



# **AFA CASE STUDY: DIGITAL PATHWAYS FOR YOUTH IN AGRICULTURE**

JANUARY 2019



**MERCY  
CORPS**

**AGRIFIN  
ACCELERATE**



**mastercard  
foundation**

# Case Introduction: AFA Programming on Youth to Date

- **Background:** Mercy Corps' AgriFin Accelerate Program (AFA) is a \$25 million, six-year initiative funded by the MasterCard Foundation to support private sector actors to develop, prototype and scale digitally-enabled services for smallholder farmers across Kenya, Tanzania and Zambia. AFA is intended to help partner banks, mobile network operators, agribusinesses and technology companies scale high impact services for at least one million farmers, driving 50% increases in smallholder income and productivity, while working to support all market actors to expand services to farmers through shared learning.
- **Vision:** Mercy Corps' vision of youth and agriculture is that young people play vibrant and diverse roles across the agriculture sector—accessing safe, profitable and dignified work throughout agricultural markets and value chains; contributing to the food and nutritional security of their communities; leveraging technology to revolutionize the field; and thriving within supportive environments, including their families, communities and markets.
- **Case study learning:** Youth entrance and engagement in smallholder agriculture requires new ways of engagement and acceleration. Digital may be a compelling tool to drive the growth of participation, productivity and income for youth in the sector. AFA's experience across 26 engagements over the past 3 years demonstrates this potential and offers some indication for positive pathways for youth in agriculture.
- **Case study context:** In June 2018, AFA contracted the Dalberg Group to assess learnings across these engagements and conduct supplementary research on these youth pathways. The goal of this exercise was to support the development of AFA partners and to inform wider ecosystem growth through public learning.

# AFA Approach: Partner engagements are focused on supporting youth with bundles of services and targeted approaches delivered digitally

## Supporting youth pathways can happen in two ways

### *Individual solutions:*

Provide one or two targeted digital interventions based on prioritized needs

Capacity development

Access to finance

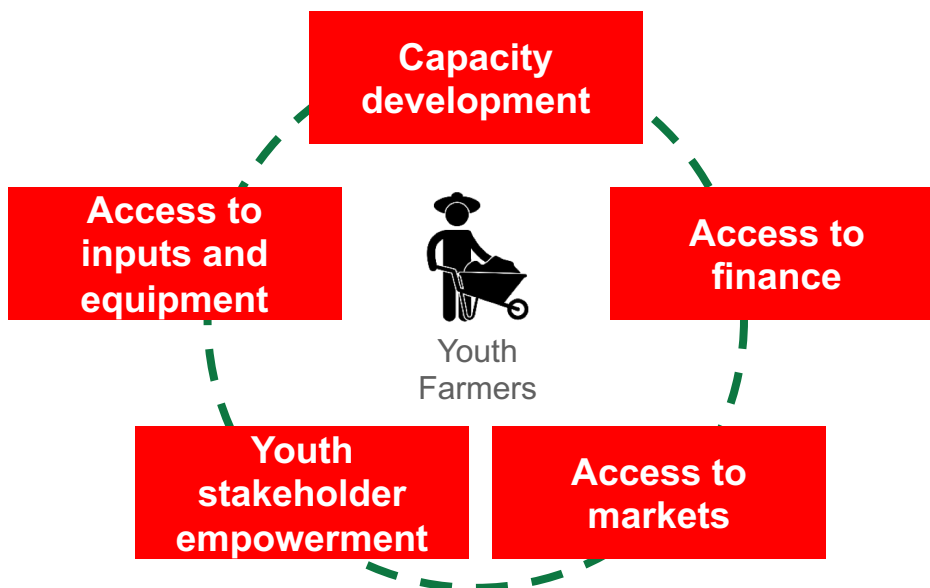
Youth stakeholder empowerment

Access to inputs and equipment

Access to markets

### *Platform-based solutions:*

Use a digital platform to combine multiple interventions. This can pull in more partners to bundle multiple solutions where the need demands it.



# AFA Approach: Partner engagements are focused on supporting youth with bundles of services and targeted approaches delivered digitally

Support areas	Insights on how to support youth livelihoods	Successful AFA interventions
Access to finance	<ul style="list-style-type: none"> <li>• <b>Alternative credit scoring:</b> Increase access to credit by expanding alternative credit scoring systems and data to prove their creditworthiness without the need for collateral, which youth often don't have</li> <li>• <b>Loan products:</b> Facilitate loans that are better tailored to youth needs (i.e., terms, interest rate, and specific connection to borrowing intention, like input loans)</li> <li>• <b>Savings:</b> Expand savings products for young SHFs to support them in planning for future growth</li> </ul>	<ul style="list-style-type: none"> <li>• <b>DigiFarm:</b> DigiFarm uses alternative credit scoring to improve loan access.</li> <li>• <b>Halotel:</b> Digital savings and loans products on the HaloPesa system are largely used by youth. Youth make up 70% and 72% of HaloPesa and HaloYako's user bases.</li> </ul>
Access to inputs and equipment	<ul style="list-style-type: none"> <li>• <b>Inputs:</b> Make it easier for youth to access the right kind and quality of inputs they need, on terms they can afford, with the extension services to teach them how to best use them</li> <li>• <b>Equipment:</b> Facilitate leased or shared access to high-tech, large-scale farming and post-harvest equipment that youth cannot purchase themselves, to expand their success in agriculture at scale</li> </ul>	<ul style="list-style-type: none"> <li>• <b>DigiFarm:</b> DigiFarm offers discounted inputs purchasing and input loan features to offer improved access to high quality inputs.</li> <li>• <b>FTMA:</b> AFA's work with FtMA allows farmers to get access input financing during the pre-harvest season to support their farming.</li> </ul>
Access to markets	<ul style="list-style-type: none"> <li>• <b>Market info:</b> Supply youth with info on how markets work and the prices their produce to boost competitiveness</li> <li>• <b>Direct market access:</b> Use tech platforms to directly connect youth farmers to buyers— focus specifically on overcoming geographic barriers to market access for youth in rural environments</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Maano:</b> Maano's virtual farmer market, supported by AFA and WFP, has created new income streams, reduced some costs, and improved value chain relationships through technology.</li> </ul>

Sources: "The Business Case for Partnership to Support Input, Trade and Equipment Financing, 2017"; "Using Behavioral and Data Science to Improve Financial Access in Tanzania, 2018"; "E-commerce Model Options For DigiFarm Farmers: Initial concept for DigiSoko, 2018"; "Digital Pilot for the FtMA Platform HCD SPRINT Insights and Recommendations, 2017"

# AFA Approach: Partner engagements are focused on supporting youth with bundles of services and targeted approaches delivered digitally

## Support areas

### Capacity development

## Insights on how to support youth livelihoods

- **Financial management:** Equip youth with skills to make informed financial decisions
- **Entrepreneurial education:** Help young farmers grow business skills to operate their agricultural activities like an SME, in line with business growth targets
- **Agricultural information:** Supply and source the information and training that youth need on how to best farm their crop. Weather data is also important to young farmers

## Successful AFA interventions

- **Arifu and Equitel:** Loan principals for non- and light-users increased by 34% while the same decreased by 25% for more active users. Super users also increased savings by 54%. The majority of youth learnt how to increase their money, grow their business, budget, save and manage debt despite low levels of formal banking. Farmers had a better grasp of business management principles like planning, costing, and marketing compared to non-farmers.
- **Don't Lose The Plot:** AFA's collaboration showed that DLTP led to improved knowledge on farming and agribusiness, improved agribusiness record keeping on levels of production among youth, increased use of irrigation and fertilizer, and improved perceptions of farming by women. 3.4M farmers viewed the program and over 6,000 budgets were created using the accompanying web-based tool. In an independent evaluation, DLTP was shown to have **improved outcomes** in terms of farmer knowledge, improved record keeping, use of fertilizers, and irrigation practices
- **DigiFarm:** Early indications from on-going HCD engagements report that 1) early adopters of learning report a positive impact on their farming practices and 2) farmers are keen to learn over mobile as they have only infrequent opportunities to learn through extension agents and agro-dealers.

# AFA Approach: Partner engagements are focused on supporting youth with bundles of services and targeted approaches delivered digitally

## Support areas

### Youth empowerment

## Insights on how to support youth livelihoods

- **Youth leadership empowerment:** Capacitate youth leadership and youth-run organizations to lead local agricultural growth for long-term impact
- **Partnerships with other organizations:** Build partnerships with local organizations who can support initiatives with complementary development services— like gender advocacy
- **Political engagement:** Enable youth to connect with local officials for more balanced engagement

## Successful AFA interventions

- **USAID:** Mercy Corps partnered with USAID to provide Yes Youth Can! To strengthen the capabilities of youth and youth-owned businesses. Successes include 1000 youths trained in beekeeping and wax processing, and ~1400 youth trained on entrepreneurship, sales, marketing, and financial management.

# AFA Learning: Three kinds of digital platforms are effective in bringing bundled services to youth SHFs

## Broadcast media (TV and radio)

Broadcast media can help bring targeted information like crop farming and budgeting to youth in easy-to-understand ways. Stories and narratives, which extend advocacy and education, work well over broadcast media, and build trust with local leaders.

### Content / services:

- Distribution of educational and farming-related info
- Storytelling over long timelines
- Q&A with experts

### Accessibility:

- Requires broadcast signal bandwidth and local TV/radio station facilities
- Generally low cost, available in all locations, with minimal literacy requirements

## Feature phones

High rates of feature phone ownership mean that 2G and USSD-enabled phones are an effective way to reach youth in both rural and urban environments alike. These rely on SMS communication and avoid the need for internet.

### Content / services:

- Two-way communication
- Access to info and education
- Digital finance (e.g. mobile money, digital loans, and input purchases)

### Accessibility:

- Requires 2G cellular signal
- Generally low cost, available in most locations, with lower literacy requirements
- Mediated use through extension officers, agents, brand ambassadors, etc. can help drive engagement

## Internet-enabled devices

Internet-enabled devices like smartphones, tablets and computers enable youth to access richer content and tools for business growth. They also expand the use of social media for knowledge exchange and community building.

### Content / services:

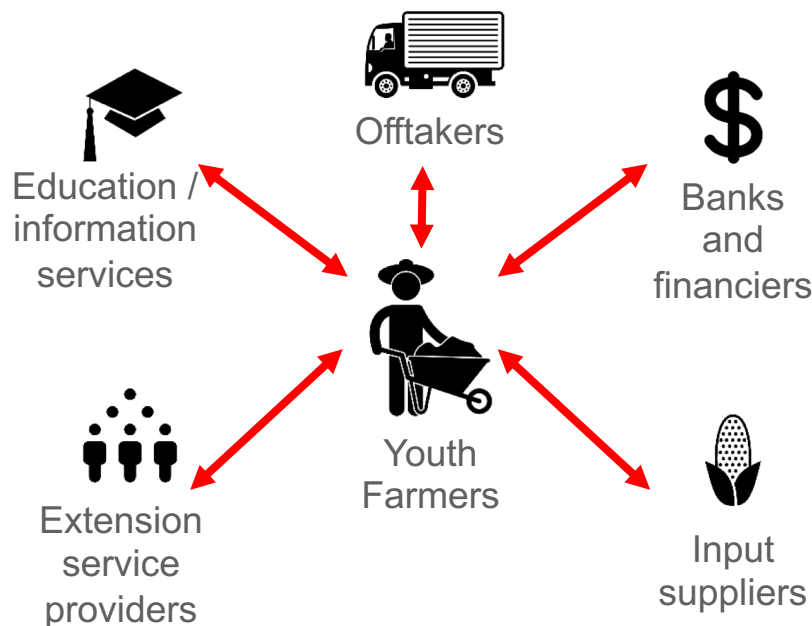
- Business tools (e.g., budgeting)
- Social media
- Sales and systems management
- Interactive education

### Accessibility:

- Requires 3G+ cellular signal
- Generally higher cost, available in urban/per-urban locations, with higher literacy requirements
- Mediated use through extension officers, agents, brand ambassadors, etc. can help drive engagement

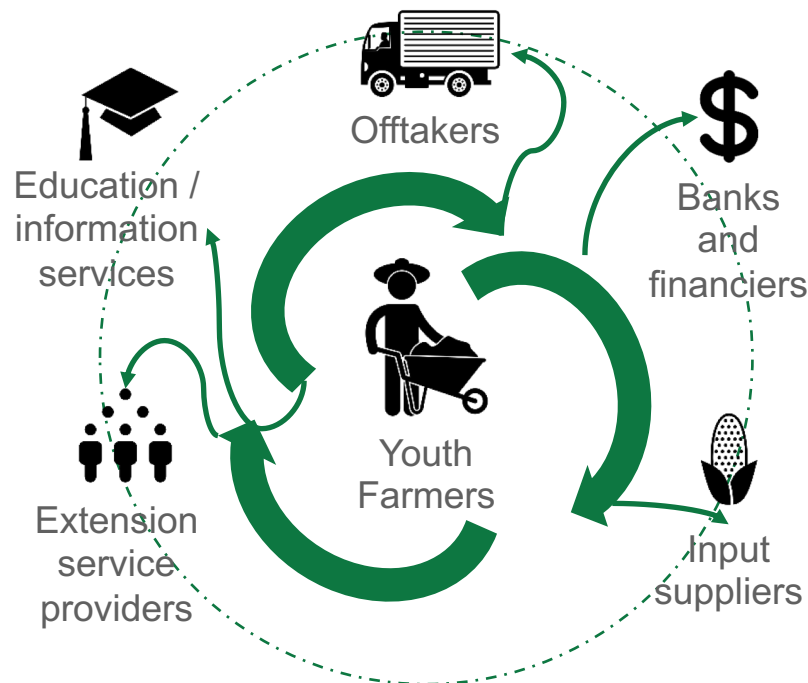
# AFA Learning: Emerging experience shows digital platforms that bundle services can support youth for impact and scale

In a conventional farming ecosystem, youth often have to engage support providers on their own, through multiple relationships and intermediaries. This approach is costly and inefficient.



