Promoting gender-sensitive farm business schools

A companion guide
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Food and Agriculture Organization of the United Nations
Rome, 2023
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Abbreviations and acronyms

FAO   Food and Agriculture Organization of the United Nations
FBS   Farm Business School
GAL   Gender Action Learning
GBC   Gender-Based Constraints
GBV   Gender-Based Violence
MFI   Microfinance Institutions
HH    Households
Acknowledgements

This guide was prepared by Valentina Sommacal and May Hani of the Inclusive Rural Transformation and Gender Equality Division of FAO. The authors gratefully acknowledge Valentina Franchi (FAO Regional Office for Near East and North Africa), Marie-Louise Hayek (FAO Lebanon), Martha Osorio and Ivanna Beatriz Valverde (FAO Inclusive Rural Transformation and Gender Equality Division of FAO) for their peer review. Gratitude is extended to Cécile Berranger (FAO Inclusive Rural Transformation and Gender Equality Division of FAO) for editorial support and to Simon Cooper for the editing.
1. Introduction

The farm business school (FBS) is a curriculum-based participatory approach developed by FAO to strengthen the capacity of service providers and farmers to transition towards market-orientation and “farming as a business”. The approach aims to build farmer capacity in farm business management, developing their entrepreneurial skills and making farm operations profitable and responsive to market demands. The FBS curriculum is designed to guide farmers over the full farm business cycle from diagnosis to evaluation, with basic concepts and exercises on business planning, farm management and financial literacy. Set up at the farm level, the schools offer an informal learning space where small groups of farmers exchange knowledge, experiences and practices, with the assistance of a facilitator. The rollout of FBS entails a multistep process that starts with sensitization at policy and programming level and is followed by the training of facilitators - generally extension workers and sometimes lead farmers - in implementing the schools in the field. The FBS approach is detailed in a universal training package serving as a reference for the elaboration of FBS country-based manuals (FAO, 2015).

The “gender companion guide” was designed to complement the FBS universal training package (FAO, 2015) providing specific guidance on the gender dimension of the FBS in mixed settings with a view to favouring equal participation of women and men in farm business opportunities. The guide aims to sensitize FBS practitioners on the gender-based constraints that exist along the farm business cycle, and how to address them within the FBS curricula and facilitation process. The companion guide is to be consulted and used in combination with the universal training package as it follows its structure, logical sequence and training material including the orientation note for policymakers, training handbooks and exercise book.

It is worth noting that the present guide is not intended as a manual on gender transformative approaches, nor is meant to guide the design of women-focused FBS programmes (where women are the main target group). It intends to equip programme formulators, managers, service providers, FBS trainers and facilitators who are not necessarily gender experts with a means to design and implement the FBS programme in a way that takes into account the gender dimension. The intent of the guide, therefore, is to raise awareness on gender-based constraints related to farm business management and highlight entry points where programme managers and service providers can implement the FBS in mixed settings (women and men) in a more gender responsive way.
2. Gender and the farm business

2.1. What is the gender gap?

Women are the backbone of the rural economy, representing 48 percent of the rural agricultural workforce in low-income countries; they also constitute half of the small-scale livestock managers and about half of the labour force in small-scale fisheries. Notably, the actual contribution of women to farming is greater than these figures suggest. In fact official statistics often fail to capture the realm of informality where women largely operate (FAO, 2020). Women play a key role in producing, handling, processing, and marketing agricultural produce, providing an essential contribution to resilient livelihoods and food security. Yet, their participation in agriculture, agribusiness and rural employment is far lower than that of men, and so is their agricultural productivity which lags by 20-30 percent. Consequently, the benefits that women derive from participation in the agriculture sector are more limited than men's. Nevertheless, evidence shows that women are as good at farming as men and their yields would equal those of men if they had the same level of resources and knowledge (FAO, 2011). Reducing the gender gap is a priority, as it would boost productivity and increase income and access to food and nutrition. If the gender gap were closed, the total agricultural output in developing countries would rise by 2.5-4 percent, reducing the number of hungry people in the world by 12-17 percent. (FAO, 2011).

2.2. How are women affected?

The gender gap manifests itself in different aspects of women's productive and reproductive life. Generally, it derives from social norms, attitudes and beliefs, which shape how women and men are expected to behave, the opportunities that are offered to them and the aspirations they can pursue (FAO, 2020). In some cases such norms and stereotypes impose on women a deferential role, confining them to the homestead with limited mobility, exposure or opportunities to fully participate in and take advantage of the educational, economic, political and sociocultural spheres of life. The below paragraphs present a list of common gender-based constraints affecting women's participation in and benefit from market-oriented farming.
Work burden and time poverty

Women producers are usually affected by a disproportionate work burden, with their working day being much longer than men's. Some gender norms require that women be responsible for family care including children and the elderly. This includes performing time-consuming and demanding tasks such as fetching firewood and water for cooking, often away from home in unsafe environments while facing exposure to hazards and/or harassment (Grassi et al., 2015). As per their productive work, this is generally carried out without adequate equipment and technology, hence requiring long periods of time and considerable physical effort. Generally, women's productive work is either unpaid or paid lower than men, and their reproductive work is not recognized. Also, limited access to reproductive health and family planning services, which may not be present in remote rural areas, serves to constrain women's participation and enhances vulnerability to certain dynamics including gender-based violence.

Limited access to education, know-how and advisory services

In many contexts, women have less possibilities than men to access formal education especially in rural areas. Women's access to information, agricultural advisory services and social protection is also restrained. This is due to limitations in mobility and time availability, coupled with a belief that men are better positioned to benefit from advisory services. From the supply side, providers of extension services often operate in a gender-blind manner, failing to consider women's accessibility challenges and diverse service needs. This results in the exclusion of women from relevant programmes and a lower likelihood of them acquiring new know-how. Moreover, when they have access to training, course content often does not reflect their needs and priorities (Petrics et al., 2019).

