



AGRI-FIN MOBILE CASE STUDY

PARTNERING FOR SUCCESS

the actors, their motivations, and
lessons learned from year 1

A Client of an Agri-Fin Mobile Program Partner.

OVERVIEW

This is the first in a series of three case studies that will examine the major components of Mercy Corps' Agri-Fin Mobile program. Launched in June 2012, Agri-Fin Mobile works with mobile network operators (MNOs), financial institutions, research institutes, mobile application developers, farmer organizations and government ministries to create bundled service models that offer agriculture information services and financial services using mobile phones. Agri-Fin Mobile supports products and service models that are (or will be) commercially viable and ultimately enable smallholder farmers to increase productivity, food security, and incomes.

At the close of every program year, Agri-Fin Mobile will publish a new case study about program lessons. This case study is the first in this series and will explore partnerships, including the critical actors in the Agri-Fin Mobile model and their roles, motivations, and lessons for partnering.

This case study profiles "typical" partners and farmer beneficiaries. These profiles are an aggregated compilation of our Agri-Fin Mobile partners across Africa and Asia.

MERCY CORPS' AGRI-FIN MOBILE PROGRAM

Half of the billion people affected by undernourishment worldwide earn their primary living from smallholder agriculture. The productivity of these farmers remains very low. Research across countries shows that major issues for these farmers include the lack of access to technical and market information, and to financial services. Providing access to rural advisory and financial services through mobile phones – a highly promising medium to reach millions in remote areas – has a high potential to improve smallholders' productivity, stabilize their incomes, and contribute to increased food security.



Access to mobile phone networks is growing dramatically in rural areas of developing countries, providing a powerful channel of communication and the ability to link excluded rural communities to up-to-date information. Mobile networks now cover more than 90% of the world's population. The aim of Mercy Corps' Agri-Fin Mobile is to “bundle” key services of agricultural advice from private sector, research and extension institutions with financial services providers and telecommunications companies in a commercially viable manner.

The Agri-Fin Mobile program works with partners to build sustainable models, where farm and crop management tools and financial services are “bundled” in affordable, unified platforms on mobile phones. The program targets financial, MNO and agricultural technical service partners who have built mobile platforms or applications, or have demonstrated interest in developing and investing in them. Agri-Fin Mobile then facilitates the development of a partnership, which incorporates a clear business model for the bundled services, and a strong value proposition for each partner, such as increased revenues, greater outreach or reduced risk. This role as a “facilitator” is an important one for Agri-Fin Mobile, in which partners, investment, and products are curated to best serve farmer needs, produce sustainable business models, and lower the risk of new market activity. In practice, Agri-Fin Mobile does this through performing market research in key agricultural value chains, using strategic grants to seed these new business opportunities, engaging with commercial partners to shape product, marketing, or expansion strategies based on our knowledge of these markets, and communicating lessons and impact in our work.

This case study outlines the typical partners that Agri-Fin Mobile works with, and highlights the motivations, value propositions, and strategies for engaging with them.

PARTNER A:

THE FARMER ORGANIZATION

The Farmer Organization advocates to the public and government on issues facing smallholder farmers in country. The Organization would also like to provide information services to its members, both to demonstrate its relevancy to them and to continue to justify the collection of organizational fees.

MOTIVATIONS FOR WORKING WITH AGRI-FIN MOBILE:

- **Increase services to their constituents.** The Farmers Union seeks formal partnerships with service providers to better service their base. They don't currently have the technical or business expertise to vet or partner with these private sector partners.
- **Improve representation and Advocacy.** The Farmers Union wants to leverage the relationships Agri-Fin Mobile has established with the private sector and government in order to advocate on their members behalf.

The Farmers Union doesn't care about revenue and sustainability, because they are not a profit making institution, but they are concerned with the ability to maintain operating budgets through member fees.

Agri-Fin Mobile is working with farmer organizations to **inform the development of products and services to address the needs of the farmers.** To do this, Agri-Fin Mobile helps to **broker partnerships** between the farmer organizations and private sector partners. These partnerships also enable the Farmers Organizations to advocate on members' needs with others Agri-Fin Mobile consortium participants.

