

## SYNTHESIS REPORT

# VALUE4HER

A total of 146 (13M, 133 W) participants took part in a networking event organized by AGRA on 21<sup>st</sup> May 2021 in Kigali, Rwanda. This event was held as a hybrid where 20 participants attended physically, and the rest joined online. 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

Rwandan women contribute importantly to agriculture, accounting for 71% of the agricultural labor force<sup>1</sup>. Following the genocide in 1994, the government put in place several policies and interventions to address the needs of women producers. Efforts since 2000 to move toward market-oriented, intensive agriculture place a strong emphasis on gender equality and women's empowerment, and institutional reforms such as a land-titling program to improve women's access to land and productive resources. The country's highly conducive business environment featuring a legal framework and processes that facilitate business registration and operations such as one-stop business registration, use of movable property as collateral, has contributed to increasing the number of women involved in businesses. A World Bank study found that the majority of women-owned companies in Rwanda represented just over 30% of firms with 0-10 employees and about 28% of firms with over 100 employees<sup>2</sup>. According to the World Economic Forum, Rwanda has been ranked 5<sup>th</sup> in its efforts to reduce gender gaps through policies and programs. Most women agri-entrepreneurs are engaged in production-related enterprises that serve local markets or small enterprises run out of their homes, with relatively few women owning Agri- enterprise that accesses high-value markets. Despite huge achievements in the business environment, the gender gap in agribusiness in Rwanda is attributed to constraints and barriers women face in accessing productive resources (land, labor, technologies), which results in women's lower productivity, and their limited access to finances to start and expand their business, markets, information and technical and business support. While male entrepreneurs face most of 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

**Low business ambitions:** The gender stereotypes and cultural expectations impacts negatively on Rwandan women's ability to aspire for bigger economic opportunities. This affects their attitudes as well as behaviors which are crucial in Agripreneurship.

Gendered patterns of crop ownership such as women are more associated with subsistence food crops, women's low confidence, reluctance to take risks, and low level of access to business finances, limit them to smaller, less profitable enterprises and prevents them from targeting larger, high-value

<sup>1</sup> World Bank, 2019. Labor force participation rate, female. <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>

<sup>2</sup> World Bank, 2019. Profiting from parity: Unlocking the potential of women's business in Africa. <https://openknowledge.worldbank.org/bitstream/handle/10986/31421/135420-ProfitfromParityFullReport.pdf?sequence=1&isAllowed=y>

markets. Unpaid caregiving roles, lack of confidence, and low self-esteem, gender discrimination, and sexual harassment also make women less successful in their agri enterprise journeys.

**Limited technical skills:** For multiple reasons, including heavy work burdens, Rwandan women Agripreneurs face challenges accessing training, new technologies, and information on modern farming production, post-harvest practices, and marketing. Due to these challenges, women in agriculture often have inadequate knowledge and skills in these areas which leads to low agricultural productivity and poor-quality products that cannot compete in the high-value markets. Moreover, women's enterprises seem to decrease as the need for formalization increases, and even the number of women participating also reduces significantly.

**Limited access to finance:** Because some financial institutions require traditional forms of collateral and have high interest rates, many rural women and women's associations face difficulties accessing finance. Moreover, the number of financial services that work with SMEs providing credit, bundled services, and capacity development, are insufficient to meet the demand.

**Limited access to networks and information:** Women's groups and cooperatives are widespread in Rwanda and provide space for women to share experiences and platforms for training, obtaining financing, aggregating products, and other activities. However, these groups typically do not have contact with high-level networks, particularly at the regional and international levels, which limits the growth of women-led agri-enterprises. In a country where many services are available online, women entrepreneurs who have low levels of digital literacy or are unable to access the internet regularly are disadvantaged. Rwandan women accounted for 37% of smartphone users in 2017, but the gender gap in internet use was significant at 62%<sup>3</sup>.

## Opportunities

There is a wealth of experience in Rwanda in developing women's entrepreneurship in agriculture but much still needs to be done. Participants identified the following areas of opportunities:

- New ways for accessing financing such as a warehouse receipts system, interest-free loans, bundling loans with other services.
- The opportunity to address systemic barriers to women's engagement in entrepreneurship in the present gender-responsive political climate.
- Partnerships to support women entrepreneurs who face specific disadvantages such as HIV/AIDS, being refugees and women with disabilities.
- Women and youth platforms such as Youth Connect that help women network

## What needs to happen?

**Product quality:** Improve quality in agro-processing through introducing high quality machinery and providing incentives for service providers to invest in machinery.

**Capacity development:** In addition to training women-owned agribusinesses on various aspects of entrepreneurship, business management, and "soft" skills such as confidence, group management, group dynamics, negotiation skills, provide mentoring, skills development, handholding, and follow up.

<sup>3</sup> After Access. 2017. Understanding the gender gap in the global south. <http://afteraccess.net/wp-content/uploads/2018-After-Access-Understanding-the-gender-gap-in-the-Global-South.pdf>

**Gender-responsive extension and advisory services:** Implement multiple advisory approaches such as community radio, mobile phones, and learning events, to reach women Agripreneurs more effectively. Extension and advisory services should go beyond production issues to address quality, packaging, branding, and certification.

**Improved access to ICTs:** Promote interventions to increase women's access to digital technologies and strengthen digital literacy among women.

**Gender-responsive financial and business support services:** Encourage financial institutions to develop financial products and delivery systems to meet the specific needs of agribusinesses and women entrepreneurs by, for example, providing financing at low-interest rates and using non-traditional collateral for loans.

## #VALUE4HER

VALUE4HER is AGRA's continental initiative, aimed at strengthening women's agribusiness 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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