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This toolkit shares The Children’s Radio Foundation (CRF) communication campaign model focused on radio, and the tools and the pedagogical approach used in the implementation of the Mastercard Foundation-funded Kilimo Mtaji pilot project in Tanzania and the Democratic Republic of Congo (DRC) in 2017-2018. The toolkit also captures the project’s learnings for replication and future upscaling.

The communication campaign model used is a combination of regular youth-led radio shows and outreach activities on the topics of financial literacy and agriculture in ten communities across the two countries.

Financial literacy was chosen as a core campaign theme because both Tanzania and the Democratic Republic of Congo exhibit disproportionately low levels of financial literacy and inclusion. Agriculture was chosen as a core theme because the opportunities for youth employment are vast in this growing economic sector.

Preliminary data from Tanzania showcases the model’s impact beyond our initial expectations. Of the listeners interviewed after the pilot project, 90.6% reported that their life had changed since they started listening to the show. The majority of listeners (84.4%) felt that their understanding of financial systems and services had increased, and (85.4%) reported an increase in their understanding of agriculture and the agribusiness.

The effectiveness of the model is even more striking when it comes to the audience’s use of the information shared during the project activities. Eighty percent of the respondents reported having used this financial information afterwards, mostly by opening bank accounts or applying for loans. Furthermore, 27.1% of the respondents reported having accessed agriculture-related opportunities after they were mentioned on the show.

Tools presented in this toolkit (in English) were localised in the different project’s realities before being translated in Swahili and in French. The Swahili and French versions are available on CRF’s online Learning Room.
Between August 2017 and July 2018, CRF implemented the Kilimo Mtaji project (“agriculture makes sense” in Swahili) in Tanzania and DRC. The aim of the project was to seize the power of youth-produced radio shows and outreach events in order to share key messages that raise awareness around financial literacy and agriculture as a business, incentivise uptake of services and increase access to service providers, advocate for youth-friendly policy changes and create pathways of opportunity and access to employment for youth.

The project involved working with 10 community radio stations that operate in largely rural and peri-urban areas in Tanzania and DRC, and where the majority of youth employment opportunities are in agricultural industries and where financial inclusion is the lowest. The Kilimo Mtaji project built on CRF’s long-standing relationships with radio station partners and trained youth reporters, and their existing communities of youth listeners, to facilitate ongoing peer-to-peer interactive radio campaigns and outreach activities.

The project was conceived based on recent research by Innovations for Poverty Action (2017) that suggests that conventional financial education strategies have not been effective, and that successful programmes need to be simple, personalised, timely, convenient, entertaining
and targeted at youth and adults. Radio as a medium is well-suited to deliver on all of these programme characteristics, while further allowing for community participation, localisation of content and innovative data-gathering techniques.

Having reached an estimated 3.3 million youth listeners in Tanzania and 200,000 in DRC, the intervention tackled the themes of financial inclusion and agriculture as a business and explored how knowledge and practical understanding of these two thematic areas can provide a powerful combination for youth to access opportunities.

Both Tanzania and the Democratic Republic of Congo exhibit disproportionately low levels of financial inclusion. Global Findex data reveals that only 3% of young adults (15-24) in DRC and 5% in Tanzania saved with a financial institution (2014). Despite agriculture providing the greatest number of jobs for young people in Tanzania (75%), there is still a negative perception of farming as being “labour-intensive back-breaking work,” whereby young people will relocate from rural to urban areas in order to avoid participating in farming activities (UNCDF, 2016). As formal jobs are scarce, the agricultural sector is key to youth development in both countries, with 75% of Tanzanian youth playing an active role in agricultural industries and 87% of youth in DRC occupying a role in the informal sector, mainly agriculture and commerce (Youthstart Evaluation, 2016).

Using radio, youth reporters were able to effectively communicate vital information about financial inclusion and agriculture as a business. Youth-produced radio was also instrumental in building knowledge and awareness across wide audiences, promoting uptake of services and addressing the stigma around agriculture-related opportunities among youth, parents and communities. Youth experiences and success stories shared through radio shows and peer-to-peer interactions motivated many other young people to look for or create their own income-generating opportunities. Project impact data, reflections and learnings were further utilised by implementing partners to finetune the model.
The first chapter unpacks the communication campaign model CRF used and its achievements. The chapter further explains the reasons why this campaign model is effective in an African context. The chapter then unpacks the youth-centred approach and shares some of the achievements of this model during the pilot phase in Tanzania and the DRC.

The second chapter unpacks the pedagogic approach used to capacitate the youth reporters with the ability to produce quality radio shows and conduct outreach events around these topics.

The third chapter provides guidance on the use of various tools developed for the purpose of this project. These tools are the fact sheets, radio guides and outreach guides. Fact sheets are developed for youth reporters to use as factual foundations for their own research and localisation of project topics. Radio guides unpack the process of developing a specific topic for radio shows. Outreach guides look at the process of using radio skills to develop interactive live events with radio listeners, or specific targeted audiences, on a particular topic.

Project themes

This project explored six core themes. The first tool pack explores the theme of ‘financial literacy’. The fact sheet introduces what financial literacy means, explains basic terms such as ‘borrowing’,
‘saving’, ‘interest’ and ‘investing’. The fact sheet looks at how money flows in the formal and informal sectors, and analyses the four pillars of financial inclusion (policy, affordability, education and access). It unpacks the reasons why 90% of Tanzanian youth do not have a bank account. It debunks certain myths around money and explores facts about financial literacy and employment, as well as facts about gender and financial literacy. With all this knowledge in hand, the radio and outreach guides outline the process of creating radio shows and outreach events in the community.

The second tool pack explores the ‘the flow of money’. The fact sheet introduces terms such as ‘local, regional, national and global economies’. It explains what a value-chain is and how opportunities for employment are available in each step of a value chain. The fact sheet explains terms such as ‘agripreneur’, ‘inflation’, ‘deflation’ and ‘remittance’. It also builds on the understanding of the formal and informal economy, and financial inclusion already introduced in the first tool pack. The fact sheet introduces the concept of ‘the leaky bucket’, which illustrates how money flows in and out of a community and how to support the local economy. It also looks at innovative uses of mobile money and cellphone banking in Tanzania. The radio guide then unpacks the process of creating radio shows on these topics for youth and their peers.

The third tool pack explores the themes of ‘employment, livelihoods and entrepreneurship’. It defines terms such as ‘income generation’, ‘livelihood’ and ‘mixed livelihood’, ‘employment’, ‘entrepreneurship’, ‘labour’ and ‘subsistence’. It unpacks facts about the Tanzanian job market and economic growth opportunities in a section called ‘Did you know’. Building on the Sustainable Livelihoods Framework, it presents four key ways of understanding how people develop their livelihoods and sustain them over time as their situation in life changes. The fact sheet also defines the following terms: ‘human capital’, ‘social capital’, ‘natural capital’, ‘physical capital’ and ‘financial capital’. It then discusses why agriculture offers the greatest opportunity for employment for youth. It looks at how to access such opportunities in the value chain processes, including production, bulking, processing, packaging, value adding, marketing and trade. The radio guide then unpacks the process of creating radio shows on exploring local opportunities for youth.
The fourth tool pack introduces the theme of ‘agriculture’. It defines terms such as: ‘food security’, ‘horticulture’, ‘staple crops’, ‘cash crops’, ‘contract farming’, ‘agroecology’, ‘agroforestry’ and ‘gross domestic product’ (GDP). The ‘Did you know’ section unpacks facts around the Tanzanian agriculture and economic growth opportunities. The fact sheet also unpacks the relationship between the agriculture sector and food security. It explores how the agriculture sector contributes to different levels of the economy. It looks at the role of policy in agricultural development. It unpacks the agricultural value chain and debunks common myths around agriculture. With all this knowledge in hand, the radio guide and outreach demonstrate for youth reporters the process of creating radio shows and outreaches on these topics.

The fifth tool pack explores ‘approaches to agriculture’. It defines terms such as ‘inputs’, ‘mechanisation’, ‘intensive farming’, ‘monoculture’, ‘permaculture’ and ‘improved seeds’. The ‘Did you know’ section explores current agricultural trends in Tanzania, looking specifically at new trends, innovations and opportunities in the sector. The fact sheet also debunks myths around successful farming trends. The radio guide then details the process of creating radio shows on exploring local opportunities for youth.

The sixth tool pack looks at ways of ‘harnessing financial literacy for agriculture’. It unpacks terms such as ‘resilience’ and ‘innovation’. It looks at the risks of starting a business and the basics of how to create a business plan. It explores the challenges and barriers youth face in developing agricultural businesses and ways to mitigate them. It explores the potential of information, communication and technology (ICT) in agriculture. The radio guide then unpacks the process of creating radio shows on exploring local opportunities and resources.
OUR MODEL AND ITS ACHIEVEMENTS SO FAR
This project started with preliminary research during which CRF identified that financial literacy and agriculture-oriented radio initiatives targeting youth across the African continent often employ a ‘top-down’ communication approach, where the messaging is one-directional, typically nationally-defined and often crafted by adults who live outside of the targeted communities. Many of these radio-driven campaigns struggle to achieve a “personal connection” with the target group.

CRF decided to tackle this challenge by testing its communication campaign model that combines youth-led radio shows broadcast on community radio stations and face-to-face interactions with listeners in two very different contexts. This chapter unpacks this model, describes how it was applied during the initial year of the Kilimo Mtaji project in Tanzania and DRC and what lessons were learned from this pilot phase.

Over the last 10 years, CRF has developed an innovative communication model to help young people across Africa to share information with their peers. Radio is at the center of it all. These are the reasons why:

- Radio is still the most popular platform for people on the African continent to get their news and information
- Radio reaches everywhere: in the car, taxi, shops and more
- Radio is cheap and does not rely on electricity
- Radio is all about the power of local voices and stories, in local languages
- Radio allows people who don’t often participate in discussions and decision-making to do so, including youth, unemployed people and the elderly
- Radio is powerful and emotional, and creates a connection with the audience

This is particularly true in DRC and Tanzania. UNESCO estimates that the community radio sector in Tanzania reaches a total of 16 million listeners, and those audiences are part of a population group that would “otherwise have been left out by mainstream media” (UNESCO, 2016; Mastercard Foundation Taking Stock, 2011).

CRF places young people in the driving seat of radio programming in all the communities where we work. The youth reporters research, record, present and produce weekly radio shows aimed at
their peers. UNESCO estimates that youth listeners in the community radio sector consist of 5.3 million in Tanzania. Our baseline research conducted in December 2017 in Mwanza, Tanzania with a group of 99 young people corroborated these findings, with 80% of respondents reporting that they listen to radio (92% men and 67.3% women). Young people, in particular, listen to radio on their phones.

The confidence, communication and leadership skills acquired by the youth reporters through the production of their radio shows are also applied to the hosting of regular community outreach activities that expand the impact of the radio shows.

We understand community outreaches as events that allow the youth reporters to connect and build relationships with their public face to face through sharing needed information, social messages and ideas. In the case of this project, outreaches directly connect the audience with services and opportunities in the financial and agricultural sectors. For both the hosts and the participants, outreach is about getting involved and building community through facilitating a dialogue that encourages everyone to participate. Our community outreaches are used to:

- Educate and inform a specific group of people
- Model desired behaviour
- Bring people and organisations together to create mutually beneficial connections
- Generate community support for a specific cause or issue
- Make an organisation or service more visible in the community

**By combining the radio shows and outreaches, our campaign model creates an uninterrupted dialogue between the youth reporters and their audience where each interaction builds on the previous one and consistent updates are given from one event to the next, which allows for more efficient messaging and impact.** Concerted listener feedback strategies (through call-ins, SMS, social media and online platforms, like WhatsApp) aim to get responses from the audience about the impact of the project on their knowledge and behaviour. The data collected also provides valuable insight that allows the young reporters and their radio stations mentors to customise the content of future shows.

To recap, the **CRF model is based on the following principles:**

- Peer-to-peer interaction, education and information sharing: Our youth broadcasting intervention model relies on peer educators to impact the attitudes, beliefs, knowledge and skill levels of youth listeners and the wider community.
Context-specific and community embedded: Rather than assuming a ‘one size fits all’ solution, youth reporters are trained to reflect on the unique experiences of their particular communities. They use local languages and youthful ways of speaking to offer specific solutions to local problems and to identify pathways of opportunity for young people within their communities.

Ongoing multidimensional campaign strategy: With a combination of broadcasts on community radio stations and outreach activities in community spaces, youth reporters create well-informed interactive messaging campaigns and facilitate community dialogue with their listeners. Combining radio with mobile technologies enables further reach and the ability to communicate in more depth and with more regularity.

