

FinEquity Webinar

Understanding Women's Rural Transition
and Service Needs — Opportunities for
Financial Service Providers

18 Feb 2020, 9:30–10:30 EST

Register: <http://bit.ly/RAFwebinar>



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PATHWAYS to PROSPERITY

State of the Rural and Agricultural Finance Report

Presentation to FinEquity Members

February 2020



Rural & Agricultural Finance
LEARNING LAB

About us



- ISF is an advisory group committed to transforming rural economies by delivering partnerships and investment structures that promote financial inclusion for rural enterprises and smallholder farmers
- ISF's primary role is to act as a "design catalyst." The emphasis is on mobilizing additional financing for rural enterprises and seeding replication of innovative models
- ISF's activities are backed by deep research into critical issues affecting smallholder finance

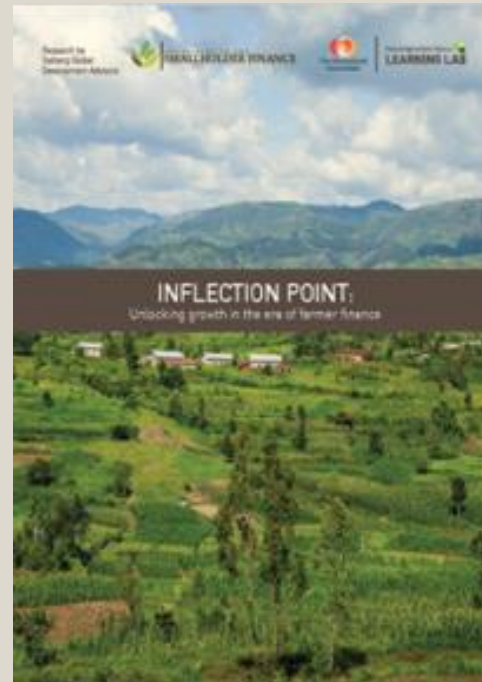


- The Lab is a seven-year initiative of the Mastercard Foundation and is the Learning Partner of the Foundation's rural and agricultural finance portfolio.
- The Lab provides learning guidance, conducts independent research, shares knowledge, and connects partners
- Learning areas are: (1) understanding business model sustainability, (2) what clients want and use, (3) what works in providing effective financial solutions, and (4) building the ecosystem

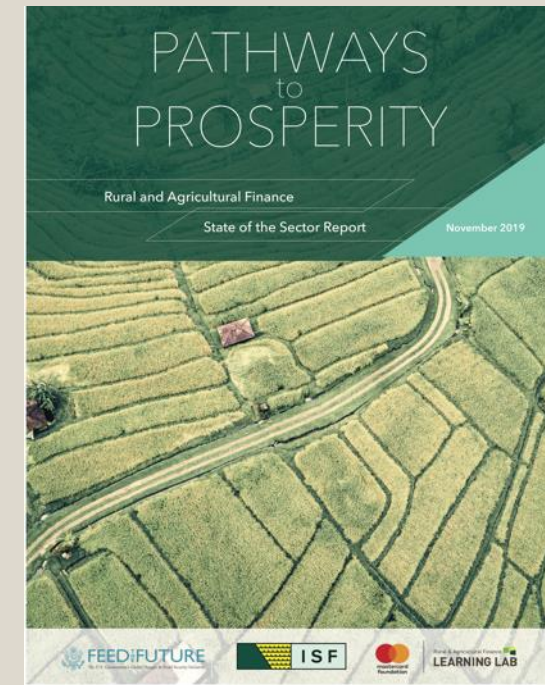
Our new State of the Sector report *Pathways to Prosperity* is a chance to take stock and define new horizons for the rural finance agenda



“THE CATALYST FOR ACTION”

