



FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative



CASE STUDY: FEED THE FUTURE GHANA AGRICULTURAL DEVELOPMENT AND VALUE CHAIN ENHANCEMENT ACTIVITY (ADVANCE II)

DIGITAL FINANCE AND WOMEN'S
ECONOMIC EMPOWERMENT IN
BEYOND PRODUCTION ROLES IN
AGRICULTURE AND FOOD SECURITY

Photo credit: Reinier van Oorsouw



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I INTRODUCTION

The Feed the Future Advancing Women's Empowerment (AWE) Program is a five-year activity to enhance women's empowerment and gender equality in agriculture systems. One of AWE's key learning topics is understanding how digital financial services (DFS) can be used to increase women's economic empowerment in agriculture and food systems, particularly in beyond production activities. Following a landscape analysis report on *Good Practices for Women's Empowerment in Beyond Production Agriculture Interventions: A Gendered Landscape Analysis* conducted by the Feed the Future Advancing Women's Empowerment (AWE) Program in 2020, AWE and the United States Agency for International Development's (USAID) Bureau for Resilience and Food Security (RFS) determined that a knowledge gap existed on whether efforts expended by donors, implementing partners, and DFS providers have resulted in increased women's economic empowerment. To address this knowledge gap, AWE conducted desk research and a series of practitioner consultations to develop the Digital Finance and Women's Economic Empowerment in Beyond Production Roles in Agriculture and Food Systems report which explores how agriculture and food system programs leverage digital financial services to support women's economic empowerment both in direct farming roles and in activities along agricultural value chains.

PURPOSE OF CASE STUDY

This case study gives practical examples of how to successfully integrate digital financial tools and services for women into agriculture and food systems programs. It examines how DFS was used in [Feed the Future Ghana Agricultural Development and Value Chain Enhancement Activity](#)

([ADVANCE II](#)) to contribute to women's economic empowerment in agriculture, especially in beyond production activities.

The case study first examines ADVANCE II interventions that support women's economic empowerment, then looks at how these interventions are experienced by users at different points in the customer journey, and concludes with actionable recommendations for implementers.

2 FINDINGS

ADVANCE II BACKGROUND

ADVANCE II was funded by USAID's Ghana Mission and implemented by ACIDI/VOCA, with partners Technoserve, the Association of Church-Based Development Projects (ACDEP), and PAB Consult from February 2014 to April 2021. ADVANCE II aimed to improve livelihoods for smallholding farmers in rural Northern Ghana, with a zone of influence that spanned north of the 8th parallel of Ghana.^{1,2}

FIGURE 1. ADVANCE II'S REGIONS OF OPERATION



Source: Brand, 2017

¹This zone of influence was reduced to the Upper East, Upper West, and Northern Regions. In 2020, this was further reduced to the 17 GFSS districts northern Ghana.

²ADVANCE II. (2021). Agricultural Development and Value Chain Enhancement Project (ADVANCE II) Final Report. ACIDI/VOCA.

ADVANCE II used an Outgrower Business (OB) model to enhance the competitiveness of maize, rice, and soybean value chains, which are commonly produced by smallholders. The OB Model is a type of outgrower scheme, where, in the context of Northern Ghana, nucleus farmers engage in agreements with smallholders, known as outgrowers, to provide services in exchange for produce. ADVANCE II expanded upon this basic approach by building the capacity of nucleus farmers, called outgrower businesses (OBs), and linking them to other value chain actors, including extension agents, input suppliers, financial institutions, processors, and formal markets. These linkages improved the ability of OBs to support outgrowers with training, provide inputs and land preparation services on credit, and access to markets.³

ADVANCE II also sought to improve access to and usage of mobile money to improve the efficiency and security of transactions across selected value chains. To do so, ADVANCE II promoted the use of mobile money transactions between OBs and smallholders, encouraged OBs to become mobile money agents, and trained Village Savings and Loan Associations (VSLAs) to digitize using mobile money. ADVANCE II also worked with financial institutions and telecommunications companies to expand access to mobile money in remote target communities. Among smallholders reached, 48% were women.⁴

ADVANCE II conducted a gender analysis at its inception and implemented the resulting gender strategy to ensure that women were included and benefited from project activities.⁵ The primary approach used by the project to leverage DFS to support women's economic empowerment was to promote mobile money through VSLAs by encouraging individuals to use mobile money and by encouraging groups

³Ibid.

