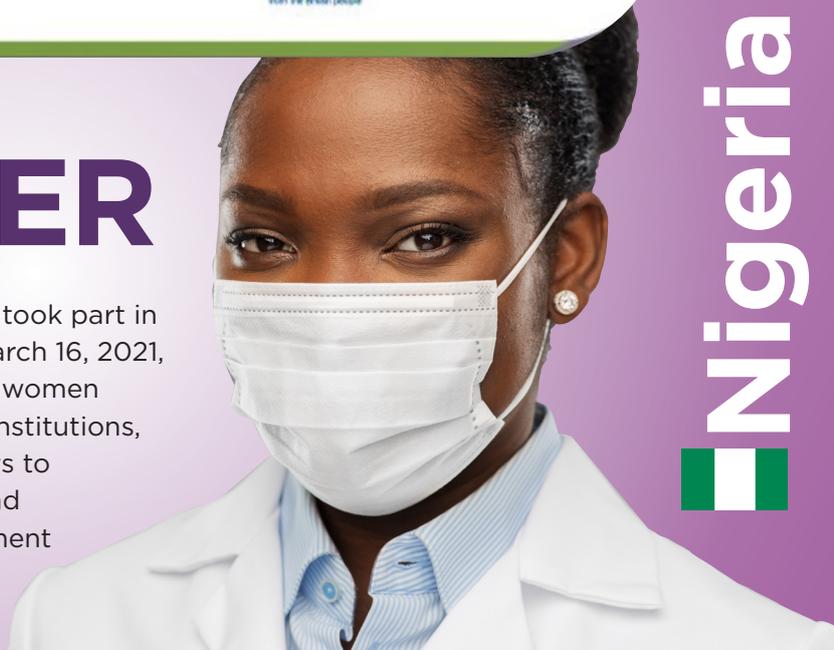


# SYNTHESIS REPORT

# VALUE4HER

Three hundred and thirty-seven (30M, 307W) took part in a networking event organized by AGRA on March 16, 2021, in Abuja, Nigeria. The event brought together women entrepreneurs, other market actors, financial institutions, government agencies, and development actors to foster stronger networks, identifying needs and opportunities to strengthen women's involvement in agribusiness and increase awareness of the VALUE4HER initiative.



## Background

Women represent 37% of the agricultural labor force in Nigeria at the national level, but this figure is significantly higher in parts of the country (51% in the south compared to 32% in the north) and for some crops<sup>1</sup>. While a 2012 study found a higher number of female than male entrepreneurs<sup>2</sup>, the majority of Nigerian women entrepreneurs are engaged in small, informal business activities, and despite the important role they play in agriculture at all levels, significantly fewer women compared with men are active in the agribusiness sector. The gender gap in Agri-enterprise in Nigeria is attributed to constraints and barriers women face in accessing productive resources, particularly finances to start and expand their business, markets, and technical support. Notably, while men face these same structural constraints, women are subject to constraints and barriers rooted in how they are socialized and how society perceives them which restrict their opportunities.

## Underlying constraints and barriers to women's involvement in agribusiness

**Cultural dynamics undermining women's business performance:** Women's aspirations in business, their confidence levels, and willingness to take risks in business activities are greatly influenced by how women (and men) are socialized, how society perceives them, and what roles they are expected to play. Low confidence and unwillingness to take risks prevent women from competing in national, regional, and international markets and from engaging in sectors largely dominated by men. Importantly, participants observed that women's responsibility for domestic and care activities at the household level greatly limits the time they can devote to their business activities. Limited mobility, gender discrimination, and sexual harassment in the business environment also affect women's business performance.

**Low levels of formal education and limited technical capacities:** Women, particularly in rural parts of Nigeria, often have low levels of literacy and numeracy and limited business management knowledge and skills which limits their access to information, markets, technologies, financial and business support services.

<sup>1</sup> Palacios-Lopez A, Christiaensen L, Kilic T. 2017. How much of the labor in African agriculture is provided by women? *Food Policy*. 67:52-63.

