Report on

India: Sustainable Supply Chains for Perishables into Cities

Consulting Support for Gender Analysis

Submitted to

GIZ

on

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By

Best Practices Foundation
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1 Objective

The government of Karnataka in collaboration with the German government is interested in improving the rural-urban supply chain, especially for foodstuffs and perishable goods. The aims of the project are that:

"The quality of life in the urban areas of the Republic of India is improved and supply of quality daily necessity household goods is secured at reasonable prices"

However, the project design, its desired impact and results must consider gender issues in order to achieve the maximum benefit.

This interim report, therefore, looks at the project from two perspectives – a ‘human lens’ (human rights perspective) and a ‘gender lens’ – to analyse the gender-relevant impacts and make recommendations on how to focus future activities on relevant gender issues.

2 General Information

The past two decades have witnessed a steady transformation in India’s food supply chain. Modern retail sales are growing at 49 per cent annually and penetrating both urban and rural markets\(^1\). According to Reardon and Minten\(^2\), the principal changes in India’s rural-urban food supply chain are driven by three factors: an increase in overall urban consumption, a shift in the urban food basket from staples toward high-value products, and the rise of market channels such as modern retail, food processing, and food service industries.

The state of Karnataka is home to an urban population of over 38 per cent\(^3\) of India’s total, with Bangalore leading the other districts at 87.1 lakhs. Over 56 per cent of the state’s population depends on agriculture for its livelihood. A majority of these are small and marginal farmers, with land under two hectares. However, the decline in crop area due to the prevalence of drought conditions has led to a slowdown (-2.9 per cent in 2011-12) in the agriculture and allied sectors\(^4\) that has left a large number of farm families in distress and under the poverty line.

This study focuses on the roles and circumstances of women and people with special needs in the supply chain of fruit, vegetables and flowers from the neighbouring districts of Mysore, Kolar, Chikmagalur and Hoskote. The sample is based on the understanding that for gender analysis to be relevant to project steering “the officials responsible for contracts and cooperation should be strongly in the process right from the design phase”. Stakeholders such as the BBMP, WCD, District Commissioner (Urban Development), police, human rights officials and individuals at the grass roots level from the farm to the consumer, including farm owners and labourers, transporters, middlemen, wholesalers, and street vendors were interviewed and their views incorporated to shape the analysis.

The study is based on interviews and focus group discussions conducted with 87 stakeholders. Annexure 1 provides the survey instruments. Annexure 2 provides a list of the stakeholders interviewed. Annexure 3 provides the methodology used in this study.

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1. Reardon, Thomas and Minten, Bart. (2012)
2. Ibid.
## Framework

### Table 1a

<table>
<thead>
<tr>
<th>Areas</th>
<th>Karnataka</th>
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<tbody>
<tr>
<td></td>
<td>Men</td>
</tr>
<tr>
<td>Population</td>
<td>3.09 crores</td>
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<tr>
<td>Literacy Rate</td>
<td>82.47</td>
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<tr>
<td>Workforce participation in Rural area</td>
<td>11311426</td>
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<tr>
<td>Number of People engaged in Agriculture</td>
<td>4394613</td>
</tr>
<tr>
<td>Number of people working as Agricultural labourers</td>
<td>2415657</td>
</tr>
<tr>
<td>Number of Physically Disabled</td>
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### Table 1b

<table>
<thead>
<tr>
<th>Districts</th>
<th>Main Agricultural Labourers</th>
<th>Marginal Agricultural Labourers</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Kolar</td>
<td>70512</td>
<td>65518</td>
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<tr>
<td>Chikmagalur</td>
<td>45197</td>
<td>42329</td>
</tr>
<tr>
<td>Mysore</td>
<td>117694</td>
<td>80709</td>
</tr>
<tr>
<td>Bangalore Rural</td>
<td>21701</td>
<td>14253</td>
</tr>
<tr>
<td>Hassan</td>
<td>48474</td>
<td>55905</td>
</tr>
<tr>
<td>Chamarajnagar</td>
<td>89699</td>
<td>58756</td>
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### Table 1c

<table>
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<tr>
<th>Districts</th>
<th>Main Cultivators</th>
<th>Marginal Cultivators</th>
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<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Kolar</td>
<td>111044</td>
<td>50658</td>
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<td>Chikmagalur</td>
<td>102826</td>
<td>29667</td>
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<tr>
<td>Mysore</td>
<td>243942</td>
<td>68810</td>
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<tr>
<td>Bangalore Rural</td>
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<td>11807</td>
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<td>Hassan</td>
<td>271946</td>
<td>116772</td>
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<tr>
<td>Chamarajnagar</td>
<td>83567</td>
<td>17982</td>
</tr>
</tbody>
</table>

Source: Karnataka Primary Census Data 2010-2011 (Tables 1a-1c: All figures in thousands)

According to NASVI, street vendors constitute 0.89% of the urban population. Bangalore's population being 84,25,970 the estimated vendor population would be 74,991 of which 30% or 22497 are estimated to be women.

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6 http://www.census2011.co.in/census/city/448-bangalore.html
Sections 2.2 to 2.5

Data for these sections, along with statistics on women in the family, politics and economy are detailed in Annexure 4.

3 Specific Sectoral Observations

Women in Agriculture

Studies conducted on women in agriculture in India indicate that 89.5 per cent of the total female labour force is engaged in agriculture and allied industrial sectors. Depending on the socio-economic status of their family, they work either as paid labourers, cultivators on their own land or labour supervisors who also participate in post-harvest activities. Women in higher socio-economic sections are not involved directly in cultivation or livestock, helping instead with labour administration, supporting activities and accounting.

Gender division of roles: Findings indicate a clear demarcation in gender roles in agriculture (Figure 1). The majority of women cultivators are involved in food rather than cash crops, as the latter are believed to require greater marketing efforts, traditionally viewed as a male domain. Men perform tasks such as ploughing, tilling, spraying pesticides and setting up support structures, as for tomatoes. They are also involved in fruit plucking. Women sow, weed, hoe, cut grass, mix and store seeds, secure tomato plants to support, and pluck vegetables and leafy greens. They are also expected to collect water and firewood, prepare dung cakes and play the dominant role in poultry and livestock rearing and management while simultaneously fulfilling their primary functions as wives and mothers. Many of these activities are not defined as economically active employment in national accounts but are essential to the well-being of rural households.