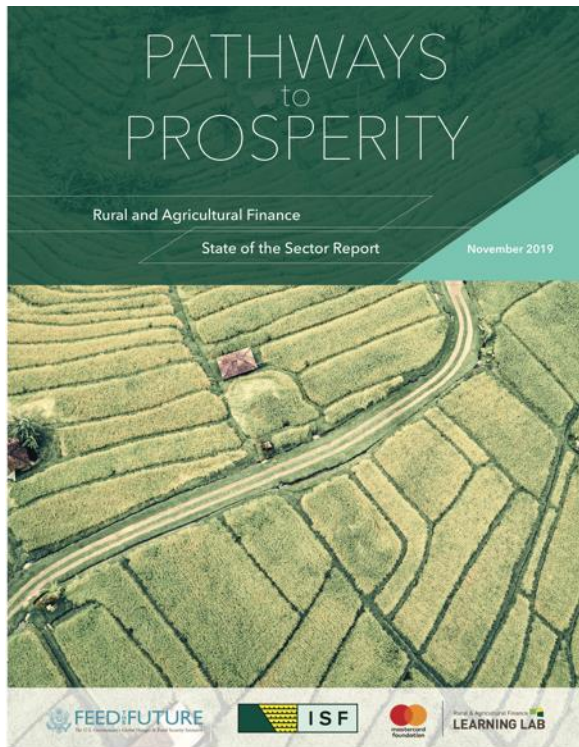


“A REFINED PLATFORM”



“A NEW VIEWPOINT”

Pathways to Prosperity offers a new way of thinking about rural agricultural finance



Structured around:

Updated global rural finance demand and supply estimates with a summary of the latest trends

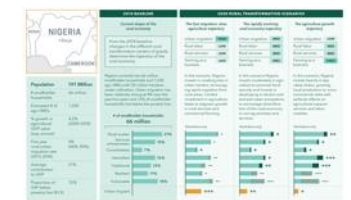
FOCUS OF TODAY

A new **Rural Pathways Model** that re-casts how we think about rural households as dynamic clients

A new **Service Delivery Model Typology** that redefines provider segmentation and business models

A **Micro-Level View** to re-evaluate how we approach the impact-return trade off

