



# **GENDER TRANSFORMATIVE TOOLKIT**

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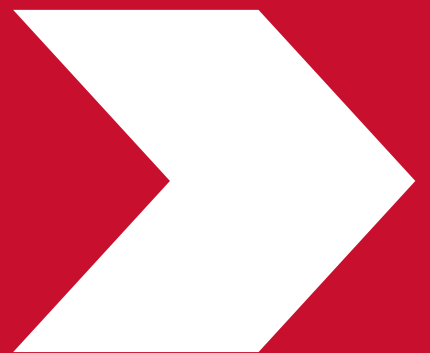
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# TOOLKIT INTRODUCTION



Are you looking to understand how to better serve women farmers and address chronic gender norms that reduce productive opportunities for them?

Are you looking to understand how to be more gender inclusive internally in your organization?

Are you looking to get started on your journey to become gender transformative?

Then this toolkit is for you!

# Why consider gender transformation?

Agriculture, globally, is one of the sectors with significant disparities between men and women in terms of access to inputs and resources. These gender gaps have contributed to growing differences in productivities, incomes and resilience of men and women smallholders. Gender transformative approaches in agriculture are critical to address existing power and agency inequities between genders and address gender norms and barriers which eventually lead to unequal access to natural and productive resources.

## **Mercy Corps' policy on gender**

Mercy Corps recognizes that our programs more effectively alleviate suffering, poverty and oppression when women, men, girls and boys are equitably engaged as active stakeholders in every aspect of the work we undertake together. Based on these observations, we have developed a gender policy with a three-fold purpose: (1) To confirm and communicate that gender equity is essential to our mission and Vision for Change (2) To establish goals and principles for ensuring that gender equity is addressed consistently in our programs and organizational culture (3) To provide guidance on implementing our commitment to gender equity. Read more about our gender policy [here](#).

## **Mercy Corps AgriFin's vision for a gender transformative toolkit**

Over the past several years, gender inclusion has been a focal area of AgriFin's work in developing and designing digital agriculture solutions for and with partners. While we have had successes in reaching women farmers, we also understand there is more work that can be done to support partners and ecosystem players to be gender intentional and gender transformative. Gender transformation is a key strategic theme in Mercy Corps AgriFin's next stage of programming to overcome barriers faced by women, so that women farmers can realize the benefit of digital agriculture solutions and enjoy increased productivity, higher resilience and improved incomes and livelihoods.



*Gender transformative approaches represent a shift in thinking about and approaching gender inequities by addressing underlying gender barriers and norms to more substantively and sustainably address gender inequalities.*

# Why a gender transformative toolkit?

This gender transformative toolkit is intended to support farmer-facing organizations leveraging digital tools to be informed, trained, and supported to adopt and use gender transformative approaches, products, and services.

## **Purpose of this toolkit**

The purpose is to share a collection of tools to support farmer-facing organizations to design and deliver effective and inclusive products, services, and partnerships for women smallholder farmers in Sub Saharan Africa. The journey to gender transformation is long and there is no one size fits all approach for players in the digital agriculture ecosystem. This toolkit is provided to help and inspire integration of gender into the work of our partner organizations and other actors in the broader ecosystem and collaborate with them through an iterative process that will see us develop and improve the toolkit with time.

This toolkit does not offer solutions. Instead it offers guidelines, worksheets and reading materials to help you navigate through the process of incorporating the voice and needs of women, both internal and external to your organization, to design solutions that improve the agency and decision making power of women smallholders.

Gender transformative approaches are often a combination of various steps and activities. This toolkit thus is a collection of tools that you can pick and choose and use in any combination depending upon your needs, situation, and context.

We hope that the contents will serve as resources for the digital agriculture community and inspire conversations and actions to develop more gender inclusive solutions. We invite users to continuously share with us their feedback to enable constant enhancement of the toolkit.

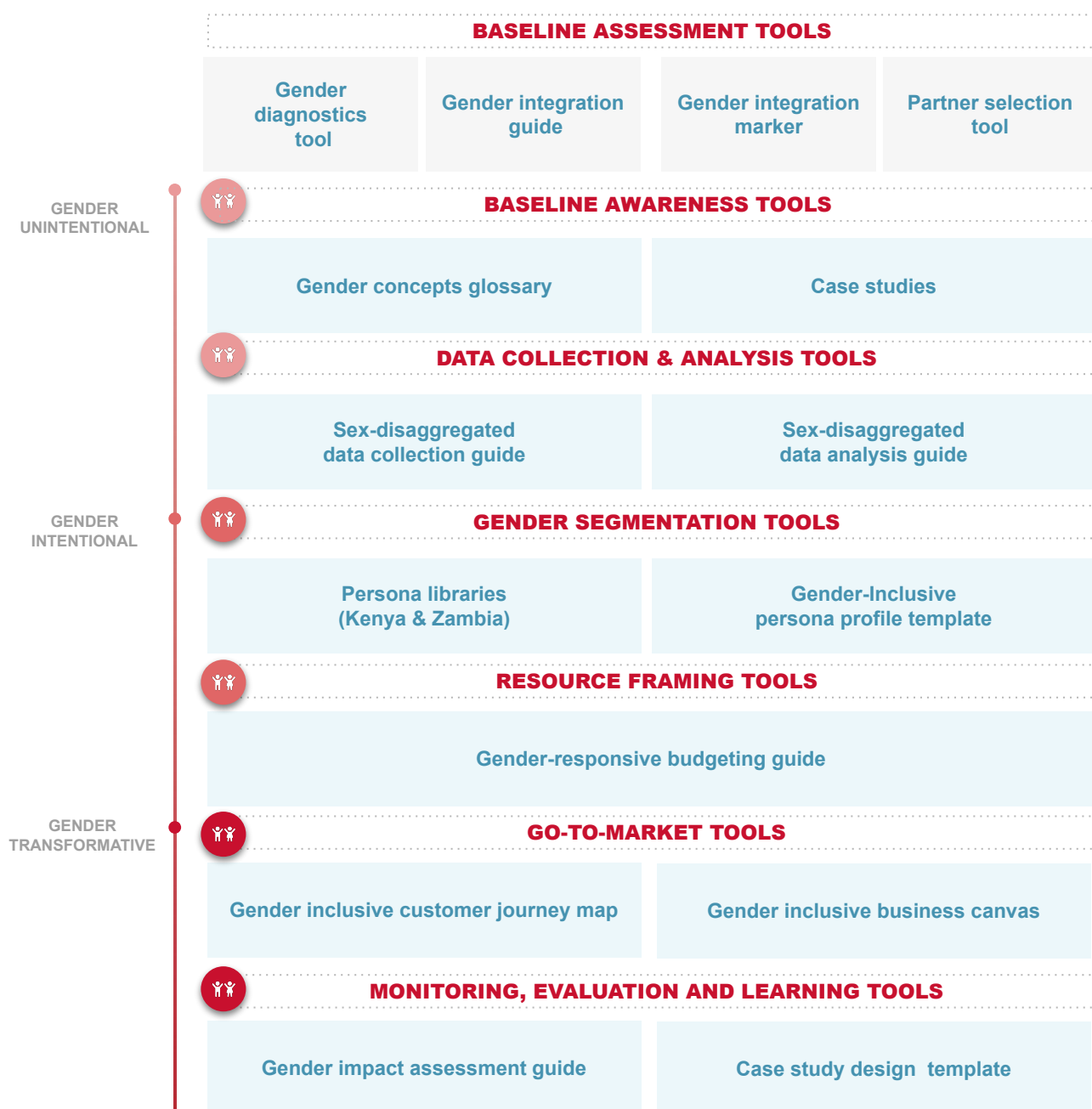


*The journey to gender transformation is long and unique for each organization. This toolkit is intended to help and inspire gender mainstreaming into the work of our partners and other actors in the broader ecosystem.*

# How to use this toolkit

To best use this toolkit we recommend users to begin with an understanding and an assessment of their current status in the journey to be gender transformative. To do this organizations can utilise the baseline assessment tools which are catered to both funders and farmer facing organizations.

After developing an understanding of current gender lens status, organizations can use the rest of the tools in a sequential or in a modular fashion depending upon organization specific needs.



# How to use this toolkit

As users navigate through the toolkit, they should take note of the iconography on each tool's navigation bar as shown below to best ascertain whether a tool is suited for their needs. The navigation bar with useful icons is indicated on the right side of each tool.

## Audience

Users of this toolkit will lie on the gender transformation continuum, from being gender unintentional to gender intentional to gender transformative. We have adopted the definitions used by the Gates Gender Equality Toolbox to define the three audience categories as below:

**Gender unintentional** refers to an organisation that does not integrate a gender lens and does not target gender gaps in its strategies, investments, product design, implementation, monitoring and evaluation, internal structures and organization culture.

**Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps.

**Gender transformative** refers to an organisation that aims to achieve gender empowerment and equity designs its products, service lines, and/or investments to reduce barriers in not only access to resources but also in agency and control over resources.

Wherever tools are catered specifically for funders (investors, grantmakers) it is indicated as such.

Organizations will be able to understand which primary audience type they are by taking the Gender Diagnostics tool assessment under baseline tools.



*This icon on the navigation bar on each tool indicates the primary audience type. This implies that the tool is recommended for the mentioned audience based on assumptions of their gender lens status' characteristics.*

However, an organization should feel free to use a tool which is not indicated for them as primary users if they believe the tool can help them in their business requirements.

# How to use this toolkit

## TOOL TYPE

This toolkit contains a mix of tool types which are intended to be able to support a large range of organizations using this toolkit. Users will find the below tool types:

**Worksheet** tools which are participatory in nature and intended for teams to customise and use as per their contexts. These tools are accompanied by guiding questions and pre-filled examples to provide clarity of use.

**Guide** tools which provide best practices and tips

**Reading materials** tools which are intended to support knowledge and awareness building



*This icon on the navigation bar indicates the type of tool.*

## REQUIREMENTS

Each tool provides a recommended list of core members / teams of an organization who should be using the tool and if there are any experts required and an estimate of the time required to engage with the tool and any key financial and technical resource requirements.



*This icon on the navigation bar indicates the key members or teams in an organization who should use this tool.*



*This icon on the navigation bar indicates an estimate of the time required to engage with the tool once all background data and material is available.*

## TOOL STRUCTURE

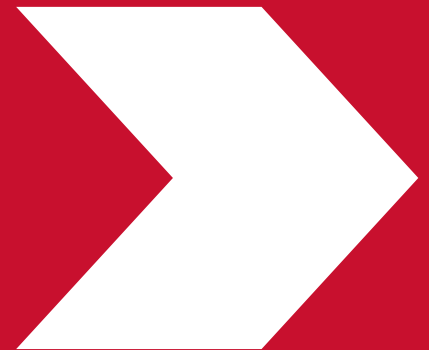
Each tool has a description, directions of usage, use cases, navigation bar with icons on the home page. Every tool ends with an associated mini glossary which provides definitions and explanations of some of the key gender terms and concepts used in the tool.

Users should consult the tool homepage in detail to understand how to appropriately use the tool and also any prerequisites for the same.

Whenever multiple tools are suggested to be used together, it is indicated on the homepage with links that users can click to navigate between tools.



# BASELINE ASSESSMENT TOOLS



In this section we will introduce 4 tools that you can leverage to understand the gender transformation status of your own organization or a partner organization and what that means.

These tools can be used by various organizations in the agriculture ecosystem; from farmer facing organizations to funders.

These assessment tools, can be used for purposes of internal organizational and external business activities.

# Baseline assessment tools

*Develop an assessment of status on gender transformation continuum*

This section includes four tools to support understanding of gender lens statuses of organizations and programs.

Click on each tool to access them directly.



## **GENDER DIAGNOSTICS TOOL**

- Questionnaire to assess any organization's gender lens status based on internal and external activities
- Use this tool to understand your gender lens status and areas of improvement



## **GENDER INTEGRATION GUIDE (A BMGF Tool)**

- Guide for funders to integrate gender lens in investments.
- Use this tool to design gender inclusive investments



## **GENDER INTEGRATION MARKER (A BMGF Tool)**

- Guide for funders to assess the level of gender integration in a given investment.
- Use this tool to design gender inclusive investments



## **PARTNER SELECTION TOOL**

- Guide for funders to assess the gender lens of their prospective partners and decide whether to engage with them or not
- Use this tool to design gender inclusive partnerships

# Gender diagnostics tool

## How gender transformative is your organisation?

This gender diagnostics tool will help you understand where you are in the journey towards being gender transformative and highlight areas of internal and external operations where you can increase efforts to be gender transformative.

### Directions to use the diagnostic tool:

1. This tool should be completed by members of an organization who have a broad understanding of various departments and activities. We recommend you consult your colleagues if you are unsure of activities in a specific department, as this will enable you to get a more accurate diagnostic.
2. There are 30 questions across 5 high level categories to assess various levels of gender focus. For each question answer “YES” or “NO” based on your understanding. If you are unsure of the answer for any question or do not know the answer, select “NO”.
3. Once you are done count the total number of ‘YES’ answers, both for the entire set and for individual sections.
4. Refer to the scoring rubric at the end of this tool to develop a deeper understanding of your current overall gender lens status and also for specific sections.
5. At the end of the tool we have provided a glossary of some commonly used terms in the tool which will aid in better understanding of some of the questions.

While the tool guides a gender diagnostic assessment, it is key to note that the path to gender transformation is likely to be unique and long for most organizations. Thus, a pertinent first step is to always understand current status and then take steps to move to the next level.

Funder can use this tool and its results to feed into their use of the Partner Selection Tool as they decide on engagements. Click [here](#) to access the Partner Selection Tool.



**Primary audience**  
All



**Tool type**  
Worksheet



**Personnel**  
Key department heads,  
Human resource teams



**Duration**  
1-3 hours

### GOALS

- (1) Understand at what level of gender transformation your organization is.
- (2) Understand which areas of internal and external operations need more focus to be gender transformative.

### REQUIREMENTS

- (1) No additional investment in terms of financial, human or technical resources.
- (2) We recommend you finish the questionnaire in one sitting and attempt to answer them as accurately as possible.
- (3) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Gender diagnostics tool

How gender transformative is your organisation?

## INTERNAL ORGANIZATION ASSESSMENT

Assessing gender transformation within an organization's internal operations

### I. Staff gender diversity

1. Are >50% of your full time employees female?  YES  NO
2. Are >50% of your executive leaders female?  YES  NO
3. Are > 50% of your senior leaders female?  YES  NO
4. Do you have a recruiting strategy to target women?  YES  NO
5. Do you require a gender diverse pool of candidates for open positions?  YES  NO

### II. Parental, family, and caregiving support

6. Do you offer maternity leave?  YES  NO
7. Do you offer paternity leave?  YES  NO
8. Do you have a company policy that caters for flexible work arrangements / hours for caregivers with dependents?  YES  NO
9. Do you offer comprehensive health insurance that caters to female employees prenatal and postnatal healthcare?  YES  NO

### III. Staff protection policies

10. Do you have an anti-sexual harassment policy?  YES  NO
11. Do you have a sexual harassment, sexual assault, sexual misconduct whistleblower protection policy?  YES  NO
12. Do you have policies and structures to monitor, create awareness and / or address gender biases and microaggressions at work (e.g., only female employees attending to office guests, male employees speaking over female employees, etc.)?  YES  NO
13. Do you have a pay equity policy?  YES  NO

# Gender diagnostics tool

How gender transformative is your organisation?

## EXTERNAL ORGANIZATION ASSESSMENT

Assessing gender transformation within an organization's external operations

### IV. Gender focussed training, support, data collection and use

14. Do you collect sex-disaggregated data for your business (e.g., number of women vs men smallholders taking input loans, number of women vs men smallholders engaging in digital learning content, etc.)?  YES  NO
15. Do you use sex-disaggregated data to inform business decisions (e.g., use sex disaggregated data analysis to offer new products or improve service design features, etc.)?  YES  NO
16. Do you collect data to measure the impact of your activities on women smallholders (e.g., increase in income, increase in yields, increase in decision making power, etc.)?  YES  NO
17. Do you provide internal training on needs of women clients and customers?  YES  NO
18. Do you provide internal training on how to incorporate a gender lens across various business activities?  YES  NO
19. Do you have an in-house gender expert or gender advisor to support training and provide gender expertise on business activities?  YES  NO

### V. Partnerships, customer servicing, product offering

20. Do you have partnerships that specifically target outreach to women smallholders?  YES  NO
21. Do you measure client or customer retention by gender?  YES  NO
22. Do you have targets for reaching women clients and customers?  YES  NO
23. Do you have policies to monitor ethical violations and collect feedback from stakeholders, partners and community on any violations (e.g., violations of privacy and confidentiality in accessing and using personal information of women smallholders)?  YES  NO

# Gender diagnostics tool

How gender transformative is your organisation?

## EXTERNAL ORGANIZATION ASSESSMENT

Assessing gender transformation within an organization's external operations

### V. Partnerships, customer servicing, product offering

24. Do your products or services address critical barriers that women smallholders face (e.g., lack of collateral to access financing, access to mobile services, cultural norms, behavioral barriers etc)?  YES  NO
25. While developing new products and services, do you consult men and women smallholders separately to understand differences in needs, behavior, and preferences?  YES  NO
26. Do you provide products, services, channels that specifically target women smallholders?  YES  NO
27. Do your products or services lead to increased knowledge and skills for women smallholders (e.g., digital literacy)?  YES  NO
28. Do your products or services support women smallholders' bodily integrity (e.g., reduce gender based violence)?  YES  NO
29. Do your products or services support increased mobility and time availability for women smallholders (e.g., reduce the time required by women to travel to access services)?  YES  NO
30. Do your products or services lead to increased access to resources for women smallholders (e.g., increased access to digital markets, increased access to productive assets like land and water, access to digital and financial services infrastructure)?  YES  NO

**Congratulations! You have reached the end of the gender diagnostics tool. Refer to the next page for the scoring rubric to calculate your scores and get your gender transformation assessment and what that means for your organization.**

# Gender diagnostics tool

How gender transformative is your organisation?

## SCORING RUBRIC

After you have answered all questions, count the number of “YES” answers across each section and the total questionnaire and refer to the scoring table below for results. The sections where you have scored low, are the areas to focus on as you move towards your journey towards being gender transformative.

