

KENYA 2019

Asset Catalog

CONTENT GATHERERS: EZRA MILLSTEIN + ALYSSA COGAN

TRIP DATES: JULY 15-19, 2019

TRIP FOCUS: IMPROVING AGRICULTURAL LIVELIHOODS WITH MOBILE TECHNOLOGY (AGRIFIN)

Trip focus 1: Improving agricultural livelihoods with mobile technology in Kenya

Location: Makueni + Nairobi, Kenya

Program: AgriFin Accelerate ([GAIT ID 5533](#), funded by MasterCard Foundation); AgriFin Digital Farmer ([GAIT ID 8222](#), funded by Bill & Melinda Gates Foundation)

Program run dates: AgriFin Accelerate: 02/2015-01/2021; AgriFin Digital Farmer: 10/2018-10/2020



Like much of the global population, people in rural Kenya rely on farming to survive. In fact, agriculture is the backbone of the Kenyan economy, but smallholder farmers, those who own small plots of land and grow primarily subsistence crops, are a particularly vulnerable link in the chain, putting in most of the work yet seeing the least of the profits.

Small-scale farms like these make up 90 percent of the world's farms and produce the majority of the world's food. But this fragile way of life — which so many people depend on — is being threatened at an alarming rate as climate change drives more unpredictable and frequent weather shocks, including extreme temperatures, drought, flooding and land degradation.

Drought has been persistent across the Horn of Africa for years, with half the country of Kenya suffering a [drought emergency](#) since at least 2017. And farmers in Makueni county in southern Kenya are feeling the threat to their core, having been hit with back-to-back dry seasons that wiped out their crops and hope of an income.

The climate here is semiarid, with miles of red ground covered in dry grass and shrubs, a savanna-like landscape pocked with baobab trees. Slowly winding down the dusty dirty roads to each homestead, the lack of rainfall is apparent, clearly evidenced by empty fields where healthy, green crops should be. When the spring rains failed this year, many plants didn't make it past the seedling stage and have since been removed or dried up completely, leaving behind neat rows of crumbly, red earth with nothing growing in them.

Most farmers in this area are poor and depend on rainfall to grow the crops and raise the animals they use to feed and provide for their families, often supplementing that with any other income sources they can piece together, including small-scale retail and day labor. It's a lifestyle in which most are earning just enough to get by. Opportunities to get ahead — save, invest, expand — are limited or nonexistent, exacerbated by weather patterns that can no longer be depended on to produce seasonal food and income. Losing a harvest, then, is not just a setback. It's a poverty trap.

When the rain fails, the harvest fails, and farmers are forced to find other labor to replace the income they expected or, more commonly, sell their assets (livestock, equipment) to meet their basic needs and send their children to school. With few resources to fall back on, they continue to deplete their hard-earned assets in order to provide for their families, and this system of negative coping continues until they have a good harvest and are able to replace some of what was lost. But this progress lasts only until the next dry spell — when the cycle starts again.

The weather is, however, not the only barrier to success here. Farmers in these rural communities traditionally don't have access to formal financing or a way to learn proper agricultural techniques, instead usually relying on what they hear from neighbors and family, whether it's effective or not. Local suppliers frequently sell counterfeit inputs, like seeds, which are low-quality and underperforming, while other farmers can only afford to use saved seed from the previous season, which also often underperforms. Other important inputs, like fertilizer, medicine and pesticide, are too expensive or unavailable. Local weather forecasts are often incorrect, so farmers can't properly prepare for each season and don't know when or if they should plant. And when they do harvest, the price they get for their crops is low, because there isn't a fair, commercial market for what they've grown.

Faced with unpredictable weather and limited access to reliable resources, each time a farmer plants is a gamble, the loss of which has a direct impact on their quality of life and global food security.



But for all the things farmers don't have, one thing many *do* have is a basic mobile phone. And Mercy Corps is leveraging this to help them overcome the obstacles they face. The AgriFin program operates in Kenya, Indonesia, Tanzania, Uganda, Zambia and Zimbabwe and utilizes digital technology to put agricultural support directly in farmers' hands — through their mobile devices. In Kenya, this initiative takes the shape of DigiFarm, a free mobile platform that provides a suite of comprehensive services that allow smallholder farmers to improve their farms' productivity and increase their incomes.

