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Catalysing Women Agri-preneurship and Food Trade in Africa

A report on a virtual UN Food
Systems Summit Dialogue held
on 23rd June, 2021



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Catalysing Women Agri-preneurship and Food Trade in Africa
An Independent African Dialogue of the UN Food Systems Summit

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Introduction

More than 200 participants took part in a virtual dialogue on the theme **“Catalysing women’s agri-preneurship and food trade in Africa”** on June 23, 2021. The event was hosted by the Alliance for a Green Revolution in Africa (AGRA) and co-hosted by the International Food Policy Research Institute (IFPRI) and organized under Independent Food Systems Dialogues of the UN Food Systems Summit (UNFSS). The focus on women agripreneurs was a call to action to improve women’s business performance, voice and advocacy in agribusiness in Africa.

Background

Agriculture is the engine of economic development in most African countries and agribusiness has the potential to drive inclusive economic growth across the continent. Women make essential and significant contributions to both the agricultural and business sectors in all sub-Saharan African countries, yet they lag behind men in terms of agricultural productivity and business performance. 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.

An emerging body of knowledge shows that constraints faced by women in establishing, operating, and growing their agri-enterprises, many of which do not affect men, cause women-led agri-enterprises to experience a vicious cycle of underperformance, resulting in limited growth. AGRA hypothesizes that if women-led agribusinesses across Africa grew into more productive enterprises, they could raise the productive potential of the continent and become drivers for inclusive growth for over one billion Africans.

To understand the needs and aspirations of women agripreneurs, share emerging issues, insights and solutions and identify opportunities, AGRA and partners facilitated country-level dialogues on women’s engagement in agribusiness in 11 Sub-Saharan African countries¹ under the VALUE4HER initiative. The 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. These events formed the basis for the continental Dialogue.

Continental virtual dialogue on “Catalysing women’s agri-preneurship and food trade in Africa”

Following on from country level consultations, the continental dialogue covered in this report organized as part of the Independent Food Systems Dialogues of the UN Food Systems Summit (UNFSS) had four key objectives:

- Evolve a collective understanding of the issues, challenges, and opportunities facing women agripreneurs across Sub-Saharan Africa
- Contribute to articulating solutions for improving the position of women in agribusiness in Africa
- Bolster African women’s voice at the UN Food Systems Summit and strengthen the continental platform for women agri-food entrepreneurs
- Inform and influence governments, development investors, private sector actors, regulatory bodies on the needs and aspirations of African women agripreneurs.

¹ Kenya, Tanzania, Uganda, Ethiopia, Rwanda, Malawi, Mozambique, Ghana, Nigeria, Mali, Burkina Faso

Session 1: Opening remarks and high-level speeches

The first session of the event gave the floor to AGRA and high level guests to set the scene for the multi-stakeholder dialogue. **Dr. Fadel Ndiame**, AGRA's Deputy President, welcomed all participants and introduced the high-level speakers. He reminded participants of the important role African women play in agribusiness, agricultural production, processing, trade and in managing household nutrition and called for interventions to address the many constraints and barriers they face in order to develop more resilient food systems. He concluded that Africa is unlikely to meet the SDGs, Malabo Declaration on Agriculture and all other commitments if we don't address the constraints faced by women agricultural producers and agripreneurs.

In her presentation, **Sabdiyo Dido Bashuna**, AGRA's Head of Gender and Inclusiveness, provided an overview of the VALUE4HER² Program, AGRA's flagship continental initiative for strengthening women's agribusiness development. AGRA seeks to develop this program to become an African Center of Excellence for Women's Agripreneurship offering critical resources needed for enterprises growth, notably: women's socio-economic capital, market capital, knowledge capital, business capital and technology capital.

Dr Agnes Kalibata, AGRA's President and the Special Envoy of the UN Secretary General to the UNFSS, highlighted the impact of the COVID-19 pandemic on women owned businesses and asked whether there are lessons that we can learn from this experience to "build back better". She emphasized the importance of investing in crops or commodities that give women more value and business growth potential. Dr Kalibata also reminded stakeholders not to overlook the issue of hunger which disproportionately affects women and children. Policies are critical to this work and to driving more investments in women- led enterprises, she noted.