Sectional scores (total number of 'YES' answers)	Number of sections with this score	Gender lens result & significance for your organisation
Section I: >= 4 Section II: >= 4 Section III: =3 Section IV: >= 4 Section V: >= 7  Total score: 20 - 30	<b>All</b> sections score equal to above these thresholds  AND  Total score is above the threshold	<b>GENDER TRANSFORMATIVE</b>  As a gender transformative organization you have already taken several initiatives to put gender at the heart of your internal and external operations. At this stage it is likely that your organization understands and truly imbibes the need to be gender transformative and as such is reflected in your internal and external operations. <i>You are likely to be taking or having considered various activities which address the causes of gender-based inequalities and are working to transform harmful gender roles, norms, and power relations.</i>
Section I: 2 - 3 Section II: 2 - 3 Section III: 1 - 2 Section IV: 2 - 3 Section V: 2 - 6  Total score: 10 - 19	All other combinations of section scores  AND  Total score is within the threshold	<b>GENDER INTENTIONAL</b>  As a gender intentional organization you have already begun your journey on gender transformation. As this current stage your organization has taken some of the necessary steps to understand and address the difference in constraints men and women face in the agriculture value chains. <i>You are likely to be aware of various gender inequalities that exist and acknowledge that women's and men's needs and behaviours are different and specific.</i>
Section I: <= 1 Section II: <= 1 Section III: = 0 Section IV: <= 1 Section V: <= 1  Total score: 0 - 9	<b>Any two</b> sections score less than or equal to these thresholds  AND  Total score is less than threshold	<b>GENDER UNINTENTIONAL</b>  As a gender unintentional organization you are just beginning your journey on gender transformation. As this current stage your organization does not fully take all necessary steps to understand and address the difference in constraints men and women face in the agriculture value chains. <i>You are likely to be ignoring gender norms, discrimination and inequalities in your business activities and may be unintentionally perpetuating gender inequalities.</i>

# Gender diagnostics tool

*How gender transformative is your organisation?*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity

**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender/ social norms** are collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. *E.g., gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.*

**Gender gap** refers to the disparity in men and women's social, political, intellectual cultural and/or economic condition or position in society, often based on underlying socio-cultural norms. It reflects the unequal distribution of resources, opportunities and outcomes across genders. *E.g., women smallholder farmers have less access to digital financial services indicating a gender gap in access to resources.*

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. *E.g., male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.*

**Sex disaggregated data** refers to quantitative and qualitative data collected and presented by sex that allows for measurement of socio-economic and socio-cultural differences between men and women. *E.g., collection of data on the number of women and men smallholder farmers that use digital tools for agriculture separately in order to measure the gendered differences in uptake of digital services.*



# Gender integration guide

## *How to design gender transformative investments - A BMGF Tool*

This gender integration guide was originally created by the Bill and Melinda Gates Foundation as a part of their Gender Equality Toolbox. We have recreated the tool in this toolkit for ease of use, users are advised to refer to the original tool linked at the bottom of this page.

This guide focuses on the investment design phase, where the investment makers are encouraged to incorporate a gender lens to contribute to the success and impact of a project.

This tool is primarily meant for funders (grantmakers, investors) as they strive to design gender inclusive investments.

### Directions to use the integration guide:

1. This tool should be completed by members of an investment committee and members who have a deep understanding of the prospective partner's business activities. We recommend you use this guide with your partners ideally in the concept development phase before a full proposal is developed.
2. It is recommended that this is used in conjunction with the Gender Integration Marker to guide the assignment of a category for each investment. Access the Gender Integration Marker guide [here](#).
3. Use the key questions in the tool to understand how gender impacts a given investment and guide discussions with partners to shape the investment.
4. Using the prompts and questions, uncover areas of opportunity where a gender lens can be incorporated into the investment design.
5. This tool can also support the Gender Impact Assessment guide [here](#).
6. At the end of the tool we have provided a glossary of some commonly used terms in the tool which will aid in better understanding of some of the questions.

For more information, click [HERE](#) to access the Gender Integration Guide by the Gates Gender Equality Toolbox.



**Primary audience**  
Funders



**Tool type**  
Guide



**Personnel**  
Investment analysts



**Duration**  
2-4 hours

### GOALS

(1) Design gender transformative investments and understand your prospective grantee/investee's current standing towards gender transformation.

(2) Guide discussions with partners before concept development.

### REQUIREMENTS

(1) No additional investment in terms of financial, human or technical resources.

(2) We recommend you finish the questionnaire in one sitting and answer as accurately as possible.

(3) If there are terms which are unclear refer to the [Gender concepts glossary](#) or consult your Gender Advisor

# Gender integration guide

*How to design gender transformative investments - A BMGF Tool*

## GUIDING QUESTIONS TO DESIGN GENDER TRANSFORMATIVE INVESTMENTS

To understand how gender affects a certain investment and to design gender integrated solutions, funders can use the below questions and prompts to incorporate a gender lens in the investment design. We recommend users to read through the [BMGF gender integration guide](#) for the original tool and also for other related reading material.

### **(A) PROBLEM:** *What problem does this investment target?*

To integrate a gender lens, look for:

- Is there a clear articulation of the problem that the intervention, technology or product is trying to solve?
- Is there an analysis of the social context of the problem?

### **(B) POPULATION:** *Who is affected by this problem?*

To integrate a gender lens, look for:

- Is there an analysis of who is most affected by this problem and/or will most benefit most from the proposed solution?
- How does the problem differentially affect people based on their social and demographic characteristics— e.g. age, sex, gender identity, ability, status, race, class, ethnicity, sexual orientation, migratory status, etc.?

### **(C) CONTEXT:** *What is the gendered context in which the problem exists?*

To integrate a gender lens, look for:

- Is there a gender analysis that was conducted? This would be demonstrated by a context analysis that identifies the different barriers, challenges and opportunities that people face with regard to the problem because of their gender. If no formal gender analysis was conducted, you can request one be included in the start up phase of the investment in order to establish and update design as needed to address:
  - differences in how people experience the problem because of their gender.
  - additional challenges that result from the intersection of gender barriers with other forms of discrimination that further determine how people experience the problem (intersectionality).
  - references to primary and secondary data on gender differences in access to (the opportunity to use a resource), use of, control over (the capacity to make decisions about who uses resources, how they are used and how to dispose of it) and agency over (the capacity to control resources, free from threats, violence or retribution) relevant resources in the specific context.

# Gender integration guide

*How to design gender transformative investments - A BMGF Tool*

## GUIDING QUESTIONS TO DESIGN GENDER TRANSFORMATIVE INVESTMENTS

To understand how gender affects a certain investment and to design gender integrated solutions, funders can use the below questions and prompts to incorporate a gender lens in the investment design. We recommend users to read through the [BMGF gender integration guide](#) for the original tool and also for other related reading material.

### **(C) CONTEXT:** *What is the gendered context in which the problem exists?*

- Is there a gender analysis that was conducted? This would be demonstrated by a context analysis that identifies the different barriers, challenges and opportunities that people face with regard to the problem because of their gender. If no formal gender analysis was conducted, you can request one be included in the start up phase of the investment in order to establish and update design as needed to address:
  - descriptions of the gender differences related to who makes decisions relevant to the problem and also to the intervention, technology or product, e.g., design of services or products, access to transportation, household activities, spending on services or products, service utilization, design of policy, design of market strategies, design and implementation of research activities, gender dynamics in the implementing team, etc.
  - descriptions of relevant gender differences in time use that relate to the problem.
  - an analysis of how institutional policies and practices (public or private) reinforce or challenge gender inequalities.

### **(D) GENDER GAPS AND BARRIERS:** *What are the relevant gender gaps and barriers affecting this problem?*

To integrate a gender lens, look for:

- Is there a clear articulation of gender gaps/barriers in access to and/or in control/agency over resources?
- Is there a clear articulation of how people may benefit differently from an intervention, technology or product because of their gender?.
- Is there data supporting the identification of gender gaps and barriers?.
- Is there a clear articulation of how these gender gaps and barriers relate to the desired sectoral outcomes?
- Is there an explanation of how these gaps were prioritized in determining the proposed solution(s)?

# Gender integration guide

*How to design gender transformative investments - A BMGF Tool*

## GUIDING QUESTIONS TO DESIGN GENDER TRANSFORMATIVE INVESTMENTS

To understand how gender affects a certain investment and to design gender integrated solutions, funders can use the below questions and prompts to incorporate a gender lens in the investment design. Users are recommended to read through the [BMGF gender integration guide](#) for detailed prompting questions.

### **(E) SOLUTION:** *How does the proposed solution integrate a gender lens?*

To integrate a gender lens, look for:

- Does the proposed solution address the prioritized gender gaps and barriers in access to resources or increases the evidence base around these.
  - a clear plan of how the approach will address the prioritized gender gaps and barriers in access to resources, or increase the evidence base around these.
  - an articulation of how the proposed scope, approach and planned activities or research will account for gender gaps and barriers in access to resources. For example by suggesting different gender specific approaches to reaching investment participants without exacerbating gender inequalities.
- Does it provide a description and analysis of the potential risks (unintended consequences) that may arise from targeting gender gaps or gender inequality.
  - a strategy for mitigating or avoiding these potential risks, including indicators to monitor whether the identified risks happen.
- Does it include activities and outputs that engage men, or research their potential role, in the achievement of gender equality outcomes and that result in benefits for all.
- Does it include activities and outputs that address how the problem affects people of different ages, e.g. engaging and/ or benefitting children will require different activities than those involving adults.
- Does it address specific outcomes and outputs in the results framework that set clear targets for the reduction of gender gaps in access to resources or for the increase of the evidence base around gender gaps/ barriers.
- Does it include a plan to measure changes in the identified gender gaps and barriers and how these changes affect progress towards sectoral outcomes. Specifically:
  - a plan to collect and report sex disaggregated data.
  - a plan to collect relevant data on gender gaps and barriers and their links to sectoral outcomes to assess progress, inform midcourse corrections (as needed) and ultimately show who has been effectively reached with which services/products.
  - a plan for how the analysis of the data on gender gaps will inform the project progress and outcomes.

# Gender integration guide

*How to design gender transformative investments - A BMGF Tool*

## GUIDING QUESTIONS TO DESIGN GENDER TRANSFORMATIVE INVESTMENTS

To understand how gender affects a certain investment and to design gender integrated solutions, funders can use the below questions and prompts to incorporate a gender lens in the investment design. Users are recommended to read through the [BMGF gender integration guide](#) for detailed prompting questions.

### **(E) SOLUTION:** *How does the proposed solution integrate a gender lens?*

To integrate a gender lens, look for:

- Does the solution include a gender expertise in the implementation/partner team. Specifically:
  - the staff identified have the appropriate skill set and position, i.e., that they have experience conducting gender analysis and integrating gender in program design and have technical knowledge of the sector of this investment.
  - staff with gender expertise have dedicated time to support the investment.
  - if there is no gender expertise on staff or it is not sufficient, look for a plan to obtain expertise on staff or through partnering with other organizations or persons with proven expertise in gender analysis and/or integration

*If aiming to push gender integration further to design a gender transformative investment, look for all items described above AND also:*

- a clear articulation of how underlying gender power relations and gender gaps in control or agency over resources affect how people experience the problem and also how addressing them may strengthen the investment.
- an explicit intention to address underlying gender power relations and gender gaps in agency over resources, for example,
  - setting outcomes and outputs that aim to increase women and girls' empowerment. – engaging local partners that have experience working to transform unequal gender power relations.
  - engaging decision-makers and stakeholders at all levels to support the investment's focus on transforming gender power relations.

# Gender integration guide

*How to design gender transformative investments - A BMGF Tool*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity

**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender/ social norms** are collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. *E.g., gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.*

**Gender gap** refers to the disparity in men and women's social, political, intellectual cultural and/or economic condition or position in society, often based on underlying socio-cultural norms. It reflects the unequal distribution of resources, opportunities and outcomes across genders. *E.g., women smallholder farmers have less access to digital financial services indicating a gender gap in access to resources.*

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. *E.g., male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.*

**Sex disaggregated data** refers to quantitative and qualitative data collected and presented by sex that allows for measurement of socio-economic and socio-cultural differences between men and women. *E.g., collection of data on the number of women and men smallholder farmers that use digital tools for agriculture separately in order to measure the gendered differences in uptake of digital services.*

# Gender integration marker

*How to assess gender intentionality in investments – A BMFG tool*

This gender integration marker was originally created by the Bill and Melinda Gates Foundation as a part of their Gender Equality Toolbox. We have recreated the tool in this toolkit for ease of use, users are advised to refer to the original tool linked at the bottom of this page.

This gender integration marker is aimed to help assess the level of gender integration within the design of an investment. This tool is primarily meant for funders (grantmakers, investors) as they strive to design gender inclusive investments.

## Directions to use the integration marker:

1. This tool should be completed by members of an investment committee.
2. There are 7 questions to assess various levels of gender integration. For questions 1- 6 answer “YES” or “NO” based on your understanding and explain your answers.
3. Count the number of “YES” answers. If the count is 3 or more, the investment is likely gender intentional or transformative. Continue to step 3. If the count is fewer than 3 the investment is gender unintentional. Skip to step 5.
4. Answer question 7 and explain your response.
5. If you answered “YES” to question 7, the investment is gender transformative. If you answered “NO” to question 7, the investment is gender intentional.
6. Mark correct final category of investment based on this assessment.
7. At the end of the tool we have provided a glossary of some commonly used terms in the tool which will aid in better understanding of some of the questions.

For more information, click [here](#) to access the Gender Integration Marker by Gates Gender Equality Toolbox.



**Primary audience**  
Funders



**Tool type**  
Worksheet



**Personnel**  
Investment analysts,  
Investment committee



**Duration**  
1-2 hours

## GOALS

(1) Assess the your level of gender integration within the design of an investment.

(2) Realize your vision of becoming gender intentional by strategically applying a gender lens in your investments, strategies and operational functions.

## REQUIREMENTS

(1) No additional investment in terms of financial, human or technical resources.

(2) We recommend you finish the questionnaire in one sitting and attempt to answer them as accurately as possible.

(3) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Gender integration marker

How to assess gender intentionality in investments – A BMFG tool

## GUIDING QUESTIONS TO ASSESS THE LEVEL OF GENDER INTENTIONALITY IN INVESTMENT DESIGN

To understand if your investment is gender intentional or transformative, funder can use the below questions and prompts to assess their level of gender intentionality:

### GENDER INTEGRATION ASSESSMENT

Step 1: Answer questions 1-6 and explain your responses

1. Is advancing gender equality and/or women and girls' empowerment the main objective of this investment?

YES  NO

Explain:

2. Is there a primary outcome that intends to contribute to the reduction of gender barriers and/or gender gaps in access to resources?

YES  NO

If yes, which gender gap or barrier? Explain:

3. Will the investment measure its contribution to a reduction in gender barriers and/or gender gaps? (e.g., through the collection and monitoring of sex-disaggregated data, etc.)

YES  NO

Explain:

4. Has the design of the investment, or will the implementation of the investment, be informed by a gender analysis? (A critical and systematic examination of differences in the constraints and opportunities available to an individual or group of individuals based on their sex, gender, and/or other markers of identity)

YES  NO

Explain:



# Gender integration marker

*How to assess gender intentionality in investments – A BMFG tool*

## GUIDING QUESTIONS TO ASSESS THE LEVEL OF GENDER INTENTIONALITY IN INVESTMENT DESIGN

To understand if your investment is gender intentional or transformative, funder can use the below questions and prompts to assess their level of gender intentionality:

### GENDER INTEGRATION ASSESSMENT

*Step 1: Answer questions 1-6 and explain your responses*

5. Will the implementation team include someone with significant expertise in gender equality programming who is dedicated to ensuring effective gender integration?  YES  NO

*Explain:*

6. Have potential gender-related negative consequences that may arise from this investment been identified and have appropriate mitigation strategies been developed? (e.g., increasing labor without increasing returns, loss of control of an asset as it becomes more valuable, gender-related backlash or violence, etc.)  YES  NO

*Explain:*

*Step 2: Count the number of “YES” answers. If the count is 3 or more, the investment is likely gender intentional or transformative. Continue to step 3. If it is fewer than 3, the investment is gender unintentional. Skip to step 5.*

*Step 3: Answer question 7 and explain your response.*

7. Is there a primary outcome that contributes to the reduction of gender barriers and/or gender gaps in agency over resources and is there at least one indicator to measure this? (e.g., control over the use of resources)  YES  NO

*Explain:*

# Gender integration marker

*How to assess gender intentionality in investments – A BMFG tool*

## GUIDING QUESTIONS TO ASSESS THE LEVEL OF GENDER INTENTIONALITY IN INVESTMENT DESIGN

To understand if your investment is gender intentional or transformative, funder can use the below questions and prompts to assess their level of gender intentionality:

*Step 4: If you answered “YES” to question 7, the investment is gender transformative. If you answered “NO” to question 7, the investment is gender intentional.*

## FINAL ASSESSMENT

*Step 5: Mark the correct category based on this assessment*

Gender Unintentional

Gender Intentional

Gender Transformative

*Explain (optional):*

# Gender integration marker

How to assess gender intentionality in investments – A BMFG tool

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

- Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity
- Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.
- Gender/ social norms** are collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. *E.g., gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.*
- Gender gap** refers to the disparity in men and women's social, political, intellectual cultural and/or economic condition or position in society, often based on underlying socio-cultural norms. It reflects the unequal distribution of resources, opportunities and outcomes across genders. *E.g., women smallholder farmers have less access to digital financial services indicating a gender gap in access to resources.*
- Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. *E.g., male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.*
- Sex disaggregated data** refers to quantitative and qualitative data collected and presented by sex that allows for measurement of socio-economic and socio-cultural differences between men and women. *E.g., collection of data on the number of women and men smallholder farmers that use digital tools for agriculture separately in order to measure the gendered differences in uptake of digital services.*

# Partner selection tool

## *How to evaluate prospective partners and their gender lens status*

This partner selection tool is intended for funders (investors, grantmakers) to develop a deeper understanding of the current gender transformative status of their prospective partner organizations.

This tool was originally created to be used by Mercy Corps AgriFin in their partner selection and can be adopted by similar organizations based on needs.

### Directions to use the partner selection tool:

1. We recommend this tool is used early in the partner selection process to understand if they align with your organization's gender transformation mission and if they can be engaged with further.
2. This tool should be completed by members of the grantmaking / investing institution, including (but not limited to) investment committee members, technical team members who have deeper understanding of partner organizations and a gender advisor.
3. There are 5 high level categories to assess each partner organization and users of this tool should score each partner organization from a range of 0-2.
4. Once you are done count and the sum the total scores across all categories.
5. Refer to the scoring rubric at the end of this tool to develop a deeper understanding of the current overall gender lens status of prospective partners and how to engage with them or not.
6. At the end of the tool we have provided a glossary of some commonly used terms in the tool which will aid in better understanding of some of the questions.

This tool can be used with the Gender Diagnostics Tool which allows organizations to gather understanding of their own gender lens status. Click [HERE](#) to access the gender diagnostics tool and ask your partners to fill it up and provide you with the final results.



**Primary audience**  
Funders



**Tool type**  
Worksheet



**Personnel**  
Grantmaking committee,  
Partner liaisons



**Duration**  
1-3 hours

### GOALS

(1) Assess at what level of gender transformation your prospective organization is.

(2) Understand which partners to onboard and engage, which ones to watch and which ones to decline partnerships with..

### REQUIREMENTS

(1) No additional investment in terms of financial, human or technical resources.

(2) For some categories, you might need to coordinate with the partners to gather sufficient information.

(3) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Partner selection tool

*How to evaluate prospective partners and their gender lens status*

## PARTNER ORGANIZATION ASSESSMENT

Assessing gender transformation progress and intent in a partner organization's internal and external activities and business operations.

CATEGORY	KEY CONSIDERATIONS	SCORING CHART	PARTNER SCORE (select appropriate score)
<b>I. Service offerings:</b> Does the potential partner's product/service solve an identified challenge faced by women smallholder farmers? (If the answer is no, consideration process stops here)			
<b>Prospective partner products and/or service(s)</b>	Prospective partner's products and/or service(s) address an identified challenge facing women smallholder farmers	2	<input type="checkbox"/>
	Prospective partner is planning to introduce products and/or service(s) that address an identified challenge facing women smallholder farmers	1	<input type="checkbox"/>
	Prospective partner's products and/or service(s) do not address an identified challenge facing women smallholder farmers	0	<input type="checkbox"/>
<b>II. Gender lens status:</b> What is the potential partners current gender lens status? Potential partners' gender lens status will be determined after conducting a baseline assessment using the gender diagnostic tool.			
<b>Current gender lens status</b>	Prospective partner is gender transformative	2	<input type="checkbox"/>
	Prospective partner is gender intentional	1	<input type="checkbox"/>
	Prospective partner is gender unintentional	0	<input type="checkbox"/>

# Partner selection tool

How to evaluate prospective partners and their gender lens status

## PARTNER ORGANIZATION ASSESSMENT

Assessing gender transformation progress and intent in a partner organization’s internal and external activities and business operations.