VALUE OF AGRI-FIN MOBILE:

- **Direct feedback on the ability of services to meet the needs of the users.** Agri-Fin Mobile works with Farmer Organizations and product developers to ensure that products are designed with their members in mind.
- **Provide farmer constituents the tools they need.** Because products that Agri-Fin Mobile partners produce are selected based on market demands and analysis of their utility and sustainability, Farmer Organizations have a higher level of confidence in their ability to improve the way that farmers work.

LESSONS FOR PARTNERING WITH FARMER ORGANIZATIONS:

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



A group of farmers gather in Southern Africa.

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CHARACTERISTICS:

- Farmers Union in a small country
- 40,000 farmer member base
- Provides advocacy and technical services to members
- 80% mobile penetration in country
- Trusted network of extension workers

PARTNER B:

THE MOBILE NETWORK OPERATOR (MNO)

The dominant MNO is a leader in bringing new value added services to market. They have considerable market share and believe that growth will come from new services as opposed to new customers. They are willing to experiment with products that can increase or sustain their growth and income. They haven't historically invested in product development and market or consumer research, and prefer to build in-house and immediately distribute products nationally without market testing. Note that the motivations of the dominant MNO are quite different from those of late-entrant MNOs, who believe that new growth will come from improving existing commoditized products or services—competing on quality rather than volume and price. These late entrant MNOs see a significant opportunity in rural areas due to underinvestment by other MNOs. Agri-Fin Mobile works with both dominant and late-entrant MNOs.



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A farmer checks her mobile money balance.

MOTIVATIONS FOR ENGAGING WITH AGRI-FIN MOBILE:

- **Ability to gain market share.** The majority of the MNO's new subscriber growth comes from rural markets. As traditional business lines such as voice stagnates, the MNO looks to deepen services, both traditional and new, in this geography.
- **Increase average Revenue Per User (ARPU).** Moving beyond voice and SMS is critical to the future revenue of the MNO. Value-added services such as rural value chain payments can increase the average revenue per user among a significant population in the market.
- **Own new products and markets.** For the very large market players, maintaining their market dominance is critical. Being a first-mover to introduce new products, and to target and own new customer segments, is a major motivating force. Note that for late-entrant MNOs, their strategy is quite different. They view niche services—including services for agricultural markets—as a strategy for differentiation.

Despite frequent assertions, Agri-Fin Mobile's experience working with dominant MNOs suggests that they don't care as much about **Customer churn** as was expected, particularly in Africa. This is less of a motivation than those listed above.

Agri-Fin Mobile is collaborating with MNOs to develop core products or services that can serve a large, national agricultural market. In engaging with dominant MNOs, Agri-Fin Mobile **supports product development** and **strategy** and builds **partnerships** with public sector such as government ministries and farmer organizations—which can inform product design and drive customer uptake. Agri-Fin Mobile works with late-entrant MNOs to expand commoditized services into rural markets.

CHARACTERISTICS:

- Operates in small-to-mid size country, developing country
- 70% market share
- Agriculture represents 70% of GDP
- Dominant player in rural geographies
- First-mover

VALUE OF AGRI-FIN MOBILE:

- **Research, research, research.** A major role for Agri-Fin Mobile is to perform local market research of farmer needs and existing systems. For MNOs, this market research validates product and market opportunities and opens the gate to unforeseen opportunities in the market.
- **Global experience and engagement in the agriculture market segment.** Mercy Corps has been engaging on pro-poor financial and technology initiatives for nearly a decade, and is able to bring this knowledge and global industry best practices forward when working with MNO partners.
- **Bridge to farmer groups.** Mercy Corps has deep relationships in rural areas, a history of working with farmer groups, knowledge of local market dynamics and a strong foundation of trust. To many MNOs, this represents a level of access to insights and relationships that they do not have, particularly when it comes to designing appropriate products and services, prototyping, and pilot testing, and can also improve sales and outreach strategies for the MNO.

LESSONS FOR PARTNERING WITH A MNO:

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



Farmer Profile

Mathilde // AGE 40 //

Gender: Female

Location: East Africa

Land size: 0.4 hectare

Crops: Bananas,
sugar beans, maize

Annual income: \$800

Family unit: Husband, parents, three children

Unique details: Sells to her local buyer regularly but sometimes seeks other buyers with that will provide upfront payment to meet immediate needs for cash such as school fees and medical bills

Information sources: buyer, local input stockist, radio, farmer group, neighbors

Assets: Radio and two goats

Challenges: Problems with transportation, irregular cash payments from buyers, must pay for inputs

Agri-Fin Mobile in Action:

Agri-Fin Mobile is working with an MNO and a bulk buyer to introduce mobile payments for farmer produce, including that of Mathilde. In the short term, these mobile payments cut down on transportation time as a local mobile money agent is within 3 kilometers of her farm and allows for immediate payment settlement.

