

## SYNTHESIS REPORT

# VALUE4HER

AGRA organized a VALUE4HER networking event in Maputo, Mozambique on April 9th, 2021 to foster stronger networks, identify needs and opportunities to strengthen women's involvement in agri-enterprise, and increase awareness of the VALUE4HER initiative. Women entrepreneurs, other market actors, financial institutions, government agencies, and development actors were among the 173 (16M, 157W) participants.



## Background

Mozambique's economy relies heavily on smallholder agriculture. Rural households in parts of this vast country are particularly vulnerable to natural disasters such as droughts, cyclones, and floods and increasingly to climate shocks. Women are more heavily engaged in the agricultural sector which accounts for over 70% of female employment. For some value chains (maize), women are mostly involved in production activities and minimally in post-production activities, while traditional cash crops (cashew, cotton, tobacco) tend to be under the control of men. Although the country has a longstanding culture of female entrepreneurship, most women entrepreneurs are engaged in small, informal retail trade and processing businesses. The number of women in agribusiness is still low.

Challenges in accessing productive resources such as land, labor, technologies and finances, markets, information, technical and business support, and adverse climatic conditions affect both men and women agribusiness owners. However, women face additional constraints and barriers that are rooted in how they are socialized, the roles they are expected to play and how society perceives them, which restrict their opportunities and business performance.

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

**Low business acumen, aspirations, and confidence:** The decades of civil war coupled with cultural socialization has shaped the way women take business related risks in Mozambique. Most women have been socialized to focus on food crops and engage in smaller, less profitable enterprises and just a few of them venture in larger and high-value markets and high value crops that are dominated by men. Most Mozambican women are therefore not financially independent and have a limited say in decision-making at household level especially on land. Like in other parts of Africa, women's time constraints caused by heavy domestic and care responsibilities are a strong constraint on their business activities. Mozambican women also experience gender discrimination and sexual harassment in business settings.

**Low levels of formal education and limited technical skills:** Low levels of literacy and numeracy among half of Mozambican women severely impedes them from accessing information about agriculture, markets, technologies, financial and business support services. Additionally, because women producers have less access to extension and rural advisory services compared to men, they tend to be less exposed to production and post-production technologies, knowledge and skills about markets, products quality, packaging, and business management.

**Lack of access to productive resources and assets:** The majority of Mozambican women producers have limited opportunities to engage in commercial agricultural production and agribusiness because they face difficulties controlling land (despite equal access to land under the law) and accessing improved seed, inputs, production and post-harvest technologies.

**Limited access to finance.** Several financial service institutions that cater to women entrepreneurs exist in Mozambique, however, most do not provide appropriate products for agribusinesses. Most financial institutions do not offer medium- or longer-term loans needed for agricultural enterprises and are biased toward loans to support cash crop production. Moreover, women Agripreneurs are often not aware of financing programs, cannot meet the stringent requirements like collateral and business plans and lack the confidence to apply to formal institutions.

**Limited access to networks and information:** Organizing women producers into groups and co-operatives is a common approach used in Mozambique, however, many of these collectives are poorly organized and under-resourced, have weak leadership capacity, and lack networks with regional and international markets. Most women Agripreneurs have limited access to technical and market information and contact with business support services and other women business owners. At the national level, only 17% of Mozambican women versus 27% of men regularly accessed the internet through their mobile phones by 2019<sup>1</sup>.

## Opportunities

Many initiatives exist in Mozambique to support women and youth in agri-preneurship but a lot still needs to be done. Opportunities identified by participants include:

- Strong commitment by the Government of Mozambique to address gender gaps in agriculture and agri-preneurship.
- Greater attention and investments by the Mozambican Government and development partners in climate-smart agriculture provide opportunities to address the specific constraints women, entrepreneurs face.
- Programs under the Government's National Financial Strategy that promote financial education and literacy

## What needs to be done?

**Gender-responsive financial and business support services:** Strengthen the capacity of financial institutions to address the specific needs of women in agriculture and agribusinesses, and develop financial packages, products and financing mechanisms to meet those needs.

**Capacity building:** Develop the capacity of women agripreneurs in technical, business management, and “soft” skills using multiple approaches including training, mentorship, and coaching.

<sup>1</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>.

**Improved access to ICTs:** Develop schemes to increase rural women's access to digital technologies and strengthen women's digital literacy.

**Strengthen women's groups and cooperatives:** Develop the capacity of associations and cooperatives to provide agribusiness support to women entrepreneurs in a broad range of areas including market information, technical training, networking, and product development.

## #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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