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AGRIFIN MOBILE PROJECT

Product Development and Defining the Stages of Bundling



INTRODUCTION

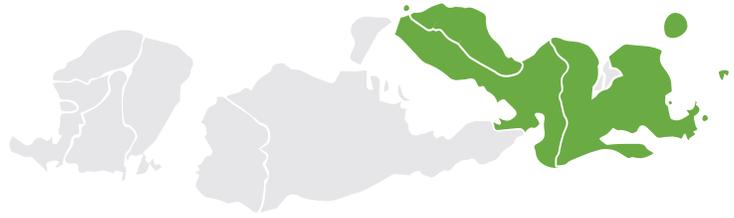
The AgriFin Mobile program takes a user-centered approach to providing agriculture and financial products to smallholder farmers. The programme works with partners to create tailored farm and crop management tools and financial services that are “bundled” in affordable, unified platforms on mobile phone channels to promote mass uptake commercially.



The program started by identifying key partners in individual countries who had the capacity and interest to develop products for these farmers. Working with those partners, the AgriFin Mobile country coordinators helped to develop a suite of products that resulted in a bundle of agriculture and financial services customized to the needs of smallholder farmers.

The AgriFin Mobile team previously showcased the products in eBook 2 and will now discuss the process of developing those products. We will also outline how AgriFin Mobile executed this strategy across three countries: Indonesia, Uganda and Zimbabwe. Finally, we will explain the three types of partnerships that were used to design, develop, implement and strengthen this programme.

Indonesia - Dompu



In Indonesia, AgriFin Mobile has worked with the commercial bank, Bank Andara, and the rural bank (BPR) Pesisir Akbar. This was done to develop and provide a loan product to pay for agriculture inputs (seeds and agrichemicals) that were provided by Syngenta, as well as cash to help cover the costs of land preparation and harvesting. Working with farmer groups, AgriFin Mobile introduced them to the loan product. As part of the loan application process farmers were registered on LISA Platform, a technology platform developed by 8villages. LISA Platform shares information with smallholder farmers allowing farmers to send questions and receive answers regarding good agriculture practices. BPR Pesisir Akbar's loan product acted as the initial stage of the bundle and was supplemented by Syngenta's agricultural technology. The digital payment was provided by Bank Andara, and financial literacy for the famres was provided by Mercy Corps. The loan product offered by BPR Pesisir Akbar now includes a micro-insurance crop component provided by Asuransi Central Asia (ACA) that helps protect the farmer and the bank against crop failure due to drought or cyclones.



Meeting with Dompu corn farmers.

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Product development stages

Defining the problem

Finding access to financial products that meet the needs of rural farmers is a challenge throughout Indonesia. AgriFin Mobile began meeting with Bank Andara and Syngenta to develop a loan product tailored towards smallholder farmers. To better determine the needs of these farmers, AgriFin Mobile visited Dompu and Bima districts and interviewed farmers and grain traders. One of the key issues identified was the lack of credit to pay for inputs and unfavorable loan repayment terms for farmers. Too often banks ask farmers to begin repaying their loans immediately when the farmer has just spent all their money on inputs or labor.

In addition to challenges around favorable loan terms, farmers mentioned the lack of labor and transportation when harvesting, no safety net to protect against cyclones or drought, lack of information on good agriculture practices (GAP) and lack of real-time information on weather and best farming practices during the growing season.

Ideation

AgriFin Mobile took the feedback provided by farmers and explored various options for partners who might help alleviate the challenges identified during the defining the problem phase. The AgriFin Mobile team met with Bank Andara and a rural bank that operates in the Dompu and Bima districts, BPR Pesisir Akbar, to discuss developing a loan product that would meet the farmers' needs while also proving commercially viable for both institutions. When meeting with the banks, it became clear that bringing in a local input provider would result in a more secure loan and would ensure that farmers used the loan for the intended purpose or purchasing agriculture inputs.

