



## IICA-COLEAD Caribbean Agrifood Business Series

### Session n°8:

### Successes from Caribbean women-led businesses/SMEs in the agrifood sector

Thursday 23rd February 2023 – 10:00-12:00 (EST)

Online ([Zoom](#))

Live interpretation in English, French, Spanish and Portuguese

## 1. Context: women are a key entrepreneurial force in the agrifood sector

The 2030 Agenda for Sustainable Development recognizes the centrality of gender equality to development and a prerequisite for progress across all its 17 Sustainable Development Goals (SDGs).<sup>1</sup> Four SDGs in particular are relevant for achieving gender equality in the world of work: SDG 5 on achieving gender equality and empowering all women and girls; SDG 8 on promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all; SDG 4 on ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all; and SDG 10 on reducing inequality with and among countries.

Women make significant contributions to agriculture and agrifood sector and more broadly to the rural economy in all regions of the world as a significant entrepreneurial force at all stages of the value chain, from farm to fork, and in all markets, from local to international. Women create jobs, contribute to the economic growth of their countries and region and support food and nutrition security. It is estimated that globally there are roughly 9.34 formal million women-owned small and medium-sized enterprises (SMEs) in over 140 assessed countries, which is approximately one third of all formal SMEs.<sup>2</sup> Women are clearly an important part of the agricultural labour force, but agriculture and agricultural value chains are equally important to women as source of employment.

The Caribbean has a high Gender Parity Index (GPI) and good rankings.<sup>3</sup> However, analysis<sup>4</sup> done by UN Women on women's and men's position in the labour force in six Caribbean Community (CARICOM) Member States (Barbados, Grenada, Guyana, Jamaica, St. Lucia and Trinidad and Tobago) reveals that structural barriers remain to women equality, despite notable progress in educational attainment. In the Caribbean, men are more likely than women to be formally employed in agriculture and women make up most informal workers in the agricultural sector.<sup>5</sup> National statistics in several Caribbean countries highlight a significant gender gap across the agricultural sector. In Grenada for example, only 22 percent of registered farmers are women. In Jamaica, the share is 30 percent, which

<sup>1</sup> UN Women. [Women and the Sustainable Development Goals \(SDGs\)](#).

<sup>2</sup> IFC. [Women-owned SMEs: A business opportunity for financial institutions](#). 2014 International Finance Corporation.

<sup>3</sup> [World Economic Forum Global Gender Gap Report](#). 2017.

<sup>4</sup> UN Women. [Status of Women and Men Report: A Gender Analysis of Labour Force Data and Policy Frameworks in Six CARICOM Member States](#). 2019.

<sup>5</sup> UN Women. [Women and men's separate on the ground realities in the agricultural and fisheries sectors must be the cornerstone on which policies are developed](#). June 2022.



is the highest in the region. The gender gap is even wider in agricultural jobs, ranging from a female share of only 6 percent in Belize, to a high of 24.5 percent in Trinidad and Tobago.<sup>6</sup> The credit gap for formal women-owned SMEs across all regions is roughly \$2 872 billion, which is 30 percent of the total credit gap for SMEs. Latin America and the Caribbean has the largest credit gap, followed by East Asia and the Pacific and Europe and Central Asia.<sup>7</sup>

## 2. Leveraging further economic opportunities for women entrepreneurs

Women entrepreneurs in the agrifood sector in the Caribbean play a vital role in driving economic growth and food security in the region. Women waged agricultural workers account generally for 20 to 30 percent of the waged workforce, rising to 40 percent in Latin America and the Caribbean. Despite facing numerous challenges such as lack of access to financing, barriers in access to productive resources (land, inputs, fertilizers, improved irrigation, technologies...), limited market opportunities, skills and gender biases, these women have found ways to innovate and succeed in the agriculture and food industry. Now, it is about addressing some challenges and accelerating transformation.

**Poverty is prevalent among female-headed households** who make up nearly 40 percent of all households in some Caribbean countries.<sup>8</sup> Many women work in the informal agricultural sector, and their contribution to animal and crop production, fisheries, nutrition, incomes and national wealth are not fully recognised. Women are also more vulnerable to climate change and disaster risk resilience preparedness (early warning and climate information systems) as less targeted by support programmes. There is still a decent work deficit for rural workers and difficult working conditions for women (rights, health and safety at workplace).<sup>9</sup>

Women entrepreneurs, particularly in rural areas, often experience **difficulties accessing relevant financial products and services** due to a lack of appropriate products, information, understanding of their needs (interest rates are high) and collateral (women often do not own or have properties).<sup>10</sup> Entrepreneurs require **access to capital** to increase productivity, for initial investments and to expand their businesses. Reforming collateral-based loan **policies and practices** will ease women's participation in remunerative value chains. Enhancing women's financial literacy will allow an increase use of financial products or services.

**Access to land** remains a constraint for most rural farmers and entrepreneurs. Legal titles to land or other property are required by most banks as collateral to approve agricultural credit. Caribbean women receive fewer loans compared to men, and at a lower cash value, despite their stronger track record of loan repayment. In Guyana, for example, 90 percent of female heads of farm households have no title to their land and are therefore unable to access credit to expand or improve their farming activities.<sup>11</sup> Insecure access to land also leads to **low productivity**, as well as few and poor inputs and knowledge.

In 2017, a gender equality report by the Economic Commission for Latin America and the Caribbean (ECLAC) found that low public sector expertise in gender mainstreaming and poor coordination between ministries place added obstacles to governments' abilities to address gender inequalities in agriculture.<sup>12</sup> **Policy and legal instruments** should support access of women to productive resources

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<sup>6</sup> World Economic Forum [Global Gender Gap Report 2017](#).