![Figure 1: Gender Role Divisions Among Crop Activities*](image)

*Preparatory tillage, manuring and fertilising, sowing, transplanting, weeding, inter-cultivation, spraying harvesting, threshing, processing, storage and marketing.

Source: "Drudgery Experiences of Gender in Crop Production Activities", A. Mrunalini and Ch. Snehalatha, 2010.

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8 FAO (2011)
Wage disparity: Women’s participation in rural labour markets varies considerably across regions, but they are invariably over represented in unpaid, seasonal and part-time work9 such as packaging, post-processing and low-technology roles. Wage differentials (Table 2) between women and men agricultural workers are based on a pre-asserted gender character and division of roles10 whereby women are relegated to tasks that are routinely feminised and devalued. Employers and contractors offer lower wages to women, regardless of their performance. In the prevailing context of social and economic neglect, women have no better options. They must work longer and harder to make ends meet, regardless of the toll this takes on their health.

<table>
<thead>
<tr>
<th>State</th>
<th>1983 (%)</th>
<th>1993 (%)</th>
<th>1999 (%)</th>
<th>2004 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karnataka</td>
<td>71</td>
<td>73</td>
<td>68</td>
<td>69</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>66</td>
<td>72</td>
<td>67</td>
<td>65</td>
</tr>
<tr>
<td>Kerala</td>
<td>65</td>
<td>70</td>
<td>63</td>
<td>59</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>55</td>
<td>57</td>
<td>58</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>69</td>
<td>72</td>
<td>72</td>
<td>70</td>
</tr>
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Another key driver of wage inequity is that child rearing and domestic duties are considered a woman’s domain. These often prevent women from working full-time, formally or consistently, thereby curtailing their abilities and opportunities to generate new skills, capabilities and market experience.

Interventions in this area must focus on raising awareness about women’s rights and the impact of domestic functions on their lifelong earning potential. In the long-term, the expectation that childcare is an entirely female responsibility must be replaced with a vision of greater equality that enables women to take on roles that integrate them more profitably in the market. Linkages with progressive schemes such as MGNREGA would bring about gender wage parity.

Drudgery: It is estimated that women in agriculture spend 32 per cent of their time in farming-related activities11. Typically male activities such as land preparation, planting, sowing, and fertiliser application are one-time jobs, usually accomplished within a stipulated time. Female activities such as weeding, on the other hand, are recurrent daily activities that must be undertaken from sowing to harvest and rely excessively on manual labour12. “The donkey jobs are for women; men lack the patience,” explained Sharada K. R., Secretary, Sankalpa Development Centre13.

Technology interventions are required to focus on reducing time, lessening exhaustion, maintaining good posture and improving perceptions related to difficulty and workload (Table 3). They must cater to the different needs and capacities of women’s bodies – their typically lower mass and muscle strength, postural differences, load-bearing and lung capacity.

The Central Institute of Agricultural Engineering (CIAE) has studied the physical stature of Indian male and female farm workers to guide the development of improved, gender-friendly tools. It is in the process of exploring government trials with farm extension points that supply equipment produced by state-run manufacturers free of charge to women.

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9 Ibid
10 “The gender division of labour is indeed more marked in the low wage ratio states than in the high wage ratio states.” Mahajan and Ramaswami (2012)
11 FAO (2011)
13 Interview with Sharada K. R., Secretary, Sankalpa Development Centre, Hoskote, 9 July 2013.
The introduction of mechanisation and technology must be approached systematically. Women must be trained to repair and maintain the machines that reach them. More critically, rights awareness must be fostered and their jobs protected to ensure that they are not taken over by men once they become more technical and of higher value.

<p>| | | | |</p>
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<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Work demand on time</td>
<td>3.14</td>
<td>1</td>
<td>2.71</td>
</tr>
<tr>
<td>Feeling of exhaustion</td>
<td>2.29</td>
<td>3.5</td>
<td>2.57</td>
</tr>
<tr>
<td>Posture assumed in work</td>
<td>2.29</td>
<td>3.5</td>
<td>2.57</td>
</tr>
<tr>
<td>Manual loads operative</td>
<td>2.43</td>
<td>2</td>
<td>2.57</td>
</tr>
<tr>
<td>Process difficulty perception</td>
<td>2.14</td>
<td>5.5</td>
<td>2.57</td>
</tr>
<tr>
<td>Workload perception as per endurance</td>
<td>2.14</td>
<td>5.5</td>
<td>2.57</td>
</tr>
<tr>
<td>Spearman’s rank correlation (n) = 0.6052</td>
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**Table 3: Factors Contributing to Work-related Drudgery**


**Awareness of rights:** The study found a low level of awareness of rights and entitlements among women. Although they suffer systematic discrimination in accessing resources needed for agricultural production and socio-economic development, very few respondents were members of SHGs that are capacitated to act in their interest. Sowbhagya, relatively privileged by caste and education, holds leadership positions in two women’s *sanghas*, Roopa Sri and Vani Sri, where she is responsible for book keeping and banking. She helps poor families in her *sangha* access Rs.50,000 loans for marriage, crops, houses, health, seed collection and sowing, ceremonies and other events.

There is an urgent need to mobilise women farmers into strong, well capacitated SHGs and increase their involvement in decision making bodies such as political and governance structures. SHGs should also play a decision making role in managing agricultural, market facilities and infrastructure. Skills training and information must be imparted on field operations, access to markets, risk and hazard management, legal rights and improving incomes.

**Ownership of land:** In India, approximately 10 per cent of rural land is actually titled to women, whereas 83 per cent of rural women provide agricultural labour\(^{14}\). Women agriculturists are marginal farmers, landless tenants or labourers; few own land holdings or other productive resources such as livestock and machinery. Consequently, they have limited decision making powers and are far more dependent than men on common lands, forests and water. Sowbhagya, a resident of Upparahalli village near Hoskote, recently had her husband’s flower farm transferred into her name\(^{15}\). “It is easier to get loans this way,” she said. Agricultural schemes are intrinsically linked with the pre-condition of land ownership. Without this, women cannot take advantage of agricultural extension programmes such as government offers of subsidised seeds and fertilisers. The needs of male household heads inevitably take precedence over their own, the final decision on most matters rests with the men, and when work burdens increase, it is girls, more often than boys, who are removed from school to help with farming and household tasks.

