

# Farm to Market Alliance (FtMA)

"FtMA is a public-private consortium of organizations seeking to transform food value chains in emerging markets by building long-term linkages between suppliers (farmers), buyers and other key market players. FtMA is a multi-stakeholder partnership that supports smallholder farmers through a network of Farmer Service Centers (FSCs). It currently operates in Rwanda, Tanzania, Zambia and Kenya. FtMA takes a demand-led and holistic approach, tackling farmer challenges with partners through a recently launched, innovative FSC model. Since its launch in 2017, FtMA Kenya has been delivering a full set of services through a network of FSCs that are led by influential local business leaders and groups, and serve as key service hubs linking private and public sector partners with smallholder farmers. Prior to late Q4 2019, farmers were on-boarded onto FtMA service streams through FtMA field officers or Agribusiness Coordinators (ACs) that worked through local farming groups. These groups were predominantly self help groups that served as a platform for offering farming services and products... FSCs earn income by delivering to smallholder farmers quality agricultural products and service at the village level, thus reducing extra cost and inconvenience faced due to last mile delivery challenges. FtMA aggregates local smallholder farms through established agribusiness entrepreneurs, while driving revenue for these entrepreneurs. FtMA supports 394 FSCs across 12 counties well above the FtMA 2020 target of 360. The FSCs are projected to serve 72,500 farmers by the end of 2020." (Mercy Corps, 2021).

## Quick facts

### Barriers addressed



*Prerequisites*

[Lack of credit history >](#)



*Cost*

[Perceived and/or lack of money >](#)



*Social norms*

[Ambivalence or antagonism towards women's financial independence >](#)



*Product & Service Quality*

[Lack of products that meet women's needs >](#)

[Lack of products and services that create value >](#)

### Segment focus

1 2 3 4

### Customer Journey Relevance



### Geography

Rwanda, [Tanzania >](#), Zambia and [Kenya >](#)

### Key stakeholders involved

Mercy Corps AgriFin  
AGRA  
Bayer  
Rabobank Group  
Syngenta  
WFP  
Yara International ASA  
223,848 farmers

### Sources

[GSMA, 2022;](#)  
[Mercy Corps, 2021.](#)  
FtMA.

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## Key activities

“FtMA offers a range of services to support farmers centering on: capacity-building and training, access to affordable finance, access to inputs and mechanization, and access to markets and post harvest support. FtMA Kenya has also launched digital services to support its FSCs and farmers, which include Interactive Voice Response (IVR) calls, SMS and Kuza Leadership Academy—to provide digital trainings—digital loans, YARA Connect and Hello Tractor to enhance access to inputs and mechanization respectively, as well as Twiga Foods and Farm2Go to enhance market facilitation.” (Mercy Corps, 2021).

## Outcomes/results

Cited from Mercy Corps, 2021:

“Women farmers have seen improved yields and productivity given the FtMA training on good agronomic methods and practices such as the best time to plant, and when and how to use inputs. Increased access to certified and quality seeds and inputs from agrovets run by FSC leads closer to home and input partners—

—such as Yara, has facilitated increases in yields. Women farmers have been able to diversify their farming practices and now practice mixed farming, crops and livestock.”

“FtMA trainings have encouraged FSC leads and farmers to shift from subsistence to commercial farming, and facilitated the shift by enhancing access to markets, which has resulted in higher incomes. FtMA has helped women FSC leads diversify income streams. Additionally, FSC leads gain commission for every farmer they onboard, increasing their income streams. Women FSC leads have reported enhancement of their entrepreneurship and business skills through mentors and training on good business practices such as bookkeeping.”

“There is increased decision-making power by women in the household as spouses trust the knowledge received from the trainings, and therefore allow women to make more contributions to farming decisions.”

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## Key enabling environment factors for the intervention

“FtMA's use of FSC leads, who are local entrepreneurs, enhances women farmers' trust of FtMA and subsequent joining. FSC leads are local community members who are familiar to farmers—often trusted and even looked up to—which helps in gaining trust and buy-in from women farmers who typically have lower trust of new services compared to men farmers. The physical presence and familiarity of the FSC leads helps to get women farmers' buy-in. Success of FSC leads and group leaders' farms sparks interest among women farmers and generates awareness and trust of FtMA.” (Mercy Corps, 2021).

## Key design elements and principles that led to successful outcomes

Cited from Mercy Corps, 2021:

“The provision of relevant and targeted content drives usage through Interactive Voice Response (IVR) and SMS to the value chains that women engage in. Women farmers mentioned that they value the availability of this content as it enables them to plant more effectively and better protect the crops they are farming. Farmers also indicated the content was simple, easy to understand and—

—practical, as the content clearly highlighted which products (e.g. pesticides) to use.”

“FtMA's non-digital registration process through FSC leads encourages women farmers' registration. FtMA's registration process involves a non-digital form for farmers to fill with a few basic questions. The forms require the farmer's name, ID number, phone number, location, and farming activities. The non-digital nature of registration eases the process for women farmers as it eliminates the *Digital literacy* barrier.”

“The availability of in-person support in the registration process (through FSC leads), facilitates women farmers' registration, as they have a trusted source of information for guidance and reassurance, as well as support for literacy challenges.”

## Potential for scale/replicability

FtMA already operates on a large scale and in four countries. In each country of operation, FtMA engages with a range of value chain actors, including private sector business, governments, farmer groups, markets off-takers and aggregators, farm input companies, financial institutions, insurance providers and extension service practitioners.

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## Challenges encountered during the program

Cited from Mercy Corps, 2021:

- “Household responsibilities and required permission from husbands can limit women’s attendance to trainings.” “Limited awareness of digital loan providers by FSC leads drives lower applications for digital loans.”
- “Gendered roles determine women’s attendance of the trainings. Fewer women, compared to men, participated in the Crop Protection Trade fairs because it was viewed as more of a man’s responsibility.”
- “Limited sole ownership of collateral drives women farmers’ risk aversion to both non digital and digital loans. Negative past experiences with group loans, as well as with insurance payouts, have made farmers, particularly women, reluctant to take more input loans and trust insurance.”

## Recommendations from the research

Cited from Mercy Corps, 2021:

- “Work with Implementation Partners to proactively recruit more women through channels such as farming groups and cooperatives.”
- “Ensure FSC leads are aware of all loan provider options through trainings, IVR, or SMS to ensure they recommend the full range of provider options to farmers.”
- “Follow up IVR calls with a summary on SMS for farmers to have a repository of content for reference.”
- “Work with Implementation Partners and FSC leads to offer more trainings at the local level for farmers to address challenges of attending distant trainings for women farmers.”
- “Encourage FSC leads to collect produce from women from their farm or homes as additional support to help address women’s time and mobility constraints from accessing markets.”