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**ACKNOWLEDGEMENTS**

We would like to thank SDC for its generous support throughout the project. In particular we would like to recognize the contribution of staff from our field offices of Uganda, Zimbabwe and Indonesia as well as partner organizations.
Since 1979, we have helped people grappling with the toughest hardships survive — and then thrive. That’s the heart of our approach: we help communities turn crisis into opportunity. Throughout its history, Mercy Corps has demonstrated innovation, timeliness and the ability to adapt quickly to changing realities. Today, Mercy Corps is helping 19 million people recover from disasters, build stronger communities and find their own solutions to poverty. Since its founding in 1979, Mercy Corps has provided $2.2 billion in assistance to people in 114 countries. The agency consistently ranks as one of America’s most effective and efficient charitable organizations. Over the last five years, more than 88 percent of resources have been allocated directly to programmes that help families turn crisis into opportunity in some of the world’s most challenging places.

AGRICORPS at a Glance

Our Values

We believe in the intrinsic value and dignity of human life.

We are awed by human resilience, and believe in the ability of all people to thrive, not just exist.

We believe that all people have the right to live in peaceful communities and participate fully in the decisions that affect their lives.

We value stewardship of the earth’s health, pledging to accountably and efficiently preserve and manage its resources.

We believe that it is our duty to be effective stewards of the financial resources entrusted to us.

Our Areas of Work:

- Agriculture
- Children and Youth
- Conflict and Governance
- Disaster preparedness
- Economic opportunity
- Education
- Emergency response
- Environment
- Health
- Innovations
- Water
- Women and Gender
Executive Summary

The Agri-Fin Mobile programme is supporting the emergence of an ecosystem of partners including both the public and private sector in Indonesia, Uganda, and Zimbabwe to develop and deliver critical financial and rural advisory services via appropriate technology platforms. Through collaborations with rural advisory service, financial service, mobile telecommunications providers and others the program is supporting the establishment of sustainable and replicable business models providing bundled financial and information services to enable small holder farmers to improve their productivity and incomes. This annual report focuses on the second year of implementation (June 2013 to June 2014) and highlights key accomplishments and lessons learnt in the development, promotion and distribution of demand driven bundled financial and rural information services in the three countries. The report additionally outlines preliminary findings of the impact of bundled services on farming techniques and smallholder farmer income.

During the second year of implementation the program began to identify the shape and components of bundled services that were relevant and potentially economically viable as the development of the second stage of bundled services in the three countries began with partners new to the market. In addition, the context in which the bundled services were rolled out in the three countries began to take shape and shape the second year of implementation. The ability to link excluded rural communities to up-to-date information mobile networks now cover more than 90% of the world’s population. The aim of Mercy Corps Agri-Fin Mobile programme is to “bundle” key services of agricultural advice from private sector, research and extension institutions with financial service providers and telecommunications companies in a commercially viable manner.

The Agri-Fin Mobile programme works with partners to build sustainable models, where farm and crop management tools and financial services are “bundled” in affordable, unified platforms on mobile phones. The programme targets financial, Mobile Network Operators (MNO) and agricultural technical service partners who have built mobile platforms for applications, or have demonstrated interest in developing and investing in them. Agri-Fin Mobile then facilitates the development of a partnership, which incorporates a clear business model for the bundled services, and a strong value proposition for each partner, such as increased revenues, greater outreach or reduced risk. The role as a “facilitator” is an important one for Agri-Fin Mobile, in which partners, investment, and products are curated to best serve farmer needs, produce sustainable business models, and lower the risk of new market activity. In practice, Agri-Fin Mobile does this through performing market research in key agricultural value chains, using strategic granting to create new business opportunities, engaging with commercial partners to shape product, marketing, or expansion efforts to support the users of financial services with developing and rolling out financial literacy training that will be layered on top of the financial services and should build the capacity and skills of the smallholder farmers. Partnerships in Uganda and Zimbabwe saw the registration and training of smallholder farmers on mobile payment platforms to facilitate agriculture value chain payments through two successful pilot programs. Through its partnership with Econet a weather based insurance product was developed and provided to 1,100 smallholder farmers in a pilot programme in Mashonaland East in Zimbabwe. Micro loans were offered to 3,343 smallholder farmers in a pilot project in Yogyakarta province in Indonesia.

During the period under review efforts were increased to reach vulnerable segments of the population including women farmers the agriculture extension office. 1,450 women farmers were trained in collaboration with the agriculture extension office in Bogor district. This will be a major focus for the final year of implementation for all three countries as the programme seeks to increase access of bundled services to vulnerable groups.

Dissemination of programme activities and key milestones was achieved through participation in regional and international conferences, posting of blogs and sharing of publications. A key publication for year two was the second e-book on lessons learned on product development for the three countries. Activities around dissemination of lessons learned, knowledge management and sharing the key achievements of the programme will be stepped up in the final year of implementation to ensure the good practices and lessons are shared effectively at a global level.

The programme will continue to ensure the development of tailor made services through continuous engagement with beneficiaries and provision of evidence-based advisory services to relevant partners.
strategies based on our knowledge of these markets, and communicating lessons and impact in our work.

The overall goal is that smallholders increase and stabilize their incomes and manage their production cycle in a more effective way. This shall contribute to improved livelihoods and an increased food security at household and system levels.

Primary outcomes of the programme are:
• Demand-driven bundled financial and rural advisory services via mobile phones are elaborated and made available.
• Sustainable and scalable business models are established and work.

The Farmer Cycle

At each stage of a farmer’s life cycle there are different needs for financial and information services. During Planting, the farmer requires access to information on input recommendations, as well as loans and insurance to purchase new inputs and protect his or her investment. At this time, the farmer is also purchasing inputs and requires a payment mechanism to send payment to the input supplier. During the Growing season, the farmer continues to purchase inputs and requires information and recommendations, as well as payment mechanism. In addition, the farmer also needs weather data. Upon Harvest, the farmer will be looking for an off-taker and needs market-pricing information to negotiate their harvests, as well as a payment mechanism to receive payment from the buyer. After Harvest, the farmer will need a safe place to hold their income, as well as look for new information for the next Planning season, that will require information on the costs and availability of inputs, as well as predicted market prices for the new season.
### PRODUCT DEVELOPMENT PROCESSES

#### Table 1

<table>
<thead>
<tr>
<th>Partner</th>
<th>Econet Wireless</th>
<th>FIT Uganda</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mobile Network Operator (MNO)</td>
<td>Rural Advisory Service Provider (RAS)</td>
</tr>
<tr>
<td>Value</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Market leader in mobile communication with robust technology and extensive mobile money footprint</td>
<td>Existing advisory services targeting smallholder farmers</td>
</tr>
<tr>
<td></td>
<td>Mandate to develop products for the agriculture sector</td>
<td>Market leader in agriculture market prices and trend analysis</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Commitment to serving smallholder farmers</td>
</tr>
<tr>
<td>Idea generation</td>
<td>Conducted needs assessment of target market with a focus on constraints impacting agriculture productivity:</td>
<td>Conducted needs assessment of target market with a focus on constraints impacting agriculture productivity:</td>
</tr>
<tr>
<td></td>
<td>- Baseline survey and product development research conducted in 2012 covering three Districts in Masaion and East Province (Goromonzi, Murehwa and Mutoko) and covering the maize, tomatoes and onion value chains.</td>
<td>- Baseline survey and product development research conducted in 2012 covering south Western Uganda in the districts of Mbarara, Ntungamo and Isingiro and in Northern Uganda in Lamwo district across the selected value chains of maize, beans and bananas.</td>
</tr>
<tr>
<td>Product concept development</td>
<td>Facilitated the screening of ideas and identification of key products that best addressed identified information, market and financial needs.</td>
<td>Conducted a product assessment of FIT Uganda to explore the products and services offered and establish a clear understanding of the revenue streams and determine a minimum viable product.</td>
</tr>
<tr>
<td></td>
<td>- A product development workshop conducted using the Human Centered Design approach where three products were defined for Ecofarmer.</td>
<td>FIX A farm management and record keeping tool that also allows farmers access to market information, advisory services and weather information was identified.</td>
</tr>
<tr>
<td>Concept testing</td>
<td>Tested the proposed Ecofarmer suite of services concept with smallholder farmers in Domboshava.</td>
<td>Conducted a user assessment exercise of FARMIS in the districts of Lira and Kigum covering product relevance, features and farmers willingness to pay. This resulted in the programme providing:</td>
</tr>
<tr>
<td></td>
<td>- The test sought to determine the relevance, suitability of and attitude to proposed product features. The willingness to pay for the information service (farming tips, market prices, and weather data) and weather insurance product was explored</td>
<td>- Advice on product features e.g. frequency of messages, pricing and local language use</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- support for marketing and distribution activities and on boarding of farmers</td>
</tr>
<tr>
<td>Product rollout</td>
<td>Programme continues to collect data to feed into product refinement through:</td>
<td>Programme continues to collect data to feed into product refinement through:</td>
</tr>
<tr>
<td></td>
<td>- periodic user feedback sessions - focus group discussions and in-depth interviews</td>
<td>- Periodic user feedback sessions</td>
</tr>
<tr>
<td></td>
<td>- Annual surveys - Mid line survey to be conducted July –August 2014 covering evaluation of pilot.</td>
<td></td>
</tr>
<tr>
<td>User feedback</td>
<td>Ecofarmer is a suite of services that disseminates farming tips, weather data and market prices through the mobile phone and provides weather index insurance coverage to smallholder farmers.</td>
<td>Farmers Record Management System (FARMIS) is a farm management and record keeping web based and mobile tool that additionally provides smallholder farmers access to market prices, market intelligence, weather information, and advisory services and potentially credit.</td>
</tr>
<tr>
<td></td>
<td>- Over 300 000 users have opted into the service</td>
<td>- 12,000 smallholder farmers registered through 47 cooperative</td>
</tr>
<tr>
<td></td>
<td>- 28 000 smallholder farmers have been profiled</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- 1100 smallholder farmers were covered in the 2013/2014 agricultural season</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Pilot study has the potential of expanding into other provinces</td>
<td></td>
</tr>
</tbody>
</table>
Agri-Fin Mobile Monthly Dashboard
AS OF: JULY 15, 2014

<table>
<thead>
<tr>
<th>PROGRAMME KEY INDICATORS (ALL CUMULATIVE)</th>
<th>LAST MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL # SHF</td>
<td>284,529</td>
</tr>
<tr>
<td>273,733</td>
<td></td>
</tr>
<tr>
<td>INDONESIA KEY INDICATORS</td>
<td>LAST MONTH</td>
</tr>
<tr>
<td># SHFS</td>
<td>11,618</td>
</tr>
<tr>
<td>9,316</td>
<td></td>
</tr>
<tr>
<td># ACTIVE SHFS</td>
<td>11,288</td>
</tr>
<tr>
<td>8,986</td>
<td></td>
</tr>
<tr>
<td>AVG # FINANCIAL TRANS. PER SHF</td>
<td>1</td>
</tr>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>AVG # INFO SERVICES PER SHF</td>
<td>0.35</td>
</tr>
<tr>
<td>0.35</td>
<td></td>
</tr>
<tr>
<td>UGANDA KEY INDICATORS</td>
<td>LAST MONTH</td>
</tr>
<tr>
<td># SHFS</td>
<td>16,713</td>
</tr>
<tr>
<td>15,774</td>
<td></td>
</tr>
<tr>
<td># ACTIVE SHFS</td>
<td>9,155</td>
</tr>
<tr>
<td>8,221</td>
<td></td>
</tr>
<tr>
<td># SHF WITH FINANCIAL SERVICE</td>
<td>1,791</td>
</tr>
<tr>
<td>1,791</td>
<td></td>
</tr>
<tr>
<td># SHF WITH INFO SERVICES</td>
<td>7,965</td>
</tr>
<tr>
<td>7,031</td>
<td></td>
</tr>
<tr>
<td>AVG # FINANCIAL TRANS. PER SHF</td>
<td>0</td>
</tr>
<tr>
<td>0</td>
<td></td>
</tr>
<tr>
<td>AVG # INFO SERVICES PER SHF</td>
<td>9</td>
</tr>
<tr>
<td>16</td>
<td></td>
</tr>
<tr>
<td>ZIMBABWE KEY INDICATORS</td>
<td>LAST MONTH</td>
</tr>
<tr>
<td># SHFS</td>
<td>256,108</td>
</tr>
<tr>
<td>248,643</td>
<td></td>
</tr>
<tr>
<td># ACTIVE SHFS</td>
<td>238,250</td>
</tr>
<tr>
<td>231,303</td>
<td></td>
</tr>
<tr>
<td># PROFILED SHFS</td>
<td>28,355</td>
</tr>
<tr>
<td>25,647</td>
<td></td>
</tr>
<tr>
<td># SHFS WITH FINANCIAL SERVICES(1)</td>
<td>1,596</td>
</tr>
<tr>
<td>1,596</td>
<td></td>
</tr>
<tr>
<td># SHFS WITH INFO SERVICES</td>
<td>238,250</td>
</tr>
<tr>
<td>231,303</td>
<td></td>
</tr>
<tr>
<td>AVG # FINANCIAL TRANS. PER SHF</td>
<td>0</td>
</tr>
<tr>
<td>0</td>
<td></td>
</tr>
<tr>
<td>AVG # INFO SERVICES PER SHF</td>
<td>30</td>
</tr>
<tr>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

Top Priorities:
1. Transcribing of messages is due to be completed by 16th July and should follow with a pre-test of the messages to 100 smallholder farmers and possibly one radio station for feedback, before full blast roll out.
2. Signing MoU agreement with Beyonic and MTN for setting up the ag payment systems for Agri-Net and its agents
3. Mid Line Survey: The survey will be undertaken over an 8 week period commencing 14 July 2014. Emphasis of the survey will be the impact of EcoFarmer on SHF agricultural production and incomes and any changes in behavioral savings patterns which have been observed.
4. Launch of EcoFarmer in Mashonaland Central Province: Preliminary introductions for the EcoFarmer product to local leadership structures was undertaken in June and the official launch of the product is scheduled to take place late July.
5. As of mid-July, 70 female extension workers have delivered training to 7,000 female farmers. Due to the Eidul Fithri holidays, it is expected to reach the target of training 10,000 female farmers in the first week of August 2014. Based on tracking with trainers, 60% of the training participants have mobile phones and 50% of those who own mobile phones have registered in the LISA Platform. The programme will do a follow-up to training participants registered in the LISA platform by sending SMS Blast and Quiz based on the mobile agricultural information and financial literacy materials during August to October 2014.

Key Obstacles:
1. Development of a Savings and Loans Product for EcoFarmer: Progress was stalled and a work plan not yet agreed on with the EcoCash/Steward Bank team. In late June EcoFarmer however announced that they are taking over the development of the product by incepting the Savings component of the product. The Loans product will be derived from the Savings component in due course.
2. The decision on the Loan scheme to rice farmers in Subang District has not been finalized yet. The loan scheme has been approved by Bank Pundi’s Business Director, but Corporate Finance of Tiga Pilar has not provided the green light. Due to the interest rate and provision fees which Bank Pundi will charge to the rice farmers, the corporate finance team of Tiga Pilar wonders if this will reduce the supply from rice farmer groups to Tiga Pilar.

Key Highlights:
Based on the Agri-Fin annual meeting in Harare, the workplans and budgets for year three implementation have been completed and disseminated.

Indonesia:
a. Presented Agri-Fin Mobile’s work in the Financial Service Authority Workshop. The Financial Service Authority will prepare a branching banking regulation and it is expected the Agri-Fin Programme could share the mobile agricultural information and mobile payment services for the farmer experiences.

Uganda:
2. Completed revising the concept for the financial literacy with currently transcribing of the messages to sms bit size to be completed by 16th July 2014. Monitoring and Evaluation strategy yet to be completed.
3. Completed negotiations with FIT Uganda for the expanded FARMIS services to 30,000 smallholder farmers financial literacy to 10,000 already on and using the platform
4. Engaged with other partners for agricultural value chain payments: Beyonic, MTN and Airtel and currently being aligned to the buyer structure, AgriNet. Revised concept for engagement should be ready by 18th July 2014

Zimbabwe:
1. Content development workshop for EcoFarmer held in Harare on the 25th of June 2014 for major stakeholders in the agricultural sector. The participants evaluated the existing process and recommended means of improving on the process flow to ensure that smallholder farmers derived maximum benefit from the system.
2. Preparation work on the CGAP proposal commenced in June for submission to the World Bank in July. In the proposal Mercy Corps seeks to work with the MNH, Ecomet to develop and roll out financially viable products to the smallholder farmer which will complement the existing advisory and insurance services to improve smallholder farmer productivity and income and establish a clear lucrative market for all Ecomet services.
3. Meetings held with a local service provider to explore the group feature for smallholder farmers. Concept to be adopted by EcoFarmer to provide more personalized

Agri-Fin Mobile uses mobile technology to provide small-scale farmers with "bundled" localised financial services, market information & agricultural expertise.

ToRs: for the Programme review: ready and we are looking for consultants
A lot of interest came out of the CTA Fin4Ag conference in Nairobi, Gates Foundation, Scoul and Ford foundation some out of so many interested in working with Agri-Fin and understanding our models.
Overview
In Uganda, agriculture has remained a huge sector that engages 80% of the country’s population despite a low level of return and contributing only 20% to the country’s GDP. Government prioritization of the sector was funded to a tune of 23% in the current financial year. The operational environment for the mAgric service delivery has remained challenging as well both from the regulatory side and from competition Uganda. The Government’s National Agricultural Advisory Services (NAADS) has remained unclear on its strategies and lacked continuity. It was therefore finally disbanded and handed over the mainstream production departments at the different districts. Skeptism although still appears too drawn on the framework for its implementation and monitoring. Other Non-governmental organizations in the area continued to provide free delivery of similar agricultural advisory services to smallholder farmers which was greatly undermining the business models that had been jointly developed by Agri-Fin Mobile. In addition, a regulatory guideline for mobile money services and agent banking has still not been passed by the central bank and the legislative body of the country. Many financial institutions are gearing innovations around agency networks and mobile banking wallets. The latest being the introduction of the Bank of Africa mobile wallet, Crane bank and CenteMobile.
Programme review
The Uganda Agri-Fin Mobile programme has over the last year been focusing on increasing access to and remodelling of its products and services with the various partners through a series of feedback sessions. Key to driving access in the last year has been the marketing of products and services to smallholders and the product offerings are now widely gaining popularity among the smallholder farmers. Over the last year, we have worked with Orange Telecom, Farmer Center, Mobipay and FIT Uganda. These partners have been involved in the development and provision of agricultural advisory information and agricultural value chain payments.

