Persona library, Zambia

Common segments of women smallholder farmers in Zambia

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 as a part of research by AgriFin Accelerate Mercy Corps.

Directions to use the persona profile library:

1. It is recommended that the user begins by reading the research on the profiles in Zambia by AgriFin Accelerate to develop a base level understanding of the context and background.

2. Go through the different personas in the library and take note to understand the characteristics of their financial health indicators.

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.

5. 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 created and the research behind the same.

(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 fully will require personnel who have prior experience or background 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 ZAMBIA

Based extensive research on financial health indicators and factors driving behaviour change; the market of women smallholders in Zambia can be divided into 4 segments. Below we show the key characteristics of the segments.
We highly recommend that users of this tool refer to the AgriFin Accelerate research to read through the personas and the research behind creating them in more detail.

THE ENTREPRENEUR

- **Activities**: She is a community leader, gives financial advice, encourages women around her to improve financial well being

- **Goals**: She wants to keep growing her VSLA in size, to continue growing business, diversify into new ones

- **Financial portfolio**: She borrows loans for schools fees and inputs to her farm as group savings are insufficient, she has diverse income sources such as farming and tourism

- **Needs**: She requires support in reaching larger groups, in easier money management and communication channels, accessing financing options and bridging finance to members of her savings groups, especially during bad cash flow periods.

THE RESTRAINED HUSTLER

- **Activities**: She is in two community groups and leverages her husband's position as an elder for her business as people trust them

- **Goals**: She wants to diversify her income to buy farm assets and increase her income to start saving for bigger goals

- **Financial portfolio**: She spends an average of $500 yearly, farms one season crops and short term crops to increase income, she invests in new businesses if there is an assurance of a return and saves monthly for inputs and household needs

- **Needs**: She requires support in planning and managing household savings for longer term goal, gaining quick access to more asset financing support and is comfortable in taking financial risk but her options are restricted to her VSLA shares

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THE TRIED AND TRUE

- **Activities**: She is very experimental and likes to try out new services, she also diversifies her income through new farm productivity increasing opportunities

- **Goals**: She wants to secure her children's education and improve farm productivity with quality and affordable inputs

- **Financial portfolio**: She accesses bridge finances from her community lender, seeks social support from church and saves biweekly in different groups

- **Needs**: She requires assistance in covering education and emergency expenses and lowering her financial burden to allow her to pursue new interests.

THE BURDENED BREADWINNER

- **Activities**: She tends to cover a lot of unexpected expenses and emergencies which results to taking less risk because of no financial support

- **Goals**: She wants to manage her household, send her children to school and get into the grocery business

- **Financial portfolio**: She doesn't trust the bank and is too afraid to access formal credit, tried investing in the relish business but it failed, saves for household emergencies

- **Needs**: She requires support in financing household needs and giving her children the best possible education she can afford.

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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.

Village Savings and Loans Association (VSLA) refers to a self-managed community group that offers savings, credit and insurance services to its members. VSLAs mainly serve economically vulnerable populations e.g. women farmers in rural areas who often lack access to formal financial services. VSLAs increase access to financial services and social capital for women SHFs, resulting in increased productivity and income