Making digital platforms work for women in rural & agricultural livelihoods

Final Report

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CGAP

VALUE FOR WOMEN

ISF

Disclaimer

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Terminology

Digital agriculture platforms: Platforms that facilitate direct interactions between multiple users for the purpose of exchange. Platforms can be broadly grouped into three marketplace models:

- **Product marketplace:** Platform that connects smallholder farmers to physical markets both to and from the farm, including farm inputs suppliers and various kinds of off-takers (processors, traders, retailers, consumers).
- **Integrated product and services marketplace:** Platform that facilitates farmers' access to a holistic, bundled offer. Similar to a product marketplace, but offering farmers a broader range of services (i.e. inputs, financing).
- **Services marketplace:** Platform that connects farmers to equipment and/or other service providers.

Field agents: Individuals deployed to provide on-the-ground support to platform operations. Use cases vary by platform, but agents may provide advisory services to farmers, collect data for the platform, support farmers in accessing the platform, and potentially also support with farmer acquisition and onboarding, logistics, and fulfillment.

Gender-forward business practices (GFBPs): Actions that businesses undertake to promote gender equality across their customers, workforce, value chains, platform workers, and/or providers.

Gender-forward business: A business that intentionally seeks to address gender inequalities by providing goods and services that close gender gaps or meet the needs of women or girls; supports gender diversity through internal policies and practices in the workplace; and/or strengthens inclusion and diversity along the value chain.

WIRAL: Acronym for "women in rural and agricultural livelihoods".

For additional details on digital agriculture platforms and specific model types, see ISF's 2021 report

BACKGROUND

Photo credit: Huxta from MCF

CONTEXT

Rural women play a central role in rural economies yet face significant challenges

79% of economically active women in developing countries report that agriculture is their primary economic activity.

However, in many rural settings these women face substantial barriers to accessing the opportunities that would enable them to build resilient livelihoods in the agricultural sector. **These barriers include:**

LACK OF LAND OWNERSHIP

Worldwide, women make up fewer than **15%** of all agricultural landholders

TIME POVERTY

In low-income countries, rural women work up to **12** hours more per week in the household than men

FEWER AGRICULTURAL INPUTS

If women had the same access as men, their crop yields could increase **20-30%**

LESS ACCESS TO FINANCE

Women are less likely to have a bank account, receive smaller loans, and often don't control their own incomes

RESTRICTIVE SOCIAL NORMS

In some countries, norms dictate how women should spend their time, who they can interact with, and where they can go, thus entrenching women's economic and financial exclusion

These barriers were further exacerbated by COVID-19. School closures massively reduced the time women could dedicate to income-generating activities, since caregiving responsibilities disproportionately fall on women. Restrictions on movement cut them off from markets and other spaces that are critical sources of information, networks, and other forms of support.

OPPORTUNITY

Digital agriculture platforms offer unique opportunities for smallholder farmers

Platforms are built upon network effects through enabling multiple users on both sides of an exchange to interact, **creating shared value* for both platform providers and end users**. By leveraging technology to capitalize on these interactions, digital agriculture platforms have the ability to:

Improve access to markets, through disintermediating or re-intermediating markets

Improve market linkages between farmers and other value chain actors, through efficiently connecting multiple users

Increase access to information, through facilitating information sharing (ex. pricing information, best practice knowledge)

Increase access to finance, by providing farmers with a digital financial footprint from transactional data on the platform

This is particularly relevant because **the platform market is growing rapidly**: in 2021, ISF mapped over 75 agriculture-specific platform models.

*According to the 2011 Harvard Business Review article, *Creating Shared Value*, shared value is defined as "policies and operating practices that enhance the competitiveness of a company while simultaneously advancing the economic and social conditions in the communities in which it operates."

OPPORTUNITY

These unique opportunities can particularly help rural women overcome barriers

Improve access to markets

Rural women are less likely to access or hold relationships with brokers/traders who are typically men. Platforms expand the gateways to markets and income-generating opportunities for women, and reduce the potential for discrimination that can occur in face- to-face interactions.

Improve market linkages

Restrictive social norms, time poverty, and mobility constraints affect with whom rural women can interact, and the types of products and services they can access. Digital platforms can unlock access to economic opportunities for rural women that would otherwise be out of reach.

Increase access to information

Digital platforms facilitate the exchange of information and knowledge (e.g. prices, off-takers) that are crucial to competitively participate in, and benefit from, markets and that are often out of reach to rural women due to their restricted mobility and lower inclusion in male dominated spaces.

Increase access to finance

Rural women have lower overall access to financial services than men, often due to their inability to meet basic requirements (e.g. collateral, ID document, land title). The use of transactional data to create customer profiles can unlock access to finance for women.

Examples of benefits for women platform users (based on platform interviews)

- ***Selling products at increased, fairer prices***
- ***Supplementing income as platform agents***
- ***Improved confidence***
- ***Ability to access savings products from partner financial institutions***

Adapted from CGAP WIRAL Literature review synthesis

CHALLENGE

Digital platforms are struggling to reach and meaningfully engage with rural women

Data shows that:

1. Most AgTechs are **still working out how to scale their models**, particularly in Sub-Saharan Africa…

2. …and **most AgTechs are struggling to engage rural women:** women represent 40 to 50% of smallholder farmers in Sub-Saharan Africa, however make up only 25% of AgTech users…

3. …and usage rates suggest that, when AgTechs do reach rural women, **they are not sufficiently serving them**, thus limiting the potential for meaningful impact on women's lives

The digital gender divide contributes to this struggle

There is a well-documented gap in women's uptake of mobile phones in general. While mobile phone access is growing– 60% of women across low and middle income countries use mobile internet –low usage rates suggest that mobile phones are not succeeding in addressing women's needs and constraints. Women face barriers that prevent them from fully leveraging mobile services including: i) literacy and digital skills; ii) affordability; and iii) safety and security. These barriers likely contribute to the low digital platform engagement numbers among rural women, and are important context for analyzing platform opportunities in the agriculture sector and beyond.

2. RESEARCH OBJECTIVES AND APPROACH

Photo credit: CIMMYT Flickr

We explore how platforms can drive increased impact for rural women

Research Objectives

CGAP engaged Value for Women (VfW) and ISF Advisors to conduct research on how digital platforms can improve engagement with, and impact on, rural women. There were three primary research objectives:

1. **Formalize the gender impact thesis** to understand how platform-specific responses can unlock social and economic value.
2. **Identify best practices** that leading agriculture platforms have implemented to better reach and impact rural women users.
3. **Provide guidance to key stakeholders** (e.g. donors, sector support organizations, government partners, financial service providers) on how to prioritize interventions to improve platform services for rural women.

Research Approach

This research effort included four key components:

1. An **extensive literature review** of the latest research and findings around both rural women and digital platforms;
2. Development of a **conceptual model and a best practices framework** to structure and contextualize the detailed research with platform providers;
3. A **gender self assessment survey** with 8 platform providers, building on the VfW Gender Smart Nexus survey; and
4. A **deep dive case study** with 4 of the survey respondents, that included interviews with the CEO and key staff *(see details on next slide)*.

Findings have all been cross-referenced with other research findings from ISF and VfW work and anonymized where appropriate.

Additional details on the research approach are included in the Appendix.

