

Gender documentation for FP199

GENDER ASSESSMENT

Public-Social-Private Partnerships for Ecologically-Sound Agriculture and Resilient
Livelihood in Northern Tonle Sap Basin (PEARL)

May 2022

Acronyms and Abbreviations

AC	:	Agricultural Cooperatives
ARDB	:	Agriculture and Rural Development Bank
CPA	:	Community Protected Area
CGCC	:	Committee for Gender and Climate Change
CCCSP	:	Cambodia Climate Change Strategic Plan
CBO	:	Community-Based Organization
CCWC	:	Commune Committee for Women and Children
FAO	:	Food and Agriculture Organization of the United Nations
FGD	:	Focus Group Discussion
GMAG	:	Gender Mainstreaming Action Group
GAP	:	Gender Action Plan
GCCSP	:	Gender and Climate Change Strategic Plan
MAFF	:	Ministry of Agriculture, Forestry and Fisheries
MoWRAM	:	Ministry of Water Resources and Meteorology
MoE	:	Ministry of Environment
MoC	:	Ministry of Commerce
MoWA	:	Ministry of Women's Affairs
NSDP	:	National Strategic Development Plan
NP-SNDD	:	National Program for Sub-National Democratic Development
NCDDS	:	National Committee for Sub-National Democratic Development Secretariat
NR-V	:	Neary Rattanak V
NGO	:	Non-Government Organization
PEARL	:	Public-Social-Private Partnerships for Ecologically-Sound Agriculture and Resilient Livelihood in Northern Tonle Sap Basin
PDAFF	:	Provincial Department of Agriculture, Forestry and Fisheries
PDoE	:	Provincial Department of Environment
PDoWA	:	Provincial Department of Women's Affairs

PDoWRAM : Provincial Department of Water Resources and Meteorology
PMUAC : Preah Vihear Meanchey Union of Agricultural Cooperative
UNFCCC : United Nations Framework Convention on Climate Change

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I. Introduction

The rapid growth of the Cambodian economy over the past two decades has been accompanied by significant steps towards gender equality in the labor market. The agricultural sector in Cambodia continues to play an important role in supporting economic growth, ensuring equity, securing food security, and promoting the development of the rural economy. The average monthly income per household in Cambodia came from different income sources, of which 91.3% from the primary income from which 54.8% from wage and salary, 36.4% from self-employment income of which agriculture is included¹.

Tonle Sap zone has the largest share of agricultural land in 2020. A total of 1,527 thousand hectares in Tonle Sap zone, approximately 12.1% (185 thousand hectares) was owned by women headed households. About 48% of the total area of agricultural land in 2019/20 has irrigation facilities. In the wet season, about 27% of agricultural land was irrigated for growing crops and plants².

Cambodian women farmers play a crucial role in the translation of the products of the agriculture sector into food and nutritional security for their households. Women are also central in wholesale and retail marketing of agriculture products. They are involved as collectors, and/or local traders and are the principal retail sellers, working in markets at local, provincial, and national levels. Women are active partners in input supply agro-business, dealing directly with clients, providing information and knowledge on the use of inputs, fertilizers, and pesticides³.

Risks of climate change, mechanization, and migration are affecting the agriculture sector in Cambodia significantly, especially with regard to women's labor and contribution to gender roles and relations. The threat of climate change has increased droughts, storms, and floods and has been recognized as a key development challenge. There is evidence that climate change disproportionately impacts women when compared to their male counterparts. This is due to a number of underlying elements of vulnerability including limited knowledge, and access to climate risk information and resources often driven by lower rates of literacy, access to education, access to decision making and information sources as well as lower levels of access to finance. Women are generally not the main recipients of extension services and have less access to information about effects of climate change and relevant technological resources. They also have limited access to financial services and the emerging financial mechanisms which may offer support for climate change adaption and mitigation activities. Mechanization and introduction of new technologies impact men and women farmers differently. Limited efforts are being made to train women in using various machinery and new technologies. In addition, gender norms result in different roles between men and women farmers using machinery and technologies.

In alignment with long-term vision of the Ministry of Agriculture, Forestry, and Fisheries (MAFF), and National Strategy to Promote Gender Equality and Women's empowerment (known as Neary Rattanak - NR-V), the Gender Mainstreaming Action Group (GMAG) of MAFF promotes gender equality and women's

¹ Ministry of Planning (2019/2020) National Institute of Statistic, Cambodia Socio-Economic Survey

² Ibid

³ Ministry of Agriculture, Forestry and Fisheries (2016-2020) Gender Mainstreaming Policy and Strategic Framework in Agriculture

empowerment in the sector through its 5-years gender mainstreaming policy and strategic framework. This policy and strategic framework have been communicated and operated horizontally and vertically across the sector.

The proposed project “Public-Social-Private Partnerships for Ecologically-Sound Agriculture and Resilient Livelihood in Northern Tonle Sap Basin (PEARL)” aims to enhance the climate change resilience of smallholder farmers and local communities in the Northern Tonle Sap Basin (NTSB) by increasing their access to growing premium market segments while using their improved market access to incentivize their transition to climate-resilient practices, mainly through effective public-social-private partnerships. The project plans to support establishing a gender responsive, landscape-level agroecology monitoring system to crowd in public and private investment in climate-resilient, higher-value and sustainable agriculture. To address gender gaps collaboratively and effectively a gender assessment was considered as important to anticipate gaps and identify means to address those gaps. The current assessment is being undertaken to inform development of the gender action plan (GAP) which will be operated across project’s stakeholders at different levels of the project.

II. Objectives of assessment

The gender assessment has specific objectives as listed below:

- a) Identify gender gap, examine gender roles and needs in access to market opportunity, technology, climate risk information, skill, and financial services
- b) Identify gender gap in access and control over productive resources and assets
- c) Identify roles of stakeholders for operation of gender action plan

III. Methodology

The assessment was conducted through engagement of different stakeholders including relevant national, sub-national institutions, communities, and private sector actors in project-identified provinces. The question guides were prepared for the assessment and included as an annex 1 of this report. Different methods used for the assessment are outlined below:

- 1. Desk review**—project’s proposal and feasibility studies, national and sectorial policies and strategies were collected and reviewed. Relevant aspects from the existing studies, strategies and policies are being incorporated in the report of this gender assessment.
- 2. Key informant interview**— in-depth interviews were undertaken with various national, sub-national institution, private sector actor and community representatives to assess their views related to gender gaps in agriculture sector and within specific scope of the proposed project. Total of 14 in-depth interviews with total of 30 participants (of whom 8 participants are women) were conducted with representatives of (1). MAFF; (2). Ministry of Environment (MoE); (3). Ministry of Water Resources and Meteorology (MoWRAM); (4), Ministry of Women’s Affairs (MoWA); (5). Agriculture & Rural Development Bank (ARDB); (6). Food and Agriculture Organization (FAO); (7 & 8). Provincial Department of Agriculture, Forestry, and Fisheries (PD AFF) at Siem Reap and Kampong Thom; (9 &

10). Provincial Department of Environment (PDE) at Siem Reap and Kampong Thom; (11 & 12). Provincial Department of Women's Affairs (PDOWA) at Siem Reap and Kampong Thom; (13). Echo-farm at Siem Reap; and (14). Preah Vihear Meanchey Union of Agricultural Cooperative (PMUAC). To minimize risk of COVID-19 and travel time, the interviews were conducted virtually and face-to-face. The list of persons met is available in annex 3 of this report.

3. **Focus Group discussion**—A total of 4 Focus Group Discussions (FGDs) were organized at different communities in Siem Reap and Kampong Thom. FGDs were organized with the same arrangements at Siem Reap and Kampong Thom. At Siem Reap, 10 (5 women) committee members and members of Community Protected area (CPA) living on top of Kulen mountain (national park), at Svay Lue district, Siem Reap province were invited to participate in FGD. A total of 18 participants (11 women), of whom are the committee members and members of Agriculture Cooperative (AC) were invited to participate the FGD organized at Sot Nikum district, Siem Reap province. At Kampong Thom, 12 (4 women) committee members and members of CPA living in Prasat Sombo district were engaged in the FGD, and 19 (12 women) committee members and members of AC were also engaged for FGD at Santuk district. Engagement of these participants was combined between community leaders, smallholder farmers, value chain actors, and producers. The FGDs took between 60 to 90 minutes, organized at open spaces to avoid risk of COVID-19 transmission. The FGDs were moderated by national gender consultant expert and supported by an assistant. All participants were requested consent to discuss on the assessment's topics as well as recording.
4. **Limitation:** Due to time constrain, the FGDs and in-dept interviews were agreed to be conducted in Siem Reap and Kampong Thom, and one interview was organized virtually with farmer union at Preah Vihear. COVID-19 pandemic also caused some limitations for organizing the face-to-face meetings with key national representatives.

IV. Findings

1. Country context

Cambodia grew at an average rate of 7.6% from 1994-2015 and became a lower middle-income economy in 2015. The agriculture sector contributed about a quarter to annual GDP, it was the source of 36.4% (or 3.1 million jobs) of all jobs in 2016. About 46.3% (or 3 million people) of rural population still rely on agriculture for employment. Employment creation supplied by the agriculture sector grew at 2.8% driven by agricultural development boosted by rising agriculture commodity prices and cultivated land expansion⁴. The MAFF gender mainstreaming policy and strategic framework (2016-2020) still recognizes

⁴ 2018 Job diagnostic study, the World Bank

that about 82% of the households live in rural areas. A large majority of these households engage in rice based agriculture, fisheries, collection of forest products, crops, and livestock production. Agriculture remains central to the livelihood of small farm holders and women. Majority of Cambodian rural women work in agriculture on their own land or carry out unpaid agriculture work. There are 2.3 million agriculture households in Cambodia, of which 80% are male headed and 20% are female headed.

Cambodian women farmers increasingly supply local markets with traditional and high-value produce, but compared to men, women still face a number of disadvantages including lower mobility, lower levels of literacy (75% compared to 85% for men – figures only available for 2015), less access to training, less access to market information, and less access to productive resources. Lower financial literacy of women than men and travel safety are identified as main gender gaps in Cambodia to access to markets for women. To market their products, women farmers need timely, reliable, and accessible market information. Financial services are also essential so that women smallholder farmers can pay for inputs, improve farming, and develop small business enterprises to empower themselves economically and support their family.

Migration has a strong influence on gender roles and division of labor in rural areas. It can have impacts in the level of participation which women have had in agriculture value chain and agro-business activities. The key contributing factor to this change is increased migration of young women and men to garment factories, construction work, service industry and others. Rural households are often made up of only the elderly and children with working age adults, predominantly men, migrating outside their community.

From an institutional and operational perspective, NR-V, has highlighted challenges in agriculture sector. Gender disaggregated data and qualitative studies on the impacts of climate change to women and vulnerable groups have not been sufficiently undertaken to regularly inform the implementing roadmap. Although, the master plan and action plan are prepared, insufficient resources remain a main challenge for implementing and mainstreaming gender into resilience and adaptation to reduce risks of disaster and threat of climate change. Women's representation at decision making levels remains low compared to men, especially in rural areas with this more pronounced for women of ethnic minority⁵. As part of efforts to address this the NR-V suggests strengthening partnership and coordination mechanisms at all levels.

2. Policy landscape

Overall, there are development policies supporting and shaping how Cambodia is moving forward in addressing gender gaps and achieving the goal of gender equality. The Cambodian government has demonstrated initiatives and support for gender equality over the past two-decades. Equality between men and women is guaranteed in the 1993 Cambodian Constitution. This commitment is also reinforced by Cambodia's ratification of the Convention on Elimination of Discrimination against Women (CEDAW) in 1992. In term of Climate Change, The Royal Government of Cambodia has signed international conventions on women's rights at an internationally guaranteed standard with the commitment to address gender issues that links with environment and climate change. One of these commitments was the signing of United Nations Framework Convention on Climate Change (UNFCCC) in the year 1996, the Kyoto Protocol in the year 2003 and the Paris Convention in December 2015 (COP21).

Gender equality is one of the important cross-cutting themes of the government's socio-economic policy as reflected in the 2001 Land Management Law, Rectangular Strategy Phase IV (RS-Phase IV) indicating

⁵⁸ Ministry of Women's Affairs (2019-2023), Neary Rattanak V, five years strategic plan for strengthening gender mainstreaming and women's empowerment

for Growth, Employment, Equity, and Efficiency: Building the Foundation Toward Realizing the Cambodia Vision 2050. Under the commitment of RS-phase IV, the National Strategic Development Plan (NSDP) as well as the 10-year National Program for Sub-national Democratic Development (NP-SNDD) specify the need to further improve the status of women, who are recognized as the backbone of Cambodian society and economy.

