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The gender-responsive Business Model Canvas

A tool to assess agricultural service provision
from a gender perspective



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A persisting gender gap in access to agricultural support services



Evidence suggests that rural women find themselves at a disadvantage in getting access to agricultural support services – be it rural advisory, business development or financial services. As value chain actors, women typically face more obstacles than their male counterparts to access these services and benefit from the information, technologies, and practices they can acquire through such services. This gender gap hinders women’s opportunities for decent work and economic empowerment, and also jeopardizes the performance and sustainability of agrifood value chains.

Closing the gender gap and ensuring equal access to agricultural support services is a priority in sub-Saharan Africa (SSA) as well as in the Near East and North Africa (NENA), where FAO has made a strong commitment to promoting efficient, inclusive and sustainable agrifood value chain development, with particular attention to the inclusion and empowerment of rural women and youth.

While the roles and positions of women vary by country and value chain, gender disparity in access to agricultural services is still critically wide across the SSA and NENA regions, affecting women and men's interaction with, and use of those services along the value chain. Among factors that help perpetuate this inequality, **the lack of gender-responsive services remains a critical challenge**. Persistent gender bias affects the design and delivery of services, as well as their effectiveness in the dissemination of knowledge, information and technology, equally - to both women and men.

Since women's role in agriculture remains extremely undervalued, women tend to remain invisible to service providers, who consequently fail to target and serve them adequately. Women's higher rate of illiteracy, alongside constraints on their time and freedom of movement, can also limit their effective use of available services. In certain conservative contexts, rigid social norms prevent women's interaction with men outside their immediate family. Given that staff working in extension and rural advisory services is typically male, this represents an additional obstacle for women, especially in rural areas. Similarly, some government extension programmes may require beneficiaries to be the owners or managers of certain assets (e.g. fishponds, land) or members of producer associations, which implicitly discriminate against women, who lack these opportunities.





Gender-responsive agricultural support services

Consolidating previous work on gender-sensitive value chain development, rural advisory services, and business models (FAO, 2016; Petrics, Barale, Kaaria and David, 2018; FAO, 2023), and a recent collaboration with Fair & Sustainable Consulting, FAO defines as “gender-responsive” those agricultural support services that meet the specific needs and interests of women operating along agrifood value chains and explicitly aim to address gender-based constraints (i.e. constraints resulting from gender-based discrimination and discriminatory social norms) which limit women’s productive and entrepreneurial potential. Gender-responsive services are designed and delivered bearing in mind the challenges faced by women whose livelihoods rely on agriculture. These may include: seasonality and informality of their enterprises and employment, the heavy burden of unpaid household and care work, the lack of collateral, the lack of adequate infrastructure in their communities and beyond and their consequent movement and time constraints.

The following criteria, in line with FAO’s Gender and Rural Advisory Services Assessment Tool (Petrics, Barale, Kaaria and David, 2018), may be helpful to understand and assess whether a service is gender-responsive.

Relevance: evaluates if the service provided is relevant and useful for women, if it responds to their roles and needs along the value chain and whether it may potentially benefit women’s economic operations and enhance efficiency and/or entrepreneurial success. A relevant service increases women’s access to resources and improves agency and decision-making (e.g. boosting women’s knowledge and confidence in using a service, resource or practice).

Availability: assesses the availability, adequacy and readiness of services to meet women’s needs when and where these arise. It also considers if services are available to women in the required specifics (e.g. smaller packages of inputs, women-friendly and socially-acceptable technologies, alternative forms of collateral for credit services) and if information about the services is tailored for women.

Accessibility: evaluates ease of access as well as whether the delivery of services takes into consideration specific gender-based constraints, such as mobility, time poverty, unequal social and gender norms.

Affordability: assesses whether the service is affordable and whether women are willing to pay for it, particularly micro and small entrepreneurs or smallholder farmers.

Box 1: Examples of questions to assess the service provision against the four criteria:

Relevance: Does the service directly and positively stimulate women's efficiency and entrepreneurial success as value chain actors? Does it contribute to increased productivity, higher quality of products and thus higher income for women or women-led enterprises? Does it contribute to reducing or overcoming key gender-based constraints (time poverty; freedom of movement; lack of collateral) and/or to increased economic empowerment of women?