- Increased participation risk for youth and partners alike
- Higher transaction costs for youth
- Increased time dedicated to managing relationships
- Returns and outcomes are only strengthened individually
- No opportunities to leverage data across tools
- Any one digital solution will not interface with another

A digital platform can bring multiple providers into one relationship with the youth farmer, creating efficiencies and reducing costs through aggregation and cross-subsidization.



- Reduced participation risk for youth and partners
- Reduced transaction costs as a result of aggregation, scale and cross-subsidization
- Centralized and efficient relationship management
- Data from one relationship can be utilized to further de-risk a transaction in another relationship



# AFA Learning: Digital platforms de-risk participation for partners, in turn lowering the cost of entry and participation for youth

When partners support youth on their own, they typically take on all the risk themselves, which is often too high a cost to justify partner involvement. A digital platform can reduce the risk of providing innovative youth support

## De-risking engagement with youth

**Youth are more likely to succeed:** Youth who participate in platforms receive multiple kinds of support, which increases their likelihood of success at farming. Increased success at farming reduces the risk of default or program withdrawal, which makes it safer for external partners to join in. The success of one partner increases the likelihood of success for another partner.

**More youth are likely to use it:** Platforms with multiple functions draw in more youth into active participation. Digital platforms do this across wider geographies, with minimal physical barriers. This increases the likelihood of more youth using a partner's product in both short- and long-term timeframes, and increases the odds of successful scale.

**More data on youth:** Digital platforms generate real-time data on youth activities, decisions, and finances. This data helps partners better understand youth, and better know how they engage with the product. This data can also drive the development of alternative credit scores, which can make in-platform lending safer and less risky for partners.

## De-risking engagement in the organization

**More partners means reduced investment risk and diversified investment:** Digital platforms bring multiple partners together under one umbrella. This reduces the amount of risk that any one individual has to carry, both financially and organizationally. More partners can also diversify the financial structure of a partnership, opening up the potential for flexible capital to extend the length of time and resources needed for success to be realized.

**Stronger operational systems for better results:** As more partners join, the resources dedicated to creating a better operational system grow. Better operational systems translate into increased success rates when compared to individual engagements which would not be able to leverage increased technology.

**Transaction costs are reduced:** Digital platforms reduce the costs that users and partners alike have to pay to participate. This reduces overall costs for partners, and increases the potential return, per dollar, on an investment— whether that return is developmental or financial.

# AFA's existing work highlights seven overall challenges faced by youth in agriculture that limit long-term livelihood growth (I/III)

## Stresses

## Youth-specific impact

## AFA data points

1

### Access to land

- Youth are **less likely to have exclusive ownership of land** due to lack of capital and unfavourable inheritance practices. Where they are able to obtain land, it is often of **below average quality and productivity**
- These trends are **more pronounced for female youth**, who face cultural barriers to ownership - women only hold 1% of all registered land in Kenya in their sole name and around 5-6% in joint names with a man
- Lack of land rights has been shown to negatively impact health and livelihoods outcomes
- Youth farmers cope by accessing **smaller pieces of land** through purchase, renting or apprenticeships
- As a result, they have less **farming space** with more limited long-term security of tenure
- The inability to use **land as collateral** limits youth farmers from being able to secure loans which they need to grow their farming business

- Young farmers in Kenya own and operate on average .7 and 1.0 hectares of land, while adult farmers own and operate 2.7 and 3.2 hectares respectively.<sup>1</sup>
- Most youth in Liberia access land through leasing, which limits them to farming short-term crops like peppers and cassava, which are of lower value.<sup>2</sup>
- Young SHFs are stigmatized when they inherit land before older people in the family, and will farm small pieces of land instead.<sup>3</sup>
- Female youth often do not have control over land unless widowed or separated; where they do, land sizes are small e.g. ¼ acre or less in Kenya<sup>6</sup>

2

### Access to finance

- Youth are **not as able to access the growth finance** they need compared to adults
- Incomplete or **non-existent credit scores** restrict abilities to get loans
- Youth often have even more **limited collateral**, like assets, title deeds, and logbooks, to secure a loan
- Youth receive uncompetitive **loan terms** (e.g. higher interest rates and shorter repayment periods)

- In Tanzania, ~48% of SHFs under 30 have been financially excluded, and ~36% of all SHFs access credit informally.<sup>4</sup>
- Kenyan youth in the Yes Youth Can (YYC)! program perceived that loan rates were high and that repayment periods and collateral requirements were unfair; as a result youth opted not to get loans.<sup>5</sup>

1. "Youth in Agriculture in Kenya, 2015"; 2. "Growing a Future: Youth in Liberia, 2017"; 3. "Youth in Agriculture in Kenya, 2015"; 4. "Tanzanian Ecosystem Review, 2015"; 5. "Yes Youth Can! Endline evaluation 2015"; 6. Pathways into/out of poverty study, Mllu Muyanga, T Jayne, W Burke. 2010; 5. Kenya Land Alliance (2013) 6. AgriFin Accelerate Women and Youth Strategy, Bankable Frontier Associates; 2016

# AFA's existing work highlights seven overall challenges faced by youth in agriculture that limit long-term livelihood growth (II/III)

## Stresses

## Youth-specific impact

## AFA data points

3

### Education and skills

- Youth often face an **education-agriculture skills mismatch**, where higher education creates off-farm aspirations that are not satisfied by farm-based employment opportunities
  - Existing educational and on-the-job training does not provide youth with all of the **practical skills** they need, like agricultural, business, or finance skills
  - Higher education opportunities in urban areas often **require youth to stop farming**
- Kenyan youth are able to study agriculture but traditional teaching methods do not provide opportunities for youth to learn practical agricultural skills.<sup>1</sup>
  - Youth in Kenya's Rift Valley participating in YYC! lacked education on how loans worked and many thought instead they were receiving grants.<sup>2</sup>

4

### Access to markets

- Youth **struggle to access physical markets** due to limited mobility options and long distances
  - Youth also have a **limited understanding of how markets work** and trading practices
  - Youth often **cannot access price data** that is accurate and locally competitive
  - Because youth have **less direct access to off-takers**, they often have to work through middlemen, reducing their profits
- Tanzanian and Kenyan rural youth are often far from markets, limiting their ability to trade some of their produce.<sup>3</sup>
  - Youth farmers in Tanzania and Liberia reported not being able to reach markets due to limited post harvest handling support and transportation for their produce.<sup>4</sup>
  - Youth in isolated pastoral communities lack the infrastructure that connects them to markets.<sup>5</sup>

1. "Youth in Agriculture in Kenya, 2015"; 2. "Yes Youth Can! Endline evaluation 2015"; 3. "Tanzanian Ecosystem Review, 2015" and "Youth in Agriculture in Kenya, 2015"; 4. "Human Centered Design for Tea Farmers in Rungwe, Tanzania, 2016" and "Growing a Future: Youth in Liberia, 2017"; 5. "Wealth and Warriors: Adolescents in the Face of Drought in Turkana, Kenya, 2015"

# AFA's existing work highlights seven overall challenges faced by youth in agriculture that limit long-term livelihood growth (III/III)

## Stresses

## Youth-specific impact

## AFA data points

5

### Inputs

- Youth, like other farmers, have **limited access to the right inputs** at the right quantities to make their farming profitable
- Youth also have **insufficient access to the input-specific extension services** they need to understand how to use inputs

- ~50% of *all* SHFs in Rungwe (not youth specific) do not have sufficient access to regular inputs.<sup>1</sup>
- Tea farmers in Tanzania, including youth, reported limited access to extension services.<sup>2</sup>
- ~36% of youth in YYC! Bunges sought out and bought better inputs, machinery, and greenhouses when offered the chance.<sup>3</sup>

6

### Infra-structure

- **Limited access to value chain infrastructure** like planting, harvesting and storage equipment makes it harder for youth to compete with adult farmers
- **Poor digital connectivity** infrastructure makes it harder for youth to use DFS

- Young SHFs in Liberia lacked access to processing infrastructure that would improve their farming.<sup>4</sup>
- ~53% all SHFs claim that poor network infrastructure limits mobile money use.<sup>5</sup>

7

### Time

- Youth face **time competition** from education and household roles and responsibilities, like child care and family support, which limits their ability to grow their agriculture career

- Youth often have additional time burdens that adults do not have. These need to be accounted for when mapping out realistic expectations of what youth can do in agriculture.<sup>6</sup>

1. "Human Centered Design for Tea Farmers in Rungwe, Tanzania, 2016" ; 2. "Human Centered Design for Tea Farmers in Rungwe, Tanzania, 2016." 3. "Yes Youth Can! Endline evaluation 2015"; 4. "Growing a Future: Youth in Liberia, 2017"; 5. "Kenya Ecosystem Assessment, 2015"; 6. "Young People and Agriculture: Strategic Priorities for Impact, 2017"

# AFA's work also shows that female youth face additional institutional and social challenges that further constrain their livelihoods

		Gender barrier	Gender-specific constraints
Institutional	Economic exclusion		<ul style="list-style-type: none"> <li>• Women are at times restricted to growing certain <b>crops of less economic value</b></li> <li>• Women are relegated to <b>less-lucrative value chain processes</b></li> <li>• Women have reduced or <b>no control over household incomes</b> and spending</li> </ul>
	Legal exclusion		<ul style="list-style-type: none"> <li>• Female youth are often <b>excluded from inheriting and owning land</b> more frequently than men</li> <li>• In some places, formal banking systems restrict the ability of women to <b>open accounts</b> and prevent establishment of <b>digital and financial identities</b></li> </ul>
Social	Social marginalization		<ul style="list-style-type: none"> <li>• Women face <b>restricted travel distances</b> from local male counterparts</li> <li>• Women are forced to <b>stop education</b> earlier</li> <li>• Women are <b>barred from leadership</b> discussions</li> </ul>
	Privacy		<ul style="list-style-type: none"> <li>• Women have <b>less privacy</b> compared to their male counterparts, which reduces autonomy and control</li> </ul>
	Extended time burdens		<ul style="list-style-type: none"> <li>• Women have increased <b>household management</b> responsibilities</li> <li>• <b>Family care</b> responsibilities for children and the elderly falls disproportionately to women</li> </ul>
	Safety threats		<ul style="list-style-type: none"> <li>• <b>Gender-based violence</b> limits women's independent decision-making and independent movement</li> </ul>
	Limited access to technology		<ul style="list-style-type: none"> <li>• Men frequently <b>restrict women's access to technology</b>—like mobile phones—as a means of control</li> <li>• Access to <b>electricity</b> and <b>affordability of voice/data</b> limits access</li> </ul>





## CASE OUTLINE

- I What is the strategic opportunity for supporting youth in agriculture?
- II Who are the youth and how can they realize their potential in agriculture?
- III How can private sector and development actors reach and support youth farmers leveraging digital tools?
- IV Appendix: Methodology and case studies

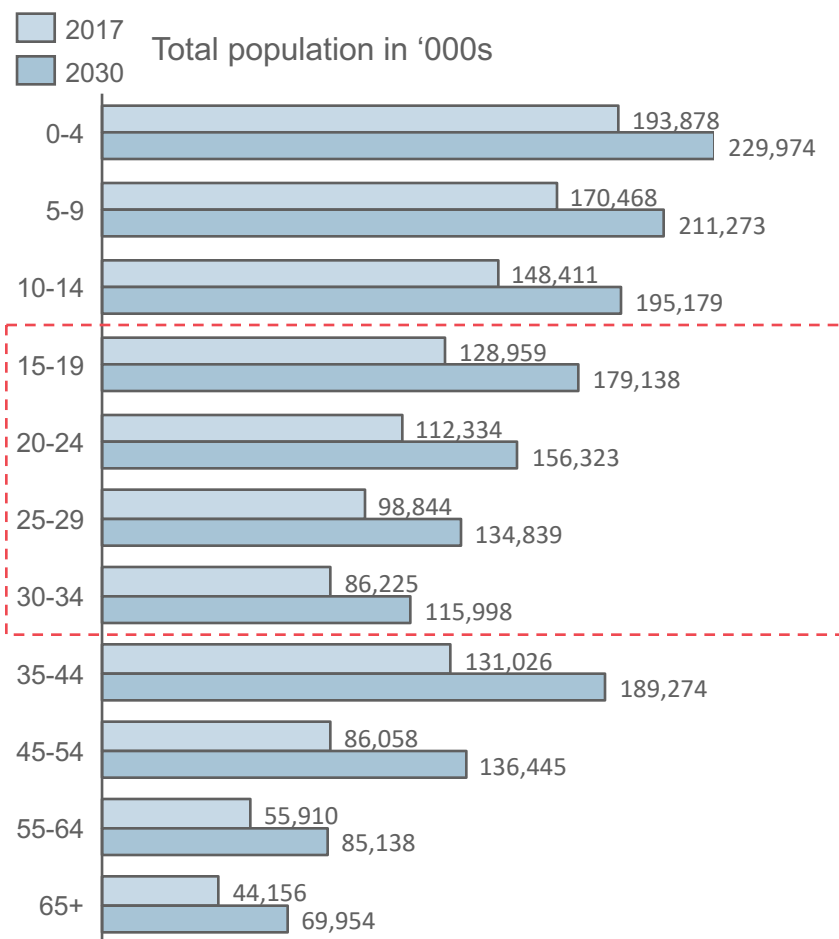
# What is the strategic opportunity for supporting youth in agriculture?

