



# ***The Role of ICT's in Pro-Poor Business Development.***

*First Mile Project Tanzania.  
Phase 2, June 2008 to July  
2009.*

*Final Report*

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## **The Role of ICTs in Pro-Poor Business Development**

### **The Development Challenge**

IFAD is supporting the emergence of commercially viable market access companies in Kenya, Uganda and Tanzania. These small businesses provide locally relevant market information to farmers and all actors along the marketing chains, and facilitate trading in agriculture, horticulture, timber and livestock markets. Small entrepreneurs are being trained in these new business opportunities, and learn from each other's experience through a people-centred knowledge management approach. The small businesses use modern information and communication technologies (ICTs), especially mobile phones, laptops, and GPRS modems to gather and share market information, arrange trading deals, and for communicating with each other for learning and developing the business.

The major challenge confronting IFAD is how to ensure that these new market access services continue after their loan programmes have ended. Development programmes often contract NGOs to develop and deliver the necessary services. But, too often, when the programme support stops, so do the services to farmers. The First Mile project set out to determine the commercial viability of market intelligence services to small farmers. The project was funded by Swiss supplementary funds and implemented by Agridea. It operated in conjunction with the IFAD loan programme for Agricultural Market Services Development Programme (AMSDP) in Tanzania.

### **Background**

Small farmers in East Africa lack access to relevant market intelligence and to modern communication tools. This hinders their access to markets for their produce. Experience from the Agricultural Marketing Systems Development Programme and from the First Mile Project demonstrated that market access services for small farmers must be provided through commercially viable companies to ensure sustainability. Commercial viability looked possible if new local business operations were properly developed to scale and local entrepreneurs properly supported through a business-to-business learning network. While the First Mile project limited its support to Tanzania a number of other IFAD grant-funded initiatives allowed the lessons learned in Tanzania to be applied in Kenya and Uganda: Rural Knowledge Network Pilot Project for East Africa (RKN), implemented by FAO; Building Effective Commercial Rural Market Services, and Local Market Services Development, East Africa, both of which are implemented by Traidcraft Exchange, a UK-based charity.

Together, these initiatives have supported the development of a pro-poor business model for sustained market access services to all market chain players. Hence, poor people benefit from this business, both as clients and as entrepreneurs. The service promises small farmers a better price for the commodities and products they market and better access to more lucrative markets. Rural entrepreneurs have the opportunity to establish and operate commercially viable businesses themselves. The pro-poor business model operates a network of small, individually owned businesses that collaborate in sharing market information and in providing effective and efficient market linkages for their clients.

The network of small individually owned businesses includes at the local level the Information Board Managers (IBM), who are nested under district-level Market Access Companies (MAC), who in turn are supported by a National Marketing Company (NMC) in each country. The NMCs provide marketing and learning platforms that are accessible over ICTs, and business mentoring by its regional managers. All network members collaborate to provide market intelligence and transaction security services to large numbers of small farmers and other players in the value chain. Recent experiences in Kenya, Uganda and Tanzania across all the IFAD supported initiatives involved suggest that:

- Pro-poor business development can be achieved by supporting electronic market information platforms linked to SMS services and information boards at village level. This facilitates the business of providing rural market access and thereby enhances decision-making and improved marketing strategies for small-scale producers and traders.
- Transaction security services for all transactions along the marketing chains can be provided by local entrepreneurs acting as a network of commercially operating IBMs, MACs and NMCs, who share and operate a rural business information system
- Entrepreneurship and new business opportunities can be developed through systematic business-to-business sharing and learning.
- Networking among local businesses including market-oriented farmer groups and local traders can contribute to increased formal trade, and increased efficiency in marketing and business transactions.

## **ICTs in Pro-Poor Business Development**

Crucial to the success of these small businesses is reliable and sustainable access to ICT services. Modern communication technologies like mobile phones, but also the internet, have dramatically changed the communication landscape in Eastern Africa over the past few years. They have been shown to help build trust between the emerging network, its clients along the marketing chains, and farmers. ICT services are essential to scale up business operations of the network to commercially viable volumes.

The principal roles of ICTs in pro-poor business development are therefore: first, to build trust between the business, its clients and farmers; and second, to scale up business operations to commercially viable volumes.

ICTs can cut through the prevalent distrust along marketing chains and clean up the inefficiency of marketing for small farmers as they allow open access to information. Free information attracts clients so that network members can then make money by providing convenience of access to that information. ICT linked networks of very many small businesses connecting remote rural areas with local and main markets can better organize time sensitive crop bulking, warehousing and transport operations to provide regular delivery to traders, factories, supermarkets and exporters. At the same time ICTs can also provide easy tracing of produce from farm to factory.

This report presents our assessment of the commercial viability of the following newly developed ICT-based services that are critically important for the envisaged pro-poor marketing network:

- Provision of information and communication technologies and connectivity, specifically laptops and GPRS modems
- Provision of market intelligence, specifically prices and offers via information boards and SMS bulletins
- Provision of a platform for business-to-business learning, specifically through the Linking Local Learners approach.

Our findings are supported by stories from entrepreneurs involved in the network of businesses from IBM to MAC and NMCs. We draw experiences not only from Tanzania but also from Kenya and Uganda. Our report closes with recommendations to IFAD on what needs to happen for the services developed here to become commercially self-sustaining. The report also includes in its annexes:

- New developments to the ‘Instantteam’ software used by the ‘linkinglearners’ platform (Annex A).
- The reasons why we switched our online market intelligence platform from Tradenet to Mobilinfo (Annex B).
- Current membership contact information for the LLL teams (Annex C).
- Summaries of stories (Annex D) and briefs (Annex E) shared on the linkinglearners.net website.
- Recent stories from entrepreneurs in Tanzania (Annex F).

## **Sustaining the Access of Rural Entrepreneurs to ICT Equipment and Connectivity**

The objective of the First Mile project was to explore how to provide affordable and reliable access to Information and Communication Technologies (ICT) in rural areas on a commercial basis. Experiences and insights gained in Tanzania from the First Mile project suggest that a business opportunity for sales & service of ICT equipment exists in rural areas. However, making laptops and GPRS modems accessible to rural entrepreneurs and farmers on a commercial basis faces a number of technical and financial challenges. Laptops are generally not rugged enough to endure rural conditions. Viruses remain ubiquitous, cutting down the ‘lifetime’ of laptops. Rapid advances in technology make equipment obsolete within a year. Prices of laptops in Kenya have tumbled from US\$800 to US\$300 in the last six months. Public tele-centres fail because equipment is neither serviced nor replaced when obsolete.

First Mile identified an opportunity for a rural ICT business that specializes in making sure electronic equipment will reliably work, and internet access can be made affordable in rural areas. The project is testing the sale or lease of a bundle consisting of a ‘netbook’ with a locked Linux operating system together with a GPRS modem. Tests in operating such a business continue with a small company, “FUNEA softnet”, in Dar es salaam.

Experiences so far show that:

- ICTs can create the conditions for market actors to break through the default behaviour of distrust that pervades rural markets, thereby helping to clean up inefficiencies in market chains.
- A business providing ICTs in rural areas needs to build a servicing network of small rural entrepreneurs who are trained and licensed to take care of the typical problems rural users face.
- Equipment needs to be "ruggedized" which includes locked operating systems for the computers, and these need to be bundled with modems and sometimes also the power sources (eg. solar).
- People prefer to own the equipment rather than rent it. However, since many potential customers do not have the means to purchase the equipment outright, a purchase-lease needs to be offered.
- Rural entrepreneurs also need ideas that allow them to directly earn money with their laptops (eg. secretarial services, renting out the internet access, etc).

### The Business Opportunity to Sustain ICT Access

The business opportunity is to provide working ICT equipment in rural areas and keep it operating there. The unique selling proposition is that customers can be sure of local support being specifically available for them in the nearest rural town.

The business operations include testing and procurement of equipment, configuring and bundling it, then selling or leasing it via its own network of rural service providers.

Critical for success are:

- Keeping promises of servicing
- Tracking of equipment and lease payments, with possibility of fast recovery in case of delayed payments.
- Availability of appropriate ICT equipment and useful applications
- A strategy to provide the required electricity in areas that are off the grid.

### The Business Risks

The biggest risks to this business are:

- Capital-intensive business, requiring good tracking of equipment and control mechanisms for payments.
- The loss of equipment due to theft and its loss of performance due to virus attacks.
- The possibility of investments outstripping the operational capacity should the demand become strong.

### Commercial Viability of the Rural ICT Service

Based on the experiences so far a pricing and costing plus a business projection over three years have been developed (see attached Excel) that take into account the operations, costs and achievable incomes identified so far. These will be further verified in the course of the ongoing trial.

Analysis shows that with a laptop at 350 USD, a modem at 150 USD and monthly lease-purchase for such a bundle at 32 USD the breakeven can be reached in the first year with 100 bundles sold and 50 bundles leased for two years.

Further analysis suggests that within 3 years a turnover of 0.3 Mio could be reached, with a net profit before taxes of around 25'000 for the company itself, and almost 20'000 for the retail network, plus creating at least two well-paying jobs in the company itself.

The trial is still under way until December 2009 and therefore it is premature to finally conclude on the commercial viability of this venture. However, it is already clear that the demand for laptops in rural areas is confirmed, the first clients typically being salaried government officers, teachers, medical doctors, etc. So if the trial shows that the envisaged operations turn out to be correctly budgeted, this business appears to have a good chance for commercial viability.

Having said that, one must point out the operational challenge: It is no small thing to build a network of reliable service providers spread out in rural areas often difficult to reach, and to ensure good and speedy communication throughout this network. This at present appears to be the most critical point to look into. On the other hand, how else to achieve this than by building on the capacity of small rural service providers to be able to communicate through ICTs? The elegance of this business is that the main challenge for it to emerge is taken care of by the solution it wants to provide, thereby achieving internal leverage for success.