Availability: Is the service provided according to women's needs e.g. variety of seeds, size of packaging (not too heavy, not too expensive)? Is a collateral guarantee required for financial services? If so, is information on the product or service disseminated via channels and means which both women and men can understand and be aware of?

Accessibility: Is the service accessible, taking into account women's time and movement constraints? Is the service adjusted to the level of (digital) literacy of women concerned? Are socio-cultural constraints considered (e.g. raising awareness of men at household or community level)?

Affordability: Are the services offered in line with the purchasing power of women, especially micro- and small-entrepreneurs or smallholder farmers? Are other measures needed (e.g. instalments, credits) embedded in commercial relations? Are women willing to pay for the service, do the costs involved outweigh the benefits for women?



The gender-responsive Business Model Canvas (GRBMC)



In 2022, Fair & Sustainable Consulting and FAO called for cases to illustrate examples of gender-responsive service provision. A gender-responsive version of the Business Model Canvas (BMC) was developed to assess business models for service provision along agrifood value chains from a gender perspective.

The BMC, developed by Alex Osterwalder, is a strategic management tool to help enterprises define, design and analyse their business models. A business model explains how a given enterprise does business, markets its products, and sources inputs and finance (FAO, 2015, p.viii) in order to make a profit. This is relevant in the context of agricultural service provision: if services are delivered based on a profitable business model, they are more likely to be sustainable and scalable, since profit permits a business to continue to operate.

The Canvas helps assess how business models work. For example, FAO adopted

the BMC to evaluate the operation and interaction of mechanization service providers with customers in selected African countries (Houmy, Flores Rojas and Side, 2021). This allows comparison between different business models and identification of key success factors in providing small-scale farmers and smallholders with mechanization services.

Just like the original tool, the gender-responsive Business Model Canvas (GRBMC) is based on mapping a set of building blocks: customer segments, value proposition, delivery channels, customer relationships, revenue streams, key resources, key activities, key partnerships, and cost structure. The GRBMC includes an additional element on the “potential impact” which the service aims to achieve.

For each of the ten building blocks, the GRBMC provides a set of questions to help unpack the characteristics of a business model using a gender lens and assess if, and to what extent, the services can be considered “gender-responsive”. **The purpose of the GRBMC is to understand if and how service providers embrace gender equality and social inclusion at the core of their business model.**

Key guiding questions of the GRBMC are summarized in the table below.



Table 1: Gender-responsive Business Model Canvas - Guiding Questions

Key partners	Key activities	Value propositions	Customer relationships	Customer segments
<ul style="list-style-type: none"> Who are the key partners of the service provider? And the key suppliers? Are these partners available and accessible to female entrepreneurs? How do these partners add to the value proposition? Are women involved in the service delivery model as entrepreneurs or employees? 	<ul style="list-style-type: none"> What are the main activities that the value proposition requires? What kind of activities do the 'customer relationships' channel and the 'revenue streams' require? And what key activities are needed for the provider to operate in a gender-responsive manner? Are the activities manageable for women entrepreneurs? 	<ul style="list-style-type: none"> What bundle of services are offered to and by women? Which relevant problem that women face in their role/ position in the value chain does the service (provider) address? How does the service respond to women's needs? 	<ul style="list-style-type: none"> What type of relationship does the business have with female and male customers? Is information about the service available and tailored to women (i.e. language, images used)? How does the service provider obtain information about female clients' needs? 	<ul style="list-style-type: none"> Who is the business targeting (does it also specifically target women)? the business creating value for women equally as for men? What are the specific characteristics of the women and men targeted (e.g. age, socio-economic status, ethnicity, religious affiliation, marital status, (dis)ability, location, etc)?
	<p>Key resources</p> <ul style="list-style-type: none"> What key resources does the provider need to have a successful business and deliver the service (physical, intellectual, human, financial)? Are these resources available, accessible, and affordable for women entrepreneurs? Are your physical resources accessible to both women and men? (e.g. tools, equipment, technology etc.) Do men and women make equal use of training, learning and career advancement opportunities? Do men and women receive equal pay for equal work? 	<p>Impact</p> <ul style="list-style-type: none"> Do the services have the potential to overcome or transform unequal social and gender norms? Does the service provider model create opportunities for women's entrepreneurship and/ or employment? 	<p>Channels</p> <ul style="list-style-type: none"> How does the business communicate and interact with its male and female customers? How available and responsive are these channels to female customers (e.g. presence of female extension workers, sales agents)? How does the business collect and integrate feedback from its male and female customers? Does the brand communicate gender equality principles? 	
<p>Cost structure</p> <ul style="list-style-type: none"> What are the costs the provider faces to deliver the value proposition? What is the cost for those engaged in the model as entrepreneurs? Are these costs affordable for female entrepreneurs? What is the price of the service for the end user? Can services be bundled together to reduce costs? 		<p>Revenue streams</p> <ul style="list-style-type: none"> How are the customers paying for the service? Are there payment arrangements (e.g. instalments, on credit) Is the service affordable for women considering their purchasing power? What are the different revenue streams for the provider? Is the service financially viable? 		