SECTION I

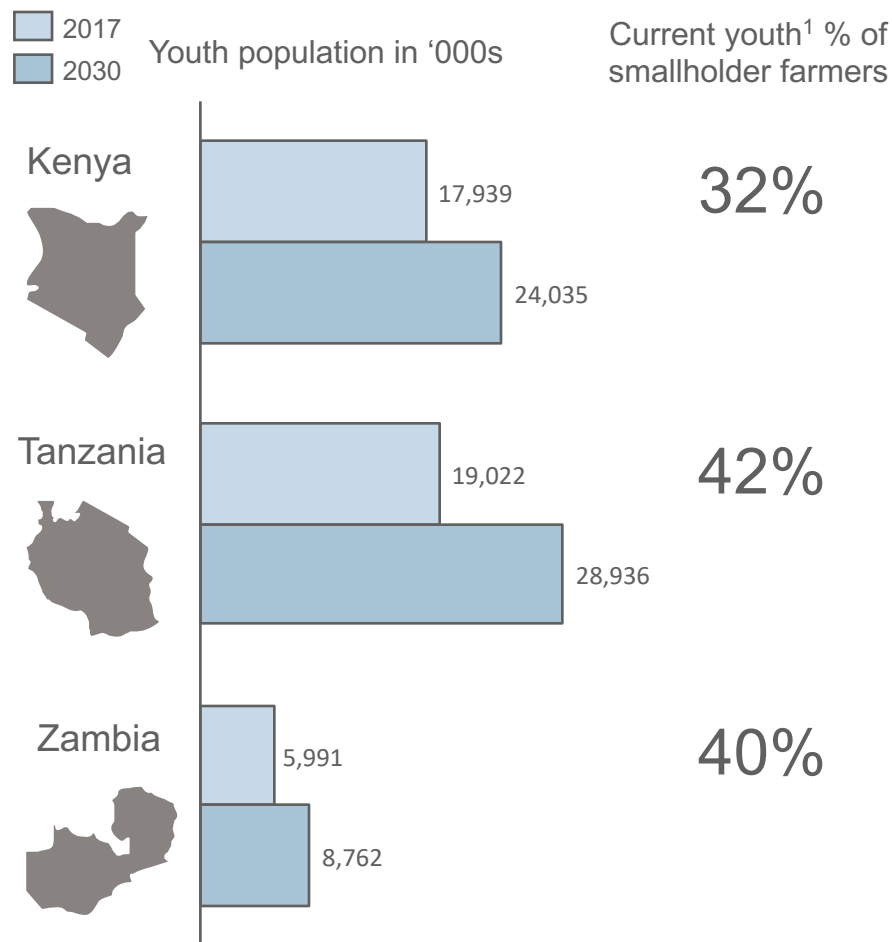


# By 2030, youth will be 34% of Africa's total population; currently in East Africa, youth represent ~38% of smallholder farmers

Across the continent, youth segments<sup>1</sup> are forecast to grow ~37% by 2030...



... thus there is a strategic opportunity to engage those currently involved in agriculture



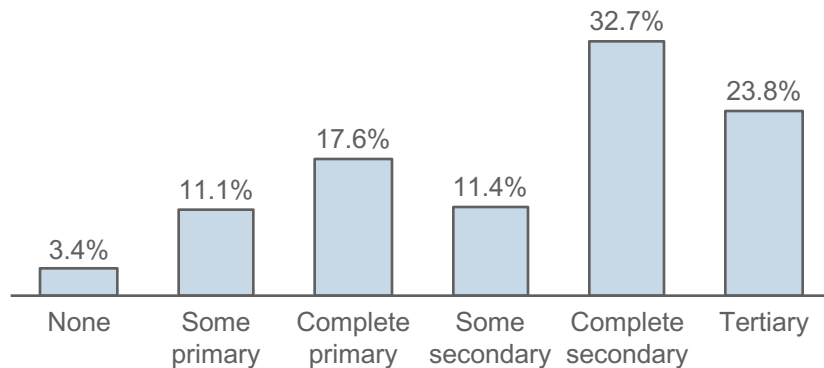


# Rising education levels of young farmers seems to be tied to shifting preferences toward high-value commodities on minimal land

## PROFILE OF YOUNG FARMERS IN KENYA

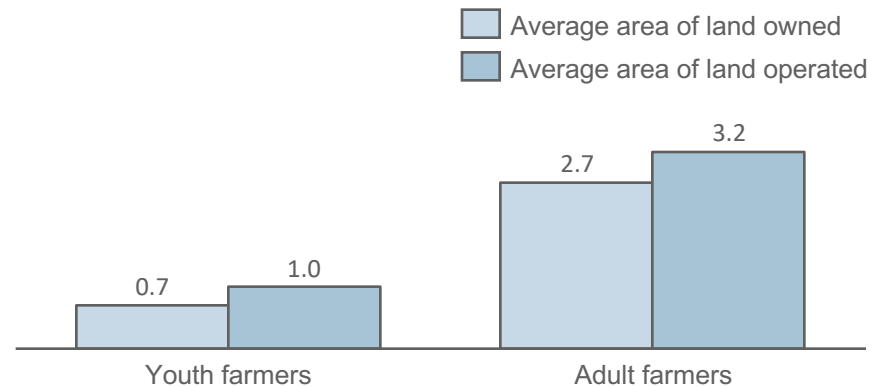
### Level of education

In Kenya, more than 55% of young farmers have either completed secondary or attended tertiary education, with an average of 10.5 years of education.



### Size of land

Youth farmers have access to and ownership of less land than the broader adult farming population.



### Typical crops produced

Young farmers presently grow similar crops to the broader farming population. The top 8 currently farmed are:

- Potatoes
- Tomatoes
- Maize
- Cabbage
- Onions
- Beans
- Sukuma wiki
- Carrots

### Preferred crops / livestock

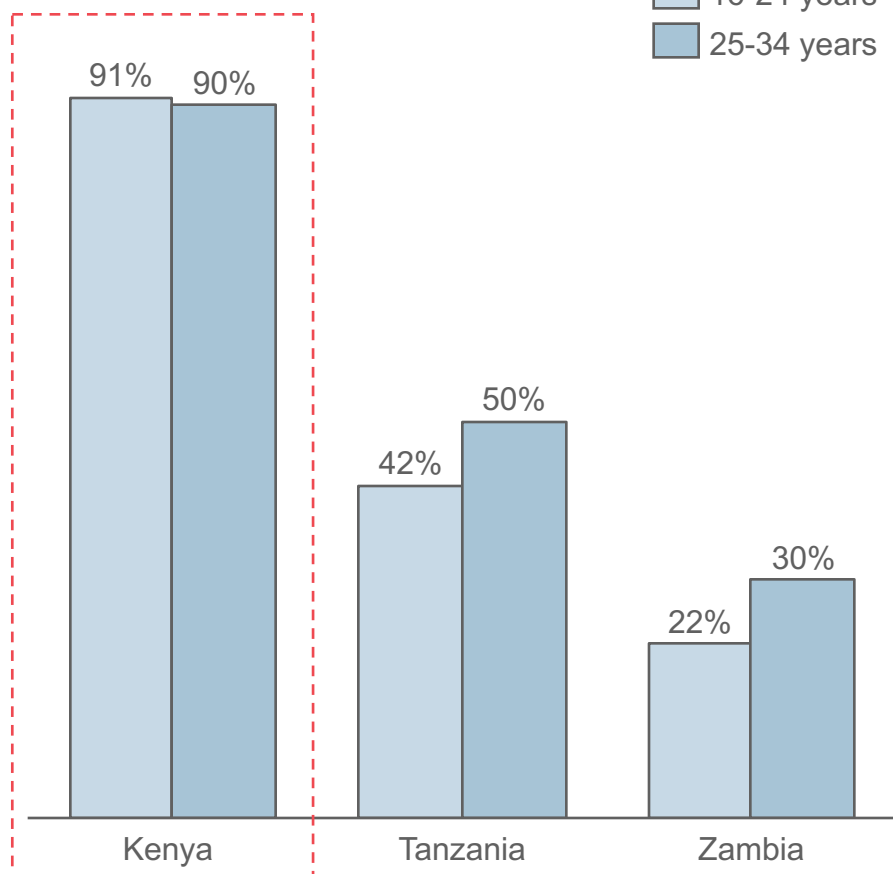
Young farmers express preferences in growing primarily high-value commodities that require minimal land. The top 8 youth preferences are:

- Zero grazing dairy
- Poultry
- Fish
- Fruit and vegetables
- Maize
- Horticulture
- Bees
- Rabbit farming

# Moreover, digital trends suggest key entry points to engage young farmers who are seeking more meaningful livelihoods in agriculture

Mobile money offers a key delivery channel for digital financial solutions for smallholders, especially in Kenya...

Mobile money usage across young SHFs in Kenya, Tanzania and Zambia



... in addition to the existing youth usage of digital services for agronomic and market information

## Main uses of digital services by youth:

1. Obtain the best market prices and find crops in high demand
2. Keep records
3. Get information on pest and disease control
4. Access to new farming practices and agricultural technologies
5. Communicate with other farmers and raise awareness

*"If I use ICT to connect directly with the markets I won't need to rely on the services of exploitative middle men anymore."*

*"I could use this to better manage my farm and increase yields"*

*"Now that I'm about to start using this pesticide I want to know more about potential consequences and risks"*

*"I can look up for information on new farming techniques such as greenhouse technology, I want to try out growing tomatoes on my farm"*

*"I can communicate, ask for advice and share my experiences with other farmers using Facebook."*

# Who are the youth and how can they realize their potential in agriculture?

## SECTION II

# To identify successful pathways for youth livelihoods in agriculture, this study explored three questions

1

What opportunities and outcomes are youth seeking in agriculture that represent more meaningful livelihoods?

- **Who** are youth, and **what do they want** out of agriculture as a livelihood?
- What are the **household, personal, and professional perceptions** that underpin current youth livelihoods in agriculture?

2

What are the best pathways for youth to achieve these outcomes?

- What **challenges** do youth face as they build careers in agriculture?
- What do youth **need** to advance their livelihoods in agriculture?
- What are **pathways of growth and enablers of success** for youth to meet their goals in agriculture?

3

What support should be provided to youth along these pathways?

- What **programs and platforms with digital elements** lend support to youth along each pathway?
- What are **best practices and design principles** for programs along these pathways, demonstrated by previous AFA projects?