AgriFin Mobile met with Syngenta to discuss working with Bank Andara and Bank BPR Pesisir Akbar with the goal of providing technology to smallholder farmers who could increase the yield minimum 20% (ADB Technology) and agronomist assistance. Syngenta agreed that working with bundled loan customers would help them increase the number of clients and acres they covered. The terms of the agreement between Bank Andara, Syngenta, and BPR Pesisir Akbar allowed for BPR Pesisir Akbar to pay the costs of inputs to Syngenta. The remainder of the loan would go to the smallholder farmers for additional planting costs, such as labor.

To streamline the payment process, BPR Pesisir Akbar, Bank Andara, and AgriFin Mobile agreed to implement Andara Link. Andara Link

allows all partners to track disbursements and repayments of the loans provided to smallholder farmers easily over the internet. In addition to using Andara Link, each farmer is registered on 8villages, a platform to share information with smallholder farmers. 8villages sends good agriculture practice messages to the farmers and allows them to submit questions to be answered by experts and fellow farmers.

Prototype

Working with Bank Andara, BPR Pesisir Akbar, and Syngenta, AgriFin Mobile was able to develop a loan product that met the needs of all parties. The product was structured to provide a lump sum of Rp 8 million/HA (US\$ 640/HA) to each farmer during the planting season, and arrangements were made with all of the grain traders to use farmers' revenue to initially payback BPR Pesisir Akbar, with the remaining balance provided to the farmer.

All payments were logged using Andara Link, allowing Bank Andara to track repayment. The farmers were also profiled on 8villages to allow for good agriculture practice messages to be sent.



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Testing

To test the new product, Syngenta approached farm leaders and four grain-traders, informing them of a new loan product targeted at smallholder farmers. The main focus was on farmers who were recommended by the grain-traders and Syngenta's farmer leaders so as to ensure higher repayment rates.

BPR Pesisir Akbar also reduced the documentation required, simplified collateral requirement and provided service in the farmers' locations which reduced transaction costs for the farmers. In the first year, 198 farmers received loans from BPR Pesisir Akbar with a 100% repayment rate. The scheme increased to 640 farmers (1,200 ha) in year 2. In the second year, a microinsurance component was added to protect against drought and cyclone, as had been requested by the farmers.

Partners

Bank Andara

- The commercial bank which is providing the funding to the rural bank for the Bima/Dompu loan project.
- Rollout Andaralink digital payment system to track repayment of loans.

Bank BPR Pesisir Akbar

- Provides loans at an affordable rate to smallholder farmers.
- The local bank that has a strong network within the community and is responsible for identifying loan applicants, disbursement, and repayment.

Syngenta

- Provided ADB technology and supplied agriculture inputs (seed and agri-chemicals) to loan recipients.
- Provides agronomists to train and mentoring farmers
- Works with Syngenta's Dealer and Retailers for mitigating the loan risks of Bank Andara and Rural Bank
- SMS Blast to farmers related to the ADB technology

Grain Traders

- Arrangement with Bank BPR Pesisir Akbar to directly pay the loan to the bank guaranteeing loan repayment.
- Pays remainder to smallholder farmers.

8villages

- Provides the mobile application to register and profile participants.
- Provides the platform for farmers to send their questions on technology, loan, and microinsurance.

ACA

- Introduced in the second loan cycle, ACA insures loans and farmers against drought and cyclones.

Challenges

Realization of micro loans and availability of production inputs only just before planting time.

Corn farmers in Bima and Dompu plant corn only once a year, during the rainy season. The farmers generally start planting in November based on their experience over the past five years. Because of this habit, the farmers usually expect that production inputs (seeds, pesticide and fertiliser) will be available in or around October.

The experience since December 2014 has shown that the signing of loan agreements between the rural bank and the farmers and the delivery of production inputs to the farmers occurred extremely close to the scheduled planting. This happened because the credit approval process between Bank Andara and the rural bank took longer than expected. As a consequence, the shipment of the production inputs was also delayed, leading to uncertainty for the farmers as to whether they would be able to plant on time or not.

Limited manpower at harvest time affects farmers' loan repayment schedule. When they are preparing the land for planting and at harvest time, corn farmers need a labour force which is usually brought in from outside Bima and Dompu. Given the large expanse of land (more than 30,000HA) in these two areas, corn farmers have to wait their turn to obtain the services of these workers for the harvest.

