

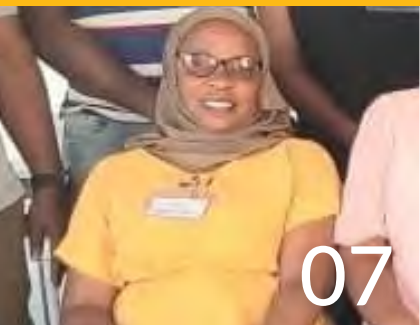


myAGRO

2023

January - June

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On the cover: Awa Keïta, a myAgro farmer for three years living in Torokoroni, Mali, who recently received delivery.

GLOSSARY OF TERMS

CIV: Côte D'Ivoire - myAgro is currently piloting expansion in Côte D'Ivoire.

Connect: myAgro's mobile layaway application used by Village Entrepreneurs to enroll and collect payments from farmers.

Core Season: Refers to packages (see package below) delivered in May and June. The inputs in these packages are planted during the "core" rainy season in West Africa in late June/early July and harvested in September and October.

Crops: myAgro sells the following crops.

- **Mali:** Gombo (Okra), Maize, Peanut, Rice, Sorghum
- **Senegal:** Bissap (Hibiscus), Gombo (Okra), Maize, Millet, Peanut, Rice, Watermelon

Finishers: Farmers who have enrolled in a myAgro package and "finished" paying for their package. myAgro only delivers packages to farmers who are finishers.

MU: Mother Unit - A unit created within a village that is easily accessible to multiple villages to enable farmers to pick up the product versus receiving delivery from a warehouse that is much further away. We are currently switching to using MUs for poultry, and we will soon be using MUs for agroforestry. The MU model will lower delivery costs significantly.

Package: myAgro sells packages to farmers that consist of inputs (seeds, fertilizer, chicks, tree seedlings), agricultural training, and delivery within 8-10 km of their village. For the packages of seeds and fertilizer, farmers select the crop they want to purchase based on the hectare size they want to plant. Poultry packages include 5 chicks and agroforestry packages include 10 tree seedlings.

VE: Village Entrepreneurs - VEs are myAgro's sales ambassadors within villages. They are trained on the myAgro model, and use our custom-designed Connect mobile app to help farmers enroll and make payments.

CHIEF DEVELOPMENT OFFICER LETTER

January through June 2023

Dear Friends,

The first half of 2023 was an exciting time of enrolling and training myAgro farmers in preparation for this year's rainy season, and we are now finished delivering core season packages to our farmers. As of June, we delivered to more than 190,000 farmers across Senegal and Mali—62% of whom are women—with more to come! In addition to our rainy season activities, we have gathered important feedback on several pilot projects, gaining insight about where to focus our attention and grow our efforts over the next six months.



Erin Moore

Chief Development
Officer

Mali is the first myAgro country to reach more than 100,000 farmers per year with 118,000 farmers served, 73% women. Thanks to the generosity of an anonymous donor, we were able to leverage our digital platform to distribute emergency aid to farmers. Our goal with this aid is to strengthen food security for our farmers amidst continued inflation and a regional food crisis. You can read more about this effort on page 16, and on page 17 hear directly from Yele Konaré, a peanut farmer in Mali, sharing what this support will mean to her.

Importantly, after months of careful consideration, in May **our executive team announced the decision to exit operations in Tanzania**. This was a difficult decision, but a strategic one.

This exit will enable us to develop the innovations and efficiencies required to serve 1 million farmers in West Africa by 2026. During the transition, we provided considerable support for farmers and team members in Tanzania. We've shared more details about this exit on page 7.

We are already beginning preparations for our 2024 season. We will add several new package sizes for our existing products, providing farmers with a variety of price points. As myAgro farmers earn more from their increased harvests, we want to provide a pathway for them to invest in incrementally larger packages.

Our sales approach for 2024 will deliberately focus on increasing the number of farmers we serve in the villages where we currently work. We will expand the number of villages in Mali and Senegal by approximately 10-15% to serve 4,450 villages across both countries, but our focus will be on increasing the average number of farmers served per village from 45 to 65. This growth in farmer density allows us to scale more cost effectively. To support increased farmer density, we ran a number of successful pilots in 2022 which we expanded to more villages in 2023. We are now ready to offer these pilots at scale for the 2024 season,



ABOUT myAgro

Who We Are

myAgro equips smallholder farmers in West Africa with the tools they need to improve their food security and move out of poverty. With the myAgro mobile layaway platform, farmers can save money in small amounts and purchase climate-smart agricultural packages. Our packages include a variety of inputs and comprehensive agricultural training, which help farmers improve soil health, boost yields, and diversify income – ensuring their farms and families are resilient amidst the worst impacts of climate change. Farmers can choose to invest in:*

- A variety of rainy season crops with drought-resistant seeds and the correct type and amount of high-quality fertilizer.
- Tree seedlings which help to diversify income through high-value byproducts that can be sold multiple times per year, and through carbon sequestration as they mature.
- Poultry packages which include five Kuroiler breed chicks, known for being high producers of meat and eggs while requiring few resources.

The myAgro model generates powerful impact. On average, farmers who partnered with us in Mali and Senegal last year grew 156% more food and earned US\$252 more than control farmers. Our North Star is to reach one million farmers, 70% women, by 2026.