Partnership-based: In order to amplify the impact and optimise existing resources, every effort is made to build strong partnerships with community-based organisations and other relevant local stakeholders to contribute to program sustainability and to ensure that the radio stations and youth reporters are appropriately responding to the needs of the communities.

As the main organisers of these activities, the youth reporters needed support with strategy and content to implement the campaign. CRF provided this support through curriculum packages called radio production guides and outreach guides (6 for the radio production guides and 2 for the outreach). These concise, visually-driven and step-by-step documents provided the context of for the youth reporters. In consultation with our local implementing partner, Mwanza Youth and Children’s Network, CRF chose 6 topics to shed light on keys facts and figures, possible angles and people to interview. The guides also provide a roadmap for the youth reporters that begins with an idea and ends with a fully-fledged schedule for the event or radio show. Each production and outreach guide was introduced to the youth reporters through a training, during which different exercises and practical activities helped them understand the content of the guides and how they can use them to produce their own media packages that speak with more specificity to the realities of their communities and amplify the opinions and experiences of their peers on the topic.

The influence of the communication campaign on listeners exceeded our targets and expectations. In May 2018, a couple of months before the end of the pilot phase, 9 listening groups were organised across 5 project sites in Tanzania to gather specific data measuring the impact of the campaign on the audience. A total of 96 participants (30 females and 66 males) between the ages of 15 and 24 were recruited amongst regular listeners of the radio shows.
Their feedback on the initiative was extremely positive, with 90.6% of participants reporting that their lives had changed since they started listening to the show. Some of the examples of the experienced change include the following:

Of the listeners interviewed, 84.4% felt that their knowledge and understanding of financial systems and services had increased since they started listening to the shows. As far as their knowledge and understanding of agriculture and the agrobusiness, 85.4% of listeners reported an increase.

The effectiveness of the model was even more striking when it came to the audience’s use of the information on agriculture and financial literacy as 80.2% of the respondents reported having used it after the show.

When it comes to financial literacy, 69.8% of respondents had taken up financial services, including opening bank accounts, taking out loans or starting to use mobile money, since the beginning of the intervention. Others had started or were in the process of starting their own business.

Of the respondents, 27.1% reported having accessed agriculture-related opportunities after youth reporters referred to the opportunities on the show. This access to agriculture-related opportunities includes starting to grow crops on a small plot, writing a business plan for transporting goods from the village to city and starting a chicken project. These examples highlight an interesting unintended outcome of the communication campaign. Young people are actually creating their own opportunities in the agricultural sector, becoming “agripreneurs” where existing opportunities might not have been accessible to them.

The ongoing campaign model was successful as 83.3% of the respondents declared discussing the content of the shows with other people, mostly youth. Results showed that 22.1% of respondents were both listeners and participants in the outreach activities. The listeners also provided ideas about how to increase the number of young people impacted by the campaign. Some ideas included producing live shows on the street (in busy public spaces, like markets), holding more outreaches, increasing advertisements and social media presence and having some sort of award competition for youth.
“Now I respect finance and I save”; “I have learned the importance of agriculture”; “My thinking capacity has changed. Now I am thinking about business ideas”.
Some topics within the CRF focus areas do not hold immediate appeal for youth. They can appear dull, too technical, not relevant enough, or may have been exhausted as discussion points on other media platforms, like television or social media. Currently, youth often process information in small bite-sized chunks, in images, video and online. It is with this understanding that CRF tackles more complicated topics such as financial literacy, financial inclusion and youth in agriculture by drawing on the following approaches:

- **Making the topic personal**: This is an overarching aspect for youth to grab. It guides the youth on how to hold a topic, make it personal and relate it to their lives in clear and practical ways.
Starting with values: Opinions can vacillate widely, but values are often more consistent and have a higher stake than opinions in people’s lives. We connected the ideas of money and behaviours around money to values. This made youth aware that:

- Behaviours are related to values
- Values are shaped by family, culture and education
- Financial inclusion is more relevant to youth and easy to understand

Solving a problem: During training, some exercises consisted of giving the youth reporters a family and a business budget to work on. Each budget had severe limitations for what the family and business intended to achieve. The youth reporter groups had to present how they would approach the problem and try to achieve the goal. In addition to facilitating more reflections about how values inform the way people set their budgeting priorities, this exercise introduced concepts and vocabulary related to financial literacy like saving, sacrificing, delaying, investing, borrowing, interest rates, etc.

Mapping: Youth reporters applied their understanding of concepts, like formal and informal money flows, by exploring the ways they manifest in local communities through markets, supermarkets, service providers, places of worship, etc. Drawing the map of their community cemented this potentially abstract understanding of money flows through real and local observations and applications. Youth reporters extended this understanding to identify the pros and cons of these money flows through an experiential vantage point, having interacted with all entities on their map.

Multi-directional learning: It is important that the facilitator does not drone on too long for any stretch of the learning exercises. Breaking into smaller groups to discuss, reflect and solve problems is excellent for fuller participation, peer learning, peer correction and accountability when feeding back to the plenary. Working individually was also part of the mix.

“With fellow youth in the council, we’ve asked the government for a space to do agriculture”.

16 TOOLKIT 2018
“As a group of 56 youth, we’ve started a program of growing vegetables.”

“Now I use natural fertilizer for my crops.”
Chapter three provides guidance on how to use the tools developed for this project. These tools are the fact sheets, radio guides and outreach guides.

**Fact sheets** are developed for youth reporters to use as factual foundations for their own research and localisation of project topics.

**Radio guides** unpack the process of developing a specific topic for radio shows.

**Outreach guides** look at the process of using radio skills to develop interactive live events with their listeners, or specific targeted audiences, on a specific topic.
FACT SHEET

INTRODUCTION TO FINANCIAL LITERACY
DEFINING FINANCIAL LITERACY

- **Finance** is about how you access and manage your money.

- **Money** is a resource that people need for their wellbeing. Money provides access to food, clothing, shelter and education. Money makes it possible to plan for the future, and live a healthy, productive life.

- **Financial literacy** is a set of skills and knowledge that people can learn in order to manage their money and build their assets. It means understanding how money works in your community, and making good decisions about what to do with your money.

- **Assets** are possessions and property that have money value. Assets can be land, cars, machinery, buildings.

- **Money flows** in different ways. These are some of the ways in which money is accessed and exchanged in a community:
  - **Borrowing** means taking money that isn’t yours on loan. This means that someone agrees to lend you money, and you agree to pay it back. You might borrow money from a bank, or a neighbour. Often you have to pay interest for the use of borrowed money.
  - **Interest** is the money that it costs you to use borrowed money. For example, you may be charged a rate of interest on the money you borrow. This means having to pay a percentage of the amount of money that you still owe on a loan, usually at the end of each month.
  - **Saving** means not spending all of the money you acquire, but keeping some of it for later use. Setting aside small sums of money on a regular basis is a good way of taking care of your future needs. The more you save, the more likely you are to have enough money to start a business, or deal with a family illness.
  - **Investing** means putting your money into developing something that you expect will bring you income in the future. You might invest money in starting a business, for example, or in furthering your education so that your earnings will be greater.

“The financial literacy means having skills and knowledge to make good decisions about how you earn, spend, borrow, save and invest your money. Good financial decisions may help to improve your wellbeing and quality of life.”

(Mastercard, Taking Stock)
HOW MONEY FLOWS: FORMAL AND INFORMAL WAYS

- Money flows through different kinds of exchanges both in the formal sector and the informal sector.

- The formal sector includes banks and registered businesses that are regulated and taxed.

- All economic activity that falls outside of regulation and taxation is considered the informal economy.

- The formal and informal sectors depend on each other, yet there are strong divisions between them. For example, people working in the informal sector often cannot gain access to formal financial products, such as a bank account.

- Accessing products and services offered by banks and other formal institutions can be a major challenge for people who do not have a formal job, or who cannot provide official papers such as a title deed to a house.

- Most economic activity in Tanzania takes place in the informal sector. Informal economic activities include street or market selling, offering goods and services such as sewing or repairs, unpaid labour on family farms, and home-based work such as cooking, cleaning and caring for children.

- Women are more likely than men to work in the informal sector, and are also more likely to be paid very little or not at all for their work (TK).

DID YOU KNOW?

ONLY 4% OF YOUNG ADULTS IN TANZANIA (15-24) HAVE AN ACTIVE BANK ACCOUNT, WHILE 64% OF YOUNG TANZANIANS HAVE NEITHER A BANK ACCOUNT NOR AN ACTIVE MOBILE MONEY ACCOUNT.

(YOUTHSTART, 2016)

EMPLOYMENT IS A MAJOR FACTOR AFFECTING YOUNG PEOPLE’S ACCESS TO FINANCE. IN TANZANIA, YOUTH ARE UNEMPLOYED AT TWICE THE RATE OF ADULTS.

(YOUTHMAP TANZANIA)

ONLY 5.7% OF TANZANIA’S 800,000 YOUNG PEOPLE WHO ENTER THE LABOUR MARKET EACH YEAR ARE ABLE TO FIND FORMAL EMPLOYMENT.

(YOUTHSTART, 2016)
DID YOU KNOW?

UNEMPLOYED WOMEN IN TANZANIA OUTNUMBER UNEMPLOYED MEN BY 33%.

(NRESTLESS DEVELOPMENT, 2011)

NEARLY 80% OF TANZANIANS SAVE MONEY; THE MAJORITY PREFER TO KEEP THEIR SAVINGS AT HOME (70%). ONLY 13% OF PEOPLE PREFER TO SAVE MONEY IN THE BANK.

(INTERMEDIA, 2014)

YOUTH HAVE REPORTED PAYING UP TO 300% IN INTEREST ON LOANS THEY HAVE ACCESSED FROM INFORMAL SOURCES.

(YOUTHSTART, 2016)

YOUNG TANZANIANS OFTEN BOTH MISTRUST AND LACK ACCESS TO LOANS AND FINANCE, PREFERING TO BORROW MONEY FROM FAMILY MEMBERS, FRIENDS AND OTHER INFORMAL SOURCES.

(YOUTHSTART, 2016)
Financial inclusion means not only having knowledge about how money works, but also having the necessary resources and opportunities to participate in the money system. This is why it is important to understand who is included and who is excluded in the money system of your community, and the reasons why.

Let’s consider four pillars of financial inclusion: policy, access, affordability and literacy:

- **Policy** is what opens or closes the door to you being included in the financial life of your community and country.
- Tanzania’s National Youth Policy recognises the employment challenges faced by young people, and seeks to develop entrepreneurship and self-employment as alternatives for young people (*Youthstart, 2016*).
- Related policies such as Tanzania’s National Financial Inclusion Strategy are considered progressive, yet their reach is not wide enough to make a difference to the lives of most youth (*YouthMap Tanzania, 2014*).

**Policy Questions:** How do you see policy reflected in your own life? The life of your community?

- **Affordability:** People also need to be able to afford financial products and means of exchange. There are often costs, such as transaction fees and interest, associated with having a bank account, taking out a loan, or borrowing from a friend.
- There are hidden costs too. Hidden costs might include the time, financial and opportunity costs of having to travel to a faraway bank branch, if you live in a rural area.

**Affordability Questions:** How does the affordability of finance affect your life and the life of your community?

- **Education:** people also need to understand the different financial products that are available, and to decide if these products make sense for them. Financial literacy helps you to develop good strategies for borrowing, saving and investing.
- Increasingly, banks, NGO’s and other organisations are offering financial education which aim to help both existing and prospective clients make better financial decisions.

**Education Questions:** How do you educate yourself about what financial products are available to you in your community? What are the resources available in your community for learning about finance?

- **Access:** is about being able to reach and interact with the different financial resources in your community.
- Access is affected by such things as as where you live, your age, gender, education level, earning and employment prospects. Opening a bank account may require certain information that only a formally employed person can supply, like an income statement, or pay slip.
- Access may also be affected by gender norms. Young men have higher literacy and secondary school enrollment rates than young women, for example, which may make it easier for young men to access finance (*UNESCO*).
- Technology and infrastructure are other factors that may either constrain or enable access to finance (*Mobile Money*).