This situation causes the harvest schedule to take much longer than it should, which affects the time when the farmers receive payment for their crops. This delay in selling their crops in turn affects the repayment of the farmers' loans, as the loan principal is settled through payment for the farmers' crops which are sold to the grain trader.

Impact of natural disasters on corn farmers' output. During two planting seasons, corn farmers have experienced natural disasters: cyclones and drought due to El Niño. The drought that occurred due to lower than usual rainfall during November – December 2015 (the first time this happened in the past five years) caused the corn farmers' crops to be smaller.

In the November 2014 planting season, the corn farmers' average output was 7.2 tons/HA, while in the November 2015 planting season the average corn production declined to 7 tons/HA. In the November 2015 planting season, crop micro-insurance was available that provided protection against crop failure due to natural disaster, thus the risk of taking out loans was covered. Nevertheless, the farmers still felt the impact of reduced output.

Location of corn fields in remote and mountainous areas affects the effectiveness of monitoring.

A majority of the corn farmers' fields are located far from their homes, on hilly terrain in remote areas. Given the widely dispersed locations of the corn fields that received the financing – which requires a long time to make visits – there were problems for farmers' plants. This required visits from the Agronomist team, which usually could not be done promptly. Although the facility is available for farmers to convey their problems by SMS, the farmers still usually prefer to receive a prompt, in-person visit from the Agronomist that allows for direct interaction.

Lessons Learned

Products are regularly modified in line with farmers' needs. During two planting seasons, the bundled services provided for corn farmers have undergone several modifications. For the loan product, the modification that was made related to the time period of the loans. Initially, the term of the loans was six months but in the second stage it was changed to eight months. This change was made in connection with the knowledge that settlement of the loans took longer than planned. This delay in settling the loans occurred not due to any deliberate act or bad character of the borrower farmers, but due to several factors that were not within the farmers' complete control.

The harvests, all occurring at the same time, created a high demand for labourers and for trucks to transport the harvested crops to the traders. This meant that corn farmers had to patiently wait their turn for both harvest labourers and trucks, especially since some farmers' fields are far from the main roads where the trucks wait to load the crops. Consequently, the crops of those farmers whose fields are located far from the main roads had to wait to be harvested until those closer to the roads had been taken care of.

Another modification that was made was in the package of production inputs provided by Syngenta in connection with ADB Technology. Based on input from the farmers, the quantity of one product was reduced, while other products were increased in quantity. Modifications to products to be in line with farmers' needs will not stop, because the farmers' needs can change at any time. Also, the more farmers who join, the more varied the farmers' demand, and this needs to be anticipated by the partners who must be prepared to make regular modifications to their products.

Incentives for farmers, heads of farmer groups and grain traders are a key factor to ensure timely repayment of loans. Compared with the process of settlement of farmers' loans in the first



A farmer is learning to use 8Villages' mobile application.

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stage and the developments in settlement of farmers' loans in the second stage (up to the end of July 2016), it can be concluded that the provision of incentives for farmers, heads of farmer groups and grain traders is a key factor.

Learning from the first phase, in the run-up to the harvest in the second phase and at the time the financial literacy training was conducted the farmers were encouraged to settle their loans early (even though the loans were only due at the end of August 2016). By repaying their loans early, the farmers will receive an incentive in the form of a reduction of the loan interest, and this difference is deposited in the farmers' savings, which can then be used for the next planting season.

For the heads of farmer groups and the grain traders, Syngenta also provided various incentives in connection with the monitoring performed on the farmers and ensuring that the farmers repaid their loans on time. By having these incentives, as of mid-July the loan repayments had reached 60% and are expected to reach 80% by the end of July 2016 (one month before the loans are actually due).

In addition, Syngenta's regular provision of information to the 16 grain traders about developments in the position of the loan repayments by the farmers who had been recommended by the grain traders has created a spirit of competition among the grain traders to see who can achieve 100% repayment fastest. While the form of the incentives may change each season, having these incentives shows that loyalty can be built in the parties involved.

Information about bundled products needs to be transparent and written to the farmers. The scattered locations of the farmers, their varying levels of education, their varied understanding of the products, and unequal access to sources of information have all created the potential

for misinformation and miscommunication with the farmers who participate in the project. In feedback received in the first phase, farmers often articulated that certain information was not adequately provided. This could in turn lead to differences of opinion between the field personnel of the partners (rural bank and Syngenta).

