



Resilient Rural Women: Applying Personas and Insights for Climate-Smart Innovation

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Introduction

Rural women are central to building more resilient global food systems, yet face disproportionate threats from climate stresses and shocks. Women play critical roles in global food systems, as farmers, traders, processors, and laborers in a range of paid and unpaid work. Ensuring global food security requires understanding rural women's lives and livelihoods and equipping them with the tools they need to adapt and thrive in the face of a changing climate.

To increase climate-smart agricultural production and food security, service providers must design and deliver solutions that create value for rural women as well as their business. But how can service providers, donors, and investors see opportunity among rural women's varied needs and ambitions and successfully serve them? Across the ecosystem of service providers, a variety of approaches and partnerships could unlock these opportunities.


A range of climate-smart services can contribute to rural women's resilience to climate change. The population of rural women in low-income countries is vast and diverse, and varies according to life stage, livelihood, and cultural context, and no single, mass market solution will effectively serve them. Successful service providers must recognize this diversity, prioritize among specific profiles, and deliver responsive, tailored solutions.

For an overview of 10 opportunities that can improve rural women's climate resilience, as well as examples of innovative ways of financing and agricultural service providers using these opportunities, [click here](#).



Section 1 Introduction

Introducing three personas of rural women



Adaptations have diverse and stable sources of income, including in agriculture. They have agency over their finances and make decisions in their households, enabling them to learn about and engage with services that can help them in the pursuit of opportunities for self-development and livelihood improvement.

Traditionalists have identified income sources and mostly rely on their families for financial support. They are comfortable with the services they already use, and are less likely to proactively look for new services to use. But they still have the capacity to learn. They will look to trusted community members to discover or inquire about the benefits and risks of the services and then decide whether to use them.

Section 2 Who are rural women?

The four stages of rural women's service journey

- 1 AWARENESS** How do rural women discover a new service and understand its value proposition?
- 2 ACCESS** How do rural women start to use a service at the right time, in the right place, and with the right technology, and get onboarded onto the service?
- 3 EARLY USE** How do rural women engage with the service's different features, troubleshoot issues, and find support to expand the full breadth of the service?
- 4 SUSTAINED USE** How do rural women commit to engaging with a service consistently over time, and find value in additional usage for the extent that was recommended to do so?

For each stage

Each stage begins by introducing opportunities for an individual to improve their stage of their service journey, and each insight from our research to support these opportunities.

These opportunities are then elaborated with considerations for different personas that service providers should acknowledge to unlock the potential of the opportunities in that stage.

Each of the insights that support the opportunities are then detailed. These insights draw on first-hand stories of rural women emerging from our research and partner collaborations.

Each stage concludes with insights on service providers who have found some success and practices for acting on the opportunities described for the stage.

Section 3 How to serve rural women?

Background

CGAP's work with rural women takes a holistic approach to their diverse lives and livelihoods and has focused thus far on raising awareness of the issues facing them and the business cases for services them, CGAP aims to provide a valuable platform for information, dialogue and reflection to advance the ecosystem toward a collective impact. The CGAP team has conducted seven research projects and action provider collaborations across Sub-Saharan Africa and India since 2021.

A key priority is understanding how rural women can improve their [gender and return to digital adoption](#) and understanding how rural women can improve their [climate and resilience outcomes](#). Through these engagements, we have acquired and generated insights on how leveraging bundled services, digital tools, and technology can help address rural women's priorities.

In addition, rural women's deep engagement with a cross-section of actors, from financial services providers and thought leaders to implementing organizations over the lifecycle of the program, has surfaced key learnings. These learnings can support a broad ecosystem of actors as they seek to better provision services to rural women and improve impact outcomes from financial, digital and CGAP teams collaboratively reviewed lessons from the CGAP portfolio to create a unifying narrative of rural women, centered around insights and opportunities for providers to amplify their impact.

Section 4 Background and references

“*During rainy season, I go to the rice field until my body is tired. During dry season, I grow vegetables to feed my family and sometimes to sell at the market.”*

Woman smallholder farmer, Senegal

1 Introduction

Introduction

Rural women are central to building more resilient global food systems yet face disproportionate threats from climate stresses and shocks. Women play critical roles in global food systems, as farmers, traders, processors, and laborers in a range of paid and unpaid work. Ensuring global food security requires understanding rural women's lives and livelihoods and equipping them with the tools they need to adapt and thrive in the face of a changing climate.

To increase climate-smart agricultural production and food security, service providers must design and deliver solutions that create value for rural women as well as their business*. But how can service providers, donors, and investors see opportunity among rural women's varied needs and ambitions and successfully serve them? Across the ecosystem of service providers, a variety of approaches and partnerships could unlock these opportunities.

A range of climate-smart services can contribute to rural women's resilience to climate change. The population of rural women in low-income countries is vast and diverse, and varies according to life stage, livelihood, and cultural context, and no single, mass market solution will effectively serve them. Successful service providers must recognize this diversity, prioritize among specific profiles, and deliver responsive, tailored solutions.

*For an overview of [10 opportunities that can improve rural women's climate resilience](#), as well as examples of innovative ways of financial and agricultural service providers seizing these opportunities, [click here](#).

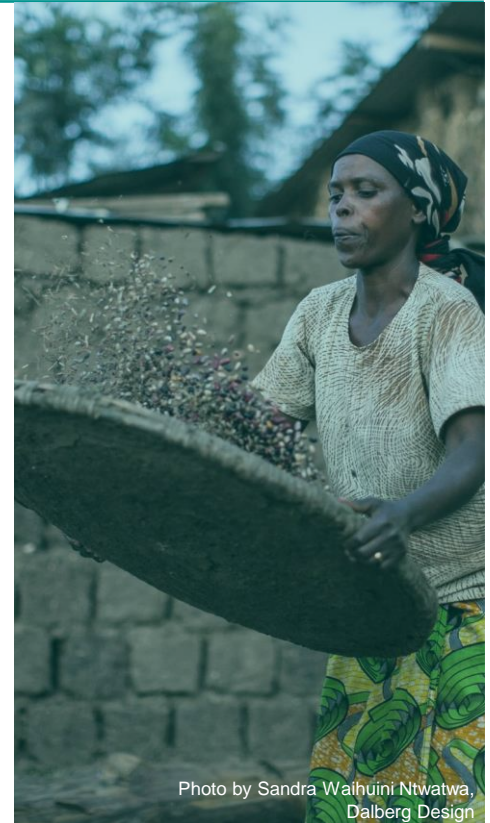


Photo by Sandra Waihuini Ntwatwa,
Dalberg Design

Introduction

This deck explores three personas of rural women and their distinct customer journeys through product and service engagement. It aims to provide a deeper understanding of the challenges and opportunities rural women face, including in the context of climate change so they can be better addressed, and **spotlights concrete examples of providers offering services tailored to rural women** that can ultimately help build climate resilience.

Who is this deck for?

- Service providers developing financial or marketplace services targeting rural women
- Donors supporting programs that facilitate innovations for rural women
- Investors lending to or investing in service providers serving rural women
- Community-based organizations supporting women's economic and social inclusion
- Individuals and organizations working to improve rural women's livelihoods
- Government agencies and policymakers designing regulations and programs supporting rural women



Photo by Temilade Adelaja (via Communication for Development Ltd.), CGAP

“Anything in our compound is our responsibility. Me and my co-wife, we are used to being together. We share food among us but the school fees we separate (...) The other expenses are transport fare, the kids' lunch and school fees.”

Woman smallholder farmer and business owner, The Gambia

2 Who are rural women?

What are personas?

Rural women have different motivations, behaviors, needs, and aspirations. Understanding these differences enables service providers to reach and cater to rural women more effectively.

Personas are descriptive summaries of representative consumers, including an overview of their situation, context, needs, motivations, and benefits that pulls together common characteristics of similar people into an “archetype” through which a group can be understood.

The distinct personas of rural women presented in this deck represent three behavioral sub-segments of rural women, highlighting differences relevant to service provision.

These three personas were developed by synthesizing personas and supporting behavioral insights from multiple provider collaborations, augmented by additional insights from literature reviews.

Personas are

Abstracted: They draw from different personas developed as part of CGAP’s portfolio of work on rural women across Africa, Asia, and the Pacific.

