



# Field Force Models for Agriculture

Key learnings and insights

Nairobi, Kenya

August 2020

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# Executive summary

## Program context

- The AgriFin Accelerate program is a six-year, \$25 million program funded by the Mastercard Foundation
- AgriFin Accelerate is addressing the inclusion gap for smallholder farmers (SHF) who lack access to affordable, accessible, demand-driven financial products and services that drive higher productivity and income for farmers

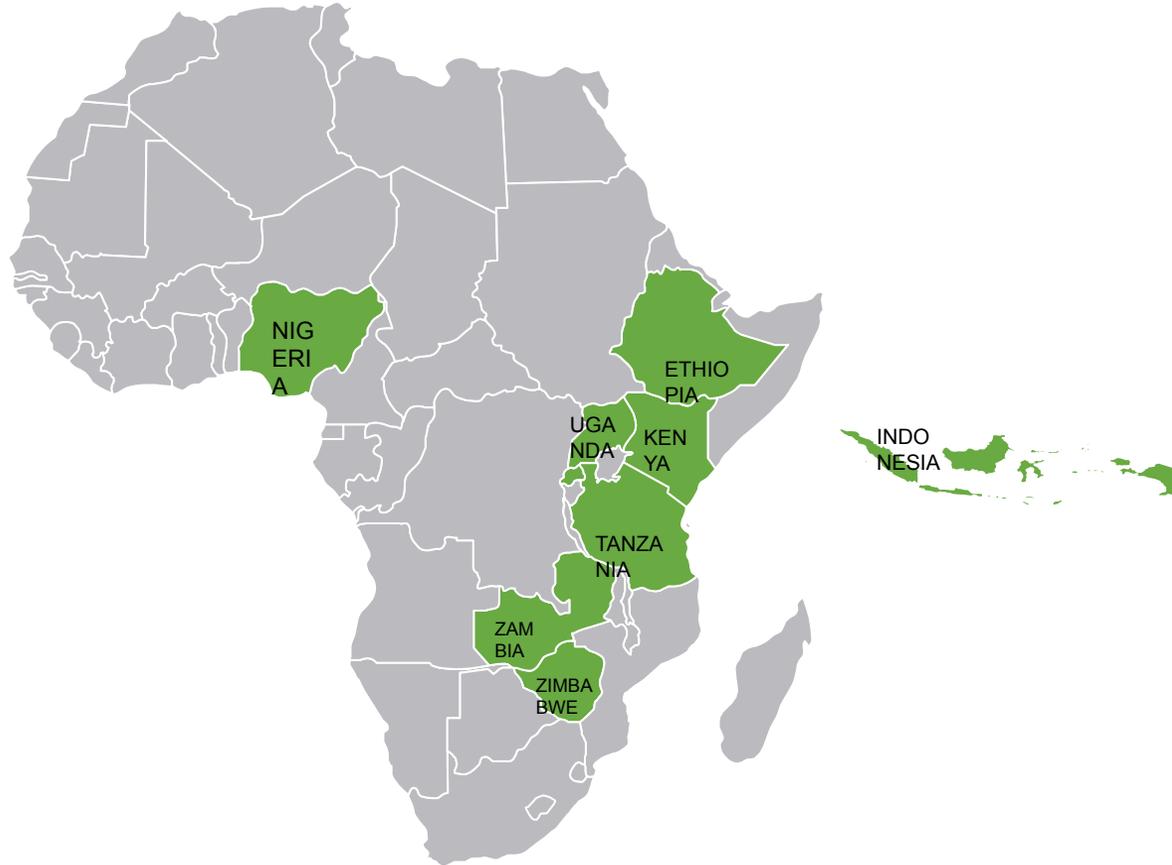
## Case Study: Digital Field Force Development

- Over the past year, several AgriFin partners have developed digital platforms to encompass complex bundles of services, including financial services, access to inputs, access to market, and learning content
- The products and services require a digitally-enabled field force to drive active use among smallholder farmers and increase impact at scale
- For organizations that work closely with smallholder farmers, the COVID-19 crisis has severed direct access thus amplifying the need for agent touchpoints and digital tools
- Within this context, the case study presents 10 Principles for adopting and successfully implementing a digitally-enabled field force model
- The guiding principles cover the full spectrum of the agent journey and highlight (i) key structural elements including field force types, recruitment criteria, management and support networks, and incentive models (ii) key processes including incentive payments and reconciliation and communication (iii) critical digital agent touch points (iv) factors to consider when tailoring for local complexities and (v) key monitoring and evaluation criterion

## Our approach

- Over eight-weeks, AFA and Dalberg used a combination of research methods, gathering insights from AFA partners, aggregators, farmers and field agents.
- This study synthesizes findings from previous AFA engagements, partnerships, extensive human-centered design (HCD) research, expert interviews and a compilation of best practice across 10-15 organizations with field forces within sub-Saharan African and Asia.

# AgriFin Program Introduction



- Mercy Corps' AgriFin programming (MCAF) represents **USD 35 million in innovation funding** from the Mastercard Foundation, Bill and Melinda Gates Foundation and the Swiss Development Corporation to support development, testing and scale of digitally-enabled services to more than **3 million smallholders by 2021**
- Our objective is to develop sustainable services that **increase farmer income and productivity by 50%**, with **50% outreach to women and youth**
- MCAF works as an innovation partner with **private sector** scale partners and such as banks, mobile network operators, agribusinesses, as well as **technology innovators and governments** committed to serving smallholders at scale
- We help our partners develop, prototype and scale bundles of **digitally-enabled financial and non-financial services** supporting **partnership development** between market actors that leverage their strengths
- We combine MCAF team expertise with strategic subsidy to jointly implement **iterative, fail-fast engagements** with partners on a cost-share basis, **sharing public learnings** to drive market ecosystem growth
- Since 2012, we have completed more than **150 engagements with over 70 partners**
- **Currently, our work reaches more than 5 million smallholders**



**MERCY  
CORPS**

**AGRIFIN**

# About Dalberg

## OUR MISSION

Our mission is to bring the best of private sector strategy to address global development challenges



## WHO WE ARE

We are entrepreneurs and innovators, designers and creative problem solvers, thinkers and doers, idealists and pragmatists from everywhere, at home anywhere

