Women smallholders in sub-Saharan Africa

Funded by the Mastercard Foundation, the Strengthening African Rural Smallholders “STARS” project aims to break the cycle of poverty and food insecurity among 210,000 farmers in rural Burkina Faso, Ethiopia, Rwanda and Senegal, by facilitating access to financial markets and agricultural services.

A key aim of the project is to broaden the evidence base in rural agricultural finance, value chain development and share lessons learned. Building on research conducted by the project, this report provides an overview of key client intelligence and specific business opportunities for working with rural women smallholders.

The findings and recommendations described in this learning brief are drawn from comparative analysis of focus group and interview data collected from 402 women in Burkina Faso, Ethiopia, Rwanda and Senegal.
Women as entrepreneurs

The importance of empowering women with financial inclusion strategies is supported by international organizations as the World Bank\(^1\) and FAO\(^2\). These organizations stress that there are both development - as well as business arguments for empowering women and for contributing to gender equality. As producers, processors, traders and (unpaid) laborers women are important for producing and getting products to markets. Women are also key players in ensuring welfare and food security of their family and children and in communities.

In agricultural settings, women are often not visible while they do a large part of the farm-activities such as weeding and ensuring soil fertility; as well as post-harvest handling and value addition activities like drying, sorting, grading and processing. Women's work often takes place in least valued parts of a value chain e.g. as home-based workers or informal/ family workers more generally. Globally, women are paid 24% less than men; they are concentrated in lower-earning sectors; and they make up a large percentage of the informal workforce\(^3\). Women have considerable less access to agricultural resources than men; from extension services to access to land, seeds, fertilizers, technologies and credit. As a result of this, the gender gap in agricultural productivity is around 25% in Africa\(^2\). In addition, women are often faced with demands of unpaid care work, which is one of the major constraints on their engagement in markets\(^4\).

Women’s Economic Empowerment (WEE) provides a strong framework for mainstreaming gender in the STARS program. Women’s economic empowerment is the process by which women increase their ability to succeed economically and strengthen their power to make and act on economic decisions that influence their lives and societal priorities. This requires equal access to and control over economic resources, assets, markets and skills, as well as agency and the power to make and act on economic decisions. These conditions must be underpinned support and promotion at a structural and institutional level.

**A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on her own economic decisions...**

ICCO STARS Gender Strategy, 2018.

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The business case for women

- As suppliers, women would produce 20-30% more food on their land if they had the same access to productive inputs and resources as men\(^2\);
- Women smallholders often deliver better-quality product than their male counterparts and demonstrate better attention to detail in post-harvest handling when trained, suggesting that increasing the number of women smallholders in the supply chain can help improve product quality\(^2\);
- With women making 80% of consumer decisions, companies can sell more if their products and marketing take women’s needs into consideration\(^4\). A focus on women can increase the consumer base;
- Women are the fastest growing cohort of entrepreneurs and business owners in many developing countries and female sales agents can directly reach women who cannot readily access cities or markets\(^2\);
- Projects which adopt a gender lens and address the economic empowerment of women are far more likely to improve household food security, education, healthcare, livelihoods and the wellbeing of children\(^3\);
- It is important to make a business case for women to provide clear incentives, both social and commercial, for market players to engage with women as both producers and consumers of products and services.
Access to Land

Participants across all four countries reported that women’s access to land is largely controlled by men, who also make the majority of decisions over crop selection and marketing of produce. As a result:

- Women generally have access to smaller plots of land;
- Women’s land may be characterized by poor quality soil, or far from their dwellings;
- Even where women own or have access to land, they lack authority over the crops they produce.

Even in contexts where women’s rights are protected in law, as in Rwanda and Ethiopia, in custom and practice men retain decision-making authority over the allocation and use of land.

Access to communication

Mobile phones are reported to be essential for farmers to contact customers, suppliers and other producers; to communicate about market prices and demand, arrange for the collection of produce, and maintain relationships with customers. Women report limited ownership of, and restricted access to, mobile handsets across all four counties:

- Reducing their access to customers and suppliers;
- Reducing their access to market price information;
- Constraining their involvement in producer organizations;
- Limiting their access to information about opportunities.

