



Food and Agriculture
Organization of the
United Nations



Developing **gender-sensitive** value chains

*Guidelines for
practitioners*





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Acronyms and abbreviations

ADB	Asian Development Bank
AIDOS	Italian Association of Women for Development
BDS	business development services
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
FAO	Food and Agriculture Organization of the United Nations
FFS	Farmer Field School
FI	financial institution
GBC	gender-based constraint
GIZ	German Agency for International Cooperation
GSVC	Gender-sensitive value chain
ICT	information and communication technology
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
ILO	International Labour Organization
MFI	microfinance institution
MSME	Micro, small- and medium-sized enterprise
NGO	non-governmental organization
RAS	rural advisory services
ROSCA	Rotating Savings and Credit Association
SACCO	Saving and Credit Cooperative
SEWA	Self-Employed Women's Association

Introduction

IMPLEMENTING THE FAO GENDER-SENSITIVE VALUE CHAIN FRAMEWORK

What efforts need to be made to effectively mainstream gender in agrifood value chain projects and programmes? When can a value chain intervention be considered ‘gender-sensitive’? What actions can be implemented to address gender inequalities along the chain?


These guidelines aim to respond to these questions and support practitioners in translating the Gender-Sensitive Value Chain Framework, developed by the Food and Agriculture Organization (FAO) into action (FAO, 2016a). Building on FAO’s comparative advantage on gender in agriculture and food security, these guidelines are primarily intended to assist practitioners in designing and implementing interventions that provide women and men with equal opportunities to benefit from agrifood value chain development. They offer practical tools and examples of successful approaches to foster a more systematic integration of gender equality dimensions in value chain interventions in the agricultural sector and enhance the social impact of these interventions.

The guidelines are targeted to practitioners in a wide range of organizations and institutions, including national governments, international and non-governmental organizations (NGOs), research institutes and the private sector, in particular:

- » *value chain practitioners* who want to ensure that their interventions are inclusive and socially sustainable, and seek support on how best to address gender issues in their work on agrifood value chains;
- » *gender experts* who are tasked with supporting the integration of gender equality and women’s empowerment objectives in agrifood value chain interventions.

The publication consists of two main sections:

- » **Part 1: Gender-sensitive analysis of the value chain** presents tools and resources to assess and select value chains from a gender perspective, and guides practitioners in the identification of the gender-based constraints (GBCs) that undermine both the performance of the chain and women’s opportunities for economic empowerment.
- » **Part 2: Actions for addressing GBCs in value chain interventions** considers the key constraints that practitioners are likely to encounter when analysing agrifood value chains from a gender perspective, and explores possible solutions to address them as an integral part of the value chain upgrading strategy.



Both **Part I** and **Part II** provide a selection of tools, approaches and resources developed by FAO and other partners working on gender, agriculture and value chain development. Their selection, and in some cases, adaptation, is based on recent FAO experience in the field. Case studies are presented throughout the guidelines to illustrate, with concrete examples, the ways the tools were applied and the interventions that were implemented in different contexts to address specific GBCs. A list of additional resources is provided at the end of each section to complement the main tools and approaches described in this publication.

P A R T 1

Gender-sensitive
analysis of
the value chain

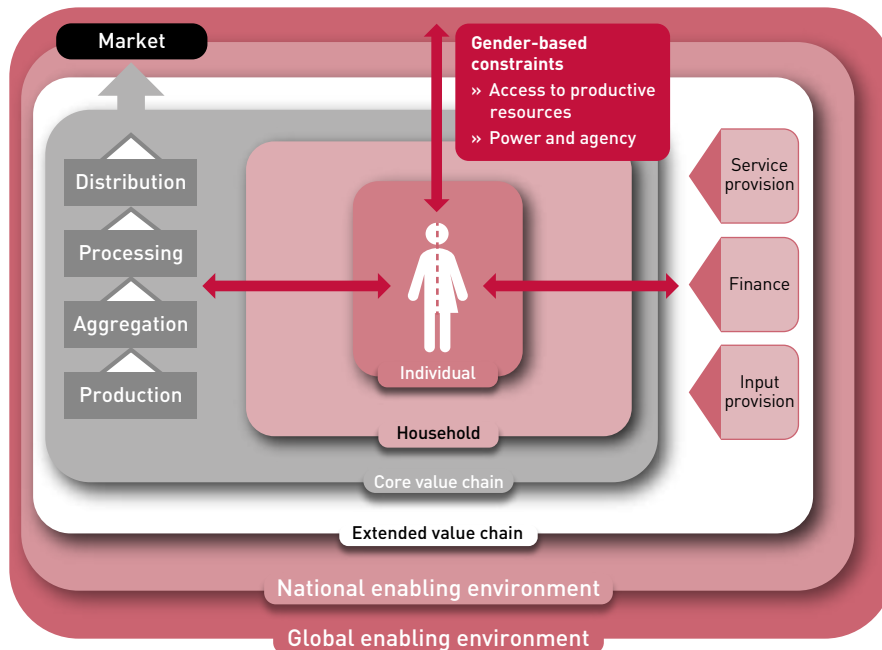


The FAO Gender-Sensitive Value Chain (GSVC) approach, introduced in the 2016 publication *Developing gender-sensitive value chains: a guiding framework*, emphasizes the need to assess **gender-based constraints (GBCs)** as an integral part of the value chain analysis (FAO, 2016a). These specific constraints, resulting from gender-based discrimination, play a key role in undermining women's productive and entrepreneurial potential. As such, they not only limit women's opportunities to participate in and benefit from value chains, but also undermine the overall performance of the chain by generating distortions in the labour market, losses and inefficiencies. Detecting GBCs during the analysis of the value chain is therefore essential to have a complete understanding of the underlying causes of its underperformance and identify upgrading strategies that can be both economically and socially sustainable.

The following sections will guide the reader through various steps and levels of gender-sensitive analysis, from the assessment of the broader context to the specific investigation of GBCs in different nodes of the value chain. At each step, the guidelines will present practical tools, guiding questions and additional resources to explore the topic in greater detail.

FIGURE 1

The FAO Gender-Sensitive Value Chain Framework



→ Gender-based constraints (GBC)

Source: FAO, 2016a

1 » Assessing the broader context



In every country, socio-cultural norms shape expectations about women's and men's appropriate roles and responsibilities. These norms influence the division of labour within the household, in value chains, and in the labour market in general. Gender relations determine access to assets and resources, participation and decision-making power, all of which have a direct impact on the performance and governance of the chain. Assessing the broader context from a gender perspective before engaging in the analysis of a specific value chain is helpful to understand what the 'playing field' is for both women and men within the economy and society. It serves to identify the areas in which gender discrimination is more pronounced (e.g. in relation to education, financial inclusion, or ownership of agricultural assets) and anticipate the challenges and the opportunities that women are likely to face in agrifood value chains. Retrieving and analysing sex-disaggregated data and gender-sensitive information can therefore be a first key step for practitioners embarking in a gender-sensitive analysis of the value chain (Box 1).



BOX 1

Retrieving sex-disaggregated data and gender-sensitive information

Retrieving and consulting secondary data, disaggregated by sex, helps to provide an overview of the situation of women and men in a given economy or society. This data can be used to determine whether a 'gender gap' exists in relation to the different dimensions of agricultural development and value chain development. These dimensions include:

- » access to land and other agriculture assets;
- » literacy rates;
- » access to credit and financial services;
- » demography and population dynamics as well as employment rates;
- » wage levels for agricultural labourers;
- » the percentage of female-/male-headed households;
- » wealth distribution and poverty rates;
- » health and nutrition conditions; and
- » women's representation in the public domain.

Gender assessments or reports can be helpful sources of information for a preliminary analysis of the gender equality situation in a given country. In the past few years, FAO has prepared many **country gender assessments**. These assessments, which are available upon request, explore gender issues relevant to agriculture, food security and nutrition. Similarly, other agencies, research institutes and non-governmental organizations often develop country gender profiles that provide an overview of the most critical and persisting gender gaps. The World Food Programme, for instance, has carried out **comprehensive food security and vulnerability analyses** in more than 80 countries. These analyses provide an in-depth picture of the food security situation and household vulnerability, and contain highly relevant information on the gender equality situation in a given country.





BOX 1 (cont.)

Retrieving sex-disaggregated data and gender-sensitive information

Other useful sources of sex-disaggregated data or gender-sensitive information

- » **FAO Gender and Land Rights Database**
www.fao.org/gender-landrights-database/en
- » **Organisation for Economic Co-operation and Development, Social Institutions and Gender Index (SIGI)**
www.genderindex.org
- » **European Institute for Gender Equality, Gender Statistics Database**
<http://eige.europa.eu/gender-statistics/dgs>
- » **EUROSTAT, Gender Statistics**
http://ec.europa.eu/eurostat/statistics-explained/index.php/Gender_statistics
- » **United Nations Economic Commission for Europe, Gender Statistics**
<http://www.unece.org/stats/soc.html>
- » **UNSTATS, Gender Statistics**
<http://unstats.un.org/unsd/gender/default.html>
- » **International Labour Organization, Gender Statistics**
www.ilo.org/global/statistics-and-databases/statistics-overview-and-topics/gender/lang--en/index.htm
- » **United Nations Development Programme, Gender Inequality Index**
<http://hdr.undp.org/en/content/gender-inequality-index-gii>
- » **World Bank, Gender Statistics**
<http://data.worldbank.org/data-catalog/gender-statistics>
<http://datatopics.worldbank.org/gender>

An analysis of the broader context from a gender perspective also entails looking at the **policy and institutional environment** to assess to what extent it is equally ‘enabling’ for women and men. Understanding whether there are incentives or, on the contrary, barriers to gender equality and women’s empowerment in national policies, strategies and legal frameworks is critical to design an effective gender-sensitive value chain intervention. As outlined by the GSVC Framework, it is important to identify GBCs in the ‘enabling environment’ and analyse their impact on the core and extended value chain, as well as on the individual and household level.

Institutions and legal frameworks tend to reflect and consolidate common perceptions about women’s and men’s appropriate roles and behaviours. For instance, inheritance and ownership laws are clear examples of the codification of beliefs about who has the right to property in a given society. Discriminatory laws and regulations still exist in many countries. According to a 2016 study carried out by the World Bank, 155 out of

173 economies assessed have at least one discriminatory law impeding women's equal economic opportunities (World Bank, 2016). Even when not openly discriminatory, policies and strategies in the agriculture sector often fail to take gender concerns adequately into consideration, which risks perpetuating, or even exacerbating, inequalities and discrimination. At the country level, there is often a disconnect between gender and agricultural policies. This is mainly due to a lack of collaboration among actors and institutions working in these two policy domains, and a limited awareness of technical staff about the implications of gender inequalities on rural and agriculture development (FAO, 2017a).

TOOLS FOR ASSESSING THE BROADER CONTEXT

» Guiding questions for a gender-sensitive assessment of the policy and institutional environment

Key guiding questions for an assessment of the national policy and institutional environment from a gender perspective include:

- » Is the national policy framework aligned to international commitments on gender equality? For example, has the country ratified the Convention on the Elimination of All Forms of Discrimination against Women (Box 2)? What is the country's commitment in relation to the Sustainable Development Goals (SDGs), and in particular to SDG 5 on gender equality?
- » Has the country endorsed a gender policy or strategy? What are its main priorities or objectives? Are specific groups of women (e.g. rural women, women-headed households) explicitly targeted?
- » Does the policy or strategy refer to agriculture, food security, or to the sector targeted by the value chain intervention (e.g. fisheries, livestock, dairy)?
- » How are gender concerns reflected in national policies or strategies related to value chain development or specific technical sectors (e.g. livestock, fisheries, forestry, land tenure, cooperatives, extension, rural finance)? Are specific measures to promote women's empowerment and equal opportunities envisaged in the policies' implementation plans?
- » Is there a ministry responsible for the promotion of gender equality or women's empowerment? Are there institutional mechanisms in place to support the integration of gender equality concerns in national policy and planning processes (e.g. gender focal points or units within ministries)? Do they have enough visibility and resources (financial and human) to fulfil their mandate?
- » Is there any mechanism in place to facilitate coordination and collaboration among actors responsible for gender equality and agricultural development? Is there a platform to facilitate dialogue with civil society organizations or producer organizations that are knowledgeable or active in women's rights and economic empowerment?

TOOLS FOR ASSESSING THE BROADER CONTEXT:

- » Guiding questions to assess the policy environment from a gender perspective

Assessing the broader context



BOX 2

The Convention on the Elimination All Forms of Discrimination against Women

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) is highly relevant to agriculture, food security and nutrition. It lays out legal obligations for States Parties in relation to rural women's rights to access productive resources and opportunities to enhance their contribution to agricultural and rural development (Article 14). In 2016, the CEDAW Committee adopted a specific recommendation on the rights of rural women (General Recommendation 34), outlines the measures that States Parties need to implement to eliminate gender-based discrimination affecting this specific group of women.

Countries that have ratified CEDAW are legally bound to put its provisions into practice. Many countries develop a national action plan for the implementation of the CEDAW Committee's recommendations. Countries are also committed to submit reports, at least every four years, on measures they have taken to comply with their treaty obligations. These actions plans and reports can be a useful source of information about a country's commitment towards rural women's rights and gender equality, and the level of integration of gender equality objectives in policies, laws and national strategies. CEDAW and its Recommendations are **useful tools to assess and, if needed, advocate for a better integration of gender equality concerns in national policy-making processes**, including those processes that are relevant to value chain and agri-business development.

Information on the Convention and on national periodic reports to the CEDAW Committee is available on the website of the United Nations Human Rights, Office of the High Commissioner, available at: http://tbinternet.ohchr.org/_layouts/TreatyBodyExternal/Countries.aspx.

A rapid assessment of the national policy landscape is also essential to identify institutions and stakeholders working on gender equality and women's empowerment at the country level (e.g. ministries of women's affairs, gender units in relevant ministries, civil society organizations active on gender equality and women's rights). These actors can play an important role in providing and validating information because they are knowledgeable about the prevailing GBCs at the local level. Practitioners might therefore consider consulting and engaging with these actors at different steps of the value chain analysis. They can also be engaged as partners for policy-related interventions, such as advocacy for a more systematic integration of gender equality dimensions into a new policy or strategy and institutional capacity development to sensitize decision-makers on the implications of gender inequalities in their technical work.

ADDITIONAL RESOURCES ON THE GENDER-SENSITIVE ANALYSIS OF THE
POLICY AND INSTITUTIONAL ENVIRONMENT

- » **FAO.** 2016b. *The Gender in Agricultural Policies Analysis Tool (GAPo)*. Rome.
- » **FAO.** 2017a. *Strengthening sector policies for better food security and nutrition results: Gender equality. Policy Guidance Note 6*. Rome.

Links to these resources can be found in the reference list.

2 » Selecting a value chain based on its potential to promote gender equality



Selecting the value chain or sector to target (e.g. dairy, fisheries or horticulture) may be the first fundamental choice that practitioners have to make when planning their intervention. In most cases, the selection is predetermined by the government as part of a national strategy targeting a specific sector or area. When this is not the case, project formulators should carry out a preliminary feasibility and sustainability assessment to select the value chain that has strong potential to contribute to achieving the overall objectives of the foreseen interventions (e.g. improved food security and nutrition, poverty alleviation, and development of agri-business and entrepreneurship).

The bottom line for value chain selection is clearly the economic dimension, particularly the potential for market growth or creation, value addition and employment generation. However, when the ultimate goal is to develop agrifood chains that are not only efficient, but also inclusive and socially sustainable, **it is fundamental that the selection be based on an integrated set of criteria that combines economic, environmental and social concerns.**

Standard approaches for value chain selection seldom explicitly consider gender equality. However, examining the potential of a value chain to benefit both women and men is important, especially when designing interventions that aim to combine gender equality and value chain development objectives. It is possible to work on every value chain using a gender-sensitive approach (i.e. acknowledging the different roles women and men play and avoiding the reinforcement of existing existing inequalities). However, a selection process that is based on gender criteria helps to identify the sectors or commodities that, in a specific context, offer the highest potential for benefitting women and advancing their economic empowerment, while also promoting poverty reduction, food security and nutrition goals.

Selecting a value chain based on its potential to promote gender equality



CASE STUDY 1

Analysing market dynamics through gender lenses

Oxfam's Gendered Enterprise and Markets Programme is a cutting-edge approach to sustainable livelihoods development aimed at empowering female and male smallholders by improving their access to and position in agricultural markets. Its toolkit includes a gender-sensitive market mapping tool that helps practitioners identify, together with key stakeholders, the market interventions that are more likely to benefit smallholder and small-scale producers, and in particular, economically empower women.

After analysing the market through specific gender lenses, Oxfam adjusted the initial focus of the intervention. In the Philippines, for example, the programme shifted from biofuels to processed moringa leaves, since this commodity offered more opportunities to engage women and strengthen their role along the chain. When applied in the United Republic of Tanzania, the exercise prioritized the poultry, rice and chickpea value chains as they were more profitable for women than other commodities, such as cotton or jatropha.

Source: Sahan and Fischer-Mackey, 2011

TOOLS FOR GENDER-SENSITIVE VALUE CHAIN SELECTION



Checklist to assess value chain potential to advance women's empowerment and gender equality

(Royal Tropical Institute, Agri-ProFocus and International Institute of Rural Reconstruction, 2012)

This checklist, included in the publication *Challenging chains to change: Gender equity in agricultural value chain development*, helps to assess the potential of a value chain to contribute, in synergistic manner, to reaching objectives related to both economic growth and women's empowerment.

- » *criteria for economic growth potential* (as generally used in value chain selection processes);
- » *criteria for increased women's empowerment and gender equality potential; and*
- » *pragmatic/feasibility criteria* (e.g. availability of funds, donor/government preference for a chain).

Examples of **guiding questions** to assess the potential of the value chain to advance gender equality and women's economic empowerment are presented in Table 1. They are not meant to be exhaustive and can be complemented by other criteria that stakeholders and counterparts find relevant in a specific context or in relation to a specific value chain. The tool is most effective when used in participatory settings and when engaging with stakeholders and actors who are involved in and informed about the value chains under assessment.

TABLE 1


Guiding questions to assess the value chain potential to advance women's empowerment

Questions
Is the share of women involved in the value chain relatively high?
Are there many female entrepreneurs already active along the value chain?
What is the average size of existing women-led enterprises? Are they formal or informal businesses?
Does the value chain offer new employment or entrepreneurial opportunities for women? In which specific functions/nodes? Throughout the chain?
Do women usually own and control equipment and assets used in their work?
Do women have (or can they acquire easily) the skills needed to upscale their business, for example through processing or product diversification?
Do women usually control the income earned through their business/economic activity?
Can the work be performed close to home? Do workers have to travel far from their household/community?
Is this a value chain with low entry barriers for poor entrepreneurs (small scale of production, low start-up costs not requiring major capital investment, using low technological skills)?
Is this a value chain with low entry barriers for women in particular? Is the work compatible with women's common time and mobility constraints? Is the activity or business acceptable for women according to prevailing cultural norms?

Source: Adapted from Royal Tropical Institute, Agri-ProFocus and International Institute of Rural Reconstruction, 2012

As the exercise combines different sets of criteria, it may reveal a trade-off between the economic growth and women's empowerment potential of the value chain. For example, focusing on a typical 'women's product' (e.g. shea butter, small livestock, cassava) might offer limited opportunities for increasing margins, but it can provide strategic entry points for enhancing women's participation along the chain by professionalizing their traditional roles and improving their interaction with suppliers and service providers.

The final selection of the value chain to be targeted will depend on the overall objective of the intervention (poverty reduction, job creation, food security). However, the findings of a gender-sensitive selection process help to **anticipate the impact that an intervention in a specific sector or commodity is likely to have on both men and women**. This will support the design of the most effective and socially sustainable upgrading strategy.


