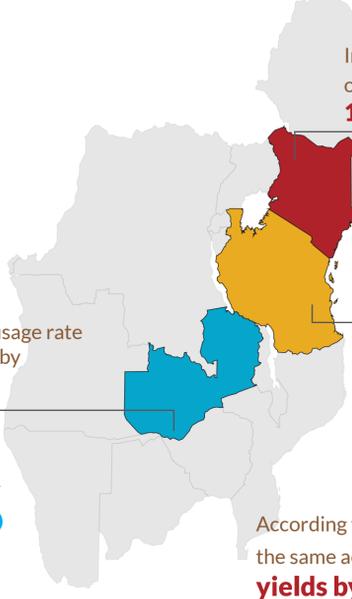


# 6 INSIGHTS FOR BETTER DIGITAL ENGAGEMENT OF WOMEN FARMERS

LEARNINGS FROM AFA PROGRAMS IN KENYA, TANZANIA AND ZAMBIA

Women provide **43%** of the agricultural labour in developing countries. Only **5-7%** of all extension resources are directed at women and only **14%** of donor resources target smallholder women farmers.

In **Zambia** the uptake and usage rate of digital financial services by **women is only 18%**



In **Kenya** **less than 5%** of women SHFs own a title in their name and **less than 10%** jointly own titles with their husbands



In **Tanzania** only **4% of women farmers** are banked in a population of **5.5 million** smallholder farmers households



According to the **World Bank**, giving women farmers the same access to inputs as men can **increase yields by 20%**

## 1 FROM THE OUTSET, DEFINE A STRATEGY FOR TARGETING WOMEN

Start each project with women in mind. Carefully consider the organization of new products, and select partners with a willingness to prioritize women and their cultural context.



**ENSURE ALL PARTNERS HAVE THE SAME PRIORITIES IN REACHING WOMEN** - Women farmers' perception of the intervention is crucial to a program's success. Align women farmers' needs and partners' priorities to influence the engagement significantly.



**PICKING WOMEN'S VALUE CHAINS IS NOT ENOUGH** - Targeting typical value chains with high women engagement doesn't guarantee reach. Even in value chains which don't typically have women, mainstream strategies to ensure women can get access to markets, digital literacy, extension services tailored to each sub-segment of women customers.



**REMEMBER THAT ONE SIZE DOESN'T FIT ALL** - Women's financial literacy and autonomy varies across cultures and families. Empathize with and incorporate these nuances into the program to reduce the friction of increasing reach.

## 2 LEVERAGE EXISTING SOCIAL GROUPS

Nuclear and extended social groups, like VSLAs, SACCOs and Co-ops, are part of day-to-day life, providing support, advice, and assistance to women farmers. Use these groups to encourage program adoption.



**INCORPORATE PRODUCT FEATURES AND T&CS THAT CREATE TRUST WITHIN GROUPS** - Though some village groups are not woman-friendly, many village leaders are trusted individuals who understand women farmers' needs and help steer groups toward their financial ambitions. They can be strong advocates and partners in women's financial education.



**GROW TRUSTED LEADERS INTO BRAND CHAMPIONS** - In most communities, there are trusted leaders that women go to for information and advice. Through specialized onboarding, these leaders become early adopters, and nurturing them into brand champions will drive product demand.



**SUPPORT EXISTING FARMER GROUPS SO THEY CAN BETTER SUPPORT THEIR FARMERS** - Women can use digital products to complement their group activities, like accessing agricultural information and ordering inputs. However, many farmer groups aren't able to provide year-round support. Strengthening this channel will encourage better product engagement, give women farmers a means to optimize their inputs and yields, increase their financial power.

## 3 DESIGN A COMPLEMENTARY AND RELEVANT BUNDLE OF PRODUCTS & SERVICES

Offering a suite of relevant services to women farmers gives more value and increases program adoption and access to financial services. Women generally have a lower risk appetite than men and often prefer savings over credit, so lead with targeted savings, layaway, and remittance products.



**CONSIDER FINANCIAL BEHAVIOR WHEN DEVELOPING DIGITAL CREDIT PRODUCTS** - Utilization of digital financial services is low for many women smallholder farmers, resulting in lack of transactional history. Leverage on women's saving behavior when designing alternative credit scoring systems to create more holistic financial profiles.