* Climate-smart agriculture (CSA) addresses the interlinked challenges of food security and accelerating climate change. CSA aims to simultaneously achieve three outcomes: 1) Increased productivity: Produce more and better food to improve nutrition security and boost incomes, especially of 75 percent of the world's poor who live in rural areas and mainly rely on agriculture for their livelihoods; 2) Enhanced resilience: Reduce vulnerability to drought, pests, diseases and other climate-related risks and shocks; and improve capacity to adapt and grow in the face of longer-term stresses like shortened seasons and erratic weather patterns; and 3) Reduced emissions: Pursue lower emissions for each calorie or kilo of food produced, avoid deforestation from agriculture and identify ways to absorb carbon out of the atmosphere. ([The World Bank](#))

including poultry (page 9), a farmer awareness survey with VE work planning in Senegal (page 14), and agroforestry in Mali (page 12).

Other highlights you can find in this report:

- As of the end of June, 43% of all farmer payments have been made via mobile money. (page 15)
- As myAgro continues to design our programs with women at the center, we have developed a partnership with the Consultative Group to Assist the Poor (CGAP), conducting community based research that explores gender specific barriers to women farmer success. (page 18)
- Tenine Diouf, a 32-year-old mother of two and a groundnut farmer from Ngass Serere village in Senegal, shares how myAgro programs enable her to support her family through agriculture. (page 20)

We eagerly anticipate a productive growing season for farmers in the coming months. Our Call Center is already contacting farmers who have received their inputs with follow-up planting advice – reminders of what they have learned from our in-person agricultural training this year. We look forward to sharing more in our third quarter report.

Thank you for your continued support,

Erin B. Moore

Chief Development Officer

BY THE NUMBERS

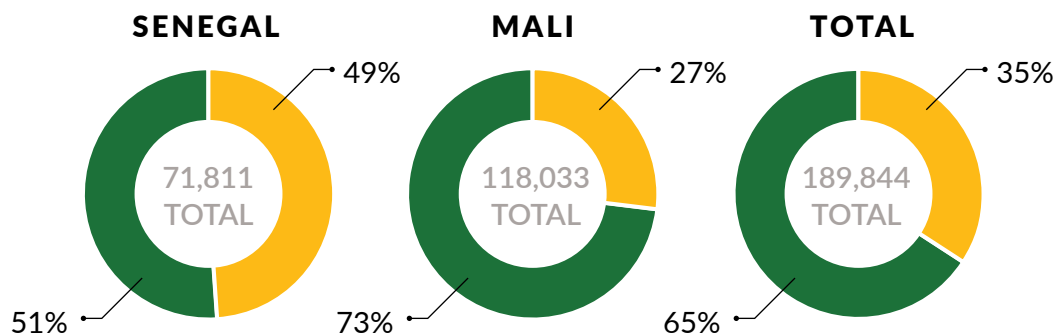
January through June 2023

FINISHERS

As of June 30, 2023

Women Men

* The season is not yet final, so we will have updated numbers as of our Q3 report.



3 MOST POPULAR ENROLLED PACKAGES

MALI



Peanut



Gombo



Peanut + Gombo
Combination

1,711 villages

Average package size: 0.46 ha

SENEGAL



Bissap



Gombo



Peanut

2,319 villages

Average package size: 0.25 ha

TOTAL



Peanut



Gombo



Bissap

4,030 villages

Average package size: 0.41 ha

»»»

The 2022 Season Impact Results will be shared in the Annual Report in September 2023.

This is also when we will provide a separate complementary detailed 2022 Season Impact Evaluation Report and myAgro's 2022 Audited Financials.



myAgro is grateful to our team in Tanzania for their dedicated service over the years and recent work with our farmers to ensure a smooth exit. The team is pictured here. Sitting from left to right: Mansura Yusuf, Sekunda Macha, Nelson Kuwanya, Patricia Dominicia, Ibrahim Ismail, Nsajigwa Mwakyoma, Clinton Mmasi, Amos Kasanga, Magee Bwire, Kervin Bwemelo, John Cosmas, Alphonse Ndonde, Miraji Mvungi, Grayson Sanga, Scolastica Kiwia, Robert Tendeje, and Godfrey Mbillo.

Exiting Tanzania and Planning for Strategic Growth in West Africa

In May of this year, myAgro's executive team shared with our staff, donors, and partners that we decided to exit program operations in Tanzania. While the decision was difficult, it was a strategic step that will allow us to expand within Senegal and Mali and to two new West African countries, serving 1 million smallholder farmers by 2026.

WHY ARE WE EXITING TANZANIA?

This year marked an inflection point for scaling in Tanzania; we needed to decide whether it made sense to expand to new areas and nearly double the 5,000 farmers we serve today. To this end, several months ago, we started a rigorous collection of data and information to determine if we should continue to scale or stop operations. Two key reasons ultimately made it clear that we should exit Tanzania:

1. **Mobile money adoption has significantly increased in West Africa due to COVID-19.** When we first expanded to Tanzania in 2019, the country represented a digital frontier with high mobile money adoption, and we were able to test digital innovations much more quickly there than in West Africa. The COVID-19 pandemic, though, activated a rapid expansion and adoption of mobile money in West Africa. Because of the testing we did in Tanzania, we were able to pivot very quickly to provide mobile money as a payment option in Senegal and Mali. Now, the digital frontier has shifted to West Africa, leading to several innovative mobile applications, and we're excited to scale faster by concentrating our continued innovation efforts there. As of June 2023, nearly 43% of all myAgro farmer payments in Mali and Senegal are made using mobile money. You can read more about the adoption of mobile money on page 15.
2. **Focusing our efforts in one region enables our team to better create the innovations and efficiencies needed to scale to serve 1 million farmers, while reducing cost per farmer.** myAgro first began operations in Mali in 2012, and then expanded to Senegal. Over the years, we have built a strong team in West Africa with extensive regional expertise. In 2023, we have already surpassed our target of serving 175,000 farmers by delivering to nearly 190,000 farmers. This is nearly double the number of farmers we served in 2022. To meet our North Star of serving 1 million farmers while reducing cost per farmer, we need to deepen our focus on one agricultural cycle (the agricultural calendar in West Africa is different than East Africa). This will enable us to concentrate and leverage the expertise we have already built in West Africa.