## WHAT WE DO

- Offer an innovative mix of advisory, investment, research and design services
- Offer an approach that combines rigorous analytical capabilities with deep knowledge and networks across emerging and frontier markets

## WHY WE DO IT

Our shared mission is a positive and optimistic one; we work to uncover, build fuel and sustain the potential in people everywhere

# Context and objectives

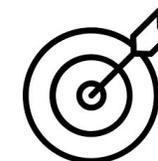
## Context

- The agriculture sector in Africa has been facing systemic challenges over the past decades including issues around markets, infrastructure and exclusion. These challenges affect most smallholder farmers who account for 80% of food producers in the continent. Digital solutions have the potential to revolutionize the sector's modus operandi opening new markets that can be scaled quickly and offering "end to end" services at a cost-effective way
- However, digital products must be blended with human touch points. Therefore an effective, digitally enabled, field force is critical to successfully recruit and onboard smallholder farmers onto new digital products and drive active use
- Field forces are not new, with a long history of government and donor funded extension officer networks. However, digital tools have enabled a significant evolution in the way services can be delivered
- The challenge now facing agricultural organizations is how best to leverage the power of digital tools, blended with human touch points in a way that ensures farmers receive quality services, but at cost that is sustainable for the business



## Objectives

- The objective of this case study is to provide guiding principles for the development and management of a successful, digitally enabled agricultural field force
- This study synthesizes findings from previous AFA engagements, partnerships, extensive human-centered design (HCD) research, expert interviews and a benchmark of best practice across 10-15 organizations with field forces within sub-Saharan African and Asia



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Summary of key learnings

# A digitally-enabled field force is a powerful way to engage SHFs and can significantly enhance service provision

The incorporation of digital tools allows organization to achieve greater scale, to collect and analyze data with ease and to incorporate multiple third-party partners onto a single platform. Digitally-enabled field forces can complete a range of tasks to add value and drive revenues needed to cover substantial related costs.

## Farmer recruitment and registration:



Register and on-board farmers digitally to create a digital profile

## Data collection and analysis:



Collect gender disaggregated data for trends analysis e.g. farmer's decision-making power & access to resource



Data collection for yield forecasts & improved resilience e.g. soil testing/monitoring & geo-tagging



Data collection/stock keeping during aggregation e.g. SHF loan status, kg produce expected/deposited etc.

## Digital payments and credit history:



Encourage SHFs to build a digital history of transactions for loan assessments

How to enhance service provision through digital tools:\*

## Farmer education and support:

Educate farmers on the right inputs to purchase using precision ag. tools and link to inputs, irrigation, mechanization, post-harvest loss etc.



Encourage good agricultural practices e.g. demo farms; creation/ dissemination of local video content etc.



Raise awareness and link farmers to market access platforms



Educate farmers on how to utilize the mobile learning solutions



Educate and support farmers to expand their digital and financial literacy levels



Raise awareness and build trust around the use of other financial products & digital tools



\* Indicative list (non-exhaustive)

# COVID-19 has impacted rural economies, amplifying the value and relevance of digitally-enabled field forces

The COVID-19 pandemic has disrupted social-economic activities across the world. The agriculture sector has been significantly affected by COVID-19 lockdowns and trade restrictions with disruptions to regional supply chains for fertilizers, quality seeds, pesticides and other crucial inputs. On the other side of the supply chain, the movement of produce to markets has become increasingly difficult. In addition, for organizations that work closely with smallholder farmers, the crisis has severed direct access thus amplifying the need for agent touchpoints and digital tools.



**Linkages:** agents are a crucial information source for organizations that can no longer reach SHFs due to mobility constraints. They also act as a conduit for the dissemination of critical information



**Continuation of service provision:** ensure that farmers can continue gaining access to increasingly critical extension services e.g. loans for inputs



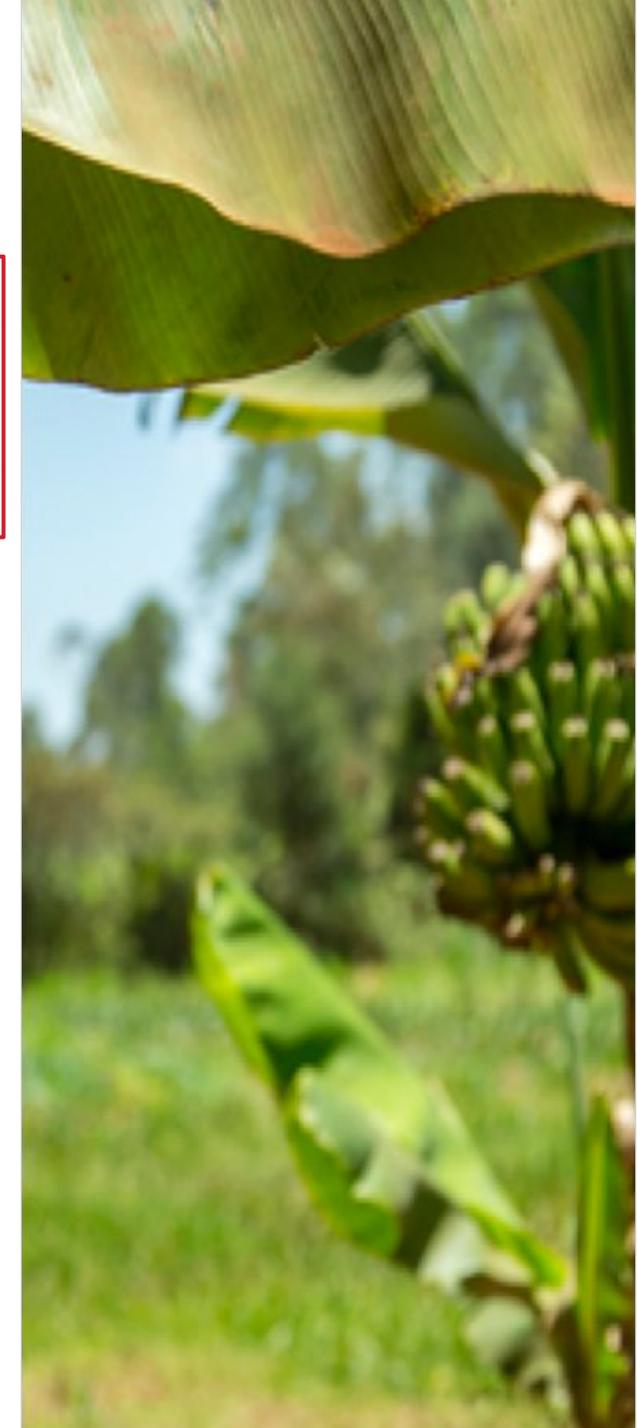
**Digital training:** COVID-19 is increasing the urgency for digitalization for access to information, education and extension services, thus amplifying the relevance of agents if their role included support in conferring digital literacy skills to SHFs