Intervention must emerge from law and policy recommendations for women’s land ownership such as the Indian Constitution\(^{16}\), CEDAW, Hindu Succession Amendment Act (2005) and the 12th Five-Year Plan\(^{17}\). Women farmers must be made aware of their rights and entitlements and

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\(^{14}\) Kelkar, G. (2013)

\(^{15}\) Interview with Sowbhagya, flower farm owner, Upparahalli, 9 July 2013.

\(^{16}\) Articles 14-15 guarantee equal treatment and non-discrimination under law.

\(^{17}\) Joint land titles in all government land transfers. Women will be helped to purchase land in groups.
linked to schemes for land and housing such as the Indira Awaz Yojana and Ashraya Yojana. The facilitation of self-help groups (SHGs), an extremely progressive endeavour that enables women’s collectives to lease land without collateral, was followed by an RBI notice in 1992 that mandated lending to these groups on priority. Land and revenue administration officials must be sensitised at all levels of the hierarchy. In addition, attention must be paid to gender transformative research, surveys and documentation to continually monitor land distribution policies, laws and implementation measures.

**Access to credit and resources:** Rural women’s limited knowledge and awareness of entitlements, low paid jobs, household responsibilities and lack of land ownership combine to create a vast gender disparity in wealth and opportunity. Land ownership, for example, is closely linked with women’s credit worthiness and their access to financial resources and savings. Its absence not only reduces or eliminates their access to institutional credit but to extension, input and seed supply services as well. While a large number of schemes and programmes exist for women’s development and gender equity, many are meagrely funded.

Adequate budgetary allocations and their appropriate utilisation call for a more women-centric policy environment. Women must be made aware and mobilised to access credit, crop assistance and government subsidies and schemes typically available to men. Women must be empowered with joint bank accounts with their husbands\(^\text{18}\); loans from nationalised banks must be made more accessible both to individuals and groups, and linkages established to NABARD and other rural banks to combat this lack of access to resources. Farm land reforms such as allocating wastelands to women’s SHGs must be initiated.

**Corruption:** The agricultural bureaucracy was reported to be rife with malpractice. K. Narayanaswamy, a former lawyer who gave up his practice to pursue floriculture said, “The Agriculture Department is supposed to subsidise pumps. We have still not received one despite applying three years ago. Then we discovered through the Right to Information (RTI) Act that bogus bills are being submitted to avail subsidies. Corruption is a huge problem in the horticulture, forestry and watershed development departments. People in genuine need are suffering”\(^\text{19}\).

**Mobility and Security:** Social expectations, the male head of household’s refusal to allow women to leave the house after dark, lack of security in public spaces and in public transport all constrain the mobility of women farmers and further limit their access to markets. Better market connectivity and support measures must be set in place to enable them to access markets and sell their produce with greater facility. These include adequate street lighting, regular and timely bus services and mechanisms that ensure their physical security on the roads as well as in the markets.

For agricultural growth to fulfil its vast potential to reduce food insecurity and poverty, gender disparities must be addressed and reduced. As stated in the *Gender in Agriculture Sourcebook*, “failure to recognise the different roles of men and women is costly because it results in misguided projects and programmes, forgone agricultural output and incomes, and food and nutrition insecurity. It is time to take into account the role of women in agricultural production and to increase concerted efforts to enable women to move beyond production for subsistence and into higher-value, market-oriented production”\(^\text{20}\).


\(^{19}\) Interview in Upparahalli, 9 July 2013.

Women in Wholesale Markets

Institutional arrangements: Trading of agricultural produce include sales through Agricultural Produce Marketing Committee (APMCs) (typically for large farmers), middlemen or agents, and to large retail chains such as Reliance, Nilgiris, Spencer’s and Foodworld. It was found that small farmers rarely have access to these institutions. Instead, they sell either to middlemen or directly in markets. Some take their produce to wholesale markets where it is auctioned early in the morning to small and large vendors who then sell in formal and informal retail markets. Smaller vendors are either peripatetic, mobile or sell along the roadside. The study revealed that women are differentially affected by the gender biases in existing institutions. It is vital to address these biases to ensure the effective implementation and outcomes of proposed policies and interventions.

Interviews on the ground indicate that women, including those who own farms, choose not to interface directly with the entirely male-dominated wholesale markets. R. V. Gobi, President, Kalasipalyam Market Association at the APMC wholesale market, described the broad functioning of the process. The farmers leave home at about midnight. Those who are unable to hire regular transport flag down a passing truck or tempo to the market, where they sleep on their produce until the auction begins at 4 a.m. Wholesale vendors bid for the produce, many of them with money loaned by the vendor’s association every morning and repaid later in the day. “There isn’t a single woman farmer involved,” Gopi said, “Which woman would want to be a part of such an environment?” The vendors are required to repay the association at the end of the day regardless of how much they have sold. “Which woman has the capacity to take these risks?” asked Gopi, corroborating Baden’s view that biases against lending are particularly acute for women traders, including those operating in urban wholesale markets21.

Jyoti, whose husband owns a two-acre vegetable farm, is involved in every aspect of farm labour but has never been to the wholesale market. “It is an odd time for a woman,” she said, “I’ve never known of any woman going unless she is a flower vendor or doesn’t have a husband”22. Although she considers her village “very safe” for women, she would not venture alone into her fields after 5 pm. Instances were reported of women who had no choice but to go and were seen as fair game by wholesalers who demanded sexual favours in exchange for a fair price23.

Lack of economies of scale, closely linked to women farmers’ lack of control over land, production, agricultural inputs and credit traps them in a “vicious cycle of petty trading lower down the marketing chain”24. Supporting the development of SHGs is essential to enable women to lease land collectively through schemes such as the Mahila Kisan Sashaktikaran Pariyojana (MKSP). Rural civil society partners must incorporate a strong gender component so that their women stakeholders can take informed decisions, diversify and increase the volume of their activities so that trading in the wholesale market becomes financially viable. Setting up SHG-managed procurement centres along the lines of those established by the Andhra Pradesh Rural Poverty Reduction Project25 can empower women farmers to access markets, negotiate prices and overcome unfair terms of trade.

As women clearly face disadvantages while transporting themselves and their produce to markets, gender differences in market activity must be mapped to identify where the transport blockages lie. Public transport for women must be made more secure and bus routes and

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22 Interview at Upparahalli village near Hoskote. 9 July 2013.
23 Interview with Sharada, Secretary, Sankalpa Development Centre, in Hoskote.
25 This project, set up in 2003, involved setting up village procurement centres owned and operated by women’s SHG members to address issues such as lack of credit, quality, aggregation and market linkages under a single umbrella.
timings extended to accommodate them during early hours so that they are not relegated to selling at lower prices at their farm gates. Another essential intervention is the provision of facilities in markets such as toilets, secure areas for rest, adequate storage space and arrangements for food and water.

