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Synthesis Report on VALUE4HER In-Country Networking & Advocacy Dialogues in AGRA's 11 Focus African Countries

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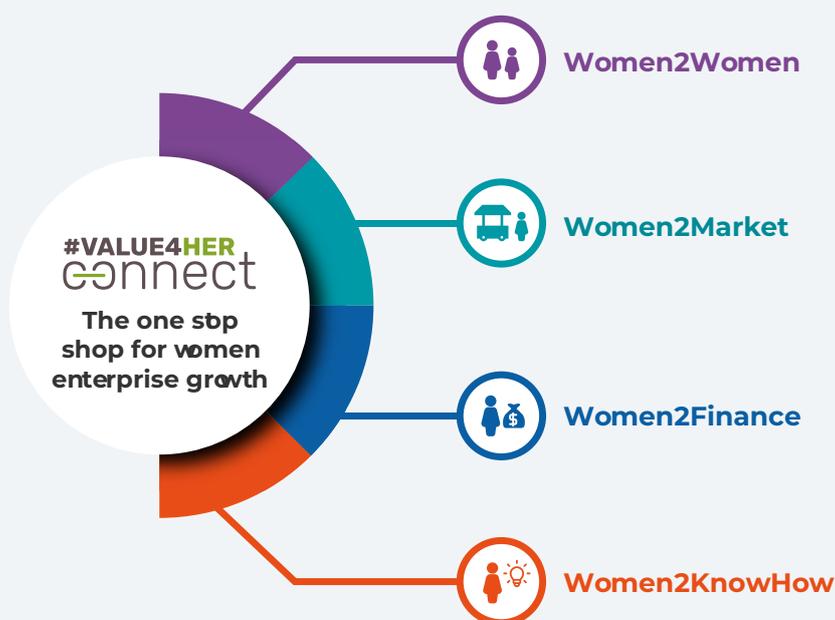
About this report

Greater attention and investments are needed to address the barriers and challenges confronting women-owned agri-enterprises in Sub-Saharan Africa in order to ensure that women agripreneurs can contribute equitably to, and benefit from, Africa's agricultural transformation. VALUE4HER is AGRA's continental initiative aimed at increasing performance of women entrepreneurs through access to markets and trade, access to finance and investments, tailored online and offline match making activities, learning, networking, and global advocacy. VALUE4HER is powered by [VALUE4HERConnect](#), Africa's first agribusiness intelligence platform that facilitates growth and development of women owned agri-enterprises. Through VALUE4HER, by 2030 AGRA plans to

reach 100,000 women agribusinesses across Africa with integrated business solutions and capacity development in order to reduce the gender profitability gap by 50%. As a first step to achieving this goal, VALUE4HER organized multi-stakeholder dialogues in 11 African countries in 2021 with the aim of understanding the needs of African women agripreneurs, identifying solutions to the challenges they face and exploring opportunities.

This report summarizes the outcomes of multi-stakeholder dialogues facilitated by VALUE4HER in Kenya, Tanzania, Uganda, Ethiopia, Rwanda, Malawi, Mozambique, Ghana, Nigeria, Mali and Burkina Faso, countries where AGRA has an office presence.

VALUE4HERConnect, Africa's first agribusiness intelligence platform that facilitates growth and development of women owned agri-enterprises.



It's an integrated digital resource, designed to assist women agri-enterprises transcend gender and market entry barriers, built upon digital technologies with capabilities to connect, amplify, and deliver customized service.

The platform brings together four proven resources needs for women's enterprise growth:

- > Women's socio capital-harnessing the power of the collectives to expand voice, agency and networks.
- > Women's market capital-structured access to growth markets.
- > Women's business capital-functional access to business capital.
- > Women's Knowledge capital-convenient access to relevant, quality business information and knowledge resources.

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- Kehinde Makinde, Country Manager, AGRA Nigeria
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- Jules Some, Country Manager, AGRA Burkina
- Mr. Sami Traore Firmin, Program Officer, AGRA Mali
- Bourema Dembele, Country Manager, AGRA Mali.

