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# MEASURING GENDER DYNAMICS IN RESILIENCE

Tools for integrating gender into resilience-focused programs

MAY 2018

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## Acronyms

BRIGE	Building Resilience through the Integration of Gender and Empowerment
DFAP	Development Food Assistance Program
ERP	Earthquake Recovery Program
GRP	Global Resilience Program
LEAP	Linking Financial and Social Capital to Enhance Resilience of Agro-Pastoral Communities
M-RED	Managing Risk through Economic Development
STRESS	Strategic Resilience Assessment
ZFRP	Zurich Flood Resilience Program

# Introduction

Mercy Corps defines resilience as “the capacity of communities in complex socio-ecological systems to learn, cope, adapt, and transform in the face of shocks and stresses.” Within these communities, gender and socio-cultural norms often dictate who has access to resources and who can participate in household and community decision-making. Identifying and understanding these differences allows programs to respond effectively to differential vulnerabilities and capacities.

**Mercy Corps’ BRIGE program** (Building Resilience through Integration of Gender and Empowerment) was launched in 2015 to explore the intersection of gender and resilience, both in theory and in practice. The BRIGE program assessed approaches in three countries — Indonesia, Nepal and Niger — as a source for wider learning on how to integrate gender and social inclusion into resilience-focused programs.

Building upon a previous Mercy Corps study on gender and resilience in the Sahel region (Shean and Alnouri 2014), BRIGE identified three key pathways through which gender differences should be incorporated into resilience-focused programming:

**Pathway 1:** Women’s equitable participation in household decision-making

**Pathway 2:** Women’s meaningful participation in community groups

**Pathway 3:** Women’s access to market linkages

Gender inequalities in household decision-making, community participation, and market access limit women’s ability to prepare for, respond to, and recover from shocks. Furthermore, they limit women’s ability to access and benefit from program activities meant to strengthen resilience. Advancing women’s participation in household decision-making, community organizations, and markets is critical to their building resilience for themselves, their families, and their communities.

Designing resilience programs that effectively strengthen women’s resilience capacities requires a detailed understanding of each pathway in the program setting. In recognition of the need for context-specific gender and resilience analysis, BRIGE worked with resilience programs in Indonesia, Nepal, and Niger<sup>1</sup> to develop and to pilot measurement tools that serve multiple purposes for gender integration in Mercy Corps’ resilience-focused programs. These purposes include identifying gender-related barriers to resilience, measuring how resilience programs affect these pathways, and supporting staff learning.

The specific purpose of each tool is as follows:

1. **Household Decision-making Tool:** To assess women’s agency in household decision-making, particularly in areas such as household finances or disaster response plans that directly relate to resilience to shocks. This survey is administered separately to a husband and wife in the same household.
2. **Community Participation Tool:** To assess the level of participation of women and marginalized persons in resilience-building community groups, such as disaster risk management groups or village savings associations. This tool goes beyond disaggregating participant data by sex, and includes direct observation of community meetings.
3. **Market Linkages Tool:** To assess how access and participation in specific markets differs between men, women and marginalized groups. This survey is administered to farmers of different social groups within a market system.

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<sup>1</sup> Details on the Mercy Corps resilience programs in Indonesia, Nepal, and Niger that worked with BRIGE to pilot the tools are provided in Annex 1.

This report synthesizes lessons learned from the pilot studies where these tools were developed and applied. It provides guidance on how to contextualize future applications of the tools for different situations and purposes, as well as how to interpret and analyze findings.

These tools have a wide range of applications. Box 1 identifies potential uses of the tools at different points in the program lifecycle.

### **Box 1: When in the program lifecycle should we use the tools?**

- **Program Identification and Design:** Applied prior to implementation, the tools can yield important insights to inform targeting, implementation modalities, and design of services offered. The tool, or a subset of its questions, is applicable within a risk and resilience assessment (e.g., Mercy Corps' Strategic Resilience Assessment [STRESS] process), a market assessment, a gender-sensitive needs assessment, a gender analysis, and so on. To this end, the tools help identify gender inequalities in participation in household and community decisions. They also identify markets that may create barriers to participants' ability to benefit from the project, and that may hamper development objectives. By identifying gender-specific needs, the tools can highlight ways that projects may respond to and/or address these inequalities, and can help develop a more nuanced and inclusive program theory of change.
- **Monitoring, Evaluation, and Adaptive Management:** The tools can provide a framework for measuring changes to gender norms before and after an intervention. The tools' questions can be incorporated within evaluations, with rounds of data collection before and after the program intervention, to understand potentially differential program impacts on men and women. To this end, the tools can reveal both how an intervention may have affected men and women differently and the reasons why, including effects on gendered participation in households, communities, and markets. The tools can be iteratively applied over the course of the intervention to monitor progress and adapt program approaches. The tools can reveal potential progress on intermediary outcomes, including changes in the values and attitudes that lead to gender inequalities.
- **Planning, Implementation, and Capacity Building:** The development and use of the tools support program staff, stakeholders, and participants' learning by encouraging reflection on gender dynamics in households, community groups, and markets that affect resilience.

Programs should first consider how they want to learn from the tool, among the options illustrated in Box 1. The tools below provide sample questions that can be modified according to program context and needs. Different goals necessitate different approaches for questions, methodology, and analysis. For example, if the primary purpose is to quantitatively record changes in gender norms over time, the tools can focus narrowly on topics relevant to the program in a way that is brief, clear, and simple. If the goal is to learn why an intervention affected men and women in certain ways, the tools can be used as qualitative, semi-structured interviews, with more space for discussion with trained qualitative facilitators.

The structure of the rest of the report presents the three gender and resilience tools with suggested learning goals, tool questions and instructions, interpretation and analysis, lessons from the pilots, and ways to modify the tools for a specific context.

# Gender and Resilience Tools

This section presents the three tools, including lessons from the pilot programs and suggestions for how to interpret data collected by each tool to inform resilience programming.

## Household Decision-Making

### Learning goals

- What degree of input do women have in household decisions that are key for household resilience, including how they manage risk, respond to shocks, and distribute resources among household members?
- Do men’s and women’s preferences for how to build resilience differ? If so, how?
- To what extent do women have the ability to participate in and benefit from resilience-related program activities, including trainings and community organizations?
- Which attitudes of husbands or other household members support or inhibit women’s resilience and/or access to program activities? How can these “gatekeepers” be engaged to support women?

Household decisions matter for resilience because they affect the well-being and resilience capacities of individuals within a household. Decisions about the allocation of resources, productive investments, expenditures on health and education, time use, and community and market participation affect household members differently. Given that men and women often have different preferences and priorities, decisions may inequitably represent men’s preferences if women do not have a say in decision-making. Outcomes can negatively affect women and children’s resilience capacities and well-being when decisions undervalue women’s or children’s time, assets, health, or livelihoods.

Equitable decision-making can signal equitable power relations within the household. In certain conditions, this has clear value for resilience and for achieving intended program outcomes. Household power relations can support or restrain women’s contributions to household and community resilience, as well as their ability to invest in their children’s and their own resilience. Table 1 presents examples of how inequitable decision-making patterns inhibit the resilience of communities, households, and individuals.

TABLE 1. HOW HOUSEHOLD DECISION-MAKING CAN AFFECT RESILIENCE

#### Common patterns of inequitable decision-making that negatively affect resilience:

The husband<sup>2</sup> decides whether his wife participates in a training or community organization.

The husband decides whether his wife participates in income-generating activities

#### Examples of more equitable decision-making that strengthen resilience:

Women decide to participate in community activities. This supports their access to information, resources, new skills, and an expanded social network, which benefits women, their family, and their community.

Women decide to participate in income-generating or employment activities, which diversifies household income and may increase their

<sup>2</sup> These examples are provided focusing on decision-making between spouses. However, relevant power dynamics may also include other family members, such as mother- or father-in-law with daughter-in-law.

	bargaining power.
<b>Men make household financial decisions and/or control women's earnings.</b>	Women participate in household financial decisions and control their own earnings, which increases household expenditure related to children's education and health.
<b>Men decide to sell women's assets without their consent.</b>	Women decide whether to sell individually- or jointly-owned assets with their husbands. This preserves women's own asset base and bargaining power, which provides a safety net in case the relationship ends.
<b>A husband migrates and allocates an amount of grain to the family in his absence while locking the remaining grain in a storage facility, which his wife cannot access.</b>	Women participate in household food and nutrition security decisions and planning.
<b>Men make decisions on behalf of women regarding family planning and access to health care, which puts women's and children's health and survival at risk.</b>	Women have decision-making power over their own bodies, health, and children's well-being. Men support them in seeking appropriate care.
<b>While a husband is away from home, a disaster occurs and the wife is unable to protect herself, her family members, or belongings.</b>	Women have the knowledge and decision-making power to respond to early warning messages and/or shocks to safeguard her and her family members' lives and assets.

The examples in Table 1 illustrate that household power relations affect women's participation in program activities. Inequitable household power relations may present barriers to including women and ensuring they benefit from resilience programs.

**Example from the pilots:** In Niger and Nepal, staff conducted the Household Decision-Making questionnaire to monitor whether couples changed their decision-making patterns after participating in the Household Dialogue intervention.<sup>3</sup> The Household Dialogue trained participants on the social construction of gender roles and encouraged participants to see the value of including women in household decisions, budgeting, and disaster preparedness. Niger engaged traditional and religious leaders to support equitable household decision-making. After an initial gender equity workshop, field agents visited the participants for a duration of six weeks (Nepal) to six months (Niger). This allowed participants to reflect on their progress and challenges in implementing their gender action plan, and gave field agents the opportunity to provide support and guidance. During each visit, the field agents administered the household decision-making questionnaire. Niger's Linking Financial and Social Capital to Enhance Resilience of Agro-Pastoral Communities (LEAP) program wanted to understand whether women would be allowed to use mobile

<sup>3</sup> For additional information about the Household Dialogue, see: Mercy Corps, Priming resilience through intra-household change: Addressing gender norms, 2018 and Mercy Corps, Household Dialogue Toolkit, 2018.

financial services and how household decision-making might inhibit household resilience. Through the tool, LEAP tested the following hypothesis:

*“If married women and men have a better understanding of gender inequalities and their consequences on their lives, if they recognize the financial contributions (in all its forms) of each, and if couples discuss together their common goals, including their seasonal financial needs, then households will increase their level of savings and profitability from their economic activities, thus contributing to more resilient households and communities.”*

More information on the results from the Household Decision-Making Tool following the Household Dialogue intervention in Niger is available in Mercy Corps’ report on “Strengthening financial resilience through couples’ dialogue: Lessons learned from the BRIGE pilot in Niger” (2017).

