

INVESTING IN GIRLS: MARKET OPPORTUNITIES BY SECTOR

Agriculture

Scale of agriculture-related issues facing girls

Most people in sub-Saharan Africa and South Asia depend on agriculture for their livelihood. Agriculture is the most important source of employment for women in these regions, and girls also play an important role: younger girls typically tend gardens, do agriculture-related chores or take care of small livestock on their families' farms, while older girls may be employed on larger farms. Though wage-earning jobs can provide opportunities, traditional female roles in agriculture have negative implications for girls' education, saving, safety and wellbeing.

Despite often carrying the heaviest agricultural workload for the family, women and girls are typically limited to informal, unpaid or underpaid, and low-skilled labour. Girls in poor households are frequently pulled out of school to assist on their families' farms, especially during harvest time. Young women who aspire to run their own agribusinesses have less access to education, credit, skills training and inputs than males. These obstacles can be demotivating and ultimately prove insurmountable. In South Asia, increasing migration by men from rural to urban areas has left women as de facto household heads, struggling to earn a living without the same level of access to credit, technology or extension services as men.¹ While some laws are changing so that women can own, control or inherit land and livestock, often cultural norms override these laws, limiting women's access to and control over critical economic resources and continuing the cycle of economic dependency. For example, in Pakistan, while more than 60% of women are engaged in agriculture and are responsible for growing and managing food, less than 2% own land and other productive resources.²

Key statistics

- Agriculture accounts for approximately 18% of GDP in South Asia³ and 36% in the partner states of the East African Community.⁴
- In East Africa, more than half of farm labourers are female.
- The share of employed girls aged 15–19 who work in agriculture is 42% in Pakistan,⁵ 30% in Bangladesh,⁶ 18% in Myanmar,⁷ 80% in Nepal,⁸ 73% in Tanzania,⁹ 29% in Kenya,¹⁰ 53% in Ethiopia,¹¹ 60% in Rwanda¹² and 60% in Uganda.¹³
- In South Asia, the agriculture sector employs over 70% of working women, including older adolescent girls.

Implications of climate change

The agriculture sector in Bangladesh, Nepal and Pakistan is particularly vulnerable to natural disasters and the effects of climate change. In these contexts, the impact on women and girls can be especially adverse in terms of livelihood risk, food insecurity and undernutrition.

Market opportunities in the agriculture sector

Agricultural solutions specifically focused on adolescent girls are extremely scarce. The scale of the potential benefits is high across all countries, with girls and women representing around 50% or more of the employed agricultural workforce. Research suggests that investing in young women farmers has the potential to unlock substantial growth for the sector as a whole. With the same access to resources and ability to make decisions as men, women's agricultural yields could increase 20–30%, and national agricultural output could increase by an average of 2.5–4%.¹⁴

Impact of agriculture investments on adolescent girls

While any investment in rural agriculture is likely to benefit girls indirectly through increased farmer incomes, girls warrant more direct attention due to the unique environmental constraints they face. Investments may either benefit older girls employed in agricultural work or young girls contributing to smallholder production. Improving girls' access to education, resources, business skills, tools, credit and technological inputs could increase their incomes, career prospects and overall ambitions. An investment in agriculture could help girls to:



EARN: In agricultural value chains, businesses can provide fair and regular earning opportunities for girls in key roles outside of production (e.g. as mobile agents, extension workers or distributors).¹⁵ Opportunities may be in areas of the value chain where leadership can be strengthened,¹⁶ including increasing girls' access to market, transportation and information.



LEARN: Offering products and services to improve farming efficiency could relieve the time burden on girls, freeing them not only to attend school, but also to rest or play, or eventually pursue other business ventures.



SAVE: Providing credit and savings mechanisms to older girls could help improve female agricultural output and financial independence. Improving lending to female farmers – along with education and vocational training – also makes agriculture a more attractive career path, with incentives for girls to stay involved.¹⁷



STAY SAFE: Improving financial security and independence can help mitigate the risks of early marriage and violence against women and girls.

Examples from SPRING agriculture businesses

R&D Innovative Solutions in Nepal is a female-owned agribusiness reaching girls in smallholder farming households. Focusing on strengthening agro-entrepreneurs, the company has multiple business streams, including an agricultural magazine, a consultancy arm and a chain of produce stores. Through SPRING, the company piloted a concept of building local greenhouses, providing agricultural inputs, irrigation and training, and market access through a wholesale facility to enable smallholders to increase incomes and reduce the amount of time they – and their daughters – spend cultivating plots, fetching water or travelling to the market.