The programme managed to foster some new relationships by establishing partnerships and engagement with other services or product providers that were felt to be critical actors. An MOU was signed with FIT Uganda for the provision of agricultural information services through mobile while an MOU with Beyonic to provide a platform for agricultural value chain payments is in the process of being finalised.

Partnerships with the Agrilife platform and with Orange telecom were pre-tested to prove the business model for each of their deployments to rural farmers. Both had a mixed level of success Agrilife had to constantly customize its platform to different buyers and couldn’t match up the time for farmer transactions whereas for the Orange money pilot, the farmers recruitment drive was very successful, reaching over 3,000 smallholder farmers unfortunately, the buyer couldn’t complete setting up an agent account in time to allow for transactions during the buying season by outputs.

Rigorous user feedback sessions were conducted between farmers and providers to further refine the products being delivered on the market. Potential buyers for the Agrilife platform were engaged, as was FIT Uganda for the FARMIS platform. The results of these feedback sessions provided the opportunity for development of Agrilife version 2.0 and for further development of messages in the local languages and a reduction in frequency. The FARMIS platform currently has over 12,000 smallholder registered farmers that are receiving information.

“We have been offering agricultural content, market information and financial services using our mobile platform. The platform is not only cost effective but it is also a convenient way for small-holder farmers to access financial and market services.”
Carol Kyazze Kakooza,
Programme Director Agri-Fin Mobile
Agricultural advisory services

The Agri-Fin Mobile programme has been working with FIT Uganda to roll-out their agricultural advisory platform - Farmer Records and Management Information System (FARMIS), a farm management and record keeping web-based tool that is backed up by a physical farm book. The benefits of being on FARMIS include access to market prices, market linkages, weather information, and advisory services as well as potential access to credit. The Agri-Fin programme partnered with FIT Uganda to roll-out the product to the market in October 2013, and the deployment approach was informed by the market research which was previously conducted.

The product focused on entry points in the markets through mapping out smallholder farmers in the country and structures in place with network of farmers, and thereby introducing the partners to those farmer networks that were concentrated around farmer cooperatives and associations. FIT Uganda directed its marketing of the service through radio stations which resulted in several cooperatives and associations expressing interest to partner with FIT Uganda. A follow-up sensitization was then conducted with the leaders of the cooperatives with 21 consequently signing agreements to avail the service to their members. 47 Production Information Agents (PIA’s) were selected and trained on the profiling and support process to farmers.

To date, 12,069 farmers have been profiled through a robust marketing drive to farmers directly and on radio. Currently 7,965 are active users which includes farmers that have either paid for the service or are on the trial period. The revenue model is based on annual subscriber payments and farmer association and cooperative annual service fees. At present 61.4% of the farmers using the service are male and 38.6% are female, which exceeds the programme target of having at least 30% of the female farmers enrolled for services. The business model is designed to create a win-win situation for the different actors in the process including the PIA’s and Associations who receive a percentage for every profiled farmer and subscription made respectively. FIT Uganda hasn’t yet broken-even with this business model but currently working towards farmer payment for the service to break-even.

Farmers profiled on the system can list up to three crops that they are producing with number of acres being cultivated. Once profiled, a farmer is entered directly to the system and begins to receive information for a trial period of one farming season; this is to allow time for payment before they are locked out of the system. Farmers have overwhelmingly expressed their willingness to pay for the service but are hindered by the mobile money payment ecosystem around them with either distance from agents or literacy levels hindering their access. Registered farmers have been receiving farming tips, weather information and market information on a weekly basis.

Over time, 105,768 messages have been shared and farmers have appreciated the information they are receiving according to the user assessment conducted by the Agri-Fin Mobile programme and have also provided feedback which will help to improve the services. The need to translate the messages into the local languages and reducing the frequency of the messages was addressed. Other agencies have been providing free mobile advisory services to the smallholder farmers and this has posed a challenge to the model developed by the Agri-Fin programme with FIT Uganda. We have coordinated with these agencies and agreed on principles of sustainability for these messages; one of the agencies has since then significantly scaled down its operations in this sector thereby creating a healthier environment for our mobile advisory services.

FIT Uganda is progressively escalating its provision of additional bundled services to smallholder farmers by adding value into the messages sent through the inclusion of financial services. A financial literacy component has been jointly developed with the Bank of Uganda which has created 8 core messages to increase farmer knowledge and increase behaviours on savings that are currently being pre-tested. The messages are targeting 10,000 smallholder farmers of which 30% are women. The messages are also being reinforced with a business information session through the five radio stations in the locations where the farmers are. A full impact study will be conducted after four months of the farmers receiving this information, with Bank of Uganda keen to forward the approach if it proves impactful at the farmer level. FIT Uganda has also signed up with Interswitch Uganda to allow for interconnectivity to financial institutions, this is all in line with current developments and records of farmers on the FARMIS platform that would generate a credit rating.

“…We have these buyers that come to our village to buy products but usually want to cheat farmers, I refused to sell to them because I got market price information through my phone and decided to bring it to Kitgum town because I know there is a better price.”

Martin, Sesame Farmer, Kitgum.
Agricultural value chain payments

The Agri-Fin programme initially partnered with Orange Telecom, a French franchise company after the launch of its Orange money product in January, 2013. Despite being a small shareholder in the market, Orange has been fundamental in taking the opportunity offered through the Agri-Fin programme to market its products and develop its mobile money network for cash in and cash out services in areas where output dealers were churning out payments. Orange Telecom worked with Farmer Center, a farmer centric association to layer its Orange money services for the input and output transactions.

During the last year, Orange Telecom managed to train and register 30 farmer agents for Farmer Center and branded at least fifteen (15) outlets to become full Orange money agents that would support in cash in and cash out services. The partnership was also intended to target farmers working with the Farmer Center to have them enlisted for Orange money services. Farmer Center was tasked with the mobilization while Orange telecom was required to provide training, sale of sim cards and registration of farmers to Orange Money. 2,025 farmers were trained on Orange money services of which 1,790 farmers successfully registered for the service (81% male farmers and 19% female). Main challenge registered during the process was that many farmers lacked for the KYC requirement. During the last year the Government enforced a rule through the Uganda Communications Commission for all mobile phone owners to register and for those without identification to be cut out of the system. This has since left clients in the difficult position of urgently needing an identity card where there is no national identification system yet in place. Orange Telecom responded by drafting a letter that would allow farmers to gain authenticity through endorsement by the area local administrator. The Government has since issued out a national identification process resulting from the different challenges that citizens were facing.

Orange Telecom also supported FACE in setting up a merchant account for them and allowed them to hock float across its different agents during the harvest and transaction time. Unfortunately, FACE wasn’t able to have of its pre-financing for purchases in time in the accounts and the season was missed.

BEYONIC LIMITED

Beyonic is a mobile payment systems solution provider for mobile network operators and other service providers which offers innovative solutions and consultancy services for businesses in the public and private sectors. The Agri-Fin Mobile programme has just partnered with this company work with the agricultural value chain payments ecosystem through their current fund to phone platform. Experience from the first year of implementation encouraged a focus on how to support the challenges of low mobile network penetration and of hocking float across the agent during peak times of transactions. Beyonic as an aggregator for MTN and soon with Airtel allows for payments across networks and has the capacity to recruit and train agents on behalf of MTN.

The current partnership is structured with a buyer, Agrinet that provides market information to 20,000 smallholder farmers in the value chains of beans, sorghum, soya beans and cassava with the role of providing the infrastructures and building the ecosystem to support mobile to 10,000 farmers through registration coupled with recruitment of 200 Agrinet’s agents. These partnerships will not be limited to Agrinet but continuous linkages will be sought out with other output dealers.

MOBIPAY

Mobipay is a third party provider for the Agrilife platform that allows farmers to generate transaction records through the different service provisions on inputs, outputs, financial services etc. The programme introduced the partner to different service providers in the country. The impression around the system was that it required an in-depth level of customization to benefit from the structure that each of the partners were operating with different buyer organizations required different parameters. What became clear was that the output dealers needed a ware housing management system to first of all allow them to manage flow and supply of their products before adding the financial mechanism to effect payments. This took a longer time to be configured with another buyer season and was hence lost in the process.

However, it led to the development of the Agrilife 2.0 version that is now being used by buyers in eastern and western Uganda.
Technology used on the programme

FARMIS
The Farmers Record Management System (FARMIS) is a farm management and record keeping web based tool that is backed by a physical farm book. The benefits of being on FARMIS include access to market prices, market linkages, weather information, advisory services and potentially access to credit through mobile.

FUND TO PHONE
Fund-to-Phone is a web platform that supports multiple organizations through multiple networks to allow tracking of farmers and of payments made to each farmer. It supports flexible approval processes that cover a number of different in-field situations. Beyonic offers training and support to help organizations move from cash based disbursements to mobile based disbursements.

Conferences attended
- Agricultural finance forum organized by SwissContact in Uganda (Presentation)
- Market information symposium organized by FIT Uganda in Uganda (Participation)
- ICT4ag conference organized by CTA in Rwanda (Participation)
- AgriFin webinar organized by WorldBank (Joint presentation with Mobipay)

Blogs and papers written
- Blog on Agri-Fin mobile by French journalist on access to credit to rural farmers
- Blog on Agri-Fin mobile by French journalist on financial literacy

Meetings attended
- Business opportunity meetings with Airtel, Postbank and Gulu Agricultural Development Companies
- Bank of Uganda/GIZ in engaging for the financial literacy messages
- Hinta Uganda for collaboration
- Trais for collaboration
- Agrittera for collaboration
- Mcash for collaboration
- Access Agriculture for collaboration
- Panamax for collaborations their MobiFin product
- Mobipay for continued engagement
- FIT Uganda for continued engagement
- MTN for collaboration
- Outbox and Ensibuuko for collaboration
- FIT Uganda for continued engagement
- AgrFinNet for collaboration
- Beyonic for collaboration and engagement
- Equity Bank for collaboration
- Pride Micro-Finance for collaboration
- Postbank for collaboration
- Orange Telecom for continued engagement

Trainings conducted
- Orange money training to 2,025 farmers for Agricultural value chain payments
- Training of 47 Production Information agents on farmer profiling and FARMIS products
- Training of Trainers to FIT staff on financial literacy

Bundling
Actual bundled services are yet to take effect through the current FARMIS platform and with Beyonic. The FARMIS platform is currently providing agricultural advisory services to smallholder farmers who receive farming tips, weather and market information. The Agri-Fin programme is working through the Bank of Uganda is transcribing financial literacy messages previously developed to sma’s. This will then be added on to the current agricultural advisory services to target 10,000 smallholder farmers. FIT Uganda has also signed up with Interswitch to allow for interconnectivity with financial institutions, transactions through the FARMIS platform will form a basis for transactional history with credit scoring and other input loans.

Beyonic’s fund-to-phone product will be layering over the AgriNet's current market information to provide agricultural mobile value chain payments to its agent's network and provide a true bundled service. Financial literacy messages will be accessed by farmers receiving payments through this platform as well.
KAITE trains thousands of small-scale farmers around Zimbabwe in cultivating and processing organic herbs and spices to be sold at international fair trade markets. Mercy Corps works with KAITE to train and register farmers to set up EcoCash accounts through which farmers receive direct deposits of exact payments to a secure private mobile account on collection day.

COUNTRY HIGHLIGHTS

Zimbabwe

Programmeme overview

ECOFARMER LAUNCH IN ZIMBABWE

Following the signing of the collaboration agreement between Mercy Corps and Econet in March 2013, the EcoFarmer service was launched in Mashonaland East Province of Zimbabwe on 11 October 2013. The service sought to provide farmers with weather-indexed insurance cover, as well as technical agricultural information and financial services. The EcoFarmer insurance cover was initially piloted in Mashonaland East Province before going on a countrywide rollout. At the Launch of EcoFarmer on Oct 11, 2013, Mercy Corps donated 230 mobile phone handsets with a total value of US$ 7,300 to the Ministry of Agriculture, to assist extension officers (Agritex) throughout Mash East province with the registration of farmers onto the EcoFarmer platform. This gesture served to underscore the continued good working relationship between Econet and MC; and also highlighted the importance with which Mercy Corps attaches to collaborations with both private and public sector partners. EcoFarmer was launched in time for the 2013/2014 rain-fed cropping season that begins in Nov 2013 and ends in April 2014. Over 240,000 Smallholder Farmers had been registered on the platform as at 30 June 2014 and were receiving farming tips and market and weather information. About 1,100 smallholder farmers were covered by the weather index insurance in 2013/2014 agricultural season.

THE 4 PILLARS OF ECOFARMER WERE DEFINED AS FOLLOWS:

- **Insurance based product**: Insurance in the new season will also cover livestock and other products. This is a new concept to the rural farmer and there is an increased interest in uptake of the product due to the effects of global warming and the erratic weather patterns being experienced.
- **Financial services**: Econet’s role is aimed at encouraging a savings culture among farmers’ savings. Farmers are currently saving through the EcoSave1 product but a customised savings product is going to be launched in the upcoming season so that groups of farmers save adequately to purchase inputs. A credit product is also in the pipeline.
- **Market prices**: Esoko who have a wealth of experience from East and West Africa and trading as Mubatsiri provide support on the trading platform where the farmer can trade produce from the small holding directly to the market.
- **Information Services pillar**: aimed at disseminating farming tips
  - Livestock tips
  - Crop tips

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1. The service offers a mobile virtual savings account for the subscriber in much the same way that EcoCash users have a virtual mobile wallet. The EcoCash Save account can be opened by any subscriber within seconds via a new EcoCash USSD menu option.
In order to enhance the capacity of agricultural extension officers working with SHFs on the EcoFarmer platform, a partnership agreement between Mercy Corps and the Ministry of Agriculture on the creation of an Agriculture content database to be hosted by the MoAg. However an MOU between Mercy Corps and MoAg is yet to be signed by the Attorney General and approved by parliament.

A vendor was hired to develop the agricultural Information Management System (AIMS) database, which is a web-based platform aimed at providing information to stakeholders within the agricultural sector.

A cash-grant agreement of US$ 28,000 was signed in November 2013 between Mercy Corps and ZFU (Zimbabwe Farmers Union), to utilize ZFU’s grassroots structures at district and ward levels in Mashonaland East province for farmer registrations onto the EcoFarmer platform. ZFU’s target is to register 70,300 farmers in Mashonaland East province. To date Mercy Corps has initiated an Agri-Fin Mobile Programme piloted on building a partnership between Mobile Network Operator Econet and a specialized produce buyer, KAITE, to register farmers to EcoCash to receive payments for produce through their mobile phones. KAITE trains thousands of small-scale farmers around Zimbabwe in cultivating and processing organic herbs and spices to be sold at international fair trade markets. In the area of Domboshawa, farmers were ready to harvest chillies in August, and Mercy Corps worked with KAITE to train and register farmers to set up Ecocash accounts with Econet sim cards. This allowed farmers to receive direct deposits of exact payments to a secure private mobile account on collection day. Prior to mobile payments, coordinating cash payments was a challenge for KAITE. With only rough estimates of the quality and amount of produce farmers would bring to collection points, KAITE sometimes did not bring enough cash to the remote locations. The Domboshawa pilot (in which farmers successfully received payments worth $9,000 through EcoCash) proved that farmers were interested in and able to receive payments through their mobile phones, and that they even preferred it to cash. For KAITE, the upfront investment in training and registering farmers paid off in increased overall efficiency. Now, without Mercy Corps support, they are planning on expanding mobile payments to all regions of Zimbabwe in which they work.

INSURANCE PAY-OUTS

The Insurance cover indemnified farmers against the loss of maize grain yield worth US$100 if they experienced 24 consecutive dry days within any contract period. Farmers would also receive a similar pay-out if they experienced 50mm of rainfall daily over 6 consecutive days within 50 days from the earliest contract date. EcoFarmer made Insurance pay-outs to 22 farmers with each receiving US$100 each as compensation for their maize crop which was written off. The total amount paid was US$1,225.

FEEDBACK FROM FARMERS

Mercy Corps carried out periodic feedback sessions with registered farmers and shared the reports with Econet. The general agronomic messages have been received well and an appetite for more targeted crop specific messages is building up. The market information has proven to be the most popular service, particularly for horticulture farmers. The Insurance product as highlighted earlier has had considerable uptake and registration processes will be stepped up during the 2014/15 agricultural season which commences in November. Farmers showed willingness to pay for the daily tips being disseminated. Although the majority of farmers were willing to pay premiums for the payments to be spread out as they could not afford the one off payment.

Over 240,000 smallholder farmers registered

1,100 farmers covered by Weather based Indexed Insurance

Access, Uptake and Utility

Initial assessments of the mobile platform bundled services reveal that smallholder farmers consider it an affordable and convenient platform to access advisory, financial and market services. Of particular note are the advisory services that have contributed to improved farming techniques and decision making with regards to markets with the potential of positively impacting income.

To reach Binga in the northwest of Zimbabwe costs us $528 just for transportation, not to mention time and labor. It is 1,600 km round trip – 10 hours minimum one-way. The whole trip takes several days. There’s no bank there, so we have been bringing cash. Just last month, we had planned on paying around 470 farmers $25,000 for rosella and safflower, but they had an excess of product worth around $2,000. So we registered the farmers still in need of payment and sent them the money through EcoCash.

Dominic Collenberg, CEO KAITE

“
Technology used

- When the programme was launched in Zimbabwe there was need to bring together various players including banks, MNOs, Smallholder Farmer Aggregators, Rural Advisory Service Providers and Platform Hosting & Content Managers to build a comprehensive suite of services and operational business model. The team used the shared value approach to bring together an ecosystem of public and private sector players committed to serving and improving the livelihoods of smallholder farmers.

- The key partner was EcoFarmer, a unit of Econet Zimbabwe mandated to develop products for the agriculture sector. Econet partnered with Mercy Corps’s Agrin Mobile Programme to provide advisory, market and financial services to the smallholder farmer through the mobile phone. A Memorandum of Understanding was signed in April 2013 outlining the roles and responsibilities of the partners. Agri-Fin Mobile’s role is to provide advisory services for “bundled” agricultural and financial services as well as market information for dissemination to the smallholder farmer via mobile phone.

- Although the MNO was a key partner, it was also vital to have a partner with existing structures and knowledge of the targeted market. ZFU the largest farmer organization for smallholder farmers was engaged to facilitate the identification and training of reliable agents and drive the registration of farmers on EcoFarmer.

- Based on the shared value approach the ZFU was involved in the marketing of EcoFarmer and additionally used the opportunity to offer new services to their members and potential members. This has resulted in a significant increase in their membership base and a new realization of the value of ICTs in the extension of rural advisory services.