Full details of this business opportunity to sustain ICT access to rural entrepreneurs can be found in the First Mile Project Report of July 2009: *“Rural ICT Sales and Service: A Business Opportunity for East Africa”*.

## **Sustaining the Access of Rural Entrepreneurs to Market Intelligence**

Mobile phones fundamentally challenge price definition along agricultural marketing chains, and speed up information exchanges. They enable cross checking of prices and timely organization of transactions. However, these are mostly one-to-one applications. The potential of ICTs to greatly upscale business operations and reach large volumes is through one-to-many SMS information exchanges. Integrated databases on the internet, updated daily and linked by SMS to mobile phones, will become the source of fast and reliable market intelligence and the communication platforms for transactions in rural areas. It is only now that suitable SMS platforms are getting programmed, including SMS-bulletins, e-money transfers and tag tracking. While these new applications are already opening up new business opportunities, they do face operational challenges.

Experiences with operating SMS platforms for market intelligence show that

- SMS Platform development must benefit from real world testing at an early stage to ensure a tight connection between application programmers and users. Otherwise this results in overdesign with too many functions that confuse the user.
- Market intelligence is the single most important factor governing the efficiency of transactions in rural markets, and thereby the income that can be earned by the producers from selling their products.

- Market intelligence must go beyond price information to include conditions, specific alerts and contact points
- Information must be relevant for the receivers, ie. enable them to immediately act on negotiating their deals
- Customers are willing to pay for the convenience of such information to reach them via SMS.
- It is possible to organize the data-collection as a self-sustaining small business in its own right, ie. by "Information Board Managers" who are networked together to provide the data and who earn their income from selling adverts and being re-sellers of the SMS subscriptions.
- Rural customers require a "face" to refer to, an approachable person who can help in following up on the received intelligence for then negotiating deals. A distant internet platform alone is not attractive.

### The Business Opportunity to Sustain Market Intelligence Services

The business opportunity is for a national level company to set up a network of collectors of information (the Information Board Managers), process this information, and then provide the market intelligence in the form of SMS-bulletins and SMS-alerts to market actors all along the marketing chains, using the IBM's as sales points. These bulletins and alerts are sold as a subscription and can be tailor-made to fit the interests of various types of clients.

The unique selling proposition is the convenience of automatically getting relevant, independent and trustworthy market intelligence sent to the subscribed mobile phone.

Clients who will subscribe to such a service range from producers and their organizations to small and large traders, transporters, processing companies, input suppliers and anybody wanting to market their produce in rural areas, or wishes to provide information there.

Business operations include the collection mechanisms for the price information involving the whole network of Information Board Managers, database management, configuring the information into diverse SMS-bulletins and SMS-alerts, then sending them off via a SMS platform and finally managing the money flow from all the subscriptions.

### The Business Risks

The main risk to the business is from 'unfair' competition coming from similar information services that are subsidized by donors or government. The business will need to grow fast to large enough sales figures of SMS-bulletins not only to break even but also to be competitive.

Critical for the success of the business will be:

- Reliability and quality of the distributed information
- Availability of the re-sellers based in the local markets for each subscriber to go to and check for clearing up uncertainties in using the system and for following up when a deal seems interesting for the subscriber.
- Continuous exploration of intelligence needs by diverse types of clients, and the creative design of SMS-messages that fit their immediate information needs for making deals.
- Payments of subscriptions via mobile phone transfers



### Commercial Viability of the Market Intelligence Service

Based on the experiences so far a pricing and costing plus a business projection over three years have been developed. This financial analysis helps in understanding the requirements for business breakeven, rate of growth and returns. Values assessed at this point to be realistic for the first year of operation (ie. 500 monthly subscriptions sold by 30 resellers, ie. 17 subscribers per reseller) show that breakeven is achieved by the national company in just one year. A re-seller makes above US\$ 32 each month, providing an annual income of US\$ 391 of which 36% is profit. If the network expands to 150 resellers in three years and the IBMs are well trained, and if SMS-bulletins and SMS-alerts are creatively explored and designed, it is realistic to assume profits of above US\$ 50,000 per year for the business, while the 150 resellers earn more than US\$ 78,000. This is about US\$ 500 for each IBM over the year. The SMS-platform providers, however, only break even in the third year. Providers only start to make profits in the fourth year. The long haul to breakeven is because of high development costs while the sales figures are growing to scale. It can therefore be concluded that this is a commercially viable business in Tanzania, if the following can be achieved:

1. The number of re-sellers (ie. licensed Information Board Managers) is aggressively expanded to 150 and beyond within 3 years, and these people are trained up to achieve their own income streams, thereby taking care of the price-collection costs.
2. Each re-seller can each month sell on average at least 15 subscriptions
3. Ongoing research of clients needs for intelligence that is then creatively reconfigured into attractive SMS-products, thereby achieving more than 2,300 subscriptions sold per month.
4. The start-up costs for the SMS platform can be covered for the first three years.

Given the experiences with the First Mile project, these assumptions and conditions appear to be realistic. On the other hand, the most critical unknowns at this juncture for achieving these conditions are:

- Will the national company staff (Regional Managers) be in a position to aggressively expand the number of IBMs as resellers?
- Will the SMS platform develop any major problems that may require more programming than expected (experience so far suggests this is very difficult to predict).
- Will competing subsidized services be pushed by large donor-funded programs?

Full details of this business opportunity to sustain market intelligence services to small farmers and other key players in the value chain can be found in the First Mile Project Report of July 2009: *“Market Intelligence through SMS messages: A Business Opportunity for East Africa.*

## **Sustaining the Access of Rural Entrepreneurs to Knowledge Management for Business-to-Business Learning**

Business-to-business learning by commercial operations requires a balance of face-to-face interaction and mentored online exchange, coupled with vigorous peer-to-peer sharing of experiences. The Linking Local Learners (LLL) methodology achieves peer-exchange at acceptable costs for many widely dispersed entrepreneurs ([www.linkinglearners.net](http://www.linkinglearners.net)). It cuts down on frequent meetings and workshops that require costs and time for travel and subsistence while away from the business. Rapid progress is achieved when online mentoring results in immediate feedback of experiences into ongoing business operations. The mentored peer exchange among network members also results in the development of business operations and capacity for being creative about new business opportunities in each different locality. Experience shows that:

- Learners require intensive mentoring, not only to stimulate learning but also to synthesize outcomes.
- Immediate redistribution of ideas and experiences and their re-application in the field result in fast learning by those involved.
- LLL is effective not only for gaining practical knowledge but also for triggering new patterns of behaviour.
- Making money has proven to be a strong motivation for the businesses to share information.
- LLL is an effective instrument for achieving a sense of belonging to a business network. It sustains further exchanges and allows for organizing business-to-business learning.

### **Assessing the Usefulness of Systematic Knowledge Management**

Seamless joining of online discussions, field experiences, impact stories and policy briefs provides the basis of systematic knowledge management. But platforms, processes and learner behaviour to ensure this are of little use if the topics of learning are not evolving with the business challenges they face. Again, infrastructure and procedures are of little use if learners do not adopt the necessary behaviour. Knowledge management is of little use if the outcomes of the learning are not changing too. Here we examine the changing focus of:

- Learning teams, topics and membership.
- Learning outcomes shared as impact stories and policy briefs.

#### Changing focus of learning teams, topics and membership<sup>1</sup>

Since March 2004 learning teams and topics of discussion have been continuously changing following the demands of their members. The first learning team: 'Demand Driven Services'; focussed on developing 'demand-driven' agriculture extension and farmer advisory services in Kenya, Uganda and Tanzania. Small farmer associations, like the Farmer Field Schools, and Farmer unions focussed their attention on improving the functioning of their own organizations. During 2004 the learning demands of the farmer field schools, farmer unions, NGOs, and participating government officials narrowed down from general services to marketing services.

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<sup>1</sup> A "learning team" we define as a separate discussion platform with its own set of members and distribution list. They each have their own mailing list and InstantTeam provided by LLL through Ideso. A "topic" is a certain discussion within a learning team and listed there, which itself usually follows its own diverse threads.

By 2005 everyone was saying the main problem in agriculture was marketing. The First Mile team was started in 2005 to focus learning on marketing services in Tanzania leaving farmer organizational development and agricultural advisory services to the Demand Driven Services team. By the end of 2006 it became very clear that market access services could have commercial potential. The Firstmile team explored the development of the Market Access Company in Tanzania. The Demand Driven Services team members in Kenya and Uganda explored market access services as well. At this time a new team 'Informing Commercial Enterprises' was set up to look into the support services that local MACs would need to develop their commercial operations.

Over the next two years the teams stratified the business opportunities in market access services. One set of opportunities focussed on market intelligence while another set focussed on deal making. Some rural entrepreneurs took up the information board business and became Information Board Managers while the MACs took up both deal making and the running of information boards. It also became clear that a business opportunity lay at the national level to those who could provide support services to the local MAC and IBM businesses. National Marketing Companies were set up to develop commercialized support services to the MACs.

By 2008 those entrepreneurs involved in the NMCs pursued their learning agenda on the 'Informing Commercial Enterprises' team while those running MACs and IBMs used the Demand Driven Services team to pursue their commercial development. The Firstmile team focussed its learning on developing commercial operations in market intelligence services and ICT access. This boiled down to testing an online trading platform (Tradenet) and finding ways to improve rural entrepreneurs access to the internet using laptops and GPRS modems.

This year the team names were changed to reflect more accurately the business interests of their members. So the 'Demand Driven Services' team became the Market Access Company or MAC team. The name reflecting its' members (all the rural entrepreneurs operating IBM and MAC businesses as well as some of their clients and particularly farmer organizations) interest in improving the MAC business. The First Mile team became the 'Information and Communication Technology or ICT team. Its members are all those involved in operating the online trading platform (Mobilinfo) and trials in laptop and GPRS modem leasing trials. Membership of this team now goes beyond Tanzania to include Kenyans and Ugandans. The 'Informing Commercial Enterprise' team is now called the National Marketing Company or NMC team. Their learning agenda focuses on developing commercial operations for support services to the rural network of MACs and IBMs.

