



Product & Service Quality

Lack of products and services that create value

This barrier refers to the lack of specific benefits or value-adds to the lives of customers. For potential DFS customers who have yet to engage with DFS, they need to understand what digital products will offer them that cash or other financial methods cannot. The transition from cash to digital can be difficult if the perceived "costs" (not just financial) outweigh the perceived benefits. The same would be true for DFS customers exploring the potential range of financial services DFS can offer – moving beyond basic transactions.

Why is this barrier important?

This barrier is highly linked to the *Lack of products that meet women's needs*. The evidence found for this barrier related greatly to the different life stages of women, or their different customer journey phases – at each stage, women need a different type of product which isn't made available to them. Given that women cannot find DFS offerings relevant to these life stages or customer journey phases, they seek out informal financial services and don't see the benefit of adopting DFS. The lack of services and products that create value prevents women in Segment 2 from opening an account, and Segment 3 from exploring new use cases. This barrier is highly linked to *Unclear or unavailable product information* as the lack of awareness about products and services can lead to a lack of understanding about the benefits of adopting and using DFS.

Connected Barriers



Social Norms

All barriers in this category



Information Availability & Capability

Unclear or unavailable information about product/ uses



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Lack of products that meet women's needs



Human Resources

Lack of women in leadership at DFS providers and policy makers

Most Relevant Segments

1

Excluded, marginalized

2

Excluded, high potential

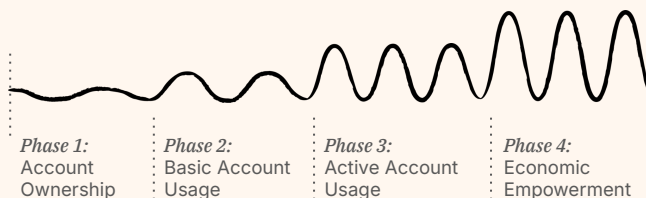
3

Included, underserved

4

Included, Not underserved

Customer Journey Relevance





Key evidence relevant to this barrier

- “Women use informal financial services more than men—be it for saving or borrowing—suggesting that informal services continue to provide value unavailable from other channels. One of the reasons is that some of such products (for example, merry-go-rounds) are multi-purpose and flexible, as they serve as a saving mechanism, credit source and insurance mechanism.” ([World Bank, 2018](#)).
- “In a survey determining reasons for inactivity of mobile money accounts, the second most popular reason was no need to use it, at 27%. This suggests that DFS does not appear as a compelling alternative to cash or other forms of financial services. This could partly be due to relatively low awareness of the benefits of DFS among customers, and partly because mobile money accounts at the time could only be used for a limited range of payments in Côte d’Ivoire.” ([Mastercard Foundation and IFC, 2018](#)).
- Of 2000 female non-users of mobile financial services (MFS) surveyed, most non-users (43%) indicate that they do not find MFS useful, “pointing to a need for more diversified use cases and better communication of existing use cases.” This was also the case among the metro, rural, and non-municipal samples of women across Bangladesh ([IFC, 2018](#)).
- “The life cycle dictates that different products may be more valued at different points in time for young, prime-age, and elderly consumers: access to school loans, social protection and remittance transfers, payments services, health insurance, enterprise and stock insurance, life and disability insurance, low-cost savings instruments, etc.” ([Gammage et al., 2017](#)).



The following Exemplar represents one evidence-based interventions that has shown success in addressing this particular barrier. There may be other Exemplars for this barrier in the larger [Barriers & Exemplars Analysis](#) compendium deck.

Exemplar DigiFarm

“Women account for nearly half of the world’s smallholder farmers and greatly contribute to agricultural activity yet are disproportionately affected by systemic challenges in the agricultural sector such as access to markets, credit, inputs, knowledge, and land. Digital solutions have potential to revolutionize the livelihoods of farmers, however, challenges that constrain meaningful use of digital services by female users limit sustainable impact for women smallholder farmers. The agriculture sector in Africa has been facing systemic challenges over the past decades including issues around markets, credit, quality inputs as well as knowledge and

networks. These challenges disproportionately affect female smallholder farmers who contribute greatly to agricultural labor and productivity. “To address these challenges, “Safaricom (East Africa’s leading network provider launched DigiFarm in 2017) integrated mobile platform of digital services for farmers.” (Mercy Corps, 2021).

“DigiFarm—accessible on a basic feature phone—provides farmers with access to products and services enabling them to conveniently source, transact, learn, and grow their farms.” (Mercy Corps, 2021).

