



Photo courtesy: Ndalani Farms

Insight Paper

## Greenshoots for African female entrepreneurs - with a forest still to grow

Across AMI's programme offerings, women entrepreneurs report higher levels of resilience and agency. Our rich data set, collected from thousands of businesses across the continent, shows women create more jobs for women, and out-perform men on some business metrics and in certain locations and sectors, despite barriers.

We also see promising signs that women who take AMI programmes may be starting to close the gender finance gap. This paper draws on AMI's decade of data and experience supporting more than 20,000 small businesses across Africa to demonstrate the outsized impact of supporting women entrepreneurs and the potential of high-quality business support to close the gender financing gap.

# When women benefit, everyone benefits.

From increased productivity and improved diversity of skills, to job creation and improvement, the potential of women's participation in the economy is vast. Women make up 58% of Africa's self-employed population (a higher ratio than any other continent) and contribute to 13% of the economy's GDP.

That's why we at the African Management Institute (AMI) champion gender-first design in our business development support (BDS) services. Our robust programme data highlights that effective BDS is pivotal to closing the gender gap in business growth and finance.

Women make up 44% of AMI workplace programming participants. In 2022, female entrepreneurs were behind 49% of the businesses we trained – a 4% rise from the previous year – and significantly higher than on most entrepreneur support programmes.

But to avoid reinforcing gender barriers, BDS must be intentionally designed to help unlock the full power of women-led businesses. Programmes, therefore, must account for the challenges female entrepreneurs face today and – through collaboration – work to build an SME support ecosystem that will ultimately serve society as a whole.



AMI programmes have improved 20,000 jobs and created ~2,500 in 2022 alone, which have, in turn, positively impacted 191,000 livelihoods across Africa.

# ▶ A Case for Gender Mainstreaming

Intentional design offers actionable solutions to some of the many barriers to entrepreneurship that women currently experience. These include: limited access to funding and knowledge of optimising funding opportunities; additional burden of balancing business responsibilities with family-related pressures; negative societal perceptions, including the expectation that women must focus on household chores instead, thus reducing available time for entrepreneurial-related activities; and minimal support for navigating market changes.

In times of economic turmoil, African female-led businesses are some of the hardest hit. Post-pandemic, for example, around 90% of female-owned micro, small and medium enterprises (MSMEs) experienced revenue loss, with many reporting a loss of more than 50%, according to the International Finance Corporation. In addition, around half of MSMEs had to adapt their business model, while a quarter were forced to close their business.

And the economic environment continues to prove challenging for women. In 2023, climate change exacerbated existing global uncertainty – including an increase in conflict and fragility – leading to slow economic growth (2.5%). In AMI programming, men also consistently report revenue growth more frequently than women. Supporting women-led businesses, therefore, is more critical than ever before. But enacting female-first BDS doesn't just remedy challenges for women; it strengthens the economy more broadly. When women thrive, society thrives. The compounding impact of supporting women entrepreneurs is impossible to ignore.

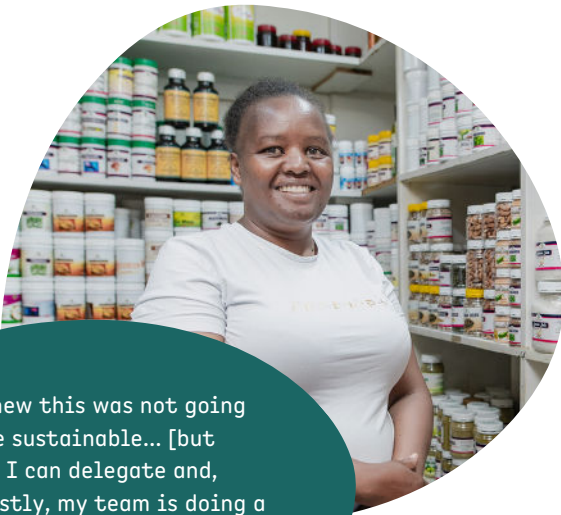
## 1. Women hire more women

When women's businesses grow, they create more opportunity for other women. Women stepped into 63% of new full-time jobs created by business owners who had participated in AMI programmes. Female entrepreneurs created the majority of these positions (58%), despite making up less than half of the AMI cohorts. In 2021, 72% of AMI-supported female entrepreneurs reported a female headcount of over 50% compared to just 42% of males. This held true in 2022 again - the women-led SMEs on our programmes employ more women than men, and the men-led SMEs employ more men than women.