Before 2007 the membership of the learning teams comprised of people who were almost exclusively working in non-commercial functions. This was even true for the farmer associations, the unions and Farmer Field Schools. We had many government officials and NGO staff on donor-funded projects as members. There were very few agro-dealers, traders or other market chain players. The current membership is dramatically different. Many of the 'project' personnel from government and NGO have left as they moved on to other postings when their projects finished. This is also true for some of the farmer associations particularly the farmer unions and Farmer Field Schools. The shift to commercialization of market access services saw many new rural entrepreneurs join the membership. Some of these run small agro-dealerships or are traders. Many are also small farmers. That is not to say there are no government and NGO staff in the current membership. There are, but they engage in a support capacity. The list of current members is shown in Annex C.

### Changing focus of learning outcomes

As learning team discussions evolve with the needs of the learners; so outcomes change to reflect this. Online discussions and the action research they stimulate result in real experiences on the ground. These are written up and shared as impact stories<sup>2</sup>. Discussions and stories form the bed of experiences on which policy briefs are prepared.

The stories of 2007 and early 2008 captured the experiences of farmer associations, field schools and unions getting organized for marketing. The very first attempts at commercial operation with trade agents were shared. Since June last year the focus has changed quickly with five major themes dominating the impact stories. These are:

- Challenges facing entrepreneurs starting up MACs: Their stories tell of the struggle to transform non-profit operations, mostly products of government and NGO programmes, into commercial services.
- Business opportunities for MACs: Their stories tell of income streams that can be realized from marketing third party products and brokering deals.
- Entrepreneurs and opportunities for NMC Regional Managers: New regional managers introduce themselves and their backgrounds and speak of their priorities for action.
- Trials on deals successes and failures: Experiences with both large and small deals are shared. We hear of formal trials with agri-feed companies, contract farming for soya beans and sunflower with big clients Nsava feeds and Bidco oils. We also see many informal deals pulled off by the network of IBMs. We also see opportunities for new deals with warehouses and agri-feeds processors.
- Development of Market Intelligence services and networks: Their stories tell of the setting up of IBMs in main and local markets and the challenges to sharing price information. We also hear of the experience of setting up market intelligence hub operations at the national level.

In the early part of 2008 enough experience had been gained to formulate a policy brief that market access services had the potential to 'go commercial'. Within a few months milestones were developed for the emergence of a MAC. By the end of 2008 it became clear that to be commercially successful MACs needed to collaborate with each other in a business-to-business learning network. As rural entrepreneurs struggled to develop their MAC and IBM businesses the importance of market reform and public-private partnerships to ensure small farmer access to their services became evident. Throughout the first half of 2009 field experiences brought clarity to the need for transaction security by all players in the market chain. The last brief released explains how such a service could be offered on a commercial basis. Since mid 2008 five briefs<sup>3</sup> have been released as follows:

- Milestones in the Emergence of a Market Access Company
- B2B Collaboration for Sustaining Small Farmer Market Access
- New Food Shortages, Old Development Insights and the Need for Transaction Security

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<sup>2</sup> Short summaries of each story can be found in Annex D: The full stories can be downloaded from [www.linkinglearners.net](http://www.linkinglearners.net).

<sup>3</sup> Short summaries of each brief can be found in Annex E: The full versions can be downloaded from [www.linkinglearners.net](http://www.linkinglearners.net).

- The need for market reform now
- Market transaction security services

#### Proposed Operations for Sustaining Knowledge Management Services.

Rural African Ventures Investments (RAVI), a UK based company will provide the internet learning platform [www.linkinglearners.net](http://www.linkinglearners.net) through a 'service agreement' with AgriNet in Uganda, AgriTrade in Kenya and Voice of Farmers in Tanzania. The internet platform will continue to be hosted by the Swiss software company Ideso ([www.ideso.ch](http://www.ideso.ch)). More details on how the platform works can be found in Annex G. The services provided to the NMCs under this service agreement are:

- Hosting data and updates to instant team software by Ideso.
- Technical support including keeping the platform operational, registering and uploading members, and help for technical problems.
- Basic mentoring including taking up ideas from members, clarifying and making sure that they are properly understood, and initiating discussions about them.
- Advanced mentoring for network business managers including pushing a clearly defined topic with a learning agenda along through active follow-up with members and synthesizing the learning into 'Briefs'.

Signatories of the service agreement will be required to maintain quality control among the users of the online platform. This will be achieved through licensing and use of a standardized operations manual provided by RAVI. Signatories will license each of the members they request to be registered on the online platform. The license will require users to follow a code of conduct when using the platform. A copy of the license can be found in Annex H.

In addition to the service agreement NMCs must have their regional managers undergo training on the LLL method of business-to-business learning. The training includes a two-day workshop and online mentoring for one month. Regional managers will also be given the opportunity to learn from each other and from their colleagues in other countries.

An example of how much a small service agreement would cost an NMC for one year is show in the table below. This example assumes the NMC would have only one learning team with only 50 members and would want mentoring for only one learning topic.

Table of Example of Costs for a learning platform service agreement.

<b>Cost Items</b>	<b>Unit Cost</b>
<b>Hosting</b> Platform technical support including keeping the platform operational, registering and uploading members, technical support for problems of usage	
per member per day USD	0.20
Data Hosting of dedicated learning team on platform	
per team per day USD	5.00
<b>Basic Mentoring</b> This includes taking up ideas from members, clarifying and making sure that they are properly understood, and initiating discussions about them.	
per member per day USD	0.20
<b>Mentoring for a Learning Topic</b> This includes pushing a clearly defined topic with a learning agenda along through active follow-up with members (prodding) and synthesizing of the learning in papers made accessible as summaries of learning "Briefs"	
per member per day USD	0.40
<b>Example of Client Requirements</b>	
No of learning topics	1
No of learning teams	1
No. of members on platform	50
Duration in days	20
<b>Example Costs per Month to Client</b>	
Platform Technical support	200.00
Data Hosting	100.00
Basic Mentoring	200.00
Mentoring learning topics	400.00
Total Costs per Month USD	900.00
<b>Total for 12 months duration USD</b>	<b>\$10,800.00</b>

### Commercial Viability of the Business Learning Platform

Normal operations of the learning platform can be commercially offered and can be expected to be paid for by NMCs. NMCs must learn to generate this money. If they need some financial start-up support to be able to afford themselves this critical service, they will need to find funding sources either as grants from ongoing projects or soft loans from social investors, etc. However, continuous customization of the learning platform to the specific emerging B2B learning requirements of the NMCs and their networks will take longer to cover the costs from the proceeds of the business. This is commercially not achievable for several years to come, requiring a long term public engagement.

## **Recommendations to Ensure Commercial Viability of Pro-poor Business Development.**

The major challenge confronting IFAD is how to ensure that market access services continue after their loan programmes have ended. The First Mile project set out to determine the commercial viability of rural ICT access and market intelligence services to small farmers. The project has produced commercially viable business operations both for rural access to ICTs and Market Intelligence. We have achieved commercial proof of concept and the businesses are developed enough to be picked up by local entrepreneurs. However, anyone taking up these businesses will need support to develop trust with clients, build their network of service providers including specific business skills of the members. Three local companies have picked up the challenge of operating these business opportunities in Tanzania: Voice of Farmers (a consortium of four small companies lead by Marketing Partner), MobilInfo and FUNEA softnet. All these companies are relatively new. None has operated for more than five years. RAVI and Ideso have entered into commercial agreements to support these companies in knowledge management and market intelligence platform development as well as further R&D on the business operations. Above this there remains a great need for capacity building of rural entrepreneurs in Tanzania.

Our recommendations on what is needed to bring into commercial operation the Market Intelligence and Rural ICT access services, therefore, focus on these three major needs that must be met for commercial services to emerge in Tanzania.: capacity building, research and development, and online platform development.

### **Recommendations for Sustaining the Business-to-Business Learning Platform**

Normal operations of providing Knowledge Management services include web-hosting, technical support and basic mentoring on how to operate the platform. The costs for these can and should be covered by local subscriptions to the service. This service reduces network operational costs (travel, subsistence, venue) of meetings, trainings, and workshops. We estimate that such face-to-face workshops can be cut down to about a third, and the workshops themselves become much more efficient due to the online learning exchange that has happened in between the face-to-face events.

- **Skills in Mentoring the Learning Process:** Mentoring is a particular set of skills that can only be learnt by doing, and should only be trained in that way. A national company should always aim for developing its own competence to mentor its network of rural entrepreneurs (MACs and IBMs). Mentors need coaching to acquire skills and sustain learning in the network. Mentors must also have the skills to synthesize and document the achieved learning. This too is a set of skills staff need. However, additional to that, there may be a strong public interest to make sure the learning outcomes are made public through stories, videos, and radio. Where the public interest is being serviced public funds should be provided to make sure the synthesizing and documentation happens and is made publicly accessible.

- Customizing the online-learning platform for specific users: While the basic generic structure of the Learning Platform exists and is freely available (open source), it usually has to be customized to fit the requirements of rural learners. These costs are more than offset by the efficiency of the learning that then results as compared to classical face-to-face workshops. However, it is only large organizations that can generate the finances for customizing the platform for their needs. The national
- company in Tanzania is not in this position yet. As public interest exists in making sure the platform is customized to fit rural users. Public funding will be required to pay for this.
- Local software programming and development: The 'Instant Team' online platform was programmed in Switzerland by the software company Ideso. Ideso is committed to partner up with East African programmers and together further develop and adapt the open source software so that local programming and hosting competence is achieved that is much closer to the reality on the ground of the users. For this purpose a separate project should be envisaged that should lead to a capacity in East Africa that is capable and willing to continue the development of the platform (and similar other applications) specific to the requirements there. A core requirement is that all applications developed have to be open source that works on ruggedized electronic equipment suitable for rural areas.