Conferences attended

- GSMA Mobile for development summit
- The debut GSMA Mobile for Development Summit occurred in Cape Town on the 11 & 12 November 2013, where senior executives and stakeholders from the mobile industry and development community joined to discuss the opportunities, challenges and impacts of mobile in driving the development agenda.
- ICT summit in Switzerland in September 2013

Blogs written

- Case Study: Lessons from a buyer’s experience of mobile money; http://www.mercycorps.org/research-resources/case-study-lessons-buyers-experience-mobile-money
- Beneficiary Story: A smallholder farmer finds more than one use for her EcoCash wallet; http://www.mercycorps.org/research-resources/beneficiary-story-smallholder-farmer-finds-more-one-use-her-ecocash-wallet

Meetings attended

- Market Linkages Working Group - The group provides a platform that partners meet and discuss monthly on market related issues. A guest speaker(s) are invited to share experiences. Of particular note:
  - AECF seminar programme in the financial sector covering micro-insurance and credit for smallholder farmers – 8 May 2014.
  - Attended an ICT summit in Switzerland in September 2013 (Attended by Lesley)

Trainings conducted

- The Content Development Workshop for daily tips for EcoFarmer was co-hosted by Mercy Corps and Econet. The World Café model was used for the group discussions and presentations. The participants were divided into 5 groups led by 5 facilitators. The workshop was aimed at getting input from stakeholders on how content for EcoFarmer can be developed and packaged. The workshop also focused on gathering feedback on relevancy, channels to disseminate information and the timing of disseminating information.

Bundling

DESCRIPTION OF SERVICES

EcoFarmer is a suite of services where smallholder farmers can opt into the service through a designated short code and can additionally be manually profiled by designated registration agents in their communities. The service disseminates farming tips, weather data and market prices to smallholder farmers through the mobile phone. This information is currently being offered for free. EcoFarmer additionally provides the smallholder farmer access to weather index insurance coverage for each agricultural season. During the 2013/2014 agricultural season SHF would pay $10 or $2.50 premium for insurance cover of 10kg of maize seed for a payout of $100 and $25 respectively.

Econet is working on adding an interactive option to their agricultural technical information service and market service. Following the profiling of farmers that is currently underway, Econet will provide tailored agronomic information to respective farmers.

Furthermore, an interactivity functionality will be provided to help better address farmers’ queries based on crop types and varieties, regions and locality specificities. This will elevate the dissemination of agricultural technical information to take on a more focused and personalized dimension, whilst bringing buyers and farmers together on an interactive real-time trading platform.

THE BRAND AMBASSADOR INITIATIVE

Based on the need for trust to penetrate the rural market individuals from the respective communities were carefully selected to spearhead the marketing and distribution of the EcoFarmer services as brand ambassadors. The brand ambassadors are selected by key authorities in the communities, trained by EcoFarmer and ZFU and equipped with promotional material to register farmers. The representatives from the districts and wards have become the trusted face of EcoFarmer and this has resulted in increased uptake and use of the services.

Mashionaland East showing number of registered Ecofarmers per district

![Map showing number of registered Ecofarmers per district in Mashionaland East](image_url)
Programme Overview

During the period June 2013 – May 2014, the implementation of the Agri-Fin Mobile programme in Indonesia showed at least seven significant developments compared with the first year of programme implementation, as follows:

- While in the first year all that was available was agricultural advisory services for SHFs, in the second year the services available expanded to include agricultural advisory services, a mobile payment service, and financial literacy.
- The number of smallholder farmers (SHFs) with access to the services provided by the partners of the Agri-Fin Mobile programme grew significantly. While in May 2013, the number of SHFs able to access agricultural advisory services was 802, in May 2014 the number of SHFs using agricultural advisory, mobile payment services and taking part in financial literacy training was 11,816.
- The number of features available in the mobile agricultural information platform (LISA platform) increased. Whereas in the first year the only features available were ask the expert and daily tips, in the second year the LISA features expanded to include quiz, survey and member get member.
- To reach 10,000 female farmers (as part of the programme target that “30,000 farmers of vulnerable groups have the capacity to make accurate use of the services”), in June – July 2013 a gender integration assessment was conducted to formulate the strategy for implementation of the capacity building for female farmers. Based on the results of the assessment, in December 2013 we conducted ToT and a trial of the training module for female farmers and trainers (female agricultural extension workers) in cooperation with the agricultural extension office in Subang district. The ToT was attended by 26 female agricultural extension workers and the female extension workers conducted the trial of the training method and module with 650 female farmers.
- In the first year, the training and promotion of LISA for agricultural extension workers and farmers was only done through cooperation with the agricultural extension offices at the district level; whilst in the second year BVilages developed cooperation with agribusiness companies and agricultural programmes conducted by private companies, local governments, and international donor institutions. Supported by the issuance of a regulation by the Minister of Communication and Informatics concerning content providers in July and November 2013, since February 2014 the number of SHF’s registered on the LISA platform has grown significantly.

16 million smallholder farmers in rural parts of Indonesia struggle to earn a living at or near poverty wages. Lack of access to markets and financial services limits their ability to optimize their crops and maximize their distribution channels.

Funded by the Gender Integration Fund, Mercy Corps HQ. The concept note that was prepared by the Indonesia Programme Coordinator of Agri-Fin Mobile won a grant of USD20,000.
Access, uptake and utility

The proportion of female farmers accessing the LISA platform in the first year was only 10% and in May 2014 it had risen to 23%. This happened because of the ToT that was implemented for female agricultural extension workers in December 2013 and the training for female farmers (as part of the plan to train 10,000 female farmers) which began in early May 2014. As of May 2014, ToTs had been conducted for 40 female agricultural extension workers and these extension workers had trained 1,450 female farmers.

Access, uptake and utility

Bundled services for SHFs were available for 2,342 SHFs in February 2014. One form of the bundled services was that borrowers who received micro loan from Bank Rakayat Indonesia (BRI) also received agricultural advisory services through the LISA platform. This was done through a cooperation pilot between 8Villages and BRI and was carried out in Bantul district, Yogyakarta province. Although the Agri-Fin Mobile programme does not have a direct MoU with BRI, BRI plans to conduct an evaluation of the results of the pilot and if it is to be developed in other localities, the opportunity will exist to develop direct cooperation between Agri-Fin Mobile programme, BRI and 8Villages.

Agricultural advisory services

The agricultural advisory services are provided by 8Villages through the LISA platform. To answer questions from farmers, 8Villages has 314 experts who come from a university (Bogor Agriculture Institute), the Ministry of Agriculture, and sub-district agricultural extension offices as local experts. Several indicators related to the use of the LISA platform from July 2013 to May 2014 can be seen in the following table.

Table 4
Indicators related to the use of the LISA platform from July 2013 to May 2014

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Unit</th>
<th>July-13</th>
<th>Feb-14</th>
<th>March-14</th>
<th>April-14</th>
<th>May-14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of registered users (cumulative)</td>
<td>#</td>
<td>1,068</td>
<td>5,682</td>
<td>7,417</td>
<td>8,794</td>
<td>9,167</td>
</tr>
<tr>
<td>Number of farmers LISA Platform</td>
<td>#</td>
<td>1,037</td>
<td>2,107</td>
<td>2,127</td>
<td>2,205</td>
<td>2,518</td>
</tr>
<tr>
<td>Number of users of Brilian Bantul 5000, Yogyakarta Province</td>
<td>#</td>
<td>2,342</td>
<td>4,049</td>
<td>4,640</td>
<td>4,696</td>
<td></td>
</tr>
<tr>
<td>Number of Bayers farmers</td>
<td>#</td>
<td>0</td>
<td>150</td>
<td>150</td>
<td>150</td>
<td>150</td>
</tr>
<tr>
<td>Number of Rumah Pintar Petani Farmers (Farmer Smart House), Central Java Province</td>
<td>#</td>
<td>0</td>
<td>1,000</td>
<td>1,000</td>
<td>1,489</td>
<td>1,489</td>
</tr>
<tr>
<td>Number of experts</td>
<td>#</td>
<td>31</td>
<td>83</td>
<td>91</td>
<td>310</td>
<td>314</td>
</tr>
<tr>
<td>Percentage male</td>
<td>%</td>
<td>90%</td>
<td>82%</td>
<td>82%</td>
<td>79%</td>
<td>77%</td>
</tr>
<tr>
<td>Percentage female</td>
<td>%</td>
<td>10%</td>
<td>18%</td>
<td>18%</td>
<td>21%</td>
<td>23%</td>
</tr>
<tr>
<td>Number of Groups established</td>
<td>#</td>
<td>209</td>
<td>945</td>
<td>945</td>
<td>962</td>
<td>962</td>
</tr>
<tr>
<td>Total UNREG</td>
<td>#</td>
<td>23</td>
<td>83</td>
<td>25</td>
<td>58</td>
<td>55</td>
</tr>
<tr>
<td>Monthly attrition rate</td>
<td>%</td>
<td>2.22%</td>
<td>3.94%</td>
<td>1.18%</td>
<td>2.63%</td>
<td>2.18%</td>
</tr>
<tr>
<td>Monthly Group % growth</td>
<td>%</td>
<td>8.13%</td>
<td>2%</td>
<td>0.00%</td>
<td>1.77%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Number of questions sent by farmers (cumulative)</td>
<td>#</td>
<td>1,198</td>
<td>2,699</td>
<td>2,880</td>
<td>2,955</td>
<td>3,075</td>
</tr>
<tr>
<td>Number of issues generated (cumulative)</td>
<td>#</td>
<td>1,071</td>
<td>3,797</td>
<td>3,958</td>
<td>4,044</td>
<td>4,134</td>
</tr>
<tr>
<td>Total number of SMS to LISA (cumulative)</td>
<td>#</td>
<td>20,805</td>
<td>35,685</td>
<td>38,812</td>
<td>41,112</td>
<td>43,750</td>
</tr>
<tr>
<td>Total number of SMS from LISA (cumulative Push / Pull)</td>
<td>#</td>
<td>275,883</td>
<td>1,100,537</td>
<td>1,107,355</td>
<td>1,699,003</td>
<td>2,290,651</td>
</tr>
<tr>
<td>LISA marketing events in collaboration with the MoA are held</td>
<td>#</td>
<td>22</td>
<td>65</td>
<td>67</td>
<td>67</td>
<td>67</td>
</tr>
<tr>
<td>LISA marketing events in collaboration with the carriers are held</td>
<td>#</td>
<td>22</td>
<td>65</td>
<td>67</td>
<td>67</td>
<td>67</td>
</tr>
<tr>
<td>Number of agricbusiness company signed-up</td>
<td>#</td>
<td>1</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Number of extension workers that are trained</td>
<td>#</td>
<td>222</td>
<td>845</td>
<td>845</td>
<td>1,115</td>
<td>1,115</td>
</tr>
</tbody>
</table>

Since February 2014, to reach even more SHFs, 8Villages has been in cooperation with an agribusiness company (Bayer Crops) and agricultural programmes conducted by a private company (Programme Brilian, conducted by Bank BRI), a local government (Programme Rumah Pintar Petani, with the Central Java Provincial Government), and an international donor institution (the Market Programme funded by USAID). With the support of training and promotion funding from MNOs, the business strategy to reach farmers directly through cooperation with the agricultural extension offices at the district level continues to be pursued, though at a lower intensity than in the first year. In addition, the training for female farmers conducted by the Agri-Fin Mobile programme starting in early May 2014 has also had a positive impact in increasing the number of female farmers registered in the LISA platform. Of the 1,450 female farmers who took part in training in May 2014, around 478 have registered with the LISA platform.
Based on group discussions and 1-to-1 interviews with LISA users, the number of farmers who unregister remains very small (attrition rate of only 2%) even though sometimes the answers from the experts are not received quickly. Nearly all LISA users say that the daily tips received from the LISA platform are very useful in suggesting good agricultural practices for farmers. Before registering with the LISA platform, generally farmers applied agricultural practices simply by following their friends or neighbours. Based on the information received through the daily tips and the answers from experts to the farming business problems that they face, farmers receive benefits in the form of increased productivity and reduced production costs.

**MOBILE PAYMENT SERVICES**

The mobile payment services are provided by Bank Andara through the AndaraLink platform. Through the AndaraLink platform, farmers can pay bills (electricity and telephone), make domestic remittances and receive incoming international remittances. Domestic remittances are not only in the form of sending funds to the farmers’ families but can also be used by farmers to make payments for production inputs, motorcycle installments, etc. which are directed to recipients who have accounts with commercial banks. AndaraLink also provides a collection feature that can be used by MFI field personnel to mobilize saving and loan installments. The AndaraLink platform can be used through two channels: the AndaraLink Web Portal (AWP) at MFI offices and AndaraLink Web Mobile (AWM) at the locations of MFI customers/members. Bank Andara, as a wholesale bank, partners with Micro Finance Institutions (MFIs) to provide financial services to customers/members of the MFIs. Although AndaraLink has been installed at 350 MFIs, most of these MFIs are located in urban or semi-urban areas. To conduct a trial of the use of AndaraLink for farmers located in rural areas, the Agri-Fin Mobile programme and Bank Andara conducted a trial of the use of AndaraLink for members and business counterparts of Koperasi GAPOKTAN Sinarlanggeng located in Karawang District in July – November 2013 to test its usefulness to farmers in rural and often remote areas. Several indicators related to the use of the AndaraLink features by members/counterparts of Koperasi GAPOKTAN Sinarlanggeng during the period July 2013 – May 2014 can be seen in the following table.

**Table 5**

*Indicators related to the use of the AndaraLink platform from July 2013 to May 2014*

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Unit</th>
<th>July 13</th>
<th>Sept - 13</th>
<th>Dec -13</th>
<th>March 14</th>
<th>May 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of users</td>
<td>#</td>
<td>1</td>
<td>83</td>
<td>120</td>
<td>132</td>
<td>133</td>
</tr>
<tr>
<td>Percentage male</td>
<td>%</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Percentage female</td>
<td>%</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Number of Rice Farmer users</td>
<td>#</td>
<td>1</td>
<td>68</td>
<td>88</td>
<td>91</td>
<td>92</td>
</tr>
<tr>
<td>Number of Kiosk users</td>
<td>#</td>
<td>0</td>
<td>15</td>
<td>32</td>
<td>41</td>
<td>41</td>
</tr>
<tr>
<td>Electricity/Phone Bill transactions</td>
<td>#</td>
<td>0</td>
<td>63</td>
<td>83</td>
<td>86</td>
<td>87</td>
</tr>
<tr>
<td>Domestic Remittance transactions</td>
<td>#</td>
<td>1</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Collection (Saving/Loan) transactions</td>
<td>#</td>
<td>0</td>
<td>15</td>
<td>32</td>
<td>41</td>
<td>41</td>
</tr>
<tr>
<td>Total number of transactions</td>
<td>#</td>
<td>1</td>
<td>83</td>
<td>120</td>
<td>132</td>
<td>133</td>
</tr>
<tr>
<td>Electricity Bill amounts</td>
<td>IDR</td>
<td>4,425,274</td>
<td>8,236,477</td>
<td>8,604,052</td>
<td>8,899,802</td>
<td></td>
</tr>
<tr>
<td>Domestic Remittance amounts</td>
<td>IDR</td>
<td>51,880,000</td>
<td>51,880,000</td>
<td>51,880,000</td>
<td>51,880,000</td>
<td></td>
</tr>
<tr>
<td>Total amount of transactions</td>
<td>IDR</td>
<td>56,305,274</td>
<td>60,116,477</td>
<td>60,484,052</td>
<td>60,779,802</td>
<td></td>
</tr>
<tr>
<td>AndaraLink installed</td>
<td>#</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Marketing events</td>
<td>#</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Demand Deposit in Bank Andara</td>
<td>IDR Million</td>
<td>5</td>
<td>60</td>
<td>65</td>
<td>65</td>
<td>65</td>
</tr>
<tr>
<td>Number of MFI Field Officers that are trained</td>
<td>#</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>
Female farmers’ training

This training was focused on female farmers, with a target that a minimum of 10,000 female farmers will have access to and can use agricultural advisory and financial services accurately. The training was conducted using a ToT mechanism and was done through cooperation between the Agri-Fin Mobile programme and the Agricultural Extension Offices in Bogor District, Karawang District, and Indramayu District. The Agri-Fin Mobile programme provided the master trainer, developed the modules for the trainers (female agricultural extension workers) and the modules for the female farmers. The implementation of the training used a combination of classroom and digital channels.

The implementation of the training began in early May 2014 in Bogor district and the developments up to the end of May 2014 can be seen in the following table.

From the implementation of the pilot trial of the training modules in December 2013, the results of the evaluation conveyed by the female agricultural extension workers and female farmers are as follows.

It is expected that the Agri-Fin Mobile programme will complete the training for 10,000 female farmers in mid-August 2014 and will then conduct a follow-up on the LISA literacy and financial literacy using a mobile platform between September and November 2014. An evaluation of the impact of the training will be conducted in December 2014.

### Efficiency

As of the end of the second year, there are three types of services that are provided and can be accessed by SHFs: agricultural advisory services, mobile payment services, and financial literacy.

To increase SHFs’ access to these services and enable them to use the services more accurately, the Agri-Fin Mobile programme provides support to its partners in the forms of sub-grants as given to 8 Villages cash grants to Koperasi GAPOKTAN Sinarlangeng. The programme also allocated USD 10,000 towards capacity building for 10,000 female farmers. Basing on results achieved, we find that the programme execution this year was quite efficient.

### Effectiveness

According to the baseline survey conducted in June–September 2012, the main constraints faced by SHFs are access to finance as a result of failure to meet collateral requirements, the complicated nature of the loan application process, high interest rates and the inappropriate structuring of the loan repayment process, considering intermittent and unpredictable farmer cash flow. In addition, farmers do not have adequate access to information as a result of inability to access and use technology, distance from the information source, and the basic lack of information available. The most critical information needs for farmers include input and market pricing information, production related information and additional information on how/where to access finance. With the LISA platform, farmers access information related to problems they face not only from agricultural extension personnel, but also from experts at the universities and Ministry of Agriculture.

With regard to mobile payment services, considering the number of transactions and the types of services occurring at Koperasi Gapoktan Sinarlangeng, it can be concluded that the benefits from availability of mobile payment services are still felt mainly by the Koperasi Gapoktan and the agricultural input kiosks in partnership with it.

In addition, based on the increased interest from the Agricultural Extension Offices to partner with the programme, the number of agricultural extension personnel participating in the ToT, and the number of members of women’s farmer groups that took part in the training, it can be concluded that the bundled training has enhanced female farmers’ access to use the services accurately. This is also been shown by the percentage of female farmers using LISA, which was previously 10% and has now risen in the second year to 23%. This proves that implementation has been effective.

### Technology used

1. **LISA Platform**

The LISA Platform is a web and sms based platform developed by 8 Villages that helps farmers have access to ask questions of agricultural experts (from the university, Ministry of Agriculture, District Agricultural Extension Offices), receive daily tips relating to farming activities (currently the focus is on food and horticultural crops), encourage other farmers to join LISA (the “member invite member” feature) and form groups for farmers communities from different farmer groups or villages.