Limited access to and control over productive resources

Women are often compounded with limited access to and control over productive resources and inputs such as land, water, improved seeds, fertilizers, and technology, including labour saving technology. Often the quality of inputs that women have access to is lower due to income constraints and/or social norms. When women own a plot of land, it is usually smaller, of lower quality and with less secure rights than those plots owned by men (Osorio and Gallina, 2018).
Lack of access to market

Women smallholders tend to work on an individual basis or as part of informal family labour. Their production scale is limited and so is their marketable surplus. Often, women production focuses on securing enough quantities of produce to satisfy home consumption. Their limited access to advisory services and training opportunities does not allow for experimenting with new productions and new techniques for diversification and value addition. Their interaction with traders and buyers is also challenged by limited mobility, lack of business and negotiation skills, limited education and self-confidence as well as social norms limiting interpersonal interaction. Also, scarce knowledge of market prices and quality requirements affects their bargaining power and puts them at disadvantage when dealing with buyers; this can risk the generation of minimal profits, affecting their livelihoods and food security.

Limited access to finance

Women often do not possess land titles and assets that can be considered by financial institutions as formal collaterals. Microfinance institutions that accept alternative forms of collaterals and saving, as well as credit cooperatives, may either not be available or conveniently located. This results in women having less access to finance to engage in and to expand their farm businesses. Also, in certain contexts the opening of a bank account in the name of a woman might be subject to authorization by male family members (FAO, 2019). This points to the limited control women have over their own financial assets, with a risk that they be arbitrarily managed and used by other family members.

Limited participation in farmer organizations

Rural organizations may also contribute to perpetuating gender discrimination by implementing policies which intentionally or unintentionally exclude women. One example might be cooperatives requiring ownership of land as a criterion for membership. Oftentimes the absence of women in leadership positions at managerial and governance level in farmer organizations are reflected in policies and working environments that fail to recognize the specific needs of both sexes, hence perpetuating patterns of exclusion.

Limited voice, decision-making power and agency

The above factors systematically constrain women’s capability to voice their needs and take decisions and act upon them in the family, the farm business and
the community environments. Also, decision-making structures within cooperatives and producer organizations may tend to include predominantly male members, hence precluding opportunities for women to voice their needs (FAO, 2016).

2.3. How can farm business schools tackle the gender gap?

FAO’s approach to closing the gender gap and to redressing unequal power relations between women and men adopts a broad perspective, encompassing several dimensions: the policy domain, the organizational and institutional level, the community, the household, and the individual. The FBS methodology and curricula offer entry points for gender sensitization and gender-responsive action across all the above dimensions.

For instance, the policy orientation session provides opportunities to sensitize decision-makers and programme managers on specific challenges for women in accessing markets and services, hence stimulating reflection on the need for gender responsive strategies. Also, the contextualization of the FBS training materials provides important opportunities to reflect on prevailing gender dynamics in specific sociocultural contexts and their effects on women’s access to services and markets. These reflections ensure that women’s challenges are duly considered in designing and implementing FBS programmes and in related training contents and exercises.

Integrating the gender dimension in the FBS approach and curricula and ensuing sensitization may contribute to favouring a more enabling environment for women’s effective participation in market-oriented farm business. It may facilitate their access to information, know-how and finance by strengthening the interaction with advisory services both public and private. It may favour the creation of stable marketing opportunities by reinforcing the link with buyers and other value chain actors, who might be more cognizant of the specific constraints for women. It may enhance women’s participation in collective action including cooperatives and producer organizations with the intent to increase market opportunities, voice and leadership.

2.4. Why this companion guide?

The extent to which the FBS approach contributes to the above outcomes depends on the ability of those involved at management and training levels to recognize the gender-based constraints inherent in farm business and consider
them as part of the curricula and facilitation process. This guide was designed to assist FBS practitioners in recognizing these constraints, stimulating reflection and identifying viable mitigation strategies.

More specifically this guide identifies entry points in the FBS curricula and capacity development process for integrating the gender dimension in mixed men and women group settings. It also offers trainers, facilitators and participating farmers conceptual tools and ideas to address gender-based constraints in the context of group discussions and through concrete action. The suggested gender responsive actions go beyond the farm business context to encompass the individual, household and community dimensions.

This guide, however, assumes that the programme formulators and managers (although not gender experts) possess the adequate gender sensitivity, are familiar with gender terminology and concepts and appreciate the importance of integrating the gender dimension into the FBS training cycle (from policy sensitization to training of farmers).

It is worth noting that, as evident in its title, this guide is meant as a companion to the FBS universal training package (FAO, 2015); it is not intended as standalone training manual on gender in farm business, nor is it a substitute for specialized training material on gender transformative approaches. The main purpose of this guide is to provide a tool for recognizing and understanding gender-based constraints as related to farm business and market access and a means for identifying entry points for addressing them in mixed settings through the FBS training package. For all-encompassing gender transformative approaches other resources can be consulted. One example is the “Women’s Empowerment Farm Business School” (WE-FBS) developed by FAO together with the Royal Tropical Institute (KIT) and Care International. The aim of the WE-FBS is to promote rural women’s economic empowerment by strengthening the capacities of rural men and women farmers to create profitable enterprises and at the same time transform gender relations in the household, community and markets. References to relevant resources are provided in the respective sessions.

1 According to FAO, IFAD and WFP (2020, p. 6) “Gender Transformative Approaches address the underlying social norms, attitudes and behaviours that perpetuate gender inequalities; they use participatory approaches to facilitate dialogue, trust, ownership, visioning and behaviour change at various levels; require critical reflection on deep-rooted social and gender norms and attitudes in order to challenge power dynamics and bring about a paradigm shift at all levels; explicitly engage with men and boys to address the concepts of masculinity and gender; engage with influential norm holders, such as traditional and religious leaders, lead farmers, agricultural and health extension workers, school principals, elected representatives, local authorities and members of legal structures; are flexible and may be adapted to different contexts.”
2.5. Who should use the guide - when and how?