Deep dives with 4 platforms to examine their potential to impact rural women

Focus platforms

AFEX is a leading digital platform operating in Nigeria. Their core business revolves around a commodities exchange, and they work directly with smallholder farmers to enable this exchange.

Founded in 2018, **CoAmana** is a growing digital platform based in Nigeria. CoAmana supports farmers and businesses with access to market trade services and fulfillment solutions.

Copia is a rapidly growing B2C e-commerce platform headquartered in Kenya. They offer household goods in addition to agricultural products, and have extensive reach into rural areas.

Samunnati is a major Indian digital platform that works directly with farmer producer organizations. To date, they have reached over 4 million farmers.

These platforms were prioritized based on diversity of business models and geographies, as well as demonstrated focus on working with rural women. Given the small sample size, findings were aggregated across all platform types.

III. CONCEPTUAL MODEL & BEST PRACTICES FRAMEWORK

Photo credit: PENDING

CGAP VALUE FOR WOMEN ISF

This research uses a model to consider digital platforms' impact on women in a broader context

Commercial digital platforms operate in a business climate that often prioritizes profit over impact. Yet, gendered market barriers directly impact platforms' engagement with rural women and, thus, profit. In the face of this, implementing gender-forward business practices can help counteract some of the barriers in the operating environment to both positively impact rural women and unlock value.

The operating environment...

Key elements include:

- **SOCIAL NORMS** governing how WIRAL engage (e.g. decision-making, family expectations)
- **ACCESS TO TECH** that determines how easily WIRAL can engage (e.g. mobile ownership)
- **BUSINESS CLIMATE AND REGULATION** that influences or limits WIRAL participation (e.g. business registration)
- **UNIQUE AG MARKET DYNAMICS** that position WIRAL in certain ways

...shapes rural women's ambitions, needs, & service opportunities...

Needs, ambitions, and opportunities should be considered against the operating environment, to determine:

- **SEGMENTED WIRAL NEEDS** that reveal distinct customer requirements and possibilities to add value
- **SERVICE OPPORTUNITIES** that are distinct to WIRAL needs

...which platforms can respond to...

Platform-specific responses to WIRAL service opportunities include action at different levels:

- **STRATEGIC ORIENTATION**
- **ORGANIZATIONAL MAKEUP**
- **CUSTOMER TARGETING AND SEGMENTATION**
- **PRODUCT AND SERVICE DESIGN**
- **MARKETING AND ACQUISITION**
- **INVOLVING WIRAL IN BUSINESS MODEL**

...in ways that can unlock social and economic value

Successful platform engagement of WIRAL can generate:

- **SOCIAL AND ECONOMIC VALUE** for direct WIRAL customers, employees, and/or agents
- **ECONOMIC AND BRAND VALUE** for the platform operator
- **ECONOMIC VALUE** for other market participants (ex. financial institutions, buyers, importers)

FEEDBACK LOOP: SUCCESSFUL SERVICES CAN ALSO CHANGE THE OPERATING ENVIRONMENT

Gender-forward business practices framework

Leveraging VfW's extensive experience working with companies to incorporate gender-forward practices, ISF and VfW set out to define a set of indicators for gender-forward business practices in digital platforms, aligned to the conceptual model (slide 14). These served as a foundation for our research with the platforms, but also represent **a curated list of best practices that platforms, and their investors and donors, can adopt to create shared value for platforms and the women that engage with them.**

*Serve as **foundational best practices** that influence a platform's actions in the other four best practice areas*

STRATEGIC ORIENTATION

- Demonstrated focus on gender equality in organizational strategy
- Allocated time in staff and board meetings to discuss gender equality
- Allocated budget for gender-related initiatives

ORGANIZATIONAL MAKEUP

- Inclusive policies and procedures
- Provision of training on gender equality, diversity, and inclusion
- Sex-disaggregation of workforce composition data
- Initiatives to increase representation of women in leadership

PRODUCT & SERVICE DESIGN

- Incorporation of gender considerations in product design
- Regular consultations with WIRAL to solicit feedback
- Design of service offerings that are relevant to WIRAL needs

MARKETING & ACQUISITION

- Use of differentiated marketing channels to reach rural women segments
- Use of sex-disaggregated user data to support decision-making
- Established targets for WIRAL customer acquisition

CUSTOMER TARGETING & SEGMENTATION

- Recognition of segments and subsegments of WIRAL customers when designing offerings
- Tailored marketing, services, and sales efforts to the needs of specific segments of WIRAL

INVOLVING WIRAL IN BUSINESS MODEL

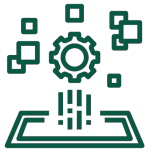
- Sex-disaggregation of vendor/agent/provider composition data
- Initiatives to increase WIRAL representation in business model
- Tailored capacity building for WIRAL vendors/agents/providers
- Differentiated support to address WIRAL-specific constraints

IV. KEY FINDINGS

Photo credit: Huxta from MCF

Overall, platforms are just beginning to translate their gender intentions into concrete actions

- Digital platforms are **rapidly growing and their business models are becoming increasingly diverse**, with many early pioneers starting to make headway with models that can work in challenging smallholder markets



- There are indications that platforms are starting to adopt a gender lens as they **consider their optimal workforce, customer base, and funding**

- When compared against the six key business areas outlined in our framework (slide 14), there are **encouraging examples of gender-intentional actions** and the sorts of commercial and impact outcomes that can be achieved

- However, the **full integration of a gender lens is still at an early stage** and largely not seen as critical to making a commercial model successful.

Considered in terms of the best practice areas, platforms are still at an early stage

Foundational best practices

Best practice area	Alignment with best practice	Summary of findings
STRATEGIC ORIENTATION		Platforms recognize gender as an important consideration, but struggle to translate that commitment into concrete actions.
ORGANIZATIONAL MAKEUP		Platforms have important foundations in place for building inclusive workplaces, but key challenges remain in achieving gender balance especially in leadership & field-based positions.
CUSTOMER TARGETING & SEGMENTATION		Most platforms are not systematically sex-disaggregating their data (beyond basic user information), which hampers their ability to tailor strategies to different customer/user segments.
PRODUCT & SERVICE DESIGN		Some platforms have made adaptations to their offering to better meet the needs of rural women, but this is not yet part of business-as-usual.
MARKETING & ACQUISITION		Some platforms deploy tailored marketing & sales strategies, but overall acquisition of rural women remains hampered by a variety of challenges inherent to their operating environment.
INVOLVING WIRAL IN BUSINESS MODEL		Few platforms are deploying intentional strategies to integrate more women income-earners (e.g. agents, vendors), but there are encouraging signs of tailored support services to this group.

