

United Purpose

Promoting Women’s Agricultural Entrepreneurship in Senegal through Financial Literacy Training and Access to Credit and Banking Services



Photo: Ricci Shryock



Change Social Norms & Cultural Perceptions



Create Economic Opportunities



Cultivate Women’s Confidence



Design Creative Women-Centric Technology



Develop Community Support

Challenge

Senegal is widely embracing microfinance and digitalization as a means to drive national economic growth. Despite these efforts, only 38 percent of Senegalese women have mobile money accounts and only 24 percent have an account at a formal financial institution. Low literacy rates among rural women further hamper digital literacy skills and women’s ability to complete credit applications or take advantage of many digital agriculture services that could lead to greater economic and financial gains. USAID’s WomenConnect Challenge (WCC) awarded a grant to United Purpose to promote women’s agricultural entrepreneurship through interactive technology and community radio programs in 35 local languages designed to help women overcome barriers to accessing credit and other services. This program, known as Tekki Jiggen, was launched in 2020.

Solution

Tekki Jiggen is a digital program that harnesses the power of information and communications technology to connect rural women in agricultural value chains with entrepreneurial training, resources, and banking services to help them overcome barriers they face in moving beyond subsistence production, including access to credit services. Tekki Jiggen helps improve women’s knowledge of and access to multiple business support services. It works with financial and microfinance institutions to develop systems that facilitate women accessing financial products and services, while enabling financial services to mainstream gender in their credit scoring and evaluation process. The program’s entrepreneurial training is delivered by women, for women. Program information, financial literacy training, and key messaging are broadcast on 36 community radio stations and on a variety of interactive mobile phone messaging platforms.

United Purpose’s work under the WCC grant is built around acknowledging both gender disparities in mobile phone ownership in Senegal and the number of languages that are spoken but not written. Community focal points—female agricultural cooperative members who have access to mobile phones—were identified as conduits for information on financial products and services, entrepreneurship, and agricultural value chains. These women serve as important intermediaries needed to close the gender digital divide and represent the importance of female champions in this space. Tekki Jiggen partners with Senegal-based digital implementer Jokalante to create compelling text and voice messages (i.e., about financial management, marketing, sales, how to access business support services) in multiple languages, reaching more than 12,500 women so far.

Meanwhile, community radio, long called “Africa’s Internet,” is a trusted medium and primary information source for nearly all of Senegal. To ensure that women’s needs and priorities were accurately represented in a male-dominated industry, Tekki Jiggen worked closely with local radio stations to design a program that is tailored specifically for women. Tekki Jiggen helped radio stations develop content on topics such as bookkeeping, investment, budgeting, and credit and selected times when women are at home and able to listen to the program. Stations frequently brought in trusted voices in the community, both men and women, to explore these topics and promote the importance of women’s access to credit and financial mobile services.

Tekki Jiggen also created technology that would allow local microfinance institutions (MFIs) to access a vast database of farmers in Senegal, of which 12,000 are women. This database includes vetted information that can be accessed by the MFIs, such as information on the location of farms and lists of assets, eliminating burdensome and time-consuming steps in the credit application process and lowering costs for the lender. This data, combined with a simplified credit application process, has the potential to benefit women who face barriers to accessing credit due to a lack of “creditworthiness.”

Impact

Community radio and mobile text services are proven methods for reaching women who are otherwise hard to reach—and who will benefit most from the Tekki Jiggen program. Radio reaches more than 1 million listeners across the target region in Senegal, and stations have dedicated airtime for female entrepreneurs to call in, ask questions, and talk about the produce and products they have for sale and other topics relevant to their businesses.

On a larger scale, the radio campaigns include awareness raising on the topic of gender inequality in mobile phone use and ownership. Radio station staff, including show hosts, are trained in gender sensitive and gender appropriate broadcasting. The programs explore social and economic constraints to women's use of mobile phones, the potential services they could access on their phones, the benefits of those services, and creative ways to overcome the different barriers. An unexpected outcome of Tekki Jiggen is that partner radio stations are hiring more women, both as producers and on-air talent, helping create more programming of interest to women, and creating new career opportunities for a next generation of women.

United Purpose hopes to develop new partnerships with additional non-governmental partners and MFIs to expand the use of the farmers' database and thereby increase access to credit for women. United Purpose is working with more than 25 partner organizations to sustain and expand Tekki Jiggen.

Strategies Employed

Through the WCC, USAID has identified five proven strategies to close the gender digital divide and increase women's economic empowerment. United Purpose tapped into three of these—creating economic opportunities, developing community support, and cultivating women's confidence—as the basis for its work under the WCC grant.



Creating Economic Opportunities—Tekki Jiggen expanded female financial and business literacy through broad distribution of financial information. The program also made the credit application process easier through the use of a streamlined validation process and access to relevant information needed to complete the credit application.



Cultivating Women's Confidence—Increasing access to credit led women to see themselves as credit-worthy and provided them with greater agency to make financial decisions. Community intermediaries served as role models for other women, demonstrating that all women are capable of using and benefiting from digital services.



Developing Community Support—Radio broadcasts have addressed social gender norms by normalizing women in business roles. Access to credit has elevated women's leadership roles and increased the level of respect given to women within their communities.



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Advancing women's digital connectivity and meaningful use of technology are key components to ensuring women's socio economic empowerment. The WomenConnect Challenge is a global call for solutions to improve women's participation in everyday life by significantly changing the ways women access and use technology.