CATEGORY	KEY CONSIDERATIONS	SCORING CHART	PARTNER SCORE <i>(select appropriate score)</i>
<b>III. Gender strategy: Does the potential partner have a gender strategy/is developing or planning to adopt one?</b>			
Gender lens strategy status	Prospective partner has a gender lens strategy	2	<input type="checkbox"/>
	Prospective partner does not have a gender strategy but is developing/planning to adopt one	1	<input type="checkbox"/>
	Prospective partner does not have a gender strategy and does not plan to develop/adopt one	0	<input type="checkbox"/>
<b>IV. Intent to adopt a gender strategy: Is the potential partner willing to adopt a gender transformative strategy?</b>			
Intent	Prospective partner is willing to commit time and/or resources to adopt a gender transformative strategy now	2	<input type="checkbox"/>
	Prospective partner does not intend to adopt a gender transformative strategy now but is open to one in the future	1	<input type="checkbox"/>
	Prospective partner does not intend to adopt a gender transformative strategy now and is not open to one in the future	0	<input type="checkbox"/>

# Partner selection tool

*How to evaluate prospective partners and their gender lens status*

## PARTNER ORGANIZATION ASSESSMENT

Assessing gender transformation progress and intent in a partner organization’s internal and external activities and business operations.

CATEGORY	KEY CONSIDERATIONS	SCORING CHART	PARTNER SCORE <i>(select appropriate score)</i>
<b>Collection, analysis and application of gender disaggregated data</b>	Prospective partner collects, analyzes and applies gender disaggregated data in decision making	2	<input type="checkbox"/>
	Prospective partner does not collect, analyze and apply gender disaggregated data in decision making but is planning to do so	1	<input type="checkbox"/>
	Prospective partner does not collect, analyze and apply gender disaggregated data in decision making and does not plan to do so	0	<input type="checkbox"/>

**Congratulations! You have reached the end of the partner selection tool. Refer to the next page for the scoring rubric to calculate scores and understand whether or not to engage with relevant partner organization for whom you just completed this assessment.**

# Partner selection tool

*How to evaluate prospective partners and their gender lens status*

## SCORING RUBRIC

After you have answered all questions, count and sum up the total scores and refer to the scoring table below for results.

Total score	Partner selection results and significance to further engagement
10 - 6	<b>Engage:</b> There is clear added value that the potential partner can bring to the partner cohort and to your organization. There are likely a few areas of improvement that can be addressed through further support from you. This will include organisations that score reasonably high (6 - 7) and are really keen to improve.
5 - 3	<b>Watch:</b> There is likely moderate value add that the candidates can bring to the partner cohort and to your organization. There are likely significant areas of improvement the potential partners needs to first address before you consider any further engagement. You can also opt for further analysis of the candidates and consider stepping in to accelerate improvement to increase their potential additionality.
2 - 0	<b>Decline:</b> There is likely limited value add that the candidates for potential partner can bring to the partner cohort and to your organization. Your support would likely do little to nudge the potential partner's overall approach towards a gender transformative one.

## KEY FACTORS THAT DRAW A REDLINE FOR PARTNER SELECTION

- Relevant service offerings and intent to adopt a gender transformative strategy are non negotiable factors regardless of the score i.e. partners who currently and plan to only focus on men farmers should be excluded
- Partners would not fit with your gender goals if (i) their products and/or service(s) do not address an identified challenge facing women smallholder farmers (ii) they are not open to adopting a gender transformative strategy
- Scores below 4 for across the selection of criteria for partners should result in partners not going forward with engagement



# Partner selection tool

*How to evaluate prospective partners and their gender lens status*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity.

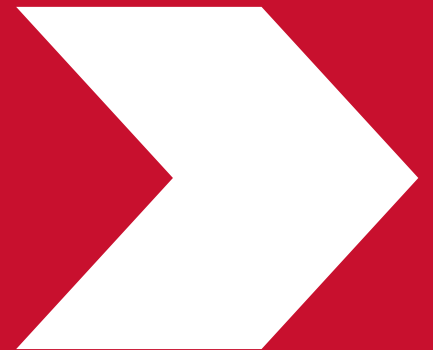
**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. *E.g., an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.*

**Gender unintentional** refers to an organisation that does not integrate a gender lens and does not target gender gaps in its strategies, investments, product design, implementation, monitoring and evaluation, internal structures and organization culture. *E.g., an agri-input loan provider that does not consider the differences in borrowing behaviour and needs of women while designing credit products and acquiring customers.*

**Gender transformative** refers to an organisation that aims to achieve gender empowerment and equity designs its products, service lines, and/or investments to reduce barriers in not only access to resources but also in agency and control over resources. *E.g., an agri-input loan provider can incorporate strategies to reach out to include women smallholder customers to make the final decision on loan disbursement after approval without spousal consent, thus increasing women's agency and decision making power.*

# BASELINE AWARENESS TOOLS



In this section we will introduce 2 tools that will provide support to your organization to learn more about and increase awareness about gender transformation concepts and evidences from the ecosystem.

These tools are both in reading material formats and as such can be used with internal and external stakeholders to create awareness around gender inclusion and start conversations on the same.

# Baseline awareness tools

*Build a case and develop an understanding of gender transformation*

This section includes two tools to support learning and exploration of gender concepts. Click on each tool to access them directly.



## **GENDER CONCEPTS GLOSSARY**

- Key gender transformation related concepts to create base knowledge and awareness
- Use this tool to create awareness and spark conversations around gender inclusion with internal and external stakeholders



## **CASE STUDIES**

- Short, summarised case studies across sectors and geographies to provide evidence from the ecosystem on why gender integration is important, how to go about integrating gender and what is the impact of such activities.
- Use this tool to disseminate evidence and awareness among internal and external stakeholders.

# Gender concepts glossary

## *Key concepts and terms to be aware of*

This gender concepts glossary intended to provide an understanding of key gender concepts and their intersection with agriculture.

We encourage you to refer to a broader set of resources at the end of the toolkit to further expand your and your team's understanding of gender related concepts

### Directions to use the gender concepts glossary:

1. This tool can be used as a awareness creation document for an organization's internal training and awareness purposes. Wherever applicable, the glossary provides relevant agriculture related examples, however, to fully engage with the tool as an educational document, users are encouraged to think about applying the concepts to their own contexts.
2. This tool can also be used in a piecemeal approach by referring to relevant terms as and when confusions arise while referring to other tools in this toolkit. All other tools in the toolkit have an accompanying list of relevant concepts and explanations and for further reading users can always come back to this main glossary tool.
3. The terms and concepts in this glossary are not exhaustive and only cover the key concepts relevant to digital agriculture. At the end of the toolkit a detailed list of other public source glossaries are listed which users can refer to for further knowledge development.
4. The glossary is divided into 3 main sections: (A) core gender concepts (B) gender issues (C) gender opportunity areas, and (D) agriculture X gender concepts. Users can encouraged to start with any section that most suits their current needs. For users interacting with gender terms the first time it is recommended to study the sections in chronological order.



**Primary audience**  
All



**Tool type**  
Reading material



**Personnel**  
Any/all



**Duration**  
1-5 hours

### GOALS

(1) Understand the language used in other tools and broadly in the area of gender transformative approaches.

(2) Create a common and shared understanding of gender concepts and help cascade the same within your organization..

### REQUIREMENTS

(1) No additional investment in terms of financial, human or technical resources.

(2) To fully engage with this tool for training purposes organizations might need to devote additional time and resources into a Gender Expert or Advisor if not already available.

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (A) CORE GENDER CONCEPTS

These are concepts which are core and central to developing any deeper insights into gender transformative approaches. If you or anyone in your organization is encountering gender concepts or gender transformative approaches for the first time, we recommend you read through these concepts at the bare minimum to develop a sound understanding.

It is also highly recommended that members of an organization discuss these concepts to test if everyone has a collective and robust understanding.

A clear understanding of these common terms among all members of an organization is also highly important to address any inherent biases which might impact interactions with various customer groups etc.

1. **Gender** refers to the characteristics of women, men, girls and boys that are socially constructed. This includes norms, behaviours and roles associated with being a woman, man, girl or boy, as well as relationships with each other. As a social construct, it varies across societies and over time. Gender is a relational concept that is best understood by examining interactions between individuals and social groups.

*For more details: [World Health Organization](#), [UNICEF](#)*

2. **Gender identity / expression** - Gender identity refers to an individual's innermost perception of themselves as either male, female, intersex, or neither. This perception could either be the same or vary from the individual's sex at birth. Gender expression is the outward appearance of one's identity through aspects such as clothing or behaviour that may or may not conform to socially prescribed gender norms.

*For more details: [Human Rights Campaign](#)*

3. **Sex** refers to a person's biological status and is typically categorized as male, female, or intersex. It is typically assigned at birth and refers to physical and biological indicators including hormones, sex chromosomes, internal reproductive organs, and external genitalia. Sex and gender are often conflated leading to the erroneous notion that gender norms and roles are biologically determined and cannot be changed.

*For more details: [American Psychological Association](#)*

4. **Sexual orientation** refers to how an individual chooses to define their romantic and/or sexual interest and attraction to another person, who could either be of a different sex, the same sex, or more than one sex. Examples of sexual orientation include but are not limited to straight, gay, lesbian, bisexual, asexual, androsexual, among others.

*For more details: [Criterion Institute](#)*

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (B) GENDER ISSUES

These are concepts which provide a deeper understanding of the nature of gender issues and pain points that exist across businesses and society and impact all types of agriculture service providers.

A clear understanding of these concepts is especially important while trying to (re)design products and services for women smallholders, as a deeper understanding of gender issues and pain points can enable creation of solutions which eventually address issues of agency and decision making power.

1. **Gender gap** refers to the disparity in men and women's social, political, intellectual cultural and/or economic condition or position in society, often based on underlying socio-cultural norms. It reflects the unequal distribution of resources, opportunities and outcomes across genders. **For instance, women smallholder farmers have less access to digital financial services indicating a gender gap in access to resources.**

*For more details: [World Economic Forum](#)*

2. **Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. **For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.**

*For more details: [USAID](#), [IPS-Inter Press Service](#), [World Bank](#)*

3. **Gender/ social norms** collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. **For instance gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.**

*For more details: [European Institute for Gender Equality](#) , [World Bank](#)*

4. **Gender based constraints** refer to formal laws, attitudes, perceptions, values, or practices that limit people's access to resources and/or opportunities based on their sex or gender identity. **For instance, cultural norms that limit women's ownership of agricultural land are gender-based constraints.**

*For more details: [USAID](#)*

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (B) GENDER ISSUES

These are concepts which provide a deeper understanding of the nature of gender issues and pain points that exist across businesses and society and impact all types of agriculture service providers.

A clear understanding of these concepts is especially important while trying to (re)design products and services for women smallholders, as a deeper understanding of gender issues and pain points can enable creation of solutions which eventually address issues of agency and decision making power.

5. **Gender discrimination** refers to direct or indirect unfair treatment of a person based solely on the person's sex or perceived gender identity rather than merit, that prevent them from enjoying full human rights.

*For more details: [IPS-Inter Press Service](#)*

6. **Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. **For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.**

*For more details: [IPS-Inter Press Service](#)*

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (C) GENDER OPPORTUNITY AREAS

These are concepts which provide details on opportunity areas and ways in which organizations can think about incorporating gender into their internal and external activities.

This set of concepts also cover the various eventual gender related social outcomes that organizations should be striving for to eventually push for increased women's agency.

1. **Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity.

*For more details: [UN Economic and Social Council](#)*

2. **Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

*For more details: [Criterion Institute](#)*

3. **Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

*For more details: [EIGE](#)*

4. **Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. **For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.**
5. **Gender unintentional** refers to an organisation that does not integrate a gender lens and does not target gender gaps in its strategies, investments, product design, implementation, monitoring and evaluation, internal structures and organization culture. **For instance an agri-input loan provider that does not consider the differences in borrowing behaviour and needs of women while designing credit products and acquiring customers.**



# Gender concepts glossary

*Key concepts and terms to be aware of*

## (C) GENDER OPPORTUNITY AREAS

These are concepts which provide details on opportunity areas and ways in which organizations can think about incorporating gender into their internal and external activities.

This set of concepts also cover the various eventual gender related social outcomes that organizations should be striving for to eventually push for increased women's agency.

4. **Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. **For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.**
5. **Gender unintentional** refers to an organisation that does not integrate a gender lens and does not target gender gaps in its strategies, investments, product design, implementation, monitoring and evaluation, internal structures and organization culture. **For instance an agri-input loan provider that does not consider the differences in borrowing behaviour and needs of women while designing credit products and acquiring customers.**
6. **Gender transformative** refers to an organisation that aims to achieve gender empowerment and equity designs its products, service lines, and/or investments to reduce barriers in not only access to resources but also in agency and control over resources. **For instance an agri-input loan provider can incorporate strategies to reach out to include women smallholder customers to make the final decision on loan disbursement after approval without spousal consent.**
7. **Gender equality** refers to equal rights, opportunities, and responsibilities for different genders regardless of their sex or gender identity. It involves equal treatment for men and women, girls and boys, by taking into consideration their needs and priorities while recognizing their diversity.

*For more details: [UN Women](#)*

8. **Gender equity** refers to fairness in the treatment of all people, and in the distribution of resources and responsibilities among people, regardless of their sex and/or gender identity while taking into account the historical and social disadvantages that limit different genders from operating at a level playing field.

*For more details: [United Nations Population Fund](#), [IPS-Inter Press Service](#), [UNESCO](#)*

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (C) GENDER OPPORTUNITY AREAS

These are concepts which provide details on opportunity areas and ways in which organizations can think about incorporating gender into their internal and external activities.

This set of concepts also cover the various eventual gender related social outcomes that organizations should be striving for to eventually push for increased women's agency.

9. **Sex disaggregated data** refers to quantitative and qualitative data collected and presented by sex that allows for measurement of socio-economic and socio-cultural differences between men and women. For example, collection of data on the number of women and men smallholder farmers that use digital tools for agriculture separately in order to measure the gendered differences.

*For more details: [European Institute for Gender Equality \(EIGE\)](#)*

10. **Women and girls empowerment** refers to the strengthening of women and girls' power, and agency over their own lives such that they can equally participate in decision-making at all levels. For instance, expansion of women farmers' agency in production, control over productive resources, control over use of income, social capital and leadership, agency in time use, human capital and access to and use of digital solutions.

*For more details: [EIGE](#), [UN Women](#), [USAID](#), [IFPRI](#), [Agrilinks](#)*

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (D) AGRICULTURE X GENDER CONCEPTS

These are concepts that help contextualize gender within the various types of activities and businesses that operate in the digital agriculture sector. While this set is not exhaustive, but it aims to provide illustrative examples of what applying a gender lens might mean to agriculture value chains.

1. **Advisory and information services** refers to digitally delivered information on topics such as agronomic best practices, pests and diseases, market prices, farming techniques that are tailored to specific farmer segments and that enable farmers to make informed decisions that maximise their agricultural output. Increasing access to advisory and information services for women farmers increases their productivity.

*For more details: [CTA](#)*

2. **Digitalisation for Agriculture** refers to use of digital technologies, innovations and solutions to transform agricultural value chains and address constraints across the agricultural value chain in order to achieve greater income for smallholder farmers. **For example, digital financial services that aim to increase access to financial access for women smallholder farmers in remote locations.**

*For more details: [CTA](#)*

3. **Crowd farming** refers to use of digital platforms to link farmers in need of financing for their agricultural activities to investors who are looking to invest in agriculture. It involves sourcing of funds from several investors to invest in smallholder agricultural enterprises. **Women smallholder farmers will particularly benefit from crowd-farming initiatives given their low access to financial resources.**

*For more details: [CTA](#), [Invoice, Nigeria](#)*

4. **Digital financial inclusion** refers to deployment of cost-saving digital platforms in order to provide formal financial services to financially excluded and underserved groups. **For instance, design and offering of tailored and affordable credit, savings and insurance services to women farmers by digital financial service providers in agrifinance in order to increase their access to finance and overall financial inclusion.**

*For more details: [World Bank](#), [World Bank](#), [IFC](#)*

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (D) AGRICULTURE X GENDER CONCEPTS

These are concepts that help contextualize gender within the various types of activities and businesses that operate in the digital agriculture sector. While this set is not exhaustive, but it aims to provide illustrative examples of what applying a gender lens might mean to agriculture value chains.

5. **Financial literacy** refers to the ability to understand how money works and the ability to manage and make informed decisions about money including how to make money, how to budget, how to save and how to invest the money. **Digital financial service providers can design and implement targeted financial education programs for women smallholder farmers in order to increase their financial literacy.**

*For more details: [Annuity](#), [World Bank](#), [OECD](#), [IFAD](#)*

6. **Financial services providers (FSPs)** refers to enterprises and institutions that provide financial services and products such credit and insurance services to their customers. In agriculture, FSPs refer to institutions that offer financial services and products to farmers and they include commercial banks, microfinance institutions(MFIs), savings and credit cooperative organisations (SACCOs), insurance companies, etc.

*For more details: [CTA](#)*

7. **Village Savings and Loans Association (VSLA)** refers to a self-managed community group that offers savings, credit and insurance services to its members. VSLAs mainly serve economically vulnerable populations e.g. women farmers in rural areas who often lack access to formal financial services. **VSLAs increase access to financial services and social capital for women SHFs, resulting in increased productivity and income.**

*For more details: [CARE](#), [VSLA](#), [The Mango Tree](#), [Advance II](#)*

8. **Savings and Credit Cooperative Society (SACCO)** refers to a member-driven non-profit financial cooperative that offers savings and credit services to its members. **SACCOs are favoured by women smallholder farmers and increase their access to finance since they are easily accessible, have less intimidating procedures than other financial institutions and offer more suitable loan conditions.**

*For more details: [Digipay](#), [ILO](#)*

9. **Climate change** refers to the long-term shifts in global temperatures, precipitation and wind patterns caused by a rise greenhouse gas emissions. **Changing climate and weather patterns threaten agricultural productivity and food chain security, with women farmers being disproportionately affected.**

*For more details: [Climate Reality Project](#), [Root Capital](#)*

# Gender concepts glossary

*Key concepts and terms to be aware of*

## (D) AGRICULTURE X GENDER CONCEPTS

These are concepts that help contextualize gender within the various types of activities and businesses that operate in the digital agriculture sector. While this set is not exhaustive, but it aims to provide illustrative examples of what applying a gender lens might mean to agriculture value chains.

10. **Climate change mitigation** refers to efforts to reduce or prevent emission of greenhouse gases (GHGs) that cause climate change. Adoption of climate smart agricultural practices has high climate mitigation potential. **Addressing the existing gender gaps in agriculture will increase the ability of women farmers to adopt mitigation practices which further result in food security and increased resilience to climate shocks.**

*For more details: [UNEP](#), [UNDP](#)*

11. **Climate change adaptation** refers to changes in processes, practices and structures to respond to actual or expected effects or impacts of climate change. It involves sustainably increasing agricultural productivity and income by reducing vulnerability to climate change. **Increasing women farmers' access to resources such as digital finance solutions and climate smart technologies will increase their climate adaptive capacity.**

*For more details: [UNFCCC](#), [FAO](#)*

12. **Climate smart agriculture (CSA)** refers to agricultural strategies and practices that would ensure sustainable food security in a changing climate through increased agricultural productivity, enhanced climate resilience and reduced emissions. **Women farmers need to be educated on climate-smart agricultural practices such as crop diversification and manure management to increase their climate resilience.**

*For more details: [FAO](#), [World Bank](#)*

# Case studies

## Examples of gender transformative work from the ecosystem

This case study compendium will help you to learn from real world examples of organizations that have adopted gender transformative approaches and the impacts of the same.