AGRA HQ Team: Vanessa Adams, Vice President, Strategic Partnerships and Chief of Party PIATA; Sabdiyo Dido, Head, Gender & Inclusivity AGRA; Betty Otieno (Kenya); Mejury Shiri (the Netherlands); Callen Sausi (Kenya); Evaline Obiero (Kenya)

Introduction

Over one thousand six hundred participants from 11 countries in Eastern, Southern and West Africa came together in person and virtually at country level to discuss emerging issues, insights and opportunities for women's agri-preneurship in their respective countries. These events were convened by the Alliance for a Green Revolution in Africa (AGRA) under the VALUE4HER initiative. VALUE4HER is AGRA's continental initiative aimed at strengthening women's agribusinesses and enhancing voice and advocacy across Africa. The initiative is powered by [VALUE4HERConnect](#), Africa's first agribusiness intelligence platform that facilitates growth and development of women owned agri-enterprises. The primary purpose of the platform is to increase the performance of women agri-enterprises, through access to markets and trade, finance and investments, knowledge and skills, networking and building women's collective voice as well as digital and mechanization.

Country dialogues, which took place between March and May 2021, brought together women entrepreneurs, private sector actors, leaders of women's associations and networks, government officials, policy makers and development investors. This report summarizes the outcomes of dialogues that took place in Kenya, Tanzania, Uganda, Ethiopia, Rwanda, Malawi, Mozambique, Ghana, Nigeria, Mali and Burkina Faso.

Background

Agriculture is the engine of economic development in most African countries and provides a livelihood for 70-90% of the population. Based on Africa's vast agricultural potential, the agribusiness sector has the potential to drive inclusive economic growth across the continent and is predicted to generate US\$1 trillion by 2030, according to the African Development Bank. Agribusiness can drive industrialization, create employment for Africa's youthful population and reduce urban migration. However, the tremendous potential of African agribusiness is unlikely to be fully tapped until women are equitably engaged alongside men as producers of agricultural commodities and owners and employees of agri-enterprises.

Women play critical roles in both the agricultural and agri-enterprise sectors in sub-Saharan Africa (SSA), providing between 29-56% of agricultural labor in the most populous countries, but a significant "gender gap" exists in agricultural productivity and business

performance. Evidence shows that in Africa and worldwide women have limited rights over land and property and less access than men to productive resources such as labor, inputs, technologies and advisory services. In Nigeria, for example, women make up only about 20% of landowners. A World Bank study in Malawi, Niger, southern Nigeria and Tanzania found that even after taking into account household size, female farmers used fewer household male laborers on their plots compared to male farmers. A 2017 endline survey found that 63% of male maize farmers in Malawi used chemical fertilizer compared with 54% of female farmers. Household survey data from Ghana showed that only 0-2% of women had been visited by an extension agent in the past year compared to 11-12% of men. FAO estimates that if women agricultural producers globally had the same access to productive resources as men, they could increase yields on their farms by 20-30%.

Sub-Saharan Africa accounts for the highest rate of female entrepreneurship in the world, yet a recent World Bank study found that women

owned enterprises across the continent had fewer employees, lower added sales and less value added compared to male owned firms. On average, African women entrepreneurs earned 38% lower profits per month than men. While factors responsible for the gender gap in agriculture productivity are well understood and documented, less attention has been paid to assessing women's roles in agribusiness, analyzing the constraints and barriers they face and finding solutions for "leveling the playing field" in the agribusiness arena.

Participants who attended country dialogues in the 11 countries identified similar constraints and gender barriers facing women agripreneurs that fall into 5 areas discussed below.