## Household decision-making tool

<b>Purpose</b>	The intent of the Household Decision-making tool is to assess household decision-making dynamics across different decision domains relevant for resilience. It helps identify decision-making patterns that hinder resilience for households, women, and children.
<b>Time required</b>	To administer the survey: 45 minutes per person Enumerator training and survey pre-testing: 2 days Formative research recommended for adjusting the survey questions asked
<b>Instructions</b>	<p>Preparation: Contextualize the survey for the target region, considering which information is necessary for the household (e.g., migration), and which types of decisions are relevant. Train enumerators to use the survey tool, with particular focus on how to interpret and report responses along the decision-making scale.</p> <p>Before the interview begins, inform participants about the purpose of the research, provide contact information, and ask for participants’ informed consent (see sample in Annex 2 from the <a href="#">Gender, Agriculture, and Assets Project</a> or <a href="#">guidance from the World Health Organization</a>).</p> <p>Using the questions below, interview men and women separately, with an interviewer of the same gender, in a space that ensures privacy, because some questions are sensitive.<sup>4</sup> You may interview the same couples multiple times over a set period to assess changes in decision-making dynamics.</p>
<b>Identification:</b>	Identify the primary decision-makers relevant to the program context. Usually these are adults considered the heads of household. Typically, this is a husband and wife, but may also be an in-law or daughter-in-law where joint/extended households are common. In other contexts, mother and son pairs may be relevant.
<b>Analysis</b>	Collate the data and analyze the responses for each question. Under Section B, the possible responses include “yes,” “no,” or “somewhat.” “Yes” responses correspond to full knowledge of a household’s financial situation and represent the foundation for more

<sup>4</sup> If a gender action plan (a separate document) is being used, this can be discussed in the same visit, with both genders together.

transparent and equitable household decision-making.

Under Section C, possible responses include: 1, 2, 3, 4, 5, n/a, or “refused to answer.” The “ideal” response for each question is “4” or “5,” which correspond to “joint decisions” or “autonomy.” These responses reflect greater equity in decision-making for previously excluded decision-makers.<sup>5</sup>

Because a “5” response (autonomy) is not necessarily more desirable than a “4” response (joint decision-making), it is **not** recommended to average the response values (1-5) into a single score. Instead, calculate a household score based on the aggregate *percentage* of decision responses that are either a “4” or “5.”

Below are sample approaches to aggregate data and report results:

- % of households who report full knowledge of the household’s financial situation (i.e., a response of “yes” to Section B questions)
- % of households who report equitable decision-making behavior (i.e., a response of either a “4” or “5”) for specific decisions in Section C
- % of households who report equitable decision-making behavior (i.e., a response of either a “4” or “5”) for for a certain percentage (e.g., 80%) of decisions in Section C
- Which decisions have the highest (lowest) percentage of households reporting equitable decision-making
- Which decisions have the greatest discrepancy in responses between male and females in the same household

Further suggestions for how to analyze and interpret the data are in the sections following the interview questions.

## Section A: Household Characteristics<sup>6</sup>

- 1) Household ID #:
- 2) Village:
- 3) Name of primary male decision-maker:
- 4) Age of primary male decision-maker:
- 5) Education/literacy level of primary male decision-maker:
- 6) Name of primary female decision-maker:
- 7) Age of primary female decision-maker:
- 8) Education/literacy level of primary female decision-maker:
- 9) Relationship between primary female and male decision-maker (e.g., married, in-law, mother/son):

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<sup>5</sup> The section below, “Lessons from applying the tool,” further discusses the notion of “ideal” responses.

<sup>6</sup> This section can be adjusted to account for additional decision-makers that influence household decisions (e.g. adult children, mother-in-law, etc).

- 10) Household structure (monogamous vs. polygynous, joint vs. nuclear):
- 11) Has the primary male or female decision-maker migrated in the past year?
- 12) Duration of migration (less than 1 month, 1-6 months, greater than 6 months):
- 13) Was the migration domestic or international?

**Section B: Intra-household information<sup>7</sup>**

**Enumerator:** *Next, I would like to learn about how you manage household finances. There are no right or wrong answers.*

- 1) Do you have a household budget?
- 2) Do you discuss the budget together as a couple?
- 3) Do you know how much your household’s main crop was sold for in the past year?
- 4) Do you know how much your spouse earns?

**Section C: Decision-making dynamics**

**Enumerator:** *Now I would like to ask you a few questions to learn how you make decisions in your family. There are no right or wrong answers. If the question I am asking is unclear, please let me know. For each of the following activities, how does the household make a decision? (Enumerator chooses and records appropriate response from 1–5 below. Note that it may be important to “probe” to understand the real situation, as behavior can be nuanced—see example in Box 2.)*

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>n/a</b>
<b>Secrecy:</b> Head of household decides alone. He may or may not inform his wife afterwards.	<b>Permission:</b> Wife consults her husband before making decision. Wife needs husband’s permission.	<b>Consulting:</b> Head of household consults his wife before making decision.	<b>Joint Decision:</b> Husband and wife discuss and decide together.	<b>Autonomy:</b> A woman can make decisions on her own without consulting her husband. <sup>8</sup>	<b>N/A:</b> This decision is not relevant to the family <sup>9</sup>

<sup>7</sup> These questions focus on decisions between husband and wife, but are adaptable for decisions made with other kinds of primary decisionmaker (e.g. mother-in-law, adult children).

<sup>8</sup> Women may not necessarily inform men of these decisions, and some may be taken in secret (e.g. contraception decisions, food purchases)

<sup>9</sup> In other words, not a decision they have made before or would make in the future. For example, no one has access to this service (e.g., credit from a formal lender) or the decision referenced is not acceptable. Note that this response option should not be used if the respondent refuses to answer; in this case, record decline to state instead of n/a.

#### FINANCIAL DECISIONS:

- 1) Borrow from a group-based microfinance or lending organization (e.g., SACCO, VSLA)
- 2) Borrow from an informal lender
- 3) Apply for credit with a formal lender (e.g., bank, financial institution)
- 4) Whether/how to save money

#### INVESTMENT AND LIVELIHOOD DECISIONS:

- 5) To purchase a large animal
- 6) To purchase a small animal
- 7) To purchase land
- 8) To rent land
- 9) How to allocate household's agricultural land between household members to cultivate
- 10) Whether [*specify household member*] migrates for work
- 11) Whether you can work outside the home to generate income
- 12) How to spend your own earnings

#### ASSET DIVESTMENT:

- 13) The sale of a large animal belonging to the man or household
- 14) The sale of a large animal belonging to the woman
- 15) The sale of a small animal belonging to the woman
- 16) The sale of jewelry or personal items belonging to the woman

#### HOUSEHOLD EXPENDITURES:

- 17) How to spend income earned from selling crops/livestock/livestock products [*ask separately about income-generating activities that men and women manage*]
- 18) What type of food to buy
- 19) How to pay for school fees, health care, etc.

#### ACCESS TO INFORMATION AND MOBILITY:

- 20) Whether a woman (the wife) can own a cell phone
- 21) Whether a woman can participate in a training, event, or meeting in the village
- 22) Whether a woman can participate in a training, event, or meeting outside the village
- 23) Whether a woman can belong to a community organization

#### **Box 2. Sample Conversation between an Enumerator (E) and a Female Respondent (FR):**

E: When your household decides to sell a large animal such as a cow, how would you make that decision?

FR: My husband sells it.

E: Does he ask for your opinion or tell you before he sells it?

FR: Yes, he asks me if it is the right time to sell the cow.

*Enumerator marks "3: Consulting" for this question.*

- 24) Whether a woman can go to a health center in the village (for herself or her children)
- 25) Whether a woman can go to a health center outside the village (for herself or her children)
- 26) Whether a woman can visit relatives outside the village
- 27) Whether a woman can go to the market

TO PREPARE FOR AND COPE WITH SHOCKS AND EMERGENCIES<sup>10</sup>:

- 28) How to prepare for (specify shock according to local context, e.g., drought, flood; specify preparation action, e.g. how much food to store vs. consume)
- 29) How to respond to (specify shock according to local context)
- 30) Borrow emergency money from a family member, neighbor, or friend

**Section D: Supplementary qualitative questions:**

- 1) Of the decisions we have discussed, are there any decisions in which you want to have more of a say? Why or why not?
- 2) Of the decisions we have discussed, are there any decisions in which you think your spouse should have more of a say? Why or why not?
- 3) For decisions in which you do not have much of a say, why do you think this is?
- 4) For decisions in which your spouse does not have much of a say, why do you think this is?
- 5) [For men only]: What do you think your spouse would say if he/she had more input into (decision specified to project context)?
- 6) Are there any decisions where you disagree with your spouse of household? Why is there disagreement?
- 7) Which decisions do you prefer to make individually without your spouse/head of household? Why?

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<sup>10</sup> Additional questions on specific actions for preparing for and coping with shocks that are locally relevant should be included here.

## Interpretation and analysis

Data collected through the Household Decision-Making Tool can be analyzed in different ways according to program goals and needs.

### Section B: Intra-household Information

- Assess whether information sharing occurs within the household. If not, it may be difficult for women to participate in budgetary decisions.

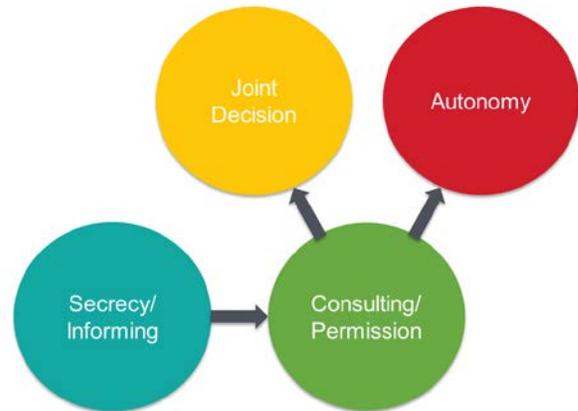
### Section C: Household Decision-making

- Assess the degree of decision-making for different decision domains between men and women and how decision-making changes over time. Which kinds of decisions are more likely to change and which are more stubborn?
- Identify decision-making patterns that hinder resilience and/or inclusion in resilience programming.
- If additional data on resilience capacities or well-being outcomes are collected, correlate decision-making power with other resilience capacities and/or well-being outcomes to analyze which groups of women (e.g., economic status, ethnicity, household structure, etc.) have more decision-making power and why.

