



# Women in agribusiness value chains in Africa

A white paper on constraints and opportunities for developing a gender-responsive agribusiness sector

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## Executive Summary

Africa's agribusiness sector predicted to generate US\$1 trillion by 2030, has the potential to drive inclusive economic growth and industrialization across the continent, create employment for Africa's youthful population in rural and urban areas and reduce urban migration. Economic development discourse posits that developing a strong agribusiness sector that can drive inclusive economic growth and industrialization in Africa can only be fully realized if women are equitably engaged alongside men as producers, owners and employees of agri-enterprises.

Women play critical roles in both the agricultural and business sectors in Sub-Saharan Africa, but a significant "gender gap" exists in agricultural productivity and business performance. Despite a growing interest by governments and investors in agribusiness development, the focus on women's roles has largely been limited to the production sector. Relatively little information and data are available on women's involvement in post-production value chain nodes and the constraints and barriers confronting women agri-preneurs across the agricultural value chain.

This white paper on women in African agribusiness value chains discusses current knowledge, trends and developments related to the process of developing gender-equitable and inclusive agribusiness value chains in Africa. Focusing on self-employed women agri-preneurs in crop and livestock production, processing and trade in Sub-Saharan Africa, the paper builds on the outcomes of multistakeholder dialogues organized by AGRA in 2021 and synthesizes findings from existing bodies of evidence on the barriers and constraints African women agri-preneurs face and solutions for gender-responsive agribusiness development. The paper also identifies knowledge gaps that need to be addressed to develop evidence-based reforms and monitor progress in gender-responsive agribusiness development.

The paper discusses how social and gender norms influence women's involvement in agribusiness value chains by shaping gender roles and responsibilities, influencing women's educational achievement, affecting whether women will be motivated or discouraged from starting business activities and achieving business success and influencing which crops women grow and the specific agribusiness sector they engage in. It provides a detailed discussion of the barriers and constraints African women agri-preneurs face grouped into seven categories: **1.** Legal and regulatory frameworks; **2.** Access to productive resources and assets; **3.** Access to credit and financial services; **4.** Access to technical advisory and business support services; **5.** Access to markets and trade; **6.** Collective organization and access to information and business networks, and **7.** Safe working conditions. Drawing on emerging evidence, the paper highlights how the COVID-19 pandemic and climate change have a stronger negative impact on women's agribusinesses relative to those owned by men.

To strengthen women's agri-preneurship in Africa, the paper recommends that countries develop strategies, roadmaps and implementation plans and commit resources to operationalize strategies and interventions centred around: Increasing Enabling business environment for women by addressing legal and regulatory constraints that affect women's participation and benefit from agribusiness; access to productive resources such as land, labour, mechanized tools; access to credit and financial services; access to markets and trade opportunities; providing safe working conditions by protecting women against sexual harassment and Gender-based violence at their agribusiness work place as well as encouraging and supporting women collectives and organizations that create economies of scale among women agri-preneurs, strengthening their bargaining power while improving their access to inputs, equipment, finance, markets, and information.



## SECTION 1

# Introduction

This white paper on women in African agribusiness value chains discusses current knowledge, trends and developments related to the process of developing gender-equitable and inclusive agribusiness value chains in Africa. Through a review of existing evidence, and informed by the voices of women agripreneurs and stakeholders across the continent, it provides an analysis of the barriers and constraints to women's equitable involvement in agribusiness as business owners, describes interventions and practices being used to address these constraints and makes recommendations for action. The paper also identifies knowledge gaps that need to be addressed to develop evidence-based reforms and monitor progress in gender-responsive agribusiness development. The analysis provided is intended as a foundation to assist governments, policy makers, development practitioners and private sector actors to devise gender-responsive programmatic and policy interventions.

## 1.1 Background

Understanding the needs and aspirations of African women agripreneurs<sup>1</sup>, listening to their views on emerging issues and challenges, insights and solutions and involving them in policy formulation and program development, is critical for developing an inclusive agribusiness sector on the continent. Toward this end, in 2021, AGRA's VALUE4HER<sup>2</sup> convened multi-stakeholder dialogues on women's agripreneurship in 11 countries (Kenya, Tanzania, Uganda, Ethiopia, Rwanda, Malawi, Mozambique, Ghana, Nigeria, Mali and Burkina Faso) attended by over one thousand six hundred participants (AGRA, 2021a). VALUE4HER also organized an Africa-wide dialogue on women's agripreneurship and food trade under the auspices of the Independent Food Systems Dialogues of the UN Food Systems Summit (UNFSS) (AGRA, 2021b). These dialogues brought together women entrepreneurs, private sector actors, leaders of women's associations and networks, government officials, policy makers and development investors. Participants who attended country dialogues identified constraints and barriers facing women agripreneurs that fall into 5 areas, namely,

1. Cultural dynamics that undermine women's business aspirations;
2. Low levels of formal education and limited technical skills;
3. Limited access to productive assets and resources;
4. Limited access to finance; and
5. Limited access to networks and information.

Despite the multitude of structural and gender-based constraints and barriers confronting African women agripreneurs, participants identified key opportunities for expanding women's role in the agribusiness sector in Africa. Strong political commitment to boosting commercial and climate-resilient agriculture, greater awareness by the private sector about the business case for involving women in agribusiness and the African Continental Free Trade Agreement (AfCFTA) are some developments driving a renewed momentum across countries to strengthen women's role in agribusiness. This white paper on women in African agribusiness value chains builds on the outcomes of these multistakeholder dialogues by providing supportive evidence on the barriers and constraints African women agripreneurs face and solutions for gender-responsive agribusiness development.

## 1.2 Scope and organization of the paper

The discussion focuses on self-employed women agripreneurs in crop and livestock production, processing and trade in Sub-Saharan Africa (SSA) and does not address issues related to women's wage employment in agribusiness firms.

The discussion of gender-responsive agribusiness development in Africa presented in this paper is informed by three bodies of evidence that have evolved. Starting in the early 2000s, development practitioners adopted a gendered value chain approach that focused on improving women agricultural producers' access to product-to-market systems (value chains) and increasing their profitability (Tallontire et al., 2005; Mayoux and Mackie, 2008). Building on the value chain approach, the inclusive market systems development approach that emerged in the early 2000s incorporates the broader context in which value chains operate and aims to improve the effectiveness of market systems and the participation of marginalized groups such as the poor, women, and youth (Campbell, 2014; Rubin et al., 2019). Finally, women's entrepreneurship is the focus of a growing body of works that analyze women's business performance broadly and the barriers and constraints that limit business growth by women entrepreneurs (World Bank, 2019; Revenga and Dooley, 2020; Global Center for Gender

<sup>1</sup> In this document the term women agripreneurs broadly refers to women engaged in agribusiness activities. Women-owned agribusinesses are those founded and run by women, while women-led agribusiness are businesses run by women.

<sup>2</sup> VALUE4HER is a continental initiative by the Alliance for a Green Revolution in Africa (AGRA) aimed at increasing performance of women entrepreneurs through access to markets and trade, access to finance and investments, tailored online and offline match making activities, learning, networking, and global advocacy.