Cultural dynamics that undermine women's business aspirations and performance

In all countries, socialization and cultural values strongly undermine women's economic empowerment and business performance and limits them to smaller, less profitable enterprises. Cultural stereotypes such as the notion that Bukinabe and Ethiopia women "help" their husbands in farming and women's responsibility for feeding their households contribute to women not seeing themselves as business actors, having low business aspirations and confidence and reluctance to take risks in business. In particular, dialogue participants identified women's lack of agency and decision-making power in households generally and in economic activities as key barriers. Across countries, the "double duty" involved in balancing domestic and care responsibilities with business activities reduces the time women have to manage their businesses. Limited physical mobility due to heavy workloads and cultural restrictions, gender-based violence and gender discrimination are other impediments that women agripreneurs in all countries struggle with which relegate them to informal and low value businesses.

"Let's talk about fundamentals. For women to become entrepreneurs, certain things have to happen. There are things that we don't discuss, that are kept quiet but these are things that prevent women from fully playing their role, that prevent them from attaining their ambitions. For example, women may not be able to invest in certain business sectors for cultural reasons. What can we do to overcome these barriers? If we avoid discussing these issues, we would be overlooking important constraints".

Ernest Ruzindaza, representative of the World Bank's Country Representative to Burkina Faso

Solutions

- Promote and facilitate open discussion on culturally based gender barriers to women's economic empowerment.
- In strengthening female agri-preneurship, broaden the focus to the household by helping men understand how they benefit from women's agri-preneurship and introducing interventions to mitigate backlash against women's business success.
- Support women-to-women mentorship and coaching programs to strengthen linkages between women producers and women-led companies as a way of boosting confidence and disseminating information, knowledge, and skills.
- Promote "courageous female leadership" to advocate for women agripreneurs and serve as role models.
- Introduce and/or implement policies to reduce gender discrimination and gender-based violence broadly and remove legal constraints and regulatory impediments to women's involvement in the business arena.
- Pass policies that address cultural interference in policy implementation.

Low levels of formal education and limited technical skills

While adult female literacy rates vary by country, in all 11 countries women tend to be less literate than men, particularly in rural areas. Low literacy and numeracy and inability to speak the official language strongly disadvantage women agri-preneurs by limiting their access to information, markets, technologies, financial and business support services which contributes to low agricultural productivity and poor agribusiness performance. However, even in countries with high adult female literacy rates (69% in Rwanda, 73% in Tanzania), women still struggle to access technical and market information, production and post-production technologies and services due to male bias in extension and rural advisory services.

“We used to have extension workers but where we work there are no extension workers. So the women don’t know when to spray, when to harvest. And then they depend on seasonal rains so they don’t use irrigation. They don’t use fertilizer. My organization is trying to get on board extension workers that can move around the villages and train the women on how to do better agriculture”.

Anna Otedor, Team Leader Network, Women in Agribusiness and Development, Uganda

Solutions

- Support programs and initiatives that develop the capacity of women agri-preneurs in technical business management, and “soft” skills using multiple approaches including formal training, mentoring, apprenticeship, and regular follow up.
- Use multiple advisory approaches (for example, community radio, mobile phones, learning events) to provide production and post-production information to women agri-preneurs more effectively.
- Develop the capacity of extension and advisory services to respond to the specific needs of women producers and agri-preneurs.

Limited access to productive assets and resources

Some countries (Mozambique, Ethiopia, Ghana, Rwanda, Mali, Burkina Faso) have introduced legislation to guarantee women’s rights to property and productive resources but implementation gaps mean that many women across Africa face significant challenges in accessing productive resources, particularly land, improved seed, inputs, and post-harvest machinery and tools.

“Most of our farmers are using local sunflower varieties (open pollinated varieties) because they are cheap compared to hybrid varieties. My concern is more about how our farmers are using these sunflower seeds. Most of our smallholder farmers are poor and they can’t afford to buy new seed every season so they keep reusing these seeds, 2 times, 3 times, 5 times. This is the biggest challenge because re-using seed results in low yields which is a loss for the farmer as well as the processor. The second challenge is that re-using sunflower seed results in low oil content which is another big loss to the farmer and the processor. The current cooking oil shortage in Tanzania is not due to not having enough sunflower processing plants but is caused by a shortage of raw materials (sunflower seed) produced by smallholder farmers”.

