**TANZANIA AND ZAMBIA
ENGAGEMENT OF WOMEN FARMERS**

**6 INSIGHTS FOR BETTER INCLUSION**

Offering a suite of relevant services to women farmers gives more value and increases willingness to prioritize women and their products, and select partners with a strong commitment to women’s economic empowerment.

1. **FROM THE OUTSET: DEFINE A STRATEGY FOR TARGETING WOMEN**
   - Start each project with women in mind.
   - Leverage women agents and design gender-appropriate marketing and education materials.
   - Understanding women farmers' needs and helping steer groups toward their financial ambitions is crucial.
   - They can be powerful tools for encouraging better agent performance, increased women as agents, and ensuring that the program or service appeals to women.

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, sensitization, and training services.
   - The product or service must work on human touch points to support women who don't have access to these services.

3. **DESIGN A COMPLEMENTARY AND RELEVANT BUNDLE OF PRODUCTS & SERVICES**
   - Offering a suite of relevant services to women is key for greater value and increased willingness to support women's economic empowerment.
   - Utilization of digital financial services is low for many women smallholder farmers.
   - According to the World Bank, giving women farmers access to these services in their preferred form is crucial.

4. **ENSURE INTERVENTIONS FIT WITH DAILY GO-TOS**
   - Women farmers, once equipped with relevant services, can manage their income and expenses with the help of digital financial products.
   - The data collected early and often helps tailor product offerings and maximize efficacy by capturing and synthesizing it sets the tone for continuous testing and refinement.

5. **TECHNOLOGY IS AN OUTLET, BUT THE HUMAN INTERFACE IS STILL CRITICAL**
   - Women farmers who are banked in a population of less than 5% of women are likely to trust other women who are like them.
   - Recruit women brand ambassadors and agents to market, sensitize, and provide training.
   - In-person support ensures that women farmers will consistently and correctly use the product once it sets the tone for continuous testing and refinement.

6. **USE DATA ANALYTICS AND HUMAN-CENTERED DESIGN TO DEEPEN ENGAGEMENT**
   - Use collected data to identify gaps, weed out assumptions and biases, gain understanding about women's economic realities, and improve interventions.
   - Sensitization and training services provide support along the entire product journey.
   - Provide support from initial engagement to engagement face-to-face, especially when learning new skills or adopting new behaviors for their farming and financial activities.

**TARGETING WOMEN – SOLUTIONS**

- **PRODUCTS & SERVICES**
  - RELEVANT BUNDLE
  - Design a complementary and relevant bundle of products and services.

- **REACHING WOMEN – THE SAME PRIORITIES IN CHAINS IS NOT ENOUGH**
  - Ensure all partners have the same priorities in mind.

- **ENSURE BETTER AGENT PERFORMANCE, INCREASED WOMEN AS AGENTS, AND ENSURE BETTER INTERVENTIONS**
  - Align financial services with women’s activities.
  - Build trust by allowing easy cash in/out – simplicity, convenience, and clear value to women in their regular economic activities to accommodate the product.
  - DFS products shouldn't force women to alter their daily routines or those of their children.

- **ADVANTAGES OF DIGITAL FINANCIAL SERVICES**
  - Women's financial realities vary across countries. Only 5-7% of women in Tanzania and Zambia own a title in their name and less than 5% of women jointly own titles with their husbands.
  - The product or service must work on human touch points to support women who don't have access to these services.

- **WEED OUT ASSUMPTIONS AND BIAS**
  - Through specialized onboarding, many farmer groups aren't able to provide year-round support.
  - Women farmers prefer products to complement their group activities, like accessing agricultural information and ordering inputs.
  - Developing feedback mechanisms like SMS prompts and reminders during key periods (e.g., planting, price, weather) can help engage face-to-face, especially when learning new skills or adopting new behaviors for their farming and financial activities.

- **DIGITAL FINANCIAL SERVICES REQUIRE HOLISTIC ATTENTION**
  - Feedback mechanisms like SMS prompts and reminders can help engage face-to-face, especially when learning new skills or adopting new behaviors for their farming and financial activities.
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**IMPACT OF A COORDINATED APPROACH**

- **Increased access to markets, digital technologies, and value-added services**
  - Women farmers are more likely to trust other women who are like them.
  - Recruit women brand ambassadors and agents to market, sensitize, and provide training.

- **Increased utilization of digital financial services**
  - Women farmers who are banked in a population of less than 5% of women are likely to trust other women who are like them.
  - Recruit women brand ambassadors and agents to market, sensitize, and provide training.

- **Increased engagement and support**
  - Sensitization and training services provide support along the entire product journey.
  - Provide support from initial engagement to engagement face-to-face, especially when learning new skills or adopting new behaviors for their farming and financial activities.

- **Increased efficiencies and increased market appeal**
  - Weed out assumptions and biases, gain understanding about women's economic realities, and improve interventions.
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  - Provide support from initial engagement to engagement face-to-face, especially when learning new skills or adopting new behaviors for their farming and financial activities.