These payments also form the foundation of a credit history for Mathilde, which will eventually enable her to access financial services. This is facilitated by the fact that her buyer is using a new system that tracks inventory, transactions, and interactions between buyers and farmers, and uses this data to generate credit scores for farmers. This data will provide Financial Institutions with better information to guide lending, and ideally this lowered risk will reduce the cost of credit for farmers. For Mathilde, she can get affordable loans at the start of the growing period and produce more crops, and reduce her need to sell based on immediate cash demands, as opposed to optimal price.

This also is a benefit to the bulk buyer, who will better be able to manage their inventory, cash settlement, and farmer management.

PARTNER C:

THE BULK BUYER

The Bulk Buyer sources produce from large numbers of smallholder farmers and invests in training and inputs for some farmers. They would like to improve efficiency in their supply chain, though they have not made any technology investments to do so. The buyer's supply chain improvements lead to direct income increases for them and their farmers as a result of increased efficiencies, reduced crop losses, and improved yields and quality. They spend significant time on cash settlement, which is confusing and costly.

MOTIVATIONS FOR WORKING WITH AGRI-FIN MOBILE:

- **Improve cash management tools.** The bulk buyer buys produce from and certain fertilizer and seed inputs for their farmer. Because their farmers do not have bank accounts, the buyer manages, reconciles, and settles payments in cash. Moving from cash to virtual currency and outsourcing much of the settlement logistics saves the buyer money and time, and is seen as a competitive advantage compared to other buyers.
- **Improve supply chain management.** The buyer oversees tens of thousands of farmers, and has difficulty managing their supply chain. The information is currently gathered and recorded on paper or in Excel files that have limited capability. This leads to inefficiencies that can impact business operations and reduce revenue. Better systems—particularly cloud-based or real-time systems—improve operations.
- **Improve communication and information services for farmers.** More direct lines of communication and targeted information to improve production results in better and more produce for the bulk buyer to acquire, and builds stronger relationships with their suppliers.
- **Reduce the cost of payment services.** The bulk buyer spends a significant amount of money on cash settlement, and the cost of introducing systems to digitize payments and data management is less than the real cost of cash.

Agri-Fin Mobile is working with large buyers to introduce new products or services that improve their cash management and supply chain issues. Agri-Fin Mobile views Bulk Buyers as the primary channel to reach ten of thousands of farmers—an efficient way to scale services—and also a direct link to improve production quality, yields, and ability to use financial services. Agri-Fin Mobile **connects buyers to service providers** such as MNOs or data management companies and **supports strategies for integration of digital systems** into operations.



Farmers line up to sell to a bulk buyer.

CHARACTERISTICS:

- Buys corn, tomatoes, and melon from 10,000 farmers
- 100% domestic consumption of produce
- Manages cash settlement and payment; pays for inputs to tomato farmers
- Limited experience with technology
- No management information systems to track farmers, purchase, sales or warehouse inventory.
- Competitive environment for buying from farmers

VALUE OF AGRI-FIN MOBILE:

- **Connect buyers to vetted Agri-Fin Mobile partners.** Agri-Fin Mobile creates linkages between buyers and partners that produce relevant apps or services. Agri-Fin Mobile plays an important role in vetting these partners—particularly technology or payment partners—to ensure the partnership works for all parties.
- **Buyer Aggregation.** One Bulk Buyer on their own—working with 10,000 farmers—is typically too small of a population to drive new product development such as an agricultural credit product at a bank. However, Agri-Fin Mobile's ability to aggregate 8, 9, or even 10 buyer groups makes tailored product development more attractive.
- **Information Services.** Agri-Fin Mobile connects bulk buyers and their membership with information service providers, which enables their farmers to access critical information to improve yields and produce quality.