<sup>2</sup> Herrington, M. and D. Kelley, 2012. African Entrepreneurship: Sub-Saharan Africa Report. Global Entrepreneurship Monitor (GEM) and IDRC.

**Limited access to productive assets and resources:** Women entrepreneurs are often limited by their lack of control and ownership of assets. For example, greater poverty and lower levels of education mean that fewer Nigerian women compared to men own smartphones. In 2019, 38% of Nigerian women compared to 54% of men used mobile internet<sup>3</sup>.

**Limited access to finance:** Participants observed that while many programs in Nigeria provide funding for entrepreneurship, relatively few women agripreneurs access credit from financial institutions due to stringent requirements of the institutions, lack of awareness on these credit facilities, and lack of confidence in applying for financing. Participants also noted that many loan facilities are not designed to meet the specific needs of agribusinesses and women entrepreneurs as many financial institutions consciously or unconsciously remain 'gender-neutral with their products.

**Limited access to networks and information:** Participants noted the importance of women entrepreneurs supporting each other and highlighted successful cases of established women business owners mentoring other women. They observed that women benefit most from networking with other women.

## Opportunities

The COVID-19 pandemic has heightened the constraints and barriers women entrepreneurs face in Nigeria and has increased stakeholders' motivation to address these constraints. Areas of opportunities identified by participants include:

- Promoting value addition in agro-enterprises such as cosmetic products, production of flour from sweet potato
- Working with public and private sector initiatives to train women entrepreneurs on traceability and certification to ensure their products meet international standards and can be exported to Europe, North America, and other parts of Africa
- Strengthening partnerships and synergies between existing platforms that support women entrepreneurs in Nigeria such as the 50 million Africa Women Speaker Project (50MAWSP) and the African Women Entrepreneurship Program (AWEP)
- Supporting women's groups to leverage formal financing.

## What needs to happen?

**Policy implementation:** Ensure that gender-responsive federal policies designed to improve women's access to productive resources are implemented at the state and local government levels.

**Address legal dualism:** Where they exist, remove legal constraints and regulatory implementation impediments to women's involvement in the business arena.

**Aggregation:** To avoid duplication of efforts, promote harmonization of activities, avoid the problem of working in silos and create a critical mass of women entrepreneurs with increased bargaining power. Also, work with individual women entrepreneurs and groups at a higher level of aggregation.

**Capacity building:** Train female entrepreneurs in business management, improve their knowledge about loan facilities, their responsibilities regarding borrowing, and how to apply for loans.

<sup>3</sup> GSMA, 2020. Connected women: the mobile gender gap report, 2020. <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/05/GSMA-The-Mobile-Gender-Gap-Report-2020.pdf>.

**Women-to-women mentorship programs/Support:** Experienced women entrepreneurs to mentor young women, strengthen linkages between women producers and women-led companies as a way of disseminating information, knowledge, and skills, encouraging adoption of agricultural technologies and innovations, and boosting confidence.

**Gender-responsive financial and business support services:** Encourage financial institutions and business support services to develop packages and products to meet the specific needs of agribusinesses and women entrepreneurs. An approach successfully used by Sterling Bank involves organizing women into groups and cooperatives, providing funds for inputs and services directly to actors at different stages of the value chain, and creating market linkages. This approach is a “win-win” for all as it ensures that entrepreneurs have all the necessary inputs for production and have a ready market for their products and guarantees repayment of the loan.

**Advocacy and voice:** Develop and roll out national level voice, advocacy, and investment strategies to close the gender gap at all levels between women and men in Agri enterprise.

## #VALUE4HER

VALUE4HER is AGRA’s continental initiative, aimed at strengthening women’s agribusinesses enterprises and enhancing voice and advocacy across Africa. The initiative is powered by [VALUE4HERConnect](#), Africa’s first Women in Agribusiness digital marketplace, offering integrated business solutions to women companies, to enable them to build visibility, business networks, and collective capital across the continent while facilitating easier connections with buyers, financiers, and other service providers. To join this growing community of women agribusinesses, CLICK on the link <https://value4her.hivebrite.com/signup>

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