

Breaking Barriers

Research report on policy recommendations
to support women and youth in
agri-business



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ACRONYMS

AfCFTA	African Continental Free Trade Area
AfDB	African Development Bank
AGRA	Alliance for a Green Revolution in Africa
AUDA-NEPAD	African Union Development Agency – NEPAD
CAADP	Comprehensive Africa Agriculture Development Programme
CEN-SAD	Community of Sahel-Saharan States
COMESA	Common Market for Eastern and Southern Africa
EU	European Union
FAO	Food and Agriculture Organisation of the United Nations
FTF	Feed the Future
GAP	Good Agronomic Practice
GMP	Good Manufacturing Practice
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
ISALS	Internal Savings and Loans Scheme
IPDSD	Internal Policy Dialogue for Social Development Programmes
SSA	Sub-Saharan Africa
UN	United Nations
UNDP	United Nations Development Programme
US	United States
USD	United States Dollar

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Agribusiness remains central to food security, job creation, and inclusive growth in many low-income countries. It provides decent jobs and incomes for women and youth in agribusiness, which have an important spill-over effect on economic and social development outcomes. With the right working conditions and remuneration, agricultural employment could help to create a platform from which more favourable outcomes for women and youth can be realised.

Women and youth play a crucial role in the agribusiness sector across the globe. Agriculture is the most important source of employment for women and the rising youth population in Sub-Saharan Africa. Women account for a significant proportion of the agribusiness workforce throughout different segments of the agricultural value chain, providing critical inputs and functions to business performance. Ensuring equal access to employment opportunities in agribusiness and investing in decent jobs and working conditions for women and youth could lead to a strengthened workforce and a prosperous continent.

Despite efforts by national governments and the African Union to support and facilitate preferential entry and participation for women and youth in gainful and attractive agribusiness opportunities, and achieving the goal for agricultural development through initiatives such as Agenda 2063 and the 2014 Malabo Declaration, women and youth are still under-represented in most downstream activities of the agribusiness value chain and, therefore, remain vulnerable.

The agribusiness sector is rapidly shifting considering changing demographics, climate change, and trade liberalisation. There is a need for an evidence-based understanding of the increasingly complex dynamics of development and its effects on women and youth. It is against this backdrop that this research was undertaken to solicit the views and inputs of women and youth in agribusiness across the continent to inform policy recommendations to strengthen women's opportunities in the agribusiness sector.

1.1 Objective

This report's objective is to develop inclusive and participatory manner-specific policy recommendations to support and facilitate the preferential entry and participation of women and youth in gainful and attractive agribusiness opportunities.

1.2 Methodology

The consultant used a mixture of methods to undertake this study. This involved preliminary desktop research from sources such as AUC-DREA, AUDA-NEPAD, GIZ, UNIDO, FAO, USAID, World Bank, IFC, and UNDP. It also involved the consultant's previous value chain assessments to identify peculiar challenges women and youth encountered in accessing extension and improved technologies, business development, financial services, and opportunities in the agribusiness value chain in Africa. Empirical data was then collected through a mix of focus group discussions, face-to-face interviews, and the completion of an online questionnaire by women entrepreneurs and support service providers. The questionnaires were principally administered to participants at the 3rd NEPAD Women in Agribusiness Conference held in Durban from December 5-7, 2017. In total, 35 respondents, all women, were interviewed.

Focus Group Discussions and Face-to Face Interviews

In-person discussions were held with 12 respondents comprising five (5) women entrepreneurs and seven (7) support service providers (representing product associations, development partners, government officials) from eight (8) countries in Central, Western, Eastern, and Southern Africa.

One-on-one discussions were held with support service providers, some of whom complimented the interviews by completing electronic questionnaires. Four (4) women entrepreneurs were interviewed in person and their stories/businesses profiled.

Online Survey

The online questionnaire was principally administered to women entrepreneurs that attended the 3rd NEPAD Women in Agribusiness Conference and a few women entrepreneurs in Ghana. Forty (40) surveys were sent out (32 to conference participants, 25 English, 7 French participants, and 8 to Ghanaian women entrepreneurs). Fifteen (15) responses (13 from conference participants and 2 from Ghanaian women entrepreneurs) were received from interviewees spanning the input supply, production, aggregation, transport & logistics, processing, marketing, and extension services sub-sectors of the agribusiness value chains.

A summary of the respondents' profile is presented in Table 1 below.

Table 1: Summary of Interviewees' profile

Interview type	# of respondents	Countries	Types of respondent
FGD	12	Nigeria (2), Uganda (2), Zimbabwe (2), Republic of Congo, Cameroon, Lesotho, Namibia and Zambia	Women Entrepreneurs and Support Service Providers
Online Survey			
• English	13	Cameroon (4), Kenya (1), Malawi (2), Nigeria (2), Ghana (2), Republic of Congo (1), South Africa (2) and Zimbabwe (1)	Women Entrepreneurs
• French	2	Cameroon and Republic of Congo	
Face-to-Face			
• Businesses	4	Kenya, Nigeria, Botswana & Cameroon	Women Entrepreneurs
• Support Service Providers	4	Ghana, Zimbabwe, Namibia & Zambia	Government, Development Partner and Product Association representatives
35			

The questionnaire captured key information including;

- i. assessment of women entrepreneurs' start-up support received;
- ii. evaluation of women entrepreneurs' availability, accessibility, and affordability of key resources and services such as inputs, production technologies, processing, marketing, networking, and finance;
- iii. peculiar challenges including cultural and legal factors influencing women and youth in accessing resources, services, and opportunities;
- iv. policies/programmes/projects that have proven effective;
- v. coping and survival strategies;
- vi. critical success factors along the agribusiness value chain; and
- vii. recommendations and policy reforms that can bring about transformational change and expanded access and participation for women and youth in productive agribusiness opportunities.

The quantitative responses from the online survey were summarised across interviewees using a combination of summaries from the online forms and Excel. The qualitative responses were collated along with common themes after distilling key unique responses. The outcome of the literature review and key findings from the in-person interviews and online survey informed the recommendations of the study.

Agribusiness is a worldwide dynamic growth market with a global industry size valued at \$5 trillion per annum (McKinsey, 2015). It is estimated that global human caloric demand will increase by 70% by 2050 and crop demand for human consumption and animal feed will increase by at least 100%.

McKinsey, in its 2015 report, estimated that global investments in the food and agribusiness sector grew threefold between 2009 and 2013 (to more than \$100 billion). Food and agribusiness companies, on average, have demonstrated higher total returns to shareholders than many other sectors. Globally, over the next two decades, agribusiness is set to grow significantly faster than the global gross domestic product with an expected growth rate of 4.06% (CSIRO, 17).

Agribusiness denotes informal and formal entities along the value chain including input suppliers, producers, agro-processors, traders, exporters and retailers. Agribusiness provides inputs to farmers and connects them to consumers through the financing, handling, processing, storage, transportation, marketing and distribution of agro-industry products. It includes commercial agriculture that involves transformation activities (even if they are basic). It also encompasses smallholders and micro-enterprises (who tend to be informal) involved in production, processing and retailing to the extent that they are market oriented— indeed these producers and enterprises make up the bulk of agribusiness activity in Africa today.

2.1 Overview of Agribusiness in Africa

Agriculture and agribusiness together are projected to be a US\$ 1 trillion industry in Sub-Saharan Africa (SSA) by 2030 (compared to US\$ 313 billion in 2010). The agribusiness sector accounts for approximately 34% of the Gross Domestic Product in Africa (AfDB, 2013) and the main source of income for 70–80% of the population in Sub-Saharan Africa. Agricultural value chains in Africa are mostly made up of micro-, small-, and medium enterprises.

Africa's population is estimated at 1.2 billion and is projected to grow to 1.5 billion by 2025 and 2.4 billion by 2050 (UNECA, 2016). The demand for food on the continent is also on the rise. According to the FAO State of Food Security and Nutrition Report, between 2012 and 2017 the absolute number of undernourished people in Africa increased from 196 to 256.5 million (FAO, 2018). With an estimated 733 million hectares of arable land, Africa's agricultural sector could guarantee food security by acting on four critical points, namely:

- i. greater agricultural productivity of smallholder farmers;
- ii. more effective nutrition policies;
- iii. greater access to food; and
- iv. the empowerment of women and the rural poor to play a more important role in agriculture (UNDP 2012).

2.2 Women and Youth in Agribusiness in Africa

Women workers' contribution to agribusiness is neither fully understood nor fully valued. The vast majority of research on women's participation in agribusiness in emerging economies focuses on small-holder farming contexts rather than direct employment relationships or women's participation in management (World Bank, FTF, 2015, 2014a & 2013, 2012). Furthermore, there is a limited analysis of the business gains associated with proactive interventions related to women's employment.

Over two-thirds of all women in Africa are employed in the agricultural sector, producing nearly 80% of household food (World Bank, 2014) but own less than 2% of the land. According to the World Bank (2007), only 26% of women earn an income from agriculture waged jobs.

FAO estimates that around 55% of youth worldwide reside in rural areas; however, this could be as high as 70% in Sub-Saharan Africa and South Asia (Bennell, 2007). Of Africa's population, 60% are between the ages of 15 and 24 with a large percentage living on less than US\$2 a day (Bennell, 2007; Bezu & Holden, 2014; White, 2012). A significant proportion of rural youth are underemployed or unemployed, have marginal income, or limited career prospects (AGRA, 2015; Bennell, 2007). According to the AfDB (2016) Jobs for Youth in Africa paper, 90% of Africa's youth live in low and lower-middle-income countries, and the biggest challenge they face is the lack of formal jobs. In these countries, only 10–15% of youth labour force participants find wage employment, while 30–50% are vulnerably employed.

Despite the agricultural sector's ample potential to provide income-generating opportunities for rural youth, challenges related specifically to youth participation in this sector have militated against their effective participation. The lack of statistics on rural youth, disaggregated by key factors such as age, sex, geographical location, and occupation, make detailed assessment difficult (FAO, 2014).