Over time, platforms should aim to be implementing best practices in all areas

Despite this early stage in their gender-lens journeys, some platforms are starting to innovate

Foundational best practices

Best practice area	Emerging exemplars	Snapshot
STRATEGIC ORIENTATION	COAMANA	CoAmana's gender lens was built into the company from the beginning, and this commitment is reflected throughout the organization, from its internal policies and practices to the way it collects and takes action on sex-disaggregated data.
ORGANIZATIONAL MAKEUP	AFEX	AFEX has strong women's representation in leadership: 50% of the C-Suite is women. Furthermore, AFEX has robust policies and procedures on gender equality, which they report contributes to employee satisfaction and retention.
CUSTOMER TARGETING & SEGMENTATION	COAMANA	CoAmana has a systematic approach to data analysis which allows them to identify gendered consumer patterns. For instance, CoAmana recognized that women value trust and relationships with platforms, which prompted them to establish an all-women call center.
PRODUCT & SERVICE DESIGN	Samunnati	Samunnati is launching a grant-funded initiative to target 10,000 women. As they design their offering, they are making sure to explicitly take women's needs into account (e.g. incorporating financial literacy into their customer advisory offerings).
MARKETING & ACQUISITION	AFEX	AFEX recently launched an initiative to recruit top women farmers as platform extension workers. They expect these workers will capitalize on their networks to bring additional women onto the platform.
INVOLVING WIRAL IN BUSINESS MODEL	copia Maisha Rahisi	The majority of Copia's field agents are women. Recognizing the gender gap in mobile phone and internet access, Copia launched an asset-financing offering to help agents purchase a phone. They expect these efforts to increase their agents' efficiency and incomes.

This research identified four opportunities to increase shared value for rural women & platform providers

Going forward, we anticipate that in the short term many, if not all, **platforms will continue to be focused on working out how to achieve profitability and scale**. However, **we believe that gender-forward practices could become a core part of that plan**– especially if platforms recognize the commercial importance of women as a customer segment.

For this, we have outlined what we think are the four most important **building blocks** from the **best practices framework** for platforms to improve engagement of, and impact on, rural women:

BUILDING THE FOUNDATIONS...

- **A** Embedding gender into organizational strategy
- **B** Leveraging sex-disaggregated data for better decision-making

...TO IMPROVE WIRAL ENGAGEMENT (AND IMPACT)

- **C** Experimenting around women-focused innovations
- **D** Increasing income-generating opportunities for rural women as platform service providers

These four opportunity areas **can be leveraged by both platform operators and supporting organizations** to promote improved commercial and gender outcomes in the rural agriculture sector.

Each of these opportunity areas is further examined on the following slides through i) cross-cutting insights across platforms, ii) case studies on individual platforms demonstrating best practices, and iii) recommendations to act on each opportunity area

V. PLATFORM OPPORTUNITY AREAS

Photo credit: CIMMYT Flickr

Photo credit: CIMMYT Flickr

PLATFORM OPPORTUNITY A

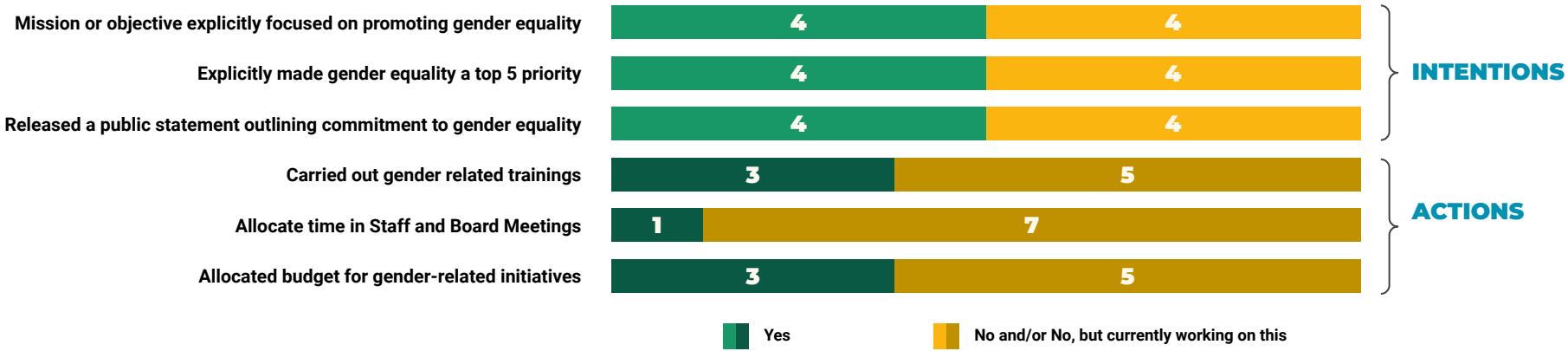
EMBEDDING GENDER INTO ORGANIZATIONAL STRATEGY

INSIGHT

There is a gap between platforms' gender intentions and their practical actions

Platforms in our sample recognize the importance of gender equality and inclusion, and include them in their organizational missions and vision statements. However, **there is a gap between what is said and the practical actions being taken**. This is a common challenge experienced by businesses across types and sectors.

Survey findings (based on 8 platforms surveyed)



- Companies often don't know where to start, don't know what actions to take, and lack the necessary resources and time. **Only one platform surveyed indicated that they allocate time at board or leadership meetings to discuss gender equality**– a common best practice for any initiative to ensure it receives consistent and sustained attention, and necessary resources.
- Our research uncovered a number of examples of platforms implementing one-off initiatives that have a gender focus, and some associated gender targets. However, **companies often do not have a holistic approach to targeting women throughout their business operations, as leaders, workers or customers/users.** There's little integration of gender considerations across all programs or the rest of the company. Without this, these initiatives will continue to be seen as separate from the platform's overall business growth strategy, rather than as fundamental components to achieving growth.
- Our research, complemented by findings from adjacent sectors, indicate this **gap between platforms' intentions and implementation could be exacerbated by challenging gender dynamics** in the markets in which they operate as well as by lack of women's representation within the company, especially at the leadership level.

AFEX
AFEX COMMODITIES EXCHANGE LTD

CASE STUDY: As an AgTech operating in Nigeria, AFEX must contend with a challenging operating environment where gender norms heavily influence women's participation in the economy. These norms affect AFEX's ability to recruit women in certain position (e.g. in the field) and are reflected in the low level of women in their customer base (~20% of end users are women). **As AFEX enters the scaling phase, the AgTech is increasingly thinking– and being more deliberate– about gender**, including explicitly calling out gender equality in their theory of change.

Additional details on AFEX's initiatives are included in the Appendix.

The importance of women in leadership

GREATER REPRESENTATION OF WOMEN IN DECISION-MAKING POSITIONS TENDS TO POSITIVELY INFLUENCE AN ORGANIZATION'S STRATEGIC DIRECTION

- Increasing women's representation in leadership positions not only brings new perspectives, but also shifts the way management thinks. This is especially important for digital platforms that are often operating in challenging environments where **innovation and creative solutions are needed to help tackle pervasive barriers that prevent rural women from accessing and using platform services**.
- **Greater gender balance in leadership is also good for business.** Companies with gender balanced leadership teams have outperformed unbalanced peers in median valuation increases by as much as 25%. Research has shown that firms with more women in senior positions are more socially responsible, and provide safer, higher-quality customer experiences.

PLATFORMS SURVEYED SHOW INITIAL PROGRESS IN ACHIEVING THIS INCLUSION

- Adjacent sectors to this research, such as FinTech, see a **lack of women's representation at board levels** and in top rungs of the corporate ladder. We see this in our sample too.
- However, we also see several platforms taking intentional steps to establish policies and practices that create more inclusive workplaces (e.g. maternity leave beyond national minimum requirements, accommodations for breastfeeding and expressing milk) and to support women's career trajectories, with **the understanding that these efforts will help differentiate them from competitors, and attract talent at all levels**.

