



WEBINAR:

Closing gender gap in digital microinsurance among women smallholders in Africa - sharing mid-term knowledge, learning & impact.

September 29, 2022

Empowering women smallholder farmers through digital microinsurance



ADFI funding partners



BILL & MELINDA GATES Foundation



THE GOVERNMENT OF THE GRAND-DUCHY OF LUXEMBOURG
Ministry of Finance



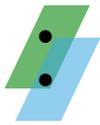


Presentation Outline

- Overview
- Objectives
- Project Approach:
- Implementation and Learnings in Zambia
- Our work with female farmers in Zambia
- Video

Overview & Objectives

Rose



Overview

Following a call for proposals from ADFI in 2019, Pula was successful in being awarded a grant (USD 1 million) to implement a 2-year project to better equip women farmers to improve their economic resilience.

ADFI provided funding and technical support for Pula to explore the social, cultural and economic factors that impact female farmers' access to agricultural insurance in Kenya, Nigeria and Zambia.

We chose these 3 markets because they are the largest for Pula.



Main components

1

Designing and implementing gender-centric insurance products in Kenya, Nigeria and Zambia

2

Disseminating digital agronomy tips via SMS or social media

3

Developing a targeted pilot to contextualise the findings in each market, test the insurance product and scale it.





Objectives



Objectives	Activities
1. Product testing and development	1. Human Centered Design (HCD) and gender survey in the three countries to understand barriers that prevent women from accessing microinsurance
	2. Development of an insurance product for women and GAPs advice and digital products
2. Piloting	Piloting the new digital products and insurance product for women SHFs in the three markets reaching 100,000 farmers in year 1 (2021)
3. Scaling	Scaling new digital products and insurance product for women SHFs in the three markets reaching 360,000 farmers in year 2 (2022)-
Countries of Focus	Kenya, Nigeria and Zambia
Total number of farmers (women) targeted	360,000 farmers - 180,000 women (50%) 1,145,326 reached so far (318% of target), 553,068 of which women

Project Approach

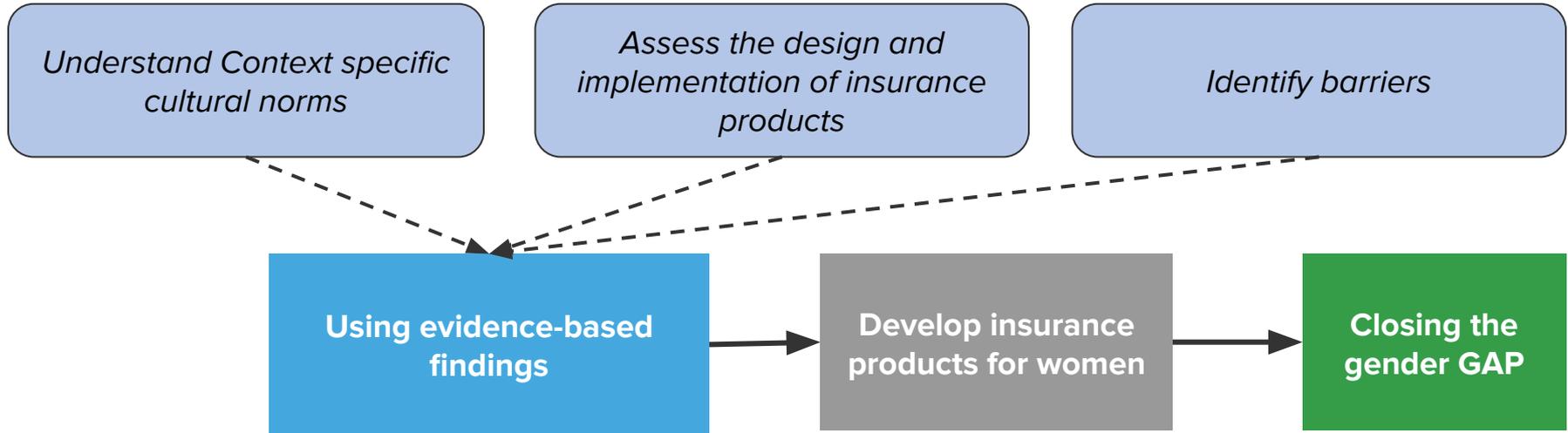
Francis



Human Centered Design*



Pula adopted a **HCD approach** to understand the socio-economic and cultural factors that prevent women smallholder farmers from purchasing insurance.



Implementation and Learnings in Zambia

Francis



Overview

Based on the HCD findings from Zambia, we looked to implement a **Hybrid (Digital and more human engagement methods) structure** to play a significant role in **raising insurance awareness** and **improving demand** through understanding of agricultural insurance products among Women.



Zambia

In agreement with the **Farmer Input Support Program (FISP)**, **1,024,434 farmers** were insured.

Our Approach

- Digital - **SMS, USSD, & IVR** to reach more farmers.
- Human Engagement - **RADIO, & FARMER GROUPS** to connect closely with farmers.



