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# The Role of Communications to Enable Smallholder Farmers to Access Finance

Unlocking Opportunities through Digital Connectivity and Communication

3 April 2025

# INTRODUCTION

## Objective

Discuss how communication can enhance smallholder farmers' access to finance.

## Overview

- Improving connectivity for smallholders.
- The importance of communication for Farmer Organizations (FOs) and rural areas.
- SEEDS project: Bridging the gap between smallholders and financial services.
- Special focus on how communication can support women and youth in accessing finance.

# The Importance of Communication for FOs/Rural Areas

## Context

- Limited access to financial resources in rural areas.
- Communication barriers: lack of infrastructure, financial literacy, and awareness of available financing options.

## Data Insights

- In countries like Vietnam, Cambodia, and the Philippines, smallholder farmers face challenges in accessing formal financial services due to limited digital literacy and connectivity.
- Special challenges faced by women and youth in accessing finance:
  - Women often face additional barriers like lower financial literacy, limited access to decision-making, and restricted mobility.
  - Youth may lack financial history or credit records, which hinders their access to loans and financial products.
- A strong communication channel can improve information flow, build trust, and increase financial inclusion for both women and youth.

## Barriers:

- Digital divide: limited internet access in rural regions.
- Gender and age barriers:
  - Women often lack access to mobile phones or digital platforms, making it harder for them to participate in financial systems.
  - Youth are generally not targeted by traditional financial institutions, which limits their access to services.
- Low awareness about available financial products.
- Cultural and language barriers.

## Communication Challenges in Rural Areas

### Impact on Financial Access:

- Farmers are unable to connect with financial institutions or participate in digital financial systems.
- Women and youth may be doubly affected by these barriers, with limited opportunities to access financing.

# The SEEDS Project and Digital Solutions

## SEEDS Project Overview

- Focus: Empowering smallholder farmers through digital solutions, with a special focus on women and youth.
- Countries: Philippines, Cambodia, Vietnam.
- Objectives: Enhance connectivity, increase access to finance, promote digital tools in agriculture.

## How SEEDS Facilitates Access to Finance

- **Mobile Platforms** to reach farmers, particularly women and youth, who are often excluded from traditional financial services.
- **Digital Payment Systems** to make transactions more accessible.
- **Partnerships with Financial Institutions** that are inclusive of women and youth, offering financial products.
- **Training and Awareness:** Targeted training for women and youth on financial literacy and how to access digital finance solutions.

# Example: SEEDS Philippines

## Key Initiatives in SEEDS PH

- **Digital Literacy Training:** Special focus on women and youth to ensure they can use mobile platforms for managing finances and accessing credit.
- **Mobile Banking Integration:** Enabling easier access to loans and savings, especially for women and youth who may have limited access to traditional banks.

## Success Stories

- A **female farmer** who was able to access financing through a Maya app, improving productivity and expanding their farm operations.
- A **young farmer** who, after receiving training on digital tools, accessed a credit to invest in farm inputs.

# Areas for Action

## • Improving Connectivity

- Expand mobile and internet infrastructure in rural areas to support women and youth.
- Introduce digital solutions that specifically cater to the needs of women and youth.

## • Enhancing Financial Literacy

- Launch targeted awareness campaigns focused on women and youth about digital financial tools and services.
- Gender-sensitive and youth-specific training programs to help these groups better navigate digital financial services.

## • Strengthening Policy Support

- Advocate for policies that ensure digital financial services are accessible and inclusive for women and youth.
- Partner with Private Sector to create financial products that take into account the unique challenges faced by these groups.

# Policy Recommendations

## **Building Inclusive Financial Ecosystems:**

Governments should promote policies that encourage financial institutions and fintech companies to create products specifically for women and youth.

## **Strengthening Digital Literacy Programs:**

Focus on providing financial education tailored to women and youth, ensuring they understand how to use digital tools and access financial services.

## **Supporting Digital Platforms:**

Policies should support the growth of digital platforms that cater to the unique needs of women and youth, ensuring they can easily connect to financial institutions.



# Conclusion

- Communication is a key enabler for smallholder farmers, particularly women and youth, to access finance.
- SEEDS is demonstrating how digital tools can bridge the gap between farmers and financial services, especially for underserved groups.
- Policy and infrastructure improvements, alongside targeted education for women and youth, are necessary to scale financial inclusion.


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## Thank you!

*Let's work together to create an inclusive digital financial ecosystem that empowers women, youth, and smallholder farmers.*

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