38%

of platforms surveyed have at least 30% women on the board

50%

of platforms surveyed have at least 30% women in the C-Suite

RECOMMENDATION

Platforms should establish a holistic gender strategy, with clear objectives and targets defined using their data

- **A gender strategy offers the following benefits:**
  - Supports the platform to become more intentional about gender
  - Supports the platform to unlock new market opportunities, improve organizational performance, and reach scale more quickly.
  - Supports fundraising, as the platform can leverage their gender strategy to attract additional funding from gender-lens investors and donors to support specific actions.
- **Typical components of a gender strategy** include:
  - Clear objectives that are aligned with overall organizational goals
  - Specific targets (e.g. 40% of active users are women by 2025)
  - Key performance indicators to assess progress towards targets, and measure success (e.g. active usage, disaggregated by sex and measured quarterly; percentage of women in C-Suite, measured annually)
- With the gender strategy in hand, platforms should then develop a **gender action plan, outlining specific actions that need to be implemented in order to reach the gender goals** outlined in the strategy (with roles/responsibilities, allocated resources/budget, and timeline for completion for each action). The best practices framework developed as part of this research can be used to identify key actions to include in this plan.

Photo credit: CIMMYT Flickr

PLATFORM OPPORTUNITY B

SEX-DISAGGREGATING DATA FOR BETTER DECISION-MAKING

INSIGHT

Platforms' sex-disaggregated data is not currently being optimized for decision-making

Platforms are struggling to collect and take action on the basis of their data: **43% of platforms in our sample indicated sex-disaggregated data collection and business intelligence was one of their top three challenges**. This is a significant missed opportunity for achieving commercial and gender outcomes– especially for businesses models that are so dependent on data.

SEX-DISAGGREGATED DATA FOR TARGET SETTING & PRIORITIZATION:

The collection and analysis of sex-disaggregated data is the typical starting point for increasing gender inclusion both inside a company and through the products and services they offer. Data can tell: how many rural women a platform is serving, how *well* it is currently serving rural women, and the value being generated by WIRAL as customers and/or agents.

Among the sample:

- **Nearly all platforms collect basic sex-disaggregated data on their end users and workforce**, and nearly half of platforms who have agents can also sex-disaggregate that data.
- **However, the majority of platforms do not appear to have a structured process in place for analyzing this data and taking action**, such as using the data to establish goals and targets.

Adjacent sector insight:

Top reasons cited for FinTechs not sex-disaggregating data:

- 23% wanted to consider it, but did not have resources to capture it
- 20% did not consider gender to be an important variable
- 17% data privacy norms hindered it
- 10% are in pre-launch phase (have not yet launched products)

Source: Financial Alliance for Women, How FinTechs can Profit from the Multi-Trillion-Dollar Female Economy, 2020.

SEX-DISAGGREGATED DATA FOR UNDERSTANDING CONSUMER PATTERNS:

Sex-disaggregated data enables better business intelligence, helps uncover hidden business opportunities, and ensures that different customer segments are being served well. When reviewing customer segments, data enables **platforms to define the distinct sub-segments of women customers**, and consider those relevant to their business.

Among the sample:

- A few platforms **rely on field-based staff to solicit feedback**, however they do not tend to sex-disaggregate it.
- **Four out of eight platforms tailor their marketing and sales strategies to target women.** They do so by including in their marketing materials messages, language, and imagery that appeal to women, and using marketing channels that are more likely to reach women.
- **Only one platform interviewed– CoAmana –seems to be leveraging the data and insights it collects across various user engagement channels** to tease out the differences between segments and sub-segments of users.

COAMANA

CASE STUDY: CoAmana uses a variety of methods to capture customer data, including collecting sex-disaggregated data at the registration stage, sex-disaggregating retention rates, and documenting feedback from calls coming into the call center. This proactive approach to data collection has allowed CoAmana to segment their customer base according to patterns of usage and behavior, and uncover insights on customer acquisition costs. CoAmana then uses these data-driven insights to inform strategic initiatives, product design, and marketing strategies, allowing them to consistently improve their efforts to engage women customers.

Additional details on CoAmana's initiatives are included in the Appendix.

SEX-DISAGGREGATED DATA FOR DESIGNING PRODUCTS:

Ideally, platforms make adjustments to marketing approaches, customer acquisition strategies, and product design on the basis of data-driven insights. Systematic sex-disaggregated data analysis is also critical for platforms to be aware of opportunities they are currently missing out on.

Among the sample:

- **The majority of platforms lack a systematic approach to leveraging sex-disaggregated data analysis for product adaptation or product design.**
- Instead, **platforms are making piecemeal or ad hoc adjustments to existing offerings.** While **these types of adjustments signal willingness to tailor offerings to the needs of women users**, a more systematic approach to analyzing sex-disaggregated data should be part of business-as-usual.

Adjacent sector insight:

Although nearly 80% of FinTechs studied can disaggregate the proportion of their customers that are women, most do not use sex-disaggregated data to inform decisions at any stage in the business lifecycle.

Source: Financial Alliance for Women, How FinTechs can Profit from the Multi-Trillion-Dollar Female Economy, 2020.

RECOMMENDATION

Digital platforms should improve their sex-disaggregated data collection and data-driven decision-making

A systematic approach to data collection and data-driven decision-making can help platforms leverage their data for commercial and gender outcomes. Platforms can start to do this through the following next steps:

1) **Target setting and prioritization:** Once a platform has defined their gender strategy and associated key performance indicators, they should establish a strategy-priorities-targets-measurement system centered around data. This will enable actioning on priorities.

2) **Understanding customer patterns:** An important (and simple) step is for platforms to sex-disaggregate existing data– such as customer ratings or satisfaction scores –to understand satisfaction levels for different sub-segments of women (and other users, such as men and youth). Platforms can also collect data through publicly available datasets, focus groups, and feedback pop-ups on the platform.

3) **Designing products:** Insight on customer patterns from the preceding action can then be leveraged in the product design process. This could result in finding 'quick wins' (i.e. shifting land requirements from individual names to family names given barriers for women to access land) or more robust product shifts (i.e. designing products specifically for women).

Platforms that implement this systematic data-driven approach can then quantify their impact and **showcase it to potential investors.**

Photo credit: CIMMYT Flickr

PLATFORM OPPORTUNITY C

EXPERIMENTING AROUND WOMEN-FOCUSED INNOVATIONS

INSIGHT

Digital platforms are beginning to enhance their products and services to increase engagement of rural women

- Platforms are recognizing that **women are being inadvertently excluded from accessing their standard offerings** due to either the platform's own requirements or demand-side challenges.
- Despite the platforms operating in different markets, we saw similarities in the challenges they faced when engaging women. Platforms identified land access as a major challenge in both India and Sub-Saharan Africa (required by platforms for accessing credit and input services on platforms). Women's lack of digital literacy is also prevalent across markets.
- We see some experimentation happening at the product/service level.
  - One platform has tested out **better terms/rates to women farmers**, although they note that this has had the unintended consequence of men taking out loans in women's names.
  - A platform that works through cooperatives has encouraged the cooperatives to **adjust their requirements to allow land to be in the family name, in order for women farmers to more easily become cooperative members**.
  - Another platform has launched **an asset financing pilot to enable their women agents to access the digital tools they need** (internet, mobile device) to engage efficiently and effectively with the platform.

