

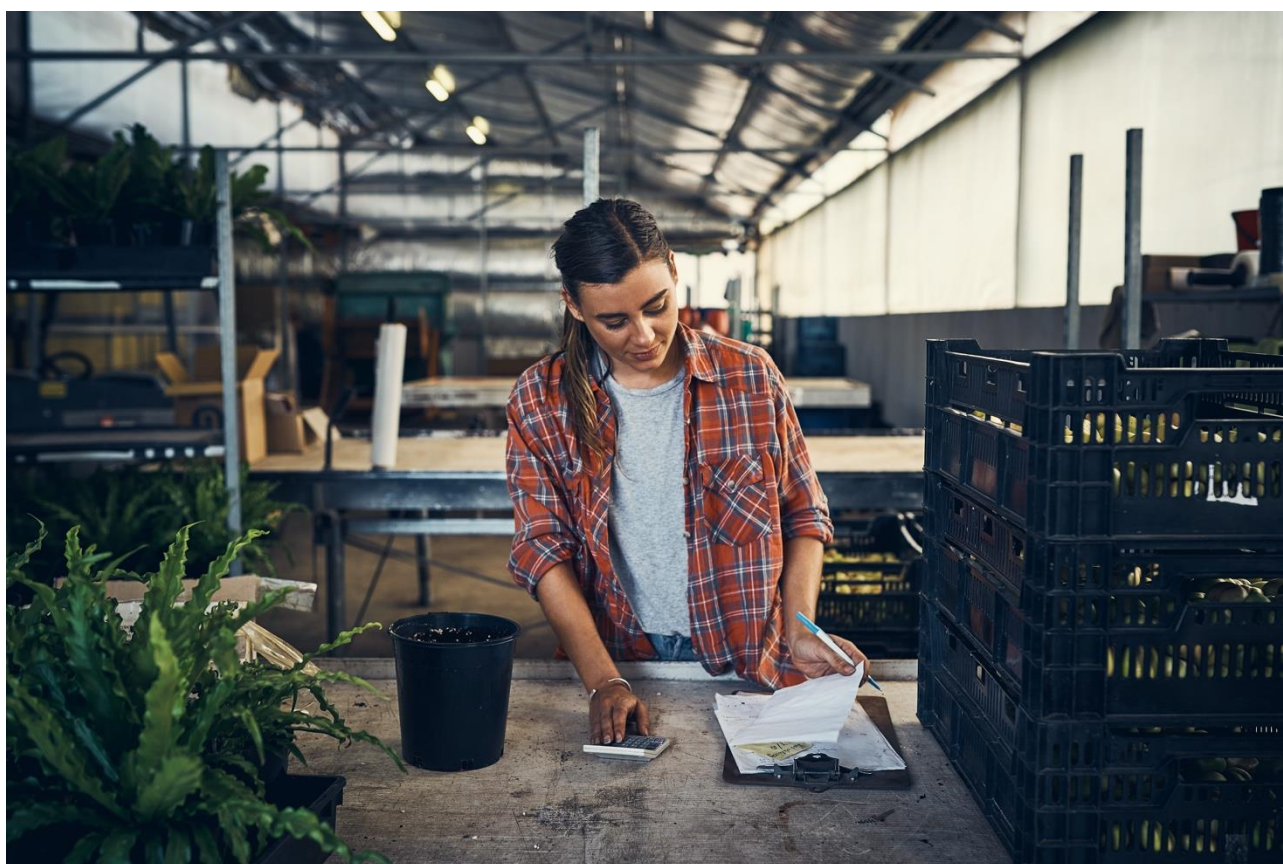


Women in Agriculture Business Skills training focus groups: Final report



AGRICULTURE, ENVIRONMENT AND MARINE

Women in Agriculture: Business Skills training focus groups: Final report



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The researchers would like to thank all the participants who took part in the focus groups, for sharing their time and experience.

Contents

Contents	3
Highlights	5
1. Executive Summary.....	6
1.1 Introduction	6
1.2 Research method	6
1.3 Participants	6
2. Main findings.....	8
3. Questionnaire results.....	10
3.1 Age group	10
3.2 Location	10
3.3 Role in agriculture.....	11
3.4 Working hours.....	11
3.5 Business skills and confidence	12
4. Focus group findings	14
4.1 Their role on the croft or farm	14
4.2 Taking over the finances.....	15
4.3 Feedback on two-course plan.....	18
4.4 Knowing Your Finances	21
4.5 Knowing Your Business	25
4.6 Course delivery	30
5. Conclusions	35
5.1 Recommendations.....	35
Annex A: Knowing Your Finances - Overview.....	38
Annex B: Knowing Your Business - Overview	39
Annex C: Privacy Notice: Women in Agriculture: Knowing Your Business focus groups	40
Annex D: Women in Agriculture: Knowing your Business – pre-focus group form.....	42
Annex E: Women in Agriculture: Knowing your Business focus group schedule	44

List of figures

- Figure 1. Age group
Figure 2. Working hours
Figure 3. Confidence in carrying out financial tasks

List of tables

- Table 1. Checklist for course providers

Acronyms

BYBS	Be Your Best Self
CV	Curriculum vitae
HMRC	Her Majesty's Revenue and Customs
KPIs	Key Performance Indicators
MTD	Making Tax Digital
WIA	Women in Agriculture
WiADP	Women in Agriculture Development Programme
RESAS	Rural Environment Science and Analytical Services
RPID	Rural Payments and Inspections Division
SAF	Single Application Form
SCF	Scottish Crofting Federation
SG	Scottish Government
SQA	Scottish Qualifications Authority
VAT	Value-added tax

Highlights

What is the problem we are trying to solve?

This research was carried out to inform the development of two new business skills courses for women living and working in Scottish agriculture. This follows a recommendation made by the Women in Agriculture (WIA) taskforce in their Final Report (2019).¹

In their Final Report, the WIA Taskforce recommended increasing opportunities for women in agriculture, including training to improve their confidence and abilities in finance and business skills. There is currently no training available which focuses on agricultural business skills and is targeted solely at women.

What did we do?

We carried out four online focus groups with women in agriculture in March and May 2022. The groups involved a total of 20 participants, including women of different ages and from a range of locations across Scotland who live or work on crofts, farms and in agricultural businesses. Participants were asked to share their feedback on the course design and to speak about their financial and business training needs. This report outlines the main findings from the research and follows the structure of the focus group topic guide.

What did we learn?

We learnt that women carry out a range of financial tasks on their crofts, farms and in agricultural businesses. The majority are 'self-taught' and have not had any formal training. Many lack confidence in carrying out financial tasks. There is a clear need for business skills training specifically for women in agriculture, which introduces them to a range of tools, provides clear guidance and further practical support relevant to the industry. Women who work in businesses of different sizes, from crofts to farms, have different training needs, both in terms of day-to-day financial tasks and long-term decision-making.

Participants gave positive feedback on the proposed course outline for the Women in Agriculture business training, including the progression from financial skills to business knowledge. The courses will benefit attendees by providing an opportunity for them to learn about diversification, sustainability and environmental impacts, and to gain a support network of other women in agriculture to share advice and support in relation to their businesses. This would be particularly beneficial for new entrants to agriculture.

Next steps

The research findings will inform the planning and delivery of two new business skills courses for women living and working in Scottish agriculture, which will be delivered through the Women in Agriculture Development Programme in 2022-23.

¹ [Women in Agriculture Taskforce - Women in Agriculture Taskforce: summary report - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/consultation-papers/plain-text/Women-in-Agriculture-Taskforce-summary-report-2019.pdf)

1. Executive Summary

1.1 Introduction

This research was carried out to inform the development of two new business skills courses for women living and working in Scottish agriculture. This follows a recommendation made by the Women in Agriculture Taskforce in their Final Report.² The two planned courses are titled 'Knowing Your Finances' and 'Knowing Your Business' (see Annex A and B) and will be delivered as part of the Women in Agriculture (WIA) Development Programme.

In their Final Report, the WIA Taskforce recommended increasing opportunities for women in agriculture, including training to improve their confidence and abilities in finance and business skills. Previous research commissioned by Scottish Government identified that whilst women are heavily involved with farm finances and accounts, they often feel they have a lack of knowledge and skills in this area (2017).³ There is currently no training available which focuses on agricultural business skills and is targeted solely at women.

1.2 Research method

In March and May 2022 four online focus groups were held with a total of 20 participants. Those taking part were asked to share their feedback on the course design and their views on their training needs in relation to their own finance skills and experiences. Focus group participants were recruited through the Women in Agriculture network and Facebook groups, crofting organisations and the Lantra Scotland newsletter.

The groups were held online using Microsoft Teams and lasted 2 hours. Participants were provided with two short course outlines to read before the session (Annex A and B), and an information sheet, consent form and privacy notice (Annex C). The focus groups were audio recorded and notes were taken with participants' consent. The recordings were then transcribed and coded using a thematic analysis approach. This report outlines the main research findings and follows the structure of the focus group topic guide (Annex E).

1.3 Participants

Participants were asked to complete a short questionnaire before the focus group (Annex D). 16 out of 20 completed it in full. A summary of their responses is included in Section 3.

The groups involved participants of different ages (from 26-30 to 60 and over) and from a range of locations, including: Aberdeenshire, Fife, Ayrshire, Dumfries and Galloway, South Lanarkshire, and the Highlands and Islands. Four participants live on Scottish Islands.

² [Women in Agriculture Taskforce - Women in Agriculture Taskforce: summary report - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/women-in-agriculture-taskforce-final-report/pages/2.aspx)

³ [Women in farming and the agriculture sector: research report - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/women-in-farming-and-the-agriculture-sector-research-report/pages/2.aspx)

The majority (76%) of participants live or work on a farm. Around a quarter (24%) live or work on a croft and over a tenth (12%) work for an agricultural business. Their businesses range by size and type, from small crofts to family farms and larger businesses which employ several members of staff.

Participants work different amounts of hours a week on their croft or farm. A quarter (25%) work 6 to 10 hours a week and just under a fifth (19%) work 10 to 15 hours. Over a third (39%) work 21 hours a week or more. The majority (80%) consider themselves to work part-time. They carry out a range of financial and administrative tasks.

Further information is provided in Section 4.1.

2. Main findings

The main research findings are as follows:



1. Participants carry out a range of financial tasks on their crofts, farms and in agricultural businesses. The majority are 'self-taught' and have not had any formal training. For many, including those new to crofting or farming, these tasks often feel difficult. They are unsure if they are completing them in the correct or most efficient way, and would like to build their confidence, skills and knowledge.