Source: Authors' elaboration on the gender-responsive Business Model Canvas

While the BMC can serve to understand the situation of service providers, it is also a powerful tool – as per its original development – for designing new, more innovative and creative models, especially considering that there is still a huge gap to be filled in terms of gender-responsive agricultural support services. Value propositions, customer relationships and partnership development are all examples of business model building blocks that the service providers can explore to adapt their services and their operational modalities.

As in the original BMC, the right-hand side focuses on the customers or the market. Assessing the customer segments and relationship, and the channels of communication and distribution from a gender perspective brings an understanding about whether the services provided are accessible and affordable to women and whether they respond to their specific roles, interests, and needs - as value chain actors.

The left-hand side focuses on the business itself and the characteristics (resources, activities and partners) that make it work. These aspects are often overlooked in gender assessments and analyses, but understanding which business models are more effective in creating and maintaining gender-responsive agricultural support services is critical to increase the availability of such services. Equally interesting and important is understanding whether providing gender-responsive services is financially and commercially viable, and how to cover the extra costs that may be required to make such services relevant, available, accessible and affordable to women. From a gender perspective, it is also useful to gauge which business models contribute to enhancing women's employment and entrepreneurial opportunities along the value chain. In Benin, for example, FAO used the GRBMC to compare and select viable business models that could benefit women by providing mechanization services (see Box 2).



Box 2: Benin: gender-responsive business models for mechanization adoption and income generation



In Benin, FAO has supported 15 women-led cooperatives which process cassava, rice and soya to produce quality, marketable products and provide services through mechanization. A baseline gender analysis identified post-harvest activities as 90 percent managed by women. Most of the processing is manual, which takes up considerable time, results in wastage, and affects the quality and quantity of the product.

In this case, the GRBMC was used to compare and select viable business models that would benefit mainly women through mechanization. A comparative analysis allowed the project to narrow down the 15 business models initially identified, to 7, factoring in growth and income prospects with the opportunities offered by the adoption of locally-manufactured equipment adapted to women's needs.

In Savalou, the business models sustained and mechanized by the project were those focused on processing cassava into gari and tapioca. Within weeks of adopting the motor-driven grinder and press, the Aisogbe Cassava Processing Cooperative reported two impressive results: the easily movable grinder (on wheels) was already used to provide services to nearby farmers, for a fee. Moreover, buyers, who asked to visit the cooperative to assess the quality of the equipment (inox, which does not rust), placed an order for 400 kg of gari. The cooperative plans to invest its income in motor-tricycles, in order to transport the goods.

The GRBMC in practice: assessing Kyagalanyi Coffee Ltd, a coffee company in Uganda



10 Kyagalanyi Coffee Ltd, a for-profit company, is one of Uganda's main coffee exporters. Part of the Volcafé Group which specializes in buying coffee from smallholder farmers and traders across Uganda, Kyagalanyi sells to high-value export markets in Europe, the United States of America and elsewhere. Between 2017 and 2019, about 17 000 smallholder coffee farmers in West Nile, Mount Elgon and Rwenzori regions sold their coffee directly to Kyagalanyi. A significant part of the company's Arabica sales is certified under the Rainforest Alliance's certification scheme.¹

Responding to growing demand for high-quality certified coffee, Kyagalanyi has invested in improving rural advisory services, combined with high-quality inputs and technical assistance, to help coffee farmers raise the quality of their production and meet certification standards (AgriProFocus and Fair & Sustainable Consulting, 2018).