Adjacent sector insights:

- When starting out, FinTechs tend to focus on early adopters so they can grow their user base and capture investor interest. Men are perceived to be early adopters.
- As a result, FinTechs begin tailoring products and services based on the needs of primarily men customers.
- This results in a self-reinforcing spiral of FinTechs catering their offerings to men. This is particularly the case if the FinTech does not have a gender strategy.

Source: Financial Alliance for Women, How FinTechs can Profit from the Multi-Trillion-Dollar Female Economy, 2020.

RECOMMENDATION

Platforms can leverage their own data and industry leading practices to continuously innovate

- Platforms can **start by taking a look at their current offering with a gender lens to determine if there are any "quick wins" they can achieve.** A first step could be to collect user feedback on the offerings available and sex-disaggregate these findings.
- Platforms can **find inspiration in the following promising innovations**, recognizing that product/service innovations will need to look different depending on the context and platform model:
  - The use of **in-person agents to increase registration for digital marketplaces** (e.g. DigiFarm Village Advisors)
  - The use of **interactive features, such as Interactive Voice Response technology**, to make digital tools easier to use by digitally illiterate customers and to deliver capacity building and advisory to customers (e.g. Opportunity International Uganda)
  - Offering **preferential terms to users earning income on the platform** (e.g. zero registration fees, referral bonuses) as an incentive to onboard rural women customers (e.g. Jumia's Women & Youth Empowerment Program)
  - Providing **tailored training and services** to increase the income-generating potential of WIRAL platform users (e.g. Copia's asset financing product, see the Appendix)
- **Rural women should be embedded throughout the product and service design process.** Concretely, this means including a representative sample of both men and women customers in market research efforts, testing prototypes with women, and collecting sex-disaggregated feedback.

Samunnati

CASE STUDY: Samunnati, an integrated product & services marketplace, recently received patient capital to set up and onboard 100 women-led farmer producer organizations onto their platform. Samunnati anticipates this initiative will help them reach 10,000 women farmers, and gain valuable insights on women as customers.

Although this is a grant-funded initiative, Samunnati have intentionally designed the initiative so that lessons learned on how to engage with women-led farmer producer organizations will be integrated into their commercial business practices.

Additional details on Samunnati's initiatives are included in the Appendix.

Photo credit: CIMMYT Flickr

PLATFORM OPPORTUNITY D

INCREASING INCOME-GENERATING OPPORTUNITIES FOR RURAL WOMEN AS PLATFORM SERVICE PROVIDERS

INSIGHT

Pervasive barriers are impacting rural women's ability to pursue field-based roles offered by digital platforms

The abundance of **platform field-based positions provides a unique opportunity for rural women to integrate into more formalized labor, expand their earning potential**, and pursue a career that works with their household responsibilities and personal aspirations.

The majority of platforms in our sample rely heavily on a field-based network of individuals who serve as a direct link between customers and the platform. Often called 'agents', this network is most often deployed to provide on-the-ground support for platform operations. Agents may collect data, provide advisory services to farmers, support farmers in accessing the platform, or facilitate logistics.

Evidence shows that women tend to be successful field agents. An IFC study of agent transactions in the Democratic Republic of Congo found that **women were significantly more successful than male agents in terms of volume and value of transactions**.

While this opportunity focuses on integrating rural women into platforms as agents, rural women can also engage with platforms in the following additional ways:

- An agricultural inputs vendor in a rural town signs up on a platform to become a preferred **vendor** to platform customers;
- **An equipment owner** registers with a platform to provide machinery services to other farmers, to supplement her income;
- A smallholder farmer signs up with a platform to be one of their **extension workers**, providing extension services to other platforms users in her community; and
- A micro-entrepreneur signs up to be a platform **field agent**, helping customer place orders on the platform using her mobile device.

AMONG THE SAMPLE:

- All but one of the platforms we spoke to which rely heavily on a field force **struggle to recruit and retain women**. This is partly related to the **how the roles are structured (often requiring heavy lifting, travel in rural areas) and partly related to systemic issues** like women's disproportionate caregiving responsibilities, which makes it harder for women to maintain consistent levels of engagement and, ultimately, derive value from the platform.

- To combat this, we saw evidence of platforms testing ways to increase women's representation among agents, understanding that this will help the platforms tap into groups of rural women customers that might be overlooked by, or invisible to, men agents. For instance, AFEX is currently **recruiting high-performing women farmers in their customer base to become field agents.**

RECOMMENDATION

Develop targeted strategies to expand income-generating opportunities, including field-based roles, for rural women

- **As a first step, platforms should sex-disaggregate their data to establish a baseline.** Across most of the platforms we surveyed, sex-disaggregated data collection on the field-based force is limited, which means platforms are missing out on important insights on performance, transactional volumes, and overall value generated by different agent segments.

- **With this information, platforms can then design tailored support to** enhance the efficiency and productivity of these different segments, and ultimately **enable women to derive maximum value from platforms**. Of note is that **capacity building is key to supporting women who earn an income on the platform.** Tailored support could include:
  - Providing digital literacy training (e.g. general digital literacy, basic digital safety)
  - Trainings specifically on how to use the platform (e.g. the practicalities of managing a shop or profile, getting paid)
  - Value-added financial services (e.g. credit, insurance or savings products)
  - Assets necessary for livelihoods earned on the platform (e.g. phones, vehicles)
  - Access to (peer) support networks within the platform ecosystem.

CASE STUDY: Copia's model relies heavily on field agents, who interact directly with customers. Their agent base is predominantly women– over 80% of the 30,000 agents are women. Historically, agent-customer interactions were facilitated offline.

Currently, Copia is in the process of digitizing their field force. Given that digitization represents increased barriers for women, the platform is launching an innovative PAYGO model to provide mobile phones to their field force.

Additional details on Copia's initiatives are included in the Appendix.