AMI Programmes have improved 20,000 jobs and created ~2,500 in 2022 alone, which have, in turn, positively impacted 191,000 livelihoods across Africa.

Omoyemi Chukwurah, founder of clothing production and retail firm Brand & Stitch, sparked exponential job creation for women in Nigeria after taking the AMI Aspire Business Growth Programme. This includes 52 new net jobs – the majority of which went to women – alongside a 76% increase in revenue.

Having designated spaces to encourage entrepreneurship among women has proved highly valuable, too, according to Patricia Maina, AMI Gender Lead. Our data shows that women value women-only peer learning groups, which give them the space to brainstorm, network and engage more interactively in smaller groups. Women report networking spaces such as these have yielded unexpected opportunities for their businesses. For example, Janet Bakasa of Ushindi Poultry and Marketing Cooperative Society found a supplier of critical pest control services for her poultry business from within her AMI cohort.



“I knew this was not going to be sustainable... [but now] I can delegate and, honestly, my team is doing a much better job than I did.”

Sarah Mwangi,  
Owner, Sarah Nutrive  
Supplies, Kenya

2.

## Women upskilling women – and many others

Building their skills is a priority for female entrepreneurs across Africa – particularly post-pandemic. In 2022, 49% of participants in AMI’s business growth programme were female – a 4% increase from the previous year. And it’s not just themselves they’re upskilling, but their team, too.

Sarah Mwangi, owner of Sarah Nutrive Supplies, is one such female entrepreneur. Before joining the AMI programme, Sarah says she was running around doing everything in the business.

Recognising the value of upskilling her whole team, Sarah has now grown her one-person business to a multi-branch operation across Nairobi, Westlands and Rongai.

Similarly, Margaret Mutie, founder of Ndalani Farm Produce in Machakos, Kenya, ramped up productivity by 40% after learning how to motivate and communicate her vision to her team with AMI.

Improved skills such as communication and teamwork, therefore, help to strengthen partnerships with and between businesses, and sometimes entire value chains.

3.

## Women are particularly active in one of Africa’s most critical sectors

Women dominate the agricultural labour force in Africa, **producing 70% of the continent’s food**. From farm to fork, Africa sees high percentages of women-owned agribusinesses – in production, post-harvest processing and bustling markets. 62% of economically active women work in agriculture (Technical Centre for Agriculture and Rural Co-operation, 2017).

Yet the **AfDB** and others note that women-owned agribusinesses are more likely to be fragmented, smaller and informal, with the financial access gap dire. If we equip women-owned food systems businesses to increase revenue and access finance, we can expect outsized nutrition and food security benefits – moving us closer to an Africa that can feed itself.

Entrepreneurs like Pauline Otila, owner and MD of beekeeping and honey enterprise Apiculture Venture in Kenya, have found AMI tools to be critical to advancing her company’s prospects:



“Through this programme I must say I have been empowered in terms of resources to run my business and exposure to be able to look at things differently as an entrepreneur. I’ve now learnt the importance of being up to date with my finances. In case I go looking for an investor or if I want to sell my business I can easily go for it because all our financial records are in place.”

Pauline Otila,  
MD Apiculture Venture, Kenya

## ▶ Leading Change: The AMI Approach

The case for optimising BDS for women is clear. So how can BDS providers design programmes that remove barriers to entrepreneurship for women, rather than reinforce them?

Our data and in-depth experience illuminate numerous factors that, when enacted, can foster entrepreneurial ecosystems that serve everyone.

1.

### Get the evidence for women-first BDS design

Until women's participation in African markets equates to men's, BDS design must be female-first. This should be underpinned by the disaggregation of data by gender to enable the provider to better measure, target and deliver programming.

Our work with Value for Women, for example, allowed us to deeply analyse our programme engagement data, revealing that women particularly value 1-1 support from a learner success manager. A touch+ tech approach rather than the other way round.

Nizenande Machi, founder of Karani Leadership, is one of these women. Light-touch 1-1 support boosted her experience with digital tools, such as Microsoft Excel, which she'd previously struggled to navigate, and kept her accountable to continue learning online.

Now, Nizenande confidently manages her business's record-keeping using Excel, and credits her programme manager's support to helping her finish all the digital elements of her AMI programme.

2.

### Start at recruitment

To build engagement, AMI implements female-forward campaigns – sometimes in tandem with other organisations. Among these are the Girl Guide Association of Rwanda, Senegal's Women Investment Club and other women-owned businesses. Having visible female role models in the recruitment stage helps not only to boost women's interest and participation in BDS programmes, but normalise it, too.