2.3 Challenges of Women and Youth Along the Agribusiness Value Chain

It is worth noting that women's roles along the value chain are limited mostly to primary production and the small-scale marketing of produce. They are not being integrated comprehensively into other sectors of the value chain, including high-value activities such as commercial processing, logistic management, retailing, and linkages to international markets. The productivity of women continues to lag behind men at an average of 20–30% (AfDB, 2015).

Challenges in agribusiness that particularly affect the youth and militate against their participation include, but are not limited to: insufficient access to knowledge and education; lack of access to land, markets and specialised financial products; poor representation and consideration in policy dialogue; and lack of innovative approaches in agriculture. Figure 1 presents the key challenges of women and youth in the agribusiness value chain map.

Agribusiness Value Chain Constraints for Women and Youth in Africa

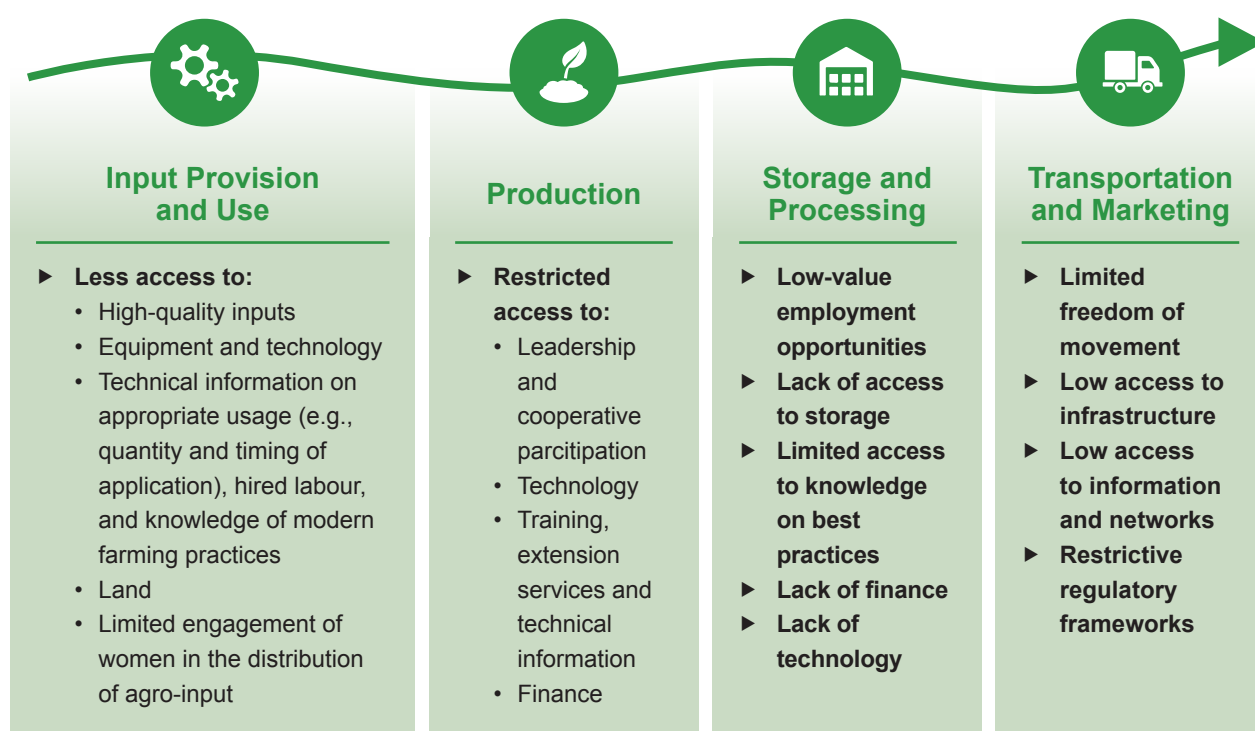


Figure 1: Key Challenges of Women & Youth in Agribusiness in Africa

Adapted from: IFC 2016, Expert Analysis

2.3.1 Input Provision and Use

Access to Inputs and their Correct Usage

Due to their lower purchasing power, women tend to use cheaper and invariably lower quality inputs such as poor-quality seeds and fertiliser and have restricted access to knowledge of their appropriate use. According to the World Bank (2008), women in Ethiopia generally use less fertiliser than men do, use lower-quality fertiliser, and apply it incorrectly resulting in lower yields.

Access to Technology and Machinery

Household members with economic decision-making power and access to credit and loans are able to purchase labour-saving tools and machines. Women have fewer resources and, therefore, have limited access to machinery and tools to reduce the need and amount of labour on their farms. There is much drudgery in agriculture, and agribusiness is poorly developed, rendering the sector unattractive to the youth.

Women have limited knowledge about new and improved technologies and lack the know-how on how to use these technologies.

Access to Information, Training and Knowledge

According to the World Bank brief (2017), women farmers have less access to agricultural information and extension services. Rather, they receive information on farming techniques through their husbands or informal sources, as training is often directed at the head of households. For instance, 20% and 2% of extension services reach women in Ethiopia and Ghana, respectively (MEAS, 2013).

Land Ownership

According to the World Bank Group's Women, Business and the Law report 2016, 155 economies have at least one legal restriction on women's economic opportunities, such as limitations on owning property. Furthermore, in some countries, equal legal rights are challenged by actual traditional practice. In Côte d'Ivoire, for example, while women legally have equal land ownership rights, in practice, they are rarely landowners.

Limited Engagement of Women in input supply

Detailed studies focussing on women's involvement in agro-input supply and distribution in Africa are not readily available. A common observation is that women engagement in input supply and distribution is limited. Few, if any, women were encountered dealing in agro-inputs in recent seed sector, mango, and citrus value chain assessments conducted by the consultant in Ghana. From seed production to marketing, fertiliser and agrochemicals importation, and distribution and marketing, few women were involved. A principal reason accounting for this could be the high capital investment required to start such businesses and the huge operational costs of transportation, pre-financing, and stocking.



2.3.2 Production

Access to Training & Extension Services

Lower levels of access to education and training obstruct women farmers' productivity. Although indicators on girls' school attendance have improved, literacy rates for rural women can be as low as 30% in some African countries.

Access to Finance

In Africa, women receive "less than 10% of the credit offered to small-scale farmers" which is often related to the lack of collateral (land or other assets) required to borrow money from financial institutions, enforced by limited financial literacy (UN, 2011).

Access to Cooperative Leadership

Since cooperative membership often requires collateral and land ownership, women's participation and leadership tend to be limited. In Ethiopia, for example, women make up 20% of cooperative membership despite women making up approximately half of the farmers in the country (Woldu et al., 2013).

In 2013, Nestlé noted that "Women do more than two-thirds of the work involved in coffee farming in Kenya. However, fewer than 5% of leadership roles in coffee cooperatives in the country are currently held by women".

Access to Technology

According to the International Telecommunication Union, the Internet gender gap is about 25% in developing countries overall, but higher in Sub-Saharan Africa at 40%. Furthermore, women are 23% less likely than men to own mobile phones in Africa (ITU, 2013).

2.3.3 Storage and Processing

Access to Quality Storage

Lack of access to storage, the high post-harvest damage, and loss of market opportunity associated with it have been described as a "hidden tax" on farmers. As women are less able to access quality storage, they experience higher levels of damage to crops and marketing loss (USAID, 2012).

Access to Knowledge of Best Practices

Lack of specialised knowledge for women processors is a particular disadvantage for downstream companies in those commodities where quality, and thus value, highly depend on processing. For instance, in the West African cocoa sub-sector, women are responsible for cocoa drying, a key determinant of final cocoa quality, but are not necessarily considered formal workers and usually have limited access to knowledge-sharing (Marston, 2016).

Access to Finance

Lack of financing affects the ability of women entrepreneurs to obtain inputs, leverage appropriate technology, maintain operating capital, and access storage. Ultimately, insufficient capital keeps women processors from being able to expand operations or even enter processing at all.

Access to Technology

Technology refers to a broader set of tools required to improve the efficiency and outputs of the post-harvest process. Women's low use of technology increases the time and energy associated with post-harvest activities.

2.3.4 Transportation and Marketing

Freedom of Movement

The most challenging social barriers for women in transportation, marketing, and sales are restrictions on freedom of movement that limit women to local, low-value markets. For instance, family care responsibilities restrict women's access to markets by keeping their obligations focused on the house or immediate community, leading to lower profits.

Access to Infrastructure

"Not having access to transport services means that women are largely excluded from key downstream activities along the supply chain," (Blackden et al., 2014). Gaps in infrastructure unintentionally limit use for women.

Access to Information and Networks

Women often lack access to informal business networks that facilitate sales opportunities. Without access to high-value sales, they sell their goods to local go-betweens/ "middlemen" without exploring wider market opportunities.

Restrictive Regulatory Framework

Women are disproportionately affected by complex or burdensome regulations principally because of low access to information and increased risk of being subjected to payments. These extra costs apply to processes to formalise businesses, pay taxes, and especially, to trade across international borders. The sheer volume of paperwork and processes to be followed to formalise business operations presents a huge disincentive to women, especially those with low educational levels.

2.4 Policies and Initiatives towards Gender Equality

Over the years, African Governments, regional and sub-regional organisations have made significant commitments towards gender equality and women's empowerment, including The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (2003), and the Solemn Declaration on Gender Equality in Africa (2004).

Following the adoption of the African Union Gender Policy in 2009, African leaders launched the African Women's Decade 2010–2020 and the Fund for African Women to accelerate the implementation of all commitments on gender equality and women's empowerment on the continent. These continental frameworks complement important global frameworks to which many African Governments are signatories, including:

- i. the Convention on the Elimination of All Forms of Discrimination against Women (1979);
- ii. the Dakar Platform for Action (1994);
- iii. the Beijing Platform for Action (1995); and
- iv. the UN Security Council resolution 1325 on Women, Peace and Security (2000).

