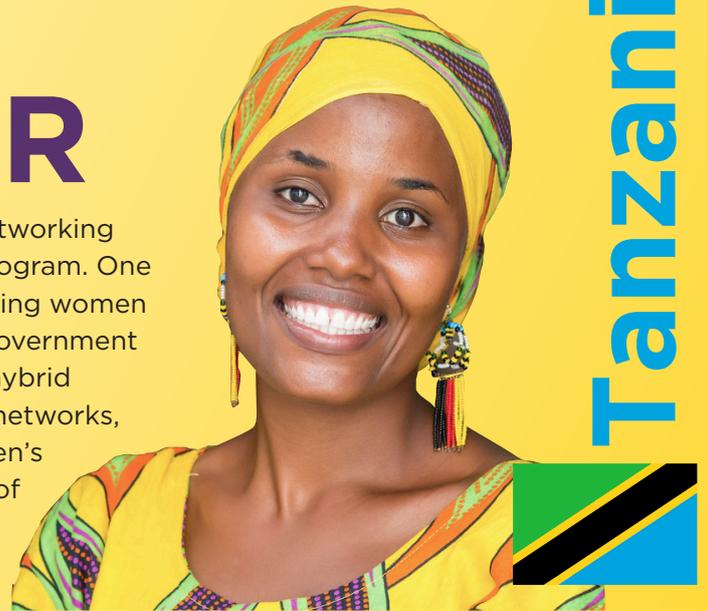


SYNTHESIS REPORT

VALUE4HER

The AGRA Country Office in Tanzania convened a networking event on April 13, 2021, to launch the VALUE4HER program. One hundred and twenty-nine participants, including leading women entrepreneurs, market actors, financial institutions, government agencies, and development actors, took part in this hybrid meeting. The event was designed to foster stronger networks, identify needs and opportunities to strengthen women's involvement in agribusiness and increase awareness of the VALUE4HER program. The following highlight the outcomes of the dialogue.



Background

Women account for an estimated 52% of agricultural labor in Tanzania, playing an important role in crop production, processing, and marketing of crops (especially legumes and non-edible cash crops)¹ and in raising livestock. Women-owned enterprises accounted for 54% of micro, small and medium enterprises in 2012,² but according to the World Bank, the percent of female majority-owned formal businesses in Tanzania is below the regional average of 20%³. Most women entrepreneurs are engaged in micro-enterprises in the retail trade and processing sectors; the number involved in agribusiness is thought to be low. Irrespective of gender, agribusiness owners in Tanzania face challenges in accessing productive resources (labor, inputs, technologies), finance, markets, information, technical and business support. Women entrepreneurs' opportunities and business performance are often further restricted by gender-related constraints and barriers.

Underlying constraints and barriers to women's involvement in agribusiness

Low business confidence and aspirations: Limited mobility, gender discrimination, and sexual harassment in the business environment have negative impacts on women's business performance. Panelists highlighted the importance of changing the mindsets of women entrepreneurs and the need to foster mentorship, as critical but often overlooked aspects in developing entrepreneurship. Importantly, women's time in poverty due to their responsibility for domestic and care activities reduces the time they devote to their agribusinesses. *Limited technical knowledge and skills:* Many women producers in Tanzania lack awareness and technical knowledge on good agricultural practices (GAP) post-harvest management, product quality, export markets requirements, packaging, and business management. This results in high rejection rates for certain agricultural produce. In terms of knowledge, for example, women farmers are often unaware of the advantages of applying inorganic fertilizer to cassava which results in low productivity. This situation is attributed to women producers being less likely than men to have access to extension and rural advisory services.

1 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.

2 Mori, Nema, 2014. Women's entrepreneurship development in Tanzania: insights and recommendations, International Labour Office (ILO), Geneva, https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_360426.pdf

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

Lack of access to assets and resources: Participants identified women's lower use of the good quality seed, inputs, and technologies, due to lack of cash, access, and knowledge, as key constraints that hamper women's performance in their farm enterprises. For example, lack of access to high-quality sunflower seeds and insufficient funds to purchase seeds results in reduced oil content and lower productivity among female producers. The effect on sunflower oil processing in the country has been devastating; only 5% of processing plants are operational due to a lack of quality sunflower seed. A UN study attributed the gender gap in agricultural productivity in Tanzania largely to women producers' limited access to male family labor⁴.

Limited access to finance: Despite the number of programs in Tanzania that provide funding for entrepreneurship and efforts to develop financial packages for small agribusinesses, women entrepreneurs still find it difficult to access finance not only to start and expand businesses but also to buy inputs and technologies. They are constrained by a lack of confidence, collateral, knowledge, and skills needed to apply for formal credit.

Limited access to networks and information: Smallholder farmers and Agripreneurs in Tanzania lack market information. Organizing women producers into groups or cooperatives can help rectify this situation but many of these organizations do not operate as businesses, have weak leadership, and lack vertical networks to link their members to national and international markets.

Limited access to information and communication technologies and channels along with poor digital literacy among women are some of the factors that prevent women from accessing market information. In 2018, there was a significant gender gap in internet use in Tanzania; only 17% of women compared with 35% of men regularly accessed the internet⁵.

Opportunities

Multiple opportunities exist in Tanzania to support women's involvement in the business sector. They include the appointment of Tanzania's first female president creates opportunities to promote more visible female business role models.

- The opportunity to address systemic barriers to women's engagement in entrepreneurship through policies
- Political commitment to boost commercial agriculture and improving the business environment

What needs to be done?

Gender-responsive extension and advisory services: use multiple advisory approaches examples are community radio, mobile phones, learning events, amongst others to provide production and post-production information to women agripreneurs more effectively.

Capacity development: adopt multiple approaches that include training, mentoring, and follow-up to develop the capacity of women agripreneurs in technical, business management, and "soft" skills. The women's capacity also needs to be developed to help shape the enabling environment they need for their agribusinesses to prosper through collective voice.

⁴ Rogers, Y. and H. Aram-Lodh, 2019. The gender gap in agricultural productivity in sub-Saharan Africa: causes, costs and solutions. Policy brief no. 11. UN Women, New York.

⁵ GSMA, 2019. Connected women: the mobile gender gap report, 2019. <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2019/02/GSMA-The-Mobile-Gender-Gap-Report-2019.pdf>

Adopt a household approach to female entrepreneurship development: In strengthening female entrepreneurship, broaden the focus to the household by helping men understand how they benefit from women's entrepreneurship and introducing interventions to mitigate backlash against women's business success. This will help speed the rate at which gender gaps related to cultural norms are narrowed.

Learning and networking platform: create a platform that brings together women agribusiness owners and other stakeholders for mentoring, knowledge sharing, learning about successful approaches and good practices, and networking.

Gender-responsive financial and business support services: Introduce more women to existing women-friendly credit programs. Encourage financial institutions and business support services to develop packages and products to meet the specific needs of agribusinesses and women entrepreneurs.

Improved access to ICTs: Introduce interventions to increase women's access to digital technologies and strengthen digital literacy among women, particularly older women.

#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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