1. UTZ – now Rainforest Alliance (RA). The UTZ (now RA) certification programme enables farmers to use better farming methods, grow better crops, and generate more income. They learn how to improve working conditions, adapt to climate change, and protect the environment. The UTZ standard certifies environmental, economic and social sustainability. UTZ means "good" in Mayan language.



Being a cash crop, coffee in Uganda is generally cultivated by men, even though women perform various critical and labour-intensive tasks on coffee plantations: from planting and weeding to harvesting and post-harvest tasks. Plantations are typically owned by men, who are also responsible for selling coffee beans to buyers and therefore control income generated by sales. It has been noted that in order to earn an income for household expenses, women resort to stealing beans from the family coffee garden to sell on the side. In this situation, women therefore do not feel incentivized to contribute to improving or increasing coffee production. However, given their vital role on coffee plantations (e.g. preparing seedlings, weeding, pruning and thinning, picking), their lack of interest has an impact on the volumes and quality of the coffee produced.

Like other companies, Kyagalanyi previously targeted mainly male farmers, focusing their training on men, as members of farmer groups. Consequently, women lacked the opportunity to benefit from capacity-building activities promoting Good Agricultural Practices (GAPs). The situation changed when the company started to face problems in accessing sufficient sustainably-produced high-quality coffee beans. Based on findings from a gender analysis and support from development organizations such as UTZ and AgriProFocus, Kyagalanyi realized that to improve the coffee quality and comply with international standards, the company needed to involve women, due to their key role in production and processing, which was previously overlooked.

The company focused on gender equality both internally and externally, taking advantage of funding from development organizations and UTZ (now Rainforest Alliance). For example, Kyagalanyi participated in a specific gender programme (the “gender trajectory”) of AgriProFocus in 2013, with the aim of improving the company’s gender equality commitments in its staffing and operations. Activities included developing a gender policy and increasing female staff representation in the company. Kyagalanyi developed a gender policy and made efforts to increase the representation of female staff in the company. More female staff were recruited to provide advisory services, increasing from 3 to 24 percent in four years, bringing diversity and new talents. This also facilitated women farmers’ participation in the farmer groups selling their produce to Kyagalanyi.

As a result of increased gender awareness, the company realized the benefit of addressing unequal gender dynamics in the household. Formerly, men were exclusively

responsible for selling the coffee beans and managing the resulting income. However, women could be motivated to contribute and therefore benefit from their work in coffee. Consequently, Kyagalanyi started adopting a “household approach”, with support from the Hans R. Neumann Stiftung (HRNS) foundation,² for training in sustainable production techniques and GAPs. The approach helps engage husband and wife in the joint planning and financial management of the coffee farm as a family business, thus enhancing women’s decision-making. A board game was developed which mimics the coffee season,³ encouraging farmers to discuss the challenges they face together. The game is played by couples, so that each situation in the game must be discussed as a couple.

To roll out the household approach, 70 “gender clusters” were formed, aligned to the existing farmer groups, totalling 1 400 households. Each cluster is headed by a “change agent”, who organizes sessions for couples, aimed at increasing financial transparency, collaboration and decision-making at household level. Each cluster also has its own village saving and loan association.

The company initiatives and heightened attention to gender have resulted in a 25 percent increase in women registered as direct members of Kyagalanyi. As the focus switched from male farmers to serving households, both wives and husbands were invited on visits to demonstration farms. This resulted in an increased percentage of women attending group trainings. Kyagalanyi started to monitor female participation in GAPs training; attendance rates of female farmers participating in farm visits and group training reached 50 percent and 25 percent respectively, which improved the capacities of women in GAPs. Households adopting GAPs produced higher yields and better-quality coffee; an increase in volume of 50-70 percent was reported in 5 to 8 years. At the same time, the loyalty of farmers to the company improved.