WHAT DOES THE EXIT PROCESS LOOK LIKE?

As of the end of June, the exit is complete. We have been working closely with Kervin Bwemelo, our Country Director in Tanzania, to implement a thoughtful and respectful exit. This included providing a generous package for each team member to support them in finding new roles. Tanzania serves a small number of farmers: about 5,000. We returned any balance in their myAgro account, and introduced them to two well-respected agricultural providers they can choose to work with in place of myAgro. We also provided each farmer one season's worth of inputs (seeds and fertilizer) at no cost for planting in 2023. It is important to the entire team that we exit as thoughtfully and carefully as we entered.

WHAT'S AHEAD FOR MYAGRO?

This year we will nearly double the number of farmers served in West Africa to reach nearly 190,000 farmers, and our goal for 2024 is to double again. We will achieve our North Star of serving 1 million farmers by 2026 mainly by increasing the number of farmers served in each village in Senegal and Mali. You can learn more in this issue about three pilots we are expanding in 2023 and 2024 that will support an increase in customer density: poultry (page 9), agroforestry (page 12), and a Village Entrepreneur (VE) led farmer awareness survey (page 14).

While expansion to two new West African countries will not make a major contribution to our North Star, it is critical to enabling more farmers to take advantage of our unique solution to improve their yields, thereby increasing

their income and food security while being more resilient to the impacts of climate change. In our Q4 2022 report, we announced that we were piloting expansion to Côte D'Ivoire (CIV) to 200 farmers across the country's two growing seasons. In season one, we enrolled 118 farmers (75% of whom were women) and so far during season two, which is ongoing, we have enrolled 90 farmers (35% of whom are female). The most popular packages among our CIV farmers are peanuts and okra, as well as beans and tomatoes. 90% of myAgro farmers in CIV are also cocoa farmers, which is a major cash crop in the country; farmers report that they were excited to join myAgro because our model allows them to pay for inputs little by little, and increases their yields to strengthen food security. We will be reviewing outcomes in more detail in July to determine with our Board of Directors if we will officially expand to CIV.

When we were determining the third West African country for expansion, the New Country Expansion (NCE) team completed desk based research on six countries including Burkina-Faso, Côte d'Ivoire, Ghana, Niger, Nigeria, and Sierra Leone. Our team evaluated five key metrics to identify the most promising markets for myAgro's expansion efforts: demand, demographics, political environment, digital infrastructure, and the economy. Following the desk research, they complete in-country research, known as ground truthing, before selecting CIV for the pilot. When we are ready to identify a fourth West African Country, we will begin by updating the desk research, and then completing the in-country research. We will also apply any learnings from our process in CIV to improve the process to select the fourth country.



Kervin Bwemelo

Director, Procurement
and Special Projects

Kervin's New Role at myAgro

We are excited to share that Kervin Bwemelo will be staying on at myAgro. Kervin will remain in Tanzania and work remotely for us as our Director, Procurement and Special Projects. In this role, he will help us in documenting a number of aspects of the procurement process and building the procurement office with functions that better separate procurement from logistics. He will also support us in building our project management team. Today, many of our teams use project plans to manage team projects, but we see the need to have a project management team who can ensure better cross-functional collaboration for a variety of projects. We are excited to have Kervin stay with us in this new capacity!

2022 PILOT RECAP

In 2022, we ran a pilot that reached 5,000 farmers in Senegal with poultry packages. These are some of the benefits:

\$37

average income poultry farmers generated

80%

of clients were new to myAgro

125%

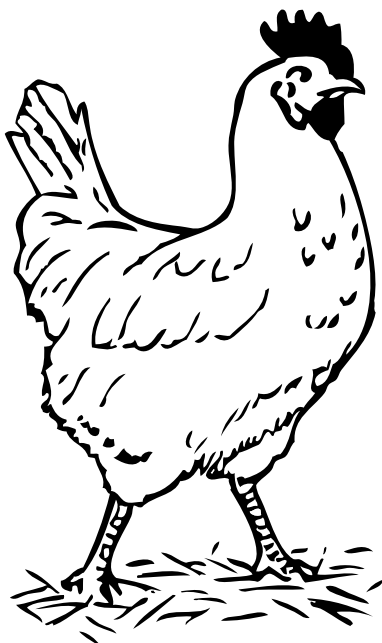
customer density increase in pilot villages

100%

of farmers reached were women

LESSONS LEARNED

- Direct supplier-to-farmer delivery of chicks within their critical first few days of life increased the birds' mortality risk.
- There are currently only two suppliers of chicks in Senegal; scaling direct delivery nationwide through those suppliers is not feasible, and attempting to do so would limit our reach to villages close to the suppliers, who are located near Dakar.