The platform brings together a number of local partners, including Safaricom, a local mobile operator, and several organizations with expertise in different areas of the agricultural industry. Once farmers register on the platform, they can do a number of things through their phone which were difficult or impossible to do before, including:

- Ordering soil testing to learn which crops are most suitable and how to optimize their land.
- Purchasing inputs like animal feed, or fertilizer and certified seeds for a viable, marketable cash crop, chosen by the program. The inputs are stocked at local agrodealers and can be taken on loan. Additionally, the seeds come bundled with insurance to protect the investment in case of weather disasters, as well as a commercial market linkage, so there is a guaranteed buyer if the harvest is successful.
- Participating in SMS-based learning on how to raise and grow a variety of different crops and animals.
- Accessing a help line to easily ask questions and get support to diagnose livestock and crop issues.

The program is almost completely digitized, relying on Mpesa, a widely-used mobile banking service, for payments and payouts. And new in 2019, AgriFin is partnering with NASA to improve farmers' access to accurate, reliable, life-changing weather information.

Overall AgriFin aims to reach 10 million smallholder farmers earning less than \$2.50/ day by 2023, with special intent to build inclusivity for women and youth. In Kenya this is important because female farmers traditionally do not own assets and are not allowed to make decisions independent of their husbands, and many young people do not see a viable future in agriculture yet face staggering unemployment rates in urban areas and other fields — and exclusion of these populations stunts development.

The below storytelling assets were collected specifically to demonstrate the need and impact of the AgriFin (DigiFarm) program in Kenya, in support of the 100&Change grant application to expand the initiative across the program area and into more countries. We met seven farmers and one agrovet in Makueni, Kenya where, last year, DigiFarm farmers successfully grew sunflower as a cash crop, sold the harvest to a commercial buyer and earned income to advance their families or invest in their businesses. Farmers planted green grams (a legume) through the program this year, and though the crops did not survive the poor rains, the fact that the seeds are insured means drought does not equal total loss for these farmers for the first time ever. We also collected four partner interviews to highlight how the platform works and the expertise each organization brings to the program.

Building resilient livelihoods and strengthening market systems

Location: Makueni, Kenya



Simon Mwaina doesn't have access to formal employment — he makes his living farming and doing odd jobs when he can, like providing transportation with his motorbike. His home is peaceful, with several dogs curled up in the dirt and chickens roaming freely, pecking at the ground. But, he says, with his 4-year-old daughter, Ndina, quietly sitting next to him, his family is really suffering because of the drought. All the maize he planted, which is a very common cash crop and staple food in Kenya, was destroyed, and he is struggling to meet his family's needs.

Simon just recently learned about DigiFarm (outreach is ongoing, and farmers are continuously being registered) and is excited to start using the program, because agricultural resources have been difficult for him to access in the past. He is hopeful that he can make his farm more productive and send his daughter to school, so she can have a promising future.

Supporting assets

- [Interview with Simon Mwaina, 38](#)
- Types of photos: Portraits, photos in field, photos of family around home
- Photo keywords: Simon Kenya 2019
- Video: No

Strongest interview quote(s)

“The life we are living in this area is nice, but sometimes it changes with climate change, and when the rain has failed we suffer a lot.”

“When we don't have enough rain we suffer a lot, because we sell all that we have — cattle, sheep — so that we can maintain our living standards.”

“When there is no rain like now, we get big challenges. There are no yields, and when you go to the shops you find that food prices have gone up, yet you are still jobless.”

“We are ready to work with DigiFarm because it is now educating our area and our families.”

“The more I deal with DigiFarm, I know it will assist me in more. When it is schooling or educating children, I will have no problem with school fees because I know the season I'm going to plant and the season I'm going to cultivate and, more so, my family will not have scarcity of food.”

“We need those concerned with climate information to be close to us so that we can have clear and appropriate guidance. We really need to be educated about that.”

“My hope for the future is to have a good life and good living standard so that I can assist my family in all ways, because I am the only person they are looking up to to have their needs met.”



Matheka Munyao has been farming for close to 30 years, he says, with a booming voice and a big, wide smile. As he speaks, his wife, Lucia, is busy at the other side of the house, grey with pink trim, caring for the chickens, the breeze sending downy feathers tumbling across the ground.