The Neary Rattanak (NR) is a national strategic plan developed since 1999. Its implementation is led and coordinated by the Ministry of Women's Affairs (MoWA) which aims to promote gender equality and women's empowerment in all sectors. Currently, NR Phase V (2019-2023) is being implemented by all government and non-government institutions and private sector stakeholders to accelerate and strengthen gender equality and women's empowerment.

Women in agriculture is a key element in the NR-V, which placed under the strategic pillar of women's economic empowerment. The NR-V also has its specific indication to support women farmers address the impacts of climate change.

RGC has also developed the Cambodia Climate Change Strategic Plan (CCCSP) 2014-2023 that aims to reduce gender vulnerability and risks to climate change impacts. Ministry of Women Affairs (MoWA) is a participating ministry to the formation of the CCCSP which is being coordinated by the Ministry of Environment (MoE). The CCCSP 2014-2023 action plan has set one of its objectives to "Reduce sectoral, regional, and gender vulnerabilities and health risks related to climate change impacts". The CCCSP's M&E framework has further developed a gender-sensitive target/ indicator: "By 2020, 10% of the protected areas, conservation areas, agro-ecosystems and forest ecosystems including mangroves, that have been under a lot of pressures in recent years are in an advanced state of restoration and are providing enhanced services, particularly to women, elders and children in local communities and indigenous ethnic minority groups". The focus of this target/ indicator is on the supply of essential services, including services related to water, health, food security, climate change adaptation, resistance and resilience to land degradation or natural disasters and, in general, services related to livelihoods and the well-being of Cambodians. It emphasizes addressing specific needs of women, local communities, ethnic minorities, and other vulnerable groups.

CCCSP 2014-2023 includes strategies to incorporate women into decision-making on climate change adaptation and mitigation, and natural resources management; increase awareness and relevant capacities on gender and climate change within MoWA and its decentralized offices and other stakeholders; conduct research on gender and climate change; and deliver targeted interventions for women related to climate change adaptation and mitigation.

As a follow-up to CCCSP, a *Gender and Climate Change Strategic Plan (GCCSP) 2014–2023* and a second *Gender and Climate Change Action Plan (GCCAP) 2019–2023*, and a *master plan for gender and climate change (2018-2030)* were prepared and used as a roadmap for formulating the projects and programs by MoWA. GCCAP 2019–2023 keeps the same six priorities as the 1st GCCAP, including a) integrating gender into climate adaptation and mitigation plans, b) increasing women's decision-making power at all levels, c) improving data on gendered roles in climate change adaptation, d) designing gender indicators for a national monitoring and evaluation framework on climate change, and e) designing gender-responsive climate change adaptation and mitigation projects. By the end of 2019, a master plan for gender and climate change (2018-2030), were adopted to pilot projects which focused on gender analysis, capacity building for women and climate resilience and adaptation, safe water management and hygiene and

disaster risk reduction during flood and drought season. Kampong Thom province is one of the piloting project's areas along with three other provinces⁶.

MoWA's Gender and Climate Change Committee (GCCC) has developed the capacity of relevant institution staff at national and sub-national level on gender mainstreaming in climate change. The national guidelines on gender mainstreaming in investment for adaptation to climate change in five inter-sectors have been prioritized⁷.

Within national policy and strategic guidance, GMAG of MAFF developed and implemented its five-year (2016-2020) gender mainstreaming policy and strategic framework in agriculture with three strategic objectives included: (1). to promote women's economic empowerment through women's access to goods and services for agricultural development and markets; (2). to strengthen capacities, resources, and commitment within MAFF to ensure effective mainstreaming of gender perspectives into the agriculture sector; (3). to increase women's and men's equal representation and participation in agriculture sector. Currently, GMAG-MAFF is developing its updated gender mainstreaming policy and strategic framework (2022-2026).

3. Gender gaps and roles at community

3.1. Agricultural cooperatives committees and membership. Results from the gender assessment shows that women's representation as members in AC is higher than men, approximately 70% women members. Table 1 below shows number of AC, members, and female members in Cambodia and the 4 targeted provinces of PEARL project. Table 2 shows the AC's unions in Cambodia and the unions in four provinces. Data of women's representation as AC's committee members/leaders, however, is not available. Therefore, the FGD with AC conducted at Sot Nikum district, Siem Reap province reported that the AC has 376 members/households (326 women) 5 committee members and only 1 male member. The 4 female committee members are the AC leader, and accountants while the male member works to help transport inputs and products inside the community.

At Santuk district, Kampong Thom province, AC has total of 148 households/members (majority is female member but data is not available), 9 committee members of whom 2 of them are female members. This AC is led men and the two women work as accountant and assistant. Once asked the reasons why the AC is being led by women, the women committee members indicated that they have support and motivation from their family, especially their husband and community members. The law on AC 2013 states that women and men serving as elected representatives are accountable to the membership. Agricultural cooperatives members have equal voting rights. Some women who attended the FGDs indicated that they do not feel sufficiently confident and capable to be AC leader considering the lack of capacity and are busy with daily household works and cares while men are considered **more** appropriated to take the role due to their higher chance for mobility, and accessing to information, technology, and market. In addition, men seemed to be considered having better knowledge for making decision.

3.2. Agricultural cooperative business modality. Different business modalities the two assessed ACs are focusing on. AC at Sot Nikum district, Siem Reap province is focusing on chicken raising, input supplies,

⁶ Battambang, Prey Veng, Kampot

⁷ 1. Agriculture, 2. Rural Development, 3. Health, 4. Water Resources, 5. Public Works and Transport

and inter-lending. Among 376 members/households, 105 are raising chicken. The business production is only chicken. The AC has secured contracts with two buyer companies (the chicken grill and Kasica company). During the FGD, the committee members and members indicated their confidence in having good skill to raise small-scale chicken at individual household.

On average, each member household raise start 100 chicks and the members can buy chicks from their AC member living and producing inside the community. All members stated that they are confident and motivated to raise chicken as there is no market concern. The buyer companies always collect buying their chicken inside their villages every week with agreed price, 1kg. chicken costs 1,6000 riel (equal to \$4). As mentioned in above, ACs have more female members as they stay home for household works and care and small-scale agriculture activities while more men migrate for labor wage. Indicated during the FGD, female members indicated that raising chicken can help them to make additional incomes, and at the same time, they can also spend time for household works and other agriculture activities such as rice and home-garden.