Just to make the online learning platforms available shall be a commercial effort, to be paid for by the users. However, anything going beyond that in terms of customization and training in mentoring requires a strong and sustained public engagement in those instances where the platforms are to be used by rural learners. It will therefore be necessary to build a small specific Private-Public-Partnership between public agencies and the operators of the platforms in order to sustain a reliable service for rural users.

### Recommendations for Sustaining Market Intelligence Services

The business objective must be to achieve rapid growth of sales of subscriptions in order to achieve operational breakeven as fast as possible. The costs of normal operations of the market intelligence business as pointed out in this report should be covered by the business itself. For the business to grow fast enough to meet the developmental objectives funds will be required from the public for training, R&D and SMS-platform adaptation.

- Training resellers and database managers: Funds are required for a training campaign for IBMs and database managers to efficiently operate the market intelligence system. Such a campaign shall help to expand the IBM network as fast as possible so as to reach as many of the rural areas as soon as possible. However, care must be taken to ensure a balance between increasing network of IBMs and MACs on the one hand, and the logistics for operational follow-up on the other. National companies must develop their own communications, online and face-to-face supervision, and quality control systems to keep pace with the expanding network.



- R&D on useful market intelligence: Funds are required for R&D to assess the market intelligence needs of important key actors and to design SMS-products accordingly. Priority for such public funding of R&D can be put on the needs of rural communities. All results of such R&D must be made publicly accessible.
- Further adapt the SMS-platform: The platform must develop and adapt continuously as the needs of the business and their networks evolve. This is even more pronounced in the early stages where a lot of basic learning is under way. However, the SMS-platform cannot break even in the first three years because in this start-up phase further development costs outstrip the income that can be generated. So while normal
- procedures earn enough money to cover operational costs, outside funds will be required to finance the first three critical years of R&D of the platform. Public funds have the advantage that any programming can be insisted upon to then be open source.

The funding recommended here could be provided through a specific small Private-Public-Partnership agreement between the national companies, RAVI and IFAD.

### Recommendations for Sustaining the Access of Rural Entrepreneurs to ICTs

The business objective must be to achieve as soon as possible the operational break even with the sales and leases of the ICT equipment. No outside funds should be made available for normal operations as set out in this report. Additional public funds will be required for training, R&D and for facilitating access to capital.

- Training rural service providers: At present the ICT business cannot generate enough earnings to grow fast enough to meet demand. Profit margins have to be low in order to keep the equipment within the financial reach of the rural population. The main challenge are the poor business and technical skills of the small rural entrepreneurs who will be the local service providers. The rural service providers initially require very intensive technical backup and most importantly also basic business skills in accounting etc. These service providers must be trained technically on the equipment, operationally on the lease and sales procedures, and financially in their basic business skills. They must at the same time also be coached on-the-job through the first full business cycle, ie. to their first full sales and lease returns, after which they can be licensed by the company. Funds are required for these rural service providers to go through "first business cycle training and coaching" until their capabilities are demonstrated. It is then up to the rural ICT business to engage them as licensed members of its service network.
- R&D on technical and operational challenges: At present the most important technical and operational challenges are: a) 'Ruggedization' – How to strengthen electronic equipment to withstand the conditions prevailing in rural areas; b) Energy sources - How best to ensure reliable and affordable electricity for operating the equipment in areas off the main grid.; and c) Communications - How best to efficiently operate the required communications and data-management for keeping track of leased equipment that is thinly spread out in vast rural areas. Funds are required for surveys and tests on new equipment and adapting it to the rural conditions and requirements. Of course such funds must result in the findings of the surveys and experiments to be publicly accessible for the ICT industry at large.

- Facilitating access to capital: To operate at commercial scale this business needs a sizable stock of equipment. Yet the business is still too small, untested and risky to attract commercial capital. If this business is going to grow it needs help to access capital for the purchase of stock. Funds are required for setting up a revolving financing mechanism to supply a fast-growing lease operation. This ‘demonstration’ should then lead to the establishment of a dedicated fund for commercial rural ICTs that can attract social investors and commercial investors.

The recommended funds could be provided through specific small Private-Public-Partnership agreements between the rural ICT company, RAVI and IFAD. For capacity building there will be the need for close interaction between non-commercial sources of funding in the public interest (IFAD, foundations, etc) and commercial sources of funding (social investment funds, banks, savings schemes, etc). It shall be explored how best public and private funds can mutually leverage each other for triggering pro-poor business development in rural ICTs.

## Annexes

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## ANNEX A: NEW DEVELOPMENTS IN INSTANT TEAM SOFTWARE

Over the project period the open source software 'InstantTeam' continued to be developed by IDESO (see <http://www.instantteam.com> and <http://www.ideso.ch>). This software allows peer-exchange according to the methodology of "Linking Local Learners". The software development is based on feedbacks from its users and the on-line mentors. Instant team provides a platform suitable for online peer-exchange, with Discussion topics and their threads, a file repository, and a member directory. The mentors have access to a back-end that allows to set settings for organizing new topics and organizing the member directory. There is a hierarchy of levels in the discussions:

- "Knowledge Pool" (at <http://www.linkinglearners.net/login>): Various learning teams with their exchange platforms specific to their concern, each having their own set of members, reside in this pool. Members can surf to other open platforms and search through all open platforms. The information on some platforms may be only accessible to the members of that particular platform.
- "Learning Team" (at <http://www.linkinglearners.mac/login>): These are the peer-exchange platforms per se, where members debate on diverse issues.
- "Topics": These are a list of specific topics that are being discussed in the Learning Team. They hold all the posts that are specific about that topic.
- "Threads": These are individual discussion threads inside a topic.

### New developments that are now active:

The following are improvements that are now active on the learning teams.

#### Security issues

'InstantTeam' has a very strong security and spam protection, which is critical with members on the platform that are operating in Africa (heavy prevalence of viruses and spoofing). The procedures for getting members considered by the filters to be distributing "spam" back into the platform have been streamlined without compromising the security.

#### Thread management

Facilitators are now able to re-position single postings in the threads of the topics, and even re-arrange them in other topics. This is important as often members, particularly new members who are not yet fully familiar with the platform, fail to follow the threading discipline during the debates. This feature also allows to organize the debates such that later the synthesizing of the insights of a debate becomes easier.

### Package presently ready for activation

The following are improvements that have already been programmed and await activation on the learning teams as soon as the situation of the debates allows.

#### Subscribing to topics

Each post is always sent as an email to every member on a learning team. However, this has become a problem in those learning teams where the debate has branched out into many diverse topics. This results in members getting many Emails, some of which are immediately relevant for them, and others, while maybe interesting, have no immediate relevance and would only clutter up their Inboxes. There is a need for each member to be able to say which postings of which topics should be sent as Emails.

#### Adding more than one attachment

This has become important because so far only one attachment was possible when discussing online.

#### Citations in replies

When replying, the post to which was being replied was not taken forward into the reply window, resulting in posts on the debate where it was not clear in the Email-version to what they were responding because the sender failed to specify.

### Organizing the membership

This had to be reorganized for internal database management reasons. However, there is some work still to be done to make it easier for facilitators to manage the shifting and continuously changing membership base among the various Learning Teams.

### **Further planned developments**

The requirements for efficient facilitation and the ergonomics of discussing on the learning teams continuously emerge. There is a strong and steady link between the facilitators of the LLL and IDESO for updating and reconfiguring the software to accommodate recent developments and requirements in the field of LLL. These continue to emerge. At present the most important large piece of work that will be required is:

### Bridge between SMS and InstantTeam

Given the strong use of mobiles in East Africa even among the members on the LLL platforms, there has been the request to be able to use the mobiles to send messages to the learning teams and also to be able to respond to such messages. This will require close interaction between:

- a. The programmers of the SMS-platform and database in Dar es Salaam (MobilInfo)
- b. The programmers in Ideso in Switzerland
- c. The facilitators of the LLL platform, and
- d. The users themselves as test persons

## ANNEX B: REASONS FOR SWITCHING FROM TRADENET TO MOBILINFO

An important objective of the First Mile project is to explore and establish online databases and platforms for market intelligence. This information must then be accessible for farmers also in remote areas by using their mobile phones and interacting with the database through SMS text messages.

IDESO, the software company in Switzerland, was commissioned with the task of addressing this challenge. Their research revealed that Tradenet covered the specific functions we needed, plus a lot more. Negotiations with Tradenet then led to First Mile being able to use the Tradenet platform for its purposes against a commercial fee.

However, developments in this scene are very fast. Within a short time it became apparent that Tradenet has too many features that were confusing the users. Persistent bugs and glitches were also surfaced, leading to repeated loss of contact and unreliability of the data. In spite of good reaction times by Busylab in Ghana (the company behind Tradenet) it soon became clear that the programmers in Ghana were not in a position to understand the field problems that Tanzanians and Ugandans were facing. Furthermore the needs in East Africa started shifting towards just the publishing of SMS-bulletins with very simple databases on the internet.

In mid-2008 Tradenet was declared obsolete by Busylab and a new product "eSoko" was promised in early 2009. As per April 2009, there is no definite date provided by Busylab for the launch of eSoko, and neither is the new product yet accessible for thorough assessment.

Negotiations with Busylab suggested that we would have to pay very high fees for using Tradenet and later eSoko, even though we did not have any insight into how eSoko will work.

Against this background First Mile project decided to retrace:

1. We decided to not renew our purchase of the Tradenet service and make a survey of useful alternatives. However, the SMS bulk advance already paid to Tradenet was agreed shall be available for continued publishing of what we call SMS-bulletins.
2. A set of criteria was set up for what we deem necessary as a minimum for pushing ahead with SMS-bulletins and for archiving information in databases. In view of the dynamic evolution of our needs and the development dynamics among the mobile providers in East Africa an important criterion was also the possibility to closely interact with the programmers of the platform in order to take up our needs and ideas and configure the platform accordingly on a program-as-we-learn basis.
3. We invited Tradenet in Ghana, NURU SMS in Daressalaam, and MobilInfo in Daressalaam to present to us how they would go about this, and at which conditions.
4. MobilInfo turned out to have the most useful concept for us, particularly with regard to being able to react to our needs as they emerge. Furthermore their financial conditions were within what we deem appropriate for the service at this juncture.