Equality and Bill and Melinda Gates Foundation, 2021). This rich and diverse body of work on women's entrepreneurship does not however generate the type of detailed information and insights specific to entrepreneurship in the agricultural sector needed to design sector-specific solutions and interventions.

The rest of the paper is organized as follows. The background section lays out the rationale for prioritizing gender equality in agribusiness value chain development; Section 2 describes the segmentation of women-owned agribusinesses; Section 3 identifies the social and cultural contextual factors that influence women's agribusiness activities and Section 4 discusses the key barriers and constraints that hinder women's progress in agribusiness development. The penultimate section highlights the impacts of the COVID-19 pandemic and climate change on women-led agri-enterprises. The final section of the paper proposes key actions to be taken by governments, policy makers, private sector and development actors and recommendations for research.



## SECTION 2

# The Case for Prioritizing Women in African Agribusiness Development

Africa's agribusiness sector predicted to generate US\$1 trillion by 2030, has the potential to drive inclusive economic growth and industrialization across the continent, create employment for Africa's youthful population in rural and urban areas and reduce urban migration. The rationale for addressing gender equality in agribusiness value chain development is compelling from multiple perspectives: a gender justice standpoint, the business angle and the economic development perspective linking business success to poverty alleviation. A gender justice perspective, as expressed in Sustainable Development Goal 5, makes the argument that gender equality is a fundamental human right and that for societies to be peaceful, prosperous and sustainable, women must be included in all aspects of life. The business case for gender smart agribusiness development derives from mounting evidence that "gender-smart solutions in agribusiness can increase the sector's productivity and profitability and lead to stronger, more integrated value chains" (IFC, 2016). Economic development discourse posits that developing a strong agribusiness sector that can drive inclusive economic growth and industrialization in Africa can only be fully realized if women are equitably engaged alongside men as producers, owners and employees of agri-enterprises.

Women play critical roles in both the agricultural and business sectors in SSA, but a significant "gender gap" exists in agricultural productivity and business performance. Extensive evidence from across SSA attributes the lower productivity of women producers to limited access to productive resources (land, labour, capital, inputs). FAO (2011) estimates that if women agricultural producers globally had the same access to productive resources as men, they could increase yields on their farms by 20–30%. SSA accounts for the highest rate of women entrepreneurship in the world, yet a recent World Bank study found that women-owned enterprises across the continent had fewer employees, lower added sales and less value-added compared to firms owned by men. On average, African women entrepreneurs earned 38% lower profits per month than men (World Bank, 2019).

While the body of evidence on agribusiness development in Africa is growing rapidly, the focus on women's roles has largely been limited to the production sector which employs the majority of women (see Rubin et al., 2019 for a review of studies). As a result, factors responsible for the gender gap in agriculture productivity are well understood and documented, but relatively little information and data are available on women's involvement in post-production value chain nodes and the constraints and barriers confronting women agri-preneurs across the agricultural value chain. There are no comprehensive country studies on women in the agribusiness sector and a comparative continent-wide assessment has not yet been carried out. In the absence of substantive evidence specific to women's entrepreneurship in the agricultural sector in Africa, this paper draws on findings from the general body of work on women's entrepreneurship, results from discrete country studies on specific agricultural value chains, as well as the views and opinions of women agri-preneurs and agribusiness stakeholders who participated in-country and regional consultations, dialogues and events organized by AGRA (AGRA, 2021a; AGRA, 2021b). While these findings should not be assumed to be generalizable across value chains and contexts, when taken together, these examples signal trends that may be common to more than one value chain or country and highlight the importance of understanding and designing for gender differences in agribusiness value chain development to ensure inclusive outcomes across contexts.

### Definitions

**Agency:** The ability to define goals, make choices and act upon them. Self-efficacy, the belief in one's ability to do something, is closely linked to agency.

**Business support services (BSS):** Non-financial services that help entrepreneurs develop their capacity and skills across a wide range of business-related activities.

**Extension and rural advisory services:** The different activities carried out by public and private actors to support agricultural producers and agri-SMEs in developing their own technical, organizational and management skills and practices.

**Financial literacy:** The ability to use financial awareness, knowledge and skill to effectively manage financial resources. This requires having knowledge of financial products, institutions, and concepts, the skills to make financial calculations, apply for loans, for example, and the general capacity to manage money and make financial plans.



**Social and gender norms:** Informal rules, attitudes, behaviors, and values that are accepted and followed by people in a given society. Gender norms are a subset of social norms that define how men and women are expected to behave.





## SECTION 3

# Segmentation of women-owned/led agribusinesses

Women-owned agribusinesses in Africa vary by scale, sector and business model of operation. A typology of women agripreneurs based on several dimensions is useful for formulating customized strategies and interventions but has yet to be developed. A simple typology based on scale, sector and business model of operation identifies 4 categories of women agripreneurs: **1.** independent smallholder crop and livestock producers; **2.** Independent producers and contract growers who produce crops and other commodities for export; **3.** Micro, small and medium agro-enterprise owners (MSMEs<sup>3</sup>) involved in a wide range of activities along the agricultural value chain; and **4.** Large agri-enterprise owners. Table 1 provides a more detailed description of specific value chain activities African women entrepreneurs engage in and their target markets.

**Table 1: Women’s entrepreneurial activities in agricultural value chains in Africa**

Entrepreneurial activities by scale and target markets				
Value chain actors	Micro	Small	Medium	Large
Producers -crops, tree crops	Smallholder farmers growing low-value crops	Smallholder farmers and contract farmers growing high-value export crops (e.g., tea, coffee, cashew, speciality organic or niche market)	Farmers growing a variety of crops (e.g. grains, fruits, vegetables, oil seeds, spices) a variety of crops (e.g. grains, fruits, vegetables, oil seeds, spices)	Farmers growing a variety of crops (e.g. grains, fruits, vegetables, oil seeds, spices) a variety of crops (e.g. grains, fruits, vegetables, oil seeds, spices)
Producers- livestock	Small-scale dairy, fish, and poultry producers, beekeeping	Calf- and goat fattening; fishing boat ownership	Franchises	Large-scale poultry producers, ranchers
Input suppliers and service providers	Input and service providers: artificial inseminators, livestock vaccinators, farmer extensionists, seed and seedling multipliers/ producers	Input and service providers: seed and seedling producers, animal or fish feed producers, compost or inoculants preparers, equipment and insurance providers	Input retailers: general and specialized agro-input shops and distributors	Agro-dealers and wholesalers
Traders	Low-quantity sales at farmgate; local wet markets; processed food and beer brewing	Local buyers and marketers; petty traders	Cross-border traders: larger quantities and more diverse products	Wholesaler and retailers
Transporters	Head-loading and hand-carrying; small loads on foot or by bus, auto, and train	Women-owned transport: bicycles, motorbikes, autos, and pickup trucks	Women-owned or managed transport firms	

<sup>3</sup> The definition of MSME varies by country and institution based on criteria that typically include revenue, assets or the number of employees. For the sake of simplicity, in the paper we use the number of employees to classify enterprises as follows: micro (less than 10 employees), small (10-49) and medium (50-299). We classify majority women business as a business where 50% or more of the capital is owned or invested by women.