**Digital information dissemination:** Agents and digital tools can be leveraged as accessible and trusted conduits for the dissemination of information relating to COVID-19 (both relating to health and disruptions to the season)



**Customer acquisition:** increases the importance and uptake of digital tools for customer acquisition



# A strong digitally-enabled field force requires three interrelated components: people, processes and technology

A field force is the gateway between innovative organizations (and their solutions), markets, and smallholder farmers. Its function typically centres around increasing agricultural productivity, incomes and market access for smallholder farmers. It is made up of three key components:



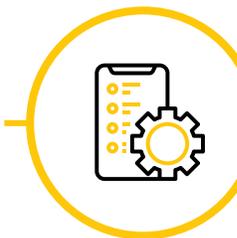
## People

- The **lead organisation** defines the vision, roles & responsibilities, processes and the delivery strategy (including the type of field force and incentive structure)
- **Managers** implement, monitor and support the field force
- **Agents** are the first and most crucial touchpoint between organizations and SHFs they serve



## Processes

- Processes are established by the **lead organisation** to ensure that the field force runs smoothly, including:
- Standardization of **recruitment, training & onboarding**
  - Upward **communication** between different strands of the field force
  - **Reporting** for data collection or issue identification/escalation
  - **Activity monitoring**, and **confirmation** for agent tracking
  - **Payment monitoring, reconciliation and delivery**



## Technology

- Technology is a **key enabler for the delivery of services**. A range of digital solutions can be leveraged by a field force, to support in:
- **Deployment of extension services**
  - **Monitoring farmer activity**
  - **Agent activity tracking**
  - **Communication to agents/farmers**
  - **Learning tool** for agent training
- It is important to note that digital requires the right infrastructure (e.g. access to internet, electricity, smartphones)

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Summary of key learnings

# 10 Principles for adopting & successfully implementing a digitally-enabled field force model

01

When establishing a field force, the model should be aligned with the organization's objectives and vision

02

The field force design and desired outcomes should inform the agent persona that an organisation recruits

03

Invest early in a strong management and support network around the agent

04

Invest in onboarding and training upfront to ensure agents are fully prepared and supported in their role

05

Design incentive schemes to drive the right behaviors and achieve desired outcomes and be clearly communicated to all actors

06

Digital tools are critical success enablers, but need to be underpinned by clearly defined processes

07

Identify and plan for agent's critical touch points throughout the season to ensure their experience, and that of the farmer, is optimized

08

Map the agent journey throughout the season and plan for both the busy and quiet periods to mitigate against the associated risks

09

Take time to understand local complexities, adapting products and ways of working to meet the needs of agents and farmers

10

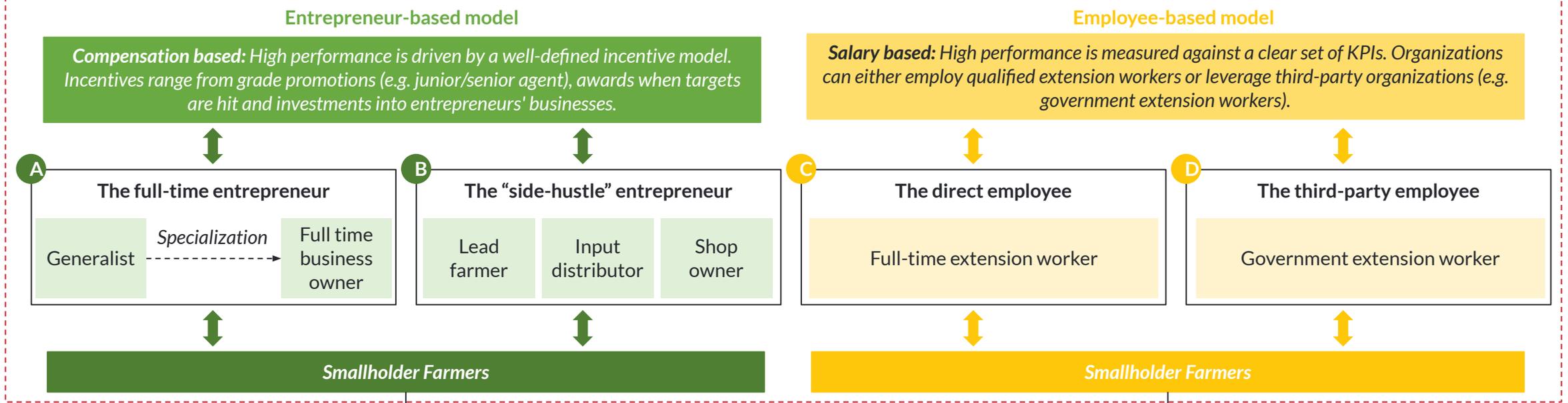
Monitor and evaluate agent and SHF performance and put agile processes in place to allow for pivots in the model

# 01 When establishing a field force, the model should be aligned with the organization's objectives and vision

## Step 01: Define the organizations key objectives and vision

Across organizations, field force models are structured against various *agent types* e.g. agri-entrepreneurs, field officers, government extension workers. *There is often a misalignment between an organizations vision and the roles, responsibilities & persona of agents.* It is therefore critical to define /articulate the organizations overarching vision & objectives *before* selecting a model type