For these reasons we have switched from Tradenet to MobilInfo as the market intelligence platform provider and programmer for First Mile. After termination of the First Mile project, RAVI intends to continue the relationship with MobilInfo and develop the platform further.

## ANNEX C: MEMBERS OF LLL TEAMS

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## ANNEX D: SUMMARIES OF IMPACT STORIES SHARED ON LLL WEBSITE

<p><b>Managing a Market Intelligence Platform and Database; Experience at AgriNet U Ltd by Gertrude Nakakeeto</b></p>	<p>I am an agricultural economist by profession. I manage the market information sharing platform currently known as Mobilinfo. My job involves ensuring timely receipt, processing and sending out of market information to the Information Board Managers (IBMs), traders and farmer groups across the country in the form of SMS bulletins. In addition to this, I track the consistency and regularity of market information sharing by all Information Board Managers through daily recording all messages received in the price tracking sheet. I design and send out both SMS market price bulletins and trade alerts (information on offers or requests for certain produce). Besides sending the messages to IBMs and clients within Uganda, I send AgriNet market information to our business partners, the national marketing companies AgriTrade (Kenya) and Marketing Partner (Tanzania). Our network database contains information on all the Ugandan AgriNet Information Boards and their managers; i.e. names, locations, business type and contacts, their commodities of interest or the businesses they are involved in and the offers of produce to buy or sell. AgriNet client database includes information concerning AgriNet customers. This captures information on the business type, location, contacts, the details of agricultural products dealt in and any deals or offers made. We track both the buyers and sellers of agricultural commodities or products, and all the SMS bulletins that we send out. As database manager I keep the databases updated regularly and keep a close eye on the boards in the main Kampala markets for accurate and timely display of information. Currently I am using Excel to prepare these databases.</p>
<p><b>Lira MAC Network and Market Auctions to Provide Market Linkage by JP Opio and Leo Odongo</b></p>	<p>John Peter Opio is the Regional Manager of Northern Uganda. One of his Market Access Companies is Lira MAC run by Leo Odongo. "Leo is in contact with a very good network of Farmer Field Schools (FFS) and we are building up a network of Information Boards (IBs). Leo has a board at his MAC office in the Kwanai Road, Lira town. He also has IB managers (IBMs) at the central market in Lira (Juma); at Abuli Market (Leone Opio); Aduku market (Richard Otim) and Barr market (George Alele." Besides running Lira MAC, Leo is also running a honey producing company (Generation Associate) and is using the IBs to advertise for honey and to recruit farmers for training on beekeeping. Leo has made some small deals to sell simsim, sunflower cake, cotton cake, and honey. He links buyers to the producers and then negotiates a commission. When searching for buyers for maize from Barr sub-country he tried the first AgriNet auction in Lira.</p>
<p><b>Information Boards at the Kampala Markets by Eva Kabejja Luwerekera</b></p>	<p>Eva is a new Regional Manager for AgriNet. She has the pivotal task of finding and training the Information Board Managers for the Kampala markets. "My name is Eva Kabejja Luwerekera. I have been working with the Victoria Seed Company as a sales executive. I attended the AgriNet Trade Fair in 2008 and became interested in AgriNet and the marketing business. I contacted Paul Nyende and expressed my desire to be part of the team. Since February 2009, I have been in charge of the Kampala Information Board (IB) development. I have been actively involved in setting up IBs in five markets in Kampala and identifying capable people to work as IB managers (IBMs). At first we recruited one IBM to operate a minimum of three IBs, scattered in the whole market. Through experience we have now found that in order for the IBM to carry on business successfully, he needs to have the board close to his business so that part of what appears on the board, is actually his very own business adverts. This means that the number of IBMs needs to be equal to the number of IBs installed."</p>
<p><b>Successful Deals and a Developing Network for Hoima by Grace Ntume and Paul Nyende</b></p>	<p>Grace Ntume is a new Regional Manager for AgriNet. She has set up a successful Market Access Company (MAC) in Hoima. Grace and her network have already completed a maize deal for 10 tons of maize for a buyer in Jinja. "Grace and her Information Board Manager (IBM) earned a 5% commission for the deal which was facilitated through AgriNet. Hoima MAC arranged the sourcing, quality checking and the transport of the maize. The price offered for the maize was for its delivery to Jinja and included all costs incurred, including Grace's time. An important thing that we can learn from this MAC is the way that they advertise their services. In December we had an AgriNet Information Board workshop; Grace organised an interview with the local TV station which wanted to find out about AgriNet and how the MAC and IBs were working. Since this interview there has been a regular bulletin spot on the TV station featuring the market prices from AgriNet."</p>

<p><b>A White Elephant or an Important Link to the market By Paul Nyende, Gaudesius Opio and William Olir</b></p>	<p>Soroti MAC and the Kyere Information Board Manager are trying to link the farmers in this area to reliable markets. “The NUSAF Kyere Farmers’ Store was built between 2005 and 2007; in 2008 it became operational. The aim of the warehouse is for the farmers to be able to bulk and sell their produce together; ‘Together we bargain, divided we beg’ is the motto on the wall. The idea is for the farmers to sell together with a stronger voice so that they can avoid the middlemen. But this store is in danger of becoming a White Elephant. The farmers have been slow to use the store; attempts to start a SACCOS and a warehouse receipt system have failed. The challenge is that there is no capital to give the farmers money on deposit of their produce. The Kyere Farmers’ Forum would like the farmers to sell their produce together but the farmers can’t wait for a better price whilst storing in the warehouse. They need money immediately on sale of their produce and therefore continue to sell individually to middlemen at a low price. What the farmers need is a good experience in bulking and selling their produce so that they will use the store in future.”</p>
<p><b>AgriNet U Ltd Network Links Budaka FFS Network with Nasava Feeds by Paul Nyende</b></p>	<p>This story illustrates how a farmer field school network is looking for better prices and an assured market by using AgriNet. “AgriNet U Ltd is providing market linkage for ten Farmer Field School groups (with 157 registered members) organized under an umbrella marketing network called Budaka Farmer Field School (FFS) Network. They will produce soya bean for NSAVA Animal and Poultry Feeds factory, located in Seeta, Mukono district. The deal will start by sourcing 50 tons which NSAVA will pick up from the FFS Network collection centre in Kyali trading centre in Sapri parish. Budaka FFS Network wants to grow soya bean as a springboard to commercial farming. In recent years there have been problems with drought and poor seed. In the past they grew soya bean but could not sell it. Last season 17 farmers planted 10 kg of soya bean seed each (half an acre). Out of the 17 only 9 brought soya bean harvested to the FFS network store but they pooled their harvest, sold together and got a better price through selling with AgriNet.”</p>
<p><b>AgriFeeds a Spin-off Business for AgriNet Uganda Ltd by Paul Nyende</b></p>	<p>“AgriFeeds is a spin-off business of AgriNet Uganda Ltd. It is owned by its directors and shareholders and is situated at the Tororo District Agricultural and Information Centre (DATIC). The facilities include an office; production (milling units) for human and animal feeds and agro-warehousing. AgriFeeds sells various animal feeds including duck and chick mash, growers’ mash, layers’ mash, broilers’ mash and sow and weaners’ meal. It also intends to provide facilities for rice hulling and groundnut and simsim processing. We also offer advisory services on agricultural input-output marketing and livestock production and marketing.”</p>
<p><b>An SMS Dairy Cattle Sourcing Network in Western Kenya by Solomon Mulindi</b></p>	<p>In Western Kenya Solomon has been building up a network of eight Market Access Companies (MACs) and fourteen Information Boards (IBs) from Kakamega to Busia and Bungoma. “Through the network we have been developing a successful service which connects farmers to good quality dairy cattle. Our MACs and IBs are also helping to get the farmers better links to the markets in the production of maize, sunflower and bananas.”</p>
<p><b>Kicking the Chicken! by Solomon Mulindi</b></p>	<p>For some donor supported local NGOs, like Farmer Field School networks, to change to become small businesses needs a great effort. John Kalayi explained, ‘We have struggled with the concept of the Market Access Company (MAC); we have been worried to spend money on the business registration and we have not really understood the business operations’.</p>

