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.

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

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

Production: 75% 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

Farmers’ perceived change between 2020 and 2021 (over pandemic period)

33% female respondents

0.97 relative inclusivity ratio implying that partners are reaching poor farmers

Farmer’s perception of change between 2020 and 2021 (over pandemic period)

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

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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

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

Learning &Adapting

Partnerships & Networks

Data Sharing

Designing for SHFs

Qualitative

Administrative Data analytics

Before-and-after Evaluation

Panel Study

Quant experiment evaluation

Prototyping

Quantitative

Key Informant Interviews

Human centered design

Persona Creation

Journey mapping

Focus Group Discussion

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Markets

Access To Markets

www.mercycorpsagrifin.org