Ministry of Agriculture
Farmer Input Support Program



adfi
Africa Digital Financial
Inclusion Facility





SMS in Numbers



Total messages sent
1,350,828 messages

Number of unique farmers
reached through SMS

697,888

Women farmers

232,629

% of women farmers

33.3%

(number of women reached could be more since gender data was missing from the contacts)





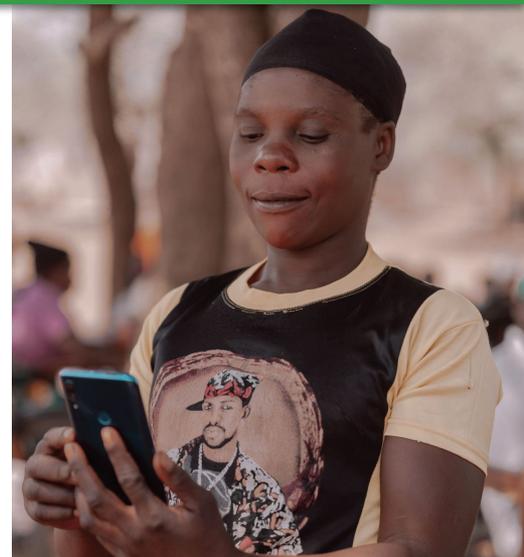
IVR in Numbers



Total IVRs sent

82,880 IVR Calls

Number of unique farmers reached through IVR	Number of Women farmers that received IVRs
82,880	27,627 (33.3%)
Number of farmers that <u>listened</u> to 100% of the content	Number of farmers that <u>did not listen</u> to 100% of the content
72,799 (87.84%)	10,081 (12.16%)



(number of women reached could be more since gender data was missing from the contacts)



Insurance Knowledge among farmers.

We increase women farmers' level of knowledge about our Area Yield Index product by **11%** from an average of **63%** to **74%**.

Knowledge evaluation metrics (Women Respondents)	BASELINE SCORE	ENDLINE SCORE
How Avg. yields impacts payout	43%	89%
Risk Covered	86%	84%
Risks not covered	71%	79%
Payout covers cost of lost input	50%	56%
CCE Sampling	64%	64%

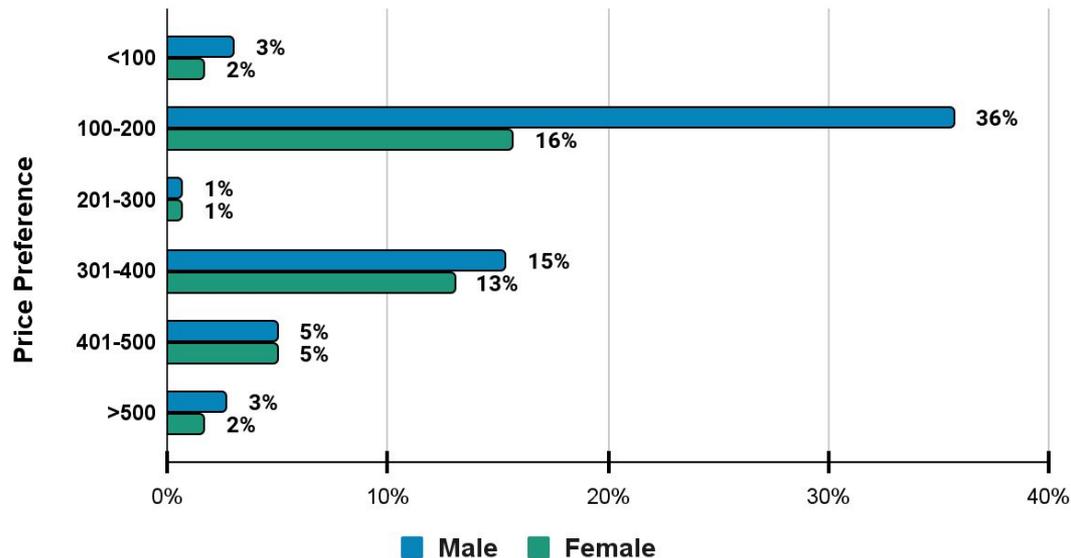


A breakdown of the Insurance Knowledge spread among surveyed farmers.



Perceived value for insurance to farmers

How much farmers are willing to pay for insurance.



We started with creating awareness, then shifted to creating understanding.

Our hypothesis was that if farmers are highly aware and have a higher understanding of how insurance works, they would have more trust and demand for it.

Our M&E supports our hypothesis with all farmers willing to pay for insurance and most farmers willing to part with 100-200 kwacha.

This is likely to reduce in the absence of a subsidy or a lower subsidy due to competing demands on farmers' money.

Our work with female farmers in Zambia

Joyce



DISTRICT LEVEL WORKSHOPS - ZAMBIA

1. Importance of field structures to reach the female farmers and create awareness: Camp Extension Officers (CEO) trainings.



Nchelenge District / Luapula Province



Lukulu District - Western Province

2,520 Community Extension Officers (CEO) trained
72 District Agriculture Committee (DAC) heads
72 workshops - 10 Provinces



WOMEN FARMERS FOCUS GROUPS - FISP Zambia



Chipata District / Eastern Province

300 female farmers leaders trained

Objective:

Interact closely with women leaders that are FISP beneficiaries

Why: Focused groups training enable us to reach directly women farmers leads which are essential to disseminate knowledge on ag insurance and promote women registration at scale.



Women farmers in Zambia - FISP

