



MYAGRO



BOARD



SENIOR
MANAGEMENT &
EMPLOYEES



SMALLHOLDER FARMERS
& CONTRACTORS



CONSUMERS



COMMUNITY
MEMBERS

myAgro is a mobile layaway platform that enables farmers to save for agricultural inputs - seeds, fertilizer, and training - in small increments using their mobile phones. While the majority of microfinance institutions provide loans for farmers to purchase agricultural inputs, myAgro empowers farmers to save their own finances through small mobile deposits avoiding high interest rates and long trips to formal banking institutions. With myAgro's tailored retail products, farmers are also able to access smaller packages of high quality seeds and fertilizers to meet their needs. myAgro currently markets to smallholder farmers across Mali, Senegal, and Tanzania.



SUMMARY

YEAR ESTABLISHED: 2011

NUMBER OF EMPLOYEES: 300+

COUNTRIES OF OPERATION: Mali, Senegal and Tanzania

AREA(S) OF VALUE CHAIN: Input Provision and Use

GENDER OPPORTUNITIES INTEGRATED:

Employees:

- ❑ Remove bias from job descriptions or messaging about the opportunity and actively encourage women to apply for non-traditional roles.

Smallholder Farmers/ Contractors:

- ❑ Enhance access to financing to purchase agricultural inputs or equipment/machinery for planting.
- ❑ Tailor training content and timing to female farmers and contractors.
- ❑ Establish sales hubs.

BUSINESS IMPACTS:

- ❑ Over 50,000 farmers utilize the myAgro platform; approximately 60% women.
- ❑ Average package purchases are \$35 for male farmers and \$20 for female farmers.
- ❑ Rates of completion of package are 65% for male farmers and 75% for female farmers.
- ❑ Approximately 50% of customers re-enroll from one season to the next.

SOCIAL IMPACTS:

- ❑ Farmers have the increased ability to purchase seeds, fertilizer, and training needed to improve their yields and quality.
- ❑ Farmers are able to safely and conveniently access reliably high-quality farming inputs.
- ❑ myAgro customers experience: (1) improved yields with 50% to 100% increase per hectare; and (2) average increase of \$150 to \$300 in farming income per year.

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BACKGROUND ON GENDER STRATEGY

After working in microfinance in Kenya, myAgro's founder, Anushka Ratnayake, observed that as farmers struggled to repay loans, what they really wanted was to pre-pay their loans months in advance as cash was available. There was demand for a savings platform that would allow farmers to pay for agricultural inputs in installments. Another challenge Ratnayake observed was that while the poorest households bought most consumer goods in smaller quantities or packages, seeds and fertilizer were still only sold in bulk. In order for smallholder farmers to access and use high-quality inputs, they needed to be able to put small amounts of money towards these purchases over time, and still have a variety of sizes depending on financial ability and plot size.

A common challenge for many smallholder farmers is the seasonal nature of their livelihoods. While farmers may be flush with cash after harvest, this may be quickly spent on household

needs, school fees and other investments. When it comes time for planting, many households face cashflow problems and are unable to adequately invest in the certified seeds and fertilizer that would ultimately produce better yields. Further, many rural farmers remain financially excluded from formal banks and lack secure places to save. myAgro's solution was to create a trustworthy system that nudges farmers to start putting away money in the months when cash is on hand. This helps foster a culture of saving and empowers women and men to purchase the inputs needed to increase their volumes and profits. Leveraging a technology that rural farmers are widely familiar with, the company's layaway payment program sells scratch-cards in small denominations, much like pre-paid mobile airtime vouchers. This money is deposited into an account managed on their mobile phone, and can then be used to purchase seeds, fertilizer, and training. While the myAgro model wasn't specifically designed for women, it is especially beneficial for female farmers who often face barriers to finance¹ and lack enough capital to purchase large quantities of seed and fertilizer during planting season. In addition, there are several ways in which myAgro considers and incorporates gender into their policies, practices, and operations.