To prevent this from recurring, and in line with the increase in the number of participating farmers, changes have been made in the second phase. This includes having the bundled products/ services received by the farmers be packaged into a module and provided to each farmer when they sign the credit agreement. This module not only describes the specifications of each product/ service, but also provides contact numbers of all the partners, who can be contacted at any time whenever farmers have questions. In addition, the availability of the PEKA application also enables farmers to send in their questions by SMS and receive answers free of charge.

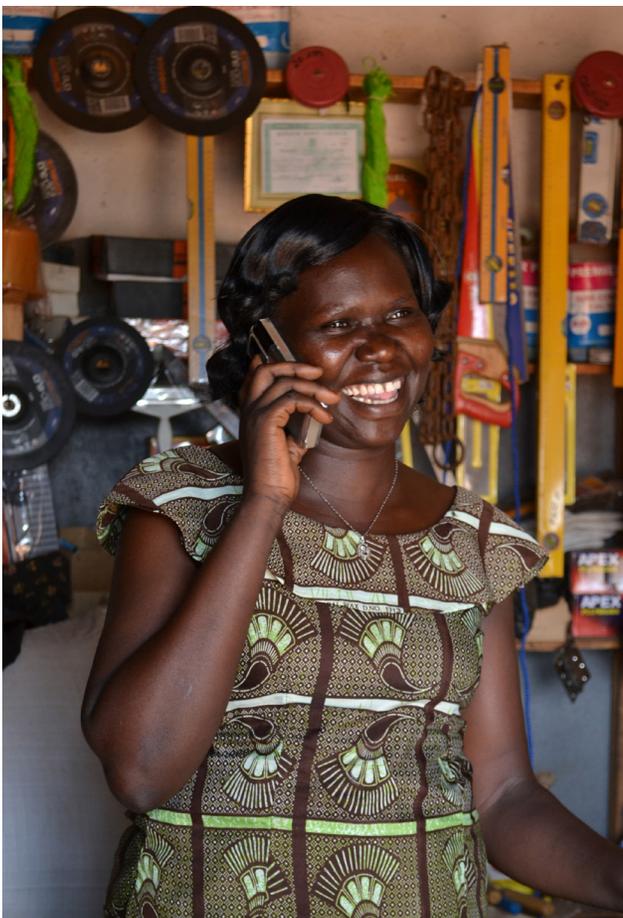
Specifically, in the second phase, as it now includes a crop micro-insurance product, a proper understanding about the crop failure conditions that allow farmers to submit claims, as well as the requirements that must be fulfilled, has become crucial. By having this module to explain all this information, disputes can be avoided. Interestingly, despite the drought due to El Niño that has occurred in nearly all regions, only 15 out of 640 farmers have submitted crop failure claims to the insurance provider (ACA). The fact that some farmers have not pursued any further information may be a sign that the information provided in the module and explanations from the field officers of the rural bank and Syngenta have given the farmers a clear understanding about the conditions that must be satisfied to file a claim.

Uganda – GHG eVoucher

In Uganda, AgriFin Mobile supported the USAID/Uganda Northern Karamoja Growth, Health & Governance program (GHG) towards implementing electronic seed vouchers for their agricultural livelihood improvement plan. GHG's overarching goal is to improve peace and food security among households throughout Karamoja through building local capacity of private sectors to provide products and services on a commercially sustainable basis.



GHG through AgriFin Mobile program support, partnered with Innovate More (U) Ltd to provide 60,750 e-vouchers to approximately 30,373 target beneficiaries (mainly youth groups, SACCOs and Mother Care Group members) for the April 2016 planting season. Choice of Seed (Vegetable, Legumes, Cereals) e-vouchers was to reduce processing time, increase transparency, accountability and monitoring and evaluation through real time voucher redemption tracked on an online dashboard.



