Cultivating Equality:Women Farmers Driving Agribusiness Growth



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The Global Agriculture and Food Security Program (GAFSP) is a global effort that pools donor resources to fund programs focused on increasing agricultural productivity as a way to reduce poverty and increase food and nutrition security. The Private Sector Window, administered by the IFC and supported by the governments of Australia, Canada, Japan, the Netherlands, the United Kingdom, and the United States, provides long- and short-term loans, credit guarantees, capital and technical assistance to private sector companies and financial intermediaries. It links smallholder farmers to markets by improving their access to finance, technology, expertise, and inputs.

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The report was designed by Kristina Just.

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Foreword

Agribusiness plays a critical role globally in generating jobs, driving economic growth, and feeding an expanding global population. Small-scale farms produce about four-fifths of the world's food, and women account for between 60% and 80% of the labor force on these farms in Africa.

Yet women farmers produce 20% to 30% less than men due to the dual challenges they face as smallholder farmers and as women.⁴ In many countries there are legal or custom constraints to women owning land. Furthermore, in many cases women must defer to male heads of households on key decisions and work related to farming. Additionally, women have less access than men to seeds, fertilizers, and machinery—or to the funds and financial services needed to buy these essential inputs. Like men, women smallholders typically are not able to obtain bank loans,⁵ but rather participate in savings clubs and other informal financial networks.

Women farmers face the double responsibility of domestic responsibilities (care-related labor) and farming (productive labor). Due to their involvement in childcare and household duties, they have less time and fewer opportunities to engage in skills training, entrepreneurship, and other economic opportunities.

Removing such barriers would help women farmers strengthen their productivity, sustainable farming practices, and incomes, and would have a much broader impact. The Food and Agriculture Organization of the United Nations (FAO) estimates that closing the gender gap in farm productivity and wages would increase farm yields by 20% to 30%, and global gross domestic product by 1%, or almost US\$1 trillion.6 This in turn would reduce global food insecurity by almost 2 percentage points and the number of food-insecure people by 45 million.7

At the International Finance Corporation (IFC), we recognize that a thriving and sustainable global agribusiness sector is critical to achieving IFC's alignment with the World Bank Group's 2030 development goals of ending extreme poverty and boosting shared prosperity on a livable planet.⁸ It is also aligned with the focus of the World Bank Group's new Gender Strategy⁹ and IFC's 2030 Roadmap on Gender Equality and Economic Inclusion, a blueprint on how IFC will implement the new strategy with the private sector. In the agribusiness sector specifically, this includes tailored programs in agriculture and agri-food systems to enhance women's employment, productivity, product diversification, and other livelihoods.

We are committed to collaborating with our partners and clients to bridge gender gaps and reap the benefits of including women in agribusiness value chains. In a series of projects funded by the Private Sector Window of the Global Agriculture and Food Security Program (GAFSP), 10 IFC worked with different partners in Africa to improve women farmers' access to credit, farming knowledge, and financial and leadership training. Programs in Uganda (working with Grainpulse), Côte d'Ivoire (Cargill), and Rwanda (World Food Programme) demonstrated how interventions in agricultural training and leadership skills have increased client and farmer productivity, promoted the inclusion of women in the supply chain, and paved the path for women to take on leadership roles in farming cooperatives.

We invite you to join us in our commitment to uplifting women farmers and creating a more inclusive and sustainable agribusiness sector. Together, we can unlock the full potential of women in agribusiness and drive positive change for generations to come.

Wagner Albuquerque de Almeida

Global Director, Manufacturing, Agribusiness, and Forestry, IFC



Key to Uganda's Potential:

Strengthening Women Farmers

Uganda's fertile farmland nurtures a wide range of crops, including coffee, cotton, corn, and millet. Agriculture makes up three-quarters of the East African country's economy, employs the bulk of its labor force, and serves as a primary source of livelihood for women." Despite women farmers contributing to 88% of the agricultural workforce and 90% of Uganda's total food output, they often lack the resources and expertise in sustainable crop production. Addressing these barriers has improved equality in agriculture and boosted women smallholders' productivity in Uganda—while lifting the local economy in the process.

