



FT/IFC TRANSFORMATIONAL BUSINESS AWARDS 2016 WINNERS PROFILE

Profile: Farmerline

**Winner: Achievement in Sustainable Development:
Sustainable Agriculture**

FT/IFC TRANSFORMATIONAL BUSINESS AWARDS 2017

Catalysing Finance and Disruptive Technologies to Boost Sustainable Solutions

In this series, we profile the winners and commendees of the 2016 FT/IFC Transformational Business Awards to share how they are delivering sustainable solutions and making a difference in their markets, countries and communities.

Rain or Shine? When Knowing Matters

What would you do if you didn't know what the weather would bring today? You'd probably end up dressing too cold or too warm, or even drenched by the rain without your umbrella.

But for smallholder farmers across Africa, getting an accurate forecast about rain or shine today, tomorrow, and a week from now, could mean a difference between a good year and a bad year, between sending kids to school and keeping them home, or between financial security and a never-ending struggle to survive. In many African countries including Ghana, Malawi and Sierra Leone, agriculture is a backbone of national economy providing formal and informal employment to half or more of the population. So when farmers prosper, their countries make another step toward climbing out of poverty. When they don't, the countries flounders with them.

Yet for many, farming can be a hardscrabble job that brings survival rather than prosperity. In Ghana, 40% of the household heads engaged in agriculture earn less than a dollar a day - the highest poverty incidence rate of any other sector of the economy, including those classed as "unemployed". And many farms are located in remote rural areas - which means long distances, poor connectivity and lack of access to information and services that may offer a lifeline in times of economic and environmental uncertainty.



The Right Knowledge at the Right Time: Turning Struggling Farmers into Global Players

For Farmerline, a startup founded in 2012 and launched in 2013 by two young Ghanaians, everything started from a simple idea: that the right information, delivered at the right time to the right person, can make a tremendous impact by helping transform struggling farmers into successful entrepreneurs. Farmerline was the winner of the 2016 FT/IFC Transformational Business Awards in the Sustainable Agriculture category.

The young company's goals seemed simple enough yet the barriers in front of them were formidable. Remote areas of Ghana, where many of its farms are located, are hard to reach with conventional communications. To complicate things, many farmers don't know how to read or write - in the three northern areas of the country, which account for 40% of Ghana's agricultural land, over half of all adults are illiterate. And that means that they are much more likely to speak one of Ghana's nine official or 58 unofficial languages than English.



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Farmerline rose to the challenge by developing MERGDATA - proprietary software that makes it possible to communicate with farmers in remote areas with low connectivity on demand, in local languages and via voice - rather than text - technology. Through this platform, Farmerline provides essential farming tips, weather data, market pricing and financial advice. The company also develops technologies to modernise the agricultural supply chain, increase efficiency and reduce waste, including farm mapping, inventory tracking, surveying and mobile payments. Here are some of the ways Farmerline's services are making a difference to the company's customers:

- Accurate, up-to-date local weather data helps farmers adapt to rains and droughts made increasingly unpredictable by the effects of climate change;
- Current market pricing rates personalised to location allow farmers to make more informed decisions on when to store or to sell their crops;
- Farming tips and advice on when to plant or harvest improve crop outputs, income and livelihoods;
- Tracking inventory helps farms operate more efficiency and reduce waste.

Reaching Customers, on their Own Terms

Since March 2013, Farmerline has reached over 200,000 farmers, with fish farmers showing a 50% revenue increase after using the company's tools. The company credits its success to the strategy that puts customers in the centre by meeting them exactly where they are.

For example, its content can be delivered through voice rather than data - which works for customers with low literacy skills. Farmers can also select to receive voice messages in one of Ghana's nine official languages. Finally, Farmerline's voice messaging technology works with basic phones and does not require a smartphone or data service - which helps reach customers who have limited connectivity or aren't tech-savvy. This approach has proved successful for Farmerline as scheduled calls have had an average pick up rate of 55.38% and a call completion rate of 51.08% on average.

The judges agreed. "Farmerline developed user-friendly technology to connect farming communities in remote areas to much-needed business intelligence and training on their terms," said Chris Locke, the member of the judging panel, the founder of Caribou Digital, and Visiting Fellow, Center on Emerging and Pacific Economies, University of California, San Diego.

Since its inception four five years ago, Farmerline has expanded its operations to Sierra Leone, Malawi, Nigeria and Cameroon. The company plans to scale up and reach 1 million farmers in ten countries in the next three years. And while farmers make up the core of its customer base, MERGDATA software can be used in other sectors that need to reach large numbers of low-literacy customers in remote, low-connectivity areas. The technology is currently being used by other companies, NGOs, and governments across six sectors.



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Awards Help Gain Recognition, Connect with New Partners

"We applied for the Awards to gain global recognition as a leader in the agriculture space, and to celebrate the efforts of our team members and partners," said Alloysius Attah, Co-Founder and CEO of Farmerline. "Winning boosted our inspiration of an innovative society where small farmers have a chance to become global players."

"Winning the Award was a great acknowledgement of our business model", he added. "Our brand has grown, boosted by this award, and is carving a niche in the global space. The companies thinking of applying should know the awards not only raise their credibility, but also drive the awareness of their business and unlock opportunities to connect with other industries and clients."

The 2017 FT/IFC Awards are now accepting applications from the forward-thinking organisations and municipalities. Log into the Awards website to learn more and apply.



A partnership of The Financial Times, one of the world's leading business news organizations, and IFC, a member of the World Bank Group and the largest global development institution focused on the private sector in emerging markets, [FT/IFC Transformational Business Awards](#) is a major global program that recognizes ground-breaking, long-term private sector solutions to key development issues. The awards, now in their thirteenth year, are open to all financial and non-financial private sector organizations. The 2017 judging panel is co-chaired by Michael Skapinker, Associate Editor at the Financial Times, and Nena Stoiljkovic, IFC Vice President, Global Client Services. [Click here to learn more and apply.](#)

[2016 FT/IFC Transformational Business Awards Ceremony](#)

- For the 2017 awards programme information and to enter the awards please visit:
- [live.ft.com/transformationalbusiness](#)