



# mFarmer



## Focus Note: Designing & Marketing Mobile Information & Advisory Services for Women Smallholders

One of the focus areas for the mFarmer Initiative, a partnership between the GSMA, the Bill & Melinda Gates Foundation and USAID, is to work with mobile service providers and agricultural organisations to ensure their Agri VAS<sup>1</sup> (mobile agricultural information and advisory services) are equally accessible to women smallholder farmers as they are to men. This includes designing Agri VAS to meet the needs of women and marketing the services to women effectively.



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The purpose of this focus note is to introduce the gender theme to the Agri VAS community and share practical, actionable lessons on reaching women (with a focus on service design and marketing). The focus note summarizes insight and best practice provided by subject matter experts during a webinar “Designing & Marketing Mobile Information & Advisory Services for Women Smallholders”.

### Commercial Reasons to Cater to Women Farmers

The [Women and Mobile](#) report by the GSMA and the Cherie Blair Foundation for Women demonstrated that the global mobile phone gender gap stands at an estimated 300 million women, representing a \$13 billion missed market opportunity for the mobile industry. For the mFarmer Initiative priority regions of Sub Saharan Africa and India, the mobile phone gender gaps and missed market opportunities estimated to be 33 million women and \$1.9 billion and 124 million women and \$3.6 billion respectively. These numbers alone offer a compelling reason for mobile service operators to take a close look at the female subscriber segment as a commercial opportunity.

<sup>1</sup> Agricultural Value Added Service available on a mobile network. Agri VAS form part of the Rural VAS portfolio for mobile network operators and VAS providers

In addition, women comprise some of the largest labour forces in many emerging markets. For example, women represent 48% of Nigeria's labour force and 64% of Kenya's workforce. In Sub-Saharan Africa and India, many of these women earn their livings via smallholder farming. Mobile Network Operators (MNOs) which identify and prioritize the women's segment are positioned to tailor products and services to serve this large pool of female farmers. Without tailoring products and services to offer a unique value proposition for these women, MNOs risk leaving the lion's share of an important market segment untapped.



Haven Ley  
Program Officer  
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### Considering Gender in Service and Social Programs Matters for Social Outcomes:

In Sub-Saharan Africa and South Asia, about half the farmers are women – and these numbers appear to be increasing with male out migration to urban areas. Empirical evidence has shown that women farmers in these regions are constrained from optimal productivity gains because they often lack access to and control over resources required to raise productivity – including secure land, credit, labour, fertilisers and, in many cases, up-to-date knowledge. This is a clear inefficiency.

We know that by proactively implementing solutions that target that sticky gender gap – women's lack of access to resources – we are likely to boost yields, and potentially, income from surplus sales. Furthermore, we are more likely to have a positive impact on childhood nutrition if women earn and can control the expenditure of a marginal dollar from her sales. Achieving lasting and sustained, intra-generational, social benefit, women's incomes have a larger impact on childhood education, care and wellbeing than that of their fathers. Many empirical studies suggest that primary or secondary education is a catalyst to break the poverty trap, therefore investing in boosting women's income and empowerment (so they can actually control expenditures), is a good place to start.

However, interventions must be careful that household economies can remain in balance: there is a division of labour which needs to be calibrated effectively. There may be trade-offs at the household level of boosting women's yields and household income, potentially negating the poverty reduction impacts. For instance, if women's labour increases either unsustainably or to the general detriment of her household's economy and overall welfare, then the wider social benefits may not be achieved. **There is no evidence of positive social outcomes where women alone have simply been targeted with services and programs, without including and bringing along her household and community. In some cases, to influence women's lives it is mandatory to actually target the male in her household.**

The bottom line is that, in order to achieve sustainable social outcomes, evidence suggests that solutions may want to consider gender instead of targeting women.



Beth Gertz, GSMA  
mWomen Director,

### Leveraging Consumer Insights Research to Design Life-Enhancing Mobile Services for Women

When designing consumer products – from cars to financial services – the first step often is to understand the mindset of the target consumer segment, including their wants and needs, barriers to uptake and patterns for engaging with the products and services. Successful global brands routinely translate such consumer insights into offerings that both enhance customers' lives and generate commercially sustainable business models.