Considering that many agricultural extension personnel in Indonesia already use smart phones and that the prices of data packages sold by MNOs are showing a steady downward trend, in September 2014, 8 Villages, with funding support from the Agri-Fin Mobile programme, will develop a LISA application based on the Android platform. In this way, extension personnel will have more extensive access to sources of agricultural information and can then convey this information to the farmers that they serve.

2. **ANDARALINK PLATFORM**

The AndaraLink platform is a payment system developed by Bank Andara that helps customers/ members (including farmers) to make bill payments (electricity and telephone), send funds domestically, and receive remittances of funds from abroad. AndaraLink also provides a collection feature that helps MFIs mobilize savings and loan installments from customers/ members in the field, so that the MFI members/ customers do not have to travel to the MFI offices. AndaraLink can be accessed using a computer at a MFI office through the AndaraLink Web Portal (AWP) or using Android mobile (AVM) equipped with a Bluetooth printer and carried by MFI field personnel to the customers’/ member’s location. Currently Bank Andara is finalizing some features to be added to AndaraLink: pre-paid electricity and credit top-up.

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**Female Agricultural Extension Workers**

“I am very happy with this training material, especially on the LISA services, which can make information easier and expand the outlook of female farmers in rural areas.”

“I have always found it difficult to save, because I have so many expenditures. With the education material on financial literacy, I realized that all this time I have not set the priorities of my expenditures based on needs wants.”

**Female Farmers**

“The material on mobile payment services is still quite unfamiliar to female farmers. To date, when performing financial transactions, farmers always use cash.”

“The material on saving is interesting because up to now we only save when there’s some money left money left over after shopping, but actually saving needs to be planned beforehand, before shopping for our day-to-day needs.”

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**Training implementation as of May 31, 2014**

<table>
<thead>
<tr>
<th>No</th>
<th>District</th>
<th>Target for Female Farmers</th>
<th>Registered Participants</th>
<th>Mobile Owned</th>
<th>Registered on LISA</th>
<th>Mobile Owned (%)</th>
<th>Registered on LISA</th>
<th>Mobile Owned (%)</th>
<th>Registered on LISA</th>
<th>Mobile Owned (%)</th>
</tr>
</thead>
</table>
Meetings attended

1. PISAgro General Meetings, quarterly bases
2. The Farmer Day in Garut District which was organised by Value Chain Center, Padjajaran University.
3. Presented the Agri-Fin Mobile Programme to the NetHope NGO members, December 2013. The programme has been facilitating other NGOs that are interested in having more discussion on LISA Application and have potential to partner with 8Villages.
4. Presented the Agri-Fin Mobile Programme in Mercy Corps East Asia Regional Meeting, February 2014
5. Presented Agri-Fin Mobile’s work in the Financial Service Authority and TNP2K Workshop. The Financial Service Authority will prepare a branchless banking regulation and it is expected the Agri-Fin Programme could share the mobile agricultural information and mobile payment services for the farmer experiences, June 2014
6. Meeting with Asuransi Jasindo (an insurance company provides rice crop insurance) and Bank Pundi to discuss the possibility of bundling rice crop insurance with working capital loans for rice farmers.
7. PISAgro Rice WG member meetings
8. PISAgro Com WG member meetings
9. PISAgro Agri Finance WG member meetings
10. PISAgro Agri Finance WG member meeting with Vice Minister of Ministry of Agriculture
11. PISAgro Rice WG and PISAgro Com WG meetings with Director General of Food Stuffs, Ministry of Agriculture
12. PISAgro Rice WG and PISAgro Agri Finance WG meetings with Finance Director, Ministry of Agriculture
13. PISAgro Rice WG and PISAgro Agri Finance WG meetings with Finance Director, Ministry of Agriculture

Map showing project locations in Indonesia

Conferences attended

- 3rd GFRAS meeting in Berlin. Presented Mobile Agriculture Information Pilot during the share fair event, September 2013
- Presented the Agri-Fin Mobile Programme and focused on the LISA implementation at the ICT4Ag conference in Rwanda, November 2013. The presentation was delivered by the Mercy Corps Uganda Country Director in the Tech Talk for Agriculture session.
- Mercy Corps East Asia Programme Director has shared the Indonesia Agri-Fin Mobile Programme’s experience as a PISAgro member on the plenary Building a New Spirit of Partnership at the Grow Asia Agriculture Forum in Manila which was organized by the World Economic Forum, May 2014.

Blogs and papers written

- Written to give female farmers in Indonesia access to agricultural information and financial services. Posted in TuftsGlobalLeadership.org in July 2013 (http://www.tuftsgloballeadership.org/blog/working-give-female-farmers-indonesia-access-agricultural-information-and-financial-services)

A female-owned fertiliser kiosk doubles as a mobile services distributor. Mercy Corps found that in Kutawaluya, Indonesia, the head of a female farmer group owned a kiosk that distributes fertiliser, which also doubles as a top-up service for adding credit to mobile phones and could potentially distribute additional mAgri services.

A female-owned fertiliser kiosk doubles as a mobile services distributor. Mercy Corps found that in Kutawaluya, Indonesia, the head of a female farmer group owned a kiosk that distributes fertiliser, which also doubles as a top-up service for adding credit to mobile phones and could potentially distribute additional mAgri services.

Map showing project locations in Indonesia

A female-owned fertiliser kiosk doubles as a mobile services distributor. Mercy Corps found that in Kutawaluya, Indonesia, the head of a female farmer group owned a kiosk that distributes fertiliser, which also doubles as a top-up service for adding credit to mobile phones and could potentially distribute additional mAgri services.
The programmatic success of Mercy Corps positions it as the lead NGO in turning crises into opportunities. Institutional, corporate and foundation partners recognise this and have maintained their support of Mercy Corps. However, as institutional funding priorities shift, there is an increasing imperative to diversify income sources and expand the role of individual and public philanthropy to catalyse support for Mercy Corps Programmes. It is through vertical as well as horizontal investment that Mercy Corps can build infrastructure and capacity to deliver its programmes to improve the livelihoods of its beneficiaries.

The Agri-Fin Mobile programme is such an integrated programme that relies on collaboration of numerous partners. Key players include banks, MNOs, Smallholder Farmer Aggregators, Rural Advisory Service Providers and Platform Hosting & Content Managers to build a comprehensive suite of services and operational business model. Considering the diversity of potential stakeholders and the wide-ranging business objectives there was need for an innovative approach that brings diverse players to deliver critical services to create change in a once vibrant agriculture. The programme sought therefore to create a cluster of private and public sector players that share the same objective of creating and distributing a solution for smallholder farmers to improve their livelihoods. Although an implementing partner particularly an MNO is a key partner for the programme, of equal importance is a partner that has key networks and structures within local communities to facilitate market penetration and effective distribution of the services.

The Agri-Fin Mobile programme is grateful to all its partners listed per country:

**UGANDA**
1. FIT Uganda
2. Orange Uganda
3. Beyonic Limited
4. Farmer Center (FACE)
5. Mobipay
6. Bank of Uganda/GIZ
7. MTN
8. Airtel
9. AgriNet

**ZIMBABWE**
1. Zimbabwe Farmers Union
2. The Ministry of Agriculture

**INDONESIA**
1. 8Villages
2. Bank Andara
3. IRRI

“Our partnership with Mercy Corps in working with 2,340 Indonesian rice farmers has yielded considerable results, from improvement of farming practices that have led to production yield increases in excess of 50% per harvest for select farmers, expansion of buyer/seller networks not previously realized by smallholder farmers, and increased availability and realized access to finance. Given these successes, it seemed a natural extension to seek out opportunities in other agricultural areas, including aquaculture. We are excited to initiate this pilot through the partnership between USAID, 8Villages and select local Indonesian academic institutions.”

Anita Hesti, General Manager, 8Villages
Table 2

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>UGANDA</th>
<th>ZIMBABWE</th>
<th>INDONESIA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a</td>
<td>% increase in Smallholders income at the end of a 3-year phase of farmers' investments</td>
<td>1 Baseline report</td>
<td>Feedback sessions highlighted reduced transport cost attributed to access to market information and improved yield from improved farming practices however current midline survey will outline more concrete findings</td>
<td>No activity for second year of grant</td>
</tr>
<tr>
<td>1b</td>
<td>Proportion of Smallholders managing their production cycle in a more effective way</td>
<td>Conducted a user assessment for feedback on the FARMIS services and shared learnings with FIT Uganda</td>
<td>Feedback sessions indicated improved farming practices. Current midline survey will outline more concrete findings.</td>
<td>Concluded Group discussions and 1-1 interviews with USAID users in Subang and Karawang Districts. The results has used for Mercy Corps Agri-Fin Mobile - Lessons Learnt Report. December 2013</td>
</tr>
</tbody>
</table>

**1. Outcome 1: Demand-driven bundled financial and rural advisory services via mobile phones are elaborated and made available**

1a. At least 1 set of context-specific and appropriate mobile services are available to target groups

- **UGANDA**
  - Weather Based Index Insurance and EcoFarmer information dissemination system providing farmers with daily agronomic, market prices and weather tips

- **ZIMBABWE**
  - Dissemination of research results presented in the AgFi bulletin

- **INDONESIA**
  - 344 experts from Universities (Agriculture Faculty, Bogor Agriculture Institute and Agriculture Faculty, Gajah Mada University), Center for Agricultural Extension, Ministry of Agriculture and Agricultural Extension Worker (local experts) have contributed to USAID content

1b. # of farmers and RAS providers who contributed to the content services

- **UGANDA**
  - Content dissemination primarily being done by EcoFarmer agronomist with support from a stakeholder working group comprising agricultural experts from CIMMYT, Agricultural and Extension Services and private sector players. Content provision to change during Year 3 following the content development workshops held by Mercy Corps in June

- **ZIMBABWE**
  - There were no dissemination workshops of the baseline and midline surveys currently underway will be shared with partners during Year 3.

- **INDONESIA**
  - Monthly consumer insight reports produced through farmer interviews and focus groups. A consumer feedback presentation was made at the EcoFarmer strategic meeting in April 2014

2. Outcome 2: Mobile financial services and products are identified, tested and built by partners in each country

2.1. # of products and services tested and delivered to the market

- **UGANDA**
  - The EcoFarmer service was launched in Mash East on 11 October 2013. The service provides farmers a weather-indexed insurance cover, as well as technical agronomic information and financial services. The EcoFarmer insurance cover will initially be piloted in Mash East Province before going on a countrywide roll-out. The agricultural information services, however, will be available to farmers throughout the country. Farmer registration onto the EcoFarmer platform is underway

- **ZIMBABWE**
  - The EcoFarmer service was launched in Mash East on 11 October 2013. The service provides farmers a weather-indexed insurance cover, as well as technical agronomic information and financial services. The EcoFarmer insurance cover will initially be piloted in Mash East Province before going on a countrywide roll-out. The agricultural information services, however, will be available to farmers throughout the country. Farmer registration onto the EcoFarmer platform is underway

- **INDONESIA**
  - 1. Conducted product development research
  - 2. Conducted the Indonesia Market Assessment for Agricultural Value-Chain Payments via Mobile Technology
<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Uganda</th>
<th>Zimbabwe</th>
<th>Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2</td>
<td># of engaged RAS-FOs and types of technical inputs in each country</td>
<td>2 (FIT Uganda and Agfinet)</td>
<td>1. Subgrant partnership agreement with Kate Zimbabwe, a social enterprise that provides RAS to its 2,000 farmers, was extended to 30 Sept 2013. 2. CMMYT and the University of Zimbabwe have been engaged and have shown interest in partnering with the programme. Bureaucracy within CMMYT delaying the finalisation of the MOU with CMMYT. Zimbabwe as a content provider for EcoFarmer and Ministry of Agriculture database. Letter of Intent still pending from the University of Zimbabwe, in order to regularize the University's participation in the Content Working Group for Min. of Agriculture database. 3. AgriFin helped coordinate a content development meeting for Econet and an experienced Mzak consultant, who developed 76 messages for the maize farming season. These messages are now being refined and circulated within Econet and the Min. of Agriculture's Extension Services arm (Agriex) for endorsement.</td>
<td>1. Relief USA application in cooperation with experts from Bigger Agriculture University and Centre for Agriculture Extension, Ministry of Agriculture, farmer groups and agricultural extension offices in in Karawang, Subang, Bogor and Indramayu districts 2. Relief Andalpinic incorporation with farmer group union cooperative in Karawang District. 3. Group discussions with rice farmer organizations in Indramayu and Subang Districts which have signed the partnership agreement with Bayer Crop and Tiga Pilar with Bank Pundu to develop a loan harvest scheme for the rice farmer partners.</td>
</tr>
<tr>
<td>2.3</td>
<td>Financial engagement of IC, engagement of partners (financial, in-kind)</td>
<td>1. Projected first year cost of MobilPay implementation was $300,000. Mercy Corps' contribution was $95,000. Cost of Orange agricultural value chain project was $300,000. Mercy Corps' contribution was $10,000. -3. Cost of FIT Uganda agricultural advisory service with financial literacy and services cost at $399,029. Mercy Corps contribution of $ 110,004. 4. Cost of Agricultural payments with Bonyco cost at $ 118,164. Mercy Corps contribution of $ 35,000</td>
<td>1. Total project cost ofKate Value Chain payments tool was pegged at US$36,000. AgFin provided $9,000 (25%) through a sub-grant agreement to the Social Enterprise. 2. Mercy Corps donated 200 mobile phone handsets with a total value of US$ 7,300 to the Ministry of Agriculture, to assist extension officers (Agriex) to register farmers onto Econet's newly unveiled EcoFarmer platform throughout Malah East province. This gesture served to underscore the continued good working relationship between Econet and Mercy Corps; and also highlighted the importance with which Mercy Corps attaches to collaborations with both private and public sector partners.</td>
<td>1. The 8Millages contribution is USD 247,936 for USD 108,761 Subgrant for year 2 implementation with 8Millages 2. The farmer group association cooperative has placed demand deposit IDR 65 million in Bank Andara for the amount of IDR 34 million cash grant</td>
</tr>
</tbody>
</table>
2.1 Out put 1 of outcome 2: Partner MOUs signed & project plans developed in each country

2.1.1 # of partnerships developed between financial institutions, agricultural value-added service providers, and mobile operators

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Uganda</th>
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</tr>
</thead>
<tbody>
<tr>
<td>2a</td>
<td>At least one partnership of 4 stakeholders with a working business model has been established</td>
<td>1. MOUs signed with MobiPay, Orange 2. MOUs signed with FIT Uganda 3. MOUs in the process of being signed with Buyonic and Bank of Uganda</td>
<td>Econet has established that there is real value in targeting smallholder farmers who have been neglected thus far because mainstream financial institutions and agribusinesses. Econet is actually expanding its Agent Network in previously underserved rural areas, as a result of the resounding acceptance of the mobile platform services.</td>
<td>1. MOU signed document available 2. Produced subgrant documents for B Vilages</td>
</tr>
<tr>
<td>2b</td>
<td>RAS providers, FO and input supplier in partnership</td>
<td>1 Business plan developed</td>
<td>Developed business plan by B Vilages in early 2013 and has revised in April 2014</td>
<td></td>
</tr>
</tbody>
</table>

2.2 Output 2 of outcome 2: Detailed business plan written to guide partners in implementation of the bundles services

2.2.1 # of business plans written

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Uganda</th>
<th>Zimbabwe</th>
<th>Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2.2</td>
<td>Usefulness of plan in implementation of services, and that the plan reflects positive impact on their institution</td>
<td>Product design crafted during Product Development workshop fed into Econet’s business plan in the implementation of the EcoFarmer mobile bunded services</td>
<td>Econet has developed a business plan in early 2013. Consider the business environment in 2013 and 2014, and input supplier in partnership</td>
<td>1. Shared MOUs with Bank Andara, B Vilages and IRRI 2. On going development for MOUs with Bayer Crops, Tiga Pilar Sejahtera, Syngenta Indonesia (PISAgro members) and Bank Pundi (a private commercial bank)</td>
</tr>
</tbody>
</table>

2.2.3 RAS provider or FO participation in each partnership

<table>
<thead>
<tr>
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<th>Indicator</th>
<th>Uganda</th>
<th>Zimbabwe</th>
<th>Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2.3</td>
<td>RAS provider or FO participation in each partnership</td>
<td>2. FIT Uganda and AgriNet</td>
<td>Apri-Fin mobile programme in Zimbabwe has been working with various partners to develop and sign various MoUs for formalising programme related partnerships. The Zimbabwe Farmers Union signed an MOU with Mercy Corps in May 2013. Mercy Corps has been working very closely with both Econet and ZFU in mapping out an action plan for registering farmers onto the EcoFarmer platform in Machinond a East. The Ministry of Agriculture signed a letter of intent which is currently guiding the collaboration between Mercy Corps and Ministry of Agriculture. However the respective MOU is still pending as it requires the approval of the Attorney General prior to signing.</td>
<td>1. Ongoing product development stages with Bank Andara and Bank Pundi to provide financial services (loan and mobile payment services) the programme is focusing on the farmer groups and farmer group unions which have signed the partnership agreement with PISAgro’s members 2. Trained to 10,000 female farmers in partnership with the Agricultural Extension Offices and the Female Farmer Groups in three districts in West Java Province</td>
</tr>
</tbody>
</table>

3 Outcome 3: Smallholders have sustainable access and make accurate use of financial and rural advisory services

3a # Smallholders have sustainable access and make accurate use of services

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Uganda</th>
<th>Zimbabwe</th>
<th>Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>3a</td>
<td>Smallholders have access and make accurate use of services</td>
<td>Baseline study carried out during the first year.</td>
<td>11,288 have access to information services and financial services</td>
<td></td>
</tr>
</tbody>
</table>

3b Number of farmers accessing agricultural advisory services

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Uganda</th>
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<th>Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>3b</td>
<td>Number of farmers accessing agricultural advisory services</td>
<td>This will be captured in the midline survey currently underway.</td>
<td>11,154 have registered and using USA’s features</td>
<td></td>
</tr>
</tbody>
</table>

3c Farmers of vulnerable groups have the capacity to make accurate use of the services

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Uganda</th>
<th>Zimbabwe</th>
<th>Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>3c</td>
<td>Farmers of vulnerable groups have the capacity to make accurate use of the services</td>
<td>This will be captured in the midline survey currently underway.</td>
<td>4,010 female farmers trained on mobile agriculture information service, mobile payment service and financial literacy. Will do a follow up on USA literacy and Financial literacy during September - November 2014 and do an evaluation in December 2014</td>
<td></td>
</tr>
</tbody>
</table>
3.1 Output 1: implementation of marketing strategy to reach target groups

3.1.1 Marketing strategies elaborated and put into use with partners

Not been completed

A comprehensive marketing strategy was developed for EcoFarmers, the EcoFarmer suite, launched 1st Oct 2013. The EcoFarmer marketing recommended the use of trusted community representatives to be the face of EcoFarmer and market the services in their respective wards and villages.