Behavioral: They emphasize qualitative descriptions of behavioral, psychographic, and demographic factors, including underlying socioeconomic norms, to differentiate how sub-segments of rural women might access, adopt and use services.

Dynamic: Circumstances and experiences can change personas. A persona can evolve into a different one through environmental shocks, service experiences, and community support, amongst many other factors.

Tools: They help providers understand different sub-segments of rural women and design services to support rural women more effectively.

Personas are not

Exhaustive: The personas in this document do not include all the personas of CGAP’s rural women portfolio or all possible personas across regions and contexts.

Quantitative: They are not defined by a statistically rigorous set of variables nor sized in the way traditional market segments may be.

Introducing three personas of rural women



Ambassadors have diverse and stable sources of income, including in agriculture. They **have agency** over their finances and **make decisions** in their households, enabling them to learn about and engage with services that can help them in their pursuit of opportunities for self-development and livelihood improvement.



Skeptics mostly rely on agricultural activities as a means of generating income, with few alternate sources available to them. When aware of services that interest them, they will base their decision to use them on a thorough **observation and inquiry process**. They will look to trusted community members to observe or inquire about the benefits and risks of the services and then decide whether to use them.



Traditionalists have intermittent income sources and mostly rely on their families for financial support. They are comfortable with the services they already use and are less likely to proactively look for new services. But, they will **follow the advice** of the head of household to discover and explore approaches to improve their productivity and income.

Ambassadors—Who are they?



Ambassadors have diverse and stable sources of income, including in agriculture. They **have agency** over their finances and **make decisions** in their households, enabling them to learn about and engage with services that can help them in their pursuit of opportunities for self-development and livelihood improvement.

“I sell fabrics during dry season and during rainy season I farm. After the harvest, I take the money I earned from selling crops to meet my needs. To buy agricultural inputs, I take money I earn from selling fabrics to buy those inputs.”

*Woman smallholder farmer and business owner,
Senegal*

SNAPSHOT

Demographics: Older Ambassadors are able and eager to explore what their environment has to offer because of their sense of **agency over shaping outcomes** in their lives. For younger Ambassadors, their eagerness to explore their environment is **nurtured by families** who appreciate their learning journey, having seen how experimentation—with its successes and failures—has allowed them to mature and grow.

Education and literacy: Ambassadors have intermediate levels of formal education, while younger women have higher levels. They can read and write numbers and texts. Some of them own smartphones which they use to communicate with family in urban areas. They **learn to use new digital tools quickly** and volunteer to teach peers how to use them.

Community roles: Ambassadors are known in their communities for their **adventurous spirit and courage** in challenging the status quo. Their role as leaders in the community – as part of savings groups, cooperatives, religious institutions, or market associations – **inspires others** (including Skeptics and Traditionalists) who look to them for advice and, sometimes, financial support.

Ambassadors—What drives their behavior?



GENDERED SOCIAL NORMS

Perceptions of role: Ambassadors self-identify as **entrepreneurs or business owners** because of their significant economic contribution to the household and community through their income from agriculture and other sources. Their financial success earns respect, as it demonstrates their ability to support their families and communities while also taking on household and caregiving responsibilities. This in turn gives them the **leverage and social currency** to experiment.

Control over resources: Due to their **financial independence and ability to delegate** household responsibilities (across family members including men, in addition to neighbors and other close community members), Ambassadors have greater control over their money and assets. They can also **navigate the time and mobility pressures** that constrain them. The greater control over their resources allows them to develop aspects of their lives that they value and to pursue better income-generating opportunities.

Attitudes to learning: Ambassadors' **entrepreneurial spirit, curiosity, and desire to build expertise** translate into an appreciation for the value of new services and technological innovation. They see setbacks – such as tech malfunctions or the inability to use a feature – as part of the learning process and are more likely to persevere in their exploration. This **confident perseverance** could inspire others to try new services too.



Photo by Saiyna Bashir (via Communication for Development Ltd.), CGAP

Ambassadors—What do they do?



LIVELIHOOD PROFILE

Income streams: Ambassadors have **multiple sources of income**, including via agriculture, trade of agricultural and non-agricultural goods, and as community agents for financial services. They earn a substantial amount of their income from agriculture and **actively manage agricultural resources, labor, and inputs** alongside their family. As an additional way of generating income, they process agricultural goods, which they sell in addition to non-agricultural goods. They may also play the roles of community agents (e.g., for mobile money services), agro vets, or leaders in farmer groups.

Market activities: Ambassadors **sell their produce at nearby markets** in their community and occasionally to processing companies. They also sometimes **go to urban areas** to sell their agricultural products and take the opportunity to **buy non-agricultural goods** to trade once back in their community.

Labor activities: Ambassadors and their families **distribute agricultural tasks** among themselves. Ambassadors will hire labor for additional support, although cash flow issues sometimes make it difficult.



Photo by Sandra Waihuini Ntwatwa,
Dalberg Design

Skeptics—Who are they?



Skeptics mostly rely on agricultural activities as a means of generating income, with few alternate sources available to them. When aware of services that interest them, they will base their decision to use them on a thorough **observation and inquiry process**. They will look to trusted community members to observe or inquire about the benefits and risks of the services and then decide whether to use them.

“Before, I only grew yams and cassava to meet my financial needs. But since the arrival of cashew, I told myself that I would add that to be able to take better care of my children.”

*Woman smallholder farmer,
Côte d'Ivoire*

SNAPSHOT

Demographics: Older Skeptics have learned from **unpleasant past experiences** – their own and others’ – to be **cautious about pursuing new opportunities**. In comparison, the carefulness of younger Skeptics stems more from an **apprehension of the unknown future** rather than lessons from past experiences.

Education and literacy: Skeptics have low-to-intermediate levels of formal education and intermediate levels of numeracy. These literacy levels allow them to use their feature phones to make calls and send text messages. However, they often **need support when using digital tools and services**, particularly during onboarding and initial use, and may want occasional refreshers over their usage journey.

Community roles: Skeptics actively **participate in their community groups**, often taking on roles as secretaries or taking responsibility for organizing meetings and collecting contributions. They engage in group conversations with interest, and if a new topic is introduced prefer to start by observing or listening before actively engaging with it.

Skeptics—What drives their behavior?



GENDERED SOCIAL NORMS

Perceptions of roles: Skeptics self-identify primarily as **caregivers** and take on significant household responsibilities. Married skeptics think of themselves as support to their husband and will use their own income, primarily from agricultural activities, to **contribute towards household expenses**. The fact that their financial role in the household is perceived as complementary in most cases results in them **being overlooked** in extension lists, relief efforts, and companies' business planning. However, if unmarried and with children, their role changes to that of a breadwinner.

Control over resources: Skeptics receive support with household chores from family members, so they have **some flexibility** in how they spend their time. They also earn an income primarily from their agricultural activity. This time flexibility and income **give them moderate control over their resources**, which they choose to invest in their families rather than dedicating it to themselves.

Attitudes to learning: Skeptics are interested in learning or building expertise in services or technologies that will help them earn more and provide for their families. However, they might feel **unsettled by the pace of technological change** and believe their families would suffer the consequences of any failed exploration. As a result, they tend to be apprehensive of failure and are **careful when investing in new skills and expertise**, particularly with technological innovations or new types of services.



Photo by Sandra Waihuini Ntwatwa,
Dalberg Design

Skeptics—What do they do?



LIVELIHOOD PROFILE

Income streams: Skeptics primarily earn money by **selling their agricultural products**. They sometimes process the products before selling them to make more from their farming activities. They raise livestock and work part-time at neighborhood kiosks to **supplement their income**. They are interested in **pursuing more stable employment opportunities** but often do not hear about them or qualify because of low formal education levels.

Market activities: Skeptics **sell agricultural products at nearby markets** in their community. They also sell their products to traders or other farmers at their farm gate if they need **quick cash** or cannot leave their household or properly store their harvest. This option leads them to **sell their products at lower prices** than in competitive markets, thus generating less income.

