

Digital Skills and Tools Empower Female Farmers in Peru



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Julian Sarria Del Pielago of PROMUC Peru is the project manager for the ICT-for-microfinance programme which uses ICT to support micro-entrepreneurs and small-scale producers in rural areas of Peru. In this part of our series of insights on ICT and gender, Julian discusses the impact of ICT initiatives in supporting local female entrepreneurs.

PROMUC is a consortium of 15 Peruvian microfinance institutions that provide financial and non-financial services through a specific community banking methodology in 20 departments and 12 regions of Peru, directly benefiting more than 150,000 members of community banks and indirectly benefiting about 800,000 people with limited resources. The methodology used in PROMUC mainly targets women entrepreneurs and producers.

IICD: Julian, looking back at the introduction of ICTs to support the economic development goals of small-scale entrepreneurs, could you tell us a bit about how it went? What was the response of the female producers and micro-entrepreneurs with which the programme works?

Julian: The response was positive, although some participants were hesitant at the beginning because many had never used technology before. At the same time a lot of expectations were created because of the novelty of the project. Right from the beginning we noticed the eagerness of many women to collaborate with the activities, as well as with each other. An example of this is how they responded to working with SMS messages. Many of them had never sent an SMS before, but when being supported to read and respond to the SMS messages, women discovered the importance of the cell phones for other activities besides receiving phone calls. Recognising its usefulness, they quickly started to forward the SMS messages to other women as well as showing their children. Right from the start we were impressed with the women's adaptive capacity and interaction with such, to them, new technology.

IICD: Could you tell us something about how they felt during these first encounters?

Julian: We noticed high levels of satisfaction, since they felt technology was no longer alien to them and that it was realistically available to them for their use without feeling less prepared than others. For example, during an educational session we conducted on preventing violence against women, a woman of about 70 years old very much enjoyed the animated video which was used and asked us to help her to open the SMS message that was sent as part of the session. We were surprised to find that at the end of the training session she was trying to forward the SMS and asked us to help her to do it. She was forwarding it to her daughter who was suffering from physical violence inflicted on her by her husband. This demonstrated to us the true value of the technology in the hands of our users.

IICD: Did you notice any differences between how men and women felt while taking part in these first activities?

Julian: In some cases there were differences, especially among women that had never had access to such services through technology, and among women that had never actively used cellphones besides for receiving phone calls. These women appeared to us to be more surprised and in comparison with men. Men and women that already had access to cellphones in one way or another (approximately 10% of total users), seemed similarly excited to know that this technology can also be used to help their businesses to be successful.

We also saw differences in what they wanted to achieve with the use of the technology. Men were generally keen to apply the technology for their businesses and to increase productivity only. This was different with women. Women not only sought for technology to benefit their businesses and their productivity, but were always exploring how they could make it benefit their entire family. They always wanted to replicate what they learned for their family and if it concerned financial affairs, they



"When a man has a business and it is successful, the earnings are used to support to grow the business, to support the family and for entertainment. Women use the earnings for their business, and the largest part of the earnings go to supporting the family's needs. The result is more positive when working with women in terms of wider socio-economic benefits for a larger group of people."

Julian Sarria
Project Manager of PROMUC

would look how to improve the business in order for their family to benefit.

IICD: Were there any differences between what you thought would happen and what actually happened when the ICTs were introduced?

Julian: Yes there were differences, we thought [there] would be much resistance to use technologies, especially from those that had never used them. We thought that we would have to spend a lot of time on motivating people to use the tools, and we also thought that women above 60 years of age would not be able to meet our expectations. All this was very different when we started introducing the ICTs, since women that had never used the technologies before, as well as the older women, were the most enthusiastic and showed a lot of interest to learn! In fact, we had a number of assumptions at the start that we now know were wrong. We thought for example that participants in our programmes would be afraid to use cell phones for fear of damaging the devices. Also, since we were generally focusing our work around economic development goals, we had also expected that the technology would be seen as a novelty, mainly to be used in the participants' business-related activities, and that people would not readily adopt it for use in their daily lives. On the contrary however, the women showed a lot of interest, and did not only use the technology as a motivating factor in improving their businesses but also in their homes for the benefit of their families.

From a technology perspective, we thought that tablets could be useful to them as business tools, but we had to rethink the use of this equipment, since in the vulnerable areas where our members live, they cannot count on security and are exposed to violence and being robbed. This, together with the cost of being connected to Wi-Fi, caused us to rethink and improve the use of the cell phones instead of the tablets.

IICD: Were there any obstacles encountered by female micro-entrepreneurs or female producers to using the ICTs for their benefit?

Julian: In very few cases, women did not have cell phones, and initially we did not have all the women's cell phone numbers registered in order to send them text messages. They also constantly change cellphone numbers, either because they lost their phone or it was stolen, but also because they didn't have the custom to keep their same number in different devices. We also have some users who are illiterate, which prevented them from participating in some educational activities and reading the supporting SMS messages. The numbers are small however. Only about 5% of the women we were working with didn't have cellphones and therefore weren't able to apply what they were learning to their businesses. Following the activities they were motivated to buy cheap cell phones so it didn't impede the success of the programme.

Due to our focus on women entrepreneurs and producers, the percentage of men involved in our activities is very low, only 10 per cent. Similar obstacles existed for men such as the frequent change of cell numbers because of losing phones or theft, but I feel I should note that in the cases where the men didn't have any experience in using technology, some of them were more reluctant to learn than the women were. This is linked to the role of machismo in the Peruvian society, which is even greater in rural areas where the man does not accept to have fewer capacities than women.

IICD: What did you find worked well in encouraging the adoption and use of the various tools by female users for their micro-enterprise related activities?

Julian: I think the clear link between the educational activities we do in the community bank methodology and using the ICT tools to support those activities, really helped. This way, the women received SMS messages on their mobile phones with educational

content about the same lessons they were attending. For example text messages on the topic “Plan your business and you will have success assured” motivated them to make a business plan. Or the topic “Technology is helpful in my life and in my business”, as well as other types of SMS that reminded them of their payments, dates of meetings, campaigns, etc.

We began to use video in every session to strengthen learning and to encourage the familiarity with productive uses of technology. Another important point is that when technology topics are discussed, these must be about everyday aspects of daily life and about technology that would be within their reach. In this way they can interact with it in that very moment and verify that their ability to learn new tools doesn't have limits. In microfinance work in Peru however, the issue of receiving and managing credit via mobile phones often touches on problems in the family or household situation. Women trainees often do not feel comfortable to share these issues with male trainers, do not feel it appropriate to raise them during the session, whereas if the sessions are led by female trainers these issues are discussed as they surface. Depending on the pedagogical approach used, male trainers are also able to facilitate the sessions in such a way that sensitive issues can surface and be discussed among women themselves during the sessions. To my mind, appropriate pedagogical approaches are therefore far more critical than a particular gender of a trainer.

