



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

DELIVERABLE 4.2

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



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SECTION 2.5: COACHING, MENTORSHIP, & MONITORING TOOLS

Effective coaching and mentorship are central to strengthening women’s capacity to build sustainable agri-businesses. Research shows that tailored coaching approaches significantly improve entrepreneurial confidence, business performance, and leadership outcomes, particularly among women facing structural barriers (ILO, 2015; OECD, 2017). In the context of Sub-Saharan Africa, where women often experience constraints related to land access, finance, mobility, and digital inclusion, adaptive and participatory coaching methods are especially important.

2.5:1 Coaching Approaches

This module integrates three complementary coaching styles: individual coaching, group coaching, and peer-to-peer mentoring circles.

Table 1. Differences between Coaching Approaches

Coaching Approach	Key Characteristics	Main Benefits	Best Used When	Evidence Base
Individual Coaching	One-on-one personalized sessions tailored to business stage, goals, and constraints	Builds confidence; addresses sensitive issues (finance, land rights, leadership); highly customized support	Participants need targeted guidance or face specific barriers	Individualized business support improves performance outcomes (ILO, 2015; World Bank, 2019)
Group Coaching	Facilitated learning in small groups; collaborative discussions and shared problem-solving	Strengthens peer networks; enhances social capital; encourages shared learning and accountability	Participants benefit from exchange of experiences and collective reflection	Collaborative learning environments improve women’s entrepreneurial outcomes (OECD, 2017)

Peer-to-Peer Coaching / Mentoring Circles	Rotational mentoring roles; mutual support and shared leadership; community-based learning	Reinforces skills through teaching others; builds leadership and long-term networks; increases self-efficacy	Building leadership capacity and sustainable local support systems	Social learning and role modeling enhance entrepreneurial confidence (Bandura, 1977)
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If you would like to learn more about the personal experiences with coaching, this video is recommended: <https://www.youtube.com/watch?v=KDXQYkWYIgs>

For more information about the differences between individual coaching and group coaching, follow this link: <https://www.youtube.com/watch?v=KDXQYkWYIgs>

2.5:2 Coaching Methods

Blended learning - combining online modules with field visits, practical demonstrations, or in-person workshops—offers a flexible yet highly effective approach for women in agribusiness. Digital components (such as mobile lessons, WhatsApp discussions, or short instructional videos) increase accessibility for women who face mobility, time, or caregiving constraints. At the same time, face-to-face sessions and field visits enable hands-on practice, peer exchange, and contextual adaptation of knowledge. This combination strengthens experiential learning, as participants move through cycles of learning, applying, reflecting, and improving—an approach shown to be particularly effective in entrepreneurship education (Kolb, 1984). By directly linking theory to real farming and business activities, blended learning enhances retention, confidence, and practical problem-solving capacity.

Within this blended model, **storytelling** and exposure to relatable role models further reinforce learning outcomes. Social learning theory suggests that individuals build skills and self-efficacy by observing others who successfully perform similar tasks (Bandura, 1977). For women in agriculture—especially those operating in male-dominated value chains—seeing other women succeed as agripreneurs can shift perceptions of what is possible. Evidence indicates that exposure to successful female entrepreneurs increases entrepreneurial aspirations, risk tolerance, and business investment decisions, particularly when role models share similar socio-economic or cultural backgrounds (World Bank, 2019). Integrating real-life case studies, video testimonies, and guest speakers into blended learning sessions therefore not only provides technical knowledge but also strengthens motivation, leadership identity, and long-term entrepreneurial ambition. To maximise these benefits, storytelling activities should also

encourage active listening, where participants are invited to attentively engage with the speaker's experiences and to identify key decisions, challenges, and success factors highlighted in the story. Facilitators can reinforce learning through structured questioning and reflection exercises. For example, small-group discussions analysing the entrepreneur's strategies, guided questions such as "What would you have done differently?", or short reflection tasks where participants relate the story to their own business ideas and identify one concrete action they could apply in their enterprises.

A Case Study on Storytelling

A well-documented example of the impact of storytelling and role models comes from a field experiment conducted in India by Beaman, Duflo, Pande, and Topalova (2012). Although the study focused on women's political leadership rather than agriculture, its findings are highly relevant for entrepreneurship and coaching contexts. In villages randomly assigned to have female leaders, researchers found that adolescent girls' educational aspirations increased significantly over time. Exposure to visible female role models reduced gender-stereotypical beliefs and increased girls' confidence in their own leadership potential. The study demonstrated that repeated exposure to relatable female leaders shifted norms and strengthened self-efficacy.