At the 24th Summit of the African Union held on 23–31 January 2015 in Addis Ababa, Ethiopia, African Heads of State, and Government adopted Agenda 2063, the continent's 50-year structural transformation and development agenda. The Agenda's sixth Aspiration is: "*An Africa where development is people-driven, unleashing the potential of women and youth*". It calls for Africa to work towards full gender equality and the empowerment of women in all spheres of life.

In 2014, African governments adopted the Malabo Declaration on Accelerated Agricultural Growth and Transformation for Shared Prosperity and Improved Livelihoods, which added more specific commitments to the original goals of the Comprehensive Africa Agriculture Development Programme (CAADP). These include ending hunger, halving poverty, halving post-harvest losses, creating jobs for 30% of youth in agricultural value chains, and tripling intra-African trade in agricultural commodities, all to be achieved by 2025. Specifically, commitment IV. of the Malabo Declaration calls for the support and facilitation of "*preferential entry and participation for women and youth in gainful and attractive agri-business opportunities*." These are to be achieved by capturing the value of the agricultural supply chain through inclusive growth (women and youth).

This chapter presents the summary and analysis of the findings collated from all three interview categories: the online survey, focus group discussions, and in-person interviews with service providers and women entrepreneurs. The results are presented under four key sub-headings, namely support to start-ups; assessment of resource and service provision to existing businesses; challenges; and the assessment of gender inclusion, policy effectiveness, coping strategies, perceived opportunities, and critical success factors.

All online respondents were business owners with varying levels of ownership from individual, family, to limited liability companies. Over 60% were between the ages of 30–49 and married. Of the respondents, 85% had attained a tertiary level of education. Businesses interviewed had an annual turnover ranging from \$49 000 to \$35 000 000. The focus group respondents comprised 42% women entrepreneurs and 58% support service providers representing the government, development partners, and product associations.

The women entrepreneurs that attended the conference and were interviewed found the conference useful as an effective platform for keeping abreast with recent developments on the continent and exchanging information about workable policies and programmes in their various countries. They particularly found the study/interactions to solicit their views and exchange lessons learnt useful, and suggested more opportunities in future conferences for focus group discussions and interactions.

The assessment of start-up support received and access to key resources and services, through the online survey, represent the subjective ratings of women entrepreneurs, all of whom did not provide reasoning for these evaluations. It, however, provides a snapshot and important feedback of their perception of policy effectiveness of enhanced access and inclusiveness.

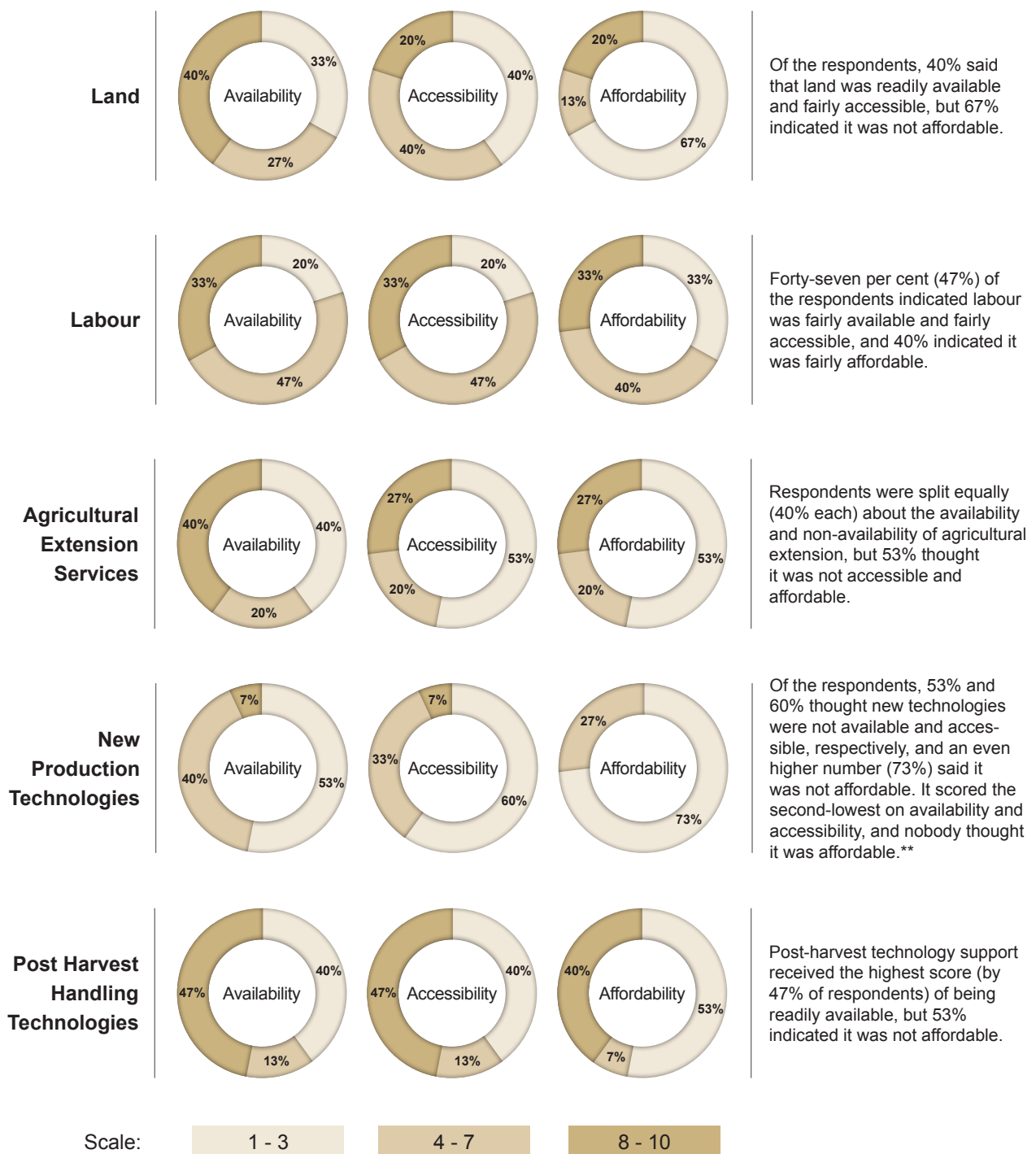
3.1 Support for Start-ups by Women Entrepreneurs

According to respondents spanning nine (9) countries from Central, Western, Eastern, and Southern Africa, support for business advisory services and inputs at start-up level had improved with over 50% indicating they received some assistance while access to finance and technical guidance remains a challenge with less than 40% receiving support.

Support Received	Remarks
Input Support	Of the respondents, 54% indicated they did receive some support in the areas of access to land, labour, matching grants, and improved seeds while 46% had no such support as start-up.
Technical	Of the respondents, 39% indicated they received technical training on processing/good manufacturing practice (GMP), good agronomic practice (GAP), and post-harvest handling in starting up their businesses while 61% had no such assistance.
Business Advisory	Of the respondents, 67% received support in business management skills training, market linkages, and funds for business registration while 33% received no support.
Financial	Of the respondents, 31% indicated they could access credit/capital and grants while 69% had no such support.

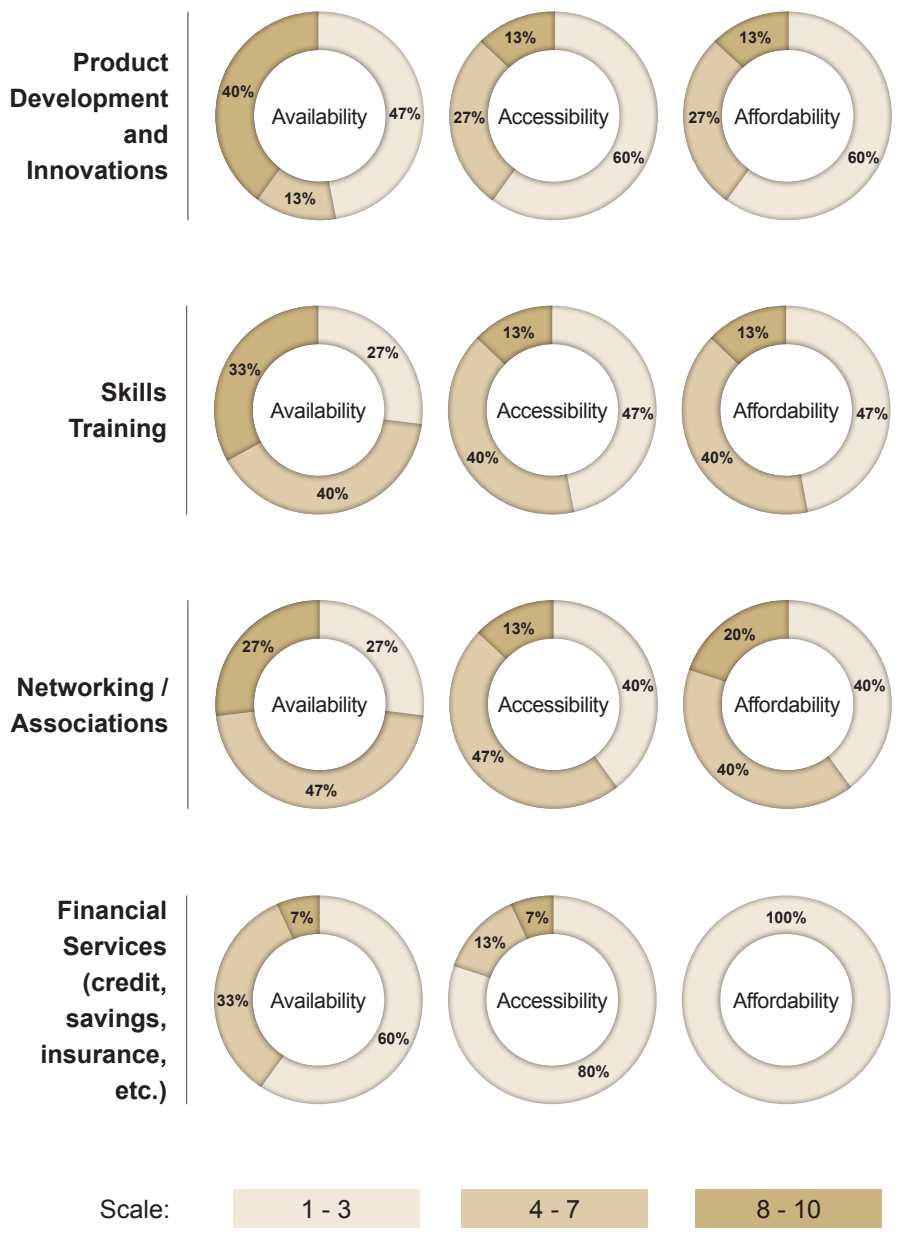
3.2 Resource and Service Provision Availability, Accessibility and Affordability

The following graphics present an assessment of the availability, accessibility, and affordability of key resources and services received by existing women and youth entrepreneurs across Africa. Each key resource was measured on a scale with the following categorisation: 1–3 (not available/accessible/affordable), 4–7 (fairly available/accessible/affordable), and 8–10 (readily available/easy to access/very affordable). The figures below reflect the percentage value of each assessment area (availability, accessibility, and affordability) based on the feedback from respondents.*



* A tabulated representation of these charts can be found in the appendix on page 37.

