



WOMEN SMALLHOLDER FARMERS: SECTOR ASSESSMENT

Developed by Palladium for TRANSFORM, an impact accelerator led by Unilever, the UK Government's Foreign, Commonwealth and Development Office, and EY.

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Female Smallholder Farmers: Sector Assessment

Introduction

Content of the Assessment

This assessment has been developed in consultation with TRANSFORM staff with three main objectives:

- i. To assess gender trends in the current state of the sector.
- ii. To identify funding opportunities specifically targeting women entrepreneurs
- iii. To identify gender-focussed support organisations as potential partners for capacity building and mentorship programmes.

The assessment is comprised of three parts, focussed on three key sectors. This part of the assessment will focus on livelihoods through **smallholder farming**.

The World Economic forum estimates there may be as many as 600 million smallholder farmers globally¹, up to 62% are believed to be women². These farmers are responsible for providing up to 31% of total crop production and 34% of global food production³ - or as high as 80% in Africa and Asia⁴. Up to three billion people depend on small scale farming for their livelihoods, including many of the world's poorest and most food insecure⁵. These farms are typically small - less than one hectare – and blend subsistence agriculture with some production for sale. Many of these farms are family run, and local gender norms deeply inflect on the roles and responsibilities of farm cultivation and management, the channels and methods of market access⁶, and the types of produce grown⁷.

In the coming years, smallholder farmers will face disproportionate impacts of climate change, as well as an evolving market system for their produce, driven by urbanisation, technology, and changing patterns of consumption. Studies have found that many smallholder farms are already facing reduced yields, lower income, and increased incidence of food shortages. Women-owned and led farms may be particularly vulnerable to these shifts, due to gender norms limiting access to

¹ <https://www.weforum.org/stories/2022/09/smallholder-farmers-key-achieving-food-security/>

² <https://www.wipo.int/en/web/wipo-magazine/articles/gender-equality-in-african-agriculture-an-innovation-imperative-40360>

³ <https://www.sciencedirect.com/science/article/pii/S2211912417301293>

⁴ <https://www.wilsoncenter.org/blog-post/women-smallholder-farmers>

⁵ <https://www.eci.ox.ac.uk/sites/default/files/2022-05/Farming-food-WEB.pdf>

⁶ <https://www.eci.ox.ac.uk/sites/default/files/2022-05/Farming-food-WEB.pdf>

⁷ Climate Smart Jobs. 2023. *Research Informing CSJ Women's Economic Empowerment Strategy and Approach*.



markets, reduced ability to invest in modernisation of farming practice⁸, and the impact of the care burden on their ability to work⁹.

In the next section, this report outlines the current state of the smallholder farming sector from a gender perspective. The report subsequently highlights some gender-specific trends and challenges in the sector with a focus on livelihoods of female smallholder farmers.

Sector Assessment

Gender Trends in the Sector

Analysing gender trends in smallholder farming requires a deep understanding of the specific contexts of individual countries and agricultural value chains. While the scope of the assessment does not allow for such specificity, the analysis focuses on themes and trends that tend to be common across countries and agricultural sectors. The broader perspective is complemented by some country-specific dynamics which highlight how local contexts shape the overarching themes and provide a foundation for further localised analysis.

Smallholder farming is deeply impacted by entrenched gender norms, which determine the role of men, women, boys, and girls in a given value chain. These norms are contextually specific, and the gendered dimensions of farming differ significantly across geographies, however it is clear that women are on the frontline of agricultural work - doing the bulk of the work to produce, process and market food¹⁰. As many as 62% of women in Africa work in agricultural value chains¹¹. According to UN's Food and Agriculture Organisation (FAO), women comprise an average of 43 percent of the agricultural labour force of developing countries and up to almost 50 percent in Eastern and Southeastern Asia and Sub-Saharan Africa¹². In most regions, women are more likely than men to be self-employed and working in subsistence agriculture. Typically, men are in charge of production of cash crops, whereas women are more likely to farm for household and family consumption¹³.

