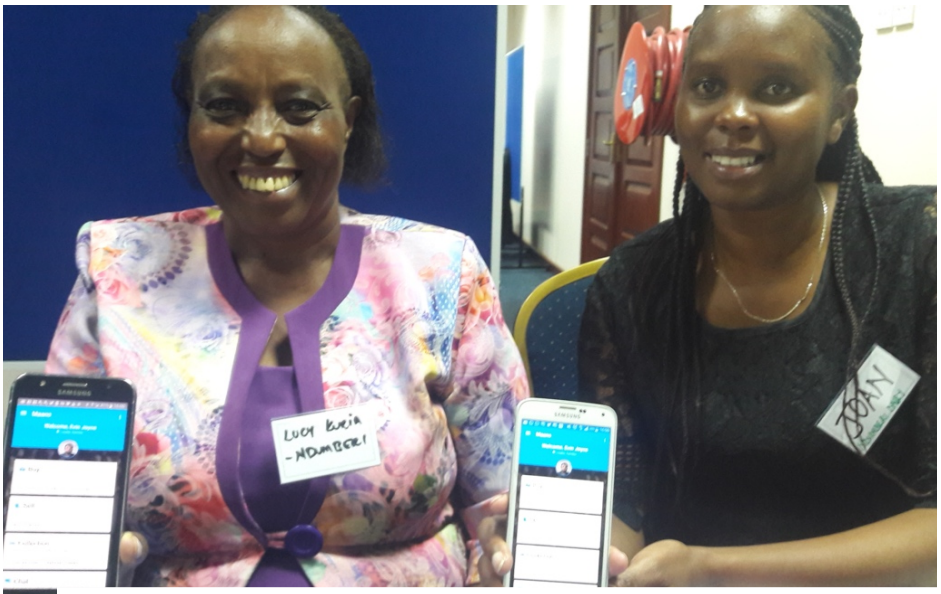

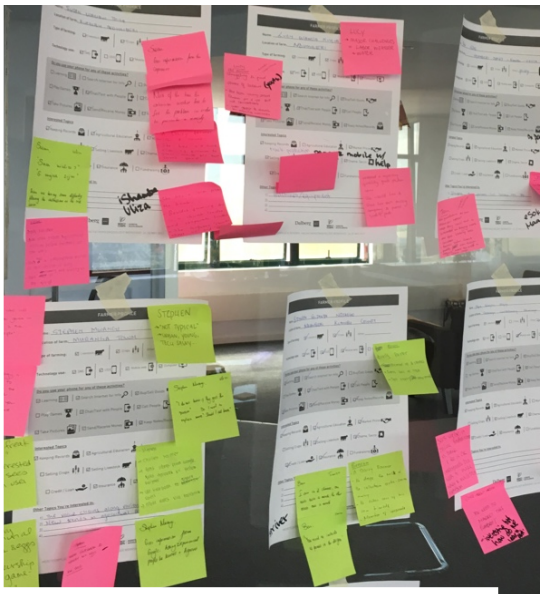

MERCY CORPS AGRIFIN ACCELERATE REVERSE HACKATHON & STAKEHOLDER WORKSHOP

May 2017, Nairobi, Kenya

The Workshop Concept

This first-of-its-kind event gathered 85 participants from over 2 days to engage in highly-collaborative activities, discussions, and ideation sessions inspired by the human-centered design approach. The first day brought together smallholder farmers and solutions providers, while the second day included enabling partners such as foundations, financial institutions, and mobile network operators. Our objective was to bring the community together to share insights, key areas for future development, and opportunities for collaboration and partnerships.

About Agrifin Accelerate

The AgriFin Accelerate program is a $25 million dollar, 6-year initiative supporting the expansion of digital financial services to one million smallholder farmers (SHF) across Kenya, Tanzania and Zambia supported by the MasterCard Foundation. A core focus of the AFA program is also to support the expansion of digital information services (DIS) for smallholders. Our Farmer Capability Lab works with experienced DIS providers to develop and test solutions and sustainable delivery approaches, establishing proof points around impact for farmers and viability for providers.

An HCD-inspired approach

"Human-centered design: meeting people where they are and really taking their needs and feedback into account. When you let people participate in the design process, you find that they often have ingenious ideas about what would really help them. And it's not a one time thing; it's an iterative process."
– Melinda Gates

Human-centered design is an approach that accelerates positive change in underserved communities. By actively engaging end users, providers and other constituencies throughout the process - from concept development through implementation and scaling - we ensure that their needs and expectations inform design decisions and lead to a higher likelihood of adoption and lasting human impact.

