

GENDER-RESPONSIVE SERVICES IN AGRICULTURE

Bridging the gap for women farmers in Eswatini



ABOUT THIS RESOURCE

Agriculture is a key driver of Eswatini's economy, yet women farmers face persistent barriers that limit their access to resources, services and market opportunities. This booklet, developed by the International Trade Centre under the European Union-funded Eswatini: Promoting Growth through Competitive Alliances Programme, provides actionable strategies to improve gender-responsive service delivery in agriculture.

It highlights practical tools, best practices and recommendations to ensure that agricultural services effectively meet the needs of women farmers. By adopting these approaches, service providers can enhance productivity, foster inclusive economic growth and strengthen Eswatini's agricultural value chains.

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FOREWORD

Agriculture remains the foundation of Eswatini's economy, supporting livelihoods across the country and playing a crucial role in food security, employment and economic resilience. Women, in particular, contribute significantly to the agricultural sector, yet they continue to face challenges in accessing the resources, training and support they need to maximize their productivity and income. Bridging this gap is essential – not only for advancing gender equality but also for strengthening Eswatini's agricultural sector and overall economic growth.

The Ministry of Agriculture Eswatini remains committed to fostering an enabling environment where all farmers, including women, can thrive. Through our national policies and strategies, we aim to enhance agricultural service delivery and ensure that it meets the needs of all members of society. This booklet is an important step in this direction. It provides practical guidance to agricultural service providers in Eswatini, helping them design and implement services that are effective and relevant to the diverse needs of farmers across the country.

We acknowledge the valuable partnership of the International Trade Centre (ITC) and the European Union Delegation to the Kingdom of Eswatini in supporting this initiative. Their collaboration has contributed to a resource that will support our collective efforts in making agricultural services more accessible.

I encourage all stakeholders – government agencies, service providers, development partners and the private sector – to take full advantage of this booklet and integrate its insights into their work. By doing so, we will not only support the empowerment of women in agriculture but also contribute to a more resilient and prosperous Eswatini.



Sydney Boy Simelane

**PRINCIPAL SECRETARY
MINISTRY OF AGRICULTURE
ESWATINI**

Delegation of the European Union to the Kingdom of Eswatini

The European Union (EU) strongly believes that economic growth must be inclusive and sustainable, ensuring that no one – especially women – is left behind. Across the world, we have seen how empowering women in agriculture leads to greater food security, economic resilience and community well-being. Yet, in Eswatini, like in many other countries, gender disparities continue to limit women's full participation in the agricultural sector. Overcoming these challenges requires deliberate and coordinated action.

The Eswatini: Promoting Growth through Competitive Alliances Programme, funded by the EU is proud to support initiatives that foster equitable economic opportunities. This publication is a direct response to the urgent need for agricultural service providers to rethink how they engage with women farmers and entrepreneurs. It provides practical tools and strategies to ensure that agricultural services are not only available but also accessible, relevant and beneficial to women in rural areas.

The EU's investment in gender-responsive agricultural development is not only about fairness – it is also smart economics. Studies have shown that closing the gender gap in agriculture can significantly increase productivity, strengthen value chains and drive rural economic development. By ensuring that women have access to the same resources, knowledge and markets as men, we create a more dynamic and prosperous agricultural sector for Eswatini.

We extend our gratitude to the International Trade Centre (ITC) and our partners in the Government of Eswatini for their commitment to this cause. We encourage all stakeholders to take concrete steps in implementing the gender-responsive approaches outlined in this booklet. Together, we can build a more inclusive and competitive agricultural sector that benefits all Swazis.



Karsten Mecklenburg

AMBASSADOR

EUROPEAN UNION TO THE KINGDOM OF ESWATINI



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CONTENTS PAGE

01

GENDER-BASED CONSTRAINTS IN SWAZI AGRICULTURE

The agricultural context in Eswatini	02
Gender roles in agriculture	03
Gender inequality curbs agricultural productivity	04
Gender inequality and access to agricultural services	05

02

GENDER-RESPONSIVE SERVICES: A PATHWAY TO HIGHER PRODUCTIVITY AND PROSPERITY

What is gender-responsive service delivery?	10
Women's Economic Empowerment in agriculture	15
Women's Economic Empowerment Framework	15
What does the shift to gender-responsive service provision entail?	16

03

STRATEGIES TO INCREASE GENDER-RESPONSIVENESS OF SERVICES

Strategy 1: Analysing and addressing barriers to services for men and women	18
Strategy 2: Enhancing collaboration and equitable decision-making at farm level	21
Strategy 3: Raising community awareness about the benefits of inclusive practices in agriculture	23
Strategy 4: Building internal capacities and support for gender responsiveness	24

04

CRITERIA OF GENDER RESPONSIVENESS

Relevance	27
Availability	29
Accessibility	30
Affordability	32
The business case for gender-responsive services	34

05

EVALUATING THE IMPACT OF GENDER-RESPONSIVE SERVICES

Reach	37
Benefit	37
Empower	38
Transform	38
TOOL ONE ANNEX ONE	39
TOOL TWO ANNEX TWO	44
TOOL THREE ANNEX THREE	51
TOOL FOUR ANNEX FOUR	54

INTRODUCTION

Agriculture is the backbone of Eswatini's economy, providing livelihoods for most of its population. Yet, a gender gap persists that limits the potential of women farmers and hinders the agricultural sector's progress. Women, who are vital contributors to agriculture, face systemic barriers that restrict their access to resources, decision-making opportunities and equitable support services.

This booklet is informed by the work of the International Trade Centre's (ITC) SheTrades project under the European Union-funded Eswatini: Promoting Growth through Competitive Alliances Programme. It highlights the importance of addressing gender disparities to unlock agricultural productivity and foster sustainable development.

The publication provides practical insights and strategies for agricultural service providers and other stakeholders to implement gender-responsive approaches. By aligning services with the specific needs of women farmers, it aims to enhance productivity, promote resilience and contribute to a more inclusive and sustainable agricultural sector in Eswatini.

Acronyms

Unless otherwise specified, all references to dollars (\$) are to United States dollars.

ESNAU Eswatini National Agricultural Union

FAO Food and Agriculture Organization of the United Nations

NGO Non-governmental organization

SEDCO Small Enterprises Development Company

SNL Swazi Nation Land

USSD Unstructured Supplementary Service Data

VAC Vulnerability Assessment Committee

How to use the booklet and related resources

This booklet is designed as an interactive guide to promote gender-responsive service delivery in agriculture in Eswatini. It explores key challenges and constraints while showcasing successful examples and offering practical, actionable tips. The booklet outlines four strategies to improve gender responsiveness, each paired with a practical tool for implementation. Detailed facilitators' guides, templates and formats for these tools are included in the annexes, making this a comprehensive resource for service providers.

The booklet is accompanied by explanatory and instructional videos that can be accessed by scanning the QR codes at the end of each chapter. Readers are encouraged to watch the videos to gain deeper insights into the material and see the tools in action, enabling more effective implementation and engagement with the material.

About the Eswatini: Promoting Growth through Competitive Alliances Programme

The European Union funds this programme, which seeks to generate a private sector-led export drive, with implementation relying on ITC's sustainable agribusiness Alliance for Action approach. It aims to improve livelihoods of smallholder farmers, artisans and workers in Eswatini through the creation of better jobs and growth of businesses.

This will be done by improving the policy and regulatory framework for private-sector development, forging strategic partnerships among farmers, processors and industry stakeholders to enhance the competitiveness of micro, small and medium-sized enterprises (MSMEs). This will also include improving MSMEs' production efficiency, upgrading infrastructure, expanding access to finance and strengthening market linkages.

The programme also prioritizes value addition through processing and branding and ensures long-term market integration – all while promoting environmental sustainability and fair labour practices. The programme has two key goals:

- The adoption and implementation of business-friendly, inclusive and responsible national policies and legal frameworks
- Stronger productive capabilities, processing, promotion, marketing capabilities and value chains

In Eswatini, ITC SheTrades and Alliances for Action work together to integrate gender considerations into Eswatini's agricultural value chains. The initiative works with business support organizations and service providers to deliver technical advisory and capacity-building programmes that are designed to meet the needs of women-led businesses and farming households.

This booklet is a direct outcome of the engagement in Eswatini, developed specifically to address the unique challenges and opportunities faced by women entrepreneurs and farming households. It was created through a participatory process that involved input from local business support organizations, service providers and community stakeholders, ensuring that the content is tailored to the needs of Eswatini's agricultural sector.

By incorporating local context, cultural considerations and gender-responsive approaches, the booklet serves as a practical tool to enhance service delivery and support women's economic empowerment in Eswatini's agricultural value chains.



About the SheTrades Initiative

SheTrades works with governments, business support organizations and the private sector to tackle systemic barriers that prevent women from fully benefiting from trade. By combining ecosystem-level partnerships with targeted support, SheTrades equips women entrepreneurs with the knowledge, resources and networks they need to seize opportunities, overcome challenges and succeed in global markets. This integrated approach strengthens women's business capabilities and contributes to a more inclusive and sustainable global economy.

ITC SheTrades recognizes that major gender disparities shape agricultural value chains, especially those focused on export-oriented commodities. Women, who constitute more than 66% of the agricultural workforce, often lack access to critical resources such as land, financing, technology and market information. This reduces their productivity and limits their capacity to add value or access lucrative export markets.

Addressing these disparities is essential not only to boost agricultural productivity and food security, but also to create more inclusive trade systems. Developing gender-responsive services and the empowerment of women in agrifood value chains enhances economic resilience, diversifies supply chains and contributes to sustainable development by ensuring fairer income distribution and leveraging the untapped potential of women in agribusiness.



¹ Alliances for Action (A4A) is an ITC initiative that aims to transform agricultural value chains and promote sustainable food production by honouring the value that smallholder farmers and SMEs contribute to agrifood value chains. A4A seeks not only to improve stakeholders' financial well-being, but also to promote equity, sustainability and inclusion throughout these food systems.

01

GENDER-BASED CONSTRAINTS IN SWAZI AGRICULTURE

KEY DEFINITIONS RELATED TO GENDER

GENDER refers to the roles, behaviours, activities, and attributes that a given society at a given time considers appropriate for men and women. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes. They are context-specific and can change over time. Gender determines what is expected, allowed and valued in a woman or a man in a given context.

GENDER SOCIALIZATION refers to the process of girls and boys, women and men learning social roles based on their sex, which leads to different behaviours. Socialization creates differing expectations and attitudes based on gender. An example is that girls and women do more household chores, such as cooking and cleaning, while boys and men do more work out of the home.

GENDER BIAS refers to making decisions based on gender that result in favouring one gender over the other, which often results in contexts that favour men and/or boys over women and/or girls.

GENDER-BASED CONSTRAINTS refer to obstacles women and girls face as a result of the differences and inequalities between women and men, for example in access to and control over resources as well as decision-making opportunities.

GENDER NORMS refer to ideas about how men and women should be and act. We internalize and learn these “rules” early in life. This sets-up a life-cycle of gender socialization and stereotyping. Put another way, gender norms are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time.

CHAPTER ONE The agricultural context in Eswatini

Eswatini’s agricultural sector plays a significant role in its economy, contributing about 8% to the gross domestic product and providing livelihoods for 70% of the population. The agricultural landscape mainly consists of smallholder farming in rural areas, characterized by low production volumes and productivity, largely focused on staple crops such as maize and beans, in combination with traditional livestock practices. Sugar cane, canned fruit and beef production dominate commercial, export-oriented farming.³

Most Swazi smallholder farmers operate under rain-fed systems, which makes them very susceptible to climate change impacts. Recurrent droughts, unpredictable rainfall, rising temperatures and other climate challenges are particularly disruptive, affecting both crop and livestock production.⁴ Maize production dropped almost 67% during the 2015–16 El Niño drought, which led to more maize imports from neighbouring South Africa to fill the shortfall.⁵

Climatic pressures, combined with insufficient irrigation infrastructure and poor water resource management among most farmers,

have made the country more dependent on food imports, with the government spending more than \$100 million in 2019 to import staples including maize, wheat, rice and vegetables.⁷ Eswatini imported 38,000 metric tons of maize in 2023, mostly from South Africa, to meet domestic food demand.⁹

The high cost of agricultural inputs also makes it very difficult for the country to achieve stable and independent food production. Nevertheless, there is a strong push from government to commercialize agriculture and increase productivity.

As in many countries, women are critical to agricultural productivity in Eswatini, comprising a large portion of the workforce. However, they face gender-specific constraints that limit their agricultural productivity and livelihoods. These constraints arise from social and cultural norms and rules that determine how men and women are expected to behave and take part in society.

Gender plays a significant role in shaping the division of labour, access to resources, and decision-making power of men and women, within families, communities and society at large. Since the division of roles and responsibilities between men and women is so deeply integrated into everyday life, it is often seen as a natural consequence of the division between the sexes.

² African Development Bank (2022). Emergency Food Production Programme (EPPP) Appraisal Report.

³ International Trade Administration (2024). Eswatini – Country Commercial Guide Agriculture. Available at <https://www.trade.gov/country-commercial-guides/eswatini-agriculture>

⁴ FAO, European Union and the French Agricultural Research Centre for International Development (2022). Food Systems Profile - Eswatini. Catalysing the sustainable and inclusive transformation of food systems. Rome, Brussels and Montpellier, p.6.

⁵ Mohammed, M., and Dlamini, T. (2018). ‘Predictors of food insecurity in Eswatini: Lessons from the 2015/16 El Niño induced drought.’ African Review of Economics and Finance, Vol 10. 2

⁶ International Trade Administration (2024). Eswatini Country Commercial Guide Agriculture. Available at <https://www.trade.gov/country-commercial-guides/eswatini-agriculture>

⁷ United States Department of Agriculture Foreign Agricultural Service (2023). Eswatini: Sugar Annual. Available at https://apps.fas.usda.gov/newgainapi/api/Report/DownloadReportByFileName?fileName=-Sugar%20Annual_Pretoria_Eswatini_SZ2023-0001.pdf

⁸ International Trade Administration (2024). Eswatini Country Commercial Guide Agriculture. Available at <https://www.trade.gov/country-commercial-guides/eswatini-agriculture>



Gender roles in agriculture

In agriculture, this gender role division means that women's contributions are often invisible and confined to labour-intensive, repetitive tasks such as planting, weeding and harvesting, as well as post-harvest storage and processing. Women's responsibilities also include domestic tasks – cooking, cleaning and childcare – that are traditionally viewed as women's duties. Many of these activities are not defined as 'economically active employment', but they are essential to the well-being of rural households.