The greenhouse is allowing us to save time and my parents spend more time at home. I used to go to college in the morning and spend the afternoon in the farm. Thanks to the greenhouse and the irrigation technology, I only need to go [to the greenhouse] in the evening. I can study more and spend more time on my career.

—Buddha Laxmi, aged 19, Bakthapur, Nepal

Case study from SPRING's Impact Report: Building Businesses for Girl Impact

KadAfrica Passion Fruit Farms in Uganda is a passion fruit business centred on girls. Its model is based on the principle that girls deserve opportunities to be economic contributors to their communities. KadAfrica's model employs a four-pronged approach:

1. Out-of-school girls are contacted to become members of the cooperative.
2. Selected girls receive mentorship, life skills and agricultural training, along with land plots, seedlings and other inputs.
3. KadAfrica buys 100% of harvested passion fruit at local market price using a hub-and-spoke collection model.
4. KadAfrica ships and sells at local markets in Kampala and through pre-established export channels.

The core aspects of this business model are to invest in the girls' training and to commit to buying 100% of the passion fruit girls produce so they can focus on the harvesting process and ensuring high-quality produce. This in turn ensures that girls benefit from the learning and earning potential that comes with engaging in income-generating activities.

A more detailed version of this case study can be found in Appendix B of SPRING's [Investor Toolkit with a focus on girls and young women](#).

This brief is a combined summary of the SPRING East Africa and South Asia region-specific agriculture briefs, which will be published in September 2019.

Notes

- 1 Ramachandran N. (2008). 'Underfed, Underpaid and Overlooked: Women, the Key to Food Security in South Asia.' International Institute for Environment and Development.
- 2 Fancy K. et al. (2015). 'Pakistan: Gender and a Culture of Tolerance Programme.' Scoping Study. SDD and GRM Futures Group.
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- 4 East African Community (N.D.). 'Investment in Agriculture.' Available: <https://www.eac.int/investment/why-east-africa/investment-opportunities/agriculture>. Accessed 15 February 2019.
- 5 NIPS (2019). 'Pakistan Demographic and Health Survey 2017-18.' National Institute of Population Studies. January.
- 6 MHW (2014). 'Bangladesh Demographic and Health Survey 2014.' Ministry of Health and Family Welfare, Government of Bangladesh.
- 7 MoHS (2017). 'Myanmar Demographic and Health Survey 2015-16.' Ministry of Health and Sports, 2017.
- 8 MoH (2017). 'Nepal Demographic and Health Survey 2016.' Ministry of Health. November.
- 9 National Bureau of Statistics, ICF Macro (2011). 'Tanzania Demographic and Health Survey 2010.' USAID, National Bureau of Statistics, United Nations Tanzania, IrishAid, UNICEF, UNFPA, UKAID, WHO. April.
- 10 Kenya National Bureau of Statistics, Ministry of Health, National AIDS Control Council, Kenya Medical Research Institute, National Council for Population and Development, the DHS Program, et al. (2014). 'Kenya Demographic and Health Survey 2014'.
- 11 Central Statistical Agency [Ethiopia] (2012). 'Ethiopia Demographic and Health Survey 2011.' Central Statistical Agency, ICF International.
- 12 National Institute of Statistics of Rwanda, Ministry of Finance and Economic Planning, Ministry of Health, The DHS Program ICF International (2016). 'Rwanda Demographic and Health Survey 2014-15.' USAID, Republic of Rwanda. March.
- 13 Uganda Bureau of Statistics, MEASURE DHS ICF International (2012). 'Uganda Demographic and Health Survey 2011.' USAID, Republic of Uganda. August.
- 14 Bertini C. (2011). 'Girls Grow: A Vital Force in Rural Economies.' The Chicago Council on Global Affairs. Available: <http://www.ungei.org/resources/files/GirlsGrowReportFinal.pdf>. Accessed 18 February 2019.
- 15 IFDC (2015). 'USAID/Fertilizer Sector Improvement Project: Gender Assessment.' International Fertilizer Development Center.
- 16 Oxfam (2014). 'Delivering Prosperity in Myanmar's Dryzone: Lessons from Mandalay and Magwe on realizing the economic potential of small-scale farmers.' Oxfam International.
- 17 Bertini C. (2011). 'Girls Grow: A Vital Force in Rural Economies.' The Chicago Council on Global Affairs.

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