This guide was designed for use - alongside the FBS universal training package - by programme managers, the core team of trainers and facilitators. It should be used as a companion to the existing FBS handbooks to prepare for the design and implementation of a more gender sensitive FBS programme. It offers insights into gender specific constraints and needs in relation to the different FBS topics as presented in the various components of the FBS training package (FAO, 2015), including:

- a one-day orientation programme to present the training concept to policymakers and programme managers;
- a seven-day orientation programme, preparing facilitators to set up and run FBS;
- the FBS Handbook, outlining the scope of the farm business school programme;
- the FBS training exercises, providing the working exercises for the training programme.

The following sections are structured to correspond to the above components of the FBS training package.

Section 3 identifies entry points for mainstreaming gender in the FBS capacity development process, from policy sensitization to training of farmers, by means of a dedicated matrix addressing different audiences.

Section 4 includes guidance for a facilitated sensitization session on gender in FBS.

Section 5 includes a matrix that FBS practitioners can refer to for stimulating group discussion and reflection on gender-based constraints related to different topics of the FBS training package. These topics are organized according to the four phases of the farm business cycle: diagnosis, planning, implementation and evaluation. The matrix shares ideas for possible gender responsive actions that can be pursued, particularly in the context of women-focused FBS programmes.
3. Mainstreaming gender in the FBS capacity development process

The FBS approach features a comprehensive capacity development programme with a variety of actors engaged in its delivery including programme managers, trainers and facilitators. The universal FBS training package offers a comprehensive curriculum for sensitizing policymakers and the team of trainers and facilitators as well as an exercise book for farmers. The curriculum focuses on basic business concepts conveyed in simple day to day language that is accessible to farmers with limited literacy and numeracy skills. The FBS training material is widely used in projects and programmes adapted to different contexts in Asia, Africa and more recently the Near East (FAO, forthcoming).

To implement such programmes in a more gender-responsive way, it is crucial to be cognizant of the gender-based constraints and differences that FBS participants of both sexes experience in running their farm businesses.

Programme managers play a key role in framing the FBS rollout from an inclusivity and gender equality perspective. The first step in this sense is the orientation session for policymakers, where the FBS approach and curricula are presented. In this session, it is important to sensitize participants to the gender-based constraints related to farming as a business and explaining how these are taken into account in the FBS curricula and overall FBS approach.

Managers play an essential role in engaging trainers with the adequate level of competencies, the right attitude and gender awareness/sensitivity.
Consequently, trainers would identify facilitators with the relevant attitudes and predisposition towards gender equality, with the appropriate ability to operate effectively in their sociocultural context and to convey relevant concepts to farmers.

Facilitators are instrumental in making sure that women and men are equally informed about the FBS, that the school is run at times and venues allowing for their equal participation, that women and men participate with the same degree of interaction and receive the same level of attention to ensure they properly internalize the training.

Matrix 1 lists some entry points for mainstreaming gender in the FBS capacity development process. It details suggested actions for programme managers, trainers and facilitators and indicates sources for further learning. The matrix outlines gender sensitization actions during the four main stages of the FBS cycle: 1) policy sensitization; 2) identification and establishment of core team of trainers; 3) identification and training of facilitators; and 4) facilitation of FBS with farmer participants.
Regardless of the level of familiarity of trainers and facilitators with gender equality concepts, it is important to ensure that the gender gap and gender-based constraints related to farming as a business be equally understood by all those engaged at programming, training and facilitation level. It is also important that they receive guidance on how to prepare, deliver and facilitate the FBS sessions with attention to gender aspects. A dedicated training session by gender experts would is encouraged be needed to equip trainers and facilitators with the required knowledge and tools. Section 4 outlines the content of a session on gender integration in the FBS approach.

Matrix 1. Entry points for mainstreaming gender in the FBS capacity development process

<table>
<thead>
<tr>
<th>Stage 1. Policy sensitization (one day programme)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Responsible</strong></td>
</tr>
<tr>
<td><strong>Target</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Objective</strong></td>
</tr>
<tr>
<td><strong>Actions</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
## Entry points for mainstreaming gender in the FBS capacity development process

### Stage 1. Policy sensitization (one day programme)

<table>
<thead>
<tr>
<th>Actions</th>
<th>them throughout the training cycle and beyond, in the farm business environment, in the community and possibly within the household.</th>
</tr>
</thead>
</table>
• FAO. (Forthcoming). *Women's Empowerment Farm Business Schools WE-FBS*. |

### Stage 2. Identification and establishment of core team of trainers

<table>
<thead>
<tr>
<th>Responsible</th>
<th>Programme managers</th>
</tr>
</thead>
</table>
| Target      | • Individual (trainers)  
• Organizational (extension services, rural women's development department). |
| Objective   | • Contextualization process considers gender-based constraints and existing socio-cultural norms in the target communities.  
• Gender elements mainstreamed in training of facilitators. |
| Actions     | • Appraise potential trainers’ gender awareness/sensitivity and inclination to learn/address gender-related aspects.  
• Ensure that identified trainers attend a thorough gender sensitization session and understand gender-based constraints inherent in farming system with attention to the individual and household dimension.  
• Make sure that trainers are able to identify gender-based constraints in the target communities and address them in the elaboration of the training materials by means of discussions and exercises.  
• Ensure the presence of a “gender champion” in the trainers’ team, to advise, train and support on gender-specific aspects as needed.  
• Ensure diversity/gender representation within the core team of trainers, including members from rural women’s development departments where applicable. |
### Entry points for mainstreaming gender in the FBS capacity development process

