

Enabling African Smallholder Women

Insights from the Field

Policy brief

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Bayer is a global company with core competencies in the life science areas of health and agriculture. With our products and services, we want to benefit people and contribute to improving the quality of life. At the same time, we aim to create value through innovation, growth and high profitability.



Farm to Market Alliance (FtMA) is a consortium of six public and private organizations (AGRA; Bayer; Syngenta; Rabobank; World Food Programme and Yara) with a vision to enable sustainable food systems through strengthened markets to empower farmers to increase their yields, incomes and resilience. FtMA's Farmer Service Centres (FSCs), are a network of last mile service providers that support 615,000 farmers through 2740 FSCs in Kenya, Rwanda, Tanzania and Zambia.



Grameen Foundation is a global nonprofit that invests in the power of women by identifying where economic and social systems are failing her. Grameen partners with local actors, using innovation and digital technologies, to transform these systems from the inside out to give her the access she needs to come out of poverty in a meaningful way.

1. SMALLHOLDER FARMING AND WOMEN

In Sub-Saharan Africa, women represent more than 50 % of the agricultural labor force. Often their working conditions are worse than their male counterparts and detrimental to their wellbeing. They tend to have smaller farms with lower-than-average productivity. The Food and Agriculture Organization of the United Nations (FAO) posits that closing the gender gap in farm productivity and the wage gap in agrifood systems would boost global GDP and reduce the number of food-insecure people by 45 million (2023).

A woman smallholder farmer's access to resources, such as agricultural inputs, digital technology, and services is not at par with male smallholder farmers. Particularly striking is that "men have greater ownership or secure tenure rights over agricultural land than do women in 40 of 46 countries reporting on Sustainable Development Goal Indicator 5.a.1." (FAO,

»Most importantly, interventions need to specifically target women and inter alia facilitate their access to resources and a shift of power by recalibrating social norms.«



Figure 1: Members of Ikinga Village Savings and Loans Association (VSLA) in Kakamega County in Kenya pose for a photo / Farm to Market Alliance

2023). Access to informal or formal financial services is also a major challenge: women often lack collateral, such as land or property, do not have adequate access to tailored financial literacy tools, and as a result, do not have access to financial service providers or business loans. The African Development Bank estimates the gender financing gap in Sub-Saharan Africa at 42 billion USD (African Development Bank Group, 2024).

Women face a triple burden of agricultural on-field work along with household duties and childcare. Time poverty is a constant for women, as is drudgery which is often defined as back-breaking, menial tasks that arise frequently for women farmers during the agricultural season. These social barriers inhibit their mobil-

ity and thus their capacity to participate in agriculture activities and access markets.

Farm to Market Alliance's ("FtMA") own assessment of the challenges of women and young people in Kenya revealed the following:

- The Farmer Service Centers that are women or youth-led faced challenges in fully grasping and implementing effective entrepreneurial skills and financial literacy practices.
- Lack of adequate start-up capital and the burden of high-interest rates on loans relate to land ownership: many young people and women do not possess land and cannot afford to lease land.
- In many cases, banks and MFBs view the youth and women in agriculture

as a high-risk market segment and therefore prefer to lend to segments with more regular cash flows such as traders.

- The insufficient availability of markets for produce and a negative mindset towards agribusiness were identified as significant barriers. Many farmers, mostly women, don't grow for the market therefore investing in ventures that are misaligned with market systems.
- The scarcity of role models who have succeeded in agribusiness for women and youth.

In the following, we will discuss experiences from Farm to Market Alliance and Grameen Foundation ("Grameen") to support women in agriculture.

2. FARMERS SERVICE CENTERS

Farm to Market Alliance (FtMA) is a consortium of six public and private organizations (AGRA, Bayer, Rabobank, Syngenta, World Food Programme, and Yara) working towards empowering African farmers to increase incomes and resilience to climate shocks. It does so by establishing Farmer Service Centres (FSCs), which connect savings groups and farmers to services such as market linkages (input and output markets) and deliver agricultural and business training and digitization. Ideally, farmers receive all services and inputs from these centers which they need to increase their yield and incomes.

Agrodealers, aggregation centers, and service centers are thinly distributed in rural Africa. Farmers often must travel far to get access to much-needed inputs and services as well as to sell their output. This is a special challenge for women

»**Women face a triple burden of agricultural on-field work along with household duties and childcare.**«

farmers due to the cultural restrictions on movement, the amount of time spent on house chores, and the transport costs incurred. As a result of the Farmer Service Center model, the distances to access inputs and services have in some areas been significantly reduced increasing women's chances for participation in activities.

FtMA encourages women to become FSCs themselves. For this, they receive training in business skills, financial inclusion, and good agronomic practices which they use to train other farmers. They become entrepreneurs, leaders, and role models able to inspire and drive change in the community. More experienced FSC leaders can develop into mentors for younger colleagues, training them and giving mental and coaching support. FSCs earn commissions from direct sales, linkages, and the delivery/aggregation of services. That may be the start of a successful business which in some cases expands into other value-adding activities not dependent on land ownership.