⁴Ibid.

⁵ADVANCE II. (2019b). Gender Report - Impact Assessment on Women's Economic Empowerment Through USAID's ADVANCE Project II Activities. ACIDI/VOCA. Retrieved from <https://ghanalinks.org/documents/20181/0/FTF+ADVANCE+II+Impact+Assessment+on+Womens+Empowerment+Through+USAID+Advance+II+Project+Activities+%2C2019/63efefcb-abdb-488e-ba2e-b5882cf5994d?version=1.0>

to use mobile money to access group savings accounts.⁶ Evidence shows that mobile money is linked with a number of benefits for women, including reducing the time costs of transactions that would otherwise require travel to transact in cash, improving women's control of income and household bargaining power, and increasing women's agricultural investment, among others.⁷

BARRIERS TO ECONOMIC EMPOWERMENT IN AGRICULTURE

At its inception, ADVANCE II identified several barriers to economic empowerment for women, including: perceived perceptions that women were not important actors in agriculture, lack of land rights, reliance on men to pay for most agricultural services, and absence from most leadership roles in their communities.⁸ Women also are time poor due to gendered domestic and livelihood responsibilities,⁹ and travel presented an even greater obstacle. Both women and men faced inefficiencies related to conducting transactions in cash, such as traveling long distances carrying cash, at risk to their personal security, to purchase inputs.¹⁰ In response, ADVANCE II used DFS as part of a package of services to address these barriers and support women's economic empowerment.

However, DFS presented its own barriers to women participants in ADVANCE II, which targeted low-income, rural areas of Northern Ghana, where mobile networks are weak or nonexistent. Women participants had low levels of literacy, numeracy, and digital and financial capabilities. Many women lacked access to mobile phones altogether, and those with access often borrowed or shared a phone by switching out SIM cards with other family members, limiting the number of mobile money transactions they were able to make.

⁶Although this is possible in Ghana, mobile money integration with savings groups is not possible in all regulatory contexts.

⁷Hohenberger, E., A. Guy, W. Moret, C. Roberts, S. Croasdaile, and K. Cheney. (2021).

⁸ADVANCE II, 2019b

⁹ADVANCE II, 2019b

¹⁰ADVANCE II. (2017). Telling USAID's ADVANCE Project Success Story. ACDI/VOCA. Retrieved from <https://ghanalinks.org/documents/89696/158414/USAID+ADVANCE+Success+Stories+Journal/c7966b68-ee9a-4b77-8ddd-ea3ca55d62f4?download=true>

WHAT WORKED

ADVANCE II intervened in several foundational ways to ensure that mobile money complemented other project activities to benefit women farmers. It worked to address the barriers women faced by building on VSLAs as a platform for services, working with Mobile Network Operators (MNOs) to expand mobile networks, using a value chain approach to promoting mobile money, gaining buy-in from male authorities, and using female and male agents to reach women.

Leveraging VSLAs

VSLAs emerged as an important channel for ADVANCE II to serve women. ADVANCE II leveraged VSLAs as trusted, community-based institutions to:

- **Bring women together in a supportive environment.** Although VSLAs were used by ADVANCE II as a way to reach women and expected the groups to comprise nearly all women, male community members saw the benefits of the groups and increased their participation in the groups over time. By the end of the project, 69% of group members were women.¹¹
- **Train participants on numeracy and good agricultural practices.**
- **Facilitate visits by input dealers during the share-out period** (e.g., when savings and interest from lending is distributed to group members at the end of a savings cycle) so that participants could use their funds to purchase seeds, fertilizers, and agro-chemicals.¹²
- **Facilitate advisory and other extension service offerings.**¹³

¹¹ADVANCE II, 2021

¹²ADVANCE II. (2019a). Agricultural Development and Value Chain Enhancement Project (FF ADVANCE II) FY2019 Annual Report. ACDI/VOCA.