Hired a part-time consultant in Mid of May 2014 to produce a marketing strategy document for BVilages to understand the demand for LiSaR and strategy development and ability to leverage both approaches for success and scale have not yet been evaluated. The consultant will work in May – October 2014.

3.1.2 Farmers report ability to utilise and benefit from services

Not been completed

Periodic feedback reports have shown positive responsiveness to the EcoFarmer product. Brochures were circulated to farmers and radio programmes highlighted to bring awareness to farmers. EcoFarmer awareness campaigns were also conducted in schools in certain districts within Masoonland East province; in an attempt to achieve a greater awareness outreach considering that children are generally excited and curious about mobile technology and would therefore carry home the information and excitement about EcoFarmer, thereby encouraging their parents/grandparents’ others to join EcoFarmer. Community based agents were recruited to market the EcoFarmer services in their communities.

Has not been assessed in second year of grant.

3.2 Capacity building and education strategies developed and implemented

3.2.1 Farmers of vulnerable groups have received capacity building

Not been completed

Mercy Corps assisted the MoAg’s extension services division (AgriTex), in training a total of 644 extension officers based in the pilot province (Masoonland East) on current agronomic practices.

1. Tested the training modules to 28 agricultural female extension workers and 650 female farmers in Subang District.
2. Trained 40 agricultural female extension workers and 4,010 female farmers as of June 2014. It’s expected to trained 10,000 female farmers in Mid August.

3.2.2 Vulnerable farmers report ability to utilize and benefit from services

Not been assessed

1. Feedback from farmers has been very positive, in the use of mobile payments in receiving payments from buyers and trading with other traders. Advantages cited by farmers include timely receipt of payments and increased security whilst transacting, as possession of physical cash is eliminated.
2. The general agronomic messages have been received well and an appetite for more targeted crop specific messages is building up. The market information has proven to be the most popular service, particularly for horticulture farmers. There is willingness to pay for the agronomic information service, however the insurance premium set for the Maize Crop insurance appears to be a hindrance for most smallholder farmers.

3.3 Training of trainers developed and delivered to partner staff to train smallholders on how to use their mobile phones to access services

3.3.1 Number of trainings developed

1. Orange Ltd and FACC Ltd have jointly developed training materials geared towards ToTs and SHFs for the Orange pilot.
2. Mopahpay has developed trainings and ToTs for the agri-businesses.
3. Bank of Uganda/GIZ has developed a Tool for FIT staff, farmer agents and radio station presenters.
4. FIT Uganda has developed a FARMS training to the production information agents, radio station presenters and farmer cooperatives leaders.

Brochures in local language constituting the suite of EcoFarmer products were developed and utilized for training programme in Mashonaland East Province.

1. Distributed baseline form during the training and input in to the database for the participant’s profile
2. Collected and tracked the information on mobile owned and number of training’s participants has registered in USA platform from the agricultural female extension workers and BVilages
3. Planned to do an evaluation in December 2014

3.3.2 Number of trainings delivered

Delivered 200 trainings and reached 4,010 female farmers by 40 agricultural female extension workers in Bogor and Karawang Districts (end of June 2014)
<table>
<thead>
<tr>
<th>No.</th>
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<th>UGANDA</th>
<th>ZIMBABWE</th>
<th>INDONESIA</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.3.3</td>
<td># of Quality and utility of training to target groups (not only the trained staff)</td>
<td>Has not been assessed.</td>
<td>Farmers trained on mobile technology and the bundled services have shown an appreciation of the valuable information shared. The quality and utility will be outlined through responses from the midline and endline surveys.</td>
<td>1. Included the question about the training process in its baseline information form. The results would be available in August 2014. 2. Planned to do an evaluation in December 2014. 3. Started to do 1-1 interviews with female farmers trained to write a case study blog.</td>
</tr>
</tbody>
</table>

3.4 Groundwork for and measures of sustainability for service delivery established

| 3.4.1 | # of Business models include financial projections showing path to sustainability. Partners on track for break-even | RT Uganda has an financial projection developed for the FARMIS platform products | Econet has established that there is real value in targeting smallholder farmers who have been neglected thus far by mainstream financial institutions and agribusinesses. Econet is actually expanding its Agent Network in previously underserved rural areas, as a result of the resounding acceptance of its mobile platform services. | 8 Villages has the revised business plan in April 2014 which include break-even financial projections calculation. |

| 3.4.2 | # of Willingness of partners to continue investing in services for target group | To be assessed in last year of the programme | Continued collaboration between Econet and Mercy Corps during the reporting period shows the willingness of Econet to continue investing in services for the target group. EcoFarmer’s expansion drive to Mashonaland Central reflects the importance that the product is to Econet. The ZFU responsible for marketing Ecofarmer services is also willing to continue distributing the Ecofarmer services. | 1. 8 Villages will launch similar to LISA platform in Myanmar in August 2014. But, the platform would be available using Android mobile. 2. 8 Villages has planned to develop LISA platform in android mobile in Indonesia in September 2014. (since the price of data package would be cheaper in the next future and many extension workers have android mobile). |

4a Participation and product positioning in 3 international knowledge networks (Fin, ICT, RAS)

| 4.1.1 | Programme website launched with all programme documents for public use, as well as regular programme updates and blogs | Not country specific | Not country specific |

| 4.1.2 | Ebooks on building business models and technology (year 1), product development (year 2), service delivery, marketing & capacity building (year 3) Partners report access and usage of programme publications | Provided input for E-book Year 2 | Provided input for E-book Year 2 |

4.2 Change assessments on farmer incomes, profits, savings and assets and productivity made

| 4.2.1 | At least 3 analytical studies with lessons learned per year have been produced (1 per year), published and socialized | The Lessons Learned document (E-book) was compiled outlining the lessons learned from product development. | 1. Conducted Gender Integration Assessment and shared it with 8 Villages and distributed to the AgriFin mailing list. 2. Wrote a blog based on gender integration assessment report. 3. Planned to conduct a mobile survey to the female farmers which have participated in the bundle training (mobile agricultural information, mobile payment services and financial literacy) in December 2014. |
### 4.2.1 No. of Partners report access and usage of programme publications

<table>
<thead>
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<th>ZIMBABWE</th>
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<tbody>
<tr>
<td>4.2.1</td>
<td># Partners report access and usage of programme publications</td>
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#### 4.3 Active promotion of project experiences in target countries and internationally

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<th>INDONESIA</th>
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</thead>
<tbody>
<tr>
<td>4.3.1</td>
<td># of international forum attended and presented at</td>
<td>1. GSMA Mobile for Development Summit: The debut GSMA Mobile for Development Summit occurred in Cape Town on the 11 &amp; 12 November 2013, where senior executives and stakeholders from the mobile industry and development community joined to discuss the opportunities, challenges, and impacts of mobile in driving the development agenda.</td>
<td></td>
<td>1. Presented Mobile Agriculture Information Pilot during the share fair event, 3rd OFRAS meeting in Berlin, September 2013; 2. Presented the Agri-Fin Mobile Programme and focused on the USA implementation at the ICT4Ag conference in Rwanda, November 2013; 3. Shared the Indonesia Agri-Fin Mobile Programme’s experience as a PISA member on the plenary Building a New Spirit of Partnership at the Grow Asia Agriculture Forum in Manila which organized by the World Economic Forum, May 2014</td>
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<tr>
<th>No.</th>
<th>Indicator</th>
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<th>INDONESIA</th>
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<tbody>
<tr>
<td>4.3.2</td>
<td># of development partners, forums engaged</td>
<td>Agri-Fin Teams from the three countries (Uganda, Indonesia and Zimbabwe) actively participated in the Agri-Fin mobile strategic workshop held in Zimbabwe.</td>
<td></td>
<td>1. Presented the Agri-Fin Mobile Programme to the NetHope NGO members, December 2013; 2. Presented Agri-Fin Mobile’s work in the Financial Service Authority and TNP2K Workshop. The Financial Service Authority will prepare a branchless banking regulation and it is expected the Agri-Fin Programme could share the mobile agricultural information and mobile payment services for the farmer experiences, June 2014; 3. Presented the Agri-Fin Mobile Programme in Mercy Corps East Asia Regional Meeting, February 2014</td>
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<th>No.</th>
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<tr>
<td>4.3.3</td>
<td># of development partners, forums engaged</td>
<td>Presented at the Leveraging ICT4D Regional Forum in Harare organized by UNDP, HOVOS, and culture and culture Fund. Participated in a UNDP brown bag series on Harnessing Digital Tools and New Technologies for Development in Harare. Presented at the Concern Zimbabwe’s Innovations Conference in Harare. Held two development agency engagement meetings in Harare and Bulawayo to introduce and market a partners product/spreadsheet developed for the Development sector (eVoucher).</td>
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<td>1. PISAgro General Meetings (quarterly bases); 2. Farmer Day in Gwanda District which organized by Value Chain Center, Padjajaran University; 3. PISAgro Rice WG member meetings; 4. PISAgro Corn WG member meetings; 5. PISAgro Agri Finance WG member meeting; 6. PISAgro Agri Finance WG member meeting with Vice Minister of Ministry of Agriculture; 7. PISAgro Rice WG and PISAgro Corn WG meetings with Director General of Food Stuffs, Ministry of Agriculture; 8. PISAgro Rice WG and PISAgro Corn WG meetings with General Director, Ministry of Agriculture 9. PISAgro Rice WG and PISAgro Agri Finance WG meetings with Finance Director, Ministry of Agriculture</td>
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</table>
Like all undertakings, the Agri-Fin Mobile programme story has been marked with successes and challenges. Below we highlight country specific lessons learned that will inform our next steps towards ensuring that our programme targets are met and impact is achieved.

UGANDA

- Farmer primary profiling is a paper or mobile based process that takes an average 5 to 10 minutes or 15 minutes respectively. However the mobile profiling reduces the need for data entry, verification and tracking of data. In places where the mobile network is stable and financial resources are available, it should be the preferred option. It is also possible to look for alternative technologies that can be used to catch data offline and then upload it when network becomes available.

- There is a need to educate all the NGOs regarding farmer profiling so that the message of profiling is understood by the programme officers from the various programmes. This will reduce the misconception that FARMIS is taking farmer groups. This is a service that offers a solution to both NGOs and farmers so needs to be endorsed and supported by all the NGOs and Public organizations in the target areas.

- Profiling needs to be intensive before the season and also that the farmers are able to understand records management as the season begins.

- As farmers are profiled, at least 30 days need to be given to the farmers before payment is realised. The farmers’ mobilization is critical in the growth of the service and expansion of FARMIS network. Awareness programmes on both radio and other sources need to be enhanced.

- To support the profiling of farmers in the cooperatives, it is now necessary to develop independent profiling agents that can support them as individual PIAs seem to be pre-occupied with a number of cooperative activities.

- FIT Uganda needs to think of using video or mobile cinema to educate farmers about records in the different towns in the target districts. This will back up the radio campaigns.

- Our experience with launching the FARMIS product into the market has proved that registration alone doesn’t drive interest among smallholder farmers, there is need to include a strong marketing strategy for the service with a business model that wins for every actor along the value chain.

- Farmer peers have very strong influence in increasing uptake. Most farmers we spoke to acknowledged that they learnt about the product from their peers and wanted to get involved. The confidence that a product generates in its first launch is critical for the expansion of its markets.

- Human interface is still a critical aspect for delivery services or products, despite the good technology in place, farmers still want to be reassured that there is a person they can speak to within the community who can identify with the service or product. Literacy levels among smallholder farmers remains a challenge which can be assisted by this.

- Products and services that give farmers additional benefits other than a single service are generally appreciated and encourages farmer willingness to pay. Some of the farmers reported that they would pay for insurance if it gave them access to financial services.

- Bundling services is better placed when farmers are allowed to move through the spectrum without necessarily paying for bundled services at once. A case in point is providing information to empower them to make better decisions including financial literacy, this easily triggers the benefits through
mobile payments and later enables a move to credit facilities with financial institutions

- Payment by Milestones while dealing with private partners is a more conscious way of rewarding performance and reinforces sustainability by facilitating companies to progress towards break-even with the services or products
- Pilot stages for the roll out of the products have been crucial in understanding what the market looks like and what are the features that need to be modified. A process by process approach was developed for the rollout of the FARMIS platform and will be expanded to a wider market once the model has been tested.
- Time is a crucial factor for products and services to gain acceptance in the market and for the business to find a market niche especially for AgrivAS products as they have previously been provided for free by Governments and Non-Governmental Organizations in some environments. This will require at least a minimum of three years to gain traction and break-even.
- Partners require a certain level of investments to unlock the potential for products, however this should be done with caution to ensure it is still consistent with the sustainable business models that have been proposed.

### INDONESIA

- It is more realistic and feasible to define bundling services as SHF having access to and being able to accurately use more than one service (a combination of agricultural advisory services and financial services) or using more than one product for both advisory agricultural services and financial services. The delivery channel of the bundled services should use at least one of the mobile platforms of the Agri-Fin Mobile programme’s partners. Thus, bundling services is not defined as the existence of integration/interface between partners’ platforms.
- Content regulation is crucial for 8Villages business development (after the air time stolen tsunami in 2011).
- It is not productive to push farmers to change sim cards.
- The partner was not fully focused on the beneficiaries target but rather prioritised the acquisition cost.
- Development of products for farmer groups is an internal concern of the commercial banks, with regard to risk mitigation. To reduce risks, commercial banks require issuance of an additional document from the off-taker.
- Loans to farmer groups are a new product for commercial banks, and require approval from the BoDs which delays the process.
- The process of facilitation and education for the partners took a longer time than anticipated, especially for a new financial product development.
- Risk management tools should be discussed in advance with other potential partners.
- Engaging with the district extension offices is key for collaborating with the farmer organization.
- Understanding the ecosystem to rollout the MFS to the farmer is a key requirement.

### UGANDA

Farmer peers have very strong influence in increasing uptake.

### INDONESIA

Engaging with the district extension offices is key for collaborating with farmer organizations.

### ZIMBABWE

The shared value approach is critical in creating an ecosystem of partners for bundling services. Provided the roles are linked with organizational objectives, scale is assured.

- The shared value approach is critical in creating an ecosystem of partners for bundling services. Providing the roles are linked with organizational objectives, scale is assured.
- Bundling is relevant but the economic situation in Zimbabwe has entailed thinking outside the box in the development of an array of services. The EcoFarmer model comprises provision of farming and marketing tips, weather based indexed insurance, a savings and a loans product. Traditionally banks provided a window to lend to smallholder farmers but with the country’s prevailing liquidity crunch, banks perceive the sector as high risk and are reluctant to finance projects there.
- Existing social structures and accepted platforms should be utilized when introducing innovative programme. Progress is being made in providing credit facilities to smallholder farmers based on the group savings facility currently availed through EcoSave.
- Implementing a programme with a quasi-government organization such as the ZFU and a private sector company, Econet, has presented challenges because contextually the ZFU have bureaucratic processes resulting in delayed decision making processes. Although ZFU has a wealth of experience in dealing with SHF the focus of activities has not been private sector driven. Econet on the other hand is profit driven and has set targets to achieve. Due to organizational differences in the way business is done, there is need to nurture the different business cultures and find common ground. Although the process can take time, it is essential for building and maintaining partnerships for the effective delivery of services.
- It is not easy to introduce a new concept to the rural market however partnering with community leaders and organizations that assist in developing trust and marketing the services can be valuable.
The year two report has highlighted the programme’s activities and the significant contribution made to our beneficiaries; the smallholder farmers with a hope of improved livelihoods and food security. In Uganda, we focused on increasing uptake of the current agricultural information and agricultural value chain payments through product refinements and through support to our key partners Farmis, Orange Money and Agrilite system the programme has reached over 16,000 smallholder farmers. In Zimbabwe, despite the declining economic situation the programme together with our key partner Ecofarmer, was able to reach over 20,000 farmers accessing information services and over 1,000 smallholder farmers with insurance cover. On a special note, implementation of capacity building for vulnerable farmer groups as was done in Indonesia. A training of trainers for female agricultural extension workers was conducted with key partner 8 villages and the ministry of agriculture. The female extension workers in turn conducted bundled training (mobile agricultural information, mobile payment services, and financial literacy) for female farmers. It is expected that by the end of August 2014, the female extension workers will have reached 10,000 women farmers.

The main challenges that the Uganda work has encountered in regards to the adoption of services has been due to the low mobile network penetration in some rural areas in Uganda. There have also been real challenges with the basic literacy as well as financial literacy of the small holder farmers. There continue to be barriers around the broader expansion and penetration of the mobile money ecosystem, with the Government of Uganda introducing the Know Your Customer (KYC) for telecoms and making it mandatory for every mobile phone user to register their numbers. While the intention of the government is in the best interest of all customers and clients it has created real difficulties for the farmers as there is no official identification system in place. In Uganda with identify cards and therefor this inhibited many farmers from owning mobile phones and being able to register for mobile money. In addition in Uganda, the bundling of financial and advisory services has not been fully attained during the year, but it is expected that in year three the programs current partners will be able to hit targets as they gain a better understanding of the markets they are operating in. FIT Uganda is working towards integrating financial literacy messaging within the FARMIS platform in year 3 and the aim is to provide 10,000 farmers that have subscribed for both the agricultural advisory information and agricultural value chain payments with additional with financial literacy messaging. The programme will also focus efforts in year three to support the development of an input credit for farmers under the FARMIS platform with Post bank through the unique farmer identification number. Agri-Fin Mobile’s new partnership in Uganda with Beyonic will focus on bundling agricultural mobile payments to information currently provided by AgriNet, an input/output agent.

The beginning of the 2013/14 year coincided with the run up to and actual election period in Zimbabwe, which resulted in a slow-down in programme activities. This coupled with the declining economic situation prevailing in the country have presented great challenges for the expansion and scale up of the EcoFarmer product targeted at the small holder...
The political, market and economic risks in Zimbabwe demanded that the EcoFarmer product be dynamic and while conforming to the prevailing environment. For example, the running costs of brick and mortar based financial institutions is not economically viable and so EcoFarmer are developing a savings and loans product to cater for small holder farmers who have no or limited access to banking. Ecofarmer is now looking into developing these financial services for smallholder farmers to complement the existing advisory, market and insurance service. This will entail the design of clear innovative financial services and products for smallholder farmers to be incorporated in the Ecofarmer suite of services.

