

Bringing together push and pull through local entrepreneurs

SALLY WALKERMAN, MICHAEL BOWLES,
TRINNIE CARTLAND and SALLY ROSS

Despite significant efforts in agriculture market development, millions of smallholder farmers remain isolated from markets, due to remoteness and low farm productivity. Push/pull approaches to market development suggest a dual strategy for bringing smallholders into agricultural markets: 1) reduce producer vulnerability and build capacities, based on market requirements; and 2) facilitate relationships for producers to deal in consistent, growing markets. While simple in concept and effective as an approach, the execution of push/pull is complex. In particular, it is difficult to connect push (producer capacity) and pull (market) elements, resulting in unsustainable market linkages. When applying a push/pull approach in areas where the Aga Khan Foundation (AKF) works, AKF has noted that local entrepreneurs can link push and pull effectively and for the long term. This case study reviews how entrepreneurs link push and pull in AKF's market development programme in southern Tanzania. It outlines learning on how local entrepreneurs bridge gaps between producers and firms, taking the case of remote farmers accessing inputs (seed, fertilizer, implements, and pesticide) from larger suppliers. The paper describes the challenge of linking push and pull, outlines AKF's experience in southern Tanzania, and follows with points for discussion on incorporating local entrepreneurs into push/pull programmes.

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IT IS WIDELY HELD THAT smallholder farmers are vital to economic growth and sustainable agriculture. Well-trained and well-organized smallholders generate livelihoods for themselves and respond well to market needs, as noted by Altieri and Koohafkan (2008), and widely by FAO (2014) and IFAD (2011). In addition, recent studies, including Lipton (2012) and Bravo-Ortega and Lederman (2005), have shown that small farms are more efficient users of resources, are good drivers of innovation, and generate more output, employment, and income per hectare than large farms.

Sally Walkerman (sally.walkerman@akdn.org) is Senior Programme Officer for rural development at the Aga Khan Foundation in Tanzania, where she oversees strategy and partnerships for enterprise, agriculture and market development in Tanzania. Michael Bowles (mike.bowles@akdn.org) leads market development programming for Aga Khan Foundation globally and is based in Geneva, Switzerland. Trinnie Cartland (trinnie.cartland@akfea.org) is an agriculture and market development professional and manager of the Aga Khan Foundation's Food Security & Incomes programme in south-eastern Tanzania. Sally Ross (sally.ross@akfea.org) is an agribusiness professional and Monitoring, Evaluation, Action Research and Communications Manager with Aga Khan Foundation Tanzania.

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This suggests that improvements in smallholder agricultural productivity and the integration of small-scale into markets can have dramatic implications for rural employment, food security, and broader economic growth. However, integrating small-scale producers into markets remains challenging in most development contexts, due to a host of interconnected factors including remoteness, unstable demand and supply of products, inconsistent market information, and low on-farm productivity.

Push/pull approaches are employed to help develop strong, pro-poor markets that buy effectively and efficiently from smallholders, and supply producers with adequate inputs at fair costs. With push/pull frameworks, facilitators pursue two parallel strategies, which this paper defines as follows: push builds producer capacities, based on market requirements; and pull encourages the integration of producers into markets. Push is necessary to undertake so that private firms can enter a geographic area. It typically involves increasing farmer knowledge on production techniques and improving producers' processes and facilities for harvest, post-harvest bulking, and storing, tailored to fit market needs, so that the firm can work with well-organized producers. Pull can involve a range of interventions aimed at improving producers' options for participating in markets. This may include increasing the capacity of actors who are aggregating or bulking produce to meet buyer requirements, integrating production of low-input or short season crops to increase incomes quickly, and facilitating the entry of 'lead firms' that view the area as a market for their products (agro-inputs) or source of needed raw materials.

For the purpose of this case study, we focus on pull approaches that facilitate the entry of lead firms. We define lead firms as stable businesses that can offer inputs and services, absorb produce, add value, pay fair prices, generate employment, and grow the sector. A lead firm can be built within the programme's geographical area, or headquartered outside the area and encouraged to expand into it (the type, business structure, and location are dependent on context). We focus on lead firms because implementation experience has revealed that lead firms' involvement in setting the programme approach and their active participation is critical to success.