In 2018, an impact evaluation of the household approach validated its positive impact on the efficiency of smallholder farmers and the promotion of gender equality among farming households (Lecoutere, 2017). After one year, the couples

2. Hans R. Neumann Stiftung (HRNS) on Youtube: HRNS trailer over the 'household approach': [Watch here](#); HRNS full version on household approach: [Watch here](#); the impact of the HRNS approach: [Watch here](#).

3. The coffee game was developed by Volcafe Select in partnership with Strauss Coffee and aBi Trust, as part of their gender programme for farmer groups.





that were coached were found to do better on joint management of food and cash crops. They tended to adopt more sustainable and efficient farming practices for coffee and experienced a more reliable harvest of food crops as compared with the control group. This translated into a higher income from coffee and other crops, increased food security and better livelihoods for their families. Among the households that sell to Kyagalanyi, coffee is no longer perceived as a man's crop but as a family crop and business, where men and women are equal partners. See Figure 2 for an analysis of the approach to service delivery applied by Kyagalanyi.


The GRBMC in practice: assessing the Kyagalanyi Coffee Ltd business model

Table 2: Gender-responsive Business Model Canvas - Kyagalanyi Coffee Ltd

Key partners	Key activities	Value propositions	Customer relationships	Customer segments
<ul style="list-style-type: none"> Kyagalanyi is part of the UTZ (now Rainforest Alliance) certification scheme. The company participated in the gender trajectory programme of AgriProFocus, now Netherlands Food Coalition, in 2013. This led to the formulation of a gender policy. Kyagalanyi received support from Hans R. Neumann Stiftung (HRNS) on the implementation of the household approach. 	<ul style="list-style-type: none"> The company conducted a gender analysis to gain a better understanding of women and men's roles in coffee production and processing. Based on the findings of this gender analysis, their services were adjusted to reach women better. The company formulated a gender policy and proactively promoted gender parity in staffing. 	<ul style="list-style-type: none"> Kyagalanyi provides rural advisory services (RAS) related to coffee production. The offer consists of a combination of high-quality inputs, technical assistance on Good Agricultural Practices (GAPs) and organizational development support to farmer organizations. Kyagalanyi applies the 'household approach' for the training of husbands and wives on joint planning and financial management of the coffee farm as a family business. 	<ul style="list-style-type: none"> The focus of customer relationships changed from targeting male farmers to serving households. This resulted in both husbands and wives participating in visits to demonstration farms and in increasing the percentage of women attending group training. The company hired more female staff in different positions. As a result, the number of women members of farmer groups selling produce to Kyagalanyi increased. 	<ul style="list-style-type: none"> Instead of targeting men only, Kyagalanyi now addresses farming households and intentionally targets both women and men.
	Key resources	Impact	Channels	
	<ul style="list-style-type: none"> Services are delivered by extension workers employed by the company. As a result of the gender policy, the percentage of female staff increased from 3 percent to 24 percent in four years. The female staff not only brought diversity and new talents to the company, but also facilitated the interaction with female clients in the field. 	<ul style="list-style-type: none"> More women were economically empowered by their increased and better-quality participation. The company registered a 25 percent increase of women who are direct members of Kyagalanyi. The household approach promoted more equal decision-making at household level, including women having a say on the revenues from the coffee. 	<ul style="list-style-type: none"> To roll out the household approach, 70 "gender clusters" were formed, aligned to their existing farmer groups. Each cluster is headed by a "change agent", who organizes sessions for couples, aimed at increased financial transparency, collaboration and decision-making at the household level. GAPs were disseminated through field visits and demonstration farms. Delivering the training in locations close to the households of many participants facilitated women's attendance and benefits from their participation. 	
Cost structure		Revenue streams		
<ul style="list-style-type: none"> The service provision to the farmer clusters, including the household approach, is included in the company's budget. The development costs to make the service delivery of Kyagalanyi gender-responsive are partly subsidized (see key partners). 		<ul style="list-style-type: none"> The farmers do not pay directly for the services. The cost of services is deducted from the proceeds of the coffee, while the technical assistance is free. The company benefits from this model through the increase in quality and quantity of coffee, leading to higher profits. 		