Day 1: The Reverse Hackathon

In a traditional hackathon, teams work together to translate an opportunity into a technology solution. In a reverse hackathon, we evaluated existing solutions and found additional opportunities for development and refinement.

14 smallholder farmers had the opportunity to test and provide feedback on 13 technology solutions, and providers were able to directly engage with smallholder farmers through interviews, user experience evaluations, business and financial cycle mapping, and a concept design session. The end result was a series of cross-cutting insights, relevant to the multi-stakeholder community at large.

For some, this was their first opportunity interacting directly with smallholder farmers. For many, this was their first experience with an HCD-inspired approach.

1: UX Evaluations

Is your product/ service...

Accessible?
Usable?
Useful?

Using a combination of observation, co-creation, role-play, and interview methods, 12 solutions providers each received feedback from two farmers around key aspects of their product, from concept to features and user flows, identifying key pain points and opportunities.

2: How well do we understand farmer needs?

What are key challenges farmers face?

What solutions could address those challenges?

We conducted an alignment activity to compare farmers' self-identified needs, vs. the assumed needs that service providers identified. Farmers' self-identified needs covered a broader range of topics, and solutions providers tended to cite challenges related to service adoption. Service providers acknowledged that they could do more to understand their users and needs.

3: Understanding product value in context

How does a product or service provide value within the context of the farmer's agricultural production cycle?

Farmers mapped crop and livestock cycles, then income and expenditures. Based on this deeper understanding of the farmer's context, solutions providers created new product concepts that addressed farmers' needs.

4: Product mashups

How can we combine our different expertise to deliver better products and services that meet farmers' needs?

Solutions providers interviewed farmers as if s/he was the ideal user persona. Then they brainstormed a product or service that combined their unique expertise and capabilities into a new concept.

Cross-Cutting Insights

We synthesized observations from the Reverse Hackathon into 7 key insights for solutions providers to consider for future development.

1 The importance of a (behaviorally) segmented approach

"You know I don't understand this." – Susan

All products resonated with some farmers, but none with all. A "one size fits all" solution will rarely work. There is too much diversity in farmers' literacy, education, expectations, familiarity with technology, and social networks.

2 Quickly – immediately – proving the value proposition

"I can do it myself, and if you're not helping me market to a bigger audience, then you're just a broker." – Nancy

Most products had compelling value propositions once the products were described, presented and demo'd. But farmers had mixed first impressions, struggling to find the hook that made the value proposition tangible and immediate.

3 Incentives to drive behavior change

"Why am I paying?" – Martin and Stella

On its own, the core feature set of a technology solution is not enough. Users need incentives at every stage of the journey – from awareness to adoption to first use to repeated use to habitual use – to encourage sustained engagement.

Cross-Cutting Insights

4

Digital solutions need physical touchpoints

"We would like service providers to come to us, to meet us here on the ground." – Stella

For smallholders to adopt digital services, they often require some level of physical or in-person support. This need varies across segments, and can range from onboarding support and sensitization, to a facilitated usage experience by a trusted friend or agents.

5

Perceptions of credibility

"SMS solutions can be like information falling from the sky." – Stephen

Notions of "credibility" vary. Farmers don't take for granted that service providers - especially information services - are providing accurate information by default. Credibility involves relevance, personalization, trust, cultural nuance, authority and actionability.

6

Skepticism toward commitments to privacy

"It said to enter my name as it appears on my national ID but I'll only put my first name." – Caroline

Farmers are diligent about protecting their privacy. They are often skeptical of business intentions, and make their own determinations of what personal data is worth sharing, and when that data should be shared.

7

User experience calibration

"Oh, I have to wait for an answer? I can just call my extension officer." – Susan

A good product UX needs to be more than just functional. It needs to make a genuine effort to guide and hold the user's hand. It needs to be efficient, simple and streamlined. It needs to use the right vocabulary, editorial tone, language, metaphor and personality.

Day 2: The Stakeholder Workshop

We shared the 7 key insights from Day 1 with a broader group of 70 stakeholders, followed by an ideation session where small teams integrated their unique capabilities to create new product concepts that addressed these insights.

Ideation Session: Concept Pitch

1. Write down your name, where you're from, and what your "secret weapon" is. This could be a unique organizational or personal capability, asset, or expertise.
2. Pick 3 insights that most resonate with your team.
3. Combine your group's secret weapons to create a new concept pitch that addresses at least 3 insights.