Matheka is confident and friendly, nodding firmly before answering each question and talking easily over the rhythmic chirping of birds in the background. He knows the agriculture business front to back, quickly rattling off different methods and figures for possible earnings based on land planted, harvest and market prices in different scenarios. The simple reality though, he says, is they aren't earning as much as they used to. The area is wracked with poverty and unpredictable rains, and people need tools and information to overcome it.

Matheka profited from the sunflower crop he grew last year and used the income to pay his children's school fees. By continuing with DigiFarm, he hopes to grow his agriculture business and continue to support his family.

Supporting assets

- [Interview with Matheka Munyao, 57](#)
- Types of photos: Portraits, photos around home and using mobile phone, photos of wife, Lucia, 52 around home
- Photo keywords: Matheka Kenya 2019
- Video: No

Strongest interview quote(s)

“Weather affects the community because farming is the main source of getting money. ... If the weather fails it brings a big impact. There they will be no access to food or money for schooling. Also we lose the animals, because if the bad weather strikes, we expect the animals to die.”

“Since the climate change came, things are not as before. ... From the fields where we normally farm, we cannot get as much as we used to get, and we cannot access more production because of the climate impact. Climate change has reduced almost everything from the field and also from the land we normally use for grazing.”

Support through DigiFarm “can change my life because I may go for a big piece of land ... and it may produce a big quantity of harvest. And by selling the farm produce ... maybe I'd be able to buy something like two cows or a dairy cow. From that dairy cow I can also be getting slight money, and you see [then] the life has started changing.”

I work hard “because I chose to have a family. So I have to work seriously and tirelessly to make ends meet, for them to get educated, to have clothes, to eat and to have a shelter.”



Dr. Peter Ndulu owns an agrovet in the town of Makindu, a bright green concrete shop on the main street, where all combination of motorbikes, semis, buses, bicycles and people whiz by on a regular basis. He stocks agricultural supplies, vaccines and medicine for animals and people and, as a business rooted firmly in the agriculture sector, benefits from the DigiFarm platform similarly to the farmers.

An important element of the DigiFarm program in Kenya is creating a strong, sustainable market for buying and selling at different phases of the process, and local suppliers like Peter are part of that. He is

eloquent and soft spoken and explains that, since becoming a DigiFarm depot, where the program-specific seeds and fertilizer can be purchased, he has expanded his business to a second location and has hired two new staff members to meet the increased demand for supplies.

Peter sees the challenges in agriculture, but he also sees the possibility, and he smiles brightly when talking about the future. When everyone has access to financing and resources to be productive, he says, that's when transformation happens.

Supporting assets

- [Interview with Peter Ndulu, 60](#)
- Types of photos: Portraits, photos at agrovet shop
- Photo keywords: Peter Kenya 2019
- Video: No

Strongest interview quote(s)

"The DigiFarm project itself is quite something. Here people are predominantly farmers, but the incomes are low because of the frequent droughts, and also low levels of education. But with somebody offering credit everybody will get involved with it ... and you will see a transformed community."

These resources "are important because they are the inputs for the production of what they [the farmers] live on, their livelihood. Here we live on farming. There are no other activities. It's either farming, agriculture, crops or livestock. That's the business here."

"With my business, always when a farmer suffers it translates to low income here. When it is good with the farmer, it is good with me. We fare the same. They suffer, I suffer."

"When we see clouds of rain, we point at them and see money. That is how it is here. When we see rain, we say money is coming. ... When there are no clouds we are less optimistic."

Empowering female farmers

Location: Makueni, Kenya



Patricia Nthenge lives in a small, barbed-wire fenced compound crisscrossed with clotheslines and dotted with thorny trees, branches dripping in swallow nests. Here, surrounded by a valley of dry grass on all sides, she grows peas, beans, maize and a variety of fruit to support her two grandchildren who live with her, while her husband works in a different town.