The case studies are short summaries of evidences across value chains and geographies, highlighting (1) why gender mainstreaming should be considered in agriculture (2) how gender mainstreaming can be considered and (3) evidence of impact of gender mainstreaming. Longer form sources are linked to every summary to provide deeper reading material.

This case study compendium can be very useful to build a case for gender transformation both internally within an organization and externally with stakeholders. The various case studies provide illustrative examples how gender transformative approaches in agriculture can be adopted and the financial and social benefits from such approaches.

### Directions to use the case study compendium:

1. The case studies in this tool can be read together to build further awareness on topics related to gender transformation in agriculture or can be consumed in a modular fashion depending upon topics of interest.
2. These case studies can serve both internal and external purposes to build the case for gender transformation.
  - a. Use these case studies as evidence to propagate for internal changes such as policies and governance structures that support gender transformation while benefiting the overall business mission.
  - b. Use these case studies as evidence to talk to external stakeholders (such as suppliers, funders, etc.) and build the case for developing products and services that take into account varied needs of women and men smallholders.
3. At the end of the tool we have provided a glossary of some commonly used terms in the tool which will aid in better understanding of some of the cases.



**Primary audience**  
All



**Tool type**  
Reading material



**Personnel**  
Any/all



**Duration**  
4-6 hours

### GOALS

(1) Understand why gender transformative approaches are required, how they can be implemented in various settings and what is the evidence of impact from such approaches.

(2) Use for internal and external conversations around gender transformation.

### REQUIREMENTS

(1) No additional investment in terms of financial, human or technical resources.

(2) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Case studies

Examples of gender transformative work from the ecosystem

## WHY SHOULD GENDER MAINSTREAMING IN AGRICULTURE BE CONSIDERED?

### Knowns and unknowns of gender transformative approaches



Despite the significant contribution of women farmers to the agriculture sector in SSA and globally, gender gaps persist in levels of productivity, resilience and incomes. Gender transformative approaches represent a shift in how digital agriculture products and services help tackle gender divide and shift gender based constraints and norms for higher gender equality. While there has been an increased awareness about gender transformative approaches, there is still need to build evidence on how they not only reach more women, but also lead to substantive empowerment through addressing structural factors like entrenched gender norms and perceptions around gender roles. **For gender transformative approaches to have significant outcomes there is a need for strategies to surface and address underlying barriers (such as gender norms) and to encourage participatory approaches including all genders.** To continue reading further on this topic, refer to [CGIAR research](#).

### Case for mainstreaming gender in agriculture



While women account for close to half of the agriculture sector labour force, their productivity is 20-30% less than that of men farmers. This gendered productivity gap is attributable to women's lower access to productive resources, inputs, technology and innovative solutions, credit, and access to markets, among other reasons. **If these inequalities were to be eliminated, agriculture production would increase by 2.5-4% and a 100-150 million fewer people would be hungry. If women had greater access to the resources they need then countries would see their gross national product increase by 4%.** This is backed by studies showing that women invest in cultivated land, and in nutrition, health and education, thus enhancing the chain of productivity. To continue reading further on this topic, refer to the [Technical Centre for Agriculture and Rural Cooperation \(CTA\) research](#).

# Case studies

Examples of gender transformative work from the ecosystem

## HOW CAN GENDER MAINSTREAMING IN AGRICULTURE BE CONSIDERED?

### Farm to Market Alliance empowering women smallholders



Farm to Market Alliance (FtMA) is public-private consortium of six organisations that seeks to empower smallholder farmers in Kenya, Rwanda, Tanzania and Zambia to increase their yields, income and resilience, and to improve global food security. The consortium uses a demand-led approach to deliver products that are tailored to the needs of farmers. FtMA empowers farmers to become reliable market players through access to four integrated pathways: i) predictable markets, ii) affordable finance, iii) technologies and quality inputs, and iv) handling and storage solutions. Through its locally-run Farmer Service Centers model, FtMA has reached 150,000 farmers to date across the four countries. **Female farmers make up 53% of the participating farmers in Kenya, 49% in Rwanda, 43% in Tanzania, and 40% in Zambia, indicating an appreciation of FtMA services by women farmers.** To continue reading on FtMA's work, refer to [FtMA website](#).

### Gender and agriculture rural advisory services



Among the multiple factors that hinder women farmers' productivity, a key one is women's limited access to agriculture advisory services (AAS) which limits their ability to learn and adapt new technologies and agriculture practices which could otherwise contribute to improved yields, productivity and incomes. Women are less likely to receive AAS due to lack of targeted programs, gender bias in the content delivered, primarily male delivery agents and little consideration of gender based constraints like mobility, time, etc. There is however growing evidence of generation of positive outcomes of AAS after intentionally including women. **In 2008 BRAC Uganda launched a women only agriculture extension project and an impact evaluation indicated meaningful improvement in measures of food security, 27.6% rise in agriculture production value and a 29% reduction in household level malaria prevalence.** To continue reading further on this topic, refer to the [Gates Gender and Agricultural Advisory Services brief](#).



# Case studies

*Examples of gender transformative work from the ecosystem*

## HOW CAN GENDER MAINSTREAMING IN AGRICULTURE BE CONSIDERED?

### Understanding gender preferences in banana traits to improve adoption



Bananas have high economic importance in the agriculture sector in Sub Saharan Africa, yet there is scarce usage of new cultivars with better agronomic characteristics than traditional cultivars. Research has shown that men and women farmers have variations in their preference for cultivars based on their gendered socio-economic roles. Women farmers who sell bananas for income prefer traits related to production (such as early maturity) and men farmers who mostly sell bananas for consumption prefer traits like colour and taste. Deeper assessment and integration of this knowledge of varied preferences by gender can inform banana breeding research and resource allocation to increase adoption of new cultivars.

***Women and men banana farmers have gender specific knowledge on production, processing and consumption of particular cultivars and as such gender sensitive approaches can support efficient banana breeding programs.*** To continue reading further on this topic, refer to [CGIAR research](#).

# Case studies

Examples of gender transformative work from the ecosystem

## WHAT IS THE EVIDENCE OF IMPACT OF GENDER MAINSTREAMING IN AGRICULTURE?

### Increased incomes for coffee farmers with participatory decision making



Men and women coffee smallholder farmers in Uganda have benefited from increased household incomes through improved and increased participatory intra-household decision making processes. Intra-household conflicts related to women's participation in coffee farming had led to adverse impacts on both the coffee production and value (in terms of unripe, low quality coffee beans) and on interpersonal effects, including gender based violence. Introducing community workshops on gender relations resulted in improved joint management of assets and incomes by men and women farmers, more equitable division of labour, less gender based violence and increased incomes through sale of higher quality beans. **By addressing women's unequal access to knowledge, resources and decision making, farmers were able to achieve higher agency for women and better livelihoods.**

To continue reading further on this topic, refer to [IDH](#).

### Increased flower exports through gender focused policies and governance



The flower sector in Kenya mostly realised value through dependence on marginalized, vulnerably employed and low skilled female workers and auction-sales leading to low prices. The sector introduced policies to improve governance through compliance with the gender requirements of the Kenya Flower Council social and environmental standards to ensure better working conditions and development of a more skilled and stable female workforce. This enabled the sector to sell better quality produce to more European markets. **The exports of the Kenyan flower sector increased by 2.8% of the total world flower exports through compliance with gender requirements of social and environmental standards.** These gender requirements included equal remuneration, job security, worker committees with representation of men and women among others. To continue reading further on this topic, refer to [IDH](#).

# Case studies

Examples of gender transformative work from the ecosystem

## WHAT IS THE EVIDENCE OF IMPACT OF GENDER MAINSTREAMING IN AGRICULTURE?

### Reduced time poverty for women farmers due to analysis of sex-disaggregated data



Collection and analysis of sex-and-gender disaggregated data provides a clear understanding of existing gender gaps and underlying root causes resulting in informed policy making and tailored interventions that address the needs of women. For instance, the World Bank's Living Standards Measurement Study—Integrated Surveys on Agriculture (LSMS-ISA) provides extensive information in understanding gender gaps in agriculture. Synthesis of LSMS-ISA data from six IDA countries reveals deep rooted inequalities in agriculture in sub-Saharan Africa, identifies factors holding back women farmers, and sets out concrete actions that policy makers can take to reduce inequality. **For example, findings from the study indicates that in several countries time poverty is a key driver of gender inequality in agricultural productivity, and that community-based child care centers provide an alternative to alleviate time poverty for women and as a result, increase their participation in paid agricultural activities.** To read more on this topic, refer to [World Bank](#).

### Increased income for women farmers due to adoption of climate smart approaches



The Women's Empowerment: Improving Resilience, Income and Food Security (WE RISE) programme aims to improve household food security and build resilience by empowering women through increased agricultural productivity. In Tanzania where interventions focused on cassava and sesame value chains, increases were observed in the adoption of Climate Smart Agricultural (CSA) practices such as mulching, minimum tillage and planting in rows, and the use of quality seeds between baseline and endline evaluations. For instance, women using minimum tillage increased from 21% to 65.5%. **Consequently, women increased sesame production from 213.6 kg/ha to 569.3 kg/ha (166%) between 2012 and 2015. Their average annual income increased from USD 165 to USD 215 (30%). Cassava yields also increased from 573.3 kg/ha to 648.6 kg/ha.** To continue reading further on this topic, refer to [CARE International Evaluations](#).

# Case studies

Examples of gender transformative work from the ecosystem

## WHAT IS THE EVIDENCE OF IMPACT OF GENDER MAINSTREAMING IN AGRICULTURE?

### Improved incomes for women smallholders driven by Arifu's digital learning solutions designed for women



Digital literacy and engaging learning content among smallholders, is a precursor to advancing smart farming to improve livelihoods and resilience. Women smallholders, however face several barriers to accessing learning content, such as lower access to devices, gender-blind technology designs, higher time poverty to use digital services and lower decision making power and agency. Arifu, a digital advisor provides free agriculture training content through various channels (SMS, WhatsApp, Facebook) and aims to design their products suited to differentiated needs of women farmers.

**Arifu's agriculture and business content have led to adoption of better agriculture practices and increased incomes for women. In Tanzania, Arifu offered business and savings goals training to women in partnership with Technoserve and saw a 185% increase in savings.** To read more on this topic, refer to [Arifu](#).

### Improved financial discipline among women farmers in Zambia, driven by AgriPay's digital financial services



Although women make a large proportion of the Zambian agricultural labour force, they remain the most financially excluded group. Zambia's AgriPay is ZANACO's farmers account offering that presents women with access to financial products and services as well as agronomic information. Since its launch in 2019, almost 54% of the accounts were opened by women farmers. AgriPay's value proposition of safe storage of money and features around low transaction costs addresses women's needs. Additionally, ability to transact through mobile phones also addresses specific pain points of women farmers around time poverty and mobility constraints. **Use of AgriPay has contributed to improved livelihoods of women farmers, through higher financial discipline, better financial management, higher disposable money due to low transaction fees and no maintenance charges.** To continue reading further on this topic, refer to [Agri-Pay Zanaco](#) and [Mercy Corps Agrifin](#).

# Case studies

Examples of gender transformative work from the ecosystem

## WHAT IS THE EVIDENCE OF IMPACT OF GENDER MAINSTREAMING IN AGRICULTURE?

### Improved livelihoods for women smallholders in Kenya, driven by DigiFarm's exhaustive digital agriculture services



Smallholders in Sub-Saharan Africa, especially women, face a range of challenges across the ecosystem, from access to inputs and capital to market linkage facilities. DigiFarm, a Safaricom subsidiary, provides a range of digital agricultural services catered to smallholders through basic feature phones. Services include access to inputs, input credit, crop insurance, learning content and market linkages. DigiFarm has adopted various gender specific mandates to increase the adoption and usage of digital products among women smallholders. With implementing partner Africa Instore Solutions (AIS) it has adopted a gender mainstreaming lens in its operations. DigiFarm, also through its DigiFarm Village Agent (DVA) program ensures that at least a third of agents are women to increase the comfort of women smallholders to approach and engage with agents. These efforts have led to increased engagement of women farmers with DigiFarm's products and improvement in their livelihoods and lifestyles. **Women farmers have reported increase in farm yields, productivity and incomes due to enhanced access to better quality and certified inputs through DigiFarm. Access to offtakers and market linkages have also provided women farmers with increased and diversified income streams.** To read more on this topic, refer to [Digi Farm](#) and [Mercy Corps AgriFin](#).

### AgTech's potential to boost women's empowerment



Digital solutions and innovations for agriculture have the potential to address several persisting gender gaps through providing women higher access to productive resources, lower entry barriers to access markets and services and increased agency. **In Ghana, the Shea Network Ghana (SNG) used digital technology to directly connect women farmers engaged in informal shea processing activities to markets and buyers leading to an 82% increase in their profits.** These women shea farmers are now connected to the formal market and are able to sell their produce using their mobile phones. Increased incomes and more importantly, higher level of ownership of their produce and agency in the shea butter value chain are some of the key outcomes of using digital technology to bring women farmers closer to the end buyers. To continue reading further on this topic, refer to the [Technical Centre for Agriculture and Rural Cooperation \(CTA\) research](#).

# Case studies

*Examples of gender transformative work from the ecosystem*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Advisory and information services** refers to digitally delivered information on topics such as agronomic best practices, pests and diseases, market prices, farming techniques that are tailored to specific farmer segments and that enable farmers to make informed decisions that maximise their agricultural output. Increasing access to advisory and information services for women farmers increases their productivity.

**Climate smart agriculture (CSA)** refers to agricultural strategies and practices that would ensure sustainable food security in a changing climate through increased agricultural productivity, enhanced climate resilience and reduced emissions. *Women farmers need to be educated on climate-smart agricultural practices such as crop diversification and manure management to increase their climate resilience.*

**Gender/ social norms** are collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. *E.g., gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.*

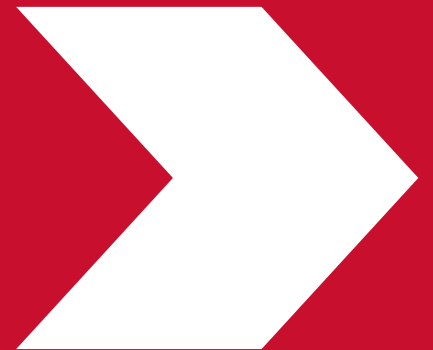
**Gender based constraints** refer to formal laws, attitudes, perceptions, values, or practices that limit people's access to resources and/or opportunities based on their sex or gender identity. *E.g., cultural norms that limit women's ownership of agricultural land are gender-based constraints.*

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. *E.g., male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.*

**Gender equality** refers to equal rights, opportunities, and responsibilities for different genders regardless of their sex or gender identity. It involves equal treatment for men and women, girls and boys, by taking into consideration their needs and priorities while recognizing their diversity

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity.

# DATA COLLECTION & ANALYSIS TOOLS



In this section we will introduce 2 tools that will provide support to your organization to better understand how to collect and analyse sex disaggregated data.

These tools are mainly in a guidebook format and as such can be used with internal and external stakeholders for training and awareness around sex and gender related data and how they can be analysed to better reach and serve women smallholders.

# Data collection and analysis tools

*Collect and analyse data for gender insights*

This section includes two tools to support learning and exploration of data for gender analysis.

Click on each tool to access them directly.



## SEX DISAGGREGATED DATA COLLECTION GUIDE

- Guidebook providing a primer on the importance of collecting sex disaggregated data, guidelines on how to collect sex disaggregated data and sample questions and categories for which sex disaggregated data should be collected.
- Use this tool to understand internally within your organization on how to start collecting sex disaggregated data.
- Use this tool to discuss with external stakeholders key indicators that they can help with data collection on.



## SEX DISAGGREGATED DATA ANALYSIS GUIDE

- Guidebook providing a primer on how to appropriately analyse sex disaggregated data to derive gender insights.
- Use this tool to internally within your organization to do gender analysis and share insights with key teams and also externally with key stakeholders such as funders, suppliers, etc.



# Sex disaggregated data collection guide

## *Best practices and indicators for data collection*

This sex disaggregated data collection guide provides details and videos on the need to collect sex disaggregated data as an important step towards serving women smallholders better and increasing their agency.

The guide also provides tips on how to collect data while avoiding gender biases as much as possible.

The guide provides a sample of categories and indicators that organizations should consider while collecting sex disaggregated data to ensure that the data exhaustively represents the different realities faced by men and women smallholders.

The sample indicators are primarily external focussed, however the data collected can be used to inform internal strategic and business analysis.

### Directions to use the sex disaggregated data collection guide:

1. If your organization is new to the concept of collecting sex disaggregated data it is recommended you start with the linked resources and videos to understand the importance of collecting sex disaggregated data.
2. Go through the tips on data collection to ensure that at each step of data collection any unintentional gender bias is avoided or at least acknowledged.
3. Use the sample questions in the categories given to further build out questions to enable data collection. Attempt to collect data across various indicators to ensure realities and needs of women and men smallholders are accurately represented.
4. Use various channels such as internal company reports, surveys, focus group discussions, interviews (in-person, telephonic, SMS based) to collect a wide range of data.
5. Collect the data in a centralised excel sheet and ensure that it can only be edited by those collecting data to avoid any data issues.
6. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the indicators.



**Primary audience**  
Gender unintentional and intentional organisations



**Tool type**  
Guide



**Personnel**  
Farmer-facing teams, field agents



**Duration**  
3-4 hours

### GOALS

(1) Understand why sex disaggregated data is collected and how to collect it while avoiding bias.

(2) Understand how to collect data such that it reflects gendered realities.

### REQUIREMENTS

(1) If you are already collecting data, use of this tool will require minimal financial and human resource investment to include questions around sex and gender and training and how to collect that data.

(2) If you do not already collect data you will require material investment to develop and institute data collection tools.

(3) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one

# Sex disaggregated data collection guide

## Best practices and indicators for data collection

### INTRODUCTORY PRIMER ON SEX DISAGGREGATED DATA

Even before beginning to collect sex disaggregated data it is important to understand one of the most commonly confused concepts in this space - sex and gender. You may encounter phrases such as “gender-disaggregated data” or “data disaggregated by gender” which are in fact incorrect and should not be used. While collecting and disaggregating data it is only possible to do so through identifiable characteristics i.e. sex and not gender which is a social construct.

The gender gap in agriculture is one of the more significant areas of gender disparity across the globe, yet one of the less well documented ones. The sector is characterized by stark gender inequalities in the form of women’s lack of or limited access to productive assets, inputs, advisory services and discrimination in the labour market. Collecting sex disaggregated data can make these differences visible and provide opportunity areas for action.