### Section D: Supplementary Qualitative Questions

- Which attitudes and beliefs of men cause them to discourage women from participating in decision-making? Which of these could be addressed through gender trainings?
- For which decisions are men open to increasing women's participation?
- Which decisions do men and women want to make privately, and why?
- What are possible areas of conflict or disagreement that could be a focus for mediation?

FIGURE 1: NONLINEAR PROGRESSION OF HOUSEHOLD DECISION-MAKING BEHAVIORS



### Progression of equitable household decision-making behaviors is not linear.

*Recent research in Niger<sup>11</sup> suggests that decision-making among couples is not necessarily a linear process. The "consulting" behavior in decision-making was found to be the foundation for behaviors wherein women have greater agency and input, namely "joint decision-making" and "autonomy. However, after the "consulting" level, women's agency does not necessarily increase with each additional level. Higher levels are not always preferable; for example, "autonomy" does not necessarily correspond to greater agency for women than "joint decision-making," nor is it necessarily preferable, depending on the type of the decision.*

<sup>11</sup> Doka, M. (2017) The Dynamics of Household and Financial Decision-making. Portland, OR: Mercy Corps.

## Lessons from applying the tool

### What is the “best” or most equitable kind of decision-making? Is joint decision-making always ideal?

The way decisions are made affects household outcomes that influence both resilience and women’s empowerment. For many decisions, decision-making that enhances women’s empowerment also strengthens resilience. However, not all decisions have the same value for women’s empowerment, or for resilience. Below are some considerations when analyzing the decision-making data.

**Individual vs. joint decision-making:** While joint decisions can be a sign of cooperative decision-making, and individual decisions may indicate autonomy, which type of decision-making is strategic for resilience and women’s empowerment? This varies by type of decision. For example, there is a clear difference between deciding to purchase land vs. deciding for a woman to go alone to the health center. Especially in strained relationships, women may want to make some decisions individually. For example, women may hide income or a savings account from a husband to protect funds for personal needs, or they may wish to have the final say over their own health decisions. Women may prefer to make other kinds of decisions jointly, such as increasing a husband’s involvement in decisions about childcare.

**Strategic vs. routine decisions:** Decision-making power over household domains that were traditionally the wife’s responsibility (e.g., what to cook), is unlikely to reflect empowerment. Empowerment is expansion of the capacity to make strategic and meaningful choices among those previously denied this capacity.<sup>12</sup> Therefore, having a say in new decisions is more likely to reflect an expansion of power. While routine decisions, such as what to cook, do affect household resilience, it is not clear that changing the balance of power behind these decisions would improve outcomes.

**Decision-making power vs. access to information:** Deciding how to respond to shocks and stressors is not easy given high uncertainty, limited resources, and limited access to information. To support households in making resilient decisions, access to the information and knowledge needed to make informed decisions can be as important as equitable decision-making.

### Given that decision-making is self-reported, how can enumerators ensure respondents are able to respond accurately and do not feel pressured to provide certain responses?

To support respondents in accurately describing their experiences with decision-making, they need to trust the enumerator and understand the question.

First, field agents and interviewers need to establish trust with community members, clarify that there is no “right answer” to the questions, and ensure privacy by administering the tool separately to men and women in the household. It is important to use enumerators of the same gender as the interviewees. Informed consent statements ensure that participation is voluntary and that people do not feel pressured to respond. Respondents can be encouraged to ask questions of the interviewers to aid in their understanding. Informed consent statements allow participants to decline to answer questions if they feel uncomfortable. Enumerators should distinguish between questions that respondents do not consider applicable to them (“n/a”) and those that they decline to answer.

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<sup>12</sup> Kabeer, N. 1999. Resources, agency, achievements: Reflections on the measurement of women’s empowerment. *Development and Change*, 30(3), 435–464. doi:10.1111/1467-7660.00125

Kabeer, N. 2017. Economic Pathways to Women’s Empowerment and Active Citizenship: What Does The Evidence From Bangladesh Tell Us?, *The Journal of Development Studies*, 53:5, 649-663, DOI: 10.1080/00220388.2016.1205730

Second, participants need to understand the question and make a judgment about how to respond accurately. Asking specific, locally relevant questions is key. More general questions (e.g., “Who makes decisions about your healthcare?”) can have very different interpretations (e.g., buying medicine or seeking antenatal care in a distant location), leading to incomparable responses. The enumerator can indicate whether the question is hypothetical or retrospective. For example, the enumerator may ask, “If you had to make this decision, who would make it?” Alternatively, the enumerator could ask, “In the past year when you made decision (*blank*), who participated in the decision?” This will help clarify responses. The close-ended response options provided will always be a simplification of reality, so programs should adjust the response options in new iterations. Enumerators must explain the options clearly and seek guidance on how to interpret respondents’ answers. Using storytelling, vignettes, or hypothetical scenarios grounded in local context can accurately present a specific decision, and if framed neutrally can help minimize bias ([Sproule and Kovarik 2014](#); Malapit et al. 2017). Finally, a good rule of thumb is whether it passes the “can I answer my own survey question?” test ([Glennerster and Walsh 2017](#)).

When the household decision-making tool is applied in the context of a household dialogue intervention, respondents may report more equitable decision-making than they actually practice. Conversely, gender equity discussions may lead to a realization that decision-making is more inequitable than previously thought. For example, in the Niger pilot, the household decision-making data yielded high levels of equitable decision-making power at baseline, lower levels immediately after the intervention, and highest levels some 6 months after the end of the intervention after regular follow-up.

To shift gender norms and intra-household dynamics takes time, but attitudes around decision-making may change before the pattern of decision-making itself changes. The supplementary qualitative questions serve to monitor changes among values and attitudes that affect decision-making, such as men’s trust in women’s judgment, women’s own aspirations, and points of disagreement. Conducting the tool over time can help interpret findings.

### **How to handle unique situations (e.g., polygamy, migrant spouse, extended household structures, and additional decision-makers)?**

Husbands and wives are not the only people who make important decisions for household well-being. For example, friends or family members outside the household may be consulted; and negotiations with children can influence inter-generational transfers like inheritance. With this in mind, programs can identify the key relationships they want to study. Formative research, drawing on secondary data and/or qualitative fieldwork is critical to define the focus.

For polygynous households, programs can either interview the husband and all wives, or randomize which wife is interviewed per polygynous household. Additional questions to capture the wife’s status and decision-making about a second wife and brideprice may be relevant in this context.

If programs wish to include couples where one spouse is a seasonal migrant, programs may strategically schedule data collection for when migrants are more likely to be at home, although in some cases this may coincide with a greater period of agricultural work. Innovations like speaking to the migrant by cell phone while he or she is away from home would certainly be worth exploring. For couples with a seasonal migrant, enumerators should clarify whether the questions apply to decisions at times when the migrant spouse is at home or away.

### **What affects decision-making power?**

It is important to recognize that decision-making is embedded in structural inequalities that affect how two people relate to each other. Women’s education, assets, income, and age at marriage or age-gap with her

husband are all important individual factors influencing women's decision-making power<sup>13</sup>. Factors outside the household, such as group membership, community norms and institutions, also affect power relations in the household. Men's attitudes about women, as well as their own ideas of masculinity, influence their behavior towards women and towards gender-based violence in communities or households. These attitudes also affect bargaining power and access to information that influences decisions. You may add these topics to the decision-making tool or collect additional research. This could aid in understanding which factors influence decision-making in a specific context, and which strategies might work to shift them.

## What questions should I ask given my program's context?

The questions included in the decision-making tool are suggestions from which practitioners can select based on the relevance to their program's activities. Additional questions might focus on decisions related to access to maternal healthcare, family planning, marriage of children, or migration. You may apply the tool to a new context by adjusting questions and possible responses. Formative research is critical for success. This research could include qualitative fieldwork, stakeholder workshops, and/or analysis of secondary data.

Additional formative research may explore questions such as:

- **Household structures:** Who lives together and why? What migration patterns are common?
- **Gendered livelihoods:** How do men and women spend their time? What are their respective economic activities? Do they overlap or are they separate?
- **Gendered assets:** Which assets do men typically control, and which do women control? How does this influence their decision-making authority in different dimensions?
- **Current decision-making patterns:** Over which decisions do men have more control? Over which decisions do women have more control?
- **Gendered attitudes about decision-making:** What are men's and women's attitudes about women's competence, knowledge, and trustworthiness in making different kinds of decisions? How does this affect decision-making?
- **Relationship between decisions and resilience:** Which decision-making dynamics present the biggest barrier to resilience capacities or outcomes?
- **Proposed program activities:** What kinds of household decision-making patterns prevent or support women's participation in program activities?

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<sup>13</sup> Doss, C. 2013. Intra-household bargaining and resource allocation. World Bank Policy Research Working Paper No. 6337. <http://documents.worldbank.org/curated/en/701071468155969077/pdf/wps6337.pdf>

# Community Participation

## Learning goals

- To what extent do women participate meaningfully in community-level decision-making processes that affect resilience?
- What are the barriers to women’s meaningful participation in community decision-making? Which of these could the program address?

While having a “seat at the table” is an important first step, simply counting the number of men and women in a community organization does not reflect whether they participate actively, influence group decisions, and are listened to and respected. This tool provides guidance on how to observe a community meeting to assess meaningful participation and input into key decisions by women and/or marginalized social groups.

**Example from the pilots:** In Nepal’s Managing Risk through Economic Development (M-RED) and Earthquake Recovery Program (ERP) programs, the BRIGE team administered the Community Participation Tool during observations of Community Disaster Risk Committee (CDMCs) meetings before and after a series of interventions designed to strengthen participation of women and marginalized caste groups. They recorded the level of participation of women, Dalits, and Janajatis (marginalized castes in Nepal). They shared feedback immediately with the community groups, who reportedly found the input very useful. Previously, the CDMC groups believed that being physically present equated to participation. Members of the CDMCs said it was illuminating to learn about the difference between attendance and active participation. Based on the results of the observation tool, the BRIGE team conducted a “social audit” process with each community group to review the results and to develop strategies for structuring meetings to be more inclusive.