#### Stage 3. Identification and training of facilitators

<table>
<thead>
<tr>
<th>Responsible</th>
<th>Programme managers and core team of trainers</th>
</tr>
</thead>
</table>
| **Target**  | • Individual (facilitators, farmers)  
                • Organizational (FBS and relevant service providers) |
| **Objective** | • Gender-based constraints considered in all elements of the FBS training contents by means of facilitated discussion and reflection among FBS participants. |
| **Actions** | • Appraise gender awareness in the selection of facilitators.  
                • Ensure involvement of women facilitators, and rural women development departments where applicable.  
                • Organize gender sensitization exercises to raise awareness on gender concept and gender-based constraints involving a gender expert as needed.  
                • Familiarize facilitators with the gender-based constraints intrinsic to farming as a business and how to address them during the different FBS sessions (further detailed throughout Matrix 2).  
                • Ensure the presence of a gender champion in the facilitators' team to advise/support other facilitators.  
                • Equip facilitators with information on facilities, organizations and resources locally available, which can help tackling gender-related challenges affecting women producers (e.g. social development centres, child-care facilities, sexual and reproductive health centres, women's rights associations, etc.) and establish relevant contacts. |
                • FAO. (Forthcoming). *Women’s Empowerment Farm Business Schools WE-FBS.* |

#### Stage 4. Facilitation of FBS with farmer participants

<table>
<thead>
<tr>
<th>Responsible</th>
<th>Facilitators and lead farmers</th>
</tr>
</thead>
</table>
| **Target**  | • Individual (participating farmers)  
                • Organizational (FBS and farm enterprise)  
                • Enabling environment (community and households) - indirect |
<table>
<thead>
<tr>
<th><strong>Objective</strong></th>
<th><strong>Actions</strong></th>
</tr>
</thead>
</table>
| - FBS participants sensitized on gender differentials in terms of access to information and advisory services; inputs and resources; markets; financial services; control over productive resources, assets and benefits, decision-making, voice, power and agency. | - Make sure to organize the FBS sessions at a time and venue convenient for women to participate.  
- Make sure to use terminology which is understood by all participants, particularly those with limited literacy; refer to local dialect as needed.  
- Strive for gender balance in classes as far as possible, including other household members female and male as feasible (smallholders prevalently work in the context of family farming), as well as participants engaged in women’s organizations.  
- Suggest that participants make arrangements for childcare during the classes to ensure that women can participate.  
- Invite participants to reflect on gender-based constraints intrinsic to specific topics of the FBS curricula (see Matrix 2 below).  
- Ensure that women participants have equal opportunities to participate and voice their opinion in group discussion.  
- Make sure to run field-based sessions also in women-led farms and in that context ensure that other women from their neighbourhood can participate.  
- Encourage farmer participants to share information acquired among other family members. Explain to participants that women’s engagement in farm business management will not create any negative competitive dynamic in the farm or in the household, rather it will benefit the whole household and the community.  
- Create opportunities for women to safely express their needs and constraints in individual exchanges with facilitators to address specific issues.  
- Foster constructive dynamics in terms of group reflection and group discussion on gender-related aspects.  
- Liaise with external organizations offering support to address gender-related challenges and facilitate connection with women FBS participants.  
- Facilitate access to women’s groups and women’s cooperatives.  
- Consider setting up women only FBS groups, if requested by women producers or merited by shared interests and context. |
4. **Outline for a session on gender integration in the FBS**

As mentioned above, a dedicated session on integrating the gender dimension into the FBS curricula is important to make sure all those involved in the delivery of the capacity development programme are aware of gender implications in farm business, understand their importance and make sure they are considered as part of the contents delivered and discussed.

This section provides recommended content for a session organized for this purpose, with suggested slides and accompanying notes, drawing on the rationale and narrative presented in previous sections. It covers key concepts, the role of FBS in closing the gender gap, and guidance on integrating the gender dimension in the preparation and delivery of the FBS sessions.

The below information will have to be tailored according to the context and audience, which may range from policymakers to farmers.

The first step is introducing the gender gap concept and raising awareness on its implications. Slide 1 can be displayed to highlight that generally women and men do not have the same opportunities to effectively participate and benefit from agriculture work and farm business.

---

**Slide 1**

**The gender gap**

- Women represent half of the agricultural workforce across the developing world and play a key role in producing, handling, processing and marketing agricultural produce.
- Women play a key role in sustaining livelihoods and food security.
- However women’s role is generally not recognized, and the benefits that they derive from agriculture are lower than those derived by men.
- If the gender gap were closed, global hunger would decrease by 17 percent (FAO, 2011).
At this stage some reflection is needed on the role that gender norms play in limiting women’s access to productive resources, services, and inputs as well as in constraining the exercise of their power and agency (see Slide 2). Gender norms may affect women’s mobility, interaction with other actors in the food system, exposure to market dynamics, access to resources including land and quality inputs, and access to services such as advisory and financial ones. They may be also the cause of women’s lack of access to formal education opportunities, limited time availability as they juggle between their productive and reproductive roles, and limited participation in collective action. As a consequence, women’s yields, marketable surplus and benefits from farming are lower than those of men.

Slide 2

How are women affected?

Women are often more challenged than men in:

Accessing and controlling productive resources... and in exercising power and agency

- Rural Advisory Services (information, training)
- Financial services (requiring land titles and collaterals)
- Assets and inputs (quality seeds, time saving technologies, land, networks, collective action)

- Capabilities
- Self confidence (risk aversion, accessing external labour, financial institutions, negotiation skills)
- Decision-making power

Women’s lower productivity, lower marketable surplus, risk aversion and limited opportunities to engage effectively in farm business and to access profitable markets.