Poultry Mother Units

Closing the Supply Gap,
Boosting Customer Density, and
Strengthening Climate Resilience

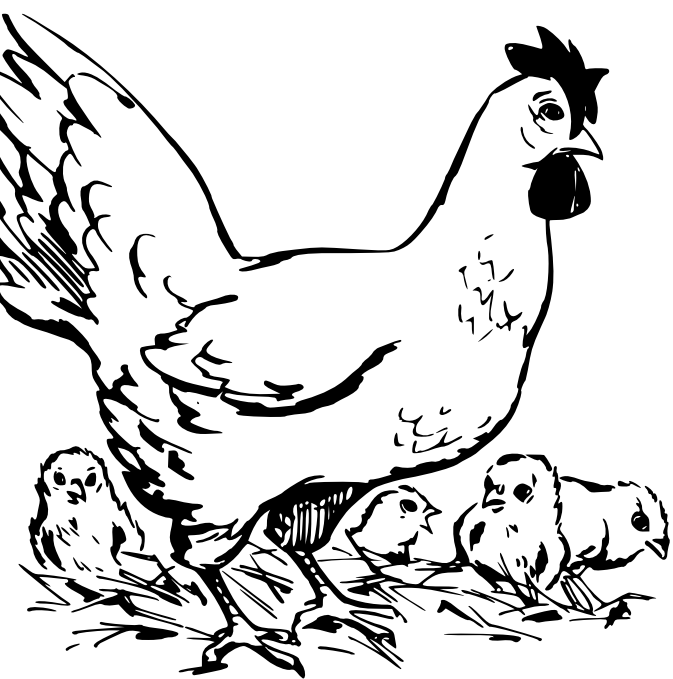
In 2022, myAgro began piloting a new poultry package which has shown to be promising. As a result of the Senegalese government's suspension of poultry product imports in 2005, local poultry production has become concentrated within industrial farm operations, which cater to large buyers. Because of this, rural farmers have little to no access to high-value poultry inputs such as feed, medicine, and an incubation infrastructure. Instead, they rely on local chicken breeds which have a long production cycle and do not produce many eggs – contributing to food insecurity and malnutrition.

myAgro's poultry program closes this gap for smallholder farmers by designing for comprehensive, high-value input delivery at the village level.

INTRODUCING THE MOTHER UNIT MODEL

Based on learnings from 2022, in 2023 we are scaling a new Mother Unit (MU) model. Here, instead of suppliers delivering chicks directly to farmers, local MUs raise and acclimate chicks before being delivered. Each MU can raise 500 chicks at a time, and serves four nearby villages. The model leverages village networks to facilitate last-mile delivery, and reduces mortality risk to ensure that farmers receive healthy chicks. In Senegal, myAgro is an innovator and initiator of the MU model, which has been successfully tested in India and several African countries.

When myAgro establishes an MU, we recruit and train an interested VE to become the MU manager. MU managers receive commission for their services in addition to their typical VE activities. Farmers can then enroll and make payments toward a poultry package through our mobile layaway platform, just as they would for a typical myAgro package. myAgro equips farmers with climate-adaptive training for poultry, including learning how to repurpose household water and food waste for feed. When farmers complete payment, they receive a comprehensive bundle of five vaccinated, four-week-old chicks and a starter feed package.



WHAT ARE THE BENEFITS OF THE MU MODEL?

- **Strengthened climate resilience.** myAgro packages provide Kuroiler breed chicks—high producers of both meat and eggs.¹ Because these chickens can forage for food and require little water, they provide farmers with a buffer against drought that may negatively impact other crops. And because eggs and chickens can be sold locally year-round, the program provides women with food and income even when their other crop stores run low.
- **A product women can invest in.** Despite shouldering 40% of all crop production in Africa, women navigate unique barriers to food security and economic empowerment.² In Senegal, women most often access land through male family members and can be excluded from land governance.³ Because our poultry program requires no agricultural land, the package provides women with a product that they can invest in.
- **An entry point for low-income farmers.** According to a third-party study conducted by 60 Decibels in 2022, 75% of myAgro farmers surveyed in Senegal live below the national poverty line of \$3.20/day. The poultry package is designed to remove barriers for very low-income farmers: it is inexpensive; requires little land; and involves little additional investment since Kuroilers can forage for food. Through this package, poor farmers have an entry point for increasing their income, which they can reinvest in their farm for future seasons.

In addition to helping farmers move out of poverty, the poultry program advances myAgro's North Star of reaching 1 million farmers by 2026. In designing a product that meets the needs of women and very poor farmers, we are expanding our customer base and reaching more farmers within a given village. This increase in customer density helps to lower donor cost per farmer, boosting the financial sustainability of our programs and enabling scale.



«««

Khémesse poses for a picture with near her home in Sakome village, Senegal.

KHÉMESSE DIENG

myAgro Poultry Farmer in Senegal

Khémesse Dieng, 37-year-old farmer and mother of five in Senegal, has been planting with myAgro since we started working in her village of Sakome four years ago. Passionate about poultry farming, Khémesse believes it has enabled her to become independent and self-sufficient. She says the income generated through last year's poultry package paid for her children's school fees.

With nearly a decade's worth of experience and currently housing 70 ordinary chickens, Khémesse is one of myAgro's most experienced poultry farmers. She was involved in poultry farming before joining myAgro, but invested in our poultry package to explore the specific breed of chicken we offer. She says myAgro chickens have faster growth rates and weigh more than other chickens typically found in the area. Although myAgro currently limits each farmer to one package so that more families can access it, Khémesse is committed to myAgro's program, and plans to expand her package when it becomes available.

While conducting surveys on the success of the poultry package, myAgro's field team repeatedly heard farmers use the Wolof phrase "amoul niak" ("there is no loss"), and Khémesse's experience bears this out. She shared the insight that poultry farming not only provides locally produced goods to her community, but is also one of the most efficient ways for women to generate an income while still maintaining their other household duties, especially as the cost of many household goods has increased.

