

# Arifu Insights

May 2021



## Designing Technology for Women

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# Gender Dynamics of Using Mobile Technology

Arifu is a digital advisor whose training content can be accessed freely on SMS, WhatsApp, Telegram and Facebook Messenger. Arifu's mission is to provide information and opportunities for all. Arifu Lessons is a knowledge product intended to inform our partners and the wider ecosystem of digital information providers about what we know to drive this mission together.

Increased access to mobile phones generally and specifically for women often shrouds underlying contextual variations experienced by women in different contexts and circumstances. While access increases, phone availability for utilization may still be considerably low, responsibilities at home may be too high, and the value-proposition of services designed for general household goals can miss the specific needs of women. Some broad concepts emerged from our perusal of the literature and our own analytics.

- 1 Gender blind technology designs** that do not put into consideration gender norms, roles, and biases against women. Even programs that are designed "for women" are mostly based on over-simplified gendered approaches or have women as quota restriction only.
- 2 A high gender gap in mobile phone ownership in developing countries** is indicative of low availability of mobile phones for women and in some cases, forbiddance of mobile phone usage for women. The gap is further exacerbated when the phone access for male household heads is prioritized in households and where the relative literacy levels of women is lower.
- 3 Women get specific, and often, limited windows of time** to utilize digital services due to their disproportionate household responsibilities in addition to their involvement in some economic activities. Designing products keeping this environment generally in mind is important.
- 4 Decision-making regarding division of labor in a household is often controlled by male heads.** There are household responsibilities and economic activities that are often taken up and led by women. This, however, varies by context, value-chain, and the nature of the activity.



We believe these findings offer Arifu and other service providers an opportunity to design products, features, and content in ways that fit within the differential needs and operating contexts between men and women.

## Strengthening Arifu's Design for Women



Generate research to identify and apply gender-intelligent design to improve Arifu's value for women by meeting specific information needs in ways that are most accessible and user-friendly.



Identify self-organized women's groups, the value chains they are involved with, and their information needs within these value chains to develop and deploy relevant content. This could be among female youth, farmers, MSMEs, health workers, or in any sector.



Forge research, thought leadership, and operational partnerships with women-focused organizations to collaboratively design products, outreach strategies, and enhance the understanding of the wider ecosystem on designing products for women.

# Arifu's Impact Stories

## Women showed similar completion rates for Arifu's training as men despite differential barriers to accessing trainings signaling a perseverance and demand for knowledge.

In collaboration with the World Bank and the Micro and Small Enterprises Authority in the Government of Kenya, Arifu invited 3,353 men and 3,105 women over SMS to engage with content on entrepreneurship, marketing, funding, and business planning.

- ❖ A similar proportion of men and women engaged and completed trainings. However, women took seven more days than men on average to complete the training.
- ❖ Average and median depth of engagement with training content was indistinguishable between men and women.