GENDER OPPORTUNITIES IMPLEMENTED & RESULTS

Smallholder Farmers / Contractors: Operational Considerations

myAgro's main activities consist of (1) mobile layaway platform that allows farmers to pay little by little for seeds and fertilizer; (2) input packages that are high quality, of varying sizes, and delivered on time (before the rains start) near



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¹ When attempting to access loans through formal financial institutions, women often experience barriers to transportation and mobility, challenges with language and literacy, lack of transparency in microfinance pricing, higher interest rates than men or men's groups, and obstacles to establishing credit history, securing guarantors, and

“last mile” customers (10-15 km from the village center); and (3) training for farmers who haven’t been able to afford fertilizer and seed so that they can get the best result. As a social enterprise, myAgro provides this combination of services under the theory of change that when farmers access high quality inputs and are empowered to use them effectively, their yields improve and profits increase.

The mobile layaway platform helps farmers to access an innovative financing mechanism to purchase essential agricultural inputs. Rather than force farmers to take out loans and go into debt, the layaway mechanism allows farmers to save in a way that they feel comfortable with, without charging a fee as many corporate savings products do. Farmers can purchase pre-paid scratch-off cards (from \$1 to \$50) - much like mobile prepaid mobile airtime/minutes - to pay in advance for seeds, fertilizer, and training packages by buying a myAgro card at their local village store and then deposit the money into their layaway account by texting in the scratch-off code. If farmers do not have enough saved to purchase a seed or fertilizer package at the time of planting, they can either drop down to a smaller sized package and withdraw the overage or myAgro will refund the farmer their saved money, minus a small administrative fee. myAgro has found that while women often purchase smaller packages of seeds and fertilizer (\$20 for female farmers compared to \$35 for male farmers), they are more likely than men to complete their payments (75% completion for female farmers compared to 65% for male farmers). One potential reason for this is that while male farmers may be more

mobile, moving to the city and discontinuing their payments, female farmers are more likely to stay in the village. In addition, with smaller cash flows and less decision-making power in household negotiations, female farmers may not have the confidence that they will have access to the money needed come planting season and thus value the



I joined myAgro because I can save little by little by buying scratch cards as soon as I have extra cash. Being able to pay via myAgro for inputs benefits not only me, but also my family in the long run... If you have a good harvest, you have many choices.

—MAIMOUNA, MOTHER OF 6
AND GRADMOTHER OF 20



opportunity to put small amounts of money away over time.

myAgro uses human-centered design to tailor farming input products and packages to farmers’ needs. myAgro recognizes that women are over half of their customers and thus designs packages with their specific needs in mind. Michelle Kirby, Chief Programs Officer reflected, “From a market perspective, it is ignoring half of the market if you don’t design with and for women.” This can mean creating smaller packages of seeds and fertilizer so that women with either less access to capital, or smaller plots of land, can access and use these

inputs. Smaller fertilizer packages promote the practice of micro-dosing, which further benefits the environment.² In addition, myAgro recognizes that there is a gender element to the types of crops that are planted and grown. For example, in Mali, maize is typically harvested by men while peanuts are grown and managed by women. By designing seed and fertilizer packages that align with both of these crops and their traditional custodians, myAgro is applying a gender lens in product design to create inputs that will be valuable for both men and women. Finally, by delivering seed and fertilizer packages on time (before the rains) and at a hub near the last mile (10-15 km from the village) myAgro is ensuring reliable access to inputs when and where they are most useful, accommodating the needs of rural farmers especially women who face greater time and mobility constraints.

In addition to farm inputs, myAgro also offers training on how to most effectively plant the seeds and use the fertilizer. The company realized early on that the customers purchasing seeds and

inputs aren't always the ones physically planting them. Thus, myAgro tailors the training content and delivery format to the client with whom the direct training will be conducted and equips them to impart these skills to the person ultimately responsible for doing the planting (who may actually be a relative or hired day laborer). For example, myAgro ensures that training times are convenient for farmers. In many contexts, men tend to have more schedule flexibility, while women may be most free to participate in the mid-morning, before tending to other responsibilities of the day. For this reason, field agents often sleep in or near the village where they plan to hold a training, so that they can be in the village early and catch women when they're available first thing in the morning. Trainings directed at women farmers often highlight the benefits and mechanics of working together to plant in a group. While men may have access to machines and labor to facilitate planting, women often do not. Without access to the same resources, women must leverage the support networks they have in their villages, and work together in teams to make sure that every woman's field is planted. In Mali, where gender roles are very defined, myAgro holds separate agricultural trainings for men and women as this enables women to more actively participate in the trainings and ask questions.

myAgro is taking other steps to reduce gaps in the transfer of farmer knowledge and skills. By supplying a *semoir*, or micro-dosing precision-planting tool, the company reduces the need to

Before I was a myAgro client, I used to produce no more than three bags of peanuts...The myAgro fertilizer, but also the new seeding techniques and the assistance of myAgro's field agent made a real difference. I noticed that putting small amounts of money aside wasn't difficult at all. I am confident that I will be able to reach my goals.