# Despite these challenges, youth do create meaningful agricultural livelihoods for themselves – which we describe through personas

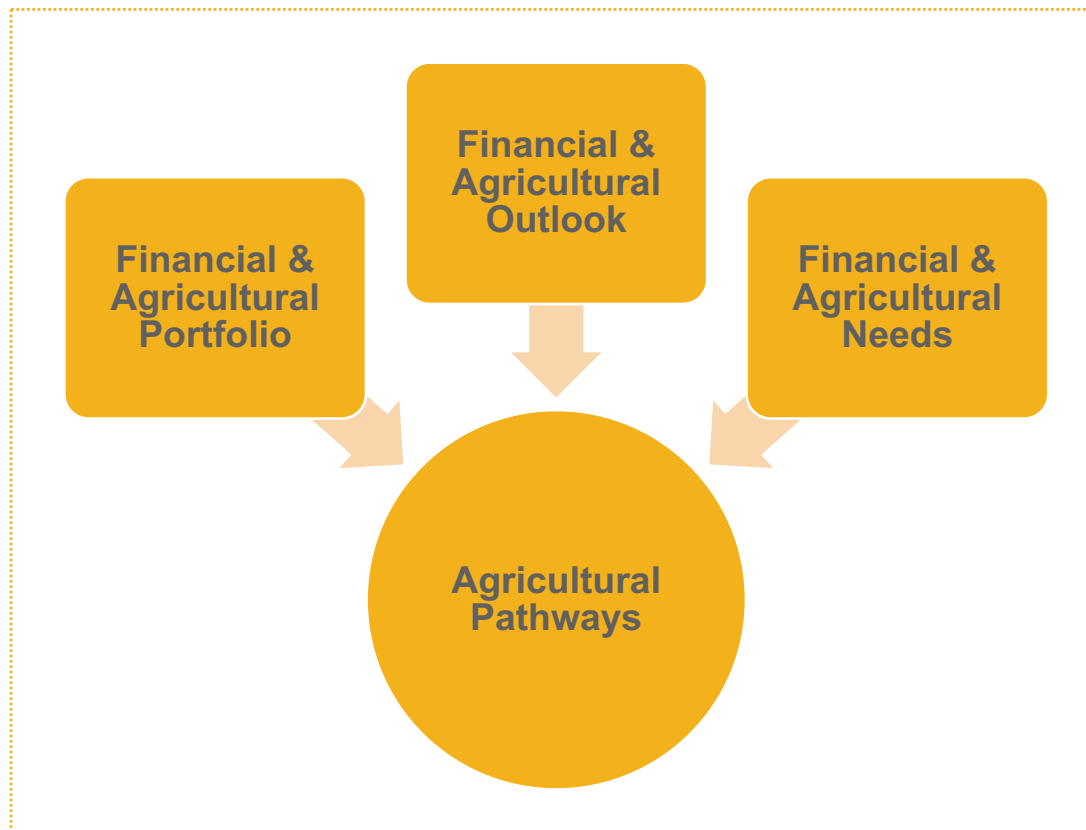
We define **4 youth personas** – profiles of youth farmers that vary along key demographic, behavioral and attitudinal criteria.

These personas reveal unique **pathways to success in agriculture**, informed by each youth persona's life journey, key inflection points and positive enablers that determine the role of agriculture in creating meaningful livelihoods.

To describe these pathways, we considered:

- **Financial and agricultural portfolio** – The types of value chains farmed, access to land and financial resources, and engagement with financial products and services.
- **Financial & agricultural outlook** – Variations in key behavioral attributes that inform attitudes to engagement with agriculture and financial services.
- **Financial & agricultural needs** – Key challenges faced by youth farmers.

## 4 Youth Farmer Personas





# Introducing 4 youth farmer personas



## Determined Builders

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Determined Builders have achieved success by progressively and intentionally growing their agricultural business activities. They accumulate assets, diversify agricultural activities, and experiment with new ideas and technologies.



## Opportunistic Movers

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Opportunistic Movers take big risks and have a strong belief in their own ability. They find success through opportunistic wins, but their experiments occasionally fail. Their social safety net and technology usage help them continue to try new things, but don't guarantee results.



## Static Planners

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Static Planners put their home and families first, seeing agriculture as a means of achieving stability for their dependents. Although reliant on their spouse, they seek financial independence, which will offer greater freedom to determine their own path within agriculture.



## Rootless Climbers

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Rootless Climbers are ambitious for success in agribusiness and in other businesses, but struggle to make their aspirations real. They see limited employment prospects so often dabble in other value chain businesses, relying on their knowledge and work ethic to help them persevere.

## Persona 1: Determined Builders: *Introduction*

Determined Builders have achieved success by progressively and intentionally growing their agricultural business activities. They accumulate assets, diversify agricultural activities, and experiment with new ideas and technologies.



*“When I was young, I walked past a place where I saw a lot of mangoes growing. I knew there was money to be made in it, so I started. My trees took five years to grow, but now I’m seeing the rewards.”*

### What drives them

- Strong belief in their own ability to build a better future through discipline, hard work and shrewd investments
- Aspiration to do larger-scale farming and agribusiness with bigger returns
- Desire to be the community focal point for agribusiness matters
- Access to new practices, ideas, and opportunities facilitated by their digital savvy

### SNAPSHOT

**Age:** 29

**Location:** Rural

**Household:** Wife + 2-3 children

**Education:** Primary and secondary school

**Technology:** Avid smartphone user

# Persona 1: Determined Builders: *Portfolio, outlook, and needs*

## AGRICULTURAL

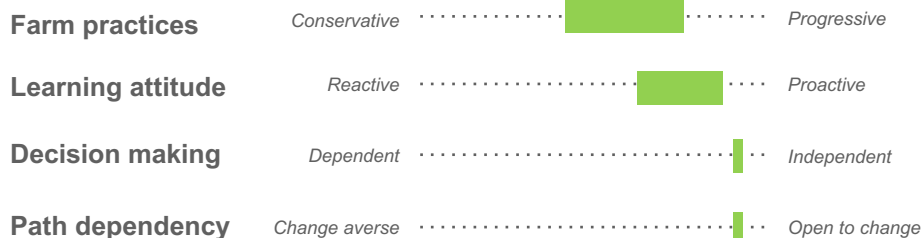
### Portfolio

**Value chains:** Dairy, chickens, mangos, oranges, sorghum and maize

**Access to land:** Inherited, leased

### Outlook (based on key behaviors and attitudes)

Determined Builders are extremely independent, proactive, and open to change. Their optimism affects their farming practice as they're always looking for new opportunities, approaches, products, services, and tools.



### Needs

Higher quality, trusted sources of agricultural information

A more robust network of buyers, distributors, and markets to capitalize on their high farm production

Better understanding of how to project returns from new investments

## FINANCIAL

### Portfolio

**FSPs:** Bank, SACCO, MNO (mobile money)

**Savings:** Bank, chama

**Loans:** Sacco - 1 currently, 2 previously

**Businesses:** Boda boda, cereals shops

### Outlook (based on key behaviors and attitudes)

Determined Builders are long-term, conscientious planners and very opportunistic. They are open to exploring financial tools that enable them to capitalize on new opportunities.



### Needs

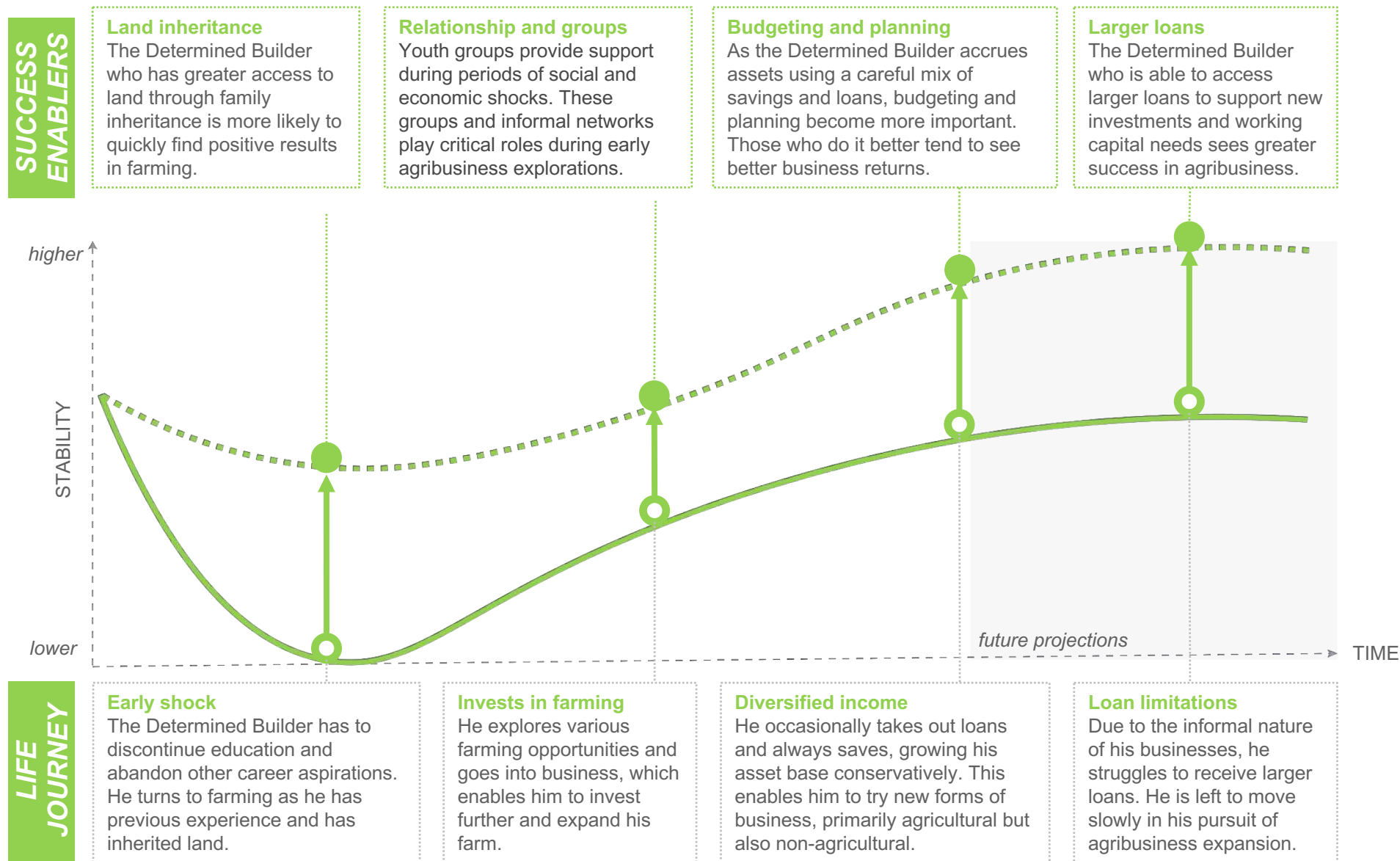
Access to higher loan amounts and better credit scores

Budgeting tools and support

Upfront capital investments for upgrades and improvements



# Persona 1: Determined Builders: *Pathways to agricultural success*



# Persona 1: Determined Builders: *Ideas*

## Tap into social networking tendencies

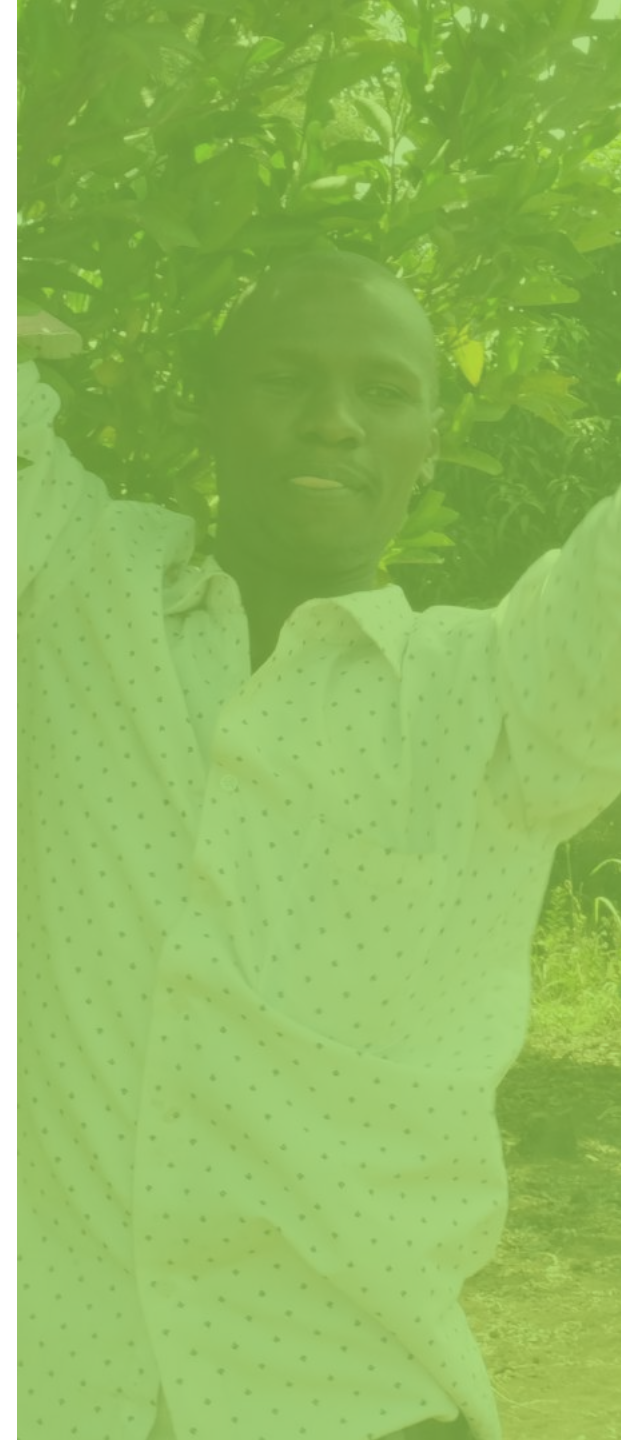
Use tech platforms to connect Determined Builders to resources and organizations delivering training and demonstrations of agronomic practices. Connect them to other successful farmers and larger agribusinesses for learning and inspiration. Offer channels allowing them to role model their own success to others.