Creating new norms for her community is Jennifer Katiwa, an agri-business entrepreneur forging new futures for women in Mumbuni, Kenya.



"I am also training our boda boda drivers, who are part of our distribution team, and this has really helped reduce waste," she says. "I now feel that I am in control of what I am doing... [Now] we can barely satisfy the demand for quality and affordable dairy products in this region! I am excited about what the future holds."

Margaret Mutie,  
Founder, Ndalani Farm Produce, Kenya

### 3. Make access easy

For women in business, programme design can open or close doors to opportunities for women to access the tools they need.

AMI's app sidesteps connectivity issues that many rural female entrepreneurs have commonly experienced. Our app requires low bandwidth and offers downloadable digital content for offline use. But we don't apply tech solutions uniformly: when required by the participants we're targeting - such as the agribusinesses we trained across East Africa together with Farm Africa - we pair virtual support with in-person support and deliver this in local languages. In this way, we've demonstrated that entrepreneurial support programmes don't have to trade depth of impact for participant numbers.

Lucy Wairimu, founder of Green Horizons City, went from fear of failure to flourishing business growth, thanks to the skills learned with AMI.

**"In the beginning, I struggled to pay my workers and had a lot of debt. Through the bookkeeping course, I was able to keep better records and check how the business was performing - and the business has grown by 50%"**

Lucy Wairimu,  
Founder, Green Horizons City, Kenya



### 4. Offer flexibility

"AMI offers flexibility to entrepreneurs to choose programmes that best suit their business needs and enable them to grow" says Rwanda AMI's Country Director, Malik Shaffy Lizinde.

AMI recognises that gender norms leave women less time for entrepreneurial activities. Flexibility in AMI programmes, therefore, means women no longer have to choose between business and balancing family commitments.

Start Your Business programme graduate, Ntomb'xolo Mhlongo, recognises she can easily access AMI's tools on her mobile at times that suit her - even on the school run.

**"I want to empower myself... I've learned so much through AMI so I'm going to take everything that I've learned here and direct it towards my business because I want to see it grow"**

Ntomb'xolo Mhlongo,  
Start Your Business programme graduate

Programme Highlight

### Grow Your Business

Grow Your Business (GYB) is a six-month learning programme that produces more resilient entrepreneurs, developing know-how on how to capitalise on opportunities and grow their businesses.

Through interactive workshops, participants learn practical tools that business owners can adopt from day one. Graduating businesses also qualify to join AMI's Growth Network for continued programme support..

**"The SWOT analysis tool, in particular, revolutionised our approach...Initially aiming for a 30% revenue increase at the start of the program, we surpassed expectations, achieving a remarkable 44% growth by the program's end."**

Sarah Okoti, Founder of Princess Empire, Kenya

## 5. Build networks

“It is said that the most lonely person is often the entrepreneur,” says Bongiswa Grosch, Owner of Taurus Energy services. “AMI has closed that gap.”

Networking delivers long-term value for women-led businesses. Recognising this, AMI carefully structures opportunities for networking into programme design. Virtual networking events overcome geographical barriers, ensuring women have access to:

- emotional support
- 1-1s with AMI peers
- mentoring
- client meetings, resulting in new deals between entrepreneurs.

Lindiwe Msiza, founder of Transform Leadership Consulting, celebrates the collaborations built from the Emerge programme.

**“With the realised growth in this quarter, we established a partnership with Karibu Wellness and delivered counselling services to a client in Lesotho. We also partnered on other group coaching sessions as well.”**

Lindiwe Msiza,  
Founder, Transform Leadership Consulting,  
South Africa

## 6. And finally: build more than businesses; build an ecosystem

Bettering livelihoods for women across Africa is our goal. That’s big, so we need to think big. Our approach goes beyond applying a gender-lens to our own SME programming through the above design principles. We also equip other BDS providers to do the same - lifting the quality of BDS for women across an entire ecosystem.

Innovative approaches, such as our ‘train-the-trainer’ (ToT) approach, increase the accessibility of our tools and expand the network of female-first BDS providers. In Uganda, we partnered with the Private Sector Foundation to set national standards for BDS and, in turn, train 200+ on-the-ground BDS providers; 37% of these were women. AMI was also careful to select trainers that accounted for the socio-cultural makeup of the region.

Among those recruited was Henriette Paula Mugisa, founder of Uganda-based Teesa Advisory Services. Henriette now attributes her effective BDS provision to three key learnings: serve a specific industry, build a community and take a relationship-centred approach with businesses.