2. The research provides evidence of a clear need for practical financial training specifically for women in agriculture, with participants pointing to a lack of clear guidance and support. Many lack confidence in carrying out financial tasks, using accounting software or specific tools such as spreadsheets. Participants felt that some course attendees would benefit from an introduction to basic computer skills.



3. Participants gave constructive and positive feedback on the proposed course outline. The majority felt it was clear which course was suitable for them. Most said they would be interested in doing both, and having a stepping stone from the first to the second.



4. Participants said that the 'Knowing Your Finances' course should be practical and straightforward, and suitable for women with no experience. It should cover the basics, providing an introduction to a range of tools, clear guidance, and further support relevant to the industry.



5. They felt that the 'Knowing Your Business' course builds effectively on the first course, and covers a range of topics that will further develop women's financial skills and enable them to make informed decisions about their business and its long-term sustainability.



6. Focus group participants were particularly interested in learning about others' experiences in diversifying their businesses, and finding out more about sustainability and environmental impacts. However, some noted that topics such as succession and long-term planning would raise practical challenges due to the family business dynamic within agriculture.



7. Participants felt that creating a support network of women in agriculture to share business tips and skills would further increase women's confidence and skills once they have completed the course. Those who were new to crofting or farming were particularly interested in hearing about other women's experiences. The majority felt the course should be delivered to small groups of 10-15 women to encourage close relationships.

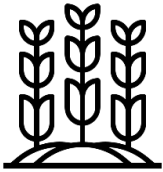


8. The focus groups highlighted the different training needs of women in crofting and farming, including the practical use of financial tools, the types of grants and funding available, decision-making and the relevance of topics such as profitability and succession.

This points to the need to ensure that both courses are designed to be suitable for a range of women in agriculture, from those running small crofts to those working on large farms.



9. In terms of course delivery, most participants felt the suggested option of one 2 hour session a week and self-study over 8 weeks was appropriate. A small number felt that the courses should be delivered over a shorter number of weeks or with added time between sessions for self-study.



10. The majority of participants said they would prefer to complete the course in winter, so it doesn't interfere with farming activities such as lambing and harvest, and that daytime sessions would suit them best.



11. The majority of participants thought that a mix of different types of sessions (e.g. interactive, self-study, discussion groups) would work well. They felt that this would accommodate different learning styles and help attendees to stay interested and engaged.



12. Participants felt that access to online learning resources or an online learning platform would be helpful. Course attendees should be able to refer back to the course material, and have access to templates and examples in addition to recordings of the sessions to catch up on.



13. Participants felt that the courses should be delivered by training providers with agricultural knowledge, who understand the context in which women are carrying out financial tasks and decisions are made.



14. Participants asked if the courses would be suitable and relevant for businesses of different types and sizes, e.g. both farms and crofts. They said the course outline should be clear, so that applicants know what to expect and any prior knowledge they need to apply.

Participants said the courses should be widely advertised – particularly to new entrants – and many looked forward to applying.

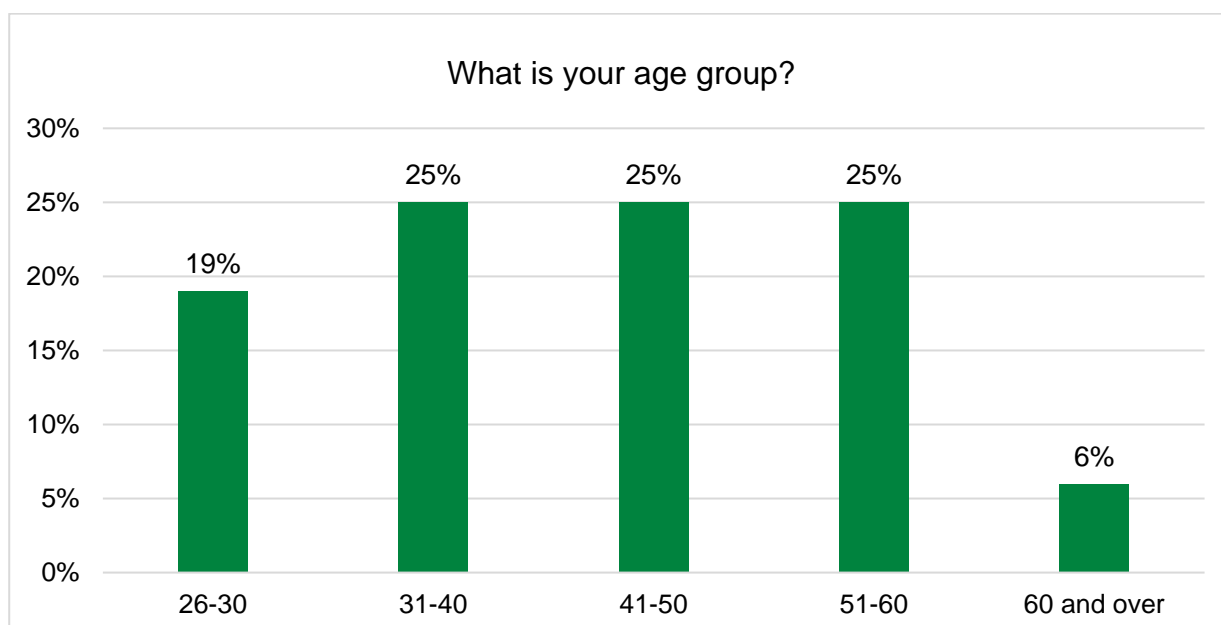
3. Questionnaire results

This chapter provides a breakdown of responses to the pre-focus group questionnaire. This asked participants: their age, location and whether they live or work on a farm, croft or in an agricultural business; how many hours they work; what types of business or finance activities they are involved in; and their confidence in carrying these out.

3.1 Age group

- A quarter (25%) of participants were aged 31-40, 41-50 and 51-60 whilst just under a fifth (19%) were aged 26-30 and 6% were 60 and over.⁴

Figure 1. Age group



3.2 Location

- Participants were asked which area of Scotland they live in. They live in the following locations: Aberdeenshire (12%), Ayrshire (12%), Dumfries and Galloway (6%), Fife (12%), the Highlands and Islands (35%), Inverclyde (6%), Lanarkshire (12%) and Perthshire (6%).

⁴ 16 participants completed the questionnaire. In general, percentages have been rounded to the nearest whole number. Not all respondents answered every question.

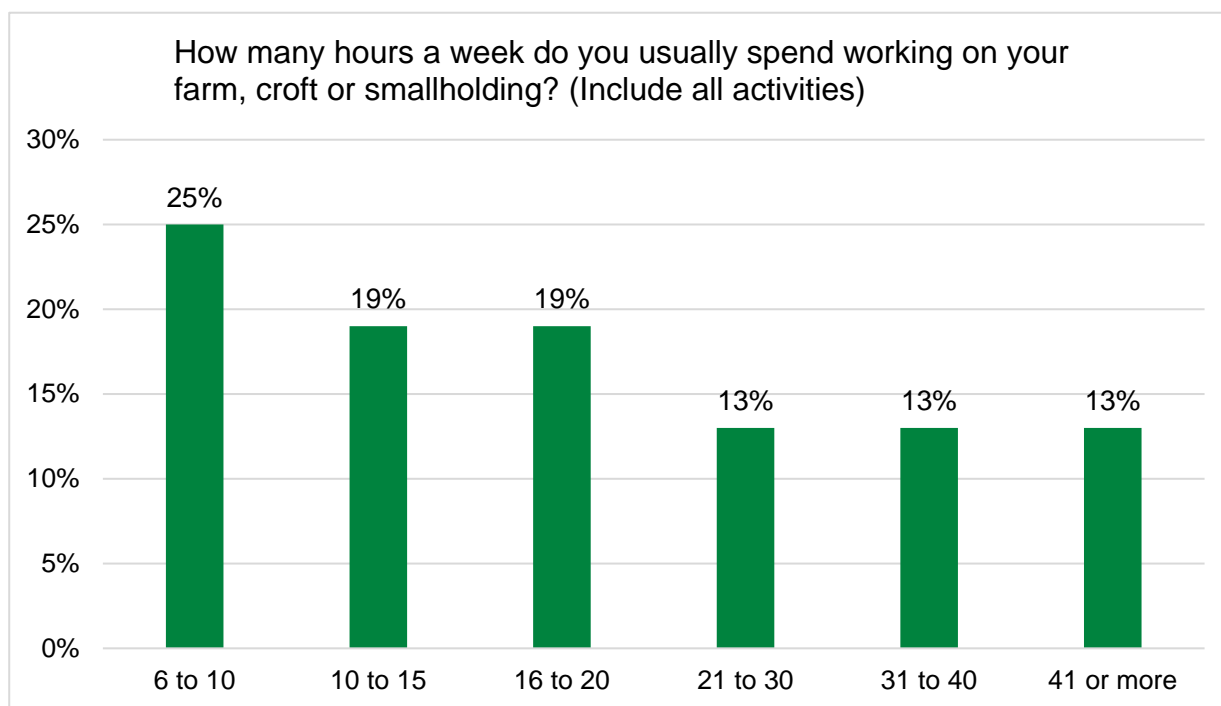
3.3 Role in agriculture

- Participants were asked if they live or work on any of the following: croft, farm, smallholding or 'Other, e.g. I work for an agriculture business'.
- The majority (76%) of participants live or work on a farm. Almost a quarter (24%) live or work on a croft. Over a tenth (12%) also selected 'Other, e.g. I work for an agriculture business'.

3.4 Working hours

- Participants were asked how many hours a week they usually spend working on their farm, croft or smallholding, including all activities.
- A quarter (25%) of respondents work 6 to 10 hours a week and just under a fifth (19%) work 10 to 15 hours. Over a third (39%) work 21 hours a week or more.

Figure 2. Working hours



- Thinking about the activities they do on the croft, farm or smallholding, participants were asked if they consider themselves to work 'part-time', 'full-time' or 'Other, please write in'.
- The majority (80%) who answered this question consider themselves to work part-time. A fifth (20%) said full-time.

3.5 Business skills and confidence

Participants were asked what types of business or finance activities they are involved in on their farm, croft or smallholding.

They gave a range of examples, including:

- accounting, banking and paperwork
- book-keeping, value-added tax (VAT) returns, subsidy claims
- grant applications, and liaising with their accountant and bank
- negotiating utility contracts, overdrafts and loans
- arranging finance agreements and employee wages
- marketing, social media and ticket documentation
- maintaining livestock records; cattle/sheep registrations and movements
- paperwork; for example Rural Payments and Inspections Division (RPID) forms such as the Single Application Form (SAF, the crofting census
- business decisions; for example agritourism
- bank reconciliation / invoicing / cash flow reporting
- animal care and management
- farm record keeping (cropping / fertiliser / livestock, Quality Assurance scheme)
- other administrative tasks to support the day to day running of the business.