## Promote a longer-term perspective

Provide information and education through digital platforms and community resources on financial literacy, credit management, and business planning, to help Determined Builders learn how to best use their resources to plan for longer-term success. Offer access to larger credit and higher-tech farming and post-harvest equipment through asset leasing and loans.

## Encourage land prospecting and planning

Provide access to information and databases of available land for lease as individuals or groups within locale. Design financial services to allow Determined Builders to easily lease suitable land. Provide guidance through digital platforms and community influencers on how to improve productivity through agriculture techniques and alternative modes of earning income on their land.



## Persona 2: Opportunistic Movers: *Introduction*

Opportunistic Movers take risks and have a belief in their own ability. They find success through opportunistic wins, but their experiments occasionally fail, promoting a pessimistic outlook. Their social safety net and technology usage help them try new things, but don't guarantee results.



*“You know, if you owe people money, you just feel squeezed. You have to do anything you can to get out of that situation.”*

### What drives them

- Aspiration to be appreciated within their community as a successful farmer, particularly compared to educated peers who gave up on farming
- Desire to venture into other types of agribusiness to supplement primary farming activities and generate new income streams
- Desire for stability in their risky investments and activities

### SNAPSHOT

**Age:** 24

**Location:** Rural

**Household:** 2-3 children

**Education:** Vocational college

**Technology:** Avid smartphone, PC user

## Persona 2: Opportunistic Movers: *Portfolio, outlook, and needs*

### AGRICULTURAL

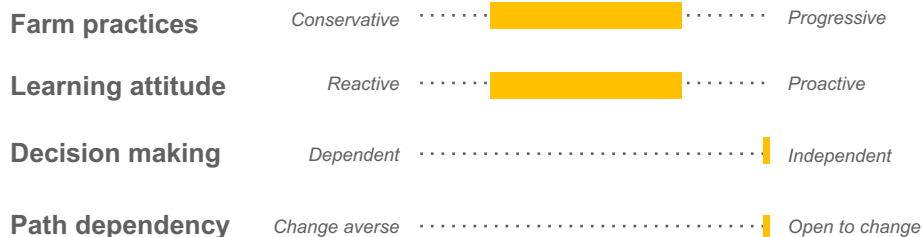
#### Portfolio

**Value chains:** Dairy, goats chickens, and maize

**Access to land:** Inherited

#### Outlook (based on key behaviors and attitudes)

Opportunistic Movers are educated, independent and open to change which creates a sense of belief in experimentation. However, they are still quite conservative in practice and prefer more traditional value chains and farming techniques.



#### Needs

Higher quality, trusted sources of agricultural information

Access to value chains that meet their desire for income stability

Better means of estimating farm yields and resulting market prices

### FINANCIAL

#### Portfolio

**FSPs:** Bank, SACCO, MNO (mobile money)

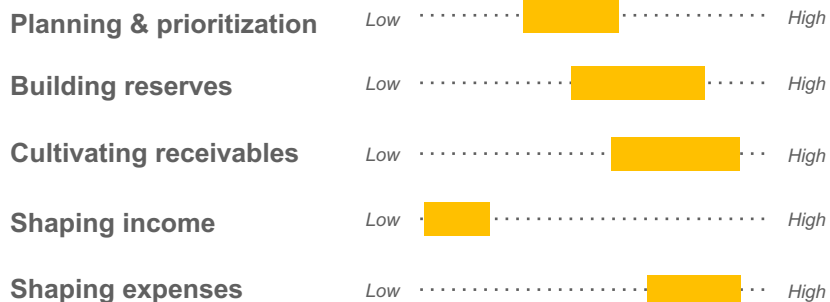
**Savings:** SACCO, chama

**Loans:** Chama - 2 currently, 3 previously

**Businesses:** Boda boda, occasional casual work

#### Outlook (based on key behaviors and attitudes)

Opportunistic Movers have a strong financial portfolio, using a mix of financial products and tools. They are particularly comfortable taking risks with credit and trying new products.



#### Needs

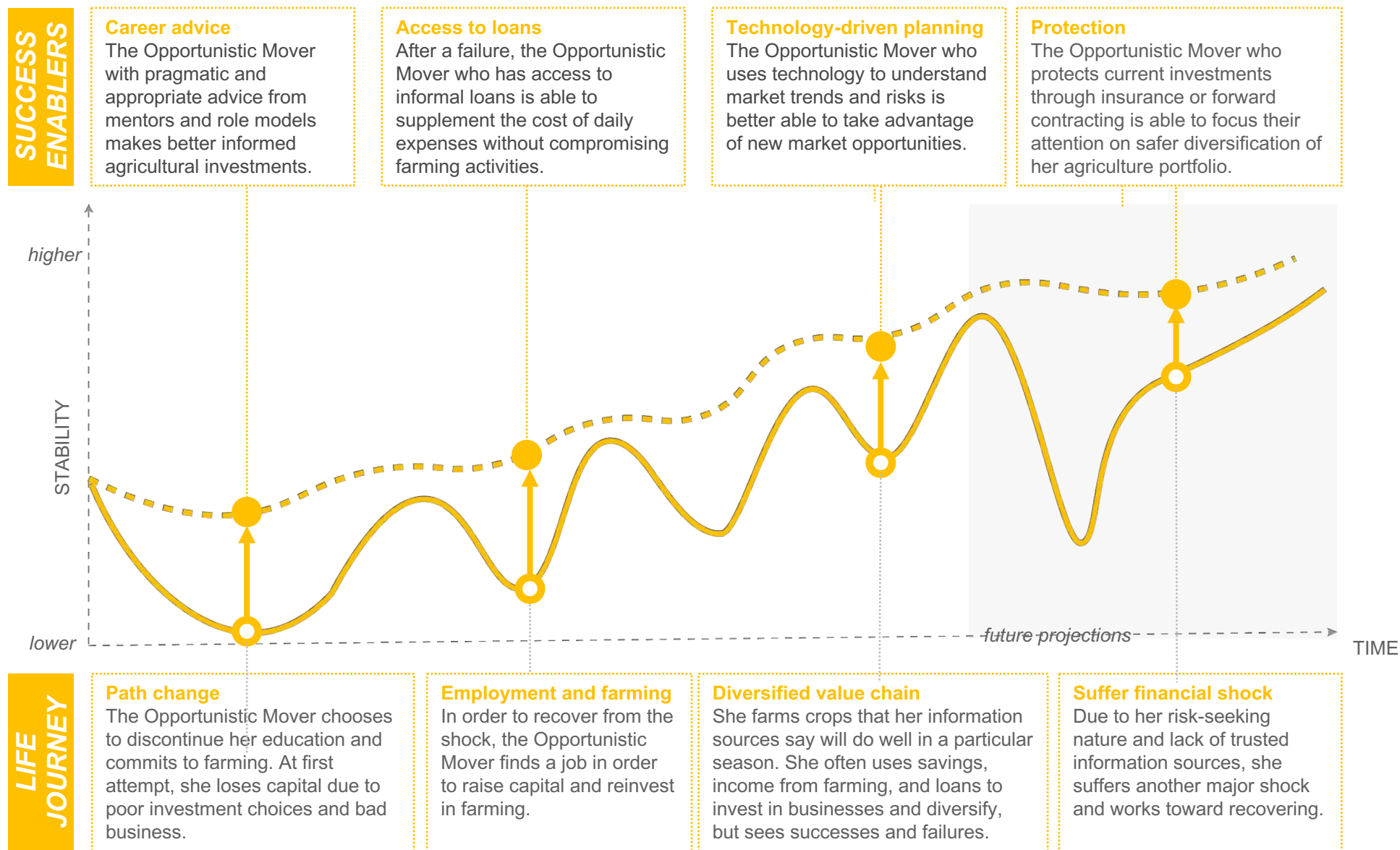
Access to larger loans and loans tailored to farm reinvestment

Crop and asset protection or insurance

Formalized business training and cash flow management



# Persona 2: Opportunistic Movers: *Pathways to agricultural success*



## Persona 2: Opportunistic Movers: *Ideas*

### **Deliver support at the point of committing to farming**

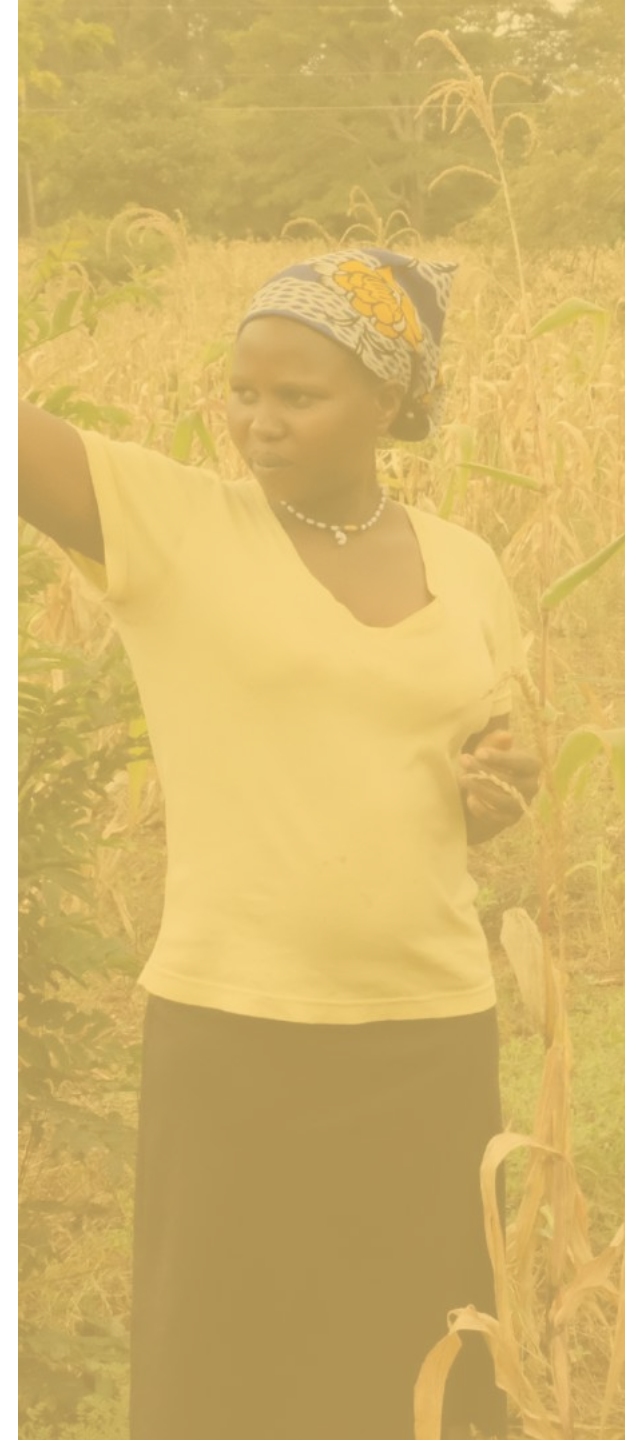
Leverage their utilization of web and online platforms to give Opportunistic Movers support when they choose to discontinue education or switch from other career paths to focus farming. Target messaging and training around new ventures, investment opportunities, financial products and logical steps in upgrading their farm, launching agribusinesses and diversifying investments.

### **Use technology to strengthen group dynamics and services**

Introduce technology for group-oriented savings and credit products that help Opportunistic Movers grow and stabilize their agribusinesses. Use tech platforms to connect them to other successful farmers and larger agribusinesses for learning and inspiration. Offer channels allowing them to role model their own success to others. Build the capacity within these groups for knowledge transfer, trustworthy advice, farming inspiration, and financial support during periods of economic shock.