The FAO has produced short films about the need for gender equality in the agricultural sector and how to measure it which can be accessed through the below links:



[Gender in Agriculture and Rural Development](#)



[Gender Indicators to Better Understand the Status of Rural Men and Women](#)

To produce relevant and accurate sex disaggregated data and gender insights, at a preparatory stage it is key to:

- **Ensure a common understanding of terms and taxonomy related to gender before gathering data.** This can help avoid confusion among data providers, collectors and users on key indicators. For further details on common gender, agriculture and climate concepts, refer to a list of useful resources at the end of this guide.
- **Be aware of gender bias in data collection methods.** Gender bias in data collection refers to underreporting or misreporting of demographic, social or economic characteristics associated with one of the sexes. In agriculture, gender bias in data collection could lead to undervaluing or even missing women’s contribution to the sector. For example, even though women might be undertaking informal income generating activities like gathering and selling local plants they may be referred to an ‘unemployed’ as it wouldn’t align with a stereotypical employment norm of formal, monetized work. More often than not gender bias is unconscious and a result of commonly held and understood perceptions of gender norms and gendered roles. As such it is important to frequently revisit any assumptions while collecting sex disaggregated data.
- **Remember sex disaggregated data collection should not be limited to issues of the family or topics generally perceived to be pertaining to women.** Even seemingly neutral topics such as climate change induced crises or armed conflict can have gendered dimensions and severely impact women. Thus all topics should have data collected and disaggregated by sex, wherever possible.

# Sex disaggregated data collection guide

*Best practices and indicators for data collection*

## SAMPLE INDICATORS AND QUESTIONS TO START COLLECTING SEX DISAGGREGATED DATA

To collect sex disaggregated data which will eventually support gender analysis and gender transformative approaches, it is important that indicators and questions cover the diverse and varied realities of women in the agriculture sector.

A non-exhaustive set of sample indicators, questions, and units of analysis are listed below. It is recommended that organizations use these indicators as starting points and expand on the questions based on the nature of their business, key stakeholders and ease of data availability.

### Indicator: Agriculture population and households

<i>Data from these questions will help you understand who to target for various agriculture products, services, and innovations</i>	Men	Women
1. Average size of the smallholder's household, by sex of the smallholder (number of members)		
2. Average age of the smallholder and members of the household, by sex of the smallholder (year in numbers)		

### Indicator: Access to productive resources

<i>Data from these questions will help you understand who owns what resources</i>	Men	Women
1. Acreage under crop farming by sex of the smallholder (number of acres)		
2. Number of livestock owned and species, by sex of the smallholder (number by each species)		
3. Ownership of machinery and other farming equipment (number by equipment type)		

### Indicator: Decision making power and agency

<i>Data from these questions will help you understand who controls decision making and how decisions are made</i>	Men	Women
1. Education level beyond a certain level by sex of the smallholder (number of years of education at various levels of formal education)		

# Sex disaggregated data collection guide

## Best practices and indicators for data collection

Indicator: Decision making power and agency		
<i>Data from these questions will help you understand who controls decision making and how decisions are made</i>	Men	Women
2. Participation in farmer organizations and cooperatives, by sex of the smallholder (yes or no answer)		
3. Access to credit for agriculture, by sex of the smallholder (yes or no answer and type of credit accessed)		
4. Access to agriculture extension services, by sex of the smallholder (yes or no answer and type of service accessed)		
Indicator: Climate change		
<i>Data from these questions will help you understand who will get more adversely impacted by climate change induced crises</i>	Men	Women
1. Acreage of holdings in vulnerable geographies, by sex of the smallholder (number of acres)		
2. Acreage of rain-fed holdings, by sex of the smallholder (number of acres)		
Indicator: Digital devices		
<i>Data from these questions will help you understand who will most likely benefit from digital innovations</i>	Men	Women
1. Ownership of individual mobile phone, by sex of the smallholder (yes or no answer)		
2. Average airtime expense per month, by sex of the smallholder (dollar value)		
Indicator: Time and labour		
<i>Data from these questions will help you understand who does what activity on a daily basis within a household and how much time they spend at it</i>	Men	Women
1. Distribution of agriculture tasks performed, by sex of the smallholder (list of activities)		
2. Time spent on agriculture and household tasks performed, by sex of the smallholder (number of hours)		

# Sex disaggregated data collection guide

*Best practices and indicators for data collection*

## COMMON SEX DISAGGREGATED DATA COLLECTION METHODS

Below are some of the common ways to collect qualitative and quantitative sex disaggregated data:

- **Company data** - use sex disaggregated data collected by the organization during core business activities to understand the gender composition and orientation of internal organization and business activities
- **Focus group discussions** - discussions of target beneficiaries or other key stakeholders in a moderated environment
- **In-person surveys** - one on one interviews with stakeholders to allow for exploring more complex questions
- **Mobile surveys** - SMS or IVR short surveys
- **Diaries / journals / log keeping** - records of activities of target stakeholders / beneficiaries or other key stakeholders over time to understand the changes in behaviour and impact

While collecting data through any of the above methods, it is key to be aware of inherent gender biases in various data collection methods, some examples of which are mentioned below.

- **Company data** - some companies may not have complete or accurate sex disaggregated data or there might be potential bias in the way the data was collected in the first place
- **Focus group discussions** - if men's and women's value are not equally valued in a community then in a mixed gender group discussion women may be hesitant to voice opinions and there might be a need to have separate group discussions for men and women participants
- **In-person surveys** - due to time poverty, women respondents may not be able to devote as much time and attention as needed for in person surveys.
- **Mobile surveys** - women may lack ownership of devices or may not be able to use them as much as men and thus may not be able to respond to surveys through devices

# Sex disaggregated data collection guide

*Best practices and indicators for data collection*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender** refers to the characteristics of women, men, girls and boys that are socially constructed. This includes norms, behaviours and roles associated with being a woman, man, girl or boy, as well as relationships with each other. As a social construct, it varies across societies and over time. Gender is a relational concept that is best understood by examining interactions between individuals and social groups.

**Sex** refers to a person's biological status and is typically categorized as male, female, or intersex. It is typically assigned at birth and refers to physical and biological indicators including hormones, sex chromosomes, internal reproductive organs, and external genitalia. Sex and gender are often conflated leading to the erroneous notion that gender norms and roles are biologically determined and cannot be changed.

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Sex disaggregated data** refers to quantitative and qualitative data collected and presented by sex that allows for measurement of socio-economic and socio-cultural differences between men and women. For example, collection of data on the number of women and men smallholder farmers that use digital tools for agriculture separately in order to measure the gendered differences.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender gap** refers to the disparity in men and women's social, political, intellectual cultural and/or economic condition or position in society, often based on underlying socio-cultural norms. It reflects the unequal distribution of resources, opportunities and outcomes across genders. For instance, women smallholder farmers have less access to digital financial services indicating a gender gap in access to resources.

# Sex disaggregated data analysis guide

## Best practices for data analysis

This sex disaggregated data analysis guide provides details and guides on how once sex disaggregated data is collected.

it can be used to understand gender issues and eventually support in tailoring products and services that better serve the needs of women smallholders.

### Directions to use the sex disaggregated data analysis guide:

1. It is recommended that this guide is used after or along with the sex disaggregated data collection guide to derive the most value. The sex disaggregated data collection guide is available [here](#).
2. Go through the tips and examples on data analysis to understand the best practices on how to perform gender analysis.
3. This tool is best used by members of an organization who have prior experience or training in data analysis and have sufficient proficiency in MS Excel or statistical software packages.
4. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the indicators.



**Primary audience**  
Gender unintentional and intentional organisations



**Tool type**  
Guide



**Personnel**  
Analytics teams, strategy teams



**Duration**  
1-3 hours

### GOALS

(1) Understand some of the best practices in gender data analysis.

### REQUIREMENTS

(1) Fully integrating this tool will require financial investments in data analysis or statistical packages to analyze the data.

(2) Trained data analysts will be key, or there will be a need to invest in such training of existing employees.

(3) For gender analysis of sex disaggregated data it is useful to have an internal gender expert/advisor to lead the analysis and hypothesis creation.

(4) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Sex disaggregated data analysis guide

## Best practices for data analysis

### BEST PRACTICES ON SEX DISAGGREGATED DATA ANALYSIS

While collecting sex disaggregated data is a crucial first step, the next step of analysing the same to generate gender insights is important to understand underlying gender norms, barriers, and gender based constraints. These analyses and insights can in turn help (re)design better products and services which serve women smallholders and increase their agency.

Below are some of the best practices to keep in mind while performing sex disaggregated data analysis:

#### (1) Sex disaggregated data, wherever possible, should be cross tabulated with other relevant variables

This will allow for the analysis to highlight differences between males and females in agriculture and in sub-groups which would otherwise be invisible. Other variables that can be used include age, education levels, labour force participation, income, asset ownership, etc.

*Example: A digital financial services provider can collect sex disaggregated data on loan redemption values and cross tabulate it with data on collateral ownership or asset ownership by sex. This will enable the provider to develop hypotheses on varying loan redemption rates by women and men smallholders. It is possible, that even when women and men smallholders are approved loans at the same rate, lack of or lower asset ownership among some groups of women could lead them to hesitate from actually redeeming the loans and hence running the risk of losing their assets in case they are unable to pay back. The digital financial service provider would not be able to develop such hypotheses if they only analysed single data points on loan redemption rates by sex.*

#### (2) Sex disaggregation of data and cross tabulation should be done with specific hypotheses in mind

This will allow for the analysis to test meaningful correlations and relationships between variables. This will also help avoid generating excess quantum of data which in the best case can be unwieldy and difficult to analyse, but in the worst case can lead to analysis of false correlations between data points and even confuse them for causation.

*Example: Continuing with the previous example, the digital financial service provider can cross-tabulate data to test the hypothesis that eventual loan redemption rates by women and men smallholders is correlated to the collateral or asset ownership of the farmers. If the digital financial service provider did not have this hypothesis, they would end up cross tabulating loan redemption rates data with all other types of variables (such as farm machine ownership, livestock ownership, number of family members, education levels of farmers, time spent in doing household activities, etc.) and would have a difficult time analysing all this information. In worst case, they may end up looking at spurious correlations derive insights based on that, rather trying to prove or disprove a hypothesis using the sex disaggregated data collected.*



# Sex disaggregated data analysis guide

## Best practices for data analysis

### (3) Use descriptive analysis of data for gender-focussed comparisons, but they are better suited for large datasets

Descriptive analysis of data includes computation of simple measures of distribution that can facilitate straightforward gender-focussed comparisons. Such measures include proportions and percentages, ratios, medians, quintiles, means, and standard deviations. It is key however to limit the usage of these measures to large datasets, where the insights or conclusions can be safely extrapolated to a large population. For smaller datasets, actual numbers should preferably be used instead of descriptive measures.

*Example: Continuing with the previous example, if the digital financial service provider pilots a new loan product with 50 farmers then they should report and analyse the uptake and usage of the product using actual numbers. This would mean that if 35 men farmers took the loan product and 5 of them defaulted and 15 women farmers took the loan product and 2 of them defaulted the numbers should be used as is, instead of using proportions and percentages in the gender analysis. In this small dataset, it would not be appropriate to use percentages and say that a similar percentage of women and men smallholders (~14% and ~13% respectively) defaulted on the loan product as it could be misconstrued and mis-extrapolated to a larger population or taken as a generic insight.*

### (4) Combine various types of datasets with sex disaggregated data collected, wherever possible

This will allow to highlight important nuances. However, care must be taken to ensure that the combined datasets are comparable in terms of coverage and completeness, time period, alignment of key terms and concepts.

*Example: Continuing with the previous example, the digital financial service provider can combine the sex disaggregated data on loan redemption rates with other data relating to weather patterns in the relevant regions and sexes of the village agents and field extension officers. By combining these varied datasets, they might be able to draw hypotheses and insights on whether loan redemption rates varies by gender and if weather plays a role (bad weather conditions might prohibit some some farmers to redeem loans as they know they will not be able to repay). The digital financial service provider might also test if the loan redemption rates vary between genders and is correlated to the gender of the village agent or the field extension officer, i.e., test if women smallholders do not feel very comfortable dealing with male agents and thus may not redeem loans where they have to primarily deal with men or send their husbands or other male members instead.*

### (5) Combine sex disaggregated data with qualitative data and information to derive more nuanced gender analysis

This will allow to uncover nuances around gender and social norms, gender based constraints, and gender biases - all of which may not be readily captured or understood through numerical data. Such qualitative information can be collected through interviews (in-person or telephonic),

# Sex disaggregated data analysis guide

## Best practices for data analysis

### (5) Combine sex disaggregated data with qualitative data and information to derive more nuanced gender analysis

focus group discussions, informal conversations with women and men farmers and other key stakeholders and their families and through secondary research.

*Example: Continuing with the previous example, if the digital financial service conducts informal conversations with women and men smallholder farmers they might uncover that the loan redemption rates by women smallholders is highly dependent on spousal approval. This is a gender and social norm that indicates towards women to obtain permission from male members of their households before engaging in any financial decision. By combining sex disaggregated data with qualitative information, the digital financial service provider is able to derive gender insights on the key norms and barriers that prevent women smallholder farmers from fully engaging with financial service products. To address this challenge, the provider can now modify their customer acquisition process and ensure that male members are engaged from the very beginning and can allow women farmers to take the financial decision of redeeming the loan a few weeks down the line.*

# Sex disaggregated data analysis guide

*Best practices for data analysis*

## RELEVANT GLOSSARY

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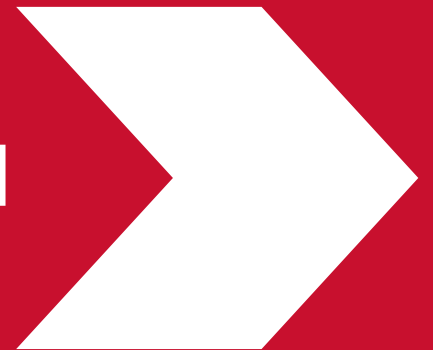
**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender gap** refers to the disparity in men and women's social, political, intellectual cultural and/or economic condition or position in society, often based on underlying socio-cultural norms. It reflects the unequal distribution of resources, opportunities and outcomes across genders. For instance, women smallholder farmers have less access to digital financial services indicating a gender gap in access to resources.

**Gender/ social norms** collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. For instance gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.

**Gender based constraints** refer to formal laws, attitudes, perceptions, values, or practices that limit people's access to resources and/or opportunities based on their sex or gender identity. For instance, cultural norms that limit women's ownership of agricultural land are gender-based constraints.

# GENDER SEGMENTATION TOOLS



In this section we will introduce 3 tools that will provide support to your organization to better segment your women customers and understand their profiles, behaviours and needs.

These tools are both in a participatory worksheet and reading material format. The tools can be used to assess and design external activities, as well as, to drive conversations and internal strategic decisions.

# Gender segmentation tools

*Understand your women customers better*

This section includes tools to develop a better understanding of different types of women customer segments in an attempt to serve them better. Click on each tool to access them directly.



## PERSONA LIBRARY OF WOMEN FARMERS IN KENYA

- Library of different personas of women farmers in Kenya developed for digital financial service usage.
- Library of personas were developed based on extensive and robust research on demographics around financial health, financial behaviours and psychological factors which drive financial behaviours.
- Use this tool to understand internally within your organization how different personas of women farmers look like in Kenya and what are their key characteristics.
- Use this tool to discuss with internal stakeholders what learnings can be derived for (re)designing products and services for women smallholders based on the characteristics in the persona profiles.



## PERSONA LIBRARY OF WOMEN FARMERS IN ZAMBIA

- Library of different personas of women farmers in Zambia developed for digital financial service usage.
- Library of personas were developed based on extensive and robust research on financial health indicators and factors driving behaviour change.
- Use this tool to understand internally within your organization how different personas of women farmers look like in Zambia and what are their key characteristics.
- Use this tool to discuss with internal stakeholders what learnings can be derived for (re)designing products and services for women smallholders based on the characteristics in the persona profiles.



## PERSONA PROFILE WORKSHEET

- Worksheet style tool with prompts to create your own persona profiles for customers from scratch
- Use this tool if you understand how to create personas for new customer segments

# Persona library, Kenya

## Common segments of women smallholder farmers in Kenya

The persona libraries allow you to look at a diverse market such as “women smallholder farmers” through the lens of subset of customers with a common set of characteristics so as to design and implement solutions targeted towards their nuanced needs and interests.

This persona library was originally created for [The Human Account](#), by Dalberg with Rockefeller Philanthropy Advisors, funded by the Bill and Melinda Gates Foundation.

### Directions to use the persona profile library:

1. It is recommended that the persona profile library tool is used with [The Human Account](#), which is an exhaustive and immersive resource for the library.
2. Go through the different personas in the library and take note to understand the characteristics of their financial health, financial behaviours and psychological factors impacting their behaviours.
3. Based on your understanding of the personas and their behaviours, ideate with your teams (especially farmer facing ones like field force, sales staff) what are potential barriers and drivers for adoption of financial service products among women smallholder farmers.
4. Ideate with your teams on the possible design opportunities around creation and delivery of products and services which are aligned to the characteristics of the personas. Read through the [design case studies in The Human Account](#) for inspiration.
5. Based on the demographic details in the persona library estimate the market size for your (re)designed products and services. Use the [datasets in The Human Account](#) to support your computations.
6. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience**  
Gender intentional and transformative



**Tool type**  
Reading material



**Personnel**  
Product teams, strategy teams



**Duration**  
5-8 hours

### GOALS

- (1) Understand how various persona profiles are developed.
- (2) Explore common persona types for women farmers and understand their characteristics.
- (3) Be inspired on how persona profiles can be used to design products and services for women.

### REQUIREMENTS

- (1) Understanding this tool will require personnel who have prior experience in design research, product design or have worked with personas before.
- (2) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Persona library, Kenya

Common segments of women smallholder farmers in Kenya

## CUSTOMER SEGMENTS OF WOMEN FARMERS IN KENYA

Based extensive research on financial health, behaviours and needs; the market of women smallholders in Kenya can be divided into 4 segments. Below we show the key characteristics of the segment and the design opportunities for them.

We highly recommend that users of this tool refer to [The Human Account](#) to read through the personas and the research behind creating them in more detail.

### CAREFUL STRIVERS : driven, optimistic, planners



- **Total market:** 32% of Kenya women farmers | 4.6 million people
- **Overview:** Careful Strivers are mostly **lower to middle income** rural married women who are active in **farming** or are **self employed**
- **Financial behaviours and attitudes:** Careful Strivers are highly active **financial managers** across channels. They primarily manage their money through informal groups and friends, family, mobile wallets. Across all three channels, they have the **leadings rates of savings and borrowings** among women farmers. Driven by their sophisticated financial management, Careful Strivers are the **second healthiest segment** financially.
- **Product design opportunities:** Careful Strivers can be served through products that promote (1) long term savings habits, (2) help grow their small businesses (3) leverage their mobile wallet use

### CAUTIOUS INDEPENDENTS : cautious, familial, agentic



- **Total market:** 24% of Kenya women farmers | 3.4 million people
- **Overview:** Cautious Independents are mostly lower to middle income rural married women with **high income volatility** relying on **farming** and social support
- **Financial behaviours and attitudes:** Driven by their circumstances, Cautious Independents are less financially healthy than female farmers and Kenyans on average. Due to their **low and volatile income**, they face frequent struggles with their expenses and emergencies, as well and planning and saving to build **financial cushions**. Their economic struggles likely constrain their ability to focus on **long-term financial plans and goals**.
- **Product design opportunities:** Cautious Independents can be served through products that (1) support aspirations to build assets, (2) smoothen high income volatility (3) build self esteem and trust

# Persona library, Kenya

## Common segments of women smallholder farmers in Kenya

### CUSTOMER SEGMENTS OF WOMEN FARMERS IN KENYA

Based extensive research on financial health, behaviours and needs; the market of women smallholders in Kenya can be divided into 4 segments. Below we show the key characteristics of the segment and the design opportunities for them.

