Incorporating Gender Activities into Cotton Lending Project Design: High Impact at Reasonable Cost

Over 70 percent of the farm workers in Tajikistan are women. Most face difficult working conditions and are paid in agricultural outputs such as oil, rather than in cash. When the South Tajikistan Cotton Lending Project started in early 2007, IFC and its donor, the Canadian International Development Agency, decided to develop a Gender Equality Plan to address gender issues—a high priority for both organizations. The challenge was to develop a plan that would show demonstrable results at a reasonable cost, and be acceptable to the men who manage the farms. The SmartLessons below represent some of what the team learned from this project.

Background

IFC worked with partner banks to increase access to finance for cotton farms in South Tajikistan. The IFC team also advised cotton farms on improving farm productivity, and they discovered that, depending on the region, some 70–90 percent of cotton farm workers are women—most of them sole supporters of their families and children. To survive, these women have no choice but to work in the field. It is believed that better working conditions in the cotton fields, where women spend most of their time, not only will improve the lives of the women but also will result in increased crop yields. This assumption served as a cornerstone for developing an integrated gender approach that incorporates small steps leading to greater productivity. As a result, the IFC team made a number of basic recommendations to farm managers, directed at improving working conditions for women, including:

- Enhanced agricultural methodologies and technologies
- Field lavatories
- Day care for their children while the women are working on the farms
- Fresh water for washing
- First-aid kits
- Special seminars for women farmers on enhancing working conditions, hygiene, and health—and training each other about them.

Most farms implemented the recommendations, and follow-up surveys of the women workers indicated vastly improved working conditions.

Lessons Learned

1) Integrate gender within wider project activities.

The primary goal of the project was to increase access to finance for cotton farms and to increase their productivity. The challenge then
was to integrate a gender component into the project design so that it supported these goals. Due to budget constraints, it was clear that the project could not afford to develop a large-scale segregated gender component. Yet at the same time, it was apparent that the working conditions of women cotton farmers were bad and the project needed to do something to improve their lives. Project staff were confident that improvement in women’s working conditions would result in increases in farm productivity, which would lead to more income for the farm, thus improving the ability of the farm to repay its loan from the bank. Better repayment rates would give the banks confidence to make more loans to the cotton sector.

2) Appeal to the economic interests of decision makers.

This decision to integrate gender within the broader project goals was the first successful step in project design. Yet the farm managers needed to be convinced of the need to undertake any gender activities.

Although the majority of the farm workers were women, the majority of farm managers were men. These men did not feel the need for any social programs designed for women. Their focus was solely on farm productivity and performance. Project staff decided that farm managers would only support gender activities if it was in their economic interest. Plus, the program would need to be soft-sold to them so that it did not seem as though outsiders were telling them that they were not treating their women appropriately.

The IFC project team decided to start a regular series of seminars for farm managers, focused on improving agri-techniques. These seminars were in line with one of the project goals to improve farm productivity. However, a component of these seminars was devoted to gender improvements and their impact on productivity. All gender suggestions were put forth within the context of improving farm productivity, so that farm managers could focus on the benefits rather than the costs. Farm managers heard about possible improvements in yields that could result from improved working conditions. From the start, IFC impressed upon them the importance of good working conditions for their workers, and the farm managers accepted these changes as a way to improve productivity, rather than as a social program to improve women’s lives.

3) Take local customs into account when designing programs.

The training programs were built taking into account the local context and customs. For example, during training sessions the IFC trainers built on examples from the Koran that highlighted respect for women. This idea helped the leaders of farms better comprehend the importance and necessity of making accessible to women farmers the resources that can save women’s time and energy, as well as safeguard traditional and religious values regarding women in the field. The trainers presented sensitive topics, such as women’s rights, through a relaxed role-play demonstration, which avoided giving the impression that the trainers were preaching to the male attendees.

4) Use local champions to maximize project results.

Among a series of seminars, the IFC team conducted a separate seminar solely for women. Analysis of previous projects and various organizations had illustrated that segregated sessions are more comfortable for and welcomed by women, especially in a country with a predominantly Muslim population. The central theme of these seminars was that the information, knowledge, and methodology used in seminars must be taken forward to other women farmers on other farms. Women from farms where gender benefits had been achieved presented their experiences to attendees from farms that had not implemented any changes.

Since the number of farms where IFC conducted training was limited, the training of these future gender champions enabled the project to spread the benefits of the gender work to those farms whose managers had not undertaken
the IFC training. Women would hear about the benefits and then ask their farm managers to implement similar changes. This use of champions was successful—an independent consultant noted that some farms had implemented gender changes even though their farm managers had not attended any training.

5) Use “show and tell” to convince skeptics and get others on board.

Regular training sessions provided a forum for farmers to convey and share their own results with other farmers. An independent consultant surveyed farms that had implemented the IFC-suggested changes, and those farms had a **37 percent higher cotton yield** than surveyed farms that were not part of the project. Farmers saw the successful results of other farmers and then showed a renewed focus on implementing IFC recommendations. Even some farms that were not part of the project asked to join their land holdings with project farmers. The clearly apparent success of the approach encouraged other farmers to replicate it.

**Conclusion**

The impact of the project’s gender activities was considerable. An independent consultant reviewed the gender activities of the project and noted that over 95 percent of farms surveyed had implemented at least three of the project’s gender recommendations. Most popular were new tools that were cheap but had high impact, such as gloves that speeded up the picking of cotton, as well as the provision of clean and boiled drinking water and field toilets for the women. Over 5,800 women benefited from the improved working and living conditions created by the project. Women farm workers reported higher consumer spending, and some opened bank accounts and placed deposits.

The project was nominated for IFC’s CEO Gender Award in 2009 and 2010. In 2009, it earned Second Runner-Up honors, and in 2010, the project received the First Runner-Up award. IFC CEO Lars Thunell noted, “A key component of the project’s gender strategy is to improve the working conditions for women and increase productivity. The project team took a very pragmatic approach to improving work conditions—and thereby productivity—on the farms.”