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

September 29, 2022
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 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

<table>
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<tr>
<th>Objectives</th>
<th>Activities</th>
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| **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
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.
## SMS in Numbers

### Total messages sent

1,350,828 messages

### Number of unique farmers reached through SMS

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<tbody>
<tr>
<td><strong>Number of unique farmers reached through SMS</strong></td>
<td><strong>697,888</strong></td>
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### Women farmers

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<tr>
<td><strong>Women farmers</strong></td>
<td><strong>232,629</strong></td>
</tr>
<tr>
<td><strong>% of women farmers</strong></td>
<td><strong>33.3%</strong></td>
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*(number of women reached could be more since gender data was missing from the contacts)*
### IVR in Numbers

<table>
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<tr>
<th>Total IVRs sent</th>
<th>82,880 IVR Calls</th>
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<tbody>
<tr>
<td>Number of unique farmers reached through IVR</td>
<td><strong>82,880</strong></td>
</tr>
<tr>
<td>Number of Women farmers that received IVRs</td>
<td><strong>27,627 (33.3%)</strong></td>
</tr>
<tr>
<td>Number of farmers that <strong>listened</strong> to 100% of the content</td>
<td><strong>72,799 (87.84%)</strong></td>
</tr>
<tr>
<td>Number of farmers that <strong>did not listen</strong> to 100% of the content</td>
<td><strong>10,081 (12.16%)</strong></td>
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*(number of women reached could be more since gender data was missing from the contacts)*
Insurance Knowledge among farmers.

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

<table>
<thead>
<tr>
<th>Knowledge evaluation metrics (Women Respondents)</th>
<th>BASELINE SCORE</th>
<th>ENDLINE SCORE</th>
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<tbody>
<tr>
<td>How Avg. yields impacts payout</td>
<td>43%</td>
<td>89%</td>
</tr>
<tr>
<td>Risk Covered</td>
<td>86%</td>
<td>84%</td>
</tr>
<tr>
<td>Risks not covered</td>
<td>71%</td>
<td>79%</td>
</tr>
<tr>
<td>Payout covers cost of lost input</td>
<td>50%</td>
<td>56%</td>
</tr>
<tr>
<td>CCE Sampling</td>
<td>64%</td>
<td>64%</td>
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A breakdown of the Insurance Knowledge spread among surveyed farmers.
Perceived value for insurance to farmers

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

2,520 Community Extension Officers (CEO) trained
72 District Agriculture Committee (DAC) heads
72 workshops - 10 Provinces
WOMEN FARMERS FOCUS GROUPS - FISP Zambia

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.

300 female farmers leaders trained

Chipata District / Eastern Province
Women farmers in Zambia - FISP