**Women in Retail Markets**

Street vending is ubiquitous in cities around the world. In the major Indian cities, street vendors are estimated to constitute about 2 per cent of the population or about 10 million people. Although they serve a significant and otherwise largely unfulfilled demand, their meagre wages imply that they themselves are usually desperately poor in comparison with their counterparts in the formal sector. See Annexure 5 for details of costs incurred from farm gate to market for women vendors selling flowers and greens.

Primary among the numerous arguments posed against street vendors are that they are unsightly, generate garbage, create pedestrian and vehicular congestion, have a tendency to swindle their customers, pose health hazards, create opportunities for petty crime and annoy the public with their solicitations. On the other hand, it has also been argued that they fulfil a demand; contribute to essential services to urban consumers; cater to seasonal, sporadic or special demands in a variety of places at different times; act as a social safety net by enlivening the streets, and illustrate an excellent example of self-help, grass roots initiative and entrepreneurship.

**Legal frameworks:** National street vendor legislation gathered momentum in 2010, when the Supreme Court ruled that the right to street vending was a fundamental right protected under Article 19 (1)(g) of the Constitution of India. As legally binding orders are already in place, what is required in Bangalore is their actual implementation. Interviews with government officials in the BBMP and WCD both indicated that legalisation is an essential pre-requisite for services from government departments. Currently, the situation on the ground indicates that the policy is rarely followed in spirit and many authorities remain unaware or choose to ignore the basic obligations that the policy and the Supreme Court order impose upon them. Given the government’s apathy towards upholding the law, it is imperative that street vendors become aware of and understand their basic rights and entitlements in order to demand accountability. The key Acts and Government Orders that legitimise the presence of hawkers and vendors on the streets, and guarantee their right to transact business include the following.

The right to equality as determined by Articles 14, 15, and 21 of the Constitution of India give all Indian citizens the right to equality, protection from discrimination, and a life of liberty. These rights have been tailored to address the needs of disadvantaged groups, including women and the differently-abled. The right to hawk recognized by the Supreme Court ruling (2010) as a fundamental right protected under Article 19 (1) (g) of the Constitution of India. The right to social security recognized by The Persons with Disabilities (Equal opportunities, protection of rights and full participation) Act, 1995 which guarantees the right of differently-abled people to social security. Similarly the right to social security and welfare of the unorganised workers is also guaranteed by the Unorganized Workers’ Social Security Act (2008).

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26 In the urban areas, this study focused specifically on informal or natural markets, the vendors who operate here and their customers.
27 National Policy on Urban Street Vendors, 2009
29 Ruling by Division bench of the Supreme Court of India (Justice G. S. Singhvi and Justice A. K. Ganguly) in Gainda Ram v. MCD, October 2010.
See Annexure 6a and 6b for a listing of relevant laws and a discussion of the legal frameworks applicable to street vendors from marginalized populations. Annexure 7 provides a listing of policies that can be drawn upon to help street vendors access their rights and entitlements.

**Eviction and extortion:** As street vendors in Bangalore are largely unlicensed despite provisions to legalise them, they are officially treated as illegal and subjected to multiple forms of discrimination and harassment. A large number of them operate from informal markets such as Krishna Raja (K. R.) Puram and Madiwala, where their families have plied their trade for generations. They are subjected to extortion by the local mafia and police despite a statement by the Union Minister of Housing and Urban Poverty that that no vendor should be evicted and displaced until the Street Vendors Livelihood Protection Act comes into effect. The persistent threat of eviction lies at the core of the difficulties that street vendors encounter. Kamal Pant, Additional Commissioner of Police (Law and Order) admitted in an interview that the local mafia is in cahoots with the police as part of a “well oiled machine” to keep the informal markets alive – as pavements vendors have no legal right to be there, they are as culpable as the policemen they bribe.

A huge disparity was noted in the physical spaces occupied by male and female vendors in the informal markets surveyed. In Madiwala, male vendors occupy about 500 of the 800 stalls, mostly in the heart of the main market, while the majority of women, particularly the flower vendors and older vendors, ply their trade from the insecure margins. This gendered allocation of space holds true also for K. R. Puram market where it is mostly men who occupy the covered sheds. One vegetable vendor who spoke on condition of anonymity said that space was allocated by the *bade log* or higher ups. She was unwilling or unable to name these individuals. Several female vendors revealed that they are peripatetic because of the greater harassment they face while operating from a fixed location.

The primary intervention in this context would involve prioritising the implementation of the Supreme Court order (2010) to legalise street vending. The Street Vendor’s Bill recommends that vendor representatives in the TVC outnumber government officials. It is also essential that engendered mechanisms be established to ensure that the skew in favour of men with regard to allocation of space, for instance, is removed, and the priorities and entitlements of women and people with special needs protected. As awareness of rights and entitlements is currently very low among them, they must be mobilised, capacitated and networked with women’s organisations working with street vendors prior to being introduced into the Committee. This was echoed in discussions with women representatives of street vendors in Mysore, who view mobilisation as critical to addressing difficulties created not just by the police but also by male vendors in their markets. They suggested collectivising women into groups of 20 with a strong leader for every group so that even if the police came, they could face them together and retaliate if necessary.

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33 Interview with Kamal Pant, Additional Commissioner of Police (Law and Order), 15 July 2013.

34 Interview with a woman vegetable vendor, K. R. Puram market, 11 July 2013.

35 Group interview with P. R. Leelavathi, Women’s President, Mysore District Street Vendor Multipurpose Cooperative Society, 11th July 2013.
Past experience indicates that legalisation will attract candidates who have not been part of the market to seek licences with the aim of renting or selling them later\(^36\). A representative of the National Centre for Labour said that when an effort was made to implement the Supreme Court order, the municipality required street vendors to pay two years worth of fees at the rate of Rs.150 per month, in advance\(^37\). Unable to afford the sums demanded, the vendors protested. The procedure has been stalled since. Given the women's very limited capacity to pay, it is imperative that a separate fee structure is devised for them, failing which their livelihoods could be eliminated entirely.