LESSONS FOR PARTNERING WITH BULK BUYERS:

- **Level of technology comprehension is low.** Most buyers have little knowledge of technology solutions or how they work, particularly for payments. When partnering with buyers, focus first on addressing their problems, and later introduce the role that technology plays. Ensure that the introduction of technology into their processes is as seamless as possible.
- **NGO historical role can be distorting.** Most of these buyers have worked with NGOs in the past and associate their role as a source of free money. As a result, budgets may include requests that are unrelated to program implementation and significantly inflated. Be discerning about budgets and program descriptions.
- **Identify buyers through associations.** Most buyers are not household names, so it may be difficult to identify them if pre-existing relationships are not in place. Identifying associations can improve understanding of the buyer landscape and make introductions to potential partners.

PARTNER D:

THE START-UP SERVICE PROVIDER

The Start-Up Service provider has introduced a new, mobile-based data management and information tool to improve inventory management for buyers and productivity and crop quality for farmers. They work with multiple partners in order to achieve maximum reach. They are nimble and opportunistic, willing to change their approach and product features as appropriate to increase adoption and improve their business model.

MOTIVATIONS FOR WORKING WITH AGRI-FIN MOBILE:

- **Expand the customer base.** In this early phase, the Service Provider seeks growth through partnerships and active adopters of its services. Any strategy that allows them to quickly and cheaply onboard large numbers of new clients is attractive.
- **Access to new partners.** As with any new start-up, potential partners are hesitant to work with a small, untested company. Agri-Fin Mobile validates the start-up and, as a trusted intermediary, connects the Services Provider with critical partners for growth (particularly with larger institutions like banks, MNOs, or ministries).
- **Finance for expansion.** The Start-Up Services Provider appreciates relatively flexible Agri-Fin Mobile funding as strategic capital for rollout in these early stages. This enables them to adjust their business model to changing market conditions and opportunities.

Agri-Fin Mobile is working with Start-Up Service providers to help them refine their product to better address market needs and then accelerate market access once this has been validated. Agri-Fin Mobile provides them with financing and access to partners to reach these goals.

VALUE OF AGRI-FIN MOBILE:

- **Flexible financing.** For start-ups, cash is scarce. Funders such as Agri-Fin Mobile who will invest in ideas with potentially great scale, impact and sustainability—and who care less about a long track record—finance activities that can build the confidence of later and larger investors.
- **Linkages to large players in market.** Agri-Fin Mobile has connections to major, and sometimes unexpected, partners that are key to revenue, legitimacy, or market expansion.

LESSONS FOR PARTING WITH START UP SERVICE PROVIDERS:

- **Grant vs. Equity?** While grants are the traditional financing instrument used by NGOs, grants are typically more limiting in terms of control and accountability, and it can make a strategic partnership based on business sustainability appear less so. Conversely, most Start-Ups appreciate money that does not dilute ownership. Whatever the default mode of financing, it is important to develop a strategy for financing at the outset: once a grant is made, it is difficult to switch to equity for subsequent funding.
- **Flexibility to adapt to market conditions.** Products, marketing, and goals can change rapidly in early-stage companies—and are critical to early stage survival. However, for many donors a set of activities needs to be delineated and adhered to. All program design and grant management on the NGO side should build in flexibility to reflect their operational reality.



Mercy Corps

An employee of an Agri-Fin Services Provider interviews a maize farmer.

CHARACTERISTICS:

- Provides data management services to farmer groups
- Product launched one year ago, working with a small number of early adopters
- Limited cashflow
- Planned expansion to four new countries in next five years



Mercy Corps

Farmer Profile

Nico // AGE 34 //

Gender: Male

Location: South East Asia

Land size: 0.5 hectares

Crops: Rice, potatoes,
and chilies

Annual income:
\$1,500 from farming,
\$1,000 from casual labor

Family unit:
Wife and five children

Unique details: Wife also raises chickens and sells eggs. Most rice is consumed and stored, or used to pay laborers or debts. Potatoes are grown in the off-season and are sold to the same buyer, who also provides the inputs.