Conversely, men tend to engage in higher-return activities such as cash crop production and marketing. Men more often use machinery and animals to carry out activities, whereas women rely on manual labour.

In general, men also often make decisions about resource allocation, crop choice and finances, even when women manage most of the farm's day-to-day activities. Women's involvement in decision-making is often limited to their designated tasks or small-scale household expenditures, rather than larger farm investments or income management. This division of labour is more pronounced

in male-headed households, limiting women's influence over farm income and investments. For instance, when men manage cash crops, they often control the resulting income and may prioritize investments based on their preferences, which may not reflect the needs of the household. Women may have greater autonomy in female-headed households but still face systemic barriers to resources that affect the productivity of their farms.

This reality poses challenges when job-seeking men migrate to urban areas or nearby countries such as South Africa, leaving women with more responsibilities but limited decision-making authority over resources and finances. Even in their absence, men often maintain control by delegating decisions to male relatives or making them during occasional visits. As a result, women manage daily operations without the autonomy to make critical farm-related decisions, hindering their ability to adapt effectively to changing circumstances.



Gender inequality curbs agricultural productivity

The inequality between men and women in terms of their control over resources and decision-making power limits agricultural productivity in Eswatini. For example, women's limited ability to make decisions about land means they are often cannot expand their agricultural activities or switch to more profitable crops. A woman who wants to cultivate vegetables on family land may be denied the right to do so if male relatives decide to use the land for other purposes.

In some cases, women who have managed to establish small agribusinesses have seen their farms and assets given to other family members upon marriage, divorce or widowhood. This lack of security discourages women from investing in long-term improvements on their farm, perpetuating lower yields and restricted income.

Instead, women engage in small-scale, low-investment and home-based activities such as jam-making or soap production. However, the lack of resources and access to markets means these activities remain limited in scope and profitability. The absence of codified land rights and the communal Swazi Nation Land system also affects women's ability to access credit. Male chiefs oversee the allocation of Swazi Nation Land, which often makes it difficult for women



SCAN THE QR CODE

VIDEO ONE

This video shows the impact of gender inequality on agricultural productivity in Eswatini. It highlights the challenges faced by Swazi women farmers due to their limited access to resources and decision-making – both at the household and community level. The video explains how men, women and agricultural service providers can work together to address gender disparities for the benefit of the agricultural sector and the country.

to establish secure tenure. This also directly affects their access to financial resources, as financial institutions generally require land or other assets as collateral.

For instance, a woman who needs a loan to buy fertilizer or invest in drought-resistant seeds may be denied because she lacks collateral, forcing her to rely on lower-quality inputs or skip improvements altogether. This illustrates how gender inequality directly and indirectly affects productivity, reducing the agricultural sector's potential and resulting in poverty and food insecurity in Eswatini.

Women's lower investment capacity means they are more vulnerable to climate shocks than men, as they lack the resources to adopt climate-resilient practices. This has direct implications for household food security, given women's central role in food production. The 2023 Eswatini Vulnerability Assessment Committee report found that 27% of rural households were food insecure due to climate-related agricultural disruptions, disproportionately affecting women responsible for family nutrition.

These gender-based barriers contribute to the gender gap in agricultural production – a productivity gap caused by obstacles that prevent women farmers from reaching their full potential. The Food and Agriculture Organization of the United Nations (FAO) estimates that if women globally had equal access to agricultural resources such as land, seeds and finance, farms yields could increase by 20%–30%.

Although no formal study has quantified the gender gap in Eswatini, evidence from comparable contexts suggests that considerable productivity is lost due to gender inequality. The lack of access to land, credit, training and technology prevents women from maximizing output on their farms, thereby stunting the agricultural sector's growth.

¹¹ World Health Organization (2023). The Kingdom of Eswatini Annual Vulnerability Assessment & Analysis report. Available at <https://www.afro.who.int/publications/kingdom-eswatini-annual-vulnerability-assessment-analysis-report-2023>

¹²FAO (2011). The State of Food and Agriculture 2010-11: Women in Agriculture. Closing the Gender Gap for Development. Rome, FAO.



Gender inequality and access to agricultural services

The lack of gender-responsive agricultural support services perpetuates these barriers for women in agriculture.

The landscape of agricultural service is diverse in Eswatini. It includes government agencies such as the Ministry of Agriculture; parastatals such as the National Agricultural Marketing Board, the Eswatini Water and Agricultural Development Enterprise, and the National Maize Corporation; international organizations such as United Nations agencies; farmers associations such as the Eswatini National Agricultural Union (ESNAU); non-governmental organizations (NGOs) such as World Vision; financial institutions and private-sector input suppliers.

These organizations offer a wide range of services, from supplying agricultural inputs and providing extension training to offering loans and marketing support. However, gender bias and the lack of gender expertise affects the design and delivery of inclusive services, as well as the effectiveness of the dissemination of knowledge, information and technology.

Women's role in agriculture in Eswatini remains invisible and undervalued. As a result, many service providers overlook the specific requirements of women farmers and fail to target and serve them adequately.

“Women's role in agriculture in Eswatini remains invisible and undervalued.”

Agricultural services are typically geared towards male heads of household. Little attention is given to the roles and tasks of women and other family members in the farming household or their restrictions in terms of access to and control over resources and decision-making power. Especially in Eswatini, which has a high prevalence of de facto female-headed households, this leads to ineffective and inefficient outcomes.¹³

Gender stereotypes and bias are common and lead to the – sometimes unconscious – exclusion of women from information sharing and decision-making.¹⁴ Moreover, few service providers in Eswatini have the knowledge and skills needed to effectively address the gender-related challenges that women face.



As a result, women farmers in Eswatini rarely benefit fully from the information, technologies and practices available through these services. Evidence indicates that, due to gender-insensitive services, women are up to 50% less likely than men to adopt improved agricultural inputs and practices.¹⁵

Some of the challenges that Swazi women farmers face in accessing agricultural services stem from their domestic responsibilities. Bearing the primary responsibility for cooking, cleaning and childcare, women's time schedules are different from men's.

As a result, their availability to attend agricultural training sessions or visit service providers is limited. Especially when training sessions are scheduled during peak hours of household chores, such as early morning or late afternoons, women may miss out on crucial information or leave early due to time constraints.

It may also be difficult for women to attend training sessions or travel to service centres that are located far from home. Public transportation is costly and time consuming, which can deter them from participating. Safety concerns may discourage travel, especially for long journeys. Moreover, women traveling alone and for longer periods of time is regarded as inappropriate according to social norms and prior permission from male family members is required.

Consequently, a woman in the outskirts of the Hhohho region may hesitate to attend a multi-day training programme in the capital, Mbabane, due to the costs, logistics and family responsibilities involved.

Other challenges that are specific to women while accessing services pertain to their level of control over resources and assets. As mentioned previously, collateral requirements often restrict women's access to financial services. Without land or assets in their name, women are frequently deemed high-risk borrowers by financial institutions. Even when financial products are available, they may be unaffordable (e.g. due to high interest rates or repayment terms).

The lack of access to capital and credit further complicates their access to seeds, fertilizer and equipment, which can be considered as too expensive for women who manage smaller plots or kitchen gardens with low resources. For instance, a subsidy programme for inputs, although well-intentioned, may still be too costly for women who cannot muster the required contribution. It also may not be the most relevant investment for them, if they have no rights to the land in which they are investing.

“Without land or assets in their name, women are frequently deemed high-risk borrowers by financial institutions.”

When capital-intensive practices or technologies are promoted, it is often not considered that women lack these resources and – even if it would benefit them – they may not be able to adopt them if their husbands do not agree. Furthermore, extension service providers may overlook women who look after large livestock such as cattle or goats in favour of male asset owners.

Lower levels of education and literacy can complicate women's use of services. Training programmes often assume a certain level of literacy and technical knowledge that some participants may not have, especially older women who have had little formal education.

Many training programmes rely on lectures and text-based methods that exclude people with low literacy levels. Practical, hands-on training methods that use illustrations and interactive demonstrations have proven more effective for women with limited literacy to understand and apply.

¹³ FAO (2011). The State of Food and Agriculture 2010-11: Women in Agriculture. Closing the Gender Gap for Development. Rome, FAO.

¹⁴ Van Campenhout, B. (2018). Designing for gender inclusivity in video-enabled agricultural extension. International Food Policy Research Institute Blog. Available at <https://www.ifpri.org/blog/designing-for-gender-inclusivity-in-video-enabled-agricultural-extension> | IFPRI

¹⁵ ISF Advisors and the Mastercard Foundation Rural and Agricultural Finance Learning Lab (2019). Gender Deep Dive. Pathways to Prosperity: Understand women's rural transitions and service needs. Available at https://www.marketlinks.org/sites/default/files/resources/2019_raf-state-of-the-sector_gender_deepdive.pdf

¹⁶ Index Mundi. UNESCO Institute for Statistics. Eswatini Literacy rate, adult total (% of people ages 15 and above) <https://www.indexmundi.com/facts/eswatini/indicator/SE.ADT.LITR.ZS>

THE GENDER CHALLENGE IN NUMBERS

WOMEN CONTRIBUTE

60%

to farm labour in developing countries



Women account for the largest share of farm labour



45%

of the overall agricultural labour force

a contribution that is expected to increase as urbanization takes place and young men migrate to cities.

Women tend to focus on lower value-added (often non-waged based) activities e.g., planting, weeding and harvesting within the family farm; vs. higher value male dominated activities e.g. marketing.



WOMEN ARE UP TO

50%

Less likely than men to adopt improved inputs and practices

Women are less likely than men to adopt new seed varieties and agronomic technologies e.g., fertiliser, irrigation.

These differences are explained by women's unequal access to productive assets and services including land



5-20%

of agricultural land in SSA and South East Asia is owned by women

39%

rural girls complete secondary education

VS

45%

of rural boys

IT IS ESTIMATED THAT AT LEAST

65% of rural women are unbanked

Closing the gender gap on productive assets could lead to a 20-30% yield uplift per household

20-30%

Yield increase if women had same access to productive assets

and reduce the number of hungry people in the world by

12-17%

Gains would vary by region depending on the contribution of women to agriculture and the size of the gender gap today.

Sources: Gender in Agriculture: Closing the Knowledge Gap, FAO, 2014; The State of Food and Agriculture 2010-2011, FAO, 2011; The Gender Gap in Land Rights, FAO 2018.; Gender Differences in Use and Preferences of Agricultural Information Sources, The Journal for Agricultural Education and Extension, 2018; How Does Gender Affect Sustainable Intensification of Cereal Production in the West African Sahel? Evidence from Burkina Faso, Wineman et al.; Haider, Michigan State University, 2017; Bridging the Gap, Demystifying Sources of Gender Yield Gaps in Uganda, Gender, Assets and Market Initiative and Natural Resource Economics, Makerere University Kampala, Uganda, 2019; Creating Gender-Responsive Agricultural Development Programs, Bill and Melinda Gates Foundation, 2012; World Bank Findex Database; Authors analysis.

02

GENDER-RESPONSIVE SERVICES

A PATHWAY TO HIGHER PRODUCTIVITY AND PROSPERITY

CHAPTER TWO

What is gender-responsive service delivery?

Gender-responsive agricultural services meet the needs and interests of women and men farmers equally. Such services have the potential to greatly improve agricultural productivity and livelihoods in Eswatini.

“Gender-responsive agricultural services meet the needs and interests of women and men farmers equally.”

When agricultural support services meet the needs and interest of women and effectively address gender-based constraints, the gender gap in agriculture can be narrowed, contributing to a more resilient and robust agricultural sector. As climate change increases the frequency of droughts, extreme weather events and other environmental shocks, gender-responsive service delivery would enhance women’s ability to adapt to and recover from such challenges by giving them more effective access to tools and skills.

This chapter demonstrates how adopting a gender-responsive approach can increase the impact of services by highlighting two crucial agricultural services: extension services and financial services.

VIDEO TWO

This short video explains what gender-responsive services are, and how they can benefit not only farmers but also businesses. The CEO of Imbita SWFT explains how they have created gender-responsive financial services to promote financial inclusion for women.



SCAN THE QR CODE

EXAMPLE ONE

Extension advisory services

Agricultural extension (also known as rural advisory services) involves activities that deliver essential information and advice tailored to the needs and demands of farmers. Agricultural extension programmes cover a broad area including better crop varieties, livestock control and water management, and the control of weeds, pests or plant diseases.

Extension and advisory systems seek to improve access to knowledge, information and technologies and to share with farmers ideas developed by agricultural research institutions. Agricultural extension may also help to build up local farmers' groups and organizations and help them develop their technical, organizational and managerial skills and practices. When delivered effectively, extension therefore provides indispensable elements that farmers need to improve their agricultural productivity.

Numerous entities offer extension services in Eswatini. The Ministry of Agriculture is the main provider of extension support, particularly the Department of Agricultural and Extension Services. This department supports farmers with technical knowledge, farm management practices, pest and disease control, and sustainable farming techniques.

Parastatals such as the National Agricultural Marketing Board and the National Maize Corporation offer extension support to their contracted farmers, in specific crops and with a focus on market access. Private-sector entities, including input suppliers and agro-dealers, also provide extension support – for example, of proper product use or to promote certain items.

Currently, few women farmers fully benefit from agricultural extension services in Eswatini, limiting their potential to improve productivity and livelihoods. Yet, when extension service providers adopt a gender-responsive approach, they can help close the gender gap in agriculture by making information, new technologies, skills and knowledge more relevant and accessible to women farmers.