Labor activities: Skeptics take care of agricultural tasks with other family members. They use **family-owned labor-saving tools** but do not have priority access to them unless they are widowed or divorced, then becoming matriarchs and breadwinners. Because of cash flow issues, **external labor is rarely an option** for Skeptics when waiting to access family-owned labor tools. This belated access to labor can lead to late planting, crop stress, late harvesting, reduced yield and quality of outputs, higher post-harvest loss, lower selling prices, and reduced income.



Photo by Lorena Velasco (via Communication for Development Ltd.), CGAP

Traditionalists—Who are they?



Traditionalists have intermittent income sources and mostly rely on their families for financial support. They are comfortable with the services they already use and are less likely to proactively look for new services to use. But they will **follow the advice** of the head of household to discover and explore approaches to improve their productivity and income.

“My husband takes on household expenses. There is [no such thing as] dividing the money in the household.”

*Woman smallholder farmer,
The Gambia*

SNAPSHOT

Demographics: Older Traditionalists have developed a **set of routines** over the years and feel comfortable with the routines. Younger Traditionalists were raised in households with respect for **long-standing traditions and norms** and have adopted these as their own.

Education and literacy: Traditionalists have lower formal education and numeracy levels because their parents **did not deem education critical for women**. They use their basic phone to receive calls rather than send text messages, as they cannot write.

Community roles: Traditionalists are a part of community groups and **attend group meetings**. They look forward to connecting with peers in this context but are not usually vocal when the group makes decisions or introduces new services. However, older Traditionalists can occasionally influence other group members to join them in their reticence towards new services due to their status as **“guardians” of traditions and customs**. Ambassadors can similarly influence them, drawing on the trust they have with group members. Skeptics may be able to influence some Traditionalists as well, as overcoming their own barriers to adoption helps role-model a more cautious approach to discovery and experimentation.

Traditionalists—What drives their behavior?



GENDERED SOCIAL NORMS

Perceptions of roles: Traditionalists self-identify as **caregivers** and not as financial contributors to the household. They **look up to the men** in their lives, as well as local **religious leaders, officials, and female leaders**, particularly of women's savings groups. They will spend most of their days caring for the family and may not engage in income-generating activities. Their deep-seated beliefs in their caregiving roles influence others in their communities, who see them as **custodians or gatekeepers of these norms**. This leads many providers to overlook Traditionalists as potential targets, believing they cannot afford to pay for products and services – although their wide network of potential influencers suggests otherwise.

Control over resources: Traditionalists have **little control over their time and money** because they are responsible for household chores and have sparse income opportunities. Coupled with the belief that heads of households will take care of their needs, this lower control over their resources makes Traditionalists **less curious** about new services.

Attitudes to learning: Traditionalists adhere to the norm that learning and building expertise is the role of the head of the household, typically men. They may feel as though they are **stepping down from their roles as caregivers** if they venture into learning and expertise-building opportunities. Therefore, they will only engage in such opportunities if **approved by the people they look up to** (e.g., husband).



Photo by Lorena Velasco (via Communication for Development Ltd.); CGAP

Traditionalists—What do they do?



LIVELIHOOD PROFILE

Income streams: Traditionalists mainly practice **subsistence agriculture**. They sometimes sell surplus products from their harvest, which gives them an intermittent income source.

Market activities: Traditionalists **occasionally sell surplus produce at nearby markets** in their community market, **with direction from their head of household** on who to sell and at which price. They rely mainly on their head of household to acquire market information because of their **time and mobility constraints** and the strong social norms that prohibit meeting and communicating with men outside the family.

Labor activities: Traditionalists cultivate with their families. They perform their tasks **manually or with simple tools** such as hoes. They generally do not use other labor-saving tools, such as weeders, seeders, and spreaders, because **men have priority access** to these tools. Moreover, they do not know how to use the tools and would prefer to continue using tools with which they are familiar. This inability to use labor-saving tools leads them to spend more time at the farm to produce enough food for the family.



Photo by Tony Karumba (via Communication for Development Ltd.), CGAP

Spotlight on climate change: How are rural women disproportionately impacted?

Rural women are over-exposed to stresses and shocks related to climate change and underserved by service providers (Yadav and Lal 2018). Floods, drought, and weather variability and extremes affect agricultural production, reducing the share of their income that women can derive from agricultural activities.

Read more on how climate stresses and shocks impact rural women in [this publication](#).

- Rural women **dedicate disproportionate amounts of time to domestic duties** (e.g., fetching water, accessing fuel) which will be exacerbated by climate change (Sarker and Pushkur 2020), reducing their time for the responsibilities they already have and new income-earning opportunities. Moreover, as rural women must travel farther from home for these activities, they are increasingly exposed to **travel costs and burdens, and personal safety risks**.
- Following climate stresses and shocks, some socio-economic factors and disaster responses can increase women's risk of gender-based violence. During natural disasters that can lead to resource conflicts (e.g., droughts, floods), **forced child marriage became more common** among low-income families who had lost their livelihood (SIDA 2021). In South Asia, **gender-based violence increased during and after extreme weather events** when people took shelter in public buildings and/or were required to use common facilities (Ahmed, Haq, and Bartiaux 2019).
- Rural women's **education is more likely to be sacrificed** in response to climate change (Babugura 2008). For example, parents may prioritize boys' over girls' education or require their girls to support increased domestic work. This de-prioritization **limits the girls' longer-term employment prospects and ability to cultivate social and professional networks** outside the family, which are vital in building resilience to climate change.
- Rural women's **lower mobility** increases their exposure to the negative impact of climate-induced shocks (UNDP 2017). After they occur, these shocks further decrease rural women's mobility, who are likely to stay home to handle increased household responsibilities (Boas, de Pater, and Furlong 2022).
- Rural women are often **restricted in responding to market volatility** during climate-related incidents (González, Belemvire, and Saulière 2011). This restriction decreases their **confidence, sense of agency, and risk appetite** to engage with new climate-smart activities and solutions.

Spotlight on climate: How do rural women navigate the stresses and shocks of a changing climate?

Beyond the overarching impact climate change has on rural women, **there is nuance in how different personas of rural women understand, perceive and react to the stresses and shocks related to climate change.** Personas also have different perceptions of their agency in protecting their agricultural livelihoods from climate change.



Ambassadors feel empowered to react to the world around them. They acknowledge climate change's negative impact on their agricultural activities and **actively seek ways to limit it**. This attitude toward climate change, along with their lived experience in understanding and acting on past climate-induced challenges, makes them **interested in learning and adopting** new climate-adaptive tools, technologies, and services.

Providers can make climate-adaptive solutions more accessible by approaching Ambassadors as **trusted community members** and **extending a learning environment** to better understand and test these solutions.



Skeptics acknowledge climate change's negative impact on their agricultural livelihoods and want to limit it. However, they see **adopting climate-adaptive tools as risky investments** and fear that a failed attempt to test such tools may leave them and their family worse off.

Providers can attenuate their fear and hesitation towards climate-adaptive tools by creating **low-risk environments**, such as demonstrations and training, for Skeptics to test them, in addition to **providing education** on how climate change is accelerating what they may interpret as typical weather events.



Traditionalists' lack of stable income sources and control over their time reduces their **sense of agency over their environment**. This reduced sense of agency leads them to view climate-induced stresses and shocks as situations they must simply endure, in analogous ways to how they've responded to past weather events. They trust their lived experience and believe approaches they've used before are sufficient for any future challenges.

Providers can increase their sense of agency and confidence by **educating** them, their head of household, and influential community members like village and religious leaders on climate change, explaining what causes the stresses and shocks they experience and showing **simple ways to build resilience**.

How can service providers use personas?

Service providers can use these personas as tools to improve the design and delivery of their services, as elaborated through this document.

With additional research and analysis of their market and customer base, **personas can also support development of business cases, business plans and go-to-market strategies.** To do so, personas should be mapped to unique, specific variables associated with their defining characteristics. Quantitative data can then be collected (through larger-scale surveys and/or analysis of existing customer data) and analyzed against these variables to size each persona.

There may be other personas beyond these three, or variations of these three, that are relevant for any given service provider. Focused qualitative research can identify these additional personas and then clustering analysis on the quantitative data set can help validate additional personas and variations.

The following are examples of key variables that help identify each of the three personas. Note that these should not be considered a comprehensive list of variables for each persona. For accurate identification and sizing to inform business case, business plan and go-to-market strategy development, additional variables—particularly more contextual ones—are required.