Challenge

Women farmers in Uganda lack ownership of and control over farmland, knowledge of post-harvest operations, and access to agricultural inputs and credit. Additionally, they are largely responsible for childcare and household duties, which hinders their access to learning opportunities, and consequently leads to their harvest yields being up to one-third less than those of their male counterparts.¹⁴

Partners & Project

With funding from the Private Sector Window of the Global Agriculture and Food Security Program (GAFSP), Grainpulse Ltd. and IFC partnered to increase Ugandan smallholders' productivity. The project educated farmers on good agriculture practices, such as fertilizer application and pest management, placing a special emphasis on engaging more women. After conducting a gender mapping assessment to identify the constraints women farmers were facing, the project ensured that they received access to farming and financial training. The project employed the women as extension agents to educate other farmers and provided them with borrowing and bulk-selling opportunities.

As an integrated agribusiness company, Grainpulse provided blended fertilizer that farmers could buy and a guaranteed market for selling their crops, including coffee, grains, and pulses. 15

"Reaching women farmers and empowering them isn't a side project—it's core to our business strategy of creating a sustainable supply chain to grow our business and customer base."

Alta Theron CEO Grainpulse



Creative Solutions

For Reaching Women Farmers

Agronomy trainings were designed to address gender gaps in the agriculture sector—but they had to reach women farmers first. Because women were often occupied with childcare and household/domestic duties, the project found innovative ways to overcome this barrier.



Mobile trainings— using a retrofitted truck equipped with a lab for soil-testing analysis and a fold-out tent—provided schedule flexibility and reduced travel time.



Women farmers recruited by IFC hosted demonstration plots that taught farmers the impact of correct fertilizer usage on yield.



Trainings were conducted in the local language of each village and scheduled to coincide with savings-group meetings.*



Using staggered timings, including late afternoons, and closer venues, also improved attendance.



Financial literacy training was delivered by agents.

For Improving Financial Services

Other creative solutions sought to strengthen financial knowledge-sharing and services for smallholders, especially women farmers.



IFC developed content to improve the

professionalism of 70 dealers (20 women) who sold blended fertilizer for Grainpulse and other agro inputs; this included information on financial and relationship management, record keeping, and growth strategies.



Trainings targeting farmers, especially women, incorporated modules on financial literacy and business. Village extension agents (28 women) also

business. Village extension agents (28 women) also received financial training, including on savings, bank products, debt management, and borrowing.



Women smallholders were mobilized to sell their produce in bulk to Grainpulse, teaching them about business management and enabling them access to the revenue generated from their produce directly.



IFC supported select financial institutions so they could provide farmers, including women, access to credit needed to buy inputs for farming. Agro-input dealers got short- and medium-term working capital so they could stock up on required farmer inputs in time to sell to farmers.

^{*}Savings groups are an important aspect of women's social lives and a channel for tapping into pooled funds.

Results

Of the 2,587 farmers who participated in the project, nearly half were women. Most of these women farmers adopted good agronomic practices. Initially, they earned \$2.8 million in revenue from selling their produce to Grainpulse. By the end of the project, from July 2020 to the end of June 2023, the total farmer revenues generated from sales to the company had increased to more than \$7.7 million.

Women made up 28 of the 53 agricultural extension agents engaged by the project. These agents received training to teach other smallholders, including women farmers, about proper growing, fertilizing, and harvesting techniques. They also learned how to use digital devices to disseminate information and earned a commission on fertilizer sales.

"I train farmers to focus on cultivating a small piece of land with high yields, rather than having a lot of acreage with less output."

Jalia Nakawuka Extension agent Such outreach has helped improve harvests for women like Doreen Nansasi, a 33-year-old smallholder who plants beans and maize on her family farm in Kito Village, Central Uganda:

"I used to think that fertilizer was a luxury, however, we see a big change. Now I know to buy inputs that increase production on land I already have."

Doreen Nansasi Smallholder farmer

"I have only a small area of land, but I can produce so much more, and I can use the extra money to invest and improve my family's well-being."

Halima Nanjego Maize farmer



By the Numbers: Impact on Women's Economic Empowerment



1,221

women smallholder farmers reached (half of total farmers reached)



70%

women farmers adopting good agronomic practices post training



53%

extension agents are women



300+

women farmers trained at mobile farmertraining centers



43%

Share of women trained as trainers in Grainpulse's "train the trainer" program for staff



\$2.8 M

earned by female farmers from crop sales to Grainpulse, comprising 40% of all farmers' revenues from such sales

Gender Mapping Assessment of Uganda's Agriculture Sector

Key Insights



Male heads of household usually dictated decisions on crops to grow, input purchases, and quantity of land used. Most women farmers didn't have control over land.



Men typically carried out farming activities such as crop maintenance, while women handled threshing, weeding, harvesting, and packing.