—MARIAM, 30-YEAR-OLD LEGUME FARMER & MOTHER OF 6

² Blessing, O, Ibrahim, A., Safo, E., et al. (2017). Fertilizer micro-dosing in West Africa low-input cereals cropping: Benefits, challenges and improvement strategies. *African Journal of Agricultural Research*, 12(14): 1169-1176.

train the farmers in manual seeding techniques. myAgro took a tool that already existed in West Africa (though was not widely used in Mali), and modified it to plant seeds and micro-dose fertilizer at the same time. The animal-drawn seeder opens a furrow in the land, drops a seed and fertilizer in at regular spacing, and then closes the furrow behind. While the seeder is becoming a more readily available piece of farming equipment in Senegal and Mali, households with access usually reserve first use for men to do their planting, with women typically accessing such labor-saving tools after men are finished. However, as climate change continues to shrink farming seasons, delays in planting can mean minimal time for growth. For example, if the average rainy season has decreased from 4 to 3 months, and if women's planting is delayed by 1 month while waiting for men to

finish using the seeder, this leaves only 2 months for growth compared to the ideal 4 months. To address such cultural and environmental limitations, myAgro is renting micro-dosing precision-planting seeders to self-help groups in Senegal (8,000 savings group members, 90% of whom are female) and Mali (3,000 group members, 98% of whom are female). This grants women earlier access to machinery needed for timely planting, without the high up-front investment of purchasing the equipment.

Photo credited to myAgro.



LESSONS LEARNED:

1. While female customers purchase smaller seed and fertilizer packages than men, women are more likely to consistently make deposits and meet their savings goals in order to make a purchase during planting season.
2. A key learning from training farmers in fertilizer use (e.g., micro-dosing) is the fact that the person purchasing agricultural inputs often is not the primary person responsible for the actual the actual planting. This inconsistency can make agricultural trainings less effective, as information must be passed along a third party who may or may not understand or have bought into the reasoning for the methodology. The use of precision seeders that mechanize planting and fertilizing helps to mitigate this challenge and reduces the need for time-and resource-intensive training.
3. In addition to the ability to save small deposits for agricultural inputs, greater variability in the size of seed and fertilizer packages is an attractive feature of myAgro's layaway program for smallholder farmers, particularly women who have less access to large amounts of capital and large plots of land.
4. Leveraging popular familiarity with ubiquitous mobile airtime scratch-cards, the myAgro model offers a financing method that rural farmers trust and are very comfortable with using.
5. Due to the gendered nature of agricultural activities, targeted strategies may be necessary to recruit women into non-traditional roles such as sales agents of agricultural inputs. However, when women are actively encouraged to apply to these positions, myAgro has benefited from access to a new and diverse talent pool.

IMPACTS:

Business impacts:

- ❑ Over 50,000 farmers utilize the myAgro platform, approximately 60% of whom are women.
- ❑ Average package purchases are \$35 for male farmers and \$20 for female farmers.
- ❑ Rates of completion packages are 65% for male farmers and 75% for female farmers.
- ❑ Approximately 50% of customers re-enroll from one season to the next.

Social impacts:

- ❑ Farmers have the increased ability to purchase the seeds, fertilizer, and training needed to improve their yields and quality.
- ❑ Farmers are able to safely and conveniently access reliably high-quality farming inputs.
- ❑ myAgro customers report: (1) improved yields with an increase of 50% to 100% per hectare; and (2) an average increase of \$150 to \$300 in farming income per year.
- ❑ Approximately 50% of customers re-enroll from one season to the next.

This case study was conducted through (1) a review of myAgro's website and various documents on their business model and impacts, and (2) one interview conducted with Michelle Kirby, myAgro's Chief Programs Officer.