## Community participation tool

<b>Purpose of the tool</b>	The Community Group Participation Tool aims to assess the level of meaningful participation of women and members of marginalized groups in community decision-making.
<b>Time required</b>	1–3 hours per group observation (this is an estimation, which depends on the length of the group meeting observed).  A minimum observation of one full group meeting is necessary, but we recommend observing at least two regular meetings before categorizing the group.
<b>Instructions</b>	Preparation: Contextualize the tool for the target community group and the excluded groups under consideration (e.g., women, persons with disabilities, ethnic minorities, etc.). Train enumerators to fill out the form during and after the observation of the group.  One or two enumerators observe one (or more) regularly scheduled community group meeting, from start to finish, and fill out the questions in the tool based on their observations. At the beginning of the meeting, enumerators introduce themselves to the group. Let participants know that the purpose of the observation is to assess how the group functions, and that they can opt out if they are not comfortable participating in the observation.

	<p>During the group meeting, the enumerators track the amount of time that individuals from different groups (e.g., male/female) are speaking as accurately as possible (understanding that many individuals may speak at the same time in some group dynamics).</p> <p>In addition to observation, a discussion with the group leader(s) and female members may be required to collect information about membership and leadership. These questions are under “Supplementary Qualitative Questions.”</p> <p>The tool aims to collect basic data relatively quickly, at least once per group; however, multiple observations of the same group over time will improve the quality of data. Additionally, the tool may be modified to serve as a monitoring tool to track progress of a group over time.</p>
<b>Identification</b>	<p>Community groups may include community forest management committees, disaster risk management committees, savings/finance groups, or other decision-making bodies that may manage community resources that are relevant for resilience. To assess participation, the community groups observed would in principle be open to women’s membership or members of marginalized groups. The tool is not intended to be used with single-sex or homogeneous groups.</p>
<b>Analysis</b>	<p>Based on the information collected, categorize the targeted group along the community participation spectrum: absent, present but not participating, limited participation, meaningful participation, or leadership. The group may fall into different categories for different often-excluded communities. For example, women may have meaningful participation, but persons with disabilities may be absent entirely. This information can facilitate conversations or participatory review processes with community groups to promote participation of often-excluded persons. The “ideal” categories are “meaningful participation” or “leadership.” Keep in mind, leadership is not necessarily the ultimate goal. See “Lessons from applying the tool” #3 for more information.</p> <p>The tool can be used before and after interventions to assess change over time, or as a program activity tool to share feedback and facilitate participatory change within a group.</p>

## Meeting Observation

1. Group Name: \_\_\_\_\_
2. Location: \_\_\_\_\_
3. Date of observation: \_\_\_\_\_
4. Time at the start of the meeting: \_\_\_\_\_
5. Time at the end of the meeting: \_\_\_\_\_
6. Total meeting time: \_\_\_\_\_
7. Purpose of this meeting: \_\_\_\_\_
8. Number of members present: \_\_\_\_\_
9. Female: Social Group 1 (if relevant): \_\_\_\_\_ Social Group 2: \_\_\_\_\_ Social Group 3: \_\_\_\_\_
10. Male: Social Group 1: \_\_\_\_\_ Social Group 2: \_\_\_\_\_ Social Group 3: \_\_\_\_\_

11. What is the group’s leadership structure? List each position in the executive committee and corresponding information for each person. Add rows as necessary.

Name	Position	Sex	Social group (if relevant)	Present / Absent

**Total Membership**

Membership	Social Group 1		Social Group 2		Social Group 3		Total		Total
	Female	Male	Female	Male	Female	Male	Female	Male	
General Members									

*At the end of the meeting, estimate the percentage of time that each group spoke. If possible, record the amount of time that men speak and that women speak during the meeting, and determine the percentage (“voice share”) for each. If desired, record separately but concurrently the amount of time that persons from excluded groups speak relative to non-excluded groups.*

1. Men spoke (male voice share): \_\_\_\_\_
2. Women spoke (female voice share): \_\_\_\_\_
3. Members of excluded social group spoke ([social group] voice share): \_\_\_\_\_

**Additional observations:**

*Note: The questions below assess women’s participation in the group meeting. The tool may be contextualized to replace “women” with members of excluded social groups (e.g., persons with disabilities, ethnic minorities, etc.)*

1. What was the main content/discussion topic of the meeting?
2. What were the major decisions during the meeting?
3. Did women participate in discussions? Did they have the chance to speak? Were their opinions taken seriously or reflected in decision-making?
4. Did women propose any major ideas? Did the executive committee consider their proposals?
5. What was the seating arrangement? Where did members of the executive committee, men, women, and people from marginalized groups sit?
6. General behavior towards women: Who were the first people to speak? Was it necessary to prompt individuals to share their opinions? How did the group react to a woman speaking? Did women look comfortable when they were speaking? Did people pay attention when women spoke?

7. General atmosphere: Please describe in a few sentences the general atmosphere of the meeting. Did everyone get along? Did the serving of food (if any) seem to exclude or favor certain groups? Were there jokes made at the expense of women or marginalized communities?

### Supplementary Qualitative Questions:

Ask a member of leadership team the following questions:

1. What are the criteria for group membership?
2. How were women selected to participate in this group (e.g. elected, self-selected, nominated, etc.)?
3. Is there a quota for the minimum number of women in the group?
4. Was it difficult or easy to find women to participate in the group? Why or why not?
5. How long have women belonged to this group?
6. Are the timing and location of the meeting compatible with women's responsibilities? How do women manage transport and childcare to facilitate their attendance? Has the group considered making (or made) any changes to accommodate women's transport or time constraints?
7. Do you think women in the group feel confident and informed? Do you think they would like further support to participate more actively in the group? What kind of support would be helpful?
8. Do women who are not members feel informed about group decisions? Do they feel represented by the group?

For women member(s) in the group:

1. Why did you join this group? When did you join?
2. How did you travel to the meeting and manage your other obligations to attend the meeting? What do you think of the length of the meeting and its location and time of day?
3. Do you feel comfortable offering your opinion in this group? If not, why not? Has this changed over time?
4. Did you agree with decisions made during this meeting?
5. Would you like to be more involved in decisions made by the group? Why or why not?
6. What kind of support would you like to make it easier for you to participate meaningfully in this group?

## Interpretation and analysis

Based on your observation of women's participation and using Table 2 on the following page for guidance, where does this group fall on the community group participation spectrum presented below in Figure 2?

FIGURE 2: SPECTRUM OF MEANINGFUL PARTICIPATION IN COMMUNITY GROUPS



## Guidance for the Community Participation Tool

Table 2 provides guidance for interpreting the data collected through the Community Participation Tool using the spectrum presented in Figure 2 above. Note that Table 2 presents guidance for women’s participation; however, the table may be adapted for participation of other marginalized groups.

TABLE 2: GUIDANCE FOR INTERPRETING COMMUNITY PARTICIPATION DATA

	<b>Female Membership</b>	<b>Female Voice Share (percentage of speaking time)</b>	<b>Female Leadership</b>	<b>Female Contribution to Decision-making</b>	<b>Group Dynamics</b>
<b>Absent</b>	Less than 10%	0–10%	No women in any leadership roles	Women do not contribute to any key decisions.	Men dominate conversations; women sit silently or are absent. The atmosphere is not conducive for women to speak.
<b>Present but not participating</b>	10–30%	0–10%	No women in any leadership roles	Women speak but do not contribute to any key decisions.	Men dominate conversations and women sit silently.
<b>Limited participation</b>	10–30%	5–20%	No women in key leadership roles	Limited input into decisions. One woman "representative" may contribute to a key decision, or women may input into a decision without having their opinions recognized.	Men dominate conversations; few women speak (usually those with a higher social, economic, and/or caste status). The rest of the women sit silently. Men paraphrase or take credit for women’s input.
<b>Meaningful participation</b>	30% or more	20% or more, ideally distributed across multiple female voices.	Women are present in key leadership or leadership supporting roles.	Women provide input into key decisions, and their opinions are recognized and taken into consideration.	All voices are welcomed. The group moderator ensures that everyone feels comfortable and confident speaking without being prompted. Issues women raise are discussed, not dismissed.

## Lessons from applying the tool

### 1. Which groups should be chosen for this exercise?

You should select groups that are central to the resilience-building strategy of the program. These can be either pre-existing groups, or ones that the program created. Examples include forest management committees, disaster risk management committees, savings/finance groups, and others. You should mix groups by gender or other identities. This tool is intended to explore power dynamics that marginalize women and other social groups, so it is not relevant for groups that are women-only or homogeneous in respect to ethnicity or caste.

### 2. How can enumerators minimize the disturbance created by the presence of an outsider in the group?

In some settings, male enumerators and observers may make women uncomfortable and less willing to speak. In these cases, observers and enumerators should be women. The enumerator should discuss the activity with the group leader, but then randomly select a meeting to attend. This will help minimize bias. The enumerator could also explain that they are observing how the group functions, rather than specifying that inclusion issues be the focus.

The Nepal team found during the pilot that it was useful when observers were individuals with whom the groups were familiar, but not too familiar. Field program staff who already had a rapport with the community were excellent options. Complete strangers caused a disturbance — it was not possible for the group to “ignore” their presence — while persons who were extremely well known to the community found it difficult to share feedback that was respected.

### 3. Is “leadership” the goal of the community participation tool?

Meaningful participation *or* leadership are both valuable outcomes. While encouraging women’s participation, programs need to take women’s concerns and challenges about participation seriously and never force women into positions of leadership if they do not have the time or desire. Women’s time burden — the multiple demands that many women have on their time due to household chores, caregiving responsibilities, and economic activities — makes women extremely busy and often unable to take on additional responsibilities. Programs can work to reduce women’s time poverty by providing adequate childcare options, holding meetings at convenient times and safe places, encouraging fair intra-household distribution of chores, and not requiring excessive meetings for an activity.

Meaningful participation and leadership will look different in different contexts and can be defined accordingly. For example, in Nepal, the pilot suggested the use of the following definition: “when the woman’s decision goes well, she takes credit. When it goes poorly, she takes responsibility.”

# Market Linkages

## Learning goals

- Are there differences in how different social groups participate in the market? (e.g., selling different goods, traveling to different markets, etc.)
- How do individuals interact differently with market actors? Do market actors have preferences or biases that exclude individuals from freely interacting in the value chain?
- How does the quality of the market linkages (in terms of trust, power to negotiate, access to market, discrimination, and quality of product) vary between groups of people? What are specific ways in which women or marginalized castes may be excluded from high-quality market linkages?
- How can private sector market actors expand and strengthen their market relationships to men and women?

