



# GEAVET DIGI-BASED COACHING MODULE FOR WOMEN IN SUSTAINABLE AGRI-BUSINESS AND ENTREPRENEURSHIP

## DELIVERABLE 4.2

### GEAVET PROJECT N° IO1129027

### “INCLUSIVE GREENING EXCELLENCE IN THE AFRICAN EDUCATION AND TRAINING ECOSYSTEM”



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## **SECTION 2.4: Access to Land, Finance, and Resources**

### **2.4:1 Legal Barriers to Land Ownership**

Legal barriers to land ownership in Sub-Saharan Africa are rooted in complex and overlapping legal frameworks that combine statutory law with customary land tenure systems. While many countries have statutory provisions affirming equal rights to land, customary norms—especially in rural areas—often limit women’s access to land and weaken the enforceability of formal rights. This coexistence of multiple legal systems (legal pluralism) leads to conflicting rules and tenure insecurity, particularly for women who rely on traditional inheritance and family-based land arrangements that are rarely documented or protected in formal courts.

Under customary regimes, land may be managed communally or governed by patriarchal practices that privilege male lineage and restrict women’s rights to inherit, transfer, or control land after marriage or widowhood. Although statutory laws may formally allow women to own and transfer land, customary practices frequently prevail at community levels, diminishing women’s practical access to land ownership and security.

Additional obstacles include costly and titling procedures, which are often inaccessible to rural populations, and weak institutional capacity within land administration systems that hampers formal recognition and enforcement of land rights. Because customary rights are often undocumented, women find it difficult to use land as collateral for credit or to protect their rights in legal disputes.

#### **Implications for women farmers in SSA:**

- Limited decision-making power over land use: Even when women cultivate land, insecure tenure may prevent them from making long-term investments such as adopting sustainable farming practices, irrigation systems, or new technologies.
- Reduced access to finance and agricultural support: Without documented or recognised land rights, women farmers may struggle to access credit, subsidies, extension services, or participation in producer cooperatives.
- Higher vulnerability during life transitions: Events such as marriage, divorce, or widowhood can result in sudden loss of land access when customary norms prioritise male relatives’ claims.

#### **Reflective question**

What evidence or recognition do you currently have of your right to use or own the land you farm? What practical steps could help strengthen or formalise this right?

## **2.4:2 Financial Barriers and inclusive Financial Solutions**

Access to finance is often a practical challenge for women farmers and agri-entrepreneurs. Many rural farmers find it difficult to obtain formal loans because they may not have land titles, a banking history, or recognized collateral. As a result, they may rely on personal savings, informal lenders, or family support to finance agricultural activities.

Agriculture itself involves uncertainty. Weather shocks, pests, and changing market prices can affect income from one season to another. Because of this unpredictability, financial institutions may offer loans with strict conditions or higher interest rates. This can discourage farmers from investing in improved inputs, equipment, irrigation systems, or storage solutions that could increase productivity and income.

In rural areas, access to financial services can also be limited. Long distances to banks, weak internet connectivity, and limited familiarity with financial products can make it harder to open accounts, apply for loans, or use digital financial tools. In addition, loan repayment schedules do not always match agricultural income cycles, which are typically seasonal.

Despite these challenges, women farmers can explore inclusive financial options and practical strategies to strengthen their financial position.

### **Inclusive Financial Solutions.**

#### Digital Wallets and Mobile Money: The Dominant Driver

Digital wallets and mobile money services are important tools that can help women farmers access financial services more easily. Digital wallets enable women to store funds, transfer money, pay bills, receive salaries or remittances, and access government transfers—without requiring a traditional bank account. By removing barriers such as minimum balance requirements and the need to visit physical bank branches, they make financial tools more accessible and affordable. As a result, women from rural communities can securely save money, build credit histories, and access loans. This greater financial inclusion enables them to participate in the formal economy and enhances their overall financial stability and well-being.

Example of Digital Wallets: M-Pesa (Kenya, Mozambique), OPay, and Paga (Nigeria), MTN MoMo Pay (Uganda). Importantly, digital wallets have evolved beyond payment systems into savings and credit platforms. Products such as M-Shwari (Kenya) and MoKash (Uganda) provide integrated savings accounts and microloans. Users are now using mobile money services to save, apply for microloans and insurance policies, as well as remit money both locally and internationally.

**Reflective question:**

Which mobile money or digital wallet services are available in your area, and how could you use them not only for transfers but also for saving or accessing credit?

**Microfinance and Digital Microloans**

Digital lending services are changing how women farmers can access credit. Instead of requiring land titles or formal banking history, some financial providers now assess reliability using alternative information.

- Alternative credit scoring enables access to loans without traditional collateral.
- A digital footprint (such as mobile money use or payment behaviour) can replace formal credit history.

This means that even women who do not own land or have never taken a bank loan can gradually demonstrate financial reliability and become eligible for small loans.

For example, the Fintech application “Tala” leverages data from customers’ smartphones—such as SMS records, mobile money activity, and contact networks—to generate a comprehensive credit assessment. By applying this alternative data-driven approach, the company is able to offer loans to individuals who might otherwise be classified as high-risk by conventional financial institutions. Since its launch in 2014, Tala has disbursed more than \$2 billion in loans to over 6 million customers in Kenya (Tala, 2021).

