

InfoNote

Capacity building to facilitate the scaling of the gender-smart accelerator program and foster gender-smart investments in West Africa

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Key messages

- Gender gaps in agrifood systems jeopardize efforts to meet food and nutrition security objectives in West Africa.
- Gender-Smart Accelerator program is one of the successful innovations promoted by AICCRA to bridge gender gap in access to finance, empower women-led SMEs and facilitate the use of climate smart agriculture (CSA) technologies.
- As part of the synergy between AICCRA and the West Africa Food System Resilience Program (FSRP), a regional event was conveyed to discuss and identify strategic actions to facilitate the replication of the Gender-Smart Accelerator program in FSRP countries.
- 31 participants (including 14 women) members of the FSRP implementation units in the eight FSRP countries were capacitated on the Gender-Smart Accelerator program.
- A roadmap and key actions were identified to facilitate the replication of the program in FSRP countries.

Background

Women make up almost half the agricultural labor force and play leading roles in the entire agricultural value chains, including food and nutrition security

(FAO, 2023). However, there is still gender gap in agri-food system, with women limited access to key productive resources including finance, which limits the development of their agribusinesses. Increasing gender equality in agrifood systems creates more opportunities for economic growth, greater incomes, productivity and resilience (FAO, 2023). Financial exclusion and gender gap in agrifood systems in West and Central Africa are jeopardizing efforts to meet Sustainable Development Goals (SDGs). Indeed, financial inclusion plays a critical role in enhancing inclusive development, with significant positive impacts on development of outcomes including welfare of socially marginalized groups of women and youth. According to the World Bank (2023), over 300 million adults in Sub-Saharan Africa remain unbanked to initiate economic activities, with majority being women. Additionally, only 37% of women have a bank account, compared with 48% of men, a gap that has widened over the past several years (IMF, 2020).

The barriers for women to access basic financial services in Africa include high refunding rates, less decision power, lack of collateral requirements. Indeed, socio-economic and cultural factors, high interest rates and existing of financial systems designed by and/or for men are the main factors that discourage women from applying for loans (WB, 2021; IMF, 2020). Female-led Micro, Small and Medium Enterprises (MSME's) mostly struggle to obtain credit and other financial services. They

lack official forms of identification, access to mobile devices, and may not have a credit history. Of the total climate finance tracked, only 0.8 % targets small-scale agriculture which produces one third of global food (Climate Policy Initiative, 2023). Women in agriculture, food, forestry and fisheries receive only 7% of total agriculture investments (FAO, 2021). Moreover, women-founded agri-tech firms accounted for only 3% of 2023's global Venture Capital deal activity, with all females founded startups made up just 0.7%. (SVG Ventures, 2024).

Several studies had investigated the role of financial inclusion and gender equality in achieving women empowerment and Sustainable Development Goals (World Bank, 2012, Demirgüç-Kunt et al., 2017; Agarwal, 2012; Alkire et al., 2013; FAO, 2023). Giving attention to gender issues by fostering a financial inclusion would contribute to sustainable development of agricultural potentials to enhance productivity and reduce food insecurity (Oyetade et al., 2016; Adegbite and Machethe, 2020). There is need to establish specialized women-oriented funding programs to facilitate gender-smart investment for development of women-led enterprises.

The Gender-Smart Accelerator program is an initiative piloted by AICCRA in Senegal that contributes to bridge the gender gaps in financial inclusion, for women empowerment in agribusiness. The successful implementation of this program has provided enough lessons to enable the scaling of the program under the AICCRA additional phase. This infonote documents the outcomes of the capacity building event to facilitate the scaling of the program in FSRP countries. It outlines key actions identified for scaling the gender-smart accelerator program to and its implementation in FSRP countries.

Why the Gender-Smart Accelerator program?

Launched in 2022, the gender-smart accelerator addresses some of the financial and infrastructural constraints faced by women entrepreneurs in the agribusiness sector. The program aims to promote businesses led by women and/or with a strong gender connotation. The Gender-Smart Accelerator encourages the emergence and development of these businesses with climate-smart business models.

Objectives of the program

The objectives of the program are to:

- Develop a pipeline of gender responsive Climate Smart Agriculture (CSA) business models that can be matched with private investment
- Facilitate uptake and scaling of CSA technologies and innovations through the provision of 4-month technical assistance and de-risking grants

- Bring forward opportunities for women in the agricultural sector and increase their adaptive capacity and resilience in the face of climate change.
- Create innovative financing mechanisms for businesses created and/or managed by women;
- Promoting women's leadership and entrepreneurship in Africa;
- Encourage and equip African women to participate actively in economic development.