In addition to financial gains, Khémesse also emphasizes that poultry helps maintain a healthy and nutritious diet. "The children enjoyed consuming the eggs obtained from our myAgro chickens. We used them to prepare omelets during the holy month of Ramadan." In light of these multifaceted benefits, Khémesse's ambition is to become a "major poulterer." Khémesse's early experience with myAgro poultry exemplifies our vision for the program.



Scaling myAgro's Agroforestry Program

Phase 2 of the Moringa Project for Improved Farmer Livelihoods in Bamako, Mali

Agroforestry generates multiple livelihood and environmental benefits, mitigating the effects of climate change and supporting farmers' adaptation to extreme and variable weather conditions. To expand its portfolio into agroforestry, myAgro developed a moringa tree pilot in Mali, in Africa's Western Sahel region, which is projected to suffer severe effects of frequent and extreme weather events. The pilot assesses the feasibility of offering tree packages to smallholder farmers using our layaway model.

In the initial phase of the agroforestry project, myAgro delivered tree packages to over 1,000 farmers who planted a total of 15,000 moringa trees. Many of these farmers practiced intercropping, a technique that improves land utilization efficiency and brings ecological and economic benefits, such as sustainable food and biomass production. During this phase, myAgro conducted village workshops to train farmers on two modules specifically developed for this pilot project. Additionally, myAgro's trained agricultural agents made individual farm visits to provide follow up training. myAgro also facilitated market access for farmers through a partnership with Herou Alliance, a local woman-owned enterprise that focuses on moringa products. Through this collaboration, myAgro ensures a reliable and direct market for farmers, enabling them to sell their moringa leaves and other products (such as bark) to Herou for processing and distribution. This partnership serves

as an exciting opportunity for myAgro to establish market connections for our farmers, guaranteeing buyers for their crops.

Looking ahead, myAgro plans to expand Phase 2 of the project in Mali, collaborating with 20,000 farmers to plant 200,000 trees. The primary objectives for Phase 2 include refining procedures to provide farmers with the necessary tools, training, and support to cultivate moringa successfully. This involves increasing customer density, reducing plant mortality rates, and ultimately boosting farmers' income. Three different package sizes will be offered, and advance-stage plants with higher survival rates will be delivered. Additionally, myAgro plans to pilot agroforestry packages in Senegal through a "tree goodwill" effort in which farmers receive fruit trees and fertilizer at a low cost so that their land and crops can benefit from ecological services provided by the trees. The insights gained from Phase 2 will inform the integration of moringa into myAgro's core business model as a package that farmers can purchase on an annual basis. This integration will not only increase farmers' income but also enhance climate resilience while generating ecosystem benefits, such as improved soil health and land productivity.

Stay tuned... myAgro will have more details on an extensive agroforestry scale-up in the Q3 2023 report.

THE BENEFITS OF MORINGA TREES

The moringa tree is a versatile plant that offers various benefits to individuals, farmers, communities, and the environment. It is easy to plant and maintain, grows rapidly, and is abundant in nutritional and medicinal properties. By fixing nitrogen in the soil, the moringa tree enhances soil health and facilitates the cultivation of other crops. It also aids in erosion prevention and acts as a natural pest control measure. Moreover, the moringa's leaves and bark are highly nutritious for humans and livestock, and farmers can earn additional income by selling the leaves, which can be harvested up to six times per year.

6x/year

number of times a moringa tree can be harvested

First time moringa farmers,
clockwise from top left:

1. Mani Kamissoko
2. Zoumana Traore (right)
3. Abdoulaye Diakité
4. Harry Traore





Farmer Awareness Survey

Identifying and Enrolling More Farmers per Village in Senegal

In 2022 and 2023, we have spent time piloting different products and programs to support dramatically increasing the number of farmers we serve in each village because this is essential to myAgro creating greater efficiency and lowering costs. Earlier in this issue, we shared information on new products, such as poultry and agroforestry. This article is about the farmer awareness survey, we piloted and are now expanding to all of Senegal, which is a program that is increasing the number of farmers identified and served in each pilot village.

The farmer awareness survey is led by our Village Entrepreneurs (VEs). The purpose of the survey is to have VEs go “door-to-door” in their village to identify all of the farmers in their village. The VEs collect the farmer’s information and share it with myAgro Call Center Agents who then speak with the farmer to verify their information. VEs are provided with a small commission for conducting this survey. In the past myAgro has tried providing VEs with a list of the farmers in their village; however, VEs dismissed the list stating that they knew all the farmers in their village. The benefit of having them collect this information is that they are the ones meeting with all the farmers in their village and acknowledging that there were more farmers than they realized. In addition, this survey provides VEs with a low-pressure way to connect with new farmers, meaning they aren’t meeting the farmer and trying to make an immediate sale but rather they spend time getting to know the farmer. This enables them to start

to build a relationship before reconnecting with that farmer to enroll them with myAgro. In the 40 villages we have piloted this program, on average VEs have identified 300 additional farmers in their village than they enrolled in the prior year.

In receiving the list of all of the farmers in these villages, we have a team that then creates a work plan for the VE. The workplan provides guidance to the VE of the specific farmers they should reach out to each week and the activities for that outreach, i.e. enrollment in a specific package, collecting a payment, or invite to an agricultural training. In the 40 villages we have piloted work planning, on average VEs are increasing the enrollment they had from the prior year by 60 more farmers. Thanks to the generosity of one of our donors, we received the funding needed to integrate workplans into our Connect app.