For Ambassadors:

- Approach to decision making
- Occupation and history of entrepreneurship
- Digital service usage
- Group association and leadership roles
- Income sources and history
- Household income and financial independence
- Topical expertise



For Skeptics:

- Approach to decision making
- Experience with failure
- Attitudes toward the future
- Group association and leadership roles
- Household responsibilities and caregiver roles
- Income sources and history
- Household income and financial independence
- Attitudes toward technology



For Traditionalists:

- Approach to decision making
- Education
- Respect for traditions and customs
- Household responsibilities and caregiver roles
- Community role models
- Income sources and history
- Household income and financial independence

“ I heard about (the service) from my neighbors. So I decided to join it because I heard that they give inputs and that there will be someone who will help us with our farming.”

Woman smallholder farmer, Kenya

3 How to serve rural women?

The four stages of rural women's service journey

- 1 AWARENESS** How do rural women discover a new service and understand its value proposition?
- 2 ACCESS** How do rural women start to use a service at the right time, in the right place, and with the right technology, and get onboarded onto the service?
- 3 EARLY USE** How do rural women engage with the service's different features, troubleshoot issues, and find support in exploring the full breadth of the service?
- 4 SUSTAINED USE** How do rural women commit to engaging with a service consistently over time, and find value in extended usage to the extent that even recommend it to others?'

For each stage



Each stage begins by **introducing opportunities** for service providers to improve that stage of their service journey, drawing on **insights from our research** to support these opportunities.



These opportunities are then elaborated with **considerations for different personas** that service providers should acknowledge to unlock the potential of the opportunities in that stage.



Each of the **insights that support the opportunities are then detailed**. These insights draw on lived realities of rural women emerging from our research and partner collaborations.



Each stage concludes with **spotlights on service providers** who have found some success and impact by acting on the opportunities described for the stage.

AWARENESS | Opportunities for service providers

1. Reflect the lived realities of rural women in communicating the value proposition of new services.

Messaging of services needs tailoring to women's priorities, and awareness efforts should be designed to account for time poverty and mobility constraints. For example, appreciating the priorities of rural women to protect their family against potential emergencies or keep their children in school, or communicating how services can be accessed at any time from convenient places, increases their appeal.

2. Leverage trusted members of networks where rural women are already present.

Incentivizing and involving trusted community members can increase awareness of new tools and services. Awareness efforts that involve collaboration with female community agents and known, relatable role models generate the social proof to help reach them. Such efforts can also improve the discoverability of climate-resilient tools and technologies and new types of digital and financial services. Appropriate incentives should be considered so awareness efforts do not add to community members' burdens, and these incentives should be built into service providers' business models.

3. Bundle services flexibly to ensure that rural women are targeted with what they care about most.

While bundling approaches offer considerable value to women, integrating disparate and less accessible services that meet different, important needs under a common experience, they risk alienating sub-segments of rural women through their lack of focus. The best practice of framing standalone services differently for different sub-segments should be applied to bundled services, which must also be flexible to appeal to rural women's needs.

AWARENESS | Considerations, per persona, to unlocking opportunities



Ambassadors have **financial independence and agency** in decision making which drives their interest in new opportunities to improve their lives. They are better able to **navigate time poverty and mobility constraints** to discover new services, and also curious about digital services due to their higher digital literacy. They are **willing to stretch** beyond their networks and directly engage with agents who expose them to new opportunities. They are also **eager to take chances and spread awareness** of these opportunities in their network, although they should be appropriately incentivized so these efforts don't add to their burdens.



Skeptics are primary caregivers which they balance with the demands of subsistence farming as well as the challenges of limited mobility and high time poverty. They **will hear about services from their networks** (including other women like them, women with a range of livelihoods who they trust, and family members - some of whom may be Ambassadors) rather than agents. They will **wait to observe** the experience of those from their networks and **evaluate the service's benefits and risks**.



Traditionalists are set in their household routine and will not actively seek new services. For them to consider a new service, an influential member of their family (e.g., their husband) or network (e.g., women's group president) – some of whom may be Ambassadors, and also some Skeptics – would have to **advise them** to use it, and perhaps even **offer to pay** for it.

AWARENESS | Compelling value proposition

While many services put forward income generation and farm productivity as their core value proposition, they can better appeal to rural women if marketing and sales campaigns articulate how the services help overcome time and mobility constraints or speak to rural women's specific financial, personal, or household goals. Such campaigns can further help deconstruct stereotypes and perceptions about women's limitations emerging from these norms.

Many providers use generic marketing and sales campaigns that do not communicate the value proposition or service details that would appeal to rural women. While benefits on income potential, financial stability, or farm performance are important to women, these may be lower priorities than saving for family expenses and emergencies, or service features that address their time and mobility challenges. For example, **rural women (Skeptics and Traditionalists in particular) will be less interested in hearing about formal credit offers if they don't believe it offers flexibility when other family priorities take precedence.** For digital services, communicating the right value proposition is further challenged as rural women with low digital financial literacy may perceive the learning curve as an impediment to understanding the potential of the service.



Photo by Saiyna Bashir (via Communication for Development Ltd.), CGAP

AWARENESS | Trusted peer networks

Rural women are more likely to learn about services, particularly digital services or new types of financial and information services, when exposed to them by trusted community members and in spaces where they feel free to express themselves.

Many rural women (particularly Skeptics and Traditionalists) mistrust new and unfamiliar services due to a lack of prior experience and a lower willingness to invest precious time and effort in experimentation. Having community members whom they respect and to whom they relate introduce new digital, financial or information services helps overcome this mistrust. These positive peer experiences help build social proof that can drive interest to engage. Moreover, introducing new services and tools in spaces where they feel safer to raise their voice and ask questions (e.g., women-only or female-dominated spaces such as savings groups and religious groups at churches or mosques) enables them to better understand the value proposition and service details. **Ambassadors can play a key role in shifting the balance of conversations in these spaces to include new services and economic empowerment topics, rather than purely family and community discussions.**

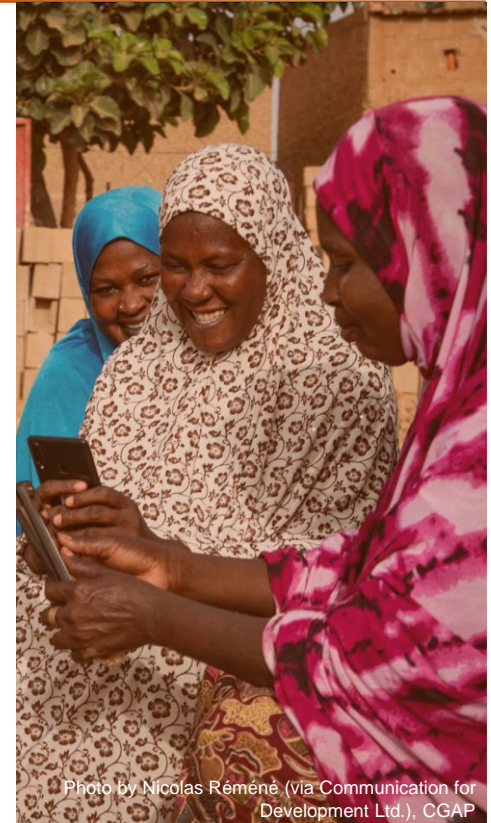


Photo by Nicolas Réméné (via Communication for Development Ltd.), CGAP

AWARENESS | Expanded social networks

Rural women can discover innovations in approaches, tools, and technologies through manufacturers, providers, and experts that tap into their social networks, expanding the potential for learning and surfacing new opportunities.

Rural women leverage their social networks (e.g., savings groups, co-ops, market associations) when facing challenges in their farming or when curious about new farming practices. However, these networks often rely on their internal historic knowledge and experience and are not well-connected to manufacturers and providers who can broaden the support women receive. **The discussion in women's groups, which tends to focus on family and household issues, could be expanded to more business-oriented and income-generating topics, which Ambassadors can comfortably lead.** Expertise in labor-savings technologies, climate-resilient inputs such as drought- and heat-resistant seeds, soil tests, irrigation, and regenerative practices like low-till methods and crop rotation would benefit women if introduced to their networks.