One participant was not currently involved in any financial activities.

Participants were asked if they would be interested in attending a business or finance skills course.

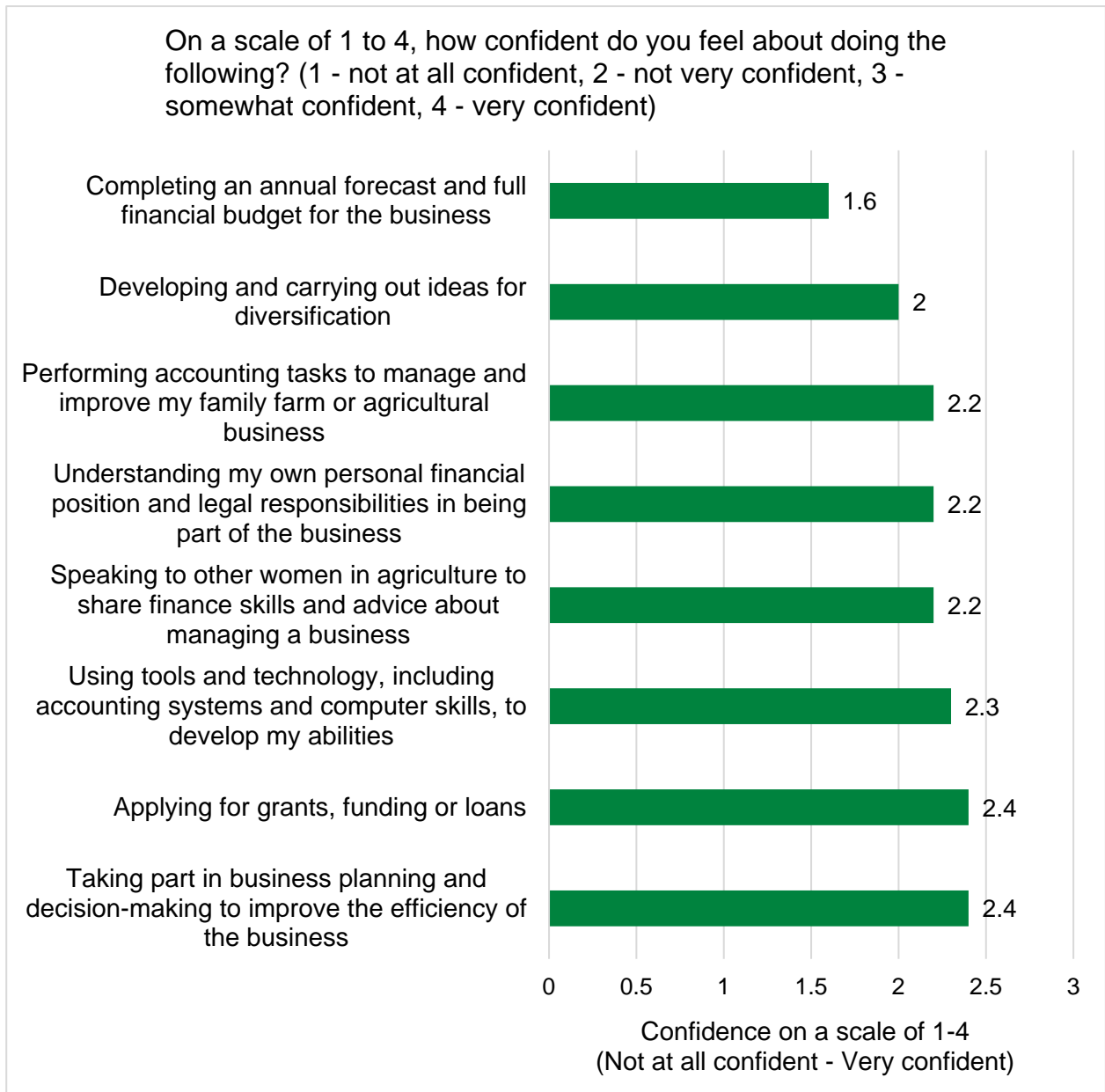
- The majority said yes (82%) and just under a fifth said 'not sure' (18%).

3.6 Confidence in carrying out financial activities

Participants were asked how confident they feel about doing a range of business and financial tasks, on a scale of 1 to 4 (1 - not at all confident, 2 - not very confident, 3 - somewhat confident, 4 - very confident).

- Confidence levels for all activities were low (see Figure 3).
- On average, respondents were most confident about applying for grants, funding or loans (2.4) or taking part in business planning and decision-making (2.4). They were least confident about completing an annual forecast and full financial budget for the business (1.6) or developing and carrying out ideas for diversification (2).

Figure 3. Confidence in carrying out financial tasks



4. Focus group findings

This chapter sets out the research findings in more detail, from the types of financial activities participants carry out, to their views on the overall course design and the outline of both courses including the suggested topics and outcomes.

The first section focuses on participants' role on their croft or farm. Their businesses range by size and type, from small crofts to large farms. They have a range of roles, from administration and doing the accounts, to livestock records and managing employees. The majority see themselves as being self-taught in doing the finances and lack confidence in this area. For new entrants, these activities feel particularly challenging and they feel that there is a wider lack of advice or support.

Participants said that a business skills course like this would benefit women in taking on a financial role. However, they also spoke about wider challenges in agriculture in terms of decision-making and long-term business planning.

4.1 Their role on the croft or farm

At the start of the session, participants were asked about their role on the croft, farm or in an agricultural business and why they were interested in taking part in a focus group. As outlined above, the groups involved participants of different ages and from a range of locations, including women who live on islands.

Their businesses range by size and type, from small crofts to family farms or larger businesses involved in diversification. Several work for agricultural organisations. Most participants farm in partnership with others, several are independent crofters, and a small number are new entrants including one who had recently inherited her farm and one who is planning to take on a croft. Participants are therefore at different stages in terms of their business, confidence and level of experience.

Participants have a range of roles, including: administration, doing the accounts, value-added tax (VAT) returns and paperwork; livestock records and health schemes; managing employees, wages and recruitment; IT tasks such as email, social media and marketing. For those who are new to crofting or farming, these tasks require a range of knowledge and skills, and often feel difficult to manage. Several participants from farming backgrounds said it was 'expected' they would take on this role, whilst others were taking on 'a range' of administrative tasks as required.

One participant has recently started working full-time on the family farm, and has gained a 'better understanding' of the day-to-day running of the farm business. Another participant described being 'thrown' into doing the farm accounts after marrying her partner. In contrast, one participant is not involved with the accounts, which her partner manages, but feels it is important that she 'knows the basics'.

Levels of confidence

There was a wider lack confidence in this area and a number of participants said they do not enjoy doing the accounts. On trying to get it to balance at the end of the month, one said: 'I have found to my cost, you can only record what you are told'.

For new entrants, there are additional barriers. One participant new to farming said she wants to be better informed, whilst a new crofter said it is a 'completely new language'. As she added, 'the minute you buy a croft, it is a business'. There is a specific need amongst new entrants for a course like this.

Other participants feel more confident about financial tasks. For example, one has an accounting qualification, but would still be interested in doing the course as her training was many years ago and is outdated. Another had taken over the books for her family's business two years ago and now has 'more say' in their future plans. She 'enjoys' it and has taken on her neighbours' books too, but she is 'self-taught'; 'copying what my mother-in-law did and trying to improve it and streamline bits'.

Overall, participants felt there would be clear advantages for both them and their businesses in completing this course, from saving time or money (for example in paying a bookkeeper) to updating their systems and understanding the business.

4.2 Taking over the finances

The majority of participants saw themselves as being self-taught in doing the finances. Whilst several had been able to draw on previous experience, many had not received a handover and felt they had been 'thrown in at the deep end'. One described 'learning as I went along' whilst another said: 'I took over and just did it my way'. As a third participant said, 'you quite often have to just sort of figure it out and do it the best way that you can.'

A small number had received an informal handover, for example from a family member. As one noted, it is useful to know she is 'covering the same basis', but she may have picked up 'bad habits'. It would help, she added, if you had training first 'to know what you should be doing'. As another participant said, 'knowing that you are doing things properly' gives you a 'confidence boost'.

Participants were asked what type of system they use. The majority said they do the accounts on the computer, with a smaller number doing it on paper. A few keep daily notes on paper and do their main records on an accounting system. The majority of participants recognised that accounts need to be done online.

One participant, a new entrant, said 'I just want to get on', but she's spending too much time trying to manage her finances. 'I worry about what I don't know'. Another said she had started with good intentions, a spreadsheet and initial budget, but was unsure how to develop her business or take this further.

They use different accounting software or farm management systems, including AutoEntry, Xero, Quickbooks and SAGE. In many cases, they use the software their accountant uses, and have received support from their accountant or the software provider. However, many participants felt that they might not be using these programmes in the most effective way, and some are more 'user friendly' than others. Others felt frustrated they are not able to use the software themselves.

Several crofting participants noted that they do not make a profit, so their financial requirements are different. Others said that computer packages are expensive, and they can be unsure what is cost-efficient for farming businesses of different sizes.

What would have made the process easier?

Participants said that a training course like this, with up-to-date guidance, would have helped them in taking on this role, to ensure they were doing things 'the correct way.' When asked what they wish they had known when they started doing the finances, one participant said that 'it doesn't have to be complicated'. Whilst financial tasks such as doing the accounts and paperwork are often seen as difficult, by doing it regularly, for example for 5 minutes a day she is able to manage it.

Another said she needed a 'reality check', and to be better prepared for managing challenges. For example, she'd started with a small number of sheep but this has grown, with lots of work involved (for example travelling for antibiotics).

Several participants agreed with this – another said she could have been better prepared with more information, for example market data, what costs will be, what to take into account, budgets and profits needed to buy farm equipment. Participants felt this would help women feel more confident and to make realistic goals and financial plans.

Overall, focus group participants highlighted a lack of advice or support for women in agriculture when taking over the accounts or completing financial activities. Forms of support they have used included their accountants, software providers, their local crofting office, and other women they have met on the 'Be Your Best Self' (BYBS) course, funded by Scottish Government through the Women in Agriculture Development programme.⁵ Participants said they were less likely to ask friends or neighbours for advice as it was 'difficult to do that without sharing [confidential] financial information'.

Finances in an agricultural context

Participants discussed a number of challenges for women in agriculture who are responsible for carrying out financial tasks. These included: decision making within farming businesses run by multiple generations; a lack of support for women who want to sign up for financial training; perceptions about the roles of men and women; not being invited to take part in meetings with the accountant or lawyer.