Extension providers can easily make a few adaptations to make extension services more gender-responsive. First and foremost is to consult women on their preferred timing and venue of activities, to avoid poorly chosen times or distant places. Where possible, providing childcare facilities or organizing training on their farms can be a big help to women who need to watch their small children.

Using visual means (demonstrations, videos, pictures) to deliver information also caters to women with lower literacy skills and increases the active participation of trainees. Video content boosts knowledge retention, making training more effective. In these visuals, it is important to portray women in agricultural roles – not only in caregiving ones – to emphasize their valuable and important contributions to agricultural production.

Additionally, providing reference material in local languages ensures that the information can be easily reproduced and shared with family members.

Capacity-building training should focus on topics that are targeted and relevant for women farmers, keeping in mind their resource constraints. Topics such as climate-smart agriculture, post-harvest management and market access can greatly enhance their productivity and profitability.

Follow-up visits are crucial after training to monitor the adoption of proposed practices and tackle barriers that prevent adoption among women farmers. Some barriers are systemic and related to gender norms at household level that affect women's control over assets and resources. To address this, extension service providers can add aspects of the household methodology (see strategy 2 in Chapter 3) to their training, to raise awareness among men and community leaders of the importance of more equitable resource control.

To strengthen women's voice and perspectives, extension service providers can include leadership and entrepreneurship training to women so they can take on more active roles in agricultural cooperatives and decision-making bodies.

When extension services become more gender-responsive, their impact creates a ripple effect that reaches beyond women to benefit entire households and communities. With more equitable resource allocation, the outcomes become more effective and inclusive for everyone.

“

When extension services become more gender-responsive, their impact creates
A RIPPLE EFFECT THAT REACHES BEYOND WOMEN TO BENEFIT ENTIRE HOUSEHOLDS AND COMMUNITIES.”



“ Extension therefore provides indispensable elements that farmers need to improve their agricultural productivity.”

”





EXAMPLE TWO

Financial services for agriculture

Financial services for agriculture include credit and loans for inputs such as seeds and fertilizer, savings and deposit services to save income and manage seasonal cash flows, insurance products, payment and transfer services, and financial advice.

Eswatini has many formal banks and non-bank financial institutions, including microfinance institutions. Although formal financial inclusion rose from 53% in 2011 to 87% in 2023 – mostly due to mobile money services – financial services have limited availability in rural areas and those intended for rural communities rarely benefit women.^{17,18}

Swazi farmers need credit but struggle to obtain loans because formal financial institutions, which are reluctant to invest in smallholders, have stringent requirements.¹⁹ Most farmers rely on their own savings to buy seeds, fertilizer and other inputs. Limited access to credit limits both farmers' capacity to invest in agricultural inputs and their ability to adopt productivity-enhancing technologies.

For women, gender-related obstacles such as lack of collateral and irregular income levels put credit options further out of reach. As a result, women rely more on informal borrowing of small amounts from family, friends or informal savings groups.

Traditional Swazi law and customs also affect women's ability to access financial services and apply for credit, although often these do not comply with the rights of women as stated in the constitution.²⁰

Compared to men, women tend to save through informal savings groups, which provide a safety net, but often lack the security and growth potential of formal savings accounts. Women farmers also face practical barriers accessing financial services such as time constraints and illiteracy (including financial illiteracy), affecting their ability to access and adequately grasp information on financial products and services.

Financial institutions in Eswatini have a limited understanding of the needs of women in the agriculture sector. As a result, few financial products or services target them. Sensitization of financial service providers is needed to inform them of the constraints that prevent women from accessing credit and encourage them to offer financial services that can make women more productive.



The significant gender data gap means financial products and services are typically not designed with women's needs, incomes or literacy levels in mind, making the available services less relevant and costly for them.

Recognizing that Swazi women face systemic barriers to access financial services, the Centre for Financial Inclusion and the Central Bank of Eswatini launched a Gender Inclusive Finance Roadmap in 2022. The roadmap highlighted the need to develop a more gender-responsive regulatory environment, including the development and implementation of the gender-responsive Rural and Agricultural Financing Policy to support transformation in agricultural performance.

Service providers can make financial services more gender-responsive by collecting gender-disaggregated data and surveying clients to better understand the characteristics and conditions of financial service providers' clients. Offering basic financial literacy training will help women and other marginalized groups make better use of financial services. Again, this training must align with the time schedules and literacy levels of women.

The growing use of mobile phones in Eswatini means that digital financial services can increasingly help women farmers overcome traditional constraints – such as travel costs and banking access – by allowing them to save, send money and make payments remotely. Women already use mobile money platforms. Research has shown that to increase women's uptake of digital financial services, in-person support is preferred to create trust and confidence in

using digital services.²¹

As women tend to use informal saving groups, financial service providers should support the adoption of group-based lending approaches, in combination with financial literacy and management training. Several organizations in Eswatini use this method to enhance financial inclusion in rural communities. Imbita Swaziland Women's Finance Trust has reached more than 35,000 women with this approach.

Reaching out to groups of women such as village savings and loan associations and other channels that women trust (church groups or charitable groups) would enable service providers to tap into an underexplored client base. Furthermore, the integration of mobile money services, such as Imbita's Heleza platform, into these informal savings groups helps to simplify money pooling and distribution and decrease the risk associated with carrying large amounts of cash.

¹⁷Ministry of Finance (2024). Eswatini National Financial Inclusion Strategy (2023-2028). <https://www.afi-global.org/publications/eswatini-national-financial-inclusion-strategy-2023-2028/>

¹⁸Alliance for Financial Inclusion (2023). Eswatini FinTech Landscape Report 2023, p. 8.

¹⁹Nkambule, N. (n.d.). Farmer Characterisation Survey and Multi-Purpose Cooperative Census Report. ITC and Eswatini Multipurpose Cooperative Union.

²⁰Ministry of Finance, op cit.

²¹GSMA (2022). Reaching and Empowering Women with Digital Solutions in the Agricultural Last Mile. <https://www.gsma.com/solutions-and-impact/connectivity-for-good/mobile-for-development/wp-content/uploads/2022/05/Agri-Women-in-Value-Chains-v5.pdf>

Women’s economic empowerment in agriculture

A useful framework when addressing gender-responsive services is the Women’s Economic Empowerment Framework (see Figure 1 and for the full framework, see page 38). It discerns two aspects of women’s economic empowerment. The first is access to resources, such as greater access to training or inputs. However, simply providing access to a resource does not mean women can benefit from it.

Power structures and gender roles in the household or the community play a role. For example, training may be scheduled at a convenient time for women and in a location close to home, so they can attend. However, they may not be able to apply the learned knowledge, because the husband is the decision-maker over what happens to the crops. The second component of the Women’s Economic Empowerment Framework: Power and Agency captures these aspects.

The Donor Committee for Enterprise Development uses the following definition: ‘A woman is economically empowered when she has both: (a) access to resources: the options to advance economically; and (b) agency: the power to make and act on economic decisions.’²²

Access to productive resources includes access to assets such as land and equipment, as well as access to, for example, good agricultural practices training and financial services. Addressing access to resources alone is not sufficient for women’s empowerment. Women’s empowerment also means women can make independent decisions about resources.

To contribute to women’s economic empowerment, gender-responsive service provision must not just provide access to resources; it must also seek to strengthen women’s decision-making power and agency. Agency is defined as the ability to make autonomous choices and transform those choices into desired outcomes. It includes control over resources and income, but also capabilities and self-confidence.²³

Addressing both components ensures that women not only have the tools to be economically productive, but also the authority to make and act on economic decisions. This requires service providers to engage not only with women but also boys, men, husbands and community leaders to challenge traditional mindsets and to emphasize the importance of women being able to access resources and participate in decision-making processes.

This mission requires collective effort. All actors, male and female, in the sector must work together to change practices and shift mindsets to embrace more inclusive agricultural development. By supporting women’s full participation in agriculture, service providers, policymakers and communities can create a more sustainable and productive agricultural system. Empowering Swazi women farmers means not only increased productivity, but also a more secure, resilient and prosperous future for everyone.

²² Markel, E. (2014). Measuring Women’s Economic Empowerment in Private Sector Development Guidelines for Practitioners. Donor Committee for Enterprise Development. Available at https://www.enterprise-development.org/wp-content/uploads/Measuring_Womens_Economic_Empowerment_Guidance.pdf

²³ Ibid.

FIGURE ONE. WOMEN’S ECONOMIC EMPOWERMENT FRAMEWORK

HOW TO EMPOWER WOMEN					
TOOLS TO ACT Access to resources			POWER TO ACT Power & Agency		
ASSETS	FINANCIAL SERVICES	AGRICULTURAL SERVICES	DECISION-MAKING	SELF-CONFIDENCE	CAPABILITIES
Land & equipment	Mobile banking	Inputs (seeds, fertiliser, etc.)	Resources	Self-esteem	Entrepreneurship
Network	Bank & savings account	Skills training	Expenditures	Perceived capabilities	Leadership
Jobs	Non-collateral loans	Know-how & technology	Time	Confidence to speak up	Management

Source: Adapted from Agriprofocus and Fair & Sustainable Consulting (2016). Women’s Economic Empowerment Framework. https://images.agri-profocus.nl/upload/Infographic_Women_Economic_Empowerment_Framework_ENGLISH1493634534.pdf

TABLE ONE
WHAT DOES THE SHIFT TO GENDER-RESPONSIVE SERVICE PROVISION ENTAIL? ²⁴

	FROM	TO
OBJECTIVE	Increasing yields and productivity	Improving household well-being and decent livelihoods for men and women farmers Recognizing women as farmers
DELIVERY STRATEGY	Delivery of one-size-fits-all services	Development of demand-driven products and targeted services based on (social and gender) analysis of client data, combined with complementary support and services to address gender-based constraints
DESIGN OF SERVICES	Unilateral, top-down design	Participatory design with inclusion of client feedback for improved service delivery
WORKING WITH	Heads of household only	Spouses and other family members who contribute to the agricultural activity
MONITORING AND EVALUATION	Output focused (e.g. number of clients reached)	Qualitative analysis of livelihood changes among clients
MONITORING AND EVALUATION	Everyone; no specific targeting	Client segmentation Understanding gender differences and development of deliberate strategies to account for diversity among farmers

²⁴ Adapted from the International Rice Research Institute and the Centre for Research on Innovation and Science Policy (2021). Training Module on Designing and Delivering Gender Responsive Extension and Advisory Services. Los Banos, Philippines, and Hyderabad, India.

03

STRATEGIES TO INCREASE GENDER- RESPONSIVENESS OF SERVICES



CHAPTER THREE

Service providers that have decided to make their services more gender-responsive may not know how to go about doing this. The following chapter offers suggestions to help service providers adapt their services to better meet the needs of women, thereby contributing to better agricultural production and more resilient livelihoods.

STRATEGY ONE

Analysing and addressing barriers to services for men and women

An important first step is for service providers to understand their clients. Those looking to improve the gender responsiveness of their services need to understand the women farmers they serve and the challenges they face on their farm or in accessing the right support. The more service providers know about their clients – their literacy rates, land and asset ownership, access

to finance and credit, networks or producer organizations – the better they can identify possible obstacles for women clients.

Understanding your female clients and women as a target group will enable you to recognize the barriers they face because of their gender roles and position in society. For example, their domestic responsibilities and lack of time, unequal access to resources or limited decision-making in the family may influence how they interact with your services and how well they can access and benefit from it.

One way to determine if your female clients face obstacles in your services is to conduct a client satisfaction analysis. This offers insights to service providers and producer associations about the differences in men's and women's satisfaction with certain services. It enables your clients to give feedback on how they perceive effectiveness and quality and make suggestions for improvement. At the same time, it can be used to monitor and evaluate the effectiveness of your services from a gender perspective and track changes over time.



TOOL ONE

Client satisfaction analysis

This tool helps service providers understand how men and women access and benefit from their services. The limited use of services by women is often attributed to their lack of interest, rather than examining the actual reasons. The client satisfaction analysis offers insights and input to the (re)design of products and services assuring equal access for men and women. At the same time, it can be used as a monitoring tool to continue assessing the effectiveness of services from a gender perspective.

You can find the facilitator's notes for this tool in Annex 1.

VIDEO THREE

This video shows how to conduct a client satisfaction analysis with your customers in practice.



SCAN THE QR CODE

³⁰ Adapted from Farnworth, C.R., and Badstue, L. (2017). Enhancing the gender responsiveness of your project's technical farmer training events. GENNOVATE resources for scientists and research teams. CDMX, Mexico: CIMMYT.

TABLE TWO

Good practices for organizing gender-responsive training and meetings³⁰

METHODOLOGY	Use practical, hands-on exercises and demonstrations, particularly in field settings. Avoid lectures or long presentations. Encourage group work.
CHOICE OF LANGUAGE	Use language spoken by participants, rather than a national or international language. Women, especially, may be less fluent in national languages. Do not use forms of language that create hierarchies of understanding, such as 'expert' and 'trainees'.
GENDER AND OTHER STEREOTYPES	Check for hidden assumptions about gender roles in your training materials - for example, if women and men are portrayed in stereotypical roles (e.g. women cook and men make decisions) in text and/or pictures. This reinforces gender bias and may make people feel excluded.
RESPECTFUL ATMOSPHERE	Encourage people to respect each other's opinions even if they disagree. Assure everyone that the event is meant to be a safe space for learning and experience sharing. Ask participants not to make fun of others' well-intentioned comments or to repeat unflattering stories outside the meeting. Confidentiality must be respected.
LEARNING AND KNOWLEDGE SHARING STRUCTURES	Move away from top-down extension models to horizontal ones that promote group sharing and learning processes, in and between groups. Within this, support mentoring and peer replication approaches.
GROUP INTERACTIONS	If women are unfamiliar with speaking in public, create small safe environments with a maximum of 4–6 people. Make sure there are at least 2–3 women in each group so they can support each other and encourage them to speak. Encourage equal participation through group and pair work, rotating seat assignments and male/female speaking order. Include role-playing where possible as a fun activity while debating potentially sensitive topics. Ensure flat power relationships between men and women in a group setting. It is better to avoid boss–worker or leader–member dynamics. In some cases, women may prefer to meet separately to formulate their ideas before bringing them (anonymized) to the larger mixed group.
APPROPRIATE USE OF SUPPORT MATERIALS	Consider multi-media forms of training, such as ICTs, mobile phones, radio and other media during and beyond the meeting or training.
FEEDBACK	Training evaluation criteria should be robust and easy to use. Encourage women and men to comment openly on the processes of inclusion in the event and the training methods and content. Feedback should be disaggregated by gender. Ask participants to commit themselves to one action immediately after the training or meeting and to share it with others.