Even with the overcast sky the air is warm, and Patricia shyly points to the plants at different spots on her property, some growing, like the more drought-resistant peas and mango trees, and some not, like the maize, an entire field of tall, rigid stalks parched and brown at the back of her house. She loves farming and fully believes in the income it can offer — so much so that she wants to teach her children — but the difficulties of it aren't lost on her. Water is scarce here and, in addition to destroying her maize crops, the lack of rain also dried up the green grams she planted through DigiFarm. Still, she feels encouraged having access to soil testing, fertilizer and better seeds, and she believes that she can be successful going forward. She wants young people, including her own children, to view farming as a way to earn a good living, too, because poverty is high and so is unemployment, and she feels agriculture can combat that.

Supporting assets

- [Interview with Patricia Nthenge, 61](#)
- Types of photos: Portraits, photos in fields and around house
- Photo keywords: Patricia Kenya 2019

- Video: No

Strongest interview quote(s)

“I love farming and I would like to teach these children about farming so that they can depend on it, because nowadays employment opportunities have become hard to come by.”

“I have seen the difference ... so I can say that if rains are good I will get good harvest, because I am now more educated and informed about how better to handle my farm. Also the soil test, fertilizer and seeds have empowered me as a farmer.”

“When the rains fail like this the main challenge is that you lack money to pay for school fees, and also basic needs at home become a challenge to meet.”

“I know that if the same [unpredictable weather] continues then it will be hard to farm. It is very discouraging. Whatever is happening is very scary.”

“I went to school where my grandchild studies one day and found that there are many children who lack food at school. This shows there is hunger due to the drought.”

“Sometimes they [the local weather forecasters] say the rain will be less but it ends up raining very much, and that’s where farmers’ confusion sets in. Sometimes you don’t expect the rains and it pours a lot. Sometimes you plant and it fails to rain. I don’t know why it is so unpredictable.”



Eleanor Muli, like many women in her traditional community, must seek permission from her husband before making decisions or taking action for herself or her household, even needing his approval to join DigiFarm. She is welcoming but her expression is serious, explaining how she feels the restrictions on women negatively affect families and leave females out of development.

But, she says, using the platform is slowly opening new doors for her. She grows crops and raises livestock to provide for her family and, as she speaks, her resident animals — chickens, ducks, a cow, rabbits, dogs and goats — roam the grounds, cluck, peck, dig and make noise. By planting crops through DigiFarm, any income earned goes directly to the mobile bank account linked to her phone number, meaning it goes directly to her, giving her the opportunity to decide how to spend it independent of her husband.

Walking through her land, she points at the green gram crops that died this year, drying up at only a few inches tall due to the drought. She is disappointed but, because of the insurance, relieved to know she won't lose all of her investment. And with the sunflower profit she earned last year, she paid her children's school fees and started an emergency fund, so her family is better positioned to cope with such a disaster.

Supporting assets

- [Interview with Eleanor Muli, 53](#)
- Types of photos: Portraits + photos around farm, portrait of son
- Photo keywords: Eleanor Kenya 2019
- Video: No

Strongest interview quote(s)

“The information flows fast and easier, simply because it is through the phone.”

“I used to get any kind of seeds. I was not comfortable with them and I was just taking chances to see whether they will do well.”

When seeds failed before “there was absolutely nothing I could do about it. Right now while we have DigiFarm, if it happens that the produce does not do well, I will have someone to take charge of that. Also the farm input loans given to us are being covered by the insurance. At least I have some hope that I will not lose everything, no matter the weather condition.”

For women in this community, “before even engaging in coping mechanisms in the area, like selling a chicken or a goat, I have to seek consent from my husband. I can't make some of the decisions without seeking consent from the husband. ... Despite the fact that it is the cultural belief among the locals, there is a gap because I cannot make some decisions in the absence of my husband, while some decisions to be made can't wait for the main decisionmaker to be around.”

“With DigiFarm, at any given point whenever we harvest produce I will be the one to be given cash. The entire transaction is over the phone and maybe my husband will not know that I have received the money, and even if he knows, by the time he knows I will have spent the money in a better way.”

When women have income “chances are high that the children will go to school comfortably because we will be in a position to pay the school fees from the earnings we get.”

“The biggest challenge [with unreliable weather information] is that we end up being poorly prepared for any eventuality.”

Before DigiFarm “we would do things locally without knowing whether we are doing it the right way or the wrong way. We were just taking chances without really knowing what we were doing.”