Key activities

See below for an overview of DigiFarm’s Services (Mercy Corps, 2021):

- **Inputs:** DigiFarm works with agrovets to offer farmers high quality, certified inputs at an affordable price point.
- **Input credit:** DigiFarm offers input credit to its farmers through credit partners in the form of a code used to access the inputs. A 20% deposit is required to access input credit.
- **Learning:** DigiFarm shares knowledge through education partners (e.g., Arifu educates on topics such as planting methods, farming, financial literacy, cultivation and best farming practices).
- **Crop insurance:** DigiFarm offers agri-insurance through partners in two forms: 1) bundled with input credit as mandatory insurance, and 2) a separate offering for farmers who decide to pay for inputs in cash.
- **Market linkages:** DigiFarm links farmers to markets through Digisoko and other partners (e.g., UNGA Group Limited, EABL, BIDCO and Capwell Industries).

Outcome/results

“DigiFarm has had over 1.3 million registered users since its launch... Women farmers report seeing an increase in yields and farm productivity due to enhanced access and use of certified, quality inputs provided by DigiFarm on credit. Farmers cite that the education they have received on good farming and agronomic practices from DigiFarm has simplified farming activities, helped them effectively use inputs, and reduced their cost of labor... Women have increased control over their finances and financial decision-making as earnings from sales through DigiFarm are sent directly to their cell phones.” (Mercy Corps, 2021).

DigiFarm has also helped address cost barriers for women (Mercy Corps, 2021):

- **Increased incomes:** Women farmers are guaranteed a market for their produce, which enables them to sell more and offers higher prices than those offered by middlemen, increasing their income from farming.
- **Multiple income streams:** Women farmers have been able to add to the income streams in the household, enabling them to cover essential expenses such as food and school fees as well as non-essential aspirational goods such as TVs.



Outcomes/results (cont.)

- **Disposable income:** The small down payment required for input credit results in women farmers reporting having more disposable income to use for other activities as they only pay a 20% deposit when they take an input loan.

Key enabling environment factors for the intervention

“Safaricom’s strong brand has played a key role in creating awareness about DigiFarm and converting women farmers to register. Safaricom’s brand is well-known, familiar, and trusted amongst farmers, because most farmers recognize it from using its cell phone services and mobile money. The familiarity creates trust, especially among women farmers. Safaricom’s longevity in the market also creates an assurance among farmers that the DigiFarm brand will likely be a long-term initiative than other programs farmers may have worked with in the past.” (Mercy Corps, 2021).

Key design elements that led to successful outcomes

“The platform is accessible on a basic feature phone, allowing farmers to access information and complete transactions conveniently.” (Mercy Corps, 2021).

Community level channels are leveraged to get women farmers to register for DigiFarm, such as friends, neighbors, DVAs, and local agroverts.

Money from sales is sent directly to women’s phones, enabling them to have access and control over their finances.

Potential for scale/replicability

DigiFarm can expand the value chains that it works with, “particularly those engaging women farmers such as poultry value chains.” The program can also “expand the inputs delivery network to increase coverage of rural areas by enrolling more agroverts and input stores to reduce some of the mobility issues faced by women.” (Mercy Corps, 2021).

Challenges encountered during the program

Mercy Corps AgriFin’s evaluation of DigiFarm highlighted several challenges that hinder uptake of DigiFarm (2021):

- Limited awareness and understanding of the process and benefits of insurance constrain most women farmers’ uptake.
- “Past negative experiences with insurance payouts for both women farmers and their community members have led them to believe that it is a waste of money.”
- “Women are eager to engage with education-related services, but prefer to do this in a tactile way – through DVAs, training, or demonstration plots.”
- “A perceived lack of relevance of some learn modules also drives low usage.”
- “Learning modules take up women farmers’ already constrained time, which is sometimes a disincentive to engaging frequently with content.”
- “Women farmers’ limited digital literacy levels compared to male farmers also present a barrier to learning.”

Recommendations from the research

The following are emerging as key opportunity areas for DigiFarm to increase women farmers’ awareness of the platform and improve onboarding:

- Target women farmers more effectively in awareness raising and onboarding (at churches, markets, health centers, etc).
- Adapt the trainings to meet women’s needs.
- “Incorporate more IVR (Interactive Voice Response) features in the learning which can enable women to learn while doing other tasks (e.g. cooking).” (Mercy Corps, 2021).
- “Increase training on insurance to enhance awareness and understanding of insurance and shift negative perceptions for both DVAs and farmers.” (Mercy Corps, 2021).



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Additional Exemplars

Estonia's E-identity program

Savings for Change Program

Paving the Way for Women from the Inside Out (TARA Program)

Farm to Market Alliance (FtMA)

The Role of Gender in Agent Banking

BETA Savings Account in Nigeria

The Persistent Power of Behavioral Change: Long-Run Impacts of Temporary Savings Subsidies for the Poor