As the second year of implementation comes to an end the programme across the three countries has worked to really measure and document the impact on generated as a result of small holder farmers being supported and the general challenge of each partner being able to identify clearly the value add of the partnership and the revenue streams. With the lessons learned and successes cited, the programme will focus its strategies in year three on achieving scale and uptake of the services currently being provided by the partners and providers to the farmers. This will be done so as to ensure partners are able to define and clearly establish economically viable business relationships and models and become sustainable while looking at opportunities to bundle 2nd and 3rd products and services on to the platforms that can then be accessed by farmers through a single mobile channel.

Indonesia’s unique set of challenges encountered in year two included a new regulation concerning content providers, acquisition of Nokia by Microsoft caused several cooperation plans between 8Villages, MNOs and Nokia not to be implemented or a delay in decision making. The MOU process between agribusiness companies and financial institutions has also been a challenge and has often taken a long time because each party first has to identify and mitigate the risks real or perceived involved with the partnerships. The Indonesia programme has been working on plans to provide bundled agricultural information services and harvest loan products for rice farmer groups. The idea was to partner with an agricultural input company, a buyer and a commercial bank in order to enable bundling of the services of each entity, however this has not been achieved yet as the buyer is still concerned about the interest rate that will be charged to the farmer groups. The key learning from year two has been that often the establishment of partnership between the various providers takes a lot more time that expected. This is due to differing priorities of each partner, the perceived and real risks and the general challenge of each partner being able to identify clearly the value add of the partnership and the revenue streams. With the lessons learned and successes cited, the programme will focus its strategies in year three on achieving scale and uptake of the services currently being provided by the partners and providers to the farmers. This will be done so as to ensure partners are able to define and clearly establish economically viable business relationships and models and become sustainable while looking at opportunities to bundle 2nd and 3rd products and services on to the platforms that can then be accessed by farmers through a single mobile channel.

As the second year of implementation comes to an end the programme across the three countries has supported a wide range of interesting providers of financial and advisory / information services. A wide variety of business partnerships have been supported and there have been a number of critical learnings and challenges identified. As the programme enters the third year of implementation, the focus must now be on really beginning to look at the three critical questions; i) better define and demonstrate what is meant by the bundling of financial and advisory services; ii) work to support those emerging economically viable business partnerships between financial service providers, MNOs third party providers that have been supported by the programme over the first two years; and iii) work to really measure and document the impact on small holder farmer productivity and income that is generated as a result of small holder farmers being able to access and use these services provided by the various providers. The programme in the third year will also be focusing efforts on the documentation of lessons learnt, the business models supported and the impact achieved and disseminating these learning to the broader development and ICT for development communities.
ANNEX 1

Workplans

Uganda
Agri-Fin Mobile Implementation
Year: 3
Period: July 1, 2014 - May 31, 2015

Zimbabwe
Agri-Fin Mobile Implementation
Year: 3
Period: July 1, 2014 - May 31, 2015

Indonesia
Agri-Fin Mobile Implementation
Year: 3
Period: July 1, 2014 - May 31, 2015
Objectives

1. Restructure MobilePay agreement to payment by milestones (phase I); sign MoU
2. Introduction and training of MobiPay platform to agents
3. MobilePay integration with an electronic wallet
4. Profile of farmers on MobiPay through agents
5. MobiPay disburses first loan through financial institution
6. User assessment on MobiPay services and technical support
7. Evaluation and vast feedback on the financial literacy training
8. Share findings with BU for broader expansion in its strategy
9. Expansion of FARMES drive for advisory services through input/output agents
10. Establish feedback mechanism on the advisory services on FARMES (Agents)
11. User assessment and feedback to FIT Uganda
12. Introduce MobiPay to input/output agents for its mobile payment solutions
13. MobiPay agreement with FIT Uganda for financial services
14. Registration of input/output agents on MobiPay (agents)
15. Ag payments through input/output agents and mobile money provider
16. User feedback assessment on Ag mobile payments
17. Blog post on advisory and financial services
18. Monthly outreach & databases
19. Quarterly farmers' report
20. Lessons learned FGDs
21. Dissemination of lessons learnt and sharing

Major Deliverables

1. 7,000 new farmer loans
2. 120,000 farmers on FARMIS platform
3. 43,000 farmer visits
4. 35,000 agents
5. 26,000 transactions
6. 120,000 feedbacks

Major Tasks

1. Restructure MobiPay agreement to payment by milestones (phase I); sign MoU
2. Introduction and training of MobiPay platform to agents
3. MobilePay integration with an electronic wallet
4. Profile of farmers on MobiPay through agents
5. MobiPay disburses first loan through financial institution
6. User assessment on MobiPay services and technical support
7. Evaluation and vast feedback on the financial literacy training
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12. Introduce MobiPay to input/output agents for its mobile payment solutions
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15. Ag payments through input/output agents and mobile money provider
16. User feedback assessment on Ag mobile payments
17. Blog post on advisory and financial services
18. Monthly outreach & databases
19. Quarterly farmers' report
20. Lessons learned FGDs
21. Dissemination of lessons learnt and sharing

Target Dates

- May 1 - 15
- May 16 - 31
- June 1 - 15
- June 16 - 30
- July 1 - 15
- July 16 - 30
- August 1 - 15
- August 16 - 30
- September 1 - 15
- September 16 - 30
- October 1 - 15
- October 16 - 31
- November 1 - 15
- November 16 - 30
- December 1 - 16

Costs

Summary & Forecast

- Budgeted
- Expanded

Thousands (CHF)

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<th>Expanded</th>
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<td>Partner support/Training</td>
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<td>Research and Consultants</td>
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<tr>
<td>Travels and publications</td>
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Outcome 1 - Demand-driven bundled financial and rural advisory services via mobile phones are elaborated and made available

Activities:

- Develop mobile application for registration and payment of commissions
- Conduct mobile session for registered farmers on capturing data in database
- Profile existing 28,000 farmers to reach through brand ambassadors (at $50 per month for 2 data capture clerks for 6 months) (Data capture clerks to profile all data for 5,000 farmers
- Profile 100 vulnerable farmers (priority)
- Training of 100 vulnerable farmers (priority) by Brand Ambassadors ($100 per day). One trainer per 20 farmers training an average of 10 farmers @$15 per session/7 hours=
- Develop and utilize member (being a member approach)
- Develop training pack for brand ambassadors/Ecofarmer mobile and financial literacy, group benefit, saving, insurance, member bringing a member. profiling, $700/60 at each
- Conduct Train 50 Brand Ambassadors
- Tables for registration - engage Safaricom on areas of convergence with project
- Disseminate

Outcome 2 - Knowledge of models, services and products are captured and shared internationally for dissemination and replication

Activities:

- Assist Econet to identify experts for Ecofarmer call centre
- Share reviewed business plan with Econet to ensure there prioritising of quality of services
- Outcome 3 - Sustainable and scalable business models are established and work

Activities:

- Product development - Information services
- Conduct initial engagements with relevant stakeholders to identify risk proxies (Ecocash, Steward Bank)
- Develop and rollout member bring a member approach

Outcome 4 - Knowledge of mobile services and products are captured and shared internationally for dissemination and replication

Activities:

- Conduct feedback sessions and provide recommendations for scaling
- Conduct final project evaluation and EcoFarmer Publications
- Conduct early promotion of the product (Mashonaland East and Central) - 6+9 Districts
- Assist EcoFarmer to identify experts for EcoFarmer call centre
- EcoFarmer registrations
- Develop and maintain member application for agents to boost registration
- Establish unique identification number for EcoFarmer - Virtual farmers union

Marketing and distribution:

- Conduct promotional activities for Ecofarmer (e.g. doctor call for input purchase)
- Provide member to member approach
- Conduct promotional activities for agents to boost registration

Content development:

- Conduct content executive workshop with all stakeholders and develop incentives for stakeholders and establish content development processes
- Assist Econet to establish their own ongoing content development mechanism based on the outcome of the workshop
- Provide ongoing technical support to the content development strategy.

Product development - Financial Services

- Conduct initial engagements with relevant stakeholders to identify risk proxies (Ecocash, Steward Bank)
- Finalise phase 2 information services product design - payments/minimum balance/deductions depending on connectivity/pricing structure/marketing
- Develop mobile application for registration and payment of commissions

Product development - Market Linkages

- Identify buyers of the major crops selected and develop and share with Econet a database for future access by EcoFarmers
- Recommend a mechanism on the mobile phone for linking farmers to non traditional markets

Output 2 - Sustainable and scalable business models are elaborated and work

Activities:

- Develop business plan (including revenue model)
- Share reviewed business plan with Econet to ensure there prioritising of quality of services
- Review the viability of the business plan and revenue model as new products are rolled out

Output 3 - Demand-driven sustainable and make accurate use of financial and rural advisory services

Activities:

- Complement EDP results by engaging additional partners to conduct field mobile & financial literacy training (Wheat, World Bank, AgroPlus), farming as a business household-level decision making
- Establish the group feature to enable farmers to share information and learn from each other
- Expand group feature to farmers (5 Districts/$100/for tail)
- Develop mobile application for registration and payment of commissions
- Assist EcoFarmer to identify experts for EcoFarmer call centre

Outcome 4 - Knowledge of mobile services and products are captured and shared internationally for dissemination and replication

Activities:

- Maintain financial & outreach reporting

Start Date | End Date | Responsible | Lead on activity
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Activity details are not provided in the image.
# INDONESIA Workplan Year 3
## Period: July 1, 2014 - May 31, 2015

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<th>41744</th>
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<tbody>
<tr>
<td><strong>Outcome 1: Demand driven bundled financial &amp; rural advisory services via mobile phones are elaborated and made available</strong></td>
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<tr>
<td>1. DEMAND RESEARCH FOR CORN FARMERS IN UNDERSERVED MARKETS</td>
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<td>2. Android Application Development for Extension Workers and Field Agents</td>
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<td>3. AndaraLink mobile payment rollout to Rice and Corn Farmer Groups</td>
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<tr>
<td>4. Work with partners to identify 2nd &amp; 3rd stage bundled services</td>
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<td>5. Monitoring &amp; feedback loop of bundled services - revise as needed.</td>
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<tr>
<td><strong>Outcome 2: Sustainable &amp; scalable business models are established and work</strong></td>
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<td>1. Partner MoUs</td>
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<td>2. Develop overall framework for business model</td>
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<td>3. Revised business plan written</td>
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<td>4. Monthly outreach reporting of partners</td>
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<tr>
<td><strong>Outcome 3: Smallholders have sustainable access &amp; make accurate use of financial and rural advisory services</strong></td>
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<tr>
<td>DEVELOPMENT OF THE JOINT CAMPAIGN CREATIVE DESIGN FOR 8VILLAGES AND FINANCIAL INSTITUTIONS + PRINTING</td>
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<tr>
<td>CAPACITY BUILDING TO FARMERS OF VULNERABLE GROUPS</td>
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<tr>
<td>1. Printing of training modules for female extension workers and female farmers</td>
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<td>2. ToT to 70 female extension workers and train 10,000 female farmers</td>
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<tr>
<td>3. USA Literacy and Financial Literacy to 7,000 female farmers</td>
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<td></td>
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<tr>
<td>4. Training impact evaluation and Report writing</td>
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<tr>
<td><strong>Outcome 4: Knowledge of models, services and products are captured and shared internationally for dissemination and replication</strong></td>
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<tr>
<td>1. Analytical Study with Lessons Learned</td>
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<td>2. Year 3 E-book</td>
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<tr>
<td>3. Annual Grant Reporting</td>
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<tr>
<td>4. Quarterly Report</td>
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<tr>
<td>4.5 Ongoing development and publication of case studies and beneficiary stories</td>
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<tr>
<td>4.6 Attendance &amp; representation at local and international forums</td>
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</table>
1. Background

The Agri-Fin Mobile programme has over the last two years built ecosystems of public and private sector partners in Indonesia, Uganda, and Zimbabwe to deliver mAgri services to smallholder farmers. The Agri-Fin Mobile programme has reached over 300,000 beneficiaries in Zimbabwe, Uganda & Indonesia over the last two years. The programme seeks to improve productivity and increase incomes of smallholders and contribute to food security. The following are the primary outcomes:

Outcome 1: Demand-driven bundled financial and rural advisory services via mobile phones are elaborated and made available

Outcome 2: Sustainable and scalable business models are established and work

Outcome 3: Smallholders have sustainable access and make accurate use of financial and rural advisory services

Outcome 4: Knowledge of models, services and products are captured and shared internationally for dissemination and replication

As per outcome 4 the programme is expected to disseminate best practices and learnings from the three country programme. This communication strategy will serve as a guide to the communication of programme accomplishment in the final year of implementation.

2. Situational analysis

The programme has been actively participating in selected regional and international forums and disseminating information through various channels. The following is a list of the communication activities to date:

Table 2
Communication activities to date

<table>
<thead>
<tr>
<th>Communication channel</th>
<th>Activity done</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Forums</td>
<td>• GSMA Mobile for Development Summit 2013</td>
</tr>
<tr>
<td></td>
<td>• GFRAS Conference 2013</td>
</tr>
<tr>
<td></td>
<td>• Cracking the Nut Conference 2013</td>
</tr>
<tr>
<td></td>
<td>• Global forum for innovations in agriculture, Dubai</td>
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<tr>
<td></td>
<td>• PiS agro conference 2012/2013</td>
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<tr>
<td></td>
<td>• CTA Fin4Ag 2014</td>
</tr>
<tr>
<td></td>
<td>• Design Lab Dalberg 2014</td>
</tr>
<tr>
<td>Agrfin online resources</td>
<td>• Agrfin mobile webpage available</td>
</tr>
<tr>
<td></td>
<td>• Agrfin Mobile linkedin page</td>
</tr>
<tr>
<td></td>
<td>• Agrfin mobile twits</td>
</tr>
<tr>
<td>Other publications</td>
<td>• Agrfin Quarterly newsletters have been produced for the whole programme</td>
</tr>
<tr>
<td></td>
<td>• An electronic Agrfin fact sheet was developed when the programme commenced</td>
</tr>
<tr>
<td></td>
<td>• EBK Book 1 and 2</td>
</tr>
<tr>
<td>Blogs</td>
<td>• CGAP blog - How Do Smallholder Farmers Access Information?</td>
</tr>
<tr>
<td></td>
<td>• E-agriculture blog - Lessons with Farmers and Mobile Financial Services</td>
</tr>
<tr>
<td></td>
<td>• Economic landscape for digital finance</td>
</tr>
<tr>
<td>Online unpublished articles</td>
<td>• Baseline studies for the three countries are available online</td>
</tr>
<tr>
<td></td>
<td>• Case study partnering for success the actors, their motivations, and lessons learnt from year 1 available online</td>
</tr>
</tbody>
</table>

Some communication tools have not been fully utilized to ensure effective communication of programme activities and accomplishments.
3. Communication objectives

As phase 1 of the programme is coming to an end the objective of the strategy is to begin to disseminate evidence based learnings on the strategies and models utilized and accomplishments of the three country programme fully utilizing relevant communication channels. The programme is mandated to share knowledge acquired in the 3 year programme and will focus on disseminating lessons learnt on three key areas specifically the impact of the programme on smallholder farmers, the role of partnerships and the concept of bundling of services and leveraging ICTs in the programme. The programme will seek to achieve the following:

a) Impact on smallholder farmers

- Increase understanding of the role of smallholder farmers in economic development given access to relevant rural advisory services and change attitudes;

b) Partnerships

- Highlight the value of innovative approaches and models and contribute to attitude change towards non traditional approaches;
- Heighten awareness of the benefits of public private partnership and creating sustainable business models;
- Raise awareness of the programme experience and products developed to drive policy change in agriculture and ICT sectors and raise donor funding for expansion.

c) Bundling of services and leveraging ICTs

- Increase understanding on the concept of bundling and value of bundling of services on the mobile phone;
- Promote the use of mobile phone /ICTs in tackling developmental challenges;

4. Key messages

In line with the communication objectives the Agri-Fin Mobile programme will seek to deliver the following key messages:

- Smallholder farmers productivity and incomes can be improved given access to relevant advisory and financial services through affordable and convenient platforms;
- PPP result in scalable and replicable mAgri projects and accelerate achievement of goals;
- The mobile phone is an inexpensive tool that can facilitate affordable, convenient access to services for smallholder farmers;
- Access to relevant bundled services can improve incomes of smallholder farmers and improve food security;
- The role of development agencies in product development, penetrating and delivering services in rural markets.

5. Key audiences

The programme will target the following key audiences in line with the communication strategy objective:

EXTERNAL STAKEHOLDERS
- Agri-Fin Mobile programme partners
- Agriculture sector practitioners
- ICT industry practitioners
- ICT for development donors and practitioners
- ICT for Ag donors and practitioners
- Food Security donors and practitioners
- mAgri service providers
- SDC

INTERNAL STAKEHOLDERS
- Mercy Corps Employees

6. Communication channels

The Agri-Fin Mobile team will convey the message through the following channels:

6.1 EXTERNAL EVENTS
Programme representatives will attend national and international workshops, conferences and working groups where they will participate as expected. Presentations will be made and participation in plenary sessions to ensure the programme activities are articulated in various forums. Events that are organized by rural advisory, financial inclusion, ICT and agriculture players will be prioritized. Events funded by particular donors will additionally be targeted. These include events funded by the Bill and Melinda Gates Foundation, Microsoft, Wal-Mart, SDC among others.

6.2 AGRI-FIN EVENTS
The programme will organize a conference in 2015 in Uganda and bring together relevant actors in the different sectors to discuss key issues that have arisen in the implementation of the programme.

6.3 MEDIA
The media will be engaged to capture the programmes activities and particularly beneficiary stories for wider dissemination of the programme outcomes.

6.4 ONLINE TOOLS
The internet is fast becoming the most useful communication tool therefore the programme will utilize the internet platform to share programme activities and outcomes. The following online tools will be used:

- Website communication – programme and partner websites
  The Agrfin mobile website and partner websites will be frequently updated with programme information.
  The Mercy Corps internal online platform the Globe will be utilized to update internal stakeholders on programme achievements.
- Webinars
  Webinars are an opportunity for stakeholders to understand in depth key programme concepts, topics or activities. Therefore webinars with key partners in the three countries will be facilitated.
6.5 PUBLICATIONS
As outlined in the project plan the following publications will be done and made available online and in print form:
- E-books on product development (year 2)
- E-book on service delivery, marketing & capacity building (year 3)
- Partners report access and usage of programme publications
- Student Thesis publications
- Papers developed for different conferences in lieu to publication
These publications will provide key learnings meaning from the three year programme to be disseminated to private and public players offering mAgri services or guide future endeavors in the sector. Additionally, relevant journal articles will also be written for publication in Journals that include Information Technologies & International Development Journal and The Electronic Journal of Information Systems in Developing Countries among others.