Indicated in the discussion, most of members have land for producing rice but their main constraint is the lack of water sources and irrigation support, which means farmers can only produce rice once a year and rely on rainfall. The committee and members stated that they want to extend their business to rice as they can see the potential of market and land availability among farmers. They considered the technical support and training needed for higher product-price will be given by various stakeholders including government and non-government institutions. They also tried to calculate input and production costs with support of water sources testing and found that rice production is another potential agri-business for their community. Once asked about challenges the AC and its members may face, if engaged to this sector, most of them indicated that they can be technically confident as they found technical supports, if water sources made available. The female members indicated that they might need to work on rice production with men in term of access to technologies and machineries.

This AC shows very strong management structure and operation. Therefore, the AC committee wishes to support their members to access to financial services for extension of their productivity and improving income. The AC is trying to extend their production capacity to better supply the buyer companies. The committee also wishes to increase more members to increase their production capacity to larger scale.

AC at Santuk district, Kampong Thom province focuses on a single modality which is cashew. All FGD's participants stated that all lands for cashews have no land's title or ownership certificate while their lands for rice are legal⁸. All farmers feel unsecured for cashew lands, but they can only continue using it. As stated above, this AC is being led by male leaders while female members are working to support the AC. The AC has its own land and cashew nuts warehouses, of which the AC spent their own budget for buying the land and building two small warehouses, and one bigger newly built warehouse was funded by the government and people of Japan in July 2021. The biggest challenge this AC faces is the lack of capital to start-up their business operation, to collecting/buying cashew nuts from each member/household and sell to the contracted buyers/companies. Without its financial capacity, all

⁸ Lands for rice and cashew are at different sites of national road. Farmers indicated that cashew lands are more costly than lands for rice.

warehouses haven't been used yet and the farmers still sell their cashew nuts to middlemen and local traders with unstable low prices. Once asked about cost calculation in production of cashew nuts, the AC committee and members seemed to be unclear. However, some of members indicated that an average of one hectare land per year with cashew production, farmer can earn approximately \$300-\$500, after labor costs.

3.3. Community protected area. A total of 31 Community Protected Areas (CPA) are identified in Cambodia, which are divided by areas/zones. All these protected areas have total of 309,463 hectares. The 31 CPAs have total of 182 communities, with 55,446 members/households and 1,802 committees, of which 339 are female committee members (equal to 19%)⁹. Once asked during the FGDs, both men and women at Kunlen mountain CPA (national park) stated that their CPA has more male committee members and more females as members. Although, the participants indicated that women and men living in this area can go into forest for taking forest products in equal opportunity but still more men play the leadership roles given consideration that men are more able to move across the areas, participate in meetings and make decisions while more women are accepted to stay home taking role of household work and care. In addition, women and men still consider gender norm has limited women's access to information related to agriculture and opportunity in being a community leader.

The CPA at Prasat Sambo district, Kampong Thom province has only one female committee member out of six committee members. The CPA is reportedly more than 10km from a community, which causes more concerns and limitation for women to be ranger and to participate in patrolling with their male counterparts. It was noted in discussion that the female committee member never joins the ranger group with men given a consideration that a single woman is inappropriate to go into the forest with men, especially at nighttime.

Ministry of Environment's Prakas 066 (article 13) states that women are encouraged to participate in committee vote. Therefore, MOE, PDoE and FGD's participants indicated that each CPA should encourage women's participation in CPA's committees and attending the forest patrols. Due to gender norms linked to movement in remote areas as well as roles within household (food preparation, childcare) as well as limited experience / capacity in engagement in decision making forum and patrol activities there are lower levels of engagement and opportunities for women within the CPA structures. Even where women are rangers their roles may be limited to cooking for other male rangers. Representatives of MoWA and PDoWA also observed the same, with gender norms still limiting opportunity and access of women.

Both CPAs at Kulen mountain and at Prasat Sambo district have their farming land, of which each member has approximately 1-2 hectares per household. These lands are mostly used for cashew and the farmers can earn similar amount annually which is \$300-\$500 per hectare, after labor cost. As indicated, most of household members produce cashew without using fertilizer or pesticide, partially due to price of these inputs compared to cashew prices. Most of FGD's participants indicated that price of agricultural inputs almost doubled during COVID-19, however, price of their outputs decreased. Almost all members indicated that producing cashew requires less time compared to rice and other crops, but farmers need to use external labors (women and men seasonal migrants, and

⁹ Data on information of community protected areas in Cambodia, Ministry of Environment (2021)

laborers living in the same community) during harvest season which is costly (approximately \$10-12 per person/day).

3.4. Access to agrometeorological services. Climate risk information is frequently shared from provincial department through telegram to the committee members/leaders and then shared to other members, as indicated by AC in Sot Nikum district, while AC in Santuk district, and the two CPAs can only access through the frequent announcement of the ministry and its provincial department (through TV, radio, Facebook, etc.). In addition to this, the circulation of climate risk information is still broader (regional/zone level) than specific forecasts which farmers need to access and adapt into their daily agricultural production. As indicated by representatives of Ministry of Water Resources and Meteorology (MoWRAM), climate risk information can be technically forecast and circulated to more specific areas. The ministry also has commitment to train sub-national staff, especially women to provide responsive agrometeorological services to farmers.

Some members of AC and CPA are poor and vulnerable households, and most of them do not have smart phone to access for information, especially, climate risk information, technology, and market price. The PDAPP representatives indicated that to increase productivity, and get higher-price, farmers need to be “smart” using technology, machineries, and access to responsive climate information. Farmers can access to climate information and market price once they have smart phone and know how to access it. However, it is acknowledged that women still face number of disadvantages in their agricultural production including access to climate information, market, and technology.

Although, the climate risk information is often shared to members, female farmers still have lower access to this information and lack of capacity to interpret it into their adaptation and production. Female farmers indicated that they take all responsibility of household works and care every day. Since many men migrate for labor intensive works, female farmers experience a greater burden from household and care work, and agricultural production. Some farmers seemed to acknowledge that they did not take enough caution to climate risks, which can impact their production.

3.5. Access to financial services. Based on the AC’s internal regulation (AC at Sot Nikum district), each member/household can put more than one share in the amount of 50,000 riel or \$12.5. Within this share, each member/household can access AC’s loan with a maximum amount of 200,000 riel or \$50 per share. Of this limitation of inter-lending amount, the members still need to access a loan with a Micro-Finance Institution (MFI), of which they are required to deposit their collaterals. As indicated in the FGD, most of AC’s members access to loan with MFI with different amounts.