When it comes to remote, smallholder producers, there is typically a wide gap between farm and market. While push/pull programmes aim to reduce this gap, challenges exist to sustain the link between producer and firm. The next section will outline the gaps between producers and firms and will describe some of the challenges that emerge when trying to link them together.

Challenge of integrating push/pull methodologies

There is significant complexity in developing strong, sustainable links between push and pull elements (see USAID's call for practitioner learning; SEEP Network, 2014). When applying a push/pull approach in several countries where the Aga Khan Foundation (AKF) works, programme staff found that there is rarely a direct, natural link between producer and lead firm. For the producer, there is a lack of volume (often the case even with a farmers' group), lack of time, and often a lack of interest

in developing deep or long-term direct relationships with a company. At the same time, companies are rarely able to deal directly with large numbers of fragmented smallholder farmers.

In between producers and firms, therefore, lies a gap in communication, commitment, and trust that can undermine inclusive market development. This gap is especially wide in rural and remote areas, where private sector activity and producer connections are low. This gap can undermine opportunities for the scale, and especially the sustainability of a programme.

Push/pull programmes have experimented with a range of options to develop links between producers and firms to address the gap. These options include organizing farmers' groups or cooperatives to purchase inputs in bulk and sell produce in larger quantities, encouraging firms to operate more vertically along the value chain, such as by expanding into input provision on contract, and by developing agent intermediaries between producers and firms. These have been used, for example, in the 'LEAD' programme in Uganda and the 'AGENT' programme in Zimbabwe (World Bank, 2005). In implementing market development programmes in remote areas, AKF has seen opportunities in which local entrepreneurs can play key roles as agents in linking producers (or producers' groups) and firms.

The value of local entrepreneurs in linking value chain actors

While every context demands unique tactics and models, AKF's experience suggests that local entrepreneurs can play a central role in most cases of connecting producers and lead firms in market development. This paper posits that independent local entrepreneurs are effective intermediaries between smallholder farmers and firms in push/pull programmes, and have market-oriented incentives to play this role, which can enhance sustainability. With short-term support, they can be effective links over the long term.

This section outlines the qualities of and incentives for local entrepreneurs to be effective bridges between the two groups. We define local entrepreneurs as individuals who are based in the local area, who are business-minded and active in their own community. Their business orientation increases the likelihood that they are able to build and maintain working relationships with lead firms who need business-oriented local partners. They are also deeply aware of their community's context, challenges, opportunities, and issues, and, as noted in Loveridge and Schaeffer (2000), are able to tailor offerings accordingly. Finally, they have the right incentives to develop mutually beneficial relationships along their portion of the value chain, as these grow their business. Local entrepreneurs can therefore:

- intermediate between producers and firms;
- channel inputs to producers in hard-to-reach areas;
- negotiate contextually appropriate deals for buying and selling;
- organize smallholders to aggregate produce;
- help enforce compliance with contracts and standards; and
- deliver essential market information between actors.

Local entrepreneurs' incentives are aligned to play these roles, as each can be leveraged into a business line for them. They do this by developing different types of long-term relationships between themselves, firms, and rural producers, so they can sell value-added services to both and turn these services into viable businesses for themselves.

Their placement in the system also helps serve significant development goals. For example, where a programme would struggle to reach remote areas consistently and comprehensively, a local entrepreneur may have a business incentive and the connections required. This is especially interesting where government extension services are limited and farmers can rely on advice from a trusted input supplier or trader. Where government extension agents are focused on production alone, local entrepreneurs can provide marketing information and advice on possible opportunities, as noted in Ferris et al. (2014).

How entrepreneurs emerge and fill gaps between producers and firms will depend largely on the context. The next section outlines one case in which local entrepreneurship helped to connect producers and firms in the context of southern Tanzania's rice and sesame producers. In the case study, we explain how AKF identified the specific challenge in linking push and pull elements, how local entrepreneurs were strengthened to bridge the gap, and how they were identified and supported. The section that follows outlines lessons learned and points for discussion on the case.