Photo by Temilade Adelaja (via Communication for Development Ltd.), CGAP

AWARENESS | Flexible bundles

Rural women have different needs, aspirations, and behaviors, and this diversity needs to be reflected through a more flexible bundling approach used by service providers to reach them.

Providers tend to offer fixed bundles of services to rural women. However, standalone services may appeal to some personas more than others, as may bundles that emphasize a particular service over others. Providers can better tailor their service bundling approach to improve their appeal to specific sub-segments. For example, **insurance is a new concept for most rural women, but could be tied to use cases of protecting the family and bundled with savings intended to support the family, appealing to Skeptics and Traditionalists, while offering insurance as a standalone product or bundled with credit would appeal more to Ambassadors.**



Photo by Hiba Zeeshan,
CGAP Photo Contest

AWARENESS | myAgro connects with women's savings groups to raise awareness of its services in Senegal

In Senegal, myAgro is addressing lagging enrollment amongst women by leveraging savings groups to raise awareness of their services. By meeting women where they are, myAgro hopes to address the time and mobility constraints that limit women's access to its standard community trainings and mobilization events. Savings groups also provide a safe space for women to interact with male agents, given that social norms limit one-on-one interactions with men outside of the family. myAgro agents also partner with group leaders, leveraging the trust their members place in them by allowing them to act as ambassadors who share information on myAgro's services and reinforce messages from trainings.

myAgro provides smallholder farmers with integrated packages of improved seeds, fertilizer and training that enable them to increase their agricultural productivity and income. Customers use a layaway payment method to purchase its packages. They pay the price of the package in flexible installments and receive their package at the beginning of the planting season.



Photo by Oulimata Sane,
Dalberg Design

AWARENESS | Samunnati increases reach through women-led FPOs and flexible service bundling

Samunnati supports the establishment of women-led farmer-producer organizations (FPOs) and guides users in customizing their service bundles to stay relevant to rural women. Samunnati recently received patient capital to set up and onboard 100 women-led farmer-producer organizations onto its platform. This approach not only enables women to overcome individual constraints and access more opportunities as farmer-producers but also constitutes a more viable way of reaching women than individually. Samunnati also shows flexibility in its service bundling approach. Through its Relationship Managers, FPOs benefit from dedicated support to build customized bundles of Samunnati services. This flexibility in choosing services that are most relevant to them increases FPOs' interest in Samunnati and reinforces its value proposition of tailored solutions to farmer needs.

Samunnati is an open agri network that stands for collective growth and collective prosperity for the Indian agricultural ecosystem. They offer various solutions to achieve this mission. Samunnati's Agri Commerce and Agri Finance solutions enable affiliated Farmer Collectives and the larger ecosystem to be more efficient and productive through multiple technology-enabled interventions and collaborative partnerships.



Photo by Samunnati

ACCESS | Opportunities for service providers

1. Design their approaches with time, mobility, literacy and device ownership constraints in mind, ensuring that the full feature set is available in different forms and through different touchpoints to maximize rural women's access.

The complexities of the time and mobility constraints that rural women face, in addition to often lower literacy and shared device ownership, means that their service usage contexts and environments will vary considerably. Supporting different channels for service access, permitting offline interactions, and combining in-person / agent channels with digital and IVR channels for support are the types of approaches to consider to guarantee access.

2. Engage influential family members – husband, mother-in-law, father-in-law – for early buy-in during onboarding.

Rural women are more likely to access new services when influencers in their household ecosystem are bought in and understand how the service will be used. Initial training during onboarding can help do this - particularly through group training that includes family members, by using materials that can be accessed later at home (such as handouts or mobile modules) by any family member, and by incorporating use cases around shared device ownership.

3. Use onboarding mechanisms that create a safe space for rural women to learn about new services and make mistakes.

Creating safe spaces through demos, test payments of minimal denominations, and role-playing during onboarding and initial training can reduce risks of losses and generate confidence in accessing services more consistently. This is particularly true as agent-led onboarding demos and initial trainings are often perceived as controlled, artificial service usage environments, different from the real-world contexts that rural women will use them in.

ACCESS | Considerations, per persona, to unlocking opportunities



Ambassadors are often capable of navigating their time, mobility and technology constraints to access new services with less support from their networks. They will readily **participate in onboarding and training** activities to ensure they can start using a new service as quickly as possible, but they are willing to stretch beyond their networks if needed to **actively request support** if they are unable to start using a new service.



Skeptics with limited control over resources and decision-making will find it challenging to use services consistently at the times and in the places that are most convenient for them. They will **consult family members for support** as they try to access a service in less familiar ways. They appreciate being **trained to use the service** and will likely approach a peer for a **refresher** after the training.



Traditionalists will often perceive access to new services in conflict with household responsibilities, unless influential family members like their husband, mother-in-law, or father-in-law ask them to do so. They prefer onboarding and initial training approaches that find them in their homes, **accounting for the time needed** for household chores and caregiving to children and elders.

ACCESS | Flexible engagement

Ensuring the full feature set of a service is usable across the mix of time and mobility scenarios that rural women face is critical to ensuring rural women can access a service reliably and consistently.

Rural women's family and household responsibilities creates time and mobility challenges that influence how they access services. For example, they may need to access digital services in short bursts in between other household or farming activities, engage with a service during more convenient times of day that fall outside of farming or income generating activities, and access services both with and without others around to help and mobile connectivity. **Overcoming these constraints will particularly appeal to Skeptics, helping them use services at times that work best for them, and Traditionalists who face the most significant time and mobility challenges.**



Photo by Natalie Brown,
CGAP Photo Contest

ACCESS | Consistent digital access

Digital services need to account for a mix of device ownership scenarios and literacy challenges to ensure consistent access.

Rural women often face challenges using digital tools and services due to lower levels of device ownership, digital literacy, and numeracy. **Social norms around device use and ownership exacerbate these challenges, as in many cases, and not only for Traditionalists, women's use of devices is controlled or monitored by men in their household.** These factors can compound to impede access - for example, a complex interface in an unfamiliar language or using technical jargon used on a shared device will be particularly challenging for rural women to access.

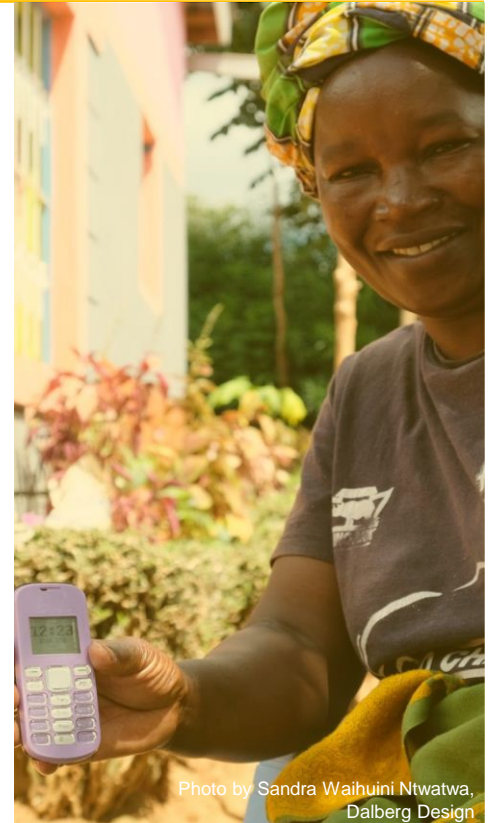


Photo by Sandra Waihuini Ntwatwa,
Dalberg Design

ACCESS | Men as allies

Working to shift attitudes amongst men toward creating more partnership with women in decision-making around labor access, financing, selling and sharing household responsibilities can enable rural women to more easily access services.