As above mentioned, AC at Santuk district is facing their biggest challenge related to financial resources to start-up their AC’s business operation with cashew nuts and later investment is cashew wine. During the FGD, the committee and members indicated they need approximately \$500,000 to \$700,000. AC’s committee members (all men) have tried to reach out to MFI and Agricultural and Rural Development Bank (ARDB) to access to loan but no significant results have been received. The contributing constrain factors are considered to lack of collaterals, new start-up with a large amount of capital and business modality needs to be more convincing. The AC committee are still unclear how they can gain access to this level of finance.

When asked about individual members in FGDs with AC and CPA, most members have taken loans from MFI to buy their agricultural inputs, household consumable materials, schooling, and cultural

and traditional participation (i.e., wedding and funeral events). Some FGD participants indicated that they themselves and other members also buy the agricultural inputs from the suppliers by paying them during the harvest season, with an interest rate as compared to the direct payment. Based on MFI's requirements to access loans, farmers need to deposit their collaterals and prepare a series of supportive documents (administrative letters, business plan and business operation principal, etc.), which all need the agreement and fingerprints of both wife and husband.

Table 1: Agricultural Cooperative

Agricultural Cooperative									
Location	# of AC	Total AC member	Female member	Total share	Total amount of share	Govt. grant	Non-govt. grant	Other grants	Total amount
Cambodia	1,217	155,859	98,900	2,001,158	50,174,093,700	761,495,000	28,674,349,659	22,780,117,408	102,390,055,767
Kampong Thom	77	10,683	7,249	79,183	3,983,609,700	98,116,400	2,306,573,099	1,192,365,720	7,580,664,919
Siem Reap	58	8,688	6,817	63,314	1,802,030,000	53,402,000	1,750,563,700	755,116,069	4,361,111,769
Preah Vihear	43	10,635	7,046	191,854	3,887,640,000	13,485,600	1,076,886,100	1,530,733,834	6,508,745,534
Oddar Meanchey	36	4,596	2,888	13,441	888,250,000	13,050,000	1,061,733,300	442,434,462	2,405,467,762

Source: General Directorate of Agriculture, Department of Agriculture Cooperative Promotion (February 2022)

Table 2: Agricultural Cooperative Union

Agricultural Cooperative Union									
Location	# Of AC Union	Total AC	Private company	# Of share	Amount of share	Govt. grant	Non-govt. grant	Other grants	Total amount
Cambodia	15	272	04	1,703	1,809,500,000	1,000,000	389,439,600	1,183,057,743	3,382,997,343
Kampong Thom	1	20	0	21	21,000,000			2,000,000	23,000,000
Siem Reap	2	38	0	535	535,000,000	1,000,000		43,263,927	579,263,927
Preah Vihear	1	25	0	52	52,000,000		79,955,200	961,886,186	1,093,841,386
Oddar Meanchey	1	16	0	60	60,000,000		9,960,000	4,803,400	74,763,400

Source: General Directorate of Agriculture, Department of Agriculture Cooperative Promotion (February 2022)

3.6. Access to technology and skill. The AC at Sot Nikum district has received multiple supports from PD AFF, and NGOs on chicken raising skills. In the community there are village volunteers as focal person/trainer (the volunteers are also members of AC) who provides short technical training to other farmers/members on a variety of topics, including chicken raising, vaccination, and disease risk reduction. Purchasing companies can also provide capacity development opportunities, free of charge. As stated during the FGD, there is only one chick producer in the area and this does not have the capacity to supply enough chicks to all AC members. While skills can be transferred to other members, this opportunity is hindered by the need for investments to be made.

The AC at Santuk district, Kampong Thom province, indicated that the majority of farmers still rely on traditional practices to produce cashew nuts. Some farmers can afford to buy and use fertilizers and pesticides, but other farmers prefer growing cashew without other inputs due to financial reason. However, the AC noted that the production capacity for its members is still very low, with an average production of 2,800kg/year per hectare.

According to participants, the current production of cashew is only about half of what the AC could potentially produce. AC members indicated the need for improving their technical skills on cashew and other production lines around cashew (peeling cashew, cooking by machine, and packaging, etc.). The AC has invested in agricultural machineries to meet the local demand of end user buyers for cashew products. Although, majority of committee members are men, but more women members are using these machineries for cashew nuts production as they were trained by NGO partners on how to use them correctly, and men seemed to spend more time for access to market and financial support with mobility and meeting outside their community.

However, some female members indicated that they need to improve their access to technology and use of machinery and quality of the cashew nuts to compete with private sector cashew nuts producers. The committee indicated that once financial resources are in place, they will be able to create more jobs for female members through cashew processing and the engagement in different product lines. As mentioned earlier in the report, the AC and their key committee members receive technical training and support from different stakeholders. One of those support is to process cashew fruits to be wine.

The ACs seemed to have different levels of access to skill and technology, based on the delivery mechanisms and geographical coverage of rural services. The business of the AC in Sot Nikum district appeared to be functional, with an active and productive committee, the regular engagement of its members, and the provision of various support from government provincial departments, NGOs and private actors. According to the respondents, technological and technical support is always available and easy-to-access by male and female farmers at their community.

The village volunteers who are local trainer and/or focal persons are well trained and accessible at village-based level. At the FGD both men and women acknowledged that, although more women are involved in agricultural production, they have lower access to technology and skill to enhance production levels and price. This gap was attributed to gender norms where women are socially expected to take household work and care duties and men are expected to work outside home and have better mobility inside and outside their community.

The CPA's committee and members who are mostly producing cashew tend to rely on traditional methods, using either none or a small amount of fertilizer and/or pesticide. All members living in the two assessed areas produce cashew only and sell cashew nuts to local traders or middlemen.

Respondents indicated that when training are organized in the community, men seem to be more likely to attend based on the local perception that men already have a good knowledge and absorb it faster, they have a greater mobility, and are responsible for making decisions. On the other hand, women are considered to attend training only when the man is not available. Household work and care duties are contributing factors to limit women's access to skill and technology. This gender gap is considered by AC, CPA and other farmer members as a disadvantage for producing agricultural products at their full capacity.

3.7. Access to market opportunities. AC at Sot Nikum district, Siem Reap province has two contracts with buyer companies who are running their business in Siem Reap. The contracts were facilitated by multiple actors including PDAFF, NGOs, and AC's committee leaders and members. The contracts are considered a strong market linkage between farmers/producers, value chain actors and buyers. As indicated during the FGD, price of chicken (1,600 riel/kg) is set for three months. Producers/farmers and buyers can re-negotiate every three months. Within these contracts, the AC's committee has good capacity to coordinate and manage supply and demand sides.