In coffee production, where women tended to apply fertilizer, less than 7% surveyed knew how to do so effectively, resulting in either insufficient application, which had no effect on the crop, or excessive use, which led to soil degradation.



Women managed childcare, housework, and water-fetching, taking up considerable time.

Gender mapping
assessment findings
highlighted the need
to sensitize more men
on the importance
of contributing to
household tasks
and providing
women with more
opportunities to
participate in growth
and development
initiatives



Next step

IFC is rolling out interventions, such as gender-sensitization training, that promote sharing the workload at the household level, especially around childcare, and enhancing women's decision-making on productive resources such as land and the use of income from farming.





To learn more about how the farming "ecosystem" in Uganda is empowering women smallholders, refer to the full story here.

Sweet Success:

Creating Sustainable Livelihoods for Women in Côte d'Ivoire's Cocoa Communities

As the world's leading cocoa producer, Côte d'Ivoire plays an essential role in supplying one of humanity's most beloved foods: chocolate. Cocoa, which derives from cocoa beans from the cacao tree, is also critical to Côte d'Ivoire's economy, providing a livelihood for almost two million farmers in the West African country. Yet the smallholder farmers who predominantly grow the crop struggle to make a livable wage due to low bean prices and increasing climate challenges. Supporting farmers—and specifically, women—to diversify into other ventures has helped to boost both the incomes and the economic resilience of rural households.

Challenge

Despite being responsible for approximately 40% of the world's cocoa crop, nearly all smallholder cocoa farmers in Côte d'Ivoire, a country with a population of 28 million, live below the poverty line. Gender inequality has further hindered rural communities' ability to achieve higher household incomes and create inclusive agricultural value chains.

Partners & Project

Funded by the Private Sector Window of the Global Agriculture and Food Security Program, Cargill and IFC partnered to promote women's entrepreneurship across the agribusiness giant's cocoa supply chain in Côte d'Ivoire. Women associated with cocoa cooperatives received entrepreneurship and leadership training to equip them in establishing or expanding businesses beyond cocoa production, thus creating alternative income generating activities.

Nathalie Hudson, Cargill's Sustainability Program Lead, emphasized the importance of alternative income generating activities for the sustainability of the cocoa sector. She shared, "Interestingly enough, we met a farmer, participant from our cooperative training, who mentioned that the only reason he could afford to replant his cocoa trees was because his wife's business was doing really well."

IFC also worked with cocoa cooperatives—organizations originally established to help farmers sell their products—to strengthen their capacity to support women entrepreneurs by providing training and coaching to cooperative leaders.

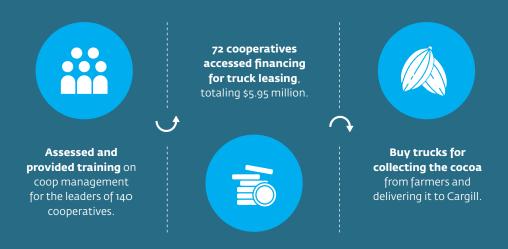


Coop Academy

A Long-Term Commitment to Sustainable Cocoa Farming

The project, known as Coop Academy 2.0, is the latest initiative by Cargill and IFC aimed at facilitating sustainable livelihoods for farmers in the company's supply chain. In 2013, this partnership launched the original Cargill Coop Academy, which sought to professionalize cooperatives and strengthen their support for members.

Launched in May 2019, Coop Academy 2.0 focused on strengthening cooperative support for women specifically through economic empowerment and the creation of alternative livelihood incomes. The program provided comprehensive financial education and training, and fostered awareness among cooperative leaders with the goal of increasing women's coop representation.



To complement Coop Academy 2.0, Cargill partnered with CARE¹⁹ to implement the CARE Prosper II Project, which established 395 income-generating activities and 306 village savings and loan associations in Côte d'Ivoire.²⁰ Women participating in both the IFC and CARE programs showed better economic and access to finance outcomes than those who participated in only one program. For example:



of new businesses created between January and July 2023 were established by women participating in both programs.



of women participating in both programs borrowed from a savings group, compared to 49% of the IFC-only women's group.

Results

More than 2,000 women entrepreneurs received training, with 77% reporting higher monthly incomes from alternative livelihood sources. Notably, 36% of these women lifted themselves above the poverty and extreme poverty lines

Among 459 new ventures launched, those involving sales of agriculture goods boosted their owners' income by an average 42%, while food-and-drink-retail ventures led to a 30% increase. Other new businesses established ranged from hairdressing, transportation, and repairs to trade in homemade products.

"I applied what I learned into practice, and now I run my own business."