In 2022, we also joined forces with Mercy Corps to deliver technology-based training for entrepreneurs in Jigjiga, Ethiopia. Now, you’ll find 15+ trainers in the region ready to deliver AMI’s Start Your Business programme to other aspiring entrepreneurs who have, so far, delivered training to 573 entrepreneurs – 61% of whom were women. This approach is crucial for reaching women in rural locations.


## Programme Highlight

### Mastercard Foundation COVID Resilience and Recovery Programme

Tailored to rural communities, this robust 4-month programme walked entrepreneurs through business survival boot camps – boosting resilience against the short-term impacts of the COVID-19 pandemic. Between 2021 and 2022, the COVID Resilience and Recovery Programme (CRRP) had a widespread impact, helping to:

 **11,861** jobs preserved

 **3,572** new jobs created, 60% of which went to women and 53% went to youth.

 **3,833** businesses supported, of which 44% were rurally-located.

But the benefits of the programme last well beyond its formal duration. CRRP triggered high levels of engagement between businesses, resulting in a tight-knit alumni community that continues to support one another. Many women also found the programme positively impacted their bottom line.

Quality partnerships are also crucial for maximising impact. From the Ministry of ICT and Innovation, to the Development Bank of Rwanda and Bank of Kigali, we partner with hundreds of organisations throughout Africa. Through these collaborations, we expand our impact and gain regional expertise to help us execute programmes that meet the specific needs of local communities.

## ► Greenshoots for Female Entrepreneurs Encourages Cultivation

At AMI we are continuously expanding our data collection and analysis capacity. We have data on thousands of businesses, disaggregated by gender and other factors. Now, we can spotlight sectoral differences within the data, for example. Our data shows emphatically that women-first BDS design works. Grounded in research, our programmes have nurtured green shoots around the performance of women-owned businesses, and even showed signs it could help the gender finance gap.

### Access to finance and revenue gains in some sectors

The overall picture for financing and the relative growth of women-owned businesses is not encouraging. Women-led SMEs face challenges in accessing formal financial services, including loans, compared to men. In Kenya, women access only 9% of available credit despite running 25% of the countries' SMEs.<sup>1</sup> According to the World Bank's Enterprise Surveys, women-led SMEs are less likely to have a loan or line of credit compared to those led by men.

“What I liked the most about the AMI programme was the interactive sessions we had. Learning with AMI was fun and very practical. The class was lively. Listening to other businesses made me feel like I was not alone, which encouraged me to keep pushing.”

Linda Grace Rugema,  
Little Smiles Clothing Store, Rwanda



Even when women-led SMEs are able to access loans, they often face higher interest rates or less favourable terms compared to businesses led by men. This can further exacerbate financial challenges and hinder the growth and profitability of women-led enterprises.

However, our data is starting to show some pockets of promise, and we believe that the financing gap between men and women who join AMI programmes is starting to narrow. While fewer women-owned SMEs report revenue growth than men, and a lower median is reported, the gender gap for entrepreneurs is closing. In 2022, 52% of women reported revenue growth versus 58% of men.

Across the board, the difference in the % of men and women accessing finance has narrowed considerably - in 2022, 39% of women-owned SMEs supported by AMI accessed finance, compared to 40% of men.

In some geographies - notably West and South Africa - AMI's female graduates even report accessing finance at higher rates than men, when measured in percentage terms rather than dollar terms - though sample sizes were smaller in these geographies.

This, of course, should not distract from addressing the huge disparity in ticket size, or minimise the barriers that still need to be dismantled for women. But it does point to change. It is particularly exciting to note that the picture appears to be brightest in regions where we have offered programmes explicitly designed to support women in accessing finance, such as the South Africa-focused Emerge programme.

And gathering this level of disaggregated data helps to deepen an understanding of regional dynamics, informing more effective programme design and, ultimately, maximising the effect BDS can have on female livelihoods.

## Programme Highlight

### Emerge

Emerge is an investment-readiness programme designed specifically for women. To date, 75 female-led Small and Growing Businesses (SGB) across South Africa have now received:

- finance matching support
- support in skill-building - from technical know-how to softer skills, such as storytelling, advocacy and negotiation
- access to local investment community networks.

Jackie May, founder of Twyg, urges other women not to take the practical tools from this AMI programme for granted.



"I treat them as gold because that is exactly what they are," she says. "The Emerge Programme has shifted my understanding of storytelling and its importance. I am now mindfully aware of the power of storytelling and how we can craft and utilise our stories to secure investment and funding opportunities. The Speak up and Lead course has helped a lot in terms of utilising the story and the values behind it."