## Step 02: Select a corresponding agent model<sup>1</sup>



## Step 03: Define roles & responsibilities, processes and digital tools:

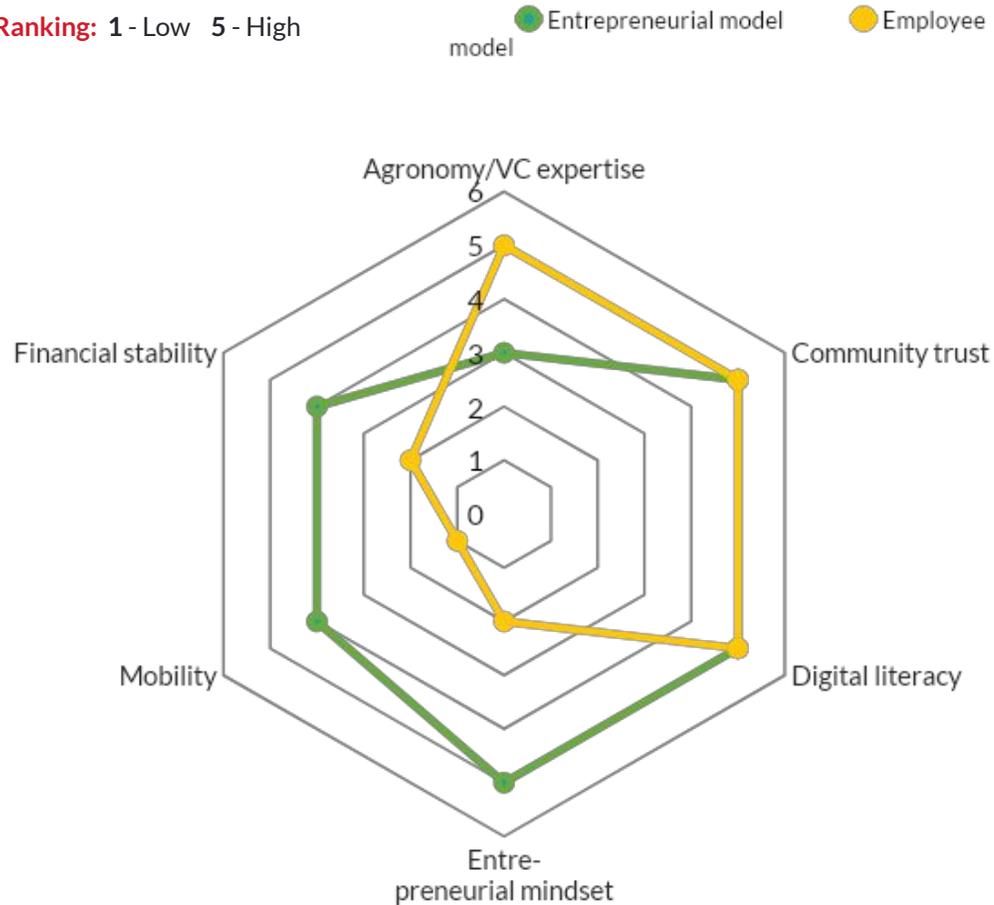
The initial choice of model is critical as it creates several path dependencies that are linked to (i) incentive structures (ii) types of digital tools employed (iii) depth and type of onboarding/training (iv) agent career progression (e.g. stratified grades and performance expectations), (v) expectations on time spent and no. farmers served amongst others

1) Several organizations deploy a hybrid model that combines aspects of both (these have to be very well structured or result in misaligned incentives; field force proprietary technology/networks can be adopted from third-parties (in lieu of building the tech aspects) but need to be tailored to individual organizational needs

# 02 The field force design and desired outcomes should inform the agent persona that an organisation recruits

Recruitment criteria to consider based on agent model

Ranking: 1 - Low 5 - High



<b>Agronomic &amp; Value chain expertise</b>	All agents require some agronomic and VC knowledge to fulfil the breadth of their role & meet the needs of SHFs throughout the season. A typical pre-requisite for employee-based models is specialized agronomic knowledge e.g. a diploma or degree
<b>Community Trust</b>	Community trust is the core requirement for all agent models as they need to build personal relationships with farmers.
<b>Digital literacy</b>	Digital literacy is increasingly important for all models due to a shift from manual to digital reporting and data collection tools. New agents (particularly for entrepreneurial models) rarely possess the prerequisite digital skills and a base level must be established through onboarding/training to bring level to 5
<b>Entrepreneurial mindset</b>	Entrepreneurial mindsets are key to the success of models that are rooted in “activity-based” compensation.
<b>Mobility</b>	The degree that agents are mobile may define their ability to complete agent activities. Travel stipends tend to be in-built into employee models; whereas entrepreneurial models tend to employ a “co-invest” model into a motorbike/bike to incentivize performance. <b>Women make strong agents and evidence shows that their deliberate inclusion directly correlates to higher rates of female farmer recruitment<sup>1</sup>. However, mobility constraints are often gendered and linked to cultural gender-roles e.g. female agents are less likely to own or have access to family-owned cars/bikes/motorbikes</b>
<b>Financial stability</b>	Part-time entrepreneurial models require agents to have some financial stability outside of their agent role. For instance, activity-based incentive structures tend to have ebbs and flows resulting in a need for supplementary income from side-hustles or financial aid from family/partners.

1) USAID (2018), Digital Farmer Profiles: Reimagining Smallholder Agriculture

# 03 Invest early in a strong management and support network around the agent

The selection of model type defines the type of management structure and level of support available:

A review of various organizations highlighted differences in the management and support networks employed. Whilst both model types provided management support, entrepreneurial models tend to have managers that double-up as mentors (focused on business skills and career growth) whereas employee models have more hierarchical structures where “senior agents” provide direct support to new agents



## Role of agent management

1. **Monitoring and reconciliation of agent activities:** monitor agent activities and reconcile reports to trigger payments
2. **Training and upskilling:** deploy training and identify areas where both agents and farmers need upskilling
3. **Issue escalation:** identification and escalation of issues
4. **Data validation:** validation of farmer information submitted by agents e.g. ID numbers
5. **Agent performance:** monitor and assess performance



## Other types of agent support

1. **Senior agents:** Act as first touchpoint for junior agents for issue identification and problem-solving and support when junior agents have a high workload
2. **Flexible workers:** support with labor-intensive tasks in peak periods e.g. loaders during harvest/aggregation periods
3. **Business/agronomic mentors:** in entrepreneurial models, mentors guide agents through their business development and towards specialization

## Digital tools to ease management function

- **Digitalization of data collection processes:** management can specify required data points for collection and time-frames for ease of monitoring, comparison and issue identification
- **Standardization of reporting processes:** reporting can be standardized tracked and linked to incentives e.g. commission for completion of reports
- **Ease of communication:** communication can be broadcast to agents with ease through digital platforms, reducing associated communication costs
- **Access to digital training:** management can track uptake of digital training by agents and quickly disseminate training information