<p><b>Better market links for Horticulturalists through Allaken</b> by James Kanyi</p>	<p>Despite horticulture being the top export earner there are still high poverty levels in many of the horticultural areas in Kenya. Clearly, increased returns are not getting back to the smallholder farmers. This story illustrates how Allaken MAC is trying to get a better market for the horticultural producers in the Ndaragua area through the AgriTrade network. “The farmers complain about the big buyers. The export companies give low prices and are not altogether transparent; for example, we have the problems with ‘rejects’; produce that is slightly the wrong shape or size. Sometimes the farmers get discouraged from production as they do not get what they expect in terms of payment after the companies have sorted the crop a second time before packing. They think what is accepted seems to depend on the market demand rather than the quality of the vegetables. Allaken has links to horticultural producers in the region who are at present exporting through Everest and Wamu. We want to link these farmers to a market for the ‘reject’ or second grade vegetables that they cannot sell. To do this we are in touch with the AgriTrade network and have already made contact with Moses Gichuru and his Information Board Manager (IBM) network in Nakuru, and Samuel Mugo (IBM) in Nairobi.”</p>
<p><b>Allaken’s Information Board Network</b> by James Kanyi</p>	<p>James is the regional manager for the Mount Kenya region. Allaken Market Access Company (MAC) is one of a network of MACs in this region. It is a small commercial enterprise that offers client services to get better access to local, national and international markets. “Through our Information Board (IB) we access and distribute locally relevant market information and intelligence; there is also a small income from adverts placed on the IB. The IB in Othaya is run by Simon Ngatia. The IB is in a place in the town where many people walk past. We display market prices and adverts for businesses and for people who want to sell a piece of land or a car. We charge a fee for our adverts or a commission on the sale of the goods. Simon the IBM has been sending in the local market prices each week to AgriTrade. He has successfully applied to RAVI for a loan for a new mobile and a flash disk. He will now be able to communicate with more traders; sell SMS subscriptions; and build a stronger network of other IBMs, traders and producers.”</p>
<p><b>Allaken’s Computer Department in Full Swing</b> by Mary Wachira</p>	<p>Mary Wachira is the managing director of Allaken MAC which situated in Othaya and covers the Nyeri, Nyandarua and Laikipia districts. It is a small commercial enterprise that offers client services to get better access to local, national and international markets. “At the Allaken office we provide computer services and training, agricultural information and advice. Allaken’s main income stream comes from computer training. We offer IT services and computer training. Our clients include school leavers from Form 4; civil servants (there is a requirement that every civil servant has to have IT skills) including teachers from primary and secondary school, policemen etc. We also have people coming in at the weekend to relax and play computer games. I see the business doing very well although I am still going to work hard on advertising through our IB and increasing our income. “</p>
<p><b>AgriTrade, Nakuru Network</b> by Moses Gichuru</p>	<p>Moses is based in Nakuru. His main registered business is ‘Kingsolo Live Traders’. He buys cereals from the farmers, sorts, cleans and repackages as a quality brand. He also mills millet, cassava, ground nuts and soya to make flour for porridge and fortified concentrates. Using the by-products from the milling he formulates cattle feed and sells this to the farmers in the peri-urban Nakuru area. “I have been building up a network of Information Boards (IBs) both in the three main markets in Nakuru and in the surrounding villages. We have three new IB managers for the markets in Central, Eastern and Western Nakuru. I recently spoke to the municipal authority about the positioning of the boards in the markets. They insisted that the IBs be put within the market area as they believe that they will assist the traders and add value to the markets. We will pay a yearly licence but they will come up with the figure once they see how the boards are doing. Permission has been granted, in fact they asked for IBs in two additional markets. So we will have IBs in five main markets in Nakuru county council.”</p>

<p><b>Managing IBs in the Nairobi Markets by Samuel Mugo</b></p>	<p>Before Samuel started working with the AgriTrade Network he was in the chicken trading business. From this experience he has a good idea about marketing around Nairobi. He is now taking up the Information Board (IB) business full time and will set up boards, find managers and coordinate the markets in Nairobi. Samuel started with his first IBs in Kangemi and Kawangware; two smaller markets in Nairobi. He then secured a place in Muthurwa market just next to Wakulima market. "Through these boards I would like to start to link up buyers and sellers and take a commission on the deals. I have ideas for sourcing dairy goats and dairy cows for buyers in the peri-urban area. I would also like to link up the chicken producers with buyers in the markets."</p>
<p><b>A New RM for Northern Uganda by JP Opio</b></p>	<p>John Peter Opio; a new Regional Manager with AgriNet Uganda Ltd explains about his experience and plans. "In 2007 I was working for Cereal and Pulse EA, which has a network of farmers in Eastern Uganda. The main issue that farmers raised was markets, markets, markets. So I discovered that as much as the training, I was thinking about linking farmers to market. My next step when I get back will be to build the networks. I will not make mistakes going to buyers when I don't have the people to produce. <b>Let down a buyer and you can never go back there again.</b> So my priority is building the networks and understanding what they are producing, their potential and what are they willing to engage in. Once I have my data I can go back and talk to buyers with quantitative information. Then I'll inform the farmers about who wants what. Then we are in business. I want to move fast to invest time in building up this business."</p>
<p><b>Observations on the 2008 Trade Fairs &amp; Regional Bus Convention by Annastacia Kiio</b></p>	<p>Annastacia is the Kenyan Ministry of Agriculture Government liaison officer for RKN. She has kindly given her insights on the National Trade Fairs and Regional Workshop in 2008. "The National Trade Fairs and the Regional Business Convention introduced a very good concept of bringing together the various players of the business networks, many of whom had only met virtually on the LLL platform. This gave an opportunity to the various groups operating similar activities to exchange information and learn from one another. This enabled groups from one region to learn from groups from other regions. The groups who attended the Regional Business Convention were able to exchange ideas with their counterparts from the other two countries. The activity is worth being held regularly in future and I quote the project manager of PSDS Private Sector Development Support an agricultural project run by the GTZ: "This was a very good idea and activity; we should have more and more of this in future"</p>
<p><b>Yanse Services Market Access Company, Busia, Kenya by Susan Nduku</b></p>	<p>Susan Nduku tells of her work at Yanse MAC. "My name is Susan Nduku, I run YANSE Services. My vision is to be a leading trustworthy market provider which is profitable and beneficial to all market chain actors i.e. suppliers, consumers, farmers, traders etc. I came to know about AgriTrade through a workshop which was organized by the regional coordinator Solomon Mulindi. He has helped me to develop YANSE Services Market Access Company (MAC). I have three staff Catherine Nabwire, Dismus Wanjala and Betty Emukule, and three Information Board Managers (IBMs). I have a small office in Busia. My services include deal making through the supply of maize, dairy cows and day old chicks; selling quality fresh tea and bulking and selling milk."</p>
<p><b>An Interview with Vimal Shah, BIDCO, Nakuru, Kenya</b></p>	<p>Vimal Shah explains in his interview with Declan McCormack about the work at BIDCO and the challenges that they face with the supply of oil seeds. "We're in the full value chain in terms of processing the seeds, crushing the seeds and getting the oil out of them; then processing the oil into finished products and selling them onto the markets. The biggest problem we've been having is getting the supply of seeds; sunflower seeds, soya beans and generally oil seeds. Going to the farmers and getting the farmers organised and making sure that they have got the inputs. It's all relevant in terms of us getting the supply. We've been having constraints there. It's always been a hassle. And the biggest hassle is co-ordinating all the farmers, getting the information of how much we're going to get from the farmers and how much we should import. Also the farmers can't get the inputs. Where's the financing for the inputs? So what we've been doing is we're guaranteeing the market to farmers and we're guaranteeing the price up-front and therefore we expect farmers to give us the product."</p>

<p><b>Views from Embu on four Business Opportunities by James Kanye</b></p>	<p>James Kanye, Regional Manager for AgriTrade, is setting up a marketing network in Embu district with links to a big buyer, BIDCO (a sunflower processor). He will work with DrumNet to ensure transaction security for the farmers. He has been in contact with agro- stockists, farmers, businessmen and women, representatives from AGMARK and the Ministry of Agriculture in Embu. At two business meetings in August 2008 he brought interested members together to learn about the four business opportunities offered by RAVI in collaboration with DrumNet. The four business opportunities (all intended as side businesses) are: Information Board Management; SMS newsletter subscriptions; Farmer Recruitment and Sourcing for produce with DrumNet.</p>
<p><b>Agrovet Shop becomes New MAC in Embu, Kenya by Alice Wamae</b></p>	<p>Alice Wamae is an Agrovet dealer, she is a vet doing part time private practice and a women's community leader. She met James Kanye, Regional Manager for AgriTrade at the AGMARK office (Agricultural Market Development Trust) in June. Alice was told about the process of finding farmers to grow sunflower for BIDCO; she introduced James to one of her groups who then became interested in growing sunflower for DrumNet with an agreed price and guaranteed market. At the business meetings in Embu in August, Alice learned about the DrumNet and AgriTrade business opportunities for setting up a marketing network. First she became interested in putting up an Information Board at her Agrovet shop. This interest then grew into the idea of running a Market Access Company from her shop to provide market information services to the area and a link to DrumNet.</p>
<p><b>Challenges for Keekonyokie MAC, Kenya by Michael Kibue and Isaac Nemuta</b></p>	<p>We have seven members of the Keekonyokie MAC: Isaac Nemuta, Joseph Nemuta, Wilfred Odungo, Peter Wanderi, Michael Kibue, Peninah Sintamei, Patrick Mushangi and Samuel Saiton. The MAC is not yet registered; we have been dealing with the environmental problems and all our minds have been on that. There is threat of closure of the slaughterhouse by the environmental regulator NEMA and we have much work still to be done before the 20<sup>th</sup> September 2008. We have some planned income streams for the MAC which centre around the field school. We propose to buy two balers for the MAC to hire out to those who need them. We also plan to bale and then sell the hay bales in the drought season. We also want to involve the MAC in the fattening of steers. At Kiserian slaughterhouse we want to put up a fenced market with an Information Board and we have identified an office for the MAC. We want to use this as a test run for a livestock MAC. The other MAC in this test will be in Dagoretti. We want these two MACs to train together.</p>
<p><b>New Regional Manger for Ruvuma and Mbeya for Agri Business Development, Tanzania by Rosemary Staki</b></p>	<p>I am Rosemary Staki; I come from the Iringa Region. I am Regional Manager for Agri Business Development in the Ruvuma and Mbeya Regions. I am a businesswoman. I own a production unit for a small industry of food processing; AROE NUTRI-FOODS. This processes nutritious flour called Lishe bora flour made from cereals, soya beans, millet, maize and sorghum and a concentrate of nutrients. As I am in the processing industry I understand the headaches that processors have. I have a problem with these cereals especially the sorghum; when I buy this from the farmers there are a lot of stones in it so it is very hard to process. When I heard about 'Transaction Security' the first thing I thought was that maybe it will help me and other processors to solve our problems. The communication network that we want to set up to and from the farmers will help them to know the quality of the cereals we need for processing.</p>
<p><b>DrumNet Links with AgriTrade in Kenya by Robert Kinuthia</b></p>	<p>DrumNet is a rural supply chain management system that unites producers, large agro buyers, suppliers and commercial banks into an efficient end-to-end finance, production, delivery and payment process. DrumNet facilitates services to a supply chain where certified farmer groups stand on the sale side, a reputable buyer on the buying side, with certified input suppliers and a commercial bank in the middle.</p>



