

CHAMPIONING GENDER IN AGRICULTURAL SERVICES IN KENYA

Edward Bikketi, Tatiana Gumucio, Francesco Cecchi, Berber Kramer, Lilian Waitthaka, and Carol Waweru

Key messages:

- Champion farmers are male and female influencers recruited to support the delivery of agricultural services to fellow farmers within their communities (including seeds, advisories, and crop insurance), thereby promoting gender and social inclusion.
- Providing insurance as a stand-alone product is too expensive to build a sustainable and cost-effective champion farmer model; there is a need to integrate the model with other services, including the provision of seeds, and to leverage government subsidies.
- Champion farmers face steep competition from other service providers in the provision of seeds, but their networks give them opportunities to tap into underserved markets, as they have connections with women-led farmer collectives.
- Female champion farmers' socially ascribed gender roles and responsibilities related to homecare contribute to time poverty and drudgery and potentially inhibit the extent to which women can benefit from their champion role.
- It is necessary to promote a better understanding of insurance among farmers and build farmers' trust in services and products through additional training of champion farmers, sensitization of farmers, and awareness creation.

Introduction

Agricultural services are fundamental to driving agricultural development. In designing these services, it is critical to consider gender roles from the outset to identify effective pathways for change and to avoid exacerbating gender inequality.

Women face several gender-specific challenges in accessing agricultural services. Time and mobility constraints associated with women's ascribed roles and responsibilities within their households can prevent them from participating in training and activities far from their homes (Hillenbrand & Miruka 2019). Cross-gender interaction in public spaces can be deemed inappropriate, preventing women from participating in mixed-gender training or accessing services provided by male extension agents (Whatmore 1991). Male staffing biases can exacerbate gender gaps in access to agricultural services. Gender power relations may be such that women must seek permission from spouses or other family members to participate

in training activities, with failure to seek such permission—or any other actions perceived to challenge men’s power and control—resulting in gender-based violence (Harper et al. 2020). Furthermore, women may have lower literacy levels than men, inhibiting them from taking full advantage of agricultural services, particularly as digital literacy becomes more important in accessing them (mSTAR 2018).

One way to reduce gender gaps in access to agricultural services is through a champion farmer model. Champion farmers are influential, entrepreneurial farmers with substantial knowledge of good agricultural practices within their communities. They are recruited from the population targeted by agricultural services, and they support the delivery of these services to fellow farmers in their communities. This can help promote gender inclusivity and diversity in agricultural services. This model has been introduced in various contexts to deliver products and services. Champion farmers are key opinion shapers with substantial influence on agricultural practices in the villages they reside in. Champions are trained in various aspects of the projects at the beginning of every season, branded through clothing and identification cards, equipped with smartphones, and engaged and incentivized to carry out entrepreneurial activities. The primary objective for champion farmers is to institute an agent network that can sell and distribute agricultural insurance products, but champions also train farmers on integrated risk management, build awareness and sensitization on different types of risk management products, and facilitate output market linkages. As part of ongoing efforts to increase farmers’ access to quality seeds—and to diversify champion farmer revenue streams—champions are linked to the formal input sector to distribute and sell agricultural inputs. Using their social networks, champions can form a bridge between informal and formal systems, providing both women and men with better access to quality seeds.¹

In this project note, we analyze the functioning of this champion farmer model using a case study in Kenya. We seek to assess gender-based barriers that champion farmers may face in providing agricultural services. Specifically, the case study provides insights into opportunities that drive champion farmers to start their entrepreneurial activities to deliver agricultural services, the barriers that they face in carrying out these activities, and the extent to which farmers in their communities see them as social influencers.

Context

The study was conducted in partnership with ACRE Africa, a service provider based in Kenya that is working to improve agricultural risk management, predominantly in eastern Africa. ACRE provides smallholder farmers with agricultural insurance through champion farmers as part of an integrated risk management model. The study leverages a program implemented in 2019 in seven counties and three regions in Kenya: Bungoma, Busia (Western), Embu, Meru, Tharaka-Nithi (Upper Eastern), Machakos, and Makueni (Lower Eastern).