The implementation of the program in Senegal was in partnership with public service actors at the national level and a private sector entity. The structure of the program is built on four elements: (i) identification, (ii) selection, (iii) training and (iv) support of businesses to women enterprises to facilitate their socio-economic development as well as their well-being. This synergy and partnership with private sector helped to (i) bring together sustainable finance actors and (ii) integrating science-based impact key performance indicators and data-driven solutions in all areas of the investment lifecycle, from design to execution. The program was implemented in two fundamental stages: (i) the acceleration program itself and (ii) the post-accelerator program for investment follow-up. The acceleration program is the central part, it aims to select a cohort of SMEs from an online application process and support through comprehensive investment readiness training.

The program focuses on:

- **Products and services:**
 - ✓ **Market information:** research and synthesis of key market trends, innovations and developments in the financial sector;
 - ✓ **Technical assistance:** advisory services to help improve agricultural practices and innovations;
 - ✓ **Pipeline development:** identification of potential new customers, risks and impacts
 - ✓ **Portfolio Risks and Assessments:** Collecting and analyzing data to provide an overview of portfolio risks.
- **Investments strategies**
 - ✓ **value chains** by attracting value chain actors and scaling up climate-smart technologies;
 - ✓ **technologies** through concessional capital to accelerate technology development;
 - ✓ **financial institutions;** through local financial institutions that promote climate risk mitigation and adaptation strategies for their clients;
 - ✓ **Topics covered;** Deep sector and geographic expertise and long-term capital are required for highly targeted transformational impact.

Leveraging on lessons learned from the implementation of the gender-smart accelerator program in Senegal

Lessons from the implementation of gender smart accelerator program

From the implementation of the program in Senegal, the lessons learned can be summarized as follow:

- Gender aspects must be intentional and inclusive in the implementation of such a program, shaped at inception by promotion of gender smart investment of SMEs.
- The value chain approach used showed a complementarity between value chain actors i.e. producers, processors, restaurateurs who work together to obtain the recorded results/outcomes.
- The program facilitated the awareness of entrepreneurs on the need to adapt to climate change, the improvement of self-confidence of entrepreneurs thanks to the capacity building they benefited from the program, and which enabled them to defend their businesses to investors.

Participants to the workshop

The training brought together the national coordinators, the gender specialists and M&E officers of 8 FSRP implementing countries (Burkina Faso, Mali, Senegal, Tchad, Niger, Togo, Ghana, and Sierra Leone). In total, 31 participants, including 14 women attended in the workshop.

The training program focused on understanding the Gender-Smart Accelerator Challenge program, i.e. innovative gender-smart investments solutions for agricultural SMEs and value chain actors. The second session of the training introduces the CGIAR ImpactSF program and pipeline development in identifying innovative, high-impact investment opportunities through the accelerator programs, and engagement with value chain actors and agribusiness networks. The scaling of the gender accelerator program in FSRP countries with context-specific actions was discussed deeply, and a roadmap was developed to facilitate the implementation of the program in the countries.

Group discussion

Countries' delegations were set in groups to allow harmonization of views based on presentations of the program. The group work focused on proposing actions to be implemented to facilitate the effective implementation of the program in their countries.

Entry points and actions for scaling Gender-Smart Accelerator in FSRP countries

Actions suggested by participants are presented in Table 1. Key actions can be summarized as organizing capacity building, experience sharing, setting-up and strengthening of a technical committee, organizing pitch for grants/investments, mentoring or coaching selected women-led enterprises, providing the matching grants for the proposed activities and monitoring the outcomes of the program.

Table 1: Identified entry points and actions to facilitate the scaling of the gender accelerator program in FSRP countries

Country	ENTRY POINTS FOR PROGRAM IMPLEMENTATION	PROPOSED ACTIONS
Burkina Faso	Women's or youth cooperatives, SMEs (processing in the sectors promoted by CORAF/PRSA, namely rice, corn, cowpea, tomato, onion, papaya, moringa, mango, PDCO, citrus fruits). For the identification of potential businesses	<ul style="list-style-type: none"> ■ launch a call for applications (develop selection criteria, awareness/information through different channels) ■ pre-select companies (set up a pre-selection committee, develop evaluation sheets, organize the pre-selection session) ■ Update Detailed Business Plans (revise existing business plans) ■ coaching/capacity building (training beneficiaries on various topics) ■ pitch day in front of investors (organize company/investor meetings) ■ monitor beneficiary companies (develop monitoring frameworks)
Togo	Micro, small and medium agro-industries and agricultural service providers. Farmers' organizations, agricultural cooperatives. Women and youth-led producer groups, farms, cooperatives. Seed businesses.	<ul style="list-style-type: none"> ■ Strengthening DEFA's capacity in coaching (responsible: AICCRA); ■ Support for women promoters with banks for the financing of their sub-project and other additional financing; ■ Take into account gender and climate-smart and nutrition project criteria in the final selection of beneficiaries for windows 1 and 3;

