THE GENDER LENS IN CLIMATE-RESILIENT AGRIBUSINESS

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Climate change disproportionately affects women in Sub-Saharan Africa, who constitute ~76% of the agrifood workforce but own as little as 2% of registered land in some regions.

A US$96 billion financing gap exists for Africa's agri-SMEs, with women facing the highest barriers to credit and digital tools.

NEDEA advocates for a gender-responsive approach in Africa-Germany climate partnerships to ensure resilience is both inclusive and sustainable.

Background

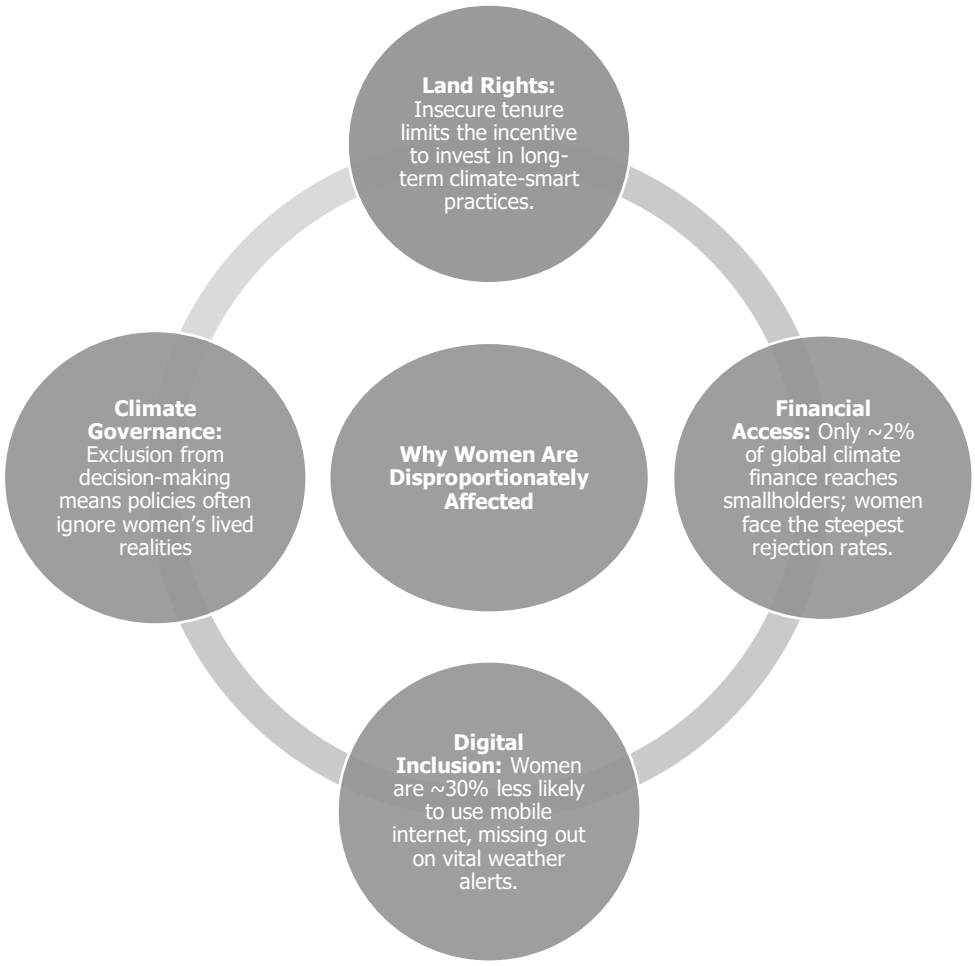
Climate change is one of the most devastating challenges confronting global livelihoods, and its impact is most acutely felt in agriculture and agribusiness. Across Africa, shifting rainfall patterns, rising temperatures, and more frequent droughts are dramatically reshaping agricultural systems. These changes undermine crop productivity, destabilize rural markets, and intensify food insecurity. As a result, agribusinesses are increasingly expected to adopt climate-resilient practices such as diversification, sustainable resource management, climate-smart technologies, and adaptive supply chains.

However, resilience in agribusiness is not only an environmental challenge—it is also deeply social. Women, who dominate agrifood systems in Sub-Saharan Africa, face the harshest consequences of climate change despite having the fewest resources to adapt.