TOOLS FOR GENDER-SENSITIVE VALUE CHAIN SELECTION:

- » Checklist to assess value chain potential to advance women's empowerment and gender equality



Checklist for value chain selection including social criteria

(Schneemann and Vredeveld, 2015)

The *Guidelines for value chain selection*, developed by Fair and Sustainable Advisory Services consultants Schneemann and Vredeveld, in collaboration with the German Agency for International Cooperation (GIZ) and the International Labour Organization (ILO), advocate for a holistic approach to value chain selection. The approach integrates economic, environmental, social and institutional dimensions. The tools provided in the guidelines offer a comprehensive set of criteria against which value chains can be weighed and compared. The criteria are complemented by indicators, guiding questions and useful sources of data. While it would be preferable to compare sectors and value chains based on hard data and statistics, it is important to remember that the selection is not a mathematical exercise. For this reason, the guidelines take a qualitative approach. Comparisons are mostly based on qualitative information, as quantitative data on social dimensions on value chains are often lacking and costly to collect.

The criteria and questions proposed by the GIZ–ILO guidelines in relation to the social dimension of value chains (presented in Table 2) are not exclusive, but they are very pertinent for screening and selecting value chains from a gender perspective. The guiding questions can be used to discuss the characteristics and potential of value chains under comparison with stakeholders and key informants. If a quantitative approach is preferred, the table is also accompanied by a scoring matrix (in Excel format), which can be used to weigh and score the value chains against each set of criteria. Instructions for weighing and scoring are included in the original guidelines (available at www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/instructionalmaterial/wcms_416392.pdf).

Selecting a value chain based on its potential to promote gender equality

TABLE 2

Social criteria to be considered in value chain selection

Key criteria	Guiding questions
Opportunity for the inclusion of disadvantaged groups (e.g. poor, women, youth, refugees, minorities, disabled people)	<ul style="list-style-type: none"> ▪ Do disadvantaged groups participate in the value chain? Which groups, with which function/role? ▪ Do they have the necessary skills to participate in and benefit from it? If not, can they easily acquire them? ▪ Do disadvantaged groups have access to and control over assets, equipment, and sales incomes from their activities along the chain? ▪ What are the main barriers to enter the value chain that disadvantaged groups face?
Working conditions	<ul style="list-style-type: none"> ▪ What are the working conditions that disadvantaged groups experience along the chain? ▪ What are the health and safety risks for entrepreneurs and workers in the different stages or functions of the value chain? ▪ How prevalent is freedom of association and how is it regulated? ▪ Is child labour and/or forced labour present in the value chain? If so, at what level and in which activities?
Impact of the value chain on surrounding communities	<ul style="list-style-type: none"> ▪ Are the rights to food, health, property (land) and water (access and use) of surrounding communities respected? If so, how? ▪ Is there a risk of the value chain causing or being subject to conflict(s) and tensions in society? If so, how? ▪ Are there any other risks of human rights violations in the value chain? Do individual workers or communities have access to grievance mechanisms in case of human rights violations?

Source: Adapted from Schneemann and Vredveld, 2015

TOOLS FOR GENDER-SENSITIVE VALUE CHAIN SELECTION:

» Checklist for value chain selection including social criteria

Selecting a value chain based on its potential to promote gender equality



BOX 3

Male- and female-dominated chains: Which offer the highest potential to benefit women?

The distribution of labour among women and men may vary significantly from one value chain to another. In certain chains, men play a prominent role in all the nodes, while women remain mainly concentrated at the level of production. This is the case for many cash and export-oriented crops (e.g. coffee or cocoa), which tend to be categorized as male-dominated chains. In other value chains, such as the poultry or shea butter chains, women are largely represented in all nodes of the chain, including processing and marketing operations. They are usually considered female-dominated chains.

Which value chain offers the most opportunities to promote gender equality and women's economic empowerment? There is often the tendency to consider female-dominated chains as strategic entry points to strengthen women's role and market access. In reality, upgrading **both types of value chains can favour women's economic empowerment provided that GBCs are effectively addressed.**

Female-dominated value chains might represent a strategic entry point, especially when operating in very conservative areas. Strengthening the position of women within a sector in which they are already represented (e.g. professionalizing their traditional role, building their technical and managerial capacities, or forging women-focused vertical and horizontal linkages) could offer multiple opportunities for social and economic empowerment, with limited risk of community opposition. Clearly, working in female-dominated chains does not exclude the need to engage men and boys, as they are crucial agents of change in the transformation of unequal gender relations, both within the household and along the value chain.

Male-dominated value chains may seem to be more challenging when working on gender equality. However, this is not always the case. Much can be gained simply by making the work that women already perform in these chains (e.g. as family labourers) more visible and efficient, or by exploring new opportunities for women by helping them turn their family responsibilities into business opportunities (e.g. small-scale processing of food products and livestock management). Working in male-dominated chains also provides interesting opportunities to adopt a gender-transformative approach. This can challenge the rigid gender stereotypes that lead to an unequal division of labour within the household and along the value chain.

ADDITIONAL RESOURCES ON GENDER-SENSITIVE VALUE CHAIN SELECTION

- » **Agri-ProFocus.** 2014. *Gender in value chains toolkit.*
- » **Riisgaard, L., Escobar Fibla, A. M. & Ponte, S.** 2010. *Evaluation study. Gender and value chain development.* Copenhagen, DANIDA.
- » **Sahan, E. & Fischer-Mackey, J.** 2011. *Making markets empower the poor. Programme perspectives on using markets to empower women and men living in poverty.* Oxfam Discussion Paper. Oxfam.

Links to these resources can be found in the reference list.

3 » Gender-sensitive value chain mapping



Value chain mapping follows a specific product through the various steps of the chain, from production to consumption. The exercise maps all actors involved in the process, their interactions and power relations. It identifies the steps in which value is added to the product before it reaches the market. Conducting such a mapping exercise from a gender perspective provides **insights on the gender division of labour along the chain**. It can reveal how both women and men participate in each node of the chain, what specific tasks they perform, and how they interact with other actors.

One of the main advantages of this approach is that it helps to **make women's work visible**. Women perform many activities in agrifood value chains. However, their contribution often remains invisible when traditional tools and approaches for value chain analysis are applied because these tools and approaches fail to capture the unpaid work they provide as family labourers or partners in family business. Women's prevalence in the informal economy also helps to explain the invisibility of their work in official statistics and reports. Stereotypes about the division of labour between men and women at the household level also lead to an underestimation of women's contribution to productive activities in terms of time and labour.

Increasing the visibility of women's productive role, especially in the case of smallholders, home-based and small-scale producers or entrepreneurs, is fundamental for ensuring this role is recognized and valued, and that women are considered legitimate value chain actors and gain access to the resources and services they need to become more efficient and competitive. This involves going beyond the core and extended value chain to **include the individual and household level in the analysis**, as stressed by the GSVC Framework (FAO, 2016a). Intra-household dynamics play a key role in determining the division of labour between women and men, and their access to and control over productive resources and services. In this regard, they contribute significantly to explain the presence (or absence) of women and men in certain nodes of the chain.

Recognizing women's domestic help as work is also essential for increasing their socio-economic status within households and communities, and dismantling rigid gender stereotypes about women's and men's expected roles and responsibilities (e.g. men as breadwinners and women as exclusively responsible for household chores). This can, in turn, contribute to a renegotiation of unequal gender relations, both within the household and with respect to other value chain actors. Ultimately, gender-sensitive mapping is a first step in identifying the challenges that women and men face in interacting with other actors and accessing market opportunities. These challenges will be further investigated in the specific analysis of the GBCs, which is presented in Part II.

TOOLS FOR GENDER-SENSITIVE VALUE CHAIN MAPPING

1 Making a gender-sensitive value chain map (Agri-ProFocus, 2014)

This tool, included in the Agri-ProFocus publication, *Gender in value chains – Practical toolkit*, aims specifically at rendering women's work visible along the value chain. Through a series of simple steps, it is possible to obtain a graphic representation of the value chain that shows how women and men participate in each node and interact with other actors in the core and extended value chain (e.g. input or service providers, financial institutions and buyers).

The tool was developed as a participatory analytical tool to be applied in consultation with value chain actors and key informants (both women and men). It requires basic facilitation skills and materials (flipcharts, coloured cards, markers) and can be used to design the value chain map through various phases of group work. The mapping exercise can be structured into three main steps:

Step 1: Map the product flow and the value chain actors in the core value chain

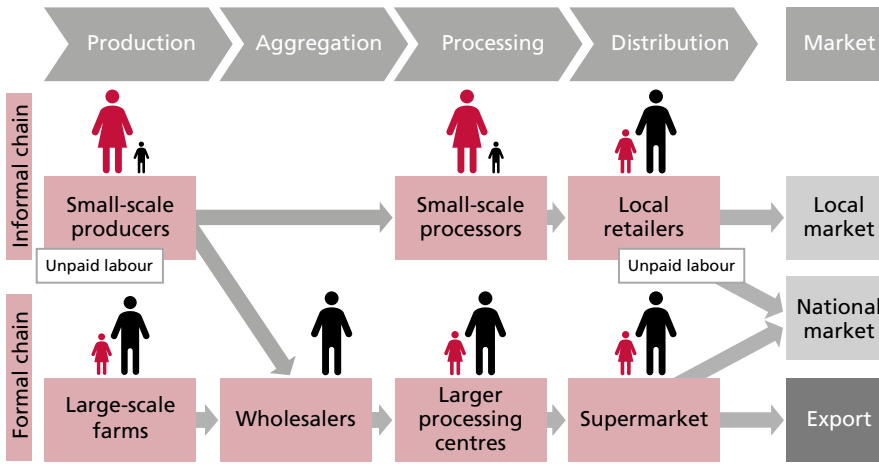
Participants in the mapping exercise are asked to:

1. Define the target area and the product/value chain to be mapped.
2. Identify the different value chain nodes, write each node on a card and put the cards on the board in a logical order (i.e. from production to consumption). Draw the links that connect all nodes (e.g. production, aggregation, processing and distribution).
3. On a different set of cards, list the different actors operating in the value chain. They can include small producers, large/industrial producers, small-scale/artisanal processing units, wholesalers and small retailers, etc.
4. Draw lines between actors to indicate how the product flows along the chain. What is the volume of product handled by each actor? Where is value addition taking place?
 - It is important to remind the participants to think about both the formal and informal value chain.
5. Identify the end market (e.g. local/export market).
6. Indicate the percentage/proportion of women and men for each actor/activity mapped. Identify the actors who contract hired labour and determine if the hired workers are men or women. Identify the businesses that are owned by women and men.
 - Differences can be highlighted using symbols of different colours and size.
 - Depending on the scope of the analysis, it may be worthwhile to further disaggregate the analysis, for example, by taking age into consideration. This helps to visualize whether the chain involves young people or provides new opportunities to engage them.
7. Highlight where women provide unpaid family labour, with little or no control over the income generated.

An example of how the value chain map could look like at the end of Step 1 is provided in Figure 2.

FIGURE 2

Gender-sensitive mapping: product flow and value chain actors



TOOLS FOR GENDER-SENSITIVE VALUE CHAIN MAPPING:

» Making a gender-sensitive value chain map

Step 2: Map the support services in the extended value chain (input providers, financial and non-financial services)

At this step, participants in the mapping exercise are asked to:

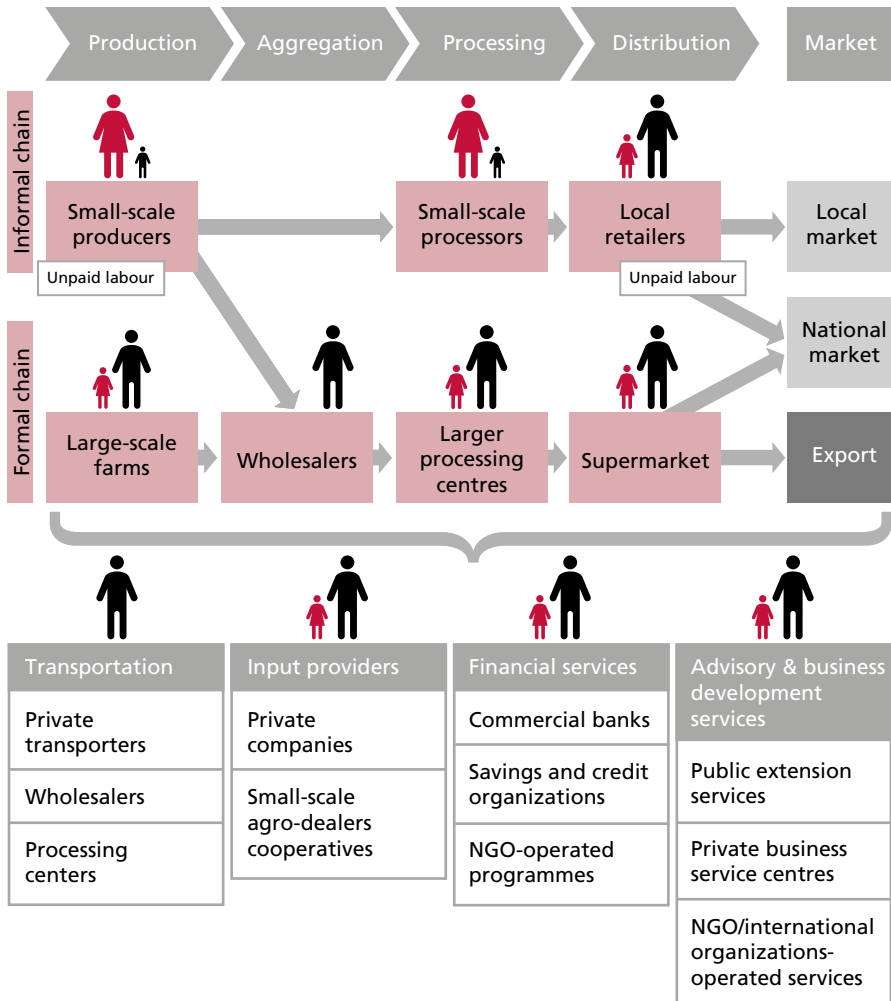
- On cards of different colours, list the support services available for the identified actors.
 - These can cover input and service providers, including extension, certification, financial and business development services. Also consider transport and market information as fundamental to value chain operations.
 - Investigate the availability of complementary services that might help with their household responsibilities (e.g. childcare services in the workplace, reproductive health services).
- On separate cards, identify the opportunities and constraints that women face in accessing and benefitting from these support services. Key questions to stimulate discussion and facilitate the analysis may include:
 - What percentage of women and men have access to these services? Indicate this on the card using different symbols/colours.
 - Do women face specific or additional challenges compared to men in accessing these services? If so, list them on separate cards (marking them with a ‘-’ sign).
 - Are services designed with women’s specific needs and interests in mind (e.g. household obligations, time constraints, limited mobility, lack of collateral)? Are there specific measures to reach them and respond to their needs? If so, list them on separate cards (marking them with a ‘+’ sign).

An example of how the value chain map could look like at the end of Step 2 is provided in Figure 3.

FIGURE 3

Gender-sensitive mapping: support services along the chain

Gender-sensitive value chain mapping



Step 3: Identify factors in the enabling environment that facilitate or hinder women's participation and benefits

At this step, participants in the mapping exercise are asked to:

1. Examine the broader environment and identify the factors that affect the role and position of women and men of different ages and socio-economic status in the value chain. These can include: legal frameworks or customary rights regarding the ownership of land and other assets; public policies on employment or rural finance; consumers trends; certification standards; infrastructure in rural areas (e.g. for communication or transportation); social norms on and expectations regarding the gender division of labour within the household; and stereotypes about women's and men's appropriate jobs and responsibilities.

Key questions to facilitate the analysis at this step include:

- Do women and men have equal access to productive resources and assets (e.g. land, livestock, equipment)? Do current policies and laws promote and protect women's rights and opportunities?
- Do social norms affect women's and men's participation in the labour market? Do they influence how labour is distributed along the chain and in the different nodes?
- How is labour distributed within the household? Do women's household responsibilities (e.g. childrearing, food preparation) affect women's or men's time and their capacity to engage in productive work?

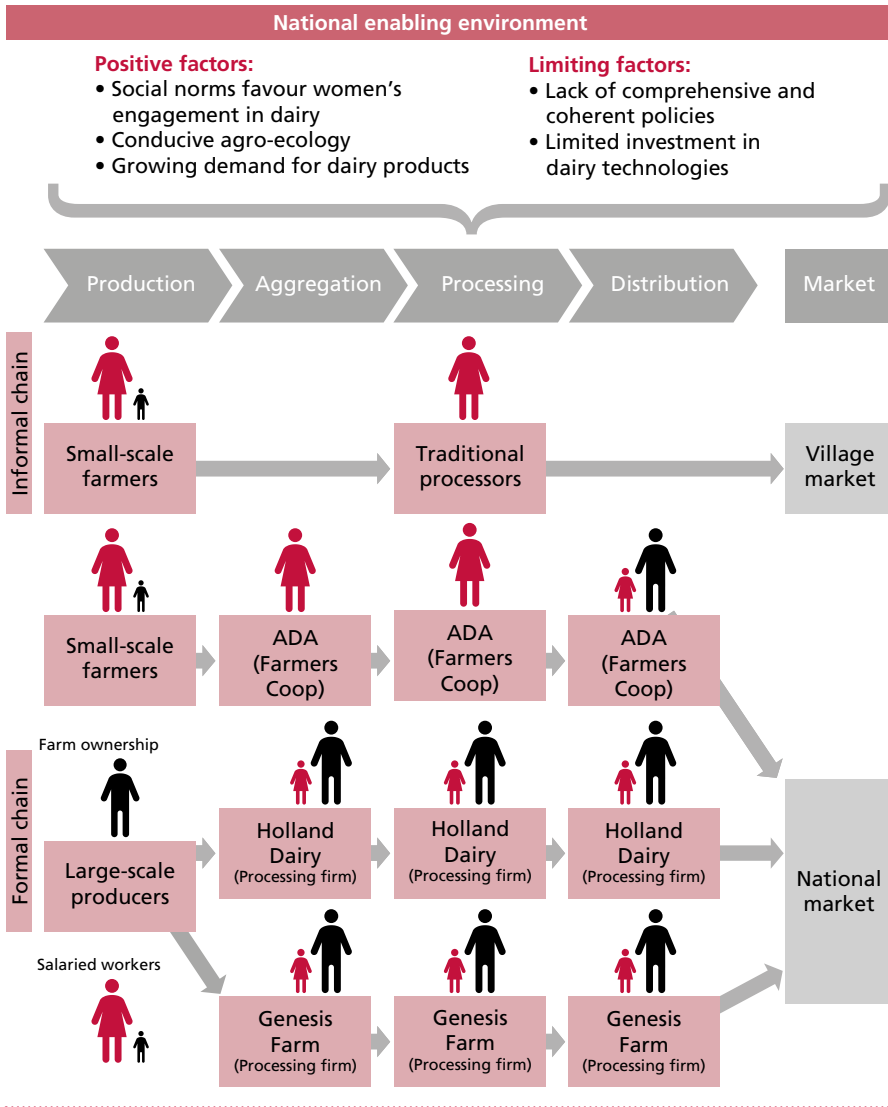
Information gathered through an assessment of the broader context (see Part 1.1, pp. 5-9) can be used in this final step of the value chain mapping, which aims to map the policy and legal environment, and clarify how prevailing social norms influence women and men's position along the chain.

The 'map' obtained through this exercise helps to visualize how the product flows along the chain and is handled by the various actors. It also helps to illuminate the roles women and men play at each step of this process. Once completed, it allows for the easy identification of the actors who are involved in the most profitable nodes of the chain and the actors who have more power to shape the dynamics of the value chain (e.g. influencing or determining the price). One of the main advantages of the tool is that, through a user-friendly process, **it makes immediately evident whether women are equally involved in all nodes of the chain or, whether they tend to be concentrated only in specific functions.** This can highlight whether there is vertical or horizontal occupational segregation along the chain. If this segregation exists, a deeper analysis of the chain is needed to understand its causes.

Gender-sensitive value chain mapping

FIGURE 4

Gender-sensitive mapping of the dairy value chain in East Shewa (Ethiopia)





CASE STUDY 2

A gender-sensitive mapping of the dairy value chain in East Shewa, Ethiopia

The gender-sensitive mapping of the dairy sector illustrated in Figure 4 was developed by local stakeholders and value chain actors during a workshop facilitated by FAO and Agri-ProFocus in Ethiopia. Applying the tool described in the previous paragraphs, participants analysed the dairy value chain through ‘gender lenses’ and mapped women’s and men’s participation in the different nodes and functions of the chain. Smallholder farmers mainly operate in the informal sector, so the analysis took both the formal and the informal chain into consideration. Symbols of different sizes and colours were used to highlight women’s and men’s involvement along the chain in terms of the labour force, the ownership of farms or businesses, wage levels, and membership in dairy cooperatives.

