agricultural extension agents in this district? What constraints do male agricultural extension agents face in reaching and involving female farmers?
- What are any issues or difficulties working on or addressing issues of women in the district? In your opinion, what are some key barriers that these groups face in accessing services and benefits related to agricultural production, marketing and finance or in adapting to the effects of climate change?
- In your view, which groups or organizations, either formal or informal, are important to addressing climate change’s impacts on small farmers to benefit women and marginalized groups in this community or region?

Additional questions for women’s units in government institutions, and women’s organizations?

- At times of weather-related shocks or stresses (e.g. drought, storms), how are women and girls specifically affected? What kinds of programs or services might reduce their vulnerability, and are these available?
- What resources related to agricultural production, marketing and finance do women most need, and what constraints do they face in accessing them?
- How is information and education best communicated to women in the community? Are the most vulnerable women reached?
- Are there specific agricultural education, information or financial services that women would benefit from in the district? Which ones would most improve their capacity to cope with shocks and stresses, such as drought, or other climate change effects or even market price collapses?
- In general, what power do women have in making decisions related to agricultural production in their homes? What power do they have in making decisions related to finance (use of income they or their spouse generates, decisions related to key household assets, etc.)?
- What are the main constraints to the empowerment of women smallholder farmers in this district?

Potential questions for other community organizations:

- Describe the role of the main community organizations that are addressing issues related to agriculture production and adaptation to climate change impacts. In general, to what extent do women participate and are they represented in the leadership of these organizations? What are barriers to participation?
- To what extent do women participate and are they represented in the leadership of organizations that make are concerned with financial issues (savings, credit, etc.)? What are any barriers to participation?
- At time of emergency or stress that affects smallholder farmers, such as a drought or even price collapse, how do people in the community cope? Are there differences in the way that men and women cope? What do people need to cope better, and recover their livelihood more quickly?
- What are the most important sources of information for the community about shocks or stresses related to agricultural production or marketing (e.g. drought or price collapse)? Are these channels of information effective in reaching everyone who needs the information? How could they be made more effective?
- Which groups or organizations, either formal or informal, are most important to reducing the vulnerability of small farmers to benefit women, to shocks and stresses such as climate change, in this community or region?

Potential questions for private sector and financial institutions

- What are the specific challenges for women in entering agricultural markets and getting higher up the value chain? How are these different from challenges for men?
- What value-chain research and market activities have you started with women? What have you done to take into account women's and men's roles and benefits along the value chain? What was the result? What worked and what did not and why?

- What income-generating activities are women mostly like/comfortable with in your areas? Why are they comfortable with these? How profitable are they?
- Do you think the community values agricultural production by women? Why or why not? What would you like to change about this current picture?
- What is your role in facilitating income-generating activities operated by women?
- What types of social difficulties do women face to in order to engage in agricultural production and marketing (family, community, business community, and other areas)?
- What is needed to help women become confident and engaged in entrepreneurship?
- How do women currently get business information (especially about price, demand for products)? Are these channels effective?
- What types of credit or other financial services from your institutions do male/female and social group members in your coverage areas have access to?
- What are the different constraints/challenges that men and women and marginalized groups, face when accessing these types of financial services? Why? Are you working to help them overcome these barriers?
- What are the key barriers that financial institutions face in providing effective information to women?
- In your opinion, what are the key challenges (individual to system levels) for financial institutions to support and remain responsive to the different needs and issues of women and men?

III. Stakeholder Mapping

- Use the key informant interviews as well as the focus groups to identify local level stakeholders to survey as potential formal or informal partners
- Conduct the stakeholder mapping survey in the toolkit.

Tool 7 – Access to Social Networks

Discuss the following questions related to access to social networks with the FGD groups

A. Friendships and social relationships

- Do women usually build friendship and social relationships with more than five non-family friends?
- Do they have a specific place to meet friends at least once a week?
- Do women usually have someone to turn to if you have a sensitive personal problem, an economic/agricultural problem, and have a health problem?
- Do women have safe place to stay for the night?
- Do women mostly know their neighbours well?

B. Community groups

- Do women mostly belong to any group that provide support to families in times of crisis or need?
- Do women mostly belong to a community savings or credit group?
- Do women mostly belong to a local community organization, any group that engages with the local government, a producer group, cooperative, business groups, sports or other?

Tool 8 – Gender Norms, Beliefs and Attitudes

Discuss the following questions related to access to social networks with the FGD groups

A. Violence items

- Have you heard any incidents of domestic violence in your community, such as wives beaten by their husbands?
- What do women usually do when they experience domestic violence?

B. Domestic chores

- Is it acceptable that men do childcare tasks, such as changing diapers, feeding kids and giving kids a bath?
- Is it women's responsibility for homemaking and caring elderly and kids at home?

C. Work and Income

- When men cannot perform their role as breadwinners, do they still have value in the family? How if women cannot perform their household roles?
- Can women do men's work? Does it work the way around?
- As most men are considered to generate more income, do you think they should choose how to spend what they earn?

D. Social and political roles

- Do you think men have more ability and capability to deal with politics, decision making in community and to be political leaders?
- Do women have any opportunity to influence decision making in community level?

Annex 5

BRIGE-AGRI-FIN Assessment Photos



FGD with female farmers in Mbuju, Kilo Subdistrict, Dompu district



FGD with male farmers in Ta'a, Kempo Subdistrict, Dompu District

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About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within.
Now, and for the future.



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