### **Promote value chain entrepreneurship**

Encourage Opportunistic Farmers to explore opportunities across the value chain such as logistics and post-harvest processing. Offer business training programs and capacity-building support, financial services that inject initial and working capital, connections to other agribusinesses and entrepreneurs for learning and market linkages.



## Persona 3: Static Planners: *Introduction*

Static Planners put their home and families first, seeing agriculture as a means of achieving stability for their dependents. Although reliant on their spouse, they seek financial independence, which will offer greater freedom to determine their own path within agriculture.



*“I can’t afford to do all the things I want to do by myself, and once I ask my husband for help, my voice becomes small, and I no longer have a say.”*

### What drives them

- Desire to support their dependents, children, and extended family members
- Aspiration to have full autonomy over personal finances, allowing for independence in their agribusiness activities
- Strong belief in their ability to make smart and responsible decisions for their family and business
- Desire to further their education as a means of self-empowerment

### SNAPSHOT

**Age:** 27

**Location:** Rural / peri-urban

**Household:** Husband + 2-4 children

**Education:** Informal & primary school

**Technology:** Basic feature phone user

# Persona 3: Static Planners: *Portfolio, outlook, and needs*

## AGRICULTURAL

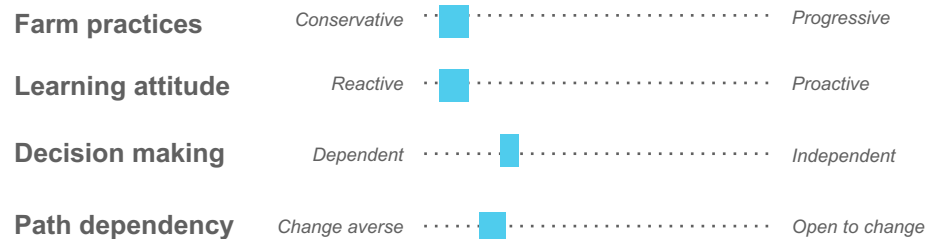
### Portfolio

**Value chains:** Dairy, chickens, maize, pigs

**Access to land:** Inherited, leased

### Outlook (based on key behaviors and attitudes)

They have limited independence and are passive when seeking agricultural information. They tend to be conventional in their agricultural practices and the opportunities they seek.



### Needs

Exposure to more profitable value chains, with targeted and tailored training

Stronger integration within community groups to build a safety net and access to farming information

Higher visibility and access to market information

## FINANCIAL

### Portfolio

**FSPs:** MNO (mobile money)

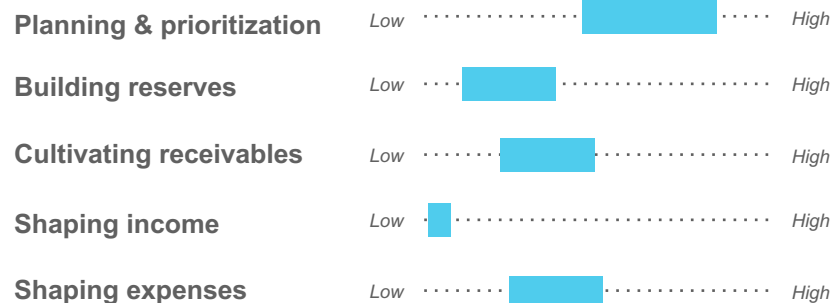
**Savings:** Multiple chamas

**Loans:** N/A

**Businesses:** N/A

### Outlook (based on key behaviors and attitudes)

They rarely invest their own money into agriculture because they are risk-averse. Despite longer planning horizons and strong financial discipline, they can't realize many plans.



### Needs

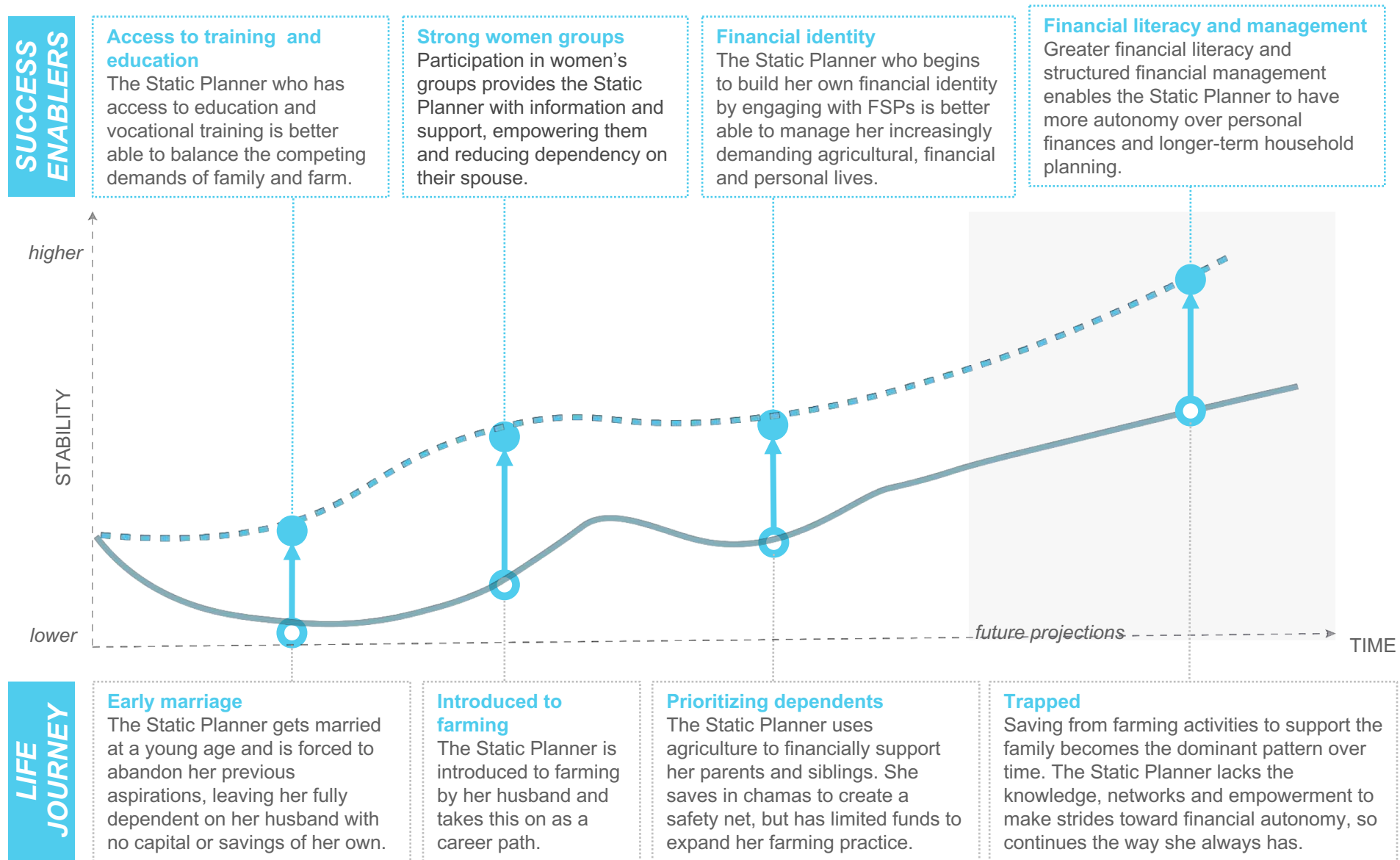
Financial tools that match day-to-day activities

Targeted financial literacy education

Access to formal savings and safe credit sources



# Persona 3: Static Planners: *Pathways to agricultural success*



## Persona 3: Static Planners: *Ideas*

### Encourage women-centric support platforms

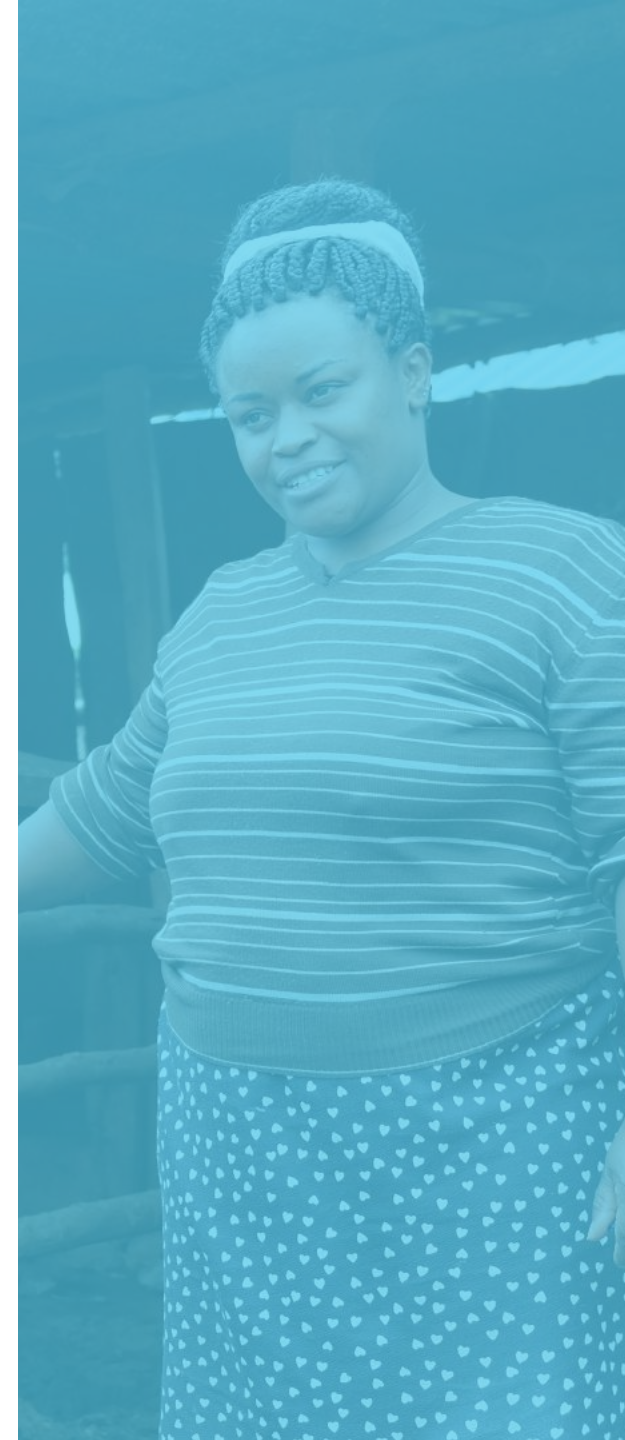
Prior to marriage, promote women-specific groups with the aim of slowly introducing Static Planners to crops with higher economic value, vocational training and education encouraging other means of generating income to supplement household needs. Leverage already existing community resources such as VSLA, chamas and religious groups in which Static Planners are already very active for easier reach. Support family buy-in by facilitating participation by the extended family.

### Promote the right value chains

Target typical value chains with high women engagement (like ground nuts, sorghum and millet), but supplement this focus with the right combination of technologies, product approaches and go-to-market strategies. These should account for the limited time and resources Static Planners can devote to farming given their other responsibilities, but can still promote a positive and rewarding path forward.

### Build financial identities through digital savings and planning services

Use simple digital platforms to tap into Static Planners' desire to set goals and meet them, incentivize good financial behavior and disseminate information about the benefits of setting up and tracking budgets. Use this as an avenue to slowly introduce more financial services and progressively build a financial identity through digital data trails. Use in-person support within the service to build trust and advise them on how to incrementally set new and bigger milestones.



## Persona 4: Rootless Climbers: *Introduction*

Rootless Climbers are ambitious for success in agribusiness and in other businesses, but struggle to make their aspirations real. They see limited employment prospects so often dabble in other value chain businesses, relying on their knowledge and work ethic to help them persevere.



*“Young people don’t want to farm because they think it is hard work. I don’t mind doing it because it is what I know. It won’t be for forever anyway.”*

### What drives them

- Desire to leverage agricultural knowledge as a means to venture into other income-generating activities
- Aspirations for a stable and consistent way of generating income (within and outside of agriculture) and becoming more dependable for other family members
- Hope to be able to own land for agricultural purposes

### SNAPSHOT

**Age:** 21

**Location:** Rural

**Household:** 1

**Education:** Primary school

**Technology:** Feature phone user

# Persona 4: Rootless Climbers: *Portfolio, outlook, and needs*

## AGRICULTURAL

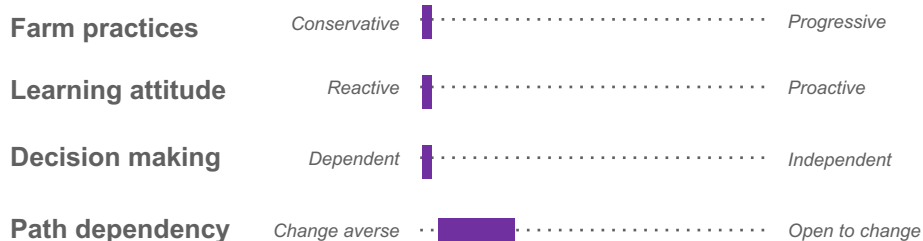
### Portfolio

**Value chains:** Beans, maize

**Access to land:** Leased

### Outlook (based on key behaviors and attitudes)

They are generally unwilling to seek new agricultural information, learning or training. Their farming is conventional, lacking new practices and technology, but they will try new things if opportunities are presented.