The mapping made it clear that women are largely represented at the production node, but also play a limited role in all other value chain functions, particularly in the formal chain. When discussing the reasons for this concentration at production level, participants identified some of the GBCs that affect the dairy value chain in East Shewa. The exercise revealed, for example, that while women represent the majority of dairy cooperative members, their decision-making power within the organizations remains weak because they rarely have access to leadership positions. In their assessment of the enabling environment, participants also highlighted how social norms and stereotypes continue to discriminate against women in regard to their access to assets, productive inputs and services. This discrimination limits women’s access to credit and business opportunities.

Source: FAO Programme Enabling women to benefit more equally from agrifood value chains (FMM GLP/103/ML)

ADDITIONAL RESOURCES ON GENDER-SENSITIVE VALUE CHAIN MAPPING

- » **Mayoux, L. & Mackie, G.** 2007. *Making the strongest links. A practical guide to mainstreaming gender analysis in value chain development.* Addis Ababa, ILO.
- » **Royal Tropical Institute (KIT), Agri-ProFocus & International Institute of Rural Reconstruction (IIRR).** 2012. *Challenging chains to change: Gender equity in agricultural value chain development.* Amsterdam, KIT Publishers, Royal Tropical Institute.

Links to these resources can be found in the reference list.

4 » Analysis of gender-based constraints



The identification of GBCs represents the core of a gender-sensitive value chain analysis. As discussed in the GSVC Framework, GBCs are restrictions on women's access to resources and opportunities resulting from gender-based discrimination (FAO, 2016a). These constraints play a key role in explaining why women are often unable to develop their full productive and entrepreneurial potential, and participate in agrifood value chains on an equal basis with men. In this regard, GBCs not only hinder women's economic empowerment, but also undermine the performance of the chain by generating inefficiencies and losses.

All value chain analyses seek to identify bottlenecks and constraints in order to select the most effective upgrading strategy. The investigation of GBCs does not aim to replace traditional tools and approaches for value chain analysis, but rather to complement them, so as to ensure that bottlenecks deriving from gender inequalities are not overlooked. **Interventions to eliminate GBCs lead to better functioning chains, both from an economic and social perspective.** The correct identification of GBCs is therefore an essential step in the selection of the most appropriate intervention strategy. Their identification provides an excellent opportunity to make progress in reaching objectives related to gender equality and value chain development in a synergistic manner.

TOOLS FOR IDENTIFICATION AND ANALYSIS OF GBCS

Matrix for activity mapping and identification of GBCs (Agri-ProFocus, 2014)

The Agri-ProFocus toolkit includes two tools for identifying and analysing GBCs. The first one, *Activity mapping and the identification of gender-based constraints* (illustrated in Table 3), assists practitioners in systematizing information on the gender division of labour and the constraints that women and men face in performing their tasks. In particular, it helps to organize information on:

- » the **actors** operating at each node of the chain;
- » the **activities** they perform at each node;
- » the **level of engagement** of both women and men in each of the activity; and
- » the **constraints** faced by women and men in performing their tasks.

Disaggregating this information by gender allows for the easy identification of the barriers and bottlenecks resulting from gender-based discrimination. The lack of adequate infrastructure limits smallholders' access to market and services in many rural settings. This common constraint, however, cannot be considered a GBC, as it does not result from discriminatory social norms or attitudes and affects both female and male producers. Women's unequal access to markets, on the other hand, is often caused or reinforced by gender-based discrimination. In many contexts, women face specific and additional mobility

TOOL FOR
IDENTIFICATION
AND ANALYSIS
OF GBCS:

» Matrix for
activity
mapping and
identification
of GBCs

and time constraints compared to their male counterparts: they do not have their own means of transportation, are often discouraged from travelling alone or expected to stay home to take care of children. These constraints, resulting from rigid gender roles and stereotypes, are typical examples of GBCs.

In the example presented in Case Study 3, the analysis focuses on the division of labour between women and men. However, it is always possible to include other categories (e.g. children, youth) to further disaggregate the information. For activities that involve both men and women, it is important to assess the gender that plays the most prominent role or is recognized as mostly responsible for a specific task (the two aspects might not always coincide).

Analysis of gender-based constraints



CASE STUDY 3

Constraints faced by women and men in the dairy value chain in Kenya

In 2015, FAO applied the *Activity mapping and the identification of gender-based constraints* tool for the identification of GBCs in the context of a gender-sensitive assessment of the formal and informal dairy value chain in three different districts in Kenya. A summary of the findings of the assessment are included in Table 3. The findings illustrate how the tool can be applied to collect and organize information on women's and men's roles at each node of the chain, and the constraints they face in performing their tasks. By disaggregating the information by gender, it becomes easier to identify GBCs and understand the specific and additional challenges associated with gender-based discrimination and inequality that women are confronted with in carrying out their work.

Source: Based on Katothya, 2017

TABLE 3
Constraints identified along the dairy value chain in Kenya, by gender

Activity	Who is mainly responsible for it?		Constraints faced in performing the task, by gender		Observations
	M	F	M	F	
Production: Small-scale farmers/producers					
Milking		Mainly women		<ul style="list-style-type: none"> ▪ No ownership of cattle ▪ Limited access to labour-saving technologies (e.g. milking machines, piped water) ▪ Excessive workload and time poverty (women are primarily responsible for household chores and child care) 	<ul style="list-style-type: none"> ▪ Women are primarily responsible for activities performed daily around the homestead ▪ Women are responsible for ensuring hygienic milking practices and detecting diseases. Access to animal health information is key ▪ Women are responsible for cattle, but only a few of them own cattle (mainly widows) and have the power to decide about selling them
Transportation and collection: Private transporters					
Transportation from farm to milk collection centre or traders	Male-dominated (youth)	Rarely (using donkey, carts or public transport)	<ul style="list-style-type: none"> ▪ Inadequate infrastructure ▪ Limited financial resources to expand business 	<ul style="list-style-type: none"> ▪ Social norms limit mobility ▪ Limited or no ownership of means of transportations (have to rely on public transport, which is very time-consuming and increases risks of waste and spoilage) ▪ Use of unauthorized containers (illegal and unsafe transport) due to lack of financial resources 	<ul style="list-style-type: none"> ▪ Transporters play a crucial role in linking women producers to markets, especially in remote rural areas ▪ Some milk transporters are also milk vendors, aggregating milk from several producers or traders and marketing it in other centres. Women are in a difficult position to negotiate prices





Analysis of gender-based constraints

Activity	Who is mainly responsible for it?		Constraints faced in performing the task, by gender		Observations
	M	F	M	F	
Transportation and collection: Dairy producers' organizations					
Milk collection and transportation using trucks owned by the milk collection centre	Male-dominated			<ul style="list-style-type: none"> Type of tasks and working hours are not appropriate for women (conflicting with household responsibilities and heavy physical work) 	
Trading (unprocessed milk): Milk traders, bars, shops and kiosks					
Small-scale trading (between 50–100; up to 500 litres per day)	Men dominate mobile trading	Women dominate in stationary trading in shopping centres	<ul style="list-style-type: none"> Limited entrepreneurial capacity Limited access to adequate and targeted financial products 	<ul style="list-style-type: none"> Limited mobility Limited ownership of means of transportations (have to rely on public transport) Limited access to or control over household resources to invest in expanding their business Poor access to support services (business development services) leads to limited entrepreneurial capacity Time poverty and double work burden (milk trade occurs at the peak of domestic chores – morning and evening) 	<ul style="list-style-type: none"> Milk traders realize a significant share of revenue per litre of milk traded: it is a profitable activity. There is potential for including more women In small-scale and homestead businesses, women act as managers even in men-owned family businesses Women represent 50 percent of milk distributors in Nairobi city and peri-urban areas (e.g. in Kiambu district where they can rely on more efficient public transport)
Processing: Processing plants					
	Male-dominated			<ul style="list-style-type: none"> Heavy physical work, in the field and at inconvenient hours 	<ul style="list-style-type: none"> There are no gender policies at the company level Women could work in laboratories or other kind of services provided by processing plants (administration, clerks)

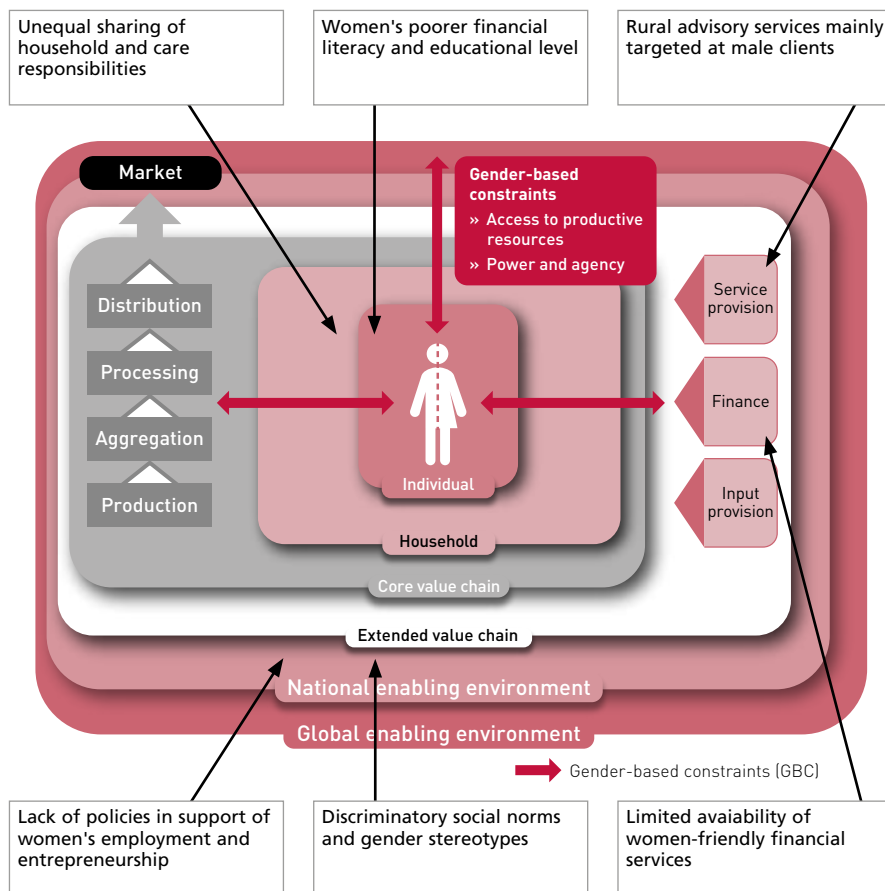
The second tool developed by Agri-ProFocus (presented in Table 4) is helpful to further detail the analysis of the GBCs identified along the chain. In particular, the tool assists practitioners in investigating:

- » the **underlying causes** of each constraint;
- » their **consequences** on the value chain; and
- » potential **actions** to address them.

As already mentioned, identifying the underlying causes of GBCs is essential to address them in a sustainable way, and avoid treating only the symptoms of the problem. At this stage of analysis, it is essential to recall the underlying causes of a GBC can be found at any of the levels addressed by the GSVC Framework: from the enabling environment (e.g. discriminatory laws; gender-

FIGURE 5

Examples of GBCs at different levels of the GSVC Framework



Analysis of gender-based constraints

blind policies that fail to address gender-based discrimination in access to agricultural services) to the household and individual level (e.g. the unequal division of labour within the household that limits women's time and opportunities to engage in paid work). Exploring where these underlying causes lie is also critical to understand at which level it is more strategic or convenient to intervene to eliminate a specific constraint.

In practice, the exercise is complicated by the fact that the same underlying cause can lead to different GBCs. Women's lack of property rights over land and other agricultural assets, for example, is both a GBC in itself and a main factor that shapes other conditions of inequality (women's limited access to financial services due to lack of collateral; women's limited participation in producer organizations when land ownership is among the membership criteria). On the other hand, there are other situations in which a GBC has multiple underlying causes. Women's work burden, for example, often originates from many concurring factors, including the unequal distribution of responsibilities within the household and women's limited access to labour-saving technologies and practices. Even if cumbersome, the exercise of identifying root causes and causal relationships among GBCs is extremely important in the project design phase. It **identifies where the main constraint lie and determines particularly urgent or strategic constraints that the value chain intervention might address.**

The tool also helps practitioners to reflect on the implications of each GBC and assess its impacts on the performance of the value chain, and women's and men's opportunities to participate in and benefit from the value chain. As a last step, the analysis leads to the identification of possible actions to tackle the identified problems, as illustrated in Case Study 4 presented below.



CASE STUDY 4

Investigating causes and implications of GBCs in the dairy value chain in Ethiopia

In 2016, FAO carried out a dairy value chain assessment in the Ethiopian region of Oromia. The study shed light on the specific and additional challenges women face in performing their economic activities along the dairy value chain, both in the formal and informal sector. The table below presents an overview of the constraints identified by the assessment, which used the Agri-ProFocus tool. It also notes the underlying causes of these constraints and their implications on the value chain, and provides a preliminary list of possible actions to address these constraints.

Source: Based on Herego, 2017

TABLE 4
Analysis of GBCs in the dairy value chain in Oromia, Ethiopia

Activity per node	Constraints faced by women	Cause/factors leading to GBCs	Consequences on the value chain	Actions to address GBCs
Production				
Feeding	<ul style="list-style-type: none"> ▪ Limited access to feed suppliers and lack of information regarding cattle health and management practices ▪ Limited access to improved feeds and land to grow fodder 	<ul style="list-style-type: none"> ▪ Service and input providers fail to recognize women's role as farmers and producers, and target them with adequate services (e.g. training sessions are often provided at a time and location that are not compatible with women's household responsibilities) ▪ Extension officers and input suppliers are mainly men. Interaction with women is difficult due to prevailing cultural norms ▪ Limited mobility and time poverty prevent women from seeking advice and support from service and input providers ▪ High cost of feed (affecting particularly female-headed households) 	<ul style="list-style-type: none"> ▪ Lower productivity due to lower quality of feed and milking practices ▪ Lower marketability of the product 	<ul style="list-style-type: none"> ▪ Enhance the capacities of service providers to reach out to and target women producers with adequate services on animal health and management ▪ Strengthen women's participation in cooperatives and producer groups as a way to facilitate their interaction with feed suppliers



Analysis of gender-based constraints

Activity per node	Constraints faced by women	Cause/factors leading to GBCs	Consequences on the value chain	Actions to address GBCs
Milking	<ul style="list-style-type: none"> Lack of knowledge of milking practices, hygiene and cattle management Lack of access to technologies and equipment 	<ul style="list-style-type: none"> Poor participation in training sessions and demonstrations due to limited time or mobility Limited or ineffective interaction with extension officers due to prevailing social norms The belief that women can do all the work manually or will not be able to use technologies Limited control over household resources and financial decisions prevent women from investing in technology for a typical 'women's task' 	<ul style="list-style-type: none"> Lower productivity levels Food loss: milk can get spoiled or wasted because of inadequate hygienic conditions or use of unsafe containers Lower marketability of the product Lower returns to producers Lower supplies to processors 	<ul style="list-style-type: none"> Enhance capacities of service providers to operate in a gender-sensitive manner Organize training sessions specifically targeting women (e.g. engaging women as trainers) at the community level to facilitate their access to and uptake of technologies, including labour-saving technologies Engage with household members to foster joint financial decision-making
Aggregation				
Transportation and submission of milk to collection centres	<ul style="list-style-type: none"> Limited access to collection points Scarce knowledge of food safety and quality control issues 	<ul style="list-style-type: none"> Limited mobility due to prevailing social norms as well as lack of infrastructure to connect farms in remote rural areas Limited availability of means of transportation Limited access to information and training related to food quality standards 	<ul style="list-style-type: none"> Low quality and quantity of milk supplied Higher levels of food loss and waste Lower returns to producers: women are more vulnerable to collectors (mainly men) who can use food safety and quality issues to reject or pay less the milk supplied by women 	<ul style="list-style-type: none"> Strengthen women's participation and voice in cooperatives or producer organizations already playing an aggregating function Improve women's access to food safety and quality control issues through targeted training Improve women's negotiation skills to strengthen their position vis-à-vis male staff in collection centres

Activity per node	Constraints faced by women	Cause/factors leading to GBCs	Consequences on the value chain	Actions to address GBCs
Processing				
Home-based production of cheese and butter	<ul style="list-style-type: none"> No access to technical training on processing techniques, food safety and quality control Limited access to market information (e.g. prices, consumers' preferences) Limited access to financial resources to invest in equipment and expanding business 	<ul style="list-style-type: none"> Lack of recognition: the activity is mostly performed as part of women's traditional role in food processing and preparation at the household level No access to gender-sensitive business development services Limited access to formal or semi-formal financial services 	<ul style="list-style-type: none"> Poor quality of processed products (often using rejected or spoiled milk) available in the local market Lower returns for processors 	<ul style="list-style-type: none"> Enhance the capacity of business development services to serve women-led enterprises (including micro and small-sized enterprises). Increase women's access to information and communication technology so as to improve their access to market information and their relationship with suppliers and clients Facilitate women's access to tailored financial services and products that can respond to their entrepreneurial needs Engage with household members to foster joint financial decision-making and promote family businesses



Analysis of gender-based constraints



Activity per node	Constraints faced by women	Cause/factors leading to GBCs	Consequences on the value chain	Actions to address GBCs
Retailers				
Small-scale retailers	<ul style="list-style-type: none"> Limited access to market information Limited access to financial resources to invest in expanding business Limited managerial capacities 	<ul style="list-style-type: none"> Limited mobility: due to prevailing norms, women mainly run shops and businesses in the homestead or in the proximity of the household Low level of income and/ or lack of collateral to access credit and other financial products Limited or no access to business development services that can provide coaching and mentoring 	<ul style="list-style-type: none"> Poor quality and quantity of marketed products Low returns for processors and suppliers 	<ul style="list-style-type: none"> Facilitate women's access to credit and other financial services Enhance the capacity of business development services to serve women-led enterprises (including micro and small-sized) Increase women's access to information and communication technology so as to improve their access to market information and their relationship with suppliers and clients Engage with household members to foster joint financial decision-making

ADDITIONAL RESOURCES ON THE ANALYSIS OF GBCs

- » **Herego, E.** 2017. *Gender assessment of dairy value chains: evidence from Ethiopia*. Rome, FAO.
- » **Katothya, G.** 2017. *Gender assessment of dairy value chains: evidence from Kenya*. Rome, FAO.
- » **Senders, A., Motz, M., Lentink, A., Vanderschaeghe, M. & Terrillon, J.** 2014. *Coffee toolkit, sustainable coffee as a family business, approaches and tools to include women and youth*. Hivos.
- » **Umuzigambeho, J.F.** 2017. *Gender assessment of dairy value chains: evidence from Rwanda*. Rome, FAO.

Links to these resources can be found in the reference list.

P A R T 2

Actions for
addressing GBCs in
value chain
interventions



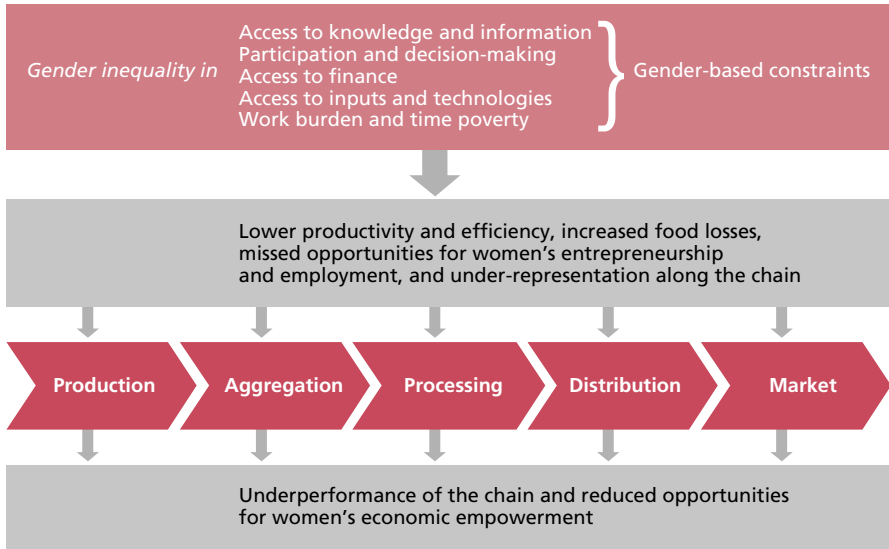
Once GBCs have been identified and analysed, it is essential that actions to address them are integrated in the value chain intervention strategy. Part I of these guidelines, and the publication describing the FAO GSVC Framework (FAO, 2016a), describe at length how overlooking GBCs risks compromising the opportunities for value chain development and perpetuating or even exacerbating gender inequalities. Implementing actions aimed at removing GBCs provides excellent opportunities create synergy in efforts to reach objectives for value chain development and gender equality.