Processors, manufacturers, exporters, and postharvest service providers	Low quantity processing at household level of nuts, grain, roots and tubers etc	Small-scale primary and secondary processors of fruits and vegetables, nuts, honey, spices, dairy products,  Grain, root, and tuber processors  Packaging	Meat processing; Industrial production of inputs: animal feeds; fertilizer	Industrial processing and packaging of food (bakery products, cereals, roots/tubers, large-scale milling and oil seed processing etc.) and other products (beauty care etc.)  Exporters  Warehouse owners
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Adapted from Rubin et al., 2019

Market classifications: blue=local; green=local/national; orange=national and regional; brown=global; purple=all markets

Besides sector and scale, the motive for starting a business is another factor that distinguishes types of women agri-preneurs. Analysts recognize two distinct motives for entrepreneurship: necessity driven motives and opportunity-driven motives (GEM, 2012; World Bank, 2019). The first is characterized by an individual who is pushed into entrepreneurship because he/she has few other options to earn a living, whereas an opportunity-driven entrepreneur decides to pursue a business opportunity often based on analysis and planning. Smallholder producers, contract growers and owners of micro and small agri-enterprises tend to fall into the former category, while owners of medium and large agri-enterprises are more likely to be pulled into entrepreneurship by opportunities they have identified. A useful segmentation typology of women-owned SMEs (small and medium enterprises) developed by Maheshwari and colleagues (2020) recognizes three categories of enterprises: sustenance, steady state and high-growth based on growth potential, attitude toward risks, business model, target market and access to finance. Table 2 applies this framework to women-owned/led agri-businesses.

**Table 2: A typology for women-owned agri-business segmentation**

	Sustenance	Steady state	High-growth
Women entrepreneur profile	Low-risk attitude, livelihood oriented	Low to medium risk attitude	High-risk attitude, striving to solve market problems while building a growth-oriented business
Business model	Mostly informal micro-enterprises, minimal automation in production	Small, formally registered businesses. Some have semi-automated or automated production	Medium to large formally registered businesses that leverage technological innovation to capture large addressable markets
Target market	Local	Local, regional, international	Local, regional, international
Access to finance	Personal savings, micro-credit	May face challenges accessing business loans from banks due to lack of confidence, “missing middle” phenomenon, lack of documentation, lack of collateral	May face challenges accessing business loans from banks due to lack of appropriate financial products

Source: Adapted from Maheshwari et al., (2020)

Research conducted by Maheshwari and colleagues (2020) highlights several interventions that can help women entrepreneurs move from one segment to another, particularly from sustenance to steady state. These interventions include risk-sharing facilities to encourage banks to lend to women and non-financial interventions to build the capacity of women entrepreneurs, notably, mentorship using different approaches (person-to-person, online platforms or incubation/acceleration programs for high growth and steady state enterprises), training on financial and digital literacy for sustenance entrepreneurs, business management support and sector-specific training for steady state enterprises, and financial



strategy, pitch preparation and business advisory support for high growth enterprises. Improving networking and knowledge sharing through women's business associations and other organizations is another area of intervention needed to link entrepreneurs to potential partners, financiers and investors.

Women agripreneurs' demographic characteristics have important implications for their business aspirations and outcomes but such data and analysis of these factors are scarce. For example, a woman's age tends to be closely associated with education attainment, familiarity with and access to ICTs, level of technical and business experience and access to resources such as personal savings and professional networks. Similarly, in many African countries, women's marital status and life stage determine their agency, access to land and male labour and influences their business aspirations and trajectory and attitudes and willingness to use new technologies (Dorward et al., 2009; Varangis et al., 2021).



## SECTION 4

# Social and Cultural Contextual Factors that Influence Women's Activities in Agribusiness Value Chains

Entrepreneurship, like all social endeavours, takes place within a social, cultural, economic and political context and is therefore influenced by multiple contextual, interwoven factors that affect all stages of an entrepreneur's business trajectory: from aspiring to start a business, accessing financial products and services and growing the business. Contextual factors that affect women by their gender are couched in social and gender norms that shape gender roles and responsibilities, influence educational achievement, affect whether women will be motivated or discouraged from starting business activities and achieving business success and influence which crops women grow and the specific agribusiness sector they engage in. Occupational and crop segregation means that most African women entrepreneurs grow low-value crops and engage in low earning agribusiness sectors. Despite the vast cultural, religious and socio-economic diversity found in Africa and the socio-cultural heterogeneity of African women in terms of ethnicity, age, marital status, religion, wealth, class, access to resources etc., women entrepreneurs across the continent experience similar intersecting contextual factors that affect their daily activities, their aspirations, motivations and capacity to engage in agribusiness value chains. Social and gender norms influence women's involvement in agribusiness value chains in multiple ways, especially through how women are socialized, their domestic and care responsibilities, and attitudes toward women's entrepreneurship and education.

**Socialization that undermines women's economic empowerment and business performance:** Women's low social status in African societies that is at the foundation of how males and females are socialized, is responsible for their low self-efficacy, lack of agency, and decision-making power, particularly at the household level, as well as psychological traits such as low confidence and self-esteem and risk averseness.

**Domestic and care responsibilities:** Indisputable evidence shows that women's disproportionate responsibilities for domestic and care work in African households reduces the time they devote to their businesses (World Bank, 2019). For example, a study in Uganda found that women business owners are three times more likely than men to engage in care and domestic work while managing their business and 50% more likely than men to multitask while running their businesses (World Bank, 2012). Heavy childcare and domestic workloads coupled with cultural restrictions on women's mobility in some contexts, also limit women's freedom of movement which hinders their business activities, networking and access to financial and non-financial services (ICF, 2016).

**Social norms and societal attitudes around women's entrepreneurship:** Attitudes about women's role in agriculture and entrepreneurship influence their aspirations in these sectors and also shape the extent to which society and families support women entrepreneurs emotionally and financially. Beliefs about agriculture/agribusiness as a good career choice for women in some African societies play an important role in influencing women's decision to start a business (GEM, 2012). On the other hand, anecdotal evidence shows that in some contexts, women entrepreneurs risk being abandoned by their husbands and friends when their businesses succeed or they are perceived as taking business risks. Some women agri-preneurs even go so far as deliberately limiting the growth of their businesses to avoid being seen as a threat by their husbands.

**Attitudes toward female education:** While adult female literacy rates vary by country, across Africa, particularly in rural areas, women tend to be less literate and less educated than men due to social norms that prioritize educating boys. Basic education is an important requirement for successful entrepreneurship because it facilitates access to information, training, financial and business services. Further, low educational attainment tends to be highly correlated with an inability to speak official languages which is a major business impediment. Most women small-holder producers and SME owners in Africa have limited education. For example, 84% of women agri-processors surveyed in Dar-es-Salaam, Tanzania had primary and secondary education and only 12% held university degrees (Mkuna et al., 2021).



## SECTION 5

# Constraints to Women's Equitable Involvement in Agribusiness

Women agripreneurs face multiple barriers and constraints that can be grouped into the following seven categories: **1.** Legal and regulatory frameworks; **2.** Access to productive resources and assets; **3.** Access to credit and financial services; **4.** Access to technical advisory and business support services; **5.** Access to markets and trade; **6.** Collective organization and access to information and business networks, and **7.** Safe working conditions.