By facilitating income generation, productivity, diversification, and consumption, market access is an important component for preparing for and recovering from shocks. However, market access varies between groups of people due to restricted access to information, capital, and mobility. Social norms also exclude women, certain castes, and other social groups.

This tool provides guidance for analyzing producers' perceptions of their relationships with market actors, such as buyers, input suppliers, cooperatives, and financial institutions. The quality of these relationships may affect whether a producer benefits fully. The basis for inclusive markets is identifying specific aspects of these relationships that prevent or facilitate market access.

**Example from the pilot:** Mercy Corps Nepal's Earthquake Recovery Program (ERP) conducted extensive market analyses of actors in the value chain, examining their motivations and social networks. However, the team explained that their previous focus on market systems (instead of disaggregating to the level of individual farmers) did not allow them to understand how different identities (e.g., gender and caste) might impact individual interactions in the value chain. They shared, "We usually think of an increase in productivity or income as the primary goal of a market systems approach."

The market linkages tool helped identify why men primarily bring milk to collection centers, and whether women and other marginalized groups (e.g., persons with disabilities, non-dominant castes) were able to directly access the facilities. The tool also explored whether these groups could sell their product directly, and whether they had control over earnings. They also studied gender differences in access to financing from the dairy cooperative and to improved breeds of cows distributed through the cooperative as part of the project.

**The market linkages tool may be used as part of a broader market assessment or value chain analysis to identify how different farmers interact with market actors.**

## Market linkages tool

<p><b>Purpose of the tool</b></p>	<p>The Market Linkages Tool assesses the relationships between farmers of different backgrounds (e.g., male vs. female, married vs. single) and market actors. This tool brings value chain analysis to the individual level. While farmers are commonly viewed as a homogeneous group, gender and other identities (e.g., marital status, caste, etc.) can greatly affect how different farmers interact with market actors.</p> <p>This tool is one strategy within a broader market or value chain analysis. It reveals the underlying social or financial constraints that prevent women and marginalized groups from entering and fully participating in the market system. As such, it can help develop strategies that respond to these constraints.</p>
<p><b>Time required</b></p>	<ul style="list-style-type: none"> <li>- Workshop with staff: 1 day minimum</li> <li>- Enumerator training: 1 day minimum</li> <li>- Approximately 1 hour per farmer to administer the survey</li> </ul>
<p><b>Instructions</b></p>	<p><i>Note: This tool may form part of a market assessment (or may be based on a market assessment) to further understand market access and integration for different actors.</i></p> <ul style="list-style-type: none"> <li>- Step 1: Conduct preliminary workshop with field program staff.</li> <li>- Step 2: Develop and conduct survey questionnaire based on information from the workshop. Pilot and conduct the completed survey with selected farmers.</li> </ul>
<p><b>Analysis</b></p>	<p>The analysis of the data collected will show the relationships between farmers and market actors. The quality of the relationship may vary depending on the context, value chain, and the level of the organization where the relationship exists (i.e., executive, administrative, organizational). Examples of quality factors include:</p> <ul style="list-style-type: none"> <li>- Quality of products and services</li> <li>- Cost</li> <li>- Location</li> <li>- Physical access</li> <li>- Frequency of communication</li> <li>- Information sharing and trust</li> </ul> <p>The analysis reveals whether different farmers have different levels of access to the market, and in what ways the access or quality is lacking. The information gathered with the tool can be used for <b>diagnostic</b> or <b>comparative</b> purposes and can help adapt the market facilitation strategy to be more inclusive of women and marginalized farmers, in partnership with market actors.</p>

### Step 1: Workshop and tool development

Conduct a workshop with program staff (including field agents and/or community members with knowledge of the market) in order to 1) define the market boundary and key market actors, 2) identify target individuals and exclusion factors (e.g., sex, marital status, social group, etc.), and 3) define the aspects of a quality market linkage. See Box 3 for a sample workshop. Do **not exclude** farmers based on their level of engagement or success in the market. If a farmer does not sell their product, it is important to understand the reasons why. See more guidance on tool development in the section below, “Lessons on applying the tool.”

## Step 2. Sample survey questions<sup>14</sup>:

Develop and conduct survey questionnaire using sample questions revised based on information from the workshop. Close-ended, multiple-choice format for the survey questions can make data analysis more efficient. Pilot and conduct the completed survey with the farmers you have selected.

### BUYER/TRADER:

1. Did you sell your [product] this year?
2. If not, why?
3. To whom do you sell your [product]? Select all market actors that apply.
4. How frequently do you sell to each market actor mentioned?
5. Who in your household is the primary point of contact for [market actor]?
6. Would you feel comfortable yourself interacting with [market actor]?
7. If no, why not?
8. How did you select this buyer?
  - a. Quality
  - b. Location/ease of access
  - c. Price
  - d. Trust (i.e., “our family has always worked with them,” or pre-existing relationship)
9. How are you paid?
  - a. Cash
  - b. Seeds or inputs
  - c. Both
10. When are you paid?
11. Are you satisfied with the price offered?
12. How do you get price information?
13. How is the price determined?
14. Where do you make the transaction?
  - a. Buyer travels to your farm
  - b. I pay for transport to the trader location/collection center
  - c. Village collector buys from the village
  - d. Trader comes to the village
15. Does the buyer test the quality of your [product]?
16. Has the buyer ever provided you with a loan?
17. If yes, what is the interest rate and repayment period for the loan?
18. Are you able to provide sufficient quantity to this buyer?
19. Is there a different buyer you would prefer to sell to?
20. Why did you not sell to this buyer?

### INPUT SUPPLIER:

1. Did you buy any [inputs] this year?
2. If no, from where do you get your [inputs]?
3. If yes, from which supplier?
4. How did you select this supplier?
  - a. Physical access

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<sup>14</sup> Full market linkage surveys from Nepal and Indonesia are provided as examples in Annex 3.

- b. Price of inputs
  - c. Access to price information
  - d. Quality of inputs
  - e. Trust, perception of fairness/transparency
5. Who is responsible in the household to purchase these [inputs]?
  6. Are the [inputs] provided on credit?
  7. Are you satisfied with the price for these [inputs]?
  8. Are you satisfied with the quality of these [inputs]?

#### BANK/FINANCIAL INSTITUTION

1. Have you personally (not your spouse) ever taken a loan from an informal institution?
2. If yes, from where?
  - a. Moneylender
  - b. Village savings group
  - c. Microfinance institution
  - d. Bank
3. If yes, for what purpose? (Select all that apply)
  - a. Business – farming
  - b. Business – other
  - c. Emergency
  - d. To purchase a house or land
  - e. Other (specify)
4. Do you or your spouse have a savings account?
  - a. Yes – respondent only
  - b. Yes – spouse only
  - c. Yes – both (2 separate accounts)
  - d. Yes – shared (1 account)
  - e. No
5. Have you personally (not your spouse) ever taken a loan with your bank?
6. If yes, for what purpose? (Select all that apply)
  - a. Business – farming
  - b. Business – other
  - c. Emergency
  - d. To purchase a house or land
  - e. Other (specify)
7. If no, why not?
  - a. Spouse manages loans
  - b. Interest rate too high
  - c. Repayment period too short
  - d. Lack of collateral
  - e. Don't know how, not confident
  - f. Never had need for a formal loan
  - g. Other (specify)

#### B. Supplementary Qualitative Questions

1. For each market actor discussed, what are the most important factors (location, price, quality of product/service, trust, other) that influence your choice to work with this actor?
2. If there is a different buyer you would prefer to sell to, why do you not sell to them?

3. Think about any particular market actors that you choose NOT to work with (you need not name them). Why do you not like working with them?
4. Do you think there are certain farmers who have particular advantages or disadvantages in the market? If so, why?
5. Does your seller/buyer change depending on certain conditions or times of the year? If so, why?

## Interpretation and analysis

The analysis of the data collected will show the relationship between different groups of farmers and key market actors. The analysis can explore the following themes:

- What market aspects present barriers to producers' livelihoods, including higher productivity, income generation, and diversification of products?
- What tradeoffs do women and other producers make between different aspects of market linkage quality (e.g., choose location over price)? How can we alleviate tradeoffs and improve quality?
- What aspects of market access and which kinds of actors do women and marginalized groups prioritize, in order to design a market facilitation strategy that meets their needs and helps remove their specific constraints?
- How do we avoid excluding producers that may lose out when markets are formalized?
- How do we ensure access to information and market interaction for women in producer households?

The analysis will show whether different farmers have different levels of access to the market, and in which ways the access or quality is lacking. The information gathered with the tool is useful in two ways:

- Diagnostic: The tool is used during an initial assessment phase to identify specific target farmers and gaps in market access for program design. It is applicable as part of or after a market assessment.
- Comparative: The tool is used before and after a market intervention to show change in market network access.

This information is useful to adapt the market facilitation strategy to be more inclusive of women and marginalized farmers, in partnership with market actors. For comparative purposes, future efforts may seek to quantify the percent of farmers from excluded social groups who moved from a lower- to higher-quality market linkage.

## Lessons from applying the tool

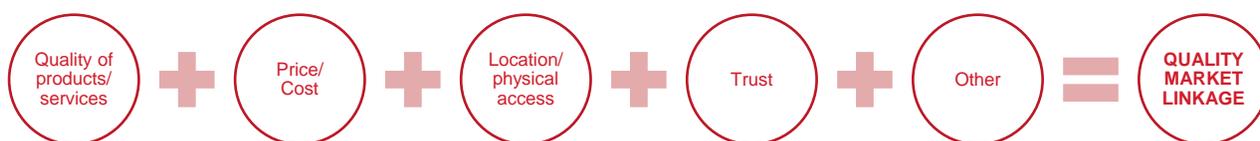
### 1. How should programs define a quality market linkage?

An important part of the tool development process is to identify factors in the specific market setting that affect the quality of market relationships. It is important to ensure that survey questions correspond to these specific factors.