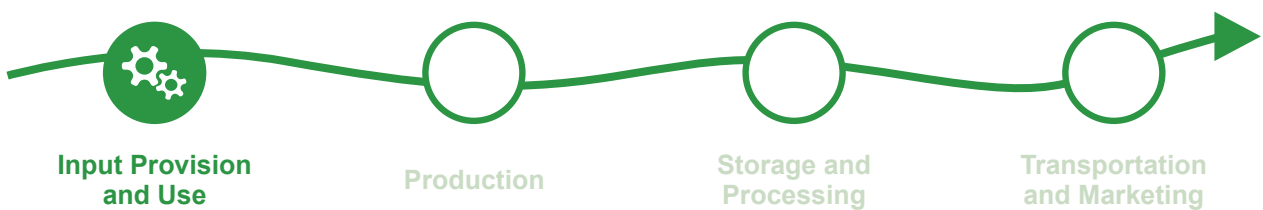
** [80% of respondents indicated that they were not aware of new production technologies and neither did they readily get access to it. Of the few (7%) that indicated it was readily available, 100% said it was not affordable.]



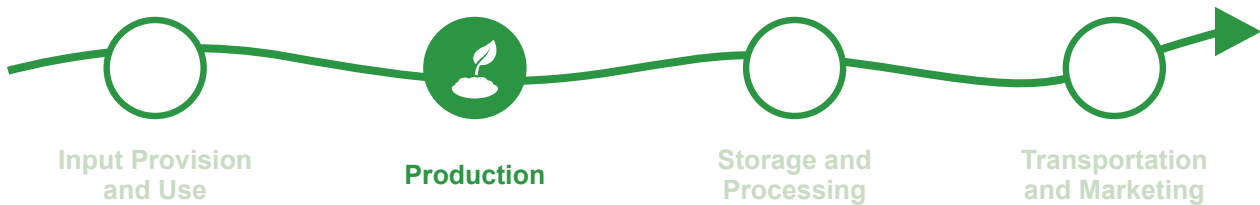
Other services that recorded low scores on accessibility and affordability were skills training (13% each), product development and innovations (13% each), and networking (13% and 20%).

Of the respondents, 60% said financial services were not available, and 80% indicated it was not accessible with all respondents (100%) saying it was not affordable.

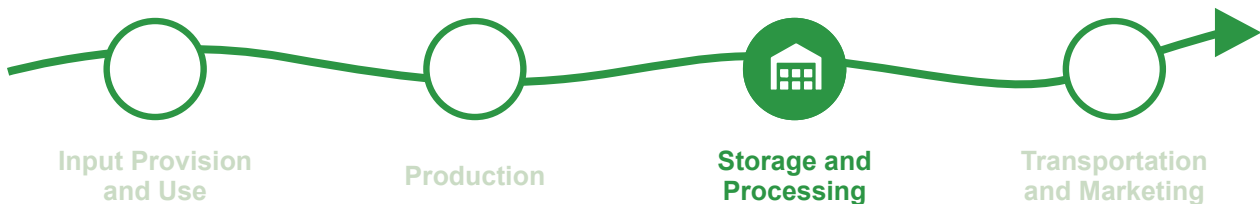
3.3 Challenges Along the Value Chain Functions



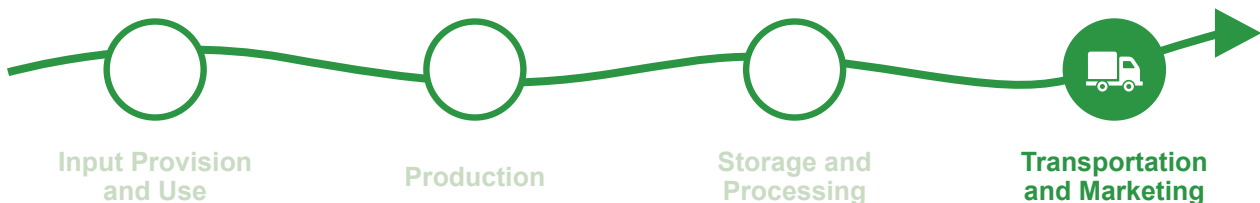
- The complexity of customary land rights, which excludes women and youth
- No institutional structure to protect and strengthen equitable access to land
- Land rental fees are extremely expensive
- Cheap, low-quality seeds and unavailability of affordable improved seedlings and agro-inputs, especially in the rural production areas



- Lack of on-farm mechanisation services to increase production, as machines are either not appropriate for small holdings or unavailable
- The high cost of mechanisation services
- Lack of skilled labour due to inadequate levels and poor quality of education
- Overemphasis and support for the crop subsector to the detriment of the other equally-important subsectors, especially for arid countries, of livestock and aquaculture. These sectors might indeed hold more potential and opportunity for women to meaningfully participate in agribusiness and wealth creation.



- Lack of transformation techniques and facilities
- Equipment is expensive and mostly imported
- Value-adding technologies are rudimentary coupled with a lack of skills in staffing the equipment
- Low compliance with the standards and protocols of processing
- Setting-up quality control and assurance systems are expensive
- Inadequate scientific and technical expertise
- Difficulty in acquiring product certification and traceability
- Inadequate quality control services
- Product development and market research is expensive resulting in little or no innovation
- Lack of knowledge of product design costs and full costs of getting products to the market



- No support for market identification, access, development, and growth
- Lack of adequate infrastructure, e.g. roads, making market access difficult
- Lack of market research information
- Lack of proper and adequate transport & storage facilities; and lack of readily available markets
- Restrictive cross-border movement, harassment by government officials, non-tariff barriers, non-harmonised trade regulations and limited knowledge about regional markets



Cross-cutting Challenges

Extension

- Inaccessible and expensive
- Insufficient research development, lack of innovative techniques of processing, and using obsolete technologies

Skills Training

- Inadequate levels and poor quality of education and skills. Lack of information on the availability of training opportunities
- Inappropriate training models and timing of training delivery
- Lack of capacity to run businesses, most of which are small-scale

Mentoring & Coaching

- Mentoring and coaching are absent
- Over-emphasis on production training and not enough is being done to provide business development services to enable women entrepreneurs to break even, professionalise their operations, effectively manage their supply chains, and sustainably grow their businesses
- Lack of available advisers and mentors limits professional growth

Financial Services (credit, savings, insurance)

- Interest rates are too high
- Lack of innovative financial products
- It is extremely difficult to secure funding with a waiting period as long as two years, coupled with the need for collateral that is most often non-existent
- Limited access to land or other property ownership
- Raising capital is more difficult for women- and youth-owned businesses, as there is no clear structure to help with start-up capital

Others

- Poor translation of continental initiatives and policies to national action plans for the benefit of women and youth
- Weak monitoring and enforcement of national commitments by continental bodies such as AUDA-NEPAD
- Lack of information on where to find the right support network
- Policy-making process is male-dominated; therefore, issues of relevance to women are neglected
- Insufficient structuring of member associations and networks
- Cultural stereotypes
- Limited participation of women in most decision-making bodies, e.g. parliament, government, and industry associations

3.4 Assessment of Gender Inclusion, Policy Effectiveness, Coping Strategies, Critical Success Factors and Opportunities

Assessment of gender inclusion and mainstreaming of women and youth has improved over the last five years

- Of the respondents, 75% indicated that the level of gender inclusion and mainstreaming in agribusiness development on the continent had improved somewhat over the last five years. Women in South Africa appear more advanced and tend to operate more at the downstream (value addition) end of value chains while this is not same for women in Western and Eastern Africa. Generally, however, women are not fairly represented in decision-making bodies both within the public and private sectors.
- Policy enforcement to ensure greater inclusiveness has been weak. There is a disconnect between what is formulated at the continental level and that which is implemented at the national level.

Policies that have helped advance the course of gender inclusion and mainstreaming in agribusiness

- Selected impactful policies /programmes /projects highlighted by respondents:

Year	Country	Excerpts of Policy	Impact as perceived by respondents
1990 -	Nigeria, Zimbabwe, Zambia, Kenya, Ethiopia, Ghana	<p>Economic Reform Initiative: Economic reform initiative was started under the Structural Adjustment Programme (SAP). Governments sought to accelerate economic growth by eliminating price distortions, promotion of competition, and making their economies more market-oriented. The core policy changes that African countries have been implementing include:</p> <ul style="list-style-type: none"> • removal of barriers to private sector involvement (e.g. licensing, movement controls on inputs and outputs); • deregulation of consumer and producer prices; • elimination of taxes and subsidies (implicit and explicit); • privatisation of state marketing or processing enterprises; and • abolition of official monopolies (and agents of the state) and the opening of the trade to competition. 	The liberalisation increased women participation in active sectors of the economy. Governments facilitated and promoted the formation and capacity-building of women groups and cooperatives.
2016	Zimbabwe	<p>The Targeted Command Agriculture is an agricultural scheme launched in August 2016, aimed at ensuring food self-sufficiency following the drought of the previous season.</p> <p>The scheme targets and supports farmers near water bodies to produce important food security and economic crops.</p>	This program enabled smallholder farmers (including women) to access critical inputs at subsidised prices to expand production and increase incomes.