To ensure that services are inclusive of and beneficial for both male and female farmers, ACRE deliberately recruits a well-balanced mix of male and female champion farmers that is representative of the target population. Champions are trained in various aspects of the agricultural products and services that they will deliver, equipped with smartphones, and engaged in helping create awareness about the products and services. They share information on good agronomic practices, register existing demand for insurance and inputs such as seeds, and sell them at a commission. Linking insurance products with the sale of other inputs, such as seeds, is part of an effort to increase farmers’ access to quality inputs while

¹ <https://acreafrica.com/leveraging-champion-farmers-entrepreneurial-know-how-to-reach-last-mile/>

diversifying champion farmers' revenue streams beyond the commission derived from selling insurance.

Study objective

Currently, ACRE Africa's champion farmer model is not economically viable without donor funding. Champion farmers are paid a monthly fee, but there is no financing model for these fees. They are not embedded in insurance premiums or the costs of other services sold to farmers since champions separately receive a commission based on how many products or services they sell. The study was therefore motivated by the need to make the model more sustainable, with a greater focus on champion farmers' entrepreneurial roles and opportunities for them to develop independent businesses.

Specifically, the study's objectives were to:

1. Analyze the types of extension/entrepreneurial activities undertaken by women and men champion farmers and their motivations to start these activities (production, marketing for commission, trading in both seeds and insurance, etc.).
2. Assess the factors that promote or prevent women and men champion farmers' success in marketing seeds and insurance and their capacity to become more independent entrepreneurs providing services within the village.
3. Evaluate the extent to which women and men champion farmers are social influencers within their communities and how they could be linked with other organizations/platforms of influencers.

Data were collected via semi-structured interviews with a total of 36 champion farmers and six focus group discussions comprised of 54 farmers from across three (of seven) counties where ACRE is operating through a champion farmer model: Bungoma in western Kenya, Meru in the upper eastern part of Kenya, and Machakos in the lower eastern part (Table 1). In terms of demographic characteristics, the farmers interviewed were between 22 and 73 years of age, with male farmers being, on average older than female farmers. More than 70 percent of the farmers were married, and only 7 percent were widowed. Most farmers were educated, with only 6 percent not having attended school. However, male farmers were more likely to have had tertiary education as compared to female farmers. Male farmers also owned more land than women. The main occupation for most farmers was farming, with maize being the most commonly grown crop.

Table 1: Sample composition of study participants

Gender	Champion farmers			Farmers			Total
	Bungoma	Machakos	Meru	Bungoma	Machakos	Meru	
Female	6	6	6	10	7	9	44
Male	6	6	6	10	8	10	46
Total	12	12	12	20	15	19	90

Source: Survey data.

Note: N= 90.

Findings

Objective 1: Analyze entrepreneurial activities undertaken, and motivations for starting them

In all three counties, champion farmers' main entrepreneurial activities with ACRE Africa included marketing, taking an inventory of demand for insurance and seeds, selling these products, and distributing seeds to farmers in time for planting. In the context of a photo-based insurance program that settles claims based on damage visible from smartphone photographs of insured crops, many champions also reported taking photographs for smallholder farmers without smartphones. For ACRE Africa, the champion farmer model provides a way to distribute micro-insurance products among smallholder farmers, but both male and female champion farmers reported being engaged more in selling seeds than in distributing insurance. This could be because the insurance product was fully subsidized and only needed to be distributed but not marketed, reducing the salience of this activity for champion farmers. For women champions in all three regions, motivations to engage in these activities included benevolence, opportunities to network and develop women's collectives, and financial incentives from commissions on seed and insurance sales, in that order. Male champion farmers prioritized the financial incentive, followed by the opportunity to develop new skills and build social capital, as motivation to work with ACRE Africa.