¹³ADVANCE II, 2019b

During the final year of the project, during the COVID-19 epidemic, ADVANCE II prioritized expanding digital solutions for women. VSLAs were used as a platform for demonstrating and championing the use of mobile phones generally and mobile money specifically. ADVANCE II:

- **Supported VSLA members to provide trainings to their groups using mobile devices.** ADVANCE II provided 400 free mobile phones to women project participants, targeting VSLA members with digital capabilities who could use the phones to access training materials via text and voice messages. Although free distribution of mobile phone is not advised as a sustainable strategy for addressing barriers to accessing digital technology, it allowed ADVANCE II VSLAs to increase their use of technology in the immediate term.
- **Encouraged VSLAs to save their money in mobile money-linked bank accounts, enact mobile money transactions, and check their balances as a group.** In some areas, ADVANCE II needed to work with banks to extend this service to more rural locations. This process was slow, and many groups continued to use cash.

VSLAs served as a gateway to financial inclusion for remote communities without access to banks and the main source of credit for farmers served by ADVANCE II. VSLAs allowed female farmers to:

- Carry out income-generating activities during the lean season, which lasted as long as four months.¹⁴
- Borrow at lower interest rates than alternative available lenders.
- Pay for emergency costs without relying on their husbands.

¹⁴ADVANCE II, 2019b

By 2021, there were over 24,000 members of VSLAs formed by ADVANCE II or self-formed by village agents.¹⁵ Groups formed by the project contributed \$1.7 million in savings. VSLAs:

- **Enhanced women's decision-making power at home, improved their ability to invest in their farms, and increased their access to advisory and extension services.**¹⁶
- **Increased women's perceived standing in their communities.**
- As a platform for training, VSLAs **helped some participants engage in income-generating activities** like basic soybean processing and selling products in their communities.
- **Exposed women to new information on mobile money.** Though a minority of groups (estimated at 10%) adopted mobile money for group operations, those that did benefited from linkages to bank accounts, which could serve as an entry-point for access to future financial services.

Improving Mobile Network Reach

ADVANCE II advocated for mobile network operators (MNOs) MTN and TiGO, as well as Fidelity Bank, to expand their networks, and agents, to previously unconnected parts of rural northern Ghana.¹⁷ ADVANCE II shared data on where mobile coverage was available in project areas and where MNOs had the opportunity to broaden coverage by expanding or updating existing infrastructure in nearby communities. The MNOs were also invited to participate in fairs organized to bring value chain actors together and strengthen relationships by identifying areas they

¹⁵ADVANCE II, 2021

¹⁶ADVANCE II, 2019b

¹⁷ADVANCE II, 2017

can complement each other to benefit their businesses. According to the key informant from ADVANCE II, it was not always easy to make the case for MNOs to expand their services to and train agents in these areas. In some cases, expansion was leveraged to market that the MNO could provide a network that reached everywhere. In other cases, the investment was not seen as worth the effort to service users who would likely engage in mostly small transactions. However, the effort succeeded in expanding network coverage in some project locations.

Taking a Value Chain Approach to Mobile Money

By supporting input dealers and OBs to adopt and transact with male and female smallholders using mobile money,¹⁸ ADVANCE II strengthened a broader ecosystem of mobile money. Between 2017 and 2018, over 3,000 participants (smallholders) had been trained and 4,700 value chain actors subscribed to mobile money, including OBs, farmers, and input dealers.¹⁹ An estimated 20% of mobile money subscribers were women, which reflects the challenges women face in accessing DFS in northern Ghana.

Mobile money:

- **Improved smallholders' ability to pay for services and inputs in a more timely fashion** than buying on credit, which **incentivized OBs to provide more services to farmers.** Because OBs preferred to be paid up-front, they would provide services first to smallholders able to pay via mobile money rather than on credit.
- **Supported improved yields** by allowing farmers to pay for inputs earlier, which helped them apply fertilizer earlier. The most common service purchased from OBs was land preparation services, which

is highly timebound, with a window of opportunity lasting about six weeks. Missing this opportunity could result in crop losses for the entire year.