### Needs

Exposure to other means of employment across the value chain

Better access to new and more profitable markets to sell their produce

Tailored training for new value chains and best agricultural practices that allows them to feel more current

## FINANCIAL

### Portfolio

**FSPs:** MNO (mobile money)

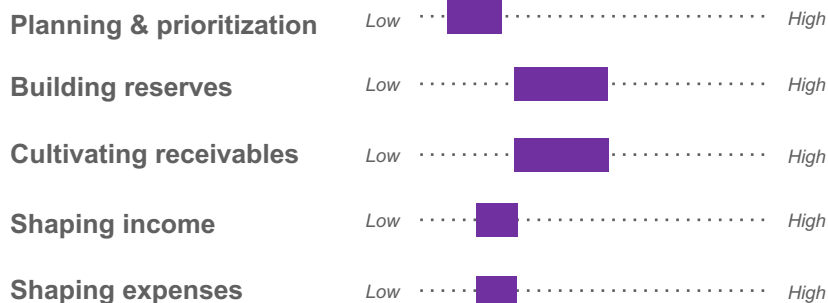
**Savings:** Chama

**Loans:** N/A

**Businesses:** N/A

### Outlook (based on key behaviors and attitudes)

They have a cynical view of financial services, which creates uncertainty about their future. They have limited resources for agriculture, but would experiment if they knew how.

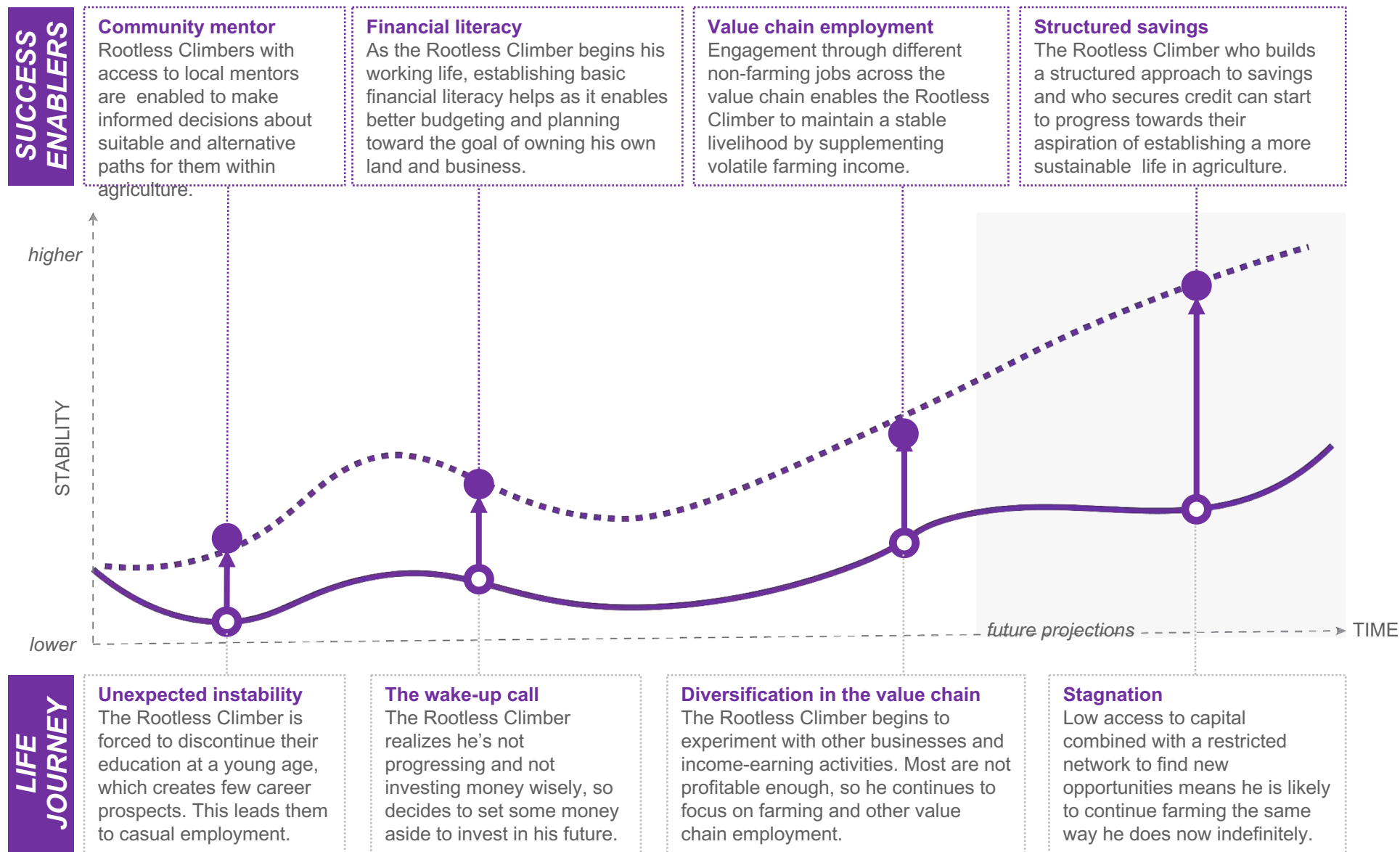


### Needs

Targeted financial literacy and education

Strengthened engagement in informal financial groups to access small loans

# Persona 4: Rootless Climbers: *Pathways to agricultural success*





## Persona 4: Rootless Climbers: *Ideas*

### **Build peer-to-peer mentoring networks**

Expose the Rootless Climbers to more profitable value chains through on-the-ground training and access to market information. With targeted training tailored to their small-scale subsistence farming practices, mentorship schemes can support Rootless Climbers to adopt more progressive farming practices and provide a source of financial support and business training. Leverage technology to build the capacity for mentors to be able to advise on best suited financial products.

### **Encourage employment along the value chain**

Use digital technologies to foster relationships amongst youth groups that can support Rootless Climbers in attaining alternative employment opportunities along the value chain. Promote equipment and resource sharing schemes to distribute the initial capital investment needed to play an active role along the value chain.

### **Tap into influencers to promote benefits of DFS**

Slowly introduce Rootless Climbers to structured and regular use of digital financial services by leveraging their trusted influencers. Target messaging around debunking the perception of financial services as only being for the wealthy and invest in building their confidence in DFS over time. In particular, encourage Rootless Climbers to structure their savings, using methods such as automated deductions and mandatory savings schemes.



# How can we better help these 4 personas achieve meaningful livelihoods in agriculture given diverse pathways, goals and needs?

## Determined Builder

Determined Builders have achieved success by progressively and intentionally growing their agricultural business activities. They accumulate assets, diversify agricultural activities, and experiment with new ideas and technologies.

### Ideas

- Tap into social networking tendencies
- Promote a longer-term perspective
- Encourage land prospecting and planning

## Opportunistic Mover

Opportunistic Movers take risks and have a belief in their own ability. They find success through opportunistic wins, but their experiments occasionally fail, promoting a pessimistic outlook. Their social safety net and technology usage help them try new things, but don't guarantee results.

### Ideas

- Deliver support at the point of committing to farming
- Use technology to strengthen group dynamics and services
- Promote value chain entrepreneurship

## Static Planner

Static Planners put their home and families first, seeing agriculture as a means of achieving stability for their dependents. Although reliant on their spouse, they seek financial independence, which will offer greater freedom to determine their own path within agriculture.

### Ideas

- Encourage women-centric support platforms
- Promote the right value chains
- Build financial identities through digital savings and planning services

## Rootless Climber

Rootless Climbers are ambitious for success in agribusiness and in other businesses, but struggle to make their aspirations real. They see limited employment prospects so often dabble in other value chain businesses, relying on their knowledge and work ethic to help them persevere.

### Ideas

- Build peer-to-peer mentoring networks
- Encourage employment along the value chain
- Tap into influencers to promote benefits of DFS

# How can private sector and development actors serve and support youth?

## SECTION III



# Recommendation 1: Design for the full range of youth personas and pathways

Youth live in environments that determine their work and life choices. Interventions must be inspired by a deep understanding of youth sub-segments (personas) and the pathways that enable success to drive growth of meaningful livelihoods. This approach allows interventions to best take advantage of “initial conditions” such as access to and use of land, education, social networks, farm activities and access to productive resources, and gender dynamics.

## Design digital services for youth segments

Different youth personas require different approaches to financial and non-financial services. Digital financial services including savings, loans, insurance and payments can be tailored for farmers across value chains, for women and youth entry in non-production based agriculture livelihoods (processing, transport, aggregation, etc.), all at low cost. Developing digital data trails over the course of usage over time offers access to more financial products and services.

## Enable women opportunities

Young women in agriculture are subject to significant constraints based on societal gender roles. These should be taken into account to design interventions that empower their roles in viable agribusiness and as household financial managers. For example, group-based interventions, micro-savings/layaway products and financial management tools help women build pathways to increase and own productive resources.

## Address land constraints

This is often seen with norms around inheritance that prevent youth – especially women – from gaining access to land, linked to parental attitudes towards agriculture. Significant opportunities to lease land exist across Africa should be further explored as part of youth-oriented programs.

## Education and capacity building

Young farmers need skills in farming, entrepreneurship, financial literacy, critical thinking and an open attitude to ongoing learning. Training programs for youth should seek to impart the relevant soft and technical skills they need to succeed, tailored to their location and time availability. Combinations of digital elearning and extension can be powerful, and these could be further linked to networks of rural technical colleges that offer vocational education.

## Recommendation 2: Customize value chain approaches to address key youth constraints

Youth are at a higher risk when making agricultural investment decisions, given barriers in experience, information and access to resources. Value chain approaches should address these constraints and involve sensitized buyers to maximize the potential for success.

### High value, low land intensity

Youth tend to farm on smaller pieces of land preferring shorter season, high value farm enterprises such as horticulture, poultry, bee keeping, rabbit rearing, etc. Creating programs that support specific interventions in high value agriculture could better draw in youth to these opportunities.

### Rapid turnover and diversification

Young farmers want and need to make money fast in order to build their resource base and support their goals to build skills, opportunities and families. They will also experiment and diversify if they feel confident to do so, so interventions can be designed to help them mitigate risk and uncover new income-generating opportunities. Insurance is also valuable for this reason, although youth may not see value in traditional policies.

### Relevant skills building

Offer skills-building tailored to specific value chains, including links to resources that help youth to avoid key risks and shocks, including pests, disease and price volatility.

### “Business in a box” opportunities

Link youth farmers to buyers, land, improved inputs, skills training and financial skills to drive successful fulfillment, leveraging technology and digital identity. These opportunities must link youth farmers to opportunities to save, borrow and insure risks for business and family success. Approaches to consider include franchises or bundled “starter pack” accounts with training programs.

## Recommendation 3: Use digital solutions to reach youth affordably and at scale, with high potential for impact

Youth are more inclined to adopt and use digital technologies to access information and financial services. Interventions for youth should incorporate strong digital strategies and products that meet needs for different segments and build their digital literacy to safely benefit from the digital economy.

### Leverage youth field force

AFA field experience shows youth ambassadors must reflect youth farmers, with the right incentive structures to promote active use of digital farming services. Design for and reach youth with relevant bundles of products, services and approaches that also leverage youth as a sales and support network.

### Technology for productivity and income

Include tools that save time and use less land. Existing technology in agriculture makes farming labor intensive and unattractive. It has been demonstrated that youth farmers are drawn modern farming technology such as drip irrigation, greenhouse farming, hydroponics etc. to intensify production and reduce drudgery.

### eLearning

Address information and skills gaps through interactive, farmer-driven elearning on interfaces that work for youth. This includes ubiquitous platforms like WhatsApp and Facebook, or standalone / bundled platforms like Arifu or Equity. Gamification, mentoring and other proven techniques that drive active use should be included.

### Digital identity

Work to build meaningful digital data trails and identities for youth to drive financial and non-financial access to services. Interventions can encourage youth to engage in agriculture by providing access to information, technical support and tools they need. These include access to digital literacy resources, markets, finance, information, knowledge to market regulations, mentoring and networks.

## Recommendation 4: Capture opportunities beyond production as enablers

Young people are and can be involved and invest in activities that support agricultural value addition. These provide opportunities to build agriculture as a business without being direct producers.

