



A SNAPSHOT OF OUR PARTNERSHIP ENGAGEMENTS

ECOFARMER: A mobile platform for farmers in Zambia



THE CHALLENGE

The large number of smallholders in Zimbabwe are currently under-served through traditional agricultural systems and have addressable pain-points limiting their outputs and productivity such as poor access information, financial services and marketplaces to trade.

With over 65% of employment in agriculture and over 1.5 million small holder farmers, there is a clear opportunity to provide smallholders with financial services in Zimbabwe.



THE INNOVATION

EcoFarmer was created by Econet to serve as a platform to connect farmers to all the actors and services needed to be a successful farmer in Zimbabwe.

Ecofarmer was launched in 2013, initially with information and weather-indexed insurance services which leveraged mobile phone technology to reach farmers.

AgriFin Mobile supported piloting and testing through HCD product development, partnership brokering, business modelling, marketing strategy and user-interface developmen to enable Econet provide additional services and products under EcoFarmer such as a trading platform and other financial services.



SERVICE PROVIDERS

Econet is Zimbabwe's largest mobile network operator and is the developer of EcoFarmer

The Zimbabwe Farmers Union is the largest farmers' interest organisation in Zimbabwe and it represents over a million farming households. It is a membership based organisation (owned by farmers).



REACH TO-DATE

350,000 Farmers

DIGIFARM: A mobile platform for farmers in Kenya



THE CHALLENGE

There are over 7 million SHFs (including both commercial and subsistence farmers) in Kenya, who account for over 85% of the country's agricultural output and 70% of marketed produce.

However, most Kenyan SHFs live in poverty and they face major constraints to growth and livelihood including expensive and poor quality inputs, lack of access to knowledge, high cost and limited availability of credit, and limited channels to market.



THE INNOVATION

DigiFarm is USSD-enabled mobile platform that provides free e-learning content on good farming practices and financial literacy; discounted agricultural inputs from input retailers, and access to instant input credit based on the first tailored credit scores for smallholder farmers in Africa.

AFA supported the DigiFarm journey, as an innovation partner farmer-centric product development, business modelling, partnership support and impact measurement.



SERVICE PROVIDERS

Safaricom is the largest telecommunications provider in Kenya.

Arifu is a chatbot platform for engaging, training and capturing insights on important and hard-to-reach audiences over feature and smart phones

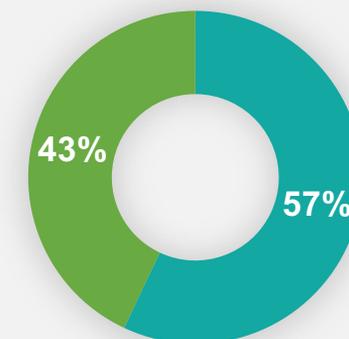
iProcure is the largest agricultural supply chain digital platform in rural Africa providing procurement and last mile distribution services

FarmDrive is a Kenyan-based social enterprise that connects unbanked and underserved smallholder farmers to credit, while helping financial institutions cost effectively increase their agricultural loan portfolios.



REACH TO-DATE

■ Male ■ Female



1,135,788 Farmers

AGRIPAY: Zambia's 1st digital banking platform for farmers



THE CHALLENGE

Sixty percent (60%) of Zambia's population of 16 million, live in rural areas, 60% of adults are financially included and 35% actively use DFS. Smallholders in Zambia are unable to reach their full potential because they lack access to credit, markets, information and timely, quality inputs. There is a range of unmet market needs including lack of a comprehensive financial solution aimed to provide full ecosystem support to smallholders in Zambia at scale.



THE INNOVATION

ZANACO partnered with AFA to develop a farmer-centric product and business model, broker relevant partnerships and expand Zanaco's agent footprint, to launch AgriPay®, a mobile-based platform that provides a holistic suite of financial services (credit, savings, insurance and payments) designed for smallholders. AFA used a gender-inclusive design to ensure the product was suitable for women as well as men.



SERVICE PROVIDERS

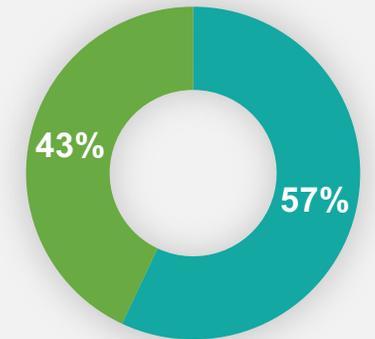
ZANACO is the largest bank in Zambia by customer size and the second largest in assets. ZANACO's focus cuts across government, food & agriculture, personal, and SME banking.

Arifu is a chatbot platform for engaging, training and capturing insights on important and hard-to-reach audiences over feature and smart phones.