<p><b>The Business Opportunities from an AGMARK perspective by Victor Kimathi Mirori</b></p>	<p>AGMARK's office in Embu started activities in March 2008. Its aim is to build the capacity of the agro-dealers to bring inputs to the smallholder farmers. At the moment many smallholder farmers do not use farm inputs. The problem is one of access. It costs a lot for farmers to travel to collect inputs, which is a waste of time and money. If farmers don't collect inputs they use their own seed which produces poor results. AGMARK wants to improve access by way of encouraging the agro-dealers.</p>
<p><b>New Regional Manager for Korogwe, Lushoto, Muheza and Tanga by Haji Dachi</b></p>	<p>I am a Regional Manager for the Agribusiness Development Company. I have been working as a consultant and am a founder of a consultancy company, called Integrate Management Ltd. I have been working in the private sector through this consultancy firm for the last eight years. Before this I worked with the German project GTZ under SIDO for five years. I am an accountant by profession.</p>
<p><b>New Regional Manager for Morogoro and Iringa by Felix Maganjila</b></p>	<p>I came to know about the Agribusiness Development Company through John Kossima, the manager of the National Marketing Company, we have worked together in the past. We have already started planning the activities for my regions and I am going to take off on the 10<sup>th</sup> September with Kilombero in Morogoro region. After that we are going to go to Dodoma and Iringa.</p>
<p><b>New Regional Manager for Kilimanjaro and Arusha by Freddy Mumbuli</b></p>	<p>I am a businessman; my company, Microfinance and Business Development, is located in Arusha. We give training to entrepreneurs; coaching them on business skills. I am interested the work of the Agribusiness Development Company because I feel that there is future need for a network to improve the marketing in the area.</p>
<p><b>New Business Opportunities for Embu by Johnstone Nyagali</b></p>	<p>Johnstone gives his opinions on the new business opportunities of: Information Board management; SMS Newsletters; farmer recruitment and sourcing produce. "I have come here today because there have been several enquiries about AgriTrade and DrumNet and I wanted to get more information so that I could explain the business opportunities that they are offering. One of the roles of the Chamber of Commerce is to identify business opportunities, advocate for our members and at the same time address issues that affect business either positively or negatively. It is important to get as much information as possible on business information and opportunities."</p>
<p><b>Challenges for MUMAC by Geoffrey Mariki and Gaspar Mburu</b></p>	<p>MUMAC lacks training and experience. We lack working tools e.g. the Internet, computers and transport. We also have to deal with the existence of middlemen who are competition for MUMAC. We need capital to build credibility. The buyers have credibility and we have to compete with the middlemen. Should we work with them or just go straight to the Nairobi contacts? The middlemen in this area could destroy MUMAC unless we are able to break the chain. We need ideas on how to go about this. We would like to know the experiences of the other MACs.</p>

## ANNEX E: SUMMARIES OF POLICY BRIEFS SHARED ON LLL WEBSITE

No.30 <b>Market transaction security services</b>	This briefing note answers some frequently-asked questions about market transaction security services. We start by explaining what transaction security is all about and why it is a business opportunity. We close with a few words on the challenges to setting up such businesses and why modern ICTs make the provision of transaction security services in rural areas possible now.
No.29 <b>The need for market reform now</b>	Marketing must be reformed and governments must step up to the challenges. The challenge is joint investment by public and private sectors. The challenge is public policy and private self regulation. Building market services that offer fair trade to all, are trusted, durable, reliable and that can operate at scale in a business where margins must necessarily be low is going to take a lot of money and a lot of time. Investing in a large scale operation that is trading fairly with small farmers, is reliable and can endure the inevitable droughts is not for those who seek a fast return.
No.28 <b>New Food Shortages, Old Development Insights and the Need for Transaction Security</b>	Partnerships between the public and private sectors for a national common venture in transaction security are needed fast, otherwise today's food shortage will be tomorrow's crisis. AMSDP has shown a way forward but it is ending next year. There will be no bumper harvests in Tanzania unless a correctly constructed and resourced private public partnership is developed for transaction security in agricultural marketing.
No.27 <b>B2B Collaboration for Sustaining Small Farmer Market Access</b>	All players in the market chain want secure transactions for their produce and their payments. The business-to-business model presented is a search for 'win-win' solutions between many inter-dependent small businesses.
No.26 <b>Milestones in the Emergence of a Market Access Company</b>	Public funds are more likely to be effective when a clear set of milestones for commercial services are followed.

## **ANNEX F: STORIES FROM ENTREPRENEURS IN TANZANIA**

Challenges for MUMAC by Geoffrey Mariki and Gaspar Mburu

New Regional Manger for Ruvuma and Mbeya for Agri Business Development, Tanzania by Rosemary Staki

New Regional Manager for Korogwe, Lushoto, Muheza and Tanga by Haji Dachi

New Regional Manager for Morogoro and Iringa by Felix Maganjila

New Regional Manager for Kilimanjaro and Arusha by Freddy Mumbuli

**Challenges for MUMAC, Tanzania**  
 By Gaspar Joe Mburu and  
 Geoffrey E. Mariki <sup>4</sup>



*MUMAC members talk to members from Agribiz Dev Co, AMSDP and RAVI*

**How did MUMAC get started?**

MUMAC came out of the AMSDP core group of which we were members. We started operations after a visit in April 2008 by AMSDP, Agribiz and RAVI. We didn't have any experience of what should be done by the company but we were interested in the idea of a commercial Market Access Company which is efficient and transparent, and felt that we were capable of this work. A strategy for establishing Information Boards and the linkage chain between the local individual farmers, producer groups and buyers was discussed.

The visiting team together with MUMAC identified prospective linkages between the local producers of oranges and buyers. These included buyers: Obharai Green and Kevin Kenya Ltd and Tanga Association of Best Orange Growers Company Ltd (TABOGO) representing the farmers' cooperative societies. Other buyers were: UNNAT Fruit Processing Ltd of Morogoro for oranges and Mohammed Enterprises for cashew nuts.

**Since April what have been your activities?**

To smooth trade relations there was a joint meeting on May 1<sup>st</sup> between Kenyan orange buyers; their middlemen; the individual

farmers' groups; TABOGO; and TCCIA (Muheza branch). The MUMAC managing director attended the meeting and exchanged credentials with Mr Peter Ng'ang'a, Chairperson of the Kenyan Business Team based in Nairobi.

**How much contact do you have with the farmers?**

We have a good network of associations and farmer groups and we plan to bring Issae Mpulikile, a manager of a primary cooperative society working through Muheza Tanga and Karogwe (TABOGO), into MUMAC.

**Can you share market information with farmers and traders?**

We are supposed to use the Information Board but we haven't been able to do that yet. We are capable but not yet ready to do the business due to finance and the fact that we are not officially registered.

**Why do you feel that you can't move forward?**

MUMAC lacks training and experience. We lack working tools e.g. the Internet, computers and transport. We also have to deal with the existence of middlemen who are competition for MUMAC. We need capital to build credibility. The buyers have credibility and we have to compete with the middlemen. Should we work with them or just go straight to the Nairobi contacts? The middlemen in this area could destroy MUMAC unless we are able to break the chain. We need ideas on how to go about this. We would like to know the experiences of the other MACs.

**What can we expect MUMAC to achieve between now and December?**

We can register a business name and get a network of IBs going with market prices, advertisements, and SMS subscriptions. We will need help from the Agribiz regional manager. We will also get a new company email address so we can share experiences on the LLL.

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<sup>4</sup> Interview summarised by Anne Dennig in August 2008

**New Regional Manager for Ruvuma  
and Mbeya for Agri Business  
Development, Tanzania**

*By Rosemary Staki<sup>5</sup>*



*Rose at the First Mile Assessment Workshop*

I am Rosemary Staki; I come from the Iringa Region. I am Regional Manager for Agri Business Development in the Ruvuma and Mbeya Regions. I am a businesswoman. I own a production unit for a small industry of food processing; AROE NUTRI-FOODS. This processes nutritious flour called Lishe bora flour made from cereals, soya beans, millet, maize and sorghum and a concentrate of nutrients.

**A Processor's View of the Market**

As I am in the processing industry I understand the headaches that processors have. I have a problem with these cereals especially the sorghum; when I buy this from the farmers there are a lot of stones in it so it is very hard to process. When I heard about 'Transaction Security' the first thing I thought was that maybe it will help me and other processors to solve our problems. The communication network that we want to set up to and from the farmers will help them to know the quality of the cereals we need for processing.

**Entrepreneurship Training**

I like to help others; I know that many people have strength and opportunity but they are not able to see it or to realise the strengths that they have. I think these new ideas on market access will help to give me some connection to rural people to help them to realise their available strengths and opportunities. I am the founder of a NGO; Prosperous Mindset TZ (Promise TZ). This gives me some experience in entrepreneurship training. I have had the opportunity to go to the grassroots to help them to change their mindset and to have a positive attitude to what they have and the development of their prosperity.

**Links with Big Buyers**

I am very interested in getting in contact with companies and big buyers and I hope I can help some people to achieve their dreams by linking them to the market. As a regional manager I am able to negotiate with big buyers like myself; I am a buyer too.

The information exchange network will be useful for the big buyers. It will enable them to get the quantity and quality that they want. This will also help me to get commission to make money from what they buy. I will be connecting the buyers and the sellers. I will make a commission as I help farmers to negotiate to make some contracts and to get a better price. I want to ensure that everyone is satisfied.