### Business environment: legal and regulatory frameworks

A country's legal and regulatory business frameworks and environment, which includes laws and processes related to business registration, taxation, access to financial services, laws governing women's property and business rights and access to financial services and efforts by the government to control corruption, are key determinants of women's opportunities in the agribusiness sector. Despite progress made by African countries in the past decade in doing away with legal gender discrimination, women in some countries continue to face legal discrimination that restricts them from registering a business, opening a bank account, applying for credit, owning and inheriting property. For example, in Cameroon, Chad, DR Congo and the Republic of Congo where the law gives husbands exclusive control over marital property, married women face challenges in using the fixed property as collateral for obtaining business loans (World Bank, 2019). Even when laws guarantee women's rights to establish and grow their business, legislation is not always enforced and women may still be held back by social and gender norms and customary laws that discriminate against them. For example, several countries including Mozambique, Ethiopia, Ghana, Rwanda, Mali and Burkina Faso have introduced legislation to guarantee women's rights to land and other properties, yet, as discussed below, rights to land remains an important constraint for many women agripreneurs.

Much emphasis has been put on business formalization as a way to improve entrepreneurs' access to finance, business support services, government support programs and business networks. For some agri-enterprises, business formalization is necessary for meeting health and safety requirements to sell in local and international markets. Several factors, notably socio-cultural contextual factors and the small size of most women-owned/led enterprises, are responsible for the low level of formalization by women-owned/led agri-SMEs and SMEs generally in Africa (World Bank, 2019). Women agripreneurs may be disproportionately affected by regulations and formalities related to registering businesses and paying taxes for several reasons including their low level of education and limited knowledge and access to information about business formalities. For example, the challenges women cross-border traders face with corruption is compounded by their lack of knowledge about trade regulation and laws and their susceptibility to sexual harassment (World Bank, 2019). Time constraints may also discourage rural women agripreneurs from going to tax and business registration offices located in the nearest town or city (ILO, 2016). Evidence shows that women's formalization decisions are complex and dynamic and are strongly influenced by social and gender norms about what kind of business activities are appropriate for women (Xheneti et al., 2019).

In Africa, initiatives to encourage women to register their agri-enterprises focus mainly on providing support through legal advice desks at financial institutions and business support programs. Efforts by the Rwandan government to simplify business registration and facilitate digital registration through one-stop centres stands out as a successful model, although few studies have investigated the impact of these initiatives on business formalization by women agripreneurs. Approaches to encouraging business formalization by women agripreneurs need to take into account the different causes of business informality and should be tailored to the needs of specific categories of women entrepreneurs (ILO, 2016). An integrated, multidimensional strategy proposed by the ILO (2016) consisting of five components, notably, regulatory approaches (simplified process, lower fees), support for member-based organizations, development of market infrastructure and formalization of marketplaces, entrepreneurial productivity and support for local government and dialogue, appears promising.

### Access to productive resources and assets

Productive resources and assets are the building blocks of agri-enterprise and are vital to enable the agripreneurs to transition from low to high-value agricultural value chain nodes and improve business performance and competitiveness. For agricultural producers, productive resources include land, livestock, inputs (seed, seedlings, fertilizer, pesticides livestock vaccines and feed etc.), mechanized equipment and tools and labour. Processing enterprises invest in fixed assets (e.g. facility purchase or rental, machinery, tools), utilities (electricity, water, telephone, internet) and a workforce, while traders

and aggregators rely on storage facilities and transportation to run their businesses. An extensive body of evidence reports significant gender inequalities by agricultural producers in access to productive resources in Africa (O'Sullivan et al., 2014; Slavchevska, 2015; Kilic, et al., 2015; Ali et al., 2016; Aletheia et al., 2020). Even in countries with progressive land rights policies, women farmers generally have access to smaller land parcels compared to men, are often allocated the least fertile land and have less tenure security (Tura, 2014; O'Sullivan et al., 2014) which limits the scale of production and type of crops they grow. Studies show that small land size holdings discourage women producers from cash crop production because of the need for economies of scale (Hill and Vigniri, 2011). Even where access to land is not a constraint, limited access to family and/or hired labour and increasingly challenges caused by climate change, may reduce women's agricultural productivity and prevent them from going into large scale production. For example, a UN study attributed the gender gap in agricultural productivity in Tanzania largely to women producers' limited access to male family labour (Rogers and Aram-Lodh, 2019). Lower adoption and use of agricultural technologies and inputs (improved seed, fertilizer, pesticides) by African women producers due to limited access to capital, information, extension services and productive resources, particularly land and labour have been widely documented (Doss and Morris, 2001; FAO, 2011; Petermann et al., 2011; Fisher and Carr, 2015; Adam et al., 2021). In the absence of data on women's use of mechanization along the entire agricultural value chain, anecdotal evidence attributes women's lower use of mechanized production equipment to these same constraints as well as women's low awareness and lack of knowledge and skills on how to use equipment and intimidation by equipment normally associated with men. Additionally, the small scale of production and low output characteristic of most women agripreneurs makes mechanization inefficient.

Results from the World Bank enterprise survey show that in general women-owned businesses in Africa have less inventory, equipment, property and other forms of fixed assets compared with their male counterparts (World Bank, 2019). The small size of businesses and having fewer assets means that women-owned firms rely more on public infrastructure and energy and are therefore disproportionately affected by power outages and loss of water and sewage services (ICRW, 2019).

Interventions and strategies that have been used successfully to improve women's access to productive resources include:

- o Bundled services that provide women with credit, inputs and technical advice
- o Developing networks of agro-dealers to improve access to inputs at the "last mile" and training them to be gender-sensitive
- o Packaging inputs such as seed and fertilizer in different quantities to meet the diverse needs of clients especially women
- o Training and supporting local producers to become specialized seed producers/enterprises as a way of improving access to quality seed
- o Working with and sensitizing manufacturers of agricultural tools and equipment on women's specific needs, developing their capacity to design women-friendly tools and equipment and market them to women.

### Access to credit and financial services<sup>4</sup>

Recent years has seen a proliferation of financial institutions and programs in African countries dedicated to providing affordable finance and capital to women entrepreneurs. Notably, however, most financial institutions—from informal, village-based savings and loan associations to banks, focus on non-agricultural activities and do not cater to the specific financial needs of women agripreneurs. Factors that agricultural financial products need to take into account include growing seasons; crop-specific growing cycles that can vary from a few months to years in the case of tree crops; unpredictable factors and beyond the control of borrowers such as adverse climatic conditions, disease and pest outbreaks, price of inputs and outputs; repayment schedules based on, for example, the harvesting period, peak buying periods; and longer loan maturities for equipment and machinery. From the supply side, financial institutions face multiple challenges in serving agribusiness clients who may be scattered across remote areas with poor infrastructure. The perceived and actual risks involved in lending to agribusinesses is one reason for the high rates of collateral required by financial institutions. From the supply side, many agri-SME owners, both men and women, are not aware of what information lenders need, lack the requirements (collateral, documentation) to apply for funding and cannot afford the high interest rates. The result of this situation is an annual financing gap for agri-SMEs in sub-Saharan Africa estimated at \$65 billion (Dokle and Farrell, 2021).