# 04 Invest in onboarding and training upfront to ensure agents are fully prepared and supported in their role



## Training content

- Training content combines both digital skills training and tailored agronomy/value chain training
- A base digital literacy amongst a pool or demographic of agents should be established and matched to training content to ensure successful uptake of digital tools
- Content should account for the speed and nature of adult learning to increase uptake

**Best practice example<sup>1</sup>:** use practical simulations, problem-solving oriented training and constant repetition



## Mode of delivery

- Training can either be delivered in-person or via digital learning tools
- Initial onboarding should be in-depth and in-person to foster a sense of affinity to the organisation and community between agents
- Digital micro-learning tools are cost-effective and useful for continuous upskilling and quickly plugging gaps in agent knowledge
- It is critical to evaluate training uptake

**Best practice example<sup>1</sup>:** (i) on-going agent tests through app (ii) *train the trainer* activities that simulate real-life farmer training



## Training incentives

- Gamification of digital micro-learning tools is an effective way of increasing uptake of digital tools
- Matching training benefits to the incentive scheme increases agent motivation (e.g. senior agents get annual training at the regional headquarters)

**Best practice example<sup>1</sup>:** introduction of different levels, challenges and prizes that fosters competition between agents

## Critical enablers of success

- 1 **Create a digital reference toolkit** on the digital platform including descriptions of roles and activities. The toolkit should be user-friendly and drafted in simple language
- 2 **Standardize agents onboarding process** to avoid agents having to learn on-the-go, misinformation and a poorer understanding of products and services
- 3 **Increase the frequency of training** for agents and upskilling to (i) reinforce messages and ensure uptake of training and (ii) to ensure that agents have the most relevant knowledge to accurately advise their customers

1) Best practice examples were synthesized from interviews with 10-15 organizations and anonymized

## 05

# Design incentive schemes to drive the right behaviours and achieve desired outcomes and be clearly communicated to all actors (1/2)

There are various types of incentives (financial and non-financial) that combined are crucial drivers of agent performance. It is critical that organizations evaluate and align incentives to key drivers of agent motivation to lower attrition and reap the return of investments (ROI) of agent training and professional development initiatives

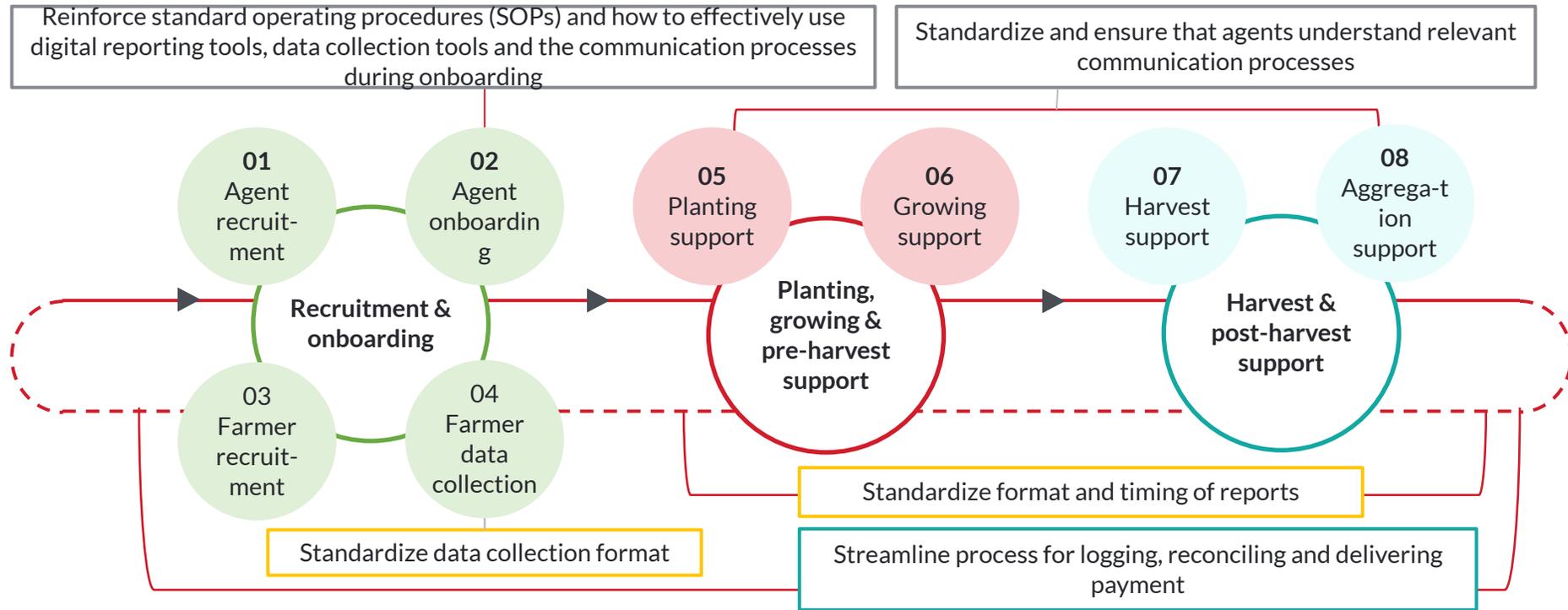
Incentive type	Description	Key learnings	
Financial incentives	<p><b>1</b> Fixed salary</p> <ul style="list-style-type: none"> <li>Monthly fixed salary not tied directly to performance</li> </ul>	<p><i>Compensation should (i) be clearly defined, communicated and understood by all actors (ii) be underscored by strong reconciliation processes to build trust and ensure timely payments (iii) should correspond to time spent by agents</i></p>	
	<p><b>2</b> Activity-based Fees &amp; Commission</p> <ul style="list-style-type: none"> <li>Commission: agents earn share of the revenue for a given transaction e.g., input sales, produce aggregation, insurance and other products sales</li> <li>Fees: Agents paid to provide various services e.g., soil testing, poultry vaccination, farmer registration, farm visits</li> </ul>		
	<p><b>3</b> Stipend</p> <ul style="list-style-type: none"> <li>Agents receive cash and/or airtime to cover travel, communication and other expenses related to agent functions</li> </ul>		
Non-financial incentives	<p><b>4</b> Career progression and recognition</p> <ul style="list-style-type: none"> <li>Non-monetary incentives e.g. branding, employee recognition or training opportunities linked to career development opportunities</li> <li>Gradated agent structure (e.g. junior and senior agents) to allow for agent career progression</li> </ul>		<p><i>Soft incentives are critical drivers of motivation as they ensure that agent achievements and performance are recognized. When employed they significantly lower levels of attrition</i></p>
	<p><b>5</b> Freebies</p> <ul style="list-style-type: none"> <li>Agents receive products and services to incentivize commitment to role e.g., merchandise, training opportunities, farm inputs</li> <li>Introduction of gifts or rewards e.g. agent of the month</li> </ul>		
	<p><b>6</b> Opportunities to co-finance and/or co-invest</p> <ul style="list-style-type: none"> <li>Opportunities to co-finance smartphones, bikes/motorbikes</li> <li>Opportunities to co-invest in agent businesses or specialization e.g. support in starting a business through loans and/or mentorship</li> </ul>		