Objective 2: Challenges and successes in becoming independent entrepreneurs

Factors that prevented champion farmers from becoming entrepreneurial social influencers in their communities—and generating business income by promoting new agricultural technologies and practices—were mostly related to value chains. A first concern was mobility, especially when having to travel long distances. To make the business profitable, champions expressed a need for additional funds to cover transportation costs to visit farmers and deliver seeds using motorbikes. Second, poor understanding among farmers of how insurance works reduced the demand for insurance, limiting the ability to build a business model around selling insurance without providing additional farmer education. Third, the late arrival of project-provided seeds made it difficult to sell preferred seeds in time for seasonal planting, driving farmers to source seeds from competitors. More generally, champions felt challenged by competition from other seed sources, such as agrodealers and the One Acre Fund, as customers expected champions to offer seeds at similar and more favorable terms. This would require lowering prices and providing seeds on credit. Related to this, farmers highlighted a need for capital to set up agrovets shops where seeds could be stored ahead of the season to facilitate timely sales, for instance, or to provide trial packs, source other inputs to sell along with seeds and provide seeds on credit. Finally, champions reported a need for formal licensing, as farmers sometimes questioned the legitimacy of their seed sources.

Gender-related barriers were also reported. For women champions, cultural mores still demanded that as housewives, they attended to their gender roles (productive and reproductive), thus increasing their workloads. Having to combine their household gender roles with champion farmer responsibilities introduced conflicting demands on their time, triggering tensions within the households that could ultimately lead to gender-based violence. It will be crucial to document the unintended consequences of this type of intervention for women's time use and the incidences of domestic violence. Results from a quantitative survey of champions and their networks of farmers suggest that a supportive spousal relationship might be a precondition for women to become champion farmers (Gumucio et al., 2021): the spouses of female champion farmers tended to be less accepting of domestic

violence than those of female non-champion farmers. This can be an important consideration for future projects seeking to promote women as extension service providers.

Factors that promoted champion farmers' success included their ability to use networks and contacts to establish their reputation as marketers of seeds and insurance. Both women and men noted using this as a strategy to advertise for themselves and coordinate seed orders. Furthermore, some women and men mentioned that they had been so successful in building a name for themselves that farmers sought them out for seed purchases; this reduced the costs and efforts needed to reach farmers and make sales. A few women and men noted that substantial effort was required at the beginning for them to build a reputation as seed sellers, but they ultimately reaped the benefits of it. Other factors that helped facilitate champions' business activities included using a shop, agrovet contact, or a central place (for example, the local market) as an additional point of advertising. Women and men champions also noted being able to coordinate seed orders and deliveries via a central or commonly transited location.

Opportunities lie in leveraging farmers' participation in groups to coordinate seed orders and minimize costs for their activities related to farmer mobilization and seed delivery. This is a strategy used by women champions more than men champions across the three counties, but mainly by women from Meru and women with prior experience in seed trading. This strategy may be specific to women, as collectives across Kenya tend to be targeted to women; in fact, a few male champions noted that they asked their wives for assistance in advertising seed sales at their wives' group meetings. Champions with prior seed trading experience were also able to successfully manage challenges related to timely seed delivery by sourcing seeds from other suppliers in addition to ACRE Africa. Other opportunities may lie in diversifying the champions' income stream with other products, such as fertilizer and those from other crop value chains, to manage challenges related to competition from other maize seed suppliers.

Objective 3: The extent to which champion farmers are social influencers

While champion farmers are social influencers in their community, their capacity to influence social and gender norms may be limited. Across communities with active champions, farmers recognized them for their agricultural knowledge, and many highlighted how champions provided valuable agricultural advice—interestingly, this recognition was provided irrespective of gender. In some instances, a few women farmers noted that their (women) champions influenced them to reconsider restrictive gender norms (such as women-specific farming activities or “proper” spousal relations), but this was not widespread. Furthermore, farmers tended to identify financially solvent, successful businesspeople as their “role models,” a definition that champion farmers did not always meet. Thus, there appears to be a trade-off between identifying role models that are revered by the community and influencers who are more similar to others in the community.