Year	Country	Excerpts of Policy	Impact as perceived by respondents
2008 -2011	Ghana, Malawi, and Uganda	Village Savings and Loan Associations (VSLAs) that build on the Rotating Savings and Credit Associations (ROSCAs) model to create groups of people (often women) who pool their savings to have a source of lending funds. Members make savings or contributions to the pool and can borrow from it. VSLAs are thought critical in enabling access to financial services to rural areas.	This programme enabled women to readily access credit at low-interest rates to start their businesses without resorting to the banks with stringent requirements and high-interest rates.
1986 - 2006	Uganda	Heifer Uganda provided deprived families with one cow as Heifer's investment. They were trained to adopt improved technologies to start their enterprises.	This programme provided women with supplementary income from the business that enabled them to educate their children.
2010	Lesotho	The Legal Capacity of Married Persons Act 2006 and The Land Act of 2010 affords women a broad spectrum of rights regarding marriage and family rights, the elimination of the minority status in the marriage union, and elimination of marital power mainly vested in men. This has guaranteed equal legal status and capacity in the civil and customary union, entailing full contractual rights, the right to acquire and hold rights in property, and the right to secure credit. The Act gave rise to the amendment of The Deeds Registry Act 1967 and the companies Act 1967 that respectively restricted women from registering immovable property and from becoming directors.	This policy allowed women to own land and access finance from the banks. Additionally, the government instituted the agricultural intensification program that allocated 30% of the budget to women, individuals, or groups.
2010	Nigeria	<p>Investment Promotion Initiatives – Sectorial Incentives</p> <p>AGRICULTURE</p> <ol style="list-style-type: none"> 1. Companies in the agro-allied businesses do not have their capital allowance restricted; it is granted in full. 2. The payments of minimum tax by companies that make small or no profits do not apply to agro-allied businesses. 3. Agro-allied plant and equipment enjoy enhanced capital allowances of up to 50%. 4. Processing of agricultural produce is a pioneer industry; consequently, there is a 100% tax-free period for 5 years on projects into the processing of agricultural produce. <p style="text-align: right;">Continues...</p>	<p>This sectorial initiative:</p> <ul style="list-style-type: none"> • promoted the initial importation of tools and equipment that was not readily available in-country due to reduced import duty. Added incentives to encourage the setting of local production factories, which facilitated domestic fabrication of simple implement/tools for the modernisation of agriculture. <p style="text-align: right;">Continues...</p>

Year	Country	Excerpts of Policy	Impact as perceived by respondents
2010	Nigeria	<p>5. Agricultural and agro-allied machinery: All agricultural and agro-industrial machines and equipment to enjoy 1% duty.</p> <p>6. Agricultural Credit Guarantee Scheme Fund (ACGSF) administered by the Central Bank of Nigeria: Up to 75% guarantee for all loans granted by commercial banks for agricultural production and processing.</p> <p>7. Interest Drawback Program Fund: 60% repayment of interest paid by those who borrow from banks under the ACGSF for cassava production and processing provided such borrowers repay their loans on schedule.</p>	<ul style="list-style-type: none"> • Made essential farm tools/implements readily accessible and affordable to smallholder farmers. • Financial incentives enabled more inclusiveness and facilitated more women entrepreneurs accessing financial services.
2002	Namibia	Agricultural (Commercial) Land Reform Act of 1995 Communal Land Reform Act as amended by the Namibian government in 2002 that allows women ownership of agricultural land.	This policy increased women's access to land in the rural areas, enabling them to become commercial farmers. The capacities of these women were also built before the land allocation to enable them to make good use of the land.



Coping and survival strategies that have proven effective for women and youth in agribusiness

- Capacity building in production, value-adding, packaging, minimising post-harvest losses
- Internal savings and loans schemes (ISALS)
- Starting small and growing big
- Participation of women and youth in business discussion forums on different levels
- Formal training followed by continuous coaching and mentoring
- Policy dialogue sessions from the local level up to National Level engaging relevant stakeholders and policy so that they have a feel for actual practical needs (inclusive policy dialogue for social development programmes – IPDSD)
- Collaboration and networking among women and youth, knowledge sharing



Critical success factors

- Availability of ready market
- Confidence, self-driven attitude and a willingness to learn, self-development
- Hard work and perseverance
- Efficient cash flow management
- Develop capacity and efficiency and satisfy the local market before going international
- Be quality aware and invest incrementally in quality control/assurance systems
- Manage your growth and build deep knowledge and skills about your industry and know where to ask for help when needed
- Build relationships and foster partnerships to help you stay competitive
- Business management training, farming as a business with financial literacy skills
- Alternative agribusiness initiatives such as value addition, processing
- Financial resources accessibility, availability, and affordability
- Government policies that protect and support women
- Resource mobilisation for the training of women in modern farming
- Continuous capacity-building in modern agricultural practices

Opportunities in agribusiness sectors and along the value chain that are especially suited for exploration by women and youth (as perceived by respondents)

- Agro-processing and value addition
- Marketing and handling services
- Livestock production and marketing and fishery products

Summary of Key Recommendations

Specific Recommendations Along the Value Chain

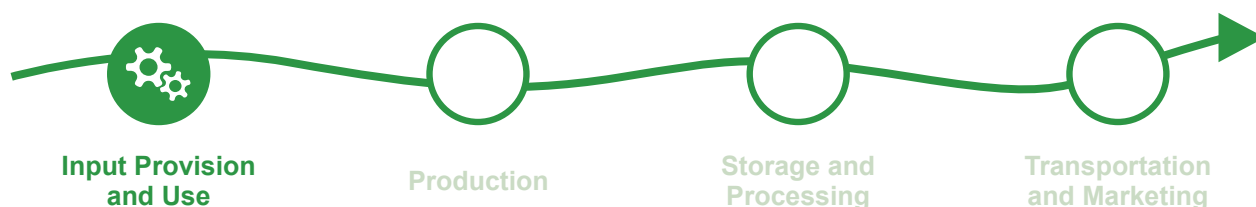
- ▶ Governments should set up decentralised and dedicated departments to address land rights and access issues.
- ▶ Governments should invest in and expand the concept of agricultural land banks and promote contract farming.
- ▶ Increase private sector participation in the seed sector and expand investments in improved seeds, adaptive trials, distribution, and delivery systems.
- ▶ Establish service centres to provide enhanced mechanisation, agro-input supply, and other business development services provision.
- ▶ Broaden agribusiness support to include livestock and aquaculture and increase investment in these subsectors.
- ▶ Modify and enhance extension delivery to women regarding offerings and timing and promote private extension and using female extension officers.
- ▶ Public-private partnership arrangements should be fostered to provide the needed funding for research, product development, and value addition and commercialisation of useful research technologies.
- ▶ Dedicated percentage of agricultural funding should be devoted to financing capacity development of women entrepreneurs and groups.
- ▶ Speed up streamlining, simplification, and harmonisation of continental and regional trade policies and standards and vest more political will in the actualisation of the free movement of persons and goods across borders on the continent (AfCFTA).
- ▶ Facilitate market access and information systems and provide market development support.
- ▶ Expand market infrastructure, increase the use of technology, and expand mobile technology and telecommunications access, especially in rural areas.



Cross-cutting Recommendations

- ▷ Deepen development of clear implementable continental and national goals and measurable monitoring frameworks to strengthen the effective translation of enacted policies.
- ▷ Develop effective communication strategies and simple messages to popularise useful initiatives developed at continental and national level
- ▷ Document and share useful lessons of successful women businesses, models and approaches.
- ▷ Include gender analysis and considerations in policy initiatives and programme designs.
- ▷ Collect gender-disaggregated data.
- ▷ Support women associations and networks to sharpen their advocacy capabilities and lobbying skills to become relevant for regional economic hubs.
- ▷ Develop novel financial products better suited to women needs; revise collateral requirements; provide financial literacy training; facilitate linkages between women savings groups and formal financial institutions; and improve the regulation of non-bank financial institutions to protect vulnerable women clients from accessing services.
- ▷ Government must improve access to better quality education for women; skills training for women must be improved and intensified and agribusiness included in the curriculum from basic level; promote gender-sensitive career guidance and placement services.
- ▷ Promote professional career development in agriculture by youth and support distance learning of young farmers.
- ▷ More space should be created and facilitated for women to play leadership roles.

4.1 Recommendations Along the Value Chain



Setup Institutional Structures to Address Land Right Issues

All governments should be encouraged to setup decentralised departments that address land rights and access issues. The departments should have dedicated experts that will assist women and youth entrepreneurs. Family and marriage laws, inheritance provisions, and housing laws are all important legal areas on which the departments could work to ensure equitable treatment of men and women in matters regarding control over land. Due to the sensitive nature of customary land rights, it is essential to engage and work with community leaders to ensure that women's rights are protected.

To promote inclusive land use policies, governments must invest in or expand the concept of agricultural land banks. Through public-private partnerships, the government could demarcate dedicated and serviced agro-parks that could be leased long-term by agribusinesses and women and youth supported, to access these facilities. This will allow for the security of land tenure. The land banks could serve as service centres/incubation centres that will also ensure high quality and affordable agricultural inputs are made available to beneficiaries.