**Access Questions:** How do you experience the flow of money in your community? What are the financial products and choices available to you? How are these choices shaped by your situation in life? How does your access to financial resources differ from someone else’s?
MORE THAN 90 PERCENT OF TANZANIAN YOUTH DO NOT HAVE A BANK ACCOUNT. HERE ARE SIX REASONS WHY:

- **Employment**: The formal employment rate among youth is low, and traditional banks have not often catered for people outside the formal job market.
- **Poverty**: Youth often find few opportunities for paid work of any kind, especially in rural areas, meaning that they have limited opportunity to save (Restless Development).
- **Rural access**: The majority of Tanzanian youth (60% CHQ) live in rural areas, where roads and electricity networks are underdeveloped, and banks are located far away (Youthstart, 2016).
- **Literacy**: 21% of men and 33% of women lack basic literacy, which means they are less able to engage with banks and financial institutions (UNESCO).
- **Independence**: Youth are often expected to hand their earnings over to their elders, particularly from agricultural labour (Youthstart, 2016).
- **Trust**: Many young people are unfamiliar with banking and do not trust private banks with their money (Youthstart, 2016).

GATHERING KNOWLEDGE OF FINANCE IN YOUR COMMUNITY. THESE ARE SOME QUESTIONS TO CONSIDER:

- Setting financial goals: What are the financial aspirations of young people in your community? Do people set financial goals? What kinds of goals are important to people? What makes people feel they can succeed (or not succeed) in meeting their financial goals?
- Borrowing is about an agreement between a borrower and a lender. Both the borrower and the lender need to understand their agreement clearly. For instance, how does a lender know that the borrower will be able to repay the loan? Do people borrow against other assets that they own? How do people reach agreements on borrowing in your community? Does borrowing happen within the family? What makes people trust each other in an agreement? What happens if the borrower fails to repay the money?
- Saving is about keeping money aside so that it accumulates. How do people save in your community? What motivates people to save? Where do they keep their savings? In the bank? Mobile money account? Community savings groups? Cash under the mattress? In valuable objects? Do people save individually or as a family? What do people use their savings for? Who decides?
GET THE FACTS! BUST THE MYTH!

### MYTHS

<table>
<thead>
<tr>
<th>Myth</th>
<th>Fact</th>
</tr>
</thead>
<tbody>
<tr>
<td>You need a formal education to be good with money</td>
<td>Anyone can learn to budget, save, plan for the future and make smart investment choices.</td>
</tr>
<tr>
<td>You need a lot of money to start your own business</td>
<td>Many young people operate their own micro businesses as part of their coping strategies to make ends meet. Those who succeed in growing their businesses and improving their financial situations tend to be the ones who are able to borrow wisely and take calculated risks, which are key skills acquired through financial education and literacy (Invisible Lives).</td>
</tr>
<tr>
<td>Young people don’t have access to banking and financial products</td>
<td>Young people do face big challenges of financial access that are linked to the employment challenges, but Mobile Money (MM) is changing the game, especially for the rural poor. While only 4% of Tanzanian youth have a traditional bank account, six out of 10 Tanzanian adults now have a MM account (InterMedia, 2016).</td>
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WHAT IS THE RELATIONSHIP BETWEEN FINANCIAL INCLUSION AND YOUTH EMPLOYMENT?

- In 2014, the UN estimated that by 2015 one out of every three young people in the world would be African. By 2030 the African continent is expected to have the world’s largest labour force, with more than 375 million young people in the workforce (World Bank, in MC).
- Young people in Tanzania make up almost two-thirds of the population, yet levels of financial inclusion among youth remain low (Restless Development).
- This means that young Africans now have the potential to help shape the future of work, yet young people will not be able to realise this potential without being empowered financially.
- Tanzania’s youth population is growing faster than ever before. The economy is growing too (7% GDP growth per year), but not fast enough to keep up with population growth.
- Economic growth has not been inclusive of youth, and Tanzania’s youth employment gap is widening (Youthstart, 2016).
- Because there are few social protections, most youth cannot afford to be unemployed. With few formal job opportunities out there, most young people will rely on several different activities providing different sources of income in order to make ends meet (Invisible Lives).
- Policymakers and the financial sector are recognising a need to increase financial literacy among youth and include them in the financial landscape (Youthstart, 2016).
• Young women face particular obstacles to financial literacy and inclusion. Adolescent girls often lack financial independence, yet are expected to contribute earnings to the household (Population Council, 2012).

• Young women often face discrimination in ways that can affect financial literacy and access. For example, one in three women lack basic literacy skills, and women’s secondary and tertiary enrollment levels are lower than men’s (UNESCO).

• Young women are more likely than men to be unemployed; to work in the informal economy; and to not be paid for their labour (Restless Development; Youthstart, 2016).

• Gaining financial literacy and autonomy may help make young women less vulnerable to poverty, health problems and sexual coercion and violence, which can have life-long knock-on effects for them and their children (Population Council, 2012).

Some questions about gender and financial literacy

• How do you see gender having an impact on financial literacy and access in your community?

• Do you think young women are empowered or disempowered financially in your community?

• Do you think financial literacy can make a difference in the lives of girls and young women in your community? How?
• Opportunity: Around 60% of young people in Tanzania live in rural areas where employment opportunities are often limited and poverty rates are higher. Agriculture is the largest source of employment for young people, but the financial rewards of traditional farming can be small, making it necessary for young people to supplement their incomes with other activities (TK). Entrepreneurship in the agricultural and food value chains is seen by government, NGO’s and the private sector as one of the most promising areas for young people to get involved in the economy.

Questions
- Do you see opportunities in agriculture and food value chains in your community?
- Who benefits from these opportunities?
- What are incentives and obstacles to starting your own business in agriculture?

• Technology: Mobile money is a game changer in Tanzania’s financial landscape, easing the exchange of finance in rural areas and in the informal sector. Half of adults in Tanzania had a Mobile Money (MM) account in 2014, and by 2016 two-thirds of adults had a registered MM account (InterMedia, 2016).

Questions
- What is the impact of Mobile Money in your community?
- Are new opportunities becoming available to young people with the advance of Mobile Money?

• Wellbeing: It’s not just about material wealth and your bank balance. Learning how to manage your finances can also contribute to your self-esteem and sense of wellbeing, identity and purpose (Population Council, Taking Stock).

Questions
- How do you feel about your own money situation?
- Do you worry about money?
- What specific concerns do you have about money?
- Do you and your friends talk about money?
- How do you think your money situation affects your happiness and the way you feel about yourself?
RADIO PRODUCTION GUIDE

INTRODUCTION TO FINANCIAL LITERACY
Understanding the financial landscape in my community

Young people’s financial inclusion and employment in Tanzania

The role of young people in the future of finances in Tanzania

Gender and how it affects financial literacy and access to money

WAYS TO TALK ABOUT UNDERSTANDING THE FINANCIAL LANDSCAPE IN MY COMMUNITY

- Who participates in the flow of money in your community? How?
- How do young people participate in the flow of money in your community?
- What are the financial aspirations of young people in your community?
- Do people set financial goals?
- What kinds of goals are important to people?
- What makes people feel they can succeed (or not succeed) in meeting their financial goals?
- How do people save money in your community? What motivates people to save?
- Do people save individually or as a family? What do people use their savings for? Who decides?
- Who in your community demonstrates good strategies for borrowing, saving and investing?
- What are the resources and opportunities in your community for learning about finance?

DIFFERENT WAYS TO TALK ABOUT FINANCIAL LITERACY

- Vox pop aim: To get many opinions on one topic.
  - Who do you talk to? Anybody from the community.
  - Question: What is financial literacy?

- Audio commentary aim: To get people’s opinion about a topic that they care deeply about.
  - Who do you talk to? Ask a young person in the community who has financial aspirations and is open to talking about their financial plans.
**AUDIO PROFILE**

**Audio profile aim**
To get a first person account of someone’s experience, passion or journey. Audio profiles often aim to inspire.

**Who do you talk to?**
A financial professional or business owner in the community who can talk about her/his financial journey, including her/his experiences financially planning, setting goals, budgeting, taking out a loan and saving.

**Questions**
- How would you define financial literacy?
- How would you describe your financial literacy when you began managing your finances?
- How has your knowledge about finances changed since then?
- Did you have access to resources and opportunities to learn more about finances in the community? What did those resources and opportunities look like?
- What were some of the challenges you faced in managing your finances?
- Where (banks, organisations, people, etc.) did you find support when dealing with those challenges?

*Please see interview questions in “How to present your show”*

**PUBLIC SERVICE ANNOUNCEMENT (PSA)**

**The aim of a PSA**
To create a public awareness message.
[INTRO:]  
**Host 1:** It’s just gone [TIME] and you’re just in time for the [NAME OF SHOW] on [RADIO STATION]. My name is [NAME].

**Host 2:** And my name is [NAME], and today’s show is all about financial literacy! Yes, my friends, you heard it. We’ll be talking about how young people can develop skills to begin managing our finances and wellbeing.

**Host 1:** That’s right, we’ll be talking about why it’s so important that young people have access to information about how we can make informed decisions when managing money, savings, loans and much more. Here’s the truth - young people in Tanzania make up almost two-thirds of the population, and yet we’re are rarely included in financial and employment resources and support.

**Host 2:** Today, we’ll be focusing on young people accessing financial opportunities and resources in their own communities. To do that, young people can start by recognising how finance and flows of money work in our everyday lives. We’re bringing you the much needed information to start open conversations around youth employment and financial inclusion!

**Host 1:** Let’s hear more on on what people think about youth financial literacy and inclusion. [PRESENT WHO IS BEING INTERVIEWED] [PLAY THE INTERVIEW]

[OUTRO:]  
**Host 1:** Today, we’ve learnt so much about financial literacy and young people accessing those resources!

**Host 2:** Yes! Understanding money is very important for us young people to make informed decisions and plans for our lives!

**Host 1:** Next week on [DAY] at [TIME] we’ll be talking all about [NEXT WEEK’S SHOW TOPIC]. Until then, it’s bye from us!
This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.
OUTREACH GUIDE

INTRODUCTION TO FINANCIAL LITERACY
OUTREACH FORMATS

GUEST SPEAKER

Guest speaker aim
A guest speaker is someone who can share expert knowledge about the impact statement or tell a personal story related to the impact statement.

Some questions for the guest speaker to think about ahead of time
• What is financial literacy?
• How can young people benefit from understanding how to manage money?
• What is the biggest change in behaviour that young Tanzanians need to make about money?
• How can young people start setting goals and planning for their futures?

IMPACT JINGLE

Impact jingle aim
A jingle is a short song or tune that is easy to sing along to and remember, it has a clear message.

INTERVIEW

Interview aim
An interview is a one on one conversation where questions are asked by the interviewer and answers are given by the interviewee.

Suggested questions for an interview with a business owner in the community
• What does financial literacy mean to you?
• How would you describe your financial literacy when you first began managing your finances?
• How has your knowledge about finances changed since then?
• Did you have access to resources and opportunities to learn more about finances in the community? What did those resources and opportunities look like?
• What were some of the challenges you faced in managing finances?
• Where (banks, organisations, people, etc.) did you find support when dealing with those challenges?
• If young people wanted to learn more about financial literacy, where would you direct them?
TOOLKIT 2018

ROLEPLAY

To provide a scenario that allows the audience to “act out” a point about the impact statement. Decide how many characters are needed and set the scene for the ‘actors’ to play out the statement. It is really an improvisation, and the audience ‘actors’ make it up as they go along.

Statement
Putting aside small amounts of money consistently can accumulate one’s savings.

Characters
Amina, Baba Amina (Amina’s father) and Mjaka (Amina’s best friend)

Scenario
Amina is 19 years old and has just finished high school. She supplies polythene packaging bags (mifuko) to fruit and vegetable vendors at her local market, and makes an average profit of Tshs 5,000 in a week.

She contributes half of her money (Tshs 2,500) towards her family’s food needs. She spends the remaining Tshs 2,500 on fashionable clothing and weekend partying with her best friend, Mjaka.

Baba Amina lost his job at a local factory eight months ago, and has since not been able to find employment. He recently told Amina that because he no longer has an income or any savings set aside for college fees, he will not be able to come up with enough money to support her dreams of going to college in two year’s time from now.

Amina is determined to go to college but is not sure how to raise enough money for her school fees. How would you advise Amina?

PANEL DISCUSSION

Panel discussion aim
A panel discussion involves a group of people discussing one topic in front of an audience. There is usually time for questions from the audience afterwards.

Who is on the panel
Financial professionals and advisors (with different expertise in the areas of savings, planning, lending and investment), youth with financial aspirations, parents.

Examples of opening questions for the panel
- Why is it important for young people to understand money and how it works?
- Why is it important to save money?
- Can someone with a small or inconsistent income save? If so, how?
- Is there a specific time for young people to start (or stop) saving?
- Should children and young people be included in discussions around the family’s financial decisions?
- What does financial planning involve?
- Where can young people in the community get more information and help on financial planning?
- What do young people need to understand about borrowing and lending? How does it work?
- What are the pros and cons of borrowing and lending money?
- Where can young people in the community get more information on borrowing and lending of money?
Suggested questions for your interview with a business owner in the community:

• What does financial literacy mean to you?
• How would you describe your financial literacy when you first began managing your finances?
• How has your knowledge about finances changed since then?
• Did you have access to resources and opportunities to learn more about finances in the community? What did those resources and opportunities look like?
• What were some of the challenges you faced in managing finances?
• Where (banks, organisations, people, etc.) did you find support when dealing with those challenges?
• If young people wanted to learn more about financial literacy, where would you direct them?