In many contexts, agriculture bridges the gap between the household and commercial domains, which serves as an entry point for traditional and patriarchal gender norms. The roles of men and women in the management and enterprise of farming is determined by gender norms, not just at the household level, but also by access to land, credit, and assets. This makes it difficult for female farmers to invest in business expansion, implement modern technology and transition from subsistence models to commercially viable agriculture. According to FAO's estimates, if men and

⁸ <https://oneacrefund.org/articles/power-women-smallholder-farmers>

⁹ <https://www.oxfam.org/en/empowering-women-farmers-end-hunger-and-poverty>

¹⁰ <https://www.wipo.int/en/web/wipo-magazine/articles/gender-equality-in-african-agriculture-an-innovation-imperative-40360>

¹¹ <https://www.wipo.int/en/web/wipo-magazine/articles/gender-equality-in-african-agriculture-an-innovation-imperative-40360>

¹² <https://www.nibio.no/en/news/international-womens-day-closing-the-gender-gap-among-smallholders>

¹³ <https://openknowledge.fao.org/server/api/core/bitstreams/8b7e57ba-f0ff-4f28-bc5a-dd2d9dbe0013/content>



women had equal access to productive resources, total agricultural productivity would rise by 20 to 30 percent and reduce global hunger by at least 12 to 17 percent¹⁴.

Globally, urbanisation and the influence of market forces has driven a “feminisation of agriculture” – a phenomenon by which women are becoming a larger share of the agricultural labour market and taking on a greater role in farm management. A number of factors are influencing these changes, including global and local labour migration, women's increased mobility, the commercialisation of agriculture, conflicts, and climate adaptation¹⁵. This process remains dynamic, however, and gender dynamics manifest differently in smallholder versus commercial farming and agricultural cultivation versus food processing. As the sector in Sub-Saharan Africa moves from smallholder to medium-scale farming, women are more likely to move into wage labour work, compared to land-owning men who can invest in commercial farming. In addition, there may be relationships between smallholder subsistence family farms and larger-scale commercial agriculture¹⁶. In Northern Ghana, women seasonal workers on medium-scale farms use income from wage work to maintain their own subsistence farms¹⁷. The changing relationship between gender dynamics and commercial farming remains understudied in lower income countries.

Gender Specific Challenges and Constraints

Land ownership rights

Globally, women own less than 20% of land¹⁸. Land access is essential to farming, and the inability to control one's own land engenders uncertainty and instability in farm management. The gender-gap in land access is driven by challenges in accessing capital to purchase land outright, limited documentation, and patriarchal inheritance laws and practices, including customary law¹⁹. The majority of women working in agriculture do not own the land they live on or the produce they cultivate. The World Bank identified that in Bangladesh, only 12% of women have sole or joint ownership over agricultural land – compared to 70% of men²⁰. This leads to insecurity not just for single families, but whole communities where women are the primary producers²¹. Many land ownership frameworks are rooted in patriarchal norms, which link ownership of land to marriage

¹⁴ <https://news.un.org/en/story/2011/03/368252>

¹⁵ C. Doss, A. Qaisrani, K. Kosec, V. Slavchevska, A. Galiè, N. Kawarazuka
From the feminization of agriculture to gender equality. In: van Eerdewijk, R. Pyburn (Eds.), *Advancing Gender Equality through Agricultural and Environmental Research - Past, Present and Future*, IFPRI Book (2021)

¹⁶ Nozomi Kawarazuka, Cheryl R. Doss, Cathy Rozel Farnworth, Rhiannon Pyburn. Myths about the feminization of agriculture: Implications for global food security, *Global Food Security*, Volume 33, 2022, 100611, ISSN 2211-9124, <https://doi.org/10.1016/j.gfs.2022.100611>.