IFPRI's Director for Africa and the Custodian for Gender Equality and Women's Empowerment Change Lever of the UNFSS **Dr Jemimah Njuki**, stressed women's important and multi-faceted roles in African food systems. She referred to 4 propositions being developed under the UNFSS that are related to women's entrepreneurship:

- An alliance of financial institutions that design and deliver transformative financial products for women in food systems
- An innovation hub for women-owned businesses
- Supporting women to address food loss and waste; and
- Global food systems 50/50 initiative that will work to ensure that all food system actors are gender responsive (in their work and at institutional and policy level).

Michael Michener, Deputy Assistant Administrator, Bureau for Resilience and Food Security at USAID, spoke of the responsibility we have to "empower the voices of smallholder farmers, women and underserved groups to shape the dialogue on food systems at the Food Systems Summit". He stated that agriculture and agribusiness have the potential to bring about transformation in African economies, but this must involve both men and women.

² VALUE4HER is AGRA's continental initiative, aimed at strengthening women's agribusinesses 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 build visibility, business networks and collective capital across the continent while facilitating easier connections with buyers, financiers and other service providers

Session 2: Country experiences

Women agripreneurs from Uganda (Dr Gudula Naiza Basaza), Rwanda (Sharon Akanyana), Mali (Seynabou Dieng Traoré), Nigeria (Ajibike Saratu Oluwatimilehim) and Malawi (Towera Jalakasi) described the constraints and barriers women face in the agribusiness sector in their respective countries and proposed interventions that would help move women out of the production end of value chains to more profitable sectors producing for high value markets. Not surprisingly, women agripreneurs in the five countries face similar constraints and gender barriers that can be broadly grouped into the following 5 areas:

- Cultural dynamics that undermine women's business aspirations and performance;
- Low levels of formal education and limited technical capacities;
- Limited access to productive assets and resources;
- Limited access to finance; and
- Poor access to networks and information.

Speakers highlighted opportunities that offer solutions to these challenges, including commitment by governments to boosting commercial and resilient agriculture and improving the situation of women entrepreneurs, increased private sector engagement with women-owned agribusinesses and a new willingness on the part of women themselves to voice their demands and contribute to the development of policies and interventions that affect them. They called for immediate action to develop the capacity of women agripreneurs in business management and "soft" skills (confidence, group management, and dynamics, negotiation skills), incentivize financial institutions to develop gender responsive financial products and strengthen women's collectives.

Session 3: Breakout groups

210 participants took part in the breakout groups to discuss key themes related to women's involvement in agribusiness in Africa. The themes were:

- Gender responsive business environment
- Business growth and formalization
- Women's business segment
- Business leadership
- Women's associations in agripreneurship
- Women's access to information and business networks
- Women's access to affordable and innovative finance and capital
- Women's access to mechanization and digital technologies
- Women's access to high-value markets
- Women's involvement in cross border and food trade

Gender responsive business environment

Participants called for a fundamental change in how 'value' is perceived by companies and at the broader society as present systems undervalue women's contributions, especially in the area of unpaid care work. They agreed that developing gender responsive systems will require making fundamental changes to meeting women's needs. Rather than trying to make women fit into current systems or practices, new systems that are women friendly need to be devised (e.g. alternative collateral systems, gender responsive procurement to ensure women can engage in profitable value chains). Participants agreed that developing a gender responsive business environment must involve public and private

sectors as well as civil society. The group noted that policies are often hampered by the lack of evidence on women's diverse needs.

Solutions

- Promote Environmental Social Governance (ESG) criteria as legally required standards to move accounting beyond the transaction and exchange of goods and services
- Include women's unpaid care work in GDP calculations
- Develop evidence-based policies and ensure that sex-disaggregated data are collected in all sectors
- Support women's leadership and career advancement in companies and implement family friendly policies that promote work-life balance for both men and women
- Encourage and promote greater involvement of men in domestic and care work and support a more equitable division of care work within households
- Promote successful women entrepreneurs as positive role models, coaches and mentors.

Business growth and formalization

Participants attributed limited business growth among the majority of women owned agro-enterprises in Africa to poor access to finance, market information, technologies and women's limited technical and business capacities and knowledge. The absence of post-training support and follow-up also contribute to low business growth. Many women-owned agribusinesses are not formalized because owners lack training and information on formalization and consider their business to be too small to be formalized. Participants also noted that a low chance of scaling up a business discourages entrepreneurs from formalizing their enterprises.