Once awareness on the above aspects is raised, it is advised stimulating a discussion with participants on the situation on women and men’s engagement in farm business, in their specific context of operation. Slide 3 can be used for this purpose:
Following the discussion, it is important to point to the specific role that the FBS can play in addressing the gender gap. Farm business schools shall firstly recognize that women and men may face different challenges in farm business and that gender-based constraints are evident in all phases of the farm business cycle. Ensuring that women and men get equal access to the FBS, and their active participation therein, requires the attention of all those engaged in rolling out an FBS programme. Beyond this, and where possible, FBS facilitators may facilitate women participants’ access to advisory and support services to help address specific constraints they face. This would be for instance the case for FBS programmes dedicated to supporting women, as per suggestions included in sections 3.1 and 3.6 in Matrix 2.

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**Slide 3**

**Exploring women's prevailing roles in farm business**

- *What are women's prevailing roles in small-scale farming in your country/region/district? (e.g. production/processing and value addition/marketing/farm business management).*

- *Do you think women could be more effectively and profitably engaged in farm business?*

- *How could women's participation be enhanced? (e.g. more access to training and advice; more access to finance; more mobility; enhanced participation in collective action; more time availability and family support; more access to digital technology).*
Also, the role of FBS facilitators is particularly important in this respect. Slide 5 and 6 offer some insights into possible actions that facilitators can take in addition to ensuring that the school is run at a suitable time and venue for women to participate and that women and men can equally access to and participate in the session.
Slide 5

Suggested actions for FBS facilitators

- Pay attention to education level, financial literacy, age, experience in farm business and mobility.
- Verify the opportunity that women partners/family members of FBS participants attend the FBS sessions if they are either engaged in farming/family farming or intend to.
- Explore competitive, supplementary and complementary enterprises also from a time availability perspective.
- Valorize women’s knowledge of traditional farming techniques, particularly in the context of organic production and for farm diversification, also through value addition.
- Consider gender and power dynamics in supplier-buyer relationship.

Slide 6

Suggested actions for FBS facilitators (cont’d)

- Organize study visits to successful women-led farm businesses for benchmarking and learning purposes, also through coaching.
- Engage with pertinent women organizations and NGOs, identify existing formal/informal women groups.
- Promote women’s participation in producer organizations.
- Invite participants to reflect on decision-making processes related to farm business expenditures and investments.
- Consider health and safety aspects in the farm business and how these affect women and men differently; consider the opportunity to adopt time saving technologies.
5. Mainstreaming gender in the FBS training contents

This section guides FBS practitioners in the identification of gender-based constraints connected to the four phases of the farm business cycles as presented in the FAO FBS universal training package and exercise handbook.

The content presented in Matrix 2 includes a list of key FBS topics, indicating for each of them the relevant exercise in the handbook, possible gender-based constraints related to these topics and offering ideas for discussing them in the context of the FBS facilitated sessions.

The matrix includes also suggested gender responsive actions to be implemented by facilitators as relevant and feasible, particularly within the scope of women-focused FBS.

FBS practitioners can refer to this matrix as they prepare for an FBS session and plan to apply a gender lens to it.
### Matrix 2. Mainstreaming gender in the FAO FBS training package

<table>
<thead>
<tr>
<th>Topics in the FAO FBS training package</th>
<th>Ex. no.</th>
<th>Gender gaps</th>
<th>Ideas for group-based reflection and discussion (to be attuned to sociocultural context of FBS participants)</th>
<th>Ideas for further actions to be considered</th>
</tr>
</thead>
</table>
| Understanding the commercial farming environment | 1 | These first two topics are quite general and invite reflection on a series of interlinked gender-based inequalities in terms of division of responsibilities and workload in the farm business; | • Explore gender differentials in subsistence and commercial farming by inviting participants to reflect on the number of women in the community engaged in commercial farming versus men, with a focus on women heads of households.  
  • Invite participants to reflect on why women’s activities tend to be generally focused on production solely with lower outputs (e.g. time and work burden; limited productivity; women’s | • Collect and share information on how relevant services (public, private and non-profit) existing in a specific locality can help address existing knowledge and resource gaps.  
  Solutions may range from childcare opportunities to developing literacy and numeracy skills.  
  • When citing the story or example of a male fictional character, elaborate a parallel story of a woman, paying attention to specific gender-based |
### Section 3.1. of FAO FBS training handbook: preparing to farm as a business

<p>| Understanding farming as a business | 2 | unequal access to information, services, inputs; decision-making power, agency and access to markets. | constraints in: access to productive resources; access to finance for growth and business-oriented farming, lack of land titles and collaterals; mobility and market exposure; access to adequate and time-saving technology; access to market information; information and advisory services).   * Invite participants to reflect on relevant drivers of exclusion (e.g. sociocultural norms, customs and organizational policies).   * Identify opportunities to strengthen women's literacy and numeracy skills by liaising with relevant organizations working at the grassroots.   * Identify opportunities to ease women's workload through child care facilities; or alternatives for childcare to facilitate women's participation in the FBS sessions.   constraints. For instance, not all women enjoy the mobility or safety to autonomously explore or reach the market. |
| Understanding and applying the farm business cycle | 3; 4; 5; 6; 7; 8; 9 | Unequal access to literacy, training opportunities and information, time poverty and work burden, differentials in farming roles/responsibilities/type of crops |   • Exploring if women and men engage in farm business diagnosis, planning and evaluation, and if so how, paying attention to differences/similarities.   • Invite participants to reflect on the amount of time women and men farmers spend on planning and monitoring the performance of their farm/business; how do they approach such activities, and what tools do they use? |
| Understanding farm profits and costs | 10;11; 12;13; 14 | | |</p>
<table>
<thead>
<tr>
<th>Understanding cash flow and cash availability</th>
<th>15</th>
<th>lead to unequal responsibilities within the family farm which translate in unequal decision-making power and agency.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Invite participants to reflect on constraints that hinder women's participation in strategic planning (e.g. limited numeracy and literacy skills, lack of access to information, farm management practices and to markets, lack of mobility, limited control over assets and cash income).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Invite participants to reflect on the different roles that women and men have in the family farm business and how responsibilities, decision-making and workload are divided between the two.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Understanding risk planning</th>
<th>16</th>
<th>Unequal exposure to opportunities for women and men to manage risks and shocks and plan accordingly</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Invite participants to consider the exposure of both sexes to risks (e.g. level of preparedness) and shocks and how these may affect them differently (environmental and climate-related, health, financial etc.) particularly women heads of household.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Think not only at the agricultural risks but also about other factors that may alter women's production capacity and income.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Consider the availability of social protection schemes to provide regular cash transfers to women and men to compensate for liquidity shortage in between harvest periods.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Consider the availability of insured microfinance schemes.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Sensitize women on the importance of diversifying the production, added value and leveraging processing skills.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section 3.1. of FAO FBS training handbook: preparing to farm as a business