Suggested questions for your interview with a financial advisor or professional:

What is financial literacy?
• What is financial inclusion?
• What are the consequences of not understanding finances?
• How can financial literacy resources and opportunities be made more accessible?
• What ‘next steps’ would you recommend young people with financial aspirations take?
• Most Tanzanian youth work in informal ways, without contracts and payslips. How can they gain access to better financial services?

[INTRO:]

Host 1: Hello and welcome everyone! It’s just gone [TIME] and my name is [NAME OF HOST1] and I am a [TITLE OF HOST] from [NAME OF ORGANISATION]. You’re just in time for an awesome show all about a topic that probably one way or another has affected us.

Host 2: And my name is [NAME], I am a [TITLE OF HOST] from [NAME OF ORGANISATION] and today’s show is all about how young people can access resources and develop skills to manage our finances and overall wellbeing.

Host 1: That’s right! We’ll be talking about why it’s important that young people have access to financial literacy information so we can make informed decisions when managing money, savings, loans and much more. Here’s the truth! Young people in Tanzania make up almost two-thirds of the population, and yet we’re are rarely included in financial and employment resources and support.

Host 2: Yebo, that’s why we’ll be focusing on young people accessing financial opportunities and resources in their own communities. To do that, young people can start by recognising how finance and flows of money work in our everyday lives. That’s why we’re bringing you the much needed information to start open conversations around youth financial literacy and inclusion!

Host 1: That’s right! We’ll be talking about why it’s important that young people have access to financial literacy information so we can make informed decisions when managing money, savings, loans and much more. Here’s the truth! Young people in Tanzania make up almost two-thirds of the population, and yet we’re are rarely included in financial and employment resources and support.

Host 2: Yebo, that’s why we’ll be focusing on young people accessing financial opportunities and resources in their own communities. To do that, young people can start by recognising how finance and flows of money work in our everyday lives. That’s why we’re bringing you the much needed information to start open conversations around youth financial literacy and inclusion!

Host 1: Let’s hear more about what people have to say about youth financial literacy and inclusion.

[INTRO TO INTERVIEW]

[INTERVIEW]

[OUTRO TO INTERVIEW]
Host 1: Wow! That was really interesting! There’s a whole lot more to managing money and accessing resources than you might think.

Host 2: Exactly right! We, as young people, have the right to access information that can benefit our well being today and down the road. Imagine having the knowledge on managing savings, lending and so much more!

Host 1: Definitely! Now let’s get more information from our guest speaker today who is a financial professional. She will help us understand more about financial literacy. She will also talk about this phrase [Financial Inclusion]. Later on, we will have a quiz about that word and much more! Don’t go away!

Host 1: We’ve learned a lot from our guest speaker and our interviewee. Now let’s hear from you with a quick quiz. This is how it works

[Intro Quiz Rules]

[Do the Knowledge Quiz]
You can create one, by asking questions about the content that has been shared during this outreach OR by looking again at the Information sheet especially the “Myths and Facts” and “Did you Know”.

[Outro Quiz]

[Play Impact Jingle]
[Here, continue with your own script according to the outreach outline on the next page.]

[Outro:]

Host 1: Today, we’ve learnt so much about youth financial literacy and inclusion!

Host 2: Yes, it’s amazing to learn that managing money is not just about buying things, but also about setting goals and planning for the future we want!

Host 1: That’s right! Financial literacy is all about making the right choices for our wellbeing! Now it’s time for us to say good bye. Don’t forget to catch us next month on [DAY] at [TIME] and [VENUE]. We’ll be talking all about [TOPIC FOR NEXT SHOW]. Thank you for joining us and we hope to see you next time!

Host 2: Until then, it’s bye from us!
An outreach outline is a map to help you stay on track during your event. It is a list of the items and the order in which they will happen in the outreach activity. Below is an example of an event that is one hour long.

1. If any incorrect information comes up in any of your formats, like the quiz, roleplay or panel discussion, you must correct it. Don’t let your audience leave with myths.
2. Once you’ve finalised your script, your performance artists, your outreach outline and prepared all your formats, it’s time to start your live event!

ETHICS AND CONSENT
This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.
FACT SHEET

THE FLOW OF MONEY
DEFINITIONS TO HELP WITH UNDERSTANDING THE FLOWS OF MONEY IN YOUR COMMUNITY

- **The economy** is the way in which goods and services are produced and consumed, and resources are managed in a community (local economy), a country (national economy), a region, such as East Africa (regional economy), or the world (global economy). The flows of money in your community are shaped by the economy.

- Local, national, regional and global economies are all connected. What happens in one area of the economy may affect all the others. For example, if an international supermarket chain opens a branch in a local community the local economy may be affected if people spend less of their money on locally produced goods sold in small local shops and markets. Or a sharp rise in production of cashew nuts in a foreign country might affect prices and demand for locally grown cashew nuts.

- Money is an important resource in a community, and the flows of money have a powerful effect on the wellbeing of a community. Some people may benefit more than others from how money flows in a local economy.

- There are two sides to the economy - the **formal economy** and the **informal economy**:
  - The formal economy refers to all the businesses and jobs that are regulated by the government. For example, enterprises that are legally registered are part of the formal economy, as are many of the jobs provided by these formal enterprises, which may come with legal protections and benefits, such as pensions, sick leave and health insurance (DESA Working Paper, 2007).
  - The informal economy refers to all of the ways that people produce goods and services, and earn money, outside of the formal, regulated environment. Workers in the informal economy include small business owners and entrepreneurs, the self-employed, casual or day labourers, market traders, agricultural workers and people who perform unpaid labour, such as cooking, cleaning and rearing children in a household. While education and job training programs are often focused on helping young people find formal jobs, the informal sector in fact offers easier access and a greater number of opportunities for participating in the local economy (Invisible Lives).

- The formal and informal economies may seem to be separate, but they depend heavily on one another (DESA Working Paper, 2007). For example, a formal construction business or factory may hire informal workers and businesses to provide piece work or particular services. Meanwhile, unpaid domestic, household and agricultural labour, performed usually by women, may enable other family members to seek paid employment (DESA Working Paper, 2007).

- The **value chain** is a series of steps through which a commodity, product or service is developed from an idea into a finished product that is marketed to customers. A simple value chain has four basic steps: 1) product design, 2) production, 3) marketing and 4) consumption, disposal and recycling. A value chain for maize, for example, involves 1) securing land, seeds and inputs for production; 2) planting, growing and harvesting the maize; 3) selling and transporting the maize; and
4) consuming the maize. But value chains can become far more complex, particularly if they involve different production cycles and sourcing relationships. A value chain for the production of wooden furniture, for example, brings together such complex activities as forestry, milling, construction, manufacturing, wholesale, retail and export. Each step of the value chain provides opportunities for employment, and one value chain may feed into the development of other value chains. For example, maize is bought by a customer who then processes it into flour that can then be used in products, such as bread. This generates new value chains (Value Chain Handbook).

- **An ‘agripreneur’** is an entrepreneur who creates value through developing new business opportunities in the agricultural value chain (Invisible Lives).

- **The value of money** is determined by demand for it, just like the value of goods and services. The value of money affects you every day at the market. Producers know you have to buy food every week. It’s not always possible to delay purchases when the price rises. Producers will pass on any of their extra costs this way.

- **Inflation** is when the value of money steadily declines over time. Once people expect that prices will rise, they are more likely to buy now, before prices go higher. That increases demand, which tells producers they can safely pass on more costs.

- **Deflation** is when the value of money increases, meaning that goods and services cost less. This sounds like a good thing, but actually it can make everyone poorer, because it means that land, livestock and other assets lose some of their value. If everyone pays less for their food, clothing and shelter, it also often means that there is less money available in the local economy for investing in businesses, creating jobs and paying wages.

- **A remittance** is a transfer of money from one person to another. For example, if a family member finds a job in the city, she may send money from her earnings to help support the family back in the village. In areas with low employment opportunities, remittances from outside the community may make an important contribution to the local flows of money.
## Did You Know?

<table>
<thead>
<tr>
<th>Topic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The Informal Economy in Tanzania</strong></td>
<td>Makes up about <strong>34%</strong> of the national economy overall.</td>
</tr>
<tr>
<td><strong>In Tanzania, women</strong></td>
<td>Provide <strong>80%</strong> of unpaid labour on family farms.</td>
</tr>
<tr>
<td><strong>67% of the Tanzanian workforce is employed in agriculture</strong></td>
<td></td>
</tr>
<tr>
<td><strong>The proliferation of savings groups</strong></td>
<td>In Tanzania has brought down the percentage of financially <strong>excluded</strong> youth from <strong>48%</strong> to <strong>33%</strong> between 2013 and 2017.</td>
</tr>
<tr>
<td><strong>There are at least 17,000 mobile money operators</strong></td>
<td>Spread across Tanzania, in shops, bank branches, post offices and bus stands.</td>
</tr>
<tr>
<td><strong>More than 4 million Tanzanians</strong></td>
<td>Are believed to participate in savings groups, generating more than <strong>400 BN Tsh</strong> per annum.</td>
</tr>
</tbody>
</table>

(CARE)
### DID YOU KNOW?

Financial inclusion has yet to reach the most vulnerable smallholders in a meaningful way. There remain segments of smallholder households in Tanzania that struggle day-to-day, rely on their agricultural output for sustenance, lack financial service tools, even informal ones, and stand to gain a great deal from access to even basic financial mechanisms.

(J. Anderson, C. Marita & D Musiime; May 2016)

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**A STUDY OF A SMALL CITY IN THE UNITED KINGDOM FOUND THAT IF EVERY RESIDENT SPENT JUST 1% MORE OF THEIR MONEY IN THE LOCAL ECONOMY, ON LOCAL GOODS AND SERVICES, IT WOULD INJECT £52 MILLION OF SPENDING A YEAR INTO THE LOCAL ECONOMY.**

Plugging the Leaks

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**MORE THAN 17 MILLION TANZANIANS REMAIN FINANCIALLY EXCLUDED. THE MAJORITY ARE YOUNG WOMEN LIVING IN RURAL AREAS.**

(CARE)
THE FORMAL AND INFORMAL FLOWS OF MONEY

- Money flows in different ways in formal and informal economies. The formal economy tends to be made up of larger businesses, which often have fewer and poorer links to local communities and local economies. Small businesses have better links. (Plugging the Leaks).

- Tanzanian women still frequently face discrimination from formal employers. Women are a third more likely than men to be unemployed, and are also more likely than men to be employed in low paid or unpaid work in the informal economy. (Rethinking the Informal Economy, TZ Ministry)

- Opportunities for women and men in the informal sector often have vastly different earning potential. Opportunities with higher earning potential, such as small business ownership, favour men, while the majority of unpaid household and agricultural labour is performed by women. (Rethinking the Informal Economy, TZ Ministry)

- The rise of mobile money is affecting how money flows in communities across Tanzania. While mobile money has increased financial inclusion and expanded access to financial services to the informal sector, the majority of all mobile money transactions are for remittances among family members. (Intermedia)

SEEING THE LOCAL ECONOMY AS A BUCKET

The “leaky bucket” is one way of thinking about how money flows in your community. If your local economy were a bucket, how much money flows into the bucket through remittances and the money people earn locally?

The goal of the leaky bucket idea is to understand what happens to the money that flows into your community - whether this money stays and circulates in the community, as different people in the community buy goods and services from one another, or whether it leaks out of the bucket and flows somewhere else.

Let’s consider two examples of how people’s spending can influence whether money stays in the local economy or leaks out:

- Fahima sells 20 kilos of coffee beans and earns TSH 240,000. Of this, she spends TSH 10,000 taking a daladala to the new mall outside of town, where she spends TSH 50,000 on oil and rice imported from Thailand. She hands over TSH 100,000 to her savings group to put towards her daughter’s school fees; spends TSH 20,000 on vegetables at the local market; and has TSH 60,000 left over to invest in preparing her family’s farm for the next growing season. How much of Fahima’s spending stays in the local economy, and how much of it leaks away?