⁵ For more information, visit: [Course | Be Your Best Self](#)

Participants felt there is a lack of discussion about financial decisions or long-term business planning, and women who are 'doing the books every day' don't feel involved. They spoke about problems with communication. For example, their partners might make a decision to buy or sell something, without sitting down and looking at the figures: 'I'm the one that needs to pay the bill.' They felt there is a lack of awareness around the impact this has on women's mental health and stress levels.

Several participants asked if the course would be available for men in agriculture, as the finances should be a joint conversation. As one said, it is important that male partners in farming 'understand how to plan financially as well as how to plan the actual running of the farm – the two go hand in hand.'

One participant stated that it may be difficult for women who complete the course to go home and make any changes, or persuade their family to do so. This would limit the 'impact' of the course.

Participants felt there is a division between the 'admin' and 'practical' sides of farming businesses – and that men and women should be involved in both, with everyone able to understand the 'paperwork', i.e. 'where the money's going'. This ties into encouraging men and women to 'adopt a different mind-set' – for example, farmers can be 'reluctant' to use social media to promote their business or sell products.

One participant said the courses would be 'important' for younger men and women in farming, who often don't see the book-keeping side. Once they know 'how simple' some of the tasks are, for example registering calves, they can do it themselves. Older participants stated that things have changed, for example in terms of business planning, managing borrowing or loans, applying for grants. There's 'more to it' now.

In terms of adapting to change, participants pointed out that wider events such as the coronavirus (COVID-19) pandemic have led to changes within farming businesses, such as the increasing use of social media. This could be covered on the course. As they noted, agriculture is different to other industries and can be more stressful, with things changing quickly. This can affect day-to-day work. Participants felt that it could be useful to hear about how businesses are run within other industries, including employee relations and business goals. The course should bring in perspectives beyond agriculture.

4.3 Feedback on two-course plan

This section outlines participants' feedback on the overall course plan. The majority felt there was a need for this type of training in the industry, and it was clear which course would be suitable for them. They felt it would benefit women in agriculture to complete both courses, and that this would lead to a range of positive outcomes, from building women's confidence to enabling them to carry out financial tasks more efficiently. Participants also felt that creating a support network of women in agriculture to share business advice would further increase their confidence.

Overall feedback

The majority of participants felt there was definitely a need for this type of training in the industry, and most said that it was clear which course would be suitable for them. Most also felt that women would feel more confident about applying for the second course after completing the first. They thought it was a 'good idea' to offer two separate courses, as people will have 'different skill levels'. They felt it would benefit women in agriculture to be able to attend one or both, with a clear progression. As one participant put it, 'it makes sense to have one leading into the other'.

Participants felt the second course may be more suitable for women who want to become more involved in the decision making. Several indicated they would do the first course before deciding whether to apply for the second.

Participants said that the two course outlines were 'really clear' and the bullet points were useful (see Annex A and B). One, a new entrant, said the two courses 'look like a nice progression': 'actually, here is what I need to know' and 'I can work my way through it up to the next course'. Many participants felt it would be useful to offer an introductory course for people with less experience and a more in-depth course for people with more experience. As one participant said however, everyone is 'always learning' – another added that we're all facing 'similar challenges' and it is helpful to recognise this.

One crofting participant felt it made sense to cover financial tasks on a separate course. This would enable attendees to focus on the financial tasks they are less confident doing, for example filling out tax returns. Another said it is good to have a 'stepping stone' from the first course to the second, i.e. looking at the business as a whole. The topics look 'really good'. Courses like this can be too 'generic', so to 'pinpoint' it down to farming is useful.

Several participants felt that the first course title could be clearer, for example 'Doing the accounts' or 'Knowing your accounts'. This would make the course sound like it is at the 'right level', as it is about how to manage the accounts and use the tools: "Knowing Your Finances' doesn't really tell me much about what to expect", one participant said. Another participant felt both course titles could be more specific to farming, for example 'Knowing your farming finances' or 'Knowing your farming business'.

The benefits of doing both courses

The majority of participants liked the idea of doing both courses, and having a stepping stone from the first to the second, to 'start at the bottom and progress'. This includes participants who felt the second course would be more beneficial for them. One participant said she wouldn't 'talk about them as separate courses, but would 'put them together'. Doing the first course, she added, would increase women's confidence by encouraging them to think about what they 'do know' already.

Other participants agreed that the courses 'go hand in hand'. One said that the two courses should be run 'together, because they're so interdependent'. Several noted that there would be cross-overs between the two, so doing both would be beneficial as it would mean topics didn't need to be covered twice.

Asking everyone to complete the first course would get them to the same level. Several of these participants also felt it would be good to do both courses as part of the same group, i.e. 'journey' as a cohort. They suggested that all of the groups could be brought together at the end, for example in a workshop.

Others agreed that it would be beneficial for most women to do both – there are 'always new ways of doing things' and things change. The first course would also work as a 'refresher'. As one participant said, 'even if you think you know what you need for your business', learning more may help you 'push [it]' to a 'better place'.

Positive impacts the courses could have

Participants discussed a range of potential benefits, including: building women's confidence, enabling them to discuss opportunities and challenges within crofting and farming, to carry out a range of tasks more efficiently and plan for the future. As several participants said, it is easy to get 'set in your ways', or to question if you're doing things the right way. These courses will enable women to review where they are, 'think ahead' and to move forward in their business.

Other participants felt that being able to do tasks themselves, rather than paying an accountant to do it for them, would have financial benefits for their business. As one crofting participant said, it is frustrating not to know things. The training would give women confidence to 'step out on their own' and feel like they're 'engaging on equal ground' and are 'equipped to have the conversations that you need to have'.

Lastly, participants felt that courses like this would support new entrants in particular, by explaining financial processes clearly. One suggested we think about 'trigger points', for example notifying people about this course when they first register for a croft. The course should be as visible as possible and it should be clear who it is suitable for.

Connecting women in agriculture and building a support network

Participants all felt that creating a support network of women in agriculture to share business tips and skills would be beneficial and increase women's confidence. The majority said they would be interested in meeting women from across Scotland, including those in crofting who would like to expand on their local connections. A number of participants said they had found the focus group itself helpful, as it gave them a chance to hear about other women's experiences and to talk about financial tasks and their businesses.

On the first course, participants felt a network would provide a 'safe space' for women in the same position to discuss things and ask questions. For example, one felt that she would gain more from the group than she could contribute. This could positively impact the wellbeing of women in agriculture as it can be 'reassuring' to talk to other people. Other participants felt it would be useful to have people they could ring if they had any problems with completing the same financial tasks. Several mentioned the networks they've gained through the Scottish Government-funded 'Be Your Best Self' course. If you are 'comfortable with people', you're 'more likely' to share your experiences.

Whilst many participants felt that the move to online training due to coronavirus (COVID-19) had opened up new opportunities for them as they didn't need to leave the farm, others felt that getting women together in person would be valuable. A combination of online training and face-to-face meetings at the end of the course may work well.

For the second course, some participants felt it may be beneficial to set up a mentor or 'buddy system' – particularly in relation to diversification and new business activities. This could connect women who have done or are trying to do the same thing, to encourage each other and share learning. Other suggestions included a support network for new entrants, or groups of women using the same software or programmes to share advice and information.



4.4 Knowing Your Finances

This section outlines participants' feedback on the 'Knowing Your Finances' course plan. Participants described this course as a 'good overview' and felt that it covered the right topics, from completing an annual forecast to understanding their financial position as part of the business. Participants felt it was important to make sure the course is suitable for women with a basic level of knowledge, and that a range of support and guidance would be helpful, particularly for new entrants.

Overall feedback on the course

Participants described this course as a 'good overview' and felt that it covered the right topics. The majority said they would be interested in applying for it. In terms of what they would hope to gain from the course, participants said they would like the 'reassurance' of knowing that what they are doing 'is right'. Participants also spoke about the need for efficiency, and would like to pick up 'tips and techniques' on how to do things properly and get the most out of the information they have. Feedback from participants on each specific topic is set out below.

Participants said it was important to make sure the first course is suitable for people with 'no knowledge', so women with less experience aren't 'put off'. The training providers should explain the basics, whilst acknowledging different levels of experience. It should be made clear whether the course assumes any prior knowledge, or what level people are expected to be at before starting it, and those with less experience should feel comfortable asking questions.

Participants felt a range of support and guidance would be helpful, particularly for new entrants. They felt that bringing all of the guidance together in one place would be beneficial. Suggestions included a handbook of terms, written in plain English; information on other courses that are available; and further sources of support.

One participant asked if the course would include financial information specific to different business types, from large family farms to a one person croft. They suggested that whilst many topics would be relevant for everyone, breakout rooms or sessions could look at information for specific types of businesses.

Several participants asked if this course would cover finance, loans and access to funding, for example what to do with a business plan when you have it. They suggested it may be useful to introduce attendees to the kinds of grants that are available and explain that this will be covered on the second course in more detail.

Performing all accounting tasks to manage an agricultural business

Participants felt this was an essential part of the course. Most said that it would be helpful to have an overview of the year, or a yearly calendar showing the key dates for VAT returns, self-assessment, subsidies and Rural Payments and Inspections Division (RPID) deadlines.

They pointed out that their finances change throughout the year, with money coming in at some points and not at others. The course should help women develop an overall picture.

A number of participants felt they lacked knowledge about tax, or better ways of doing the accounts. They felt this should be covered as part of the first course, for example an overview of tax returns, tax efficiency, common misunderstandings. Participants felt that this is 'quite a big topic' and that there are a lot of rules in agriculture.

Participants said they would like a basic introduction and step-by-step guide to accounting, value-added tax (VAT) and tax. This should cover what to do at different times of the year, a checklist of what accountants need, what to claim VAT back on, things to avoid doing, and an introduction to Making Tax Digital (MTD). One said it would be helpful to include an overview of different sources of finance, for example hire purchase, long-term loans and how this varies depending on the size of farm or project. Another said that whilst her business has an accountant, who covers the books and invoicing, it would still be 'good to learn about it', in case she needs to step in.

Completing an annual forecast and full financial budget

Participants felt it would be helpful to look ahead at the next 12 months, and learn how to make short and long-term plans. Some felt this is less achievable within farming – as one said, it is 'something that we should do but probably don't do'. Another said that it is 'good to make one' but it would not be the same at the end of the year. It would be more of a plan to 'aim for', and having this discussion with partners and other family members could be difficult (see Section 4.2).

One participant said that whilst it is helpful to do a full financial budget, it is also good to focus on specific areas for a more detailed analysis, for example how profitable different parts of the business are, or which are making a loss. Other suggestions included: loans and forecasting; risk awareness and insurance guidance; bookkeeping as a partner or employee; and accreditation.