- **Improved the security of transactions and reduced the time farmers spent to conduct them**, which is especially significant for women given the additional time burdens they face relative to men.
- **Served as a secure platform for savings** for some farmers.
- **Incentivized some farmers to save** rather than spend their money immediately, which would be more likely with cash.

ADVANCE II noted that benefits were not evenly distributed, and that aggregators were able to leverage mobile money to greater advantage than most smallholders. These aggregators improved their efficiency by using mobile money to pay for produce to be transported to them. These higher-level program participants were predominantly women who had more land, produced more, and were more likely to have access to credit than smallholders.

Reaching Women Through Men

Some communities in northern Ghana are dominated by conservative traditions that curtail women's influence in public spaces. For projects like ADVANCE II, participation in activities that contradict typical roles for women can be socially risky. As the key informant from ADVANCE II explained, "In some regions, women don't tell you why they won't do something. But by probing, you find that they didn't have their husband's approval or consent."

¹⁸ADVANCE II, 2017

¹⁹ADVANCE II, 2021

In response, ADVANCE II found success in **working through men to gain trust and support from male community elders**, which opened the door for activities targeting women. Successful approaches included:

- **Hiring a gender specialist who shared similarities with male “gatekeepers”** in target communities as a Muslim man from the North. The key informant explained, “When he stood in front of communities, they would listen. It didn’t change everybody. But it did have a positive effect.”
- **Lobbying community authorities to allocate access rights to communally-owned land to women**, successfully obtaining 5,000 acres for women’s use.
- **Sensitizing OBs on the importance of gender equality and required them, mostly men, to distribute inputs to a certain percentage of female farmers.** One of the challenges that OBs faced was the relative transaction cost of traveling to provide services, like plowing, to the very small plots of land owned by women. To address this, ADVANCE II helped organize female farmers in the same community as the men they already work with to receive services from the same OB at the same time, providing greater incentive to offer more services.

Building Trust Through Training and Champions

Where mobile connectivity was available, ADVANCE II:

- **Facilitated community meetings with service providers where mobile money users from the community shared**

their experiences with the product. These users acted as champions on behalf of the project to sensitize communities to DFS and were identified as crucial to building trust in mobile money.

- **Identified inputs dealers and OBs from communities to be trained by MNOs as mobile money agents.** Although uptake was slow early on, it increased over time, particularly during the COVID-19 pandemic.

ADVANCE II’s gender analysis found that female agents should reach out to female farmers because female farmers feel that female agents understand them better and because this arrangement better adheres to cultural norms, where it would be inappropriate for a woman to meet individually with a man outside of her family.²⁰ However, female OBs acting as mobile money agents were scarce, as women were less likely to be commercially-oriented farmers that could act as OBs and faced cultural norms that made it less likely for women to take on positions of leadership in their communities. This too changed gradually over time. ADVANCE II worked with OBs to select and mentor active female outgrowers who were interested in becoming OBs. ADVANCE II estimated that one OB out of 200 was female under ADVANCE I, but this increased to approximately 15 out of 200 in ADVANCE II.

Gradually Changing Norms

Intervening at key leverage points allowed ADVANCE II to support gradual shifts in gender norms in target communities. By the end of the project:

- **Men were reported to have a greater understanding of why women should control their income and farm larger**

²⁰ADVANCE II, 2019b

plots: they could see women in their communities increasing their income, which in turn helped them support their families in tangible ways, such as paying for medical or school expenses.

- OBs began actively targeting women farmers – not because of project requirements, but because **experience demonstrated that women were more likely to repay credit in a timely fashion.**
- **Women using mobile money were better able to control their income and pay for agricultural services.** Norms around mobile money usage also changed over time, with uptake increasing as network connections improved and as communities gained more trust by witnessing users benefiting from the service.

TRACING THE CUSTOMER JOURNEY

The customer journey for digital solutions describes a user's experience through four phases of engagement: awareness of a new product; onboarding and training on how to use the product; product use and experience; and advancement and support after the product has been adopted. [Mercy Corps' AgriFin project](#), which supports and compiles learning on digital financial solutions for smallholder farmers,²¹ has identified a set of best practices to support women farmers across the customer journey. ADVANCE II exemplifies several of these best practices, as described below. For more details, see Annex II.