- Laetitia has a small business selling mandazi at the local market. She has lost business since the mall opened with fast food, but is able to supplement her earnings of TSH
THE FLOW OF MONEY FACT SHEET

• 180,000 by a further TSH 60,000 with casual work in a local shop. Of the TSH 240,000 she has, she spends TSH 100,000 buying food and other essentials from other market vendors; she spends a further TSH 30,000 paying for wheat flour to be ground at the local mill to prepare her mandazi; she sends TSH 100,000 to her sister, who was recently widowed, using her mobile money account; and she saves the last TSH 30,000. How much of Laetitia’s spending stays in the local economy and how much of it leaks away?

SUPPORTING THE LOCAL ECONOMY: A FULL BUCKET VS. A LEAKY BUCKET

Keeping the flow of money in the local community, like buying food at the market instead of at the mall, can help the local economy. Imported goods, or goods sold at the mall, might be cheaper, but can hurt everyone in the long run (Plugging the Leaks).

Let’s consider two different examples to see how this works:

• The full bucket: A baker buys two sacks of flour from the local mill. With the money he earns from selling the flour, the mill owner buys vegetables at the local market. The woman selling the vegetables uses that money to buy mandazi from another woman who cooks at the market. With that money, the woman who cooks mandazi can finally afford the new dress she has been saving for, so she goes to visit the local seamstress. The seamstress puts her earnings from the dress towards paying her daughter’s school fees. In this example, the flow of money within the community has added value to everyone’s life.

• The leaky bucket: A baker goes to the shop to buy flour, and notices that there is a new brand of imported flour that costs half as much as the flour that he usually buys from the local mill. He decides to buy the imported flour and save money. The shop owner decides to use the money from the sale of the flour to visit the new mall and buy a new phone. She has to decide on whether to spend her savings on a new phone or a new dress. The new phone she wants is on a special offer this month, and now she can finally afford it. The seamstress is struggling to find work, so she plans to save money by getting the new cheaper fabric made in a factory far away. In this example, although everybody saved money in purchases, all of the money they spent has left the community, making the community poorer in the long run.

RESOURCES

> https://www.ted.com/talks/niti_bhan_the_hidden_opportunities_of_the_informal_economy

> https://www.ted.com/talks/ngozi_okonjo_iweala_how_africa_can_keep_rising


Tanzania has one of the most innovative and competitive mobile money markets in the world.

Tanzania has an active and growing culture of informal savings groups, with as many as 4 million members.

Both mobile money and savings groups potentially offer a lifeline to poor, rural communities that are underserved by traditional financial products and institutions. Both remittances sent using mobile money and the support structures offered by savings groups, enable people to manage changing seasonal needs, like paying school fees at a certain time of the year, surviving the lean months between harvests and dealing with unexpected shocks, such as an illness in the family.

Supermarkets and shopping malls are a sign of progress and often offer better value with cheaper prices

While large shops can sometimes offer goods at cheaper prices than locally-owned businesses, the money people spend in big businesses is more likely to leave the local economy, making everyone poorer over time.

The informal economy is the black market and doesn’t contribute to development

The informal economy is how most people participate in the local economy, and offers potential for entrepreneurship and small business creation at every step of the value chain. Much unpaid work takes place in the informal economy, such as child care, which contributes to the overall wellbeing of families and communities.

Agriculture is not a sustainable business

Agriculture is one of the most promising areas for youth to get involved in the local economy, and offers many new opportunities for entrepreneurship across the value chain (Invisible Lives)

Men are more active in agriculture than women

The agricultural workforce in Tanzania is 52% female

CONNECTING THE POWER OF SAVINGS GROUPS AND MOBILE MONEY

- Tanzania has one of the most innovative and competitive mobile money markets in the world.
- Tanzania has an active and growing culture of informal savings groups, with as many as 4 million members.
- Both mobile money and savings groups potentially offer a lifeline to poor, rural communities that are underserved by traditional financial products and institutions. Both remittances sent using mobile money and the support structures offered by savings groups, enable people to manage changing seasonal needs, like paying school fees at a certain time of the year, surviving the lean months between harvests and dealing with unexpected shocks, such as an illness in the family.
RADIO PRODUCTION GUIDE

THE FLOW OF MONEY
DIFFERENT WAYS TO TALK ABOUT THE FLOW OF MONEY/ VALUE TO MONEY IN YOUR COMMUNITY

• Understanding how mobile money is affecting the flows of money in my community
• The important value chains in my community: How do they work and contribute to the local economy
• The Leaky Bucket: Understanding the flow of money and creation of value in my community
• The relationship between the formal and informal economies in my community

WAYS TO DISCUSS “THE LEAKY BUCKET” AND UNDERSTANDING THE FLOW OF MONEY AND CREATION OF VALUE IN MY COMMUNITY:

• What are the sources of money in your community?
• How much of your money stays in the local economy?
• How strong are the local businesses in your community? What enables them to thrive and grow? Do they face threats? What value do they add to the local community?
• What are the relationships and links that allow money to be retained and to circulate in your community?
• Who are the people active in the informal/formal economy - is this true? What are the stereotypes?
• Is there a gender relationship between formal and informal flows of money?
• What do you buy? Where does it come from? Who made it and where was it made?
• What are your choices or considerations when it comes to the things you buy?
• What products are produced in your community? How are these activities supported?
• What are the challenges and opportunities of wealth/value creation in your community? Are there barriers of age? Gender?
• Who provides the unpaid labour in your community? Are these contributions recognised or not? What value is created through these activities?

PUBLIC SERVICE ANNOUNCEMENT

The aim of a PSA
To create a public awareness message.

Create a PSA that encourages people to support local business OR raise awareness about the “leaky bucket”
### VOX POP AIM

**Vox pop aim**
To get many opinions on one topic.

**Who do you talk to?**
Anybody from the community.

**Question**
What do you buy that is made (or grown) locally?

### AUDIO COMMENTARY

**Audio commentary aim**
To get people’s opinion about a topic that they care deeply about.

**Who do you talk to?**
A local farmer, trader or business person who is competing against cheaper products imported from far away.

### AUDIO PROFILE

**Audio profile aim**
To get a first person account of someone’s experience, passion or journey. Audio profiles often aim to inspire.

**Questions to ask to get the person thinking before they record their profile:**
- What made you want to develop a local business?
- What value chain(s) do you take part in?
- What have been your greatest challenges?
- How do you see your role within the local community and economy?
- What is the value you think is created through your business?
- How do you compete with big businesses?
- Why is it worth supporting your business if similar products can be found cheaper elsewhere?
- Has your thinking changed about what it means to be part of the local economy?
- What is the most important thing you have learned about building a successful local business?

**PLEASE SEE INTERVIEW QUESTIONS IN “HOW TO PRESENT YOUR SHOW”**
[INTRO:]  
**Host 1:** It’s just gone [TIME] and you’re in time for the [NAME OF SHOW] on [RADIO STATION]. My name is [NAME].

**Host 2:** And my name is [NAME], and today’s show is all about understanding the value that is created in the local economy! That’s right, we’ll be talking about how your decisions about what you buy, and whether the money you spend stays within your community, can have a big impact on the health of your community.

**Host 1:** That’s right, we’ll be talking about why it’s so important for people to understand the broader impacts of their spending. Just imagine, if I went and bought all my food and clothing from the new mall, almost none of the money I spent would find its way to my neighbors or the people living in my community. That money would help to make big companies richer, and my own community would lose out.

**Host 2:** Today, we’ll be focusing on seeing your local economy as a leaky bucket, and understanding what you can do to plug the leaks that are draining the money out of your community. We’re bringing you much needed information to start conversations about how to retain more of people’s spending in their local communities.

**Host 1:** Let’s hear more on what people think about retaining the value that is created in the local economy.

[PRESENT WHO IS BEING INTERVIEWED]  
[PLAY THE INTERVIEW]

[OUTRO:]  
**Host 1:** Today we’ve learned all about how we can all benefit from pulling together to create a strong local economy.

**Host 2:** Yes! We may live in a globalised world, but now we see how important the local economy is to our quality of life, and what we can all do to help take care of our local economy.

**Host 1:** Next week on [DAY] at [TIME] we’ll be talking all about [NEXT WEEK’S SHOW TOPIC]. Until then, it’s bye from us!
This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.
FACT SHEET

EMPLOYMENT,
LIVELIHOODS AND
ENTREPRENEURSHIP
DEFINITIONS

- **Income generation**: The activities a person pursues to earn money. Generating income often depends on your skills, resources and relationships, as well as your ability to put these together in order to secure your livelihood (Youth Livelihoods).

- **Livelihood**: The skills, resources, abilities and activities that you and your household develop to make a living, support the family and create value as an individual, a family and in society. A livelihood is considered to be healthy if it can recover from shocks and stresses, such as a poor harvest or the illness of a breadwinner (FAO).

- **Mixed livelihoods**: An approach or strategy for developing your livelihood by combining different income-generating activities, including agriculture, entrepreneurship, wage employment and social activities. This strategy makes sense if work opportunities are irregular and short-term, because it enables you to move between different income-generating activities to meet changing needs and opportunities (Invisible Lives).

- **Household**: ‘A group of people who eat from a common pot’ and share a common stake in improving their livelihoods and assets from generation to generation (FAO).

- **Entrepreneurship**: The act of creating a business, using your initiative to solve problems, especially in providing new kinds of goods and services to the market. Entrepreneurship may either come from seeing a new way of doing things, or spotting an opportunity that nobody else is tapping. You may become an entrepreneur simply because you need to make a living (Invisible Lives).

- **Employment**: In the formal sector, employment means having a job with certain benefits and protections. Other forms of employment exist in the informal sector, including piece work, casual labour and agricultural work. For example, a young woman might earn money working as a seamstress from home, while raising her children and working on her family’s farm during the harvest. Or she might have a small market stall selling vegetables, while also helping out from time to time in a neighbour’s shop.

- **Labour**: All the different kinds of work you do for your livelihood. These include:
  - wage labour, like working in a shop for a fixed hourly, daily, weekly or monthly rate;
  - self-employment, such as having your own food stall in a market;
  - casual labour, like working on a farm during the harvest;
  - piece work, like being hired by a client to make 20 wooden chairs (REPOA).

- **Subsistence**: A method or strategy for acquiring food and resources to support life and livelihoods. In most small-scale farming households in Tanzania, for example, families farm on small plots of land, which can support their food and nutritional needs in hard times when sources of cash income run dry. Yet at the same time, subsistence households are often more vulnerable to poverty than households with more diverse income sources, because they have fewer opportunities to accumulate money, access finance and build their assets. Subsistence households are more likely to fall into poverty and food insecurity if their harvest fails due to pests or drought and they have no money or assets to fall back on.
**Tanzania Has 3.7 Million Small Farms of 2.2 Hectares of Land or Less, with About 19 Million People Living and Farming on These Small Holdings.**

*(FAO)*

**A Majority of Youth Interviewed for Research on Livelihoods in Ghana and Uganda Reported That They Would Rather Have Their Own Business Than Be Employed in a Permanent, Formal Job.**

*(Invisible Lives)*

Young people in Tanzania form 60% of the labour force, but also are unemployed at twice the rate of adults, due in part to lack of education and skills.

**Having the Right Skills is Key to a Successful Livelihood Strategy. A Survey of Employers Found That the Earnings of Skilled Youth Were Around Four Times Higher Than the Earnings of Unskilled Youth.**

*(YouthMap, 2014)*

**Sixty Percent of Tanzania’s Unemployed Are Youth.**

*(YouthMap, 2014)*

Only 3% of Tanzania’s working population is classified as high-skilled, while 84% of the population is classified as low skilled.

*(YouthMap, 2014)*

**In a Survey of Tanzanian Youth Who Were Working, Only 4% Responded That Their Income Was Enough to Meet Their Expenses**

*(YouthMap, 2014)*
THE SUSTAINABLE LIVELIHOODS FRAMEWORK

• The Sustainable Livelihoods Framework highlights four key ways of understanding how people develop their livelihoods and sustain them over time as their situation in life changes:
  • 1. The assets people draw on, including social and material resources, such as one’s network of family and friends; or one’s property, machinery and land.
  • 2. Their strategies for making a living depend on their assets; but also on the wider economic context, for example, whether or not they are financially included. In Tanzania, many of the most vulnerable smallholder farmers lack access even to the most basic or informal financial services, which often keeps them trapped in a struggle for day-to-day subsistence (J. Anderson, C. Marita & D Musiime; May 2016).
  • 3. The context in which people develop their livelihoods is shaped by broader social, economic and political factors. For many youth in Tanzania an economic context of few jobs can make the mixed livelihoods approach a good strategy for dealing with scarcity and uncertainty (UNISDR Livelihoods; Invisible Lives).
  • 4. The things that may strengthen or weaken livelihoods in the face of shocks or stresses, such as a drought or soil erosion over time, changes in the economy or the death of a breadwinner (DFID, UNISDR Livelihood; FAO). For example, in many Tanzanian households where a family member falls ill, cash savings get depleted, leaving the family more vulnerable to poverty (Intermedia).

