



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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CONCLUSION

To transition from subsistence farming to agribusiness leadership, four key structural barriers must be addressed through targeted empowerment strategies.

A. Overcoming Legal and Cultural Barriers to Land Ownership

- **Joint Titling & Co-Titling:** Implementing mandatory co-titling of land to prevent unilateral land alienation by male heads of household. (as seen in Mozambique's 2025 reforms <https://www.pdul.gov.mz/content/download/486/2635/file/Lei%20de%20Terras.pdf>)
- **Customary Law Reform:** Engaging traditional leaders (Council of Elders) to harmonize customary practices with constitutional non-discrimination clauses (e.g., Nigeria's Section 42 of the Customary Law).

<https://nou.edu.ng/coursewarecontent/Law%20421%20Land%20Law%20I.pdf>

- **Widow Protection Legislation:** Scaling the "Siaya County" model from Kenya to criminalize property grabbing and ensure widows remain the primary trustees of family land.

B. Financial Inclusion Strategies

- **Digitized Savings Groups (VSLAs):** Transitioning informal Village Savings and Loan Associations into digital credit-scoring systems that commercial banks can recognize.
- **Gender-Responsive Credit:** Designing "Collateral-Lite" loans that use alternative data (mobile money history, utility payments) instead of land titles as security.
- **Integrated Microfinance:** Adopt institutions like Kenya Women Microfinance Bank to bundle credit with weather-indexed insurance to protect women-led agribusinesses from climate shocks.

C. Technology for Market and Finance Access

- **E-Marketplaces:** Leveraging platforms like Jumia Food or Twiga Foods to bypass exploitative middlemen and connect female farmers directly to urban consumers and regional exporters.
- **Precision Agriculture Tools:** Providing mobile-based agro-advisory services (e.g., DigiFarm in Kenya) that offer real-time soil data, climate-smart planting schedules, and pest management advice.
- **Traceability & Blockchain:** Utilizing blockchain to document supply chains, allowing women to prove the "sustainable/organic" status of their products for premium EU export markets.

D. Advocacy and Community Engagement

- **Male Engagement Programs:** Training men and boys as "Gender Champions" to advocate for women's economic rights within the household and community.
- **Cooperative Leadership:** Encouraging the formation of women-led cooperatives to achieve economies of scale in input purchasing and collective bargaining for better market prices.
- **Policy Lobbying:** Utilizing regional networks (e.g., VALUE4HER) to advocate for the implementation of the African Continental Free Trade Area (AfCFTA) Gender Protocol to ease cross-border trade for small-scale females.

3. Scaling and Regional Adaptation Strategies

Successfully expanding this module requires adapting to the distinct legal and socio-cultural ecologies of SSA.

A. Adapting to Matrilineal vs. Patrilineal Systems

- **Context:** In matrilineal regions (e.g., parts of Malawi, Northern Mozambique), land traditionally passes through the female line, yet formal titling often shifts power to men.
- **Strategy:** Use "Hybrid Land Governance" that records lineage-based rights in formal registries, ensuring that modernization does not disenfranchise women who held traditional authority.

B. Regional Financial Scaling (The "M-Pesa" vs. "Wari" Models)

- **East Africa:** Leverage high mobile-money penetration to scale "Instant Agri-Credit" linked to harvest cycles.
- **West Africa:** Focus on integrating "Tontines" (informal savings) with formal micro-banking through digital wallets to bridge the formal-informal divide in markets like Nigeria and Ghana.

C. Climate-Smart Adaptation for Fragile States

- **Strategy:** In regions facing conflict or extreme climate displacement (e.g., the Sahel or Northern Uganda), shift focus to "Portable Assets"—providing training in hydroponics, mobile-based agro-processing, and digital financial identities that remain with the woman even if she is displaced from her land.

D. Multi-Stakeholder Partnerships (PPPs)

- **Strategy:** Scaling requires "Gender-Disaggregated Data Systems" in all agribusiness PPPs. Governments should mandate that 30% of all public agricultural procurement and infrastructure projects (like cooling warehouses) are reserved for women-led cooperatives.



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