²¹<https://www.mercycorpsagrifin.org/program-overview/>

TABLE I. WOMEN'S MOBILE MONEY CUSTOMER JOURNEY IN ADVANCE II

Barriers	<ul style="list-style-type: none"> • Low mobility limits women's movement in public places • Low connectivity: MNOs not interested in sending agents to rural communities 	<ul style="list-style-type: none"> • Low levels of phone ownership: not able to access service or training • Cultural norms for women constrain use of mobile phones • Heavy workload limits women's time for training 	<ul style="list-style-type: none"> • Low literacy, numeracy, digital capabilities limits women's ability to use mobile money services • Heavy workload limits women's time to travel to purchase inputs with cash 	<ul style="list-style-type: none"> • Women lack access to finance/savings facilities • Limited access to land constrains women's production and income to invest
Product Journey	1. Awareness	2. Onboarding and training	3. Product use and experience	4. Advancement and support
What worked for ADVANCE II	<ul style="list-style-type: none"> • Targeted savings groups to reach women • Used female champions to demonstrate use of mobile money • Engaged MNOs to extend reach and train agents in local communities 	<ul style="list-style-type: none"> • Adapted training for women's needs and convenience: conducted through trusted social institutions (VSLAs), topics included numeracy and other topics on-demand • Used agents to help onboard onto platforms: MNO agents, local female champions to demonstrate mobile money benefits 	<ul style="list-style-type: none"> • OB Model facilitated transactions through OBs using mobile money, demonstrated benefits of mobile money in timely access to inputs • Mobile money used in some VSLAs 	<ul style="list-style-type: none"> • Targeted points throughout value chain solution: facilitated use of mobile money in farmer purchases of inputs from OBs • VSLAs offered sustainable platform during and after training, helped women save during lean season • Project worked with local authorities to allot 5,000 acres to women

Source: Adapted from Mercy Corps AgriFin & Dalberg, 2021.

3 RECOMMENDATIONS

The ADVANCE II experience underscores several actionable recommendations:

HARNESS VSLAS TO SUPPORT FINANCIAL INCLUSION AND UPTAKE OF DFS

In areas without access to banks and limited connectivity, VSLAs supported financial inclusion for many of the women served by ADVANCE II. In addition to generating material benefits for women, they served as a platform for training on agricultural topics and as a space for exposure and practice with DFS.

Implementers can:

- Use ADVANCE II's approach of linking savings groups with input providers at share-out to ensure that women are able to invest savings and returns in agriculture.
- Use VSLA members as mobile money champions. ADVANCE II distributed phones to capable members of VSLAs, who used those phones as a medium for training for other members or to digitize VSLA transactions for the group using mobile money. Because donating mobile devices is not a sustainable practice, it is not recommended. Implementers may instead devise strategies for improving participant access to phones, such as encouraging group phone purchases or working with services providers to sell phones at a reduced cost for promotional purposes.
- Provide trainings to increase the skills that participants need to use DFS, including mobile money training, numeracy and literacy, and financial capabilities trainings.

Additional considerations:

ADVANCE II operated in a context with limited connectivity and very little phone ownership among women, so few VSLAs opted to digitize their operations. This approach may be more successful in contexts with stronger mobile penetration.

USE AN AGENT MODEL

ADVANCE II supported OBs and input providers to act as mobile money agents in communities where smallholders regularly transacted with them. This brought access and an incentive for project participants to adopt mobile money.

Implementers can:

- Adopt a value chain approach to promoting DFS uptake at key points to influence behaviors across the value chain.

Additional considerations:

ADVANCE II needed to work with MNOs to expand their services to rural locations in order to train new mobile money agents in target communities. Where service is limited, this is a necessary first step.

ELEVATE FEMALE CHAMPIONS

Giving a voice to female leaders in local communities, and in VSLAs, to share their experiences with mobile money usage helped improve uptake for female smallholders. ADVANCE II also supported OBs to mentor female outgrowers to become OBs, who, in turn, could fulfill female farmers demand to engage with female agents.

Implementers can:

- Engage local actors to facilitate community meetings featuring the DFS

success stories of respected women opinion-leaders.

- Leverage a training-of-trainers approach where capable members of VSLAs transmit information to the rest of the group.
- Train and support OBs or lead farmers to mentor women smallholders to take on a similar role.

Additional considerations:

Social norms dictating the degree to which women can be vocal in public settings will vary by context. Implementers should evaluate local needs for training, traditional leader engagement, male engagement within families, or other social behavior change interventions that might be required to elevate female champions.

WORK THROUGH MEN TO SUPPORT NORMS CHANGE (AT FIRST)

In conservative rural northern Ghana, where patriarchal norms dictate that men occupy positions of power, it may require men to influence local gatekeepers to take actions that benefit women. By engaging a male gender specialist as a staff member to advocate on behalf of female participants, ADVANCE II influenced local authorities to make concessions for women. While putting men in a position to advocate for women may help project goals in the short-term, however, it should not be the end goal of a project.

For change to be transformative, it is important to make sure that women are in a position to advocate for themselves. This will require more focused social behavior change efforts to address underlying norms in target communities and avoid negative unintended consequences for women. Although projects may target male “gatekeepers” as an entry-point for reaching women, they should transition to targeting men with efforts to transform norms around the social and economic roles of women.

Implementers can:

- Engage influential men in target communities through male staff members with similar religious and cultural backgrounds as a starting point for interventions supporting women’s empowerment.
- Put in place a longer-term strategy targeting communities and households to address underlying gender norms, with the intention of supporting women to advocate for themselves.

Additional considerations:

Depending on the context, it may not be necessary to rely on male project representatives to get buy-in for activities supporting gender equality. In Ghana, attitudes vary regionally. As stated by the key informant, “In Ashanti areas, those women don’t need men to tell them anything. They are the entrepreneurs and they decide what they want to do with their money. Just introduce a service and they run with it. In the North, it’s more challenging.”

IN CHALLENGING ENVIRONMENTS, USE LONG-TERM APPROACHES TO ADDRESS NORMS OVER TIME

Over time, by accessing more land and improving their incomes, women gained more respect and decision-making power in their communities. Similarly, mobile money became more trusted as target communities gained experience with it. Donors and implementers should recognize that change may be gradual in challenging environments and take a long-term approach to achieving outcomes.

In ADVANCE II, norms change was gradual because males in positions of power, such as husbands and OBs, experienced benefits when women were economically active: they saw their wives paying for family expenses or the female smallholders they worked with paying for services on-time.

Projects can also engage more actively in addressing norms with targeted social behavior change efforts.

To ensure that a project is on-track to reaching longer-term goals, it is advisable to set shorter-term milestones along the way. Use the [Feed the Future Gender Integration Framework](#) to define indicators for measuring progress and ensure that approaches correspond with the definition and measures of women's economic empowerment as laid out in the [Women's Empowerment in Agriculture Index \(WEAI\)](#).

Implementers can:

- Find platforms for community members to share the benefits of changes related to women's increased capacities. Implementers can also support this process by measuring these benefits in a quantifiable way and sharing their findings in target communities.
- Measure progress toward larger goals by setting shorter-term milestones, drawing on the WEAI. For example, implementers can use measures of changes in specific attitudes that can lead to broader shifts in social norms.
- Implement social behavior change interventions to address norms.

WORK WITH MNOS TO REACH RURAL AREAS

ADVANCE II could not have promoted DFS at all in communities without a mobile network. By advocating for key mobile network infrastructure development, the project paved the way for the future expansion of DFS.

Implementers can:

- Reach MNOs with both the business case and the corporate social responsibility case to extend outreach to remote locations. For example, by extending their networks, MNOs may be able to advertise

themselves as the networks with the broadest reach, even if the additional area covered is not very profitable.

USE ADAPTIVE TRAINING APPROACHES TO MEET WOMEN'S NEEDS

Finally, ADVANCE II ensured that training addressed women's layered needs and gender-specific barriers to using DFS, including training on basic mobile phone usage as well as numeracy. ADVANCE II ensured that training met participant needs by adapting topics accordingly rather than following a rigid curriculum.