Information sources: Radio, mobile phone, extension officers

Assets: Chickens, motorbike

Challenges: Labor (children are in school), high education and medical costs, communal debt, limited access to market information, market distortion

Agri-Fin Mobile in Action:

Through Agri-Fin Mobile, the Government Ministry has partnered with a Start-Up services provider to bring information directly to Nico on his mobile phone about optimal planting, growing, and harvesting information. The platform also enables Nico to interact directly with other farmers in his community on growing tips, as well as with input suppliers and buyers, increasing information transparency and lessening the market distortion he faces. In the future, other marketplace and payment services will be offered to him through the platform

PARTNER E:

THE FINANCIAL INSTITUTION

The financial institution offers traditional savings and loans products as well as some mobile banking features such as utility payments. Its operations have focused primarily on urban clients; however, it wants to launch an agricultural credit product in the next nine months. The bank has recently prioritized these segments, both because of government incentives and the lack of growth in their urban portfolio. However, the bank has a limited track record of engagement and lacks understanding about the rural market segment's behaviors and preferences.

MOTIVATIONS FOR WORKING WITH AGRI-FIN MOBILE:

- **Expand their customer base.** The bank does not have a base of farmer clients, and Agri-Fin Mobile helps to fill that gap by connecting the bank with farmer aggregators to introduce or test new products. These aggregators typically represent tens of thousands of farmers.
- **Better understand the rural customer base.** The bank has limited knowledge of the needs and preferences of farmers and rural market segments. Agri-Fin Mobile brings market research, global best practices, a track record of what works at an operational level, and a long history of working directly with this market segment.
- **React to competitive pressures.** The bank is risk-averse and hesitant to be a first-mover. However, a rival bank has indicated their interest in this space, and MNOs offer mobile money. The bank feels compelled to act now so as not to lose market share or miss out on a massive opportunity.
- **Develop Savings & Loans.** While the bank is offering a payment product to start, they are really interested in savings and loans from this new market—and particularly in savings as a way to drive additional capital for lending.

Agri-Fin Mobile is working with banks to help them **pilot services** in and **better understand rural markets**. Agri-Fin Mobile is unlocking relationships with farmer groups and rolling out products through the channel partners and the service provider institutions. These activities increase banks' knowledge of and engagement in rural markets and help lower the perception of risk by banks to lend to the agricultural sector.

VALUE OF AGRI-FIN MOBILE:

- **Market Research.** Agri-Fin Mobile does research in every new market, and this information is as valuable to banks as to MNOs. Agri-Fin Mobile helps to illuminate information about clients, validate assumptions or correct misperceptions as banks engage with rural segments.
- **Client aggregation.** Agri-Fin Mobile brings trusted relationships with farmer aggregators, who represent a gateway to tens of thousands of farmers. These farmer populations represent both pilot populations for new products and clients for agricultural products.
- **Buying down risk.** Without knowing customer segments, banks are more hesitant to lend. Agri-Fin Mobile actively looks for strategies to buy down lending risk—such as introducing new credit rating services—to open up credit in the market.



A client at a rural financial institution.

CHARACTERISTICS:

- Commercial bank with national operations
- Little prior work with rural markets, but view as area for growth
- Large country
- Farmer & rural population 30% of total
- Agriculture 60% of GDP

LESSONS FOR PARTNERING WITH FINANCIAL INSTITUTIONS:

- **Establish a business case first.** Before approaching a bank, ensure that a clear business case is in hand. They are concerned with bottom lines, are typically risk-averse and are less experimental than other partners.
- **Payments are less attractive for banks.** Unlike MNOs, which see payments as a source of major revenue, banks are most interested in deriving revenue through lending over the long run.



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Farmer Profile

Stanley // AGE 54 //

Gender: Male

Location: Southern Africa

Land size: 1.5 hectares

Crops: maize, chili,
tomato, onions

Annual income: \$2,000

Family unit: Wife and three grown children. Stanley also cares for his neighbor and cousin, a widow with HIV and her 3 small children.

Unique details: Stanley is horticulture grower and sells at local markets. Maize is grown for consumption only and chili is certified organic and sold on contract to a local buyer for export.

Information sources: Radio, buyer, input supplier, mobile phone

Assets: Cultivator, pipes, water pump

Challenges: Price fluctuations, water supply issues, no record keeping, limited access to capital for inputs, limited cell phone network

Agri-Fin Mobile in Action:

Agri-Fin Mobile is working with a large MNO and a bulk buyer to help farmers like Stanley receive payment for his produce in a safe, reliable, convenient and affordable manner. In the past, Stanley wasn't able to sell all of his chili production to the buyer since there was a limit in how much cash the field agent was allowed to carry. Now that Stanley receives his payment through his mobile phone, he is able to sell all of his harvest and improve his income.