Solutions

- Streamline and facilitate the formalization process for women. For example, business registration agencies and banks could create a priority registration day for women ("Women Wednesdays") and set up one-stop registration booths in local markets
- Provide incentives for formalization
- Implement policies that support and facilitate women's ownership of property
- Strengthen and promote cooperatives and associations
- Foster a growth-oriented mindset among women entrepreneurs through training and mentoring.

Women's business segment

Participants in this group observed that women entrepreneurs tend to be concentrated in specific value chain areas (production, processing, marketing and selling) partly because most women go into business out of economic necessity to provide for their families as opposed to pursuing an opportunity. Factors responsible for limited growth by women-owned enterprises identified by the group include: weak ecosystem support for growing existing enterprises (as opposed to increasing the number of women engaged with formal value chains), lack of policies to ensure that women are not exploited in the business arena and low support of women entrepreneurs for each other. Participants stressed the need for women to focus on their strengths rather than their weaknesses. They also identified support from family and the wider society as critical for the growth and success of women-owned enterprises.

Solutions

- Develop enabling policies and strong business support organizations that cater for the needs of women agripreneurs

- Promote government investments in flagship initiatives that target women and youth agripreneurs
- Train women entrepreneurs on basic, financial and digital literacy
- Improve access to information and awareness of where information can be sourced
- Provide open-source business and market information and step by step business guidance through channels and format that are easily accessible and attractive to women
- Improve access to favorable financing
- Incentivize business development organizations and established women agripreneurs to provide mentorship and guidance to other women entrepreneurs.

Business leadership

Group participants recognized multiple constraints African women entrepreneurs face in becoming business leaders. These include low business acumen resulting from a lack of exposure to business culture and opportunities, limited access to technologies, training and skills and, at the personal level, low confidence and a reluctance to take business risks. These constraints, coupled with the lack of resources, finances, and women's care and domestic responsibilities, create tremendous challenges for women to succeed as business leaders.

Solutions

- Include women agripreneurs in the policy development process to ensure that their needs are taken into account and their voices are heard
- Advocate for inclusive gender responsive national development models and policies
- Adopt innovative production and post production technologies that require minimal productive resources and collateral for

obtaining credit (e.g. hydroponic)

- Build multi-stakeholder alliances, coalitions and networks that include community leaders and institutions to link women entrepreneurs to existing business opportunities

Women's associations in agripreneurship

In discussing the role of women's associations in agripreneurship, participants underscored the existence of well established networks including VALUE4HER, AWAN-Afrika, Nourishing Africa among others, that provide platforms for women in agribusiness to raise their voices at local and continental level. Better connectivity has helped to strengthen women's networks but opportunities for improvement in this area still exist. Participants pointed out that women members of cooperatives and producer associations (estimated at 30%) tend to be older and noted that the poorest and least educated women tend not to join these groups or choose people to represent them who do not have their best interest at heart. The group emphasized the importance of women not simply belonging to collectives, but taking ownership of these groups to make their demands heard. There is need for women to own, fund, and govern their association, build their own structures of governance and not rely on governments for everything.

Solutions

- Increase membership in women's associations and networks by creating greater awareness about these groups, especially among young women
- Encourage amalgamation among women's collectives, linking small, local groups to larger groups and platforms at the national, regional and continental level
- Stimulate greater interaction between members of women's platform by, for example, creating local common interest groups

- Facilitate cross-country and regional networking and learning among women's associations and groups
- Work with schools and colleges to promote the image of agriculture as a business and an opportunity for youth self-employment and develop the capacity of young women and men in this sector through formal training and apprenticeship.

Women's access to information and business networks

Participants observed that most African women agripreneurs, particularly in rural areas, have limited access to information and business networks. They attributed this situation to women's low literacy in which limits their ability to communicate and access knowledge and information and negatively impacts their performance in agricultural production, post-harvest processing and business. Women's inability to read and write official languages, which is associated with low literacy, also poses a challenge. Additionally, women's limited access to information and communication technologies (mobile phones, smartphones, laptops) restricts their use of digital platforms that can link them to information, knowledge, networks and markets. Participants noted that the switch to virtual communication, e-opportunities and on-line platforms during the COVID-19 pandemic has increased women's marginalization. They agreed that improving women's access to information and business networks is critical for moving women agripreneurs away from production related activities to more profitable processing and value addition enterprises.