The GSMA mWomen Programme has applied these principles to the challenge of reducing the mobile phone gender gap, seeking to understand women's wants and needs, the barriers they face in accessing and using mobiles and how they engage with mobile technology. We interviewed 2500 women at the base-of-the-pyramid (BoP) in Egypt, India, Papua New Guinea and Uganda. In addition to a quantitative survey offering a broad perspective on women's view of their lives, including the role of mobile, the research employed a suite of approaches to enable women to describe their lives and aspirations in their own words, including day-in-the-life-of ethnographies in women's communities. The findings are published in the recent *Striving and Surviving: Exploring the Lives of Base of the Pyramid Women* study, prepared in partnership with TNS and funded by AusAID and USAID.

The findings offered insights into **women's day-to-day priorities**. Women most often



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identified housing, their children's education and family health as their top priorities in life. 'Being a good wife' was cited as important, reflecting the significance of family and gender roles for women across cultural contexts. Simultaneously, most women in Uganda and Papua New Guinea agreed with the statement 'I wish I could save my own money,' suggesting their desire to gain control over their own economic futures. Likewise, women's aspirations for children most often included a solid education, a job and the ability to support their mothers in old age; and 73% of respondents expressed interest in entrepreneurship to help support their families. These findings suggest that women's ability to provide economically for themselves and their families is of paramount importance in their daily lives.

The study demonstrated various **barriers to women's usage**, amongst both users and non-users of mobiles. For example, 74% of married women who did not want a mobile phone said it was because their husbands wouldn't allow it. 82% of married women who already own phones expressed the concern that 'it makes my husband suspicious.' Of those women who indicated they didn't wish to own a mobile phone, 22% were concerned that they wouldn't know how to use it. In addition to cost, cultural and technical literacy barriers continue to limit women's inclusion into the mobile world.

*Striving and Surviving* also identified common themes about **how BoP women engage with mobile**, with interesting implications for mobile operators and others seeking to reach women with life-enhancing mobile value-added services. For example, the study revealed an 'SMS utility gap.' While 77% of respondents had used a mobile phone, only 37% had used SMS, and many reported not finding SMS services useful. Similarly, while 84% of women wanted better healthcare information, only 39% expressed a specific interest in receiving such information via mobile. These findings suggest that to be effective, mobile services must reflect women's needs and must offer a clear value proposition. In another example, 47% of women were taught to use their phones by their husbands, demonstrating the need to consider a broader family and community context when marketing mobile services to women.

In addition to offering many more insights about BoP women's lives and engagement with mobile services, *Striving and Surviving* suggests **the power of consumer insights research** when designing commercially sustainable and relevant services. Several mobile operators are replicating the *Striving and Surviving* consumer insights research on women in their own markets. The GSMA mWomen Research Toolkit and reports are available at [www.mwomen.org/tools](http://www.mwomen.org/tools). The GSMA mWomen team welcomes hearing from operators interested in adapting this approach to gaining insight into opportunities to better serve the women's consumer segment.



Sophie Huyer  
Executive Director  
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## Service design for women

ICTs can support women's access to agricultural information services and hence their agribusinesses through two main modes of support:

Firstly, by helping compensate for gender inequalities and differences, such as helping them gain access to productive resources; overcoming mobility and time constraints; and providing means for women to increase their income.

The second priority for ICTs is improving women's access to agriculture services and business opportunities, through access to information, market prices, and services; coordination with actors in the value chain; contributing to transparency in governance, business registration, and land administration; tracking sex-disaggregated agricultural data in the agricultural sector, and support women's control over income and access to financing.

In developing successful gender-targeted ICT for agriculture initiatives:

### 1. Do a gender analysis of opportunities for ICTs.

Analyse men's / women's different roles in the value chain, their differential access to resources and the services required to support these roles and access, as well as the type of access women and men have to ICT and mobiles. For example, what do women/men use or need mobiles for? Do they have access to or do they own the technology? Are they subscribers or do they use pay-as you-go services? Do they find text or voice most useful? Examples include the Zambia National Farmer Organization SMS-Based Information Services project, which encouraged the use of ICTs to reduce the need for travel to speak

with suppliers, buyers, or transporters, overcoming time and mobility constraints. Reducing travel time also increased safety while reducing costs, both important considerations for women.

## 2. Develop appropriate content to meet the needs of women and men farmers.

One of the main issues to take into account here is to include the use of non-text-based approaches for those with lower levels of literacy and ease with non-local languages (e.g. English).

KenCall developed the Kenya Farmer Helpline, M Kilimo, which provides access to agriculture experts through the voice channel. Illiterate callers can get support and information on land preparation, planting, pest management, and marketing regardless of the language they can speak.