Country	ENTRY POINTS FOR PROGRAM IMPLEMENTATION	PROPOSED ACTIONS
Niger	Cooperative Society of Women and Youth in the Onion, Cowpea and Livestock-Meat-Milk, Fish, Tomato and Pepper Sectors (Production-Processing-Marketing Links)	<ul style="list-style-type: none"> ■ Finalization of the process of transforming former cooperatives into Cooperative Societies (SCOOP) ■ Information/Awareness-raising among women and young people on cost-sharing financing of the FSRP Niger (CN/RACOM, Digital platform, information missions, awareness-raising) ■ Launch of calls for projects taking into account certain aspects of the “GA” approach ■ Technical analysis and selection of bankable files of youth and women’s cooperative societies ■ Notification to beneficiaries whose files have been selected for funding ■ Diagnosis of beneficiaries, development and implementation of a process to strengthen their capacities ■ Provision of funding to women and youth SCOOPs for their sub-projects. Monitoring of implementation by the UCP
Chad	Seed cooperatives of women and young people, members of colleges (Sesame, corn and wheat). Economic interest groups of women potential beneficiaries of sub-projects and micro-projects	<ul style="list-style-type: none"> ■ Targeting and zoning (production basins) ■ Awareness, information and advocacy ■ Strengthening technical and equipment capacities ■ Monitoring, evaluation and capitalization
Sierra Leone	Cooperatives in Seed Business, SMEs in agribusiness and Agro-dealership – rice, cassava, livestock, Women led-producer organizations – Modern Vegetable Garden, Rice production, etc., Youth-led cooperatives in agriculture with more women members, Innovation Platforms in rice , cassava, and livestock	<ul style="list-style-type: none"> ■ Organize women and youth groups into value chain specific cooperatives, working with the National Federation of Farmers Sierra Leone (NaFFSL) for the mobilization of farmers. ■ Capacity building in gender and nutrition sensitive climate smart agriculture and agri-business practices ■ Capacity building in business development, financial management, and entrepreneurship ■ Provision of gender-friendly productive assets for value addition and post-harvest management including processing facilities, packaging and labeling equipment, storage facilities, renewable energy for power generation, etc. ■ Hand-held women-led cooperatives and SMEs to scale-up capital through private sector investment window and government supports schemes
Ghana	<p>Start-ups & Existing Agribusinesses</p> <p>With grants – for processing, marketing, trade [post-production]</p> <p>Value Chains: Maize, Rice, Poultry, Soyabean, Tomato</p>	<ul style="list-style-type: none"> ■ Undertake demographic profiling of target sector Amend/ Finalize selection criteria Documentation, Years of experience, etc, Gender, Climate-Smart innovations, etc, Issue/ Request for Expressions of Interest (REOI) ■ Shortlist & orientation for preparation proposal ■ Evaluation of proposals, due diligence, & selection ■ Capacity Building (business planning, operations, impact assessment/management, financial management, etc.) ■ Pitch for Grants/Investments ■ Provision of grants for proposed activities ■ Mentoring/Coaching, monitoring
Mali	Companies in the rice, corn, shallot value chains,	<ul style="list-style-type: none"> ■ the selection of sub-projects ■ capacity building ■ implementation of sub-projects

Country	ENTRY POINTS FOR PROGRAM IMPLEMENTATION	PROPOSED ACTIONS
Senegal	COOPERATIVES/GIE/SMEs Dry cereals (rice, millet, sorghum and corn)/Horticulture (banana, potato, etc.)/meat/Milk	<ul style="list-style-type: none"> ■ Make calls for applications ■ Passage to the level of the FADSR, FONSTAB committees ■ UGP Approval ■ Strengthening the technical and management capacities of SMEs ■ Financing of selected and validated files ■ Monitoring, Evaluation

Conclusion and recommendations

The Gender-smart accelerator program has contributed to empowerment of women-led SMEs by closing the gap of access to adequate finance. Actions proposed by the implementation unit of FSRP countries to accelerate the implementation of such program in their country included capacity building, experience sharing, setting-up and strengthening of a technical committee, organizing pitch for grants/ investments, mentoring or coaching selected women-led enterprises, providing the matching grants for the proposed activities and monitoring the outcomes of the program.

Following the workshop, the following recommendations were made:

- In addition to the Matching Grant, FSRP can also provide SMEs with capacity building for additional resources mobilization and connect them with financial institutions.
- Meetings should be organized with each country to discuss and develop a roadmap for the operationalization and implementation of the program.
- Gender mainstreaming and Gender-Based-Violence prevention and mitigation dimensions should cut across all the interventions around the implementation of the program in the countries. Thus, FSRP countries gender specialists and GBV specialists are well involved along the process.
- FSRP and AICCRA teams are expected to provide technical support to country team to facilitate the operationalization and implementation of the program.
- Implementation of the program will facilitate the implementation of FSRP component 3 regional gender action plan on Market and Trade, which aims to promote inclusive regional trade with gender responsive investment

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Accelerating Impacts of CGIAR Climate Research for Africa (AICCRA) is a project that helps deliver a climate-smart African future driven by science and innovation in agriculture. It is led by the Alliance of Bioversity International and CIAT and supported by a grant from the International Development Association (IDA) of the World Bank. Explore our work at aiccra.cgiar.org