Women agripreneurs face a double exclusionary bias caused by the lack of financial products and services suited to agri-enterprises in addition to gender norms and discrimination that limit their access to affordable credit and financial services (Arnold et al., 2021). Data on women entrepreneurs' access

<sup>4</sup> This section focuses on credit and does not discuss non-credit financial services such as saving accounts and payment systems.



to loans in Africa show varying rates across countries (World Bank, 2019; Maheshwari et al., 2020), but in general, women business owners are less likely than men to access financing from semi-formal or formal institutions. Table 3 summarizes key social and gender norms that limit women agripreneurs' participation in financial systems in Africa.

**Table 3: Barriers to financial inclusion experienced by women agripreneurs**

Demand-side barriers	Supply-side barriers	Legal and regulatory barriers
<ul style="list-style-type: none"> <li>• Concentration of women in low-growth, informal businesses</li> <li>• Lack of assets for collateral</li> <li>• Lack of formal identification</li> <li>• Low rates of financial literacy</li> <li>• Low confidence to apply for external finances</li> <li>• Limited access to digital financial services</li> </ul>	<ul style="list-style-type: none"> <li>• Products inappropriate for agri- enterprises</li> <li>• Lack of gender-responsive policies and practices for product design</li> <li>• Gender bias in staff of financial institutions</li> </ul>	<ul style="list-style-type: none"> <li>• Account opening requirements and processes that disadvantage women</li> <li>• Barriers to obtaining formal identification</li> <li>• Legal barriers to owning and inheriting property and other collateral</li> <li>• Lack of gender-inclusive credit reporting systems</li> <li>• Lack of market and user data for designing targeted policy interventions</li> </ul>

*Adapted from Bill and Melinda Gates Foundation, 2019*

A lack of confidence and unwillingness to take risks often underlies women's perception that their business is too small to take a loan and their assets are "not good enough" to act as collateral (IFC, 2015). Findings from a study of micro and small firms in 47 African countries revealed that women's self-selection out of credit markets was not related to unfavourable loan and credit conditions and terms or discriminatory lending practices but was caused by low perceived creditworthiness (Morsy et al., 2019). In some cases, gender norms result in clear discrimination against women clients. For example, regulations still exist in some African countries (Chad, Gabon, and Niger) that prevent women from opening a bank account in the same way as men (World Bank, 2018). Some financial institutions require women loan applicants to provide a guarantor at higher rates than men clients (Arnold et al., 2021) and staff may be biased against women borrowers. To counteract, gender discrimination, some banks have introduced gender training for their staff and recruited women agents to work specifically with women clients. Post Bank in Uganda created women-friendly spaces including an area for breastfeeding in a service centre (Arnold et al., 2021). Providing women entrepreneurs with secure saving mechanisms and providing large cash grants in the context of business plans competition are two proven approaches for improving access to finances (World Bank, 2019).

Low ownership of fixed assets conventionally used as collateral to secure loans (land, houses) is one of the main factors hindering women agripreneurs' access to credit. Experience worldwide and from many parts of Africa shows that non-conventional collateral such as livestock, household assets, group guarantees can ease collateral constraints faced by women entrepreneurs (Nafziger, 2020). A product developed and piloted by the Mwanga Community Bank Ltd in Tanzania which uses purchased assets themselves (for example farming or processing equipment) as collateral is an innovation that assists women-owned agri-SMEs to purchase machinery. The loan is secured by a deposit (25% of the value of the asset to be financed), the asset to be financed itself and, in the case of group members, the peer savings group to which the borrower belongs. A second unique feature of this product is that the borrower received no cash directly which avoids the problem of a loan being diverted for personal use. Setting up collateral registries that operate as a public database for financial institutions to register security interests in movable property is another approach being used in some African countries such as Ghana. But collateral registries are only effective if the necessary legal and regulatory frameworks that recognize them and hold parties accountable are in place (Nafziger, 2020). While evidence suggests that introducing movable collateral registries increases firms' access to bank finance (Love et al., 2013), the impact on women's access to finance has not yet been documented.

Approaches to help financial institutions develop their expertise to provide financial products for the agribusiness sector and manage agricultural loan portfolios include banks hiring dedicated agricultural loan officers and agronomists, the development of a standardized set of bankability metrics to ensure that borrowers know what information to provide financial institutions (Dokle and Farrell, 2021)

and innovative approaches to agricultural financing such as value chain financing and warehouse receipt financing (IFC, 2011) but their impacts on women agripreneurs have not been assessed. A key message from the body of work on agribusiness financing is that a range of credit products is required to accommodate agri-enterprises operating at different scales as well as enable business operators to graduate from micro-enterprises to more profitable, larger enterprises. Evidence suggests that credit provision in many African countries tends to cater largely to the needs of micro and large enterprises, giving rise to the “missing middle” phenomenon whereby many small enterprises do not qualify for SME credit from commercial banks but have loan size requirements that cannot be met by microfinance institutions (Alibhai et al., 2017; Maheshwari et al., 2020). Maheshwari and colleagues (2020) identify this gap as the most critical financing challenge facing women entrepreneurs in low and middle-income countries.

### Access to technical advisory and business support services

Women agripreneurs need technical and business support to improve their knowledge and skills, access up-to-date information on business regulations and procedures, establish linkages with service providers and other entrepreneurs, as well as to access resources (credit, technologies). An abundant body of evidence suggests that women in SSA benefit less from rural advisory than men which contribute to the gender gap in agricultural productivity. For example, household survey data from Ghana showed that only 2% or less of women had been visited by an extension agent in the past year compared to 11-12% of men (World Bank, IFPRI, 2010). In Ethiopia, 27% of men and 22% of women surveyed had been visited by an extension agent in the past year, but only 11% of women compared to 28% of men had participated in a community meeting organized by an extension (Mogues et al., 2009). Globally, women producers are neglected by extension and advisory services in several areas: not being seen as legitimate clients, which undermines women’s ability to articulate their specific needs and demands, male bias in the content, methods and approaches used by extension providers, and limited awareness and capacity by extension organizations on how to address the specific needs of women producers (Petrics et al., 2015). Approaches and interventions that have been shown to improve women producers’ access to technical advice and information include: hiring more women agricultural advisors, which appears to be effective in some but not all contexts (Kondylis et al. 2016) and using face-to-face advisory approaches in combination with a variety of approaches that address women’s specific needs and constraints (for example demonstrations, peer mentoring approaches, radio, videos, short message service through mobile phones) (Cole and Fernando, 2016; Deichmann et al. 2016; BenYishay et al. 2020).