Lydia Mutua beams, with a bright, wide smile, as she gestures to the goat she purchased with profit she earned from last year’s DigiFarm sunflower crop. Named Kitathe, which is the local Kamba word for “spotty,” the goat is the first thing Lydia has ever owned herself.

Seated in the dappled shade of a ragged tree outside her home, her small herd of goats grazing and lounging around her, she mentions the same difficulties we’ve heard from other women, mainly the inability to make their own decisions. But recent new developments, like a women’s savings group she’s part of [not Mercy Corps affiliated] and DigiFarm, have given them more freedom than she’s ever known. She believes empowering women with financial resources has positive impacts on the families in her community.

Her home — a small blue and white structure with a rusted, corrugated tin roof — sits squarely in a sweeping plain, dry red ground and dusty shrubs from horizon to horizon. Here she and her husband raise animals, grow crops and run a small retail shop nearby to provide for their four children. Lydia says DigiFarm has helped her a lot, enabling her to troubleshoot illness in her goats and grow more crops with certified seeds and loans. This season has been difficult because of the drought — there are no plants in the garden, no seeds remaining, *everything* is gone — but she is encouraged to continue. The insurance

provides a sense of relief and she believes DigiFarm has positioned her to earn income to better her family in the future. Her goal is to continue farming and, with the proceeds, send her children to school.

Supporting assets

- [Interview with Lydia Mutua, 35](#)
- Types of photos: Portraits, photos with goat, using mobile phone, at retail shop with husband
- Photo keywords: Lydia Kenya 2019
- Video: No

Strongest interview quote(s)

“If the yields are low there are many problems. The families keep quarreling because of lack of food. The water is not there and the water we get is not clean enough, so the possibility of getting diseases is high. ... Feeding for the families is very poor and the children, too, fail to go to school. Most of the people in the community depend on the yield of farming, so if the yields are low there’s a problem.”

“We are encouraged [by the information available through our mobile phones]. If you don’t know the type of seed to use, you can know. If you don’t know the type of medicine to use, you can know. If you don’t know the type of fertilizer to use, you can know. If you don’t know the spray to use, you can know.”

DigiFarm “has helped me a lot. It has helped me through the farm inputs, the loans they give, the seeds. It has helped us as a community.”

“It pains me [to sell my animals], but there is nothing else to do. We have to sell the goats because we cannot get income from the farming. ... It is not easy. It is painful, but we have nothing else to do, so we do it.”

“Freedom [from having resources] can encourage you. Let’s say for example I have my own goat, and it has some siblings, then they belong to me. Even though it’s for the family, I can give an order on it. So the freedom has helped us so much to improve the income of the family.”

Before DigiFarm, “I had nothing that belonged to me, but after the first yield, I bought Kitathe.”

“I’m happy because it’s not a total loss. I am at least encouraged to move forward with the inputs from the DigiFarm. If there’s insurance then I’m okay, I am covered.”

Engaging youth in agriculture

Location: Kibwezi, Makueni, Kenya



Paul Mutinda lives with his wife, mother and five brothers on a small hillside with a sweeping view of the valley below: shrubby baobab trees and distant hills. He is a serial entrepreneur and, in his low, gravelly voice, counts off the businesses he owns, including a farm, a barber shop, a retail shop and renting his motorbikes. With the unpredictability of farming, having multiple small sources of income is a common way for people to meet their needs here.

But Paul strongly believes in farming and, especially, in young people farming, as a way to overcome instability and unemployment in the region. As we talk, his goats bleat and a fat rooster roams nearby, and he points out the corral where he keeps the two bulls he purchased with last year's sunflower income. The bulls were an important investment: they help him plough his fields, and he also rents them with a pull cart to bring in extra income. The sunflower profit was more money than Paul had ever made, enabling him to purchase the bulls, buy more stock for his retail shop and pay his wife's university fees, something they were both proud of.

Paul says his recent success in agriculture has gotten the attention of his peers, and he wants to build his farming business and be a role model to get other young people involved as a way to improve the community.

Supporting assets

- [Interview with Paul Mutinda, 27](#)

- Types of photos: Portraits, photos with animals and around farm
- Photo keywords: Paul Kenya 2019
- Video: No

Strongest interview quote(s)

I wanted to try a new crop through DigiFarm because “in our daily lives you have to be a risk taker in order to be successful.”