# 05 Design incentive schemes to drive the right behaviours and achieve desired outcomes and be clearly communicated to all actors (2/2)

A poorly constructed incentive model and poor work environment as perceived by agents, leads to poor performance and low motivation. These factors ultimately increases the cost of the field force due to high agent turnover:

<b>Extrinsic disincentives</b> <i>Factors that are intrinsic to organizational structure and policies and contribute to attrition (e.g. working conditions, supervision, salary, lack of recognition and job security)</i>	<b>Intrinsic disincentives</b> <i>Factors that are intrinsic to the job (e.g. opportunities to assuming responsibility, the work itself, advancement, and recognition)</i>
<b>Low remuneration:</b> (i) Commission/fees are seasonal (ii) Salaries of extension agents can be low and options for merit-based pay are lacking	<b>Lack of professional advancement:</b> limited professional growth or learning opportunities creates a push factor for agent attrition
<b>Lack of operational funds:</b> lacking funds for equipment, transport and communication diminishes morale, ability to execute tasks and is a key driver of attrition	<b>Lack of encouragement from supervisors or management:</b> hierarchical administrative structures result in agent accomplishments often going unnoticed, deflating motivation and self-esteem
<b>Lack of rewards &amp; promotion:</b> limited opportunities for career progression e.g. senior agent levels or investment into training	<b>Gender-specific constraints:</b> lack of consideration of gender-related factors that influence performance (e.g. mobility and gender roles) creates an imbalance in performance measurements and contributes to female agent attrition
<b>Low status and recognition:</b> lack of recognition as critical public frontline workers affects agent morale	
<b>Top-down structures:</b> top-heavy/headquarter-centric implementation often results in misalignment in accountability measurements (e.g. focus on number of visits rather than quality of farmer interactions)	<b>Performance management:</b> a focus on activities undertaken rather than outcomes achieved reduces agent motivation. This is reflected in reporting requirements e.g. instead of identifying and tracking the outcomes and impacts of agent performance, performance is often linked to time spent collecting and reporting on input indicators
<b>Timely payments and communication:</b> (i) timing of payment should directly correspond to time spent by agents and be consistent throughout the season (ii) delays in payment of compensation/incentives combined with limited communication results in a break down of trust	

# 06 Digital tools are critical success enablers, but need to be underpinned by clearly defined processes



## Key processes<sup>1</sup>

- Upward and downward communication:** Standardize and simplify communication processes to ensure that information is being communicated is near real time and comparable and actionable
- Monitoring agent activity:** means of monitoring agent activities should be standardized, clear and visible for management to 1) enable recourse when issues are identified 2) to streamline payment processes (especially in activity-based compensation systems)
- Streamlining payment processes:** The compensation claim process should be simple and directly tied to logged activities to streamline the process and encourage data collection/reporting

1) The incorporation of a third-party for agent management adds convenience but a second layer to each process necessitating early and focused investment into streamlining processes (particularly in communication and the reconciliation of payments)

# 07 Identify and plan for agent's critical touch points throughout the season to ensure their experience, and that of the farmer, is optimized

**Achieving agent gender parity through outreach:** It is crucial that agent *recruitment drives are gender-sensitive* (e.g. through quota requests to local officials, strategic advertisement placement for visibility by both genders)

**Aggregation-related training/support:** Agents should receive upfront training on buyer standards (e.g. on crop quality/grading, measurement tools) and flexible support for labor intensive tasks

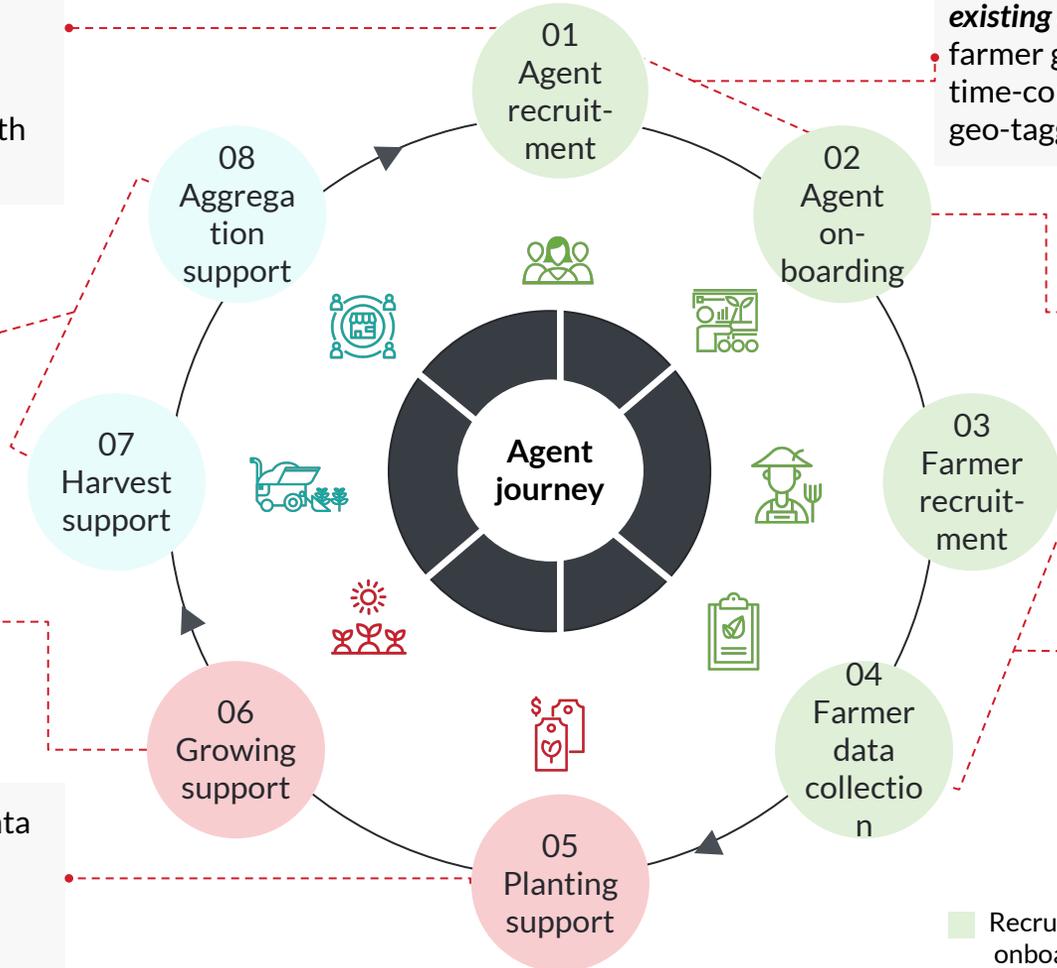
**Frequent reporting:** Daily or weekly reporting during the planting support period is critical for (i) early issue identification and mitigation (ii) tracking expected crop performance