Business support services (BSS) provided by NGOs, projects and private organizations offer training, counselling and consultancy in the areas of business planning, legal, accounting, auditing etc. but training is by far the most common approach for building women’s business capacity. Training for SMEs typically cover topics such as managerial and socio-emotional skills, financial and digital literacy, use of technology in business and technical areas and sector-specific issues. Some studies report that relatively few women entrepreneurs access BSS, few service providers specifically target women clients and document gender differences in the impact of services provided. In Tanzania for example, women business owners made up between 20-30% of BSS clientele (Mori, 2014). In the absence of information about the impact of business support on women agripreneurs, studies on the impact of training on SMEs generally provide important insights. A study of business outcomes from training attended by microfinance clients in urban Tanzania reported important gender differences in the effectiveness of the program and found that women participants, unlike their male counterparts, were unable to put the new skills they learned into practice (Berge et al., 2012). Another study on enterprises in urban Tanzania found that the type of training (traditional entrepreneurship and managerial training vs an innovative training package that included one-on-one coaching) did not improve business outcomes among women entrepreneurs (Bardasi et al., 2017). The authors concluded that business training is most likely to produce positive impacts on business outcomes when it builds on skills acquired through experience. Based on evidence from several African countries, a World Bank study (2019) concluded that training women entrepreneurs on socio-emotional skills (confidence, risk-taking) and gender-specific content (social and gender norms) tends to be more effective in increasing profits compared with conventional managerial training. Taken together, these findings suggest that to have a positive impact on business outcomes, agribusiness technical advisory and business support must be linked to other interventions (credit, access to resources, addressing socio-cultural constraints), specifically targeted to women agripreneurs and tailored to the needs of diverse categories of agripreneurs along the SME spectrum.

### Access to markets and trade opportunities

Developing the agribusiness sector in Africa to support inclusive economic growth requires shifting agripreneurs from serving low-value markets to producing for high-value markets at domestic, regional



and global levels. Importantly, based on evidence showing that SMEs that export their products tend to earn more, pay more, employ more people and be more productive than firms that only operate domestically (Baghdadi, 2015), the African Continental Free Trade Areas (AfCFTA) seeks to promote gender and youth inclusive trade by strengthening the capacity of women and youth-led SMEs in cross-border trade and agricultural value chains, among other sectors (AfCFTA, 2020). Yet, access to markets and trade constitute a major challenge for women-owned/led agri-enterprises. The enabling environment barriers described above account for women's disproportionate representation in low-value chains, lower value chain nodes and low-value markets. Participants who attended a UN Food Systems dialogue on women's agri-preneurship in Africa listed lack of knowledge of what the market requires, poor quality products, inability to meet certification standards required for exports, limited access to finance to invest in equipment for value addition and lack of information about value addition equipment among the barriers that limit women's trade opportunities (AGRA, 2021a). Notably, limited market access affects both informal and formal businesses. For example, a study of private sector procurement in Kenya found a significant underrepresentation of women-led SMEs as suppliers to corporate businesses (some in the agricultural sector) (IFC, 2021a). Buyers estimated that women-led SMEs accounted for only 3% of their total procurement budget. Women entrepreneurs interviewed for the study drew attention to structural barriers they encounter in accessing procurement opportunities such as lack of access to financing, limited business networks and connections, lack of access to information on tenders, and knowledge about how to meet buyers' procurement requirements. To ensure that procurement is gender-inclusive, the study recommends that buyers collect and report sex-disaggregated data on suppliers, set targets and make a long-term commitment to increasing the share of women-led SMEs in their supply chains (IFC, 2021a)

To bolster the competitiveness and market access of women agri-SMEs in Africa requires strengthening their capacities and skills in multiple areas such as improving their knowledge of market requirements (e.g., GGAP certification, BRC certifications, SMETA), identifying annual business growth plans and new market entry plans, improving their negotiation skills for business partnerships and sharpening their digital literacy and use of digital technologies, among others. Platforms for networking, mentoring and knowledge sharing discussed below, as well as new financing mechanisms, are other key elements that improve women agri-SMEs access to high-value markets.

### Collective organization, access to information and business networks

Market linkage facilitation to provide access to information about markets, policies, regulations, certification requirements, equipment prices, among others, together with linkages to formal and informal business networks are crucial for establishing and growing agri-enterprises. Digital tools and services are increasingly used across Africa to support the agribusiness sector, although internet penetration varies across countries. Moreover, access to online information requires access to and mastery of digital technologies such as computers and mobile/smart phones. Although the situation is rapidly changing, women's use of the internet and ownership of digital devices is low across Africa and women generally have low digital literacy which restricts their use of digital resources in agribusiness. For example, in 2016-18 only 8% of Malawian women compared with 15% of men regularly accessed the internet (Afrobarometer, 2020). Training women on digital literacy and improving their access to digital technologies can improve this situation but broader change calls for increasing women's literacy and educational level as well as lowering the prices of digital services and equipment. The COVID-19 pandemic has provided a strong impetus for mobile operators across Africa to strengthen women's digital capabilities and involvement in digital entrepreneurship. Investors are supporting these efforts through initiatives such as the World Bank's Digital Economy Initiative for Africa (DE4A) and Visa's She's Next.

Organizing women producers and agri-SMEs into collectives such as groups, producer organizations, and cooperatives is a widely used approach across Africa to create economies of scale among women agri-preneurs, strengthen their bargaining power and improve their access to inputs, equipment, finance, markets, and information. However, studies show that the impact of collective organizations on women's agribusiness outcomes is mixed and appears to be influenced by organizational characteristics of collectives and gender-related factors. Limited outreach, particularly in accessing regional and international markets, low membership, weak governance structures and capacities of many African agricultural cooperatives prevents them from playing a strong role in stimulating agribusiness growth among their members, irrespective of gender (Bolton, 2019). Furthermore, women face significant barriers in joining and benefiting from collective organizations. Typically, women make up a small proportion of membership in mixed-sex collectives in Africa due to membership requirements that favour men (such as ownership of land or other assets) and mobility and time restrictions that limit their involvement. For example, women represented about 27% of agricultural cooperative membership in Kenya, Tanzania and Uganda (Majurin, 2012). Studies in Tanzania, Mali, Ethiopia and Kenya reported that women who joined producer groups earned significantly more than non-members (Majurin, 2012;

Baden, 2013), but studies from Mozambique and Tanzania documented a gender gap in access to services and resources provided by collectives (Baden, 2014).

Business networks, ranging from informal ties with individuals to membership in cooperatives and business associations, can be an important source of information, resources and business opportunities and provide support for less experienced entrepreneurs. Women SME owners face a host of challenges accessing and benefiting from informal and formal business networks. A World Bank study (2019) found that women business owners had smaller, more family and kin related business networks compared to men and unlike men, who used their networks to share information, equipment and supplies, primarily relied on their networks when starting a business and for financial support. Mobility and time restrictions, low literacy, inability to speak the official language, requirements for joining formal business associations such as membership fees and gender and social norms that influence membership in these organizations are among the factors that limit women's business networks. Low female membership in mixed-sex business associations in most African countries and restrictions caused by the COVID-19 pandemic have prompted the recent development of business associations, many of them digital platforms, dedicated to women entrepreneurs. In addition to women-centred business associations, advocacy groups and networks at the country and continental level support women agripreneurs by, for example, creating platforms for women in agribusiness and advocating for gender-responsive policies. AGRA's VALUE4HER and VALUE4HER Connect, the Fifty Million African Women Speak Platform, African Women in Agribusiness Network (AWAB), AWAN (African Women Agribusiness Network) Afrika, and the SheTrades Hub network are examples of networks dedicated to African women's agripreneurship.