This second part of the guidelines provides an overview of the most common GBCs that practitioners are likely to encounter when analysing agrifood value chains through a gender-sensitive lens. After providing a succinct description of the issue at stake, its underlying causes and implications, the guidelines explore some possible entry points to address the identified constraint, based on FAO's and other partners' experience. In particular, next sections will focus on the following GBCs:

- » **Limited access to knowledge, information and training**
- » **Unequal participation, leadership and decision-making**
- » **Limited access to financial services**
- » **Limited access to inputs and technologies**
- » **Work burden and time poverty**

These GBCs are not specific to one particular node of value chain node; they affect women in different roles and capacities throughout the chain (Figure 6). For example, unequal access to knowledge, information and training undermines women's productivity as farmers (production node), their efficiency as processors (processing node) and their competitiveness as retailers (distribution node). For this reason, the second part of the guidelines is organized by specific GBCs, not by particular nodes of the value chain. Nevertheless, examples and case studies illustrating how the GBC affects different functions and actors along the value chain are provided throughout the following sections.

FIGURE 6

GBCs and their impact along the value chain

To assist practitioners in integrating gender-sensitive solutions in the formulation and implementation of value chain interventions, these guidelines provide concrete examples of actions and approaches that have proved successful in overcoming the above mentioned GBCs. The actions suggested in each section are by no means exhaustive. GBCs are multi-faceted and extremely context-specific. Strategies to address them will always have to be formulated based on an analysis of the local context and in consultation with relevant stakeholders. There is no 'one-size-fits-all' solution to gender inequalities.

As discussed when presenting the tools for gender-sensitive analysis in Part I, GBCs can emerge and have an impact on all the levels described in the GSVC Framework, from the individual and household level to the enabling environment. Addressing gender inequalities effectively may require intervening at all levels using synergistic approaches. The prioritization of actions and strategies will depend on the time and resources available for their implementation, and the overall objectives of the intervention. These guidelines mainly focus on actions to be implemented at the micro level (communities and households) and the meso level (service providers and rural institutions) without addressing explicitly interventions at the macro level (policy and legal frameworks).



BOX 4

Access to land and productive assets

Unequal access to productive assets, such as land, water and livestock, is clearly a key constraint to women's engagement in agrifood value chain and limits the benefits women can accrue from their participation in the value chain. Women's ownership of land, for example, remains relatively low in many regions of the world, as both customary and private property regimes tend to favour men's land holdings (FAO, 2011a). Control over land is often a precondition for accessing inputs, participating in producer organizations and obtaining contract farming opportunities. Consequently, a lack of formal ownership can have significant implications on women's participation in agrifood value chains.

These guidelines do not address the unequal access to land and other productive assets as a separate category of GBC because value chain projects and programmes are often not in the position to address issues related to gender-blind or discriminatory land tenure. Ensuring women's equal land ownership rights requires carrying out specific interventions at the policy and legal framework level, lobbying for reforms, raising awareness and capacities of decision-makers, and advocating for the implementation of international and national policy instruments promoting women's rights to land, such as the Convention on the Elimination of Discrimination against Women (CEDAW) or the Voluntary Guidelines on the Responsible Governance of Tenure of Lands, Fisheries and Forests.

Gender-sensitive value chain interventions can improve women's control over household land and other productive resources by promoting a vision of the 'family as a business', advocating for joint land titling between husband and wife, or fostering more equal decision-making on the use of land and other household assets. In some cases, interventions may foresee the distribution of specific productive assets, such as livestock. However, this measure is more commonly implemented by national governments as part of rural development and poverty reduction strategies and programmes, and less frequently by value chain interventions. In general, the added value created by the development of agrifood value chains does not accrue only to smallholder farmers or producers, but also to entrepreneurs and wage workers in other businesses associated with different nodes of the chain (including the provision of complementary services). For smallholder farmers, especially subsistence farmers and the landless rural poor, who lack secure access to agricultural assets, the shift from production to a different node of the value chain may represent an effective and sustainable pathway out of poverty.

1 » Limited access to information,
knowledge and training



WHAT IS THE ISSUE AT STAKE?

Unequal access to information, knowledge and technical know-how is a key constraint to women's productivity and efficiency. Inequality in this area largely explains why women tend to remain concentrated in the low-skilled and least profitable nodes of many agrifood value chains. Trading, for example, requires systematic access to market prices and knowledge of buyers, which most women do not have because they have traditionally been confined to activities in the homestead. Men on the other hand, engage in business activities, such as bulking, marketing and trading of agricultural products. Women producers are often susceptible to severe exploitation by commercial intermediaries and buyers, because they sell at the farm gate and have limited exposure to market information.

There are multiple reasons for the persistence of this gender gap. They can be found at all levels addressed by the GSVC Framework. Barriers preventing women's access to timely information, technical training and skills enhancement opportunities often originate from the modalities through which support services are provided along the value chain. Rural women continue to be largely excluded from the provision of extension and rural advisory services, which are a key source of information on new agricultural technologies and practices. Since their contribution to agrifood value chains often goes unrecognized, women continue to be significantly underserved by both public and private providers who lack the capacity to target them effectively (Petrics *et al.*, 2015; FAO, 2011a). Similarly, rural women are rarely perceived as 'entrepreneurs' (or their entrepreneurial potential is underestimated) and therefore business development services are rarely attuned to their specific needs and interests.

As a result, women mostly receive second-hand information from informal networks rather than from expert providers. Women's uptake of improved practices, technologies and business skills remains lower than their male counterparts (International Finance Corporation, 2016; FAO, 2011a). In rural areas, there is still a wide gender divide with respect to the ownership and use of information and communication technologies (ICTs). These technologies have great potential to support market inclusion and business development, for example, by disseminating price-related information or facilitating access to financial resources (e.g. mobile payments, online banking). Without adequate access to timely information, innovative practices and specialized know-how, rural women are often unable to increase their production, expand their business activities and gain sustainable access to markets.

On the demand side (individual and household level), women's lower levels of education are a key barrier to specialized and technical training. Despite rapid progress in recent decades, education remains an area in which gender differences are significant and widespread across regions, particularly in rural areas and for agricultural research, science and technology. Household and caregiving responsibilities also pose major limitations on women's time and mobility. These responsibilities can prevent women from accessing services

or participating in training and demonstrations, especially if these learning opportunities are not provided close to the home. Restrictive socio-cultural norms can make it difficult for women to travel or interact with male officers, which can limit their opportunities to receive advice from professional staff. Similarly, women's limited participation and decision-making roles (discussed in the previous section) in producer organizations also reduces their chances to interact effectively with support services.

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO INFORMATION, KNOWLEDGE AND TRAINING?

+ Strengthen the capacities of rural advisory services to operate in a gender-sensitive manner

According to a 1988-1989 FAO survey covering 97 countries, only 5 percent of women received extension services. More recent global data are not available, but evidence from specific countries suggests that the situation has not significantly improved. For example, in Ethiopia only 20 percent of extension services reach women; in India, it is only 18 percent; and in Ghana, only 2 percent (Manfre *et al.*, 2013).

The operational modalities of service providers in the extended value chain are rarely attuned to women's specific needs, and this contributes to perpetuating this gender gap. Strengthening their capacities to reach out to rural women and operate in a gender-sensitive manner is essential to facilitate women's access to the technical information, knowledge and practices that they need to make their work more efficient and profitable along the chain. FAO defines rural advisory services (RAS) as "all the different activities that provide information and advisory services needed and demanded by farmers and other actors in agro-food systems" (Petrics *et al.*, 2015). This definition is useful because it recognizes the multiplicity of actors involved in providing advisory services at the country level, including public, private, civil society and farmer organizations, with which practitioners might engage during the implementation of a value chain intervention. In this regard, value chain mapping, aimed at identifying, among other things, the support services along the chain, can be a very helpful step to identify the actors who might be more suitable implementing partners.

What efforts can be made to support RAS providers to enhance their capacities to operate in a more gender-sensitive way? Table 5 summarizes the key actions that have been identified by FAO, based on an extensive review of the literature and documented good practices (Petrics *et al.*, 2015).

Limited access to information, knowledge and training

TABLE 5

Entry points to enhance the gender-sensitivity of rural advisory services

Ensure that the service provider explicitly recognizes women as clients	<p>Since women's work in agriculture often remains unrecognized or underestimated, RAS providers often fail to recognize them as legitimate clients and target them effectively. Raising the awareness of RAS managers and agents about women's contribution and the constraints they face in agrifood value chains is key to promoting a shift towards a more inclusive system of service provision.</p> <p>Assisting the provider in developing a gender policy or strategy can help to foster a more supportive organizational environment and establish more effective and gender-sensitive operational modalities.</p>
Eliminate explicitly and implicitly discriminatory selection criteria	<p>Access to services is often conditional upon specific criteria that women might not be able to meet, such as land ownership, minimum income and productivity levels. Although not explicitly discriminatory, these criteria de facto exclude women from the RAS clientele.</p> <p>Assessing selection criteria from a specific gender perspective and eliminating those that are inherently gender-biased is also critical to facilitate women's access to and use of RAS.</p>
Build individual staff capacities to address GBCs	<p>Strengthening the capacities of RAS staff is key to improving the quality of services provided to rural women. Particular attention should be devoted to building the capacities of staff operating at the decentralized level and interacting directly with households, communities and rural organizations (e.g. cooperatives, farmer groups).</p> <p>Training RAS providers on tools and approaches for gender-sensitive value chain analysis (such as those presented in Part I of these Guidelines) can help them to gain a better understanding of the constraints (including GBCs) affecting the value chain node/actor they serve, and thus to sharpen the focus of the advice provided to their clients (e.g. by including business skills training as part of standard curricula). Building their facilitation skills and knowledge of participatory approaches for analysis and service delivery also helps to improve the ability of extension officers to interact more effectively with female clients.</p>
Increase the number of female staff within the organization	<p>According to FAO, only 15 percent of extension agents worldwide are women, mainly due to persisting institutional biases and low number of female students in agricultural degrees (FAO, 2011a). The lack of female extension officers is a major constraint to accessing professional advice in social contexts where women are not allowed or are unwilling to meet with men from outside the family nucleus. Increasing the number of female staff and providing them with equal opportunities for career development can be an effective measure to facilitate rural women's access to RAS while promoting gender parity within the organization/institution providing the services.</p>

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO INFORMATION, KNOWLEDGE AND TRAINING?

» Strengthen the capacities of rural advisory services to operate in a gender-sensitive manner

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Limited access to information, knowledge and training

Adapt content and delivery modalities to women's specific needs and constraints	<p>To enhance women's productivity and efficiency, it is critical that the information, knowledge and practices disseminated by RAS agents are relevant to the tasks or activities they perform along the value chain, which often differ from those performed by their male counterparts. Conducting a participatory needs assessment involving both women and men is an excellent starting point to tailor service provision according to the actual needs and capacities of both target groups.</p> <p>Delivery modalities can play a crucial role in facilitating women's access to and effective use of RAS. Women's low education levels, for instance, often inhibit their ability to fully comprehend and retain the information provided through standardized training approaches. Different solutions can be explored to convey information in ways that are suitable to different education levels, for example by privileging video and audio communication tools.</p> <p>To overcome women's frequent time and mobility constraints, providers can organize training sessions and demonstrations directly on women's plots or close by. In many cases, community-based or peer-to-peer approaches have proved more effective in engaging rural women (for an example of community-based service provision, see Case Study 6).</p> <p>Arranging on-site childcare or other community services (e.g. reproductive health services, water infrastructure) is also effective in facilitating women's participation in courses and training while easing their work burden. Adopting household approaches and methodologies can help ensure that both men and women are targeted at the same time while also providing opportunities to question unequal gender dynamics within the household. For more information on household methodologies, see Section 2 on unequal participation, leadership and decision-making.</p>
Ensure that technology and input provision responds to women's productive roles	<p>A participatory needs assessment can also help the provider to understand what inputs, practices and technologies better meet women's productive role and needs. These might include labour-saving technologies that are also women-friendly (e.g. lighter or smaller agricultural tools) or more affordable commercial solutions (e.g. smaller packages of inputs) to overcome women's limited access to rural finance. In this regard, it would be important to sensitize providers on work burden and time poverty issues, offer them practical tools for carrying out rapid time and labour use assessments, and inform them on available women-friendly labour-saving technologies and practices.</p>



BOX 5

Assessing the gender-sensitivity of RAS

An in-depth analysis of the capacities of the RAS providers might be necessary to prioritize the actions listed in Table 3 and identify the most appropriate strategy of intervention with the service provider. A helpful tool for this kind of analysis is the Gender and Rural Advisory Services Assessment Tool, recently finalized by FAO after being piloted in several countries. Structured around seven key questions, the tool helps practitioners to assess individual staff capacities to deliver services in a gender-sensitive manner, the organizational culture and operational modalities of the service provider, and the broader context (policy and legal framework, socio-cultural norms) in which it operates. Applicable to both external evaluations and internal self-assessments, this tool helps to identify gaps and good practices worth consolidating. The information collected through the assessment provides an excellent basis to develop tailored capacity development programmes and implement some of the actions suggested in Table 5.

The Coffee Toolkit, developed jointly by the Sustainable Coffee Programme, Hivos and Agri-ProFocus, includes another useful tool for carrying out participatory assessments of service provision from the users' perspective. The example provided in the Toolkit refers specifically to coffee producers, but can be easily adapted for different value chains.

Source: FAO, 2017c; Senders et al., 2014



CASE STUDY 5

Strengthening the capacities of public service providers in Azerbaijan and Turkey

Between 2014 and 2015, in Azerbaijan and Turkey, FAO supported a comprehensive training of trainers for public extension officers and staff from relevant ministries. The training, which was based on the findings of an in-depth assessment carried out in six provinces, was intended to strengthen staff capacities to design and deliver RAS services in a more gender-sensitive way. Participatory approaches and practical exercises were used to train participants on key gender concepts and raise their awareness about the specific constraints affecting women in the agriculture sector. During the training, participants also had the opportunity to learn and practice new training methods and approaches. Some trainees were able to immediately apply these methodologies by participating in training activities promoting entrepreneurship, which were specifically targeted to rural women. In working with these beneficiaries during the training activities, extension staff realized the importance of carrying out needs assessments that engage both with women and men, since needs and interests can differ between these two populations groups and may require different training modalities.

Source: FAO, 2016c



CASE STUDY 6

**Community-based service provision:
the FAO Farmer Field School approach**

Farmer Field Schools (FFSs) represent an effective participatory approach for strengthening community capacity to enhance agricultural production and improve livelihoods. Initiated by FAO more than 25 years ago in Asia as an alternative to the typically top-down approaches used in the provision of extension services, the FFS approach has now expanded to more than 90 countries in all regions. FFSs are an innovation on traditional RAS provision since they represent a forum for exchanging experiences in familiar contexts, learning by doing, and experimenting with new practices guided by trained facilitators. Evidence shows that this type of peer-to-peer and community-based modality for delivering services contributes significantly not only to strengthening the technical skills and capacities of farmers, but also to transforming community and intra-household dynamics, including those that affect gender equality and women's empowerment. A recent review of experiences in Jordan and Tunisia outlined how participation in FFSs (both in mixed groups and women-only groups) helped women gain self-confidence and increased their recognition by the community. It also provided opportunities for networking among women farmers, which led in some cases to the creation of formal or informal organizations

Source: FAO Global Farmer Field School Platform.
Available at <http://www.fao.org/farmer-field-schools/en/>

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ADDITIONAL RESOURCES ON RURAL ADVISORY SERVICES

- » **Chipeta, S.** 2013. *Gender equality in rural advisory services*. GFRAS Brief No. 2. Lindau, Switzerland. The Global Forum for Rural Advisory Services (GFRAS).
- » **FAO.** 2017b. *Pluralistic Service Systems. Market-oriented services for reducing rural poverty. Conceptual framework*. Rome.
- » **FAO.** 2018. *Gender and food loss in sustainable food value chains – A guiding note*. Rome.
- » **Franzel, S.** 2015. *Rural Advisory Services: What works? A synthesis on innovative approaches for benefiting and empowering farmers*. Nairobi, World Agroforestry Centre (ICRAF).
- » **Mbo 'o-Tchouawou, M. & Colverson, K.** 2014. *Increasing access to agricultural extension and advisory services: How effective are new approaches in reaching women farmers in rural areas?* Addis Ababa, ILRI.
- » **Sulaiman R. & Blum, M.** 2016. *Tailoring rural advisory services for family farms*. Rome, FAO and GFRAS.

Links to these resources can be found in the reference list.

+ Enhance the provision of gender-sensitive business development services

Business development services (BDS) are defined as the “wide range of non-financial services provided by public or private, local or international, non-profit or commercial suppliers to micro, small and medium-sized enterprises (MSMEs) in the domestic and export- oriented markets” (World Bank, n.d.). They play a fundamental role in supporting the incubation and growth of MSMEs in developing countries. However, their capacities to target women-led enterprises, especially in rural areas, are often inadequate and underdeveloped. This poses major limitations to the expansion and consolidation of women-led businesses in any given node of the value chain. As a result women-owned businesses often remain smaller, less competitive and less profitable than businesses owned by male entrepreneurs.

Strengthening the capacities of BDS providers to operate in a gender-sensitive manner is critical for increasing women’s access to the information, skills and knowledge they need to establish and run a successful agribusiness. In contexts in which BDS are absent, the value chain intervention could also envisage establishing them, for example, by expanding the capacities of organizations and networks that are active along the value chain. Table 6 summarizes some key recommendations to consider when working to enhance the capacities of BDS providers to respond to women entrepreneur’s needs and interests. The list is based on recommendations and good practices identified by Associazione italiana donne per lo sviluppo (AIDOS, Italian Association of Women for Development) for promoting women-led enterprises in developing countries (Lustrati, Cirillo and Sommacal, 2012).

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WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN’S ACCESS TO INFORMATION, KNOWLEDGE AND TRAINING?