Men are important stakeholders and decision-makers in the household, making their buy-in key to shifting the gender constructs that impede access. When men see the women in their households as partners in income generation, they are more likely to support women's decisions to access new services. This is particularly true for digital services that women may use at times that men may not observe, digital marketplaces that involve interactions with counterparts unknown to men, or financial services reliant on contributions from women's income generation rather than men's. **Traditionalists are the most likely to be influenced by outreach to male decision-makers in their households.**

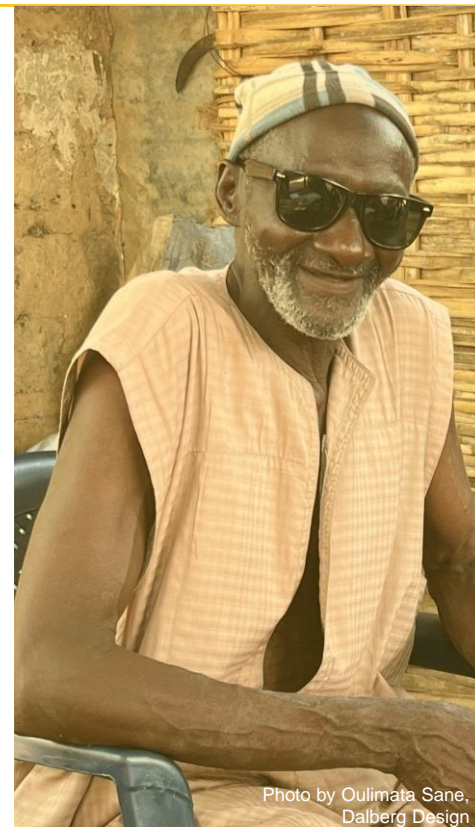


Photo by Oulimata Sane,
Dalberg Design

ACCESS | Safe spaces

Creating the space for experimentation and failure during onboarding and initial training can help rural women gain the confidence to access new services at more times and from more places that are convenient for them.

The onboarding and initial training that takes place when rural women decide to use a new service is a critical period to help them develop the confidence to engage with a service consistently over time. The time and mobility constraints they face may be less known or less predictable, but they want to know they will be able to use the service in different contexts. Learning, trying, succeeding and failing during onboarding helps them appreciate that they will be able to use a service in different ways later, with less risk, whether their usage is successful or not. **Ambassadors who are able to experiment and learn in this way are better able to influence Skeptics and Traditionalists to explore new services.**



Photo by Natalie Brown,
CGAP Photo Contest

ACCESS | AgroMall in Nigeria leverages data and navigates social norms to help women access credit and increase agricultural production

AgroMall in Nigeria provides smallholders, agribusinesses, outgrowers, financial service providers, and input suppliers a range of services to enhance agricultural production and market access, working across five value chains in all 36 states. Through its digital profiling tool and range of services, AgroMall has gathered extensive demographic, production, transactional, and financial data, including information about users' farming experience, income, and non-documented assets. To improve access to credit among women smallholders, AgroMall has been leveraging this data to develop Transform Score, a data-driven method to assess creditworthiness that accounts for the adoption of good agronomic practices, production outcomes, and transaction histories, removing the need for traditional forms of collateral like land that exclude women.

AgroMall also looks for Ambassadors to be their agents, informally raising awareness and encouraging uptake of its products and training, especially among Sceptic and Traditionalist women smallholders. It recognizes the major role that men can play as gatekeepers in women's access to credit and is integrating advocacy into its community and farmer engagement strategy. This approach centers on winning the support of community and religious leaders, family heads, husbands and other men through focused community outreach and engagement programs.

Founded in 2018, [AgroMall](#) in Nigeria reaches over 1.5 million smallholders with its mobile and web application, the AgroMall Digital and Agriculture Platform (ADAP). The app helps farmers obtain economic identities and agriculture finance, as well as leverage agronomic information and access aggregation services and markets.



Photo by AgroMall

ACCESS | Mama Bank in Papua New Guinea enables financial transactions among clients with low digital literacy

In Papua New Guinea, Mama Bank Access Points (MAPs) are low-cost, biometric-enabled solutions positioned at markets that allow vendors to perform banking transactions on the spot using their fingerprints. The biometric solution is safe and secure for customers and can be easily scaled by Mama Bank (also known as Women's Micro Bank Limited, or WMBL). MAPs work online and offline, making them usable in areas with limited internet connectivity. The simplicity and user friendliness of the solution increased women's confidence in using it. MAPs helped Mama Bank grow its active customer base from 8,000 in July 2018 to over 55,000 in April 2023.

Mama Bank is a financial institution in Papua New Guinea that explicitly focuses on serving women and their immediate families and empowering them with enhanced income prospects. Mama Bank provides various financial services such as savings, loans, insurance, and investments in formats and with terms inspired by the lived realities of women in Papua New Guinea.



Photo by Gunanidhi Das

myAgro in Senegal engages men to provide women with access to improved inputs and training

In Senegal, myAgro is working with men to overcome gender norms that limit women's access to agricultural and financial services. Rural women in Senegal are often expected to support their husbands' agricultural activities rather than invest in their own. As a result, men can be reluctant to allow their wives to sign up for packages of inputs and training offered by myAgro, preferring instead to purchase packages for themselves. Recognizing the need to enlist men as allies, myAgro tested messages designed to convince men that women can play an important role in contributing to household income when they work with myAgro. Based on initial phone surveys, these messages resulted in 80% of male respondents agreeing to allow their wives to enroll with myAgro.

myAgro provides smallholder farmers with integrated packages of improved seeds, fertilizer, and training to enable them to increase their agricultural productivity and income. Customers use a layaway payment method to purchase their packages. They pay the price of the package in flexible installments that can vary in frequency and amounts and receive their package at the beginning of planting season.



ACCESS | Wi Agri in Côte d'Ivoire combines digital channels with trusted local community members to expand access to agricultural and financial services

To overcome low rates of literacy and smartphone ownership among rural women in Côte d'Ivoire, digital agriculture platform Wi Agri enlists community members to help deliver its services. Since a smartphone is required to use their services, Wi Agri is testing how young, tech-savvy, local women can act as ambassadors to help others access Wi Agri's marketplace and post their produce for sale. Wi Agri ambassadors can also help to disseminate information and advisory content on the platform, using their phones to play audio and videos in local languages for women who lack devices of their own. Given women's unfamiliarity with digital financial services, Wi Agri is also testing the delivery of formal savings and credit products via local village savings and loan associations (VSLAs), including partnering with financial institutions to provide credit women need to invest in their businesses.

Wi Agri is a digital agriculture platform that bills itself as a "one-stop shop" for agricultural value chains in West Africa. Wi Agri connects smallholder farmers, wage laborers, buyers, small and medium processing businesses, input suppliers and exporters with markets as well as financial, business training, and extension services.



Photo by Oulimata Sane
Dalberg Design

EARLY USE | Opportunities for service providers

1. Offer clear channels for troubleshooting and problem-solving support, leveraging community-based women agents and technical experts.

Agents play a key role in supporting rural women through in the early stages of usage. This is particularly important when problems come up, as effective problem-solving helps grow rural women's confidence and trust in the service. For some services, new use cases may emerge that require more specialized and customized support from the service provider. Rural women need easy access to the right experts to help them through such situations.

2. Err on the side of over-communication to provide affirmation and feedback that rural women are using a new service in the right way.

Strong feedback loops are a service design best practice that is particularly important for rural women given the diversity of their usage contexts emerging from their time, mobility and device ownership constraints. A variety of mechanisms can be used in combination - such as through women agents, calls, and messaging on devices.

3. Offer effective mechanisms for rural women to manage complex interactions that may arise during their use of services to increase their confidence.

Services such as digital marketplaces, bundled services, or equipment and asset financing services are inherently more complex. Over the course of their usage of services, rural women will encounter cases that require a more complex engagement with counterparts (e.g., communicating back-and-forth with a buyer to negotiate prices, following up a buyer's payment, coordinating with multiple service provider parties in a service bundle). Offering the right channels to facilitate and streamline this engagement is important to build rural women's confidence.

EARLY USE | Considerations, per persona, to unlocking opportunities



Ambassadors are driven by their curiosity and belief that they have the power to bring about change in their lives, enabled by their higher digital and textual literacy and numeracy. They are more likely to become **pioneers** of a new service. They are risk-tolerant and are not deterred by a potential failure in experimentation. Because of their **social capital**, they can be helpful in identifying appropriate opportunities for strengthening the early use experience for others, if incentivized to do so.



Skeptics are concerned about the negative consequences of a new service. As they start using a new service, they will likely start using it infrequently or only use a single feature, **apprehensive** of losing money or time if they make a mistake or if something goes wrong. Understanding **what use cases they are gravitating toward** will inform priorities for immediate support areas that can streamline their progression to sustained use.



