**Empowering Women To Boost Agriculture’s Resilience**

South Africa relies on rain-fed land for 80% of its agricultural needs. It is in this milieu, that the below optimal crop production conditions are a cause of concern and calamity. With losses running north of USD1 billion, StatsSA predicts the sector will shrink more than the 14% recorded earlier this year.

World over, the grip of El Niño has increased the frequency, unpredictability and severity of extreme weather events like the drought South Africa is currently witnessing. Already the worst in over 100 years, the drought is a stark reminder that food security in one of the world’s fastest growing regions is not a given.

Extreme weather events increase the vulnerability of the poor, especially small and emerging farmers and threaten their livelihoods and livestock. At a broader level, such events can even handicap large commercial farmers striking a deathly blow on food security.

While the latter has built resilience through advanced financial solutions and insurance, emerging farmers find themselves in a bind when faced with adversities and often tend to borrow more or leave agriculture permanently.

While Land Bank reacted quickly in response to the aftershocks of the prolonged drought announcing a suite of measures including drought relief concessional loans, it has sought to address the fact that many small farmers do not have access, or knowledge of risk management products, that can carry them through natural disasters.

The Land Bank Insurance Company recently unveiled the first batch of fully accredited black crop insurance brokers in the country who will reach out to the small farmers, in smaller parts of the country where established brokers might see little or no market. This according to the Bank is a measure to ensure that small and emerging farmers are protected, making their incomes more resilient.

According to Irene Fortuin, Founder and Managing Director of Khanyisa Insurance Brokers, one of the first black women crop insurance brokers of the programme; the sector has historically been dominated by white farmers and hence covered predominantly by insurance companies with stated interests. There is now an opportunity for black farmers to be assisted and educated through Land Bank’s products.

“In the late 80’s there were a lot of challenges for a black person in the industry and even more so for a black woman. It took a lot of hard work and courage to overcome these challenges.”

There is growing evidence of the disproportionate impact that climate change has on women farmers. Already women farmers have insecure land tenure and poor access to agricultural inputs, extension services and credit. Climate change will only worsen these existing barriers faced by women farmers.

“As an insurance intermediary our value-add is to enlighten, bring awareness to and educate small and emerging farmers on the importance of having adequate cover, without which many farmers, both men and women, would have no choice but to abandon their property and livestock in face of adversities.”

Agricultural insurance in particular is a non-negotiable instrument to safeguard farmers against weather shocks. Just as importantly, it is critical to invest in capacity and skills buildings, especially in an environment where high morals and integrity are the norm. The industry is evolving thanks to initiatives like the Black Broker Programme which can put woman in charge and in leadership positions, says Fortuin.

With the consequences of climate change manifesting itself in higher food prices and lower production, food security is unlikely to be achieved without increased attention to, and investment in women farmers. The Food & Agricultural Organisation (FAO) estimates that women produce over 50% of all food grown worldwide. In sub-Saharan Africa, women grow 80-90% of the food.

According to Fortuin, efforts such as those from Land Bank Insurance are critical to improve uptake of agricultural insurance.

“There is a clear need for education to increase a farmers understanding of the risks and demand for insurance and at the same time incentivising brokers and developing new products to meet their needs,” says Fortuin in conclusion.

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