We highly recommend that users of this tool refer to [The Human Account](#) to read through the personas and the research behind creating them in more detail.

#### DISCIPLINED PRAGMATISTS : conscientious, self-efficacious, skeptical



- **Total market:** 17% of Kenya women farmers | 2.0 million people
- **Overview:** Disciplined Pragmatists are mostly **lower income** young, rural, married women with primary school education. They are the poorest segment with the **highest income volatility**
- **Financial behaviours and attitudes:** Disciplined Pragmatists are the **poorest** of women farmers. As a slightly younger segment, they are more likely to **share household financial decisions** with their spouse or someone else in the household. While all farm, under a fifth **primarily rely on farming**, also relying on casual labor, self employment and income support. Disciplined pragmatists are most likely to **receive support** from others of women farmers.
- **Product design opportunities:** Disciplined Pragmatists can be served through products that (1) leverage mobile savings comfort, (2) promote business investment (3) transition to long-term savings

#### EDUCATED PLANNERS : confident, positive, digital



- **Total market:** 27% of Kenya women farmers | 3.9 million people
- **Overview:** Educated Planners are mostly young married women with **secondary education**. Farming is an important source of income for them, as are self-owned businesses and formal work.
- **Financial behaviours and attitudes:** Educated Planners have **strong financial health**. They have a higher and more stable income than average, and their high conscientiousness and low impulsivity mean that the vast majority have a **plan to manage their expenses**.
- **Product design opportunities:** Educated Planners can be served through products that (1) promote long term savings and investments, (2) build self-esteem and agency (3) harness their influencer potential



# Persona library, Kenya

## *Common segments of women smallholder farmers in Kenya*

### RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Digital financial inclusion** refers to deployment of cost-saving digital platforms in order to provide formal financial services to financially excluded and underserved groups. For instance, design and offering of tailored and affordable credit, savings and insurance services to women farmers by digital financial service providers in agrifinance in order to increase their access to finance and overall financial inclusion

**Financial literacy** refers to the ability to understand how money works and the ability to manage and make informed decisions about money including how to make money, how to budget, how to save and how to invest the money. Digital financial service providers can design and implement targeted financial education programs for women smallholder farmers in order to increase their financial literacy.

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.

**Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.

**Gender/ social norms** collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. For instance gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.

# Persona library, Zambia

## *Common segments of women smallholder farmers in Zambia*

The persona libraries allow you to look at a diverse market such as “women smallholder farmers” through the lens of subset of customers with a common set of characteristics so as to design and implement solutions targeted towards their nuanced needs and interests.

This persona library was originally created as a part of research by [AgriFin Accelerate Mercy Corps](#).

### Directions to use the persona profile library:

1. It is recommended that the user begins by reading the research on the [profiles in Zambia](#) by AgriFin Accelerate to develop a base level understanding of the context and background.
2. Go through the different personas in the library and take note to understand the characteristics of their financial health indicators.
3. Based on your understanding of the personas and their behaviours, ideate with your teams (especially farmer facing ones like field force, sales staff) what are potential barriers and drivers for adoption of financial service products among women smallholder farmers.
4. Ideate with your teams on the possible design opportunities around creation and delivery of products and services which are aligned to the characteristics of the personas.
5. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience**  
Gender intentional and transformative



**Tool type**  
Reading material



**Personnel**  
Product teams, strategy teams



**Duration**  
5-8 hours

### GOALS

- (1) Understand how various persona profiles are created and the research behind the same.
- (2) Explore common persona types for women farmers and understand their characteristics.
- (3) Be inspired on how persona profiles can be used to design products and services for women.

### REQUIREMENTS

- (1) Understanding this tool fully will require personnel who have prior experience or background in design research, product design or have worked with personas before.
- (2) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Persona library, Zambia

## Common segments of women smallholder farmers in Zambia

### CUSTOMER SEGMENTS OF WOMEN FARMERS IN ZAMBIA

Based extensive research on financial health indicators and factors driving behaviour change; the market of women smallholders in Zambia can be divided into 4 segments. Below we show the key characteristics of the segments.

We highly recommend that users of this tool refer to the [AgriFin Accelerate research](#) to read through the personas and the research behind creating them in more detail.

#### THE ENTREPRENEUR



- **Activities:** She is a **community leader**, gives financial advice, encourages women around her to improve financial well being
- **Goals:** She wants to keep **growing her VSLA in size**, to continue growing business, diversify into new ones
- **Financial portfolio:** She **borrowes loans for schools fees** and inputs to her farm as group savings are insufficient, she has diverse income sources such as farming and tourism
- **Needs:** She requires **support in reaching larger groups**, in easier money management and communication channels, accessing financing options and bridging finance to members of her savings groups, especially during bad cash flow periods.

#### THE RESTRAINED HUSTLER



- **Activities:** She is in two community groups and **leverages her husband's position** as an elder for her business as people trust them
- **Goals:** She wants to **diversify her income** to buy farm assets and increase her income to start saving for bigger goals
- **Financial portfolio:** She spends an average of \$500 yearly, farms one season crops and short term crops to increase income, she **invests in new businesses if there is an assurance of a return** and saves monthly for inputs and household needs
- **Needs:** She requires **support in planning and managing household savings** for longer term goal, gaining quick access to more asset financing support and is comfortable in taking financial risk but her options are restricted to her VSLA shares

# Persona library, Zambia

Common segments of women smallholder farmers in Zambia

## CUSTOMER SEGMENTS OF WOMEN FARMERS IN ZAMBIA

Based extensive research on financial health indicators and factors driving behaviour change; the market of women smallholders in Zambia can be divided into 4 segments. Below we show the key characteristics of the segments.

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### THE TRIED AND TRUE



- **Activities:** She is very **experimental** and likes to try out new services, she also **diversifies her income** through new farm productivity increasing opportunities
- **Goals:** She wants to secure her children's education and improve farm productivity with quality and affordable inputs
- **Financial portfolio:** She **accesses bridge finances** from her community lender, seeks **social support from church** and saves biweekly in different groups
- **Needs:** She requires assistance in covering education and **emergency expenses** and lowering her financial burden to allow her to pursue new interests.

### THE BURDENED BREADWINNER



- **Activities:** She tends to cover a **lot of unexpected expenses and emergencies** which results to taking less risk because of no financial support
- **Goals:** She wants to **manage her household**, send her children to school and get into the grocery business
- **Financial portfolio:** She **doesn't trust the bank** and is too **afraid to access formal credit**, tried investing in the relish business but it failed, saves for household emergencies
- **Needs:** She requires **support in financing household needs** and giving her children the best possible education she can afford.

# Persona library, Zambia

## *Common segments of women smallholder farmers in Zambia*

### RELEVANT GLOSSARY

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**Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.

**Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.

**Village Savings and Loans Association (VSLA)** refers to a self-managed community group that offers savings, credit and insurance services to its members. VSLAs mainly serve economically vulnerable populations e.g. women farmers in rural areas who often lack access to formal financial services. VSLAs increase access to financial services and social capital for women SHFs, resulting in increased productivity and income

# Gender-inclusive persona profile

## How to develop gender inclusive customer segments

The persona profile worksheet will help you create your customer segments with a gender lens in mind.

### Directions to use the gender inclusive persona profile worksheet:

1. Before using this tool, it is recommended that you collect sex disaggregated data on your customers' needs, activities, and behaviours. Refer to the sex disaggregated data collection guide [here](#) for more details. Data sources can include ethnographic research, customer surveys, quantitative metrics and secondary desk research.
2. Understand the prompts for different sections of the persona profile and how gender can be incorporated.
3. Understand the worksheet and prompts in the context of a hypothetical example.
4. Fill up the persona profile worksheet to create your own customer segments.
5. A persona profile can serve various use cases as shown below. Users should define upfront why they want to create persona profiles and how will they use them:
  - a. **Customer insights use case** - create personas to understand your core audience better. Everyone in the organization can use these personas.
  - b. **Product design use case** - create personas to gather information to better design products and services. Teams with farmer facing outputs will be best served by these personas.
  - c. **Internal communication use case** - create personas to communicate about customer segments internally such as with the board. Everyone in the organization can use these.
  - d. **External communication use case** - create personas to understand how to communicate with customers,
6. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience**  
Gender intentional and transformative



**Tool type**  
Worksheet



**Personnel**  
Product teams, strategy teams, field agents



**Duration**  
5-6 hours

### GOALS

- (1) Understand characteristics of your core audience.
- (2) Design better products, services and delivery channels to serve women smallholders.

### REQUIREMENTS

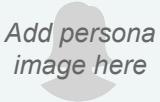
- (1) Utilizing this tool fully will require investments in design research capacity to conduct in-field interviews and collect data.
- (2) If in-house capacity is limited, it is recommended that a design research firm is contracted.
- (3) A gender expert / advisor is essential to fully draw out gender nuances. Such expertise should either be in-house or contracted/
- (4) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor.

# Gender-inclusive persona profile

## How to develop gender inclusive customer segments

### GENDER-INCLUSIVE PERSONA PROFILE TEMPLATE WITH PROMPTS

Go through the below template to familiarize yourself with the various data sections that are used to create a persona profile and refer to the specific prompts under each section which will help you apply a gender lens. Depending upon the use case and ease of data availability, you might only fill up a few sections. You can create personas with a subset sample of customer data.

 Add persona image here	<b>Persona Name:</b> Add a general description of the persona here (This will include a short background and any other major life experiences that describe and shape who they are today)	<b>Goals &amp; Aspirations</b> (What does this person hope to achieve one day? E.g. "I need access to affordable credit so that I can expand my coffee acreage.")  ★ <i>Are there gendered barriers to achieving those dreams?</i> ★ <i>What goals do women envision achieving within the constraints of their ecosystem?</i>
"Quote"		

<b>Demographic data:</b>  Gender: Age: Occupation: Education level: Income: Marital status Family size:	<b>Roles &amp; Responsibilities:</b> (What roles and responsibilities does your persona hold in their day to day? E.g. Buying farm inputs, hiring labor, cooking for laborers, tilling land.)  ★ <i>Note gendered differences in type and division of labor between men and women e.g. women cook for laborers while men till land or buy inputs</i> ★ <i>Note time poverty on women, i.e., do women have lesser time available for income generating activities?</i>	<b>Financial behavior:</b> (What are their sources of income? How much is their monthly income? What is their monthly expense? How do they spend their money? Do they own any assets?)  ★ <i>Are assets owned by men only, women only or jointly?</i> ★ <i>Do women have personal sources of income?</i> ★ <i>Who makes decisions on expenditure? Solo or joint?</i> ★ <i>What credit facilities do women have access to? Do they use them? Why or why not?</i>
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<b>Devices &amp; Communication:</b> (What devices and gadgets do they own or have access to? E.g. android phone, tablet, etc.) ★ <i>Do more men than women own the devices?</i>  (What are their preferred communication channels? E.g. phone call, WhatsApp, field-force agents, etc) ★ <i>Note channels preferred by women</i>	<b>Products &amp; Services:</b> (Which products or services does this person use to help them achieve their goals?)  ★ <i>Which products are used and preferred by women? Why?</i> ★ <i>Which products do women struggle to use?</i> ★ <i>Which products would they like to use but have limited access to?</i>
---	--

<b>Pain points:</b> (What are the blockers to this person meeting their needs with current solutions? E.g. limited access to marketplaces)  ★ <i>Which pain points are unique to women due to factors such as access to assets, limited technical skills or autonomy and agency?</i>	<b>Norms &amp; Behaviours:</b> (What are social and cultural norms in this person's community or immediate context?)  ★ <i>Note what are the common socio-cultural norms that may differentiate between women and men in terms of power, access to resources, agency to make decisions</i>	<b>Attitudes &amp; Beliefs:</b> (What are this person's self perceptions? Who and what do they trust? E.g. low trust in formal banking)  ★ <i>Note differences between what women and men value, believe and trust within their environments</i>
---	---	---

★ Prompts to help you apply a gender lens during this exercise

# Gender-inclusive persona profile

## How to develop gender inclusive customer segments

### GENDER-INCLUSIVE PERSONA PROFILE TEMPLATE WITH USE CASE EXAMPLE

Refer to the hypothetical example of a persona profile that was created by a Zambian digital financial service provider for the product design use case to design new product features. Based on the segment profile, the provider could develop a youth savings product with monthly savings product to meet milestones like education with features like small savings value, push reminders, additional interest on reaching goals.



*"I have to save for my education...its my future after all"*

#### Persona Name: Annie

She is a 21 year old student, urban resident.

#### Goals & aspirations:

Annie wants to become a doctor and wants to be able to save for that.

She also wants to own a business to allow for multiple income streams.

#### Demographic data:

Gender: Female  
Age: 21  
Occupation: Salaried employee at a juice shop  
Education level: University  
Income: 1,000 ZMW per month  
Marital status: Single  
Family size: Parents and siblings

#### Roles & responsibilities:

She works everyday at a juice shop.

She is the eldest sibling and is charged with taking care of younger siblings and household chores.

#### Financial behavior:

She earns a salary but it is not enough to meet her monthly expenses and needs.

She tries to save part of her monthly salary to contribute paying for education.

#### Devices & communication:

She owns a basic feature phone.

#### Products & services:

She currently only uses her mobile money account as a fixed savings account.

#### Pain points:

She sometimes has to forego her monthly savings to provide for household needs.

She sometimes forgets to save if she is caught up with chores.

#### Norms & Behaviours:

Her father believes that she doesn't need to save money separately, she can just ask the family when she needs to - that's what male members of the family are for.

#### Attitudes & Beliefs:

She is a highly motivated individual who sees the benefit in saving for education which is an important life milestone for her.



# Gender-inclusive persona profile

How to develop gender inclusive customer segments

## GENDER-INCLUSIVE PERSONA PROFILE BLANK TEMPLATE

Based on your understanding of the data for customers and use case for the persona profile fill up the below template to create your customer segments. Before you fill the template, ensure you understand the use case (i.e. why do you want to create this profile) and have relevant qualitative and quantitative data handy.

 <p>Add persona image here</p> <p>“Quote”</p>	<b>Persona Name:</b> Add a general description of the persona here	<b>Goals &amp; Aspirations</b>
<b>Demographic data:</b>	<b>Roles &amp; Responsibilities:</b>	<b>Financial behavior:</b>
<b>Devices &amp; Communication:</b>	<b>Products &amp; Services:</b>	
<b>Pain points:</b>	<b>Norms &amp; Behaviours:</b>	<b>Attitudes &amp; Beliefs:</b>

# Gender-inclusive persona profile

*How to develop gender inclusive customer segments*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Digital financial inclusion** refers to deployment of cost-saving digital platforms in order to provide formal financial services to financially excluded and underserved groups. For instance, design and offering of tailored and affordable credit, savings and insurance services to women farmers by digital financial service providers in agrifinance in order to increase their access to finance and overall financial inclusion

**Financial literacy** refers to the ability to understand how money works and the ability to manage and make informed decisions about money including how to make money, how to budget, how to save and how to invest the money. Digital financial service providers can design and implement targeted financial education programs for women smallholder farmers in order to increase their financial literacy.

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

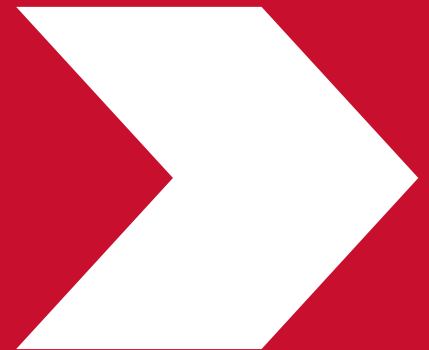
**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.

**Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.

**Village Savings and Loans Association (VSLA)** refers to a self-managed community group that offers savings, credit and insurance services to its members. VSLAs mainly serve economically vulnerable populations e.g. women farmers in rural areas who often lack access to formal financial services. VSLAs increase access to financial services and social capital for women SHFs, resulting in increased productivity and income

# RESOURCE FRAMING TOOLS



In this section we will introduce 1 tool that will provide support to your organization to better budget to account for the varied needs of serving women and men smallholders.

This tool is in a guidebook format. The tool can be used internally within organizations to understand the various parts of a budget that can vary by gender and should be accounted for.

# Resource framing tools

*Understand how to allocate resources for different gendered needs*

This section includes tools to develop a better understanding of resources and budgets can be allocated to account for varying needs of women and men customers.

Click on each tool to access them directly.



## **GENDER RESPONSIVE BUDGETING GUIDE**

- Guide to unpack how the budgeting process can vary to cater for women and men smallholders' needs.
- Use this tool to understand internally within your organization how you might vary your resource allocation and budgets to make your activities more gender inclusive.

# Gender responsive budgeting guide

*Best practices to create and allocate budgets based on gender needs*

Gender responsive budgeting or gender sensitive budgeting is a resource framing tool that ensures that farmer facing organizations' budgets respond to the needs of all clients and customers. Gender responsive budgeting is as much about inclusive outcomes as it is about inclusive processes. This implies for a useful budgeting outcome, men, women and gender diverse groups should be able to engage meaningfully.

This guide is meant to spark your thinking on how various steps in the budgeting process can include a gender lens and better serve women smallholders. What is guide is not meant to be is a standard template to generate budgets as gender responsive budgets will be nuanced depending upon the organization and department.

This tool can be used with the sex disaggregated data collection guide ([access here](#)), the customer segmentation tools ([access here](#)) and go-to-market tools ([access here](#)).

## Directions to use the gender responsive budgeting guide:

1. The guide is set in the context of a marketing and branding budget for better understanding, however the same can be used for other use cases such as research budgets, overall business budgets, hiring and recruitment budgets etc.
2. Go through the steps of creating a gender responsive marketing budget and the example in the following, taking note to understand the key prompts for gender lens and how that impacts budgeting decisions.
3. Ideate with your teams on the possible iterations in your current budget after taking into account a gender lens.
4. If possible, the iterated gender responsive budget should be included in this financial year's budgetary provision. If not, consider including it from the following year.
5. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience**  
Gender intentional and transformative



**Tool type**  
Guide



**Personnel**  
Department heads



**Duration**  
5-8 hours

## GOALS

- (1) Understand if and how budgeting policies might be creating gender biases.
- (2) Unpack resource needs to serve men and women smallholders.
- (3) Understand how budgeting can be used to mainstream gender.

## REQUIREMENTS

- (1) Utilizing this tool will require access to or understanding of prior years' budgets and data.
- (2) Availability of the finance or accounting team will be required.
- (3) Availability of a gender advisor or expert will be beneficial
- (4) If there are terms which are unclear refer to the [Gender concepts glossary](#) or consult your Gender Advisor.

# Gender responsive budgeting guide

*Best practices to create and allocate budgets based on gender needs*

## GENDER RESPONSIVE MARKETING BUDGET GUIDE WITH PROMPTS

Go through the below template to familiarize yourself with the various steps in a marketing and branding budget where gender lens can be incorporated.

### Identify key marketing approaches that will reach a wider audience

(What are the various above the line mass media and below the line targeted media approaches that can be adopted to reach farmer groups?)

- ★ *Are there gender differences in which men and female farmers interact with different marketing approaches? For example, if using market days for creating awareness of a product or service will it reach women farmers equally considering that it might be mostly men farmers attending such days?*
- ★ *Are there social norms which promote certain types of marketing approaches over others?*

### Determine allocation of resources to reach men and women farmers

(What are the resources required to create awareness among farmers and what are the channels to deliver the message?)