VI. RECOMMENDATIONS FOR INVESTORS & DONORS

Photo credit: Huxta from MCF

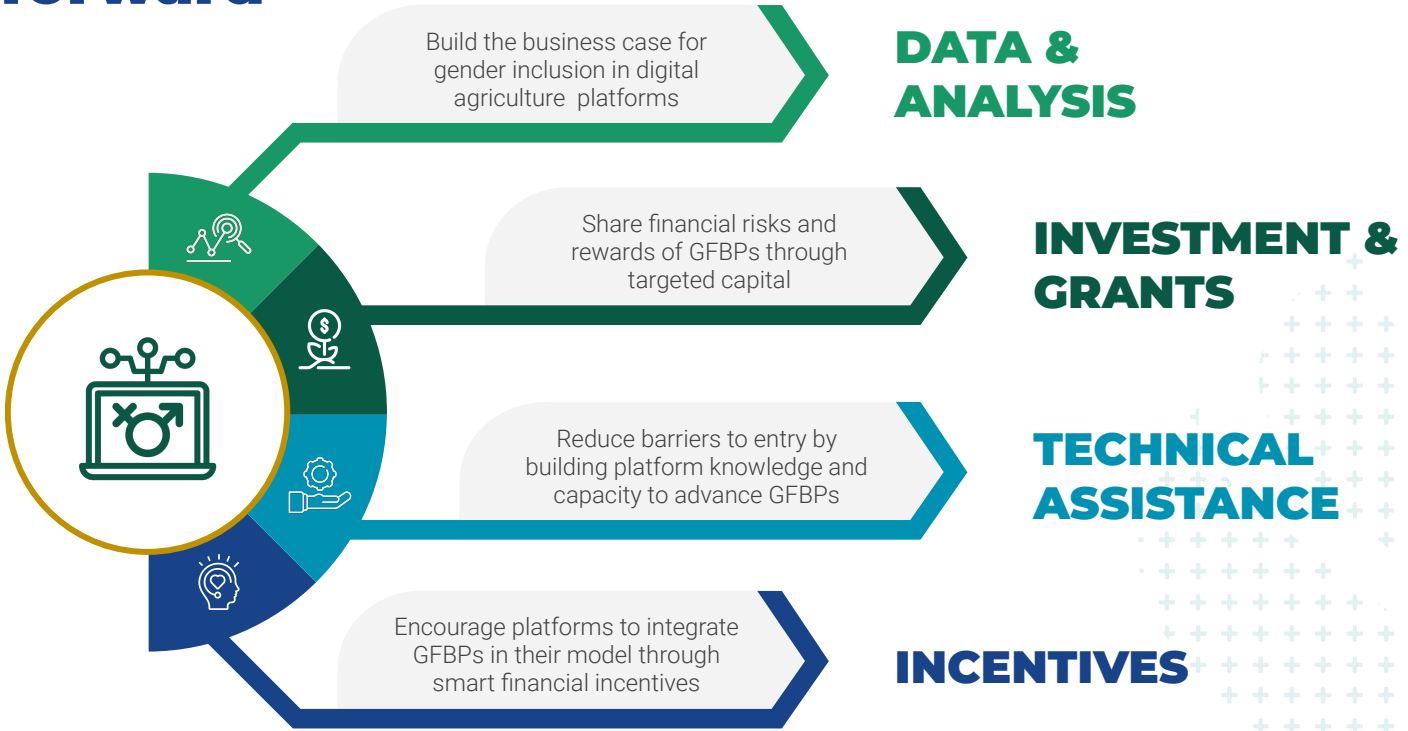
Investors* and donors have a role to play in supporting digital platforms to become gender forward

Investors and donors can influence digital platforms' decision-making as these platforms begin to address gender in their model, and can help reduce platforms' challenges to becoming gender forward. Here are the key entry points that investors and donors can consider:

Platform barrier or challenge	Investor or donor entry point
Lack of clarity on how gender-forward business practices (GFBPs) can create shared value for women and platforms	Undertake **data collection and analysis** to build the business case
Lack of expertise on how to develop and implement GFBPs	Fund or provide **technical assistance** and/or learning networks
Lack of capital to design and implement internal and/or external gender-forward approaches	Provide **investment capital and/or grants**
High perceived cost that dissuades platforms from adjusting their business models	Well-designed **incentives** that align financial rewards with impact (not just reach) without distorting the market or sacrificing sustainability of the model

** Investors include private investors, such as private equity, venture capital, and social investors, and public investors, such as development finance institutions.. Donors includes bilateral and multilateral agencies and foundations.*

Four donor and investor entry points for supporting digital platforms to become gender forward



ENTRY POINT

Data & Analysis

Building the case for how GFBPs contribute to inclusive, sustainable, and commercially viable digital platform models should be a priority. Currently, there is a lack of clarity on how these practices can create shared value for women and platforms, resulting in gender-focused initiatives being kept separate from the commercial side of the business. In fact, until gender-forward practices within digital platforms are measured in terms of both economic and social outcomes, it will be difficult to truly establish how impactful platforms can be for rural women.

Investors and donors can leverage data and analysis by:

- **Embedding gender-related key performance indicators** into grant agreements / investment covenants and regular reporting, to encourage platforms to more systematically analyze their data with a gender lens
- Providing resources to **support the upgrade of available data systems and processes** that enable sex-disaggregated data collection and analysis
- Leveraging data to **measure the social and financial returns (for women, platforms, and investors) of investing in GFBPs in platforms**
- **Embedding gender into frameworks and tools that are used to describe or assess platform business models** (e.g. IDH Farmfit's service delivery model assessment for digital platforms)
- **Publishing and disseminating insights** to inspire and encourage others

ENTRY POINT

Investment & Grants

Grant and investment capital can reduce digital platforms' initial costs and risks in becoming gender forward and fuel the growth and reach of those digital platforms that are gender forward.

Specifically, donors and investors can:

- Provide the capital that platforms need to **capitalize on market opportunities that can create positive impact for rural women**
- Reduce the initial costs and risks of designing and implementing products and services for a new target customer base (WIRAL) by **funding platforms' gender-forward research and development and pilots**
- Enable scale-up of proven rural women-focused products and services through **larger and more patient investments**
- Fund internal **gender-forward initiatives that may have spillover effects** into operations, impact, and revenues but do not immediately produce financial returns
- Fund **broader initiatives that tackle some of the enabling environment barriers** faced by women who seek to engage with platforms as customers, service providers, or employees (e.g. advocacy / policy initiatives to unlock women's access to land; investments in targeted programs that encourage young women to pursue careers in STEM)

ENTRY POINT

Technical Assistance

One of the most common stumbling blocks companies encounter in their efforts to become gender forward is that they aren't sure where to start. As they are under pressure to reach scale and demonstrate a viable commercial model, digital platforms operating in the agricultural sector are often short on both time and resources.

Investors and donors can help platforms advance on their gender lens journey by:

- **Funding or facilitating access to technical assistance** for platforms that want to implement GFBPs. This technical assistance may be on topics such as:
  - The rationale for gender inclusive business models– the social and business case
  - How to conduct market research targeting women
  - What data to collect and disaggregate by sex to understand the market, customers, and impact
  - How to design products and services for women and test that they meet the needs of women
- **Publishing examples and case studies of gender-forward business strategies** in digital platforms
- **Facilitating peer-to-peer learning**, through learning exchanges, networking events, and communities of practice
- **Connecting digital platforms to other actors working with rural women** to gain insights and best practices and to participate in joint research and advocacy

ENTRY POINT

Incentives

Donors and investors can incentivize platforms to collect and understand their sex-disaggregated data by integrating the following gender data requirements into grantmaking and investment *processes*:

- **Integrating 2X Challenge-aligned metrics** into due diligence, proposal evaluation, and portfolio monitoring tools and processes
- Requiring potential grantees or investees to **complete a gender self-assessment as part of the grant milestones or investment covenants**

Donors and investors can also incentivize gender-forward action through grant and investment *structures*, including:

- **Concessionary interest rates,** contingent on reaching gender targets, that do not distort the market or create unsustainable expectations
- **Outcome or incentive payments** to platforms, after an outcome has been achieved, that address the potential additional costs of reaching those outcomes
- **Convertible debt– debt investments that become equity or non-repayable** if a platform reaches gender targets
- Other **favorable terms and conditions** depending on the financing needs and impact potential of the platform

APPENDIX

- References
- Research Methodology
- Case Studies

Photo credit: CIMMYT Flickr

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Foundational sources

Three sources served as a foundation for this research and report.