Solutions

- Promote the use of platforms and business networks as a means for women agripreneurs and their associations to access information, network at grassroot, national and global levels and access markets and develop their capacity to use digital platforms
- Develop the capacity and support financial institutions to design financial services for the specific needs of women agripreneurs (e.g. offer lower interest rates and accepting forms of collateral that women can easily provide)
- Explore innovations around business models, financial access, and literacy (e. g Vegemark Kenya has partnered with a telephone provider to access markets and clients)
- Use innovative advisory approaches to facilitate women's market linkages and access. For example, community agents can support and train women (and men) agripreneurs on production and post production practices, smart skills, marketing and business skills
- Work with local media to disseminate technical and business information in local languages to women entrepreneurs that cannot access digital platforms.

Women's access to affordable and innovative finance and capital

Participants broadly agreed that the key factors that impede women agripreneurs' access to finance and capital are lack of collateral, high interest rates and poor collaboration between stakeholders.

Solutions

- Formulate specific policies that improve women agripreneurs' access to finance.
- Develop diverse financial schemes for different agricultural products (e.g. different schemes for seasonal crops, annual, and perennial crops)
- Provide interest free loans and grants to micro and small enterprises
- Scale up successful financing approaches (e.g. 'table banking' financial services, Village Savings and Loans Associations)

- Incentivize financial institutions to accept alternative forms of collateral (e.g. livestock)
- Encourage and facilitate greater collaboration, partnerships, and information sharing among key stakeholders.

Women's access to mechanization and digital technologies

Participants in this group identified several factors that account for low use of mechanization by African women agricultural producers which contribute to inefficiencies and low productivity. While lack of access to capital to purchase or use mechanized technologies was identified as the biggest challenge, others include a general lack of awareness about tools and equipment and their costs, a lack of knowledge and skills on how to use tools and equipment and many women being intimidated by tools, technologies and equipment that are largely used by men. Additionally, the group noted that the small scale and low output of most women-owned agribusinesses makes it inefficient to use mechanization.

Participants agreed that women across Africa are disadvantaged by their limited access to and use of digital tools such as smart phones and laptops and low levels of digital literacy. Women agripreneurs' low use of digital technologies holds them back in several areas, notably, accessing digital financial services, markets and information and prevents them from taking full advantage of social media and digital agribusiness platforms such as VALUE4HER to grow their business. The group noted that women's heavy domestic and care workload often prevents them from improving their digital skills and using digital technologies. The group affirmed that women are hugely constrained by low literacy and numeracy which affects them in every area of business and life.

Solutions

- Encourage women led enterprises to work together to access mechanization and other resources
- Widely publicize information on agriculture related tools and equipment particularly through information channels used by women producers
- Strengthen women's skills in using agricultural tools and equipment through information dissemination and training
- Work with and sensitize manufacturers of agricultural tools and equipment on women's specific needs, develop their capacity to design women friendly tools and equipment and market them to women
- Encourage the formation of public and private corporate partnerships to set up production and processing units to service women owned agro-enterprises
- Explore innovative ways to improve women's digital education and use of digital technologies and spaces by, for example organizing women agripreneurs into collectives headed by a tech savvy leader.

Women's access to high value markets

There was consensus among group participants that multiple opportunities exist to help women agripreneurs access high value markets ranging from training on market requirements (e.g., GGAP certification, BRC certifications, SMETA etc), curated investments (e.g., through use of crowd funding), platforms for knowledge sharing on markets, market requirements, regulations etc and women-to-women mentoring. Participants also spoke of the real challenges that lock African women agripreneurs out of high value markets. These include lack of knowledge of what the market requires, poor quality products, inability to meet certification standards required for exports, limited access to finance to invest in equipment for value addition and lack of information about value addition equipment.

Solutions

- Improve awareness and knowledge of relevant government agencies on the regulations and requirements to access high value markets
- Develop legislation to handle arbitration related to contract farming and contracts between exporters and buyers
- Improve women agripreneurs' access to affordable financing.