**PROVIDE EASIER CHANNELS FOR WOMEN TO SAVE** - like layaway plans that are aligned to women farmers' financial realities of seasonal and irregular income and expenses. Allow for private savings, flexible, small deposits, and easy access to the savings, as savings are typically earmarked for social network commitments and household expenses.



**INCLUDE VALUE-ADDED SERVICES ACROSS THE VALUE CHAIN** - Meaningful and relevant value-added services such as e-learning, market information, and alerts keeps women engaged. Ensure women can access these services in their preferred medium and language.

## 4 ENSURE INTERVENTIONS FIT WITH DAY-TO-DAY REALITIES OF WOMEN.

Mobile money services have been proven to reach more women farmers across Africa than conventional banking and can help to bridge the gender gap for access to financial services. However, interventions must address barriers such as low phone ownership, distrust of technology, and digital illiteracy.



**BUILD TRUST BY ALLOWING EASY CASH IN/OUT** - Mobile money agents are often the first touch point for women farmers, who prefer the flexibility and accessibility of cashing in/out at mobile kiosks over banks or ATMs, especially in more remote regions. Build trust and program engagement by ensuring better agent performance, increased women as agents, and ensure adequate float to meet women's cash out needs.



**CONSIDER SAFETY AT TRANSACTION POINTS** - Many women will be reluctant to engage in digital financial services unless they feel safe at transaction points. These should be located in areas that allow space and confidentiality, with low risk of crowding and / or unrest and that are also child-friendly.



**ALIGN FINANCIAL SERVICES WITHIN WOMEN'S ACTIVITIES** - Digital financial service products shouldn't force women to alter their daily activities to accommodate the product. Rather DFS products must create simplicity, convenience and clear value to women in their regular economic activities to be successful.

## 5 TECHNOLOGY IS AN ENABLER BUT THE HUMAN INTERFACE IS STILL CRITICAL

In-person support ensures that women farmers will consistently and correctly use the product - once an intervention has been designed, the manner in which women farmers are sensitized and trained to use it will greatly impact its uptake. Onboarding is a critical stage that provides the opportunity to leverage women agents design gender-appropriate marketing and education materials.



**SUPPORT TECHNOLOGY WITH PHYSICAL TOUCH POINTS** - The product or service must work on basic human touch points to support women who don't have phones or who prefer in-person technical assistance



**EXPLORE HOME-BASED OR WOMEN-ONLY GROUP-BASED SUPPORT AND TRAINING SERVICES** - **Women prefer to engage face-to-face**, especially when learning new skills or adopting new behaviors for their farming and financial activities.



**PROVIDE SUPPORT ALONG THE ENTIRE PRODUCT JOURNEY TO DEEPEN ENGAGEMENT** - Develop feedback mechanisms like SMS prompts and reminders during key periods (e.g., planting, harvesting, post-harvesting logistics) to ensure women farmers are better engaged and their latent needs, such as financial literacy, price and weather information, farming skills, are addressed



**CREATE WOMEN-CENTRIC PRODUCT AWARENESS AND INTEREST THROUGH TRUSTED CHANNELS** - Women are likely to trust other women who are like them. Recruit women brand ambassadors and agents to market, sensitize, train, and support women customers

## 6 USE DATA ANALYTICS AND HUMAN-CENTERED DESIGN (HCD) TO IDENTIFY AND ACT ON BLIND SPOTS

Financial and transactional data on women smallholder farmers is often scarce and disaggregated, but data analytics is a powerful tool to better understand women's behaviors, and create solutions tailored for them. Combining quantitative data with qualitative data derived from methodologies like HCD enables product teams to figure out what works, where blind spots may be, and refine services on an ongoing basis.

**USE DATA TO INSPIRE AND ITERATE SOLUTIONS** - When a team commits to a data-driven approach, it sets the tone for continuous testing and iterating throughout the product's lifecycle. Maximize efficacy by capturing and synthesizing data early and often to tailor product offerings and marketing strategies.

Collecting, analyzing, and translating the data into product iterations ensures that the intervention considers the needs, behaviors, and attitudes of the various women farmer segments being served. Use collected data to identify gaps, weed out assumptions and biases, gain efficiencies, and increase market appeal.