We are scaling the farmer awareness survey and work planning to all villages in Senegal this summer in preparation for the 2024 season launch. In Senegal, our goal is to increase the number of farmers we serve per village from the current average of 39 to 50.

myAgro is seeking \$250,000 to support the commission costs for the farmer awareness study. If you would like to learn more about this opportunity, please contact Erin Moore, Chief Development Officer, at erin.moore@myagro.org.

Promoting Financial Inclusion and Equal Access to Financial Services in Senegal and Mali through Mobile Money

Mobile money allows farmers to make payments quickly, easily, and securely from their cell phones. In February, we launched a partnership with Wave Payments, which is the leading mobile money provider in Senegal. Wave is easy to use and works similarly to U.S.-based apps such as Venmo or Zelle. Through myAgro's partnership, we have been able to eliminate transaction fees for farmers as well – offering an accessible and no-cost solution for making layaway payments.

After launching our partnership with Wave, farmers' adoption of mobile money skyrocketed in just eight weeks from 15% to 51%. This is true both for transactions sent via Wave, and via our other mobile money provider, Orange Money. As of this report, 43% of all farmer payments in Senegal and Mali have been made via mobile money. There has been no significant difference between men's and women's adoption of mobile money—indicating that mobile money's accessibility promotes financial inclusion regardless of gender.

In Senegal, mobile money has become the most popular payment method among farmers. Over the past two months, farmers in several areas, including Niakhar, Thilogne, and Gossas, have made more than 70% of their payments through mobile money, indicating a high level of trust in and acceptance of this payment method.

Mobile money enhances the benefits of myAgro's approach in three key ways:

1. Remittance payments are a common practice in the communities where we work, and mobile

money enables family and friends abroad to make remittance payments directly to a farmers' myAgro account. With the launch of Wave, we created WhatsApp messages and video tutorials so that farmers can easily share information with their family and friends about how to make a direct payment on their behalf using Wave.

2. Village Entrepreneurs (VEs) are myAgro's commission-based sales ambassadors that help farmers enroll for packages and make payments. Because farmers can now make direct mobile money payments, VEs can spend less time facilitating transactions and channel their energy towards farmer enrollment – which is critical to increasing customer density.
3. Lastly, mobile money reduces payment collection risks. myAgro already has rigorous audit practices in place for payment collections; however, having payments submitted via mobile money further reduces risk involved in payment collection.

KHOUDIA DIOP WAVE PAYMENT TESTIMONIAL

myAgro farmer Khoudia Diop lives in Ndiaffate, Western Senegal. Having farmed for many years and always in search of new ways to improve her harvest, Khoudia said she was “hesitant at first” to use Wave “because I had never used mobile money payment before. But when I learned more about the benefits, I decided to give it a try.”

After her VE helped her make her first payment, Khoudia was “surprised at how easy” using Wave was. Now she's relieved she no longer has to have cash on hand, says she feels much more secure that her “money is safe,” and even finds it easier to manage her finances and to save money. “I can make payments anytime and from anywhere... And I can see all my transactions in one place, which makes it easier to keep track of my spending.... I can make deposits at any time, which means I can save money whenever I have some extra cash. It's a great feeling to know that my money is safe and secure.”

Innovating for Successful Delivery Operations

At myAgro, we are dedicated to improving our delivery systems and procedures to ensure efficient and seamless delivery to our farmers. Each year, our teams in Mali and Senegal conduct an annual mock delivery in March. This involves simulating real delivery scenarios to identify any potential bottlenecks or issues, so we can identify and make improvement. By taking this proactive approach, we continuously refine our delivery operations and strive to provide an exceptional experience to farmers.

Each country made a number of improvements to delivery following their mock deliveries. Here we are sharing just a couple of new things each country did to ensure an efficient delivery.

MALI

1,688 villages

Delivery Changes Implemented in 2023:

- $\frac{1}{4}$ hectare or smaller packages were bundled before delivery, allowing the team to optimize logistics and reduce transportation costs by delivering multiple inputs in a single trip.
- SMS updates were introduced to keep farmers informed about their delivery status in real-time. This communication ensured that farmers are aware of delivery timing, enabling them to plan their farm activities accordingly.

SENEGAL

2,288 villages

Delivery Changes Implemented in 2023:

- In addition to the mock delivery, the team offered comprehensive training to the Field Coordinators (FC) one week before the delivery. The FCs then retrained the entire field team.
- To further streamline the delivery process, farmers who complete payment for their package(s) before the delivery day received a pre-qualification ticket from their Village Entrepreneur (VE). This ticket allowed them to quickly retrieve their package on delivery day without waiting in line.

SPECIAL BONUS DELIVERY IN MALI

Mali has continued to experience high inflation rates for fuel, food, and fertilizer. Thanks to the generosity of an anonymous donor, we were able to showcase how our digital platform can be used to distribute emergency aid. In Mali, we “topped up” farmers’ accounts so they could each benefit from 25 kilos of additional fertilizer to plant an additional $\frac{1}{4}$ hectare of their land. Through our planting follow up in-person visits and calls from our Call Center, we are supporting farmers in applying what they learned in our agricultural training, microdosing fertilizer and adding organic compost, to increase their yields.

The fertilizer bonus will be provided to farmers who have completed payment for a myAgro input package of peanut, sorghum, vegetable, or maize. In total, 115,000 farmers across 1,700 villages in Segou, Koulikoro, and Sikasso regions will benefit from this investment.