Similarly, Fair Money, a Nigerian-based fintech, provides instant loans through its mobile app, using artificial intelligence to assess loan applications in seconds. With over 3.5 million users and over 6.5 million loans disbursed since its inception, Fair Money demonstrates how digital lending platforms can meet the financial needs of the underserved in emerging markets (FairMoney, 2021).

**Key lesson**

- Financial identity can be built digitally, even without land ownership.
- Using mobile financial services regularly and responsibly can strengthen trust with lenders over time.

**Reflective question:**

What small financial actions you already take – such as using mobile money, saving regularly, or repaying informal loans – that could help you build trust with a digital lender?”

**Community Savings Groups**

Despite the rise of digital finance, informal and semi-formal community savings mechanisms remain fundamental, particularly in rural and low-income settings. Rotating Savings and Credit Associations (ROSCAs), commonly known as *chamas* in Kenya are informal financial groups where members make regular contributions to a common fund, which is then paid out to one member at a time on a rotating basis. As an example, imagine a group of 10 friends or neighbours, each putting in £100 per month,

and every month, one person will take the whole £1000 (maybe because they have a new business opportunity). This continues until everyone has taken the pot. The group might decide the order of people to take the pot, based on their circumstances, or they might do it by lottery. One of ROSCAs' most significant contributions is promoting financial inclusion, particularly in communities where access to formal banking is limited or non-existent. ROSCAs provide the only viable means of saving and accessing credit for many people in developing countries, especially women and those in rural areas.

**Reflective question:**

Is there a savings group or similar community financial practice in your area, and how could participating in it help you plan or invest in your farming activities?"

**2.4:3 Strategies for Overcoming Barriers**

In Sub-Saharan Africa (SSA), empowering women to secure land rights and financing requires a multi-pronged approach that addresses both legal frameworks and deeply rooted socio-cultural norms. Key strategies focus on legal empowerment, institutional reform, and financial inclusion to move from theoretical rights to practical, documented ownership.

**Strategies for advocating land rights and securing financing:**

- **Strengthening Legal Literacy and Capacity:** Training women on statutory land laws, inheritance rights, and the legal procedures for land registration is essential to enable them to claim their rights.
- **Leveraging Community-Based Approaches:** Engaging traditional leaders, elders, and male community members as allies is crucial to challenging harmful customary practices that exclude women.
- **Activating Grassroots Advocacy:** Supporting local women's groups and coalitions to influence local land governance bodies and lobby policymakers for gender-responsive land administration.
- **Developing Gender-Sensitive Financial Products:** Designing loan and credit products tailored to women farmers, such as flexible repayment schedules that match agricultural cycles, and removing requirements for male-signed collateral.
- **Utilizing Land Documents as Collateral:** Strengthening the use of land titles, lease certificates, and land rights documentation to allow women to access formal credit markets.
- **Promoting Financial Literacy:** Providing targeted training on budgeting, credit management, and investment strategies to increase women's confidence in navigating financial institutions.

**Case study: Advans Ghana – Savings and Loan Solution for Women Smallholder Farmers (Ghana).**

**Advans Ghana** is a microfinance institution that provides tailored savings and loan products to small businesses and smallholder farmers. Its goal is to help farmers strengthen their agricultural activities and improve their livelihoods through accessible financial services combined with training, input support, and market linkages.

Recognizing that many farmers depend heavily on loans but have limited savings, Advans piloted an agricultural savings and lending solution aimed at promoting regular saving while maintaining access to productive credit. The simplified account opening process, supported by field officers, enabled many farmers to engage with formal financial services for the first time. Strong loan repayment performance showed that when credit is linked to agricultural production and market access, farmers are able to manage borrowing effectively. Almost 2,080 savings accounts have been opened and 809 input loans advanced with over 95% repayment rate.

The service has also integrated mobile money, which has improved convenience for many women farmers who face mobility constraints. In areas with good network coverage and access to mobile agents, women have been able to save and transact more easily. However, in regions with weaker infrastructure and connectivity, women still rely on loan officers to collect savings in person. This highlights how financial inclusion depends not only on product design but also on delivery channels and local conditions.

Although the savings and loan products were initially gender-neutral, Advans has recognised the significant potential of women smallholder farmers. To strengthen their participation, the institution has introduced group loan products that encourage women’s involvement and is planning to expand agricultural financial solutions tailored to their needs.

**Lesson learnt:**

Building trust, simplifying procedures, and bringing financial services closer to women farmers – physically or digitally – can significantly improve their participation in savings and credit schemes.

**Reflective coaching question**

What would make it easier for you or other women farmers in your community to save regularly or access loans safely?

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Author(s). (2023). Title of the article. *Voice of Research, Volume(Issue)*, page range. [https://voiceofresearch.org/Doc/Mar-2023/Mar-2023\\_7.pdf](https://voiceofresearch.org/Doc/Mar-2023/Mar-2023_7.pdf)