



AGRIFIN ACCELERATE

The Farmer Capability Lab

**Hayatt Regency, Dar es Salaam-
Tanzania**

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FCL Players in Tanzania



Why have the farmer capability approach?

Financial literacy:

- › SHFs are not fully aware of the range or use of digital financial services available to them

Digital literacy:

- › SHFs are not tech savvy or live in areas with poor connectivity
- › SHFs have concerns over money loss when using digital services as compared to tangible cash

Good Agricultural Practices:

- › SHFs do not use the right agronomic practices to enable them maximize production and commercialize production

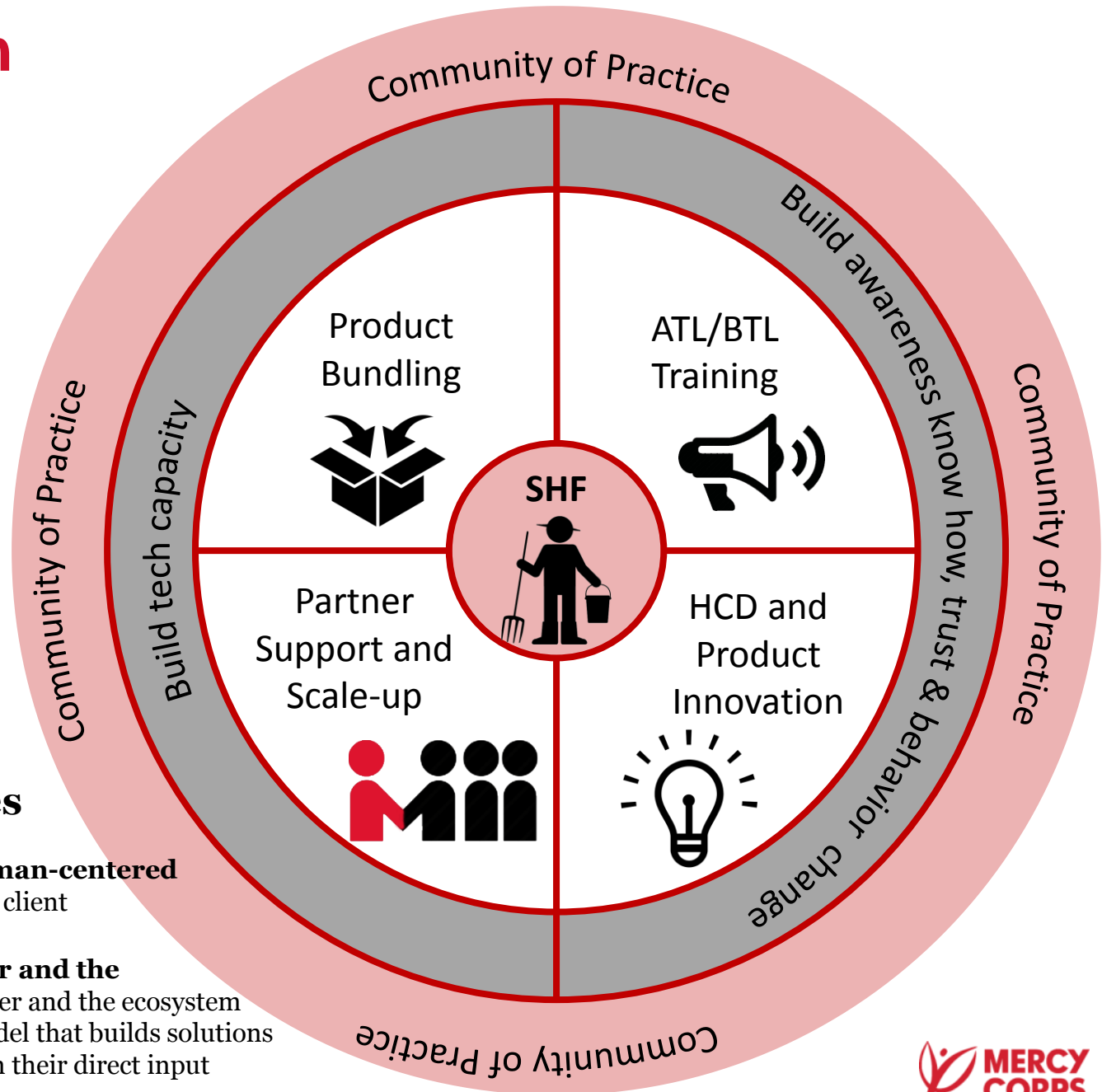
Market linkages:

- › SHFs are disaggregated and are unable to profitably market their produce



Farmer capability is a key enabler to adoption and usage of financial services by SHFs and although digital channels present a low-cost solution to delivery of these services, several other constraints limit their uptake.

FCL approach



Operating Principles

- FCL will achieve this by using **human-centered design** to amplify the voice of the client
- FCL will focus both on **the farmer and the ecosystem**. By situating the farmer and the ecosystem at the center, FCL will create a model that builds solutions around ultimate beneficiaries, with their direct input

FCL goals

Provide farmers with the information, awareness and capability they need to access and fully use digital services (financial and information) to their benefit

Develop proof points that make a compelling case for farmer capability to other organizations including Financial Service providers, telcos, technology providers and others

Understand and share out which farmer capability activities can be delivered at **scale and sustainably**

Summarize **key success factors and pitfalls** to help organizations with their FC strategies

INSIGHTS FROM ARIFU'S SMS PLATFORM

- › Average farmer **increased yield** by 55% (in first season) which led to an average **increase in net income of \$187 USD / acre**
- › Many growers **believe they are communicating with a live person**, making them more likely to take up recommendations
- › 75% of growers interviewed said they had **never engaged with anyone from a private input company** and 60% had **never been to an agriculture training** of any kind (NGO, govt or private)
- › Allowing **the farmer to pick the topic and flow of information is much more engaging than "tips"** which are not always relevant or valuable to that specific user
- › None had ever done a phone based training and were able to navigate with ease
- › **Free is key!** Farmers expect the information to be free, many other entrants in the space have failed by trying to charge using different models.

A group of five people are gathered around a low wooden table in a rural setting. On the left, a man in a vibrant, patterned blue and pink shuka sits on a wooden stool, looking towards the center. Behind him, a woman in a green patterned shuka sits on a similar stool. In the center, a woman in a light blue blazer and a woman in a purple shuka and pink skirt sit on a woven basket. On the right, a man in a grey hoodie and blue plaid shorts sits on a wooden stool, holding a white folder and looking towards the group. The background shows a red mud wall and a wooden door. The text "Who's responsibility is it anyway?" is overlaid in white, italicized font across the center of the image.

*Who's
responsibility
is it anyway?*



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