**Access to adequate transportation:** Street vendors pointed out the issues relating to transport of their goods as infrequent plying of public buses, unsuitable timings and a consequent reliance on expensive private transport. One woman vendor from Madiwala said that she used a tempo to bring her flowers at Rs.100 because it would get her to the market at 3 am whereas a bus would get in too late, 4 a.m., by which time most of the flower sales would be over. A second vendor bought greens at Madiwala at 2 am and had to spend Rs.300 per day for a luggage auto-rickshaw to take her to Banashankari market about 10 kilometres away where she sells her goods. This is because there are no buses at that hour. At the end of the day she sometimes pays Rs.150 for the auto to take the left over greens to sell in a shop near her house 4-5 kilometres away in Uttarahalli. These poor or unsafe transport conditions further reduces profitability of their business and puts them in a position of relative deprivation compared to her more mobile counterparts. Vendors recommended setting up of affordable public transport systems with appropriate timings to improve conditions for both customers and themselves.

**Access to credit and social security:** As street vendors do not belong to the organised sector, they have little or no access to social security or credit from formal sector financial institutions. Uma, a vegetable vendor in K. R. Puram market spoke about the difficulties she faced in this regard. “I would like to buy my own cart. I would like to join an SHG or women’s group so that I could borrow money without having to beg for a loan from local moneylenders,” she said. Women vendors rely heavily on private moneylenders and pay usurious rates of interest.

Bhaskar Urs, General Secretary, Mysore District Street Vendor’s Association, said that the association had disbursed a total of Rs.375,000 in loans. Their mechanism enables members to avail of loans, the extent of which is dependent on savings, may not exceed Rs.10,000, and must be repaid within 100 days. Each loan entails a fee of Rs.800 and a one per cent rate of interest. Surety must be provided by a guarantor, who is held responsible in case of default. Urs’ organisation (a union of 19 groups) functions like an SHG, drawing upon peer pressure and responsibility to promote accountability. There are 10 women out of 186 members. Of the 26 members who have accessed loans; only two are women. The problem, Urs says, is that it is difficult for women to save daily – they must buy food, pay the police and many are already in crippling debt to moneylenders. To be eligible for a loan, they must save between Rs.20-50 everyday; failure to do this even once disqualifies them. Given their paltry earnings and multiple commitments, this is not a mechanism that works for them.

Clearly, women vendors require better access to credit for working capital through more flexible institutional mechanisms that cater to the fact that they may be unable to save everyday. Alternative mechanisms such as SHGs constituted and governed by them according to their

\(^{36}\) Vendors Association (R), and S. Hemalatha, Secretary, Mysore City Street Vendor Multipurpose Cooperative Society.

\(^{37}\) In Pune, this was addressed by issuing photo identification cards to licensed vendors and setting up a board with the names and pictures of the beneficiaries within view.

Interview with N. P. Samy, General Secretary, National Centre for Labour, Bangalore, 13 July 2013.
individual capacities to save would increase their access to banks and micro-finance organisations. Linkages must be established to existing schemes and credit instruments such as those offered by the State Bank of India, Tamil Nadu Cooperative Bank and other cooperative banks and insurance agencies. The Women's Development Corporation (WDC) offers loans to women with disability at an interest rate of 4 per cent, and to men at 8 per cent. Similarly privileged credit access must be accorded to elderly and disabled women vendors.

**Sanitation:** Guppadama, who has sold flowers in Madiwala for the past 15 years, said, “There are no toilets here. We have to walk a long way to relieve ourselves. Sometimes we have to stop the buses that bring us here so that we can relieve ourselves midway.” Malar, a vegetable vendor pays Rs.5 every time she uses the toilet. “It’s actually a government bathroom”, she said. “It’s not meant for the vendors or the market at all. I wish we had a toilet of our own”. Toilets have been constructed in K. R. Puram market but it was reported that male vendors often avail the women’s facilities by paying the cleaner on duty Rs.3. The HAL market in Indiranagar, administered and maintained by Hindustan Aeronautics Ltd. (HAL) has two toilets for women and charges a usage fee of Rs.3. For women vendors, whose daily revenues are miniscule, these amounts are significant.

Cleanliness and waste management measures are minimal. HAL market is the only one with a space clearly demarcated for waste dumping. Vendors are required to maintain standards of cleanliness and penalised for defaulting. Salim Khan, a vegetable vendor in Madiwala, reported that the Corporation sweeper demands Rs.100 for sweeping a short stretch of the road in front of his stall. Vendors of leafy greens in K. R. Puram operate among stray cattle, dogs, rodents and swarms of flies within a stone’s throw of a garbage dump piled high with rotting refuse and human waste. Drainage is all but absent, and since a large part of the market is unpaved, monsoon slush severely constricts and poses hazards to pedestrian and vehicular movement.

Multiple interventions are required with regard to sanitation facilities in Bangalore’s informal markets. Toilets must be built in safe, well-lit areas separate from rather than adjoining facilities for men. Sewage facilities and storm water drains must be installed. Linkages for these may be established with Sulabh Showchalaya, Nirmal toilets and the CSR programmes of corporate organisations such as Infosys. The Deputy Commissioner (Advertising), BBMP, stated that they have a scheme wherein toilets can be constructed by a private company who will then have the right to free branding on the façade for a year. Since public toilets are rarely maintained, their maintenance must be entrusted to the vendor’s associations even if their administration is managed by the organisation involved. BBMP officials must be sensitised with regard to the need for regular cleaning and garbage disposal, and the vendors themselves encouraged to comply with regulations failing which penalties may be imposed. Awareness must be raised with regard to health, hygiene and sanitation, and the hazards of open defecation particularly in such close proximity to food that is often consumed raw.

**Food and water:** At the Doddakkare Maidan vegetable market in Mysore, the newspaper Andolan Patrika has installed a bore well for clean drinking water. In most other informal markets, vendors must pay for their water. Those who live in the vicinity of the markets go home for their meals, but those who travel from the peri-urban or rural areas buy their food. The provision of safe drinking water is recommended in the National Policy on Urban Street Vendors.