As outlined above, several participants in both crofting and farming said they would like a yearly calendar, with a list of tasks to complete at different points in the year; what's due and when, key dates and paperwork to complete, when to look at self-assessment forms and so on. They felt this would help new entrants in particular, by informing them what to do 'on a regular basis' and how to 'keep on top of it'.

Understanding their financial position as part of the business

Participants felt this would be a useful part of the course, and that this information would benefit women of different ages and situations, from new entrants to those working in partnership with family members. One participant felt it could be clearer what is meant here by 'personal finances'. For example, it could be split into two: understanding your position in the business, and personal finances.

Participants felt that women on the course should be aware of the different business structures, and what their options are, and that this would give them the confidence to ask the 'right' questions. Whilst accountants can help, they said it was important that women have the right information too. As one who had lost out financially due to her own situation, said: 'I wish I had known the structure, and I had asked more questions.'

The course should cover a range of topics including employment status, pensions and national insurance (NI) contributions. For example, one participant said she hadn't been aware she could make voluntary contributions, and now does. Women should have a financial safety net if possible. Other types of legal responsibilities and guidance, such as the difference between a limited company and a partnership, was a new topic to several participants.

Participants also felt it would be useful to receive advice on employing staff as part of the business, and their legal responsibilities, including: best practice, dealing with Her Majesty's Revenue and Customs (HMRC) and paying national insurance (NI). It was noted that people can be reluctant to phone HMRC or the Rural Payments and Inspections Division (RPID) for advice, and that using software to calculate salaries can be stressful.

Computer skills, tools and technology

Participants said this was an important part of the course, and should be simple and straightforward. There are so many systems, so it is helpful to go back to the basics, introduce people to the same tools, and make them aware of others that are available once they feel more confident. Several participants asked if the course would cover Excel, which is a 'handy tool' - how to use it in a more effective way, for example to produce reports, cattle records, analyse costs or produce estimates on spreadsheets.

Participants asked which accounting software or packages the course would cover, as they use different ones (see Section 4.2). They suggested that the course could cover examples or split into groups to look at specific programmes. Applicants could be asked which software packages they use when they apply for the course to facilitate this. Overall, participants felt that the training course should aim to build women's confidence in trying out different programmes. One suggestion was that the wording of this outcome is changed from 'be confident' to 'have an understanding of...' as it may be difficult to build everyone's confidence through one course.

Participants felt that some course attendees would benefit from an introduction to basic computer skills. It would be hard for some women to learn how to do their accounts online, apply for grants and so on if they have limited computer skills. For example, several older participants said they find using computers difficult, and can find it hard to keep up with changes. Using paper and pen to do their accounts feels simpler and more secure. Asking course applicants about their computer skills and abilities would therefore be helpful. Some may benefit from doing an introductory computer course, such as the European Computer Driving License (ECDL). Women who are more confident could also be pointed toward further training.

Confidence in business planning and decision-making

Participants pointed out challenges with business planning and decision-making in agriculture. For example, other family members can be less open to new ideas, and there can be a mindset of 'we've always done it this way'. In some cases, shared discussions take place but decisions are not made collectively. In contrast to other industries, participants felt that regular finance meetings do not take place in 'most agricultural businesses'. They felt it could be useful to introduce this.

Many participants feel it can be difficult to get other family members to listen to them, and this would be easier if they had more knowledge. They want to be able to put forward their ideas confidently. As one participant said, you have to be able to 'back up what you're saying with good strong evidence that doing it this way would be beneficial'. As another noted, gaining confidence and knowledge would help with the 'day to day as well as bigger decisions on the farm as well, for the business'. One participant felt that thinking about the future could be covered in this course as well as the second one, as it is key to other financial decisions.

Lastly, a crofting participant said that her decision-making is more 'organic', and 'one thing leads to another'. She is aware there are lots of options for her croft, but is limited financially. This difference should be taken into account on the course.



4.5 Knowing Your Business

This section outlines participants' feedback on the 'Knowing Your Business' course plan. Participants felt this course was a 'step up' from the first one. They described the content as 'comprehensive', and whilst it was noted that some areas would be of more interest to some attendees than others, the majority of focus group participants felt the course would equip them with the knowledge and skills to develop their businesses. Topics which were of particular interest included: applying for grants, funding or loans; diversification; environmental impacts and sustainability.

Overall feedback on the course

A number of participants said they would apply for this course, particularly those who felt more confident in completing basic financial tasks and wanted to develop their skills in budgeting and forward business planning. Several felt it would be more appropriate for them than the first course. They felt it was 'comprehensive', 'a step up', and a 'different level' to the first course - others said it 'sounds very beneficial' and 'really interesting'.

In terms of what they would hope to gain from the course, one participant said they would like to 'become more equipped at making strategic financial decisions'. Another said that 'somebody in every agricultural business needs to do it'. As one participant said: 'anything that makes us look harder into the business rather than just carrying on doing the same thing has got to be an asset to us.'

Participants felt that the course plan covers 'a wide variety of topics', some of which would be of more interest to some people than others. It would be 'good' to find out 'what other people feel about them', and 'bounce ideas off each other'. One participant said she had looked at the course outline and initially thought it wasn't her 'place in the business', but realised 'why should I not be able to do some of this'.

Participants felt this course would equip them with the knowledge and skills to develop their businesses. As one said: 'I would feel more confident and comfortable if I was able to justify what we've done by looking at the figures.' They would be able to 'have a more meaningful discussion' with their partners about their business ideas.

Participants asked if the courses would be delivered by people with an agricultural background. They suggested that the training provider could bring in specialists for different topics, for example sub-contractors, industry representatives or people with lived experience. As one crofter noted, in the Highlands particularly it would be helpful to connect with people in the field.

In terms of the course outlines, participants said the language should be clear and accessible, as applicants may be less familiar with terms such as Key Performance Indicators (KPIs). The course should increase women's confidence with this language, and its relevance for their business, giving them the right vocabulary to engage in these activities.

Participants felt that the course sounds 'quite intensive', and aims to cover a lot in eight weeks. When asked if they'd prefer a brief overview of each topic, or to look at fewer topics in more detail (e.g. by selecting modules), most felt those taking part would benefit from covering all of the topics. Several suggested that attendees could be given the opportunity to sign up for further courses on specific topics, such as negotiation skills.

Profitability and sustainability

Participants agreed this is an important topic, with one describing it as 'essential'. They noted that costs are increasing, with farmers having to respond to changing market conditions – there is a need to look in-depth at what is sustainable for agricultural businesses and what to work towards. They also felt there is a need for better ways of measuring progress and building on what they have achieved in their business, and were interested in learning about new tools to help them be more strategic about their goals.

Several crofting participants noted that profitability is less relevant for crofters, as many smaller agricultural businesses do not make a profit. Their motivations were different, and not profit-driven, from contributing toward biodiversity to improving their own health and wellbeing. Some break even whilst others subsidise their crofting activities through other work. Despite this, many said they would like to make their crofts more financially viable and learn about opportunities for building a sustainable business. As one noted, with financial training, she'd be 'feel more confident about growing as a business'.

Environmental impacts

Several participants felt this was 'very interesting' and many agreed it is a huge topic of discussion. They felt it was good for agricultural businesses to be 'one step ahead', and recognised there is a need for change. They felt that businesses need to be more aware of sustainability in relation to future changes, for example carbon audits, tree-planting, and new sources of income. Whilst farmers are resilient, they have a wide remit and require many different skills. Participants suggested the course looks at environmental impacts in more detail in relation to crofting and farming, and highlighted the need for baseline information. Attendees could also be referred to further sources of information.

One participant said that including this as part of the course gives it credibility and importance. It has previously been seen as a 'soft' aspect of crofting, and is an area that women need to feel confident about. She noted a tension between doing things that are beneficial for the environment and making money, for example restoring the croft, maintaining the peat. The diversification of crofts needs to take place in a sustainable way.

Others felt the phrase 'environmental impacts' is widely used and were unclear about what it means. They felt there is a need for more advice and guidance, including on specific activities, such as carbon audits. Two had recently done a carbon audit, and one did not understand the report: 'we still don't know what we were doing right and what we were

doing wrong or what we need to do to improve.’ They said that it can be hard to gather the information or accurate figures needed for this, for example livestock calculations.

Others felt this is about confidence in the business – identifying and measuring what you’re already doing, and marketing any positive environmental impacts.

Diversification

Participants felt this topic would be of interest to some course attendees, but not all. Some businesses are ‘used to doing set things every year’ and would find it difficult to change – others ‘don’t know where to start’. The course should encourage women to ‘think outside the box’ but should also help them feel better prepared. As one participant said, you can be ‘getting involved in something that you really know very little about’.

Participants felt that this topic builds effectively on the first course, as it requires a basic understanding of the croft or farm accounts, and the long-term sustainability of the business. Diversification activities can require investment or re-structuring, and being able to forecast and plan any financial investments.

Participants felt it would benefit course attendees to learn about a range of options for businesses of different sizes, drawing on real-life examples. Speakers could be invited to share what they’ve done, and lessons learned. For example, one participant had been to a Scottish Crofting Federation (SCF) event at which another crofter has discussed the plan they had developed for their croft, including how they’d analysed the costs and funding. Hearing from somebody that’s done it successfully, as one participant noted, can give people the confidence to ‘do it themselves’. In this way, the course would enable attendees to discuss new ideas, and to hear about what others have tried.

Several participants mentioned agri-tourism. As one noted, this involves a ‘whole different set of policies, rules, governing bodies etc. that you have to learn’, so it would be good to know who to contact and to hear about others’ experiences. Crofting participants noted other processes, such as applying to the land-court and seeking planning permission. One participant said she was keen to look at ‘budgeting and forecasting’ in relation to agri-tourism, as you have more ‘control’ over prices.

Another participant is part of an Agritourism group run by Go Rural Scotland,⁶ which organises webinars and workshops. She described this as a ‘wealth of knowledge’, which gave her and her partner the confidence to diversify their business by hearing other people’s experiences and sharing ideas, including those ideas which do not require too much investment but bring a lot of benefits.

⁶ For more information, visit: [Home | Go-Rural \(goruralscotland.com\)](https://www.goruralscotland.com)

Applying for grants, funding or loans

The majority of participants felt this was an important topic, and that course attendees would benefit from understanding what types of grants, funding or loans are available, with guidance on how to apply and what evidence they would need.

Participants felt that there is lots of guidance and this can make it appear more complicated than it needs to be – course attendees would benefit from clear and simple advice, including on eligibility, the level of detail needed and who to contact for further help. Participants felt that talking through this process would be helpful, and being able to raise any specific problems they face in filling out forms.