**YELE
KONARÉ**
myAgro Peanut
Farmer in Mali

Yele Konaré was thrilled to receive an unexpected bonus from myAgro: a 25-kg bag of peanut fertilizer. “With this extra support, I’ll be able to increase the area I farm by a quarter hectare, which will give me a bigger yield.” She added that “This will contribute to my financial independence, and I’ll be able to support my husband with the family’s day-to-day expenses... This gives me enough courage to consider enrolling in bigger packages in the seasons to come.”

Yele was particularly enthusiastic about how the extra support from myAgro would improve her family’s access to food and nutrition. A greater yield would mean an abundance of peanuts that she could transform into peanut paste and use for cooking sauces. But she wasn’t just happy for herself; Yele also said that “this will have a positive impact on the community because everyone will be able to increase their yield and have more income.” She said farmers who had received the bonus would have not only extra fertilizer, but the opportunity as well to multiply their yields and earn a substantial income from selling their harvest.

“
This will have a positive impact on the community because everyone will be able to increase their yield and have more income.”





Centering Women's Voices for Improved Climate Resilience

In sub-Saharan Africa, women grow 60–80% of domestically produced food, yet they are at a higher risk of food insecurity and vulnerability to climate shocks—especially since many rely on rain-fed agriculture. Mali and Senegal have experienced significant environmental degradation from decreased rainfall and extreme temperatures, among other events, and scientists project continued risks.⁴ The increased burden on women to cope with these challenges further perpetuates gender inequalities and limits women's education and economic opportunities.⁵ It is now more important than ever for us to equip women farmers with climate-smart solutions that contribute to productivity and livelihoods; build resilience to climate shocks and stresses; and, where feasible, curb greenhouse gas emissions.⁶

To achieve this, myAgro prioritizes research to unpack gender-related barriers that limit women's access to agricultural and financial services like the ones we offer. In 2022, we began a partnership with the Consultative Group to Assist the Poor (CGAP) and Dalberg to conduct community-based research in myAgro villages in Senegal centered on women's voices. Our Innovations Team and Women's Outreach Coordinator are now using these findings to design and test solutions that help women overcome barriers. In May 2023, CGAP published two resources highlighting aspects of our work together – below, we present excerpts that shed light on key barriers and opportunities uncovered, and how we are starting to address them.

LEVERAGING COMMUNITY-BASED RESEARCH TO OVERCOME GENDER BARRIERS IN AGRICULTURE

BARRIER OR OPPORTUNITY IDENTIFIED	myAgro PILOT SOLUTION
<p>Land Access:</p> <p>Rural women in Senegal most often access land through their male family members, and can be excluded from participating in land governance.⁷ Generally, women are expected to support their husbands' agricultural activities rather than invest in their own. Men can be reluctant to allow their wives to sign up for myAgro inputs and training, preferring instead to purchase packages for themselves.</p>	<p>Recognizing the need to enlist men as allies, we tested messages designed to convince men that women can play an important role in contributing to household income when they work with myAgro. Based on initial phone surveys, these messages resulted in 80% of male respondents agreeing to allow their wives to enroll.</p>
<p>Social Norms:</p> <p>Typically, social norms place a taboo on one-on-one interactions between women and men outside of the family. This places women at a disadvantage, since they are unable to interact with male myAgro Agricultural Agents or VEs, limiting their ability to enroll, complete payment, and receive training or other forms of support.</p>	<p>As of late 2022, myAgro is hiring exclusively female VEs in order to create better opportunities for in-person support to women farmers. myAgro is also leveraging local women's savings group meetings as a forum for male VEs to work with women in a safe and socially acceptable setting. In a four-month pilot working with women's savings groups in six villages in the Kaolack and Gossas zones, enrollment of women farmers increased from 104 women in 2022 to 591 women in 2023.</p>
<p>Hands-on Support:</p> <p>Women shared with researchers that while they appreciated our group agricultural training sessions, they also felt a need for ongoing and personalized support to help reinforce that training and answer follow-up questions.</p>	<p>myAgro is testing an approach that leverages local women's savings groups as a way to reinforce training. myAgro agents will provide initial follow-up, but the goal is for group leaders to become ambassadors who can provide ongoing support to their members. Ambassadors will in turn receive support from myAgro agents to ensure they are equipped to support their group members.</p>

To read the full research, click on the links below.

- [Resilient Rural Women: Applying Personas and Insights for Climate-Smart Innovation](#). This report shares rural women archetypes, and how service providers can address their needs throughout all stages of engagement (including examples from table 1 on pages 31, 41, and 58).
- [Strengthening Rural Women's Climate Resilience: Opportunities for Financial and Agricultural Service Providers](#). This report shares key findings and trends for practitioners, including designing for the diversity of experiences among female clients; leveraging new technologies to deliver climate-smart solutions at scale; and the importance of combining digital technologies and in-person support to reach women at the last mile. myAgro's work is highlighted under the "Inputs" section on page 7.
- [Out of the Norm: myAgro Breaks Down Barriers to Serving Rural Women Farmers](#). This is a CGAP and myAgro co-authored blog post from June 27, 2023 providing the latest updates on the pilots myAgro is running that stem from the research we conducted with CGAP and Dalberg