Similar effects have been documented in entrepreneurship contexts in Africa. The World Bank (2019) reports that women entrepreneurs who were exposed to successful female business owners—through mentorship programs, testimonials, and peer networks—were more likely to invest in their businesses, adopt new practices, and increase profits. In particular, when role models shared similar socio-economic backgrounds, women participants reported higher motivation and stronger belief in their own entrepreneurial capacity.

These findings align with social learning theory, which posits that individuals learn not only through direct experience but also through observing others' successes and strategies (Bandura, 1977). In agribusiness coaching programs, integrating storytelling—through live guest speakers, video case studies, or peer testimony sessions—can therefore produce measurable impacts on women's aspirations, business decisions, and persistence. Storytelling is not merely inspirational; it functions as a cognitive and behavioral catalyst that strengthens self-efficacy, reduces perceived barriers, and encourages concrete entrepreneurial action.

2.5:3 Practical Coaching Tools and Exercises

Effective coaching goes beyond knowledge transfer; it creates structured opportunities for women to practice, reflect, test ideas, and receive feedback. The following tools are designed to strengthen entrepreneurial competence, decision-making skills, and confidence through experiential and participatory learning approaches.

A. Self-Assessment Exercises

Self-assessment tools, such as a skills gap analysis and a business readiness checklist, help participants identify their current strengths, weaknesses, and priority development areas. For example, women may assess their competencies across areas such as financial literacy, record keeping, market knowledge, digital skills, negotiation ability, and production planning. A business readiness checklist might include questions such as:

- Do I clearly know my target customer?
- Can I calculate my production costs accurately?
- Do I separate personal and business finances?
- Do I track daily sales and expenses?

These exercises promote metacognitive awareness, encouraging women to think critically about their own skills and business practices. By identifying specific gaps, coaching becomes more targeted and measurable. Participants can set SMART goals (Specific, Measurable, Achievable, Relevant, Time-bound), such as “Start keeping daily sales records for three consecutive months” or “Open a mobile money account for business transactions.” Self-assessment increases ownership of the learning process and creates a baseline for monitoring progress over time.

Importantly, self-assessment should not be treated as a one-time activity but as a continuous reflective process throughout the training programme. At the start of the programme, participants can complete structured self-assessment tools such as questionnaires, skills checklists, or reflective exercises to establish a baseline of their current knowledge, business practices, and confidence levels. Repeating these assessments throughout the coaching period allows participants and coaches to measure growth, identify remaining gaps, and adjust learning priorities or coaching support accordingly. At the end of the programme, a final self-assessment enables participants to evaluate how far they have progressed compared to their starting point, helping them recognize improvements in areas such as financial management, market engagement, or leadership. This cyclical process not only strengthens accountability and motivation but also helps participants develop long-term reflective habits that support continuous improvement in their entrepreneurial activities.

A video on SMART goals with examples and tips on how to avoid common pitfalls can be found here: <https://www.youtube.com/watch?v=9DE5gBCNizA>

B. Role Plays and Case-Based Exercises

Role plays simulate real-world business scenarios in a safe learning environment. For example:

- Negotiating with a buyer who wants to lower the price.
- Pitching a value-added product (e.g., cassava flour) to a local shop owner.
- Responding to a dissatisfied customer.

Participants take turns acting as the entrepreneur, the buyer, or the financial officer. After the role play, the group reflects on communication style, negotiation tactics, confidence, and clarity of information. This method strengthens public speaking, persuasion, and problem-solving skills.

Case-based exercises can use real examples from local markets. For instance, a short case might describe a woman farmer experiencing post-harvest losses due to poor storage. Participants analyze the situation and propose practical solutions (e.g., hermetic storage, better drying techniques, cooperative marketing). This approach strengthens analytical thinking and links theory to local realities. Experiential exercises are particularly effective because they build behavioral competence—not just theoretical understanding.







C. Step-by-Step Business Plan Development

Rather than presenting business planning as a complex written document, the module guides women through a simplified, practical framework:

1. Define the product or service.
2. Identify target customers.
3. List required inputs and calculate production costs.
4. Determine pricing strategy.
5. Estimate expected revenue and profit.
6. Identify risks and mitigation strategies.

Coaches can use visual tools such as flipcharts or templates with simple tables for cost calculation. For example, participants calculate the cost of producing 50 kg of groundnut paste, including raw materials, packaging, transport, and labor. They then compare the total cost with the expected selling price to estimate profit margins.