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The vouchers are similar to mobile airtime scratch cards redeemed across a USSD platform. The beneficiary presents the card to the agro-input dealer, who then scratches and enters the secure voucher number on their mobile phone. They immediately receive a seed value of USD\$1 (UGX 3250) via MTN mobile money. The beneficiary tops up to the other 50% payment to be able to obtain seed worth \$2 (UGX 6,500). Each recipient receives two vouchers and is, therefore, able under the cost share arrangement to purchase seed worth USD\$4 (UGX13,000).

By the time this initiative ended in July 2016 - **16,330** vouchers were redeemed worth a value of **53,072,500 UGX**. This amount was paid out to 24 active agriculture -dealers/agents who continuously participated in the redemption process.

Product Development Stages

Defining the problem

Karamoja has few input dealers and due to the population's reliance on free agriculture inputs

provided by INGOs many of the input dealers who are operating in Karamoja are unable to remain in business. In addition to the reliance on free agriculture inputs, the supply chains to Karamoja are unreliable resulting in shortages in agriculture inputs, such as seeds, fertilizer, and pesticides for smallholder farmers. Regularly, farmers are not able to obtain needed inputs during the appropriate planting time preventing them from maximizing yields.

Ideation

AgriFin Mobile worked with the Mercy Corps GHG Program to look at the challenges facing smallholder farmers and the input dealers. Some of the key issues discussed were, how to move away from providing handouts to smallholder farmers and how to jumpstart a sustainable private sector that can meet the needs of smallholder farmers.

Prototype

Working with Innovate More, AgriFin Mobile and GHG developed a voucher that could be used by smallholder farmers to purchase seeds. The voucher was distributed by GHG to youth groups, SACCO members, and Mother Care Groups and could be used at selected agriculture dealers based in Karamoja.

AgriFin and GHG worked with local agriculture dealers to teach them how to redeem the vouchers using a USSD menu developed by Innovate More. Agriculture dealers enter the scratch code found on each voucher into the USSD menu, this technology then records the type of seed purchased. Once completed, the amount of the voucher automatically gets deposited into the agriculture dealer's mobile money wallet.

Testing

During the testing phase, GHG and AgriFin piloted the vouchers with 150 smallholder farmers and two agriculture dealers. AgriFin and GHG trained the agriculture dealers on how to use the USSD menu and during the training received feedback on how intuitive the menu was. When working with the smallholder farmers, they introduced them to the idea of a voucher and taught them how it could be used to subsidize the cost of seeds.

After the training phase, an Interactive Voice Response (IVR) platform was developed in English and two local languages to enable the agriculture dealers to receive retraining if they forgot how to redeem vouchers. The vouchers were rolled out to over 30,000 smallholder farmers



Researching needs of agriculture input dealers.

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and 50 agriculture dealers. During the rolling out phase, the agriculture dealers were taught how to use the voucher USSD menu and registered to carry out transactions using mobile money.

IVR

The IVR set-up was designed to remind the agriculture-dealers how to use the USSD code to redeem the vouchers.

The IVR used three main languages that are common to Northern Karamoja, these included; Karamajong, Leptul, and English. Agriculture dealers/agents who had forgotten the steps required to use the system could simply call a toll-free number to receive clear instructions.

Customer Care Centre

On top of the IVR set-up, the customer care centre was also added as a way to cover human interaction, exchange of views and ideas, insights and challenges with the agriculture dealers/agents directly. In cases where the agriculture dealers /agents needed to speak to someone directly, they could dial 0 on their mobile phones and then automatically be re-directed to the customer care service. The customer care centre was extremely informative as Mercy Corps got to know the main challenges agro-dealers were going through in real time, thus enabling us to develop quick solutions.

Partner Role and Responsibilities

GHG

- Currently operating in Karamoja, working on developing market-based solutions to help smallholder farmers increase their yields and incomes.
- Identified beneficiaries to use voucher system and distributed vouchers
- Trained input dealers on vouchers and mobile money.

Innovate More

- Worked with GHG to develop vouchers and Yo! Uganda to develop USSD menu.
- Developed dashboard to track the number of vouchers used.

Yo! Uganda

- Aggregator who facilitates mobile money transaction.
- Helped to develop USSD menu for e-voucher.

Input Dealers

- Convert vouchers into mobile money and act as mobile money agents when needed.