All members who attended the FGD stated that they are satisfied with contract condition, price and are motivated to continue and extend their production, if financial services made available for them. AC's committee leader and members indicated that they need to monitor their members closely related to selling chicken as all AC members can only sell to contracted buyers. In case members are found selling their chicken to non-contracted buyers, those members will be dismissed from the AC. The reason of doing so is because the AC requires to respect for contract's condition and ensure sustainable price for their products.

Access to market opportunity for AC at Santuk district, Kampong Thom seemed to be a concern as all members are still selling their cashew nuts once a year during harvest season and to middlemen and/or local traders with unstable price. The AC's committee leader and members indicated that having contract farming is uneasy for them as they do not have financial resource to manage buying cashew nuts from each member household to sell in large scale to big buyer companies. As indicated, the big buyer companies prefer to buy in large quantity of cashew nuts—not household by household. This presents challenges for access to markets until financial resources to manage wholesale and retail are achieved.

Despite facilitation from PDAFF and other NGOs, the process of negotiating contract farming remained difficult in Kampong Thom for cashew and rice. Most of participants stated that producing cashew, they can make little income per year or if they calculate as well by including their own labor cost, they almost earn nothing from it. However, they remained keen to continue the production because they do not want to keep land unused or at least they can earn from it, even it is little. Representatives from PDAFF and AC's committee members indicated that, even if moving their business to contract farming is challenging, they prefer to continue pursuing contracts with company buyers. PDAFF also showed its commitment to facilitating contract farming for ACs and encouraged the formation of new ACs to improve the quantity and quality of production and consequentially sell the agricultural products at a higher price and/or pursue market opportunities.

Farmers living in CPAs, indicated that all of the cashew nuts they produce are sold to local traders or middlemen within their community. The price is often dictated by buyers, of which the farmers seemed to have little or zero chance to negotiate the price. At the assessed areas, farmers are not organized as entrepreneur uniform to try increase their productivity or market price. As such, their cashew production result in low margin of quantity, earning and income each year. While most of farmers in the areas noted the importance of contract farming, they were unaware of the process involved in attaining contract farming. Representatives of MoE and PDoE indicated that institutions aim at creating more jobs for farmers, while ensuring the conservation of natural resources, especially forests. However, there are several challenges to address and more investments and initiatives are needed to support the farmers.

3.8. Control over resources and assets. The national constitution and other national laws, guarantee equality between men and women, including on control over resources and assets. National law on land

management considers equality between men and women to own their land legally. Once farmers are able to access to loans, both wife and husband are required to mutually agree to take the loan and both of them are required to sign on the loan document. Results from FGDs showed that women and men can equally own their land and take benefits from it. In CPA areas, women and men can equally benefits from forest products. However, there are structural barriers that may hinder the capacity of women to equally access to these resources. Some participants indicated that women could go into forest to collect forest products almost every day and that they can even collect more than men when the forest is near or close to their home (given example of forest on Kulen mountain, Siem Reap province). On the contrary, less women collect forest products if the forest is more than 10km from their village (Forest in Prasat Sambo district, Kampong Thom). As such, some women can only go inside the forest with the presence of a trusted man, considering their concern about safety and security during travel (from village to the forest) and inside the forest.

Once asked about control over agriculture land and other assets, both men and women (AC and CPA) indicated that they have equal rights to own land, agricultural equipment and household assets, considering that both of “their names are in land titles and acknowledged by authorities”. However, some female participants who attended the FGDs did not know the size of their land indicating that their husband knew more clearly about this. Some participants indicated that both wife and husband can make equal decision to select crops, buy equipment and household expenses. However, some of the women and men who attended the FGDs indicated that men have better chance to make decision as “they are men” and have greater mobility and better knowledge and chance to access to information. As such, men should be the one making the “right” decision for agricultural products, use and control over resources and other assets.

3.9 –Sexual Exploitation and Abuse and Sexual Harassment (SEAH) and Gender Based Violence (GBV)

Within consultations it was noted that limited feedback was provided with regard to potential risks of SEAH and GBV linked to project activities. However the assessment notes that these risks exist based on broader trends within the target population and that these may be exacerbated by project activities. An assessment undertaken by the National Institute of Statistics noted that 33% of women over the age of 15, in rural areas reported experiencing violence¹⁰ and that half of Cambodian women and more than a quarter of men believed there were conditions that justify violence against women. While change is occurring across the project population and has done since these surveys were conducted risks remain, especially linked to project interventions which will change the existing dynamics within rural households and communities. These elements will include:

Risks linked to minor labour influxes and enhanced mobility of actors – due to improved levels of productivity and enhanced value from production systems the project may result in minor influx of labour and employment income differentials in local communities. This may increase the demand for sex work, including the risk for trafficking of women for the purposes of sex work; or the risk of forced early marriage. Furthermore, higher wages for workers in a community can lead to an increase in transactional

¹⁰ National Institute of Statistics, Directorate General for Health, and ICF International, 2015. Cambodia Demographic and Health Survey 2014. Phnom Penh, Cambodia, and Rockville, Maryland, USA: National Institute of Statistics, Directorate General for Health, and ICF International. Available at <https://dhsprogram.com/pubs/pdf/FR312/FR312.pdf>

sex. The risk of incidents of sex between laborers and minors, even when it is not transactional, can also increase.

The proposed project also envisages increased agricultural activities on and off the farm, improved productivity of critical food crops and will create short term employment opportunities in the project target areas, and hence mobility of both women and men will be enhanced. In light of the cultural aspects and gender biases, higher mobility may expose women to more risks of GBV.

Risks linked to changes in household labour and income balance - Women hold primary responsibility within target areas for household chores and caregiving, which require much time and energy. They will be adding another task to their already full plate by participating in the project. It cannot but result in less time spent in household chores and caregiving, which may well cause dissatisfaction of male members of the household and lead to violence against the women.

Women may also face opposition of their husbands and other male family members for their wish to participate in the project. In some households, the situation may escalate to violence. If their spouses are not involved in the project, the possibility of violence is higher. Women beneficiaries may be harassed or attacked also by men outside their households, who are not involved in the project and take out their frustration on the women.

If women's income increases, that fact may make men to feel insecure and turn violent against the women. If women refuse to give up their earnings to their husbands and other male family members, that is likely to trigger violence against the women.

Risks linked to project personnel and executing agencies – While all project related personnel are engaged on the condition that they follow all relevant Codes of Conduct, including those on sexual exploitation and abuse, risks exist that female and male beneficiaries may be asked for sex or related favours in exchange for participation in the project or for obtaining agricultural inputs.