Tanzania case

Background to the case

Lindi and Mtwara regions of Tanzania are some of the most economically and socially isolated regions of the country. Agricultural extension officers cover an average of 3,000 producers each; social services, including schooling and health care, are well below national averages; and key poverty indicators are among the worst in the country. When AKF started working there in 2009, agricultural productivity was at one half of the country's averages for most staple crops. Input supply was inconsistent, with some inputs provided through a poorly functioning government voucher system and very low market availability of inputs.

AKF's Coastal Rural Support Program, Tanzania [CRSP(T)] was started in 2009 with a mission to improve quality of life in Lindi and Mtwara regions through interventions in economic as well as social sectors. With financial support from the UK Department for International Development, CRSP(T) started a programme to support farmers to increase production of rice and sesame and to facilitate better integration into markets. The project has parallel push strategies to build local agricultural production, organization, and extension systems, and pull strategies to encourage lead firms (end-market actors and input suppliers) to enter the target area.

Implementation approach

CRSP(T) started with multiple push activities designed to increase farmers' capacity, production, and links to markets, as well as pull activities to bring in private firms.

This section outlines the approach and identifies specific activities that evolved when a key gap was identified between producers and firms.

Push activities for CRSP(T) involve direct training and broad extension messaging, including radio, to boost the uptake of good agricultural practices and intensification methods. Producers are trained on farming methods that improve yields but require low external input costs and support water conservation and soil nutrition, and are encouraged to track their progress. Push activities also leverage early yield gains to realize improved incomes by organizing collective storage and sale when prices are high. In the same geographical areas, CRSP(T) also supports push through its Community-Based Savings Group programme, which is reducing household vulnerability by providing a safe place to save money and take small loans.

Pull activities involve developing relationships with upstream and downstream actors, particularly national and international buyers and input suppliers. This involves capacity building of primary cooperative societies (PCSs) as conduits for buyers, piloting contract farming with lead firms (e.g. Export Trading Group), exposure visits for small business-holders to encourage investments in better post-processing equipment and storage facilities, and encouraging input suppliers (e.g. Yara, Minjingu, Balton, East African Seed Company, etc.) to expand their businesses in the area to increase market availability of inputs.

By the mid-point of this six-year project, CRSP(T) had trained just over 33,000 farmers, rice yields were increasing (some 2–3 times), and farmers were starting to experience increased incomes from selling their rice and sesame. However, the supply chain for inputs remained a major issue.

The original approach for improving the availability of inputs was to encourage PCSs to supply inputs to members on a fee basis, as a farm shop would in more developed areas, and to encourage lead firm input suppliers to visit the region to scope out possible expansion with the PCSs as delivery channels. However, the project experienced limited uptake. PCS leadership and farmers were not well-aligned to take up the system, because of capacity constraints, lack of trust, and lack of PCS interest in developing relationships with private input suppliers. Lead input supply firms found they could not develop productive relationships with the PCSs due to lack of management capacity at the PCSs, and they could not develop a strong business case to sell direct-to-producer with such dispersed and small clients.

For the programme, the original approach was clearly insufficient. Staff knew that if farmers continued without a reliable source of fertilizer, implements, seed, pesticide, and other services, the increased production experienced with the push activities would be temporary.

CRSP(T) decided to change tactics to unlock the barriers to entry for supplying inputs. The programme started training local entrepreneurial individuals as village-based agents (VBAs), who would set up their own small businesses to channel inputs from larger firms, divide them into smaller quantities, and provide them at appropriate prices to producers. CRSP(T) chose this change after seeing that cooperative-oriented and group-oriented players lacked the business acumen to grow on their own or be sustainable.

Activities supporting local entrepreneurs

CRSP(T) identified the gap between input suppliers and producers at the outset of the project, but the programme's first attempt to link these via primary cooperative societies was unsuccessful. The idea to address the gap through entrepreneurs came from looking at private sector-driven models that had been successful in other sectors and geographical areas.