Implementers can:

- Holistically assess the capacities women need to access and benefit from DFS, such as literacy and financial capabilities training.
- Adjust training topics according to participant demand.

Additional considerations:

Beyond DFS, projects should assess women's needs and provide training on other topics to support economic empowerment, such as negotiation skills with vendors or male family members in the household, confidence building, GBV mitigation strategies, and others.

4 REFERENCES

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5 ANNEXES

ANNEX I. METHODOLOGY

Case study selection

A list of 17 potential case studies were identified from the data collection process for the first phase of the call order. These included donor-funded projects as well as digital financial service providers demonstrating best practices as identified in the report to reach women in agriculture with financial services in the last five years. These were then narrowed down to seven options based on presence in Feed the Future countries and potential to yield actionable insights for implementers, as assessed by scale and relevance of programming to Feed the Future activities. The top two cases were selected by USAID during an interactive prioritization workshop.

Data collection

Data was collected through a desk review of available ADVANCE II reports as well as primary data collection. Primary data was collected from a senior former ADVANCE II staff member via semi-structured in-depth interview and email exchanges.

Analysis approach

A thematic analysis of the data was conducted using NVivo 12.

Data analysis also mapped findings across a framework for best practices to support women farmers across the customer journey for digital innovations developed under MercyCorps AgriFin's Gender Case Study.²²

²²Mercy Corps AgriFin, & Dalberg. (2021). Gender Case Study. Retrieved from <https://www.mercycorpsagrifin.org/2021/07/28/gender-transformative-approaches-in-agriculture/>

ANNEX II. TRACING THE CUSTOMER JOURNEY – DETAILS

1. Awareness

AgriFin recommends using a combination of above the line marketing (mass outreach) and below the line marketing (targeting to smaller groups) to create awareness of digital products. It also recommends targeting farmer and savings groups to reach women.

ADVANCE II:

- Worked through OBs to expand awareness and usage of mobile money for all users. OBs were also trained to reach a similar number of men and women.
- Raised up mobile money champions, including female opinion leaders in target communities, working with MNOs to hold community meetings where champions could share their experiences and encourage others to take up mobile money.
- As a more targeted approach to reach women, ADVANCE II worked through majority-women VSLAs by providing training on DFS and distributing phones for the groups' use.
- Finally, to make it easier for women to access mobile connectivity in a context with low rates of female phone ownership, ADVANCE II worked with MNOs to provide SIM cards to women for free.

2. Onboarding and training

AgriFin recommends using agents to support women farmers to register and onboard onto platforms, including providing training.

ADVANCE II:

- Used agents, primarily champions through VSLAs, to onboard and train women participants.
- Tackled a major barrier to accessing DFS by training women in numeracy skills. Training topics included how to use a mobile phone, keep basic records of farm operations, and to count and keep track of money, including understanding currency.
- Worked through literate members of savings groups to provide two or three trainings each season on topics as needed by individual groups.
- Partnered with MTN to provide training on the step-by-step process of using mobile money, the benefits of digital payment systems, and how to detect and prevent fraud.

3. Product use and experience

To support product use, AgriFin recommends locating collection/aggregation points near women to mitigate their mobility constraints; reaching women through farmer groups; increasing women farmer's access to climate smart agriculture, using village agents to deliver inputs; promoting digital savings; and providing education to women on alternative collateral requirements. Of these, ADVANCE II exemplified

working through VSLAs to mitigate women's mobility constraints and target women in groups. ADVANCE II also relied on agents, primarily OBs, to support mobile money use.

4. Advancement and support

AgriFin's recommendations on advancing and supporting DFS users are to leverage agents to follow up with women and adopt end-to-end value chain solutions, including providing women with financial services, TA, inputs, guaranteed buyers, and others.

ADVANCE II:

- Secured a sustainable source of support for mobile money usage among VSLAs that adopted mobile money.
- Provided a complementary set of value chain interventions to help women economically advance and support the continued use of mobile money, including leveraging mobile money for purchases from OBs, in the context of VSLAs, and, for some, in their own businesses as aggregators.
- Provided a resource to support women's increased production by securing land for women from local authorities.

Recommended Citation

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