Risks linked to changing household dynamics and potential for child labour - Considering that many project participants are heads of households, there is potential for children to be involved in project activities. FAO experiences show that almost no **agricultural intervention** is neutral in terms of **child labour**. The children are affected by the changes in adults' responsibilities in the field and also by the changes in the adults' ability to carry out household chores, which are caused by the changes in the field.

V. Conclusion and recommendations

The assessment has noted a number of key considerations and potential recommendations based on reviews of existing literature and past project development actions as well as consultations carried out as part of the assessment. The below section summarises these and links them with the points included within the gender action plan and main funding proposal. It is also noted that at present many of these interventions remain broad with more specific and targeted interventions to be developed as part of project implementation once specific target agricultural cooperatives and CPAs have been identified as well as through development of key project products (e.g. commodity strategic plan development), many of these elements will be coordinated by the National Gender Specialist with Support from FAO HQ and other consultants as outlined in the funding proposal. Key element of the central approach however include:

Agricultural system specific:

Access to agrometeorological services – there are significant limitation in womens’ capacity to access effective agrometeorological information due to a number of factors with main elements of this outlined below:

- *Capacity* – existing gender disparities (linked to lower access to education and training) as well as access to technology such as mobile phones has limited the capacity of women to fully access and understand agrometeorological information as well as other market information.
- *Quality of systems* – existing agrometeorological information systems are limited in their scope and level of details as well as accuracy and as such are not as useful to any farmer, including women, as they are needed to be.
- *Coverage of systems* – the system currently does not cover areas in sufficient detail nor provide information tailored to different production systems with small scale systems, often women led, such as vegetable farming that have high needs for such systems often being poorly catered for.

Recommendations – in the development of the agrometeorological systems it is critical that consideration be given to a range of different needs with this including both information production and how that information is disseminated.

These recommendations have been considered and are included within the gender action plan and mainstreamed into the project document.

Access to information and market opportunities – as noted within the agrometeorological systems points above and the content of this report, women face a number of challenges linked to gender norms and systemic gender issues. A number of these key issues are noted below along with recommendations on steps to address them and links with how these are considered within the gender action plan and main project document.

- *Access to information* – women often have more limited access to information due to a number of reasons that are both due to structural inequalities (e.g. lower access to education) as well as gender norms (e.g. limited roles in decision making bodies as well as lower access to technology).
- *Mobility* – across all interviews lower levels of mobility for women (whether it be in terms of taking product to market, accessing more remote farm areas or being engaged in community PA patrols) was noted as a barrier to addressing a number of gender gaps.
- *Gender norms within family* – it was widely noted that women continue to full-fill many of the domestic roles within households and as such have less time available to undertake other activities linked to agricultural development of leadership roles.
- *Access to finance* – access to finance was also noted as a challenge across genders with the specific gender based issues linked to women often undertaking enterprises that were ‘new’ to the market or with which financial service providers had less experience and were less well adapted to service.

Recommendations – Addressing these challenges requires a combination of elements with the overall approach needing to target a wholistic approach to addressing gender disparities. Key elements of this include:

- Improved access to training – it is critical that female headed house-holds and other relevant women gain access to training through the project with elements of this being women focused and catering to their specific needs.
- Awareness raising and training on gender issues – it is critical that there is broad action to support enhanced gender awareness across key project stakeholders to enhance understanding of the different challenges and needs faced across genders and how these can be responded to.
- Mainstreaming of gender based approaches into key sector and business plans as well as all elements of project implementation – building on the above elements gender elements but be mainstreamed into key project outputs in terms of strategic plans and agrometeorological and financial services products to ensure that these are able to both meet the needs of and help address disparities between genders.
- Development of gender aware products across the project – all project products from information and awareness raising materials to specific technical products should be gender aware to support improved access to them and that they are able to functionally support reductions in gender disparities.

Cross cutting

Effective quantification of the impacts of the project and changes in agricultural systems for women - – the project is seeking to demonstrate tangible improvements in the lives of women with many women within the farming community facing additional challenges linked to gender norms, including demands linked to domestic jobs within the household, as well as restrictions on mobility and access to information on improved agricultural techniques.

- *Recommendations - Adoption of W+ approach* – the W+ standard is the first women-specific standard that measures women’s empowerment in a transparent and quantifiable manner, gives a monetary value to results and creates a new channel to direct financial resources to women. The standard would thus provide the dual benefit of providing both a mechanism for the project to monitor impact and a means by which beneficiaries can gain increased market access as well as direct financial support. The potential of this approach has been noted within Sub-activity 2.1.2.4: Explore the possibility of adopting and operationalizing W+ Standards to empower women farmers, particularly in the vegetable sector.

Violence against women (VAW), and Sexual Exploitation, Abuse and Harassment (SEAH), – these elements were not widely reported with consultations but remain a risk linked to project implementation but remain a risk, given the prevalence of violence against women in rural areas (with 33% of women reporting experiencing violence¹¹) as well as the changing power and operational dynamics that project interventions will bring (as noted in Section 3.9 of the above assessment) and as such these risks must be addressed within the project implementation.

¹¹ National Institute of Statistics, Directorate General for Health, and ICF International, 2015. Cambodia Demographic and Health Survey 2014. Phnom Penh, Cambodia, and Rockville, Maryland, USA: National Institute of Statistics, Directorate General for Health, and ICF International. Available at <https://dhsprogram.com/pubs/pdf/FR312/FR312.pdf>

- *Recommendations* – the project must ensure that there are appropriate measures in place to raise awareness and understanding of VAW and SEAH and support education to reduce its risk. This must also be done in collaboration with an effective grievance and redress mechanism.

Grievance and redress (GRMs) – detailed information on the functioning of existing GRMs was not available as part of the assessment.

- *Recommendations* – as noted within the ESMF the project will utilize FAO's CO national GRM that will be under implementation when project starts. This mechanism will be further strengthened and supported through the project and through expertise of the National Gender Expert also cater for grievances raised on VAW and SEAH.

Sustainability – the sustainability of gender based interventions is critical with impacts needed to continue well beyond the project lifetime.