6.6 OTHER PUBLICATIONS AND MATERIALS
- Newsletters
  The quarterly newsletter will continue to be compiled and distributed in line with the quarterly themes.
- Brochures
  Country specific brochures will be developed for local dissemination in the relevant government ministries, agriculture and telecommunications organizations.
- Fact sheets
  A fact sheet will be developed to summarize the overall impact of the programme and the milestones reached.

7. Implementing strategy
The last year of phase 1 of the programme will focus on effectively communicating the programme activities and outputs. Key to the success of the strategy is the timely dissemination of relevant information. The programme will seek to disseminate information through the various channels each quarter depending on the achievements and milestones identified in the last quarter. The final year has therefore been broken down into four quarters that have set communication objectives and themes.

8. Evaluation
The impact and effectiveness of the communication activities will be periodically evaluated. The programme will evaluate the extent to which the communication tools are meeting the set objectives of this strategy. Specifically to assess the impact on awareness levels, understanding and attitudes with regards to the programme itself, strategies, approaches, models and achievements in ICT for agriculture arena.

Similar to 2013 a survey shall be carried to access the following

Table 3
Quarterly objectives and themes

<table>
<thead>
<tr>
<th>QUARTER</th>
<th>PERIOD</th>
<th>KEY THEMES</th>
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</thead>
<tbody>
<tr>
<td>1st</td>
<td>Jul – Sept</td>
<td>Partnerships</td>
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<tr>
<td></td>
<td></td>
<td>- The value of partnerships and lessons learnt for partnering public and private players</td>
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<tr>
<td></td>
<td></td>
<td>- The role of development agencies in product development, process and outcomes</td>
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<td></td>
<td></td>
<td>- Content development process in rural advisory services</td>
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<tr>
<td></td>
<td></td>
<td>Impact on smallholder farmers</td>
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<tr>
<td></td>
<td></td>
<td>- Benefits to smallholder farmers - preliminary findings</td>
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<tr>
<td>2nd</td>
<td>Oct – Dec</td>
<td>Partnerships</td>
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<tr>
<td></td>
<td></td>
<td>- Product development process for 2nd, 3rd bundle i.e. financial services</td>
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<td></td>
<td>- Successful marketing and distribution partnerships and strategies for the rural market</td>
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<td></td>
<td></td>
<td>Impact on smallholder farmers</td>
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<tr>
<td></td>
<td></td>
<td>- Impact of services on income and productivity for vulnerable groups</td>
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<td></td>
<td></td>
<td>Bundling of services and ICT</td>
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<tr>
<td></td>
<td></td>
<td>- Mobile technology use, challenges and outlook</td>
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<tr>
<td>3rd</td>
<td>Jan – Mar</td>
<td>Partnerships</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Lessons learnt – product development, marketing strategies, uptake and use of bundled services and ecosystem development</td>
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<tr>
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<td></td>
<td>- The role of financial literacy in adoption of financial services products</td>
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<td>4th</td>
<td>Jan – May</td>
<td>Partnerships</td>
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<tr>
<td></td>
<td></td>
<td>- Lessons learnt for programme; models and PPPs</td>
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<td></td>
<td>Bundling of services and ICT</td>
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<tr>
<td></td>
<td></td>
<td>- The true form and value of bundled services</td>
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<td></td>
<td></td>
<td>Impact on smallholder farmers</td>
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<tr>
<td></td>
<td></td>
<td>- Impact of bundled mAgri services on farmer income and yield</td>
</tr>
</tbody>
</table>

Table 4
Summary of accessed Agri-fin resources

<table>
<thead>
<tr>
<th>STAKEHOLDER</th>
<th>RESPONSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mercy Corps Employee</td>
<td>Had accessed at least one resources and all had accessed Agri-Fin Mobile programme staff and 2/3 had accessed that website and the newsletter</td>
</tr>
<tr>
<td>Agri-Fin Mobile programme partner</td>
<td>Most had been in direct contact with Agri-Fin programme staff and accessed the newsletter and some had accessed the programme website</td>
</tr>
<tr>
<td>Industry practitioner</td>
<td>Mostly accessed website, newsletter &amp; abridged findings for research studies. Blogs and direct contact with programme staff was limited</td>
</tr>
<tr>
<td>External stakeholder</td>
<td>Most have been in direct contact with Agri-Fin programme staff and had also accessed the website and the programme newsletter</td>
</tr>
</tbody>
</table>
The following activities will therefore be conducted to evaluate the communication activities identified in this strategy:

- Survey monkey of online tools
- Direct feedback from conference participants and participant lists
- Assessing web page hits /facebook likes
- Conferences attended/requests to present or participate
- Content analysis of media articles
- Tracking of stakeholder enquiries

A communication evaluation report will be conducted at the end of each quarter to ensure that relevant improvements and changes on the strategy are made in the subsequent quarter.

9. Budget

Budget allocation is with the programme either under activities or conferences attended and publications will be handled at the programme leadership level whereas country level will have all the resources needed embedded in their budgets

10. Conclusion

The outlined communication plan will result in increased visibility of the programme and its work to date.

<table>
<thead>
<tr>
<th>Area of Communication</th>
<th>Key Audience</th>
<th>Themes and Messages</th>
<th>Communication Channel</th>
<th>Output Action Points</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partnerships</td>
<td>Mercy Corps</td>
<td>Initial engagements</td>
<td>Article of PPP</td>
<td>July – Sept 2014</td>
<td>Moyra Mahari</td>
</tr>
<tr>
<td></td>
<td></td>
<td>How the partnership came to be</td>
<td>Interview GSMA</td>
<td>Oct – Dec 2014</td>
<td>Carol Kakooza</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lessons learnt</td>
<td>GSMA/GCOP/GNRS linkedin account</td>
<td>Apr – May 2015</td>
<td>Blog on lessons learnt</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Article on website</td>
<td>Blog and article on FGDC website and linkedin account</td>
<td>Oct – Dec 2014</td>
<td>Article on the product held in 2013</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lessons learnt</td>
<td>Blog and article on HCD, Financial Inclusion and EcoFarmer Programme.</td>
<td>Dec – Feb 2015</td>
<td>Blog on lessons learnt</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Financial Inclusion</td>
<td>Blog on website on the process</td>
<td>July – Dec 2014</td>
<td>Carol Kakooza</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Product development</td>
<td>Content development workshop</td>
<td>July – Dec 2014</td>
<td>Carol Kakooza</td>
</tr>
</tbody>
</table>
### Marketing and distribution

<table>
<thead>
<tr>
<th>Area of Communication</th>
<th>Key Audience</th>
<th>Themes and Messages</th>
<th>Communication channel</th>
<th>Date(s) of Communication</th>
<th>Out Put / Action Points</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Partnerships – ZF U and Agtixx officers</td>
<td>Agri-fin Website</td>
<td>Oct – Dec 2014</td>
<td>Article on website on the partnership</td>
<td>Moyra Mahani</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Key roles and Human face to mAgri services</td>
<td>Agri-fin Website</td>
<td>Oct – Dec 2014</td>
<td>Article on website on HCD</td>
<td>Moyra Mahani</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Brand ambassadors</td>
<td>Agri-Fin Website</td>
<td>Jun - Oct 2014</td>
<td>Consultant report on the marketing strategies available</td>
<td>Andi Ikhwan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Marketing strategies for agricultural information to community and agri-business company</td>
<td>Agri-Fin Website</td>
<td>Oct - Dec 2014</td>
<td>Consultant report on the joint marketing strategies of bundled services available</td>
<td>Andi Ikhwan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Joint marketing strategies of bundled agricultural information and financial services</td>
<td>Agri-Fin Website</td>
<td>Jun – Mar 2015</td>
<td>Summary of marketing strategies reports available</td>
<td>Andi Ikhwan</td>
</tr>
</tbody>
</table>

### Lessons learnt in market penetration and matching scale

<table>
<thead>
<tr>
<th>Area of Communication</th>
<th>Key Audience</th>
<th>Themes and Messages</th>
<th>Communication channel</th>
<th>Date(s) of Communication</th>
<th>Out Put / Action Points</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Article on website on the partnership</td>
<td>Molyra Mahari</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Key roles and Human face to mAgri services</td>
<td>Molyra Mahari</td>
<td></td>
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<tr>
<td></td>
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<td>Brand ambassadors</td>
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<tr>
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<td></td>
<td>Marketing strategies for agricultural information to community and agri-business company</td>
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<tr>
<td></td>
<td></td>
<td>Joint marketing strategies of bundled agricultural information and financial services</td>
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</tbody>
</table>

### Product value and user experience

<table>
<thead>
<tr>
<th>Area of Communication</th>
<th>Key Audience</th>
<th>Themes and Messages</th>
<th>Communication channel</th>
<th>Date(s) of Communication</th>
<th>Out Put / Action Points</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rural advisory services</td>
<td>GFRAS conference - Argentina</td>
<td>Sep-14</td>
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<td>Carol Kakooza</td>
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**Agriculture advisory services**
- GFRAAS
  - Adoption of agricultural advisory messages by smallholder farmers
    - Communication channel: Agri-Fin Website and quarterly newsletter
    - Date: Aug - Sept 2014
    - OutPut / Action Points: Demand research on advisory services
    - Responsibility: Daniel

- Rural advisory community
  - Impact of agricultural advisory services to smallholder farmers
    - Communication channel: Conferences organized by GFRAAS
    - Date: Oct - Dec 2014
    - OutPut / Action Points: Impact assessment for yield and income's farmer in Indonesia available
    - Responsibility: Daniel

**Financial literacy**
- CGAP
  - Impact of ams financial literacy on savings and borrowing
    - Communication channel: Agri-Fin Mobile website and quarterly newsletter
    - Date: October - December 2014
    - OutPut / Action Points: Impact study on finlit messages
    - Responsibility: Daniel

- CTA
  - Behavior adoption and practices from ams messaging

- Bank of Uganda (Policy Makers)
  - Lessons learnt
    - Communication channel: Agri-Fin Blogs and websites
    - Date: January - March 2015
    - OutPut / Action Points: Case studies and field assessment
    - Responsibility: Daniel

**Agricultural payments and financial services**
- CGAP
  - Experience from developing an ecosystem that supports Mobile payments and financial services in underserved markets
    - Communication channel: Agri-Fin website
    - Date: Aug to Mar, 2015
    - OutPut / Action Points: Demand research report available
    - Responsibility: Andi Ikhwan

- GSMA
  - Case studies

- Mercy Corps and Agri-Fin Team
  - Demand for financial services in underserved markets
    - Communication channel: Agri-Fin websites and blogs
    - Date: Sept to Mar, 2015
    - OutPut / Action Points: Demand research report and business cases available
    - Responsibility: Andi Ikhwan

**Worldbank Webinars**
- Lessons learnt
  - Communication channel: Conferences
  - Date: Sept to Mar, 2015
  - OutPut / Action Points: Used cases of bundled loan and mobile payment services for corn farmers available
  - Responsibility: Andi Ikhwan

**Value of essential bundled services to smallholder farmers**
- CGAP
  - Farmer journey and adoption of bundled layered services
    - Communication channel: Agri-Fin websites and blogs
    - Date: July to Mar, 2015
    - OutPut / Action Points: Farmer experience and user feedback
    - Responsibility: Daniel, Carol Kakooza
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<td>Capacity building to farmers of vulnerable groups</td>
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<td>LISA Literacy and Financial Literacy design (using a mobile platform)</td>
<td>PISAgro News</td>
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<td>• Rural advisory services community</td>
<td>Respond of female farmers to LISA Literacy and Financial Literacy content</td>
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<td>Stories on how female farmers applied the training contents to their daily lives (agricultural and non agricultural), available</td>
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<td>(1) Summary of training impact assessment available, (2) Stories on the benefit of training to female farmer groups and individual</td>
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<td>Bundling of Loan products and Mobile payment services to farmers in underserved markets</td>
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<td>Jan - Mar 2015</td>
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**ANNEX 3**

**Agri-Fin Mobile Team Meeting Report**

Agri Fin Mobile Team members attending Annual Meeting:
20th - 23rd May 2014, Bushman Rock Safari Lodge, Zimbabwe
I. Attendees

Sean Granville-Ross  Country Director Uganda
Daniel Odinga  Programme Coordinator Uganda
Carol Kakooza  Programme Director
Kokovéi Sossouvi  Technical Advisor Uganda and Zimbabwe
Jennifer Mayer  Country Director Zimbabwe
Mildred Makore  Product Development Advisor, Zimbabwe
Moyra Mahari  Programme Coordinator, Zimbabwe
Andi Ikhwan  Programme Coordinator Indonesia
Lesley Denyes Linville  Technical Advisor Indonesia
Sandy Biggar  Programme Officer, Scotland
Judith Moore  Deputy Finance Director, Scotland
Pierre-André Cordey  Programme Manager, Global Programme Food Security

Mkhululi Ngwenya  Programme Officer, Food Security Embassy of Switzerland

II. Meeting Objectives

To provide a networking opportunity for the programme offices and a chance to:
- Share an overview of Phase 2 of the Agri-Fin programme, its goals, objectives, current achievements and anticipated outcomes.
- Provide an overview of partner activities, clarify roles and responsibilities and discuss how to build strong partnerships for the final year.
- Develop a work plan with all countries for year three of implementation that will provide a basis for good programme M&E.
- Develop a workable solution and plan around financial literacy and financial services as an integrated component in each programme country
- Dissemination and knowledge management, plans, topics and responsibilities

III. Introductions and Welcome

ROUNDTABLE INITIAL COMMENTS
- Need to refine the definition of “bundled services” with SDC
- Need for Urgency + Creativity + Commitment
- Need to address and put in place a clear strategy for knowledge management and communications and dissemination.
- May need new partners to hit new targets/improve impact and to add new models of partnerships
- Improve our tracking and monitoring and agreement on definition of the indicators and what we mean by the terms, ‘use’, ‘access’ etc.

PROGRAMME STRUCTURE

Sean as the Uganda Country Director will allocate 30% of his time to support as the overall Director for Agri-
Fin in the final year. Carol Kakooza based in Uganda will provide daily support to the country coordinators and will assume responsibility for the communications, documentation and knowledge management.

**INTERNAL CHALLENGES**

Need to clarify:
- Reporting lines and timely sharing of information
- Approval authority matrix and who will approve programme costs at the field level as well as international travel
- Budget, including in-country travel money and cost allocations
- Log frame/Dashboard definitions. (Get SDC’s vision on these + Lesley’s vision). What are the numbers?
- Need to refine the definition of “bundled services”, document the business models and partnerships and articulate the ‘value add for the farmer’ with SDC
- Where should cost be allocated, e.g. Hire drivers for the day.
- Knowledge management and dissemination strategy.
- Institutional memory.
- M&E including data from EcoNet

**Need to identify new partners to hit new targets/improve impact**

**IV. Country Overviews**

See country presentations.

**ZIMBABWE**

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<th>Partnerships:</th>
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<td>ZFU</td>
<td>FO</td>
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<td>MOU signed June 2013</td>
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<td>Ministry of Agriculture</td>
<td>RAS</td>
<td>Product promoter and content provider</td>
<td>MOU yet to be concluded. Letter of intent in place</td>
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**Priorities**
- Technology integration between Ministry of Agriculture and EcoNet
- Speed up registration of farmers by Zimbabwe Farmers Union
- Farmers push to use Eco Farmers by relatives – possible marketing entry?
- Insurance – requires consumer education + modify premium payment + timing of the marketing the product (start in June). Product refinement – more comprehensive package to include drought and floods/heavy rains.

**Challenges**
- Slow registration of farmers. Coordination challenges between EcoNet and ZFU and the programme
- Handholding of sub grant recipients
- Managing EcoNet Board expectations
- Poor Zimbabwe economic situation making partners risk averse
- Content development- Bureaucracy at Government not compatible with private sector PPP

**Sustainability**
- Willingness of farmers to pay

**UGANDA**

**Context**

Pivotal role of agriculture in the economy contributing 23.9% to GDP. Increased usage of mobile money. Agri fin is working in 7 districts in Northern Uganda.

- A total 10,085 SHFs profiled with 3 crops options to date.
- 5,541 farmers are paying for the service.
- A marketing drive introduced in March helped increase numbers.
- Women have embraced the product these stats were based on registration figures.
- The financial aspect will be introduced to FARMIS in the June 2014.

**Partnerships**
- ORANGE-FACE Ag Payments
- Fit Uganda – FARMIS
- Mobipay - AgriLife
- But pursuing other partners such as MTN, Beyonic and Hiinga.

**Target**
- 35,000 SHF and 10,000 SHF receiving financial literacy messages and need to work with more buyers.
- Financial literacy Model. www.simplifymoney.co.ug Agri Fin working with Central Bank and GIZ to reduce the 8 core financial literacy messages to fit the mobile phone and develop a roll out strategy for the messages using a combination of radio and SMS messaging through the Fit Uganda partnership

**Challenges**
- Mobile access is still low thus registration has been slow.
- System registration with Fit Uganda and FARMIS platform has been low
- Literacy levels are low
- Undermining of the business models being developed by other partners i.e. free versus payment
- Unclear Government strategy on agricultural extension services.

**Lessons learned**
- Registration alone doesn’t drive interest
- Farmers will pay if it gives them better access to financial services
- Payment by milestones, hence farmers will pay if they see the benefit
- Peer to peer influence important.

**Sustainability**
- Replication of services by expanding and continuing services.

**INDONESIA**

**Partnerships**
- A total of 3 MOUs signed with Bank Andara, IRRI and 8Villages. The target is to reach 80,000 farmers but currently 8,943 farmers have been registered. A total of 10,000 female farmers to be trained by the end of July.
• 8Villages-SMS Platform (question and answer, daily tips, group feature, quiz, survey) works with District and sub-district Extension Offices, Bayer Corps, Bank Rakyat Indonesia (BRI), MARKET (a programme funded by USAID) Farmer Smart House (in partnership with Central Java Province Government and Gajah Mada University)

• Opportunities to provide articles for PIS Agro Quarterly NEWS

Potential Partners: Bayer Crops, TPS Food, Sygenta, Bank Agris, Asuransi Jasindo, Charoen Pokphand, Bank Pundi to develop a loan product and crop insurance for rice and corn farmer groups

Challenges
• Regulation of the Minister of Communication and Informatics concerning content provider services
• Answers from experts are not received promptly
• Unstable GPRS signal when using AndaraLink mobile in rural area
• Farmer groups/Farmer group unions are reluctant to become cooperatives because many cooperatives that have had problems (had a negative impact on the installation of AndaraLink
• Loans to farmer groups are a new product for commercial banks, and require approval from the BoDs, which is a lengthy process
• Changes in partner policy and management teams

Lessons Learnt
• Don’t push farmers to change their SIM card.
• Content regulation is a key for 8Villages.
• Risk management tools should be discussed in advance with other potential partners (e.g. input suppliers, buyers and financial institutions).
• Engagement with the District Extension Offices would be a key factor to have a successful collaboration with the Farmer Organizations

Sustainability
• For financial services, farmers pay fees to the MFI’s FO or FI, when transactions take place. However, for the services from 8Villages, the farmers do not pay directly to 8Villages but by maintaining a minimum airtime balance to get access to the daily tips and group feature.