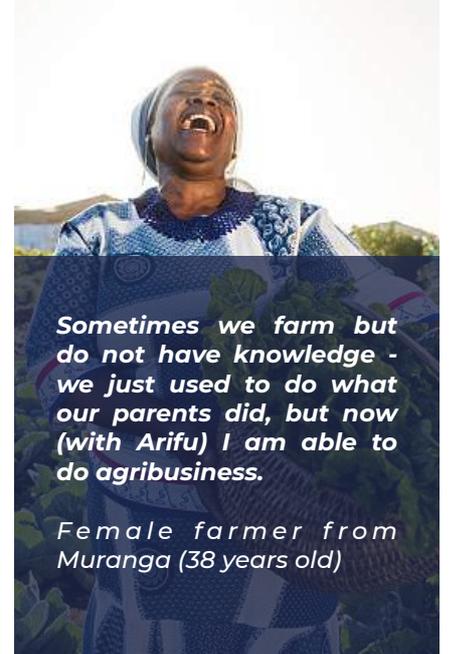


**47%**  
of men



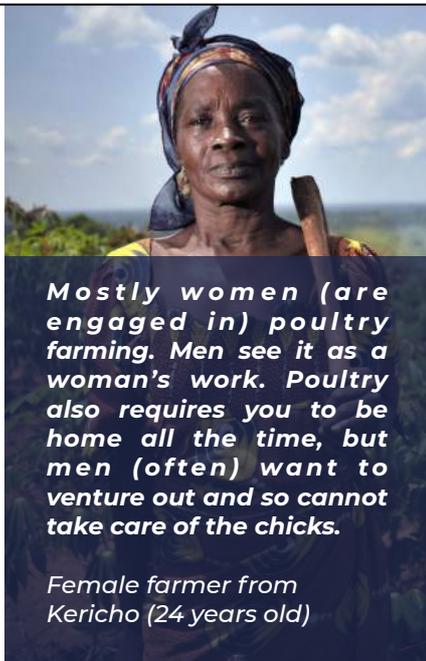
**42%**  
of women

**Certified after scoring high marks in the training quiz.**



*Sometimes we farm but do not have knowledge - we just used to do what our parents did, but now (with Arifu) I am able to do agribusiness.*

*Female farmer from Muranga (38 years old)*



*Mostly women (are engaged in) poultry farming. Men see it as a woman's work. Poultry also requires you to be home all the time, but men (often) want to venture out and so cannot take care of the chicks.*

*Female farmer from Kericho (24 years old)*

## There are differences in content needs and preferences between women and men depending on activities and value chains they are involved with.

In collaboration with Arifu and AgriFin Accelerate, Busara and Dalberg are conducting a quantitative and qualitative analysis of female and male Arifu Learners who engaged with content on maize, potato, and poultry.

- ❖ Women are more engaged with content on poultry and potato than men, while men are more engaged with maize content.
- ❖ Women are more interested in land preparation content while men are interacting more with crop management content within drought-resistant potato content.
- ❖ Women have less flexibility and time to engage with content than men due to excessive household and childcare responsibilities.
- ❖ Women mostly engage with content when they are more likely to be free, e.g. lunch-time, evening, and Sundays.

## Arifu's agriculture and business content has led to adoption of better practices and improvement in incomes for women.

Arifu offered business and savings goals training in partnership with Technoserve to 5,242 women in Tanzania.

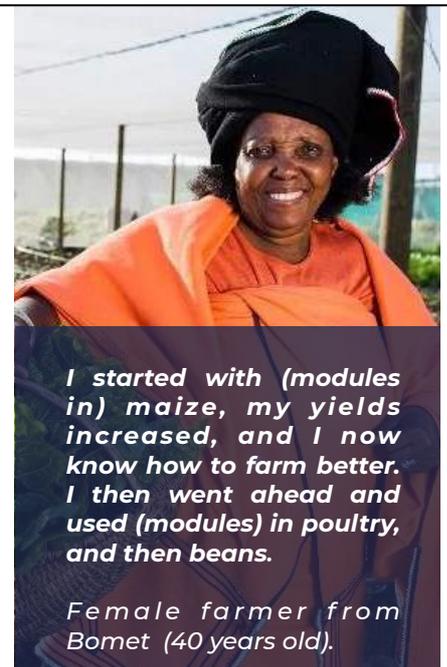


**185%**  
higher savings



**166%**  
higher borrowing

With an increase in loans, women's likelihood of repayments also increased by 65%. Women also reported application of good business practices such as record keeping, marketing, stock management, and financial planning after engaging with Arifu's content.



*I started with (modules in) maize, my yields increased, and I now know how to farm better. I then went ahead and used (modules) in poultry, and then beans.*

*Female farmer from Bomet (40 years old)*

# Arifu's Plan of Action

Arifu's vision is to ensure that its content is useful, relevant, and readily accessible to everyone to inform day-to-day decision making. Understanding how gender dynamics influence the utilization of Arifu is only the first step.

Limited phone availability, cognitive bandwidth, and decision making imbalances require industry players to design and deploy useful, user-friendly, and accessible digital products for women to increase technology adoption and maximize the resulting benefits. Iterating our product to improve accessibility and relevance within the varied contexts of women is essential to make Arifu work. Applying these practices will inevitably be useful, if not required, for companies that have a women-segment focus to grow and for there to be considerable large-scale impact.