Brigitha Faustin, Founder and CEO of OBRI Tanzania

Solutions

- Ensure that gender-responsive policies designed to improve women’s access to productive resources are implemented at local level by increasing awareness of women’s rights among women, local leaders and the broader society
- Support and strengthen women’s collectives as a way of increasing their bargaining power and access to productive resources.

Limited access to finance

Participants in all 11 countries identified limited access to finance as a key, if not THE key, constraint to women's success in agribusiness. They observed that, despite the proliferation of financing programs and projects for women entrepreneurs, most loan facilities are not designed to meet the specific needs of agribusinesses and women entrepreneurs and many financial institutions consciously or unconsciously remain 'gender-neutral with their products. Most financial institutions offer short term rather than medium- or longer-term loans needed for agricultural enterprises and in some countries are biased toward providing loans for cash crop production. Across countries, relatively few women agripreneurs access credit from financial institutions because they are unable to meet the stringent requirements like collateral and business documentation, are often not aware of credit facilities, and lack confidence to apply for financing.

"How was I going to get money to build the factory? I had done all my business plan, I had started farming at that time, I had bought one tractor. I would make application here, they would turn me down, I would make application tomorrow, they would turn it down. And then after a while, after I kept at it, they sent a woman from First Bank. She got impressed and said I'm giving you this money".

Yemisi Iranloye, CEO Psaltry International Company Limited, Nigeria

Solutions

- Develop the capacity of financial institutions to assess and understand the specific needs of agriculture, agri-enterprises and women agripreneurs and devise financial packages, products and financing mechanisms to meet those needs.
- Carry out a review of approaches and financial products currently being used by financial institutions to target women agripreneurs to identify good practices for providing financial and business support services.

Limited access to networks and information

Organizing women into groups, associations and cooperatives is one of the strategies widely used in all countries to strengthen female Agripreneurship. Many of these collectives however have low capacity in terms of resources and leadership and lack networks with regional and international markets which prevents them from playing a strong role in stimulating agribusiness growth.

Digital tools and services are increasingly used across Africa to support the agribusiness sector, although internet penetration varies across countries. Low female use of the internet is a common feature across countries and women generally have low digital literacy which restricts their use of digital resources in agribusiness.

"In Malawi we have Women Investment Cooperative WINCO, which is a premier woman-led, women managed initiative dedicated to mobilizing resources and inspiring women to achieve success and economic independence through collective investments".

Ms. Towera Jalakasi Managing Director, Naturals Limited, TEECs - Malawi

Solutions

- Strengthen the capacity of groups, associations, cooperatives to support women agripreneurs through long-term programs.
- Promote interventions to increase women's access to digital technologies and strengthen digital literacy among women.
- 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.

Looking forward

In spite of the multitude of structural and gender-based constraints and barriers confronting African women agripreneurs, participants sounded a positive note regarding opportunities for expanding women's role in the agribusiness sector. Strong political commitment to boosting commercial and climate resilient agriculture, greater awareness by the private sector about the business case for involving women in agribusiness and the African Continental Free Trade Agreement (AfCFTA) are some developments driving a renewed momentum across countries to strengthen women's role in agribusiness.

Participants called for the implementation of the following cross-cutting interventions:

- Improve coordination and consultation among partners to provide technical, market, networking, and financial support to women entrepreneurs.
- Develop accountability mechanisms to ensure women agri-enterprise empowerment initiatives are followed through to ensure women's maximum benefit from the interventions.
- Develop and roll out national level advocacy and investment strategies to close the gender gap at all levels between women and men in agribusiness; and

Support research on female agribusiness development to document trends and generate data that leaders and policy makers can use to develop evidence-based reforms and monitor progress.

Number of participants in the VALUE4HER advocacy in-country attendance in AGRA's 11 focus countries