TOOL TWO

Household profiles

This tool helps service providers get a deeper understanding of women's and men's positions in farming households by exploring gender differences in household roles and responsibilities, access to and control over resources, and enjoyment of benefits. It provides valuable insights into the differences between men's and women's roles, helping to identify the specific challenges each faces in carrying out agricultural tasks. It also acts as an awareness-raising exercise for families, highlighting how gender inequalities can undermine farm productivity and efficiency.

For service providers, the tool serves as a foundation for building capacity to foster greater collaboration and equitable distribution of labour and benefits, ultimately improving farm performance.

You can find the tool in Annex 2.

VIDEO FOUR

This short video shows how to use the household profiles tool in practice.



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STRATEGY TWO

Enhancing collaboration and equitable decision-making at farm level

Women's contributions to the family farming enterprise often go unrecognized and are undervalued by other family members and in economic terms. A similar situation applies to adolescents in the household. Furthermore, many farming households lack a shared vision of how to leverage the farm and other income-generating activities towards common goals. Without this shared vision, family members may feel less motivated to invest their time and efforts into farm activities, as they do not see how these efforts will benefit them personally.

Many studies from agricultural, sociological and development economics fields show that farm performance and family livelihoods improve in households with strong collaboration among family members, more equitable distribution of labour and shared decision-making and benefits.³¹

Other benefits are reduced workloads and greater motivation and participation among family members. Families that farm collaboratively are better able to cope with external shocks, such as climate variability or market instability, contributing to more resilient and prosperous households.

Therefore, service providers that encourage households to cooperate and share resources are likely to contribute to the elimination of systemic barriers of access to resources and lack of control for women. The household profiles tool can help service providers initiate a conversation at household level and build the capacities of households to collaborate and share resources.

In addition to Tool 2: Household profiles, service providers can use Tool 3: Household collaboration scenarios in their conversations with farmers about collaborative farming and the benefits of equitable decision-making.

The video demonstrates two different scenarios. In one, family members do not collaborate on the farm and workloads and benefits are not shared equally. This scenario highlights how such a situation affects farm productivity and the family's well-being when decisions are made without considering everyone's interest and the lack of a shared vision. The second scenario describes collaborative family farming and shows how it underpins productivity as well as the household's health and well-being.

Reflection questions on both scenarios are included in the tool and should be used with farmers in a group discussion.

³¹ See, for example, Doss, C.R., & Morris, M.L. (2001). 'How does gender affect the adoption of agricultural innovations? The case of improved maize technology in Ghana,' *Agricultural Economics*, vol. 25(1), pp. 27–39; Quisumbing, A.R., & Maluccio, J.A. (2003). 'Resources at Marriage and Intrahousehold Allocation: Evidence from Bangladesh, Ethiopia, Indonesia, and South Africa,' *Oxford Bulletin of Economics and Statistics*, Department of Economics, University of Oxford, vol. 65(3), pp. 283–327, July; FAO (2011), *op. cit.*



TOOL THREE

Household collaboration scenarios

This tool helps service providers engage with farming families on the effect of (non) cooperative behaviour on intra-household dynamics and collaboration. The tool uses a video (Video 5) with two different scenarios on a household farm to let farmers think critically about the behaviours in each scenario and how this behaviour influences both individual and family well-being, as well as the farm's success.

Scenario 1:

A farming household that faces issues with farm productivity and in which family members are unhappy with their role and influence in the household. Distrust and unequal workloads create tensions that affect the family's happiness and well-being. Resources and benefits are not shared equitably, and the household head makes decisions without consulting other family members.

Scenario 2

A farming household that practices collaborative farming and shares workload and benefits equitably. The family has a clear shared vision and family members are happy as they feel involved and respected in how they contribute to the family's well-being.

This tool is linked to two scenarios played in Video 5.

VIDEO FIVE

This video demonstrates the two scenarios described above and relates to Tool 3.



SCAN THE QR CODE



STRATEGY THREE

Raising community awareness about the benefits of inclusive practices in agriculture

The constraints women farmers in Eswatini face stem from entrenched discriminatory social norms and gender biases. Transforming these inequitable norms is critical to advance women's empowerment in the agricultural sector and to promote a comprehensive and equitable development process. This requires engaging men as well as women.

One of the biggest constraints to women's productivity in agriculture is their limited access to and control over essential natural resources such as land. In many communities, men traditionally decide about resource allocation at both household and community levels. Raising awareness among community leaders about the negative impacts of such inequity and the benefits of inclusive resource-sharing practices is crucial to enhance women's participation in decision-making and improve agricultural productivity.

Implementing community-level interventions effectively requires a good understanding of gender dynamics, skills to navigate social change and a commitment to address systemic inequities. Tool 4 provides a starting point for service providers who wish to contribute to inclusive resource management and provides guidance on how to approach this in a respectful and participatory manner.

TOOL FOUR

Community resource mapping

This tool is designed to raise awareness about the importance of inclusive resource management in the community, based on the traditional structures in place in Eswatini, especially in relation to access to productive resources for agriculture, such as land and water. It explores how men and women use community resources and how they participate in decision-making about them.

Using participatory methods, the tool highlights disparities between men and women and the problems associated with this. It encourages community leaders to think about ways to improve women's involvement and control in community resource allocation and management, and how this benefits the community at large.

Key topics for discussion include community resource use and management for agriculture, community representation and decision-making, all through the lens of gender equality and inclusive development. The facilitators' guide with elaborate instructions can be found on the SheTrades resource page.

You can find the tool in Annex 4.



VIDEO SIX

This video discusses the relevance and impact of inclusive community resource management through interviews with participants. Also, it is explained why it is important to engage with community leaders on the topic of inclusive community resource allocation for agriculture.



SCAN THE QR CODE

STRATEGY FOUR

Building internal capacities and support for gender responsiveness

Being able to deliver gender-responsive services requires adequate internal capacity to understand gender dynamics, explicitly target women as clients and break down barriers that prevent them from actively using agricultural services. This often requires investment in gender awareness training for staff as well as inclusive policies and an organizational culture that embrace inclusion and gender equality as important objectives.

Building internal capacities and support for gender-responsive services is important to raise awareness about gender bias and the importance of gender equality among workers. This can be done through training that identifies and addresses gender-specific challenges in agriculture and in the services of the organization in question.

Internal advocacy is often necessary to persuade senior management to invest in this type of training and implement changes needed for more gender-responsive service delivery. A lack of awareness and support within the organization for gender-focused interventions frequently results in insufficient resource allocation.

To address this, raising internal awareness about the critical role of gender equality in achieving improved service delivery outcomes is essential. Providing compelling evidence and well-crafted arguments that highlight the importance and benefits of gender inclusion for the organization can be a powerful tool for driving change.

It is important to develop guidelines to ensure gender responsiveness is embedded in service delivery strategies. Depending on the type of services you offer, this can include using gender-inclusive language and communication, using participatory and inclusive training methods, and actively targeting all family members. Staff must be trained on how to apply these principles in practice. Existing training modules on these types of skills can be integrated into mandatory training for staff.

Establishing an inclusive organizational culture can enhance the uptake of gender-responsive working practices among staff. All employees should be treated and respected equally. Recruiting more female staff, especially in field and management positions, can help ensure that a woman's perspective is included in service planning and delivery.

To this end, explicitly encourage women to apply in job advertisements, offer internships for female students and make sure female workers are accommodated through adequate security measures in the field, parental leave, anti-harassment measures and career advancement options.

Service providers do not have to navigate this process on their own. Specialized (women's) organizations, NGOs and United Nations agencies offer training and sometimes financial support to facilitate the adoption of gender-responsive measures among agricultural service providers. Seek partnerships and collaborate with these actors to strengthen capacities in the organization for the benefit of all farmers in Eswatini.

TOOL FOUR

Organizational gender self-assessment

Service providers can use this tool to determine their own sensitivity to gender issues and where there might be gaps. The tool is made up of different checklists on different levels, including vision and mission, organizational structure and culture, communication, service delivery and operations.

The tool helps to identify capacity gaps in the gender responsiveness of the service provider and to plan actions to fill these gaps. It also can be used as a starting point for funding partners to understand the capacity-building support needs of the service provider.

You can find the tool in Annex 4.

VIDEO SEVEN

This video describes the experiences of ESNAU when building internal capacity to improve the gender responsiveness of its service provision through interviews with management and staff members. They share how they have seen a positive change among their farmers and their communities.



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ARGUMENTS FOR GENDER-RESPONSIVE AGRICULTURAL SERVICES

POVERTY ALLEVIATION: Women play a critical role in agriculture, which is a major livelihood for rural households in Eswatini. Targeted support to women farmers can help alleviate rural poverty by increasing their productivity, incomes and resilience to economic shocks.

DIFFERENT NEEDS: Women and men farmers have different knowledge, perspectives and needs because they are involved in different activities and play different roles. As a result of these gender roles, their access to assets, information, markets and demand for services also varies. This requires targeted action.

CLIMATE RESILIENCE: Climate change affects women differently and more intensely, due to their roles in food production and in household chores, for which they often rely on natural resources such as water and forests. Gender-responsive services that address the specific needs of women can increase their ability to implement climate-resilient strategies.

PROMOTING SUSTAINABILITY: Recognizing the diverse contributions and knowledge that women bring to agriculture can lead to more holistic and environmentally friendly approaches to farming. In contrast, ignoring women while delivering services and technologies reduces sustainability as some agricultural operations are performed by women only.

POTENTIAL FOR ENHANCED YIELDS: Yields on plots managed by women are lower than those managed by men, because they do not have the same access to inputs. If they did, their yields would rise and agricultural production generally would increase.

WOMEN'S RIGHTS: Women have equal rights to men to access economic opportunities and resources, including agricultural services. Women are an important part of the agricultural workforce in Eswatini and service providers should consult them before formulating agricultural plans and services. It is not just a question of enhancing productivity, but also about being fair and equitable.

BETTER HOUSEHOLD FOOD SECURITY, NUTRITION AND WELL-BEING: Women play a vital role in producing, preparing and distributing food. Gender-responsive services can help women grow more food, have more say in the family and potentially lead to more income and food in women's hands – leading to better food security and nutrition for the entire family as they are the major caregivers.

Source: FAO (2011), op. cit.; International Rice Research Institute and the Centre for Research on Innovation and Science Policy, op. cit.

04

CRITERIA OF GENDER RESPONSIVENESS



CHAPTER FOUR

Criteria of gender responsiveness

Four criteria are central to determining if a service is gender-responsive: relevance, availability, accessibility and affordability. These are described below and each is illustrated with an example from Eswatini.

1. Relevance

A service or product is relevant and useful for women if it corresponds to their role and the activities they undertake in agricultural production. For instance, offering the type of seeds for the crops women grow or training content that focuses on the tasks they carry out responds to women's needs.

A relevant service can boost women's productivity and efficiency. Offering labour-saving, cost-effective and low-resource climate-smart practices such as rainwater harvesting increases women's access to water to improve irrigation and achieve bigger yields. The relevance rises when the services boost women's agency and decision-making. An example is helping women farmers to obtain a lease agreement from the local chief to secure their land tenure.

²⁵ Paez Valencia, A.M., Kota, L., & Dia, R. (2021). Making a difference for women through gender-responsive project implementation. Learning Note. Resilient Food Systems Programme. World Agroforestry.

²⁶ GSMA, op. cit.

EXAMPLE

Climate-Smart Agriculture for Resilient Livelihoods

The International Fund for Agricultural Development and the Eswatini Water and Agriculture Development Enterprise aimed to enhance food security and promote climate resilience by equipping smallholder farmers, notably women, with skills to establish self-sustaining gardens and improve their household nutrition and income. The project focused on skills and knowledge particularly relevant to women considering their family responsibilities, farming activities and limited control over resources.

Training sessions focused on permaculture techniques to establish gardens that mimic natural ecosystems, requiring fewer inputs while yielding diverse, nutrient-rich crops. Additionally, conservation agriculture practices, such as soil preservation and water-efficient farming, were scaled up to support sustainable land use. These approaches allowed women to produce food for household consumption and sale, creating economic opportunities while strengthening food security in their communities.

Stakeholders also worked to increase women's meaningful role in community discussions and in leadership positions. Sensitization about and training on the role and contribution of women in sustainable community development targeted both traditional authorities and communities.

Women's limited access to and control over land was addressed with the authorities, in recognition of rights enshrined in the country's constitution. Women were supported to lead in community planning through chiefdom development plans, ensuring their participation in decision-making related to resource allocation and agricultural practices.²⁵

Tips to increase the relevance of agricultural support services

- **Assess how well informed you are about the gender division of labour at household level.** Do you know the tasks and roles of women and men on farms? Women and men often perform different, complementary activities that fit their gender roles. For example, men typically decide on the crops and market them while women prepare land and maintain the fields. Ensure that your services and products also target activities that women carry out.
- **Analyse differences between men's and women's agricultural preferences,** such as the type of crops and where to sell. Do they favour the same crops? Women are often more involved in low-value subsistence crops and men prefer high-value cash crops. To reach and target women, find out which crops they prefer and grow, so your services and products can align with them.