¹⁷ D. Tsikata, J.A. Yaro

When a good business model is not enough: land transactions and gendered livelihood prospects in rural Ghana. *Fem. Econ.*, 20 (2014), pp. 202-226, [10.1080/13545701.2013.866261](https://doi.org/10.1080/13545701.2013.866261)

¹⁸ <https://www.womankind.org.uk/land-rights/>

¹⁹ <https://www.womankind.org.uk/land-rights/>

²⁰ <https://documents1.worldbank.org/curated/en/378451611554787475/pdf/Women-s-Participation-Constraints-and-Opportunities-for-Trade-in-Bangladesh.pdf>

²¹ [https://www.womankind.org.uk/wp-](https://www.womankind.org.uk/wp-content/uploads/2020/08/DiggingDeep_NAPE_NAWAD_Womankind_Report_March-2018.pdf)

[content/uploads/2020/08/DiggingDeep_NAPE_NAWAD_Womankind_Report_March-2018.pdf](https://www.womankind.org.uk/wp-content/uploads/2020/08/DiggingDeep_NAPE_NAWAD_Womankind_Report_March-2018.pdf)



and male relations. This makes women's access to arable land vulnerable and holds an inherent risk of land grabbing, domestic violence, and forced marriage²². These norms are particularly challenging for widows, who may lose access to their livelihood, and female headed households. Research indicates that as few as 52 of the world's countries ensure equal access to land in practice²³.

In Nigeria, recent research by FCDO's Propcom+ programme identified that Land allocation, often controlled by influential and typically male community members, grants women less productive land that is more susceptible to adverse climate events²⁴. Women and marginalised groups often own land that is far from reliable water sources, making them feel the effects of droughts earlier and more acutely, which in turns makes them more vulnerable to climate change²⁵. The same has been found in Kenya, which has implications for technology adoption on the plots women manage, market access, food security and income growth for poverty reduction in the households that women farmers belong to or head²⁶.

Access to credit

Barriers in accessing capital to invest in smallholder farms also drive a gender gap in the sector. Accessing credit is essential to investment in farm productivity, including purchasing agricultural inputs and services. Receiving credit or loans typically depends on an applicant having collateral assets, as such microfinancing institutions and banks typically favour male farmers, whether due to the absence of collateral assets among women farmers²⁷ or patriarchal norms inhibiting direct land ownership and by extension perception of farm ownership or management²⁸. Traditional gender roles and household obligations also reduce women's financial agency and drive dependence on husbands and male family members for income. All of this renders women in agriculture unattractive prospects for would-be lenders²⁹. Additional barriers to accessing credit include long distance to financial institutions, the long-term engagement process exacerbating existing time poverty, and inconvenient business hours that do not align with work and household duties³⁰.

²² <https://www.landcoalition.org/fr/latest/5-ways-we-can-address-land-inequality-and-womens-land-rights/>

²³ <https://www.landcoalition.org/fr/latest/5-ways-we-can-address-land-inequality-and-womens-land-rights/>

²⁴ Garbarino S. and Hearle, C. 2023. *Propcom+: Gender Equality and Social Inclusion (GESI) Analytical Study*.

²⁵ Garbarino S. and Hearle, C. 2023. *Propcom+: Gender Equality and Social Inclusion (GESI) Analytical Study*.

²⁶ <https://www.sciencedirect.com/science/article/abs/pii/S0306919214001109>

²⁷ A.A. Chandio, Y. Jiang, F. Wei, A. Rehman, D. Liu. Farmers, access to credit: does collateral matter or cash flow matter? — Evidence from sindh, Pakistan
Congent: Economics and Finance, 5 (1) (2017)

²⁸ G.T. Adigun. Determinants of credit access among smallholder women farmers in kwara state, Nigeria
Niger. Agric. J., 53 (2) (2022), pp. 121-128

²⁹ H. Morsy Access to finance – mind the gender gap *Q. Rev. Econ. Finance*, 78 (2020), pp. 12-21, [10.1016/j.qref.2020.02.005](https://doi.org/10.1016/j.qref.2020.02.005)

³⁰ Rose Ingutia, John Sumelius, Does cooperative membership facilitate access to credit for women farmers in rural Kenya?, *Journal of Agriculture and Food Research*, Volume 18, 2024, 101425, ISSN 2666-1543, <https://doi.org/10.1016/j.jafr.2024.101425>.



These barriers are compounded by educational gaps affecting rural women and a lack of self confidence in engaging with financial institutions³¹.

Concurrently, banks do not routinely offer credit services that reflect the reality of women in agriculture. Banks are more likely to invest in cash crop production that is male dominated, rather than the subsistence crops more commonly cultivated by women³². Institutions are also bound by local norms and regulations, and in many contexts, women cannot access credit without approval or support of their husband or a male relative³³.