V. Reflection from Country Presentations

QUESTIONS AND ANSWERS SESSION ON COUNTRY PRESENTATIONS
• Need to work out internal politics within EcoNet. The Financial products to be developed are for EcoFarmer and not necessarily EcoCash. Yet, EcoCash is a conduit for the financial service products and loan products.

• Information and advisory services: What can be achieved about the quality vis-a-vis the quantity of messages? What is the best service design and delivery mechanism, user friendliness, human interactions?)
• It is interesting to look at the virtual help desk e.g. Group Feature, LISA Platform, USSD Apps to pull up back messages.
• What level of change can we attribute to Agrfin Mobile?
  o This can be documented that is the impact we have had throughout the project.
  o The percentage of farmers reporting ability to utilize and benefit should be picked up from survey.

o Soft Indicator-EcoNet realizes the mistakes they have made and how much quality is important.

o The Partners that are implementing have achieved 100% cost share. For example, AgriFin mobile Zimbabwe has not contributed any funds to EcoNet. EcoNet has a budget of $900,000 for 2014 allocated to the development of EcoFarmer.

EMERGING THEMES

Private Sector/Government engagement
• Need to understand internal power dynamics (e.g. EcoNet and the relationship between EcoFarmer and EcoCash)
• Need to figure out ways of working with Rural Advisory Services (government and private agricultural extension services) (see below learnings from partnership)
• Need to build the management/Institutional capacity of our partners, business models, human resource skills and capacities and overall planning and budgeting

Impact
• What is the best service design and delivery mechanism (factoring in quality of information, ability of farmers to use the service, human interaction, information vs knowledge and the use of the information provided)
• How to measure it successfully?
  o Related to improving yield and reducing the transaction cost, which could improve the farmer’s income

Agent Model
• Role of female agents – tradition of providing better services. How to ensure that in year 3, the programme allocates adequate resources to target women more effectively?
• Need for Brand ambassadors as “oracles in the community”. Where are the touch points for farmers in the communities? How do we interact with the early adopters of the bundled services?
• Can this be built around agent hierarchy model (agents, super agents, aggregators)?
• The role of extension worker is important to build trust from farmers in agricultural information and financial services in rural areas in Indonesia

Credit risk mitigation
• What model is in the best interest of the SHF?
• Requires a better understanding of rural financial landscape

Marketing and research
• “Member gets member” approach
• Need for an incentive package for farmers and extension workers
• Need to strike the balance between scale vs. service quality
• Need to invest and support more our partners and their efforts around marketing and promotion – how do you engage farmers and drive adoption and use of the services?

Bundling
• Multiple services to the same farmer
• Access to additional services not initially considered by farmer/provided as a “reward”
• Provision of tailored services (once profiling is completed)
• Provides a pathway to moving farmers along from subsistence to commercial farming
VI. M&E
See M&E presentation.

Extension Services
- Best to adopt a multi-partner approach

VI. M&E

Expectations from Farmers Union
- Train them and give them specific timelines to deliver. Agri-Fin cannot do without them as they can block activities in the field. We may want to tap at different levels to reach different groups levels, for example, engagement with ZFU took place at the Ward Level, district and provincial levels. The Managing Director is responsible for the organization and engagement has been made with him.

Data tracking
- Kaiite figures not reflected for Ecocash under the value chain payment figures.
- Need to track financial service usage (what types of payments) and bundle
- Active users are those who interacted with the service in the last 30 days including passive SMS push.
- Non active are those who opted out.
- Need to refine user ability to use the service by conducting surveys (e.g. Zimbabwe fortnightly surveys)
- Need to refine definition of vulnerable groups.
- The percentage of farmers reporting ability to utilize and benefit should be picked up from survey or focus group discussions.
- Need to get partner consensus on the data tracking, including gender and age groups disaggregation, since this information is needed for the annual report.
- Partner didn’t pay adequate attention to target beneficiaries (considering the acquisition cost).

Attribution
- This is an issue. Where is our impact, what have we actively influenced?
- Project best tracked using a theory of change model
- Difference in scale in all three programmes is the due to the partner engagement model. Zimbabwe has higher volumes but a “simpler” product.
- Link to Grow Africa Initiative via our relationship with PISAgro and link to WEF.

Farmers’ willingness to pay
- Uganda – SHF on FARMIS platform are paying for information services
- Indonesia – SHF must maintain a minimum airtime balance to receive daily tips and access to the group feature
- Zimbabwe – Price assessment done

Zimbabwe Recommendations on role of MC:
- Formulate cost recovery model based on input suppliers and buyers and growing the EcoSave portfolio

VII. Lessons Learnt From Partnership

FARMER ORGANIZATION (INCLUDES AG EXTENSION WORKERS)

2013 Learnings
- Decision making takes time. While Farmer organizations are collaborative by nature, their engagement in a formal consortium is new and it takes time to socialize the concept internally and to gain traction from their board. Decision-making is done through a democratic process involving their board or full member votes, and may take time to finalize.
- Develop a partnership, not just a sales pitch. Farmer organizations are keen to protect the value they provide to their constituents and do not want it to seem that outside actors are doing it for them. Success and traction will be greater if products are developed and rolled out in a collaborative, open and coordinated manner.

2014 Learnings
- Agriculture extension services. Limited support from and engagement with Government (except in Indonesia)
- Their limited institutional capacity will determine the level of engagement possible. Often a one-man show.
- Partners are very political.
- Most Partners are not used to working with NGOs,
- Partners are hungry for funding.
- Capacity building for female farmers should be done in collaboration with female extension workers and supported by Head of Extension Worker Coordinator at district level.

WHAT ENGAGEMENT MODEL?
Most critical in an MNO- or Bank-led Model. They are/ they can:
- A channel to farmers and or farmer groups
- Provide understanding of the farming context
- Help drive volume
- Support product/service awareness amongst farmers – Trust-driver.

To engage Farmer Organizations successfully, there is a need for:
- Capacity building (focus on training and promotion)
- Demonstrate the benefit of mobile platform through supporting their core activity and shared value:
  o Increase the reach of their catchment zone
  o Reserve information flow, feedback collection
  o Group feature for communication between farmers
  o Access to SMS-blast to address the need of their constituency

BANK

2013 Learnings
- Establish a business case first. Before approaching a bank, ensure that a clear business case is in
hand. They are concerned with bottom lines, are typically risk-averse and are less experimental than other partners.

- Payments are less attractive to banks. Unlike MNOs, which see payments as a source of major revenue, banks are most interested in deriving revenue through lending over the long run.

2014 Learnings

- Banks are highly risk averse. After a series of bad loans, an example; Bank Andara stopped loaning to cooperatives.
- Banks are likely to “kill” low performing products with limited warning
- Sensitisation and education of the partners took longer than expected, especially for a new financial product development

WHAT ENGAGEMENT MODEL?

Determine risk mitigation in advance and develop other forms of credit rating indicators. This may vary by banks and so we need to understand risk appetite and what proxies are acceptable to them.

MNO

2013 Learnings

- Be patient! It takes time to build trust, particularly when the role is to support the development of new products and services. Trust is demonstrated over time and the MNO needs to understand upfront what value the NGO brings to the table.
- Clarify motivations and roles. Sometimes, the role of Agri-Fin Mobile as a market “facilitator” can be confusing to private sector partners, and particularly to large MNOs with little perceived need for outside help. Clarify motivations and expectations up front and try to frame the rationale for engagement in language that can be understood by partners (altruism is often something to be suspected).
- MNO ownership of products – perceived and actual – is important. For MNOs who are concerned about introducing new products into the market, complete ownership is important. They have a desire to minimize publicity and input from outsiders and emphasize the homegrown nature of successful products.
- Fund elements that are additives and outside normal budgets. MNOs may be hesitant to accept external funding for implementation or design. They will, however, accept funding related to new activities that support new business development and rollout, and that are outside of their normal budget scopes but could generate income. For example, product design workshops may be an appropriate additive service.

2014 Learnings

- Need to move away from the current “volume vs quality” paradigm.
- “Unfair competition” from NGOs projects providing information services free of charge.
- Content development should not be internalised by the MNO. In Indonesia, organizations are required to get licence from the Government to develop and deliver content.
- Issue with where the revenue lies with content push (quality of information and delivery model)
- Need to push for next phase of tailored content

WHAT ENGAGEMENT MODEL?

- Build a business case for more investment in new products
- Provide consumer research
- Define the Mercy Corps ‘s role as partner in product design

VIII. Original Vision Refresh

- Group work in pairs to regroup around the original programme vision.

1. WHAT IS THE MISSION STATEMENT/MOTTO OF AGRIFIN MOBILE?

Exercise: Draft a mission statement in 10-12 words. Split the statement into “ends” and “means”.

Group work:
- a) Building sustainable partnerships and develop mobile-based solutions for improved SHF income
- b) Leveraging partnerships and technology to enable SHF to utilise information to improve their income.
- c) Increase productivity and by fostering new partnership models through sustainable mobile bundled services.
- d) Improve yield and reduce transaction costs through mobile ag and financial services and learn

Common themes from draft mission statements:

- SHFs as target group;
- Mobile solutions (USSD-based);
- Productivity/Profitability/Income

2. HOW DOES AGRIFIN MAKE A DIFFERENCE IN SHFS’ LIVES?

Exercise: Articulate in simple language the difference AgriFin makes in SHFs’ lives.

Group work:
- a) By providing advisory and financial services and access to lucrative markets; improved agricultural techniques, access to credit and empowerment of SHF to fully participate in value chains.
- b) Through access and utilisation of advisory and information services, SHF can reduce transaction costs and improve yield.
- c) When SHFs use the bundled, they’re able to make informed decisions, reduce their costs (e.g. transport) and make more money.
- d) Utilising technology, SHFs access (in their hands) advisory information, markets, financial tools and resources to empower themselves and improve their farm business.
- e) Visible: Access to information, improved productivity, improved income, one-stop-shop

Invisible: Building/strengthening the mobile ecosystem for ag info and financial services, convening the key actors, risk absorption for key actors

Common themes:
- Access, utilisation, informed decisions, empowerment/participate fully

3. YOU ARE A SHF. WHAT DO YOU EXPECT FROM THE NEW SERVICES?

Exercise: Capture this using 5 adjectives.

Group work:
- a) Relevant, Easily accessible, Timely, Affordable, Profitable
- b) User-friendly, Relevant, Affordable, Timely, Accessible
- c) Accessible, Affordable, Understandable, Reliable, Comprehensive
d) Relevant, Timely, Valuable, Accessible (channel, format, language), User-friendliness

e) Affordable, Timely, Relevant, Easy to act on, Intuitive to access (interface)

**IMPACT PATHWAY**

**IX. Country Workplans**

**Year 3 Highlights:**
- Services
- Partnerships
- Access and Utility
- Knowledge

**INDONESIA**
- **Service model:** 8Villages (support smartphone usage by Extension officers/agrodealers based on the existing relationship that exist between 8Villages and MoAfAg. New more complex content will be developed for the benefit of extension workers (above the max of 160 characters restrictions of basic phones).
  - Belief that the service has depth and meaning with push messages, “ask an expert”, group feature, quiz and survey.
  - Expand service will (i) support 8Villages to text blast LISA literacy ad financial literacy to users, (ii) develop new content and feature sent only to extension workers and field agents for dissemination through other networks.
- **Fin Services.** With Bank Andara and Bank Pundi, including loans and value chain payments, will expand to savings and other mobile payments including air time top-up and prepaid electricity.
  - Bank Pundi will facilitate the ATM cards for the farmer groups which receive Bank Pundi’s loan to transfer money to their group members

  - **Partnerships.**
    - Bank Pundi ↔ Bank Andara
      - Bank Pundi to begin using AndaraLink to make them “mobile-enabled”. Needs MOUs and negotiation facilitation.
      - Need farmers group to organise themselves as a cooperative and open a demand deposit account at Bank Andara.
    - 8Villages ↔ Banks
      - Will support facilitation of agreements for joint marketing, training and promotion
      - Will hire firm/individual through public tender to do a creative on a joint campaign
      - Will tender out print/radio joint campaign

  - **Access and Utility** hinged on bridging the gap. Services are there! Farmers are there!
    - Training marketing and literacy (LISA, mobile financial, etc.) campaigns
    - Demand research for corn farmers/corn farmer groups on new geographies in Central Sulawesi and West Nusa Tenggara to bridge gaps to underserved markets.

**UGANDA**
- **Services:** Bundling Service, value chain payments and credit to farmer. Increase the outreach of advisory services including developing a feedback mechanism for farmers including through “Farmer get farmer” approach.
- **Partnership:** Will work with:
  - MTN for agricultural payments.
  - FIT Uganda for advisory services and financial literacy.
  - MobilPay for credit facilities, by getting financial institutions on the platform. Fit Uganda and Farmis are more geared towards individual SHFs and MobilPay and AgriLife more towards buyer-led model.
- **Access and Utility.** Take more advantage of the strong emerging agent network (seeds, etc.), Mapping them out, understand their scale, etc. Engage the female agents. Will learn from Zim on the brand ambassador model.
- **Resources** required to push financial literacy piece and mapping out the farmers extension network given how big the catchment area is. Adding another layer of financial services to the FARMIS platform.

**ZIMBABWE**
- **Information Services:** revalue through a stakeholder workshop. Establish a mechanism for content development and management and work on tailored messages.
- **Financial services:** Evaluate and refine product, roll out insurance much sooner. Want to do more to assess need, current practices through HCD.
- **Partnerships:** EcoNet remains core but will improve partnerships around EcoNet. Will engage Agritex, EcoCash agents, ZFU, etc. and brand ambassador approach.
- **Access and Utility:** Currently a gap. Will profile additional farmers, Vulnerable target are women (10,000 of the profiled SHF). Will focus product development of fin services most relevant to women. Forthcoming training will focus on Crop planning, financial management and literacy and mobile literacy, Whole HH
decision making. Want to include group feature. Will use the “Farmer get farmer” approach to increase registration push. Will make recommendation on pricing based on Indonesia experience (eg. Minimum balance requirement etc.). Will seek to leverage other partners for training (Bank of Zim, WorldBank, etc.)

Common themes:
• Literacy, Marketing and training.
  o Opportunity for cross-country extrapolations, e.g. Indonesia marketing campaign and for co-designing of some of the products in view of using them in other countries.
  o Need to develop knowledge base (e.g. fin literacy work done in Indonesia).
• Agents
  o Brand ambassadors, etc.

X.EBook 2
Presents the different types of information and financial services with a real life example. See draft ebook.

KEY LEARNINGS DISCUSSION
Market Prices:
• Content development is best outsourced if not part of existing core competences
• Begin with a minimum viable product (MVP) and build it up (EcoFarmer vs Farmis approaches). Role of Mercy Corps in refining focus. Farmis sought to introduce bundle from the outset on the assumption that farmers would be more willing to pay for a complete suite of services that a single one. Has pros and cons, the major drawback being possible consumer confusion.

Agriculture extension services:
• Important to include feedback loop with users including for product refinement
• Big data management can support tracking of recurring queries, pushing out messages etc.
• In Indonesia, the LISA application for extension workers and farmers provides an exit strategy from agricultural digitalization and capacity building work done by the World Bank previously.

Warehouse receipting:
• Is used in the programme to generate credit scoring (e.g. MobiPay in Uganda) but may be best suited to value chains with recurring payments (e.g. dairy, horticulture)
• The service may not have a revenue model but may be sold to buyers/warehouse as a software as a service basis (SAAS).

Value Chain payments:
• Issue with agent capacity and presence. Who’s the right person to be an agent? Best to use existing agricultural value chain actors.

Insurance:
• Needs to be easy to understand, yet comprehensive, with easy subscription and pay-out process. Can be issued as collateral substitute.

Loan disbursement:
• Need to map out credit scoring indicators before product development and agree risk management strategies with other ecosystem actors.

NEXT STEPS
• Need to identify audience to capture all lessons learned and sync with all partners engaged and ensure that we meet their requirements before we publish
• Need infographics/visuals for some of the products
  • Organise the information around the initial programme visualisation model. Point out the complementarity of the products in all three countries to show how each product covers farmer needs. Could be an effective programme marketing tool.

Integrate the qualifiers from session VIII 3. Recurring themes are: Accessible, relevant/timely, understandable/easy to act on/user-friendly, reliable, affordable/valuable.

XI. Knowledge Management
Outcome 4: Knowledge of models, services and products are captured and shared internationally for dissemination and replication. [One deliverable is a joint publication GFRAS].
• What media do you want to use?
• How should we disseminate the information?
• Who’s the audience?
• What’s the objective of our knowledge management?

THE AGRIFIN MOBILE “BRAND”
What’s the added value? Where’s the innovation?
• Indonesia: unlimited interaction with information in the hands of the farmer via mobile
• Shared valued partnership including with ag extension workers.
• Addresses a knowledge a gap (in public sector information) for farmers to make informed decision → empowerment
• Context smart facilitation and effective indirect implementation (MAP approach)
• “synchronise” business and development objectives create opportunities for shared interest and engagement

What audience / what messages?
Key is to define the theory around “bundling”, to document the interesting partnership models and revenue streams/business viability of the partnerships and products and finally an ability to clearly define what is the ‘value add to a smallholder farmer’ when accessing and using the bundled services.
Fig 3
Agrfin Knowledment Management

Tools:
- Newsletter
- Fact Sheets
- Ebook
- Blogs
- Video

Looking ahead:
Can Mercy Corps, as an agency, use all the works and lessons learned from the programme to develop a training course like the Springfield-developed M4P course?

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This budget lines are for programme activities and will be allocated based against each countries workplans. The other costs for staff and office costs will be allocated based on staffing structure and the Mercy Corps allocation policy for office costs.

XIII. Parking Lot
- Information Services Provision => Access and usage
- Extension Services Support /Government involvement in Agri fin activities => Brand ambassadors + Indonesia experience
- New ways of lending money to farmers + Credit Risk Assessment Model may be developed e.g. other credit rating such as using VSLA membership records to rate farmers =>
- Lessons learned on partnership, product development and technology =>Document more consistently
- Revisit M&E indicators => New data collection and collation

XIV. Wrap up
- End-line impact analysis and strategic review are two different exercises => need to capture elements that can help us plan the next phase. Timing is important to be able to gauge impact and exploit information for planning of next phase.
- Finalize budget and work plans by Friday 30 May.

XV. Field Visit
Murewa, Mashonaland East
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Mercy Corps