Women's Central Role in African Agri-food Systems

Recent analyses indicate that nearly three in four working women (≈76%) in Sub-Saharan Africa are engaged in agrifood systems. Yet, they are over-represented in the most informal, lowest-paid, and shock-sensitive segments, such as food processing and small-scale services, while men dominate more lucrative nodes like transport and logistics.

The IPCC links climate hazards—heatwaves, erratic rainfall, prolonged droughts—to worsening food insecurity in lower-latitude regions. These happen to be the very regions where women have the largest agricultural footprint. Thus, the gendered nature of climate vulnerability is not incidental; it is systemic.



Intersecting Vulnerabilities: Why Women Are Disproportionately Affected

The Intergovernmental Panel on Climate Change (2021) identifies women, lower-income populations, and BIPOC (Black, Indigenous and people of color) communities as groups disproportionately impacted by climate change. Women face layered challenges:

- Lower land ownership and insecure tenure
  Men are far more likely to own or hold secure rights to agricultural land. In some SSA countries, the gender gap surpasses 20 percentage points, limiting women's incentive and ability to invest in climate-smart practices such as agroforestry, improved soil management, or precision irrigation.
- Restricted financial access
  Women agripreneurs experience high loan rejection rates due to lack of collateral and limited visibility in formal financial systems. Only ~2% of global climate finance reaches smallholder farmers and agri-SMEs—many of which are women-led. The AfDB also reports a US$96 billion financing gap for Africa's agri-SMEs, with women facing the steepest barriers.
- Digital exclusion
  Women in SSA are 29–32% less likely than men to use mobile internet. This digital divide prevents them from receiving weather alerts, climate advisories, or accessing e-commerce, which are essential for climate-resilient operations.
- Burden of unpaid care work
  Droughts and food shortages increase household responsibilities that fall disproportionately on women. This reduces their mobility, time for training, and ability to participate in adaptation programs.
- Under-representation in climate governance
  Because women are often excluded from decision-making forums, their specific needs and perspectives are absent from policy designs—reinforcing the vulnerabilities climate change already magnifies

"In Tanzania, women constitute 69% of the agricultural workforce yet own only 2% of registered land."

Structural Barriers Deepen Agribusiness Vulnerability

Even though women make up nearly half of Africa's agricultural labour force, they remain among the most climate-vulnerable entrepreneurs. Their enterprises are typically smaller, less formal, and resource-constrained. In Tanzania, for instance, women constitute 69% of the agricultural workforce yet own only 2% of registered land. This imbalance affects access to technology, training, irrigation systems, and extension services—all of which are critical for climate adaptation.

The cumulative effect is that women-led agribusinesses often lack the financial buffers, productive assets, and institutional support to withstand climate shocks. Without targeted interventions, climate change risks reinforcing gender inequalities for generations.

The Opportunity: A Gender-Responsive Approach to Climate Resilience

Germany's growing portfolio of climate and agricultural initiatives in Africa—through GIZ, BMZ, and research partnerships—offers a powerful entry point for building gender-responsive climate resilience. Strategic areas of intervention include:

1. Dedicated climate-finance for women agripreneurs: De-risked credit lines, blended finance, microinsurance, and guarantee schemes can unlock women's access to climate-smart technologies.
2. Priority access to climate-smart innovation ecosystems: Ensuring women's inclusion in innovation hubs, demo farms, and applied research centres will accelerate adoption of climate-resilient practices.
3. Digital inclusion as a climate imperative: Providing women with mobile-based climate advisories, early-warning systems, digital payment platforms, and relevant e-learning tools can significantly enhance adaptive capacity.
4. Strengthening land and resource rights: Legal reforms and community-based land governance interventions can empower women to invest long-term in resilient agricultural strategies.
5. Embedding women's leadership in climate governance: Ensuring representation in local, national, and regional climate decision-making bodies ensures that adaptation policies reflect women's realities.

Conclusion

Africa's agrifood systems stand at a turning point. The continent's ability to build climate-resilient agriculture hinges on empowering the women who form its backbone. When women have secure land, access to finance, digital tools, and a voice in governance, they do more than adapt—they drive transformation.

As Africa and Germany deepen their collaboration in climate-resilient agribusiness, embracing a gender-responsive approach is not simply a matter of fairness. It is a strategic investment in the continent's future. By equipping women with the tools to withstand climate shocks, we strengthen entire value chains, enhance food security, and build a more sustainable and equitable agricultural economy.

Ultimately, empowering women agripreneurs is not just a pathway to resilience—
It is the foundation of a food-secure, climate-ready Africa.