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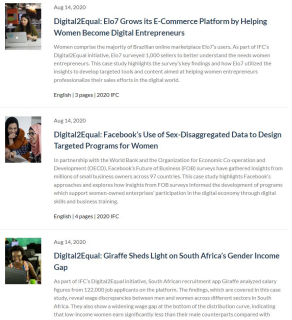

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Research Methodology

Individual case studies

1 Executive Sponsor Interview

CEO

- Understand platform strategy, gender approach, and willingness to participate in case study
- Identify 2 to 3 platform team members to lead engagement

2 Live VfW Gender Self-Assessment Survey (see next slide)

Engagement Leads

- Facilitate working session with 2 to 3 engagement leads
- Complete survey during this call

3 Survey Debrief

CEO, Engagement Leads

- Host subsequent working session to reflect on survey results
- Identify 1 to 2 themes to interrogate further

4 Thematic Deep Dive

Engagement Leads

- Facilitate qualitative research on prioritized themes
- Perform review of any evidence-oriented metrics or materials

5 Help Desk Session

CEO, other staff members

- Provide a 1:1 virtual help desk session to help platforms improve their WIRAL strategy, based on current organizational priorities.

Cross-case study validation

6 Synthesis

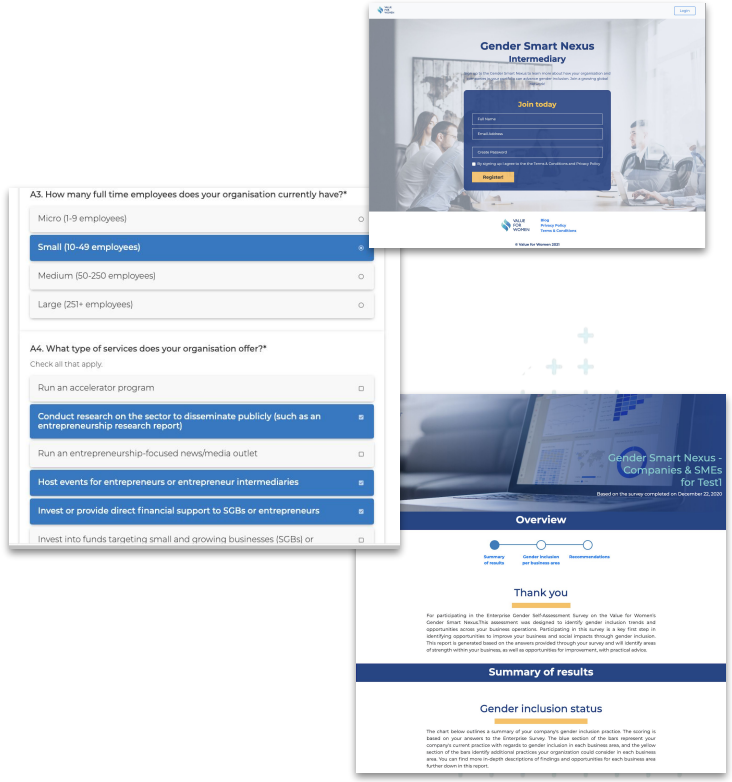
- Analyze data collected from four additional digital platforms via the VfW Gender Self-Assessment Survey
- Across case studies, unpack themes and garner actionable insights on how platform providers can improve their WIRAL strategy

VfW Gender Self-Assessment Survey

The Gender Smart Nexus is VfW's holistic platform for gender assessments, benchmarking, and decision-making. It is a digital platform that helps enterprises, investors, and business support organizations assess, take action, and make business and investment decisions that take gender into account.

The platform hosts a number of functions and tools: a Gender Lens Survey for Enterprises, a Gender Lens Investing Survey for investors, aggregated Gender Lens Portfolio Analysis, and an Employee Satisfaction and Organizational Culture Survey, among others.

These various tools aim to offer pathways for businesses and investors to move from inspiration to action quickly and more efficiently— going beyond assessments of current performance into targeted recommendations for future actions. **For the purposes of this project, Value for Women made platform-specific adaptations to the Gender Lens Survey for Enterprises.**



CASE STUDY 1:

How a digital platform in Nigeria is starting to walk the talk on gender

AFEX is a large, and rapidly growing, integrated product and services marketplace based in Nigeria. **As an AgTech operating in the Nigerian market, AFEX must contend with challenging and persistent gender norms that negatively impact women's participation in agriculture.** According to the Council on Foreign Relations, women are responsible for 70 to 80% of agricultural labor in Nigeria, but they represent less than 15% of land owners. Furthermore, broad socio-cultural barriers, including reliance on customary law (as opposed to formal state law), lack of women's education, and disproportionate early marriages for women, further exacerbate these issues.

These restrictive norms directly impact AFEX's work with women in rural and agricultural livelihoods (WIRAL)– both internal to the company and external in customer acquisition and retention. **Internally, achieving gender balance in field based positions is a challenge– only 25% of sales agents and less than 20% of part-time staff are women.** This discrepancy is especially prominent in positions, such as warehouse managers, that require employees to work alone in rural areas, perform tasks that might be more physically intensive (e.g., lifting heavy objects), and act as an authoritative figure when determining the quality and quantity of offtake from customers. **Externally, land ownership acts as a barrier for reaching women customers and prevents existing women customers from fully benefiting from the range of services available on the platform.** Under Nigeria's customary law, men inherit land. Furthermore, many women lease land as opposed to owning land. This directly impacts the size of the package these women farmers receive from AFEX.

Historically, AFEX pursued an expansion strategy focused on broadening their smallholder farmer customer base, without defining gender-related targets. **As AFEX entered their scaling phase, and saw that only 20% of end users were women, they became more deliberate about gender.**

Subsequently, AFEX has become more intentional about piloting and launching initiatives to improve engagement of WIRAL, through the following:

- Launching a program to acquire more women customers: In recent months, AFEX launched a program where top women farmers are offered positions as AFEX extension agents. These women extension agents can capitalize on their networks to recruit more women farmers to participate on the platform. Furthermore, this improves AFEX's gender diversity in field-based positions.
- Creating a structured feedback loop with customers: To better capture customer insights, especially from women customers, AFEX is regularly collecting customer data through i) holding customer feedback groups on a regional basis and ii) leveraging extension workers to collect insights from women customers.
- Implementing targeted actions to recruit more women: Talent management has reviewed and is diversifying their scoring metrics to recruit more women.

Given that many of these initiatives were recently launched or are in pilot phase, it's too early to report on their results. AFEX also recognizes that while these initiatives are a good starting point, there is still much work to be done in terms of embedding a gender lens across the business.

AFEX's experience highlights the importance of the WIRAL segment for business scaling. Furthermore, **AFEX's efforts demonstrate that there are some tangible actions platforms can take to address "low-hanging fruit"** for moving toward greater gender balance within the company and customer base.

CASE STUDY 2:

How a Nigerian platform leverages gender insights to inform its value proposition

CoAmana is a small, and growing, integrated product and services marketplace in Nigeria. **Achieving social impact has been a part of the company's philosophy since day one, noting that the gender lens was built in from the start.** This gender lens has enabled CoAmana to attract funding with an explicit focus on gender, thereby helping them capture a strong women customer base – over 76% of farmers on the platform are women. Despite their women-led customer base, the platform faces particular challenges when engaging women farmers. Their data shows that rural women require additional support to access CoAmana's services, largely due to restrictive gender norms and lower levels of digital literacy, which impacts the costs to acquire and serve this customer segment.