Somono Catherine Entrepreneur and project participant

Overall, the savings rate for the women or their households increased from 39% to 57% as the women learned efficient ways to budget and save.

"The program changed our lives. The entrepreneurship and financial knowledge training taught me how to set up my own business and to increase my household income through savings. The training has helped women not only to win but also to stand out as leaders."

Akosua Poli Entrepreneur and project participant



By the Numbers: Impact on Women's Economic Empowerment



2,029

women trained



459

new income-generating initiatives initiated by women trained



686

women leaders coached



77%

of women improved their monthly income through alternative sources



How Women Boosted Income Through Alternative Income-Generating Projects



142%

increase in monthly incomes through selling agricultural products



↑30%

increase in monthly incomes through retailing food and drink



7%

increase in monthly incomes through providing services



5%

increase in monthly income through trading homemade products

Rwanda's Cooperatives:

Boosting Women's Roles and Agricultural Services

Agriculture accounts for 39% of Rwanda's gross domestic product (GDP), 90% of the country's food needs, and 80% of employment,21 with cooperatives playing a vital role in supporting farmers. Despite the fact that women comprise nearly three-quarters of the country's farmers, they account for only 44% of coop members.²² Women's underrepresentation in cooperatives means they do not enjoy the same options to borrow money, receive training, or take on leadership roles as their male counterparts. By establishing savings clubs for women within Rwanda's farm cooperatives and offering them financial training, more access to finance and leadership opportunities for women farmers have been created. This has not only contributed to the professionalization of the cooperatives but has also improved agricultural services for both men and women.

Challenge

Wide gender gaps in women's participation within farm cooperatives have had a ripple effect across Rwanda's agriculture sector. Women lack access to finance for farming inputs, have poor financial literacy, and limited business management or leadership skills. As a result, women farmers tend to suffer from low yields and have limited opportunities to improve output and incomes. With Rwanda's population projected to double by 2050,²³ cooperatives should further strengthen their supports for farmers, especially women, to ensure that the country can produce enough food to feed its people.

Partners & Project

IFC collaborated with the World Food Programme (WFP) to strengthen and professionalize farmer cooperatives in the central African country through training and coaching for women.²⁴ The project, funded by the Private Sector Window of the Global Agriculture and Food Security Program (GAFSP) and spanning 2019 to 2022, educated women farmers in governance, financial literacy and formation of savings groups, agronomy, and post-harvest handling. It also coached them in leadership skills and in their roles as cooperative board and committee members. To manage any potential resistance from male cooperative leaders, the project provided gender-sensitization training to both men and women farmers.



Changing Traditional Perspectives on Roles of Men and Women in Agriculture

Coaching women farmers in leadership skills can have long-lasting, positive effects on their self-confidence and behavior, and can also strengthen cooperatives' good governance and competitiveness. In most of the cooperatives engaged in the project, women held up to 30% representation in leadership, yet cultural barriers limited their capacity to maintain an equal and independent say in decision-making.

Women farmers were coached in leadership and their roles within the value chain. The training introduced them to leadership qualities, differences between men and women in leadership, strategies for managing people and handling conflict, and decision-making and negotiation.

After the training and coaching sessions:



of total leadership roles in the coops occupied by women, compared to the baseline of 30%



of women reported increased self-confidence



said the coaching improved their capacity to express their views in cooperative governance

A combination of leadership coaching and gender sensitization, with technical, financial, and management training, is a potent combination to achieve mindset and behavior change in farmers—men and women—and improve the governance and competitiveness of cooperatives.



The project has reached:



148
Cooperatives



39,462

Farmers (14,852 women farmers)



Agriculture represents:

39%^a

of GDP of

80% of employment

50% of all export

revenue

70%^C of women we

of women work in agriculture

Yet, **76%** of those who rely on agriculture as the primary source of income are poor.