A **Macro-Level View** to help drive inclusive rural transformation

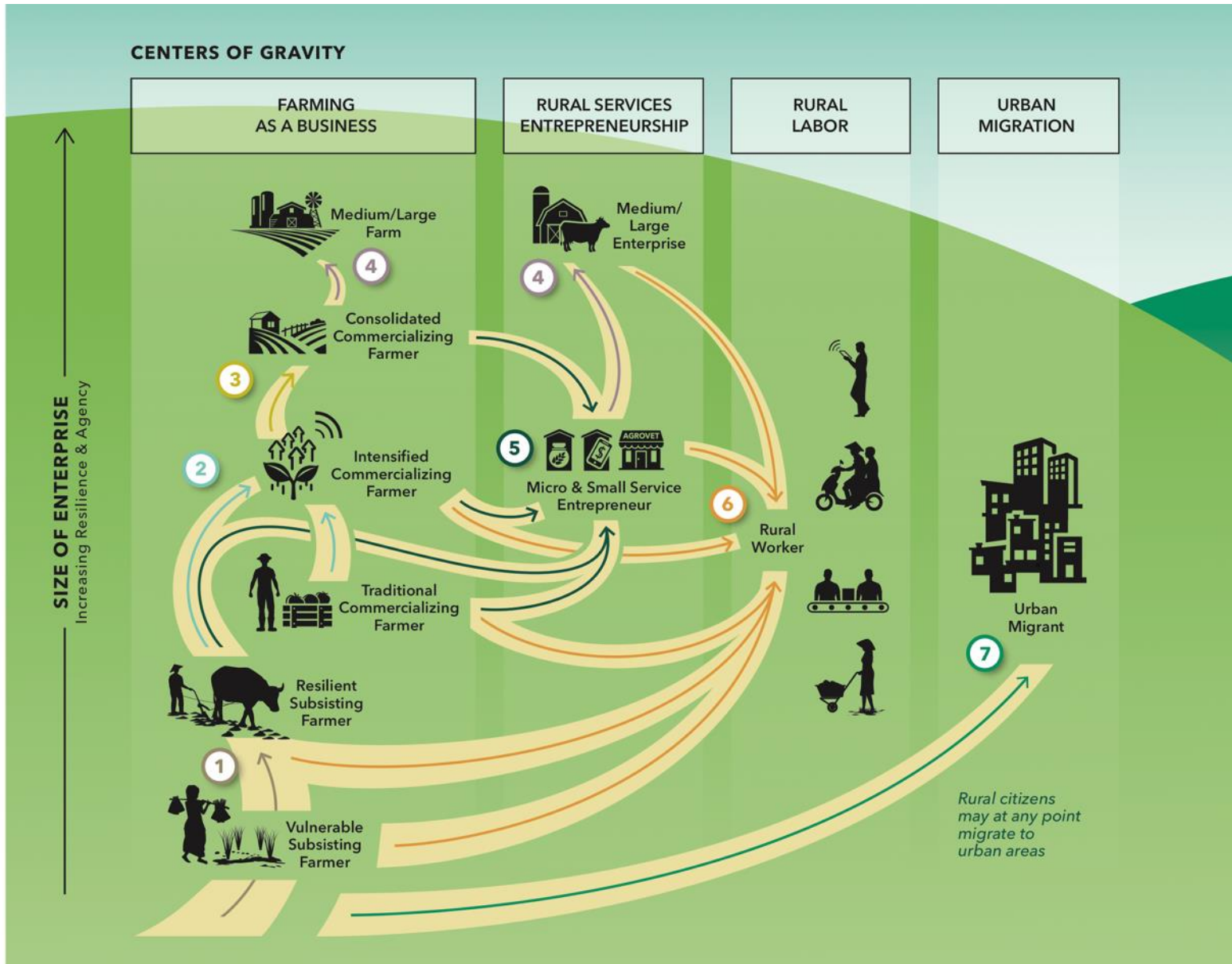


Rural Pathways Model

A new way of thinking about rural clients



The Rural Pathways Model offers a dynamic view of rural clients



Poll : In which pathway are women likely to face the most difficulties transitioning? – Pick top 2

1 Developing a Resilience Buffer

2 Farm Intensification

3 Land Consolidation

4 Transition to Formal Enterprise

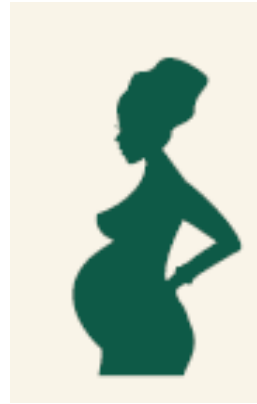
5 Transition to Service Provision

6 Conversion to Rural Employment

Rural women face unique challenges and have unique segment characteristics that limit their agency and mobility across pathways



Childhood



Young adulthood



Middle age



Elderly years



Gender-specific dynamics must be considered when designing services for women that support their rural pathway transitions

1 Developing a Resilience Buffer

Less likely to have access to the assets necessary for improving farm production.

2 Farm Intensification

Widening of gender gap due to lack of access to productive assets, services & markets required to support farm intensification.

Examples of service needs

- Flexible collateral & KYC requirements; market access services customized to women & adapted to their time/mobility restrictions

3 Land Consolidation

Particularly vulnerable to exclusion due to lack of land ownership rights.

4 Transition to Formal Enterprise

Women-owned businesses likely to be smaller in size & operating in lower value sectors. Limited leadership positions for women working in formal enterprises.

Examples of service needs

- Capacity building—business, financial management, and governance training; mentoring and women-targeted networking opportunities/services.

5 Transition to Service Provision

Likely micro or small-scale enterprises concentrated in informal, lower value-added but highly labour intensive sectors.

6 Conversion to Rural Employment

Nature of participation dictated by norms, reproductive responsibilities & occupational segregation, resulting in lower wages & limited upward mobility.

In the context of the transition pathways, several gender-sensitive approaches to service delivery are emerging



Capacity building approaches,
to address the human capital gap



Service adaptation approaches,
that tailor existing interventions to
women's specific needs



Collective action approaches, that
enable women to
circumvent individual
constraints



Shared dialogue approaches, that
help challenge powerful gender
dynamics



Gender-based affirmative action approaches,
to counterbalance
structural biases



Policy-related or enabling environment initiatives,
to drive structural transformation

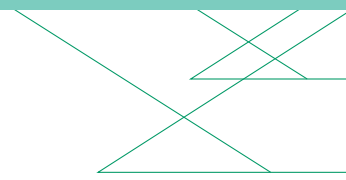
Examples:

Gender-sensitive or transformative service considerations for rural women in Pathways 2 & 4



[PLACEHOLDER – AGDEVCO & ROOT CAPITAL]

How to Engage with *Pathways to Prosperity*



Today:

- Visit pathways.rafllearning.org to explore Pathways to Prosperity – including youth and gender outcome deep dives
- Follow us on Twitter for the latest updates on the report release and upcoming events:
 - [@RAFLearning](https://twitter.com/RAFLearning)
 - [@ISFAdvisors](https://twitter.com/ISFAdvisors)
- Connect with us on LinkedIn:
 - [Rural and Agricultural Finance Learning Lab](#)
 - [ISF Advisors](#)

2020 forward:

- Stay tuned for follow up work, including additional outcome area deep dives and more!

Discussion