**Accurate data collection:** It is crucial that data collection is accurate e.g. expectation on no. hectares farmed & volume/types of inputs purchased as it feeds into yield projections

**Off-season:** Recruitment periods are less busy for *existing agents/farmers* and should be optimized for farmer gap training, agent upskilling and time-consuming data collection activities e.g. geo-tagging and soil testing

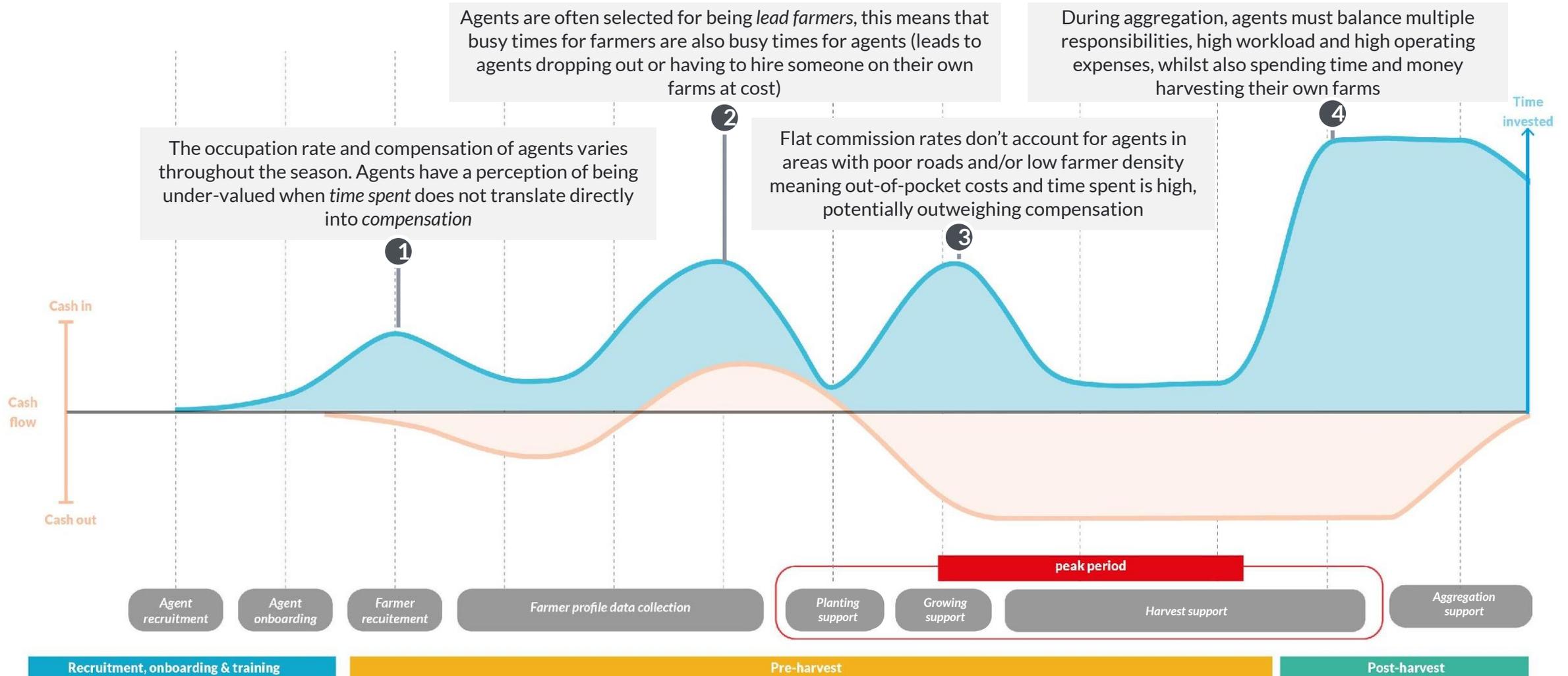
**Training investment:** Investment into a robust onboarding curriculum, gap assessment and continuous upskilling is critical to the success of SHFs

**Data validation:** Validating farmer information is critical for building an accurate SHF profile that can be leveraged by the organization (e.g. for yield projections) and third parties (e.g. accurate national ID to track credit history prior to input loan disbursement)



■ Recruitment & onboarding
 ■ Planting support
 ■ Harvest & post-harvest support

# 08 Map the agent journey throughout the season and plan for both the busy and quiet periods to mitigate against the associated risks



# 09 Take time to understand local complexities, adapting products and ways of working to meet the needs of agents and farmers

There are key considerations within each local context that a model should account for:



### Infrastructure & access

Variations in infrastructure contribute to mobility and should be accounted for in agent time/workload



### Value chain

Complex/new value chains present a learning curve for agents and should be accounted for in training



