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T20 POLICY BRIEF

Task Force 01

FIGHTING INEQUALITIES, POVERTY, AND HUNGER

Investing in Women Small-Scale Agripreneurs: Policy Priorities for Sustainable Agrifood Systems

Yamunna Rao, Senior Program Manager, Global Solutions Initiative (Germany)

Heike Baumüller, Senior Researcher and PARI Coordinator, Center of Development Research (ZEF), University of Bonn (Germany)

Elizabeth Burges-Sims, Deputy Director and Lead Technical Advisor, Gender Equality Office, United Nations World Food Programme (WFP) (Italy)

Stefan Heinke, Director of Partnerships Dev. Organizations & Think Tanks, Bayer AG (Germany)

Rosemary Emegu Isoto, Lecturer, Department of Agribusiness and Natural Resource Economics, Makerere University (Uganda)

Lakshmi Iyer, Director - Innovations in Agriculture, Grameen Foundation (USA)

Ana Paula Moreira da Silva, Technical Expert for Planning and Research, Institute for Applied Economic Research (Brazil)



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Abstract

Without women, global agriculture would collapse. Ecosystem and structural barriers impede women small-scale agripreneurs' access to capital, assets, products, services, and information needed for agricultural production and other agribusinesses (Lecoutere, et al. 2023). Women are also more likely to be in precarious forms of employment, including unpaid family labour, informal sector or casual wage roles, and bear almost three times more household-related burdens. Social norms and structural barriers limiting the equitable economic participation of women in agrifood systems result in women and girls being disproportionately affected by the impacts of climate change, deepening their risk of food insecurity and worsening their income generation capacity.

Existing laws and social norms alongside deeply entrenched customary, economic, and political structural barriers prevent women small-scale agripreneurs from being effectively represented in decision-making and leadership roles. This needs to change. Closing the gender gap in agriculture would add nearly USD 1 trillion to the global economy, and 45 million fewer people would be at risk of food insecurity (FAO 2023). It is not the lack of policy proposals but *the mismatch between proposals and action* that has hampered progress.

This policy brief will examine the specific barriers to women agripreneurs' participation in the agrifood sector. The paper recommends that the G20 adopts a mix of gender-responsive policy interventions: (i) capacity building initiatives for women agripreneurs to expand their access to information, finance, land, inputs, and assets to enhance productive, processing, and marketing capacity, (ii) creating a permanent representative Working Group that supports policies and actions for small-scale women agripreneurs, and (iii) establishing a G20 Dashboard on gender equality outcomes that



incorporates accountability mechanisms, reviews progress and proposes next steps to further invest in women in agrifood systems.

Keywords: Women, Agripreneur, Smallholder Farmer, Small-Scale Agribusiness

Diagnosis of the issue

Women constitute a cornerstone of agriculture, yet they often confront formidable hurdles that impede their complete participation and earning potential. A recurring message across G20 presidencies is the importance of accelerating the economic empowerment of women, particularly as entrepreneurs and small business owners, to achieve food and nutrition security. The G20 has repeatedly recognized “women’s roles as change-makers”, called for “gender-responsive policies” and promoted “women’s participation in decision-making” (G20 Indonesia 2022, G20 India 2023).

Despite these good intentions, studies demonstrate that women’s farms are still 24% less productive than same size farms managed by men (FAO 2023). This is because women small-scale agripreneurs (i.e., women involved in smallholder farming and small-scale agribusinesses) continue to face barriers in accessing more productive lands, essential inputs such as seeds, fertilizer, water, and modern agricultural technologies, information, credit, and markets necessary to compete equitably with their male counterparts. Structural limitations persist, and despite numerous political commitments over the years, the gender gap in agrifood systems continues to expand (Dickson and Koo 2022). This brief, therefore, aims to make actionable recommendations to the G20 on fully including women in building sustainable food systems.

- **Land Ownership:** While the global share of working women in the agrifood sector is almost 40%, the disparity in their access to land is alarming – the global share of land ownership by women is less than 15% (FAO 2018). Women encounter significant obstacles in obtaining and retaining land rights due to prevailing legal, social, customary, and inheritance norms that favour men, resulting in tenure insecurity for women (Stanley and Prettitore 2020). Moreover, the lack of accurate data on women’s land rights threatens

the implementation of concrete policy and legislative actions to entrench women's access and ownership rights more systematically (Hanstad 2020).

- **Access to finance:** Women small-scale agripreneurs face challenges accessing the financing needed to engage in competitive income-generating activities largely due to their lack of access to collateral or other assets such as land. Studies show that credit supplied by formal and informal financial institutions covers less than 30% of what is needed for smallholder finance in sub-Saharan Africa, Latin America, and South and Southeast Asia; legal barriers and gender-based discrimination add another layer of complexity (Dalberg Advisors 2022). Informal credit also comes with exploitative and unmanageable interest rates (5-12% per month) or restrictive payment terms (FAO 2020).