Cooperatives

11,000^d

Registered cooperatives

5.3 million

Members

50%

are in the agricultural sector

500,000^e

Women belong to agricultural cooperatives

- a. World Bank Group. 2013. "Agricultural Development in Rwanda." What We Do: Projects and Operations, January 2013. https://www.worldbank.org/en/results/2013/01/23/agricultural-development-in-rwanda#:~:text=The%2ocountry's%2oaverage%2oannual%2oincome,source%2oof%2oincome%2ois%2oagriculture.
- b Ibid
- c. Sesonga, JohnPaul. 2021. "Rwanda: How Training is Helping Women Farmers Grow." World Food Programme story, December 6, 2021 https://www.wfp.org/stories/rwanda-how-training-helping-women-farmers-grow#:~:text=In%20Rwanda%2C%20where%20nearly%2070,and%20enable%20women%20to%20be
- d. Rwanda Cooperative Agency. "Statistics of Cooperatives in Rwanda: Quarter One. FY 2022–2023." Republic of Rwanda report, September 2022. https://www.rca.gov.rw/index.php?eID=dumpFile&t=f&f=63053&token=obfif16845af3cf09449d4cbcca3daa1801d4470#:~:text=As%2oindicated%2oin%2othe%2oabove,cooperatives%2C%2oumbrella%2oand%2oother%2osectors.
- e. Ibid.

Supporting Women Farmers through Farm Cooperatives

In Rwanda, the government has implemented various policies and programs aimed at supporting and strengthening agricultural cooperatives, specifically focusing on women's participation and leadership. Here are some significant ways in which cooperatives have supported farmers—and especially women—in agriculture:



Access to resources. Cooperatives provide women farmers with collective access to resources such as land, seeds, fertilizers, and machinery. By pooling their resources, women can overcome individual limitations and benefit from economies of scale, making agriculture more efficient and productive.

Market access. Cooperatives help women farmers access markets by collectively marketing their produce, negotiating better prices, and reaching larger buyers. This enables women to sell their products at fair prices and increases their bargaining power in the market.

Capacity building and training. Cooperatives often provide training and capacity-building programs to their members, including women farmers. These programs enhance agricultural skills, knowledge of modern farming techniques, and business management abilities. Such training empowers women to improve their productivity, adopt sustainable practices, and make informed decisions in their farming activities.

Financial services. Cooperatives can provide financial services such as savings and credit facilities to women farmers. This helps them access capital for purchasing inputs, investing in their farms, and expanding their agricultural activities. By having access to financial services, women can overcome financial barriers and improve their economic stability.

Social support and networking. Cooperatives create a platform for women farmers to connect, share experiences, and support each other. They provide a sense of community, solidarity, and mutual assistance, which can be particularly beneficial for women facing gender-specific challenges in agriculture. Cooperatives also facilitate networking opportunities with other stakeholders, including government agencies, NGOs, and private sector actors, creating additional avenues for support and opportunities for women farmers.

Results

The IFC-WFP partnership reached and provided financial literacy training to 148 cooperatives. Women farmers from 30 of these coops formed over 700 savings groups, each made up of 25 to 30 women. The women farmers, who grew mainly maize, sweet potatoes, vegetables, and cassava, received training through these groups on the importance and use of savings, the process for accessing loans, record keeping, and business planning.

Cumulatively, the groups mobilized \$114,070 in savings. As members, women farmers could tap this savings pool to obtain small loans—often the equivalent of US\$5-\$10—to buy inputs such as high-quality seeds, fertilizers, and pesticides when needed in the crop cycle. Their participation in the savings groups and subsequent access to financial education and lending helped them increase their average maize yield by 15%.

The project also taught 14,852 women alongside male cooperative members when to purchase agricultural inputs and how to maximize maize productivity while also helping boost their revenues by facilitating aggregated sales of their crops. The women also learned how to scrutinize financial reports, read contracts with off-takers, and operate in accordance with the official Rwanda Cooperative Agency guidelines.

Ammar Kawash, a food systems specialist at WFP, said that after adding the gender and finance elements, "that's when we saw results go through the roof." ²⁵

Training on inclusion of men and women and leadership and leadership increased women farmers' leadership representation in the cooperatives.

> "I'm a vice chairperson of my cooperative because of the training and coaching I received. I developed the confidence to offer myself for elections this year and won."

> > **Kamanyana Heleine** First female leader of her cooperative

Euphrasie Nyirasafari, a farmer in southwest Rwanda, was chosen to lead the women's savings group that her cooperative set up, after she received training in governance and financial management. With the money raised by her savings group, she bought high-quality seeds that produced high-quality crops and a higher income.

"I learned that saving isn't just whatever is left over: You need to sacrifice to achieve your goals."