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38 Interview with Guppadama, flower vendor, Madiwala market, 8 July 2013.
39 Interview with Malar, vegetable vendor, Madiwala market, 8 July 2013.
40 Interview with Salim Khan, vegetable vendor, Madiwala market, 8 July 2013.
41 Interview with Afzar Ahmed, President, Dalit Sangharshna Samiti, Doddakkare Maidan, Mysore, 10 July 2013.
Childcare: Childcare facilities are non-existent in the markets. Nethravati, a flower vendor at K. R. Puram market locks her two daughters, aged ten and six in the house when she leaves in the morning. The children are fed and sent to school by a neighbour. As she lives within walking distance of the market, she is able to meet them at lunchtime. “I would never bring my children here,” she says, “it is so filthy, they would fall ill”. In Madiwala, it was reported that a few vendors who travelled by bullock cart from the nearby villages sometimes brought their children along and kept them in the cart for the duration of their stay in the market. Other issues such as transport to and from the markets, harassment by the authorities, absence of toilets and water, congestion and pollution also deter women from bringing their children with them.

Rights of women vendors especially those related to employment, income and social protection should be ensured for their overall well being. This would mean that women vendors enjoy the right to decent work in conditions of “freedom, equity, security and human dignity” (ILO, 1999). Street vendors, like any citizen under the constitution, “have equal right to an adequate means of livelihood”.

Women Friendly Markets: Consumers were surveyed in markets at various locations in the city. They expressed a range of concerns regarding the layout of markets such as: limited mobility owing to a lack of space, poor hygiene, inadequate shelter, muddy alleyways, and the presence of stray dogs and cows. Customers’ mobility in these open markets is hampered by the cramped lanes that connect tightly packed stalls. Customers also have to jockey for space with stray dogs and cows. In the interviews, customers across the board complained about the lack of adequate overhead shelter in the case of rain or intense heat. Insufficient parking and transport facilities were also a cause for concern. As markets do not have designated parking areas, customers find it difficult to park their vehicles, and are worried about being towed should they do so.

Based on these interviews, recommendations for the betterment of the markets:
1. Improve market infrastructure including shelter, lighting at night, paved pathways, tighter security, toilets, better sanitation and waste management
2. Ensure the presence of bus stops in the immediate vicinity of the market or to create bus routes where there are none
3. Enforce animal control
4. Create parking in the market area or close by

Commitments by Government institutions
Towards the legal provision of amenities within these markets officials said that this could only be done after the implementation of the Supreme Court Order. However if legalized, several departments committed to providing amenities and facilities including:
- Child care facilities (anganwadis) from the WCD
- Credit for women and the differently abled through the WDC at preferential interest rates
- Toilets through the BBMP under the DC Advertising
- Safety through the BBMP by requesting police protection
- Space to vend through the BBMP (3x3 feet sites) in hawker zones

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42 Interview with Nethravati, flower seller, K.R. Puram market, 11 July 2013.
43 Interview with Guppadama, flower vendor, Madiwala market, 8 July 2013
45 Article 39a, Constitution of India
46 Safety audits conducted by UN Women’s partner Jagori in five municipal areas of Delhi in late 2012, as part of the “Safer Cities Free of Violence against Women and Girls Initiative” by UN Women found that telephone booths, police, and 24 hour access to hospitals as well wider pavements and better street lighting would make markets safer for women. http://www.unwomen.org/en/news/stories/2013/5/better-lighting-wider-pavements-steps-towards-preventing-sexual-violence-in-new-delhi
Identity cards to prevent harassment  
Restrooms for women and men vendors provided the maintenance of these is the responsibility of the vendor associations  
Linkages to poverty alleviation programme which mandate that 3% is allocated to the differently abled  
Designated Bus routes for women vendors at specific time periods

Annexure 8 provides a list of schemes identified through primary and secondary research including:
- Schemes for credit, training and employment for women through Women and Child Development and Rural Development Departments.
- Government Social Security Schemes for unorganized workers including housing, food and nutrition, education, wage and self employment (Department of Labour, Government of Karnataka and GTZ, 2010)
- Linkages to employment, training and credit programmes (Spoorthy self help scheme) through the District Disabled Welfare Officer (located at NIMHANS and KIDWAI) for the differently abled under the Directorate of Welfare of Disabled and Senior Citizens. Linkages to welfare schemes (monthly maintenance allowances for the differently abled of Rs.400) through the District Disabled Welfare Officer. These also include interest free loans and funds for space or equipment under the ADHAR scheme.

For the differently abled a first step would be obtaining identification cards issued by the Sub-Divisional magistrate proving proof of disability with medical certification to avail of any government programme.

Interviews with government officials reveal that the Women and Child Department (WCD) is prepared to link women with young children to the nearest anganwadi47. Temporary anganwadis could be set up if the demand is high enough, or mobile anganwadis operated in areas where human and vehicular congestion renders other options infeasible. It was reported that as BBMP’s experience with shelters of this nature has been that they are invariably used for “nefarious activities”, officials expressed an interest in cooperating only if the vendor associations assumed complete responsibility for the maintenance and running of the centres.

However almost all departments said there was the need for facilitation from civil society. Davies and Baden (2013) suggest that women “gain considerable productivity and economic benefits from participating in organised groups”48. The findings of this study reveal that as men and women are clearly “differently located in marketing systems by commodity, by point in the marketing chain and organisational form, by motivation, as well as by spatial mobility and season”49, increasing the role of women in the markets demands their collectivisation into SHGs at every level of the supply chain. This calls for close collaboration with development actors on the ground.

Civil society organisations in the target area must capacitate women – farmers, labourers and vendors – to access productive assets through savings, credit mechanisms and technologies, increase their volumes and move up the value chain. Women must also be linked to existing social security provisions and government schemes to improve their livelihoods and raise their overall standard of living.

Smaller women’s groups must be federated into larger networks, and synergies between groups performing different functions promoted to add value to these networks. Similar efforts by the World Bank, Oxfam and USAID with women farmers in Tanzania have resulted in positive

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47 Interview with Director, Women and Child Department, Bangalore, 17 July 2013  
48 Davies, Imogen and Baden, Sally (2013)  
outcomes for all stakeholders\textsuperscript{50}. In India, mobilisation, capacitation and promotion of women’s rights, entitlements and priorities will translate into greater empowerment and a better future for all.

4 Conclusions and Recommendations for Project Design

Main Findings of Gender Analysis

The primary findings of this study were analysed at different ends of the supply chain (Figure 2).

At the farming end, evidence shows that women lack access and control over key resources, beginning with land which in turn determines their access to all agricultural inputs and support programmes, especially from the government. Consequently women are relegated to low-paid agricultural labour that involves long hours of tedious work. They are part of traditional family structures that exclude their engagement with markets. Lack of access to credit, transportation, price information and storage puts women farmers at a disadvantage in the markets. All these factors collude to keep women farmers marginal, landless and poor.