This also applies to market preferences. Find out where and how women prefer to sell. Women often lack the tools and the means to transport any surplus produce to markets. They may also prefer buyers who pay immediate cash to cater to daily household needs such as food and water. This usually increases their reliance on intermediaries.²⁶

- **Use gender-disaggregated information to be more intentional about who you target with your advice, training and services.** For example, target women specifically for training and advice on tasks they usually perform, i.e. weeding, backyard poultry, kitchen garden cultivation, micro agroprocessing. Addressing women farmers as clients in their own right – independent of their partners – helps to better understand their resource position and agency.





2. Availability

A service or product is available when it is tailored to women's specific requirements, such as their physical, financial and/or (digital) literacy capacities. This could be offering smaller input packages that are suitable for their smaller-scale operations or enabling them to buy products on credit or to pay in instalments.

For loans to be considered available, collateral requirements should take into account women's lack of land ownership. Many credit products rely on land as a collateral; considering alternatives to land as collateral increases the availability of credit options for women.

Availability of a service or product also pertains to the communication around a particular product or service. Considering the type of information, the channels and in which language women prefer to receive information is important to ensure they know about certain services or products. For example, information that is shared in person by a woman extension agent and supported by visual information is more available to women with low literacy rates than digital or written information alone.

²⁷ Lecoutere, E., Spielman, D., and Van Campenhout, B. (22 August 2023). 'ICT-mediated agricultural knowledge transfer in Uganda: What works?' AEA RCT Registry.

²⁸ GSMA, op. cit.

EXAMPLE

Imbita Swaziland Women's Finance Trust: Advancing opportunities through microfinance

Imbita Swaziland Women's Finance Trust is a non-profit microfinance institution supporting women-led businesses in Eswatini. It offers savings accounts, personal and business loans, investment options, funeral cover and a digital platform. Many clients are women in farming or small-scale agribusiness.

Imbita offers women accessible, low-cost financial services with minimal eligibility requirements. Clients can save from 80 emalangeni (\$4.30) monthly and manage accounts via the digital Heleza platform. Loans have low interest rates, no collateral requirements and rely on savings history for creditworthiness. First-time borrowers must complete financial literacy training and staff provide follow-ups to ensure loan effectiveness and repayment.

Self-help groups are a cornerstone of Imbita's outreach, fostering savings, microcredit and community support in rural areas. Imbita has facilitated more than 1,300 of these groups, benefiting upwards of 20,000 women. Community facilitators guide self-help groups and provide financial literacy training.

Imbita uses direct community engagement, online platforms, the Heleza app and a weekly radio programme to spread awareness and education. Its innovative approach drives financial inclusion and economic empowerment for women in Eswatini.

Tips to increase availability of agricultural support services

- **Ensure adequate female (field) staff presence.** Consider whether male and female staff offer your services. The gender of the person conveying information influences the adoption of information, technologies and practices among women farmers. Male agents often target the main decision maker in a household, assumed to be the man. Bringing in female agents reduces gender stereotypes and ensures women farmers are more involved in on-farm decision-making. Think about how you include female perspectives in the planning and delivery of services.
- **Assess the literacy and education levels of your target group and evaluate the degree of literacy needed to understand the information you share** (e.g. in training sessions, demonstrations or product brochures). Is that information understandable to your target group? Does it match the literacy levels of your female target audience? If the literacy rate of women is low, consider using audio-visual materials, including pictures and videos, to make the content easier to understand. Increasingly, this material is available and accessible online.
- **Build on channels of communication that women use.** Consider which platforms and channels women already use to communicate. For example, ask if there are women's groups you can use to reach out and share information. Ask women how they prefer to receive information. The digital divide means women often prefer to receive information in person rather than in a digital format only.



3. Accessibility

A service or product is accessible when constraints related to women's domestic responsibilities, mobility and time are addressed. For example, a training is accessible when it considers women's timetables, is organized at a location that women with children can easily access, is close to their home and does not take the whole day.

Accessibility also relates to the way service providers interact with their clients during training and meetings. They should take into account social norms around women's public speaking and women's interaction with men yet enhance women's confidence to contribute and share their opinion. This includes choosing suitable training and facilitation techniques and methods that create safe spaces and encourage sharing of ideas among all participants.

Accessibility of a training or service also covers the question of intra-household resource control and allocation between family members. Culturally, Swazi men typically make decisions in households and control resources, including land and finances. This affects how land and capital are allocated in a household.

As a result, agricultural products and services that require high investments (e.g. hybrid seeds, irrigation systems) or control of assets are less accessible to women. They often need to negotiate for effective access to these services and products. Increasing the access of women to resource-intensive products or services means addressing the resource divide at household level and promoting joint control and joint decision-making over resources.

Tips to increase accessibility

- **Consider women's domestic work burden and mobility constraints:** Is the location and time of your shop, training or meeting convenient for women? Do women who take care of children need to stay close to home or can you provide childcare options? Is it considered inappropriate/unsafe for them to travel far from home by themselves?

All these factors influence women's participation in training and meetings where important information is shared related to their business. Ensuring that the time women spend at your meetings is used effectively and efficiently means considering potential practical barriers to both their physical and mental attendance.

- **Ensure that your training methods are inclusive and encourage participation:** In Swazi culture, people are not accustomed to women speaking in front of groups, including in training. As a result, women who attend your training or meeting may not actively participate or contribute with ideas and opinions. Their level of self-confidence and self-esteem may be low.

Check whether women are confident to speak up in front of men in a training or meeting. You must provide a safe environment for all participants to share their opinions and ideas. Including smaller group work activities in your training may encourage women to engage more actively.

Allowing individuals to practice skills and gain knowledge in small groups further boosts engagement and improves knowledge retention. Combining practical field demonstrations with theoretical instruction has proven to be an effective training technique, greatly enhancing knowledge acquisition and application.

- **Consider the resource requirements for (the use of) your services and products:** Since women have less control over finances and investment than men, assess if and how this affects the ability of women farmers to buy and/or use your products or services. Women are more likely to adopt cheaper technologies or practices due to resource constraints. This means that if you are promoting greenhouse farming, women in rural Eswatini would likely not have the capital it requires.
- When possible, consider offering low-resource alternatives and see if any financing arrangements could be made to mitigate the investment burden. Consider gender relations and decision-making asymmetry and try to involve both spouses to promote collaboration and shared decision-making.

EXAMPLE

SEDCO: Supporting women participants through tailored training

The Small Enterprises Development Company (SEDCO) supports small and medium-sized enterprises in Eswatini by offering training programmes focused on financial management, marketing and business sustainability. These programmes target stakeholders including youth, women and rural entrepreneurs, who make up 75% of its trainees. The programmes aim to give participants the practical skills they need to expand their businesses.

SEDCO introduced pre- and post-assessment surveys to better understand the needs of participants. The aim is to share the pre-assessment with their rural development officers and partner organizations before the training. This approach helps tailor training content to meet the needs of women, youth and rural entrepreneurs. By addressing challenges such as language barriers and varying skill levels, SEDCO is ensuring its programmes are inclusive and impactful.

In partnership with ITC SheTrades under the Eswatini programme, SEDCO is refining its Business Awareness and Business Planning modules to make them more practical and accessible. This includes using simpler language, adding visuals such as graphics and stories, and incorporating hands-on exercises to help participants learn by doing. To make the training even more inclusive, materials are being translated into Siswati.

By focusing on these tailored solutions, SEDCO is giving entrepreneurs the tools they need to succeed while making sure its programmes are accessible and relevant to all participants.



4. Affordability

A service or product is affordable when it is within the means of women, especially those with limited income. Rural women in Eswatini have low incomes and limited savings, and face barriers accessing credit. Therefore, products and services should provide payment options that accommodate their purchasing power.

Affordability also considers aspects of interest rates. As women's rural farming businesses are more often informal, low value and small scale, high interest rates decrease the affordability of loan products, because the costs outweigh the potential benefits. Additionally, adding aspects of crucial financial literacy training can help women better make better use of their limited resources and improve their ability to invest in their farms.



EXAMPLE

Imbita Swaziland Women's Finance Trust: Advancing opportunities through microfinance

To improve yields of smallholder farmers, the Government of Eswatini subsidizes 50% of farm inputs. Nevertheless, farmers struggle to raise the other 50% in the short space of three months when the window for the own contribution is opened. Access to credit or loans is limited, so farmers' ability to access inputs in time to increase their production is a constraint. For rural women with little income and many daily household expenses, saving is nearly impossible.

In response to this situation, the Eswatini National Agricultural Union (ESNAU) established the Tihlele Mlimi Farming Input Savings Programme to allow farmers to save for agricultural inputs such as seeds and fertilizer. Farmers can save through MTN's mobile money platform at their convenience, without a formal bank account.

The savings scheme makes inputs more affordable to women as it encourages them to put small amounts of money aside

throughout the year rather than spending it on the household. They are sensitized to the benefits of saving small amounts over time and at their own pace, through a designated digital account where the funds accumulate. The mobile platform makes it easier for women to manage their resources so that by the start of the next planting season, they can redeem their savings-based vouchers to access crucial inputs.

ESNAU then links farmers to the government input subsidy programme. The staff organizes logistics for delivering inputs by aggregating consignments for different communities. ESNAU also provides training and mentorship, and farmers are monitored up to market linkages. The number of farmers participating in the programme has risen every year. Currently, 60% are women, indicating the relevance of the programme to make input more affordable and accessible for them.

²⁹ See, for instance, Kapoor Malhotra, S., and Masset, E. (2024). Agricultural value chain interventions can improve women's incomes, assets holdings, productivity and savings. Nairobi: CGIAR GENDER Impact Platform.



Tips to increase affordability

- Review your payment models. Flexible payment models, such as microloans that can be repaid in instalments or pay-as-you-go systems, make it easier for women to access products and services that would otherwise be out of reach. Models that avoid high upfront costs and offer small, regular payments are more affordable for women. Consider which models could be suitable alternatives and learn from examples such as Tihlele Mlimi.
- Stimulate women to form groups for bulk purchasing or shared services. Consider encouraging women farmers to form groups to buy goods in bulk at lower prices. These groups may already exist as cooperatives. This requires sensitization and collectivization as an extra activity on the part of service providers. Rather than simply selling expensive resources such as machinery, consider leasing or renting models that make shared use possible.
- Offer targeted subsidies and discounts for essential products and services in partnership with government, NGOs or donors. Any subsidies should also be relevant, accessible and available to women. Alternatively, consider offering tiered pricing models, where prices are lower for basic services and higher for premium options.
- Design for affordability. Rather than trying to make expensive solutions affordable, design products tailored to meet the needs of low-income women – for instance, by using locally available materials and limiting functionality to essential items only.



The business case for gender-responsive services

All agricultural service providers – public, private and not-for-profit – have a role to play in closing the gender gap in Eswatini's agricultural sector. Providing gender-responsive services is a big step in closing that gap.

Tailoring and adapting agricultural support services to meet the needs of women and men equally requires investment and deliberate efforts, as gender-based constraints to services need to be addressed. This can include conducting market and client research to better understand women's needs, adapting training materials to cater to women's lower literacy levels and hiring or training staff.

Government, non-profit or community-based service providers are more likely to make such investments, which will make services more impactful for women. This should appeal to those whose main objective is to have positive societal impact.

For commercial service providers, investing in gender-responsive measures may not initially appear to be in their interest. However, evidence from businesses across the world shows that adopting gender-responsive measures can significantly increase sales and engagement with women clients.²⁹

Considering that most farmers in Eswatini are women, tapping into a large female client base with services that align with their specific requirements may prove to be a profitable commercial strategy in the long term that also has secondary benefits including improved business reputation, customer loyalty and better agricultural output. Adequate monitoring and evaluation of adaptations and the resulting business benefits are important to justify gender-responsive approaches.

05

EVALUATING THE IMPACT OF GENDER- RESPONSIVE SERVICES

CHAPTER FIVE

Evaluating the impact of gender-responsive services

To evaluate the impact of gender-responsive service provision towards women's economic empowerment the Reach, Benefit, Empower, Transform framework can be used (see Figure 2). The framework helps to evaluate whether services are merely reaching women or genuinely contributing to their empowerment and the transformation of gender relations. It describes four different levels at which service providers can measure changes.

Reaching women does not mean they actually benefit from a service. While facilitating women's access to services is important, ignoring gender dynamics at the household and community levels may still prevent women from benefiting. For example, if a woman receives a goat as part of a livestock transfer programme, she may be recorded as livestock owner, but when she takes the goat home into the family kraal, does she or her husband decide whether to sell it or its products and control the income earned from the sale?

Benefits for women are not sustainable if they lack bargaining power in the household. Even if they get more benefits and higher incomes, the status quo remains unchanged if they do not have control over that income.

Moreover, activities that focus exclusively on helping women may fail to consider suitable roles and benefits for men and may not be accepted in the household or in communities. Changing the balance of power between men and women at the household level is important but is easier if accompanied by material benefits that other household members, including men, can share.

A broader social change process is needed for gender-transformative change. It must involve community leaders and other members of society who can influence the power dynamics related to control over resources and decision-making.

³²Theis, S., & Meinzen-Dick, R. (2016). Reach, benefit, or empower: Clarifying gender strategies of development projects <https://www.ifpri.org/blog/reach-benefit-or-empower-clarifying-gender-strategies-development-projects/>



1. REACH

This level focuses on how the service removes constraints to ensure that men and women have equal access to your services. This could be by explicitly inviting women to meetings and training, adapting the time and location to accommodate them, and hiring female staff. To measure whether you are effectively removing barriers, you could monitor the number of male and female clients attending a training or purchasing a certain service or product.

Reaching women isn't necessarily the same as benefiting them, as unequal gender norms may limit women's level of control or decision-making power over resources gained.

2. BENEFIT

While reaching women is a good first step, for real impact a service provider should make its services and products relevant to the needs and interests of women. This requires a good understanding of women's roles, priorities and interests in specific agricultural value chains. Examples of services that benefit women are financial services that accommodate their financial position or services that reduce women's workload by introducing labour-saving technologies and tools.