These barriers to accessing credit widen the gap in asset ownership and reduce opportunities to access training and updated technology in the farming sector³⁴. Credit is an essential part of purchasing machinery, seeds, and accessing extension services. Whilst gender gaps exist, there have been many attempts to address the challenges, including through group saving schemes, community-based financing, and cooperative schemes³⁵.

Women's unpaid care burden

Women in smallholder farming also experience a significant burden of household duties and unpaid care, which contributes to significant time poverty and reduced mobility. Studies suggest that rural women and children bear the primary responsibility for water collection, which takes time away from educational or income-generating activities³⁶. In most rural contexts, women are also the primary carers for children, elderly, and sick family members³⁷. This not only reduces time available for income-generating work, but limits their ability to travel far from home, which restricts their role to household-based work and reduces their opportunities to sell, work, or network at local markets and commercial hubs³⁸. This has driven a reduced ability of women to diversify into non-farm work compared to male counterparts. Tailored products, services, technologies and infrastructure can reduce the time and effort required for care tasks. Yet, FAO suggests that when technology has enabled a reduction in time spent by women on time-intensive farm tasks, such as weeding, the time is likely to be reinvested in childcare and not necessarily economic activity³⁹, as such women benefit most from both time saving modernisation alongside support to engage with

³¹ H. Morsy Access to finance – mind the gender gap Q. Rev. Econ. Finance, 78 (2020), pp. 12-21, [10.1016/j.qref.2020.02.005](https://doi.org/10.1016/j.qref.2020.02.005)

³² A. Orr, T. Tsusaka, S.H. Kee-Tui, H. Msere. What do we mean by 'women's crops'? Commercialisation, gender and the power to name. J. Int. Dev., 28 (2016), pp. 919-937, [10.1002/jid.3224](https://doi.org/10.1002/jid.3224)

³³ D. Fletschner. Rural women's access to credit: market imperfections and intrahousehold dynamics World Dev., 37 (3) (2009), pp. 618-631, [10.1016/j.worlddev.2008.08.005](https://doi.org/10.1016/j.worlddev.2008.08.005)

³⁴ <https://pubdocs.worldbank.org/en/239071450386092259/Session-4-Access-to-Finance-for-Women-in-Agriculture-Panos-Varangis.pdf>

³⁵ Rose Ingutia, John Sumelius, Does cooperative membership facilitate access to credit for women farmers in rural Kenya?, Journal of Agriculture and Food Research, Volume 18, 2024, 101425, ISSN 2666-1543, <https://doi.org/10.1016/j.jafr.2024.101425>.

³⁶ WHO (World Health Organization)/UNICEF (United Nations Children's Fund). 2010. Progress on sanitation and drinking-water: 2010 update. Report by the Joint Monitoring Programme (JMP) for Water Supply and Sanitation. Geneva, Switzerland.

³⁷ <https://openknowledge.fao.org/server/api/core/bitstreams/8b7e57ba-f0ff-4f28-bc5a-dd2d9dbe0013/content>

³⁸ Sparrow, J. 2024. Interview with Vivian Achan, Climate Smart Jobs Gender Lead. 12 December 2024. [Online]

³⁹ <https://www.fao.org/gender/insights/insights-detail/Lightening-the-load-addressing-rural-women-s-work-burden-and-time-poverty/en>



professional networks and commercial markets. Approaches that address the root cause of women's unpaid care burden—unequal gender norms—such as the Gender Action Learning System, are effective in redistributing care responsibilities by empowering women and men to collaboratively identify, reframe, and share caregiving duties. This promotes gender equality within households and communities, enabling women to participate more fully in income-generating activities⁴⁰.

Gender norms in the commercial sphere

As smallholder farms bridge the gap between the commercial and domestic spheres, the gender dynamics, expectations and practices at play are heavily influenced by traditional gender roles. The impact ranges from determining role within the management of the business to the selection and responsibility for cultivation of specific crops and livestock.