Programme staff worked to identify, train, and support local entrepreneurs through the following activities:

- *Identification.* Staff living and working in the programme's target communities sought participants who were already active as business people, or those who demonstrated entrepreneurial qualities such as interest in leadership positions in farmers' groups, understanding of finance, and creativity in problem solving. Most of these were already farmers, and thus experienced in the requirements of seeking inputs and selling produce.
- *Training.* In groups of 30–50, local entrepreneurs gathered with programme staff and representatives from input supply companies. They were trained over an initial 3–5 day period on topics of financial recordkeeping, methods for managing an input supply business, and about the products, their safe use, and proper storage.
- *Support.* In the beginning, CRSP(T) staff worked with VBAs to build trust between them and the input supply companies. VBAs were encouraged to adopt mobile money payment so that companies could be sure of receiving a partial pre-payment for their products, which helped the supply chain to start flowing. As VBAs have gained experience and started growing their businesses, CRSP(T) has provided refresher training (including for some VBAs' staff) and other linkages to new companies and technologies. To assist smaller VBAs who are still developing their ability to identify and exploit new opportunities, CRSP(T) provides opportunities for VBAs to go on exposure visits to other parts of Tanzania where markets function more effectively, and highlights new products or technologies that VBAs can offer. One member of CRSP(T) staff is in charge of training and identifying areas of support for VBAs. He visits a selection of VBAs on a regular basis to gather data on their progress and to hear about issues or bottlenecks they are experiencing. Decisions about whether to help with an issue are made by CRSP(T) management, depending on whether: 1) the problem can be adequately addressed within the current project; 2) CRSP(T) helping to solve the problem will have a long-term impact; and 3) there isn't another actor already operating in the value chain who could solve the issue instead.

Results

Nearly 200 VBAs have been trained through the programme, with roughly a third developing strong, profitable businesses. Different VBAs operate with different sizes and growth trajectories for their companies. Some have become small enterprises with several staff and formal agro-input shops. Others operate on a mobile basis,

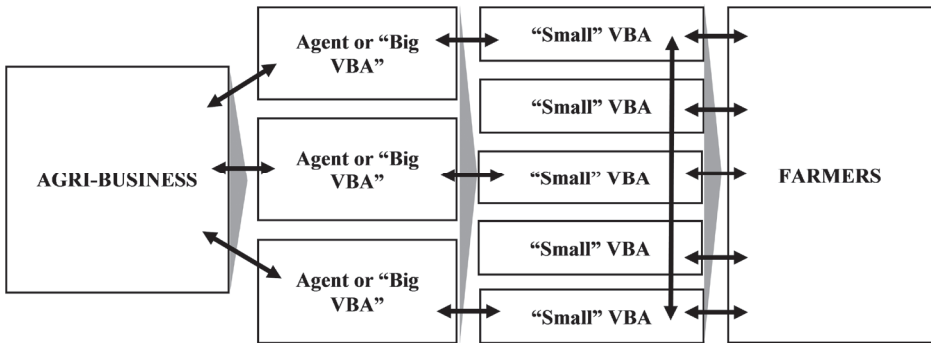


Figure 1 Vertical and horizontal integration of VBAs

serving dispersed farmers in remote areas by bicycle or motorbike. Farmers use the VBAs as input suppliers because they can access what they need much closer to home, rather than investing in travelling to urban centres. Most VBAs report that they advise farmers on appropriate inputs as a key part of their business and that they get quick feedback from farmers if they have suggested the wrong product. In this way, VBAs are held accountable when necessary. Profits range from US\$50 to \$3,000 per quarter per active VBA.

Over time, these entrepreneurs have started, on their own, organizing themselves both horizontally and vertically to coordinate supply, sales, and training (see Figure 1). Horizontal organization has come in the form of VBAs teaming up together to purchase inputs in bulk at a lower per-unit cost than they would be able to receive individually. As a group they have also invested in training for certification on the handling of chemicals, which is a requirement for distributing pesticide in Tanzania. This leads naturally to providing spraying services to farmers, which is described in Box 1. Some VBAs are also providing advice to farmers on agronomic practices, in addition to supplying inputs. CRSP(T) has been working with VBAs to encourage them to assess and take up new service/revenue streams.