Euphrasie Nyirasafari Leader of a savings group²⁶

By the Numbers: Impact on Women's Economic Empowerment



\$114,070

Value of savings collected by women in savings groups



50%

of women represented in cooperative leadership roles post-training



75%

of women reporting improved leadership skills



66%

of women reporting improvement in market access



15%

Increase in women farmers' maize yields after participation in savings groups

Endnotes

- ¹ The world population is projected to reach 9.7 billion globally by 2050. United Nations. n.d. "Global Issues: Population: Our Growing Population." https://www.un.org/en/global-issues/population.
- ² Oxfam International. n.d. "Empowering Women Farmers to End Hunger and Poverty." https://www.un.org/en/global-issues/population.
- Women are estimated to account for between 60% and 80% of farmers in Africa. Palacios-Lopez, Amparo, Luc Christiaensen, and Talip Kilic. 2017. "How Much of the Labor in African Agriculture is Provided by Women?" Food Policy 67: 52–63. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5384444/.
- ⁴ Oxfam International. n.d. "Empowering Women Farmers to End Hunger and Poverty." empowering-women-farmers-end-hunger-and-poverty.
- Banks don't want to lend to smallholders, especially women, for a host of reasons. Women are seen as riskier, often don't have identification, and may lack credit history or collateral. Some laws require men to cosign on women's loans. And some banks are just plain discriminatory.
- ⁶ FAO (Food and Agriculture Organization of the United Nations). 2023. "The Status of Women in Agrifood Systems." https://openknowledge.fao.org/server/api/core/bitstreams/317db554-c763-4654-aod3-24a8488bbc3a/content/status-women-agrifood-systems-2023/overview.html.
- 7 Ibid.
- 8 IFC (International Finance Corporation). n.d. "IFC's Strategic Alignment with the Sustainable Development Goals (SDGs)." https://www.ifc.org/en/our-impact/sustainable-development-goals.
- World Bank Group. 2024. World Bank Group Gender Strategy 2024–2030: Accelerate Gender Equality to End Poverty on a Livable Planet (English). World Bank Group board report, June 12, 2024. https://documents.worldbank.org/en/ publication/documents-reports/documentdetail/099061124182033630/bosib17e6952570c51b49812a89c05be6a4.
- ¹⁰ The Global Agriculture and Food Security Program was launched by the G20 in the wake of the 2007–08 global food-price crisis to build sustainable and resilient agriculture and food systems in the world's poorest and most vulnerable countries.
- Ochieng, Ruth Ojiambo. n.d. "Rural Women and Information in Uganda." FAO (Food and Agriculture Organization of the United Nations). https://www.fao.org/4/X38o3E/X38o3E23.htm#:~:text=Despite%2othe%2oabove%2oinequalities%2C%2owomen.and%2osecurity%2ofor%2otheir%2ofamilies.
- 12 Ibid.
- McKenna, Karen Ann. 2014. "The Role of Ugandan Women in Rural Agriculture and Food Security." University of Denver Digital Commons Electronic Theses and Dissertations 420, January 1, 2014. https://land.igad.int/index.php/documents-1/countries/uganda/gender-7/1260-the-role-of-ugandan-women-in-rural-agriculture-and-food-security/file.
- Women often work as unpaid labor on their husband's farms or have a plot on his farm. Often they have to work on their family or husband's plot first, before they can tend to their own plot. For more details, see this World Bank case study: https://blogs.worldbank.org/en/voices/leveling-field-women-farmers-uganda.
- To read more about Grainpulse's integrated approach, see https://www.grainpulse.co.ug/about-us.html.
- The poverty line was defined in 2022 by Côte d'Ivoire's Ministry of Solidarity and Fight against Poverty as 750 FCFA per day. (XOF576: US\$1 in 2022; XOF= West African CFA franc. See https://wise.com/us/currency-converter/xof-to-usd-rate?amount=750.)
- ¹⁷ For more details, see https://www.carqill.com/2019/carqill-and-ifc-announce-coop-academy-2.o-to-empower-cocoa.
- For more information on this project, see https://www.carqill.com/story/carqill-coop-academy.
- ¹⁹ CARE is a major international humanitarian agency delivering emergency relief and long-term international development projects.
- ²⁰ For more details on the project, see https://www.care.org/news-and-stories/resources/prosper-ii-cote-divoire/.

- Agriculture represents 39% of Rwanda's gross domestic product, nearly half of all export revenue, and 80% of employment. https://www.worldbank.org/en/results/2013/01/23/agricultural-development-in-rwanda#:~:text=The%20 country's%20average%20annual%20income,source%20of%20income%20is%20agriculture.
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Contact Information

International Finance Corporation

2121 Pennsylvania Avenue, NW Washington, DC 20433 USA

Manufacturing, Agribusiness, Forestry/Health, Education & Services

Amy N. Luinstra - aluinstra@ifc.org Sanola A. Daley - sdaley@ifc.org

www.ifc.org/gender

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