- **Market Linkages:** Women's access to markets is often restricted (e.g., lack of options to transport food to market, customary or social personal mobility restrictions, lack of access to mobile phones) and further compounded by information asymmetries (i.e., due to literacy rates or missing information about fair/best rates for their produce due to limited access to networks where such details are shared). Women lose out on lucrative opportunities and earn less for their work (i.e., 77 cents for every dollar men earn) (Dickson and Koo 2022).

- **Multiple time burdens:** Women agripreneurs often bear greater household-related burdens (e.g., looking after children and the elderly, food preparation), which they do alongside their myriad of tasks on the farm and in the market – women spend 3.2 times more time on unpaid care work globally than men (Addati, et al. 2018). According to 2020 Oxfam estimates, this unpaid work would add at least \$10.8 trillion yearly to the economy. Yet, this evidence has failed to translate into actions at the societal and political levels to challenge gender roles and responsibilities and promote women's engagement in income-generating activities (Valiani 2022).

- **Lack of voice:** Very often, women’s needs and preferences are not reflected in decisions, as they are not (fully) able to participate in decision-making processes. Prevailing social norms, structural barriers, and patriarchal systems inhibit women’s full, equitable, and meaningful participation in and control over economic decision-making as individuals within households, communities, and nations. Yet, progress to address such normative constraints has been sluggish.

Tackling entrenched barriers and bolstering opportunities for women small-scale agripreneurs not only creates economic security and better nutritional outcomes for a large population but also strengthens a country’s human capital and economic growth potential while cultivating fairer, more resilient, and sustainable food systems for all.

Recommendations

Efforts to address systemic challenges will need to be grounded in fundamental changes to social norms that dismantle inequitable power structures and place meaningful value on the active engagement, decision-making power and leadership of half of the world's population. This does not necessarily call for new proposals; rather, it should also be about *renewed approaches* to mobilise resources and stakeholders for policy *implementation*.

This policy brief will delve into three main areas of action: capacity building, forums and networks for collaboration, and accountability mechanisms in the G20 and beyond.

Recommendation 1: Invest in capacity building initiatives for empowering women agripreneurs

Training programs focusing on "hard" skills, like agricultural techniques, financial management, and entrepreneurship, upskill women small-scale agripreneurs to navigate the agricultural industry with better success. To engage with women agripreneurs, governments and other stakeholders should develop workshops and specialised education programmes that address their specific needs and priorities, such as the time poverty experienced by women agripreneurs when balancing paid and unpaid responsibilities. This is especially critical in rural contexts where access to basic needs such as water and fuelwood is a time-intensive prospect, and the barriers to accessing collateral, productive assets, information, and finance are high.

In addition, programmes to build and bolster women's interpersonal, business and communication skills are important. Creating spaces where women can express themselves as equals, acknowledging their inherent value, innovation, and potential as

economic actors, alongside their roles as stewards of natural resources, leaders in food production and preparation, as well as family health and wellbeing, are essential to securing sustainable local agrifood systems. With the confidence and capacities to assert themselves, particularly in more challenging social environments (e.g., male-dominated spaces), women agripreneurs can voice their needs and preferences, engage fully in decision-making processes, and participate fairly in political discourses, especially those that impact them as individuals and agripreneurs.

Capacity building efforts also need to begin much earlier, in school, to dismantle gender-based stereotypes and build the necessary skills and capacities for boys and girls to realise economic success in their adulthood (The World Bank 2024). Besides early education, information campaigns and advocacy initiatives targeting men and boys are critical to challenging harmful social beliefs and gender norms, securing their buy-in as change agents, and shifting the balance so that they embrace their care-related responsibilities.

To fund these capacity building initiatives, the G20 needs to double down on the commitments made under the 2023 Indian presidency, such as plans for "pooled credit funds," increasing "seed capital through trusts and endowments," and provision of "affordable loan and credit conditions" as well as setting up an "alternative collateral system" for women (G20 EMPOWER 2023). These tailored funding plans centre on the women agripreneurs' needs and priorities in accessibility to finance, thereby incentivising the uptake of training and upskilling programmes alongside increased access to, and control over, productive assets.

Recommendation 2: G20 should create a permanent representative Working Group to advance policies and actions specifically in support of women small-scale agripreneurs

This policy brief recommends setting up a body – linked to or apart from – existing groups (e.g., Women20, EMPOWER) to represent the needs and interests of women small-scale agripreneurs, particularly for those in rural communities. This body needs to have permanence and should involve representatives from various G20 engagement groups, such as the W20, T20, and B20. The Working Group would act as a convener, bringing together best practices in policy and action to support women agripreneurs and scale these proposals up for expanded reach and associated voice and agency around the world.