Expanded Access to Affordable Improved Seeds

Through public-private partnerships, with an emphasis on increased private sector participation in the seed sector, more investments must be made to improve the quality of seeds available, undertake further adaptive trials of improved varieties, and increased farmer awareness and demonstrations. Also, efficient distribution and delivery schemes must be developed to ensure that good-quality seeds are available at reasonable prices, especially in rural areas.



Establishment of Service Centres

As part of establishing the land banks, the PPP arrangement should allow for private tractor and other mechanisation service providers to be part of the enclave and provide needed mechanisation services for beneficiaries producing on the land bank.

Contract farming should be actively promoted to provide increased access to land with the security of tenure for women and youth. It also significantly addresses challenges regarding access to improved technologies and offer ready markets for small-holder farmers.

Improvement of Extension Delivery

There is a need to modify and enhance extension service delivery, especially to women. Due to the limited educational background of most women, there is a need for gender sensitivity in the design and delivery of extension training materials with more focus on practical and pictorial representations. Also, the timing of training delivery must be looked at to ensure it is convenient for women to participate fully. More female extension officers should be employed and used in extension delivery. All extension officers should be trained to be gender aware.

Private extension should be promoted, and the private sector incentivised to invest in private extensions. Specialised extension, focussed on addressing women and youth production challenges, should be developed and marketed.

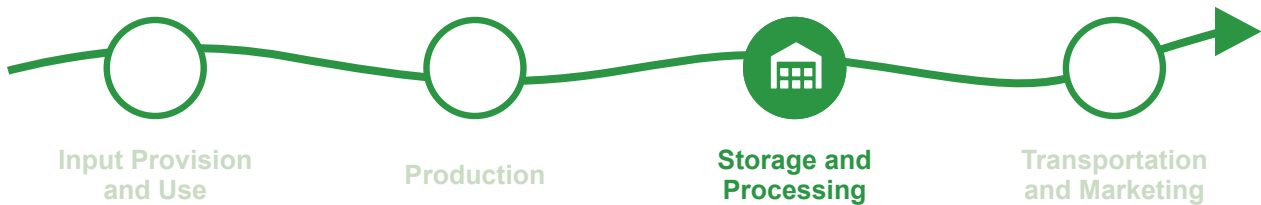
Extension delivery must include a deliberate effort to introduce, disseminate, and demonstrate new improved technologies (in production but also post-harvest and processing) to farmers and provide information to facilitate adoption.

There is the need to aggressively promote the concept of farming as a business and to systematically expose the business opportunities and emerging trends in agricultural value chains to farmers and support them to invest in productivity-enhancing initiatives.

In addition, governments should promote using information communication technology for extension delivery.

Increased Support to the Other Subsectors

Support to agribusiness should be broadened to include livestock and aquaculture and more resources and investments made to develop these sub-sectors. They are complementary to the crop sector and could indeed offer more economic and inclusive opportunities for women and youth participation in agribusiness. It also represents the most viable avenue for development and upliftment in the Sahelian and arid regions of the continent.



Research Support

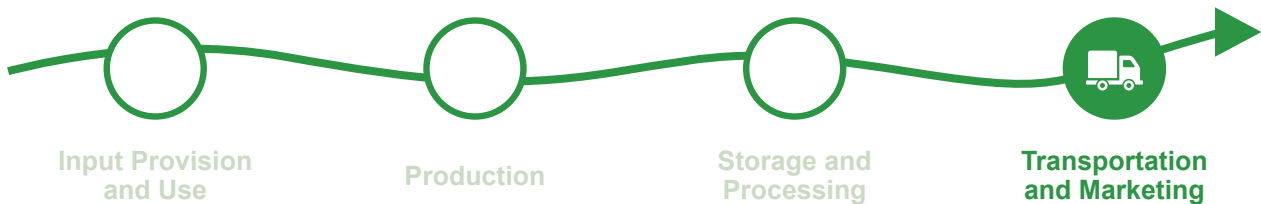
Governments should partner with the private sector in PPP arrangements to provide funding to support research into new product formulations and suitable packaging materials using local materials. These findings should be made readily available to women/youth agribusiness centres across the country for commercialisation. Due to resource limitations, governments should actively promote and attract private sector investment in applied and productive research and technology dissemination. PPP arrangements should be used to commercialise useful improved technologies.

Capacity Building

A dedicated percentage (to be agreed upon) of agricultural funding should be directed towards building the capacity of women entrepreneurs and groups. The funds should be used to strengthen and build the capacity of women group networks and build the capacity of women and youth on product formulation, setting-up quality control/assurance systems and providing critical equipment under a matching grant arrangement.

Governments should further establish youth resource centres on agriculture to provide information and guidance.

Additionally, agriculture and women/youth networks should be linked to the industry and service to exploit synergies and collaboration for enhanced productivity, access to technologies, markets and business opportunities.



Harmonisation of Trade Policies and Regulations and Enhanced Border Access

Efforts at the streamlining, simplification, and harmonisation of regional and continental trade policies and standards must be sped up and clear timelines for the realisation of goals established and communicated. Governments should establish and popularise complaints centres and resolved challenges should be clearly communicated. Capacities of officers must be built in new policy directives and operations, and supervision and monitoring of regulatory agencies must be strengthened.

More political will must be invested in the actualisation of the free movement of persons and goods across regional borders and efforts intensified at removing non-tariff barriers (cf. AfCFTA).

Facilitating Market Access and Support for Market Development

Lack of market information and non-awareness of the market requirements and rules is a major factor inhibiting the full participation of women and youth in agribusiness. There is a need to deepen investments in market research and information systems and suitable delivery mechanisms to timely get information

out to farmers (women and youth). Capacities of women and youth must be built in understanding markets and strategies for sustaining market growth. Platforms should be created for information exchange, and contacts and interactions among women and youth networks and the industry should be strengthened. Women and youth should be supported to invest in quality control and assurance systems as a tool for market access and sustainability.

Provision of Market Infrastructure

Markets have a significant influence over women and youth, over 80% of whom play active roles in traditional markets across Africa. Given the poor state of most of these markets, infrastructure must be improved through PPP arrangements, and the markets redesigned and fitted with storage facilities to minimise high post-harvest losses (40% in some cases) from poor handling and lack of holding and storage facilities. Under PPP arrangements, the youth could be supported with financial facilities to access simple, improved vehicles to provide carting services, at a fee, to improve handling and product integrity and extend shelf life.

These markets should also be fitted with digital boards that provide relevant market information (prices from major market centres, forecasting demands) for market women.

The Ministries of Trade and Industries should liaise with the markets and the gender ministries to undertake quarterly market research (local and international) to provide relevant market information to the women and youth in agribusiness.

Infrastructural and Telecommunications Development

More investments must be targeted at infrastructural development that facilitates agribusiness promotion. Examples include the expansion of feeder roads, upgrading of roads to the sea and airports, expansion of storage and warehousing infrastructure, and the development of more cooling facilities. Telecommunications and mobile technology have dramatically transformed African economies and more investment is required to expand access in rural areas to reduce the transactional costs of service delivery, communication, and marketing information dissemination.

4.2 Cross-Cutting Recommendations

Translation, Review & Monitoring of Continental Level Policy at Country Level

Respondents were unanimous in their assessment that there have been good efforts at enacting policies aimed at promoting gender inclusivity and access. The challenge remains the effective translation of these policies from the continental to the national and from the national to the district/provincial and rural levels. There is a need to deepen the development of clear implementable goals, the establishment of measurable frameworks, and monitoring of same to ensure better compliance and outcomes. AUDA-NEPAD should strengthen its monitoring of country plans and programmes, including consultations with targeted beneficiaries to assess progress, e.g. in the CAADP Biennial Review process. Such feedback should be widely communicated as part of the African Peer Review Mechanism already established.

The interactive sessions of the Women in Agribusiness conference should be mainstreamed by facilitating more focus group discussions as part of efforts to enhance contact with industry operators and obtaining more direct feedback from policy beneficiaries.

Communication

Most respondents were of the view that they were largely unaware of the good initiatives and programmes of such continental bodies such as AUDA-NEPAD and most national programmes. Effective communication strategies (and especially ones that present policies and rules that are difficult to appreciate in simple terms) must be adopted. Such simplified materials must be widely circulated in the print media, online, through TV and radio, and community information dissemination channels. A conscious effort must also be made to document and share successful stories, business models, and approaches that have worked, specifically those of successful women agripreneurs, and not so successful examples and experiences so that useful lessons can be learnt.

Gender Awareness and Sensitivity

All policy initiatives and programme designs must include gender analysis and gender considerations and adjustments made in project design and implementation to ensure challenges and peculiarities of women and youth are duly captured and provisions made. Women and youth must be included in the development and designing of programmes. Gender disaggregated data must be captured at all levels to enable better assessment of progress made, existing challenges, and modifications required.

Advocacy

In most African countries, women constitute half or more of the population and there is a need for this latent political power to be mobilised and used to advance the course of women. Women business associations must be actively supported, and their advocacy and lobbying skills sharpened for them to become relevant for regional economic hubs. They must be equipped to enable them to exert the requisite pressure on governments, the private sector, and society at large to bring about meaningful change and economic empowerment starting from the household level. Additionally, social media use must be optimised to support behaviour change and reach.

Use of Innovative Financial Products & Financial Training

Financial institutions, governments and NGOs should develop novel financial products that will serve the needs of women and youth and reduce the burden and proof of the existence of collateral. Specialised, dedicated offerings and financing schemes such as start-up loans at lower interest rates, public-private investment funds, women and youth venture capital funds, and de-risking mechanisms (guarantees, insurance) must be further developed. Providing financial services should also employ technologies such as mobile money or e-cards to reduce the transaction time for time-constrained women and be readily accessible in remote areas.



Financial literacy is fundamental to women successfully accessing and using financial products. Financial literacy training should be provided to ensure that women can compare products and make decisions based on an understanding of the products available. Financial support must also be provided with professional guidance, mentorship, and monitoring. Such training and follow-up support could be provided collaboratively by relevant government agencies, NGOs, and financial institutions.