From his phone, Stanley also receives SMS tips each day from his buyer about optimizing production of chilies as well as planting and harvesting techniques to improve yields and reduce losses.

Stanley's wife sells his horticulture product on the road side with his neighbors and competitors, and spends countless hours hoping a buyer will pass by. He is looking forward to a new service from the MNO that will allow him to find a buyer from his phone and arrange delivery.

PARTNER F:

THE GOVERNMENT MINISTRY

The Agriculture Ministry developed a web-based agriculture information database to expand knowledge via agriculture extension workers. The Ministry wants to increase its outreach to farmer constituencies; however, extension workers are expensive so it is looking for alternative strategies to supplement its existing efforts to reach farmers more directly.

MOTIVATIONS FOR WORKING WITH AGRI-FIN MOBILE:

- **Respond to constituent needs.** The Ministry wants to provide quality information directly to farmers, but the ministry does not know how to layer this on to their current information platform. Agri-Fin Mobile introduces and discusses strategies, based on our market knowledge of alternative channels and technologies, to address this challenge.
- **Maintain control in changing environment.** Digital technologies are transforming the ways that farmers access information. As more innovations are introduced, the ministry wants to remain engaged, relevant, and a trusted source of farming information in this rapidly advancing landscape.

Agri-Fin Mobile is working with program partners and ministries to deliver ministry agricultural information direct to smallholder farmers. Agri-Fin Mobile helps to **define strategies** and **broker partnerships** between the ministry and private sector players, playing a key role in interpreting the needs of the various players and effectively communicating them to each potential partner.

VALUE OF AGRI-FIN MOBILE:

- **Upgrading systems and outreach strategy.** Agri-Fin Mobile provides ministries with the technical knowledge, market research, and discrete financing to support build out or improvement of their information systems and communications channels, better enabling them to reach farmers directly.
- **Act as the “soft-link” between the ministry and the private sector.** Agri-Fin Mobile vets partners, facilitates relationships, and can translate between the ministry and private sector partners.

LESSONS FOR PARTNERING WITH AGRICULTURAL MINISTRIES:

- **Different ministries have different motivations.** Do research ahead of time to determine what theirs is—it may be a mandate for innovation, an exit strategy for farmer information platforms, etc.
- **Many are not motivated to deliver.** Be prepared for partnerships to take time.
- **Ministries are not motivated by revenue.** Unlike other Agri-Fin Mobile partners, the Ministry is not concerned with revenue back to them, or sustainable business models. Demonstrate opportunities for the Ministry to capture future government budgets to support the program.



A government extension worker receives training on a new mobile product.

CHARACTERISTICS:

- Ministry of Agriculture in mid-size country
- Produces quality data for extension workers, paid for by large multilateral grant institution
- Owns an agricultural web-based content platform
- 80% mobile penetration in country
- Trusted network of extension workers
- Existing base of agriculture content



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Farmers in Southern Africa who use the services of Agri-Fin Mobile partners.

Conclusion

This Agri-Fin Mobile case study is the first in a series that is meant to elucidate our approach to partnership development: the types of businesses and organizations we work with; how we calibrate their motivations to ensure that these partnerships will endure beyond the grant period; and our strategies for others who are looking to build similar relationships.

Every partner plays a unique role in developing and delivering bundled services, and they all have their own set of interests that need to be addressed by the business model in order to keep them incentivized and engaged. Through a focus on farmer needs, strategic seed capital, industry best practices, and a long-term alignment of a comprehensive set of partners, we are building solutions for to challenge food insecurity and low-incomes in rural areas.

In year 1, a primary focus was to bring the right partners on board. Looking forward, we will further shape the technologies and products needed to deliver a bundled service and enable rural transformation. The next editions of the case studies will focus on these topics.

ABOUT MERCY CORPS

Mercy Corps helps people turn the crises they confront into the opportunities they deserve. Driven by local needs, our programs provide communities in the world's toughest places with the tools and support they need to transform their own lives. Our worldwide team in more than 40 countries is improving the lives of 19 million people. For more information, visit mercycorps.org.



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