A Mother's Journey to Secure Her Children's Future Through Agriculture

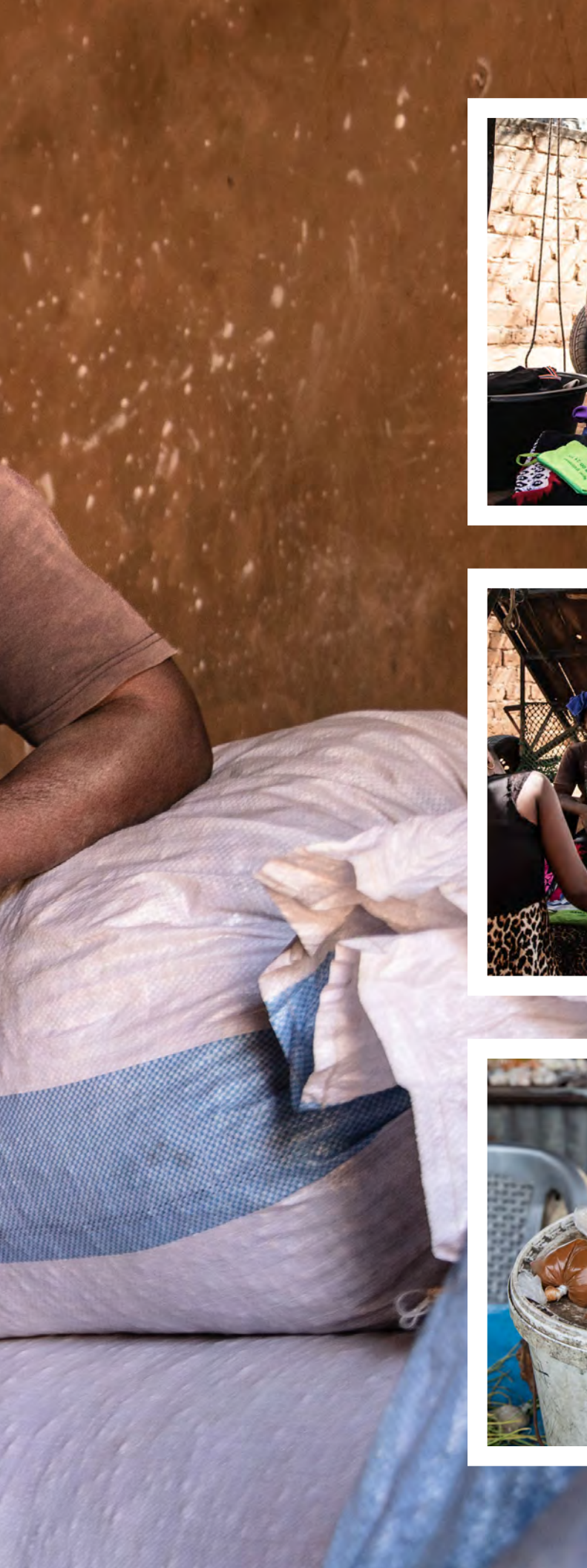
Tenine Diouf, a 32-year-old mother of two and a groundnut farmer from Ngass Serere village in Senegal, started farming in 2007. She joined myAgro in 2013 to develop her agricultural expertise and lay the groundwork for her family's brighter future.

Before joining myAgro, Tenine was employed as a domestic worker in Dakar, earning approximately \$45/month. But income was inconsistent and unreliable, and Tenine started feeling anxious about her ability to sustain herself and her future family. After getting married, she returned to her village and began exploring agriculture, which she says has resulted in much greater income than she received in Dakar.

Now Tenine practices both crop and livestock farming. By cultivating feed for her animals rather than buying it, she has been able to significantly reduce her expenses and increase her profit margin, adding to her husband's earnings as a taxi driver. Her investment in myAgro packages has provided her with agricultural training that has allowed her to become an even more skilled producer. She plans to expand her agricultural practice by diversifying her crops, planting groundnuts, okra, and hibiscus—a further means of securing a stable and sustainable future for herself and her family.

Thanks to farming, Tenine has been able “to pay for my children's education and meet household expenses.” She prefers farming to her work in Dakar, and said she “would encourage people to consider farming as a viable means of earning a living.”





«««
Tenine Diouf is
a 32-year-old
mother of two.



«««
Tenine Diouf
makes a
payment with
myAgro Village
Entrepreneur
Mareme Diouf
toward her
groundnuts,
okra, and
hibiscus
package for
the 2023
season.



«««
Small bags of
peanut butter
and groundnut
powder for
sale in a
market stall
in Touba Toul,
Senegal.

myAgro Included in a White House Fact Sheet to Promote Gender Equity and Equality as Cornerstones of U.S. Foreign Policy in Africa

As a leading organization dedicated to empowering small-scale farmers, myAgro has set an ambitious goal of reaching 1 million farmers by 2026, with a focus on ensuring that 70% of these farmers are women. This objective reflects

our commitment to promoting gender equity and enhancing the lives of women farmers in West Africa—and myAgro is delighted by the support and recognition it has received for this endeavor from the White House. During Vice President Harris’s visit to Accra, Ghana, myAgro was honored to be among the initiatives recognized by the Biden-Harris Administration: a powerful validation of our program’s innovative efforts to include women and tackle the unique obstacles encountered by female small-scale farmers. We firmly believe

that empowering women farmers to take control of their economic futures benefits them and leads to improved lives for their families. Our commitment to promoting gender equality in agriculture is further underscored by our emphasis on access to digital resources and training, which enable women farmers to enhance their knowledge and skills, allowing them in turn to increase their income and exercise greater control over their economic well-being.

ENDNOTES

- 1 “The Kuroiler Breed”. 2016. Kegg Farms. <https://keggfarms.com/wp-content/uploads/2011/07/Kuroilers-Africa.pdf>
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- 3 Cottyn, Ine and El Hadji Faye. “Securing women’s land rights: scaling for impact in Senegal. Working Paper 3: Securing Women’s Land Rights in Africa.” Enda Pronat and LANDac, 2018. http://www.landgovernance.org/assets/20181127-A4-Working-paper-03_Senegal.pdf
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