Research has indicated in some contexts that men are perceived as the “normative” farmer, implying that due to physical strength and formalised access to land that men are inherently better suited to farming. This has also been linked to traditional gender roles that designate men as breadwinner and women as responsible for household management. In smallholder farming across Africa, men are more typically involved in cultivation of cash crops that provide income, as an extension of breadwinning, whereas women typically grow subsistence crops that are perceived as an extension of the household duties – though no less challenging to grow⁴¹. Research has indicated that this leads women to think about a wider range of factors in crop selection – such as nutrition and cooking methods⁴² – rather than being driven solely by commercial viability, although it also drives an income gap, as women choose less valuable crops from a financial perspective⁴³. This has led to some crops being labelled as masculine or feminine. Research in Zambia identified that Groundnuts were perceived as controlled by women⁴⁴, whilst studies in Uganda have echoed that cash crops such as maize and simsim (sesame) are perceived as masculine due to higher start-up costs⁴⁵. Research in Kenya has suggested that some crops, such as potatoes and millet, are planted almost exclusively by women, compared to crops such as cassava and soybeans that are more commonly planted by men, and groundnuts that is requires equal time input from men and women⁴⁶. Results from the FCDO-funded Climate Smart Jobs programme indicated that there were also differential crop choices among Ugandan and migrant women, with South Sudanese

⁴⁰ <https://gamechangenetwork.org/wp-content/uploads/2019/04/Adapting-GALS-in-development-programmes-FINAL.pdf>

⁴¹ <https://www.centerforfinancialinclusion.org/gender-norms-on-and-off-the-farm-engaging-smallholder-women-in-finance-and-climate-smart-agriculture/>

⁴² <https://www.centerforfinancialinclusion.org/gender-norms-on-and-off-the-farm-engaging-smallholder-women-in-finance-and-climate-smart-agriculture/>

⁴³ World Bank. (2022b). *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. <https://openknowledge.worldbank.org/handle/10986/37225>

⁴⁴ A. Orr, T. Tsusaka, S.H. Kee-Tui, H. Msere. What do we mean by 'women's crops'? Commercialisation, gender and the power to name. *J. Int. Dev.*, 28 (2016), pp. 919-937, [10.1002/jid.3224](https://doi.org/10.1002/jid.3224)

⁴⁵ Climate Smart Jobs. 2023. *Research Informing CSJ Women's Economic Empowerment Strategy and Approach*.

⁴⁶ Bishop-Sambrook, C. 2003. Labour saving technologies and practices for farming and household activities in Eastern and Southern Africa: labour constraints and the impact of HIV/AIDS on rural livelihoods in Bondo and Busia Districts, Western Kenya. Rome, IFAD and FAO.



refugee women growing crops such as hibiscus that are more typical of their home region⁴⁷. Research in Nepal suggests that caste also plays a role in determining market access and commercial viability of farms⁴⁸.

Gender differences in farming are also observable in livestock. In Uganda, raising chickens is perceived as a feminine undertaking compared to rearing cattle⁴⁹. Men are more likely to own new or special breeds of livestock compared to women farmers⁵⁰. This echoes the observation that more commercially profitable products are typically seen as masculine. Women typically undertake more time feeding livestock, caring for sick animals and cleaning their sheds, where men are more likely to manage husbandry and the commercial elements of the business⁵¹. The tasks attributable to women, such as cleaning or gathering food and fetching water for animals, are time consuming and contribute to gendered time poverty⁵².

Gender norms also impact the commercial activity undertaken by men and women in agricultural value chains. Even as women compose a significant part of the agricultural workforce, sociocultural norms often limit their participation to the least lucrative roles – such as subsistence farmers, food processors, and petty local traders⁵³. In Uganda, research suggests women undertake much of the physical labour and the management of market stalls, however they do not have the decision-making power over what is sold, when or how – women’s expected role in the value chain is far more transactional⁵⁴. Male-led decision making was also observed post-transaction when the decision of how to spend profits reverts to the male head of household⁵⁵. This perpetuates the imbalance in income and assets already visible within the sector. Further research reports a perception that women are perceived to “not need their own income” if they have a husband, and that women’s income can be perceived as threatening to the man’s position as head of the household⁵⁶.