This topic also builds on the first course, in terms of financial record-keeping, as grant applications ask for this kind of information – as one participant said, ‘that’s where the fear comes from’. It would therefore be useful to build women’s confidence in answering these questions. As one noted, being able to produce an in-depth business plan had improved her own chances of securing grants when they diversified their business.

This should also be taken into account as part of long-term business planning. For example, as one participant noted, some grants ask you to pay up-front, and you receive the money later on, so you need to prepare for this – other grants require you to prove you need the money and provide evidence you can pay for it.

Many see grant applications as a difficult and time-intensive activity. As one participant noted, agriculture can feel like a ‘minefield’ due to all of the regulations. One crofting participant noted that filling out agricultural forms takes time away from practical work. Another participant, whose farm has diversified into renewables, said they outsource grant applications, which is expensive. If this could be done ‘in-house’, this would be ‘really beneficial’. As a further participant said, ‘even if you’re not going to do it yourself’, it is good to ‘understand how it’s done’ so that you can ask the right questions. You’re ‘the one that’s got to implement it on the ground’, so it is important to know ‘what you’re signing up for’.

Participants asked if the course would cover this by business type. For example, crofting is quite specific in terms of what can be done or applied for. As one crofting participant said, she can’t ‘move ahead’ unless she applies for grants but doesn’t know what her options are. Another said she has never applied for a grant, because she ‘didn’t know what to claim for’. She felt it was ‘a lot of work’ and was unsure if it was ‘worth it’. Again, participants said it would be useful to hear about other’s experiences and to avoid making the same mistakes. Course attendees should feel able to make informed decisions.

Business planning and succession

Participants felt this was a useful topic to cover on the course, and that long-term financial planning is important for agricultural businesses, for example ‘where do we want to be in 3 years, 5 years, 10 years.’ Many said they do not currently do this, which creates risks for the business. They spoke about the difficulty of long-term planning within family run

agricultural businesses, for example making decisions when some members of the family are actively working on the farm and others are not. As one stated, it is a 'complex structure' and the training provider would need to take this into account.

Participants felt that succession is a complex topic to cover on the course. This topic can be seen as 'taboo', and whilst some families are forward-thinking, others are more traditional and won't discuss it. As one participant said, it is important to be 'proactive', for example in sorting out wills and power of attorney: the topic needs to be 'talked about'. Another said that younger people need space to approach this topic and to share their ideas with older generations. It was also noted that succession can mean different things in the context of crofting.

Negotiating issues around finance

Participants said this could be useful in terms of having internal conversations in the business, negotiating with other family members, for example around their role. Women can be expected to be 'in the office' even if they are interested in doing other activities on the farm. As outlined above, participants would like to build their confidence and ability to be listened to, make an impact, and communicate their ideas. Crofting participants thought this would be useful in terms of working collaboratively with other crofters, for example suggesting new ways of doing things at common grazing committee meetings.



4.6 Course delivery

This section outlines participants' feedback on the suggested course delivery. Whilst the majority felt that one 2 hour session a week over 8 weeks was reasonable, some raised concerns around the time-commitment. The majority felt the course should be delivered to small groups of 10-15 women, and said they would prefer to complete the course in winter.

Overall, participants thought that a mix of different types of sessions would work well, and that access to online learning resources would be helpful particularly in terms of being able to refer back to the course material.

Knowing Your Finances

Participants were asked for feedback on the suggested course delivery of one 2 hour session a week and self-study over 8 weeks in groups of 15 women. The majority felt that one 2 hour session a week over 8 weeks was reasonable - 'about right', in terms of fitting the course around other commitments. They felt that 2 hours for each session was appropriate – as 1 hour would not allow time to ask questions.

Several participants however felt that 8 weeks is too much of a time commitment, and may be difficult due to work or childcare. They said a shorter course, for example 6 weeks, would be more manageable. Others felt that whilst an 8 week course might be too much for some people, it might not be enough for someone 'starting out from scratch'. As one participant said, it sounds quite 'intensive' but it is 'needed'.

One participant said she would find it 'hard to fit in' a weekly 2 hour session in addition to self-study - another agreed this would feel 'quite intense'. They suggested that a meeting every 2 weeks with time to self-study on alternative weeks would be more manageable. Another said she would prefer to do longer sessions over fewer weeks, whilst a further suggestion was 4 weeks of sessions, then a break, then another 4 weeks of sessions.

Participants agreed that it would be important to practice what they were learning on the course with regular, weekly sessions. One participant said she would be happy to do it 'twice a week' to 'keep it fresh in your mind', however others felt that if there was more than one session a week, some attendees may struggle to keep up.

Participants felt it would be helpful to be given 'examples that you can work on' during the week, and then come back with any questions. They felt the course would be 'self-directed', and participants would need to 'self-study' to 'get the best out of it'.

Other participants felt that course attendees would need to commit to the time and work involved in completing the course (put the 'dates in your diary'). They said that the dates and times should be sent out in advance to anyone signing up for the course.

They felt the course may work better in-person – it can be 'quite good to be sitting next to somebody and swap ideas – how did you do that'. People 'bond better' that way too.

However, one participant from an island raised concerns about being able to attend a face-to-face course due to travel time and costs.

Knowing Your Business

Most participants were happy with the same delivery option for the second course. A small number suggested that two hours on each topic may not be long enough and that longer, fortnightly sessions may work better on this course. Overall, participants felt the first course was more 'practical', and the second was more 'in-depth' and might need to be a longer course to 'get the best out of [it]'. They also felt this course was 'better suited to being taught online'.

Arranging the cohorts

Participants discussed whether to group cohorts based on skill level or not, and saw benefits in both options. Several felt that attendees should be grouped by ability, with the option of being able to reach out to more experienced women through a wider network. However a larger number felt it would be useful to have a mix of women in each cohort, to share a range of experiences. They felt they would 'learn more' this way, and it would benefit those with less knowledge.

Participants suggested sending out a questionnaire (e.g. see Annex C) to applicants to assess their level of knowledge and to help them see that the course is 'for them'. Women may not have the confidence to describe themselves as 'experienced', whilst 'beginner' can include a range of skill levels.

Several participants said they would prefer to do the course with women from elsewhere in Scotland, i.e. not close neighbours to encourage more honest discussions. Two felt that a specific cohort for crofters would be best, and whilst it would be useful to cover common topics and hear examples from across agriculture, it would be easier for attendees if it was more targeted.

In terms of managing expectations, participants felt that applicants should know what they'll get out of the course. For example, one had previously done financial training before she started doing the accounts, and had no 'practical knowledge': 'If you're not doing it, or you've got no prior experience, you're gonna get less out of it.'

The majority of participants felt the groups should be smaller – as people would be 'more open' and able to develop relationships, for example around 10 women. However several agreed that up to 15 in a group would work with break-out rooms.

Different types of sessions

The majority of participants thought that a mix of different types of sessions would work well. They felt that this would accommodate different learning styles, keep the course interesting and help attendees to concentrate. For example, people may like to read, speak

or discuss topics: ‘everybody comes at things from a different angle’ and it is useful to hear other people’s questions.

Participants felt that types of sessions – for example interactive, self-study, discussion groups, informative – would suit different topics. It would be useful to teach the ‘boring’ topics in a fun and more interactive way, for example by reducing the length of the sessions or breaking up slides with discussion to avoid ‘information overload’. They thought the training provider should avoid having ‘too much content’ for one day’s learning – and that self-study would give people time to process things.

There was no clear preference for online or face-to-face delivery – participants said that online courses are good as they reduce travel, but are not ideal for discussions. They felt that having conversations is easier in smaller groups and in person. One said it would be good to arrange a local meeting, after finishing the course online.

Learning resources

The majority of participants felt that access to both practical resources and an online learning platform would be helpful. Course attendees could add comments, work through tasks or self-testing quizzes to measure their understanding in their own time. They could log-in to their own accounts on the online platform with tasks to complete, using group sessions to work through it together.

Participants felt that course attendees should be able to refer back to the course material when needed – including templates, such as spreadsheets and grant forms. They would like ‘simple notes and examples’. A small number of participants would prefer paper copies, for example PowerPoint slides in advance of the meeting to make notes on – but most would be happy to receive this by email, so they could print it off at home.

Participants in each of the groups said that recordings of the sessions would be helpful, so that anyone who misses a session is able to catch up or attendees have the flexibility to go back to the topics at a time that suits them. They said that any online system used for the course should be easy to use, and that the trainers should ensure attendees continue to have access to the course material, for example by sending it out by email.

Continued learning options

The majority of participants felt that continued learning options would be helpful, as things are ‘constantly changing’. This could be either formal or informal. For example, some suggested ‘refresher meetings’ facilitated by the course provider or the group, or a ‘mix of both’. Several said it would be helpful to have someone to follow-up any questions raised by the group, for example through links to the Scottish Government or its Rural Payments and Inspections Division (RPID). Some participants felt a facilitator would be best, as if this was left to the group, it might not happen.

Further suggestions included: voluntary drop-in sessions to discuss anything that's 'come up' since the course; follow-up coaching sessions to explore how attendees have 'implemented' what they learnt and discuss anything they 'need help with'; or yearly reviews or 'check-ins' with attendees.

Several participants said that course attendees might see areas they could learn more about once they had completed both courses, or want to do further training to develop their skills if they felt confident enough to do so. During the course, people may want to look further into some topics, the course provider could measure demand for specific courses or sign-post where to go, for example Lantra Scotland.

Several participants have completed other finance training courses run by organisations including Lantra Scotland and the Scottish Crofting Federation (SCF) on topics such as 'Making Tax Digital'. The best courses, one stated, are 'geared towards farming', with 'language [...] at a level that I could understand.' Participants suggested contacting other course providers to look at options for course delivery and feedback they receive.

Some participants felt that there is a lack of training within agriculture, in which only some things are 'the same as any business'. They felt that industry-specific training would benefit women and men in agriculture. In other industries, one said, you'd go to training 'specifically geared towards your industry', but in agriculture you 'figure it out' or learn on the job.

Timing of courses

Participants were asked their preferred time of year. The majority felt that winter dates would be better as it doesn't interfere with farming activities, for example between October and February. The course shouldn't take place during lambing or harvest time when they work longer hours, and both the farming calendar and school holidays should be taken into account. Several said that a course during winter would also be more suitable if it required sitting at a computer and studying indoors.

Participants suggested that applicants could be given the dates in advance or given a 'choice' of daytime or evening to fit around different working patterns or childcare requirements. Whilst a small number said they would prefer evening sessions, the majority said daytime sessions would suit them best. Several participants asked when the courses would start and looked forward to applying.