Challenges

Long redeeming process: (USSD Session)

One of the most consistent issues raised has been the problem of long redeeming processes. This is due to the fact that we needed to capture more data. In the future the system could be designed to allow more data to be collected passively rather than requiring users to type it in.

These mechanisms would enable the dealers to redeem more cards, faster.

Lessons Learned

- “Scale” Electronic vouchers are very suitable when scaling program activities. In previous paper-based voucher regimes only 3,000 vouchers were able to be issued compared to the e-voucher system where 16,000 vouchers were redeemed by farmers.
- It should be mandatory for all agents and dealers to attend all meetings and training sessions that are scheduled regarding the e-Voucher system. Each person who would take part in the redeeming session has to attend in person. This allows for everyone to be on the same page and minimizes errors in the future.
- Seed supply to the agriculture -dealers should be done in advance to allow them to prepare to serve the farmers when the rains start. A lot of agriculture dealers and agents received their seed late and this created misunderstandings between dealers and farmers.
- Packaging and value of voucher (Per Kg) should be set in advance and it should reflect the amount on the voucher card. Large quantity packaging was not favorable for agriculture dealers and this caused delays in starting the redeeming process. The packaging needs to be addressed and done in advance.
- Sensitization of farmers about the change in system needs to be addressed. Farmers need to be aware of the new process in order for them to be part of and feel ownership of the whole process.
- There should be continual sensitization of the farmers on how the voucher works and its value.
- The majority of the agriculture-dealers said that the system helped them to gain more control since they are able to carry out redemptions themselves and also get paid instantly. Others said that compared to the paper voucher system, the e-voucher system saved them time since they don't have to travel far distances to get their payments after redeeming farmer's vouchers.
- It is important to register active agro-dealers and agents who are open to using the voucher system to serve farmers. In order to spike usage, more redeeming points have to be established in all areas where farmers who have vouchers are located. There's also need for an awareness campaign ahead of the system deployment to make farmers aware of the system but also to empower the agriculture dealers to be able to take on the load.

Zimbabwe - Econet



Each country has taken a different approach to working with smallholder farmers. In Zimbabwe, AgriFin Mobile partnered with Econet to develop the Ecofarmer. Ecofarmer is a platform that provides financial, market and rural advisory services to smallholder farmers. The program has established an ecosystem of partners that are committed to serving smallholder farmers. Partnerships include the Zimbabwe Farmers Union, the Ministry of Agriculture, Mechanization and Irrigation Development and the University of Zimbabwe.

Partners in the ecosystem have begun testing business models with the Zimbabwe Farmers Union and Econet working together to develop a combination of products that allow a farmer to access crop insurance, funeral insurance, farming tips, discounts and pay for membership to the union. Initially, smallholder farmers were introduced to the rural advisory services such as farming tips, market prices, and weather data; more complex and tailor-made services are now being introduced such as insurance. This allows Econet to provide bundled solutions to their customers.

Product development stages

Defining the problem

When researching the needs of smallholder farmers in Zimbabwe, it was determined that the economy had severely decreased farmers' access to financial and agriculture services. Smallholder farmers also had a severe lack of trust in the formal financial system due to the financial crises. The mobile network operators (MNOs) have filled the gaps left by the financial sector by providing mobile money services to rural Zimbabwe.



Learning to use mobile money

Photo Credit

Partnering with the largest MNO in Zimbabwe, Econet, AgriFin Mobile worked to develop a suite of products tailored for smallholder farmers.

Ideation

Working with a selected team within Econet, AgriFin Mobile worked to develop a list of products and services for smallholder farmers. The goal was to determine what smallholder farmers needed and was built off of Econet's core strengths. The process included meeting with farming groups and reviewing Econet's current offerings. AgriFin Mobile and Econet also met with the

Zimbabwe Farmers Union to discuss the needs of their members and how an Econet platform focused on farmers could provide value to their members.

After meeting with smallholder farmers and with the feedback received from the Zimbabwe Farmers Union, Econet – with the assistance of AgriFin Mobile – began to develop the Ecofarmer platform.

Prototype

Ecofarmer was initially developed to provide a suite of services for smallholder farmers. The first platform provided farmers with a USSD menu allowing farmers to register and receive agriculture tips via SMS message. Farmers also had the ability to sign up for insurance products designed for smallholder farmers.