Follow-up is needed to determine whether women benefit from training or from a certain credit or technology. If women attended a training session but did not benefit from it (e.g. could not apply the new technology or lacked the resources needed to apply it), the service provider should consider how the services can be adjusted – for instance, by making training information more relevant or changing the channels through which information is passed on.

This type of feedback can be collected via phone interviews, short customer surveys or focus group discussions. The client satisfaction analysis tool can also be used for this.

Benefits are not sustainable without addressing power imbalances; men's roles should also be considered to ensure community acceptance and cooperation.



3. EMPOWER

As mentioned before, empowerment of women means they have control over resources and can make strategic choices about them, such as deciding how to allocate income or assets. This often requires shifts in household power dynamics to boost women's bargaining power and decision-making influence.

Services that require control over assets and decision-making need to pay attention to these household power dynamics that limit women's agency. Activities that can enhance women's control over resources include raising awareness among couples of the benefits of sharing household responsibilities and joint decision-making and working with role models and mentors.

Service providers could monitor changes in women's control over certain resources and determine if women's benefits translate into greater authority over resources in the household.

This may lead to changes in the individual situation of women but does not imply social change at large.

4. TRANSFORM

The last level of transformation is changing social norms and underlying structures that limit women's influence and opportunities. Effective transformation is systemic and aims to change underlying social systems, policies and traditions that perpetuate and legitimize inequalities between men and women.

Tools such as community resource mapping have the potential to be transformational, as they can lead to changes in attitudes and behaviour towards women and promote equal resource control. Measuring transformation involves tracking shifts in social norms towards gender-equality and an equal power balance between men and women in society.

In conclusion, the Reach, Benefit, Empower, Transform framework provides a structured approach to evaluate the impact of gender-responsive services on women's economic empowerment. It highlights that merely reaching women is insufficient if they do not benefit, gain control over resources or experience transformative changes in gender norms.

Sustainable change towards gender equality requires addressing household power dynamics, engaging men and fostering broader societal shifts. By systematically assessing each level, service providers can move beyond access and ensure meaningful empowerment that leads to lasting social transformation.

ANNEXES

ANNEX 1

TOOL ONE

CLIENT SATISFACTION ANALYSIS

WHY USE THIS TOOL?

- One of the most important gaps in service delivery is determined by gender. The lack of use of services by women is often attributed to their lack of interest: 'Women are not interested in technical training, new technologies' and so on. Service providers rarely know why women are not accessing their services.
- This tool provides insights into the level of satisfaction of female customers and identifies the specific challenges they face that can inform the design of products and services, ensuring more equal access.
- The tool can also be used to obtain feedback and suggestions for changes and improvements to services and to monitor and evaluate the effectiveness of services from a gender perspective over time.

WHAT DO YOU GAIN FROM USING IT?

- Insight into the differences in men's and women's perceptions about the quality of services offered.
- An assessment of the different needs and interests for services, especially women's demand for production and business services.
- Insights about the design of products and services that support women.

HOW DOES IT WORK?

- Gather a group of clients, 10 men and 10 women. Men and women work in separate groups. This is an important feature of the tool, to allow for different perspectives.

Step 1: Group Discussion

Discuss with the group which services you are evaluating (e.g. Good Agricultural Practices training, demonstrations of new seeds and technologies, inputs provision, business advice). If there is more than one service, you can decide to evaluate the most important ones. You must evaluate them one by one to get a good picture per service.

You can also decide beforehand for which service you want to receive feedback from the group.

Let the participants answer the following questions for each service and write the findings on a flipchart or large paper, using the table as outlined on page 45:

- 1. Who has received the service that we are discussing? More men or more women? All or only some household members, people living close to the city or main road, etc.?**

For the next set of questions, you can either let them give a mark between 1 or 5 or simply indicate with smileys (☺ = satisfied, ☹ = neutral, ☹ = not satisfied) depending on literacy levels of the group. Keep in mind socially acceptable answers may be given. In that case, dig a bit deeper for suggestions in the next question.

- 2. How satisfied are you with the service you received?**
- 3. How satisfied are you with the following aspects of the service:**
 - a. Access to information:**
 - Was it easy for you to find information about the service?
 - Did you have any challenges accessing information about the service?
 - b. Invitation:**
 - How were you invited to use the service or product?
 - Is that method the best way to reach you?
 - c. Delivery of service:**
 - i. Were the time, duration and place of the service appropriate for you?**
 - ii. Were there any constraints for you (e.g. bringing children, too far from home, overnight stay required, financial challenges)?**
 - iii. Were you given reference material?**
 - iv. Are there any constraints here in terms of literacy levels, use of language, ease of understanding?**
 - d. Ease of application:**
 - How easy was it to apply the service?
 - How would you rate the support you received to apply the service or product?
 - Did you encounter any obstacles or challenges while using the service?

- If relevant, divide the group into subgroups that have similar conditions for access to and need of services. For instance, the circumstances of women in remote rural areas are different than those of women in a town. Also, female members of cooperatives usually have better access to services than spouses of male members who do not receive those services.
- To save time during the group session, prepare the flipchart in advance with the table as outlined at the end of this tool to capture the discussions.

MATERIALS NEEDED:

- Flipcharts or large paper
- Coloured markers
- Masking tape
- Boards to hang the flipcharts on if the field location has no walls

DURATION: 1 - 1.5 HOURS
(maximum 2 services)

- e. Effectiveness:
 - How well has our service helped you achieve your goals or solve your problems effectively?
 - Which aspects of the service do you find most valuable?
 - f. Costs:
 - Was the service affordable for you?
 - Do the costs outweigh the benefit you receive from the service?
4. **Did you encounter any other obstacles or challenges while using the service? If yes, describe.**
 5. **On a scale of 0 to 10, how likely are you to recommend the service to other farmers?**
 6. **What are your suggestions for improving the service? How should the service be adjusted to remove any constraints?**
 - What (e.g. the content of the service, the type of product)
 - How (e.g. type of the training, field-based or classroom training, materials, etc.)
 - When (e.g. start and end times, duration)
 - Where (e.g. in town, nearby, with an overnight stay, female trainer)
 - By whom (e.g. male or female agent or trainer)
 - Criteria (e.g. only to members of a producer organization)
 - Costs
 - Packaging (e.g. quantities, presentation)
 7. **Would you like to receive any services or products that could help your productivity or expand your farm that you do not already have?**

Step 2: Reflection - plenary session

Groups present the results to the plenary session. The facilitator helps to make a summary of the most important reflections and recommendations for service improvement from a gender perspective.

Questions for reflection:

- What is the difference between men and women regarding their satisfaction with the service?
- What suggestions do men and women make to improve the service?

CREDITS

AgriProFocus, 2014, Tool 3.6.a Analysing services from a gender perspective.

Use a flipchart with the following layout to capture the discussion:

	SERVICE EVALUATED: WRITE NAME OF SERVICE	REMARKS FROM CLIENTS
1.	Users of the service: specific household member, number of men, women, sons, daughters, etc.	
2.	Satisfaction with overall service	😊 = satisfied 😐 = neutral 😞 = not satisfied Explain reasons
3.	Satisfaction with following aspects: a. Access to information b. Invitation c. Delivery of service d. Easy of application e. Effectiveness f. Cost	a. b. c. d. e. f.
4.	Obstacles or challenges with the service (information, delivery, application, costs, etc.)	
5.	Likelihood of recommending to others	0 - 10 scale Provide explanation for the answer
6.	Suggestions to improve the service	
7.	Input for additional services or products suggested by your customers	

ANNEX 2

TOOL TWO

HOUSEHOLD
PROFILES**WHY USE THIS TOOL?**

- This tool is useful for service providers to gain a deeper understanding of women's and men's roles and positions in the household. It explores gender dynamics and power balance in the household in terms of activities, access to and control over productive resources, and enjoying the benefits from farming. In family businesses, such as smallholder farms, men and women usually have different roles and responsibilities in the production process. For example, women may grow the crop while their husbands take the produce to the market.
- By providing insights into the differences in position between men and women, this tool helps to identify specific constraints they face in undertaking their agricultural tasks.

WHAT DO YOU GAIN FROM USING IT?

- Insight in the division of activities, the control over productive resources and benefits for men and women at the household level.
- A starting point to raise awareness among farming households to understand how gender inequalities hinder their farm productivity and efficiency and to promote collaborative decision-making for better farm performance.

WHO APPLIES THIS TOOL AND WITH WHOM?

- Service providers that work with farmers apply this tool.
- For the best results, the tool is best used with farmer households, i.e. spouses from the same farm. It is used with groups of men and women separately, followed by a plenary discussion.
- The tool works best if you pick one specific crop to focus on that is common in the area.

HOW TO USE THE TOOL?

The method is based on in-depth focus group discussions with men and women separately to get a clear picture of their roles and responsibilities related to production and gender relations at the household level. You can add an age dimension to include the roles of boys and girls as well.

In the participatory process with focus groups, three profiles are discussed and completed:²⁶

1. Activity profile
2. Resources profile
3. Benefits profile

²⁶The profiles are based on the Harvard Analytical Framework (or Gender Roles Framework), which was developed in 1985. See March et al. (1999) A Guide to Gender-Analysis Frameworks. Oxfam GB.

Step 2: The three profiles

1. ACTIVITY PROFILE

- Start the group work by listing the main decisions and activities done by men and women for the farming business. Use the activity profile format below. Add activities as indicated by the group.
- Each group indicates who is responsible and the degree of responsibility per gender.
- For each activity, mark with X's how active: X: a little active; XX: active and XXX: very active.

ACTIVITY OR DECISION	MEN	WOMEN	HIRED LABOUR (INDICATE M/F)	EXPLANATION
SELECTING THE LAND	XXX			
LAND PREPARATION		XX		
BUYING SEEDS	XX	X		
PLANTING		XX		
SPRAYING FERTILIZER	XX			
WEEDING		XX		
HARVESTING	XXX			
POST-HARVEST SELECTION				
MARKETING				
ETC.				

For the female group, focus on married women. If answers of female heads of households are different, take notes in the last column.

WHEN THE PROFILE IS COMPLETED:

- Discuss the distribution of roles between women and men.
- Why are women or men predominantly active in one activity? Why are they not engaged in another?
- For the decisions that women take, ask whether they are autonomous or if they still consult their partners or sons.
- Where do children or youth play a role? Why or why not?
- The facilitator takes notes in the last column.
- After that, the next profile (resources) can be filled in.

2. RESOURCES PROFILE

- In the next profile, the various resources are listed (land, tools, technology, etc.) that people need to carry out the activities identified and to produce or process the product in this value chain.
- Services are included, as they are also resources.
- Indicate who controls the use of the resources (who has the power to decide on their use).

RESOURCES AND SERVICES	MEN	WOMEN	EXPLANATION
LAND			
SEEDLINGS		XX	
LOANS/CREDIT		X	
FARM EQUIPMENT	XX		
SPRAYING TOOLS			
MEANS OF TRANSPORT			
GOOD PRACTICES KNOWLEDGE			
TRAINING			
ETC.			

WHEN THE PROFILE IS COMPLETED:

- Discuss the challenges faced in accessing the resources
- And the causes for this (not available, too expensive, women are not invited [for training], etc.)
- Do women and youth face different challenges? What is the same and what is different?
- The facilitator takes notes in the last column.
- After that, the next profile (resources) can be filled in.

3. BENEFITS PROFILE

- In the next profile, ask participants to list how they benefit from their work in the farm.

BENEFITS		
MEN	WOMEN	CHILDREN

- Discuss if men and women receive equal benefits and the reasons for the differences.
- Discuss why it is important to have equal benefits.
- Finally, ask about the proposals for improving women's benefits.

After the benefits are listed, differentiate benefits between:

- Family benefits: benefits that serve different household members, such as better food, money for school fees or clothes, better housing, buying home utensils. **Mark F**
- Individual benefits for consumption: clothes, refreshment, etc. **Mark C**
- Individual benefits that increase personal assets building: more land, capital to invest in other businesses, motorcycle. **Mark A**
- Capacity building. **Mark CB**

Step 3: Plenary discussion

Get both groups together in the plenary and ask the notetakers to put the profiles together on the wall for discussion. The three profiles are discussed afterwards together with all participants.

Discuss:

1. Do women and men have the same view about their involvement in the production process? What are differences and how can they be explained? What is the role of youth/children?

*Note: Women and men tend to know more about their own activities and underestimate the activities of each other. Even if the activities of women can be described in one line, they can be time-consuming, repetitive (weeding, collecting, sorting) and difficult (bending over, concentration). On the other hand, men often carry out one-off activities, such as going to town to buy inputs or selling the harvest. **Why is this and what do men and women think about this?***

2. Looking at the roles and responsibilities, what are the main differences between women and men? Do women and men participate equally in production, processing, marketing?

*Note: Women tend to be more involved in production and men in marketing. **Ask why this is the case.***

3. What about control over resources? How do women participate and negotiate in decision-making over resources? How are older children involved in the allocation of resources?

*Note: Men and women often have access to resources, but men control the use of them. **What do men and women think of this? How can differences be explained? Is there a need for change? What challenges do women face in accessing resources, what can be done about it? What solutions are proposed?***

4. Compare the tables of men and women and discuss: What are the differences in the distribution of benefits? Who benefits most? Which benefits are shared? Which benefits are for the family as a whole?
5. How about the relations between work and benefit? Make conclusions about the amount of work men and women invest in production and the benefits they receive from this work. Is this equal? What would the family gain if there was more equality in benefits and decision-making? Discuss how to make benefits more equal for the entire household.