GETTING THE FULL PICTURE OF MIXED LIVELIHOODS

• Due to a scarcity of formal jobs, most young Tanzanians pursue a mix of different activities for their livelihood. This strategy of making a living is called mixed livelihoods, and it helps young people to move in and out of different casual, seasonal and short term work arrangements as these opportunities arise and fall. Developing a mixed livelihoods approach helps to reduce the risk of unemployment, so if one source of work dries up, there are others to fall back on. And if a valuable new work opportunity arises, you can take advantage of it without sacrificing your other livelihood sources by cutting back on the time you spend on your business, or getting a family member to fill in for you.
• A mixed livelihoods approach has four parts: agriculture, entrepreneurship, wage labour and social networks:
  • Agriculture remains the largest source of employment across Sub-Saharan Africa, though wages are typically low. Despite some negative perceptions among youth, agriculture remains important in the livelihoods mix, especially because it offers a means of subsistence to fall back on when other forms of income generation dry up (Invisible Lives).
  • Entrepreneurship is another activity that can be established relatively easily in the informal sector, and allows for flexibility. An entrepreneur may devote less of their energy and resources to their business during a busy time, and then scale up their efforts again.
Let’s consider this case study of two sisters pursuing mixed livelihoods, using the Sustainable Livelihoods Framework to look at the different assets, strategies, contexts and forms of protection from vulnerability that shape their livelihoods.

Amina works casually in a bakery some days. She also helps her sister, Maria, to raise her children. During harvest times each year her labour is needed in the family’s sorghum fields. The domestic work Amina provides allows her sister to run a small but profitable enterprise selling secondhand clothes and handbags. The sisters have not been able to get a bank loan because they do not hold the title to their family’s land. However, they are planning to invest the proceeds of the handbag sales, as well as Amina’s earnings from the bakery, in upgrading the family farm to move from a subsistence level to produce a more profitable sunflower crop. Some family members doubt these plans, believing that a woman’s place is in marriage, raising children and looking after the house. However, Maria’s husband is supportive. He has seen the success of the handbag enterprise. The sisters want to buy equipment to press and bottle their own sunflower oil to sell in the local market.

Their livelihood context may be that both sisters spot an untapped opportunity in the local economy to develop a business in the sunflower value chain, but also face issues of financial exclusion in combination with beliefs about women’s roles. They can, however, try and save enough money to invest in their new business idea.

The sisters might be vulnerable to challenges like inflation of seed, machinery and input prices or a sudden drop in the price of sunflower oil; or their livelihoods may be endangered if one of them falls ill. To reduce their vulnerabilities, they might consider producing other crops on their farm to reduce the risk, or develop other business opportunities along the value chain. They may even continue the handbag business, in order to protect their livelihoods as they take on the risks of being entrepreneurs.

When they have fewer demands on their time (Invisible Lives).

- **Wage employment** is often scarce and temporary, but is very important to the livelihoods of those young people who can secure it (Invisible Lives).

- **Social relationships** are the networks of obligation, support and exchange that young people take part in, and are important in how they access employment and livelihood opportunities. By participating in civic life or local politics, for example, young people may form relationships that lead to new business or employment opportunities (Invisible Lives).
LIVELIHOOD ASSETS

These assets shape the landscape of opportunity and access to livelihoods.

**Human capital** includes skills, knowledge, health, ability to work (UNISDR Livelihood). Recent research on youth livelihoods highlights the importance of developing ‘soft’ skills that translate from one work environment to another, such as numeracy, customer relations, goal-setting and decision-making (Youth at Work; STRYDE).

**Social capital** includes networks, memberships in groups and relationships of trust that lead to cooperation and opportunities (UNISDR Livelihood). Most people have complex networks of social obligations and opportunities that play an important role in how they access their livelihoods (Invisible Lives, 2017).

**Natural capital** includes land, water, soil, forests, fisheries and more (UNISDR Livelihood). Agriculture relies on the natural resource base. In order for farming to be sustainable, it is very important to take care of natural resources.

**Physical capital** includes roads, power, mobile networks, tools, equipment, etc. (UNISDR Livelihood). This infrastructure may affect your livelihood. If you have a business transporting maize from rural markets to the city, for example, the condition of the roads will have a big impact on your livelihood.

**Financial capital** includes savings, income, credit, remittances and groups, such as merry-go-rounds, chamas, gifting circle (UNISDR Livelihood, InterMedia). Your access to finance also has a big impact on your livelihood. You may belong to a savings group, for example, which allows you to save money to invest in your education.
AGRICULTURE OFFERS THE GREATEST OPPORTUNITY FOR EMPLOYMENT FOR YOUTH. HERE ARE FOUR REASONS WHY:

• The barriers are low. Small enterprises linked to agriculture can easily be started, with little capital, stopped and started up again as needs arise (Invisible Lives, 2017).
• There are opportunities for self-employment for youth along all the steps of the value chain, in poultry, dairy production or even in producing bio charcoal from agricultural waste (ULearn, Young African Entrepreneurs, 2017).
• Cities are growing, which means there are more people in cities who need to access food, creating new agribusiness opportunities in food production, transportation and processing. This can include supplying food to schools and universities, or making natural cosmetics (Youth Think Tank Report, 2016, Young African Entrepreneurs, 2017).
• Information and communication technologies, and particularly the widespread availability of mobile phones, are creating new agribusiness opportunities as well as new ways of accessing finance and information, such as current market prices for commodities (Youth Think Tank Report, 2016).

LINKS IN THE VALUE CHAIN: DEVELOPING OPPORTUNITIES

• Agriculture is no longer just a subsistence activity. There are many business opportunities in agriculture, and many opportunities for young people to join a new generation of ‘agri-preneurs’, employing themselves in the different value chain activities, including production, bulking/cleansing/grading, transportation, processing/packaging/value addition, marketing/trade and retail.
• Consider these examples:
  • Amina wants to start a business. Millet is a key crop growing in her community, and she thinks she could start a good business making nutritious porridge for babies and children.
  • John is developing a mobile platform to enable groups of farmers to pool their savings and invest in developing new businesses along the local millet value chain and linking business ideas such as Amina’s with broader markets, particularly in growing towns and cities.
  • Baraka is growing a small business that specialises in bulking and transporting local produce, including millet, among a regional network of small community warehouses where it can be stored in sanitary conditions to avoid post-harvest losses, so that farmers get the best prices for their produce.
ACCESSING OPPORTUNITIES IN THE VALUE CHAIN: SKILLS, KNOWLEDGE, RESOURCES, OPPORTUNITIES AND RISKS

**Production (i.e. growing)**
- Skills and knowledge needed: cultivation, land stewardship, soil management, harvesting, marketing, record-keeping
- Resources needed: land, water
- Risks: crop disease, drought

**Bulking/cleansing/grading**
- Skills and knowledge: business know-how, technical knowledge of grading standards, sanitary handling
- Resources needed: warehouse facilities, transportation
- Risks: post-harvest losses

**Processing/packaging/value addition**
- Skills and knowledge: preparation and processing, sanitary handling, procurement, business know-how, marketing, record-keeping
- Resources needed: facilities, packaging materials, employees
- Risks: spoilage, procurement challenges

**Marketing/trade**
- Skills and knowledge: business know-how, customer relations, record-keeping
- Resources needed: cashflow, social relationships and networks
- Risks: low market pricing, undercutting and interference from middle-men and brokers, delays and defaults in fulfilling agreements and settling payments

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**CONTINUE YOUR RESEARCH**

- [http://www.fao.org/docrep/008/a0273e/a0273e04.htm](http://www.fao.org/docrep/008/a0273e/a0273e04.htm)
DIFFERENT WAYS TO TALK ABOUT EMPLOYMENT, LIVELIHOODS AND ENTREPRENEURSHIP IN YOUR COMMUNITY

- Skills and strategies for succeeding in a mixed livelihoods approach
- Business opportunities in the agricultural value chain in your community
- Gender perspectives on access and opportunities for livelihoods
- How is the Sustainable Livelihoods Framework reflected in your community?

Ways to discuss business opportunities in the agricultural value chain in your community

- What does the agrifood chain look like in your community, and how does this link to work opportunities?
- What are the challenges faced by young people, in terms of not having access to land, different gender and generational dynamics?
- What is the state of agriculture in your community?
- How do your skills link to the value chain opportunities?
- How do youth plug in at each point in the value chain?
- What are the enablers or barriers to young people being involved in value chain activities?
- Are there new opportunities emerging, for example through the growing availability and use of mobile money?

FORMATS

VOX POPS

Vox pop aim
To get many opinions on one topic.

Who do you talk to?
Anybody from the community.

Question
What opportunities do you see in the agricultural value chain in this community?

AUDIO COMMENTARY

Audio commentary aim
To get people’s opinion about a topic that they care deeply about.

Who do you talk to?
A lecturer or trainer who can explain the value chain and provide information about some of the opportunities that exist and how to tap them.
Audio profile aim
To get a first person account of someone's experience, passion or journey. Audio profiles often aim to inspire.

Who do you talk to?
An 'agripreneur' who is pursuing agribusiness in the local value chain, breaking away from subsistence patterns and starting to grow a successful agricultural business. Ask them to talk about the challenges and barriers they face, and how they deal with them or overcome them; what makes their business successful, and their goals for growing their business.

Questions to ask to get the person thinking before they record their profile:
• What made you want to become an ‘agripreneur’?
• What do you say to people who think agriculture is not a sustainable business?
• What kinds of financial or resource challenges did you have to deal with starting out?
• What do you think are the most important skills, knowledge, resources and relationships to have in your business?
• What are the vulnerabilities of your business, and how do you protect your livelihood?
• What other kinds of businesses do you work with in the value chain and how do your activities support or complement one another?
• Who are your competitors and how do you deal with competition?
• What are the business opportunities for young people to get involved in the value chain?
• How are new developments, like mobile money, changing the business landscape?
• What advice would you give to a young person starting out where you were once?
• Has your own thinking changed about what it means to be involved in agriculture?
• What new challenges and opportunities do you see developing in the value chain?

Please see interview questions in “How to present your show”

PUBLIC SERVICE ANNOUNCEMENT

The aim of a PSA
To create a public awareness message.

Create a PSA that encourages people to develop livelihood skills and strategies that contribute to the wellbeing of their household OR raises awareness of the different steps in the value chain, and the opportunities for creating livelihoods that exist within the agricultural value chain.
[INTRO:]
Host 1: It’s just gone [TIME] and you’re in time for the [NAME OF SHOW] on [RADIO STATION]. My name is [NAME].

Host 2: And my name is [NAME], and today’s show is all about understanding the business opportunities for young people in agriculture in our community. That’s right, we’ll be talking about the value chain, how it works and how to get involved in it as an ‘agripreneur’.

Host 1: That’s right, we’ll be talking about how agriculture is becoming a big business opportunity. It’s about so much more than just farming to put food on the table. Cities are growing and demand for good quality food is rising. Technologies like mobile money are also changing the way the business works, and opening up new opportunities for young people. With a little bit of business savvy, there are plenty of ways to grow a successful business working within the value chain.

Host 2: Today we’ll be focusing on how young people can plug into the agricultural value chain, and understanding what kinds of skills and resources you need to be successful, as well as the risks of starting your own business. We’re bringing you much needed information to start conversations about what it means to become a successful agripreneur.

Host 1: Let’s hear more on what people think about the business opportunities in the agricultural value chain. [PRESENT WHO IS BEING INTERVIEWED] [PLAY THE INTERVIEW]

[OUTRO:]
Host 1: Today we have learned all about the value chain and how it is possible to create a successful business working in agriculture.

Host 2: Yes, that was inspiring. The agricultural sector is changing in so many ways, and it’s been great to hear about how young agripreneurs can help deliver healthy, affordable food to our growing population, and make money at it!

Host 1: Next week on [DAY] at [TIME] we’ll be talking all about [NEXT WEEK’S SHOW TOPIC]. Until then, it’s bye from us!
This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.
FACT SHEET

INTRODUCTION TO AGRICULTURE
DEFINITIONS

Here are some key terms to help us understand agriculture in our community.

- **Food security** means having the money and other resources you need to secure access to enough food to sustain an active and healthy lifestyle, which also fits your cultural preferences (Food and Agriculture Organisation of the United Nations). Food security depends not only on the production of food, but also food being widely and continuously available and accessible to people. Agriculture makes an essential contribution to food security, which is vital for the health and wellbeing of people, the economy and society as a whole.