## **Generate research to enhance gender-intelligent design to improve Arifu's value for women.**

- ❖ Collaboratively conduct research with other thought leaders to contextually understand gender dynamics in the uptake of digital services.
- ❖ Target marketing and outreach efforts to increase the visibility of the value-proposition of technology for women and men to increase utilization of services and buy-in from men.
- ❖ Send invitations and reminder messages designed with information targeted for women to male learners on our system at times when women are likely to access phones.
- ❖ Conduct high frequency feedback surveys with women to understand how useful current content is, what barriers they face, and how do we design better in their context.
- ❖ Create new content and algorithmic rules to meet specific information needs of women within and across contexts.



## **Identify self-organized women's groups, the value chains they are involved with, and their information needs within these value chains.**

- ❖ Seek partnerships with organizations that particularly work with or are interested in working with formal or informal women groups to complement each others efforts for the maximum benefits of women in such groups.
- ❖ Arifu has identified a significant number of female farmers, many within farmer groups within different value-chains. Designing content tied to the group's main activities of interest, and their information needs within these activities will enhance the learning environment, options for diversifying production activities, and expand membership within these groups.
- ❖ Women often also form informal savings groups that may be offline and informal. This means there is considerable room for developing content on digital financial service adoption as well as designing digital financial services to fit the needs of women.



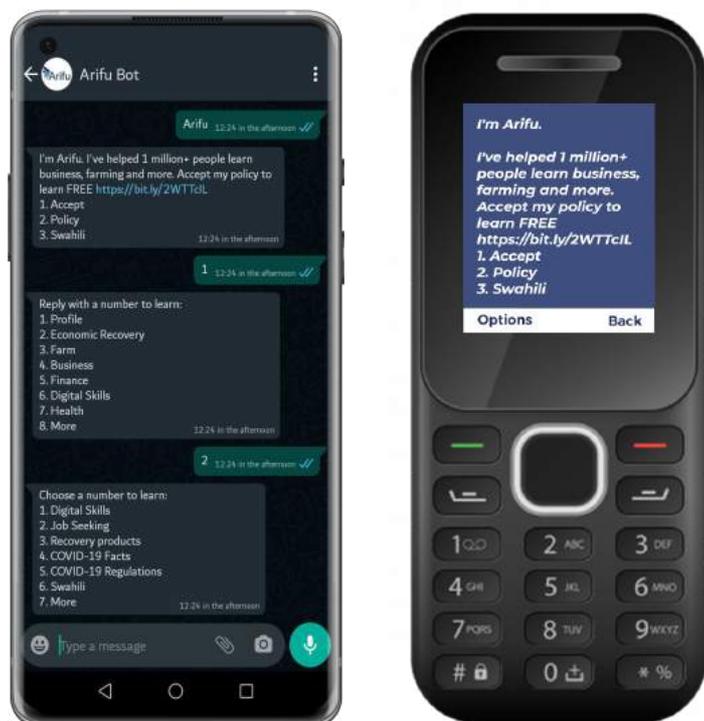
## **Seek strategic and operational partnerships with women-focused organizations to collaboratively design products and outreach strategies for women.**

- ❖ We want to enhance our knowledge and strategy by partnering with organizations that share our vision of radical and maximized gender inclusivity in the use of technology. Arifu seeks partnerships with such organisations to collaboratively exchange insights and ideas, improve our product, and enhance the conversation in designing for women in the wider ecosystem.
- ❖ Increasing the volume and amplification of quality publications to motivate the wider ecosystem of governmental or non-governmental, commercial and non-commercial organizations to further build products specifically designed for the needs of women.



# Acknowledgements

The Arifu team learn grateful to the great minds and organizations whose input helped us refine our ideas and effectively communicate them in the form of this brief. These include, but are not limited to, Julia Arnold of the Center for Financial Inclusion, Tamilore Oni of Google.org, Suraj Shah of the Mastercard Foundation, and Gillian Dowie of the International Development Research Centre.



Learn about entrepreneurship, agriculture, financial management, or nutrition. Our expertly-crafted content is designed to meet the unique needs of each individual.

Arifu is available for free on:



SMS



Telegram



WhatsApp



Interactive Voice Response (IVR)



Facebook

# References

While the reports and papers below are the ones utilized for this edition of Arifu Insights, our teams scan through a large number of global research papers to identify the most useful insights to inform our operations. All Arifu reports listed below are available upon request.

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