» Enhance the provision of gender-sensitive business development services

TABLE 6

Enhancing the gender-sensitivity of business development services: suitable strategies and entry points

Build service providers' capacities to target small-scale female entrepreneurs	<p>As discussed for RAS, an in-depth assessment of capacities might be helpful to identify areas that need improvement from a gender perspective. Aspects that can be considered part of this assessment may include: the existence of a specific gender policy or strategy guiding the work of the organization/institution providing BDS; the gender balance in the staff; the presence of a gender officer or a specific team working on gender equality; and the availability of a client satisfaction mechanism that considers women's views and opinions. This type of gender audit works best when the staff of the service provider organization is proactively involved as part of a self-assessment exercise.</p> <p>Based on the identified needs, tailored gender training can be designed and delivered to enhance organizational and individual capacity to work on gender-related issues.</p>
Adopt innovative strategies for service provision to respond to women's specific constraints	<p>The development and delivery of BDS must always take into account that women, at different ages, may have different roles and responsibilities to reconcile with their work (e.g. caring for children or the elderly). Time, mobility and literacy constraints may pose additional challenges. To respond to these needs, innovative strategies can be adopted by working on curricula and delivery modalities. Experiences from the field show that, particularly in rural contexts, both potential and existing female entrepreneurs often lack market exposure and awareness about market opportunities. They also have limited or no skills related to accounting, financial management and business planning. BDS providers should therefore develop curricula that address these needs in a simple, but effective way. Participatory and interactive approaches, using examples from their daily life, may prove particularly effective in engaging clients with lower levels of formal education and limited experience. For instance, AIDOS has introduced interactive theatre sketches in its business training curricula, as a way to favour exposure to real life business situations and facilitate the retention of specific information and concepts. The 'colour accounting' technique was also promoted to train women with low numeracy skills on accounting and financial planning. Lessons learned from field interventions demonstrate that peer-to-peer mentorship and coaching for small-scale and rural entrepreneurs effectively complements formal training and can be even a substitute for it.</p> <p>Continuity of support and the availability of permanent or regular, field-based business advisory services is important to ensure timely support throughout the various phases of the business life cycle and avoid business failure. The establishment of business incubators or business service centres near the business or household location may provide a type of support that is flexible, continuing and highly customized. This approach is conducive to mutual accountability between service provider and receivers, and allows for deeper sensitization at the community and household levels (see Case Study 7 on AIDOS's experience with business incubators).</p>

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<p>Enhance capacities to target female entrepreneurs and look for potential ones</p>	<p>Adopting appropriate targeting criteria is key to ensuring that women with the suitable attitude, skills, resources and business ideas are supported. Indeed, it is not entrepreneurial aspirations that drive many women to become self-employed entrepreneurs in micro and small-scale enterprises, but rather the limited opportunities available to them in the labour market. Addressing high-potential entrepreneurs (both start-up and consolidated) may lead to quicker results and create role models in the community. An accurate assessment of the available resources and skills in relation to the market demands and opportunities may encourage beneficiaries to move beyond the typical female-dominated, low-productivity and low-tech enterprises, into more productive, innovative and profitable sectors of economy that have the potential for growth. One of the key thrusts of AIDOS' approach is the introduction of product development and design as part of the training curricula as a way to promote value-added, innovative and unique products and services that can compete in the market despite the low productivity levels that are typical of women-led, micro start-ups.</p>
<p>Ensure that training programmes target women's self-esteem and self-confidence</p>	<p>In many contexts, prevailing socio-cultural norms do not encourage women's leadership, risk-taking attitude and autonomous decision-making. Strengthening the capacities of BDS providers to integrate soft skills and life skills in technical and managerial training can make a difference in nurturing female entrepreneurship. BDS can also play an important role in informing and sensitizing the household and community at large, and men in particular, to promote local acceptance of women-led enterprises and family businesses.</p>
<p>Facilitate networking opportunities among women entrepreneurs</p>	<p>Networks play an important role in helping entrepreneurs gain advice, form partnerships to access markets, secure financing and adopt more efficient marketing and procurement strategies. However, networks used by female entrepreneurs tend to be much smaller and more informal than those used by male entrepreneurs. BDS can contribute significantly to promoting women's participation in existing networks and create women-only networks, which strengthen horizontal linkages along the value chain.</p>
<p>Foster synergies with other organizations to favour service integration and referral</p>	<p>BDS usually refer to a range of training, advisory and counselling services, which are mainly non-financial. Accordingly, providers do not issue loans or financial services and products directly. They can, however, facilitate women's access to suitable forms of micro-finance and/or rural finance depending on the type of enterprise (see Section 3 on access to financial services.) BDS providers can also link women to external employment centres, facilitating job opportunities for those who are not ready or willing to engage in self-employment.</p> <p>BDS providers may also promote women's access to other complementary services, such as reproductive health care, legal advisory services and childcare centres. This type of referral plays a critical role in the empowerment process of women, allowing them to gain more control over their reproductive life, find resources to organize their productive time more efficiently or receive adequate support and counselling to face situations of harassment and gender-based violence.</p>

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CASE STUDY 7

A Business Service Centre within a cooperative: the experience of the Lessos Dairy Farmers' Cooperative in Kenya

In Kenya, within the context of the programme *'Enabling women to benefit more equally from agrifood value chains'*, FAO supported the establishment of a Business Service Centre within the Lessos Dairy Farmers' Cooperative Society in Nandi, the country's leading dairy producing county. This new, but already self-sustaining unit of the Lessos Dairy Farmers' Cooperative offers a wide range of training and counselling services for the promotion of business-oriented dairy farming and the incubation of value-adding (e.g. for milk processing and marketing) and service-based enterprises. The portfolio of services provided in 2017 by the Centre included:

- » training on enterprise development, business planning and farming as a business;
- » business exposure through exhibitions, field visits and demonstrations;
- » support in business registration and income tax payment; and
- » referral to 16 external service providers to enhance users' access to training, labour-saving technologies, quality inputs and social services (such as reproductive health services and legal counselling).

Coordinated by a local dairy farmer, the Centre operates in a gender-sensitive manner and through a household-oriented approach. Both content and delivery modalities are designed to make services easily accessible by both women and men, and respond to the common gender-based constraints that undermine women's entrepreneurial potential, such as excessive work burden, time and mobility constraints. Services are also provided at a very affordable cost.

Local communities have enthusiastically responded to the availability of this new service. In 2017, the Centre trained 654 farmers, 54 percent of which were women, and supported the establishment of several women-led startups in the field of breeding, value addition, business-oriented farming, fodder production and vehicle maintenance. The Centre has proved successful in increasing women's access to productive resources, knowledge and networks, and in improving their technical skills on dairy farming and business practices.

*Source: Internal report of FAO Programme *Enabling women to benefit more equally from value chain development**



CASE STUDY 8

Alternative enterprise development approaches: AIDOS virtual business incubators

Over the years, AIDOS has developed a business incubator methodology specifically aimed at targeting potential or existing women-led enterprises. Implemented to date in Jordan, Nepal Palestine, Syria and the United Republic of Tanzania, these incubators focus on providing business skills development through training and counselling, rather than providing office space and working facilities as in traditional approaches. This formula of the ‘virtual business incubators’ (VBIs) or ‘incubators without walls’ not only reduces the costs of infrastructure, but also guarantees flexibility in the provision of services: women can receive coaching and mentoring at the VBI office or in a venue of their choice. VBIs were organized to offer a large portfolio of services, including enterprise management, business counselling, product development and design, mentoring and coaching, market orientation and finance. Another innovative aspect of the VBIs is the integration of reproductive health and family planning in the package of services offered to female clients to enhance their control over their reproductive life. In all countries in which the approach was tested, VBIs proved successful in supporting the creation and strengthening of women-led businesses activities in various sectors including food processing, handicraft and service-based businesses. The choice of the sector has always been based on local market demand and the business preference of the women involved. The work of the incubators was successful in improving the business performance and the clients’ quality of life. Women reported not only increased profits, but also improved self-confidence and greater recognition within the household and the community.

Source: Lustrati, Cirillo and Sommacal, 2012

ADDITIONAL RESOURCES ON GENDER-SENSITIVE BUSINESS DEVELOPMENT SERVICES

- » **Asian Development Bank (ADB).** 2014a. *Gender tool kit: micro, small, and medium-sized enterprise finance and development*. Mandaluyong City, Philippines, ADB.
- » **ILO.** 2008. *Women’s Entrepreneurship Development Programme*. [online].
- » **Lustrati, A., Cirillo, P. & Sommacal, V.** 2012. *Promoting women-led small-scale enterprises. Practices and lessons from business incubators and support centres in developing countries*. Rome, AIDOS.
- » **World Bank.** (no date). *Female entrepreneurship resource point – Module 2: How to make change*. [online].

Links to these resources can be found in the reference list.

+ Improve women's access to information and communication technology

Despite rapid progress in recent decades, a gender divide persists in access to and use of ICTs, especially in the rural areas of low- and middle-income countries. This is problematic because even simple mobile phones can be powerful instruments to improve women's access to timely information and facilitate their interaction with other value chain actors, including service providers and suppliers. While traditional technologies, such as rural radios, continue to be important for a large number of people, especially in poor and remote rural settings, new ICTs (e.g. Internet, smartphones) are becoming increasingly important in value chain operations and enterprise management and development. ICTs have a significant labour-saving potential. For example, they can help save on the time and money needed to travel and transport products to warehouses or clients, access updated market information (e.g. through price alerts) and maintain stable interactions with an extended network of clients, partners and suppliers. ICTs also provide RAS and BDS providers with innovative channels to deliver their services, which can help them to overcome women's time and mobility constraints and reach out to women more effectively.

Possible interventions to promote women's access to ICT in the context of a gender-sensitive value chain intervention include:

- » providing or creating spaces where women who do not own electronic devices can effectively use ICTs (e.g. women-friendly, culturally sensitive public access points and premises used by BDS providers, such as incubators);
- » investing in programmes that build girls' and women's skills in using computers and mobile phones for Internet to enhance their access to and autonomous use of ICTs;
- » promoting women's participation in groups and associations, or supporting the creation of groups that can invest in ICTs with member's contributions;
- » promoting the integration of ICTs training as part of RAS and BDS provision, and sensitizing organizations and institutions on the potential multiplying effects that these technologies can have on women's literacy, productivity and business performance;
- » partnering with mobile providers to design user-friendly products, with interfaces that are suitable for people with low levels of literacy and little familiarity with technology in general (see Case Study 9);
- » promoting marketing strategies and conducting awareness-raising campaigns to dismantle discriminatory gender stereotypes and reduce attitudinal barriers to ICTs usage by women in rural areas (including sensitizing men on the advantages of women's increased use of ICT);
- » partnering with microfinance institutions (MFIs) to develop financing schemes that can facilitate the adoption of ICT for women-led MSMEs.

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CASE STUDY 9

Managing sales through apps: the case of SEWA 'rudibens'

In the early 2000s, the Self-Employed Women's Association (SEWA) initiated the Rural Urban Distribution Initiative (RUDI) in the Indian State of Gujarat. The success of the initiative soon led to the establishment of a multi-trading company and brand a few years later. The initiative contributes to SEWA's overall strategy to support the 'village economy' by enabling farmers to sell their products at a fairer price while also facilitating rural consumers' access to nutritious food of good quality. Interestingly, RUDI's processing and distribution channels rely almost exclusively on women. Sales are entirely managed by 'rudibens', a network of over 4 000 SEWA women members who have been trained and equipped to market the RUDI products at the village level. The rapid growth of operations made it challenging to manage orders at first. 'Rudibens' had to spend a great deal of time and money to travel to processing centres at the district level to place and collect their orders. Journeys were frequently a waste of time because not all the produce ordered was available once traders reached the warehouse. As a result of an initial partnership with Vodafone Foundation, the Cherie Blair Foundation for Women and Ekgaon Technologies, SEWA successfully developed a mobile-based management information system tool, specifically designed for 'rudibens' to manage their orders and sales, and receive updates on new products or price changes. Designed to be easy to use for people with low literacy levels, the tool allowed for the digitalization of the system for inventory and tracking orders, which significantly reduced inefficiencies in the day-to-day operations.

Source: Nayak, 2015

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WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO INFORMATION, KNOWLEDGE AND TRAINING?

» Improve women's access to information and communication technology

ADDITIONAL RESOURCES ON GENDER AND ICTS

- » **ADB.** 2014. *Gender tool kit: micro, small, and medium-sized enterprise finance and development*. Mandaluyong City, Philippines, ADB.
- » **GSM Development Fund & Cherie Blair Foundation for Women.** 2010. *Women & Mobile: A Global Opportunity. A study on the mobile phone gender gap in low and middle-income countries*.
- » **Martinez, I. & Nguyen, T.** 2014. *Using information and communication technology to support women's entrepreneurship in Central and West Asia*. ADB Briefs No 23. Mandaluyong City, Philippines, ADB.
- » **Treinen, S. & Van der Elstraeten, A.** 2018. *Gender and ICTs: Mainstreaming gender in the use of information and communication technologies (ICTs) for agriculture and rural development*. Rome, FAO.

Links to these resources can be found in the reference list.

2 » Unequal participation and decision-making power



WHAT IS THE ISSUE AT STAKE?

Inequality in participation and decision-making power at the household, community and organizational level is a widespread and cross-cutting constraint that leads to productivity losses and inefficiency all along the value chain. The constraints faced by women at the individual and household level affect their ability to influence farm-related production decisions. These constraints are also significant factors in determining women's work burden and use of time, their mobility, their participation in group activities, and their access to necessary services and inputs. Similarly, women's low levels of participation in rural organizations and institutions limit their ability to access essential services and markets, and reduce their opportunities to strengthen links with other value chain actors and exercise an influence on matters affecting the governance of the chain.

Women are important actors in the agrifood sector. Their active participation in household decision-making and in rural organizations and institutions has been shown to contribute to improved organizational efficiency, and increased knowledge and benefits for all. Nevertheless, business-related household decisions and rural organizations' membership and management remain overwhelmingly the purview of men, even for agricultural value chains in which women carry the primary responsibility for production, processing and/or value addition (FAO, 2016a; Oxfam, 2013; Penunia, 2011). This imbalance represents a loss for the sector and for individual women who, without the necessary bargaining power to participate fully in rural organizations and maintain control over resources, are unlikely to be able to benefit from interventions aiming at women's economic and social empowerment. Indeed, evidence has shown that women's empowerment projects that disregard intra-household power dynamics often end up being taken over by men and result in minimal participation by women. To avoid creating further inequities and to promote more efficient participation of *all* actors in the value chain, women's bargaining power at all levels must be addressed.

There are many causes and dynamics underlying women's lack of effective participation and decision-making, and they are often cumulative. Socio-cultural barriers, such as the association of men with the public sphere and women with the domestic sphere, or the perception that men are better suited to act as leaders, discourage women from active participation and decision-making. These barriers also create structural constraints for women who want to become involved in decision-making processes and play a leadership role. In more conservative areas, it is often not accepted socially and culturally to include women in mixed farmer organizations (Riisgaard, Escobar and Ponte, 2010). Women often face strict restrictions with regards to behaviour and mobility. Even where this is not the case, however, gender norms significantly limit women's voice and potential influence. Rural organizations that address

their male members as individuals rather than as representatives of a household reinforce the idea that men alone have the right to make decisions about production and the family economy. Women's lower educational levels and limited access to technical training, which contributes to lack of self-esteem and inhibits acquiring leadership experience, are also significant obstacles to their active participation at the household and producer organization level.

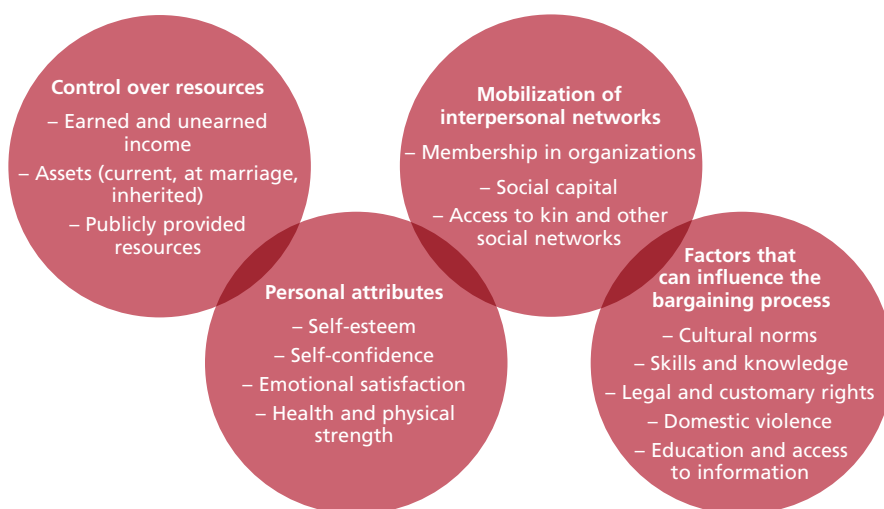
At the level of producer organizations, discriminatory laws and by-laws may prevent women's membership. Even where this is not the case, producer organizations often allow only one member from each household, a practice that tends to favour men's participation (FAO, 2016a; Gotschi, Njuki and Delve, 2009). Furthermore, producer organization activities usually focus on men's interests and priorities, which can diminish women's motivation to join or take an active interest as members. These constraints tend to be self-reinforcing, because women who are not members are unlikely to be aware of what takes place during producer organization meetings, even if their husbands are members, and will be therefore even less likely to benefit or be motivated to join (FAO, 2016a).

At the household level, decision-making is usually determined by the interplay between several elements of bargaining power (Figure 7). Contrary to the assumptions of classical development theory, **households do not act as a single unit, and benefits from production are not necessarily allocated in the most efficient manner**. Rather, household members both compete and cooperate. Women and men in the same household often have a well-defined division of

Unequal participation and decision-making power

FIGURE 7

Elements of bargaining power



Source: Based on Quisumbing, 2003

labour and may pursue separate livelihoods. Consequently, they are likely to have different preferences and priorities. Naturally, decisions involving greater payoffs tend to create competition and are especially likely to sow discord among household members. In these cases, and where preferences differ in general, bargaining power ultimately decides the outcome (Quisumbing, 2003). Men, who often hold the advantage, usually win out. Similar power dynamics also tend to play out in community-level decision-making.

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S PARTICIPATION AND DECISION-MAKING POWER?

+ Promote participatory and equitable decision-making processes at the household level

As stressed by the GSVC Framework, promoting women's economic empowerment not only entails improving their access to resources and assets, but also enhancing their **agency and power** (FAO, 2016a). In this regard, the household is a key level to be taken into consideration. As noted in Part I, women often remain disempowered within their own households because of unequal dynamics and relations that build on and reinforce stereotyped gender roles. Women and girls often lack a voice in determining priorities and spending patterns within their households, to the point that they may even be unable to meet their own health care or nutrition needs.

Promoting fair and equitable decision-making at the household level has been demonstrated to lead not only to improved gender equality, but also to increased participation in value chains for women and overall benefits to household economic and food security. Participatory decision-making methodologies enable households and communities to address inefficient or conflict-ridden decision-making that results from imbalances in bargaining power, and ultimately to transform unequal gender norms and relations.

There is a series of tested tools, methodologies and approaches that can be adopted as an integral part of value chain intervention strategies, which shift the main focus of interventions from an attention on things, such as assets and infrastructure, to people, and consider who they want to be, and what they want to do.

» **Household methodologies:** In line with the GSVC framework recommendations, these methodologies, promoted by the International Fund for Agricultural Development (IFAD), work within the 'black box' of a household. Household methodologies are strategies for empowering households to create a common vision, assess their current situation and jointly participate in livelihood planning. The focus of all these methodologies is to bring together the various livelihood strategies and priorities of household members, and support their conversion into a coherent strategy that will allow them to work toward concrete, time-bound

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S PARTICIPATION AND DECISION-MAKING POWER?

» Promote participatory and equitable decision-making processes at the household level

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goals. Importantly, the emphasis of the strategies is not on empowering women, possibly at the expense of men, but rather on helping household members to realize that working together benefits everyone. Entry points to work at household level can be group activities or individual household mentoring. Practitioners can select the most appropriate approach based on the type, cost and duration of their intervention. IFAD has developed a toolkit that includes a selection of methodologies, a step-by-step guide and a collection of case studies.

- » **‘Effective/democratic decision-making between household and producer organization’ (Agri-ProFocus, 2014):** This participatory tool focuses on understanding the interaction between the producer organization and the household economy, and on the need to democratize household decision-making. It helps participants to reflect on the importance of members making informed economic decisions in consensus with other household members, rather than making decisions by themselves. Through a series of role-play activities involving both male and female household members, participants come to see the value of good communication and shared information, and incorporating household members’ varied points of view into decision-making processes at the producer organization level. This tool can serve as a useful complementary activity to the implementation of household methodologies.



CASE STUDY 9

Participatory decision-making in coffee-farming households improves productivity and sustainability

A study by Hanns R. Neumann Stiftung, *Gender programme targeting smallholder coffee farming households, in Uganda* found that “[t]aken as a whole, participatory decision-making seems to contribute to farming systems that are better able to sustainably satisfy the cash and food needs of the households and, as such, to improve wellbeing and food security.” Specifically, the study found that couples who adopted participatory decision-making were likelier to invest in the common household farm, adopt sustainable intensification measures for coffee production, and report improved food security. Furthermore, husbands in some households began to participate in domestic work, thus alleviating the burden of women’s responsibilities.

Source: Lecoutere and Jassogne, 2016



BOX 6

Checklist for identifying constraints and solutions concerning women's access to and position in producer organizations

- » What are the criteria for membership in the association?
- » What are the benefits to members?
- » How many members are men? How many members are women?
- » How much are membership fees (registration and maintenance)?
- » What are the schedule, frequency, and location of meetings?
- » Do you believe that being a man or a woman helps someone to become an association leader?
- » How many association officers are there and what is their sex?
- » What are the qualifications needed to become an association leader?
- » What financial resources (financial, time, other) are required to be an association leader?
- » What is the role and position of women within the mixed organization?
- » What are female leaders'/groups' capacities to influence decision-making on sector services and value chain development?
- » Investigate potential barriers to women's entry and continued membership into associations.
- » Investigate potential barriers to women's leadership positions within associations.