<sup>5</sup> Interviewed by Anne Dennig in August 2008

### Brokers with a Difference

The MACs will be very helpful if they are the brokers with a difference; that is with an addition of the security, the faithfulness and the transparency that the market chain needs. So the MAC will be trusted and from trust they will get the big deals. These deals can be via me or if the MAC is sharp they can go directly to the buyer. I will be there to help the MACs with negotiations and technical contracts with big buyers.

The MAC will get their commission from big buyers. The farmers will also benefit from better prices if they get some big deals. The farmers will learn to do business securely; they will learn about the quality, about the timing and the quantities needed. They will learn to be modern and to get a better profit than when they sell through the brokers and it will encourage them to do more.

At this time most of the farmers are discouraged about continuing their farming activities; that is why there is a problem of the food production. The farmers get a very low price from the middlemen and if they calculate the costs they do not even break even. With the market access network the farmers are going to benefit when they sell at a reasonable price and this will encourage them to continue these activities and come into commercial farming.



*John Kossima (Agri Business Dev Co) speaking to the Regional Managers and participants at the First Mile Workshop, Arusha*

### Connections to the MACs in the Region

My first MAC will be in Songea rural, a big district within the region. It produces a lot of cereals like maize, soya, millet, sorghum and also beans. I will work together with Mreda MAC; I have already met and discussed plans with Job Mushi at the workshop. I expect to start up another MAC in Mbeya. I am lucky to be able to use the internet to connect to the Mreda MAC in Songea and I will get daily updates from the information boards in the small markets. I hope we will get a lot done this month.

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## New Regional Manager for Karogwe, Lushoto, Muheza and Tanga

By Haji Dachi<sup>6</sup>



Haji Dachi at the First Mile Workshop, Arusha

My name is Haji Dachi. I am a Regional Manager for the Agribusiness Development Company for Korogwe, Lushoto, Muheza and Tanga. I have been working as a consultant and am a founder of a consultancy company, called Integrate Management Ltd. I have been working in the private sector through this consultancy firm for the last eight years. Before this I worked with the German project GTZ under SIDO for five years. I am an accountant by profession.

Much of my experience has been working in the rural areas with groups of farmers, local government and local authorities. I have been very involved with the community in different interventions and have tried to bring all sorts of support and capacity building. This provides me with the privilege of having a friendly interface with these groups. From my experience the villagers sideline some of their product because of the bad trading practices available. There are also places where it is suitable to grow certain products but because of the low prices the farmers do not grow them- there is a lot more potential out there. When I was told about the ideas of transaction security I realised that there are so many problems which I had experienced as a

consultant but for which I could not provide an answer. By providing good linkages through a market network we can solve many problems. Since the first training I have been in the coastal region, and everywhere I go explaining about the network everyone is so excited. They have asked me “When are we going to start?” Farmers were very interested about the idea because they are selling at a low price and they need an alternative market access. When I explained the network they said that they would be ready to join soon. This experience tells me that there is really a good opportunity to do business.

When I start looking at the network from villages with Information Boards to Market Access Companies (MACs), I see the whole thing coming to be a clear picture and I can see what has been missing. In the past when I have worked sourcing produce I had to go the villages, I had to go to the local council I had to talk to everybody in the chain to get it organised; but I couldn't succeed and it was very difficult to get the commission.

Now my plans are first to establish the Information Board Managers (IBMs) and explain their role and their responsibility. I know an organisation who wants to advertise to farmers. IBMs will have a difficult time to get money initially so I plan to help them to get these adverts. Initially it will be difficult for the IBMs to get money from advertising because the mindset in the village may mean that it is very difficult for IBMs to charge a fee for farmers and people in the villages to advertise. My next plan is to set up the MACs through the competitions.

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<sup>6</sup> Interviewed by Anne Dennig in August 2008

## New Regional Manager for Morogoro and Iringa

By Felix Maganjila<sup>7</sup>



My name is Felix Maganjila; I am the Regional Manager for Morogoro (Kilosa, Turiani and Morogoro) and Iringa (Mufindi, Makambako and Njombe). I own a business, a consulting company called Marketing Partner. For the past almost fourteen years we have been helping small and medium enterprises on how to start and grow a business. At the moment we are refocusing on the area of marketing and sales. We are trying to give farmers training on how to run their farms as a business. We are also trying to find a way to connect them to buyers.

I came to know about the Agribusiness Development Company through John Kossima, the manager of the National Marketing Company; we have worked together in the past. We have already started planning the activities for my regions and I am going to take off on the 10<sup>th</sup> September with Kilombero in Morogoro region. After that we are going to go to Dodoma and Iringa.

In those areas in the first month we are going to have a competition, whereby we will recruit people who will help us to get market access through improved market information links. We are going to try to establish Market Access Companies (MACs) linked to Information Board Managers situated in the area markets.

We want to make sure that the information starts flowing from the markets to the intended people.

The main challenges in marketing, when it comes to agriculture, are that although the farmers are complaining that they cannot sell their produce the buyers are also complaining that they cannot get the quantity that they want. Also when the buyers get the produce the quality is not always good. There is a linkage between the farmers and the buyers, whereby the trade agents are there, but the way that they work is really by swindling people, especially the farmers. The traders negotiate with the big buyers and when they go to the farmer the price that they offer is very low; sometimes less than fifty percent of the value of the produce. Our objective is to improve the amount of money that farmers are getting for their produce. The linkage is there but it is not as efficient or fair as we want it to be.

I would like to see at least a minimum of six MACs in the Morogoro region. If we get the TradeNet market intelligence internet platform working and the SMS newsletters and we find the people who want to have this information, then I am very sure that this business will be sustainable. It will take time to set up the market network and to educate and inform all the players, but there is a need and wherever there is a need there is a solution.

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<sup>7</sup> Interviewed by Anne Dennig in August 2008



## New Regional Manager for Kilimanjaro and Arusha

By Frederick Mumbuli<sup>8</sup>



Freddy Mumbuli at the First Mile workshop in Arusha

My name is Frederick Mumbuli and I am the regional manager for Arusha (Hai, Siha and Babati) and Kilimanjaro (Same, Mwanga and Moshi). I am a businessman; my company, Microfinance and Business Development, is located in Arusha. We give training to entrepreneurs; coaching them on business skills. I am interested the work of the Agribusiness Development Company because I feel that there is future need for a network to improve the marketing in the area. In the regions that I am working we have a plan to start bringing people, especially the businessmen and women, into the network. We have already sent letters and invitations to businessmen and women to enrol themselves into the network.

To get the network up and running I am starting with the Information Board Managers. I have already received some requests and I am going to the villages to visit them. Some people have shown their interest in setting up as Market Access Companies (MACs) or working as Trade Agents. I have gone around the markets in Arusha and Kilimanjaro and already have the names of people who are interested to become Market Enumerators. I hope that within three months that I can get a network in place. We have a process, first

recruitment and then we must train these people who have been recruited. We need to make sure that people have the instruments like mobile phones and laptops for the trials. This will need time, we can't rush. I expect the MACs to be in the district areas. Here in Arusha town I have two people who are traders in the main market. In Babati there are already people who have been working on market access during the project. We have other people in Same who need to be strengthened. More recruitment is needed in the Mwanga district.

This is a business, so when we are looking for people for the network it is not a government person who sits in a desk that is needed; it is someone who is ready to do business. Whoever comes into this network will need skills on entrepreneurship because he has to take this as his own business later on. The government agencies are not business-oriented they can assist us on mobilisation but I look to the entrepreneurs when I think of sustainability. We need to look to the entrepreneurs who will set up businesses which they will own.

There are some few problems in the market chain, they are critical and if they are not tackled the system will not work very well. One thing is capital, capital is needed to buy things and have access to things like mobile phones, laptops and the internet. The next thing is the brokers; these are the people who hinder the development of the market access from the farmer to the big buyers. Brokers are the people who make a big profit because they go and buy crops at a very low price and resell them at a very high price. We need to train these people in the chain to do fair business so that the farmers can benefit from whatever they are producing. The big buyer needs to appreciate that the business is done fairly and that whatever they pay goes back to the farmer

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<sup>8</sup> Interviewed by Anne Dennig in August 2008

## ANNEX G: HOW THE LLL LEARNING PLATFORM WORKS

The learning platform works like an email list as well as like a website. This means everyone can either use email to contribute their ideas or enter them directly on the website. All the members of the learning team get all the messages as emails. So everyone can follow the discussion. You can therefore follow a discussion simply by saving the email messages. Like that you can participate like anybody else who surfs. However, you can also get an overview of all the discussions if you use the website. All messages are kept on the [www.linkinglearners.net](http://www.linkinglearners.net) website. You can also remove or edit your contributions on the website. You can also share documents with each other.

The learning tools are available on the platform to the learners are:

- Pooling their knowledge so that it can be shared among all teams using the ‘ knowledge-pool ’ of the service.
- Discussing a topic with their team members through sending and receiving email messages which are threaded together so you can see which message answers to which earlier message.
- Putting documents into the library for everyone to read which allows them to see the advances in their learning over time.
- Asking for what has been said in a discussion or written in a document on a topic of their own interest in their team or in other teams by posting their own questions or queries.
- Working together in their team using a calendar that allows them to organize who is doing what and when as well as give each other tasks with deadlines.

**ANNEX H: SAMPLE LLL NETWORK USER LICENSE**

**Agreement for Membership to the LLL online learning platform**

I (MEMBER NAME)  
pledge to follow the Learner's code of conduct when using the Linking Local Learners online learning platform.

**Learner's Code of Conduct**

- I will be responsible for my own ideas and actions
- I will trust other members and rely on their honesty
- I will be open and have no hidden intentions
- I will respect other's ideas and feelings
- I will be honest and say what I really think
- I will also act and not just talk
- I am willing to make mistakes and learn from them
- I will share my ideas and experiences with the others on the network
- I will also share my failures and explain what happened

Place,

Date

Signed:

(Member)  
ID: (member's Id number)



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NAME AND ADDRESS OF  
NATIONAL MARKETING COMPANY  
Contact details