

Persona library, Kenya

Common segments of women smallholder farmers in Kenya

The persona libraries allow you to look at a diverse market such as “women smallholder farmers” through the lens of subset of customers with a common set of characteristics so as to design and implement solutions targeted towards their nuanced needs and interests.

This persona library was originally created for [The Human Account](#), by Dalberg with Rockefeller Philanthropy Advisors, funded by the Bill and Melinda Gates Foundation.

Directions to use the persona profile library:

1. It is recommended that the persona profile library tool is used with [The Human Account](#), which is an exhaustive and immersive resource for the library.
2. Go through the different personas in the library and take note to understand the characteristics of their financial health, financial behaviours and psychological factors impacting their behaviours.
3. Based on your understanding of the personas and their behaviours, ideate with your teams (especially farmer facing ones like field force, sales staff) what are potential barriers and drivers for adoption of financial service products among women smallholder farmers.
4. Ideate with your teams on the possible design opportunities around creation and delivery of products and services which are aligned to the characteristics of the personas. Read through the [design case studies in The Human Account](#) for inspiration.
5. Based on the demographic details in the persona library estimate the market size for your (re)designed products and services. Use the [datasets in The Human Account](#) to support your computations.
6. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.



Primary audience
Gender intentional and transformative



Tool type
Reading material



Personnel
Product teams, strategy teams



Duration
5-8 hours

GOALS

- (1) Understand how various persona profiles are developed.
- (2) Explore common persona types for women farmers and understand their characteristics.
- (3) Be inspired on how persona profiles can be used to design products and services for women.

REQUIREMENTS

- (1) Understanding this tool will require personnel who have prior experience in design research, product design or have worked with personas before.
- (2) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor if you have one.

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CUSTOMER SEGMENTS OF WOMEN FARMERS IN KENYA

Based extensive research on financial health, behaviours and needs; the market of women smallholders in Kenya can be divided into 4 segments. Below we show the key characteristics of the segment and the design opportunities for them.

We highly recommend that users of this tool refer to [The Human Account](#) to read through the personas and the research behind creating them in more detail.

CAREFUL STRIVERS : driven, optimistic, planners



- **Total market:** 32% of Kenya women farmers | 4.6 million people
- **Overview:** Careful Strivers are mostly **lower to middle income** rural married women who are active in **farming** or are **self employed**
- **Financial behaviours and attitudes:** Careful Strivers are highly active **financial managers** across channels. They primarily manage their money through informal groups and friends, family, mobile wallets. Across all three channels, they have the **leadings rates of savings and borrowings** among women farmers. Driven by their sophisticated financial management, Careful Strivers are the **second healthiest segment** financially.
- **Product design opportunities:** Careful Strivers can be served through products that promote (1) long term savings habits, (2) help grow their small businesses (3) leverage their mobile wallet use

CAUTIOUS INDEPENDENTS : cautious, familial, agentic



- **Total market:** 24% of Kenya women farmers | 3.4 million people
- **Overview:** Cautious Independents are mostly lower to middle income rural married women with **high income volatility** relying on **farming** and social support
- **Financial behaviours and attitudes:** Driven by their circumstances, Cautious Independents are less financially healthy than female farmers and Kenyans on average. Due to their **low and volatile income**, they face frequent struggles with their expenses and emergencies, as well and planning and saving to build **financial cushions**. Their economic struggles likely constrain their ability to focus on **long-term financial plans and goals**.
- **Product design opportunities:** Cautious Independents can be served through products that (1) support aspirations to build assets, (2) smoothen high income volatility (3) build self esteem and trust

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DISCIPLINED PRAGMATISTS : conscientious, self-efficacious, skeptical



- **Total market:** 17% of Kenya women farmers | 2.0 million people
- **Overview:** Disciplined Pragmatists are mostly **lower income** young, rural, married women with primary school education. They are the poorest segment with the **highest income volatility**
- **Financial behaviours and attitudes:** Disciplined Pragmatists are the **poorest** of women farmers. As a slightly younger segment, they are more likely to **share household financial decisions** with their spouse or someone else in the household. While all farm, under a fifth **primarily rely on farming**, also relying on casual labor, self employment and income support. Disciplined pragmatists are most likely to **receive support** from others of women farmers.
- **Product design opportunities:** Disciplined Pragmatists can be served through products that (1) leverage mobile savings comfort, (2) promote business investment (3) transition to long-term savings

EDUCATED PLANNERS : confident, positive, digital



- **Total market:** 27% of Kenya women farmers | 3.9 million people
- **Overview:** Educated Planners are mostly young married women with **secondary education**. Farming is an important source of income for them, as are self-owned businesses and formal work.
- **Financial behaviours and attitudes:** Educated Planners have **strong financial health**. They have a higher and more stable income than average, and their high conscientiousness and low impulsivity mean that the vast majority have a **plan to manage their expenses**.
- **Product design opportunities:** Educated Planners can be served through products that (1) promote long term savings and investments, (2) build self-esteem and agency (3) harness their influencer potential

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RELEVANT GLOSSARY

As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the [Gender Glossary](#) and other linked sources or consult with your Gender Advisor (if your organization has one).

Digital financial inclusion refers to deployment of cost-saving digital platforms in order to provide formal financial services to financially excluded and underserved groups. For instance, design and offering of tailored and affordable credit, savings and insurance services to women farmers by digital financial service providers in agrifinance in order to increase their access to finance and overall financial inclusion

Financial literacy refers to the ability to understand how money works and the ability to manage and make informed decisions about money including how to make money, how to budget, how to save and how to invest the money. Digital financial service providers can design and implement targeted financial education programs for women smallholder farmers in order to increase their financial literacy.

Gender analysis refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

Gender bias refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

Gender intentional refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.

Gender roles refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men's role to handle money.

Gender/ social norms collectively held standards to which people are expected to conform at different stages of their lives based on their sex or gender identity. These are norms that seek to represent beliefs and values of what it means to male or female in different societal contexts. For instance gendered expectations for women to engage in unpaid caregiving work limits their time to engage in productive agricultural activities.