The growing incidence of women savings groups and self-loan schemes have been critical in making more financial resources available, especially at the community level to support women-driven economic activities. More of such schemes should be promoted and financial linkages facilitated between them and the formal financial institutions.

While the development of the non-bank financial institutions has played a key role in expanding financial access for especially women and youth, it is imperative that the rules, regulations, capacity building, monitoring, and supervision of these institutions are strengthened to protect and preserve the investments of vulnerable clientele.

Education

Reduce Gender Inequalities in Human Capital

Women employment is limited at the high wage-end for processing firms. To reduce the employment and wage gap in the agribusiness industry, governments must improve access to education and promote better-quality education for women. Gender-sensitive career guidance and placement services must be actively encouraged.

Skills Training

Skills training should address relevant skills and knowledge gaps, including business and leadership skills focusing on extension services and vocational training. Emphasis must be placed on business and financial management and market sustainability training, especially for women-operated, managed and owned enterprises. The type and mode of skills development offers should be geared to flexible modular courses. Times, when and where these are delivered should consider the realities of women as participants. Governments should support continuous improvement and encourage and promote on-the-job training.

Furthermore, professional career development in agriculture should be promoted among the youth, and distance learning for young farmers should be supported. Additionally, policy interventions must focus on school enrolment for girls at the basic, secondary and tertiary levels.

Curriculum

Agribusiness, business and financial management and gender awareness, analysis and considerations must be included in the educational curriculum right from the basic school level to the tertiary levels. There is a need to rebrand agriculture in the school system. Non-formal courses that are semi-structured and accommodate life-long learning principles should be increasingly fitted into the needs of the markets and agribusinesses as well as life and soft skills identified by women.

Promote a Women-Friendly and Empowering Culture

More space should be created and facilitated for women to take up roles in leading discussions, decision-making, planning, and the provision of services. Marketing strategies, promotion, and service delivery should be gender-sensitive.

Success Stories/Business Profiles of Selected Women Entrepreneurs

FRIJAY CONSULT LIMITED - NIGERIA (AGRO PROCESSOR)

Profile of Entrepreneur

COMPANY NAME.....	Frijay Consult Limited
OWNER.....	Mrs. JP Uwheraka
BUSINESS SECTOR.....	Agro processing (Processor of fish, yam and snails)
TYPE & DESCRIPTION OF BUSINESS.....	Limited Liability Company
ANNUAL TURNOVER.....	\$500,000
NUMBER OF EMPLOYEES.....	25

1 Is this the first company that you have started, and what drove you towards it?

Yes, that was my first company which I established in Nigeria. What drove me towards were the barriers or standards required to enter the international market. Most women see it as a challenge while I saw it as an opportunity I could grab. So using my expertise in fish processing, I worked on getting all the documents and certification needed to trade in the international market.

2 How did you finance your start-up operations and how long did it/will it take for the company to become viable?

Yes, that was my first company which I established in Nigeria. What drove me towards were the barriers or standards required to enter the international market. Most women see it as a challenge while I saw it as an opportunity I could grab. So using my expertise in fish processing, I worked on getting all the documents and certification needed to trade in the international market.

3 What are your major products and services and how are they unique in your business sector? Who are your major competitors?

My major products are processed fish and other agricultural products (cereals) and my main markets are the diaspora markets in USA and EU. The international market gives volumes unlike the local market. Volumes drive business. My major competitors are from the international market all over the world also exporting to Europe and US. The uniqueness of my product from my competitors is its quality and the fact that I meet all the standards required and have certification for the major international markets.

4 How did you first launch your product/services?

I started by attending exhibitions in America, talking about my product and its benefits and convincing the African Stores to sell my product.

5 Who are your key clients? How are you focusing on expanding your client base?

My key clients are the international market, thus the European and American markets. And am thinking about expanding to other the African Countries.

6

How do you measure the success of the company and what have been the critical success factors?

I measure the success of my company based on my market share. Now, I can say I am really making it out there since I own about 45% to 50% of the EU and US market in my industry. The critical success factors have been dedication to the business, paying attention to details, being quality conscious and investing in right quality assurance systems, consistency of supply and honesty as well as putting in place systems to professionalize your business.

7

What was the biggest challenge in starting an innovative business in your country and how did you overcome that?

I had a lot of challenges along the way because you have to get information on regulations all by yourself. The information is not available. There was no agency to turn to for support and most of the regulatory officers were not very knowledgeable about the international market requirements. Also finance is always a problem. One has to spend so much on the auxiliary things like the packaging and getting the funds is always difficult. Even when available, is always at a high interest rate.

8

Do you feel that you had the necessary advisory and support network when you started your company?

I got financial support from the government in the early stages. For instance, I got a loan from the Bank of Industry (BOI), a government owned bank in my country that gives loans to entrepreneurs and industry. Even with this, the rates were same as the prevailing market rates and as usual you have to get your documentation right. Without documentation you cannot access the loan.

9

Have you benefited from support (inputs, extension services, business support services - infrastructure, knowledge development and networking with other businesses/traders, other, technical, and financial) in growing your business?

No, none of that sort.

A helpful policy by the government was when they gave preference to women in accessing the loans from BOI bank. They are less strict on the requirements or documentation when it comes to women entrepreneurs. For instance, if 5 documents are needed generally to access a loan, a woman will be considered and given the loan if she provides at least 3 of those documents as compared to a man who has to provide all documents

10

What are the top three factors (policy/regulatory/institutional/cultural/) preventing women and youth from fully exploiting such opportunities in the agribusiness sector?

- Limited knowledge and capacity of regulatory and other government agencies to provide relevant guidance and support.
- Lack of confidence by women entrepreneurs to apply their skills and expertise to exploit business challenges and opportunities.

11

How can service delivery be improved for Women/youth agribusiness entrepreneurs?

By AUDA-NEPAD helping women entrepreneurs to get market access. They have more information than us the actors. Such information should be disseminated to the country offices, so they can be readily accessed by businesses.

12 Are there any policy reforms or recommendations you require to help grow your business?

Technical experts should be involved when laws are being formulated or reviewed. Or better still key stakeholders' views should be taken into consideration. So that these laws will be able to serve or benefit us.

13 With hindsight, are there any particular lessons or messages that you wish you would have known when you started up your company, and which you would like to share with women/youth entrepreneurs?

You need to develop capacity and efficiency before entering the international market.

Quality sells. Be quality aware and conscious and put in place systems to ensure consistency of production. Start small and grow incrementally.

NATURAL GARDEN - CAMEROON (ORGANIC BEAUTY PRODUCTS)

Profile of Entrepreneur

COMPANY NAME..... **Natural Garden**
OWNER..... **Suzanne Mouelle**
BUSINESS SECTOR..... **Organic Beauty Products**
TYPE & DESCRIPTION OF BUSINESS..... **Sole Proprietorship**
ANNUAL TURNOVER.....
NUMBER OF EMPLOYEES.....

1 Is this the first company that you have started, and what drove you towards it?

Yes, it was. I wanted to have a side business because I was working with corporate firm and didn't want to end up always working for people. While going through my career ladder, I tried to develop something as a fall-back investment and to eventually work on my own.

2 How did you finance your start-up operations and how long did it/will it take for the company to become viable?

From personal savings. It took me like two years before I started getting some brand awareness and attraction because I was not working on it full time.

3 What are your major products and services and how are they unique in your business sector? Who are your major competitors?

Oils and Soaps for hair and skin are my major products. The first uniqueness of my product is the packaging. It is very appealing. When you look at the product, it looks like an imported product, the bottles and the labels are not necessarily made in Cameroon. Second is the effectiveness of the product, because we really use traditional recipes and the product contains useful extracts. Is done with care, is done with love, and by women themselves and this sets it apart. It is also very efficient because we don't add any additives or preservatives. It's all natural and pure.

My current competitors are the local traditional women who sell oil and soaps in its natural state without packaging.

4 How did you first launch your product/services?

I hired some sales people after we developed the product and they were to approach shopkeepers in the market. We also went door to door, talking about the product and presenting the benefits to the consumers. And later on I also developed a TV campaign, to showcase the product on media, but this is very expensive. What I am using now is to leverage on social media in order to develop awareness of the product.

5 Who are your key clients? How are you focusing on expanding your client base?

Right now, the up and coming young women from 25 to 35 years are my key clients; they are interested in going back to nature and being natural. Currently my products are solely sold in Cameroon, I would like to expand into the sub region of central Africa, meaning entering Gabon because they are neighbouring market, and fortunately to go to Gabon now is easy since Cameroonians don't require a visa. And eventually cover all of Africa; South African Market is an appealing market for me because I have met the international standards. I also aim to reach out to Europe, America, especially because I am also using e-commerce as a platform. I want to be able to sell online.

6 How do you measure the success of the company and what have been the critical success factors?

By my sales turnover, my market share is very limited right now. First of all, the market is small at this stage, even at home. Also, customers' feedback. When I have people coming in and commenting about the product and reordering, that's a sign that it is working.

7 What was the biggest challenge in starting an innovative business in your country and how did you overcome that?

The first challenge was awareness. The product needs to be known by consumers otherwise the distributors won't take it. The first question they ask you is who knows your product? So you need to invest a lot by word of mouth or some type of promotion.

8 Do you feel that you had the necessary advisory and support network when you started your company?

No, none so ever. I just used my experience as a business developer.

9 Have you benefited from support (inputs, extension services, business support services - infrastructure, knowledge development and networking with other businesses/traders, other, technical, and financial) in growing your business?

N/A

10 What are the top three factors (policy/regulatory/institutional/cultural/) preventing women and youth from fully exploiting such opportunities in the agribusiness sector?

First is the country and the mindset. We come from a country where people are used to going to school and working for government. Entrepreneurship as a career choice is not very common and this needs to change. We need to make entrepreneurship appealing by showcasing successful entrepreneurs and making women and youth believe that they can make it by being entrepreneurs.