- *Recommendations* – the current project has sustainability built into its design using a model of public private social partnerships as a means to drive change, with actions to develop business plans and strategies that are then supported by improved access to finance, agro-meteorological information and high value markets. These objectives are fully in line with key agricultural strategies and plans within Cambodia including the Climate Change Action Plan for Agriculture, Forestry and Fisheries Sector 2016-2020 (CCPAP-AFF) and Nationally Determined Contribution (NDC). From a gender perspective the project also aligns with the Neary Rattanak (NR) Phase V, as well as the *Gender and Climate Change Strategic Plan (GCCSP) 2014–2023* and second *Gender and Climate Change Action Plan (GCCAP) 2019–2023*, as well as the *master plan for gender and climate change (2018-2030)* that have been prepared and used as a roadmap for formulating the projects and programs by MoWA.

Based on these recommendations the following action areas were developed as part of the gender action plan with further information being provided in Annex 1 of the current document.

Annexes

Annex 1: Data collection tool

Questions for farmers

1. Is agriculture your main household income/employment?
 - a. If yes, why?
 - b. If no, what else you do for living?
2. Are you satisfied with your agriculture production?
 - a. If no, why?
 - b. If yes, why?
3. Do you think you can access to skill, and technology for higher quality of product and higher price?
 - a. If yes, how can you access?
 - b. If no, why?
 - c. If no, what need to be done for you to improve your product?
4. Do you think you can access or have good market opportunity for your product?
 - a. If yes, how can you access?
 - b. If no, why?
 - c. If no, what to do to help you?
5. Do you know about climate risk information?
 - a. If yes, do you think you are aware of or can access within your village the climate risk information?
 - b. If yes, what is it? And who share it with you?
 - c. If no, how often you need it? And what is the best way to make you fully aware of it?
6. Once you want to extend your agriculture activities and productivities, do you access to credit?
 - a. If yes, with whom?
 - b. Do you think you can fully or easily access for it? If no, why?
7. At your household, can man and woman make equal decision to use and control over resources and or assets?
 - a. if yes, how is the decision made?
 - b. If no, why? Please give an example.

Specific questions for value chain actors: (questions for farmers will be used here too)

1. What are you doing in value chain?
2. Tell us, how do you access to skill, market info, technology, local network, credit?
3. Do you have any constraints?
 - a. If yes, what are they?
 - b. If no, how can you make it smoothly?
4. Do you have enough support to improve your value chain? Why and why not?
 - a. If no, what kinds of support you need? From whom?
 - b. If yes, who supported you? And how?

5. Do you have enough support from your family, your spouse?
6. Tell us, how do you manage your time for family and work?
7. Do you think men and women can participate equally in value chain? Why? Why not?

Specific questions for CPA: (questions for farmers will be used here too)

1. what are you doing? Tell us, what do you feel of being the committee members?
2. What is/are the benefits you gain from participation in CPA?
3. Do you think men and women can benefit equally in from CPA?
 - a. If yes, please give example
 - b. If no, why?
4. Do you have any constraints?
 - a. If yes, what are they? Please give an example
 - b. If no, what made you do good? Please give an example.
5. Do you have enough support from your male counterparts, family, and spouse?
6. Tell us, how do you manage your time for family and work?
7. Do you think men and women can participate and make decision equally in CPA? why? Why not?
8. Will you encourage other women to participate in CPA?

Specific questions for AC committee and members: (questions for farmers will be used here too)

1. What are you doing? Tell us, what do you feel of being part of AC?
2. What is/are your benefits from it?
3. Do you have any challenges?
 - a. If yes, what are they? Please give an example
 - b. If no, what made you do good? Please give an example.
4. Do you think women and men can participate and make decision equally in AC?
 - a. If yes, please give example.
 - b. If no, why?
5. Do you think men and women can benefit equally in their participation in AC?
 - a. If yes, please give example
 - b. If no, why?
6. Do you have enough support from your male counterparts, family and spouse?
7. Tell us, how do you manage your time?
8. Will you encourage other women to participate in AC?
9. What is your next step to promote women's participation in AC?

Proposed question guides for key informant interview

1. Tell us, what is your institution/unit doing to promote women's participation in agriculture and higher productivity at community and workplace?
2. Do you have any written policy or strategy to promote women's participation?
 - a. If yes, what are they?
 - b. If no, why? And how do you operate?

3. Do you have any constraints in working to promote women participation at community and workplace?
 - a. If yes, please give an example.
 - b. If no, what have been done good?
 - c. Do you have any good lessons learnt to share?
4. What have you observed about male and female farmers, value chain actors, producers and ACs?
5. Have you observed any inequality/challenge among them?
 - a. If yes, what is inequality/challenge?
 - b. If no, please give example
6. Do you think promoting women's participation at community and workplace is important?
 - a. If yes, why? what to do better for them?
 - b. If no, why?
7. Do you think promoting women's technical skill and knowledge is important? For example, in LAMS, and agrometeorological forecasting?
 - a. If yes, what is your or your institutional/unit's plan?
 - b. If no, why?
8. How do you work with other line departments/units and stakeholders including communities to promote women's participation, and capacity development?
9. Do you think women and men can have equal opportunity to access to skill, market, technology, climate info, credit...?
 - a. If yes, how they can make everything equal?
 - b. If no, why?
10. In your view, what need to be done to help women smallholder farmers, value chain actors, AC, CPA, FA, at the project areas improve their participation, skill, accessibility (i.e., info, market, technology, climate info), and higher product?
11. If you need to select three key priority challenges they are facing, tell us, what are they? And who are in roles to address those challenges more effectively?
12. What do they see as some of the biggest challenges to the PA's and CPAs in the target areas.
13. What do they see as biggest risks to the CPA's that may come out of the project support activities (e.g. agri expansion / stress on management committees / more people staying in areas?
14. What could be done to help reduce risks of negative impacts in target areas?
15. E.g. what control measures are in place to help manage risks e.g. how are agricultural areas in PA's managed to help avoid expansion / impacts, what systems are in place to support regeneration
16. Overall do they see there as being risks linked to the project e.g. impacts on protected areas, expansion of agriculture, increased use of chemicals etc
17. What mechanisms are in place to allow CPAs and other groups in PAs to raise grievances and have them redressed, how effective is this?

Questions for local bank and private actors

1. What have you observed around male and female farmers, value chain actors, producers and ACs?

2. Have you observed any inequality/challenge among them?
 - c. If yes, what is inequality/challenge?
 - d. If no, please give example
3. What is your company/bank doing to work with or support farmers, value chain actors, producers and ACs?
4. Do you have any disaggregation between women and men in your work?
 - a. If yes, how do you the work?
 - b. If yes, have you observed any changes, positive and/or negative results?
 - c. If no, why?
5. In your view, what need to be done to female help formers, value chain actors, producers and ACs to have better participation, accessibility, productivity, and market price?
6. Do you have other suggestions?

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