Women’s exclusion from higher income positions in agricultural value chains is driven by a lack of professional networks, education, and access to extension services⁵⁷. In more rural areas, many smallholder farmers depend on networks of commercial agents that act as mediary between farmers and off-takers. Farmer’s relative dependence on these agents gives them significant influence over the supply chain. The agents, and their own networks, are typically male dominated and it difficult for women farmers entering the market to negotiate competitive prices and draw on

⁴⁷ Climate Smart Jobs. 2023. *Research Informing CSJ Women’s Economic Empowerment Strategy and Approach*.

⁴⁸ <https://www.inderscience.com/offers.php?id=74101>

⁴⁹ Sparrow, J. 2024. Interview with Vivian Achan, Climate Smart Jobs Gender Lead. 12 December 2024. [Online]

⁵⁰ EADD (East Africa Dairy Development). 2008. East Africa Dairy Development Project. Nairobi, EADD and International Livestock Research Institute.

⁵¹ <https://openknowledge.fao.org/server/api/core/bitstreams/8b7e57ba-f0ff-4f28-bc5a-dd2d9dbe0013/content>

⁵² <https://openknowledge.fao.org/server/api/core/bitstreams/8b7e57ba-f0ff-4f28-bc5a-dd2d9dbe0013/content>

⁵³ <https://gender.cgiar.org/news/agricultural-value-chain-interventions-can-improve-womens-incomes-assets-holdings-productivity>

⁵⁴ Sparrow, J. 2024. Interview with Vivian Achan, Climate Smart Jobs Gender Lead. 12 December 2024. [Online]

⁵⁵ Sparrow, J. 2024. Interview with Vivian Achan, Climate Smart Jobs Gender Lead. 12 December 2024. [Online]

⁵⁶ <https://www.tandfonline.com/doi/full/10.1080/27685241.2023.2279542#d1e664>

⁵⁷ <https://www.inderscience.com/offers.php?id=74101>



their own relationships to facilitate commercial activity. Results from the FCDO-funded Climate Smart Jobs programme suggest that there are currently not enough women in commercial agent roles to build an effective support network⁵⁸.

Limited access to technical education and extension services

Access to technical education and extension services is low across Africa and they have historically been funded through public sector mechanisms. Throughout the global south, extension services are the primary services through which agricultural innovation, education, and technology is distributed to smallholder farmers. Even so, women smallholder farmers remain less likely to make use of them than male counterparts. FAO estimate that women farmers receive only 5% of agricultural advisory services⁵⁹.

The barriers to accessing extension services are multifaceted. Systemic barriers, such as care and household duties which prevent women from attending workshops, often deny women the opportunity to attend training or support sessions. Similarly, some women farmers are less likely to have the required level of education to undertake extension courses than their male counterparts. In Nigeria, World Bank research suggests that the networks of distribution of extension services are male-centred and do not engage the channels that women farmers use⁶⁰. This is compounded by a lack of female extension officers⁶¹. LINKS Nigeria found that the same gender gap was replicated among farmers with disabilities, who were in turn far less likely to access extension services than non-disabled counterparts⁶².

Risk of gender-based violence

Gender-based violence (GBV) is a prevalent risk in the agricultural sector. In many rural communities, violence is likely underreported, and it is difficult to estimate the full-scale of the challenge in most contexts⁶³. In contexts dominated by a strong tradition of patriarchal norms, including many rural communities, the denial of women's economic decision-making and rights to land has been described as "economic violence" or abuse by removal of autonomy⁶⁴. The isolated

⁵⁸ Sparrow, J. 2024. Interview with Vivian Achan, Climate Smart Jobs Gender Lead. 12 December 2024. [Online]

⁵⁹ <https://www.fao.org/4/x0171e/x0171e02.htm>

⁶⁰ World Bank. (2022b). *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. <https://openknowledge.worldbank.org/handle/10986/37225>

⁶¹ World Bank. (2022b). *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. <https://openknowledge.worldbank.org/handle/10986/37225>