FACILITATOR'S TIPS

- Facilitation should focus on promoting dialogue between men and women. Make the opinions and proposals of both groups visible and give voice and value to the contributions of the women.
- Ask questions to make people reflect on the status quo, on the invisible value of women's work on the unequal distribution of income and benefits in the household.
- Show how women contribute to quality.
 - Women's reproductive and productive roles are often overlooked, but they contribute significantly. Even fetching water, cleaning the living and production area, and cooking for workers add to productivity.
 - Women's business management skills are important to business upgrading.
 - Reflect on the complementary nature of men's and women's roles in the family business. What would happen without women's cooking, childcare and care of the family property? Men would likely not have the strength and time to dedicate to their productive roles.
 - Question the inequality in benefits that women and men receive for their contribution to the family economy. Normally, participants will mention family benefits (food, education, health) as benefits of women. It is important to focus on the benefits to the individual and to highlight how the lack of benefits to the individual affects the family's motivation and overall well-being.

CREDITS

AgriProFocus, 2014, Tool 1.1a
Access to and control over
resources and benefits

Profile formats

**insert as many rows as necessary*

Activity profile: who does what?

ACTIVITY OR DECISION	MEN	WOMEN	HIRED LABOUR (INDICATE M/F)	EXPLANATION

Activity profile: who does what?

RESOURCES AND SERVICES	MEN	WOMEN	EXPLANATION

Benefits profile: who receives which benefits?

BENEFITS		
MEN	WOMEN	CHILDREN

ANNEX 3

TOOL THREE

HOUSEHOLD COLLABORATION SCENARIOS



WHY USE THIS TOOL?

- In many farming households, the head of the household controls the family's resources and decides on their use. Other family members are usually not included in the process, which leads to inefficiencies and conflict.
- Research shows that households that have strong collaboration among family members and that share decision-making and benefits tend to see improvements in both farm performance and family livelihoods. Shared decision-making and collaboration not only enhance farm efficiency and resource allocation but also foster greater motivation and participation from all family members.

WHAT DO YOU GAIN FROM USING IT?

- A conversation with your farming households about the benefits of collaborative farming and the importance of sharing decision-making and resources for the whole family's well-being.
- To help people reflect on their own situation and identify opportunities for change towards better farm performance.

WHO APPLIES THIS TOOL AND WITH WHOM?

- This guide can be applied at farmer meetings or added to training sessions.

It can be applied in any community set-up that involves rural farming communities, in church groups or self-help groups.

MATERIALS NEEDED:

- Video 5 with household scenarios
- Flipcharts
- Coloured markers
- Masking tape

DURATION: 1 HOUR

Step 1: Introduction

Show the video of the first scenario to the group, then pause the video. Start with a general reflection in plenary.

- What are your first reactions to the scenario?
- Do you recognize things from the scenario?

Step 2:

Pick a few questions from the list below and write them on a flipchart for the participants to read. Let the group break out in pairs or groups of three and let them discuss the questions.

Scenario 1: Lack of collaboration and unequal workloads

1. Workload distribution:
 - a. How did the unequal distribution of work affect the well-being of each family member?
 - b. Who seemed to carry the heaviest burden and how did this affect their feelings about the family in the video?
2. Communication and decision-making:
 - a. The father did not consult his family members before making decisions. How did this affect his relationship with them?
 - b. How did the lack of open communication create distrust and resentment?
3. Financial decisions:
 - a. How did the father's refusal to invest in tools affect the farm's productivity and his family's ability to succeed?
 - b. How might this decision affect the family's future well-being?
4. Emotional well-being:
 - a. How did the behaviour of each family member influence the mood and harmony in the household?
 - b. What emotions do you think the mother, daughter and son experienced in this scenario?
5. Consequences:
 - a. What do you think may happen to this family if they continue working and making decisions this way?
 - b. How could these behaviours affect the long-term success of the farm?

Step 3:

Bring the attention of the group back to plenary and immediately show the second scenario to the group. Again, start with a general reflection in plenary after watching the scenario:

- What are your first reactions to the scenario?
- Do you recognize things from the scenario?

Step 4:

Again, pick a few questions from the list below and write them on a flipchart for the participants to read. Let the group break out in pairs or groups of three and let them discuss the questions.

Scenario 2: Collaborative farming and shared benefits

1. Workload distribution:
 - a. How did family members' willingness to share responsibilities improve their relationships?
 - b. What specific actions showed that each family member felt respected and valued?
2. Communication and decision-making:
 - a. This time the father asked for input from the other members in the family before making decisions on the farm and the income. How did this affect the family's harmony?
 - b. What difference did the father's leadership style make in this scenario compared to the first?
3. Financial decisions:
 - a. How did discussing how to spend the income from the harvest as a family benefit the farm and the household?
 - b. What lessons can we take from this about the importance of financial transparency and planning?
4. Emotional well-being:
 - a. How did collaboration and mutual respect affect the happiness and satisfaction of each family member?
 - b. How do you think this scenario contributes to a sense of belonging and pride in the family?
5. Consequences:
 - a. What are the potential long-term benefits for this family if they continue to work and make decisions collaboratively?
 - b. How might this approach to farming and family life inspire other households in their community?

Step 5:

Ask a few people from the group if they are willing to share what they discussed in their group. Make sure to ask both men and women equally to contribute:

- What was the impact of the father's leadership style in both scenarios?
- Was he less of a leader in the second video because he allowed everyone to speak and to contribute?
- How did the whole family benefit as a result of this collaborative leadership style?

Ask for a few reactions on the final questions:

- If you were part of this farming household, which scenario would you prefer to live in and why? What changes would you suggest for the first family to improve its well-being and farm productivity?

ANNEX 4

TOOL FOUR

COMMUNITY RESOURCE MAPPING FOR AGRICULTURE

WHY USE THIS TOOL?

- This tool is useful to understand who has access to and control over community resources, with a focus on gender dynamics and power balance at community level. It examines who can access which productive resources and the distribution of resources among men and women in the community.
- By highlighting gender differences in access to community resources, this tool shows whose needs and interests are prioritized or overlooked. Understanding these constraints across gender lines enables targeted actions to address each challenge,

supporting more inclusive and effective community development.

- As members of rural communities, men and women usually have different roles and responsibilities that affect how they participate in and negotiate decision-making regarding resource use and resource management in the community.

- A starting point to identify and analyse specific constraints men and women face in accessing and controlling resources relevant to their agricultural activities.

WHO APPLIES THIS TOOL AND WITH WHOM?

- Service providers that work with farmers at community level apply this tool. It is based on the Participatory Rural Appraisal methodology, which enables communities to evaluate the realities and challenges in their local setting and members of the community plan together which actions to take.

WHAT DO YOU GAIN FROM USING IT?

- A deeper understanding of gender disparities in access to and control over natural and agricultural resources at the community level.

- The mapping is conducted with local (traditional) authorities who decide on the use of community resources and representatives of the community engaged in agricultural activities. The maximum group size is 25 people. Ensure that the participants include at least 10 women. This is especially important when the local authorities are predominantly men.
- The tool is applied with groups of men and women separately, followed by a plenary discussion.

HOW TO USE THE TOOL?

The tool uses a focus group discussion with men and women separately to get a clear picture of how they use resources in the community and problems they experience related to them.

MATERIALS NEEDED

- Flipcharts or large paper
- Masking tape
- Coloured markers
- You can also use local materials on the ground to draw the map. Take a picture of the map with your phone afterwards.

DURATION: 2,5 HOURS

(15 MINUTES)

Step 1: Introduction

- Welcome the participants and introduce the team.
- Let everyone introduce themselves with their name, their role and how long they have been part of the community. Ask them to say in their introduction what 'an inclusive community' means to them.
- Present the context of this workshop: While working with farmers in the community, you have noticed that women farmers face obstacles related to community resources. Therefore, you would like to explore with the leadership how men and women access resources for agriculture in the community. Explain that you acknowledge the important role of community leaders in guiding the use of community resources, for the benefit of everyone in the community.
- Explain the objectives:
 1. Understanding the differences in access and control of important agricultural resources such as land, water and services between men and women
 2. Reflecting on the consequences and challenges in resource allocation for certain groups in the community
 3. Finding ways to improve how community members can access and benefit from resources more equitably
- Refer back to 'inclusive community'. Explain that it is about making sure all members of the community are included and accommodated.
- The focus today is on the different agriculture-related resources in the community and how they are used by men and women. Note that you will also identify goals and opportunities for inclusive use of community resources.
- Explain the process. The group will start by making a map of the community with the key resources used for agriculture.
- Split the group into two same-sex groups that will discuss how men and women use each resource, how they control these resources and how they benefit from these resources.
- The process will be concluded by a plenary session in which the work of the men and women is compared and discussed.

(30 MINUTES)

Step 2: Making a community map in plenary

- Explain to the participants that as a group, together they will draw a map of the community/chiefdom, identifying key natural resources (e.g. land, rivers, mountains, forests, water points, dams, farmland, rangelands, etc.). The map will include key roads and habitation to enable easier identification.
- **Show them an example:**



- Stress that the primary concern is not to develop an exact map, but to get useful information about the available local resources. Participants should develop the content of the map according to what is important to them.
- With the input of the group, let a volunteer draw the map on a big sheet of paper. Let them use different colours to indicate the various resources (e.g. blue for water bodies, green for land and brown for houses and roads).
- Make this activity as participatory as possible and ensure that people agree on what is being drawn. Note that you will end up with only one map for the whole group.
- **TIP: Instruct the group to start with identification of the main roads and villages to get a good outline of the map.**
- If time allows, ask the participants to identify relevant agricultural support services on the map (e.g. extension services, financial services, veterinarians, input shops) that exist in the community for farmers.
- Present the complete map to the group and summarize the main natural resources in the community.
- Make sure to take a picture of the map as part of the notes.

(45 MINUTES)

Step 3: List activities per resource

- Split the group into same-sex groups.
- Let each group select three resources from the map that relate to agricultural production. Tell them they must think about what is important from their own perspective (i.e. men focus on men's roles, women on women's roles).
- Per resource, describe what activities men and women in the community carry out using this resource. Use the format below. Add activities as indicated by each group.
- Let the group indicate who is involved in each activity and note the degree of involvement per gender.
- For each activity, mark with X's how active: X: a little active; XX: active and XXX: very active.
- Per resource, discuss the following questions:
 - What problems do men and women face with this resource?
 - What solutions do you see for these problems?
 - What support would you need and from whom to overcome these problems?
- Write down the key points mentioned during the discussion to build on during the plenary discussion.

EXAMPLE OF RESOURCE LIST WITH ACTIVITIES:

Communal land

COMMUNAL LAND	MEN	WOMEN	PROBLEMS EXPERIENCED WITH THIS RESOURCE
Grazing cattle	XXX		
Growing crops	X	XXX	
Gathering firewood		XXX	
Collecting grass		XXX	
Etc.			

Water points / dams

WATER COLLECTION POINTS	MEN	WOMEN	PROBLEMS EXPERIENCED WITH THIS RESOURCE
Fetching water for drinking and cooking		XXX	
Drinking for animals	XXX		
Washing clothes		XXX	
Irrigating crops	XX	XX	
Building houses	XXX		
Washing bikes/cars			
Etc.			

Forests

FORESTS	MEN	WOMEN	PROBLEMS EXPERIENCED WITH THIS RESOURCE
Collecting fruit			
Collecting firewood			
Cutting construction poles			
Hunting wild animals			
Grazing cows			
Etc.			

ISSUE	SOLUTION	FIRST ACTION

FACILITATOR'S TIPS

- Facilitation should aim to promote dialogue between men and women. Make the opinions and proposals of both groups visible and give voices and value to the contribution of the women.
- **TIP:** Ask people to share their personal examples and stories to illustrate differences in access to and control over resources.
- Ask questions to make people reflect on the status quo, the invisible activities of women and the unequal distribution of resources and benefits.
 - Few women have a voice in how land is allocated or used. This affects their ability to control the crops they grow and the income they get. The lack of secure land access also influences their ability to obtain credit.
 - Try to elicit examples of how the lack of control over resources restricts the development of certain groups in the community.
- Discuss the contribution of women to community development and the economy:
 - Women's reproductive and productive roles are often overlooked but are key factors to ensure the community thrives. They grow most of the food, stay in the community every day, feed and clothe their children, etc. Yet, they have very limited ownership over the resources they need to do these things.
- Reflect on the complementary nature of men's and women's roles in the community. What would happen if women did not cook or take care of the kids and the family property? Men would likely not have the strength and time to dedicate to their productive roles.
 - Discuss what would happen if this complementarity were recognized in the level of influence in decision-making on these resources in the community.

CREDITS

Adapted from AgriProFocus, 2014, Tool 1.1a Access to and control over resources and benefits, and The Commune/ Ward/Town Socio-Economic Planning Process (SEPP) 2007. Participatory Rural Appraisal Manual, tool Resource Mapping.

ANNEX FIVE

TOOL FIVE

ORGANIZATIONAL
GENDER SELF-ASSESSMENT

WHY USE THIS TOOL?

- This tool enables service providers to conduct a quick organizational scan to determine how gender-responsive they are at different levels:
 - In their vision and mission statement
 - In their organizational structure and culture
 - In their interactions with other organizations involved in gender equality and the way they communicate about gender issues
 - In their operations and implementation of their interventions with target populations
 - In the way the services are delivered and whether these services are responsive to both women's and men's needs and situations.

WHAT DO YOU GAIN FROM USING IT?

- A quick overview of the way gender is integrated at organizational and operational levels.
- A starting point to identify areas for improvement and capacity building in gender responsiveness.

WHO APPLIES THIS TOOL AND WITH WHOM?

- Service providers that want to analyse the level of gender responsiveness in their organization.
- The tool is applied with management and staff from the own organization.

HOW TO USE THE TOOL?

The tool consists of a set of questions to analyse the gender responsiveness of an organization at two different levels:

- I. Internal organization level
- II. Operational level

MATERIALS NEEDED:

- Checklist at the end of this tool to facilitate the discussion

Step 1:

Organize a meeting with a representative group of staff and the organization's management team. Ensure there is an equal number of men and women. Explain the purpose of the tool and the process: to help the organization identify the current level of gender responsiveness through a participatory discussion. The checklist provided at the end of this tool is meant to serve as a guide for this discussion.