Concept Pitches

1

Amini - "Unlocking a circle of trust"

A social network that drives product adoption and use through a circle of trust.
How it works: Find fellow farmers. Give them "quick wins". Help them share with others.

2

Soil Cares, Farmers Share

A social sharing platform that leverages video, SMS, IVR, and messaging to provide farmer-to-farmer learning and credibility to increase adoption of soil testing practices.

Concept Pitches

3

Concept: Referring Providers

A referral platform that uses existing providers and their networks to link farmers to multiple solutions providers. How it works: When one provider's agent meets a farmer with additional needs, the agent will refer the farmer to the other solution provider(s) on the platform.

4

Asante Line

A toll-free number for customers to call and appreciate the work a farmer puts into the food they produce, creating a feedback loop of loyalty and happiness. How it works: A product has a sticker with the toll-free number displayed. Call the toll-free number, record your message to the farmer. Farmer feels appreciated, leading to increased loyalty and satisfaction.

5

Swali Lako?

An info hub that combines USSD, SMS, and local agent support to connect farmers to relevant solutions. How it works: Text "help" to access a menu of solutions for fundraising, market info, loans, etc. Users matched with solutions based on user-centered contexts and language.

6

Concept: Building Credit

A value chain process that incorporates financial institutions in order for farmers to build credit. How it works: The bank sends money to the input supplier. The input supplier provides seeds to the farmer. The farmer sells produce to the off-taker. The off-taker sends money to the bank. The bank then gives income to the farmer, minus interest and cost of inputs.

7

K-Shwari - "Chukua control"

A bundled service for quality farm inputs, farm insurance, capacity building and training by leveraging trusted brands. Farmers earn loyalty points that can be redeemed for any of the participating services.

Concept Pitches

8

Nawiri Kilimo

A one-stop shop that providers finance, extension services, markets, and insurance to farmers by leveraging shared partner data, brand recognition, and shared knowledge.

Concept: Linked SMS Platform

9

A platform that combines multiple solutions providers, using a combination of digital servers and physical touchpoints to ultimately improve financial inclusion. How it works: providers add field days to a digital server, which distributes the message via SMS to all providers' users. At field days, farmers can learn about partners' products and services, access information, and financial services.

Stakeholder Tips, Takeaways, and Questions

Partnerships & Stakeholder Community

"Stakeholders need more free-form discussion about these challenges."

"When we talk about partnerships, what sort of incentives do we need for these partnerships to work? How do you strike a balance between profit and non-profit orientation? How do we align expectations"

"Stakeholders need more free-form discussion about these challenges."

"When we talk about partnerships, what sort of incentives do we need for these partnerships to work? How do you strike a balance between profit and non-profit orientation? How do we align expectations"

"Most of the initiatives we see here, everyone is doing some good thing, but on their own."

Stakeholder Tips, Takeaways, and Questions

Testing, Implementation, & Scalability

"For scalability, you need a critical mass of early users, and capable users."

"Creating physical touchpoints are expensive. How do we engage other, more affordable methods, like community influencers?"

"We started with just 15 farmers, leveraging 2-way communications through an existing communication platform - WhatsApp."

"We want more demographic variation of farmers for testing."

"Physical touchpoints, trust, and behavior change were the biggest insights for us."

"How do we solve the challenge of delivering lengthy Terms and Conditions? Perhaps putting posters up in the village kiosks. Perhaps T&Cs are a proxy for trust. Communicating and building trust is key."

Data

"The issue of data integrity is something at our core of concern. Is it credible? Too raw? Do we have to spend money cleaning the data? Is the data source sustainable?"

"This is the era of big data. We're all collecting data from people who haven't really provided it before. This week has really opened my eyes to the importance of credit for my solution to go to scale. We're all collecting so much data, but how do we ensure that we're collecting useful and reliable data for lending institutions?"

Appendix

The Farmers / Test Users

Beynson

Daniel

Joan

Caroline

Wangechi

Lucy

Nancy

George

Stephen

Joyce

Stella

Kevin

Susan

Martin

Appendix

The Solutions Providers

Twiga foods

acre AFRICA

FarmDrive

MED MOBILE LTD
Chama services for everyone, everywhere, every time

iShamba

Arifu

Uliza

MAANO
Virtual Farmers' Market

M-Changa

esoko

COWSOKO™

CHOMOKA

SOKOFRESHi

Dalberg | DESIGN IMPACT GROUP | MERCY CORPS AGRIFIN ACCELERATE

Appendix

The Stakeholders