Source: Based on Agri-ProFocus, 2012**Promote women's participation in rural organizations and institutions**

To improve women's ability to participate actively in rural organizations, intervention strategies must be developed to address the most relevant GBCs women face. The resources below are some recommended strategies for practitioners to consider when planning interventions:

- » **Increasing women's access to producer organizations through analysis of GBCs (Agri-ProFocus, 2014):** This tool includes an assessment checklist (see Box 6) and a selection of potential strategies to address some of the most common constraints identified by practitioners (see Table 7). These two elements are used together to encourage practitioners to link analysis and design, and motivate practitioners to formulate their own strategies in response to context-specific GBCs.



WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S PARTICIPATION AND DECISION-MAKING POWER?

- » Promote women's participation in rural organizations and institutions

TABLE 7
GBCs and counter-strategies for producer organizations

Causes/contributing factors	Strategy
1. Women are often constrained in accessing the services of producer associations	
The single membership policy of associations where men, as head of the family, represent the interests of the entire family	<ul style="list-style-type: none"> ▪ Encourage membership of 'wives' and other family members. ▪ Encourage changes in association rules to promote the attendance of family members at meetings and training events and improve their access to benefits. ▪ Stress the business arguments of integrating women as full members of the producer organization.
Exclusive membership criteria, based on land ownership	<ul style="list-style-type: none"> ▪ Encourage association membership to be based on criteria associated not only with access to factors of production, (e.g. legal title to land or registered ownership of animals), but with other factors, such as outputs (e.g. litres of milk, baskets of tomatoes). ▪ Create women-only associations if appropriate to encourage the entry of more women into new economic arenas. ▪ Raise awareness on land ownership rights and advocate for equitable land distribution. ▪ Support better enforcement of existing legislative framework on land policy.
The assumption that only men are producers	<ul style="list-style-type: none"> ▪ Make the contribution of women visible in family businesses, producer organizations and value chains. ▪ Build awareness that producing is a family business and that producer organizations should focus on family members with their own perspectives and needs.
2. If women are allowed to be members, they are often constrained in participation	
Services are only delivered to members	<ul style="list-style-type: none"> ▪ Design alternative service delivery schemes for non-producer association members (e.g. rural sales agents).
Women are not aware that they can be invited or allowed to be members	<ul style="list-style-type: none"> ▪ Ensure that information about new associations is announced through communication channels used by both men and women.
They cannot afford the membership fees	<ul style="list-style-type: none"> ▪ Encourage entry and membership fees at a level and on a payment schedule that both men and women can manage.
Time constraints limit their participation to meetings	<ul style="list-style-type: none"> ▪ Ensure that meetings are held at times and in venues that facilitate women's participation.

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Causes/contributing factors	Strategy
3. If women participate as members, they do not access leadership positions	
Perceptions about men's and women's leadership qualities	<ul style="list-style-type: none"> Provide training on association governance that establishes gender-equitable principles of leadership and decision-making (quotas).
Structural constraints on women's time and mobility	<ul style="list-style-type: none"> Investigate potential barriers to women's leadership positions within associations.

Source: AgriProFocus, 2012

- » **Rural women's participation in producer organizations (Kaaria *et al.*, 2016):** This review paper provides an overview of the main barriers to women's participation in producer organizations, and a discussion of lessons learned and good practices that can help to guide future intervention strategies. Recommended strategies are summarized in Table 8.
- » **GAIN Methodology (Elbeheri *et al.*, 2013):** This methodology aims to stimulate organizational change from the bottom up in order to enable producer organizations to become more self-sufficient, profitable and responsive to the needs of all members. Starting with a comprehensive participatory assessment of the organization, the methodology facilitates the development, implementation and monitoring of an action plan by the producer organization members themselves, resulting in improved governance and accountability, an empowered and engaged membership, and socio-economic improvements for all. Governance, Autonomy, Integration, Needs-based (GAIN) is the result of a reflection on the reasons for the enormous successes achieved by India's SEWA, and promotes women's participation and leadership as essential conditions for achieving these results.
- » **Dimitra Community Listener's Clubs (FAO, 2011b):** Dimitra is a participatory information and communication project that contributes to improving the capacities and visibility of rural populations, particularly women. The Dimitra Clubs provide opportunities for groups of rural women, men and young people to meet regularly to discuss their needs, priorities and challenges, and take collective action to solve problems using their own ideas and resources. The approach is highly adaptable to local needs and has led to major improvements in gender relations and social cohesion at the household and community levels. It has also led to significant increases in bargaining power and self-confidence for women, some of whom have even begun to run for and be elected to local office. This has given them greater influence over local processes regulating access to land and economic opportunities.

TABLE 8

Summary of strategies for strengthening women's participation in producer organizations

Individual/household level	Community/producer organization level	Policy level
<p>Capacity development for:</p> <ul style="list-style-type: none"> ▪ better access to information on markets, networks, products, seeds, fertilizer and materials, etc.; ▪ active participation in producer organizations; ▪ increased self-confidence; ▪ improved leadership skills <p>Increase access to assets and resources</p> <ul style="list-style-type: none"> ▪ Carry out interventions that increase access to productive resources (seeds, fertilizer), markets, land, etc. ▪ Promote asset building for women <p>Reduce women's work burden accordingly</p> <ul style="list-style-type: none"> ▪ Ensure that participation in producer organizations does not add to the work burden ▪ Provide child-care services and well-targeted labour-saving technologies ▪ Stimulate positive discussion around renegotiating the roles and responsibilities within the household towards greater collaboration, sharing and equity 	<p>Change rules of membership</p> <ul style="list-style-type: none"> ▪ Establish membership on an individual basis rather than a household basis. ▪ Link entrance requirements to assets that women control ▪ Lower membership fees and financial incentives for women <p>Change organizational governance</p> <ul style="list-style-type: none"> ▪ Introduce realistic quotas at all organizational levels ▪ Create, support and protect women's own product or by-products (also through branding) ▪ Adapt meeting times, location and agenda <p>Build institutional capacity</p> <ul style="list-style-type: none"> ▪ Conduct a gender analysis ▪ Create gender awareness ▪ Encourage gender-sensitive policies and plans 	<p>Introduce direct policies</p> <ul style="list-style-type: none"> ▪ Promote gender equality at the cooperative level ▪ Train cooperatives in gender mainstreaming ▪ Revise gender-discriminatory laws <p>Introduce indirect policies</p> <ul style="list-style-type: none"> ▪ Provide labour-saving technology ▪ Change agricultural policies ▪ Revise family and land laws

Source: Based on Kaaria *et al.*, 2016

Unequal participation and decision-making power

+ Train and mentor women leaders

Promoting female leadership is essential for achieving sustainable, long-lasting gains for female members of producer organizations. A strong cohort of female leaders will ensure that women's interests are likelier to be served. It will also create a pool of potential role models, giving greater motivation to younger women to participate and develop their own skills. The inclusion of women in the leadership of a producer organization also sets an important precedent. It is one of the most effective ways to challenge beliefs and stereotypes about women's lack of ability to lead, which are often deeply ingrained. Key recommendations for practitioners include:

- » Awareness activities conducted as part of the intervention should also include communication about the importance and benefits of female leadership and transparent governance in producer organizations.
- » Leadership development training for women should be gender-sensitive and take into consideration the specific learning needs and motivations of women. For example, encouraging women to focus on working toward a specific goal or purpose may be more effective than asking them to suddenly start viewing themselves in a manner that challenges long-held assumptions.
- » Training should focus not only on current women leaders, but also on potential future leaders and motivating men to become allies and champions.
- » Training alone is often insufficient. In order to have a lasting effect, training should be combined with mentoring and peer support, and linked with women's groups and/or international and domestic travel experiences, if possible. (See Elbehri and Lee, 2011, for an account of African women producers' learning experience with SEWA in India.)

The following resource is recommended for interventions that incorporate a leadership training dimension:

- » **Leadership Training Manual for Women Leaders of Cooperatives (ILO, 2005):** This manual is designed to raise awareness and build the capacity of current and future women leaders. It was designed with the Asia-Pacific region in mind, but can easily be adapted for use in other regions. The first module, which focuses on achieving an understanding of gender-related issues, is open to both men and women. The following six modules are specifically designed for building women's capacity, and focus on functional knowledge and personal development. The manual also adopts a variety of learning methods to cater as much as possible to participants' varied learning styles.

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S PARTICIPATION AND DECISION-MAKING POWER?

» Train and mentor women leaders

+ Promote women-only organizations and informal groups where appropriate

Lack of knowledge and experience constitutes a significant obstacle to participation and decision-making for women. Evidence suggests that women who actively participate in mixed organizations are more likely to already have experience as members and organizers in other groups, often informal or female-only organizations (Kaaria *et al.*, 2016; Oxfam, 2013).

In certain contexts, strengthening women-only organizations and informal groups can be an effective strategy to promote increased participation, self-confidence and leadership skills for women. They provide a space where women can express themselves freely and generate solutions to address their specific needs. Promoting women-only groups is highly likely to be beneficial in conservative contexts with very restrictive gender norms and in value chains (or value chain nodes) that are dominated by women. The promotion of women-only groups can also serve as a complementary strategy in contexts where women are being marginalized within larger mixed groups. Women-only groups tend to be less economically beneficial than larger mixed groups with better access to resources and services. However, women-only groups provide a space for women to gain invaluable experience and skills that can be transferred to broader organizational contexts and make it more difficult for men to appropriate benefits (Oxfam, 2013; IFAD, 2015).

Fostering women-only organizations and informal groups can also increase material benefits for women by improving access to resources, networks and transport, and may lead informal groups to progressively become formalized. However, from an economic standpoint, there is also the risk that too strong an emphasis on these groups will lead to further marginalization of women and/or their relegation to less profitable or less significant value chains (IFAD, 2015). Practitioners should exercise caution when choosing to implement this measure. Good practices to mitigate this potential marginalization include:

- » ensuring the participation, buy-in and support of men throughout the process and encouraging male leaders to help create an enabling environment for women and women's groups;
- » integrating complementary activities into project design, such as addressing barriers to membership and participation for women in mixed producer organizations (see preceding sections);
- » linking informal and other women-only groups to formal producer organizations, or creating women-only wings within mixed producer organizations.

Unequal participation and decision-making power

ADDITIONAL RESOURCES ON PARTICIPATION AND DECISION-MAKING

- » **FAO.** 2005. *Rapid guide for missions: Analysing local institutions and livelihoods*. Rome.
- » **FAO.** 2015. *Dimitra Clubs: a unique approach*. Rome.
- » **IFAD.** 2014. *Rural Women's Leadership Programme: Madagascar, Nepal, the Philippines and Senegal. Good practices and lessons learned. (2010-2013)*. Rome.
- » **IFAD.** 2015. *Promoting the leadership of women in producers' organizations: Lessons from the experiences of FAO and IFAD*. Rome.
- » **Oxfam.** 2014. *Transformative leadership for women's rights: An Oxfam guide. Understanding how leadership can create sustainable change that promotes women's rights and gender equality*. Oxford, UK.

Links to these resources can be found in the reference list.

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WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S PARTICIPATION AND DECISION-MAKING POWER?

- » Promote women-only organizations and informal groups where appropriate

3 » Limited access to financial services



Limited access to finance is one of the major constraints to women's productive and entrepreneurial potential in agrifood value chains (World Bank, n.d.b; IFC, 2016). Across all regions, women face gender-specific barriers and more barriers than men in gaining access to formal financial services. The 2014 Global Findex database shows great progress has been made in expanding financial inclusion around the world. However, inequalities persist, particularly among women. In developing economies, where account penetration increased by 13 percentage points for both men and women between 2011 and 2014, the gender gap in account ownership remains a steady 9 percentage points (Demirguc-Kunt *et al.*, 2015).

There are many reasons for this persisting inequality in access to financial services. In many contexts, legal barriers and cultural norms still prevent women from holding bank accounts or entering financial contracts in their own right. In rural areas, women often lack official documents to prove their identity and are consequently unable to meet basic requirements in the application procedures set by formal financial institutions (FIs). Since collateral is typically required for loan products, women are indirectly excluded from service provision because they very often lack ownership of land or other household's assets. On the demand side, women's lower education levels and financial literacy also contribute to limiting their effective use of available services. Women may be less knowledgeable about available financial products, and less self-confident in seeking advice from professional providers.

On the supply side, the operational and delivery modalities of most FIs contribute significantly to perpetuate inequalities in access to financial services. The limited availability of services in rural settings is exacerbated by the fact that, since women's role in agriculture often remains invisible, providers fail to target them as legitimate clients. Their portfolio of products is often inadequate, and staff and management typically lack the knowledge and the capacity to design and deliver services to meet the needs and priorities of rural women operating in agrifood value chains (World Bank, n.d.b; IFC, 2016; Lustrati, Cirillo and Sommacal, 2012; FAO, 2011a). As a result, women mostly rely on semi-formal and informal services, such as Saving and Credit Cooperatives (SACCOs), Rotating Savings and Credit Associations (ROSCAs), special programmes operated by NGOs, self-help groups, private moneylenders, family networks and input suppliers. There are certainly advantages in these informal services (e.g. better penetration in rural areas, lower transaction costs). However, the limited availability of financial products and the low volumes of credit and savings can be a major constraint for women's productive and entrepreneurial potential, and consequently for agrifood value chain development. Generally, SACCOS, ROSCAs and similar

informal institutions only provide short-term, small loans and savings services, which limit the possibility of investing or expanding productive activities. Without sufficient access to credit, women are often unable to bear the risks and upfront costs associated with the innovations and investments necessary to start up or expand their business (e.g. buying high-quality inputs or new equipment, investing in training or hired labour).

Over the years, microfinance programmes, developed as programmes for financial inclusion, have contributed significantly to improving women's access to credit opportunities. However, it has become increasingly recognized that microfinance is a solution that also presents some challenges. The rigidities of microfinance can be limiting for women. These kinds of programmes tend to be credit-led and fail to provide the broader range of services that poor and rural women need, particularly, savings. In addition, microfinance does not typically meet the financial needs of agricultural activities and MSMEs. Even when targeting vulnerable women excluded by the banking sector, microfinance institutions tend to target off-farm activities, rather than agricultural entrepreneurship.

Limited
access
to financial
services

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO FINANCIAL RESOURCES AND SERVICES?

+ Build capacities of financial institutions to explore innovative financial models

The public sector and FIs, both formal and semi-formal, can play an important role in improving access to finance for rural women and women-led MSMEs. Servicing rural women, however, requires that providers acknowledge the specific needs of this market segment and tailor their products and delivery modalities accordingly.

As discussed with regard to other service providers operating in the extended value chain, strengthening the capacities of FIs to target women in agrifood value chains and in rural settings with tailored products and services is essential for overcoming constraints on the supply side. The **actions listed in Tables 5 and 6** in relation to RAS and BDS can also apply to financial service providers. These actions can provide useful directions on **how to assess and enhance the gender-sensitivity of their services**, both in terms of content and delivery modalities.

There is still limited knowledge on the impact of financial models that work for women. Nevertheless, many interventions on the ground have successfully demonstrated that women are a profitable and a loyal market segment, and that investing in women can not only be safe, but even lucrative. A key first step consists in carrying out participatory market research to identify the rural finance products and operational modalities that would be effective for

specific value chain actors (both women and men) and in specific contexts. Different mechanisms and schemes can be developed by service providers to enhance women's access to finance. For example, input suppliers and buyers, together with cooperatives and MFIs, are becoming more and more relevant as financing channels for commercial and semi-commercial smallholders. Examples of financial services and products that have proved to better serve rural women and women-owned MSMEs in agrifood value chains are included in Table 9.

TABLE 9
Innovative financial services/products for rural women and women-owned MSMEs in agrifood value chains

<p>Women-only financial products and funds</p>	<p>FIs could be sensitized on the benefits of earmarking a proportion of credit lines specifically for women or creating investment funds accessible only to women-led MSMEs. An element that contributes to the effectiveness of this specific model is that, when available, these funds or programmes are usually accompanied by tailored and gender-sensitive modalities of service provision (e.g. women-only counter services with dedicated female staff and male staff specifically trained to effectively interact with clients with limited financial literacy).</p> <p><i>The International Finance Corporation (IFC), for instance, partnered with PT Bank Internasional Indonesia (BII), one of the largest banks in Indonesia, to launch a savings product specifically for women, offering not only specific benefits (e.g. favourable lending terms, no monthly administration fee, bill payment services, and insurance protection), but also access to targeted advisory services (Global Partnership for Financial Inclusion and IFC, 2011).</i></p> <p><i>Access Bank PLC Nigeria is a leading African bank that in 2005 decided to become an early mover in the niche market of SMEs, which in Nigeria is largely occupied by women. The Bank offers customized credit lines to female entrepreneurs as well as complementary services. Over a period of four years, the Bank had opened around 1 300 new accounts, disbursed over USD 33 million in loans, and trained more than 650 women entrepreneurs in business and management skills (African Development Bank, 2013; IFC, 2009).</i></p>
<p>Integrated package of services (financial and non-financial)</p>	<p>Women-only products are often accompanied an integrated package of services, including BDS and financial literacy, legal advice and entrepreneurial training. This solution has proved in many contexts to be highly effective in addressing common constraints affecting access to finance at the demand side (e.g. women's low educational level, limited time and mobility).</p> <p><i>SME Bank in Malaysia has created a type of incubation system that provides financing facilities, entrepreneurial guidance and training, and assists clients in marketing and promoting their products. SME Bank has adapted these different products to match the specific needs of women entrepreneurs who, in Malaysia, are heavily concentrated in manufacturing and tourism (Global Partnership for Financial Inclusion and IFC, 2011).</i></p> <p><i>Providing complementary services can also work as an incentive for women's access and actual usage of the services. ProMujer, a Latin MFI working in Argentina, the Plurinational State of Bolivia, Mexico, Nicaragua and Peru, currently offers a full range of microfinance and health services, and other human development services, through some of its centres (DFID and GIZ, 2013).</i></p>

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO FINANCIAL RESOURCES AND SERVICES?