“You can see the economy of this place is not so high, such that majority of the farmers cannot afford those fertilizers at the agrovets. The moment DigiFarm came they provided all those inputs for free. ... It has had a very big impact to the farmers around.”

“It is quite important and crucial, the aspect of farmers being insured. Because, for instance, if the rains fail the farmers will not get total loss. At least the insurance will compensate something and the farmers will not feel that they had 100 percent loss.”

Before DigiFarm, “the information [for farming] was not available, because some of those agro-dealers were just taking advantage of the farmers. ... Now with DigiFarm they simply give you the correct information.”

“Most of the youth in this area are unemployed, and due to this factor, they have ventured into drugs and substance abuse.” If they get involved in agriculture “the difference will be huge because at least they will get income and [it will help] the issue of insecurity. ... At least they will improve themselves in one way or the other.”

“It has really changed [my perspective], because the profits I made from the sunflower, I'd never made such a profit previously. It made me feel like things are possible when you commit yourself.”

“If more people, especially the youth who are jobless, if they can commit themselves and venture into farming, at least their living standards would improve.”



Miriam Daniel is a wife and mother of a 2-year-old son, and she works hard — raising goats and cows, and growing okra, maize and peas — to provide for her family. She is shy and quiet, but thoughtful, explaining how she got involved with DigiFarm because she wanted to learn more about agriculture, and then began registering other farmers so they would benefit from the knowledge too.

The sunflower crop last year was successful for Miriam, the proceeds of which she used to buy a cow, because she knew it would reproduce and then she would also have an asset to sell in case of an emergency. Previously, she would rely on taking a loan to get through emergency situations.

With the hot sun overhead, the sky threaded with thin, wispy clouds and the land barren around her, it's clear life is difficult here. But Miriam is hopeful, and she has plans, wanting to improve her farming and income so she can build a new house to replace the tiny, one-room shelter the family currently shares. Then she wants to send her son to school and, eventually, return to school herself, to become a nurse.

Supporting assets

- [Interview with Miriam Muthini Daniel, 24](#)
- Types of photos: Portraits
- Photo keywords: Miriam Kenya 2019
- Video: No

Strongest interview quote(s)

A bad harvest “results in farming whereby the little ones have nothing to eat, because we don’t realize any food from the farms.”

Before DigiFarm, “we were used to getting poor yields, because we were not even aware of soil testing and there was not much sensitization about farming itself. We were not doing well at all.”

“Most of them [youth] have no jobs. Young people without jobs take bad company and at the end of the day this leads to insecurity and crime. If the youth can be sensitized and get into farming, that problem can be solved.”

Climate change “has brought famine, which is on and off simply because we are not getting reliable rainfall. Every now and then we are experiencing famine. We don’t have enough food to feed our families.”

“If we can be in a position to get the right and relevant information about the weather patterns, we will be more suitably prepared for such conditions. We would also be in a position to plant drought resistant crops while we wait for the rains.”

DigiFarm partner interviews

Location: Nairobi, Kenya



Through a host of partners with different experience and expertise in agriculture, DigiFarm provides comprehensive support to help farmers improve their livelihoods, including providing access to soil

testing, certified seeds, insurance, input loans, digital learning and commercial markets to sell their crops, all through farmers' mobile phones. Some of the partners include Arifu, which provides SMS-based learning on a range of agricultural topics, including how to raise poultry and properly grow various crops; the Kenya Livestock Producer's Association (KLPA), which is responsible for farmer outreach and registering farmers on the platform; Farm-Drive, which finances the input loans; and Pula, which insures the inputs.

Supporting assets

- [Interview with Craig Heintzman, CEO + founder of Arifu](#)
- [Interview with Patrick Kimani, CEO of Kenya Livestock Producers Association](#)
- [Interview with Peris Bosire, CEO + co-founder of Farm-Drive](#)
- [Interview with Elvin Lunani, Pula partnerships manager and Rob Stevens, Pula head of data strategy](#)
- Types of photos: Portraits
- Photo keywords: First name + Kenya 2019
- Supporting assets: Photos and interviews with program participants (see above pages)
- Video: No

Strongest interview quote(s)