Concerns or barriers

Most participants did not have any concerns about signing up for the courses, aside from those raised about the length of the course and its timing during the farming year. Several asked if there would be a cost, as they would not be able to pay for training as part of a small business. Others asked if there was an age-range for applying; who would run it and what experience they'd have; if it would be competitive and what would happen if it was over-subscribed; how the courses will be advertised. One crofter noted potential issues with digital connectivity on the islands.

Participants asked if the courses would be suitable and relevant for businesses of different types and sizes, for example both farms and crofts. They said it should be clearly explained what the course is about, so it is 'pitched at the right level', not too 'advanced' or 'basic'. They said the course outlines were easy to read and informative; whilst some wanted more detail, others preferred it being one-page and bullet points.

Additional feedback

In terms of the agricultural context (see 4.2) participants felt that a brief overview of the issues would be sufficient, as participants on the course will be familiar with these issues and challenges. They suggested that early feedback from attendees would be important, so that the course can be improved over time. Each group of women will be different. There's a 'huge opportunity' to bring people together, as one participant said, and more people will come on board. It is just 'getting the first one done', and evaluating how it has gone. This is 'the start of a journey', and it will develop and become a 'fantastic resource'.

One participant asked if the course would be accredited or fit into any existing programme, for example through the Scottish Qualifications Authority (SQA) as an access course to further agricultural study. They felt that some attendees would like to add it to their Curriculum Vitae (CV) as a recognised qualification. A certificate on completion was also seen as a good option.

Whilst this may involve adding a project or assignment, other participants said they would not want to do an accredited course or any assignments. Many attendees might just want to develop their knowledge and raise their awareness. Any assessments should be optional, and participants felt this would not be a suitable approach for the first course.



5. Conclusions

This chapter sets out the conclusions and recommendations. Overall, the focus groups provided positive feedback on both course outlines, and felt that they cover a diverse range of topics that will develop the financial skills of women in agriculture and enable them to make informed decisions about their businesses.

The research points to the need to ensure that the courses provide clear guidance, and are designed to be suitable for women with businesses of different sizes, from individual crofters to large farms. The courses should be delivered to small groups at a suitable time of year, and create a network of women in agriculture for attendees to share advice and support. This will contribute to a long-term, positive impact.

This report has discussed the findings of four online focus groups carried out to inform the development of two new business skills courses for women living and working in Scottish agriculture as part of the Women in Agriculture programme, titled 'Knowing Your Finances' and 'Knowing Your Business'.

This research provides evidence of the need for practical financial training for women in the industry, who carry out a range of financial tasks on their crofts, farms and in agricultural businesses. The majority see themselves as being self-taught and have not had any formal training. They are unsure if they are completing tasks in the correct way, and lack confidence which impacts their ability to carry out financial tasks and take part in decision-making and business planning.

Focus group participants said they would like to build their confidence, skills and knowledge in this area. Overall, they provided positive feedback on both course outlines, and felt that they cover a comprehensive range of topics that will develop women's financial skills in key areas (e.g. accounts, tax, VAT) and enable them to make informed decisions about their business if they progress onto the second course.

The majority of participants felt it was clear which course was suitable for them and most said they would be interested in doing both. They provided a small number of suggestions to improve the course outlines, including changing the course titles.

5.1 Recommendations

These research findings will inform the development of both the 'Knowing Your Finances' and 'Knowing Your Business' courses. They indicate the need to:

- Ensure that the first course is practical and suitable for women with no experience, providing clear and simple guidance, and pointing attendees to further support if needed

- Ensure that both courses are designed to be suitable for a range of women in agriculture, including those in crofting and farming, and to take practical differences in financial tasks and business planning into account
- Consider how to assess whether participants have basic computer skills and how to support those who need training before attending the course, and which accounting software or computer packages to cover on the course
- Acknowledge wider challenges within agriculture and how these impact on women's ability to carry out financial tasks and become involved in decision making, business planning and diversification
- Ensure the courses are delivered in an engaging way, through a mix of sessions (e.g. interactive, group discussions) and that attendees are provided with a range of practical learning resources they can use and refer back to
- Run the courses at a suitable time of year – taking the farming calendar into account, and advertise them widely to women across Scottish agriculture. Winter was the preferred time of year for focus group participants
- Deliver the course to smaller groups of 10-15 women and consider how to organise the cohorts (e.g. by ability or mixed) to ensure that all of those taking part benefit and are able to share their experiences
- Ensure the course is delivered by people with agricultural backgrounds and includes real life case studies and examples
- Include an environmental impacts module in the course, equipping agricultural businesses with information on the need for change and sustainability in relation to future changes, for example carbon audits, tree-planting, and new sources of income.
- Ensure the course leads to the successful creation of a network of women in agriculture to share business tips and skills, connecting attendees with women in crofting and farming across Scotland
- Consider how to recognise attendees' completion of both courses and the skills they have developed, for example with a certificate
- Plan the monitoring and evaluation of both courses and gather feedback from the first cohorts to ensure the training is meeting the needs of women in agriculture
- Consider how to offer continued learning options, for example for attendees who wish to develop their skills further or measure their progress using the tools and information they have gained on the course.

A checklist for course providers summarising the key points for course content and delivery identified through the research is included in Table 1.

Table 1. Checklist for course providers

Course content	Deliver both courses in a practical way, providing clear and simple guidance and pointing to further support if needed
	Include real life case studies and practical examples
	Acknowledge wider challenges within agriculture and how these impact on women’s ability to develop their businesses
	Build women’s confidence by giving them up-to-date information and the knowledge to complete financial activities efficiently
	Cover a range of topics of interest to women in agriculture, including environmental impacts, diversification and profitability
	Give course attendees time to share and discuss their financial skills, agricultural experience and business ideas
	Offer continued learning or point to further opportunities
Course delivery	Training providers should have an agricultural background
	The course titles should be straightforward and explanatory
	It should be clear who the courses are suitable for and what level of knowledge applicants are expected to have
	Design the courses to be suitable for women with agricultural businesses of different sizes, from small crofts to large farms
	Assess whether participants have basic computer skills and offer further support or training to those who do not
	Deliver the courses to smaller groups of women (10-15) and through a mix of sessions e.g. interactive, group discussions
	Provide course attendees with a range of practical resources
	Run the courses at a quieter time in the farming year, e.g. Winter
	Create a business skills network for women in agriculture
	Offer a similar course on business skills to men in agriculture
	Recognise completion of the course/s with a certificate

Annex A: Knowing Your Finances - Overview

Knowing Your Finances – Overview

This course has been developed to create an opportunity for women (aged 16 years and over) who are new to or have no experience in the financial management of agricultural businesses to learn the required skills and knowledge.

It should also be suitable for women who have been doing the finances without any formal training or support – by helping them to build their knowledge and have more confidence in their abilities.

This course should equip women with the knowledge, understanding and skills to:

- Perform all accounting tasks to manage and improve their family farm or agricultural business.
- Be confident in using relevant tools and technology, including accounting systems and computer skills to develop their abilities.
- Confidently complete an Annual forecast and full Financial budget for the business.
- Understand their own personal financial position and legal responsibilities of becoming part of the business.
- Raise awareness and build confidence in taking part in business planning and decision-making to improve the efficiency of the business.
- Create connections with women in agriculture and build a support network for sharing business tips and skills.

Knowing your Finances can be completed as a standalone course, but also creates a pathway for women who wish to develop their skills and confidence in preparation for attending the **Knowing your Business** course.

Proposed delivery:

This course is expected to be delivered to five groups of around 15 women through one 2 hour online session per week (day, evening or weekend) and self-study over approximately 8 weeks.

The course may involve a mix of delivery methods, including for example, live webinars; virtual workshops with individual and group activities; discussion groups; online self-study modules and preparation for sessions.

Annex B: Knowing Your Business - Overview

Knowing your Business – Overview

This course has been developed to provide an opportunity for women (aged 16 years and over) who are already confident at doing the finances to now drill further into the business. It will look at: Key Performance Indicators, profitability and sustainability, opportunities for diversification, forward business planning and succession.

This course should equip women with the knowledge, understanding and skills to:

- Assess the profitability and sustainability of their farm, croft or small-holding, taking a fresh look at inputs and outputs
- Understand the environmental impacts of their business on both climate change and biodiversity and the benefits of adopting more sustainable practices
- Create a successful business plan to future-proof their farm, croft or small holding, including a long-term succession plan
- Apply for grants, funding or loans which will enable them to develop their business plan accordingly
- Raise, discuss and negotiate issues around finance, business planning and succession within a family farming enterprise. Be proactive at attending meetings with lawyers/accountants.
- Develop and implement ideas for diversification or expansion of a farm, croft or small holding business
- Develop collaborative working relationships where possible with other businesses e.g. developing local supply networks or encouraging opportunities for local traders' associations, community enterprises or co-operatives. Attend industry meetings (NFU, monitor farm visits, join committees)
- Connect effectively with wholesalers and consumers, through marketing and communications skills - especially online / digital platforms.
- Create a network for women in agriculture to share information, business knowledge and offer support to each other.
- Create greater economic resilience within individual businesses and the agricultural industry as a whole.

Proposed delivery:

This course is expected to be delivered to five groups of around 15 women through one 2 hour online session per week (day, evening or weekend) and self-study over approximately 8 weeks. The course may involve a mix of delivery methods, including for example: live webinars; virtual workshops with individual and group activities; discussion groups; online self-study modules and preparation for sessions.

Annex C: Privacy Notice: Women in Agriculture: Knowing Your Business focus groups

Who are we?

Rural and Environment Science & Analytical Services (RESAS) is a Scottish Government department that is responsible for statistics and scientific, economic and social research on agriculture, food, environment and rural issues.

We have been asked to carry out this research by the Women in Agriculture policy team, to help inform the development of the 'Knowing Your Business' course, which will be delivered through the Women in Agriculture Development Programme in 2022-2024.

We are collecting this data in the performance of a public task, under Article 6(1) (e) of the Data Protection Act 2018 (DPA 2018), and in accordance with Section 4 of the Small Landholders (Scotland) Act 1911.

What information do we collect about you?

We may collect and process the following data about you:

- Contact details, including your name, email address and telephone number
- Demographic information including your age group, location and whether you live or work on a farm, croft or smallholding
- Information you give during the focus group, relating to your views of the course design, your own business skills and knowledge, level of confidence and experience carrying out these activities

What is our lawful basis for collecting and using your personal information?

Participation in the focus groups is voluntary and we would like to hear your views about the course design, your own business skills and training needs. The legal basis for processing personal data is the performance of a task carried out in the public interest.