### Tech-enabled jobs

Promote and support tech-enabled jobs that can drive an agricultural revolution around input systems, soil testing, mechanization, logistics, agro-processing, distribution and sales, and use of data and field research, with a specific focus on building meaningful opportunities for women. Develop the right networks and educational relationships to allow youth to find and be competitive in these jobs.

### Climate-smart / waste-minimizing jobs

Support jobs driving climate-smart agriculture to sustainably increase productivity, enhance resilience and enhance achievement of national food security, such as irrigation and with youth field force for post-harvest management and storage.

### Youth networks

Build youth networks to support access to both formal employment and agricultural self-employment, including digitally-enabled labor markets. For example, services like Lynk in rural youth agriculture contexts could serve as an integrated solution which builds youth expertise through training and standards building, matchmaking to align interests with opportunities, and management support to help them stay on track with whatever endeavor is chosen.

### Africa innovation

With 25% of agricultural innovation originating in Kenya, support young entrepreneurs to drive the solutions that will transform agriculture across Africa.

# Appendix: Methodology and case studies

SECTION IV



# Dalberg reviewed 28 AFA programs and 35 AFA documents and conducted 6 in-depth interviews and supplemental desk research

## Research and programs with youth focus

- Kenya, Tanzania and Zambia Ecosystem Assessments (3)
- Liberia Youth in Reflect on Ag Livelihoods (1)
- Girls in Pastoralism (3)
- AFA Youth Studies (3)
- SHFs in Kenya, Tanzania and Zambia (1)
- Shamba Shape Up (2)
- Women's Economic Empowerment through Financial Inclusion (1)
- Women and Social Enterprises (1)
- AFA Learning Synthesis (1)
- Accelerating Access to Finance for Women Smallholder Farmers in Zambia (1)
- Brief Research on the Role of Youth in Agriculture in Kenya (1)

## Research and programs that apply to all farmers

- DigiFarm and Digisoko (11)
- FtMA (6)
- OLX (2)
- National Microfinance Bank (4)
- Maano (1)
- Zanaco Lima (1)
- Zambia Zoon Agency Banking (1)
- Analysis of Kenyan Dairy Cooperative Information Management Systems (1)
- Mobile Bank Payments for Cashew farmers (1)
- Acre Insurance Strategy (1)
- Halotel Tanzania HCD Sprint Playbook (1)
- Halotel, HaloYako, and HaloPesa (3)
- Arifu (6)
- Tea farmers in Rungwe (1)

## Dalberg conducted four meetings with AFA and Mercy Corps to get insights on the organizations' youth engagements:

- General data: Lucy Kioko, Muthoni Mugo, and Collins Marita
- Arifu and Don't Lose the Plot: Lucy Kioko
- Halotel: Paul Kweheria
- Youth in Agriculture general: Matt Strang and Sandrine Chetail

*Additional desk research: Yes Youth Can!, Don't Lose the Plot, mAgri Design Toolkit: User-centered Design for Mobile Agriculture, Gates psychometric segmentation data set*

# Persona Development: This research relied on HCD research with 23 Kenyan youth farmers in 2 locations in Kenya

## Regions

### Kiambu

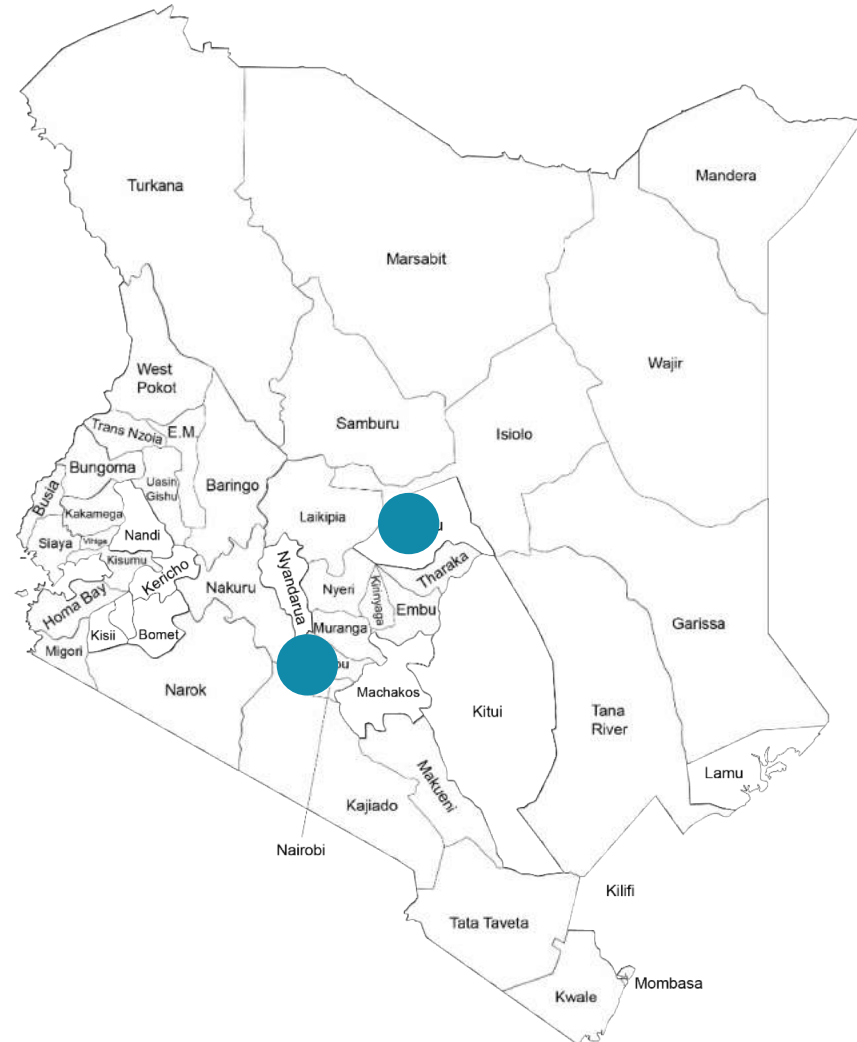
#### Villages

- Mutaratara
- Mangu
- Ngoingwa
- Kahuhu

### Meru

#### Villages

- Mugurukia
- Gachua
- Githongo – Gancheke
- Githongo – Ngando
- Githongo- Mankuru
- Njothine



# Mercy Corps Case: Yes Youth Can! combined agricultural and leadership support to generate 5,247 jobs in two of Kenya's provinces

## Program overview

**Yes Youth Can (YYC)!** was a youth agricultural development program in Kenya that targeted youth in 11 counties across the Rift Valley and Central Provinces. The program empowered youth and youth organizations, or *bunges*, with skills and resources to enable them to be leaders of agri-business growth.

## Business growth insights

- **Facilitating marketing opportunities is essential for success.** Exhibitions and competitions helped ~2,000 youths to gain product exposure and attract investment for their businesses.
- **Access to new financial tools needs time to sink in.** Youth did not trust new products like credit at first, and needed time to better understand them, and the SACCOs lending to them, before taking up loans.
- **Competitions and exhibitions increased incentives for youth engagement.** Youth participated in competitions to market their products, and improve their knowledge of the work they participated in.
- **Government support created greater credibility for YYC Participants and increased chances of success.** YYC! supported youth-owned organizations get access to government ministries, including the Ministry of Agriculture and the Ministry of Industrialization, who provided funding and technical support.

## Youth empowerment insights



A key part of YYC's success and innovation was its pairing of economic growth targets with youth empowerment strategies:

- **Long-term success is built on youth leaders.** The “youth-led, youth-managed, and youth-owned” *bunges* gained the trust of youth and facilitated stronger youth-youth business connections and partnerships. *Bunges* connected youth with input providers, technical systems, better market access, and savings/loan tools.
- **Youth need training and mentorship to support diverse agricultural enterprises.** Mentorship helped youth increase business strategy and more effectively use grants and loans. YYC supported 411 mentorship forums, and reached ~21,000 people.
- **Empowering women requires gender-specific strategies.** Only 39% of *bunge* members who saved were women. Women-only strategies for education and financial growth are needed, along with community engagement to undo unequal gender norms.
- **Gaining political trust and respect helps keep politics in check.** To prevent political “take-over”, YYC helped youth and *bunges* build relationships of respect early-on with political leaders.

## Challenges

- **Although youth took loans, they weren't big enough:** Over 70% of loans were for KSh 100,000 or less, reflecting too small a scale for growth. Only 3% took loans above KSh 250,000.
- **Increased competition and limited information reduced trust in SACCOs as lending partners.** As such, they were rated third by youth in preference of who to borrow from— behind government funds and banks.

# Mercy Corps Case: *Don't Lose the Plot* TV series demonstrated how diverse digital communications can empower youth on their terms



## Program overview

**Don't Lose the Plot (DLTP)** was an online agricultural support platform built around a weekly television program that followed the lives of select youth farmers. The platform included a web portal with digital tools and information on agriculture. **DLTP was viewed by 3.4 million people over a 6 month period in Kenya, Tanzania, and Uganda.**

## Insights

- **Diverse digital tools attract young people:** Youth made up 60% of website users, 66% of Facebook users, and 80% of Twitter users. Youth liked the opt-in nature of the platform, which let them pick their own unique engagement style .
- **Mobile internet devices are a key part of success:** 62% of users came from mobile devices, whereas 35% came from a desktop computer.
- **Language matters:** Whereas more TV viewers preferred the kiSwahili broadcast, 98% of website users chose the English site.
- **Social media increases awareness:** Trending on social media helps attract more youth to the platform.

## Digital engagement and impact

DLTP combines high, medium, and low tech options to connect with a wider youth audience base:

- Over 3.4 million people viewed the show in Kenya, Uganda, and Tanzania:
  - DLTP led to improved knowledge on farming and agribusiness among high intensity viewers in Kenya and Tanzania
  - DLTP led to increased use of irrigation and fertilizers – in Kenya, 30% of high-intensity viewers used irrigation in the period following the DLTP pilot season, compared with 15% of non-viewers
- Over 29,000 people have accessed the website since its launch, 60% of them being youth.
- **Budget Mkononi** is a live budget tool available on the show's website with crop-specific costs pre-factored in. So far, ~6,000 budgets have been created across 11 crops.
- DLTP's **social media** allows participants to interact with content and with each other and also provides daily tips on crops, animal husbandry, and financial planning. Over 1,232 people follow DLTP's Facebook page and 692 people follow its Twitter page.
- **iShamba access** allows participants real-time access to expert advice including agricultural tips, weather forecasts, and market prices. The tool is SMS based and has been used 900 times.
- **Information-by-post** allows viewers to request by SMS free crop-specific brochures after a show posted to their address. So far, over 3,200 SMSs have been sent for booklet requests.

## Challenges

- **Use of the platform is mainly Kenyan:** 74% of website hits came from there, compared to 10% in Tanzania and even fewer hits from Uganda.
- **Most of the show's SMS traffic comes from urban and peri-urban areas:** Rural engagement remains harder to increase.
- **Social media use is highly gender divided:** 74% and 66% of DLTP's Twitter and Facebook followers respectively were male, as opposed to website viewers which is roughly gender-equal.

# Mercy Corps Case: DigiFarm provides emerging insights into the applicability of bundled digital platforms for youth

## What does DigiFarm do?

### Education:



DigiFarm and its partner Arifu provide farmers on the platform with skills development activities to better equip them with the knowledge they need to increase their yields.

### Access to inputs:



DigiFarm connects farmers with higher-quality and cheaper inputs through its partnership with iProcure. Farmers use the digital app to order inputs at 15-20% less the price of normal inputs, and collect them at local aggregators and/or co-ops.

### Access to loans:



As part of its second-phase roll-out, DigiFarm and its partner FarmDrive provides farmers with loans directly linked to input sales, to help them gain better access to inputs. This also helps generate a credit history for the farmer, which will further benefit the farmers

## Who is using DigiFarm, and why?

DigiFarm is a USSD-enabled platform that can be used on the majority of feature phones. Results from a recent HCD evaluation of DigiFarm indicate that:

- Young farmers are more adoptive to DigiFarm, with 5 out of 6 being under 40 years old
- Many DigiFarm users already make use of their mobile devices for social media, and now want to use them as business tools, including photography for crops
- Most depot customers and loan borrowers are young, literate, tech-savvy men who live close to farm depots
- Young farmers are excited about keeping records of their activities on their phones so that they can update their information in real-time, from anywhere

Arifu partnered with AFA to provide free personalized educational content via 2-way SMS. ~60% of the participants were youth, and 13% were farmers. The programme's youth success included:

- **The majority learnt about how to increase their money and grow their business** including how to budget, save and manage debt
- **Farmers had a better grasp of business management principles** like planning, costing, and marketing compared to non farmers