<table>
<thead>
<tr>
<th>Time availability, including reproductive health and family planning.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women working in isolated areas may be more exposed to gender-based violence and sexual harassment. This risk exists also in their interactions in the marketplace and needs to be addressed.</td>
</tr>
<tr>
<td>Consider not only the business risks but also the health-related risks of using fertilizers and other chemical products, particularly for women of reproductive age and those who are pregnant or breastfeeding.</td>
</tr>
<tr>
<td>Consider risks attached to incidents while operating specific machineries and technologies in the context of informal labour.</td>
</tr>
<tr>
<td>Consider mitigation strategies to address a possible work burden increase following women's engagement in farm business and opportunities to adequately juggle their productive and reproductive lives.</td>
</tr>
<tr>
<td>Provide information and links to programmes and services targeting women in relation to reproductive health; these include centres to obtain information on family planning, sexual and reproductive health, and rights, as well as counselling on GBV (physical, economic, verbal, et.) and treatment for GBV survivors.</td>
</tr>
<tr>
<td>Provide information and links to support business formalization so as to access social security and insurance covering accidents at work.</td>
</tr>
<tr>
<td>Sensitize men on the opportunity to take up some household related tasks usually carried out by women (child or elderly care) to experience a more equal division of tasks and responsibilities and create a more supportive environment at the household level.</td>
</tr>
</tbody>
</table>
### Section 3.1. of FAO FBS training handbook: preparing to farm as a business

<table>
<thead>
<tr>
<th>Entrepreneurship</th>
<th>Unequal decision-making power and agency</th>
<th></th>
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</thead>
</table>

- Invite participants to reflect on what characteristics a female and male entrepreneur should have (e.g. determination, perseverance, accountability, vision etc.) to realize there are no differences.
- Invite participants to reflect on the number of women vs men who have initiated a new venture in recent times in their locality.
- Reflect on whether and how men and women assess and experience risk differently, how this affects their decision-making and eventual risk planning, and their different approaches to investment (time, money, technology, management, diversification for growth and expansion).
- Consider relevant causes for their risk aversion, including lack of access to information, finance, knowledge, resources, alternative

- Consider ways to foster consensus among household members and a common vision for the farm business to garner support and collaboration. Refer to Gender Action Learning techniques (GAL) and household methodologies (see references at the end of the table).
- Promote women’s participation in cooperatives and producer organization to foster voice and self-confidence through collective action.
### Section 3.1. of FAO FBS training handbook: preparing to farm as a business

| Negotiation skills | 22;23; 24;25; 26 | Decision-making, power, voice, agency | income and the need to secure food for the families. Reflect on how these constraints affect women’s self-confidence and their decision-making power.  
- Consider to what extent women enjoy family support in their farming activity, decision-making on farm resources and how their engagement in management, diversification and farm business growth would be approved and backed by other family members. | Identify opportunities for family sensitization to garner backing and support from other family members.  
- Women's bargaining power is often lower than men's. Reflect on underlying factors, e.g. lower knowledge of the market and the fact that many of them work on an informal basis, and how buyers may take advantage of their position to impose unprofitable conditions.  
- Refer to exercises on break-even point and profitability to make sure that women understand the minimum price at which they can sell to make a profit.  
- Make sure women have access to updated market information so that to negotiate on equal footing.  
- Link women heading farm business with buyers who are socially engaged and offer mutually profitable conditions.  
- Promote women's participation in women groups and cooperatives to enhance their negotiation skills and collective bargaining. |
| 25 | Section 3.2. The current farm business |
|--------------------------------------|
| Analysing the farm business          |
| 27; 28; 29; 30; 31                   |
| Access to information, knowledge, and services; decision-making power |
| • Invite participants to consider that strategic planning and decision-making depend on access to know-how and information. |
| • Reflect on how different family members approach and assess farm business profitability and risks and identify strategies to redress existing inefficiencies and flaws (e.g. calculating the opportunity cost of time). |
| • Consider that production scale may be lower for women and that women-headed households may be particularly affected. Reflect on the implications in terms of limited time available for farming and lack of access to labour saving technologies. Consider possible gender implications in accessing external labour. |
| • Explore competitive, supplementary and complementary enterprises from a time availability perspective. |
| • Reflect on the possibility of valorizing women's knowledge of traditional farming techniques, particularly in the context of organic and for farm diversification also through value addition. |
| • Make sure that women possess sufficient literacy and numeracy skills to assess farm business profitability. And if they don't, provide information on and facilitate access to relevant literacy and numeracy training for adults available in their localities. |
### Section 3.2. The current farm business

<table>
<thead>
<tr>
<th>Activity</th>
<th>Page Numbers</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraising the market</td>
<td>32; 33 34; 35 36</td>
<td>- Invite participants to consider that women and men may not have the same level of access to market information. Access to information may be constrained by level of literacy, digital skills and connectivity. Women's mobility is also often constrained, meaning they enjoy fewer possibilities to visit and survey the market. The same limitation holds true also for marketing-related activities and delivery of products to the market.</td>
</tr>
<tr>
<td>Benchmarking</td>
<td>37; 38 39; 40; 41</td>
<td>- Promote women's participation in organized forms of collective actions. These can translate in joint procurement, production, and marketing as well as collaboration in surveying the market and obtaining information on market opportunities and updated prices. - Organize study visits to successful women-led farm businesses for benchmarking and learning purposes.</td>
</tr>
</tbody>
</table>