Example: Cost Calculation for Groundnut Paste Production (50 kg Batch)

Production Costs				
Cost Category	Quantity	Unit Cost	Total Cost	Total Cost
Raw Groundnuts 	50 kg	1.20		60.00
Salt & Additives 	—	—		5.00
Packaging (Jars/Bags) 	100 units	0.30		30.00
Transport 	—	—		15.00
Labor (1 Day) 	1	20.00		20.00
Fuel/Electricity 	—	—		10.00
Total Production Cost:				140.00






Revenue & Profit	
 Total Units Produced: 100 jars	
 Selling Price Per Jar: 2.00	
 Total Revenue: 200.00	
 Total Production Cost: 140.00	
 Estimated Profit: 60.00	

Figure 5: Example Simple Cost Calculation (AI-generated)

Breaking down the business plan into manageable steps reduces fear and increases feasibility. Research consistently shows that structured business planning improves enterprise survival and profitability, especially when combined with mentorship support. Importantly, this exercise transforms abstract entrepreneurial concepts into concrete financial literacy skills.

D. Digital Practice Exercises

Digital inclusion is increasingly essential for agribusiness growth. Practical digital exercises ensure that participants not only hear about digital tools but actively use them. Examples include:

- Creating a WhatsApp Business profile with product photos, pricing, and contact details.
- Registering on a simple mobile-based farm management app.
- Posting a product advertisement on Facebook Marketplace.
- Using a weather or market price app to inform production or sales decisions.
- Practicing mobile money transactions for receiving payments.

Coaches can demonstrate each step live, followed by guided practice. Participants support one another, reducing digital anxiety. These exercises improve market access, visibility, and record-keeping. Digital literacy strengthens competitiveness and enables women to reach customers beyond local markets.

E. Reflection and Peer-Learning Activities

Reflection is integrated throughout the coaching cycle through weekly journaling prompts, small group discussions, and feedback circles. Participants may answer questions such as:

- What business decision did I make this week?
- What challenge did I face, and how did I respond?
- What did I learn from another participant?

Peer-learning circles create accountability and normalize challenges. Women share successes and failures, reinforcing collective resilience. Reflection transforms experience into learning and encourages adaptive decision-making—critical skills in volatile agricultural markets.

All of the above coaching tools are effective because they combine experiential learning, social learning, and practical application. They build not only knowledge but also behavioral competence, confidence, and problem-solving capacity. By engaging women actively (through simulation, calculation, digital practice, and peer discussion), the module fosters ownership, motivation, and long-term skill retention. Importantly, these methods are low-cost, adaptable to different literacy levels, and suitable for both rural and peri-urban contexts. They align with non-formal education principles and are particularly effective in empowering women entrepreneurs who benefit from collaborative, practice-oriented, and confidence-building learning environments.

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2.6 Comparison of business law EU & SSA (Women)

Comparing business laws between the European Union (EU) and Sub-Saharan African (SSA) nations—specifically Mozambique, Nigeria, Uganda, and Kenya—reveals a shift from "legal parity" in the EU to "legal reform" in SSA. While both regions face a "gender financing gap," the root legal causes differ significantly.

2.6:1 Legal Parity vs. Legal Pluralism

- **European Union:** Business law is largely harmonized through EU Directives (e.g., **Directive 2004/113/EC** prohibiting gender discrimination in access to goods and services). Laws are "monistic," meaning a single statutory code applies to all citizens regardless of religion or ethnicity.
- **SSA (Mozambique, Nigeria, Uganda, Kenya):** These countries operate under **Legal Pluralism**. While national constitutions (like Kenya's 2010 Constitution) guarantee equality, customary and religious laws often govern inheritance and land. This creates a "legal trap" where a woman is equal in a courtroom but restricted by traditional law in her community.

2.6:2 Access to Finance & Collateral

- **European Union:** Discrimination is primarily "implicit" or structural (e.g., venture capital bias). Legally, women have equal rights to own property to use as collateral.
- **SSA Focus:** The "Collateral Gap" is a legal creation. In **Uganda** and **Nigeria**, although statutes allow women to own land, the lack of actual titles (due to customary inheritance laws) means they cannot meet the legal requirements for bank loans.
 - *Example:* In **Nigeria**, the Land Use Act is gender-neutral, but because many women inherit through Sharia or Customary law, they often lack the "Certificate of Occupancy" needed for business financing.

3. Maternity & Social Protections for Entrepreneurs

- **European Union: Directive 2010/41/EU** is a landmark law that specifically grants self-employed women (and their "helping spouses") the right to maternity benefits. This legal safety net encourages women to take the risk of starting a business.
- **SSA Focus:** In the four SSA countries, maternity protection is mostly tied to **employment contracts** (e.g., Kenya's Employment Act). There is often no equivalent statutory social security for the *self-employed* woman. Entrepreneurship is seen as a "private risk" rather than a socially protected activity.