Traditionalists will start using the service in the ways recommended by their husband or the person who introduced the benefit to them. They will progress through the service's feature set through **continuous consultation** with their family. They will benefit from training and service opportunities that involve them along with other family members who they depend on.

EARLY USE | Women agents

Women agents are critical to helping rural women troubleshoot errors that come up during service usage and learn about new features.

This is particularly important for services and transactions perceived as more important (e.g., dealing with a large sum of money), risky (e.g., buying insurance), new (e.g., using digital services or new types of financial services), or complex (e.g., multiple bundled features). Rural women will trust women agents from their communities who are comfortable using the service to support them through usage challenges and discovery of new features that could help them, as they believe these agents better appreciate their contexts, needs and challenges. **Ambassadors and Skeptics can be strong candidates for service providers seeking to recruit women agent networks.**



Photo by Oulimata Sane,
Dalberg Design

EARLY USE | Expert technical support

Rural women need readily available technical support to help them use and maintain any new technological innovations they have adopted, such as labor-saving tools or climate-resilient mechanized equipment.

While many labor-saving tools and climate-resilient practices and technologies can save time and improve productivity, rural women do not have the appropriate knowledge and support to ensure that they can consistently use such equipment. Initial training is critical, but ongoing specialized support from experts to help troubleshoot and problem-solve the specialized issues that emerge over time is also important. **As this knowledge can be technical, Ambassadors can be a powerful channel to transfer learnings to other community members.**



Photo by Sandra Waihuini Ntwatwa,
Dalberg Design

EARLY USE | Feedback loops

Affirmation and feedback help rural women trust that they are using a new service correctly and effectively.

When learning about and then first using a new service, rural women are still building confidence in their ability to use it. Regular communication, behavioral nudges, and feedback can help, followed by refresher trainings later. **Rural women appreciate hearing they've completed a transaction successfully, or that they're on track through a multi-step process – particularly Skeptics and Traditionalists who benefit from more consistent reinforcement.** This is also true for usage scenarios that are different from what they were exposed to during onboarding and initial training, such as using a service through a shared device or requesting support after-hours.

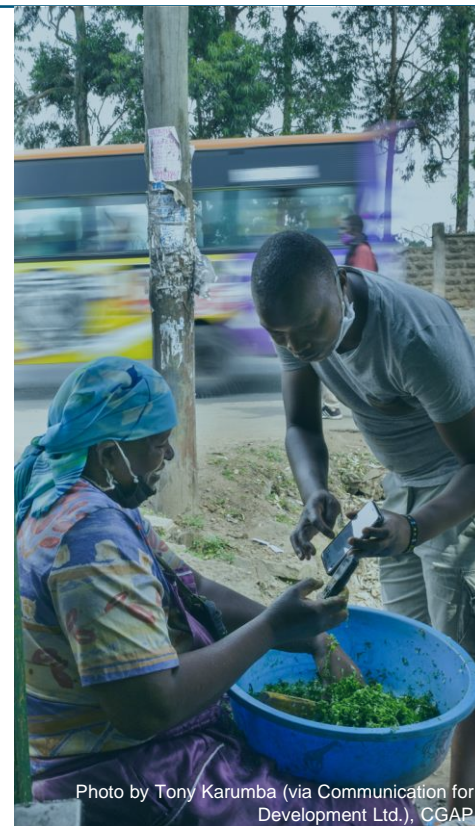


Photo by Tony Karumba (via Communication for Development Ltd.), CGAP

EARLY USE | Support during complexity

Rural women will more readily use more sophisticated services, such as bundled services or digital marketplaces, when they know the platforms offer support during more complex transactions like negotiations or disputes.

Even after accessing digital marketplaces, rural women face challenges in market activities, such as negotiating for higher prices, resolving disputes with buyers, and following up on compensation dues. These challenges are evidence of the power dynamics that are often present between rural women and buyers. They need to trust that digital marketplaces will support the complex market situations they may find themselves in. This is also true for bundled services, for example where a loan repayment schedule may be dependent on input receipt timelines, which could lead to disputes with the financial service provider. **Traditionalists, more so than other personas, are used to managing these issues through direct communication or through their support of other family or community members, so will benefit the most from knowing new services can support them.**



Photo by Temilade Adelaja (via Communication for Development Ltd.), CGAP

EARLY USE | CoAmana leverages an all-women call center to provide troubleshooting and problem-solving support to rural women

CoAmana established a call center staffed entirely by women to provide rural women with a dedicated support team. CoAmana uses various 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 data collection allowed the company to identify women's needs for more support in using the platform. To this effect, CoAmana created an all-women call center, a safe space for women to seek troubleshooting and problem-solving help from women, to whom they can relate better than men.

CoAmana is a socio-technology company based in Nigeria focusing on strengthening market linkages across Sub-Saharan African communities. It identifies business cases and develops commercially viable, market-enabling digital technologies to close Africa's most prominent economic gaps. CoAmana recently piloted its digital marketplace, Amana Market, to link Nigerian farmers and small businesses to an ecosystem of markets, information, and financial services. Soon after the pilot, it expanded its operations to Kenya.

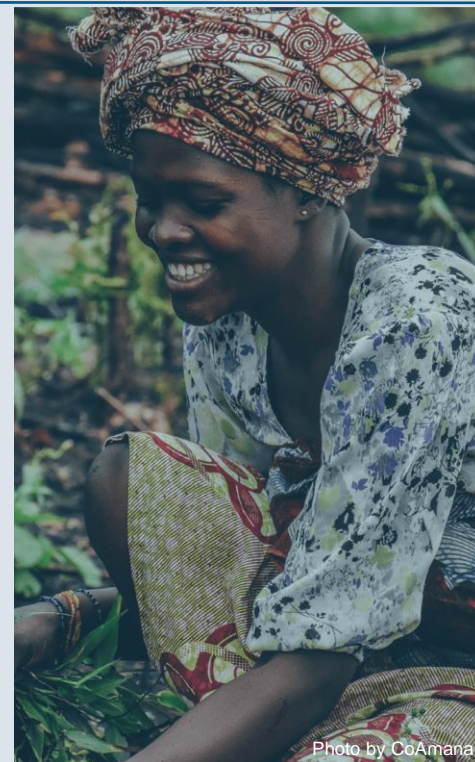


Photo by CoAmana

EARLY USE | Unilever uses a network of rural women as agents for selling its products to last-mile consumers in rural communities

Unilever leverages a network of rural women as agents through its “shakti” program for creating a last-mile distribution channel in rural Ethiopia. The shakti program is a socially inclusive business model that aims to enhance brand awareness and promote route-to-market solutions in rural areas. At the same time, the program aims to empower rural women by creating livelihood opportunities for them. Unilever achieves this by recruiting and providing training to women who become direct-to-home saleswomen, also known as “shakti agents”.

Unilever provides ongoing support to shaktis, which includes the support of Rural Sales Promoters (RSPs) to offer deeper visibility into supply chains. Additionally, ongoing training helps shaktis manage their income streams and inventory, enabling them to become confident entrepreneurs.

The shakti program has created business opportunities for 5,000 rural women as working as shakti agents and contributed to 2% of Unilever’s 2022 turnover in Ethiopia. The model aims to increase the size of its agent network, number of end-consumers, expand regions of operation, increase revenue contribution to Unilever and agents’ monthly income.

Unilever is a leading supplier of beauty & personal care, home care, and food & refreshment products. Unilever owns over 400 brands, including Persil, Dove, Knorr, Domestos, Hellmann’s, Lipton, Wall’s, PG Tips, Ben & Jerry’s, Magnum, and Lynx. They have 2.5 billion consumers daily in over 190 countries, over half of which are in lower income countries.



SUSTAINED USE | Opportunities for service providers

1. Celebrate the success of loyal users by showcasing their experience from the initial decision to adopt, to usage of complex features, and through emergency situations.

Regular users who find consistent benefit from services have the potential to become advocates of services. Amplifying the success of these rural women by involving them in training and support activities provides inspiration and motivation to others who are earlier in their usage journey.