Several elements of a quality market linkage, defined through Nepal and Niger pilots, are below in Figure 3. These may guide the definition of quality for each market actor. These include producers' perceptions about:

- the quality of available products and services offered
- the price or cost of those products and services
- transparency, fairness, and their ability to negotiate fair prices
- location and ability to physically access the market actor
- level of trust with that market actor contact person or the institution as a whole
- other factors specific to the market actor or relevant for the context

FIGURE 3: SAMPLE ELEMENTS OF A QUALITY MARKET LINKAGE



This definition of a quality market linkage is not exhaustive. Individual and household-level issues may affect the linkage, such as women’s mobility, confidence in dealing with a market actor, and husband’s support for women to interact in the market in this way. Men’s and women’s roles within the household related to production, sales, and control over income may lead to some of the discrepancies observed in market participation. In some settings, women may choose lower-earning strategies to retain control over earnings. In this sense, the household decision-making tool and research into production dynamics at the household level may be a useful complement to the market linkages tool.

The pilot in Nepal also included analysis on minimum levels of production required by dominant market actors (e.g., the local dairy collective could only work with a commercial buyer if they could guarantee consistent supply at a certain volume). They also analyzed access to institutions such as agricultural extension, which women and marginalized farmers were less likely to access. Quality of service also referred to inclusion in membership of cooperatives and local producer organizations.

## 2. How should market actors be chosen for the analysis?

The selection of market actors should center on a market assessment and prioritization exercise with program staff and stakeholders. It is important to include market actors who may be more likely to serve women and marginalized producers, as they may interact with actors other than well-off producers. Nepal’s ERP dairy value chain program brought into focus the dairy collection center (cooperative or private), agro-vets, livestock service center, and small/local vendors. While ERP initially identified a dozen market actors, this number of actors was unwieldy for a survey, so they prioritized four key actors.

## 3. Who should be included in tool development?

In Nepal, together with the ERP and BRIGE program teams, the Regional Monitoring, Evaluation and Learning advisor organized a two-day workshop with field program staff who were very knowledgeable about local markets to review existing research and data, to understand constraints that producers face, and to develop a joint implementation plan. The workshop was valuable because it created a space for the team to reflect collectively on the results of the market assessment and to brainstorm ideas for how to develop an inclusive market strategy.

Based on the experiences in the pilots, we recommend holding a workshop with program staff, market actors, and stakeholders to define market linkages and to identify key issues. A sample workshop agenda is included in Box 3.

### **Box 3 : Sample workshop agenda (from the ERP program in Nepal)**

- 1. Determine market network boundary on input and output sides.**
  - a. Participants reviewed results of the prior market analyses and assessments related to the dairy value chain. For each document, they took note of opportunities, barriers, and constraints associated with the value chain.
  - b. Next, participants identified market actors with whom different farmers could directly connect (e.g., Was a low-grade collection facility willing to accept milk from members of all castes? Can they process it to sell to a different actor, or directly at market?). This step identified 12–13 different market actors. As this was too broad for this analysis, participants narrowed the focus to five priority actors for the value chain.
- 2. Identify specific traits and characteristics of farmers.**
  - a. Which identities matter in this context (e.g., gender, marital status, caste, class, ethnicity, religion, disability status, etc.)?
  - b. To help staff understand farmers' perspectives, participants described the desires, hopes, and constraints of farmers with different identities (e.g, male and female, high and low caste).
- 3. Describe quality of relationships in this network.**
  - a. What makes a quality market linkage? The group was divided into pairs and asked to describe 3–5 aspects that affect access to and quality of market linkages. The larger group discussed and refined these descriptions as needed. Figure 1 can help guide this session.
- 4. Identify interviewees.**
  - a. Will you follow the same households over the course of the intervention? Will you take a purposive sampling approach? To understand how certain identities affect market linkage quality, we recommend that you select a representative sample of farmers with different identities.

It is important to interview women when they are involved in production and marketing. Do not only interview men who are considered the heads of households. Interviewing both men and women in the same household is necessary to investigate market linkage quality for women in male-headed households.

# Annex 1: Overview of BRIGE Pilot Programs

BRIGE partnered with six Mercy Corps resilience programs in Indonesia, Nepal, and Niger to pilot three tools to integrate gender issues into resilience programming.

Program	Tool		
	Household Decision-Making	Community Participation	Market Linkages
Indonesia: Agri-Fin			X
Indonesia: ZFRP		X	
Nepal: ERP	X	X	X
Nepal: M-RED	X	X	X
Niger: LEAP	X		
Niger: Sawki		X	

## Indonesia

**AgriFin Mobile** operates in Dompu and Bima districts in West Nusa Tenggara (NTB province) and offers smallholder corn farmers a bundled package of services that include crop management tools/inputs, information, and financial services. Most of these services are through a mobile platform that serves as an accountability mechanism for the participating partners as well as a channel for disseminating climate information to farmers. AgriFin Mobile partners with the rural bank BPR Pesisir Akbar as well as a range of other partners including Syngenta (supplier of seeds/agrichemicals) and local grain traders.

The **Zurich Flood Resilience Program (ZFRP)** is a two-year program that focuses on 16 flood-prone communities in Semarang, central Java. Its primary three activities focus on improving waste management, strengthening disaster risk management (DRM) groups (called KSB groups), and developing a mobile platform for sharing information related to flood resilience. ZFRP partners with the local NGO IUCCE (Initiative for Urban, Climate Change, and the Environment).

## Nepal

**Managing Risk through Economic Development (M-RED) Phase 2** aims to support smallholder farming communities in the Far West region of Nepal to be more resilient to ecological hazards and climate shocks. Central to the M-RED strategy is the innovative "nexus" model of integrating disaster risk reduction and market systems development to incentivize the sustainability of disaster risk reduction activities while giving vulnerable communities the opportunity to increase their incomes. For example, M-RED promotes planting

sugarcane on erosion-prone riverbanks of the Terai region to prevent river cutting (disaster risk reduction activity) while making productive use of marginal lands and generating income (market systems development).

**Earthquake Recovery Program (ERP)** targets three districts in Nepal that were severely impacted by the earthquake in April 2015 to achieve equitable and sustained increases in income, shelter and assets in the face of shocks and stresses. ERP focuses on building a community-level model towards resilience and advocating for these models to be adopted by the governmental reconstruction entities. ERP also employs the nexus approach, in addition to working with financial institutions to promote access to savings and loans.

## **Niger**

**Linking Financial and Social Capital to Enhance Resilience of Agro-Pastoral Communities (LEAP)** aims to link agro-pastoral households with appropriate financial services to improve their resilience to recurrent shocks and stresses. LEAP is a Global Resilience Partnership (GRP) program working to roll out a technical solution that will create lasting partnerships between leading micro-finance institutions (MFIs) and their mobile network operators to offer financial services to rural households that are accessible through mobile technology.

**Sawki** is a Development Food Assistance Program (DFAP) working to reduce food insecurity and malnutrition in Maradi and Zinder, two of the most food insecure regions in Niger. For nutrition, Sawki has focused on malnutrition among pregnant/lactating women and children under five. For food insecurity, it has focused on increasing the local availability of and access to nutritious food by diversifying agricultural productivity, increasing rural household incomes, and strengthening resilience to shocks. From the start, Sawki included a strong gender and social norms component in its work (e.g., through “safe spaces” for adolescent girls).

# Annex 2: Sample Informed Consent Statement

The World Health Organization provides extensive guidance on developing informed consent statements: [http://www.who.int/rpc/research\\_ethics/informed\\_consent/en/](http://www.who.int/rpc/research_ethics/informed_consent/en/) A sample from the Gender, Agriculture, and Assets Project (GAAP2) (<http://gaap.ifpri.info>) is provided below.

**Procedure:** Introduce yourself and the purpose of these study. Read the informed consent statement and ask for consent to conduct the interview.

## ORAL INFORMED CONSENT

My name is \_\_\_\_\_, and I am coming from the  (insert project/institution name)  office. We are conducting a research study to understand the status of women in your community.

Since you are well-informed about your community we are asking you to participate in this study. The discussion will be about the infrastructure and services available in your community and about the lives of the people in your community. Your participation may be in a group discussion with other members from your community and the discussion will last for  (insert amount of time) .

This discussion is for research purposes only, and all the information obtained will be kept safe in our files. You will not be identified in any presentation of the study reports. With your permission, we would like to audio record the group discussion.

Your participation in this study is completely voluntary, and you may leave the discussion at any time. Also, you are free to refuse to answer any questions that you feel are not appropriate or that make you feel uncomfortable. You may ask us any questions about the study at any point during the discussion. Your participation or non-participation in the focus group will not affect any services you currently receive from any of the  (insert the services provided to project participants)  in any way.

There is no anticipated discomfort for those contributing to this study, so risk to participants is minimal, but others outside the group may learn something about you. Although you may not directly benefit from taking part in this study, the information you provide may lead to improved programs and services in the community.

There is no direct compensation for your participation. You can have a copy of this form, if you want. Do you have any questions? *[Check whether the participants have understood the question and any part of the informed consent.]*

If you have any concerns about this study, you may contact:

Name:	Name
Phone number:	Address
Email address:	Phone number

Do you agree to participate in this study? *[If YES, indicate below that the oral informed consent has been obtained. Then proceed with the question below regarding audio recording. If they refuse, thank them for their time and dismiss them.]*

Oral informed consent received

Do you agree to be audio recorded? *[If YES, indicate below. If any of the participants responds “NO”, proceed with the focus group without recording.]*

Consent to audio record interview received

Signature of interviewer: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

# Annex 3: Examples of Market Linkages Tool

## Indonesia AgriFin Mobile Market Linkage Tool

### Survey

Questioner Number:	Date:
Enumerator:	Respondent's Name:

#### A. GENERAL INFORMATION

A.01	Regency	<input type="text"/>	A.02	Sub-District	<input type="text"/>
A.03	Village	<input type="text"/>	A.04	Name	<input type="text"/>
A.05	Sex	Male / Female	A.06	Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced/ widowed
A.07	How many children do you have?	<input type="text"/>	A.08	Are you a corn farmer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
A.09	Does your household own the land that you farm?	<input type="checkbox"/> Yes <input type="checkbox"/> No	A.10	(If yes) Whose name is on the deed?	<input type="checkbox"/> Respondent only <input type="checkbox"/> Respondent's spouse only <input type="checkbox"/> Respondent and spouse <input type="checkbox"/> Other <input type="checkbox"/> I don't know

- A.11 (If no) how do you access land?
- Rented (from the landlord)
  - Working as paid labor (to the landlord)
  - Entering degraded land

- A.12 Do you sell your grain?  Yes  No

- A.13 If no, why not? (Select all that apply)
- Not enough grain to sell
  - Difficult to access trader
  - Don't trust trader
  - Don't get a good price for the grain
  - Can't get a loan for enough inputs
  - Other

- A.14 How much grain does your household sell every season?
- Less than 3 ton
  - 3-9 ton
  - Higher than 9 Ton

## B. MARKET LINKAGE: TRADER

B.01 Who do you primarily sell your corn to?