### Section 3.3. Planning the farm business

<table>
<thead>
<tr>
<th>Activity</th>
<th>Page Numbers</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision and goals for the farm business</td>
<td>42; 43</td>
<td>- Invite women and men to reflect on how they see their farm in five years' time and how they plan to make use of ensuing profits and benefits (e.g. personal well-being, invest in child education), including in terms of business growth opportunities. - Refer to the methodologies indicated in the section on entrepreneurship for goals envisioning from a household and family farm perspective. - Facilitate support for farm formalization to support growth expansion. This may entail coaching women in their interaction with institutions.</td>
</tr>
</tbody>
</table>
### Section 3.3. Planning the farm business

<table>
<thead>
<tr>
<th>Strategic planning</th>
<th>44; 45 46</th>
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<tr>
<td>Choosing farm enterprises</td>
<td>47; 48 49; 50; 51</td>
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<tr>
<td>Preparing and using a business plan</td>
<td>47; 48 49; 50; 51</td>
</tr>
<tr>
<td>Developing an action plan</td>
<td>59</td>
</tr>
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</table>

- Reflect on the specific challenges that women may have in realizing a specific vision for the future.
- Reflect on the importance of family support and collective action to back women-led farm businesses in the critical start-up phase, during consolidation and expansion.
- Stimulate a discussion on women's production skills as well as their traditional knowledge of seeds variety, farm enterprises and soil composition to focus on crops and farm activities which are feasible and for which relevant inputs and resources (including labour) can be easily procured.
- Consider whether access to additional technical production skills (e.g. for diversification) would entail any gender-based constraint.
- Invite participants to reflect on the value of women's time and the importance of including it in the labour costs of the farm business plan.
- Make sure that women have access to a type of learning environment which is conducive and free from harassment risks.
### Section 3.4. Implementing a farm business plan

<table>
<thead>
<tr>
<th>Record keeping</th>
<th>60; 61 62</th>
<th>Access to know how</th>
<th>• Invite participants to reflect on the attitudes of women and men to record keeping. Reflect on the importance of consistency and organization, also in relation to time availability and efforts at saving.</th>
<th>• Make sure that women and men have equal access to coaching in the medium term to ensure that record keeping is done correctly, particularly for women with low numeracy skills.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchasing inputs and materials</td>
<td>63; 64 65</td>
<td>Access to productive inputs and resources</td>
<td>• Consider the fact that women may not have access to inputs or quality inputs and technologies (e.g. equipment, seeds, fertilizers); as such the availability and quality of supplies is essential. • Reflect on the importance of facilitating access to labour saving technology. • Invite men and women participants to reflect on the characteristics of a good input and technology supplier from their own perspective (e.g. payment modality, location; quality of products; after sale services; training etc.).</td>
<td>• Invite women to organize themselves in procurement groups to purchase in bulk, decrease costs and benefit from delivery. • Make sure that providers of machinery and equipment include after sale services such as training and maintenance and that relevant services are delivered timely and in a way which is appropriate for women.</td>
</tr>
</tbody>
</table>
### Section 3.4. Implementing a farm business plan

<table>
<thead>
<tr>
<th>Mobilizing finance</th>
<th>Access to and control over financial resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reflect on men and women’s overall literacy and numeracy skills, and to which extent they engage in record keeping and basic accounting.</td>
<td></td>
</tr>
<tr>
<td>Reflect on men and women’s level of financial literacy and their capacity to approach finance institutions both formal (banks and microfinance institutions) and informal.</td>
<td></td>
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<tr>
<td>Invite participants to reflect on who controls financial resources in the family farm business – whether women own bank accounts in their own name or if they are required to have either their husband’s or a male relative’s permission in order to open one.</td>
<td></td>
</tr>
<tr>
<td>Consider the availability of financial services (e.g. banks and saving and credit cooperatives) in the FBS locality (financial institutions tend to be in urban rather than rural areas), and their accessibility also in relation to women’s mobility constraints. Consider that women are less likely than men to own mobile phones, hence their access to mobile finance can also be constrained.</td>
<td></td>
</tr>
<tr>
<td>Invite representatives of local microfinance institutions (MFI) to present their products during the FBS training sessions and contribute to organizing financial literacy sessions.</td>
<td></td>
</tr>
<tr>
<td>Create space for discussion with MFI providers on services and products that are inaccessible for women and sensitize them on the importance of designing customized credit lines and complementary services for women.</td>
<td></td>
</tr>
<tr>
<td>Provide information and facilitate linkages with financial institutions that give credit without collateral or that accept alternative forms of guarantees such as warehouse receipts, future harvests, or mortgages on moveable assets (e.g. farm machinery and livestock).</td>
<td></td>
</tr>
<tr>
<td>Provide information and facilitate linkages with MFIs that do group lending with joint liability, accepting social collateral instead of physical collateral as well as those using mobile technology and biometric identification instead of identity cards (FAO, 2019).</td>
<td></td>
</tr>
</tbody>
</table>
### Section 3.4. Implementing a farm business plan

- Reflect on the requirements to access existing loan schemes. Invite participants to consider that women are often less likely than men to own productive assets or properties that can be accepted by formal financial institutions as conventional forms of collateral.

- Reflect on women's preferred saving modality (e.g. informal networks) and the reasons why (e.g. women tend to work in the domain of informality and are less likely than men to have a solid credit history).

- Invite participants to reflect on who decides how the money from farm businesses is spent and for what purpose.