⁶² LINKS Nigeria. (2021). *Disability inclusion: emerging lessons and future direction for LINKS Nigeria*. . <https://www.links-nigeria.com/wp-content/uploads/2021/05/LINKS-Disability-Inclusion-Summary-Report-2021-03-23.pdf>

⁶³ https://pmc.ncbi.nlm.nih.gov/articles/PMC11232171/pdf/12905_2024_Article_3228.pdf

⁶⁴ https://pmc.ncbi.nlm.nih.gov/articles/PMC11232171/pdf/12905_2024_Article_3228.pdf



nature of farm work also creates an enabling environment for abuse, especially sexual violence⁶⁵⁶⁶. Risks of harassment and violence also drive women to avoid marketplaces. As discussed previously, women's economic empowerment can be perceived as threatening to patriarchal norms at home and male dominance, which can lead to men becoming violent with spouses or family members⁶⁷. Research also suggests that incidence of gender-based violence can increase in situations of food insecurity⁶⁸. Some research indicates that GBV driven by traditional, patriarchal norms can be more prevalent in rural, agricultural communities. In some contexts, GBV was tolerated by communities, including women, in some contexts due to prevailing sociocultural expectations⁶⁹. There is some research to suggest that communities in Africa with more equal share of agricultural labour have correspondingly lower rates of GBV⁷⁰. GBV remains severely understudied in agricultural communities in Sub-Saharan Africa and low-income countries, yet it remains clear that the risk is present and has a severe impact on women.

⁶⁵ Ezirigwe J. Law as a tool for ensuring contributions of small-scale women farmers to food security in Nigeria. *Law Dev Rev.* 2018;11(2):709–37.

⁶⁶ Chipuriro RM, Batisai K. Unsung heroines and violence for the land: narratives of elderly women farmers' experiences in South Africa and Zimbabwe. *Agenda.* 2018;32(4):54–64.

⁶⁷ Sparrow, J. 2024. Interview with Vivian Achan, Climate Smart Jobs Gender Lead. 12 December 2024. [Online]

⁶⁸ Agrawal P, Post LA, Glover J, Hersey D, Oberoi P, Biroscak B. The interrelationship between food security, climate change, and gender-based violence: a scoping review with system dynamics modeling. *PLOS Glob Public Health.* 2023;3(2):e0000300

⁶⁹ Sandberg JF, Delaunay V, Boujija Y, Douillot L, Bignami S, Rytina S, et al. Individual, Community, and Social Network Influences on Beliefs concerning the acceptability of intimate Partner Violence in Rural Senegal. *J Interpers Violence.* 2021;36(11–12):Np5610–42.

⁷⁰ Alesina A, Brioschi B, La Ferrara E. Violence against women: a cross-cultural analysis for Africa. *Economica.* 2021;88(349):70–104.



Funding Opportunities

The following table provides a short typology of funding and investment models that may be available to women-led and women-owned businesses in the smallholder farming sector, as well as some examples in relevant contexts.

Funding Model	Description	Examples
Accelerators	Accelerators are short-to-medium-term programmes that help early-stage businesses expand quickly and increase their returns. They target early stage, but established, businesses and provide financial investment alongside capacity building. Accelerators are typically competitive and selective in their intake. Accelerators can be funded by donors, private enterprise, multilaterals or some combination.	East Africa: develoPPP Across Africa: Katapult VC , P4G
Incubators	Like Accelerators, incubators support emerging businesses and start-ups, however they typically intervene earlier in the business cycle. Incubators can provide financial support, alongside capacity building in goal setting, product definition, and development of business models.	Southern Africa: Razicorp , SeedEngine , Water and Energy for Food West Africa: Fast Forward East Africa: WIDU Global: Right Sharing of World Resources
Research and Development Funding	Research and development funding in lower- and middle-income countries is often supported by international donors and delivered in partnership with academic and financial institutions. In the plastics sector, it can be deployed to invest in recycling and waste management technologies, as well as strengthening the infrastructure around plastics waste management.	Global: The Common Fund for Commodities (CFC)
Donor Investment funding	International bilateral and multilateral donors may fund the creation of financial products, loans and investment funds. The channels for these investments can include grant funding, challenge funds, or collaborative investment with local financial institutions. To support donor goals, many of these products have provisions to improve uptake among WSMEs or marginalised groups – for example, partial credit guarantees, preferential leasing and lending operations, and selective lines of credit models.	Southern Africa: Water and Energy for Food East Africa: DOB Equity , DOB Local and Female Founders Across Africa: The Conservation, Food and Health Foundation , African Guarantee Fund Global: European Investment Bank - Financial Inclusion Fund