- ★ *Are there gender differences in the level of awareness between men and women farmers for a given product or service?*
- ★ *Does reaching women farmers need higher level of resources for field agents than men farmers?*
- ★ *Are there gender roles or social norms which lead to differences in the way men and women farmers prefer to be reached?*

### Determine allocation of resources to reach different women groups

(Do various customer segments within a market have different requirements in terms of channel through which the message is delivered?)

- ★ *Do all groups of women farmers interact the same way with the product or service?*
- ★ *What are the variations in the profiles of different women customer segments that might impact how they are reached?*

### Monitor effectiveness and impact

(Did the marketing and branding activities lead to improved business metrics such as higher brand recall, increased customer acquisition, increased conversion rates. etc. ?)

- ★ *Did different promotion patterns between men and women and between women farmer groups lead to varied uptake of products and services?*

# Gender responsive budgeting guide

*Best practices to create and allocate budgets based on gender needs*

## GENDER RESPONSIVE MARKETING BUDGET GUIDE WITH EXAMPLE

Below is an example of a Kenyan farm input provider aiming to create a gender responsive marketing budget to promote its new range of products.

### Identify key marketing approaches that will reach a wider audience

Company X is planning to introduce a new range of farm inputs such as fertilizers and animal products to Katani Village in Kenya. Their marketing and branding department wants to launch a campaign for the products. Keeping in mind that their previous campaigns in other villages (which were mostly focussed on doing talks and demonstration drives during market days) were able to reach more men than women, this time round they are keen on reaching more women customers.

### Determine allocation of resources to reach men and women farmers

Part of launching their campaign is drafting a budget for it. They have to place different factors into consideration such as, which marketing mediums do women farmers respond best to, which locations is it easy to find them, are they technologically savvy, do they prefer face to face interactions? etc. These factors will determine the costs that will go into the marketing and branding campaigns and eventually affect the budget. They understand that they should not allocate their entire budget to market day activation drives as fewer women attend them and they might need targeted branding for women such as going through farming associations or savings groups.

### Determine allocation of resources to reach different women groups

After deciding on allocating a part of the branding budget to promote to women's savings groups, they note that women in this village are also involved in various women groups. These groups have a huge influence in the decision making processes of women, their purchase decisions, their savings habits and cultures etc. The company also has to be aware of the different socio-economic statuses of the groups because that will determine how to approach them and how to allocate resources to different approaches. They decide to target two types of savings groups - one which is used by older women with just farming income and another that is used by younger women with diversified income sources.

### Monitor effectiveness and impact

At the end of the campaign, they will be able to compare the different promotions patterns and results from different campaigns to determine whether a gender responsive budgeting plan will be effective in reaching more women customers in the long run. To do this they compared the ratio of sales per women group targeted and the branding budget allocated to them and looked at if that varied from men and from other regions where they did not have gender targeted budgeting. They found that for older women the branding through savings groups was highly effective in getting higher sales, as these women trusted their groups to make any such input investment decision.

# Gender responsive budgeting guide

*Best practices to create and allocate budgets based on gender needs*

## GENDER RESPONSIVE MARKETING BUDGET GUIDE - BLANK TEMPLATE

Based on your understanding of the data for customers and use case for the budgeting template, use the below blank template as a guide to create your own gender responsive marketing and branding budget.

**Identify key marketing approaches that will reach a wider audience**

**Determine allocation of resources to reach men and women farmers**

**Determine allocation of resources to reach different women groups**

**Monitor effectiveness and impact**



# Gender responsive budgeting guide

*Best practices to create and allocate budgets based on gender needs*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

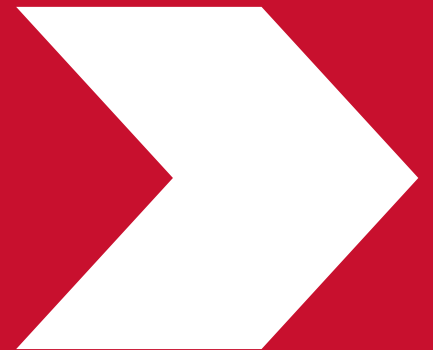
**Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.

**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity.

**Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.

# GO-TO-MARKET TOOLS



In this section we will introduce 2 tools that will provide support to your organization to better understand your women customers and how they interact with and experience your products and services.

These tools are in a participatory worksheet format. The tools can be used to assess and design external activities, as well as, to drive conversations and internal strategic decisions.

# Go-to-market tools

*Understand how to design better products and business models for women*

This section includes tools to develop a better understanding of how women experience and interact with your products and services and business models can be made more gender inclusive.

Click on each tool to access them directly.



## **GENDER INCLUSIVE CUSTOMER JOURNEY WORKSHEET**

- Worksheet to capture a specific persona's experience with your product or service at various stages of interaction.
- Use this tool to understand internally within your organization how various customer segments interact with your product and service.



## **GENDER INCLUSIVE BUSINESS MODEL CANVAS WORKSHEET**

- Worksheet to analyse and assess all key aspects of your business model through a gender lens.
- Use this tool to understand which internal and external activities can be improved / changed / redesigned to be more gender inclusive and gender transformative.

# Gender inclusive customer journey worksheet

*How to map customer interactions and experiences*

This gender-inclusive customer journey map will enable you to identify and visualize what a persona's experience is with your product, service or brand at various touch points from a gender inclusion perspective, so that you can highlight any missing gaps for which you can design interventions and enhance your product.

## Directions to use the gender inclusive customer journey worksheet:

1. Before using this tool, it is recommended that you outline your customer persona. You can refer to the customer segmentations tools ([access here](#)) to understand common personas or create your own customer segmentations.
2. Define the key stages of interaction with your product and service for the given persona.
3. Go through the sample worksheet and prompts in the context of a hypothetical example for better understanding.
4. Fill up the customer journey worksheet based on discussion with relevant teams.
5. Journey maps can have various use cases as shown below. Users should identify upfront why they want to create one and how will they use it.
  - a. **Customer experience evaluation use case** - use journeys to understand experiences of various segments with your product or service and use that to enhance offerings
  - b. **Product innovation use case** - use journeys to understand how customer segments would interact with a new product / innovative feature
  - c. **Internal communication and awareness use case** - use journeys to communicate customer experiences and pain points internally within the organization
6. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience**  
Gender transformative



**Tool type**  
Worksheet



**Personnel**  
Sales teams, field agents,  
product development teams



**Duration**  
6-8 hours

## GOALS

(1) Understand how to evaluate interactions of various customer segments with your product or service.

## REQUIREMENTS

(1) Utilizing this tool will require availability of information on customers.

(2) Availability of in-house user research expertise would be beneficial or can be contracted.

(3) Availability of a gender advisor or expert will be beneficial.

(4) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Gender inclusive customer journey worksheet

How to map customer interactions and experiences

## GENDER INCLUSIVE CUSTOMER JOURNEY WORKSHEET WITH PROMPTS

Go through the below template to familiarize yourself with the various stages of a customer journey and refer to the specific prompts under each section which will help you apply a gender lens. You can modify these stages as per your needs.



PERSONA NAME: \_\_\_\_\_  
(Use a persona you have identified from research)



JOURNEY NAME \_\_\_\_\_  
(Define the journey you want to improve)



List all stages chronologically from awareness to repeat use

Customer finds out about the product / service

Customer assesses whether to use the product / service or not

Customer uses the product or service

Customer is a repeat user

Customer encourages others to use the product / service

**Touchpoint**

- Describe the actions your persona takes at each stage to interact with your product
- ★ What activities does the woman need to undertake to interact with your product or service?
  - ★ What are the social norms or gender norms that impact various touchpoints?

**Product experience**

What feelings to these actions evoke in the persona? (Use one of these emojis to describe feelings) 😊 😐 😞

**Key features**

- Define the main product features the persona interacts with across stages
- ★ Which features do women enjoy & use comfortably?
  - ★ Which features frustrate women?

**Channels**

- What channels does the persona use to access the product or service
- ★ Which channels do women use more and which do they prefer? Why?
  - ★ Which are a barrier to access and continued use?

**Pain points**

- Describe the problems they run into as they use the product or service
- ★ What barriers do women face as they interact with your product?
  - ★ What social norms and barriers do women face as they interact with your product?
  - ★ Do women have misconceptions about your product or service? Why?

**Opportunity**

- How can you address these pain points
- ★ What interventions can be designed to address this woman's pain points?
  - ★ What new features, messages, products and services can be introduced to address pain points?
  - ★ Are there opportunities to address barriers from social norms?

★ Prompts to help you apply a gender lens during this exercise

# Gender inclusive customer journey worksheet

How to map customer interactions and experiences

## GENDER INCLUSIVE CUSTOMER JOURNEY WORKSHEET WITH EXAMPLE

Refer to the hypothetical example of a customer journey map created by a Kenyan digital financial service provider for the customer experience use case to enhance product features. Based on the customer journey insights, the provider can enhance some product features (such as flexible repayment options) and marketing channels so cater to mobility barriers that women face.



PERSONA NAME: Careful striver  
(Use a persona you have identified from research)



JOURNEY NAME Input loan application & use  
(Define the journey you want to improve)

Stages	Awareness	Evaluation	Acquisition	Retention	Advocacy
List all stages chronologically from awareness to repeat use	Customer finds out about the product / service	Customer assesses whether to use the product / service or not	Customer uses the product or service	Customer is a repeat user	Customer encourages others to use the product / service
Touchpoint	Hears about the product from other farmer friends	Gathers additional information, consults spouse	Uses product after training with field agents	Uses product so next season after talking to agent	Tells friends to apply for the loan
Product experience	😊	😐	😞	😊	😊
Key features		Apply using the USSD app	Are able to service the loan on the USSD app		
Channels		Prefer talking to agents in-person for application	Prefer using mobile based servicing for convenience		
Pain points	Cannot attend activation drives on market days as they are far away	Do not fully understand all the terms of the loan		Other competing expenses lead to late payments, inability to get more loans	
Opportunity	Conduct activation drives closer to where women can attend	Recruit field agents for in-person explanation of products		Offer flexible repayment options	

# Gender inclusive customer journey worksheet

How to map customer interactions and experiences

## GENDER INCLUSIVE CUSTOMER JOURNEY WORKSHEET BLANK TEMPLATE

Based on your understanding of the customer profile and use case, fill up the below journey map worksheet.



PERSONA NAME: \_\_\_\_\_  
*(Use a persona you have identified from research)*



JOURNEY NAME \_\_\_\_\_  
*(Define the journey you want to improve)*

Stages	Awareness	Evaluation	Acquisition	Retention	Advocacy
<i>List all stages chronologically from awareness to repeat use</i>	<i>Customer finds out about the product / service</i>	<i>Customer assesses whether to use the product / service or not</i>	<i>Customer uses the product or service</i>	<i>Customer is a repeat user</i>	<i>Customer encourages others to use the product / service</i>
Touchpoint					
Product experience					
Key features					
Channels					
Pain points					
Opportunity					

# Gender inclusive customer journey worksheet

*How to map customer interactions and experiences*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Gender based constraints** refer to formal laws, attitudes, perceptions, values, or practices that limit people's access to resources and/or opportunities based on their sex or gender identity. For instance, cultural norms that limit women's ownership of agricultural land are gender-based constraints.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.

**Gender/ social norms** collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. For instance gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.



# Gender inclusive business model canvas

## How to adapt a gender lens for business models

This gender-inclusive business model canvas will enable you to quickly analyse key aspects of your business model such as your partners, customers, activities, distributors, employees, suppliers, and the unique value you add, from a gender inclusion perspective.

### Directions to use the gender inclusive business model canvas:

1. The business model canvas has the building blocks of starting an organization. However, you should aim to revisit it periodically, especially as your organization goes through strategic changes.
2. Go through the sample worksheet and prompts to get a better understanding of the sections that you will need to fill and discuss with your team.
3. Start with the sections in the middle of value proposition and impact, move to the sections on the top and then eventually work through the sections at the bottom.
4. Business model canvases can have various use cases as shown below. Users should identify upfront why they want to use the canvas and what purpose will it serve
  - a. **Strategizing use case** - use business model canvas to development overall or functional strategy or retrospectively analyze prior strategy
  - b. **Alignment use case** - use business model canvas to alignment between leadership teams and departments and value (revenue) and infrastructure (costs) sides
  - c. **Communication and awareness use case** - use business model canvas to communicate within the organization in a shared language and for strategy diffusion and co-creation
5. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience**  
Gender transformative



**Tool type**  
Worksheet



**Personnel**  
Department heads, strategy teams



**Duration**  
6-8 hours

### GOALS

(1) Understand how aspects of your business model and strategy can incorporate a gender lens..

### REQUIREMENTS

(1) Utilizing this tool will require availability of information on all aspects of the business model.

(2) Availability of most if not all department and team heads will be beneficial..

(3) Availability of a gender advisor or expert will be beneficial.











(4) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Gender inclusive business model canvas

How to adapt a gender lens for business models

## GENDER INCLUSIVE BUSINESS MODEL CANVAS WITH PROMPTS

Go through the below template to familiarize yourself with the various parts of a business model canvas and refer to the specific prompts under each section which will help you apply a gender lens.

<b>KEY PARTNERS</b>  <ul style="list-style-type: none"> <li>★ Are there opportunities for both male and female partners to come on board?</li> <li>★ Do you have policies that ensure women are included in partner selection?</li> <li>★ Are your partners gender-inclusive in the way they run their organisation?</li> </ul>	<b>KEY ACTIVITIES</b>  <ul style="list-style-type: none"> <li>★ Can they be implemented by both men and women?</li> <li>★ Is the work ecosystem in which they are implemented suitable for women?</li> <li>★ How many men and women employees do you have?</li> <li>★ How many women are in management?</li> </ul>	<b>KEY RESOURCES</b>  <ul style="list-style-type: none"> <li>★ Are physical resources such as technology and equipment accessible to both men and women?</li> <li>★ Do men &amp; women have equal opportunities for recruitment &amp; career advancement?</li> </ul>
<b>COST STRUCTURE</b>  <ul style="list-style-type: none"> <li>★ For your human resources, do men and women receive equal remuneration for equal work?</li> <li>★ Does your company invest in working conditions that meet the specific needs of women? E.g. maternity policies, nursing facilities at the workplace, etc</li> </ul>		
<b>VALUE PROPOSITION</b>  <ul style="list-style-type: none"> <li>★ Are you considering the needs of women in your solution?</li> <li>★ Can your product or service solve problems women specifically face?</li> <li>★ Why should women use your product as opposed to that of competitors</li> </ul>	<b>IMPACT</b>  <ul style="list-style-type: none"> <li>★ How does the environment, community, society benefit from your gender-inclusion efforts?</li> <li>★ How do employees, partners and customers benefit from gender-inclusive approaches?</li> </ul>	
<b>CUSTOMER RELATIONS</b>  <ul style="list-style-type: none"> <li>★ Do you have dedicated personal assistance to support women as they buy &amp; use your product? e.g using field force agents in onboarding, training</li> <li>★ Are there feedback channels that allow input from men and women to improve product and service experience?</li> </ul>	<b>CUSTOMER SEGMENTS</b>  <ul style="list-style-type: none"> <li>★ How do women prefer to be reached?</li> <li>★ Are your sales force distribution channels made of more men or women?</li> </ul>	<b>CHANNELS</b>  <ul style="list-style-type: none"> <li>★ Are your customers mostly men or women?</li> <li>★ How can you serve more women than men?</li> <li>★ Do you understand who influences your customer's purchase decisions?</li> </ul>
<b>REVENUE STREAMS</b>  <ul style="list-style-type: none"> <li>★ Does your company consider the spending powers of women customers?</li> <li>★ Does your company think about credit options accessible and affordable to women?</li> <li>★ Does your company consider the payment options preferred by women?</li> </ul>		











★ Prompts to help you apply a gender lens during this exercise

# Gender inclusive business model canvas

*How to adapt a gender lens for business models*

## GENDER INCLUSIVE BUSINESS MODEL CANVAS WITH EXAMPLE

Below is an example of a canvas created by a Kenyan digital financial service provider. Based on the canvas the provider could alter its strategy to incorporate more women centred external partners, especially those who can reach women farmers and push the needle towards gender transformation.

<b>KEY PARTNERS</b>  <ul style="list-style-type: none"> <li>★ Some of our partners are gender transformative, others not explicitly so</li> </ul>	<b>KEY ACTIVITIES</b>  <ul style="list-style-type: none"> <li>★</li> </ul>	<b>KEY RESOURCES</b>  <ul style="list-style-type: none"> <li>★</li> </ul>
<b>COST STRUCTURE</b>  <ul style="list-style-type: none"> <li>★ We follow a pay equity policy and majority of our internal staff are female</li> </ul>		
<b>VALUE PROPOSITION</b>  <ul style="list-style-type: none"> <li>★ Our products are more catered towards all smallholders rather than specifically women smallholders</li> </ul>	<b>IMPACT</b>  <ul style="list-style-type: none"> <li>★ By reaching more women with financial products they can increase their productivity and resilience and livelihoods</li> </ul>	
<b>CUSTOMER RELATIONS</b>  <ul style="list-style-type: none"> <li>★ Our field agents collect feedback from both women and men customers</li> <li>★ Sometimes it is not easy to get time from women to give feedback as they have other activities to take care of</li> </ul>	<b>CUSTOMER SEGMENTS</b>  <ul style="list-style-type: none"> <li>★ Our sales staff are mostly men as they are able to travel to far off locations</li> <li>★ We have heard that women find it easier to talk to female staff</li> </ul>	<b>CHANNELS</b>  <ul style="list-style-type: none"> <li>★ We have an almost equal number of women and men customers</li> <li>★ The value of loans of women customers is low, we need to understand why they dont take higher value loans</li> </ul>
<b>REVENUE STREAMS</b>  <ul style="list-style-type: none"> <li>★ We do not have financial products with specific features for women</li> </ul>		











★ Prompts to help you apply a gender lens during this exercise

# Gender inclusive business model canvas

*How to adapt a gender lens for business models*

## GENDER INCLUSIVE BUSINESS MODEL CANVAS BLANK TEMPLATES

Fill up the below business canvas template with discussion with your team.

<b>KEY PARTNERS</b> 	<b>KEY ACTIVITIES</b> 	<b>KEY RESOURCES</b> 
<b>COST STRUCTURE</b> 		
<b>VALUE PROPOSITION</b> 	<b>IMPACT</b> 	
<b>CUSTOMER RELATIONS</b> 	<b>CUSTOMER SEGMENTS</b> 	<b>CHANNELS</b> 
<b>REVENUE STREAMS</b> 		

# Gender inclusive business model canvas

*How to adapt a gender lens for business models*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

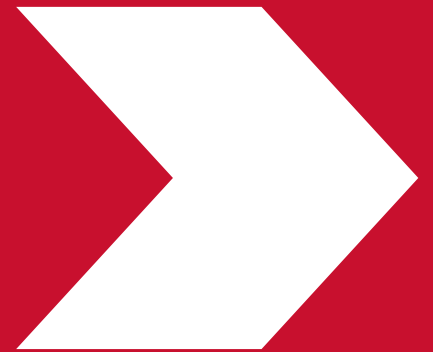
**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity.

**Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.

**Gender transformative** refers to an organisation that aims to achieve gender empowerment and equity designs its products, service lines, and/or investments to reduce barriers in not only access to resources but also in agency and control over resources. For instance an agri-input loan provider can incorporate strategies to reach out to include women smallholder customers to make the final decision on loan disbursement after approval without spousal consent.