Women are often reliant on male relatives to access mobile handsets and information.

“Women are good at solutions, but they are not attending meetings because they have no information about the venue and time of meeting.”

Female FGD participant, West Shoa, Ethiopia

Challenges facing women

The STARS program has identified key differences in men’s and women’s experiences of farming, their opportunities and challenges.

Access to tools and inputs

Participants across all four countries reported that men have the priority over access to all types of agricultural inputs, including tools and seed. Overall, woman reported significantly less ownership of, and access to, basic farming tools and equipment than men. They are also commonly granted access to tools after men have finished using them; constraining their ability to respect the seasonal calendar. These access delays and barriers:

- Impede women’s opportunities to farm effectively;
- Restrict women’s ability to plant and harvest in a timely manner.

Widowed women and female heads of households are less affected by these constraints, while least favoured wives in polygamous unions and women in the poorest households report least access to tools.

Restricted time and mobility

Women report more domestic responsibilities and less access to transportation than men, inhibiting their freedom to travel and seek new opportunities. These restrictions:

- Reduce women’s access to inputs, services and information;
- Limit women’s access to financial institutions;
- Restrict women’s opportunities to seek reliable markets, increasing reliance on middlemen;
- Reduce women’s opportunities to develop and maintain networks with customers and suppliers.

Women with supportive husbands and fathers are best able to seize opportunities, while older married women are most likely to be supported in leadership positions, and influence and inspire others.
Enablers for women

Participants in the STARS program identified a range of strengths broadly attributed to men and women. They frequently described men’s greater physical strength, energy, freedom of movement and superior access to communications.

“Men are much freer from these movements than women who must take care of their homes and children”
Male FGD participant. Yalle, Burkina Faso

Women are reported to be particularly reliable, transparent and accountable in business, and participants also mentioned better financial management and loan repayments. When given the opportunity, women are also reported to do well in decision-making positions within cooperatives, to have reliable attendance at meetings, and good skills associated with organizing meetings and mobilizing members.

Training and skills development

Training was highly valued by women, and critically they demonstrated an appetite for both technical agronomy and financial management training. Identified training needs included:

- Processing and value addition in Burkina Faso;
- Soil enhancement, planting and post-harvest handling in Senegal;
- Marketing and diversification in Ethiopia;
- Post-harvest handling and increasing yield in Rwanda.

Women also described the importance of literacy and numeracy skills to support both their farming and their financial management practices.

Training is essential for women to maximise their yields and develop financial management skills. Participants across all countries reported implementing new techniques as a result of training they had previously received; including planting, maintenance, harvesting and processing techniques such as planting in rows, crop spacing, maintenance and weeding, correct application of pesticides and fungicides, use of fertiliser, processing and storage of crops.

“In the first years before having training on storage and conservation, we had very significant post-harvest losses of about 40%. Now we have losses of less than 1%.”
Female FGD Participant. Kebemer, Senegal

Teamwork

Women with strong networks of support are more likely to achieve success, according to study participants. The role of Producer Organisations is therefore critical for women, enabling them to:

- Improve access to agricultural inputs
- Benefit from lower prices and higher quality inputs
- Purchase inputs on credit
- Access consumer goods
- Access improved markets
- Negotiate better selling prices
- Bulk and sell produce at scale
- Access training opportunities
- Benefit from mutual support

“It is preferable to obtain the seeds from the PO because the access is easier, the price is cheaper, and you do not need to travel. We are guaranteed to have quality seeds, and we receive the seeds in the village.”
Woman FGD participant. Kebemer, Senegal

Role models

Women can be inspired and influenced by successful women role models, and are more likely to take risks and embrace new ideas and techniques if they can model their behavior on that of a positive, respected and relatable role model within the community.

Successful women are characterized by their productive and economic achievements, the respect of community members, confidence, the health of their children and their outward appearance and indicators of health and wealth.
Overcoming challenges and leveraging enablers

Having identified both challenges and opportunities facing smallholder women farmers across the four countries, the STARS program aims to support the development of credit products which enable women to maximize their opportunities for success. Women can be supported through:

- **Access to inputs**: Recognizing women’s restricted access to and control over inputs, they should be supported to increase access to essential agricultural inputs such as tools and seeds, and to make informed decisions about their use.