» Build capacities of financial institutions to explore innovative financial models



Limited
access
to financial
services

<p>Modern collateral provision/ Collateral regimes</p>	<p>Collateral regimes expand the type of assets that can be used as security for loans, including tangible assets (e.g. inventory, crops and livestock, jewelry, vehicles, machinery and equipment) and intangible assets (e.g. account receivables, deposit accounts). This serves to overcome one of the major GBCs in accessing formal banking: women's still common lack of ownership of land, housing and other household's assets. Warehouse receipts are also a good example of alternative collateral. Receipts are issued to a named depositor (a farmer group, a processor or trader) as evidence that a specific commodity of stated quantity and quality has been deposited at a specified location. The holder of the receipt may pledge it to a lender (with the stored commodity being the collateral for a loan) or transfer it to a buyer (by way of a sale). The warehouse operator or collateral manager, who has custody of the stocks, guarantees delivery against the receipt, and should be able to make good any value lost through theft, fire or other catastrophes.</p> <p><i>In Ghana, the establishment of the Collateral Registry by the Bank of Ghana, supported by the International Finance Corporation (IFC), has allowed financial and non-bank financial institutions, especially MFIs, to expand their lending operations to the MSME segment. More than 10 000 women entrepreneurs have been granted loans secured with movable property, mostly business equipment, household assets and vehicles (Chiquier, Daadouche Crum and Konidari, 2017).</i></p> <p><i>Also, in Nigeria, Access Bank has developed a system of flexible collateral options, specifically targeted to women, including pledging of jewelry and equipment, and using debentures or bills of sale to enable female entrepreneurs to access loans (IFC, 2009).</i></p>
<p>Land loans</p>	<p>In some countries, central banks have created 'land loans' specifically for women who face more challenges in accessing property. With this product, women can purchase property or land that can later be used as collateral for loans.</p> <p><i>Uganda's Central Bank (DFCU) created this kind of loan to enable women to purchase property that they can use later as collateral for a business loan (Global Partnership for Financial Inclusion and IFC, 2011).</i></p> <p><i>Tanzania Women's Bank (TWB) has started lending registered plots of land to female entrepreneurs as a way to overcome their main constraints in accessing finance. Borrowers are required to deposit at least 30 percent of the plot's value and pay the rest in instalments until they have paid off the loan and own the land outright (Mayoke, 2016).</i></p>
<p>Group guarantee/ group lending</p>	<p>Group lending schemes and assignment of co-guarantors, which is a model tested and promoted to date mainly by MFIs, provide a valid alternative to collateral requirements, based on trust and social cohesion. However, it is important to highlight that group lending is typically for small, short-term loans that might not be adequate or sufficient to support women's participation in agrifood value chains.</p> <p><i>The group lending model is a cornerstone of the Grameen Bank methodology. In this model, individuals form a group and receive financial training before receiving the loan. SEWA Bank also gives loans to its members after they have owned a savings account for a certain period of time and saved a certain amount of money in their account (basically, credit history gives women some sort of a 'credit-score', which is used as an alternative to collateral).</i></p>

Investment clubs	<p>Networking among female entrepreneurs can also facilitate joint fund raising, and the joint fund can then be made available to individual members. In some cases, these joint funds have been used as collateral in requesting an individual loan. Clubs are also highly effective in enhancing women's access to information on available financial products and services.</p> <p><i>In Uganda, the Central Bank has promoted the creation of an Investment Club, a saving scheme through which women entrepreneurs can raise funds together to make a future business investment. Since its creation, over USD 20 million have been lent to women entrepreneurs as a result of participation in the Club (Global Partnership for Financial Inclusion and IFC, 2011).</i></p>
Information and communication technology- (ICT) led services	<p>Where infrastructure is available, ICT-led solutions have a strong potential to reduce the time and mobility constraints that rural women face accessing financial services. They can also help women save costs, lower the risks of violence and theft associated with carrying and managing cash, and ensure privacy, which is highly valued among women. At the same time, mobile money can represent a form of 'branchless banking', which can help to reduce the cost of service delivery for FIs and facilitate operations in rural areas. When salaries, payments and remittances are directly paid into their accounts, mobile money also contributes to increasing women's control over their own earnings and income, (see Case Study 11).</p> <p><i>Throughout East Africa, the non-profit organization One Acre Fund (OAF) provides inputs, such as seeds and fertilizer, on credit to smallholder farmers, most of whom are women. This service is complemented with specialized training on better crop management techniques. Since 2014, OAF has enabled farmers in Kenya to make loan repayments digitally using the mobile money service M-Pesa instead of in cash. This has increased economic opportunities and financial inclusion in some of the world's poorest farming communities. One of the benefits of this digitalization is a significant reduction of repayment frauds (benefitting female clients in particular) and of the time spent by OAF staff on repayment processing, which has freed up more time for providing training and advice on farming practices (Better Than Cash Alliance, 2017).</i></p>
Partnerships and bridging products between MFIs (and other value chain actors providing informal financial services) and formal FIs	<p>The infrastructure created by MFIs and other value chain actors providing informal financial services (e.g. the provision of storage facilities for inventory credit) can be used strategically as a platform for delivering a wider range of services, possibly in partnership with more formal FIs. These partnerships would provide FIs with access to a client base they would not have otherwise been able to reach and give microfinance clients access to a wider range of products and services. This possibility to 'upgrade' is especially important when the financial needs of micro- and small-scale entrepreneurs become more complex, (e.g. when their businesses grow and they need more capital), or when they need additional services (e.g. payrolls, international transactions).</p> <p><i>For these partnerships to develop, it is crucial that formal FIs are made aware of the opportunities and constraints, including GBCs, in the rural economy. Formal FIs usually do not approach the rural agricultural segment because it is perceived as too risky and volatile. Formal institutions need to be trained on risk management strategies tailored to agrifood value chains and specifically to different actors (both women and men) operating along them.</i></p>





Partnerships and bridging products between MFIs (and other value chain actors providing informal financial services) and formal FIs

In the United Republic of Tanzania, Sero Lease, an MFI, partnered with Exim Bank to offer an opportunity for their female clients to open savings accounts. This provides clients with an excellent opportunity to start building working relationships and credit-worthiness with the bank should they need to ask for larger loans. Some FIs provide both microfinance and SME finance, in many cases having grown from an MFI into a commercial bank. These FIs (as in the case of Cambodia's ACLEDA Bank, Mongolia's XacBank and Uzbekistan's Bank Ipak Yuli) are in a good position to offer a wider range of services to female entrepreneurs that have the potential to expand their business (ADB, 2014a).



CASE STUDY 11

Diamond Bank storms the market: a 'BETA' way to save in Nigeria

Diamond Bank and Women's World Banking, supported by Visa and Enhancing Financial Innovation & Access, created an innovative savings product that helps overcome the barriers preventing low-income Nigerians from accessing formal financial services. In March 2013, the 'BETA savings account' was rolled out in 21 Diamond Bank branches. Targeted at self-employed women and men who need to save on a daily or weekly basis, BETA ('good' in Pidgin English) accounts have several advantages: they can be opened in less than five minutes and have no minimum balance, fees, forms, ID or signature requirements. Agents, who are called 'BETA friends', visit customers directly at their business to open accounts and handle transactions, including deposits and withdrawals. All banking activity is carried out through a simple mobile phone application. During the first six months, more than 38 500 accounts were opened, exceeding the goal of 16 000 accounts initially set by the Bank. Forty percent of these accounts are owned by women. Surveys conducted after the pilot phase showed that BETA customers are using their accounts regularly: 74 percent of them use it more than once a month, saving an aggregated USD 1.5 million in the first six months alone.

Source: Women's World Banking: <https://www.womensworldbanking.org/news/blog/becoming-bank-everyone-starting-women/>

Limited access to financial services

ADDITIONAL RESOURCES ON INNOVATIVE FINANCIAL MODELS FOR WOMEN

- » **African Development Bank (AfDB).** 2013. *Financial inclusion in Africa.* Tunis, AfDB.
- » **Asian Development Bank (ADB).** 2014. *Gender tool kit: micro, small, and medium-sized enterprise finance and development.* Mandaluyong City, Philippines, ADB.
- » **Department of International Cooperation (DFID) and German Society for International Cooperation (GIZ).** 2013. *Promoting women's financial inclusion—A toolkit.* DFID.
- » **Global Partnership for Financial Inclusion (GPII) & International Finance Corporation (IFC).** 2011. *Strengthening access to finance for women-owned SMEs in developing countries.* Washington D.C., IFC.

- » **GSMA.** 2013. *Unlocking the potential: women and mobile financial services in emerging markets.*
- » **IFAD.** 2009. *Gender and Rural Microfinance: Reaching and empowering women.* Rome.
- » **Yalman, I., Kaaria, S. & Mhlanga, N.** forthcoming. *Promoting women's access to rural finance: challenges and opportunities.* Rome, FAO.

Links to these resources can be found in the reference list.



Enhance rural women's financial literacy and education

Ensuring that FIs operate in a more gender-sensitive way is critical to closing the gender gap in rural finance. However, it is also important not to underestimate the need to build capacities on the demand side and improve rural women's financial literacy and education. Women and girls need to be equipped with the knowledge and skills necessary to make sound and responsible decisions about spending, saving, borrowing and investing in order to make the best use of services and products available.

Data show that, across all regions, women are generally less aware of the advantages of having a bank account and less likely to know about or visit formal services for receiving support and advice. According to the 2015 Global Financial Literacy Survey, two-thirds of adults worldwide are not financially literate. In almost every country, women have lower financial literacy than men (Klapper, Lusardi and van Oudheusden, 2015). Providing financial education and training, in partnerships with other actors operating along the extended value chain, is essential for building women's confidence to deal with formal financial service providers and seek advice when needed. According to the Organisation for Economic Co-operation and Development (OECD, 2013), interventions that aim to enhance rural women's financial literacy should consider the following:

- » Financial literacy programmes tend to be more effective when targeted to specific sub-groups based on women's life cycle (e.g. younger or elderly women; married women), wealth status, or economic profile (e.g. salaried work compared to entrepreneurial work, a micro-sized enterprise versus medium-sized enterprise).
- » Providing training in connection with the provision of specific financial products/services (e.g. savings accounts, loans, insurance) can have positive effects on both expected outputs and increase women's financial awareness and the actual use of the product proposed.
- » Combining financial literacy programmes with other training that might be relevant for women (e.g. reproductive health, business and job training, life skills, etc.) can work both as an incentive and as a means to provide women with multiple opportunities to enhance their skills and empower themselves.
- » Women trainers and role models can be engaged in order to create a more supportive learning environment and foster women's leadership skills and self-confidence.

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO FINANCIAL RESOURCES AND SERVICES?

- » Enhance rural women's financial literacy and education

- » Starting financial education at a very young age is critical for improving both financial inclusion and women's empowerment. Evidence suggests that gender differences in financial knowledge already emerge at a young age. This highlights the importance of delivering financial education as soon as possible and opening up the possibility to shift discriminatory socio-cultural norms in the long term.



CASE STUDY 12

Direct payment for cashew and macadamia nuts via mobile phones

Jungle Nuts Ltd. is a Kenyan company exporting macadamia and cashew nuts. The company, which has a solid connection to the local community, exports around 28 tonnes of nuts every two weeks. It sources directly from over 30 000 small farmers, many of whom are women, and employs over 1 000 workers. In 2015, Jungle Nuts launched a mobile application (M-Shamba) to directly link farmers to processors and pay them through mobile services at the time of the delivery. With the new application, the produce is inspected by the quality field officer at the collection points and weighed with digital scales provided through Jungle Nuts by a personal data assistant who inserts the information on the platform and sends it to the firm's head office in Nairobi. The operator in Nairobi can see the weights in the field in real time, and the payment process can start immediately. Farmers are paid their correct dues as the digital scales are much more accurate, and there is no delay in payment since the process is all automatized. The money is transmitted to the farmers through a mobile phone-based payment system. This reduces risks of theft and violence, as the farmers do not receive their dues in cash, but directly into their bank account. When this is a joint account or in the name of a female farmer, this system contributes to increasing women's control over earnings and household income. M-Shamba has also the advantage of eliminating commercial intermediaries, who have been long exploiting farmers buying nuts illegally and selling them at a higher price to certified processors.

Source: Angelica Senders, Anna Lentink and Jean Jacques Franc de Ferrier, personal communication, 2016

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services

ADDITIONAL RESOURCES OF FINANCIAL LITERACY AND EDUCATION

- » **International network on financial education.** 2013. *Addressing women's needs for financial education.* Organisation for Economic Co-operation and Development (OECD).
- » **Klapper, L., Lusardi, A. & van Oudheusden, P.** 2015. *Financial literacy around the world: Insights from the Standard & Poor's Rating Services Global Financial Literacy Survey.*

Links to these resources can be found in the reference list.

+ Improve joint financial decision-making at the household level

Women's access to and control over financial resources are often constrained at the household level. In many contexts, women unless they are financially independent (e.g. widows, female-headed households), still tend to have less decision-making power over how to manage and invest household resources. In this regard, household methodologies are ideal to complement financial literacy programmes. These methodologies engage both women and men in discussions about intra-household dynamics that may prevent some family members (female, but also younger members) from making independent financial decisions related to their work or economic activities (e.g. investing in a new technology, hiring labour, requesting a loan).

Household methodologies provide an excellent entry point for discussing how to develop an investment plan, improve risk assessment capacities and identify the knowledge and skills needed to move towards common and agreed financial goals at the household level. Shared financial objectives might include increasing savings, purchasing new agricultural inputs or repaying debts. This approach can be particularly helpful with rural households, where the household members are often engaged in the family business with different, but complementary, roles. For further details on household methodologies and their application, please refer to Section 2 on unequal participation, leadership and decision-making.

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO FINANCIAL RESOURCES AND SERVICES?

» Improve joint financial decision-making at the household level



CASE STUDY 13

Financial education: a cornerstone of the SEWA Bank

Financial education is a main pillar in SEWA's approach to enhancing women's financial inclusion. Created in 1974, SEWA Bank is a pioneer in the microfinance sector. Owned by its clients, it was specifically created to serve poor women in the informal sector who were completely excluded from the provision of formal financial services. When opening their bank account, all clients participate in a financial literacy programme. The Bank has dedicated staff for the provision of door-to-door services and financial training, both in rural and urban areas. Over the years, the Bank has designed its own toolkit, comprising user-friendly charts, videos and guides. The toolkit is used to train individuals and groups (i.e. 'self-help groups' established at the village level) on financial planning and management, setting financial goals, identifying potential risks in the life cycle, and understanding what products and services are available to meet their needs.

Source: FAO Internal Report

4 » Limited access and adoption of inputs and technology



Access to high-quality inputs and technologies is another area in which rural women are at a disadvantage in most low- and middle-income countries. There are gender gaps for a wide range of agricultural inputs and technologies, including machines and tools, fertilizers, crop protection products, animal breeds, improved plant varieties and irrigation schemes (FAO, 2011a). This is problematic as agricultural productivity heavily depends on access to high-quality inputs and technologies, and their correct use. Research carried out by the World Bank in six African countries, for instance, shows that gender disparity in the use of inputs is one of the main reasons for the difference in women's and men's agricultural productivity (O'Sullivan *et al.*, 2014).

A number of barriers, including those discussed in this second Part of the guidelines, lead to this unequal access to and adoption of inputs and technologies. Limited control over household income combined with difficult access to credit and other rural financial services are a major constraint for rural women who rely on quality productive resources. Women's limited access to information and knowledge also put them at a disadvantage with respect to inputs and their correct use, which ultimately translates into unequal returns from these inputs. This mainly results from women's unequal access to extension and rural advisory services, which are a key source of information and training in rural areas and communities. Input suppliers are often challenged by the difficult access to rural areas (e.g. due to lack of infrastructure) and, even when serving them, often fail to recognize women's role in farming and other agricultural activities, stereotypically seen as male-dominated tasks. As a result, women tend to receive advice and information from informal networks and household members rather than from experts, which affects on their capacities to use available inputs correctly and systematically.

From a value chain perspective, improving women's access to the right inputs is pivotal not only to improve production and processing processes, but to open up new markets for input providers. It also benefits agribusiness companies and ultimately consumers, since it helps to safeguard the quality and sustainable supply of agricultural products. It should also be recalled that women already play a variety of roles in relation to input provision along agricultural value chains. They are active as small-scale farmers who sell and provide products to input suppliers, and as retailers and agro-dealers. Addressing this specific GBC therefore offers multiple opportunities to strengthen women's position along agrifood value chains, not only as producers, but also as input providers and marketers. (IFC, 2016).

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO INPUTS AND TECHNOLOGY?

⊕ Strengthen the link with input suppliers by supporting women's agro-dealerships

Agro-dealers (including agro-vets) can play an essential function in agrifood value chains. They can serve as a link between input suppliers and farmers, and between farmers with output markets and traders. Many smallholders, particularly in Africa, do not have a well-stocked agro-retailer within a reasonable distance. Even when inputs are accessible, the widespread counterfeits and the poor quality of products reduce trust in the products' effectiveness.

Agro-dealers can supply a variety of inputs, such as high-quality seeds, machinery and fertilizers. They can also provide information on their correct use, along with advisory services on a number of agricultural practices (e.g. animal health, farming technique) directly to rural communities. An increasing number of agro-dealer shops are used as service and information hubs, and as training facilities in which dealers themselves train farmers on input use. In many contexts, for example, they set up demonstration plots and organize demonstrations to highlight the benefits of the inputs they sell to the farmers in their region or district. As discussed in Section 1 on access to knowledge, information and training, this kind of RAS has proved more successful in reaching out to rural women because they are provided closer to their homes or farms. They are also delivered in highly practical ways (learning by doing) and are available on a continuous basis.

Training women as dealers and supporting the establishment or growth of their agro-dealerships have multiple advantages. First, these activities provide new employment and entrepreneurship opportunities for women outside the production node. Second, the increase in the number of agro-dealers means that farmers can access quality inputs and advice much closer to home, which can contribute significantly to overcoming women's mobility and time constraints. In addition, the presence of female dealers can contribute to increasing rural women's access to inputs and related services, especially in contexts where socio-cultural norms prevent women's effective interaction with male sellers and providers. It also allows companies to gain access to larger markets, reach out to rural areas and increase brand loyalty as a result of the correct use of products (IFC, 2016; IFC, 2013).

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CASE STUDY 14

Women's entrepreneurship as a means to strengthen farmer's access to inputs

Agribusiness Focused Partnership Organization, a Rwandan NGO active in agribusiness development, has recently managed a three-year initiative specifically intended to improve the capacities of agro-dealers. The initiative is based in the eastern and southern part of the country, two regions where farmers' use of inputs is the lowest. The project, supported by the Alliance for a Green Revolution in Africa, provided capacity development to more than 400 agro-dealers to strengthen their business management skills and their technical knowledge on the products distributed through their shops. The initiative aimed at strengthening existing businesses or creating new ones and establishing a system through which farmers can access inputs from skilled and competent agro-dealers directly in their local community. Women were also targeted by the initiative and given support to establish or strengthen their business. These programmes are proving successful. For example, Ayinkamiye Madeleine, an agro-dealer from Murehe, who started with a very small loan from a fertilizer supplier in 2013, now runs three shops, employing three people and serving around 1 000 farmers.

Source: Growing Africa's Agriculture online newsletter, 16 August 2016
<https://agra.org/news/growing-agro-dealers-in-rwanda>

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WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO INPUTS AND TECHNOLOGY?

» Strengthen the link with input suppliers by supporting women's agro-dealerships

⊕ Explore gender-sensitive mechanisms for financing input purchases

Affordability is another important constraint to smallholders' access to high-quality inputs and productive technologies. There are a number of mechanisms for financing smallholders in value chains, and forging or strengthening linkages among different value chain actors, including input suppliers, buyers, producer organizations and financial institutions. Some banks, for example, have started to pursue lending through local agro-dealers in order to expand their activities in rural areas. This model has several advantages for smallholders, and for female clients in particular: interaction with a known and trusted agent; the proximity of the service to the household or farms; lower transaction costs; and an integrated package of financial and non-financial services (training and demonstrations on the use of the input). Outgrower programmes, linking networks of smallholder farmers with domestic and international buyers, can facilitate smallholders' access to higher quality inputs and improved technologies. In these programmes, inputs are usually purchased in bulk by buyers (processors, aggregators) and lent to farmers at the beginning of the season. The loan is then recovered from the crop sale, which has been granted to that specific buyer. However, entry requirements and guarantee mechanisms used by many credit schemes end up preventing most women from joining.

As discussed in Section 3 on access to financial services, targeting rural women effectively involves acknowledging their specific constraints and tailoring products and delivery modalities to their needs and interests. In particular, to ensure that women (particularly smallholder women) do not lose out on credit and input provision schemes provided by companies operating along the value chains, it is critical to:

- » ensure that a man's signature (as head of household) is not required to approve the loan or pre-financing arrangement because this can discourage or prevent women from participating in the scheme;
- » foster women's participation in cooperatives or associations as a means to access credit as a group. Horticultural and other companies in East and Southern Africa have successfully used group guarantee schemes to provide smallholders with inputs and ensure repayment of loans; and
- » ensure that alternative forms of collateral are accepted. Most women smallholders do not have formal ownership of land, and therefore, such a requirement would exclude them. There are several solutions that could be introduced to overcome this lack of guarantee. For further guidance on innovative business models for facilitating women's access to credit and other financial products, see Section 3.

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ADDITIONAL RESOURCES ON WOMEN'S ACCESS TO INPUTS AND TECHNOLOGIES

- » **Chan, M.** 2010. *Improving opportunities for women in smallholder-based supply chains*. Bill & Melinda Gates Foundation.
- » **FAO.** 2018. *Gender and food loss in sustainable food value chains – A guiding note*. Rome.
- » **IFC.** 2013. *Working with smallholders. A Handbook for Firms Building Sustainable Supply Chains*. Washington, D.C.
- » **IFC.** 2016. *Investing in women along agribusiness value chains*. Washington, D.C.