Looking at the next stage of the value chain where trading takes place, women were notably absent from the wholesale markets either as agents or traders, or as direct sellers of their produce. Women constitute the majority of the labour engaged in cleaning, packing, and post-harvest processing. Women are absent from the point at which goods are loaded on to trucks, and unloaded at markets and traded. The wholesale markets are monopolised by men either as auctioneers, wholesale vendors or agents.

At the retail end women emerge as a larger constituency ranging from 30-80 per cent of the retail markets based on the type of produce being sold. Women vendors dominate the low margin product markets such as flowers and leafy vegetables. They constitute the bulk of head loaders and street vendors where volumes sold are low and less lucrative. Spatially, prime vending spaces in retail markets which have vending sheds and roofed stalls were largely usurped by men. The main issues women vendors tabled were the lack of safety, and lack of amenities at the markets. Harassment, extortion and fear of eviction shape the experience of women vendors most of whom do not have a sense of their rights and lacked agency or representation.

Markets were often found to be controlled by vested interests such as the local dons, often in cahoots with the police. The study found women were unable to articulate their needs, and came across as fearful of discussing issues that might jeopardize the relationships in the market. Markets lack formal grievance redressal mechanisms and the mechanisms used by men (namely local elected officials) were not easily accessible to women.

By enhancing the capacity of women’s groups to influence pricing regimes, regulatory frameworks, and public policy through collective bargaining, these measures could result in increased visibility and legitimacy for women at each stage of the supply chain. As a result of their increased capacities, women would be able to participate in informed decision making, dissemination of market information and skills, and in the provision of group guarantees for better credit worthiness. Mobilized groups that are capacitated will be able to participate in mainstream procedures and realities on the ground can inform public policy formulation.

\textsuperscript{50} Davies, Imogen and Baden, Sally (2013)
The primary hypothesis is that in order to increase women's access and control over resources, women need to be capacitated in terms of skills, inputs, technologies and information. The purpose of the interventions suggested below is to ensure full access to and control over land and other resources.

The main areas of intervention highlighted by this study include the creation of women's collectives at the micro level that can capacitate them and give them voice, agency and representation (Table 4). Such collectives if organized at every point of the supply chain for different functionalities can help enhance their visibility, credit worthiness and collective bargaining capacity. This would then require women be mobilised into farmer groups, trader groups and vendor groups. The capabilities of these collectives would have to be developed through building awareness among women on their rights and entitlements as farmers, traders and vendors. Additionally ensuring that these collectives are linked to government programmes and banks would ensure improved access to credit, agricultural extension services and ability to
avail state benefits for farmers as well as social security. Simultaneously linking these groups to market information and new technologies will reduce asymmetries in knowledge, market access, incomes and workloads.

However, where actors in the supply chain are only men, such as wholesale traders and landed farmers, innovations to get women to break into traditional male domains have to be prioritised. This has to begin with women entering and controlling agricultural production which can take the form of collective leasing of land or gaining access to cultivation of family owned land. NGOs like Myrada and Bhoomi working within districts to create producer companies can facilitate this process. Women's producers companies or women's collectives linked to these companies can facilitate forward and backward linkages for women's agricultural produce. Research shows that having women agricultural extension officers advances women's access to agri-information and technology51. A detailed mapping of the actors in the food supply chain is provided in Annexure 9 at macro, meso and micro levels.

Collectives of women farmers or vendors should be supported to enter the trading arena by ensuring safe transport to, and amenities like bank linkages, resting rooms, toilets, child care, access to portable water and food in the wholesale markets. It would be important to create an enabling environment for women traders to engage in trading, which would include security, insurance, and financial instruments geared to women's needs that can simultaneously reduce risks implicit in this area. Table 4 outlines the detailed interventions required to overcome barriers to advance women's needs and priorities towards engendering the food supply chain.

Overall, interventions at the micro level should begin with mobilisation and capacity building of women's groups at every stage of the supply chain, linking them to government programmes and entitlements and creating platforms for dialogue and interface with government bodies. Meso level interventions should include women's representation in decision making bodies, collaborative partnerships between government and civil society and gender sensitisation of relevant government department personnel. Macro level interventions should include advocacy to engender policies and programmes which prioritise women's participation agency and voice at every level of the food supply chain. Annexure 10 provides a concept note on engendering the food supply chain detailing interventions at micro, meso and macro levels.