### Safe working conditions

Women working in the agribusiness sector often work in conditions that are unsanitary and in situations that expose them to sexual harassment and gender-based violence (GBV). While much of the existing evidence focuses on women wage workers in agribusinesses (Jacobs et al., 2015; Henry and Adams, 2018), many of the issues, as well as the cultural and social norms that increase the likelihood of harassment and violence, also affect women agripreneurs. While some women entrepreneurs go into self-employment to avoid sexual harassment, evidence shows that others experience sexual harassment when carrying out business activities. The proportion of surveyed women entrepreneurs who experienced sexual harassment while running their business in the past 12 months ranged from 11% in Tanzania and Malawi to 14% in Uganda (World Bank, 2019). Moreover, women's business activities may also encourage intimate partner violence. For example, a third of surveyed Malawian women entrepreneurs reported that their husbands demanded to know where they were at all times (World Bank, 2019). A desk study of GBV among cross-border traders in SSA found that women traders experience various forms of gender-based violence ranging from verbal sexual harassment to rape in the course of carrying out their business activities (Jacobson and Joekes, 2019). Women traders reported pressure from male border officials to provide sexual favours in exchange for better treatment at the border, e.g. to avoid being detained, or goods being impounded. Suggested approaches for tackling sexual harassment and GBV experienced by women entrepreneurs, particularly cross-border traders, include putting safety measures in place at borders (e.g. cameras, helplines), gender training of border officials, building the capacity of women cross-border traders' labour organizations and sensitizing women entrepreneurs on their rights (World Bank, 2019; Jacobson and Joekes, 2019).



## SECTION 6:

# Impacts and implications of the COVID-19 pandemic and climate change for women agripreneurs

Emerging evidence suggests that women-led SMEs in Africa and worldwide have been harder hit by the COVID-19 pandemic compared to SMEs led by men, mainly due to their small size and concentration in heavily impacted sectors, but also because of social and cultural contextual factors that disadvantaged women business owners before the pandemic (Copley et al., 2020; Girum et al., 2020a; Girum et al., 2020b). An IFC study found that 43% of African women-led SMEs compared to 37% of men-led SMEs lost more than half of their revenue and a higher number experienced increased operating costs (IFC, 2021b). According to this study, the hardest-hit sectors were hospitality, trade, education, manufacturing, and construction.

Similarly, a study conducted on Facebook in June 2020 found that more women-owned micro and small firms in Ghana and Nigeria reported closing temporarily compared to men-owned firms (Copley et al., 2020). The few studies that investigate the impact of the pandemic on agri-SMEs and women agri-SME show similar trends. Half (56%) of the respondents to AGRA's rapid online survey of women-led agri-enterprises reported losing over 40% of revenue during the first three months of the pandemic in 2020 (AGRA, 2021c). A study of 75 food processing firms in Benin, Ethiopia, Kenya, Nigeria, Malawi, Tanzania and Zambia found that women-owned businesses were more likely than businesses owned by men to report challenges with sales, supplies and workforce due to the COVID-19 pandemic (TechnoServe, 2020).

Women's more limited access to smartphones and the internet discussed earlier reduced their access to suppliers and customers during pandemic related lockdowns. Other pandemic related business impacts reported by African women agri-preneurs include difficulties accessing financial services, additional domestic and care responsibilities and increased intimate partner and domestic violence (54% in the AGRA survey) (Manfre, 2020; AGRA, 2021c).

Despite negative business and health impacts, the COVID-19 pandemic offers opportunities and provides renewed impetus to help African women agri-preneurs and the African agribusiness sector in general "build back better". Gender-responsive SME recovery efforts being implemented in Africa include economic recovery packages dedicated to women entrepreneurs, programs to strengthen credit and other financial services for women-led SMEs and capacity development initiatives. For example, IFC offers financial incentives to financial institutions that channel a part of loan proceeds from the Working Capital Solutions Facility to women led-businesses (IFC, 2021b). The African Resilience and Investment Series for Women Executives (ARISE) Program was launched by AGRA to develop and strengthen entrepreneurial capacities among women business owners through recovery business planning, investment seminars, business leadership skills development, mentorship, emotional support, and networking. Further research is needed to assess and quantify how the COVID-19 pandemic affected different types of women agri-preneurs in Africa and the economic impact of women's increased caregiving responsibilities. The data generated will help design programs, policies and interventions to create resilience against future business and other types of shocks.

Both small and large agri-SMEs in Africa are increasingly impacted by climate risks such as drought, heat waves, insect pest outbreaks and more intense rainfall and floods (Chaudhury, 2019) but little documentation exists on how agri-businesses along the value chains beyond production are affected by climate change. Agro-processing firms are also not spared from the negative impacts of climate change such as lower crop yields, disruptions caused by drought-related water supply and electricity disruptions (Gannon et al., 2018).

While little information exists on gender differences in the impact of climate shocks on SMEs and use of climate adaptation measures such as drought and disease resistant crop varieties, water-tanks to harvest rainwater, generators, wells, crop insurance and weather forecasting services, experience with other technologies suggests that in general, women-led SMEs in Africa are likely to have limited access to climate adaptation and mitigation technologies and strategies unless specific efforts are made to target them. For example, women agri-preneurs in semi-arid areas of Kenya noted that their domestic responsibilities often prevented them from identifying and executing strategies to build resilience to climate risks for their businesses and reported gender barriers to accessing new climate-resilient technologies, finance and other forms of business safety nets, such as climate insurance products (Atela et al., 2018).





While the development community has flagged the potential for SMEs to play a key role in climate business opportunities thereby contributing to sustainable development, boosting low carbon economic growth and creating employment opportunities, there has been little or no recognition by policy makers, donors, researchers and other stakeholders of the need for a gender-inclusive approach.

Although women agri-preneurs are affected by other types of shocks and political and economic stresses such as disease outbreaks, wars and post-conflict reconstruction, little evidence exists on gender differences among SMEs in response to shocks and interventions and few approaches and strategies have been identified for developing resilience by women agri-preneurs.



## SECTION 7:

# Key actions and research recommendations

This paper discusses the double set of constraints that affect the business performance of African women agripreneurs: structural constraints in the agribusiness sector that affect all business owners and gender-specific barriers and constraints that limit women's opportunities. Impacts of the COVID-19 pandemic and climate change on the gender gap in agripreneurship are also noted. This review of approaches and innovations developed and implemented to strengthen women's agripreneurship and emerging lessons highlights a scarcity of evidence about the impact of gender-responsive approaches in the agribusiness sector and limited analyses of what works, why and what else is needed. Furthermore, improving the evidence on what works to improve women's business outcomes is a key requirement for multiplying scale and institutionalizing gender responsiveness in the agribusiness sector.

Proposals of the recommendations have been modelled in line with the constraints highlighted in this paper and are both organized thematically, and actions needed across stakeholders. On the themes highlighted in this paper, there is a need to address the business environment for women through gender-responsive legal frameworks and evidence-based advocacy, policy and investments in gender transformative strategies. Increasing access to credit and financial services for women on the other hand requires technical assistance to both supply and demand-side through awareness creation on gender responsiveness, building capacity and offering business development support to women agripreneurs. There is also an urgent need to address information and capacity gaps for women to be able to tap on the AfCFTA policy and more importantly increase investment in digital literacy and access to digital technology targeting women.