Following recommendations made by the Women in Agriculture Taskforce in their final report (2019), the Scottish Government is setting up a Women in Agriculture Development Programme (WiADP). This programme will deliver training and mentoring to support women in agriculture to build their confidence, enhance their business skills, and develop their leadership abilities.

How will we use your information?

The focus group data will be collected and analysed by researchers in RESAS and will be used in a report of the research findings. Your personal information will be anonymised. This means any information that can directly identify you, such as your name, email address or telephone number, will not be included in reports.

Who will we share your information with?

We will not share your information with any other groups. We will share the final report with the Women in Agriculture policy team and the course provider once the contract is awarded. The research data will be anonymised in this report.

Will we send your information outside the UK?

No, we do not transfer your information outside the UK.

How long will we store your information?

The focus groups will be held online using MS Teams and recorded using a digital audio recorder. The audio recordings will be deleted once analysis is complete.

We will retain the other data we collect from the focus groups, including notes and transcriptions, until September 2023. The information will be stored on a secure server and in line with data protection legislation.

What are my rights in relation to the information held about me?

You have the right to request a copy of the personal data that we hold about you. If you would like a copy of some or all of your personal data, you can find more information on how you can do this here: [Request personal data: form - gov.scot \(www.gov.scot\)](https://www.gov.scot/request-personal-data-form)

We want to make sure that your personal data is accurate and up to date. You may ask us to correct or remove personal data you think is inaccurate.

Do I have a right to complain about the way information has been used?

If you have any questions about the research or a complaint about how we have handled your personal information, please get in touch with Emily.Harris2@gov.scot.

If this does not resolve your complaint, you can contact our Data Protection Officer by email at dataprotectionofficer@gov.scot.

However, you also have the right to lodge a complaint about data protection matters with the Information Commissioner's Office, who can be contacted by post at:

Information Commissioner's Office
Wycliffe House, Water Lane, Wilmslow
Cheshire, SK9 5AF

By phone on 0303 123 1113 (local rate) or 01625 545 745.

Visit their website for more information: [Information Commissioner's Office \(ICO\)](https://www.ico.org.uk)

Annex D: Women in Agriculture: Knowing your Business – pre-focus group form

Please complete and return this form by email before taking part in a focus group. Your answers will help us to plan the discussion – thank you.

1. What is your age group?

- 16-25
- 26-30
- 31-40
- 41-50
- 51-60
- 60 and over

2. Which area of Scotland do you live in?

Please write in:

3. Do you live / work on any of the following?

- Farm
- Croft
- Smallholding
- Other, e.g. I work for an agricultural business
- Not applicable

4. How many hours a week do you usually spend working on your farm, croft or smallholding? (Include all activities)

- 0 to 5
- 6 to 10
- 10 to 15
- 16-20
- 21-30
- 31-40
- 41 or more
- Not applicable

5. Thinking about the activities you do on the croft, farm or smallholding, do you consider yourself to work:

- Part-time
- Full-time
- Other, please write in:

6. If relevant, what types of business or finance activities are you involved in, on your farm, croft or smallholding?

Please give examples, e.g. accounting tasks

7. Would you be interested in attending a business or finance skills course?

- Yes
- No
- Not sure

Please briefly explain your answer:

8. On a scale of 1 to 4, how confident do you feel about doing the following?

1 - not at all confident, 2 - not very confident, 3 - somewhat confident, 4 - very confident

Activity	Answer from 1-4
a. Performing accounting tasks to manage and improve my family farm or agricultural business	
b. Using tools and technology, including accounting systems and computer skills, to develop my abilities	
c. Completing an annual forecast and full financial budget for the business	
d. Understanding my own personal financial position and legal responsibilities in being part of the business	
e. Taking part in business planning and decision-making to improve the efficiency of the business	
f. Speaking to other women in agriculture to share finance skills and advice about managing a business	
g. Applying for grants, funding or loans	
h. Developing and carrying out ideas for diversification	

Thank you - please return this form by email.

Annex E: Women in Agriculture: Knowing your Business focus group schedule

<p>First 10 minutes</p>	<p>Start focus group</p> <ul style="list-style-type: none"> • Welcome and introductions <p>About the research</p> <ul style="list-style-type: none"> • The Scottish Government is carrying out this research to help plan two new business skills courses for women in agriculture • We are running focus groups to ask for your feedback on the course design and to ask about your experiences and training needs <p>Practical points – timing and housekeeping.</p> <ul style="list-style-type: none"> • The focus group will last between 1.5-2 hours, with a 5 minute break • We are interested in hearing all of your views • The discussion will be audio recorded and we will also take notes • Your views and contributions will be anonymised in the report • Participation in this research is voluntary. You have the option to not answer a question and you can leave at any point. <p>Any questions before we start?</p>
<p>15 minutes</p>	<p>Ice-breaker questions</p> <p>Please tell us a bit about your role on the farm or in an agricultural business and why you were interested in participating in today’s focus group.</p> <ul style="list-style-type: none"> • How many of you are self-taught in doing finances? • Did you get a handover? • What would have made the transition for you taking on this job easier? • Are you doing it electronically or on paper? • How would you like to develop your finance or business skills?
<p>10 minutes</p>	<p>About the courses</p> <p>Background – The Scottish Government are committing funding to bring about practical solutions to support women in agriculture. These business skills courses have been developed following recommendations from the Women in Agriculture Taskforce report.</p>

	<p>We have designed two courses to cater for varying skill levels in the industry and to provide an opportunity for women of all skill levels to access and benefit from the business skills training.</p> <p>We sent you two short course outlines to read before today's session, and hopefully you've had a chance to read both.</p> <p>Brief outline of course aims and structure:</p> <ol style="list-style-type: none"> 1. The Knowing Your Finances course will provide an introduction to business management skills, including: accounting, technology, terminology and general business knowledge. 2. The Knowing Your Business course will provide high level training, specifically focusing on business performance skills, diversification and environmental impact knowledge/climate change. <p>Each course can be attended in its own right but the first course will also create a pathway for women to progress onto the second course.</p>
<p>10 minutes</p>	<p>General feedback on overall course plan</p> <p>We'd now like to ask your feedback on the overall course plan.</p> <ul style="list-style-type: none"> • What do you think about us offering two separate courses, to accommodate for different skill levels? • Do you think there is a need for this type of training? • Do you think these courses would benefit women in agriculture? • What kind of positive impact do you think they could have? • Would you sign up for either or both of these courses? • Is it clear which course is suitable for you? <p>Now we'd like to ask your views on the first course outline.</p>
<p>20 minutes</p>	<p>1. Knowing Your Finances</p> <p>As a reminder, this course aims to provide an introduction to business skills for women who are new to or have no experience in the financial management of agricultural businesses.</p> <p>It will also be suitable for women who have been doing the finances without any formal training – by helping them to build their knowledge and have more confidence in their abilities.</p>

	<p>It would cover things including:</p> <ul style="list-style-type: none"> • Performing all accounting tasks to manage the business • Tools and technology, from accounting systems to computer skills • Completing an annual forecast and financial budget • Understanding your personal financial position and legal responsibilities as part of the business • Building confidence in business planning and decision making • Creating a support network of women in agriculture <p>Questions:</p> <ul style="list-style-type: none"> • Would you apply for this course? If so / not, why? • Does the training cover the right activities? • Is there anything else it should cover? • Thinking about your own experience - what do you wish you had known when you started doing the finances? • What would have made life easier? • Would a course like this help you to feel more confident? • What would you hope to gain from the course? • Do you have any further suggestions on how we could improve this course?
	<p>5 minute break</p>
<p>20 minutes</p>	<p>2. Knowing Your Business</p> <p>We'd now like to ask your views on the second course outline.</p> <p>As a reminder, this course aims to provide high level training for women who are already confident at doing the finances to drill further into the business.</p> <p>It will look at: Key Performance Indicators, profitability and sustainability, opportunities for diversification, forward business planning and succession.</p> <p>The course would aim to equip women with the knowledge and skills to:</p> <ul style="list-style-type: none"> • Assess the profitability and sustainability of their business • Understand the environmental impacts of their business • Create a business plan to future-proof their farm, croft or small holding • Apply for grants, funding or loans to develop the business • Negotiate issues around finance, business planning and succession • Develop and implement ideas for diversification or expansion • Develop working relationships with other businesses and consumers • Connect with other women in agriculture

	<p>Questions:</p> <ul style="list-style-type: none"> • Would you apply for this course? If so / not, why? • Does the training cover the right activities? • Is there anything else it should cover? • Which of these activities do / would you find most challenging? <p>For those of you who felt the first course would be suitable for you, do you think you would you feel more confident about applying for this course once you had completed the introductory course?</p> <ul style="list-style-type: none"> • What would you hope to gain from the second course? • Do you have any further suggestions on how we could improve this course?
<p>10 minutes</p>	<p>Course delivery</p> <p>We are now onto the final questions and would like to ask your feedback on the suggested course delivery.</p> <p>This course is expected to be delivered to five groups of around 15 women through one 2 hour session a week and self-study over around 8 weeks.</p> <p>The course may involve a mix of delivery methods, including for example, live webinars; virtual workshops with individual and group activities; discussion groups; online self-study modules and preparation for sessions.</p> <ul style="list-style-type: none"> • What do you think of the suggested course delivery? • How useful would you find different types of sessions? • What type of learning resources would you find useful? • Would you find it helpful to be part of a network of other women in agriculture to share business skills and knowledge? • Is there a need for continued learning options – after these courses have been completed? • Would you have any concerns about signing up? • Any other potential barriers or problems in attending the course/s?
<p>10 minutes</p>	<p>Final feedback – end of focus group</p> <ul style="list-style-type: none"> • Is there anything else you'd like us to take into consideration? • Thank you for your time - please get in touch if you have any questions about the research, or have any additional feedback



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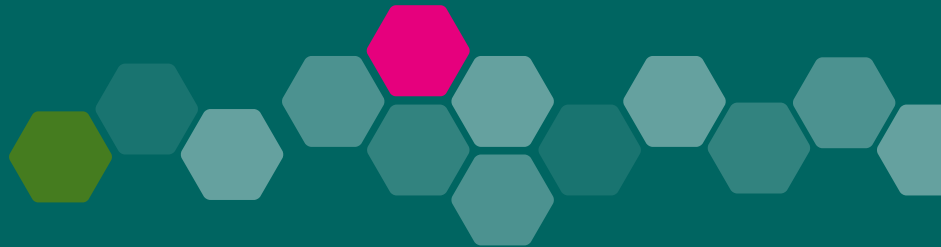
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