In this context, **CoAmana is taking a proactive approach to addressing these issues by leveraging insights generated by the data they collect on customers.** CoAmana uses a variety of methods to capture data, including collecting sex-disaggregated data at the registration stage, sex-disaggregating retention rates, and documenting feedback from calls coming into the call center set up for women. This proactive approach to data collection and analysis has allowed CoAmana to segment their customer base according to patterns of usage and behaviour.

Thanks to this data, **CoAmana has been able to quantify the current difference in cost to acquire women versus men customers.** This difference is particularly striking for older women, over the age of 50: it currently costs CoAmana 4x the amount to onboard women as it does their men counterparts. This increased cost is likely due to a number of underlying factors. First, women tend to care more about establishing trust with platform providers before registering for a new product or service, thus requiring more time and effort from the part of CoAmana to engage these women. Second, women tend to be hesitant of using a new technology if they have not first seen men in the community using it, which means that CoAmana must be deliberate in its approach to ensure uptake of new products and services by women.

CoAmana uses these data-driven insights to inform strategic initiatives, product design, and marketing strategies, allowing them to consistently improve their efforts to engage women customers. This has resulted in initiatives such as:

- All-women call center: upon recognizing that women customers needed more dedicated support to get familiar with the platform and understand how to make use of it, CoAmana decided to establish a call center, staffed entirely by women, to provide their customers with a dedicated support team.
- Phased technology introduction: In the coming months, CoAmana plans to launch an equipment financing offering for a solar irrigation pump, with hopes of offering more climate-friendly farming equipment in the near future. Since these pumps are a relatively new technology, CoAmana is planning a phased launch. Prior to targeting women, they will introduce pumps in communities, so women can first observe men using them. As part of this solution and commitment to climate-friendly initiatives, CoAmana is also offering bundles of climate resilient farming inputs such as drought resistant seeds, EU approved fertilizers, and other agrochemicals.
- Targeted outreach to women: CoAmana actively leverages the radio to market to women and youth in Nigeria, and are also going out to communities to reach women where they are.

CoAmana presents a strong example of how sex-disaggregating customer data can help digital platforms generate the types of insights they need to respond to the specific needs and preferences of WIRAL customers. As CoAmana moves into the venture stage, these data driven insights will be crucial to drive improved commercial and gender outcomes to meet the needs and expectations of their investors.

CASE STUDY 3:

How an African platform is working to digitize their field force using innovative financing products

Copia is an integrated product and services marketplace operating in Kenya and Uganda. While Copia does not have an explicit gender strategy, engaging women is core to its business model. Copia capitalises on market dynamics in rural settings - where women tend to be responsible for household purchases, and are also highly represented in the micro-enterprise segment. **Copia's model leverages a 40,000 person agent network made up of individuals operating their own business, which serves as the interface between customers and Copia. Copia is making a positive gender impact through this network, in which 81% of agents are women.**

In terms of Copia's business model, customers place their orders directly through an agent. The agent then orders through Copia, and Copia delivers the goods to the agent who then delivers them to the customer. Copia's agents are largely small scale traders in rural communities. **By working with existing businesses in rural communities, Copia is able to extend its goods and services to the last mile. Copia has achieved significant impact and scale with this model - agents see an average of between 35% and 40% incremental income as a result of their business with Copia.**

Currently, the majority of Copia's agents and customers use feature phones. **As part of its strategic vision, Copia seeks to digitize its ecosystem of agents and customers, empowering them to interact with and have better visibility in all of Copia's offerings via the smartphone-enabled Copia App. Copia recognises that digitisation presents significant barriers to women, who make up most of their agent base.** Barriers include:

- Lack of digital literacy;
- Limited access to information and digital tools;
- High cost of accessing smartphones.

In this context, **Copia has launched an innovative pilot on a pay-as-you-go (PAYGO) model to enable agents and customers to access and ultimately own a smartphone.** The pilot started in August 2022 and in the first four months Copia financed 100+ devices for agents, 63% of whom are women.

Through the PAYGO program, **Copia provides credit for the mobile smartphones for a maximum term of nine months**. However, based on the user's repayment capacity this term can be reduced to three or six months. To combat digital literacy gaps, Copia's field-based sales associates conduct in-person onboarding for smartphone users. The onboarding process aims to strengthen digital literacy by 1) showing users how to use the Copia app and 2) providing pertinent information about the program including repayment and penalties charged as a result of defaults.

Once a user is activated, they pay monthly installments via the PAYGO app. **While delayed payments are rare, Copia charges penalties and also has the ability to remotely lock specific features of the phone to incentivize payments.** Given this, Copia has been able to resolve these cases quickly and effectively.

While the program is still at an early stage, **Copia has found that the PAYGO model has led to better engagement of women agents.** Copia is actively collecting detailed feedback from agents who are part of the program, which has enabled them to make program improvements. Furthermore, agents equipped with smartphones are able to obtain access to deeper analytics on customer usage and trends via the Copia App. Given the positive impact of the program, Copia is aiming to expand the PAYGO model and issue 2,000 smartphones by March 2023.

CASE STUDY 4:

How an Indian platform is helping farmer producer organizations overcome gender barriers

Samunnati

Samunnati is a large Indian AgTech that engages over 2,500 farmer producer organizations (FPOs) and collectively reaches over 4 million farmers, making it the largest AgTech of its kind in the Indian market.

Women form a big chunk of the agricultural workforce in India, and it is estimated that they perform 70% of work on the farm. However, **women's access to liquidity and other institutional support has historically been limited** when compared to that of men. In India, women face numerous gender-related constraints including lack of land ownership and lower levels of digital and financial literacy.

In this context, **Samunnati is working to build their women customer base** through increasing women's access to Samunnati's products and services. For instance, to combat widespread land ownership challenges that women face, Samunnati encouraged the FPOs with which they work to **shift membership criteria**. The original criteria required members to possess an active land title, but Samunnati encouraged FPOs to adapt this to allow women farmers to apply for membership so long as they had land in the family name.

Another, major, initiative Samunnati is currently undertaking is to **support the establishment of women-led FPOs, which can help promote collective action**. Collective action approaches enable women to circumvent individual constraints and access opportunities that would otherwise be out of their reach; when women are collectivized, they are more likely to gain access to productive assets and formal services, and serving them as a group can increase the economic viability of the service.

Samunnati

For example, **each of the women-led FPOs will have a designated Samunnati relationship manager who will provide members with advisory, technical assistance, and digitization support.** Taking gender constraints into consideration, as part of this new initiative Samunnati is also:

1) Piloting financial literacy training for the all-women FPOs;
2) Defining metrics for all-women FPOs to demonstrate impact; and
3) Drafting strategies for the all-women FPOs to achieve financial viability within three years.

Samunnati received patient capital to support the establishment and onboarding of 100 women FPOs across four states. Samunnati anticipates this initiative will reach 10,000 women farmers. Additionally, through this initiative, **Samunnati expects to glean insights about women farmers, a historically underserved customer base, with the ultimate objective of incorporating these lessons learned into their core business model.**

As a recognizable brand in the Indian market, **Samunnati's efforts to enable women farmers through women-led FPOs will go a long way to demonstrate to others that women in rural agricultural livelihoods represent a commercially viable customer segment.**