2. Demonstrate flexibility to drive loyalty, whether promised in their value proposition or not.

Rural women believe that unpredictable shocks to their households, families, communities and farms will happen – it's a matter of when, not if. If services offered flexibility around these shocks, such as through re-negotiating payment terms, then the service must deliver on this value proposition after the shock occurs, when the need is greatest. Meanwhile, an exceptional situation that was not anticipated by the service provider should be addressed and discussed in the spirit of understanding and flexibility, even if the recourse may be limited.

3. Create opportunities for learning that go beyond the feature set. Upskilling and education on business, technology and leadership topics helps drive sustained usage over time.

Topics like cash management, business planning, managing price fluctuations and entrepreneurship, amongst others, help fill a critical need gap in rural women's education and give them more reasons to return to the service regularly. Using capacity-building approaches that are also interactive and fun can help increase engagement around these more advanced topics.

SUSTAINED USE | Considerations per persona to unlock opportunities



Ambassadors will seek support from agents and their network when encountering challenges in their sustained usage of a service. They will happily recommend a service they like to other women in their community, particularly **when incentivized** to do so, and are open to partnering with providers to **support training and capacity-building efforts**. They are interested to grow themselves and develop knowledge in new areas, allowing them to better **role-model service usage** and leadership in their communities.



Skeptics will deepen their usage of the service (such as by purchasing a bigger package or taking out a bigger loan) when they have experienced the benefits of the service. In particular, positive service experiences during **times of emergency or crisis** will rapidly turn them into believers. They will recommend the use of the service to family and close friends by sharing their personal experiences.



Traditionalists will over time appreciate the benefits of the service. They will likely stay at their current level of usage, but may increase it or use new services with the **recommendation** of someone they look up to, such as their husband, trusted family member, or community leader. They will benefit from **other family members participating in any ongoing training** to support them in using the service and advancing the family's education.

SUSTAINED USE | Upfront considerations

Rural women are more likely to become sustained users of the services they've decided to engage with, as long as the value proposition continues to be reasonably delivered, given the thoughtfulness they put into their initial decision to adopt the service.

Rural women are thorough when considering using a service. They are risk-aware and sensitive to the possible implications of their choice and may need to resolve a range of questions and concerns before reaching the decision to adopt the product. But this extended consideration period upfront can accelerate comfort in use over time. It also increases their willingness to renew the service and extend use to more complex use cases with which they initially did not engage. **Skeptics are the hardest to convince, but once convinced, they can be the most loyal.**



Photo by Arete, Yunaidi Joepoet, World Bank

SUSTAINED USE | Flexibility in crisis

Rural women affirm their commitment to a service when providers offer a supportive attitude in emergencies, demonstrating the flexibility they promised women during enrollment.

Although the income of married rural women is considered secondary to their husbands', they dedicate a good portion of their income to household expenditures (e.g., daily food budget, snacks), school fees, and emergency needs (e.g., unexpected medical bills). **It is essential for them (particularly Skeptics) that the services they use often allow them to recalibrate payments in the event of emergencies.** In the case of financial services, this flexibility would extend to the possibility of redirecting the funds present with financial providers to take care of emergencies. Their benchmark for this use case is their savings groups, where flexible systems allow them to leverage funds from the groups to overcome household challenges, especially during periods of income volatility.



Photo by Oulimata Sane,
Dalberg Design

SUSTAINED USE | Learning opportunities

Rural women value learning opportunities that grow their knowledge, capability and standing. Services that facilitate this advancement drive longer-term interest and loyalty.

Rural women who have become regular users of a service are seeing its impact in their lives, homes and farms. **This can help spark an interest in growing further, particularly among Ambassadors, as entrepreneurs or community leaders, in managing more complex finances, or in understanding new technologies.** They value training, programs or opportunities that can advance them on their learning journey, especially given their relative lack of education and learning opportunities compared to men in their communities.



Photo by Nicolas Réméné (via Communication for Development Ltd.), CGAP

SUSTAINED USE | Enjoyable and practical

Rural women are inclined to use services consistently over time when training and features are rooted in 'gamified' approaches, making their growth within the service usage journey and across the feature set both enjoyable and practical.

Rural women's use cases of digital tools and services are often limited by their educational background and literacy, stagnating their usage of digital services to a limited set of features. While training and support helps them become more consistent users, generating loyalty can take more effort. Creating moments of fun, delight, and a friendly competitive spirit – particularly in the context of the social networks rural women are active in – can help advance their usage and inspire loyalty. **These approaches can overcome the inertia Skeptics and Traditionalists face when they become trapped using the limited set of features with which they are most comfortable.**



Photo by Khant Zaw,
CGAP Photo Contest

SUSTAINED USE | Wi Agri's DigiFemmes Program provides ongoing training and engagement that drives customer loyalty in Côte d'Ivoire

Wi-Agri's DigiFemmes Program was introduced to help rural women learn to use the digital agriculture platform, while also providing high-value training in areas such as entrepreneurship and financial management. Wi-Agri initially established the program to support women in overcoming challenges in using its digital platform, but it quickly became one of the highlights of women's experience with the agritech company. Through a network of female facilitators, Wi-Agri delivers training exclusively to rural women to support them in developing skills such as digital literacy, entrepreneurship, collective price setting, money management, financial literacy and developing simple business plans to access credit. This training increases their sense of agency and keeps them motivated to engage with Wi-Agri.

Wi-Agri is a digital agriculture platform that bills itself as a "one-stop shop" for agricultural value chains in West Africa. Wi Agri connects smallholder farmers, wage laborers, buyers, small and medium processing businesses, input suppliers, and exporters with financial services, market access, business training and extension services.



Photo by Oulimata Sane
Dalberg Design

SUSTAINED USE | myAgro seeks to address women's desire for follow up trainings in Senegal

myAgro is testing approaches that respond to women's requests for follow-up on its community-wide trainings. In research conducted with rural women in the Casamance region of Senegal, myAgro found that women needed additional support beyond its existing trainings. The women told researchers that while they appreciate the trainings, they needed more personalized, frequent reinforcement of key messages in order to internalize them.

In response, myAgro is testing an approach that leverages women's groups as fora to reinforce trainings. myAgro agents will provide initial follow-up, but the goal is to empower group leaders to become ambassadors who can provide ongoing support to their members. Ambassadors will in turn receive support from myAgro agents to ensure they are equipped to support their group members.

myAgro provides smallholder farmers with integrated packages of improved seeds, fertilizer and training that enable them to increase their agricultural productivity and income. Customers use a layaway payment method to purchase their packages. They pay the price of the package in flexible installments and receive their package at the beginning of the planting season.



Photo by Oulimata Sane,
Dalberg Design

“*Being a farmer is really hard. You plant and then the brokers come and cause you problems. They say they will pay you 70 [KES] for your lentils, then when the time comes, they offer you 50 or even 40.”*

Woman smallholder farmer, Kenya

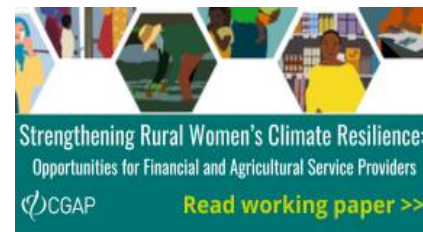
4 Background & References

Background

CGAP's work with rural women takes a holistic approach to their diverse lives and livelihoods and has focused thus far on raising awareness of the issues facing them and the business case for serving them. CGAP aims to provide a valuable platform for information, dialogue and reflection to advance the ecosystem toward a collective vision. The CGAP team has conducted seven research projects and seven provider collaborations across Sub-Saharan Africa and India since 2021.

A key priority is understanding how rural women can improve their [access and returns to labor and markets](#) in light of climate change and [gendered social norms](#). Through these engagements, we have explored and generated insights on how leveraging bundled services, digital tools, and technology can help achieve rural women's priorities.

In addition, rural women's deep engagement with a cross-section of actors, from financial services providers and thought leaders to implementing organizations over the lifecycle of the program, has surfaced key learnings. These learnings can support a broad ecosystem of actors as they seek to better provision services to rural women and improve impact outcomes more broadly. Dalberg and CGAP teams collaboratively reviewed lessons from the CGAP portfolio to create a unifying narrative of rural women, centered around insights and opportunities for providers to amplify their impact.



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