To develop agriculture messages, AgriFin Mobile and Econet worked with agriculture specialists and the Ministry of Agriculture. The messages were developed and tailored to the needs of smallholder farmers, and a toll-free number was set up that allowed farmers to call and ask for additional information. The types of messages included planting recommendations, information about pests, and fertilizer recommendations.

Working with the Zimbabwe Farmers Union, AgriFin and Econet built out a network of brand ambassadors to introduce Ecofarmer to the rural community and to gain feedback on the platform.

Testing

To entice farmers to try the service, membership to the Ecofarmer platform was free but additional offerings like insurance were available to purchase. Working with the brand ambassadors, the word about Ecofarmer quickly spread and many farmers registered for the platform. During the testing phase registration was strong and farmers were receiving SMS messages, however there was little interest in the bundled insurance products.

To generate revenue from Ecofarmer and ensure that the platform was commercially viable, Econet began charging for access to the platform. Few farmers were willing to pay for the SMS messages, and Ecofarmer is currently exploring a number of business models that add value to the Ecofarmer platform.

Econet also began exploring new ways to sell their agriculture insurance because few farmers purchased the initial insurance products. When meeting with smallholder farmers, few of them were



Photo Credit

familiar with insurance and failed to see the value in paying for insurance. Taking this feedback, Econet worked with the Zimbabwe Farmers Union to develop a bundled insurance product that provided farmers a popular insurance product, funeral insurance, alongside agriculture insurance in one combined package.

Packaging agriculture insurance with funeral insurance helped to introduce new types of insurance to smallholder farmers. To make the bundle more successful, Econet and the Zimbabwe farmers union added access to the Ecofarmer platform and monthly membership dues to the bundle, allowing smallholder farmers to receive all four products/services for \$1 a month.

Partner Role and Responsibilities

Econet

- Serves as the platform developer and provides the insurance products for smallholder farmers while also bringing together various partners to provide agriculture.
- The largest MNO in Zimbabwe, it provides mobile money and insurance services to rural Zimbabweans.

Zimbabwe Farmers Union

- The largest farmers union in Zimbabwe operating in all regions of the country. The Union has existing structures which mobilise and train ambassadors to sign up farmers to Ecofarmer and the ZFU combo.

Ministry of Agriculture

- Extension workers provide support to Ecofarmer users and agriculture information on the ground.

University of Zimbabwe

- Part of the agriculture review team who reviews SMS messages for farmers.



Farmer getting ready to go to market

Photo Credit

Challenges

- Economic challenges in Zimbabwe have resulted in private sector partners implementing survival strategies. This has included restructuring of the organisations, something that has negatively impacted project implementation
- Transitioning from a free model to a paid model is challenging. The bottom of the pyramid uptake of a free service cannot be translated to mean uptake of the paid service despite the clear value of the service.

Lessons Learned

- Private sector partnerships are a difficult terrain to navigate, particularly in a challenging economic environment. The economic situation in Zimbabwe is testing existing partnerships as partners implement changes to allow them to survive in the current situation. The nature of support to ensure program goals are met needs to improve and partner roles should change during such a period. Efforts to solidify the partnerships need to continue.
- Context will continue to shape product development – with the harsh economic environment, the bundle of services in Zimbabwe will now include funeral coverage. This inclusion of funeral coverage speaks to a need for easy and trusted access to financial services. The program will need to continue to rapidly incorporate social, economic and cultural contextual influences in product development to ensure the achievement of set goals.



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CONCLUSION

This is the fourth AgriFin Mobile eBook! These eBooks provide the programme an opportunity to share our experiences and learnings with the development community and to help both the public and private sector develop and better meet the needs of smallholder farmers.

Designing products with smallholder farmers has allowed AgriFin Mobile's private sector partners to develop products that farmers value while ensuring that they can develop sustainable business models. Adopting the user-centered approach detailed in this eBook, our partners have successfully designed and piloted over five business models across three countries.

Going forward, AgriFin Mobile is working with its partners to scale the models that have been developed and piloted, and the next eBook will look at how the program and partners have progressed since the product development phase.

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About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



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