Champions were asked their opinions on engaging with advertisers as social influencers on social media platforms to gauge their interest and assess how such platforms could help champions be more successful entrepreneurs and extension agents. An example of such a platform in Kenya is Wowzi, which allows advertisers to connect with and pay social influencers to market their products. Champions noted that connecting with a platform of influencers could help facilitate knowledge sharing across farmer networks and expand their customer base. However, the findings related to Objective 2 highlight that such a connection may not address value chain–related problems that hamper entrepreneurship and the sustainability of an independent service provider model.

Lessons learned and recommendations

In summary, we find that:

1. Female champion farmers are juggling household responsibilities and their roles as champions, as cultural mores dictate that they must put their family and household duties before any other activities. Interventions that influence social change and enhance the social inclusivity of the model should be further explored.
 2. In the current setup, champions need the enabling conditions to become successful agricultural entrepreneurs. Partnering with the public sector–led interventions that need meaningful engagement at the farm level can help promote the sustainability and cost-effectiveness of the champion model. Champions have substantial social capital, which they could leverage as local focal points for public sector programs.
 3. Farmers have a limited understanding of how insurance works. Thus, there is still a need for champion farmers to foster a better understanding of insurance and product quality in their communities. This can be done through awareness creation and training with farmers. Increasing insurance literacy could be a primary role for the public sector, which could work with existing champion farmers to deliver insurance education.
 4. Champion success stories highlight how to improve the champion model in the Kenyan context effectively. Working through farmer collectives can be an important means of linking champions with larger customer bases. It can also help manage challenges associated with reaching farmers, coordinating seed orders, and addressing transport and delivery costs. Continuous training in customer relations can also help champions build and leverage their reputation as seed distributors as a way to manage the costs and time required for their activities.
 5. We show that champions may have the capacity to influence farmers, mostly as it relates to good agricultural practices. Their ability to influence oppressive gender norms may be more limited. One avenue forward would be to develop gender messages distributed through videos or other multimedia, which champion farmers can use to nudge behaviors to help address these gender norms.
-

About the authors

Edward Bikketi is an independent consultant in gender and agricultural development based in Nairobi, Kenya. **Tatiana Gumucio** is a Senior Research and Evaluation Specialist with Landesa and a Research Scientist at the Humanitarian and Rural Development Lab (HURDL) at Clark University, based in the New York City metropolitan area. **Francesco Cecchi** is an Associate Professor in the Department of Development Economics of Wageningen University, in the Netherlands, and Land Economy Departmental Fellow at the University of Cambridge, in the UK. **Berber Kramer** is a senior research fellow in the Markets, Trade, and Institutions Division of the International Food Policy Research Institute (IFPRI), based in Nairobi, Kenya. **Lilian Waithaka** is a climate risk data analyst at the Agriculture and Climate Risk Enterprise Ltd. (ACRE Africa), based in Nairobi, Kenya. **Carol Waweru** is a research associate at the International Food Policy Research Institute (IFPRI), based in Nairobi, Kenya.

Acknowledgments

The authors are grateful to the International Development Research Centre (IDRC) of Canada and the Australian Centre for International Agricultural Research (ACIAR) under the Cultivate Africa's Future phase 2 program (CultiAF2), as well as the ISSD Africa program, for funding this study. The project was

implemented by the Agriculture and Climate Risk Enterprise Ltd. (ACRE Africa, the Kenya Agricultural & Livestock Research Organization (KALRO), the International Food Policy Research Institute (IFPRI) and Wageningen University & Research (WUR). We thank Benjamin Kivuva, Edwin K. Njiru, and Mwikali Mwanthi for their significant contributions to qualitative data collection.