Savings and Loan Cooperatives	<p>SLCs are owned and operated by members and provide communities an opportunity to pool funding for larger scale investments. Savings cooperatives have been extensively used to support SMEs in lower income countries and to strengthen women's economic empowerment through providing greater financial independence.</p>	
Microfinance Institutions	<p>Microfinance institutions provide financial services to low-income actors to support inclusion within the formal commercial sector. Microfinance products can include savings accounts, small loans, or checking accounts that enable individuals to build a credit history and provide seed funding in cases that may not be of interest to a commercial bank.</p>	<p>Southern Africa: Triple Funds Global: Rodenberry Catalyst</p>
Commercial Banks	<p>Commercial banks are the basis of the mainstream financial system and one of the primary channels of loans and investment for growing businesses. As discussed previously, there are barriers to women-owned businesses accessing finance from commercial banks.</p>	

Support Organisations

The following table provides a short typology of support organisations that could provide capacity building and mentorship to women-owned businesses or may be supported by donor funding, as well as some examples in relevant contexts.

Organisation Type	Description	Examples
Accelerators & Incubators	<p>Alongside financial support, accelerators and incubators often take a sectoral or gender focus – providing targeted mentorship and training to business owners.</p>	<p>General: African Women Entrepreneurship Cooperative, ShEquity Farming: Value4Her WFP Innovation Accelerator GSMA AgriTech Accelerator Accelerator 100: Smart Agriculture Challenge Women SME Accelerator Programme One Acre Fund</p>
Sector-focussed Think Tanks	<p>Think Tanks provide research and expertise on key sectors, as well as inputting on global and international policy. Think Tanks can be formed of sectoral networks, linked to</p>	<p>Women in Informal Employment: Globalizing and Organizing</p>



	academic institutions, or emerge through political channels.	GRAIN International Institute for Environment and Development Council on Smallholder Agricultural Finance
Business Development Service Providers	Business Development Service Providers (BDSPs) are entities that support firms to expand, improve their performance, and access new markets. They are often funded by governments, donors, or NGOs as a means of economic growth, although in some cases (such as Nigeria) institutions such as the national bank offer an accreditation scheme to consulting firms to offer these services.	Kenya: Small Business Development Centres Ghana: National Entrepreneurship Innovation Programme Pakistan: National Business Development Program
Transaction Advisory Service Providers	Transaction Advisory Service Providers (TASPs) are specialist businesses that help firms to undertake complex operations and transactions. In the development sector, TASPs can facilitate investment into public services and innovation funds, including targeting women-owned and led businesses.	Asian Development Bank: Transaction Advisory Services
Women's Entrepreneur Networks	Formal and informal networks among women entrepreneurs are an important forum for lesson sharing, learning and discussion. They emerge both organically and through the support of donors. They can be linked to professional or academic bodies,	African Women's Entrepreneurship Program Women In Business Kenya Africa Women in Animal Resources Farming and Agribusiness Network African Women in Agribusiness
Business Associations	Business associations are professional organisations that provide a shared forum to business owners and entrepreneurs from the same sector. In the development sector, they are widely donor supported, and many include sub-networks focussed on women's economic empowerment.	Farm to Market Alliance Kenya National Farmers' Federation South African Grain Farmers Association

TRANSFORM is an impact accelerator that unites corporates, donors, investors and academics to support visionary enterprises across Africa and Asia. Together, we test and scale new market-based solutions that build inclusive, sustainable economies, empower marginalised communities, and drive climate-resilient growth.

Combining grant funding, business insight and research, TRANSFORM is advancing the development of innovative business models to help solve global challenges. It was established in 2015 and is led by Unilever, the UK's Foreign, Commonwealth and Development Office, and EY.

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