REACH TO-DATE

■ Male ■ Female



3,565 Farmers

HALOYAKO: Tanzania's 1st mobile savings & loan product for Smallholders



THE CHALLENGE

In Tanzania, 70 percent of people living in poverty are located in rural areas, and almost all of them are involved in the farming sector. Further, more than two-thirds of youth in rural areas are employed in the agricultural sector. Access to financial services in the country is driven by mobile money, which is used by 53% of the population. Halotel launched its mobile money solution in 2016 and has grown to 3 million registered users, but was struggling to drive active use among registered users.



THE INNOVATION

Halotel partnered with FINCA Microfinance Bank to roll out a digital savings product, **HaloYako**, targeting rural communities. HaloYako enables users to save their money and enjoy instant access to small loans. AFA supported the development and piloting of HaloYako to improve the financial well-being of rural youth. This included User Experience research to improve on product acceptability and uptake, and data analytics to drive active use of the service and demystify smallholders from a service provider perspective.



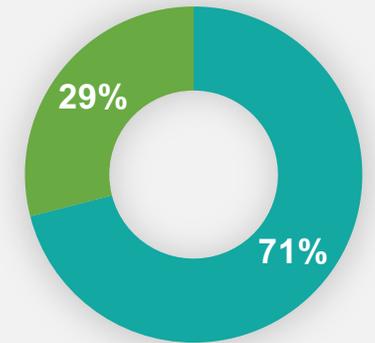
SERVICE PROVIDERS

Halotel is a leading mobile network operator in Tanzania. **FINCA** is an international microfinance organization sometimes referred to as the "World Bank for the Poor"



REACH TO-DATE

■ Male ■ Female



254,266 Farmers

ZOONA PLUS: A mobile wallet offering payment savings and microloan services in Zambia



THE CHALLENGE

Smallholder farmers in Zambia, like most rural-based low-income households, lack access to affordable and relevant financial products; ranging from savings to credit.

Recent research commissioned by Mercy Corps Zambia revealed that the mechanisms of Village Savings and Loans Associations (VSLAs) have enabled access to affordable and reliable credit for rural households.

However, VSLAs only meet approximately 30% of the group members' needs, and there is a clear financing gap that could be met by a formal financial services provider.



THE INNOVATION

In partnership with FINCA, AFA supported Zoona to pilot and drive uptake of **Zoona Plus**, a platform offering a holistic suite of products beyond teller services. Farmer insights informed the thinking around designing these products.

Through Zoona Plus, customers can access their digital wallet, Boost, and the interest-earning savings pocket, Sunga.

Zoona Plus is specifically targeting per-urban and rural-based communities, with a key focus on women and youth.



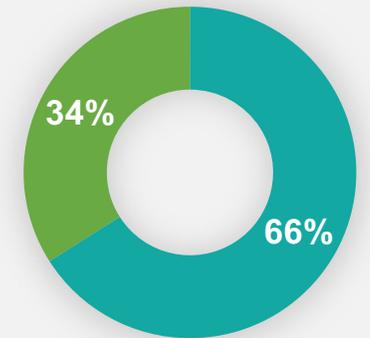
SERVICE PROVIDERS

Zoona is a leading mobile money platform that offers traditional over-the-counter mobile money services, an electronic keep wallet and also provides working capital financing, business management tools and entrepreneurial support for its agents.



REACH TO-DATE

■ Male ■ Female



21,454 Farmers

CHILALA: Replanting guarantee for farmers in Nigeria and Zambia



THE CHALLENGE

Although smallholder farmers use a variety of risk-coping strategies, the overall impact is minimal. Insurance products that sufficiently mitigate these risks and information regarding these products are out of reach. This is primarily because claims typically require assessment visits across vast rural areas, resulting in high premiums that are unaffordable for small scale farmers. Index-based insurance emerged as a potential solution to this challenge. However, this did not sufficiently address another big challenge: small farmers simply do not want to buy insurance!



THE INNOVATION

AFA program is collaborating with Pula Advisors to improve the reach and delivery of farmer financial education with a view of promoting uptake of Pula's seed insurance scheme for smallholders, **Chilala Insurance**, in Zambia, Malawi, Kenya, and Nigeria. Pula offers comprehensive risk analysis and assessment through remote sensing, GIS and on-ground yield assessments. AFA is also supporting the digitization of SHF financial education programs through WhatsApp audio recordings and videos to be shared with traders who sell seeds to farmers and are well placed to promote the insurance product.



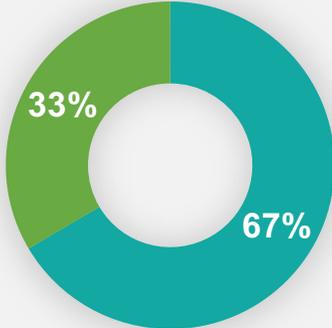
SERVICE PROVIDERS

Pula is a specialist advisory firm offering comprehensive risk analysis and assessments, quantifying risks and developing mitigation and transfer options such as index based insurance products across Africa.