### Language

Sub-national language differentiation necessitates tailored training content and digital tools



### Digital literacy

Base levels of digital literacy may vary by region with implications for training curriculum



### Cultural & gender norms

Variations in perceptions of gender and cultural practices must be accounted for in the delivery model

*These specificities mean that agent networks can not operate in the same way across regions and digital tools, processes and incentives need to be tailored. Three interventions can be made to adapt products and ways of working:*

1

**Develop complexity indicators to rank regions and tailor interventions:**

1. Develop complexity indicators (e.g. level of digital literacy, infrastructure, VC)
2. Evaluate and rank each sub-national region against indicators
3. Develop tailored interventions for each region to mitigate against complexity

2

**Foster local delivery partnerships:**

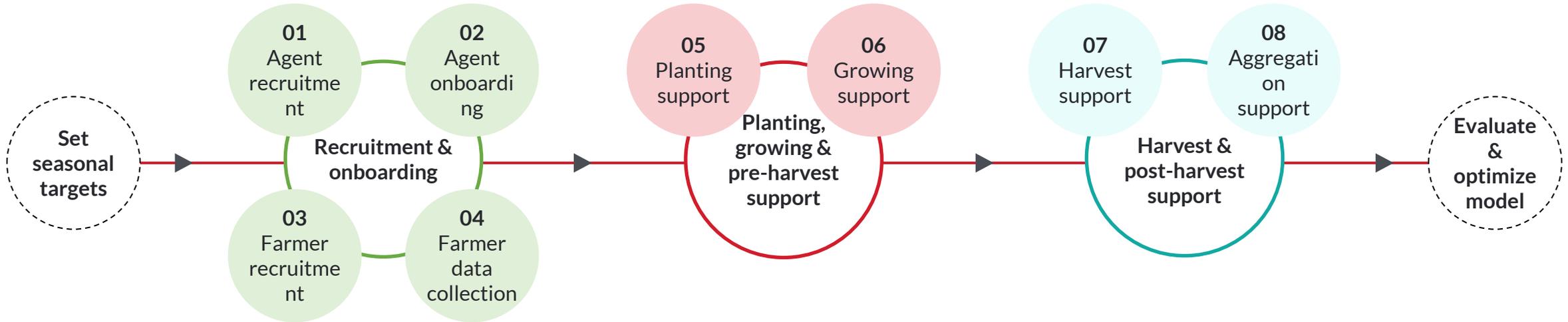
1. Local partnerships ease *deployment* and *management* of the field force
2. Act as a local touchpoints to measure and adapt model to local complexities/norms
3. Captures the nuance required for effective training and agent monitoring

3

**Tailor content to local languages and deliver it in easily accessible formats:**

1. Tailor content on digital tools to local languages
2. Develop simple digital interfaces that can be used by those with lower levels of digital literacy to increase uptake and ease of use

# 10 Monitor and evaluate agent and SHF performance and put agile processes in place to allow for pivots in the model



Model KPIs

### Target setting

- Evaluate seasonal targets (e.g. yield, no. farmers, no. agents) against performance

### Recruitment & onboarding

- Track total no. of SHFs and agents recruited & onboarded
- Track no. female agents/SHFs recruited
- Evaluate success of agent onboarding & training against SHF performance
- Evaluate training curriculum and uptake of digital learning tools against agent and SHF performance

### Pre-harvest

- Track no. inputs sold and uptake of climate smart tools
- Track no. SHFs served
- Track use of digital tools for reporting and issue escalation
- Track use of digital tools to track yields and predict losses
- Monitor quality of data collected
- Track speed of compensation deployment

### Harvest & post-harvest

- Track total yield received against projections
- Track value of loans recovered
- Track agent and SHF satisfaction
- Track use of digital tools for aggregation
- Evaluate causes of poor harvest (e.g. were issues identified & escalated, farmer training, correct use of inputs)

### Iteration

- Adjust seasonal targets for next season based on performance
- Adjust and optimize model

Monitor and track key processes, uptake of digital tools for data collection and data accuracy at each stage of the season

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Summary of key learnings

## Summary of key learnings (1/2)

- 1 Model type**

When establishing a field force, the first step is to clearly define the organisations objectives and vision and align this with the type of field force selected. The initial choice of model is critical as it creates several path dependencies around incentives, management structure, training and expectations around time spent and the number of farmers served.
- 2 Agent persona**

Each model type favours different agent characteristics. The field force design and desired outcomes should therefore inform the agent recruitment criteria.
- 3 Management**

It is critical that organisations invest in a strong management and support network around the agent for training, data validation, issue identification and escalation, reconciliation of agent activities and performance management.
- 4 Training & onboarding**

Considerations across three dimensions need to be made in onboarding and training: training content, mode of delivery and training incentives. Strong in-person onboarding is a critical investment that underpins the success of the model.
- 5 Incentives**

Misaligned incentive schemes are the highest drivers of attrition and should therefore be carefully designed to drive agent motivation and assure that an organisation lowers staff turnover and achieves a ROI.

## Summary of key learnings (2/2)

- 6 Processes**

Digital tools are critical success enablers, but need to be underpinned by clearly defined communication, agent monitoring and payment reconciliation processes.
- 7 Agent touch-points**

Investments into critical agent and farmer touch points throughout the season ensures that (i) less intense periods in the season are optimized (ii) that data collection takes place at the right time to track crop performance and identify challenges early.
- 8 The agent journey**

Mapping the agent journey throughout the season has the advantages of identifying busy periods to then (i) equate time spent by the agent to compensation received (ii) provide adequate support when workload is high (iii) identify potential periods with push-factors that may lead to agent attrition.
- 9 Local complexity**

Understanding local complexities, and tailoring the delivery model against these complexities, is critical to the successful uptake of the model and digital tools.
- 10 Model KPIs**

The success of the model is defined by (i) agent and SHF performance (ii) the successful uptake of digital tools and (iii) the accuracy of data collection. Targets should be set at the start of the season and evaluated against at the end.
- Cross-cutting gender considerations**

Women make strong agents and evidence shows that their deliberate inclusion directly correlates to higher rates of female farmer recruitment. However, focused considerations and interventions need to be made to address gender-specific barriers that influence performance and attrition e.g. mobility, contextual gender roles and perceptions.



*Thank  
You!*



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