- **Work with men**: In order for women to succeed, men must be sensitized to support women to access tools and land, and where access to tools is limited, sufficient tools should be provided to ensure that all household members can use them simultaneously to increase women’s ability to plant and harvest in a timely manner. Gaining the support of men through sensitization is also an essential prerequisite to women’s participation and application of new skills.

- **Trainings**: Recognizing the importance of training and skills development for women, they should be supported by setting targets for women’s attendance in trainings, and through careful attention to the timing and duration of trainings.

- **Communicate**: Women should be informed about the timing and location of trainings and other project activities through a range of communication mechanisms to overcome their communicative barriers.

- **Domestic obligations**: Organizations should consider the provision of support with childcare.

- **Mobility**: Activities and trainings should be situated in convenient and accessible locations to encourage and facilitate women’s participation.

- **Strong networks**: Support women to strengthen their organization and collaboration, to share skills and engage in decision-making roles and activities.

- **Role models**: Showcase successful women to inspire and mentor others.
Shea nuts are rich in fats and vitamins, and can be used in cooking, natural remedies, shampoos, lotions, lipsticks, day creams and even chocolate.

In Burkina Faso, 98% of shea producers are women, and they face exhausting work collecting and processing shea from wild, wooded areas. Women balance shea collection with other domestic and farming responsibilities, and many struggle to develop long-term, reliable commercial relations with buyers.

As women often lack access to transportation and even communication tools, it can be challenging for commercial companies to access them and inevitably middlemen exploit these disconnected producers. Women also lack knowledge and skills in post-harvest handling and quality control, resulting in lower quality production which may not meet the standards required by commercial buyers.

ICCO supported female producers to develop fair and sustainable commercial relationships with OLVEA Burkina Faso, a French company producing shea butter for the cosmetics industry. OLVEA supports women to build their capacity through Producer Organisations, improve the quality of their kernels and access literacy training. ICCO provide financial and non-financial support to these organisations, including mobile phones, scales and training on financial management and quality standards.

The relationship provides women with a direct link to their buyer, bypassing middlemen, and OLVEA guarantees them a fair price and secure market.

The benefits for the company are clear. OLVEA has secured access to a sustainable, organic market with quality controlled produce, and purchasing direct from producers enables them to guarantee a traceable and high quality supply chain.

Financial services tailored to women should:

- Provide bundled credit with training in both agricultural skills and financial management;
- Include sensitization for male family members highlighting the benefits of supporting women’s success;
- Account for women’s lower rates of literacy and numeracy by providing clear, simple information;
- Disseminate information using a range of communication platforms and channels, including radio broadcasts;
- Showcase and reward successful women to inspire and motivate others;
- Recruit and deploy female agents to connect with women;
- Recognize the distinct opportunities and challenges facing widows, female heads of household and women in polygamous unions;
- Ensure that agents are accessible at the local level for women whose mobility and communication are limited.

Recognizing the distinct challenges facing women clients, and the potential opportunities to be unlocked in this underserved market segment, it is essential for finance institutions to adopt a gender lens within their market analysis and in the design of credit products.
Women smallholder farmers: a crucial market segment

As producers and consumers, women are a crucial market segment for service providers.

- **Productive labour:** Overall, women spend more time engaging in the production of crops and livestock than men in developing world settings. However, their productivity is often inhibited by limited access to inputs and tools, and lack of authority over decision-making. This results in a glut of underutilised productive capacity which could be leveraged for the market.

- **Skills and strengths:** Women are recognised as having a range of core marketable skills and strengths; including attention to detail, determination and trustworthiness.

- **Leadership:** When supported by their communities, women are able to effectively motivate and mobilise others in leadership positions.

- **Reliability:** Women are widely recognised as more prudent financial managers, and more reliable at meeting financial obligations such as loan repayments and contract terms.

**Bibliography**

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