Box 1 Value-added services: spray teams

Local entrepreneurs can improve their business models by diversifying products and services. With training and encouragement from CRSP(T), a fifth of active VBAs offer spraying services to their customers. VBAs assemble and train small teams of people to visit a farmer's field to spray pesticide. This has significant advantages, including:

- Farmers pay for the service and only the amount of pesticide used on their crops, reducing cost to them and removing the need to store pesticide at home.
- Trained people are spraying, and are more likely to use appropriate techniques and protective equipment.
- VBAs are able to increase their revenue streams that take advantage of training (in chemical handling), in which they have already invested.

Vertically, the programme has seen several VBAs build larger businesses in less remote areas. They are more closely linked to the lead firms, and less closely linked to the producers. To reach producers, they have started selling into more remote areas through VBAs based rurally, who have close access to producers and operate on a smaller scale.

When it became clear to CRSP(T) that innovations were occurring between the trained entrepreneurs, programme management chose to start developing support activities in response to steps taken by the entrepreneurs. Now, programme activities are dedicated to intervention areas that are already being tried by entrepreneurs and thus have buy-in already. For example, the entrepreneurs decided to formalize themselves as an association, to increase credibility in the Tanzanian context and to provide a platform through which lead firms can channel bulk sales. CRSP(T) has assisted the entrepreneurs with navigating the registration process and has advised them on options for formalizing.

With a stronger link to the programme area via VBAs, input supply companies have become willing to invest in demonstration plots in the programme area, which improve farmers' understanding of how various inputs work, encouraging greater demand for inputs and therefore supporting greater firm activity. CRSP(T) is helping by encouraging the demo plots, but is encouraging the lead input firms to work independently as well. As the VBA system grows, CRSP(T) will continue looking for ways in which the programme, or private firms, can support the entrepreneurship already happening in the field.

This approach is unlocking benefits for rural producers and entrepreneurs, but significant challenges remain. While the VBAs have worked as a model for developing distribution channels for inputs, larger vulnerabilities to market failure are significant. In particular, the VBAs struggle with access to the right level of finance. Further intervention in the geographic area is needed by financial institutions to offer creative solutions to this issue.

Discussion points

Many market development programmes include (or are based around) entrepreneurship. Cultivating entrepreneurial qualities is the main thrust of 'farming as a business' methodologies, advanced by facilitators to teach farmers to operate more like a formal business in their work. Critical elements involve seeking and using market information to make choices about cropping techniques, timing, and location of sale; quantifying costs and returns; and linking as closely as possible to the end-market in order to derive maximum value from produce. While these skills for a producer are critical, the profile of an entrepreneur linking producers and lead firms is slightly different. Based on AKF's experience, entrepreneurs capable of interfacing between producers and lead firms need a combination of the qualities listed below in order to have a good chance for success in connecting push and pull elements. The key qualities identified are:

- *Deep understanding of the local context.* For lead firms coming from outside a remote area, the most critical issue they face is a lack of understanding of local tastes, needs, constraints, access points, and distribution channels. Entrepreneurs developed from the local community are most likely to contain this knowledge. An added advantage here is that those who enter business in their local area are more likely to be bound by norms to act in good faith, and are more likely to remain long-term players.
- *Credibility with producers.* In AKF's experience, entrepreneurs who are going to link value chain components together need to have the respect and trust of local producers. Those who are, or were at one time, farmers from the target area themselves have been more successful in the Tanzanian case outlined above.
- *Demonstrated leadership and business orientation.* It is widely accepted that some individuals are more business-oriented, with an interest in self-employment, are comfortable marketing themselves, and have a higher tolerance for risk. These people may not necessarily have a new idea to take to the market but they are able to identify opportunities, experiment in their work, and learn new skills through trial and error. Often, they are slightly better educated or may have relatives who operate businesses, which helps them understand the risks and opportunities on a deep level.

AKF has also found that supporting entrepreneurs is a delicate balance, where too little or too much (or the wrong type) undermines sustainability. In this regard, AKF's experience to date has shown that support could be understood to follow these general steps: 1) push first; 2) engage lead firms; and 3) follow the entrepreneurs. As outlined below.