- **Value chain** is a series of steps in which different goods and services are produced in the cycle of growing, marketing and consuming a particular crop or agricultural product, such as tomatoes, cassava or goat’s milk (Value Chain Handbook). The value chain is a network of different actors who are connected in the cycle of production to consumption, and who add value in each step of the process (International Fund for Agricultural Development). The value chain includes three key phases:
  - Pre-production (e.g. research and development, input supply and production planning)
  - Production (e.g. planting and harvesting)
  - Post-harvest and marketing (e.g. transport, storage, processing, packaging, certification, distribution, wholesale, retail) (IFAD, Khasa & Musuya)

- **Horticulture** is the cultivation of edible and/or ornamental plants, typically using a mixed cropping approach and on a smaller scale than other commercial intensive farming methods.

- **Staple crops** are food crops that most people eat regularly and may rely upon for their food security. In traditional, rural households women are largely responsible for producing staple food crops to feed the family (Khasa & Musuya).

- **Cash crops** are produced for their monetary value instead of for direct household consumption. Farmers grow cash crops in order to sell them to buyers and make a profit. Traditionally, men have been largely responsible for production of cash crops.

- **Contract farming** is an agreement whereby a farmer produces for a particular buyer, often delivering an agreed upon quantity of a particular crop at a price that is confirmed in advance.

- **Agroecology** is an approach to farming that applies knowledge and principles of how the natural environment works (ecology) to the design and management of agriculture. Agroecology is a way of farming that aims to support and sustain the health of the natural environment. Principles of agroecology include:
  - Maintaining healthy soil through the use of mulching and diverse cover crops
  - Cycling and recycling nutrients in the soil, for example with the use of natural compost such as manure or leaf waste produced on the farm
  - Promoting beneficial interactions between different insect, plant and microbe species, above ground and in the soil
  - Harnessing these beneficial interactions to maintain soil health and manage pests, instead of relying on inputs such as fertilisers and insecticides (Altieri, in Mdee et al.)

- **Agroforestry** is the integration of tree crops into farming systems, including livestock husbandry. This can be a good way to use some of the beneficial functions that nature provides to support agriculture. For example, trees provide shade and fix important nutrients in the soil (World Forestry Centre).

- **Gross Domestic Product (GDP)** is the total value of goods produced and services provided in a country during one year.
A healthy agricultural sector builds food security in several ways. A majority of Tanzania’s working population are farmers. Their food security depends on their ability to produce food for the household and adapt successfully to key changes in the agricultural sector, such as the rise of the cash economy, the increased globalisation of the food chain and the unstable, unpredictable food prices in local and global markets (Committee on World Food Security).
There are four pillars of food security:

The **availability of food** depends on the regular production, distribution and exchange of food. This means having sufficient land and water, and a healthy environment to grow food. It also means having transportation, infrastructure and markets in place so that the food can get to people who need it.

The **accessibility of food** depends on having either direct access to food by growing it, or economic access to food by having enough money to afford food -- or a combination of both. The livelihood assets of a household (see ‘Employment, Livelihoods, Entrepreneurship’ fact sheet) may influence household food security.

The **utilisation of food** means that the food is safe, healthy and nutritious. For example, this could mean that food has been processed, packaged and prepared as necessary to avoid contamination or spoilage. It also depends on the food being culturally appropriate to meet with people’s preferences. And it depends on people having sufficient health and hygiene to metabolise the food effectively, such as avoiding the spread of disease and intestinal parasites through food.

The **stability of food’s availability**, accessibility and utilisation is the fourth pillar of food security. People, households and communities need to have continuous access to the first three pillars, without interruption, in order to be considered food secure (Food and Agriculture Organisation of the United Nations).

Food security may exist at the level of the household, the community, the nation and the region. Subsistence farmers around the world suffer from some of the highest levels of food insecurity. This is because they are often locked into a single livelihood activity with low earnings, and thus struggle to build assets and are vulnerable to the effects of a bad harvest or other shocks (Food and Agriculture Organisation of the United Nations).

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**AGRICULTURE’S CONTRIBUTION THE ECONOMY**

Although agriculture provides around 30% of Tanzania’s GDP, the sector is much more important to the national economy than this figure suggests. Here are five reasons why:

- Sixty-seven percent of working age Tanzanians find employment in agriculture.
- Much of the output from the country’s 4.7 million small holdings of 2.2 hectares or less would not be included in the GDP statistic, yet contributes to local informal economies as well as food security at a community level.
- The leaky bucket (See ‘Value of Money’ fact sheet): When farmers earn more, they tend to spend more of their money in the local community. Buying food from a local farmer can help support that farmer in rising above a subsistence level and connecting to the value chain. The stronger the agricultural value chain becomes in a community, the greater the potential for people to spend their money on local products instead of imports, retaining spending in the community so that more people can benefit.
- The untapped potential of urban markets (contributing to Africa’s $35 billion food import bill) suggests a huge growth opportunity for African farmers.
- Agriculture already accounts for 75% of the country’s exports, with strong potential for volumes of exports to rise even higher with investment in the development of strong agricultural value chains (Africa Progress Panel, Yieldgap).
Take a look at this map with the key crop production areas in Tanzania. What do you see?
Tanzania has diverse growing conditions and a variety of different crop production systems, terrains, ecologies, soil types and rainfall patterns across the country. There is a tropical climate with four distinct zones:

- The hot, humid coastal plain
- The semi-arid central plateau
- The high rainfall lake regions
- The temperate highlands

Different areas of the country are suited to growing different kinds of crops. For example:

The rich volcanic soils around Arusha, Kilimanjaro, southwest Highlands and the Kitulo plateau are productive and have high dairy potential. The granite soils around Mwanza and Tabora are generally poor; while the red soils of the central plateau produce good forage for livestock.

The country has two distinct rainfall patterns:

- In the southern, central and western parts of the country the annual rainy season usually lasts from October to April.
- On the coastal plain, the Intertropical Convergence Zone produces a short rainy season from October to December, and a longer rainy season from March until May.

Tanzania has an abundance of lakes and rivers and underground water. At present, the vast majority of agriculture is rain fed, and only 500,000 hectares of cropland is irrigated. There is the potential to expand irrigation significantly in parts of the country. Increasing irrigation could boost income levels and food security for millions of farmers. However, this would also introduce the possibility of over-exploiting water sources (Yieldgap).
Tanzania is still predominantly rural (70%), but urban populations are growing fast.

Urbanisation means the growth of cities and the movement of people from the rural areas to the cities. Urbanisation is an important trend that contributes to new opportunities in agriculture.

Despite this potential, farmers in rural areas struggle to reach urban markets due to poor infrastructure and policy neglect. For example:

- Roads are often poor, adding to high transport costs. Such costs add up along every step of the value chain. One study found that it costs USD $40 to ship a tonne of fertiliser 9,000 kilometres from the United States to Kenya, but the cost of transporting the same amount of fertiliser and additional 1,000 kilometres from Kenya to Uganda costs USD $120 (Food and Agriculture Organisation of the United Nations).

- Health, safety and nutrition standards and certification requirements imposed by supermarkets and other formal economy enterprises that often dominate food markets in urban areas, as well as export markets, are often too costly for small farmers to obtain, as well as too stringent for them to comply with (Africa Progress Panel).

- Many smallholder farmers remain financially excluded. Due to this exclusion, they lack the means to make investments that would improve their livelihoods, such as improving production standards and post-harvest storage, or contributing towards post-harvest processing and the development of value chains. A lack of access to insurance in particular means that farmers are less willing to spend their resources on such innovations, because they cannot afford to be exposed to the risks of a poor harvest or family emergency (Africa Progress Panel).

National and regional policies on agriculture are important because they set the rules that shape the agricultural system and its possibilities. For example, national agricultural research systems (NARS) and extension services facilitate farmer’s access to resources, such as seeds and fertilisers, and training. Government policies guide investments and have important consequences.

- In Zambia, for example, large-scale fertiliser subsidies provided by government were found to have benefitted commercial scale maize farmers but did not benefit smallholder farmers (Africa Progress Panel).

Most African governments, including Tanzania’s, have under-invested in agriculture for many years. The trend is slowly improving. In 2010 African governments, including Tanzania’s, recognised the potential of agriculture to drive economic development, and signed the CAADP declaration agreeing to spend 10% of their national budgets on agriculture. Few governments have yet achieved this target. Tanzania’s budget for 2012/2013, for example, allocated 7.2% of the budget to agriculture (TZ Policy Forum).
Agricultural value chains are increasingly recognised as an important approach to improving the livelihoods of farmers and realising potential for growth in the agricultural sector.

These are some of the different activities that are part of the value chain:

- **Input supply** includes the provision of fertilisers, seeds and other products for farmers to use. This often involves traveling to an urban area where such products are available and transporting the products back to your local community. However, mobile money is making it possible to buy inputs remotely and have them delivered.

- **Production** includes planting, growing and harvesting crops.

- **Bulking/cleansing/grading**. A lack of post-harvest storage facilities is a major problem contributing to post harvest losses (Africa Progress Panel).

- **Transportation** involves collecting the produce, packing it and delivering it to markets. Transportation is often difficult and expensive due to poor roads.

- **Processing/packaging/value addition** means making finished, market-ready products from the raw materials. Sourcing packaging materials and maintaining clean and safe production facilities are some important challenges.

- **Marketing/trade** involves finding new markets for the products, reaching distribution channels.

- **Retail/export** involves the selling of goods to another country.

A study of a local value chain producing goat’s milk yoghurt in the highlands of Tanzania, through a farmer cooperative called Twawose, identified a number of benefits and challenges to the value chain approach.

Benefits can include:

- Brought together by the common goal of improving their livelihoods, farmers were able to organise themselves into a registered cooperative.

- The study highlights the potential of local value chains. The farmers developed a new product, goat milk yoghurt, which had not been introduced before in their community, and found that there was local demand for the yoghurt.

- Through the co-operative, farmers were able to sell their excess milk and invest in equipment and training in producing yoghurt, adding value to their products and achieving a small profit.

- Strong social assets, such as trust and strong ties among cooperative members, as well as a large network of relationships outside the cooperative, including research institutions and NGOs, enabled the cooperative to develop and grow.

Challenges can include:

- A lack of financial literacy, business skills and financial inclusion among farmers in the cooperative.

- A lack of funding.

- Poor roads and no electricity for refrigeration and processing machinery, limiting productivity.

- Dearth of packaging materials (IFAMA).
## GET THE FACTS! BUST THE MYTH!

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<thead>
<tr>
<th>MYTH</th>
<th>FACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture is small and can only support at a minimum level</td>
<td>Agriculture is one of the most promising areas of growth in entrepreneurship. The region has the land, water and agricultural skills to be a breadbasket feeding regional populations, displacing imports and generating exports.</td>
</tr>
<tr>
<td>Agriculture is just about farmers and farming</td>
<td>Agriculture is a vital foundation of economic life in rural areas and increasingly in cities too. The value chain approach enables a wide range of actors to get involved in supplying foodstuffs and value-added products to markets both near and far.</td>
</tr>
<tr>
<td>Agriculture is for the older generation - there’s no future in farming</td>
<td>Agriculture can play a key role in building the local and national economy. Better agricultural policies can create opportunities for smallholder farmers to go beyond subsistence, generate a surplus, develop value addition and grow as entrepreneurs. National and international policies and investment levels have kept smallholder agriculture at a low base in Tanzania and elsewhere. Countries like Vietnam, Thailand and Malaysia have all seen their economies grow and their poverty rates fall as a result of investing in the agricultural sector (African Progress Panel).</td>
</tr>
</tbody>
</table>

## CONTINUE YOUR RESEARCH

- National Survey and Segmentation of Smallholder Households in Tanzania
- Food and Agriculture Organisation of the United Nations
- Improving Smallholder Livelihoods Through Local Value Chain Development: A Case Study of Goat Milk Yogurt in Tanzania
- African Progress Panel
RADIO PRODUCTION GUIDE

INTRODUCTION TO AGRICULTURE
INTRODUCTION TO AGRICULTURE
RADIO PRODUCTION GUIDE

DIFFERENT WAYS TO TALK ABOUT THE ROLE OF AGRICULTURE IN YOUR COMMUNITY

• Agriculture and the leaky bucket: Does agriculture help to ‘plug the leaks’ in my local community?
• Understanding the potential of agricultural value chains in my community: Where are the opportunities? What are the skills and resources needed to develop local value chains?
• From farm to city: How can farmers and agripreneurs in my community seize opportunities to help feed growing cities?
• Agriculture and gender: Are the opportunities and barriers in the agricultural value chain different for men and women?