REACH TO-DATE

■ Male ■ Female



12,232 Farmers

DIGITAL FINANCIAL EDUCATION for savings groups in Kenya



THE CHALLENGE

Lack of financial literacy may inhibit adoption of desired financial behavior for lower-income segments, including smallholder farmers, whereas learning has a direct impact on farmers ability to save and borrow, and learning data /interactive logs can be used as alternative data to mitigate credit risk.



THE INNOVATION

AFA facilitated a partnership between one of Kenya's Equity Bank and Arifu to develop an interactive SMS-based financial literacy training program for clients on **Equitel**, Equity Bank's mobile phone network. The learning content was developed to drive understanding of digital financial services, influence financial behavior and drive uptake of digital services. Arifu learner data is a good alternative data point for creditworthiness. Arifu data shows that more active learners are taking out larger loans, increasing savings and repaying their loans faster.



SERVICE PROVIDERS

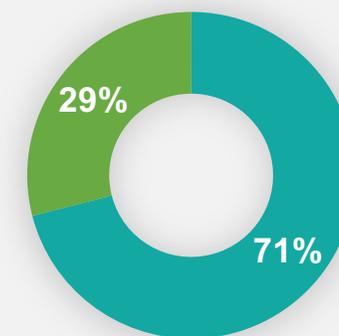
Equity Bank Kenya Limited is a financial services provider headquartered in Nairobi, that introduced the Agency banking model in 2010.

Arifu is a chatbot platform for engaging, training and capturing insights on important and hard-to-reach audiences over feature and smart phones



REACH TO-DATE

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385,701 Farmers

DON'T LOSE THE PLOT (DLTP): Africa's 1st agriculture-focused reality TV Program



THE CHALLENGE

As the average age of African farmers rises above 40 years, countries are faced with the question of how to cultivate the next generation of food growers.

The use of television and social media platforms was effective for reaching potential young farmers with information and tools to support their access to digital financial services.

Market actors should work to increase youth interest and participation in agriculture as a viable business by employing youth-centric tools and messaging, incorporating Human-centred design (HCD) to ensure a good user experience.



THE INNOVATION

DLTP was a pilot agricultural support platform built around a weekly television program that followed the lives of select youth farmers, all as part of a strategy to see if the use of television and technology-driven innovations could help engage more youth in farming as a business.

AFA collaborated with the Mediae Company through a HCD exercise to develop the most popular feature on the show, a web-based budgeting tool named "Budget Mkononi" and provide a financial education mentor to complement the show.



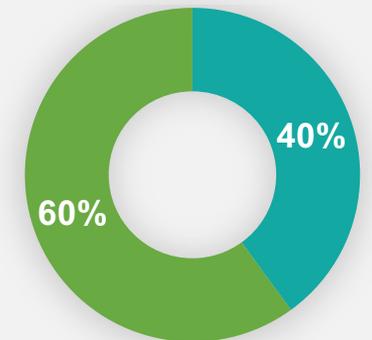
SERVICE PROVIDERS

Mediae is an edutainment organisation focused on using digital tools for social advancement.



REACH TO-DATE

■ Male ■ Female



4,000,000 Viewers

FARM-TO-MARKET ALLIANCE APP: A digital marketplace for farmers, buyers, input providers & banks



THE CHALLENGE

Smallholder farmers across Africa face challenges with access to market, inputs, finance, agricultural know-how, and modern technologies.



THE INNOVATION

Farm to Market Alliance (FtMA), supported by AFA and WFP's Innovation Accelerator) developed a digital platform, consisting of a mobile app, SMS gateway and web portal. The platform aims to boost both programs' efficiency and scale, and increase the number of products and services offered to farmers by local private sector actors. It helps coordinate and optimize the flow of information needed to drive strong value chain service delivery, making sure that end-to-end services work for smallholders. Farmer organizations, which are the main users of the FtMA app, use it to better manage their membership and deliver key services, including inputs, information and aggregation.



SERVICE PROVIDERS

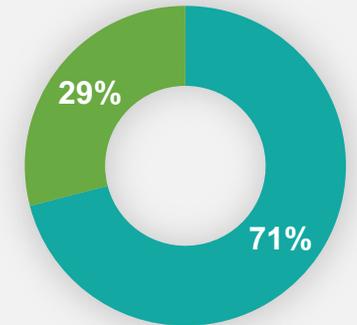
Farm to Market Alliance is a consortium of eight agri-focused organizations that makes markets work better for farmers through partnerships with producers, off-takers, aggregators and other agri-related businesses in Rwanda, Tanzania, Kenya and Zambia.

The World Food Programme (WFP) is the food-assistance branch of the United Nations and the world's largest humanitarian organization addressing hunger and promoting food security



REACH TO-DATE

■ Male ■ Female



43,638 Farmers

LEARN MORE
about our engagements