Judy Kipchumba in 2018 began providing free extension services to farmers in her community. A year later, she joined FtMA as an agribusiness advisor

and opened her store – Spring Agri Venture Farmer Service Center – where she serves 50 women farmers and has trained over 500 small-scale farmers, a majority of whom are youth and women, on agri-enterprise development and good agricultural practices. With her agribusiness experience, Judy aggregates produce from local farmers and provides linkages to mechanization, financial services, soil testing, and other service providers in her community. She has recently diversified into value addition where she mills maize into flour and poultry feed and sells it to local traders thus greatly increasing her income-earning opportunities.

3. VILLAGE SAVINGS AND LOAN ASSOCIATIONS (“VSLAS”)

FtMA has worked with VSLAs since 2019 and this has proven to be a game-changer for smallholder farmers grappling with the challenges of access to finance. VSLAs usually consist of 15 to 30 members who generate a self-organized savings fund for all members to deposit into with a specified frequency. Individual members take out loans from that group savings fund and pay them back with interest thus further growing the fund upon loan repayment. FtMA's survey of VSLAs in Kenya discovered that a majority of VSLA members are female, making up 59% (247) while males account for 41% (175). 93% of the FtMA VSLA members report access to credit and financial literacy.

A key success factor for a VSLA is the social cohesion of its members. Group members must have a willingness to lend mutual support and exercise adequate control. Formal registration, training in financial literacy, and digital tools such as a

ledger that supports bookkeeping are the backbones of business success. The VSLA sessions also act as knowledge dissemination sessions that assist members in improving their livelihoods.

For farmers like Abby Tumbu (33) VSLAs have been life-changing. After saving with her VSLA group, Abby a maize and sugarcane farmer was able to access a loan of Kshs. 35,000 (\$230) allowing her to rent an additional one-acre piece of land. She also received training in good agricultural practices and decided to spend part of her loan purchasing farm inputs. This led to increased incomes from her farm due to improved land productivity from using quality inputs and agronomic practices.

4. SOCIAL NORMS

Gender equality does not come by itself; it needs to be actively promoted. Discriminating social norms are at the heart of gender inequality and they are difficult to change (FAO, 2023). Grameen's Intra-Household Dialogues aim to support families and communities to redefine social norms and share power. Grameen works with local partners to facilitate dialogues with couples in small groups on topics related to gender norms that impede women's economic participation. On a community level, the dialogues provide a space for women entrepreneurs, their spouses, and male and female community leaders to collectively explore various topics such as unequal household workloads and how men and women can work as allies to overcome these challenges together.

In a recent Ghana-based project more than 400 participants have been engaged

in Grameen's community and intra-household gender dialogues. Before the intervention, less than 20% of women consulted with their spouses when making decisions on how to use their income. Thereafter over 50% of the couples discussed household income allocation and spending and jointly decided where to access credit. Engaging the males is critical to shifting the perspective within households. Research has shown that there is an increased potential of gender-based violence on women entrepreneurs and women who increase incomes, especially when male members perceive this as a threat to their status and power (ICRW 2019).

Patience and Vincent (wife and husband) feel communication within their home has improved after participating in an intra-household dialogue. Vincent notes that he helps Patience with domestic chores, bathes the children, and takes them to school and the doctor when needed, since “we receive faster care when I take them.” Patience also shares that before engaging in the dialogues, her husband did not give full attention to women's issues. “But for the household dialogues, and after my husband participated in meetings, he has become a softer person. Getting another source of income for the household is a great change.” Patience controls her income, but “What I do is to inform him about anything I want to embark on and he consents once he sees my money can meet such a venture. In cases my money is not enough, he adds to it.”

5. CONCLUSIONS

Enabling female farmers in rural Sub-Saharan Africa is a multi-faceted task. It requires an ecosystem supporting suc-

cessful farming under difficult conditions. Most importantly interventions need to specifically target women and inter alia facilitate their access to resources and a shift of power by recalibrating social norms. Enforcement of gender-responsive policies cutting across the entire agricultural value chain including land

»The scarcity of role models who have succeeded in agribusiness for women and youth.«

rights and tenure is vital for closing the gender gap in access to financial services for women. Women must be supported to be much more represented in leadership roles and decision-making positions. Also, more research on actual gender differences and more gender-disaggregated data are needed.

Similar principles should apply to the policy level. “Strengthening **rights**, eliminating discriminatory laws and norms, equal access to **resources**, equal **representation** and increased opportunities to exert influence” are to be ensured (Federal Ministry for Development and Economic Cooperation, 2023). Unfortunately, these objectives will not be reached soon: FAO reports that the majority of policies in 68 countries relating to agriculture and rural development recognize women's roles but only a mere 19 % contain pertinent policy goals (FAO, 2023).



Figure 2: Roseline Siama, a FSC, demonstrating the use of an app./Farm to Market Alliance (FtMA)

FtMA and Grameen have recently experienced that donors are increasing their emphasis on gender equality and the enablement of women. This is much appreciated however according to the latest OECD data the share of Official Development Assistance having gender equality objectives has dropped from 45 % to 43 % after a decade of rise (Organization for Economic Cooperation and Development, 2024). This is worrisome and needs to be reversed.

We believe that gender equality deserves much more political support, attention from both the global and local communities and thus funding in agricultural and development policies to ensure women are not left behind.

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