Push first

In most cases in AKF's programme areas, significant push efforts (tailored to needs outlined by key lead firms) are required before lead firms are interested in becoming active. These are typically remote areas where producers are dispersed and unaware of market demands or opportunities. Push activities to increase production, enhance farmers' understanding of market demands, reduce post-harvest losses (and improve post-harvest handling), and improve farming households' resilience to unexpected shocks, are necessary for lead firms to be able to invest in extending their business to the programme area. This sequencing of 'push first' requires facilitators to work with lead firms to develop the most appropriate interventions, to keep their lead firm partners updated and jointly monitor progress, and to support the lead firms to increase activities in the programme area at the point when the lead firms see that production volumes, quality, and aggregation efficiencies allow them to do so for business reasons.

Engage lead firms

When push activities start to show results, it would be expected that lead firms start to take serious interest in the area. They may outline issues that remain even

when production improves. While some issues will be appropriate for a facilitator, other firm, or government to address, some will be natural points to probe to see if a local entrepreneur (or entrepreneurs) might be able to resolve them. At this point, different programmes take different tacks for developing entrepreneurs. For example, the AGENT programme in Zimbabwe involved an NGO that aggregated orders for inputs on behalf of all the entrepreneurs, and placed bulk orders with large firms for two years – acting directly within the marketplace. AKF's approach, outlined in the previous section, limits the NGO role to making and supporting firm–entrepreneur connections.

Following the entrepreneurs

Once entrepreneurs are in place, a programme can watch and support steps taken by them as they evolve their business offerings and confront challenges. This requires close, on-the-ground contact with the entrepreneurs. While dependent on context, criteria can be developed and applied to understand how to support entrepreneurs as a facilitating organisation. AKF tends to limit support as noted above to advising, connecting, and training/exposing actors to opportunities; however, different contexts may require more or less, or different types of involvement.

This section has outlined a general framework for how entrepreneurs might work within a push/pull programme to address gaps between producers and lead firms. It is important to recognize that this framework is suggested for remote areas, where entrepreneurs would be encouraged to participate alongside other activities improving push and pull aspects. Without organized farmers or lead firms willing to link up, the chances of success for entrepreneurs would be limited.

Conclusion

The purpose of undertaking this extended review of entrepreneurship in a particular push/pull context was to gather learning on the challenge of linking push and pull aspects, and to understand how a new role can be encouraged in the value chain to address linkage gaps. In the case study above, CRSP(T) supported entrepreneurs to take up activities that were strong business opportunities but that did not exist before the push activities were implemented. In doing so, the programme catalysed a new value chain channel, which is expected to continue in the long term. While the entrepreneurs will continue to experience a diverse set of challenges including lack of access to finance, vulnerability to market failure, and uncertainty with regard to political-economic policies, so far, it appears that these entrepreneurs will remain in place and profitable.

For the development community, a key question coming out of this experience is 'can it scale?' Bringing market development programmes to scale is a perennial challenge, with many interventions being too seated within their local context to be appropriate for expansion. In the case of this learning, it is expected that the concept can be replicated, if tailored to its specific context. However, AKF's experience is that training and mentoring of the entrepreneurs on business basics and new

opportunities is needed (whether undertaken by private firm or non-profit), making it unlikely that such efforts would be taken up without any support at all. Even further, experience shows that significant push activities are needed with farmers and pull activities are needed with lead firms to prepare the ground for local entrepreneurs to initiate business activities in the value chain: farmers need to be aware of opportunities and tactics for increasing their yield and accessing markets, and lead firms need to be aware of the opportunity to trade in the geographic area and be willing to engage. Otherwise, the business environment will not be ready for the local entrepreneur's offering in the value chain.

Supporting entrepreneurship at the interface of push and pull can help increase the long-term effects of push/pull programmes in different contexts, especially in extremely remote areas where there are few existing incentives for firms to engage. In this way, there is potential for local entrepreneurs to address the last-mile problem for firms, and for producers to gain stronger, long-term access to supplies and markets.

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