With the creation of W20 in 2015, EMPOWER in 2019, and the Women's Empowerment Working Group under the Indian Presidency in 2023, substantial progress has been made in the representation of women at the G20 level. However, none of these institutions systematically address the specific and distinct needs of rural women in agrifood systems. Yet, these women form a group that is specifically vulnerable to climate shocks, food insecurity, and extreme poverty while encumbered by social and customary norms (i.e., time poverty, disparity in land rights) and vastly underrepresented in decision-making roles.

Hence, this Working Group should *catalyse efforts to enhance the conditions* that enable women agripreneurs to thrive. The group should champion, for instance, universal access to mobile and internet technologies to allow women agripreneurs to benefit from better access to information and connect to markets via digital tools. It should promote a systematic review and reform of policies that strengthen and secure the rights of rural women to land to provide them with the necessary security to develop their businesses.

This Working Group could also catalyse investments in women agripreneurs' capacity building initiatives linked to sustainable local food system development services and strengthen the processes around gender-responsive policymaking and implementation.

Furthermore, the Working Group should *support forums and networks specifically targeted at (rural) women*, which play a crucial role in facilitating collaboration and knowledge sharing among women agripreneurs and thereby strengthen their voices in both public and private settings. Lack of networks is among the key factors that weaken women's influence in decision-making in politics, the workplace, and the household. Thus, networking platforms, via partnerships between this G20 Working Group and established regional players (e.g., AWARD in Kenya, SEWA in India, CGIAR more globally), provide significant opportunities to connect with like-minded people, exchange ideas, and learn from each other's experiences. Women agripreneurs also gain inspiration from role models whom they can relate to and who have succeeded in overcoming (similar) obstacles in their path. Membership also facilitates easier access to important inputs (e.g., credit and market information). Ultimately, being a part of a collective platform improves crop yields for women farmers, making them more likely to be food secure than without (Ingutia and Sumelius 2022).

Recommendation 3: Establish a G20 Dashboard on Gender Gaps

Establishing monitoring and accountability mechanisms, like a G20 Dashboard on Gender Gaps, support the effective implementation and monitoring of initiatives aimed at empowering women agripreneurs. Through robust monitoring and evaluation systems, progress can be tracked and impact assessed. The Dashboard will spotlight progress on previously made commitments to invest in women small-scale agripreneurs and thereby

increase the urgency with which effective gender-responsive policies need to be implemented, where progress to date has been lackluster.

Such a dashboard promotes transparency and holds stakeholders accountable for their actions and commitments. The G20 Dashboard could be fashioned after the G7s, with a chapter dedicated to building the human capital of women as economic actors in rural areas and sustainable local agrifood systems (G7 Germany 2022). It would include key indicators stemming from previous G20 commitments, supplemented by recommendations by W20 and T20, and complemented by other international organisations' work (e.g. OCED, SDG, CGIAR on measuring change to social norms).

The recommendation for a dashboard is also in line with a proposal made by G20 EMPOWER in 2022, under the Indonesian presidency, in their Technical Annex.

Scenario of outcomes

Empowering women small-scale agripreneurs to access and control resources, assets, and information necessary to participate fully in the economy accelerates progress in gender equality, enhances livelihoods, builds resilience in food systems, and reduces poverty, especially in rural communities. Advancing gender equality benefits all of society and is central to achieving sustainable food security. The gender gap in agriculture would add nearly USD 1 trillion to the global economy, and 45 million fewer people would be at risk of food insecurity. When local agrifood systems are conducive to the equitable and inclusive participation of women and men, agripreneurs, especially in rural areas, children, households, and communities thrive. Evidence shows that women entrepreneurs prioritize investing in their children's education and nutritional well-being (Meinzen-Dick 2019, Saleemi 2024). Closing the gender gap is "smart economics," and in this post-pandemic world, women agripreneurs are catalysts to building back better and stronger societies (IMF 2012, Van de Velde et al. 2020).

Addressing the inertia within society to move away from limiting social norms takes time. A multipronged, systemic approach is needed to challenge prevailing beliefs (e.g., about responsibilities in the household or women's role in decision-making) and increase boys' and men's responsibilities (e.g., early education, (longer) parental leave, high-quality, flexible and affordable childcare facilities, public communication and advocacy focusing on behavioural change). Strengthening the capacity of governments and regulatory systems to monitor the effective implementation of these laws and programmes is essential alongside behavioural change action that targets men and boys, women and girls. The process of transformation is complex and slow but not impossible. Hence, the G20's goal should be for steady and incremental change (i.e., short-term,

medium-term, and long-term goals) in pursuit of accelerated progress in gender equality and the empowerment of women and girls in local agrifood systems.

The more empowered women agripreneurs are, the better they can build supportive relationships and advocate for their needs and interests. As a result, women's authority and power within food systems deepen and the resultant benefits are diffused (i.e. improved food security and nutrition, better livelihoods for women, improved household nutrition). Advancing gender equality and empowering women in agriculture is both a moral imperative and a strategic necessity for poverty alleviation, food security and economic prosperity for all.

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