# MONITORING, LEARNING & EVALUATION TOOLS



In this section we will introduce 2 tools that will provide support to your organization to better understand how to monitor, evaluate and socialise the impacts of your gender transformative approaches.

These tools are both in a participatory worksheet and guide format. The tools can be used to assess and design external activities, as well as, to drive conversations and internal strategic decisions.

# Monitoring, learning & evaluation tools

*Understand how to assess and socialise your impacts*

This section includes tools to develop a better understanding of how women are impacted by your gender transformative approaches and how to socialise the same within the broader ecosystem.

Click on each tool to access them directly.



## **GENDER IMPACT ASSESSMENT GUIDE**

- Guidelines and sample metrics to assist in monitoring and evaluation of your scale and depth of socio-economic impact on women farmers.
- Use this tool to understand internally within your organization how your business activities impact women and where you can drive greater impact.
- Use this tool to discuss with external stakeholders (like funders) the nature of impact your business creates.



## **CASE STUDY DESIGN TEMPLATE**

- Guidelines to design case studies to communicate your experience and impact created.
- Use this tool internally to disseminate your learnings broadly within your organization.
- Use this tool to disseminate and communicate learnings to ecosystem players.

# Gender impact assessment guide

*Best practices and indicators to monitor and assess impact of gender transformative activities*

Farmer facing organizations and grantmakers and investors can use this guide to learn how to organize and analyse data on the socio-economic impacts of their activities on women smallholder farmers. This guide and the accompanying template is meant to be customisable and buildable by the organizations using it and the sections are meant to be a guiding framework for assessment rather than mandatory sections to fill. The template has been adapted from the current work in the space by GIIN and Impact Management Project.

This tool provides an overview of a framework to monitor and evaluate impact, and sample and non-exhaustive questions and indicators to measure impact.

This tool is best used with other tools which provide complementary details and information such as persona profiles of customers ([access here](#)), journey maps of clients ([access here](#)), sex disaggregated data collection tools ([access here](#)) and gender integration guide ([access here](#)).

## Directions to use the gender impact assessment guide:

1. Go through the impact assessment framework and sample indicators and questions to familiarise yourself with the key types of data and information required to measure and evaluate impact.
2. Collect data on the indicators that are best suited for your organization. It is key that such data is collected through the lifecycle of a product or service and is also collected periodically to evaluate the changes in impact.
3. Evaluate your organization's (or key business activities') impact based on the criteria and map what your current impact looks like versus an ideal impact score.
4. Based on the above evaluation, determine which are the areas where you can continue to drive greater impact or channel additional resources.
5. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience:** Funders,  
Gender transformative



**Tool type**  
Guide



**Personnel**  
Department heads, impact  
assessment expert



**Duration**  
6-8 hours

## GOALS

(1) Understand how to codify the impacts of your gender transformative approaches.

## REQUIREMENTS

(1) Utilizing this tool will require availability of accurate and complete data and information on business activities.

(2) Availability of an impact lead or expert is advised.

(3) Availability of a gender advisor or expert will be beneficial.

(4) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.



# Gender impact assessment guide

*Best practices and indicators to monitor and assess impact of gender transformative activities*

## FRAMEWORK AND SAMPLE INDICATORS TO MONITOR AND EVALUATE IMPACT

Below framework provide a guide on how organizations can think about monitoring and evaluating impact on women smallholders. There are also specific sample questions for each category that organizations should aim to answer during their journey to monitor and evaluate impact.

### WHAT : *What is(are) the impact goal(s) of the organization / project / product or service line?*

- Support (women) smallholder farmers increase yields through good agriculture practices
- Support (women) smallholders to become more climate resilient
- Support increased financial inclusion of (women) smallholder farmers
- .....
- .....
- .....

### WHO : *Who are the primary and secondary beneficiaries?*

- Rural smallholders in East Africa
- Women smallholder farmers in Kenya
- Older women smallholders in East Africa
- .....
- .....
- .....

### IMPACT : *What are the indicators to measure scale and depth of impact at an aggregate and intra-household level?*

- Number of unique (women) smallholder farmers reporting changes (increase / decrease) in agriculture yields
- Number of unique (women) smallholder farmers reporting increased access to training and rural advisory services
- Number of unique (women) smallholder farmers reporting an increase in the approval and redemption of agriculture credit products
- Number and percentage of women smallholder farmers reporting an increase in decision-making power over credit and financial decisions
- Number and percentage of women smallholder farmers participating in farming associations
- Number and percentage of women smallholder farmers who are members of informal or formal farming groups
- Percentage increase in (women) smallholder farmers access and ownership to productive resources (e.g., land, machinery, irrigation facilities, etc.)
- Number and percentage of (women) smallholder farmers using mobile phones to access and adopt agriculture innovations
- Number and percentage of (women) smallholder farmers reporting increased financial independence
- Number and percentage of (women) smallholder farmers reporting making their own decisions when it comes to purchasing inputs or other financial outlay
- .....
- .....
- .....

# Gender impact assessment guide

*Best practices and indicators to monitor and assess impact of gender transformative activities*

## FRAMEWORK AND SAMPLE INDICATORS TO MONITOR AND EVALUATE IMPACT

Below framework provide a guide on how organizations can think about monitoring and evaluating impact on women smallholders. There are also specific sample questions for each category that organizations should aim to answer during their journey to monitor and evaluate impact.

### **ADDITIONALITY** : *Would the contribution to impact have happened either way, without the intervention?*

- Counterfactual depth of impact which would have happened anyway due to broader market or social system evolution
- Evidence from other organizations (competitors) who are already performing similar activities with similar target customer segments
- .....
- .....

### **RISKS** : *What is the likelihood and scale of risk of impact being different that expected or intended?*

- Probability that activities are not delivered as planned and thus do not have the desired outcome (execution risk)
- Probability that needs and expectations of stakeholders are not accounted or misrepresented (stakeholder risk)
- Probability that impact is not in lockstep with the enterprise business model (alignment risk)
- Probability that positive impact does not endure (drop off risk)
- Probably that the activities might create some gender-related backlash or violence within the community or households
- Probability that assets might be lost from women if they become too valuable
- .....
- .....
- .....

# Gender impact assessment guide

*Best practices and indicators to monitor and assess impact of gender transformative activities*

## COMMON DATA COLLECTION METHODS

Below are some of the common ways to collect qualitative and quantitative sex disaggregated data to do impact assessments:

- **Company data** - use sex disaggregated data collected by the organization during core business activities to understand the gender composition and orientation of internal organization and business activities
- **Focus group discussions** - discussions of target beneficiaries or other key stakeholders in a moderated environment
- **In-person surveys** - one on one interviews with stakeholders to allow for exploring more complex questions
- **Mobile surveys** - SMS or IVR short surveys
- **Diaries / journals / log keeping** - records of activities of target stakeholders / beneficiaries or other key stakeholders over time to understand the changes in behaviour and impact

While collecting data through any of the above methods, it is key to be aware of inherent gender biases in various data collection methods, some examples of which are mentioned below.

- **Company data** - some companies may not have complete or accurate sex disaggregated data or there might be potential bias in the way the data was collected in the first place
- **Focus group discussions** - if men's and women's value are not equally valued in a community then in a mixed gender group discussion women may be hesitant to voice opinions and there might be a need to have separate group discussions for men and women participants
- **In-person surveys** - due to time poverty, women respondents may not be able to devote as much time and attention as needed for in person surveys.
- **Mobile surveys** - women may lack ownership of devices or may not be able to use them as much as men and thus may not be able to respond to surveys through devices

# Gender impact assessment guide

*Best practices and indicators to monitor and assess impact of gender transformative activities*

## FRAMEWORK TO ASSESS IMPACT

For each of the categories and questions mentioned previously, organizations should reflect on they would score towards achieving high impact and then assess their top level impact. Based on this evaluation an organization will be able to map which are the areas they need to channel more efforts towards to reach a high score. An ideal score will be 'High' across all categories.

As this is an internal assessment of an organization, we recommend following the rubric as honestly as possible to accurately understand where impact can be created.

CATEGORY and CRITERIA	IMPACT SCORE		
<b>WHAT:</b> Clear articulation of impact goals and theory of change	<b>HIGH</b> ( <i>very clear articulation and understanding of impact goals and theory of change</i> )	<b>MEDIUM</b> ( <i>there is some high level articulation of the impact goals but the clarity can be improved</i> )	<b>LOW</b> ( <i>no clear articulation and understanding of impact goals and theory of change</i> )
<b>WHO:</b> Clear understanding of beneficiaries	<b>HIGH</b> ( <i>clear identification and understanding of beneficiary profiles</i> )	<b>MEDIUM</b> ( <i>identification of beneficiaries but insufficient understanding of profiles</i> )	<b>LOW</b> ( <i>no identification or understanding of beneficiary profiles</i> )
<b>IMPACT:</b> Evidence of outcomes	<b>HIGH</b> ( <i>exhaustive monitoring of impact metrics to measure breadth and depth of impact</i> )	<b>MEDIUM</b> ( <i>insufficient monitoring of impact metrics to measure breadth and depth of impact</i> )	<b>LOW</b> ( <i>no monitoring of impact metrics to measure breadth and depth of impact</i> )
<b>ADDITIONALITY:</b> Evidence of contribution	<b>HIGH</b> ( <i>the level of socio-economic impact would not have happened without the current intervention</i> )	<b>MEDIUM</b> ( <i>the level of socio-economic impact would have happened but has been speedened due to the current intervention</i> )	<b>LOW</b> ( <i>the level of socio-economic impact would have happened any way due to market evolution and policy changes</i> )
<b>RISKS:</b> Clear understanding of risks and mitigation plans	<b>HIGH</b> ( <i>clear understanding of risks and presence of mitigation plans</i> )	<b>MEDIUM</b> ( <i>understanding of risks but no presence of mitigation plans</i> )	<b>LOW</b> ( <i>no understanding of risks or presence of mitigation plans</i> )

# Gender impact assessment guide

*Best practices and indicators to monitor and assess impact of gender transformative activities*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Advisory and information services** refers to digitally delivered information on topics such as agronomic best practices, pests and diseases, market prices, farming techniques that are tailored to specific farmer segments and that enable farmers to make informed decisions that maximise their agricultural output. Increasing access to advisory and information services for women farmers increases their productivity.

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Sex disaggregated data** refers to quantitative and qualitative data collected and presented by sex that allows for measurement of socio-economic and socio-cultural differences between men and women. For example, collection of data on the number of women and men smallholder farmers that use digital tools for agriculture separately in order to measure the gendered differences.

# Case study design template

## *How to socialise learnings and impact stories*

This case study design template will enable an organisation to conduct a holistic and comprehensive review of their gender transformation experience.

It will help an organisation think through their entire gender transformation journey, outlining the key problem statement and objectives, the approach used, the results of the process, impact achieved and lessons learned through the experience.

Through this an organisation can design viable next steps to increase their impact.

### Directions to use the case study design template:

1. Go through the case study design template to familiarize yourself with the data types of information you would need to create a compelling case study.
2. Collect information and data from various departments to start drafting the case study. Here you can also utilize data and information from the gender impact assessment ([access guide here](#)).
3. Outline next steps of where your organization can continue to work and create further impact.
4. Share the case study on your organization website, public sources (like ImpactAlpha, Next Billion etc.) and with other ecosystem players.
5. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



**Primary audience**  
Funders, Gender transformative



**Tool type**  
Worksheet



**Personnel**  
Impact assessment expert, communications team



**Duration**  
6-8 hours

### GOALS

(1) Understand how to evaluate your gender transformative journey and socialise learnings

### REQUIREMENTS

(1) Utilizing this tool will require availability of accurate and complete data and information on business activities.

(2) Availability of a communications personnel is beneficial.

(3) Availability of a gender advisor or expert will be beneficial.

(4) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

# Case study design template

*How to socialise learnings and impact stories*

## FRAMEWORK TO DEVELOP YOUR CASE STUDY

Below framework provides a four-step process for organizations to develop their own case studies around the impact created by their gender transformative approaches.

### INTRODUCE THE CASE STUDY

What is the problem statement?

- *Why did you decide to integrate gender into your work?*
- *Who are the key beneficiaries? Is there a particular segment of women farmers?*
- *What is the key issue you seek to address?*
- *How did you find out about this issue?*

*Use the space below to jot down ideas*

What is the problem context?

- *How does your internal environment (i.e. integration of a gender lens in product design or lack thereof, etc) affect the uptake of your products or services by women farmers?*
- *How does your external environment (i.e social cultural norms, policies that don't favor women farmers, etc.) affect your work with women smallholder farmers?*

*Use the space below to jot down ideas*

What are the key objectives?

- *What are the specific goals you hope to achieve with your gender transformation journey?*

*Use the space below to jot down ideas*

# Case study design template

*How to socialise learnings and impact stories*

## FRAMEWORK TO DEVELOP YOUR CASE STUDY

Below framework provides a four-step process for organizations to develop their own case studies around the impact created by their gender transformative approaches.

## OUTLINE YOUR APPROACH

What research did you do to increase your understanding on the gender transformation process?

*Use the space below to jot down ideas*

What activities did you integrate into your work to increase your gender impact?

*Use the space below to jot down ideas*

How did you ensure that these changes has positive social impacts on women smallholders?

*Use the space below to jot down ideas*

How did you measure the impact on women smallholders? How do you measure your return on investment?

*Use the space below to jot down ideas*

How did you scale your impact? How did you collect feedback to iterate your activities?

*Use the space below to jot down ideas*



# Case study design template

*How to socialise learnings and impact stories*

## FRAMEWORK TO DEVELOP YOUR CASE STUDY

Below framework provides a four-step process for organizations to develop their own case studies around the impact created by their gender transformative approaches.

## CODIFY YOUR LEARNINGS AND RESULTS

What were the results?

- What was the outcome from integrating gender in your work with smallholder farmers?
- Were you able to reach more women farmers?
- What was the impact on your business? I.e what was the impact on revenue, expenses, profits, etc.?

*Use the space below to jot down ideas*

What were your learnings?

- What did you learn from the outcomes?
- What are the areas of improvement?
- What do you need to discard?

*Use the space below to jot down ideas*

# Case study design template

*How to socialise learnings and impact stories*

## FRAMEWORK TO DEVELOP YOUR CASE STUDY

Below framework provides a four-step process for organizations to develop their own case studies around the impact created by their gender transformative approaches.

## DETAIL YOUR NEXT STEPS

What will be your short term next steps?

- What do you plan to do in the short-term to reach and meet the needs of more women farmers?
- Are there any quick win-opportunities you've identified?

*Use the space below to jot down ideas*

What will be your medium term next steps?

- What do you plan to do in the mid-term to reach more women smallholder farmers?

*Use the space below to jot down ideas*

What will be your long term next steps?

- What do you plan to do in the long-term to increase your gender impact?
- Are there any strategies in the pipeline?

*Use the space below to jot down ideas*

# Case study design template

*How to socialise learnings and impact stories*

## RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

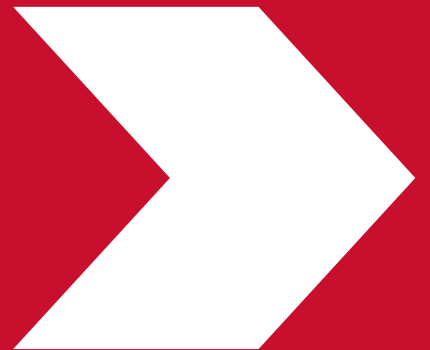
**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization's activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity

**Gender/ social norms** collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. For instance gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.

**Gender transformative** refers to an organisation that aims to achieve gender empowerment and equity designs its products, service lines, and/or investments to reduce barriers in not only access to resources but also in agency and control over resources. For instance an agri-input loan provider can incorporate strategies to reach out to include women smallholder customers to make the final decision on loan disbursement after approval without spousal consent.

# ADDITIONAL RESOURCES



In this section we will provide a non-exhaustive list of all gender transformative toolkits and resources that are available for public use. We recommend all users to take advantage of the breadth of content and resources and chart their own unique path to gender transformation.

# Other publically available gender toolkits

This toolkit contains content which are most relevant to work in the digital agriculture sector. There are however several gender toolkits made available by various organizations in multiple sectors and geographies.

We recommend readers and users of this toolkit to explore other content for inspiration to develop their own unique pathway for gender transformation.

A non exhaustive source of gender toolkits and resources are listed below:

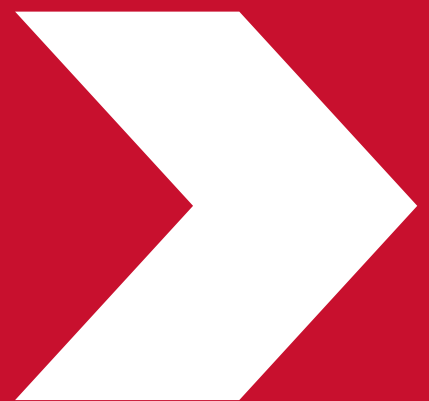
- [ADB Toolkit on Gender Equality Results & Indicators](#)
- [AgriProFocus Gender in Value Chains](#)
- [CARE Gender Transformative Approaches](#)
- [CGIAR Gender Platform](#)
- [FAO Agri-Gender Statistics Toolkit](#)
- [Gates Gender Equality Toolbox](#)
- [ICRW Gender Smart Investing Resource Hub](#)
- [IDEO HCD Toolkit](#)
- [IDH Gender Toolkit](#)
- [INGENAES Technology & Gender Assessment Toolkit](#)
- [OCHA Gender Toolkit](#)
- [UNDP Gender Mainstreaming Toolkit](#)
- [UNFCCC Gender Toolkit](#)
- [UNCDF Toolkit for Financial Service Providers](#)
- [UN Habitat Gender Toolkit](#)
- [UNICEF Gender Toolkit](#)

# Additional resources to aid usage of specific tools

Additionally for specific tools there are tailored resources to access:

- Sex disaggregated data collection
  - [Agri-Gender Statistics Toolkit by FAO](#) provides details relevant concepts at the intersection of gender and agriculture
  - [AgriProFocus Gender in Value Chain](#) for data collection through various value chains
  - [AFI Guidance Note on Sex Disaggregated Data Report Templates](#) for digital financial service providers
  - [CGIAR Standards](#) for sex disaggregated data collection
  - [FinEquity Gender Data Hub](#) provides a collated list of financial inclusion gender datasets
  - [FAO Sex Disaggregated Data and Gender Indicators in Agriculture](#) guide note on good practices
  - [UNESCO Guidelines](#) on sex disaggregated water data
- Gender responsive budgeting
  - [Oxfam, Gender Responsive Budgeting in Ghana](#)
  - [UN Women, Gender Responsive Budgeting: A Focus on Agriculture Sector](#)
  - [Mainstreaming Gender Responsive Budgeting](#)
- Gender impact assessment guide
  - [ATAI Research](#) for impact evaluation research and case studies
  - [Impact Management Project](#) to understand more about how to identify, assess, and mitigate risks to impact
  - [Impact Management Project](#) to understand commonly agreed upon norms on how to manage and communicate impact goals
  - [Gender Equality Toolbox](#) to understand more on how to measure women and girls' empowerment
  - [Navigating Impact Project by GIIN](#) to understand more about metrics on increasing gender equality in agriculture
  - [Root Capital evaluation principles](#) for evaluation that creates impact for participants

# CONTACT SHEET



This toolkit is a first version and we aim to continue building it and iterating as per ecosystem needs.

If you have any feedback for us on how to improve the toolkit please reach out to us below:

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