No	Buyer	Frequent		
		Mostly	Sometimes	Rarely
1	Big trader (Male) (Female)			
2	Village collector/ "palele" (Male) (Female)			
3	Local market			

	(Male) (Female)			
4	Company (Male) (Female)			
5	Middleman for outside West Nusa Tenggara's trader/ company (Male) (Female)			
6	State owned-enterprise (BULOG/ Indonesia Bureau of Logistic) (Male) (Female)			
7	Other (specify) (Male) (Female) :			

- B.02 Who in your household is the primary contact for the buyer?
- Respondent only
  - Respondent's spouse only
  - Respondent and spouse
  - Other
  - I don't know

- B.03 (If not respondent) Would you feel comfortable doing business with the buyer by yourself if you had to?  Yes  No

B.04 (If no) Why not?

- Don't have the information needed to do business
- Spouse would not allow it
- Don't feel confident or comfortable with the buyer
- Other
- I don't know

B.05 How did you select this buyer? (Select all that apply)

- Quality of service
- Location/easy to access (i.e., they travel to a convenient location)
- Price
- Trust (i.e., "Our family has always worked with them, "They're a friend or family member" etc.)
- Other (specify):

B.06 How are you paid?

- Cash
- Seeds/inputs
- Other barter/trade

B.07 If cash, when do you receive payment after sale?

- At that very moment
- Up to one week after sale
- 1-2 weeks after sale
- 2-4 weeks after sale
- More than 4 weeks after sale

- B.08 Does the trader travel to your farm or community to buy the corn and other products?  Yes  No
- B.09 (If no) How do you make the transaction with the trader?  I pay for transport to the trader location  
 Trader comes to the village  
 Village collector buy from the village  
 Other (specify):  
.....
- B.10 Does the trader test the quality of your corn?  Yes  No  I don't know
- B.11 (If Yes) Do you understand the process of testing quality of corn?  Yes  No  To some extent
- B.12 Do you trust the process of testing quality of corn?  Yes  No  Somewhat
- B.13 (If no/somewhat) why not? .....
- B.14 Do you know the price of grain?  Yes  No  Somewhat
- B.15 How do you get price information?  Formal pricing system  
 From other farmers  
 From the trader  
 Other (specify):
- B.16 Does the trader give you informal loan options for capital needs?  Yes  No
- B.17 (If Yes) Is there an interest rate for the loan?  Yes  No  I don't know.

- B.18 (If Yes) What is the interest rate for the loan?
- Less than 10%
  - 10–30%
  - Higher than 30%
  - I don't know.

- B.19 How quickly do you need to pay back the loan?
- < 6 months
  - 6–8 months
  - > 8 Months
  - I don't know.

- B.20 Is the amount of interest a challenge for repayment?
- Yes
  - Sometimes
  - No

- B.21 Is the time period a challenge for repayment?
- Yes
  - Sometimes
  - No

- B.22 (If no interest) What is the method to pay back the loan?

## C. MARKET LINKAGE: BANK

(SEX CATEGORY : MALE /FEMALE)

- C.01 Have you personally (not your spouse) ever taken an informal loan?
- Yes
  - No

- C.02 If yes, from where?
- Moneylender
  - Arisan
  - Other:

.....

- C.03 If yes, for what?  
(Select all that apply)
- Business – farming
  - Business – other
  - Emergency
  - Purchase house or land
  - Other (specify):

- C.04 Do you or your spouse already have a savings account?
- Yes - Respondent only
  - Yes – Spouse only
  - Yes – both (2 accounts)
  - Yes – shared (1 account)
  - No

- C.05 If “no” or “spouse only,” why doesn’t the respondent have one?
- Don’t know how to open an account
  - Not confident to open one or don’t have enough money to open one
  - Don’t see the value
  - Too far to access
  - Don’t trust banks
  - Other: .....

- |      |                     |   |      |   |   |
|------|---------------------|---|------|---|---|
| C.06 | If yes, which bank? | <input type="checkbox"/> BPR<br><input type="checkbox"/> Other: Specify:<br>_____ | C.07 | Have you personally (not your spouse) ever taken a loan with your bank? | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|------|---------------------|---|------|---|---|

- C.08 If no, why not? (Select all that apply)
- Spouse manages loans
  - Interest rate too high
  - Repayment period is too short
  - Not confident or don't know how
  - Never wanted to take a loan
  - Other (specify):

- C.09 If yes, for what? (Select all that apply)
- Business – farming
  - Business – other
  - Emergency
  - Purchase house or land
  - Other (specify):

- C.10 Is the loan process easy/convenient with your bank?
- Yes
  - No
  - Somewhat

- C.11 (If no or somewhat) Please specify the specific constraint?
- High interest rate
  - Complicated process to access loan product
  - Difficult to contact bank's agent (Distance/communication)
  - Other (specify):

- C.12 (If Yes) Is there an interest rate for the loan?
- Yes
  - No
  - I don't know.

- C.13 (If Yes) What is the interest rate for the loan?
- Less than 2%
  - 2–5%
  - Higher than 5%
  - I don't know.

C.14 How quickly do you need to pay back the loan?  
 < 6 months  
 6 months–8 months  
 More than 8 months

C.15 Is the amount of interest a challenge for repayment?  
 Yes  
 Sometimes  
 No

C.16 Is the time period a challenge for repayment?  
 Yes  
 Sometimes  
 No

C.17 Do you understand what is written in the bank loan documents?  
 Yes  
 No  
 Somewhat

C.18 Does your bank's representative travel to your area?  
 Yes  
 No  
 I don't know

C.19 If yes, how often?  
 At least once a month  
 Irregularly or less than once a month  
 I don't know

C.20 (If yes) Do bank staff bring an electronic tablet to document the payment?  
 Yes  
 No  
 I don't know.

C.21 Do you trust your bank with your money?  
 Yes  
 No  
 Somewhat

C.22 Why or why not? (open question) .....

C.23 Do you face any challenges to accessing bank services?  Yes  No

C.24 If yes, what are they? (select all that apply)

- Land ownership/collateral
- Age
- Marital status
- Distance
- Mobile phone ownership
- Location
- Trust or other discrimination issues
- Other (specify):

.....

**D. MARKET LINKAGE: INPUT SUPPLIER/ SYNGENTA**  
(SEX CATEGORY : MALE /FEMALE)

D.01 Do you buy your seeds for corn planting?  Yes  No

D.02 If yes, where do you buy your seeds?  Syngenta  Other – specify: \_\_\_\_\_

D.03 If no, where do you get your seeds from?

.....

Good quality

Good price

D.04 How did you select this seller? (Select all that apply)

Convenient location

Trust (i.e., "Our family has always worked with them, "They're a friend or family member" etc.)

Other (specify):

D.05 Do you buy pesticides/chemicals?  
 Yes  
 No

D.06 If yes, where do you buy your pesticides/chemicals?  
 Syngenta  
 Other – specify:  
\_\_\_\_\_

D.07 How did you select this seller? (Select all that apply)

Good quality

Good price

Convenient location

Trust (i.e., "Our family has always worked with them, "They're a friend or family member" etc.)

Other (specify):

D.08 If no, why not?  
(Select all that apply)  
 Can't afford it  
 Prefer all natural methods  
 Other (specify)

**(If Syngenta), complete questions below; if no, skip to next section**

- D.09 Are you aware about Syngenta's farmer meetings?  Yes  
 No
- D.10 (If yes) Do you attend Syngenta's farmer meetings?  Yes  
 No
- D.11 Who usually attends Syngenta's farmer meetings?  Male farmers  
 Female farmers  
 Both
- D.12 Do you personally have a mobile phone?  Yes  
 No
- D.13 (If yes) Have you ever received SMS Blast from Syngenta?  Yes  
 No
- D.14 (If Yes) How many SMS blasts from Syngenta have you ever received? (insert number)
- D.15 Do they monitor the progress of the crops (30 DAP and 45 DAP)?  Yes  
 No
- D.16 Do they remind you about the schedule for loan repayment?  Yes  
 No
- D.17 Do they pay incentive to traders and head of farmer group?  Yes  
 No  
 I don't know
- D.18 Did you understand the ADB technology?  Yes  
 No
- D.19 Do you receive information about seed and chemical package and price from your input supplier/Syngenta?  Yes  
 No
- D.20 (If yes) Do you trust agriculture information received from input supplier/Syngenta?  Yes  
 No

D.21 Did Syngenta/input supplier deliver your inputs to a convenient location?  Yes  No

D.22 How long did it take for Syngenta/input supplier to deliver your seeds or chemicals ?  Less than 3 days  3-7 Days  More than 1-2 weeks  More than 2 weeks

D.23 If no delivery, how did you access it?  Paid third party  Other (specify)

D.24. Are you satisfied with the cost of products/services from Syngenta/input supplier?  Yes  No

D.25 Are you satisfied with the quality of the products from your input supplier/Syngenta?  Yes  No

D.26 Are there any challenges with your input suppliers services or products?  Yes  No

D.27 (If Yes) Please specify (select all that apply)

- Too expensive
- Not reliable - didn't deliver inputs on time
- Didn't deliver to convenient location
- Low quality seeds or chemicals
- Trust, discrimination or interpersonal issues

Other (specify)

**E. MARKET LINKAGE: 8 Villages**

**(SEX CATEGORY : MALE /FEMALE)**

See question below regarding cell phone ownership (if no cell phone, skip section)

E.01 Have you ever heard about SMS system for agricultural sharing information developed by 8 Villages?  Yes  No

E.02 (If Yes) Do you know how to share info about your farming activity using SMS services?  Yes  No

E.03 Do you send SMS to 8 Villages about the farming and harvest activity?  Yes  No

E.04 (If yes) How often do you send it?  Every week  Every month  Once or twice per year

E.05 (If yes) Is there any advantage for this sharing information activity?  Yes  No

E.06 Does your group have group profile?  Yes  No

E.07 Is it easy to send the SMS to 8 Villages?  Yes  No

E.08 (If no) Please specify the constraint?  Complicated SMS text format  Expense of purchasing phone credit  Late response  Other (specify)

## Guide for Follow-Up Discussion:

Ask participants if they have any information or feedback to add after participating in the survey. Pose the following question to participants: what are the most important factors that determine the quality of your relationship with each market actor?