In India, the IKSL service offered by IFFCO and Bharti Airtel consists of an agri helpline and 5 free daily push messages. Via the helpline and the push message services, subscribers are provided information on inputs and services specifically targeted to women farmers.

## 3. Consider the connection of the mobile to a range of ICTs.

Radio is arguably one of the most effective ways to reach women farmers and farmers in the field because the infra-structure already exists and farmers can do other tasks while listening. It is also affordable. A Women of Uganda Network (WOUGNET) project, "Enhancing Access to Agricultural Information," uses mobile phones, radio cassettes, and community radio. Community listening clubs in Niger see women call in questions and comments with mobiles when they cannot travel to a radio station, with answers being broadcast on the radio.

## 4. Identify employment opportunities for women with agricultural-related ICT service providers

Employment opportunities may include work as call centre consultants and operators – as in, the M-Kilimo providing agricultural information to farmers. This can be a good option for women extension agents who may find it difficult to travel to remote districts. Women can also act as information intermediaries for other farmers, liaising between community and agricultural information providers. By participating in content development women can gain skills, earn income and ensures that women's information needs are addressed.

## 5. Collect sex-disaggregated data

Such data shows to what extent women are participating and benefitting from an initiative, sex-disaggregated data and transaction records can provide a basis for credit applications – important for women who often do not have access to the resources needed to supply a credit record or collateral in support of an application.



Jemimah Njuki  
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## Marketing Agricultural Services to Women

Women and men have different access to markets, infrastructures, and related services. For the most part, women producers face greater constraints than men in accessing different services including gender based norms and constraints that restrict their ownership of assets, their mobility and decision making. Men and women also use different sources or information and services. For example in a study by the International Food Policy Research Institute in Ethiopia (IFPRI, 2011) found it was less common for women than it was for men to visit demonstration plots and attend extension convened meetings in which agriculture was discussed if these were outside the home. The gender gap was however narrower for receiving extension advice through extension visits to households.

### To ensure agricultural services reach and benefit women, there are a few things to consider;

- Provide integrated services that respond to women's multiple roles in agriculture and their households. This includes information on production, marketing, financial services, health and other services.

- Combine different technological and institutional innovations that reach women. In using these innovations, ensure the language, the channels for passing these services are appropriate for women
- Use group based and participatory approaches that enable women to articulate their needs for services and provide feedback
- Design services with women in mind, responding to their specific needs, constraints and demands.

#### **How then do we market agricultural services to women, once the above considerations have been met?**

- Combine mobile and human networks: While mobile services are expanding and providing opportunities for reaching large populations, these should be combined with the more traditional human networks. For example the Pallitathya help line in Bangladesh and the Grameen Foundation in Uganda use “Mobile Operator Ladies” and “Community Knowledge Workers” in combination with mobile services to reach rural populations.
- Use multiple approaches: Evidence shows that not all women have access to mobile phones or can access text based information services. Using multiple approaches ensures services reach a wider base of rural women in appropriate channels. For example the Kenya Agricultural Commodity exchange uses information kiosks located in local markets, a radio program, a short message service and an interactive voice responsive services to provide market information.
- Use approaches that create demand and define the needs of women farmers. The Enabling Rural Innovation (ERI) program implemented in 9 countries by the International Centre for Tropical Agriculture used an approach of participatory diagnosis to identify opportunities and constraints and took farmers to markets to stimulate demand for market information. The project then designed multiple approaches to provide this information.

Integrate multiple services: The CARE Women in Agriculture Pathways program is integrating activities with multiple information needs including market engagement and economic activities, productivity, policy and advocacy and women’s **empowerment and working through collectives to design and deliver services to women in a way that brings about transformational change**

## About the GSMA Mobile for Development

The GSMA Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social, economic and environmental impact and stimulate the development of scalable, life-enhancing mobile services.

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## About the mAgri Programme & mFarmer Initiative

The GSMA’s mAgri Programme aims to improve the productivity and incomes of smallholder farmers in emerging markets through commercial mobile services. Through our **mFarmer Initiative**, the GSMA mAgri programme works with mobile operators, the development community and agricultural organisations to facilitate the creation of scalable, replicable and commercially sustainable agricultural information and advisory services. The Initiative includes challenge fund grants, provision of digitised agricultural content via an online database, technical assistance, sharing of best practices and impact evaluation.

For more information please visit: [www.gsma.com/magri](http://www.gsma.com/magri) or contact us on [mAgri@gsm.org](mailto:mAgri@gsm.org).

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