Source: Authors' elaboration on the gender-responsive Business Model Canvas





The GRBMC in practice: assessing Dinarak, a licensed payment service provider in Jordan

Dinarak is a licensed payment service provider under the Central Bank of Jordan's innovative "JoMoPay" system. The company's mission is to build a mobile payment business that provides people in Jordan with access to financial services and more financial inclusion. In 2018, four years after it was established, Dinarak was looking for ways to diversify and increase its customer base. With less than one woman in three having a bank account, but in a country with a very high mobile phone penetration rate, Dinarak recognized the high growth potential among female customers. Alongside their mission, they also realized that digital financial services presented a great opportunity to reduce the gender gap in Jordan's financial inclusion.

Dinarak approached the Arabic Women's Enterprise Fund (AWEF) to help broaden the company's outreach to women. With their support, the company established the first female agent network in the Middle East in the governorate of Jerash, with the specific aim of catalyzing access to digital financial services among under-privileged women (AWEF, 2019). Thanks to this 12-month partnership, Dinarak recruited 30 women entrepreneurs, owning small- or micro-businesses, to operate as sales agents. The agents were carefully selected on well-established criteria, including their social standing and trust within the community, their ability to reach and influence potential women customers, and the strength of their business (to ensure they were capable of managing a cashflow).

Dinarak's clients are women who previously had no access to financial services in Jordan, due to cultural norms and movement constraints. With the e-wallet, Dinarak gives these women access to a simple financial product that allows them to control their earnings and savings and improve their ability to make independent spending decisions, as well as save money through lower transaction costs when paying bills.



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The agents play a crucial role, teaching women to perform basic transactions and gain trust in the service. Cooperation with AWEF was crucial to develop the network of female agents. AWEF provided technical assistance to Dinarak in identifying and training female sales agents and supporting them financially in setting up the agent network. A dedicated team was assigned by Dinarak to provide trainings and continuous support to their agents. The female agents ensure that support is given at locations, opening hours and overall settings which suit women's routine, movement and social interaction preferences (AWEF, 2020). The agents gain a commission for each new customer they bring in. To increase women's awareness of mobile money, Dinarak conducted several events with female associations in rural areas and launched advertising campaigns via radio, flyers and the internet. As part of a pilot, the marketing and training activities included a redesign of Dinarak's brochures and the launch of a social media video campaign, explaining how women can use e-wallets on a daily basis for bills payments, money transfers, online purchases and savings. As a result of these marketing activities, Dinarak has registered an additional 12 309 female e-wallet users against a target of 3 000 female clients during the year of the partnership.

Subsequently, Dinarak also partnered with GIZ, which assisted in developing hands-on training, and with Mercy Corps, which helped with the development of the digital loan and repayment management system. In rural areas, the loans are often related to agriculture. The loan is electronically placed on the e-wallet of the woman and the repayment is also organized via the e-wallet.

With AWEF financial support, Dinarak also developed a system for cheaper management of remittances from labourers working in Jordan. This is important



from a gender perspective as migrant labourers - coming from Bengal, Pakistan and India - are mostly women.

Thanks to Dinarak's e-wallet, supported by the female agent network, financial activities have become more convenient for female clients. They can easily and quickly transfer money and have more control over their finances. AWEF estimated that, on average, women who paid their bills via their Dinarak e-wallet saved 19 hours (over the last 3 months), representing a saving of USD 120.68 on transactional costs (AWEF, 2020). A survey has shown that more than half of the women save more than JOD 10 per month/JOD 120 per year thanks to Dinarak (Dinarak, 2019). Six out of 10 women surveyed said that before the e-wallet, they did not have any money of their own which they could personally decide how to spend. The increased control over their finances provides women with more decision-making power and perhaps increases their social status in the community (AWEF, 2020).