"Smallholder farmers have an unbelievable number of problems that they face on any given day. And it requires complex knowledge that is difficult to come across. ... So that makes the platform ... really important for smallholder farmers, because it can connect with them through the devices that they do have access to [to get] information that's going to help them solve some of those tough problems." -Craig

If the goal is to put information in everyone's hands, it cannot be achieved through non-digital means alone." -Craig

"I have, and always will, view education and access to learning as a fundamental freedom that people should have, no matter what they do with it." -Craig

"The consequences [of not having support as a farmer] are many obviously, unless you are a big, large-scale farmer and you're able to mitigate your own risks. But as a small-scale farmer or an individual, very few survive. ... That is the reality for the farmers and the economic situation in the villages." -Patrick

It's important to offer farmers support digitally because "that is the future. So we need to find the future. It is coming, it is here with us, so I think that is how we restructure ourselves to it and accommodate it." -Patrick

"The challenge with the female farmer is that they do all the work, but the money is with the man or the husband. But the beauty of DigiFarm is that we pay through individual phone numbers. So they are able now to manage that." -Patrick

"We dream more [about the future] every day, and Digi farm is a unique platform. It ... changes all the time. But what I can see is that we have a very bright future with our partner DigiFarm, and everybody within that ecosystem. We are going to adopt and adapt as we grow, all of us. I know everybody eventually, all the farmers of this country, will be DigiFarm members. And we will be very proud to be part of this journey." -Patrick

“The future of this country and in any other country is in food and water. Our populations need quality, affordable good food and water. So, for governments and partners and the private sector, everybody involved, I think our collective objective and responsibility is to make it happen.” -Patrick

“I always say that you can do anything, you just need to get started. If you have ideas, and hope, that's what I keep telling young people. If you have ideas, there's no magic ray or wide experience to have a company, you just have to get started somewhere. But that getting started somewhere doesn't come without support from people. And that's what we got from Mercy Corps.” -Peris

“The main challenge the farmers face is irregularity of cash flows. Unlike formally-employed people who get paid at the end of the month, it's not the case for them. They get money when they sell.” -Peris

“Look at each farmer as a business entity. When you invest in an early stage or a small company, they're able to grow the scale, diversify, and add more process. And that's what we are seeing with the farmers. By giving them more money to invest ... they're growing their production because they have access to better feed, or they are able to get more labor to get their work done, or they are able to diversify. Some farmers are stuck in growing a crop that doesn't do well because they don't have the finances to turn around and do something else. Now they're able to diversify into something else, so what we are seeing is we are growing micro SMEs. That's what this credit is doing.” -Peris

“A lot of smallholder farmers rely on income from agriculture for their livelihood. That's what goes into school fees. That is what goes on to pay healthcare, to buy food and any basic needs that they want. So when people have income, it changes their trajectory.” -Peris

“A sector like agriculture is not a very straightforward sector. There are very many aspects of it. ... It's difficult to build the parts, so partnerships help bring in people who have different capabilities to achieve the same mission in a very efficient way without replicating resources and wasting a lot of money doing the same thing that has been done.”

“Farmers generally are not educated about all the different products that are beneficial to them that exist in the market. [With DigiFarm] we are bringing all the different products to the farmer and it's in their phone. ... So it is almost like you are bringing the whole world to the farmer.” -Elvin

“It's not possible, from a cost basis, to do this [for farmers] without digitization of some kind. ... Safaricom is one of the global leaders in transacting digitally ... so the potential of that team doing digitization of this part of the economy is really exciting. ... Digitization is the only way that this works, otherwise it's really, really hard to reach these customers.” -Rob

“From a product perspective, climate change really just exacerbates the problem that already existed. The weather has always been unpredictable ... so what it does is it just makes the value of not only the insurance, but also the other information we provide farmers, ... much stronger. ... We're thinking about how to get information to people more directly and more in the manner that they want it, and I think climate change just makes that even more urgent.” -Rob

“This is an extremely underserved market in pretty much every dimension that you can think of. And I think the reason this product and model makes sense is the core income source and driver of a lot of smallholder farmers lives is agriculture, so it's stabilizing that as the first step to then being able to provide other things, like health services and education. ... So I think this is the first step in what will, ideally be, a lot more services being able to get to smallholder farmers who have been largely neglected.” -Rob

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About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



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