

Transforming Gender Inequality through Inclusive Dairy Value Chain Development

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MODERATOR

Parvez Mohammad Asheque, Director for Private Sector Engagement, *CARE Bangladesh*

SPEAKERS

Anowarul Haq, Director, Extreme Rural Poverty Program, *CARE Bangladesh*

Dr. Md Khalid Hossain, Economic Justice Resilience Program Manager, *Oxfam in Bangladesh*

Anisur Rahman, Director, Dairy & Food, Artificial Insemination, Seed & Agro Enterprises, *BRAC*

QUESTIONS

Anowarul's Presentation

Is the SDVC Project for women only?

Anowarul: Mostly women, only a few groups were men and women together. The exact data is: 89% of the total beneficiary of SDVC is women.

To what degree has income gap decreased between women & men?

Anowarul: Income (*average daily income from milk per cow*) gap between women and men reduced by 88%.

How, specifically, has the CARE dairy VC project increased women's resilience to shocks and losses?

Anowarul: This was achieved mainly by introducing community led collective approach. Women dairy farmers were formed into groups and the project facilitated community based savings mechanism focusing on dairy production improvement. Members of the groups were saving money for emergency, crisis or lean period. In times of necessities, members of the groups have been taking loans from group savings to buy foods and calves. The interest for the loan is determined by the group and this is usually less than micro-credit and other available options. The loan conditions are also flexible enough to meet the exact demand of the group members. Also, they were able to have constant access to quality inputs even in times of natural disasters with the credit based selling

systems initiated through Krishi Utsho (a micro-franchise of input shops emerged as CARE facilitated social enterprise. For more information on KU, please explore this link: www.krishiutsho.com). These all together showed increase in women's resilience. Additionally, almost all groups were oriented about formal and informal market and mechanisms of linking with both. As a result, during national level crisis such as road blockade, strikes/*hartals* when formal actors in the market stop milk collection from formal milk processors, SDVC groups are still able to instantly channel their milk to closest informal market where collection point managers also help them to sell their milk as a part of healthy business relationship between producers and collection point managers. For more information on this, please click this link: http://www.care.org/sites/default/files/documents/5_sdvcs_resiliency.pdf

Can you elaborate on the ways in which women have been formally integrated into the chain? What is the role of multinational corporations in the integration of women in supply chains? How can we ensure that these changes will be sustainable and not only as a result of limited initiatives? Is there a commercial incentive for other actors to engage in these efforts?

Anowarul: Before the project women were engaged in milk production and selling but were not considered as formal value chain actors. They were dependent on exploitative informal market and had less control over the price of milk. With the producers group formation and linking them formally with Arong dairy (private sector partner), these women obtained an opportunity to get enlisted in Arong dairy's milk producers database. And they became the member of the supply chain. Their payment was also done in a systematic way since the whole supply chain has become more traceable with the introduction of Digital Fat Tester (DFT and digital database. This intervention has proven to be sustainable since Arong dairy is following the model till today and continuing to increase the number of their producers. We have also facilitated a 3 point dairy hub model where another input shop chain way linked with Arong dairy in a 3 day credit based selling system. We can share more details to interested audiences.

Additionally, what sort of new technologies can you recommend to enhance women's participation in the dairy VC and/or other VCs?

Anowarul: New technologies like milking machine, portable milk preservation jars, grass choppers, cattle floor mat etc. can help in reducing women's workload and in carrying of milk easier for the women. This is actually to give them a fair distribution of time for household and value chain work, also creating enabling condition for them to easily access the market. The basic idea behind increasing women's participation is removing the entry barriers for women and create enabling environment.

Also, in relation to gender inclusive finance system, ICT-based new technology platforms (e.g. mobile wallet, credit card-based inputs selling, agent banking) can be introduced. We, in CARE Bangladesh, are already advancing with a number of these options

Hi Anowarul, great presentation. How was the decision-making capacity and men's sharing of women's workload measured?

Anowarul: This was mostly measured using specific research tools where we have assessed how many decisions on several important issues in household can be taken by the women individually against how many they still have to consult with their husbands. The household issues are mainly like decisions on spending money, selling or buying assets, children's education etc. This same way men's participation was also measured

counting household/economic work categories and men taking part on it with women. A periodical survey with a third party was done regularly.

We also have used Participatory Performance Tracking (PPT) system, through which each Producers Group scored progress around certain indicators on a regular basis.

In short, both quantitative and qualitative approaches were used to measure women's decision-making capacity and men's sharing of women's workload.

How did the SDVC project increase women's mobility?

Anowarul: With the introduction of women friendly "milk collection point" closer to community center, women now have a more suitable market place to sell their milk. The group savings mechanism has given them better financial security, allowing them to have better access to market activities. Women entrepreneurship has increased along with women's engagement in support services as LHW, AIW etc.

As mentioned during my presentation, we also facilitated activities such as 'couple counselling', community gathering and village fairs to engage other household members and the wider communities with an objective to ensure men and boys engagement in women's work around dairy and others.

All these together have helped in increasing women's mobility.

Mr. Anowarul mentioned that in the dairy value chain there are a lot of technologies to enhance women's participation. Could he mention some of the technologies?

Anowarul: Please see previous question's answer.

For more information about the project, you can explore the following link:

http://www.carebangladesh.org/publication/Publication_610192.pdf

Khalid's Presentation

With regard to reducing workload, does this include development/increase of additional businesses, such as cleaning services, childcare, etc.?

Khalid: Yes, it includes development/increase of additional businesses like cleaning services, childcare, improved cook stove, renewable energy access etc.

"Care burden of women" was identified as one of the barriers for this project. Can you elaborate more on that?