**Market Actor**

**Most Important Quality Factors**

**(location, price, quality of product/service, trust, other?)**

Trader/Buyer	
Input Supplier	
Bank/Lender	
8 Villages	
Other: _____	
Other: _____	

- 1) What is the biggest challenge you face in being a successful corn farmer?
- 2) Do you think there are certain farmers who have particular advantages or disadvantages in the market? Explain.
- 3) Where do you get information about agricultural practices?
- 4) Where do you get climate or weather information?
- 5) Think about any particular market actors that you choose NOT to work with. (You don't need to name them). Why don't you like working with them?
- 6) Do you have anything else to add?

# Annex 4. Nepal Market Linkages Tool: Dairy Value Chain in ERP

Below are the survey questions developed by the ERP team in Nepal for the dairy value chain. The majority of questions included multiple-choice answer options. The full copy of the questionnaire coded for data collection with mobile phones is available upon request.

1. General demographic information:
  - a. District
  - b. Municipality/Rural Municipality
  - c. Ward No.
  - d. Name of Surveyor
  - e. GPS
  - f. MC ID
  - g. Are you the head of household?
  - h. If NO, what is your relation to the head of household?
  - i. What is your name?
  - j. What is your sex?
  - k. What is your ethnicity?
2. General – Milk:
  - a. Do you sell milk?
  - b. How much milk do you sell per day?
  - c. To whom do you sell your milk?
  - d. How did you select this buyer?
  - e. Why are you not selling milk?
  - f. Do you sell milk products (i.e., ghee, khuwa)?
3. General – Milk products
  - a. Which milk products do you sell?
  - b. How much quantity of milk product do you sell per month?
  - c. To whom do you sell milk product?
  - d. Do you want to sell milk or milk products?
  - e. Why are you not selling milk products?
4. From where do you access technical information on cattle farming?
5. Linkage with Milk Collection Center
  - a. Is the collection center situated within 1 hour of travel?
  - b. What is mode of transportation to access the collection center?
  - c. Is accessing the collection center a challenge for you?
  - d. Who is responsible for collecting the milk?
  - e. Who manages the revenue after the sale of milk?
  - f. What is your relationship to the person who sells the milk?
  - g. Who fixes the price?
  - h. How is the price fixed?
  - i. Do you negotiate for price fixation?
  - j. At what price per liter do you sell the milk?
  - k. Are you satisfied with the price of the milk?
  - l. Are there any specific products, services, or regulations for women and socially excluded groups?

- m. Please describe these products, services, or regulations that are specifically for women or socially excluded groups.
- n. Are the services offered by the collection center helpful?
- o. Are there any socio-cultural barriers for membership?
- p. If yes, what are the socio-cultural barriers?
- q. Does the collection center purchase all the milk?
- r. If no, where do you sell surplus milk?
- s. Are you able to supply the milk demanded by the chilling center?
- t. Are there any case when collection center denied to purchase the milk?
- u. Why was the milk purchase denied?
- v. How long does it take to get payment from the milk sale?
- w. Are there any cases where you have not received any payment for milk sale?
- x. Why did you not receive payment?

#### 6. Cattle Services Available at the Chilling Center

- a. Can you access cattle insurance services from the cooperative/chilling center?
- b. Can you access technical veterinary services from the cooperative/chilling center?
- c. Can you access improved pasture seeds from the cooperative/chilling center?
- d. Can you access products and services related to improved sheds, feed management, breed improvement, and technical assistance from the cooperative/chilling center?
- e. Are you aware of any other services provided by the cooperative/chilling center?
- f. If yes, what are the services?
- g. Are there any specific products or services for women and socially disadvantaged groups?
- h. If yes, what is the product or service?
- i. Are you satisfied with the services offered by the cooperative/chilling center?
- j. Does the collection center provide loans for cattle farming?
- k. Are there any socio-cultural barriers to access loans?
- l. If yes, what are the socio-cultural barriers?
- m. Have you faced any disputes or loss due to mismanagement of the cooperative/chilling center?
- n. What factors determine the quality of your relationship with collection center?

#### 7. Linkage with Savings and Credit Cooperatives

- a. Are you member of SACCO?
- b. If NO, why not?
- c. Are SACCOs situated within 1 hour of travel?
- d. What is mode of transportation to access SACCOs?
- e. Are there any socio-cultural barriers for membership?
- f. If yes, what are the socio-cultural barriers?
- g. Have you accessed loans for dairy business?
- h. If yes, did the loan fulfill your needs?
- i. Did you observe changes in savings patterns after taking the loan?
- j. After taking loan from SACCO, did your household increase its income?
- k. Does the cooperative visit your house for loan monitoring?
- l. Did the SACCO explain to you the terms and conditions of loan?
- m. What is the general interest rate on credit?
- n. Are you satisfied with the loan service, including the interest rate?
- o. Have you faced any disputes or loss due to the mismanagement of the cooperative?

- p. Are there any specific funds allocated for cattle farming?
- q. If yes, what is the interest rate?
- r. Are there any special loan products for women and vulnerable groups?
- s. If yes, what is the interest rate?
- t. Which of the services do you access from the cooperative?
- u. What factors determines the quality of your relationship with cooperative?

#### 8. Linkage with Agrovets

- a. Are there any local agro-vets within 1 hour of travel time?
- b. What is the mode of transportation to access the local agrovets?
- c. Is accessing the agrovets a challenge for you?
- d. How far is the nearest agrovets from the community?
- e. How far is the district agrovets from the community?
- f. How often do you visit agrovets to purchase inputs?
- g. How is the decision made to purchase agriculture and livestock inputs?
- h. Which of the stated inputs are purchased through local/nearest agrovets?
- i. Which of the stated inputs are purchased through district agrovets?
- j. Are the required inputs and technologies available in local/nearest agrovets?
- k. Does the agro-vet provides inputs on credit?
- l. What is the payback period for the credit?
- m. Are you satisfied with the pricing of inputs and services from agrovets?
- n. Is it be difficult to purchase inputs and services from agro-vet due to gender and caste constraints?
- o. Please describe the difficulties these groups face.
- p. What factors determines the quality of your relationship with the agrovets?

#### 9. Linkage with Livestock Service Center (LSC)

- a. Are you aware of the existence of a LSC?
- b. Have you ever utilized any services from LSC?
- c. If you have not accessed LSC services, why not?
- d. Are you aware of the services offered by LSC?
- e. Was the service convenient to access?
- f. Do services offered by LSC meet your needs?
- g. Is there a LSC accessible within 1 hour of travel time?
- h. What is mode of transportation to access the LSC?
- i. Is it a challenge for you to access a LSC?
- j. Are you aware of any specific products and services offered by LSC for women and vulnerable groups?
- k. Are there any groups that face discrimination when trying to access the products and services offered by LSC?
- l. How often do LSC officials visit your community?
- m. What factors determines the quality of your relationship with the LSC?

#### 10. Linkage with Livestock Insurance Company / Agent

- a. Have you insured your cattle?
- b. What is the premium charge you paid?
- c. Do you pay additional charges other than premium?

- d. If yes, what do you pay for?
- e. Are you aware of risks related to cattle farming?
- f. Do you believe that the insurance agent provides appropriate information on insurance?
- g. Are you aware of the Livestock Insurance Program?
- h. Is the insurance company or agent accessible within 1 hour of travel time?
- i. What is mode of transportation to access insurance agent/company?
- j. Is it a challenge for you access the insurance agent/company?
- k. Does the insurance company provide services within 3 days of your request?
- l. Have you received any support from the Livestock Insurance Program?
- m. Do you regret insuring your cattle?
- n. Have you had to drop your insurance due to complex procedures?
- o. Have you had any difficulties accessing insurance due to lack of insurance agents?
- p. Have you had to drop your insurance due to possibilities of fraud by the insurance company?
- q. Have you ever claimed your insurance successfully?
- r. Have you been prohibited from obtaining insurance services due to gender and/or caste discrimination?
- s. What factors determines the quality of your relationship with the insurance company?

11. Linkage with Pasture Land (Community, Government, or Private)

- a. How do you manage feed and pasture?
- b. Is there any pasture land available in or around the community?
- c. If yes, is there enough pasture for the cattle?
- d. Do you have pasture land on your own property?
- e. Which family member is responsible for pasture management?
- f. Which family member is responsible for pasture harvest?
- g. What factors determine the quality of your relationship with pasture land (based on ownership)?

12. Linkage with Private Collector

- a. Is the collector situated accessible within 1 hour of travel time?
- b. What is the mode of transportation to access the collector?
- c. Is it a challenge for you to access the collector?
- d. Which family member is responsible for collecting the milk?
- e. Who manages the revenue after the milk is sold?
- f. How is the price fixed?
- g. Do you negotiate for price fixation?
- h. What is the average price per liter for milk?
- i. Are you satisfied with the price of milk?
- j. Are there any specific products, services, or regulations for women and socially excluded groups?
- k. Are the services offered by the collector helpful?
- l. Does the collector purchase all of the milk?
- m. If no, where do you sell the surplus milk?
- n. Are you able to supply the milk demanded by the collector?
- o. Are there any cases when collector denied to purchase the milk?
- p. Have you experienced any cases where the collector declined from purchasing the milk?
- q. Have you experienced any cases in which you did not receive payment for the milk?
- r. Can you access cattle insurance services from the collector?

- s. Can you access technical veterinary services from the collector?
- t. Can you access improved pasture seeds from the collector?
- u. Can you access products and services related to improved sheds, feed management, breed improvement, and technical assistance from the collector?
- v. Are you aware of any other services provided by the collector?
- w. If yes, what are the services?
- x. Are there any specific products or services for women and socially excluded groups?
- y. If yes, what are the products and/or services?
- z. Are you satisfied with the services offered by the collector?
- aa. Does the collector provide any loans for cattle farming?
- bb. Are there any socio-cultural barriers to access these loans?
- cc. If yes, what are the socio-cultural barriers?
- dd. Have you faced any disputes or loss due to the mismanagement of the collector?
- ee. Are there any groups of people that face discrimination when trying to sell milk?
- ff. What factors determine the quality of your relationship with the collector (based on ownership)?

### 13. Linkage with Weather Forecasting Information

- a. Can you access weather and climate information?
- b. If yes, where do you access the information?
- c. Do you use weather-related information in your business?
- d. If yes, in which sector do you use weather-related information?

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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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