

SYNTHESIS REPORT

VALUE4HER

On April 6, 2021, the AGRA country office in Ghana organized a networking event in Accra for the VALUE4HER program. The meeting 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 hybrid event brought together 183 participants (19M,164W) including leading Ghanaian women entrepreneurs, public and private sector actors, agricultural financial institutions, policymakers, and development investors. The following are the outcomes of the event.



Ghana

Background

Agriculture dominates the Ghanaian economy, employing nearly half of the national workforce. Women contribute importantly to this sector as producers and as family labour in the production of food crops (maize, legumes, cassava, vegetables, etc.), high-value crops such as cocoa and horticultural crops, and livestock rearing. Ghana has a dynamic business sector, with female majority-owned firms making up nearly 30% of businesses with up to 10 employees¹. While considerable data exist on women business owners in urban areas of Ghana, limited information is available on women in agribusiness. The majority of women Agri-entrepreneurs are engaged in production-related enterprises that serve local markets; relatively few women own Agri- enterprises that access high-value markets. Like men, women agribusiness owners face major constraints in accessing productive resources (land, labour, technologies), which results in women's lower productivity, and have limited access to finances to start and expand their business, markets, information, and technical and business support. In addition, Ghanaian women Agri-preneurs face constraints and barriers rooted in how they are socialized and how society perceives them, which restrict their business opportunities.

Underlying constraints and barriers to women's involvement in agribusiness

Low business confidence: Women agribusiness owners in Ghana tend to engage in less profitable businesses that target local markets. Women's low confidence, and reluctance to take risks, responsibilities for domestic and care activities, gender discrimination, and sexual harassment in the business environment are among the challenges that impede women's business aspirations and performance.

Limited technical skills and low education: Many Ghanaian women Agripreneurs face challenges in accessing training, new technologies, and information on modern farming production, post-harvest practices, and marketing which contribute to low agricultural productivity and poor quality products that cannot compete in high-value markets. Low levels of education among many rural Ghanaian women, women's heavy work and domestic responsibilities, which limits the time they

¹ 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>

have to attend training events, and extension approaches that do not take into account the specific needs of women Agripreneurs are among explanations given for current status of women's performance in agribusiness.

Limited access to productive assets and resources: Low use of high quality inputs, modern production, and post-harvest equipment and machinery, inability to hire labor and buy or rent land due to lack of cash or credit are among the factors responsible for women's low agricultural productivity and the low quality of their products. Despite changes in land tenure policies in Ghana, many women still struggle to secure land rights.

Limited access to finance: While some financial institutions provide specific products for women such as equity loan participation and digital agri-loans, most rural women and women's associations are unable to access finance from other institutions because they cannot meet the stringent loan requirements and sometime, bureaucratic process involved in accessing it. Most women agripreneurship and women's groups, therefore, rely on savings-led microfinance approaches that only provide small amounts of capital.

Limited access to networks and information: Groups and associations are the primary mechanisms used in Ghana as in other parts of Africa to strengthen women's involvement in agribusiness. However, for the most part, these groups and the service providers supporting them lack contact with high-level networks, particularly at the regional and international levels, which limits their ability to stimulate agribusiness growth. Gender gap in mobile phone ownership was at (16%) in 2017 but the gap in internet use was significantly higher at 34%² due to digital illiteracy.

Opportunities

Multiple projects and programs have been implemented in Ghana to support women's involvement in agribusiness. Opportunities in this area 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?

Evidence-based advocacy: Encourage investments in agribusiness by government and other investors and support for women-owned agribusinesses by providing evidence to demonstrate how investing in a specific sector and supporting women will benefit the country.

Media engagement: Engage and get buy-in from media to support women in agribusiness and drive advocacy and information campaigns.

Capacity development: Adopt multiple strategies to strengthen women's business capacities including formal training and "business-to-business" mentoring. Capacity development needs to cover a broad range of technical (production, packaging, quality, certification, etc.) and business management topics.

² 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>

Increase women's voice for institutional change, policy support, and reforms: Groom more women for leadership positions in agribusiness structures so that they can influence policy; sensitize women at the grassroots level on policies that affect agricultural production and agribusiness.

Improve women's digital literacy and use of digital technologies: Develop interventions to strengthen digital and financial literacy among women Agripreneurs and increase their use of digital technologies for accessing financial services and information about production and marketing.

Engage men in programs to strengthen female entrepreneurship: Consult and engage with men and male leaders by helping men understand how they benefit from women's entrepreneurship using approaches such as the gender model family approach and introduce interventions to mitigate backlash against women's business success;

Educate and sensitize traditional leaders: Focus on educating and sensitizing traditional leaders to improve women's access to land.

#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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