Secondly is lack of boldness. Thinking they will fail, most people prefer the secure route of going to find a job and having salary at the end of the month. Agribusiness and entrepreneurship is a risky undertaking, you really need to be bold and have a vision and be passionate about what you want to do.

Third barrier is I see is the thinking that you don't have money and that you need money to start. It is true you need that seed capital. If you don't have savings, like you are a student and you have bright ideas, maybe your parents can support you. Now that's where you need to develop something like an ecosystem, to help young entrepreneurs to at least find the seed capital to start the business. And then monitor them. It is important incubators are established to help nurture these entrepreneurs. So funding can be a psychological barrier whereby you think I don't have the money and who is going to give me the money to do my prototype etc.

11 How can service delivery be improved for Women/youth agribusiness entrepreneurs?

All the ministries, departments, government agencies and institutions, must necessarily develop programs and push youth entrepreneurship and women entrepreneurship. ICT should also be employed to cause digital transformation and facilitate the emergence of start-ups. The agencies have that mandate now, but they are kind of lost on what and how to do it. Also, the beneficiaries don't necessarily know the type of programs they can access. There is a gap in communicating what the government is doing for aspiring entrepreneurs and the awareness about these opportunities by beneficiaries. The communication gap needs to be bridged.

As part of bridging the gap, successful businesses should be show-cased, and their challenges, coping strategies and workable solutions highlighted and widely communicated.

12 Are there any policy reforms or recommendations you require to help grow your business?

We need to have tax reforms to help nurture businesses. In my region for instance, the tax requirements do not consider small businesses. They have been tailored based on international standards. Which do not apply to our market, and especially to small entrepreneurs.

Cross border trade should be better facilitated. Moving products across regions is still a major challenge as seen from discussions at this conference. You have to bribe people along the way to your final destination. I know there is a lot of trade agreements but practically, those decisions are poorly communicated to the officers on the field and to the actors who engage in such activities. We need to speak the same language.

13 With hindsight, are there any particular lessons or messages that you wish you would have known when you started up your company, and which you would like to share with women/youth entrepreneurs?

Yes, when you start a business, especially when you are passionate, you tend to over think issues. In my case, as a perfectionist, I spend a lot of time and invested a lot of money trying to make a perfect product and it didn't necessarily work. It is better, even if you don't have a perfect product, to start with what you have and a build demand for it. Build a customer base and once you have the customer base then you can always improve upon it.

The landscape is increasingly competitive, so you need to build relationships. That's one place I would have improved. I didn't have time to build partnerships and relationships. You learn a lot in these relationships because you share experiences and also you avoid pitfalls that others have solutions for.

VAVA COFFEE - KENYA (GREEN AND PROCESSED COFFEE BEANS)

Profile of Entrepreneur

COMPANY NAME.....VAVA Coffee
OWNER.....Vava Angwenyi
BUSINESS SECTOR.....Agribusiness. Sale of raw and processed coffee
TYPE & DESCRIPTION OF BUSINESS.....Limited Liability Company
ANNUAL TURNOVER.....\$480,000
NUMBER OF EMPLOYEES.....15

1 Is this the first company that you have started, and what drove you towards it?

Yes, after completing my Masters' and working for a bit in the finance field. I started purely out of passion and the need to solve a problem that I saw within the coffee sector primarily the value gap between prices for finished coffee products in consuming countries and the low prices offered to coffee growers in producing nations like Kenya. I wanted to do something about the economic imbalance and ensure farmers were paid sustainable and fair prices.

2 How did you finance your start-up operations and how long did it/will it take for the company to become viable?

As a fresh graduate with limited work experience, I had no capital of my own. I beg borrowed from family, friends and a few other people who believed in me and my potential. Parents wanted me to pursue a professional career and saw the business as risky. I had to do a lot of convincing to get their buy-in and support.

It's still ongoing. Business success is a painstaking process. Nothing happens overnight. As we get closer to our 10th anniversary as a company is when am feeling that we are finally getting somewhere.

3 What are your major products and services and how are they unique in your business sector? Who are your major competitors?

Bulk exports of green coffee and processing and sale of finished coffee products (beans and ground). We are about the only company that offers 360° support to our network of out-grower farmers that have grown from about 30 to 18,000. We source from farmers on a contractual basis but offer training in agronomy, capacity development, markets and also address gender issues. We offer fair prices to farmers and sell high quality ethical products. This has set us apart from the competition which is mainly large corporations selling to the mass market.

4 How did you first launch your product/services?

Started from car boot and in person sales. Got to supply the supermarkets early on as well but the credit terms were unfavourable and so decided to focus on contact sales.

5 Who are your key clients? How are you focusing on expanding your client base?

Currently, corporate clients are my biggest market. We also sell to individuals and have an online marketing channel. Wholefoods and Amazon in the US have shown interest, but both require you to have a local distributor and so that is what we are looking into. Have been targeting ethical buyers and markets and is also expanding online presence and marketing.

6 How do you measure the success of the company and what have been the critical success factors?

A good market presence. A solid and consistent customer base and conscious buyers willing to pay premium for ethical products. Healthy annual turnover and a strong network of out-growers receiving fair prices for products supplied and delivering high quality products. Efficient management of cash flow. Investment in branding and alongside that quality and ethical trade practices. Know your products, understand your industry, and know where to go for the right help; strong network of people that you can fall back on especially in times of difficulty and strong business to business interaction.

As a small start-up, trying to operate like the multinational companies is tough and unsustainable. You will not have the technical capacity, size and negotiating power. Credit lines will not be as extensive. Invest in systems and quality, provide personalized services, invest in key persons and be ethical and fair in your dealings with suppliers. International buyers love the stories and ethics.

Also look for the right partners and those willing to leverage their expertise, knowhow, systems and resources to help you grow. Nurture these relationships and be honest.

7 What was the biggest challenge in starting an innovative business in your country and how did you overcome that?

Patient and affordable capital. Finance is expensive, and collateral is a challenge. Was ahead of industry (in terms of sustainability, ethics considerations, quality, value addition etc.) and so did not get much support and understanding of others. The coffee value chain was not well developed and finding complementary services was difficult.

Hard work, started small, invested everything back into business to grow it. Had to learn a lot and took advantage of training both in country and out as well as studied and adopted successful models deployed elsewhere.

8 Do you feel that you had the necessary advisory and support network when you started your company?

No advisory support. Zero technical guidance.

9 Have you benefited from support (inputs, extension services, business support services - infrastructure, knowledge development and networking with other businesses/traders, other, technical, and financial) in growing your business?

Not really. Coffee not a well-developed sector and support by government is weak.

Vava has however enjoyed BDS support from projects and development partners including USAID, the International Visitors Programme in the US.

10

What are the top three factors (policy/regulatory/institutional/cultural/) preventing women and youth from fully exploiting such opportunities in the agribusiness sector?

- Over emphasis on poverty alleviation/development and not enough on business potential of sector.
- Nobody is demystifying the sector and exposing the potential to the youth in easy to understand language. Sector is dominated by old folks.
- Not enough support on the ground, information (technical production, processing, market requirements etc.) are difficult to come by.

11

How can service delivery be improved for Women/youth agribusiness entrepreneurs?

Use and learn from case studies. Promote experience sharing, expose the truth and challenges of growing a business and provide coping mechanisms and techniques. Make them aware of consequences of poor cash flow management, delivery challenges and strategies.

Also aggressively promote policies and initiatives by continental and national bodies targeted improving the capacity of women and youth to be more active players.

12

Are there any policy reforms or recommendations you require to help grow your business?

- A more liberalized coffee sector in Kenya, a review of the export/import regulations and regime
- Trade systems review and reform and ease of cross border movements
- Exemptions on post-harvest, agro processing machinery and finished products
- Government should provide meaningful support to small businesses. Useful lessons should be drawn from the American Small Business Support programme.

13

With hindsight, are there any particular lessons or messages that you wish you would have known when you started up your company, and which you would like to share with women/youth entrepreneurs?

Be hungry for knowledge. Be passionate, go at it with all your heart and soul. Don't listen to the naysayers, stay focused. Entrepreneurship is not easy and quick. It entails years of trials, failures, hard work, surmounting challenges and then reward. It is critical to develop yourself professionally and also build the competence of key reliable persons in your company.

Table on Resource and Service Provision Availability, Accessibility and Affordability

Table 2: Resource and Service Provision Availability, Accessibility and Affordability

Resources and Service	Scale	Availability	Accessibility	Affordability
Land	1-3	33%	40%	67%
	4-7	27%	40%	13%
	8-10	40%	20%	20%
Labour	1-3	20%	20%	33%
	4-7	47%	47%	40%
	8-10	33%	33%	27%
Agricultural Extension Services	1-3	40%	53%	53%
	4-7	20%	20%	20%
	8-10	40%	27%	27%
New Production Technologies	1-3	53%	60%	73%
	4-7	40%	33%	27%
	8-10	7%	7%	0%
Post Harvest Handling Technologies	1-3	40%	40%	53%
	4-7	13%	13%	7%
	8-10	47%	47%	40%
Product Development and Innovations	1-3	47%	60%	60%
	4-7	13%	27%	27%
	8-10	40%	13%	13%
Skills Training	1-3	27%	47%	47%
	4-7	40%	40%	40%
	8-10	33%	13%	13%
Networking / Associations	1-3	27%	40%	40%
	4-7	47%	47%	40%
	8-10	27%	13%	20%
Financial Services (credit, savings, insurance, etc.)	1-3	60%	80%	100%
	4-7	33%	13%	0%
	8-10	7%	7%	0%

NB:

1. Key for Scale: Respondents ranked resources and services from 1 to 10 (1 being not available/ very difficult to access/not affordable to 10 being very easy to access/readily available/very affordable)
2. To facilitate concise presentation of outcomes and analysis, rankings were grouped as follows:
 - 1–3: Not available/accessible/affordable
 - 4–7: Fairly available/accessible/affordable
 - 8–10: Readily available/easy to access/very affordable

And number (%) of respondents that fell in each grouping determined.

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