Women's involvement in cross border and food trade

Participants noted that the focus on regional markets is a relatively new area even though cross border trade has always existed. Corruption, the number one challenge for both formal and informal trade, results in additional cost and product loss. Other problems identified by the group include ambiguity in interpreting trade regulations and laws (e.g. border agents do not know which imports are duty free), differences in standards (such as packaging) even within regional economic communities (RECs) and lack of a universal simplified trade regime across Africa. Women cross-border traders experience additional challenges including harassment and gender-based violence.

Solutions

- Assess which universal simplified trade regimes (USTRs) in Africa are working well and what could be taken to scale under the African Continental Free Trade Area (AfCFTA)
- Build capacities among all stakeholders (entrepreneurs, investors, governments) to look for market opportunities across Africa and identify the appropriate procedures that will allow movement of goods from one place to another
- Train women traders on border crossing procedures and their rights and responsibilities.

Conclusion and looking forward

Following lively discussions about the multiple and serious gender-based constraints and barriers that hold African women agripreneurs back, the dialogue came to a close, leaving participants eager to take advantage of the opportunities and put solutions into action. In her closing remarks, **Vanessa Adams**, AGRA's Vice President for Strategic Partnerships and Chief of Party for PIATA, appealed to governments, development investors, financial institutions, private sector actors, researchers, development practitioners and women entrepreneurs themselves to take the following actions:

- Ensure favorable gender policies are operationalized
- Address legal dualism by formulating policies that address cultural interference in policy implementation
- Develop the capacity of women entrepreneurs in technical, business and "soft" skills
- Promote interventions to increase women's access to digital technologies and strengthen digital literacy among women
- Design and support gender responsive extension and advisory services to reach women agripreneurs more effectively
- Develop gender responsive financial and business support services
- Support innovation and research addressing gender and business success.

Annex

Women agripreneurs speakers

Speaker	Country
Dr Gudula Naiga Basaza- Co-founder and Managing Director, Gudie Leisure farm	Uganda
Sharon Akanyana- Founder, Ishyo Foods TBC	Rwanda
Seynabou Dieng Traoré - Founder and CEO, MAYA Enterprises	Mali
Mrs. Ajibike Saratu Oluwatimilehim – President, Amazing Women Cooperative Society Ltd	Nigeria
Towera Jalakasi – Founder, Natural Limited and MD, Tools for Enterprise & Education in Malawi	Malawi

Break-out group facilitators and rapporteurs

Group	Facilitator	Rapporteur
Gender responsive business environment	Mehjabeen Alarakhia - Regional Women Economic Empowerment Advisor, UN Women	Dr Esther Ibrahim - Program Officer GST2, AGRA
Business growth and formalization	Ruramiso Mashumba – CEO, Mnandi Africa	Lucas Keya - Associate Resource Mobilization Officer, AGRA
Women's business segment	Michael Von During - Technical Specialist, Smallholder and Agri-SME Finance and Investment Network, IFAD	Ify Umunna - Co-CEO, Nourishing Africa
Business leadership	Matt Davis - CEO, RENEW LLC	Valentine Waroga - Regional Program Assistant on Women Economic Empowerment, UN Women
Women's associations in agripreneurship	Dr Hafsat Abiola - Executive President Women in Africa Initiative (WIA)	Dr Lilian Gichuru - Associate Program Officer, AGRA
Women's access to information and business networks	Ranjitha Puskur - Module Leader-Evidence, CGIAR Gender Platform	Zuhura Masiga - Program Coordinator, AGRA
Women's access to affordable and innovative finance and capital	Librata Muhati – CEO, Joyful Women	Isaac Conduah - Associate Program Officer, AGRA
Women's access to mechanization and digital technologies	Nixon Gecheo - Senior Program Officer- Digital Systems & Solutions for Agriculture, AGRA	Joan Mbesya – CEO, Techmindset Africa Ltd
Women's access to high-value markets	Gloria Atuheirwe – Director, Women in Trade- TradeMark East Africa	Marygoretti Gachagua - Partnership and Programmes Officer, Eastern Africa Farmers Federation
Women's involvement in cross border and food trade	Clara Colina - Senior Innovation Manager, IDH	Kafui Adjogatse - Data Analytics Manager, IDH