Jackie May, Founder of Twyg,  
South Africa

Women are also outperforming in specific, critical sectors. In 2022, 50% of female-owned agribusinesses gained access to finance after participating in AMI programming, compared to just 40% of male-owned agribusinesses. In addition, 47% of women-owned agribusinesses on AMI programmes reported revenue growth, compared to 36% of male-owned agribusinesses.

<sup>1</sup> [Argidius Foundation 2022](#)

It is incredibly exciting to see that AMI BDS is working for women in a sector where gains for women-led SMEs have such far-reaching effects on livelihoods.

Yet there's still work to be done.

Women - even on AMI's programmes - still seek access to finance at lower rates than men - flagging potential issues surrounding confidence and awareness among women. We address this in many of our gender-mainstreamed courses. Within our Future Female Leaders programme is the Speak Up to Lead Module, which teaches women critical business skills such as negotiation and storytelling alongside the exploration of different types of finance available.

After all, helping women get their financial statements in order remains redundant for business growth unless they can increase awareness of their finance options, and boost their confidence in accessing those. Of course, financial institutions must play their part to close the gap - one of our Kenyan female agripreneurs recently explained that when she went to the bank for her business loan, she was asked why her husband wasn't with her. That's why we work with partners like ConsumerCentrix, who specialise in embedding gender-lens lending practices in African banks- and why we're working to increase partnerships with banks and investors themselves.

Programme Highlight

## Future Female Leaders in Energy

Sparking the next generation of female leaders in energy is our Future Females Leadership programme. This provides young women with essential skills for entry-level jobs in the energy access sector.

Women's participation in the energy sector - particularly in leadership positions - has historically been lower than men's, with women holding 76% fewer positions than men (IEA, 2023). AMI is rerouting this trajectory.

To date, Future Female Leaders in Energy has supported over 100 women across the continent. Among these include 18 companies, 33% of which were self-sponsored - making it well on its way to achieving a target reach of 300.

The programme is co-delivered with the University of Cape Town (UCT) and forms part of the range of courses developed in phase 2 of the Transforming Energy Access Learning Partnership (TEA-LP).



"I am new in the energy field and have really basic knowledge, so learning about it in this course is really opening my eyes without feeling too stressed by overly technical information. It is concise, to the point, illustrated where needed and well delivered!"

Live Katarwa,  
Rwanda-based participant

# The Future is Female - Change Starts Now

From improved economic opportunities for local communities to the heightened agility of Africa's emerging markets, the effects of women's increased participation in business can be felt by all.

**If BDS providers continent-wide can put in place gender-lens design, the opportunities to improve livelihoods are exponential.**

This starts with data aggregation: collecting evidence on the impact of programmes for women will translate to a more meaningful impact. Adapting to this evidence can help women flourish - amplifying their business performance, and having a boundless positive impact on all of society.



“Through this programme (AMI's Survive to Thrive), I was able to restructure and reopen...” said Vivien Torbunde, Founder, Me2U Enterprises. “What we made in six months (four of which we were actively part of the programme) is what we would make on average in a year. It was beyond our imagination.”

Vivien Torbunde  
Founder Me2U Enterprises, Nigeria

## Further Reading

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Pictured (left to right): Sarah Okoti, Founder of Princess Empire (AMI participant), Naomi Kirungu, Lead Partnerships-SME at AMI, Marguerite Tall, Country Manager at I&P, and Rebecca Harrison, CEO & Co-founder of AMI.



The African Management Institute (AMI) enables ambitious businesses across Africa to thrive, through practical tools and training. We equip entrepreneurs with tools to build their business, help companies train their teams, and run work readiness programmes for young people.

We've directly trained over 50,000 people across 39 African countries, partnering with development funders and partners such as the Mastercard Foundation, USAID, FCDO/UKAid, AGRA, Aceli Africa, Mercy Corps, Equity Bank, Kenya Commercial Bank (KCB) and Development Bank of Rwanda.

AMI's commitment to providing solutions at scale is advancing the continent's most critical sectors, ultimately strengthening the continent's entrepreneurial ecosystem.

AMI's 80+ staff in nine countries. We have offices located in Kenya, Rwanda, Senegal, South Africa and Uganda, as well as staff presence in Cote d'Ivoire, Ethiopia, Ghana and Nigeria.

For more information on AMI, visit:  
[www.africanmanagers.org](http://www.africanmanagers.org)