Khalid: While women are involved in economic activities, they still need to take care of household works including caring for child and elderly people at home. It often does not allow them to be engaged in economic activities or they should take extra burden while being engaged in economic activities. So, it is important to recognize this burden and take steps to redistribute (mostly among family members including male counterparts) as well as reduce (through introducing technology/facilities like washing machine and child care facilities).

Has the impact of any of these interventions in terms of women access to finance been measured?

Khalid: We guess these interventions refer to Oxfam project interventions. We have not yet measured as final evaluation is happening. But there are evidences that our interventions have been positively considered by banks and women dairy producers have got loan from banks due to the capacity they have developed due to our project interventions. Recently, one of the largest Banks in Bangladesh has provide loans to 40 women dairy producers who are part of Oxfam interventions.

Would anyone elaborate on partnerships with other organizations to leverage resources thus optimizing dollars, such as organizations that provide donations of livestock, feed, etc.?

Khalid: Oxfam has partnership with Bangladesh Livestock Research Institute and take the research outputs (like drought tolerant fodder variety) of this Institute to the field (extension approach). We have worked with Department of Livestock Services of the Government to ensure their services reaching to Oxfam project participants. Oxfam has partnership with large national dairy company PRAN dairy and we have jointly invested in establishing milk chilling plants in our project areas which would continue operating beyond project period (<http://www.thefinancialexpress-bd.com/2017/01/22/59849/PRAN-Dairy,-Oxfam-to-set-up-2-milk-chilling-plants>).

What is the ratio of men and women? Please explain.

Khalid: In Oxfam's project the ratio of men and women was around 15:85 although final evaluation is in the process. It was deliberate in the project design since there are other components of the project which focuses on women leadership development, addressing care work burden of women and reducing violence against women so that more women can be involved in economic activities. Moreover, in Bangladesh, women are more involved than men in taking care of livestock and poultry at household level.

Anisur's Presentation

Would you touch upon how women negotiate rates, especially when considering societal mores? (Training, esteem/confidence building, conflict resolution – to name a few)

Anisur: There is no separate rates for the women farmers. The rate of raw milk is fixed based on fat contents. The changes are taking place in the mindset of village people regarding women coming forward to register as a dairy farmer. Economic benefits among many others is key driver to this. Women farmers are more comfortable attending separate training session compared to joint session from our experience.

As a result of increased women participating in markets, has there been backlash (or increase of) by men – whether industry and/or community? What steps have/are being taken to address this?

Anisur: Not that we see this significantly. There could be conflict within the family for sharing asset and certain decision making, but nothing significant out of home.

To date, how has increase of women participating in market affected mindset of daughters? Has there been any noticeable change with regard to education of daughters?

Anisur: This is exciting. Though we have not done any independent study on this particularly, but our experience shows exciting results. Due to improved financial income (for guaranteed sale of raw milk) of the family through dairy farming, children are encouraged to attend school. We have seen children are happily engaged in farming related job to offer quick hands to their parents after school period.

As women's confidence and knowledge base increase, what is time frame for growing business?

Anisur: It depends on the progress made by the farmers. Our experience shows marginal farmers can start adding more number of herds after two to three years of their start-up. But for some this period could be more.

Is mobile technology a component of program training and data exchange – such as use of smart/cell phones?

Anisur: This is still at the basic level of only sharing information and/or getting advises from our supervisor or veterinary doctors. We are piloting an integrated chip-based (radio frequency transmitter tagged with the cattle) data base to better manage this. Based on the pilot data we have plan to scale up gradually.

If women in traditional way have done raising livestock (let alone children) then one must beg question -- why train them to attend on that matter? access to finance, yes; decision making, yes; ICTs -- there is a new dynamic. essentially, any better solutions! indeed, there are.

Anisur: Traditional animal husbandry and cattle rearing has not been in its best. So there is a need to train them in modern (and tested) ways of livestock management for better cattle health management and better yield.

How are programs/projects working with government agencies to facilitate women's ability to integrate and become sustainable in industry?

Anisur: We closely work with Department of Livestock Services (DLS) and Livestock Research Institute (LRI) on both breed development (through our AI program) and dairy extension services to the farmers. They are always supportive for creating sustainability in the industry.

What mitigation measures does the project implement regarding the challenge of 'care burden' and extra time burden from managing more livestock?

Anisur: Employment of aid for the farm management and use of tools (like milking machines, fodder chopper etc.) are few among many measures to address care burden and extra time burden.

Why was it necessary for Brac to setup its own dairy social business? Were the private dairies (assuming these exist) not able to meet the needs of the dairy farmers that Brac dairy is currently serving?

Anisur: Only about 7% of total milk production in the country goes into formal processing, remaining gets consumed and/or traded in the informal market through middle men (gowalas). The demand is met with imported powder milk which is almost three times the size of local processing. So private processing is not adequate to meet the growing demand. Private operators are keener to do the trading with imported powder due to quick turnover of investment, while return from the dairy investment is

relatively slow. So BRAC came in to connect the farmers with mainstream milk market (and remove middlemen) to ensure full return of their investment. BRAC see small holder dairy farming as an effective tool 1) to generate income and employment in the rural areas, 2) to create investment opportunities for the farmers, 3) to eradicate poverty for the marginals, and 4) the country become self-sufficient in dairy production.

I see that all presenters today are male, and we are hearing about gender equality. How are women involved in these projects as managers and professionals in agriculture?

Anisur: The organizer of the webinar to better answer this.

What is interest rate on loan, and tenor insofar as milk production in concerned? any other market segment they can engage in private sector micro-ventures apart from traditional ones.

Anisur: The current interest rates from the formal source (banks and other FI) is about 9% for the farmers. This rate is higher for Micro Credit offered from different NGOs.

Beef fattening, fodder cultivation, milking service, veterinary medicine shop, para-vet services are among many micro ventures rural farmers can take.