Also explain the importance of gender responsiveness for the organization: it can help to increase the number of women in the client base and improve overall customer satisfaction. This contributes to a good brand reputation and possibly more sales in the future.

Alternatively to an in-person meeting, the checklist in this tool can be converted into an online survey to be completed by all staff members.

Step 2:

Go through the checklists of each table with the whole team and check the answer yes/no. Make sure to note down important points in the conversation.

Step 3:

There is space to draw conclusions at the end of each table. For instance, you could decide that this specific level requires more efforts towards gender-responsive service delivery. There is a row to formulate capacity development actions to address the identified gaps (through training, bringing in partners, requests for financial support, etc).

Step 4:

Develop an action plan based on the identified capacity development actions with concrete objectives, timelines, responsibilities and results. An action plan template can be found at the end of this tool.

CREDITS

Adapted from SNV (2009) 'Conduct a Gender Audit of Client/ Partner Organization', Engendered version of Corporate standards and triple A (analysis, action, assessment) and FAO (2023), The Gender-Responsive Business Model Canvas

Questionnaire for organizational gender self-assessment

	ISSUE	RESPONSE		COMMENTS
	I Internal organization level			
<i>Vision and mission</i>				
1	Does the organization have a clear mission statement acknowledging the existence of gender gaps/ inequality?	No	Yes	
2	Does the organization have a gender strategy specifying gender-equality goals?	No	Yes	
<i>Gender expertise and capacity</i>				
3	Does the organization offer gender awareness training to staff?	No	Yes	
4	Does the organization have specific gender expertise to support gender-responsive service delivery?	No	Yes	
<i>Structure and organizational culture</i>				
5	Is there gender balance in the gender composition of staff and in different hierarchical levels of the organization (lower, middle and upper management)?	No	Yes	
6	Is a strategy in place to ensure a balanced male and female representation at all levels of the organization?	No	Yes	

7	Do recruitment procedures facilitate the hiring of women (e.g. explicitly encouraging them to apply, advertising in places visited by women)	No	Yes	
8	Do working arrangements of the organization take into account men's and women's responsibilities outside the workplace (taking care of children or the elderly, etc.)	No	Yes	
9	Does the organization value and reward gender-sensitive behaviour (i.e. the language used, type of jokes, interaction between colleagues, etc.)?	No	Yes	
	Assessment	Relations to section		Scoring 1-10 (1 lowest, 10 highest)
I.1	The organization has concrete gender-equality objectives	Vision and mission		Score
I.2	There is gender expertise and capacity in the organization	Gender expertise and capacity		Score
I.3	The organization demonstrates a commitment to gender equality in policy and practice and promotes gender-responsive values in the organization	Structure and organizational culture		Score
	<i>Areas for improvement identified:</i>			

	ISSUE	RESPONSE		ACTIONS TO BE TAKEN
	II Operational level			
<i>Understanding clients' needs</i>				
1	Does the organization regularly collect gender- and age-disaggregated data from clients to understand its characteristics (poverty, literacy rates, land ownership, income levels, access to finance, etc.)?	No	Yes	
2	Is the organization aware of the gender-specific roles and division of labour between men and women in agricultural activities?	No	Yes	
3	Has the organization identified the main barriers for men and women to access its services and products (e.g. distance, time, finances, literacy level, asset ownership)?	No	Yes	If yes, specify which barriers
<i>Adapting services</i>				
4	Has the organization made adaptations to services and/or products to accommodate its female customers (e.g. offer a specific type of product, size, location of service, bundling of services, payment options)?	No	Yes	If yes, specify which adaptations
5	Does the organization target men and women specifically based on the tasks they perform?	No	Yes	
6	Does the organization consider differences in access to resources and the decision-making power of men and women when promoting a product or service?	No	Yes	

	ISSUE	RESPONSE		ACTIONS TO BE TAKEN
7	Does the organization consider women's time and mobility constraints?	No	Yes	
8	Is information about the organization's services and products readily available to clients and adapted to their level of literacy and understanding (e.g. free of technical terms and jargon)?	No	Yes	
9	Does the organization use flexible payment models or credit facilities (e.g. pay-as-you-go, savings schemes, bulk buying)?	No	Yes	
<i>Customer relations and satisfaction</i>				
10	Does the organization use flexible payment models or credit facilities (e.g. pay-as-you-go, savings schemes, bulk buying)?	No	Yes	If yes, specify which mechanisms
11	Does the organization ensure female customers can interact with female staff members?	No	Yes	
12	Does the organization consult women customers how best to address barriers that prevent them from accessing services, training or products?	No	Yes	
13	Does the organization conduct follow-up visits to assess the uptake and use of new knowledge, products and skills among its customers?	No	Yes	

<i>Communication and partnerships</i>				
14	Does the organization use channels of communication that both women and men access (e.g. in person, on phone, online)?	No	Yes	
15	Does the organization communicate about gender-equality principles with its customers (e.g. through community dialogues or awareness campaigns)?	No	Yes	If yes, specify how it communicates
16	Does the organization promote collaboration and gender-inclusive practices at household level?	No	Yes	
17	Does the organization share good practices/lessons learned on gender issues?	No	Yes	
18	Does the organization work with partners to address gender issues?	No	Yes	If yes, specify which organizations and what type of partnership(s)
	Assessment	Relations to section		Scoring 1-10 (1 lowest, 10 highest)
II.1	The organization has an in-depth understanding of its male and female clients.	Understanding clients' needs		Score:
II.2	The organization takes into account that men and women face different challenges and constraints accessing services and has made adaptations accordingly.	Adapting services		Score:
II.3	The organization adopts mechanisms to assess the satisfaction of its clients, with special attention on female clients.	Customer relations and satisfaction		Score:

Action plan template

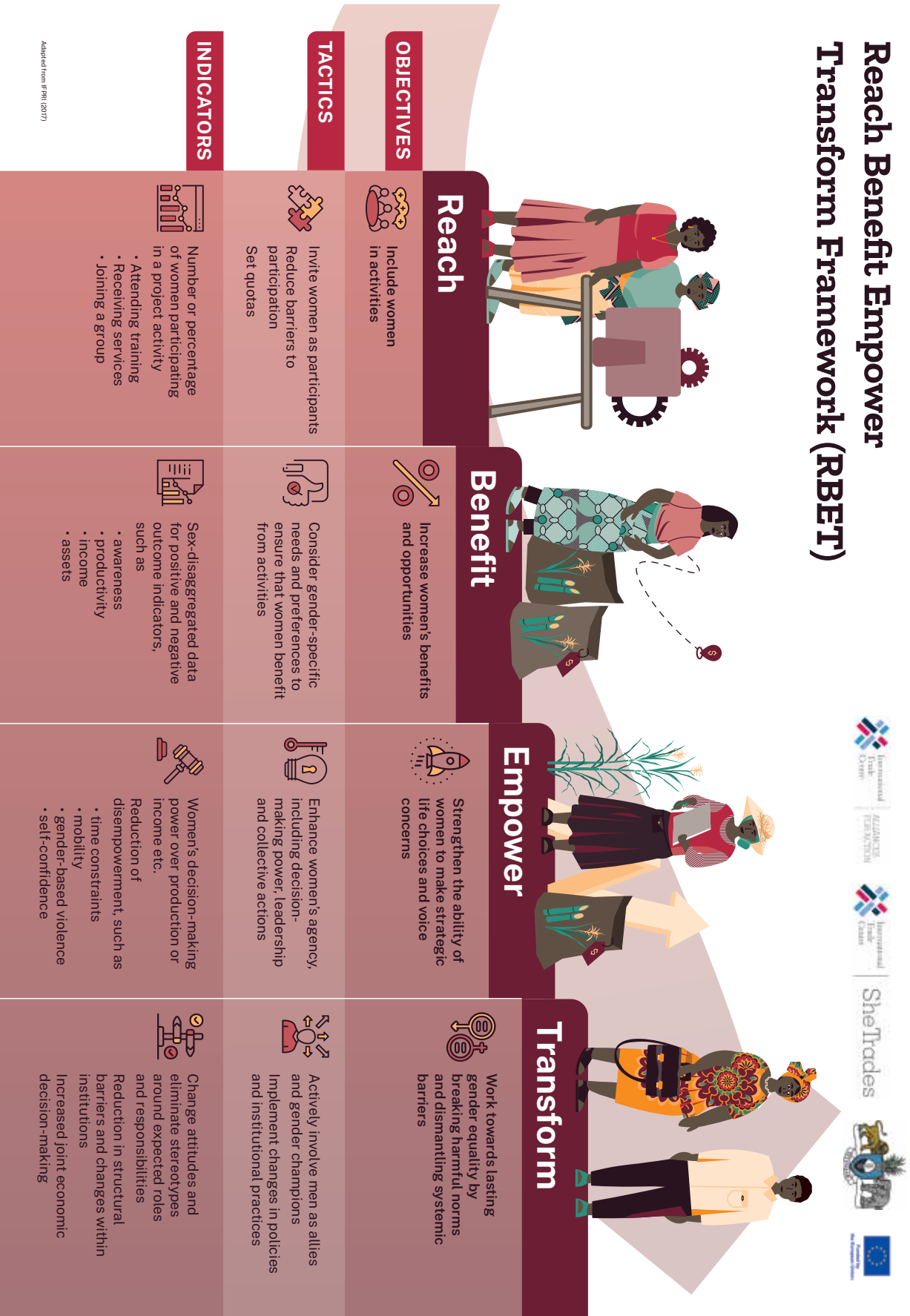
ACTIONS	DEADLINE	RESPONSIBLE UNIT/PERSON	PROGRESS
I Internal organization level			
I 1. Vision and mission			
I 2. Gender expertise and capacity			
I 3. Structure and organizational culture			
II Operational level			
II 1. Understanding clients' needs			

ACTIONS	DEADLINE	RESPONSIBLE UNIT/PERSON	PROGRESS
II 2. Adapting services			
II 3. Customer relations and satisfaction			
II 4. Communication and partnerships			

Note: Adapted from 4.6 of the green book (gender organizational scan for partner organizations).

NOTES:

Reach Benefit Empower Transform Framework (RBET)

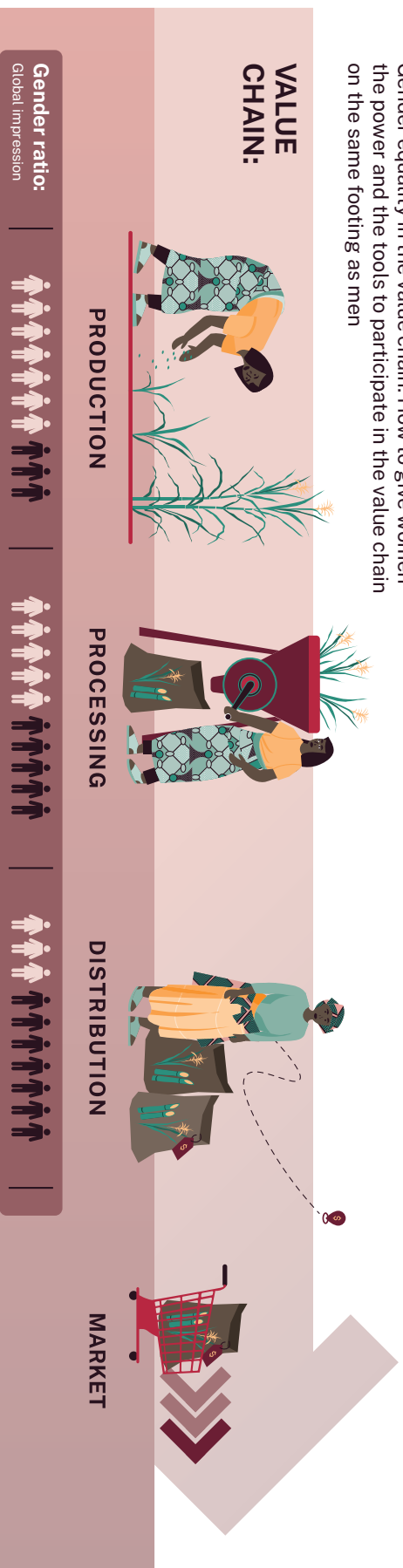


Adapted from IFPRI (2017)

Source: Adapted from Meinzen-Dick, R., and Larson, A.M., International Food Policy Research and CGIAR Research Program on Fish Agri-Food Systems (2024). Reach, Benefit, Empower, Transform: Approaches to helping rural women secure their resource rights. <https://www.ifpri.org/blog/reach-benefit-empower-transform-approaches-to-helping-rural-women-secure-their-resource-rights/>

Women's Economic Empowerment Framework

Gender equality in the value chain: How to give women the power and the tools to participate in the value chain on the same footing as men



HOW TO EMPOWER WOMEN?

TOOLS TO ACT ACCESS TO RESOURCES		POWER TO ACT POWER & AGENCY	
Assets Land & equipment Network Jobs	Financial Services Mobile banking Bank & savings account Non-collateral loans	Agricultural Services Inputs (seeds, fertilizer, etc.) Skills training Know-how & technology	Decision-making Resources Expenditures Time
		Self-confidence Self-esteem Perceived capabilities Confidence to speak up	Capabilities Entrepreneurship Leadership Management

The Road to Women's Economic Empowerment

Application of the WEE framework in different value chain situations

SITUATION #1 Women in household farming

Investing in equipment

- Limited access to seeds and fertilizers
- No financial freedom
- Decision role in household farming not recognised

Solutions from framework:



SITUATION #3 Women as entrepreneurs

Starting a processing company

- Women aren't recognized as entrepreneurs
- Limited access to loans
- Limited connection with other entrepreneurs and service providers

Solutions from framework:



SITUATION #2 Women in producer organisations

Becoming an active member

- Limited access to extension services and input provision
- Few female members
- No women in leadership positions

Solutions from framework:



SITUATION #4 Women as employees

Working in a company

- Bad working conditions
- Limited access to management positions
- Women are less educated and less skilled

Solutions from framework:

