EVENT NAME
Using Digital Finance to Promote Women’s Economic Empowerment in Ag

EVENT DATE: WEDNESDAY, 30 MARCH, 2022 - 09:30 AM to 11:00 AM

Posted Questions
[10:12 AM]
anonymous asked : Doe women producer's group get easier to get DFS? What are the challenges with lending credit to women producer's from Digital banking system?
3 upvotes | 0 answer | 0 reply

[10:08 AM]
Getaneh Gobezie asked : Saving services do really ensure ''control'' of income by women!! May be you can expand if this has NOT given rise to Intimate Partner Violence (esp. in contexts where patriarchal system dominates.... Did your research come up with ''women more motivated to work more b/c they now control income?"
2 upvotes | 0 answer | 0 reply

[10:11 AM]
Keiron Audain asked : How do we convince govts and service providers to universally reduce barriers to accessing digital resources such as mobile money? For example, in Zambia access to mobile money is straightforward, but in Ghana it is cumbersome with a lot of info required, even though its the same company eg MTN
2 upvotes | 0 answer | 0 reply

[10:14 AM]
BERNARD AYITEY-ADJIN asked : The delivery of DFS can be done by a number of players. Can you provide a break down of players in the study. Who is best placed to serve the women.
2 upvotes | 1 answer | 0 reply

Whitney Moret answered -
The study collected data from research institutions, implementing partners, donors, and government agencies.

[10:15 AM]
Hawi Serbessa Hirpessa asked : Hawi Serbessa, GESI manager iDE Ethiopia

There need for Women -centered designs on financial services and products given their unique interest and situation
2 upvotes | 0 answer | 0 reply
ahmed kablan asked: What is the interest rates that this system is helping women/farmers obtain using the alternative credit scoring system?
1 upvote | 0 answer | 0 reply

SAMIT KUMAR asked: How digital payment is linked to higher net realization by women as presented in one of the slides?
1 upvote | 0 answer | 0 reply

Walusimbi Musa asked: limited access to internet some of the bank financial products are web based and needs internet to access information in Uganda
1 upvote | 0 answer | 0 reply

Ludmila Ghosh asked: I am very keen to know whether the report includes any explanation regarding women empowerment through agribusiness with the help of microfinance.
1 upvote | 1 answer | 1 reply

Whitney Moret answered:
The report found that digital payments are linked to access to higher value markets and greater levels of self-employment and off-farm employment. DFS supports savings of time and money evidence shows can lead to agricultural investment for women.

Ludmila Ghosh replied:
Thanks alot for replying..what are Digital payments which can provide more help to the rural women to get empowered through agribusiness

Diana West asked: Are there successful examples of men becoming allies to women in providing DFS access? Did you encounter examples of improved overall household resilience because of women's digital finance, and could those cases be instrumentalized for broader involvement?
1 upvote | 0 answer | 0 reply

Amanda McCleary asked: In response to alternative credit scoring systems, what has the buy-in by lenders been like?
0 upvote | 0 answer | 0 reply
Alaaeldin Baioumi asked: What are the major challenges among women utilization of DFS financial services? and how you solved with these challenges?
0 upvote | 1 answer | 0 reply

Elizabeth Hohenberger answered -
Thanks for your question Alaaeldin. We will be presenting on challenges and how to address them further on in the presentation

Petronella Nyirongo replied -
thank you so much

[09:53 AM] 
Jenn Williamson asked: What were the benefits or incentives to DFS providers for engaging women as customers or agents? What data was collected regarding the perspectives of DFS and the business case for developing inclusive products?
0 upvote | 0 answer | 0 reply

[09:54 AM] 
Michael Friedmann asked: How does access to ITC by women affect the results? both the cellular phones and access to bandwidth?
0 upvote | 0 answer | 0 reply

[09:57 AM] 
Alma Perez asked: How all of these good "things" around digital services are impacting the families in terms of health, education, recreation, in addition to credit history, investments, etc
0 upvote | 0 answer | 0 reply

[09:58 AM] 
Debebe Gashawbeza Dejenu asked: The committement of leadership is essential to make the effort sustainable. It should be beyond availing inputs, training and the digital tools. Some women group become productive and profitable become very weak. Besides this in rural Ethiopia most women farmers are not literate to use digital tools
0 upvote | 0 answer | 0 reply

[10:00 AM] 
Caxton Gitonga Kaua asked: How could such initiatives in the light of women to enable them offer the digital financial services other than just being subscribers? Are there where this has been observed?

How does contribute to building social networks and hence social capital which is very key to women?
0 upvote | 0 answer | 0 reply
Tigist Bruck Sime asked: DFS should be viewed contextually. IT infrastructure is key to implement DFS. Having said that, to what extent the research went to see the willingness of DS providers such as banks are willing to provide this service to the most vulnerable women engaged in agriculture?

0 upvote | 0 answer | 0 reply

Africa Farmer Need at Farm Level (AFNEED) asked: African smallholder women farmer, encounter challenges to access to production information. Exploitation by counterfeit agro-inputs traders (seed, fertilizer, chemicals) constraints their production capacity. How did your research address this challenge?

0 upvote | 1 answer | 1 reply

Whitney Moret answered -
There are some great ICT tools that improve access to information for farmers. The report was focused, however, on digital financial services.

Africa Farmer Need at Farm Level (AFNEED) replied -
thank you. simplified access to such information will attract use of DFS

Tigist Bruck Sime asked: Is there any risk associated using DFSs for women?

0 upvote | 1 answer | 0 reply

Whitney Moret answered -
Definitely. The report found that male partners of female DFS users may mistrust women's use of DFS, which can even lead to violence. It's important that implementers introducing DFS engage men and ensure that there is community and household buy-in to make sure women can safely use DFS.

Donald Tambunan asked: Is there any evidence showing that DFS enable women in rural areas to become entrepreneurs?

0 upvote | 1 answer | 0 reply

Whitney Moret answered -
There is some information on this. The report found that digital payments are linked to access to higher value markets and greater levels of self-employment and off-farm employment.

Zakaria Umar Sumaila asked: What sustainability arrangement are put in place to ensure these laudable initiatives continue beyond the projects that promote them.
Whitney Moret answered -
ACRE Africa is a private sector company and expanding access to digital insurance is part of its mandate. ADVANCE II, as a USAID-funded activity, put private sector relationships in place so that smallholders could continue working with outgrower businesses (and using mobile money) after the project closed.

[10:49 AM]
Tom Shaw asked: Based on the cited successes with DFS providers, is there evidence of them expanding these "products/service" to people outside the pilot zone and with additional partners having no relationship to the pilot?

[10:58 AM]
SENTARU Jean Marie Vianney asked: THE EVENT WAS VERY WONDERFUL

[10:58 AM]
Bwalya NAMWAWA asked: you also mentioned that you targeted those Countries where there is a strong digital footprint/ infrastructure (mobile money platforms) what were some of the challenges you faced with the insurance and digital service provider e.g. transactional cost, network connectivity access to cash out points