Table 4: Engendering Interventions and Outcomes in the Food Supply Chain

<table>
<thead>
<tr>
<th>Needs/Issues identified</th>
<th>Interventions</th>
<th>Outcomes</th>
<th>Levels</th>
<th>Schemes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of access and control over resources (including land, markets)</td>
<td>Mobilise women into farmer, trader and vendor groups. Ensure integration of the differently abled and aged into these groups. Ensure integration of women's groups into producer companies, unions or larger economic collectives</td>
<td>Increased visibility and legitimacy of women in agriculture, trading and vending. Improved decision making. Improved collective bargaining capacity to influence pricing regimes, regulatory frameworks, policy. Improved capacity to disseminate market information, building and transferring capacities of members and providing group guarantees for borrowing</td>
<td>Micro</td>
<td>Relevant schemes for mobilisation of women into groups (e.g.: NRML, SGSRY, other credit schemes and Spoorthy for the differently abled) and civil society involvement (e.g.: Women's Voice)</td>
</tr>
<tr>
<td></td>
<td>Initiate savings and credit for all groups and advocate with financial institutions for appropriate credit instruments for these groups</td>
<td>Increased credit worthiness of women to access institutional finance</td>
<td>Micro</td>
<td>NRML, SGSRY, Spoothy for the differently abled and other credit schemes from WCD and civil society involvement</td>
</tr>
<tr>
<td></td>
<td>Participatory needs assessment and creation of gender disaggregated data for planning and monitoring</td>
<td>Identification of gender specific needs for agricultural production and marketing, credit and other input requirements and barriers to growth</td>
<td>Micro/Macro</td>
<td>Civil society interventions</td>
</tr>
<tr>
<td></td>
<td>Enhance capabilities of women's groups through training, access to agricultural inputs and services, market information and women friendly tools and technologies and raise awareness on their rights and entitlements</td>
<td>Increased access and control of women in agriculture inputs, institutional credit, technology and information, decrease in drudgery and increase in incomes</td>
<td>Micro</td>
<td>MKSP to enable women's groups to lease land, extend agricultural extension, credit and other input services to women farmers. AD-HAR schemes can be used for the differently abled to access credit</td>
</tr>
<tr>
<td></td>
<td>Raise awareness of rights and entitlements and link women groups to government institutions and programmes to ensure child care, sanitation, credit, health care and market infrastructure</td>
<td>Increased visibility and access to rights and amenities</td>
<td>Meso</td>
<td>Linkages to Rural Development, Women and Child Development, BBMP infrastructure amenities, and welfare schemes from the Department of Welfare of Disabled and Senior Citizen</td>
</tr>
<tr>
<td>Needs/Issues identified</td>
<td>Interventions</td>
<td>Outcomes</td>
<td>Levels</td>
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<tr>
<td>Discrimination against small scale vendors through harassment, and lack of amenities in informal markets</td>
<td>Enact the Supreme Court Order 2010 to identify the hawking zones and institute the token system</td>
<td>Decrease in harassment of vendors as women gain rightful access to market space. Legitimacy of vendor identity and access to rights and amenities</td>
<td>Meso/Macro</td>
<td>Amenities provided through BBMP, Department of Urban Development</td>
</tr>
<tr>
<td>Monopolization of prime vending spaces in retail markets</td>
<td>Set up decision making bodies (e.g. Town Vending Committees) with adequate representation of marginalized groups and other stakeholders (as specified in the National Policy of Urban Street Vendors, 2009)</td>
<td>Increased voice of vendors in decision making; Design, creation and use of amenities customized to needs of local vendors</td>
<td>Meso/Macro</td>
<td>Amenities provided through BBMP, Department of Urban Development</td>
</tr>
<tr>
<td>Lack of access to gender justice</td>
<td>Ensure spatial planning of markets that is inclusive</td>
<td>Marginalized populations shift from the periphery of markets to the centre</td>
<td>Macro</td>
<td>BBMP, Department of Urban Development and CSO interventions</td>
</tr>
<tr>
<td></td>
<td>Include mobilized groups of women vendors in spatial planning</td>
<td>Better access and use of facilities by consumers as well as vendors</td>
<td>Macro</td>
<td>BBMP, Department of Urban Development and CSO interventions</td>
</tr>
<tr>
<td></td>
<td>Create grievance redressal mechanisms for women that are gender sensitive</td>
<td>Access to gender justice</td>
<td>Macro</td>
<td>BBMP, Department of Urban Development and civil society interventions</td>
</tr>
<tr>
<td></td>
<td>Gender Sensitization of Police, BBMP officials and other relevant bodies</td>
<td>Access to gender justice</td>
<td>Meso</td>
<td>BBMP, Department of Urban Development and civil society interventions (e.g.: HHS)</td>
</tr>
<tr>
<td></td>
<td>Creation of awareness of rights and entitlements among women and other marginalized groups</td>
<td>Increased awareness of rights and entitlements</td>
<td>Micro</td>
<td>Civil society interventions</td>
</tr>
</tbody>
</table>
Measures needed to achieve gender equality results

The steps needed to ensure inclusion of marginalized populations (women, differently abled and the aged) in the overall design of the project are shown in Figure 3.

Figure 3: Activities towards gender- and differently abled inclusive markets

Step 1: Review and Redesign project objectives
The current project objective is stated to be “The quality of life in selected urban areas is improved with less traffic problems and supply of fresh vegetables is secured at reasonable prices.”

A more inclusive project objective would be:
“To restructure the food supply chain to ensure transport, price and quality efficiencies through a pro-poor, gender equitable and inclusive approach.”

The current scope of the project comprises three modules and one cross cutting component:

1. To ensure short supply chain for perishables.
2. To increase resource efficiency for existing supply chains.
3. Dissemination of the lessons collected in the course of project implementation by MoUD for up-scaling, dissemination and monitoring
4. Involvement of the private sector (cross cutting component)

An equally important cross cutting component would be to ensure gender equality and the inclusion of women, differently abled and the aged.
**Step 2: Identify the number of marginalized populations who are target beneficiaries**
Once the project areas are defined, disaggregated data on sex, age and disability needs to be collected and analysed to surface their current representation along the food supply chain. Targets need to be set to ensure adequate and proportional representation and participation of marginalized populations in different points of the supply chain.

**Step 3: Identify the needs of marginalized populations**
All programming and design has to be informed by participatory consultations with women, differently abled and aged groups. Often individuals who are not organized are unable to articulate their needs. Thus partnerships with civil society organizations working with these populations is imperative to provide both access and insights.

**Step 4: Participatory planning for activities and outcomes that centre-stage the agency of these populations**
Involvement of all stakeholders in the participatory planning process to ensure relevant and context specific interventions that promote the agency and ownership of these groups. This planning process should prioritize the innovations of poor women's groups.

**Step 5: Budgeting for the activities planned to ensure inclusion**
Ensure that decision making on budget allocations for the activities of these populations happen through a process of deliberation with all stakeholders. This will allow groups to identify, discuss and prioritize the components that require support.

**Step 6: Monitoring through indicators that ensure inclusion of marginalized populations**
Indicators that capture the participation, representation and benefits accrued specifically by marginalized groups need to be formulated through participatory consultations.

**Gender Markers**
Typically gender markers are used to ensure that projects include men and women in all aspects of their interventions. In the context of this project the gender marker when applied to the greening logistics preliminary proposal would rate zero on the gender code. However, as the project has initiated a gender needs assessment and will redesign interventions and redefine outcomes based on the analysis, it is expected to reach a higher code (2A or 2B) towards advancing gender equality. Currently the project design is a work in progress and thus gender markers can only be applied at a later stage. (Annexure 11 provides the gender marker codes referred to here).

**Indicators**
A participatory monitoring and evaluation system requires a series of robust indicators that measure progress of the project on inclusion of women, aged and differently abled populations. For the purposes of this report we have drafted broad preliminary indicators. However, for greater ownership these indicators will have to be revisited in consultation with the stakeholder groups.

- Increased access and control of mobilized groups of women to resources
- Improved collective bargaining capacity of marginalized groups to influence pricing regimes, regulatory frameworks, and policy.
- Increased ability of groups to claim their rights and entitlements
- Increased ability to transact business without paying bribes
- Informal markets are legalized and basic amenities provided
- Increased access of women, aged and differently abled groups to redressal mechanisms