

# EXPANSION OF DIGITAL SERVICES to Smallholder Farmers in Sub-Saharan Africa (SSA)



## What Have We Achieved and Learned?

### About Mercy Corps AgriFin

AgriFin was created in 2012 with the goal of supporting farmer-facing organizations to harness the promise of digital technology to expand critical services to smallholder farmers around the world.

- 9** countries
- \$40M+** grant funding
- 150+** partners
- 8M** smallholder farmers registered
- 98%** active users
- 40%** women smallholder farmers



### 3 IMPACT OBJECTIVES

- Smallholder Farmers (SHFs):** to increase income, productivity and resilience through access to high impact, digitally-enabled bundles of products and services with a strong focus on women.
- Institution:** to improve and scale sustainable offerings of digitally-enabled, inclusive products and services tailored to address the needs of smallholder farmers.
- Ecosystem:** to develop a vibrant ecosystem around smallholder farmers, to support service providers and improve farmer outcomes.

### METHODOLOGIES APPLIED

- | QUANTITATIVE  | QUALITATIVE  |
|---|--|
| <ul style="list-style-type: none"> <li>Administrative Data analytics</li> <li>Before-and-after Evaluation</li> <li>Panel Study</li> <li>Quant experiment evaluation</li> <li>Prototyping</li> </ul> | <ul style="list-style-type: none"> <li>Key Informant Interviews</li> <li>Human centered design</li> <li>Persona Creation</li> <li>Journey mapping</li> <li>Focus Group Discussion</li> </ul> |

### 5 CORE AREAS

- Smart Farming & Ag Advisory**
  - SMS-Based Advisory
  - Mechanization
  - E-Learning
  - Soil Testing
  - Edutainment
- Financial Products & Services**
  - Digital Input Loan
  - Insurance
  - Mobile Saving & Borrowing
- Digital Markets**
  - Access To Markets
- Logistics & Distribution**
  - Aggregation
  - Digital Field Force
- Data Readiness**
  - Uses of Alternative Data
  - Credit Scoring

### SMALLHOLDER FARMER IMPACTS

- First Access** 84% first time accessing product/ service provided
- Alternatives** 81% reported no access to a good alternative
- Challenges** 30% reported challenges
- Net Promoter Score** 49 on a -100 to 100 scale
- Agricultural Practices** 80% reported improvement
- Production** 73% reported increase
- Money Earned** 70% reported increase
- Change in Income** 34% net increase
- Quality of Life** 77% reported improvement
- Recovery from Shocks** 53% increased ability

Farmer's perceived change between 2020 and 2021 (over pandemic period)  
 35% female respondents  
 0.97 relative inclusivity ration implying that partners are reaching poor farmers

Farmers receiving **bundled services** were more likely to report improvements, with **no significant difference between male and female farmers** in terms of their profiles and the impacts they perceived.

### INSTITUTIONAL IMPACTS

- Promoted the inclusion of, and connections between actors serving SHFs, by:
- De-risking investments and facilitating partnerships
  - Sharing knowledge and resources
  - Augmenting digital platforms and bundling essential services
  - Increasing relevance of services to SHFs



### ECOSYSTEM IMPACTS

Laid the foundation for a series of commercial Digital Financial Services (DFS) and Digital Information Services (DIS) that are increasingly adopted by farmers by:

- Leveraging enhanced tools, platforms and services designed to serve SHFs
- Promoting approaches such as Human Centered Design (HCD) to better address farmers' needs



## EMERGENCY RESPONSE

Impact of digital channels on farmer behavior during crises



**16M** SHFs reached in 6 months  
**75%** SHFs reported receipt of critical information to stay healthy and productive

### CHANNELS



- |   |  |
|---|--|
| <p><b>SMS + IN PERSON</b></p> <p><b>KENYA</b><br/>WEFARM &amp; PRODUCERS DIRECT</p> | <p><b>SMS + ITV CAMPAIGN</b></p> <p><b>KENYA</b><br/>ISHAMBA &amp; MEDIAE</p>              |
| <p><b>IVR CAMPAIGN</b></p> <p><b>NIGERIA</b><br/>VIAMO &amp; AIRTEL</p>             | <p><b>IVR + SMS + AGENTS</b></p> <p><b>ETHIOPIA</b><br/>AGRICULTURAL TRANSFORM. AGENCY</p> |