4. Affirmative Action & Procurement

- **European Union:** Focuses on "Corporate Governance" (e.g., the "**Women on Boards**" Directive requiring 40% female representation on boards by 2026).
- **SSA Focus:** Focuses on "Market Access." **Kenya** is a global leader here with **AGPO** (Access to Government Procurement Opportunities), which legally mandates that 30% of all government contracts be awarded to women, youth, and persons with disabilities. This is a "hard" legal tool for market entry that is less common in the EU.

Summary Comparison Table

Feature	European Union (EU)	SSA (Mozambique, Nigeria, Uganda, Kenya)
Primary Legal Barrier	Structural bias & work-life balance.	Legal Pluralism (Customary vs. Statutory).
Land/Collateral	Universal legal access to property.	Access restricted by Inheritance Norms .
Self-Employed Rights	Mandated maternity/social benefits.	Mostly restricted to formal employees.
Regulatory Focus	Board quotas & pay transparency.	Public Procurement set-asides (e.g., AGPO).
Incentives	Tax credits & childcare subsidies.	Micro-finance & seed capital grants.

References

Mozambique

- **Constitution of the Republic of Mozambique (2004):** Articles 35 (Equality) and 36 (Gender Equality).
- **Land Law (Lei de Terras) - Lei No. 19/97:** Specifically Article 10 (Rights of individuals) and Article 12 (Right to use and benefit from land for women).
- **Family Code (2004):** Recognized common law and registered marriages, providing for equality in the sharing of marital assets.

Uganda

- **Constitution of the Republic of Uganda (1995):** Article 33 (Rights of Women) and Article 26 (Right to own property).
- **Land Act (Cap 227) & Land (Amendment) Act 2004:** Section 38A (The "Spousal Consent" clause).

- **Succession Act (Amendment) 2022:** Recent reforms addressing the distribution of estates to widows.

Nigeria

- **Constitution of the Federal Republic of Nigeria (1999):** Section 42 (Right to freedom from discrimination).
- **Land Use Act (1978):** Chapter L5, Laws of the Federation of Nigeria 2004.
- **Companies and Allied Matters Act (CAMA 2020):** Provisions for "Small Companies" and "One-Man Companies" (beneficial for solo female entrepreneurs).

Kenya

- **Constitution of Kenya (2010):** Article 60 (Principles of Land Policy) and Article 45 (Family rights and property).
- **Matrimonial Property Act (No. 49 of 2013):** Sections 6 and 7 (Definition and division of property).
- **Land Act (2012) & Land Registration Act (2012):** Establishing the framework for spousal protection in land dealings.

2. Regional & International Instruments

- **Maputo Protocol (2003):** *Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa.* Articles 13 (Economic Rights) and 19 (Right to Sustainable Development).
- **African Union Land Policy Initiative (LPI):** *Framework and Guidelines on Land Policy in Africa (2009)* and the 2015 "30% Target" resolution for women's documented land rights.
- **AfCFTA Agreement:** *Protocol on Women and Youth in Trade* (negotiated/refined 2024-2025).

3. European Union

- **EU Directive 2010/41/EU:** On the application of the principle of equal treatment between men and women engaged in an activity in a self-employed capacity (The "Self-Employed Maternity" Directive).
- **EU Directive 2022/2381:** On improving the gender balance among directors of listed companies (The "Women on Boards" Directive).
- **EU Directive 2004/113/EC:** Implementing the principle of equal treatment between men and women in the access to and supply of goods and services.

4. Institutional Reports & Research

- **World Bank:** *Women, Business and the Law 2024, 2025, and 2026 Reports.* (Focus on the "Entrepreneurship" and "Assets" indicators for regional comparison).
- **European Commission:** *2023-2025 Gender Equality Strategy Report.*
- **FAO (Food and Agriculture Organization):** *Gender and Land Rights Database (Country Profiles for Mozambique and Uganda).*

- **USAID:** *Land Tenure and Property Rights (LTPR) Profiles.*
- **International Labour Organization (ILO):** *Roadmap to Foster National Conditions for Women's Entrepreneurship Development in Nigeria (2023-2025).*
- **IFC (International Finance Corporation):** *MSME Finance Gap Report (Regional Data for Sub-Saharan Africa).*

5. Digital Repositories

- **AfricanLII:** <https://africanlii.org> (Primary source for case law).
- **EUR-Lex:** <https://eur-lex.europa.eu> (Access to European Union law and Directives).
- **Kenya Law Reports:** <http://kenyalaw.org>.
- **Nigeria-LII:** <https://nigerialii.org>.