Dinarak shows that greater inclusion of female clients can offer a business significant return (Dinarak, 2019) and that this is also possible in compliance with Islamic rules and regulations. In the financial model of Dinarak, clients do not pay interest. Clients pay an entrance/ membership fee and a small amount per transaction to use the e-wallet. The model is based on volumes, on the number of clients and how frequently they use the e-wallet. The more often customers access the e-wallet and benefit from its usage, the more transactions take place, the more profit Dinarak makes (AWEF, 2020). The profitability of the services makes the female agent network for e-wallet services a sustainable business model that has the potential to be scalable without external support.

Additionally, Dinarak requests a fee for transactions to other Private Sector Partners. An additional element of Dinarak's business model is the delivery of services to development agencies to manage their loan funds with their digital loan disbursement and repayment system. Working with GIZ and Mercy Corps, Dinarak has demonstrated its ability to deliver highly-appreciated specialized financial services to these international NGOs both on target and on time. This is a good example of a not-for-profit business model, which contributes to the sustainability of the service provision. Dinarak has managed to break even in 2021.

The GRBMC in practice: assessing the Dinarak business model

Table 3: Gender-responsive Business Model Canvas - Dinarak

Key partners	Key activities	Value propositions	Customer relationships	Customer segments
<ul style="list-style-type: none"> The Arab Women's Enterprise Fund (AWEF) provided technical assistance to Dinarak in identifying and training female sales agents. AWEF also supported the initiative to enable management of cross-border remittances from labourers working in Jordan. GIZ supported the development of hands-on training for women who had not been active under the GIZ 	<ul style="list-style-type: none"> Selection and recruitment of female agents. Training of female agents in both technical matters and soft skills. Dinarak now also partners with local community-based organizations (CBOs) for onboarding their agents, offering them an intensive financial literacy training programme. In 2020, Dinarak started to develop a network of national CBOs, which promote the use of e-wallets for payments in local communities. Through a digital loan and repayment management system, Dinarak manages the provision and repayment of loans. This service is paid for by international development agencies. 	<ul style="list-style-type: none"> E-wallet services are used to pay various services (e.g. agro-dealers for seeds and inputs). The transaction can be completed digitally and the products delivered to the farm. Dinarak also has established links with several businesses to offer products and services at a discount (e.g. 10 or 15 percent) if paid by e-wallets. Dinarak has started experimenting with a digital marketplace app to sell farm products, directly to large shops or consumers. Dinarak has developed a system to facilitate sending cross-border remittances from labourers working in Jordan at low cost. 	<ul style="list-style-type: none"> The Dinarak network of female agents is crucial for maintaining customer relationships. During the 12-month set-up of the Agent Network, Dinarak and AWEF recruited 30 women small business owners to act as agents. The agents were carefully selected, based on criteria such as social standing and trust within the community, their ability to reach and influence potential women customers, and the solidity of their business, allowing them to manage a certain cash flow (Dinarak, 2019). 	<ul style="list-style-type: none"> Dinarak's clients are Jordanian women with no previous access to financial services. Potential female clients of Dinarak are mostly Muslim and interested in financial services that conform to Islamic rules and regulations.
	Key resources <ul style="list-style-type: none"> Female sales agents are the main human resource. Digital resources include: the e-wallet and loan management and disbursement system; the cross-border remittances system; and the digital marketplace. 	Impact <ul style="list-style-type: none"> The e-wallet improves women's ability to make independent spending decisions, as well as to save money through lower transaction costs when paying bills. Becoming a female agent is an opportunity for women entrepreneurs to gain access to a new income generating opportunity and expand their networks. 	Channels <ul style="list-style-type: none"> To increase women's awareness of mobile money, Dinarak conducted several events with female associations in rural areas and launched advertising campaigns via radio, flyers and the internet. Dinarak also invested in sales and educational materials (flyers, videos, brochures) enabling the agents to pass on knowledge to their customers (AWEF, 2020). Dinarak has also established champions to promote e-wallets. 	
Cost structure <ul style="list-style-type: none"> Maintenance of all digital systems are regular costs for Dinarak. Payment of commission to the female sales agents. Development costs of the systems are subsidized (by key partners). 		Revenue streams <ul style="list-style-type: none"> Transaction fee for using the e-wallet; female agents are paid a commission. Development organizations pay to use the loan management and repayment system. 		



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