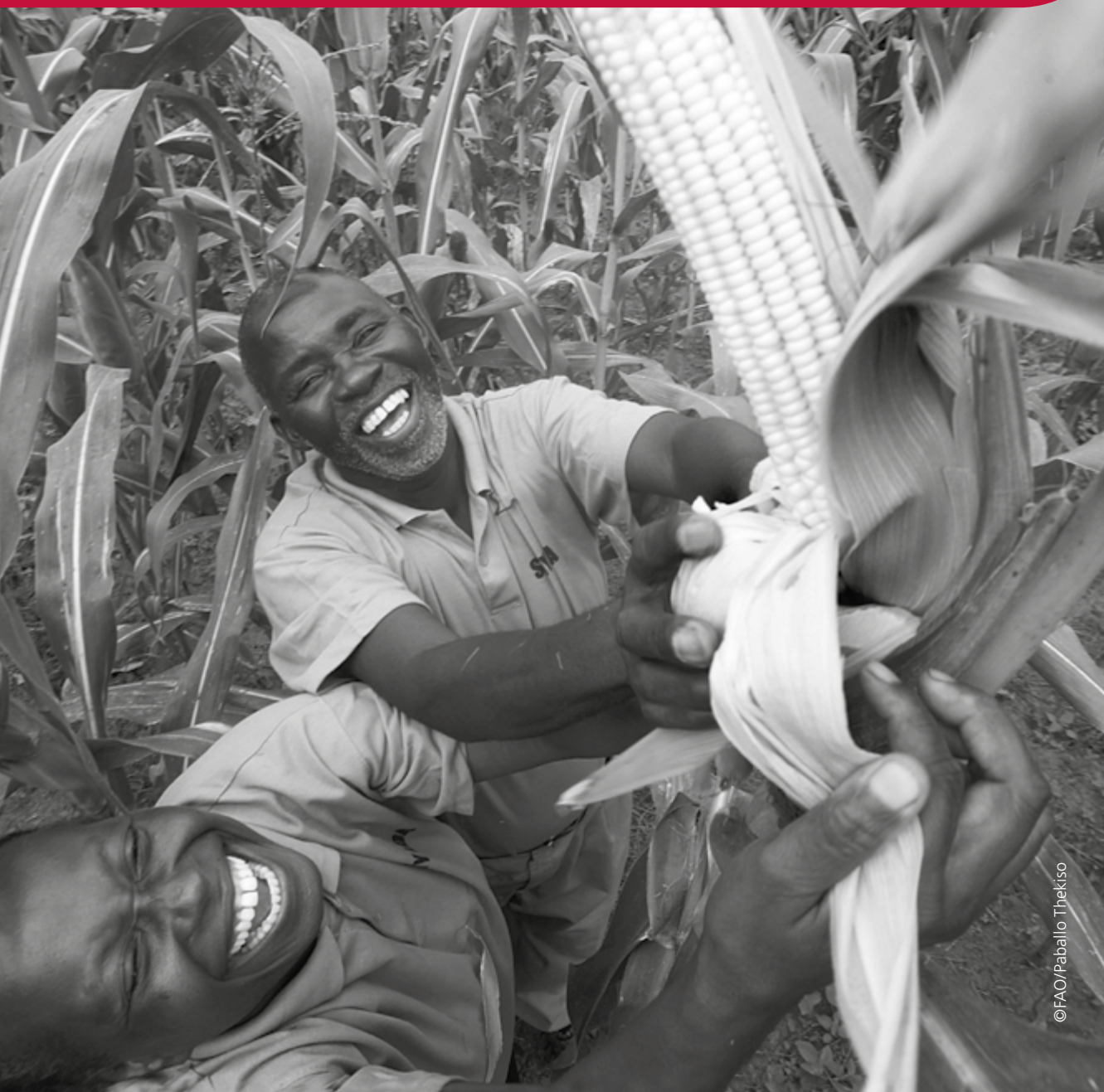
Links to these resources can be found in the reference list.

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WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO INPUTS AND TECHNOLOGY?

- » Explore gender-sensitive mechanisms for financing input purchases

5 » Work burden and time poverty



When considering both paid and unpaid work, evidence suggests that, across all regions, women tend to work longer hours than men. In developing countries, rural women's tasks often add up to a 16-hour day. This is because women, and particularly rural women, are faced with a 'triple work burden', consisting of productive activities, household-related tasks and social or community responsibilities. The competing demands on their labour make women time-poor and affect their productivity and efficiency throughout the value chain.

The main underlying causes of women's work burden and resulting time poverty need to be investigated through an analysis of gender dynamics at the individual and household level, and in the core and extended value chain. The traditional gender division of labour, which is shaped by cultural norms, assigns women a major – if not exclusive – responsibility for domestic work and caregiving responsibilities. It also plays a key role in explaining why women have less time to engage in paid work and income-generating activities, and consequently miss opportunities arising from agrifood value chain development.

Gender roles influence not only the distribution of household-related tasks, but extend to the 'productive sphere'. These roles determine the activities performed by women and men at each node of the value chain, and the technologies and tools available to them. Much of women's productive work is unrecognized and unpaid, and thus 'invisible'. For instance, subsistence farming is often associated with household responsibilities, but it is equally demanding, both in terms of time and effort. This affects women's capacity to choose how to assign their time, and influences their decisions about whether to engage in income-generating activities or paid work, take advantage of training and skills enhancement opportunities (especially if not provided within the community), and interact with other value chain actors.

Several factors, therefore, contribute to women's limited access to labour-saving technologies. As discussed in relation to access to information, knowledge and training (Section 1), rural women remain underserved by extension and RAS providers. They are not sufficiently consulted about their needs. Consequently, they have fewer opportunities to be exposed to innovative practices or gain access to tools and technologies that might reduce their work burden and free up their time. Unequal decision-making power and limited control over household resources due to prevailing gender roles also reduce women's opportunities to invest in labour-saving technologies, tools or inputs, especially when they are expected to have an impact mainly on a typical 'woman's task'.

WHAT EFFORTS CAN BE MADE TO REDUCE WOMEN'S EXCESSIVE WORK BURDEN?

+ Introduce appropriate labour-saving technologies and related services

There is a wide range of technologies and practices that, depending on the local context and the specific agrifood value chain targeted, can offer valuable options for easing women's work burden. Labour efficiency can be achieved through multiple strategies, including favouring the adoption of technologies that save time spent collecting water and gathering fuel and can be used closer to home; or practices that integrate several activities in one place (such as rice-shrimp or rice-fish farming practices). ICTs, as previously discussed, may have a strong labour-saving potential. They may help reduce the time and costs involved in accessing support services, provide easier access to market price information and facilitate interactions with clients and suppliers. Affordable means of transportation can also be a worthwhile labour-saving solution in value chain intervention, since they can contribute to facilitating women's access to market and reduce their dependence on intermediaries.

Table 10 provides a list of selected technologies, services and practices that have labour-saving potential for women. They are included on the FAO TECA (Technologies and practices for small agricultural producers) Platform, an online database dedicated to information about technologies and their use. It is important that interventions explore solutions to reduce labour and time invested not only in productive tasks, but also in household-related tasks and caregiving responsibilities. Domestic labour-saving devices are essential to women's well-being. The time dividend gained from the introduction of labour-saving devices can be invested in a variety of ways, including, but not limited to, income-generation. Socializing, taking part in cultural and educational activities, or getting more rest would all be appropriate uses for women's newly found time.

TABLE 10
List of technologies, services and practices with a labour-saving potential for women

	Task/activity	Existing practice	Technologies, services and practices with labour-saving potential
HOUSEHOLD TASKS	Water collection	Walking to fetch water from potentially unsafe water source	<ul style="list-style-type: none"> Improved household water sources (protected dug/shallow well and pump – protected spring – tube well/borehole & pump – public tap/standpipe – roof rainwater harvesting – piped water into house, plot or yard – simple water filters)
	Fuelwood collection	Wood collected from communally owned resources	<ul style="list-style-type: none"> Woodlots Agroforestry practices Improved fallow
	Cooking	Cooking on traditional open fires using traditional biomass or charcoal as fuel	<ul style="list-style-type: none"> Fuel-efficient stoves, using traditional biomass or modern biofuels Solar cooking Small-scale low-cost power supplies, using diesel or renewable energy sources

Work burden and time poverty

	Task/activity	Existing practice	Technologies, services and practices with labour-saving potential
AGRICULTURAL TASKS	Care work	Looking after family while simultaneously undertaking essential domestic and productive tasks	<ul style="list-style-type: none"> Rehabilitation/construction of care centre infrastructure Support to local stakeholders to set up and run care services
	Land preparation and cultivation	Manual land preparation, digging and weeding with simple tools and following traditional labour-intensive practices; often relying on local seeds	<ul style="list-style-type: none"> Improved hoes for land preparation, planting and weeding Tillage implements (steel mould-board plough – ripper tine – harrows and cultivators – ridgers and bed makers – levelling planks or blades) Weed wipes and knapsack sprayers; fertilizer micro-dosers Draught animal planers (DAPs) and weeders Micro-irrigation (drip and sprinkler-based) for vegetable growers Integrated pest management practices Conservation agriculture (reduced tillage – semi-permanent planting basins – ridge, tined strip or zero tillage)
	Harvesting	Simple manual tools (knives and sickles) which are often heavy and/or worn out	<ul style="list-style-type: none"> Improved hand tools for harvesting cereals (scythes – reaping hooks) Motorized single-axle mowers and reapers for harvesting cereals Draught animal-powered groundnut lifter
AGRICULTURAL TASKS	Post-harvest (processing and storage)	Manual shelling, cleaning, drying and processing of crops; poor storage facilities and food packaging	<ul style="list-style-type: none"> Small-scale low-cost power supplies Draught animal-powered and motorized crop processing Strippers and shellers (manual or motorized) Threshers (manual or motorized) Motorized cleaning/processing of grains and pulses Crop processing (screw or hydraulic presses – cassava grinders) Coffee hullers Motorized rice hulling (rubber-roller huller – disc huller – polishers) Motorized oil extraction Solar drying & milling equipment (polyethylene covers) Fish processing oven for fish drying, smoking and storing Storage infrastructure and packaging materials (airtight storage bins)

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S EXCESSIVE WORK BURDEN?

» Introduce appropriate labour-saving technologies and related services



	Task/activity	Existing practice	Technologies, services and practices with labour-saving potential
AGRICULTURAL TASKS	Transportation	Travel on foot; carrying loads on body	<ul style="list-style-type: none"> Intermediate means of transport (donkey or other pack animals, wheelbarrow, cart, bicycle [with trailer] – small-scale motorized transport: single-axle tractors or motorized tricycles – yokes and collar harnesses for draught animals – Hippo water roller) Affordable and safe public transport system Improved paths and feeder roads
	Marketing	Limited utilization of ICT in acquiring market information	<ul style="list-style-type: none"> Prepaid cards and mobile phone plans for weather forecasts, market price information, etc.

Source: Grassi, Landberg and Huyer, 2015

Interventions that include the introduction of labour-saving technology for women should bear in mind that in rural contexts, technology is often considered the purview of men. Hence, where a technology is successfully introduced and proves lucrative or convenient, men will often take over the activity if precautions are not taken. See Case Study 15 below for an example

Work burden and time poverty



CASE STUDY 15

The 'Pink Telephone' project saves women time and money while improving their livelihoods

Since June 2010, Oxfam and a local partner, Women for Prosperity, have been implementing a project to economically empower rural women in Cambodia with the help of mobile technology. The project distributed pink mobile phones to a selected group of women from each village included in the project and provided phone credit and training on using the phones. The choice of pink for the phones was motivated by the success of an earlier project that had distributed pink bicycles to women so that men would not use them. Another factor that protected this initiative from appropriation by men may be that each woman with a phone is responsible for sharing the information she receives with the other women in her village, which has effectively turned the phones into a communal resource. To communicate and exchange information, women used to have to cycle for long distances or hire a motorbike. Now, by using the phones, women receive weather alerts and market information, information from the business and savings group, and details on upcoming meetings. The phones are also used to call traders to arrange for the collection of produce, and facilitate the response to urgent local needs, such as sick children, women in labour or cases of gender-based violence. As a result of the intervention, women have been able to sell more vegetables, buy bigger plots of land and improve their homes.

Source: Oxfam Policy and Practice Blog, 2012

<https://policy-practice.oxfam.org.uk/blog/2012/03/pink-telephones-in-cambodia>



CASE STUDY 16

Domestic technologies free up women's time

Cooking, food processing and food storage are just some of the household chores for which women are mainly, if not exclusively, responsible due to prevailing socio-cultural norms. Tools and technologies that make these tasks easier not only 'liberate' women's time, they contribute to enhancing nutrition and reducing food waste. For example, since there are no refrigerators in the poorest areas due to lack of electricity, most households cannot afford to stockpile food. An noteworthy example of an effective storage device is the Zeer Pot (also known as the Pot-in-Pot Cooling System), a refrigerator made of clay pots, originally invented in Nigeria in the 1990s. This device, which uses just two simple clay pots, does not require electricity nor complicated construction. The diameters of the two pots are different, and the smaller pot is placed inside the bigger one with wet sand filled in the space in between. The refrigerator utilizes evaporation to keep the contents cool. Food, such as vegetables and fruits, can keep three to four times longer in the pot even in hot and dry climates. The device can be made for as little as two to four US Dollars, and has many advantages. Farmers and vendors (sometimes the same person) can hold off on the sale of their fresh produce, rather than being forced to sell at low prices to avoid quick spoilage. The device also creates work for local female potters. By 2010, more than 100 000 clay pot coolers have been distributed in Nigeria. Many NGOs have shared the technology with women in other sub-Saharan African countries.

Source: Teutsch, 2015

of an intervention, which took advantage of existing gender stereotypes for the benefit of women, and has successfully prevented male appropriation.

Service providers (public, private, NGO-operated, FFS) can play a key role in supporting the introduction and uptake of new technologies and practices, especially among smallholders and small-scale entrepreneurs in rural settings. They can offer information and advice on available labour-saving solutions to specific tasks, and train users on their correct application. However, as already discussed in Section 1 on access to information, knowledge and training, rural women face specific and additional challenges in accessing and benefiting from RAS. Improving women's access to support services operating along the extended value chain can play a catalytic role in facilitating their adoption and uptake of labour-saving technologies and practices. A suitable strategy that value chain interventions could consider is to reinforce the capacities of service providers to operate in a more gender-sensitive way (for more specific guidance, please consult Table 3). With specific reference to work burden and time poverty, it would be important to:

- » strengthen individual and organizational awareness on women's and men's labour and time constraints, and their implications on value chain development;
- » train staff and provide them with methodologies and tools to identify work burden issues (see Box 7) and to address potential gender-based technology adoption constraints; and
- » identify partnership with organizations that can provide complementary services (not related to the agriculture sector), such as improved access to childcare or piped water for household use.

Even if there are no plans to tackle this specific GBC as part of the value chain intervention, time poverty and work burden should be taken into consideration in the analysis and planning of the intervention, especially if the intervention intends to introduce new technologies and practices. Value chain upgrading strategies that fail to take gender and time issues into consideration risk increasing women's work burden and time poverty, which will further compromise their opportunities to benefit equally from value chain development.



BOX 7

Assessing women's work burden and time use

Collecting sex-disaggregated data on labour and time use is an essential preliminary step to capture issues related to women's work burden at specific nodes of the value chain. Useful guidance on how to develop questionnaires and surveys for assessing women's and men's labour and time use at the household level and community level can be found in the following toolkits:

- » **Agri-Gender Statistics Toolkit (FAO, 2010):** The toolkit was developed to support the production of reliable sex-disaggregated agricultural data needed for targeted development interventions. It provides information on a number of data items that are essential for gender-specific analysis of the agricultural sector and includes a database with examples of questionnaires and tables that can be used for data collection. Item 5 of the database contains resources on labour and time use.
- » **Oxfam's Participatory Methodology for Rapid Care Analysis (Kidder and Pionetti, 2013):** This methodology includes a set of exercises for the rapid assessment of unpaid household and community work, and aims to help practitioners understand how women's caregiving work may impact their ability to participate in development projects. It is intended to be quick to use and easy to integrate into existing exercises for programme design or monitoring. The exercises can be reduced or expanded from a few hours to a few days, depending on project needs and resources.

Work burden
and
time poverty

ADDITIONAL RESOURCES ON WORK BURDEN AND LABOUR-SAVING TECHNOLOGIES

- » **Arora, D.** 2014. *Gender differences in time poverty in rural Mozambique*. Working Paper No. 2014-05. Department of Economics, University of Utah.
- » **Blackden, M. & Wodon, Q, eds.** 2006. *Gender, time use, and poverty in sub-Saharan Africa*. World Bank Working Paper No. 73. Washington, D.C., World Bank.
- » **Carr, M. & Hartl, M.** 2010. *Lightening the load: Labour-saving technologies and practices for rural women*. Rome, IFAD and Practical Action Publishing, Ltd.
- » **IFAD.** 2016. *How to do: Reducing rural women's domestic workload through labour-saving technologies and services*. Rome.
- » **Teutsch, B.** 2015. *100 under \$100: One hundred tools for empowering global women*. Berkeley, USA, She Writes Press.
- » **Van Eerdewijk, A, & Danielsen, K.** 2015. *Gender matters in farm power*. KIT, CIMMYT, and CGIAR.

Links to these resources can be found in the reference list.



Foster a more equitable distribution of labour within the household

Women's excessive work burden and time poverty are typical GBCs affecting value chain performance. These constraints cannot be identified and addressed without taking into consideration factors at the individual and household level. Labour-saving technologies and practices represent only part of the solution. They need to be complemented by efforts aimed at transforming gender relations at the household level and community level, and promoting a more equal distribution of both productive and reproductive tasks between women and men. See Section 2 on participation, leadership and decision-making, for guidance and resources on promoting participatory decision-making at the household and community level.



Increase women's membership in groups or associations that lend or purchase as a group

Supporting the creation of women's associations or strengthening women's participation in existing ones (women-only or mixed) can help members to lend or purchase labour-saving technologies as a group. This can help overcome individual users' financial or knowledge constraints.

Participation in groups or associations also facilitates women's access to assistance in using equipment and tools and their maintenance, and to information on the correct use or application of specific labour-saving technologies and practices. For specific guidance on how to promote women's participation and leadership in groups and organizations, see Section 2.

WHAT EFFORTS CAN BE MADE TO IMPROVE WOMEN'S ACCESS TO INPUTS AND TECHNOLOGY?

» Strengthen the link with input suppliers by supporting women's agro-dealerships

» Increase women's membership in groups or associations to lend or purchase as a group

Limited access
to information,
knowledge
and training



CASE STUDY 16

The multifunctional platform: Lightening the burden of Burkinabe women

The multifunctional platform is a simple but powerful source of energy that has been developed and disseminated by the United Nations Development Programme (UNDP) since the late 1990s. The platform consists of a diesel engine that can power a variety of tools, such as grinding mills, huskers, alternators and battery chargers. It can also be used to distribute water and electricity. This simple machine contributes to reducing the time that women normally invest in long and laborious chores, and also allows them to generate new income streams, for example, by engaging in food processing or packaging. The acquisition of a multifunctional platform is voluntary. A group of women from a village must create a formal organization to request and purchase a generator (often partially subsidized by governments, NGOs or international organizations). Local artisans are in charge of installation, maintenance and repair of the platforms. Each decentralized unit is easy and inexpensive to build. In Niger, for example, villages that received the multifunctional platform had to provide a shed or other shelter to house the material and collect a fund to cover maintenance and any future repairs. To ensure that local capacities can maintain the activities once the project is over, installation of the platform is always accompanied by training on management and literacy for the committee in charge of the technology. In Guinea, a study indicated that rice hulling machines took 20 minutes to perform a task that women previously needed half a day to complete. Based on the current mean use of the multifunctional platform in Mali, the domestic time that can be freed up with 450 platforms amounts to over 1 million hours of tedious work.

Source: Dimitra Newsletter No. 23, May 2013
(<http://www.fao.org/docrep/018/aq358e/aq358e.pdf>); WomenWatch, 2012



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Developing **gender-sensitive** value chains

Guidelines for practitioners

This publication is intended to assist practitioners in integrating gender equality dimensions more effectively in the design and implementation of value chain interventions in the agricultural sector. It offers practical tools and examples of successful approaches to address the gender-based constraints that affect both value chain performance and women's opportunities for economic empowerment.

Food and Agriculture Organization
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