<sup>7</sup> IFC. [Women-owned SMEs: A business opportunity for financial institutions](#). 2014 International Finance Corporation.

<sup>8</sup> Caribbean Development Bank (CDB). [The Changing Nature of Poverty and Inequality in the Caribbean: New Issues, New Solutions](#). 2016.

<sup>9</sup> UN Women, IFAD, FAO, WFP. Expert Group Meeting 'Challenges and opportunities in achieving gender equality and the empowerment of rural women and girls'. 2017.

<sup>10</sup> The credit gap for formal women-owned SMEs across all regions is roughly \$2872 billion, which is 30 percent of the total credit gap for SMEs looked at in isolation from the other barriers which heavily impact women-owned enterprises. IFC. [Women-owned SMEs: A business opportunity for financial institutions](#). 2021.

<sup>11</sup> FAO. [Gender inequalities in Caribbean Farming](#). January 2019.

<sup>12</sup> Economic Commission for Latin America and the Caribbean (ECLAC), " [Gender equality plans in Latin America and the Caribbean: route maps for development](#)", Gender Equality Observatory in Latin America and the Caribbean. Studies, N°1 (LC/PUB.2017/1-P/Rev.1), Santiago, 2019.



with gender-sensitive approaches and practical modalities. Trainings and rural advisory services should be more gender-sensitive, by adapting the content and delivery modalities to the needs of women in areas related to value chain development. Enabling and **gender responsive policies**, services and business environments are crucial to stimulate women's businesses and decent and productive work.

Women entrepreneurs should be supported to move from the informal, micro-size, low productivity and low-return activities to new and lucrative markets and expanding their businesses. **Targeted training and skills provision** can strengthen their business management, marketing and technical skills, with an emphasis on growth sectors, green technologies and safe and sustainable farming and agro-processing practices (standards, safety measures) and green technologies.<sup>13</sup>

Men and women may have different access to tools and machines, and this may affect both their choices of crops and the techniques of cultivation. The introduction of **new technologies and mechanization** along value chains can contribute toward empowerment through increasing women's assets and freeing up women's time from agricultural work and facilitating their entry into value chains.<sup>14</sup>

**Gender-sensitive and gender-targeted activities** are needed in food security, nutrition, labour standards enhancing gender equality at work and boosting professional opportunities. It is critical to create opportunities for women in the agrifood sector and in the sustainable and green economy and create income-generating activities through accelerator labs, and innovation hubs.

### 3. The way forward

Women's economic empowerment is a prerequisite for sustainable development and pro-poor growth and requires sound public policies, a holistic approach and long-term commitment. Gender-specific perspectives must be integrated at the design stage of policy and programming. Empowering women in agriculture is crucial for agricultural development and food security and can contribute to lessen gender gap, boost per capita income growth, and generally reduce poverty.<sup>15</sup>

When women control additional income, they spend more of it than men do on food, health, clothing and education for their children. This has positive implications for immediate well-being as well as long-run human capital formation and economic growth. Therefore, closing the gender gap in agriculture would generate significant gains for the agriculture sector and for society at large.

Policy interventions can help close the gender gap in agriculture and rural labour markets. Enabling gender responsive policies, services and business environments are crucial to stimulate the start-up and upgrading of women's businesses and thereby help generate decent and productive work. Women's economic empowerment also means voice and representation in decision-making, participation in policy and institutional change processes and strong business networks. More investment needs to be done on strengthening data collection and analysis, to better understand and address the constraints that women farmers face in specific value chains.

### Key points for discussion on promoting women-led SMEs and businesses

- What are the drivers of success of women-led SMEs in the agrifood sector: what innovations, technologies, knowledge and finance do they attract and need?
- How to upscale women-led investments and rural women enterprises?
- What incentives can be provided to attract and retain women-led SMEs and smallholders in value-addition in local and export markets?

<sup>13</sup> World Bank. [Closing Gender Gaps in Latin America and the Caribbean](#). 2020.

<sup>14</sup> [Promise and contradiction: Value chain participation and women's empowerment](#). In *Advancing gender equality through agricultural and environmental research: Past, present, and future*, eds. Rhiannon Pyburn, and Anouka van Eerdewijk. Chapter 4, Pp. 147-186. Washington, DC: International Food Policy Research Institute (IFPRI).

<sup>15</sup> FAO 2010-11 edition of [The State of Food and Agriculture report](#).



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### **PROGRAMME**

10:00-10:05 Introduction

**Moderation:** *Isolina Boto, Head of Networks and Alliances, COLEAD*

10:05-10:50 Panel: experiences from women-led businesses

- Jeanette Marcelle, Founder and CEO, Handmade by Jeanette Co., Trinidad and Tobago
- Anastasha Elliot, Co-Founder and CEO, Sugar Town Organics, St. Kitts and Nevis
- Shondel Abby Alexander, Abby's Exotic Blends, St. Lucia
- Noella Ruiz, Founder and CEO, Empresas Noelia Ruiz Srl, Dominican Republic

**Moderation:** *Dr. Maxine Parris-Aaron, Agricultural Health Specialist, IICA*

10:50-11:30 Insights from support programmes

- Tonni Brodber, Representative of the UN Women Multi-Country Office- Caribbean
- Carmen Nurse, President of the Caribbean Network of Rural Women Producers (CANROP)
- Priscila Zúñiga Villalobos, Strategic Coordination and Gender and Youth Unit, IICA

11:30-11:50 Q&A session

11:50-12:00 Conclusion and way forward



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