

# DigiFarm

“Women account for nearly half of the world’s smallholder farmers and greatly contribute to agricultural activity yet are disproportionately affected by systemic challenges in the agricultural sector such as access to markets, credit, inputs, knowledge, and land. Digital solutions have potential to revolutionize the livelihoods of farmers, however, challenges that constrain meaningful use of digital services by female users limit sustainable impact for women smallholder farmers. The agriculture sector in Africa has been facing systemic challenges over the past decades including issues around markets, credit, quality inputs as well as knowledge and networks. These challenges disproportionately affect female smallholder farmers who contribute greatly to agricultural labor and productivity.” To address these challenges, “Safaricom (East Africa’s leading network provider launched DigiFarm in 2017) integrated mobile platform of digital services for farmers.” (Mercy Corps, 2021).

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

## Quick facts

### Barriers addressed



#### *Entry & Capability*

Low data footprint among women  
Real or perceived lack of money



#### *Social Norms*

Ambivalence or antagonism towards women’s financial independence



#### *Product & Market Design*

Poor understanding of women’s needs

### Segment focus

1 2 3 4

### Customer Journey Relevance



### Geography

[Kenya >](#)

### Key stakeholders involved

Arifu  
Safaricom  
Mercy Corps AgriFin

### Sources

[GSMA, 2022](#);  
[Mercy Corps, 2021](#).

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## Key activities

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

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

## Outcomes/results

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

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

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

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## Outcomes/results (cont.)

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

## Key enabling environment factors for the intervention

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

## Key design elements that led to successful outcomes

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

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

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

## Potential for scale/replicability

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

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## Challenges encountered during the program

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

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

## Recommendations from the research

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

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