It is also important to prioritize initiatives that encourage women collectives to enhance their bargaining power in agribusiness, voice and agency while increasing their business networks both informally and formally to establish and grow their agribusinesses. Last but not least, providing a safe working environment for women by addressing sexual harassment and Gender-Based Violence especially around cross border trade through training of border officials on gender, sensitizing women cross-border trader's labour organization as well as sensitizing women on their rights need prioritization in investment (See annex 1 for more details).

Recommendations of actions across stakeholders are highlighted below:

### **African governments/policy makers**

- Ensure that national development models, strategies and policies, particularly those related to agricultural transformation, are inclusive, gender-responsive and targeted at different categories of women agripreneurs;
- Ensure favourable gender policies are operationalized by budgeting for their implementation and involve all relevant stakeholders, including women agripreneurs, in the design, implementation and monitoring;
- Address legal dualism by formulating strategies to address cultural interference in policy implementation;
- Adopt multiple strategies to develop an entrepreneurial mind-set in women by for example including entrepreneurship in secondary school curricula;
- Provide incentives for business formalization by women agripreneurs.
- Streamline, simplify and facilitate the business formalization process for women. For example, business registration agencies and banks could create a priority registration day for women ("Women Wednesdays") and set up one-stop registration booths in local markets;
- Incentivize, develop the capacity and support financial institutions, agricultural machinery firms and other agribusiness firms to design and provide gender-responsive services and products;
- Carry out reforms in national extension systems to address systemic and institutional weaknesses, expand the focus of extension provision beyond production to support agripreneurship and ensure more effective coordination of multiple advisory service providers;
- Carry out reforms in childcare provision broadly, with specific attention to the needs of women agripreneurs.

### **Private sector**

- Engage with other stakeholders to develop and provide gender-responsive financial services and products, agribusiness machinery and other products etc;
- Adopt multiple, innovative interventions involving public and private sector partnerships to increase

women's access to digital technologies and strengthen their digital literacy, including lowering the price of digital services and equipment.

### **Civil society organizations**

- Adopt multiple strategies to develop an entrepreneurial mind-set in women by for example incorporating socio-emotional skills in training provided to women agripreneurs.
- Implement multiple strategies and approaches to strengthen the managerial and business capacities of collective organizations and business networks that serve women-owned agribusinesses.
- Incentivize business development organizations and established women agripreneurs to provide mentorship and guidance to other women entrepreneurs.
- Provide open-source business and market information and step by step business guidance through channels and formats that are easily accessible and attractive to women.
- Include and give priority to learning agendas as part of all programmatic interventions designed to strengthen women's agripreneurship.

### **National and international research organizations**

- Conduct systematic assessments at the country and continental level of women's involvement in agribusiness to document the characteristics of African women agripreneurs and collect detailed qualitative and quantitative information about their activities, constraints and barriers. Results will provide comparative data and guide country strategies to support women's involvement in agribusiness. This assessment will also evaluate gender differences in the impacts of the COVID-19 pandemic and climate change on different types of agri-SMEs and add to and expand the evidence-base.
- Develop research agenda on the key constraints to women's involvement in agribusiness, notably, legal and regulatory frameworks, access to finances and financial interventions, social and gender norms, access to productive resources, access to mechanization, access to advisory and business support services, to document the importance of these constraints, how they affect different categories of women agripreneurs and identify best practices.
- Develop rigorous, standardized metrics at the national and project level to monitor and document progress in strengthening women's agripreneurship in collaboration with related on-going global efforts such as IFPRI's Women's Empowerment Metric for National Survey Systems (WEMNS).





## ANNEX 1.

The table below provides further details on the thematic issues and recommendation for actions.

Broader issue	Specific Issues	Key recommendations
Business Environment	Legal dualism restricts women from registering a business, opening a bank account, applying for credit, owning and inheriting property.	<ul style="list-style-type: none"> <li>• Development of simplified gender-intentional frameworks that and guides governments and institutions and stakeholders on policy, investments and actions geared towards improving women's rights and participation.</li> <li>• Evidence-based advocacy and policy engagement to help the governments in decisions making on key investments that are gender-responsive and that addresses the social and gender norms.</li> <li>• -Prioritizing investments in capacity building for women to increase their agency and increasing their leadership and involvement in civil engagements and policy dialogues.</li> <li>• Key reforms targeting gender-responsive financial services need to be put at the forefront to increase women's access to financial services.</li> </ul>
Access to Productive resources and assets	Disproportionate access to productive resources such as land, inputs, labour, mechanized equipment and tools	<ul style="list-style-type: none"> <li>• There is a need to increase bundled services that provide women with insurance, credit, inputs and technical advice.</li> <li>• Awareness creation of agrodealers on gender and inclusivity to improve access of their services and products by women.</li> <li>• Targeting manufacturers of mechanisation to tailor to women's needs and design genderfriendly tools and equipment</li> </ul>
Access to Credit and financial services	<ul style="list-style-type: none"> <li>• Lack of capacity and confidence by women to apply for external credit services.</li> <li>• Lack of gender-responsive policies and practices as well as the inability of the existing financial services to address agri-enterprise needs</li> <li>• Lack of markets and user data for designing policy interventions.</li> </ul>	<ul style="list-style-type: none"> <li>• More focus is needed on building the capacities and confidence of women to be able to access the available financial products and services while increasing women's leadership at the financial institutions for insights into women's needs at product design.</li> <li>• Prioritize technical assistance to financial institutions on gender and inclusiveness, particularly prioritizing the use of sexdisaggregated data and evidence in key decisions while designing and delivering financial services.</li> <li>• Policy engagements geared towards improving access to financial services for women.</li> </ul>

## Women in agribusiness value chains in Africa:

A white paper on constraints and opportunities for developing a gender-responsive agribusiness sector



<p><b>Access to markets and trade opportunities</b></p>	<p>Lack of information and capacity of women to tap on the high-value markets</p>	<ul style="list-style-type: none"> <li>• Simplification and increasing the information flow of the AfCFTA for more women to understand and tap on this opportunity</li> <li>• Building the capacity of women to increase their ability to engage in crossborder and regional trade through training and awareness on market requirements and sharpening their skills on digital technologies.</li> <li>• Governments and stakeholders should prioritize policies and investments that increase women's digital literacy, access to smartphones and internet connectivity as a pathway to increasing digital access and information flow to women agripreneurs.</li> </ul>
<p><b>Collective organization, access to information and business networks</b></p>	<ul style="list-style-type: none"> <li>• Lack of access to digital technologies</li> <li>• Digital illiteracy</li> <li>• Lack of bargaining power</li> <li>• Time and mobility constraints</li> </ul>	<ul style="list-style-type: none"> <li>• Promoting pathways that enhance women's networking and collectives through organizations, cooperatives and digital platforms for voice and agency, as well as linkage with markets, financial services, knowledge and technology.</li> </ul>
<p><b>Safe Working conditions for women</b></p>	<ul style="list-style-type: none"> <li>• Sexual harassment and Gender-based violence around cross border trade</li> <li>• Lack of awareness and information by women on their rights.</li> </ul>	<ul style="list-style-type: none"> <li>• Training of border officials on gender issues</li> <li>• Increasing awareness of women on their rights while building the capacity of women cross border traders' labour organizations</li> </ul>





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