References

- Doss, C., R. Meinzen-Dick, A. Quisumbing, and S. Theis. 2017. "Women in Agriculture: Four Myths." *Global Food Security* 16: 69–74. <https://doi.org/10.1016/j.gfs.2017.10.001>
- Gumucio T, Kramer B, Ragasa C, Pyburn R, Galie A, Dejene Aredo S, Jumba H, Nimorme E, Omondi I, Sufian FD. 2021. "Gender and seed entrepreneurship: Case studies in Ethiopia, Ghana, Kenya and Tanzania." CCAFS Working Paper no. 412. Wageningen, the Netherlands: CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS). <https://hdl.handle.net/10568/117469>.
- Harper, C., R. Marcus, R. George, S. D'Angelo, and E. Samman. 2020. *Gender, Power and Progress: How Norms Change*. London: ALIGN (Advancing Learning and Innovation on Gender Norms). <https://www.alignplatform.org/gender-power-progress>
- Hillenbrand, E., and M. Miruka. 2019. "Gender and Social Norms in Agriculture: A Review." In *Gender Equality in Rural Africa: From Commitments to Outcomes*, Annual Trends and Outlook Report, edited by A.R. Quisumbing, R.S. Meinzen-Dick, and J. Njuki, 11–31. Kigali and Washington, DC: AKADEMIYA2063 and International Food Policy Research Institute (IFPRI). <https://doi.org/10.2499/9780896293649>
- Manfre, C., D. Rubin, A. Allen, G. Summerfield, K. Colverson, and M. Akeredolu. 2013. *Reducing the Gender Gap in Agricultural Extension and Advisory Services: How to Find the Best Fit for Men and Women Farmers*. Modernizing Extension and Advisory Services Discussion Paper. Washington, DC: USAID Feed the Future. <https://meas.illinois.edu/wp-content/uploads/2015/04/Manfre-et-al-2013-Gender-and-Extension-MEAS-Discussion-Paper.pdf>
- Speranza, C.I., and E. Bikketi. 2018. "Engaging with Gender in Water Governance and Practice in Kenya." In *Water Security Across the Gender Divide*, edited by C. Fröhlich, G. Gioli, R. Cremades, and H. Myrntinen, 125–150. <https://doi.org/10.1007/978-3-319-64046-4>
- Ulimwengu, J.M., M.A. Constat, É. Ubalijoro, J.M. Ulimwengu, M.A. Constat, and É. Ubalijoro, eds. 2021. *Building Resilient African Food Systems After COVID-19*. ReSAKSS Annual Trends and Outlook Report. Kigali and Washington, DC: AKADEMIYA2063 and IFPRI. <https://doi.org/10.54067/9781737916413>
- mSTAR 2018. *Using Digital Tools to Expand Access to Agricultural Insurance*. USAID, https://www.ictworks.org/wp-content/uploads/2018/04/Digital_Tools_to_Expand_Access_to_Agricultural_Insurance.pdf
- Whatmore, S. 1991. "Life Cycle or Patriarchy? Gender Divisions in Family Farming." *Journal of Rural Studies* 7 (1–2): 71–76. [https://doi.org/10.1016/0743-0167\(91\)90043-R](https://doi.org/10.1016/0743-0167(91)90043-R)

INTERNATIONAL FOOD POLICY RESEARCH INSTITUTE

A world free of hunger and malnutrition

IFPRI is a CGIAR Research Center

1201 Eye Street, NW, Washington, DC 20005 USA | T. +1-202-862-5600 | F. +1-202-862-5606 | Email: ifpri@cgiar.org | www.ifpri.org | www.ifpri.info

© 2022 International Food Policy Research Institute (IFPRI). This publication is licensed for use under a Creative Commons Attribution 4.0 International License (CC BY 4.0). To view this license, visit <https://creativecommons.org/licenses/by/4.0>.