



# Using Digital Finance to Promote Women's Economic Empowerment in Agriculture

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Feed the Future Advancing Women's Empowerment  
(AWE) Program

# Welcome

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# What is AWE?

- Project dedicated to conducting research, creating tools, and providing technical assistance for Missions and implementing partners to enhance women's empowerment and gender equality in agricultural projects.
- The purpose of the research is to examine the conditions and pathways through which digital financial tools and services can economically empower women in agriculture and food systems, focusing in particular on beyond production activities.

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# Today's Program

- 9:35 – 10:10: Present findings from AWE's Digital Finance and Women's Economic Empowerment in Beyond Production Activities in Agriculture and Food Systems report
- 10:10-10:25: Fireside chat: Best practices for using DFS to economically empower women, with:
  - Patrick Sampao, Chief Product Officer, Shamba Pride
  - Emmanuel Dormon, former COP, USAID-funded Feed the Future Agricultural Development and Value Chain Enhancement II (ADVANCE II) Project in Ghana
- 10:25-10:55 Q&A
- 10:55 – 11:00 Closing Remarks

# Presenters

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# Liz Hohenberger, Gender Integration Specialist, Feed the Future Advancing Women's Empowerment Program

Liz Hohenberger is an agriculture and gender specialist with 7 years of experience in providing technical assistance and program leadership on agriculture, market systems, and gender programs. At EnCompass, Liz provides support to the Feed the Future Advancing Women's Empowerment Program and leads implementation and research on digital finance and women's economic empowerment. Ms. Hohenberger holds an M.S. in International Agriculture Development from the University of California, Davis.



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# Caroline Averch, Technical Director, Inclusion, FHI 360

Caroline Averch is a development finance and economic growth specialist with 25 years of experience providing technical assistance and oversight to financial services, enterprise development, and competitiveness projects worldwide. She has expertise in micro, small, and medium development and finance, value chain finance, commercial bank downscaling, credit guarantees, financial sector reform and capacity-building, and digital financial services. At FHI 360, Caroline leads the Economic Participation and Environment Department's Inclusion Practice, overseeing financial inclusion, digital inclusion, livelihoods, and economic empowerment initiatives for women, youth, and other marginalized groups.

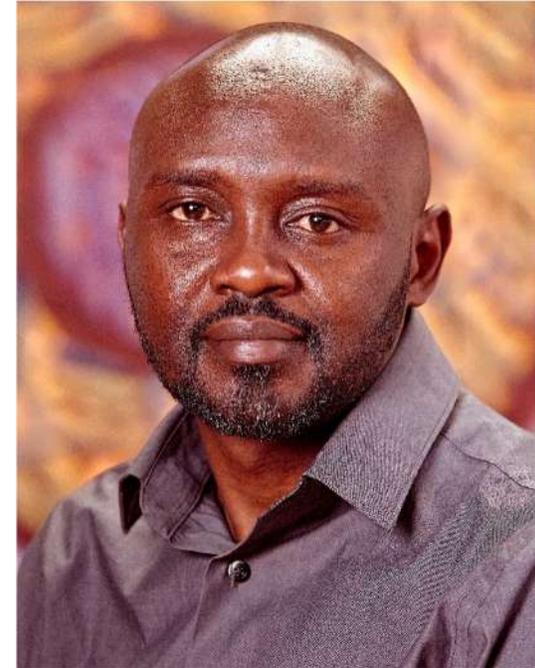


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## Patrick Sampao, Chief Product Officer, Shamba Pride

Patrick Sampao is a Digital Product Manager with 10 years of experience in the agritech, insurtech, and mobile technology sectors. Patrick currently serves as the Chief Product Officer at Shamba Pride, an agritech start-up where he is engaged in designing and digitizing last-mile supply chain systems to enable distribution of hybrid inputs to smallholder farmers. He is also a Digital Product Consultant at ACRE Africa, where he helped transition the crop insurance product from a freemium model to enabling a mobile money-based premium collection ecosystem. Most recently, he oversaw the set-up and implementation of blockchain-based crop insurance at ACRE Africa.



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# Emmanuel Dormon, Senior Director, Monitoring, Evaluation, Reporting and Learning, ACDI/VOCA

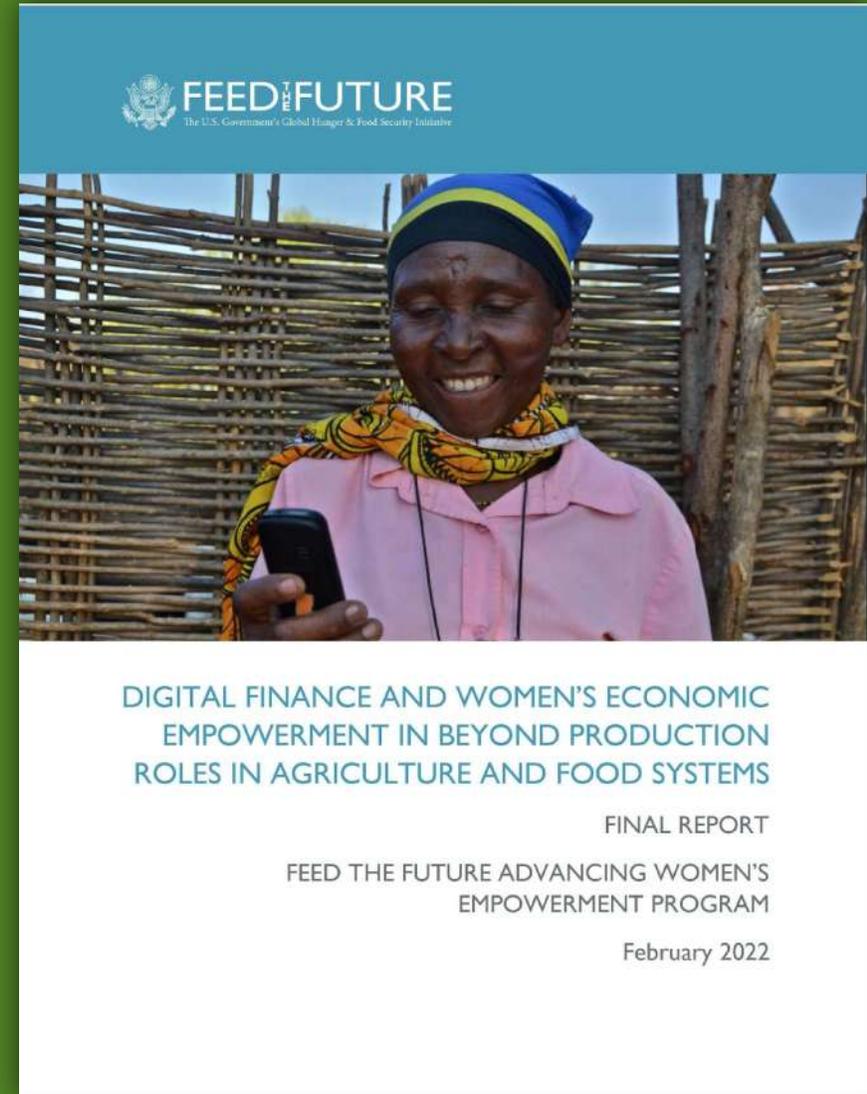
Emmanuel Dormon is an agricultural economist with over 20 years of experience. His interest is in promoting agribusiness by strengthening public-private partnership models aimed at enhancing smallholder farmers' access to formal markets. Emmanuel is currently the Senior Director, Monitoring, Evaluation, Reporting, and Learning at ACDI/VOCA's Home Office and, until 2019, was the Chief of Party for the USAID-funded Feed the Future ADVANCE II project in Ghana. Emmanuel holds a PhD and MSc from the Wageningen University and Research Centre in The Netherlands, with specializations in managing agricultural knowledge systems that are tailored to be especially beneficial to smallholder farmers.



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

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# Research Objectives

- Catalogue and analyze digital financial tools and services used in agriculture and food systems
- Examine the conditions and pathways to women's economic empowerment
- Develop practical case studies

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# Key Learning Questions

1. What digital financial tools and services have been used in agriculture to economically empower women?
  - a) What are the characteristics of these tools and services?
  - b) What factors make these tools and services accessible to women?
  - c) How are these tools and services intended to be used by women?
  - d) What unintended consequences may exist?
2. What are the limiting and enabling factors for access and use?
3. What are the lessons learned, best practices, and capacity for scale?

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# Methodology

## Phase I: Consultations and Desk Review

Stakeholder consultations and desk review of existing data, literature, and tools, & key informant interviews

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Data analysis

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Report writing and catalogue of tools

## Phase II: Development of Case Studies

Identifying priorities and key tools for case studies

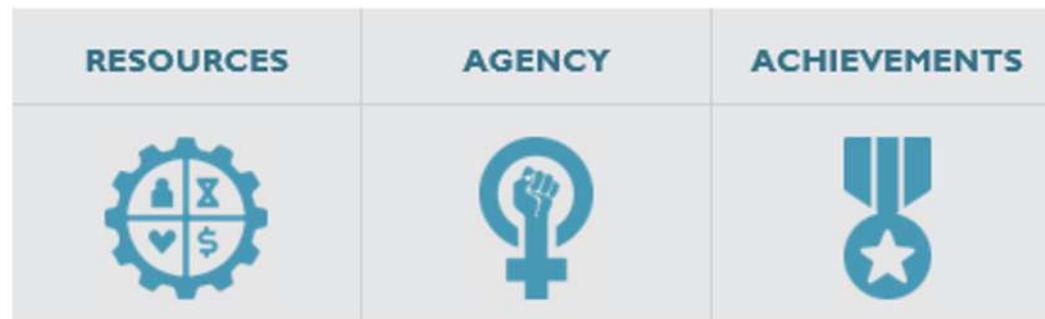
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Developing case studies and recommendations for adaptation

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# Report: Financial Inclusion and Pathways to Women's Economic Empowerment in Agriculture

Our analysis used the women's economic empowerment (WEE) conceptual framework developed by the Center for Global Development and Data2X, which relies on the domains of **resources**, **agency**, and **achievements** to map a pathway to women's economic empowerment.



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# Case Studies

## ACRE Africa

- Links women smallholder farmers to digital microinsurance products
- Helps women overcome traditional barriers to insurance such as waiving typical credit requirements
- Allows for contract flexibility and mid-season payouts



## Feed the Future Ghana ADVANCE II

- Used an Outgrower Business model to promote mobile money for improved value chain efficiencies
- Leveraged existing savings groups (VSLAs) to reach women
- Engage mobile network providers to expand coverage areas



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# Case Studies: Tracing the Customer Journey Framework

Case studies use the Mercy Corps' AgriFin Project's framework for Tracing the Customer Journey which describes a digital project 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.



# Findings

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# Learning Question 1:

**What digital financial tools and services have supported economic empowerment for women in agriculture and food systems contexts?**

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Digital financial tools and services have the potential to positively affect women's economic empowerment by enhancing women's agency and access to resources.



Photo Credit: Climate Change, Agriculture, and Food Security

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## Digital Financial Services

- Help women bypass cultural constraints on their mobility that limit access to financial services.



## Digital Savings Accounts

- Help women save more and have more agency over their income when they use digital savings accounts.



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## Digital alternative credit scoring systems

- Used by some DFS providers, which may lead to an increase in women's access to lending. 

## DFS services such as crowdfarming and pay-as-you-go approaches

- Services show promise in increasing women's access to credit and helping women develop credit history. 

## Digital Insurance

- There is some evidence that digital insurance, especially index insurance, can increase women's access to agricultural insurance services, however there is no evidence of these services being successfully provided at scale at market rates. 

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# Digital payments are linked to:

- Freeing up women's time 
- Increasing income and savings 
- Linking women to higher value markets and alternative forms of employment 
- Increasing women's agricultural investment 
- Improving control over finances and household bargaining power 
- Reducing vulnerability to environmental shocks 

## Learning Question 2:

**What are the limiting and enabling factors for women's access to and use of digital financial tools and services?**

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Women have limited access to financial products and services because of gendered restrictions on their agency and resources, largely influenced by cultural and gender norms.

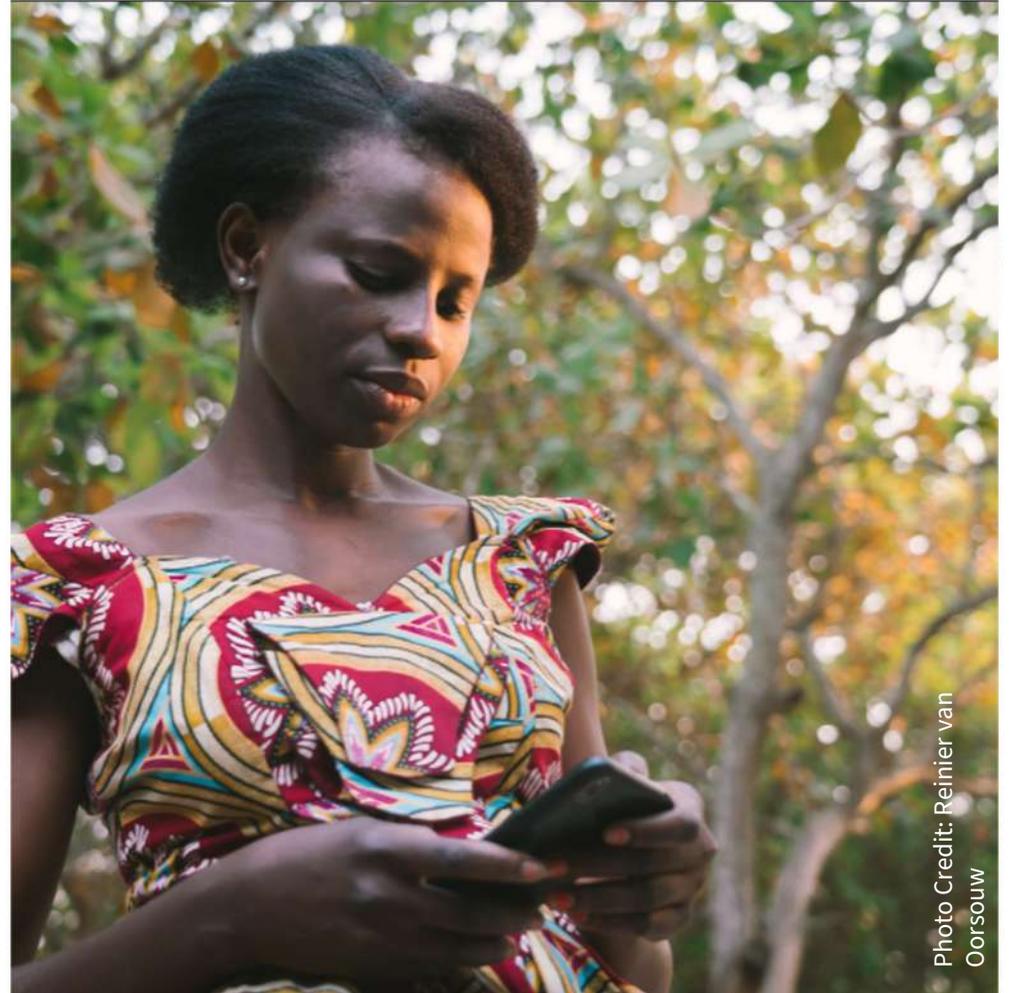


Photo Credit: Reinier van Oorsouw

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# Factors that influence women's access to and use of DFS

- Digital and Financial Literacy 
- Access to Mobile Phones 
- Access to Assets for Collateral 
- Mobility  
- Financial Decision-Making and Household Bargaining Power 
- Trust and Violence 
- Women are not perceived as farmers or household decision-makers  
- Preference for cash 

## **Learning Question 3:**

**What are the lessons learned,  
best practices, and capacity  
for scale?**

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When providers and implementers take women's needs and limitations into account to reach them where they are, women experience increased access to financial resources and services, increased agency over financial decisions, and increased economic achievements.

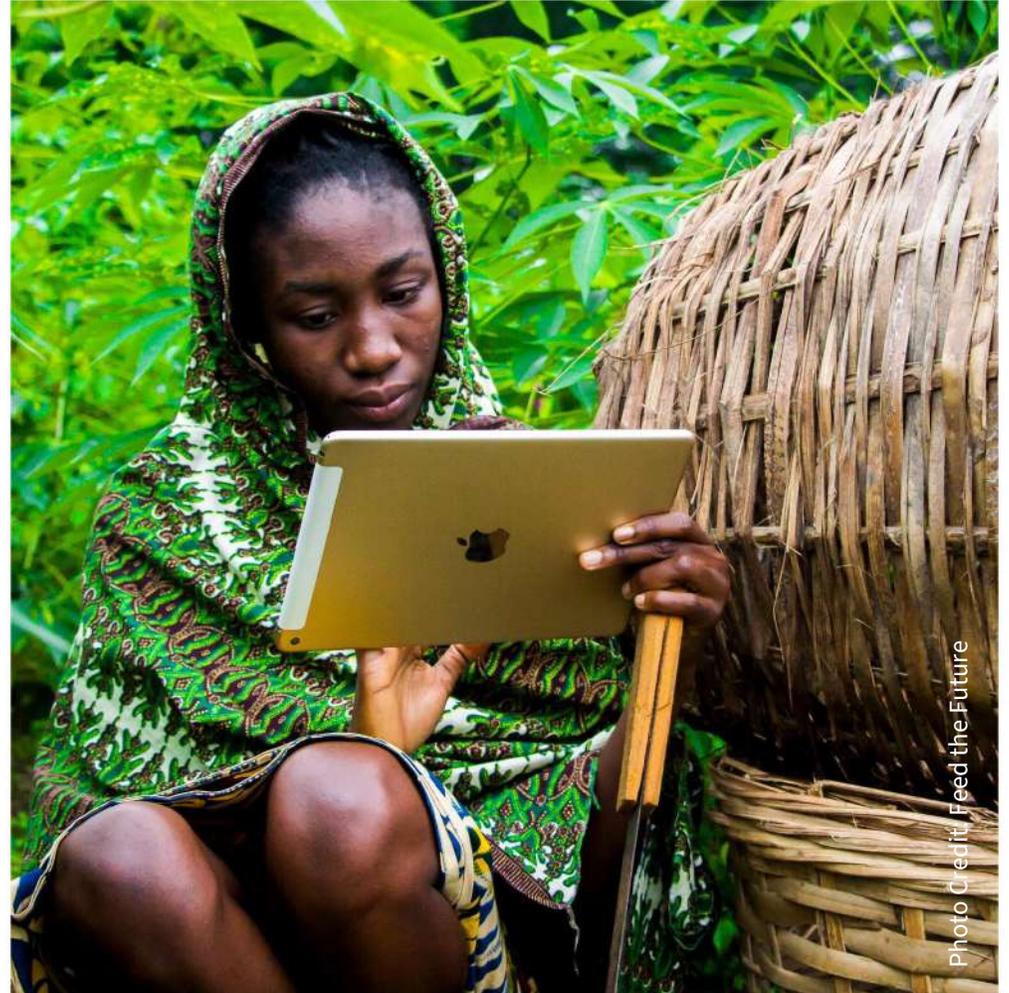


Photo Credit: Feed the Future

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# Taking women's needs and limitations into account

- To address cultural barriers and improve women's participation in DFS, implementing partners use a range of approaches, such as human-centered design and quotas, in the design and implementation of their tools and services. 
- Despite a growing number of sophisticated high-tech approaches to expand access to DFS, simple, low-tech approaches continue to serve users. 

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# Reaching Women

- Product design and marketing strategies that respond to existing market structures and to women's needs are used by implementing partners and DFS providers to increase and sustain women's use of DFS. 
- Implementing partners and providers can use trusted social ecosystems to support the uptake of DFS. 

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Lending and service providers need a strong business case to see the commercial opportunity in targeting women and meeting their needs.

Training is an important factor for women's successful uptake of digital financial services

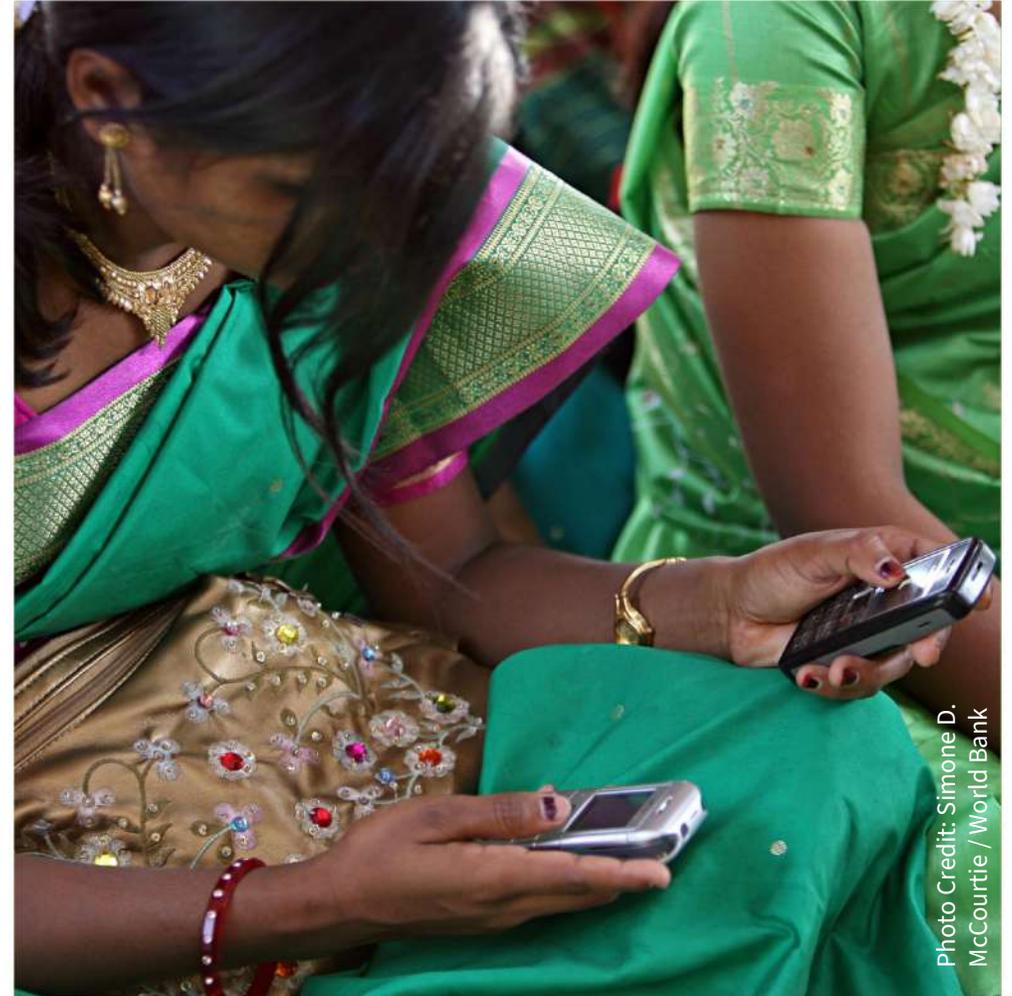


Photo Credit: Simone D. McCourtie / World Bank



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# Research Gaps

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# What the Research Did Not Find

- Limited information on women's economic empowerment in beyond production
- Lack of sex-disaggregated data
- Lack of data on outcomes for women



# Recommendations

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# To reach women, providers must target women and monitor their uptake and use.

- **Digital financial services providers** should explicitly identify women as potential customers and collect sex-disaggregated data by user segmentation as part of their market research.
- **Implementing partners** need to continue to work with digital financial services providers to increase women's participation.
- **USAID Operating Units and Missions** should conduct research to inform program design that addresses the barriers to accessing digital financial services and tools faced by women in agriculture.

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# A business case for reaching women must be developed.

- Digital financial services providers need to understand the business case for targeting women as customers.
- Implementing partners can support providers in identifying the business case for women and promoting them as a target customer base.
- USAID Operating Units and Missions should encourage implementing partners to develop a business case for women, with cost-benefit analysis, and support implementers in promoting the business cases with digital financial services providers.

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# Human-centered design is key to reaching and empowering women.

- **Digital financial services providers** should use human-centered design to develop products that are based on women's needs, and consider bundling complementary services important to women.
- **Implementing partners** should conduct research to better understand gender, social, and cultural norms and facilitate private-sector partners and providers in designing products and services that take these norms into account.
- **USAID Operating Units and Missions** should understand that human-centered design takes time and testing to be fully effective in reaching women and that implementing partners may need additional time and resources to support providers in embracing these types of design.

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# Marketing and disseminating digital financial services products to women requires training.

- Digital financial services providers should be prepared to train women in digital and financial literacy, with multiple touch points.
- Implementing partners should create budgets with money and time for training women.
- USAID Operating Units and Missions should require implementing partners to budget for adequate time and resources to train women to use and uptake digital financial services and products.



Photo Credit: Daljit Singh

# Fireside Chat with Patrick Sampao and Emmanuel Dormon

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More information can be found on AWE's Agrilinks page:

<https://agrilinks.org/activities/feed-future-advancing-womens-empowerment-awe-program>

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