<table>
<thead>
<tr>
<th>Linking to markets</th>
<th>Access to markets. Agency.</th>
<th>Consider the channels through which women and men access market information.</th>
<th>Favour the organization of women producers in cooperatives or marketing groups to better respond to the market demands in terms of volumes and timeliness as well as to access necessary equipment and facilities.</th>
</tr>
</thead>
<tbody>
<tr>
<td>69;70;71</td>
<td></td>
<td>Consider the opportunities that women and men have to understand the market demand, not only in terms of raw products but also of processed products and quality standards.</td>
<td></td>
</tr>
</tbody>
</table>
### Section 3.4. Implementing a farm business plan

<table>
<thead>
<tr>
<th>Contract Farming</th>
<th>72; 73; 74; 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Consider</strong> the possibilities that women and men have to ensure the appropriate level of quality in the phases of storage (e.g. availability of storage and aggregation facility); processing (e.g. availability of needed equipment) and transportation (e.g. refrigerated truck).</td>
<td></td>
</tr>
<tr>
<td><strong>Discuss differences in women and men’s access to market information including where they source relevant information and how often.</strong></td>
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</tr>
<tr>
<td><strong>Reflect on women and men’s familiarity with legal transactions, and ability to negotiate favourable contract terms.</strong></td>
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</tr>
<tr>
<td><strong>Consider whether contract farming arrangements favour or disfavour women’s control over land and consider how decision-making is done at the household level in relation to contract farming.</strong></td>
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</tr>
<tr>
<td><strong>Pair up women farmers with (preferably) women coaches to oversee contract farming arrangements and strengthen capacities to negotiate terms and conditions that are profitable, feasible and secure in the long-term.</strong></td>
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</tr>
<tr>
<td><strong>Facilitate women’s access to legal counselling, ideally provided by women and with an attention to gender-related aspects.</strong></td>
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<table>
<thead>
<tr>
<th>Producing safe farm products</th>
<th>76</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reflect on women and men’s consumption levels and whether women consume healthy and safe food in sufficient quantities.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Reflect on women’s and men’s knowledge and engagement in processing and value addition, and how to valorize this knowledge to produce safe and nutritious farm products.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Invite farmers, particularly women, to become not only producer of healthy, nutritious and safe foods but also consumers of same to improve their nutrition.</strong></td>
<td></td>
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</tbody>
</table>
### Section 3.5. Group business management

<table>
<thead>
<tr>
<th>Partnership among producers</th>
<th>77;78</th>
<th>Decision-making, voice, power and agency</th>
<th>79;80; 81;82; 83;84; 85</th>
</tr>
</thead>
</table>

- Consider the challenges that women may face in approaching and interacting with actors in male dominated value chains.
- Consider the fact that women may branch out at different nodes of the value chain (e.g. production but also processing).
- Invite women and men to consider their value chains and to which extent both groups are engaged at different nodes (usually, women are more present at the production node; their presence in other higher added value nodes is usually lower than that of men, particularly in leadership and management roles).
- Invite participants to weigh power relations also from a gender perspective while identifying and establishing partnerships with other value chain actors.

- Organize market match-making meetings and roundtables engaging farmers and potential buyers, inviting those value chain actors who are appreciative of smallholders’ challenges. Make sure to also engage women buyers as feasible.
- Make sure that women in particular have access to the right type of advice and counselling to keep production consistent with quality standards required in the market.
- Promote opportunities for women to join cooperatives to strengthen their participation in the value chain.
### Section 3.6. Assessing the performance of the farm business plan

<table>
<thead>
<tr>
<th>Assessing the performance of the farm business plan</th>
<th>86; 87; 88; 89; 90; 91; 92; 93; 94</th>
<th>Decision-making and agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>• As participants review their farm business performance in terms of profitability, market plan and risk management, invite them, women in particular, to explain whether gender-based constraints have somehow affected the achievement of their goals and why.</td>
<td>• Organize one-to-one sessions between women facilitators and women farmers to understand specific challenges in a safe and confidential environment.</td>
<td></td>
</tr>
<tr>
<td>• Consider ways to further integrate the gender dimension by seeking external advice on the use of specific gender methodologies or to further tailor the content to the socio-cultural context.</td>
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</tbody>
</table>

### Section 3.7. Assessing the farm business school and its lessons

<table>
<thead>
<tr>
<th>Assessing the FBS and its lessons</th>
<th>95; 96</th>
<th>Voice</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Consider whether the FBS cycle has sufficiently taken into account the needs of both women and men, paying attention to aspects such as education level, age and experience in farm business.</td>
<td>• Consider ways to further integrate the gender dimension by seeking external advice on the use of specific gender methodologies or to further tailor the content to the socio-cultural context.</td>
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</tbody>
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### Source


6. **Concluding remarks**

Integrating the gender dimension in farm business school is a crucial step to ensure that women and men participating in the school equally engage in and benefit from the farm business. Yet, gender norms, dynamics and terminology vary from context to context. Practitioners shall, therefore, be mindful of such nuances as they contextualize the universal FBS curriculum to specific countries or regions. The same attention shall be paid in the implementation phase during group discussions and while planning context-specific action. Depending on their knowledge and expertise, FBS practitioners are encouraged to seek the support of a gender expert to ensure the appropriateness of the content developed and the approach adopted.

The gender gaps, entry points and actionable ideas outlined in this guide offer FBS practitioners a practical tool for adaptation towards more inclusive and equitable farm business that benefit individual farmers, rural households and their communities.
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The training toolkit ‘Promoting gender-sensitive farm business schools’ was designed to complement the Farm Business School (FBS) universal training package and assist FBS practitioners integrating the gender dimension in FBS approach. With a view to favour equal participation of women and men in farm business and ensure they both benefit from the opportunities it offers, it is important that FBS practitioners recognize the gender-based constraints existing in all phases of the farm business cycle from diagnosis to evaluation and learn how to address them in the FBS curricula and facilitation process. The guide is to be consulted and used in combination with the universal training package as it follows its structure and process spanning orientation note for policy makers, training handbook and exercise book.

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