WAYS TO TALK ABOUT UNDERSTANDING THE POTENTIAL OF AGRICULTURAL VALUE CHAINS IN MY COMMUNITY

• What are the key crops and agricultural products in my community?
• How many people are employed in producing these crops, and is production for subsistence or for commercial gain?
• Are the crops being produced staple crops or cash crops, or perhaps some of both?
• Do growers in my community have one key crop that they grow, or do they produce several different products, or more?
• What happens to the produce? How much of it is sold to buyers? How much of the harvest does the family consume? Does it get sold in the local market? Does any of the produce travel beyond the local community? Is some of it exported? Who benefits from these activities?
• How many other individuals, cooperatives and businesses are involved in handling the produce that leaves the farm gate? What are their roles? Do they store the produce? Transport it? Clean it and package it? Sell it onwards?
• What are the strengths and weaknesses, the opportunities and the limitations of the value chain?
• What are the different kinds of assets (physical, environmental, institutional, financial, social) that shape these strengths and weaknesses, opportunities and weaknesses, along the value chain?
• What kinds of skills, knowledge, resources, relationships and other assets are needed to build the value chain?
• Thinking of the leaky bucket, how does the value chain contribute to the local economy? Is money generated through value chain activities that remains in the community? Do value chain activities create new opportunities that members of the community can benefit from? How many local people and businesses benefit from the value chain?
• Are players in the value chain mostly individuals, cooperatives, agripreneurs? How do they connect with both the formal and the informal economy? What are the pros and cons of participating in the value chain as a cooperative? Or as an individual agripreneur? What kinds of assets, social relationships, values and practices may either help or hinder growth in the value chain?
• What kinds of opportunities are there for growth in the value chain? How could businesses grow to reach new customers or develop new products? What are the barriers?
FORMATS

VOX POP

Vox pop aim
To get many opinions on one topic.

Who do you talk to?
Anybody from the community.

Question
Are you aware of, or do you use, any products made in the local agricultural value chain? (Hint: you could insert a specific reference here, i.e. ‘goat’s milk yoghurt’ or whatever the specific example is you will be discussing during the show, as the average person may not be familiar with the term ‘value chain’.)

AUDIO COMMENTARY

Audio commentary aim
To get people’s opinion about a topic that they care deeply about.

Who do you talk to?
A local farmer, trader or business person who is part of the local value chain.

AUDIO PROFILE

Audio profile aim
To get a first person account of someone’s experience, passion or journey. Audio profiles often aim to inspire.

Who do you talk to?
An ‘agripreneur’, business owner or co-operative member in the community who plays an important role in the local value chain. Ask them about their journey in getting involved with the value chain. How have they been successful and what have been some of the most important challenges they have faced? What difference does it make to the lives of farmers and other participants to be involved in the value chain? How would this person like to see the value chain develop further? How could growth in the value chain benefit the community as a whole?

Questions to ask to get the person thinking before they record their profile:
• What first prompted you to get involved in the value chain?
• What value chain(s) do you take part in and what is your role?
• How did this particular value chain develop, and how does it work?
• How has being a part of the value chain made a difference in your life?
• What do you think is the future potential of the value chain, and how do you see your own future as part of it?

Please see interview questions in “How to present your show”
PUBLIC SERVICE ANNOUNCEMENT (PSA)

The aim of a PSA
To create a public awareness message. Create a PSA that raises awareness of the value chain and the value that it creates in the local community and economy.

For example:
Voice 1: Hey, John, where are you taking all that maize?

Voice 2: Oh hello, Emmanuel, how are you? Did you know there’s a new bulking and processing centre now, right here in town? I’ve just joined the cooperative which means I can bring them all my surplus maize and they will store it and sell it for me at a guaranteed price.

Voice 1: That sounds great! We also had such a good harvest this year, I’m worried that some of it will spoil before I get it to market! Could I also join this programme?

Voice 2: Sure! Why don’t you come with me and speak to the members of the cooperative right now? They are happy for more farmers to join. The more of us there are contributing to the centre, and the better the quality of maize, the more it will benefit everyone and the local economy too. And the more of us there are, the easier it will be to negotiate a good price for our bulk maize - together we could even transport it to the city where we’ll get double the price!

Voice 1: Great, I will come along. The more we farmers get organised and help each other out, the better.
[INTRO:]
**Host 1:** It’s just gone [TIME] and you’re in time for the [NAME OF SHOW] on [RADIO STATION]. My name is [NAME].

**Host 2:** And my name is [NAME], and today’s show is all about developing agriculture as a business and looking at how young people can find business opportunities through the agricultural value chain. Did you know that [PRODUCT, I.E. TOMATO] farmers are working together in this community to produce [PRODUCT]? That’s right, so we’ll be hearing about how they do it and explore some of the new opportunities being created through the value chain.

**Host 1:** That’s right, we’ll also be talking about some of the reasons why agriculture has so often not lived up to its potential, and how that can change. So many farmers have remained stuck in poverty. The roads are in bad shape, they have no way of getting their products to market. They haven’t been able to invest in better equipment to produce better, safer, healthier food. Our population is growing, and we are importing more of the food that our own farmers could be growing.

**Host 2:** Today we’ll be focusing on the value chain as a way of plugging all of these gaps and putting the farming at the centre of developing the local economy. The value chain approach connects farmers with all the different role players to use their raw materials to make better products and find new customers and markets so that everyone can benefit and the economy can grow.

**Host 1:** Let’s hear more on what people think about the value chain and its potential to create jobs and grow the local economy. [PRESENT WHO IS BEING INTERVIEWED] [PLAY THE INTERVIEW]

[OUTRO:]
**Host 1:** Today we’ve learned all about how the value chain is helping to grow new businesses from agriculture, and both the opportunities and the challenges that come with it.

**Host 2:** Yes! We’ve seen that once we start finding ways of removing all the barriers that have kept farmers from reaching their potential, things really can start to change and the local economy can grow.

**Host 1:** Next week on [DAY] at [TIME] we’ll be talking all about [NEXT WEEK’S SHOW TOPIC]. Until then, it’s bye from us!
ETHICS AND CONSENT

This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.
OUTREACH FORMATS

GUEST SPEAKER

Guest speaker aim
It is someone who can share expert knowledge about the impact statement or tell a personal story related to the impact statement.

Some questions for the guest speaker to think about ahead of time
- How does the value chain contribute to the local economy?
- Who benefits from the value chain?
- What are the challenges of the value chain approach?
- How can young people get involved in the value chain? What are the skills they need to participate in the value chain, and where are the opportunities?

IMPACT JINGLE

Impact jingle aim
A jingle is a short song or tune that is easy to sing along to and remember, it has a clear message.

INTERVIEW

Interview aim
An interview is a one on one conversation where questions are asked by the interviewer and answers are given by the interviewee.

Suggested questions for an interview with a farmer or entrepreneur involved in the value chain
- How did you first get involved in the value chain?
- What is your role within the value chain? What advantages does being part of it bring you?
- How did this particular value chain develop, and how does it work?
- How does being part of the value chain make a difference to the lives of farmers, agripreneurs and others who are involved in it?
- Who are your customers, and how do you find a market for your products?
- How does being part of the value chain make a difference to the local economy?
- Who benefits from the value chain?
- What are the challenges of the value chain approach?
- How can young people get involved in the value chain? What are the skills they need to participate in the value chain, and where are the opportunities?
OUTREACH FORMATS

ROLEPLAY

To provide a scenario that allows the audience to “act out” a point about the impact statement. Decide how many characters are needed and set the scene for the ‘actors’ to flesh out the statement. It is really an improvisation, and the audience ‘actors’ make it up as they go along.

Statement
Linking in to the agricultural value chain can be a good way of finding new business opportunities.

Characters
Amina, Baba Amina (Amina’s father), and Mjaka (Amina’s best friend)

Scenario
Amina is 19 years old and has just finished high school. She supplies polythene packaging bags (mifuko) to fruit and vegetable vendors at her local market, and makes an average profit of Tshs 5,000 in a week.

She contributes half of her money (Tshs 2,500) towards her family’s food needs. She spends the remaining Tshs 2,500 on fashionable clothing and weekend partying with her best friend, Mjaka.

Baba Amina lost his job at a local factory eight months ago, and has since not been able to find employment. He recently told Amina that because he no longer has an income or any savings set aside for college fees, he will not be able to come up with enough money to support her dreams of going to college in two year’s time from now.

Amina is determined to go to college but is not sure how to raise enough money for her school fees. How would you advise Amina?

PANEL DISCUSSION

Panel discussion aim
A panel discussion involves a group of people discussing one topic in front of an audience. There is usually time for questions from the audience afterwards.

Who is on the panel
Farmers, transporters, food processors, marketing specialists, wholesalers and retailers representing the range of value chain activities.

Examples of opening questions for the panel
- What is the value chain and why is it important in this community?
- Where does a young person who wants to get involved in the value chain start?
- How do you find good business opportunities in the agricultural value chain?
- What are the most important skills you need to succeed?
- What are some of the important lessons you have learned from being part of the value chain?
- What is the potential of the value chain to contribute to the local economy?
INTRO:

Host 1: Hello and welcome everyone! It’s just gone [TIME] and my name is [NAME OF HOST1] and I am a [TITLE OF HOST] from [NAME OF ORGANISATION]. You’re in time for an awesome show all about finding business opportunities in agriculture through the value chain.

Host 1: Hello and welcome everyone! It’s just gone [TIME] and my name is [NAME OF HOST1] and I am a [TITLE OF HOST] from [NAME OF ORGANISATION]. You’re in time for an awesome show all about finding business opportunities in agriculture through the value chain.

Host 2: And my name is [NAME], I am a [TITLE OF HOST] from [NAME OF ORGANISATION] and today’s show is all about how young people can access resources and develop skills and create new business through plugging into agricultural the value chain.

Host 1: That’s right! We’ll be talking about how agriculture is changing, and how we as young people can be part of the change and can tap into some of the business opportunities that exist in agriculture. Did you know that African countries spend $35 billion a year importing food that could be produced locally? We have land and water and plenty of know-how, but with so many farmers struggling for basic survival, we need to find better ways of organising ourselves and working together to reach those markets.

Suggested questions for your interview with a value chain actor in the community

- What does the value chain look like in this community?
- Where could people improve their ways of working together?
- What kinds of opportunities do you see in the value chain for young people to develop businesses?
- How does the value chain contribute to the local economy?
- What do you see as the greatest opportunities and challenges in the value chain? What are the biggest constraints, and how could it be made to work better?
- What are the most important skills a young person needs to have to become a successful actor in the value chain?

Suggested questions for your interview with a value chain expert

- What is the value chain?
- How is it organised and how does it work?
- So many farmers have been struggling for survival. Does the value chain approach help them to improve their livelihoods?
- What are the greatest barriers to the value chain approach succeeding?
- What is the potential for young people to get involved in the value chain and grow successful businesses?
- What are the most important skills young people should develop to ensure they succeed?
- What impact can the value chain have on the local economy as a whole?
Host 2: Yes, and that’s why we’ll be focusing on agricultural value chains and asking whether this approach can help to unlock new business opportunities for young people. The value chain is basically a network of different individuals and small businesses who organise themselves to supply products to the market. Food doesn’t just get to the cities and towns by itself, lots of people have to work together to produce the food, transport it to where it needs to go and make sure it is fresh, safe and healthy for consumers. Today we’ll be bringing you much needed information to start conversations around the opportunities for young people within the value chain!

Host 1: Let’s hear more about what people have to say about the value chain.

[INTRO TO INTERVIEW]
[INTERVIEW]
[OUTRO TO INTERVIEW]

Host 1: Wow! That was really interesting! There’s a whole lot more to working within the value chain than you might think.

Host 2: Exactly right! We, as young people, have the chance to help grow our businesses and support our families through the value chain. There is so much opportunity out there, but we all have to find ways of working together if we’re going to make the most of it.

Host 1: Definitely! Now let’s get more information from our guest speaker today who is a value chain expert. She will help us understand more about the value chain. Later on, we will have a quiz about that word and much more! Don’t go away!
Outreach Outline

An outreach outline is a map to help you stay on track during your event. It is a list of the items and the order in which they will happen in the outreach activity. Below is an example of an event that is one hour long.

1. Intro
   - Music
   - Impact jingle
   - Intro quiz
   - Quiz
   - Outro quiz
   - Outro

2. Interview
   - Intro
   - Interview
   - Outro

3. Guest Speaker
   - Intro guest speaker
   - Guest speaker
   - Outro guest speaker

4. Role Play
   - Intro role play
   - Role play
   - Outro role play

5. Music/Performance
   - Impact jingle

Ethics and Consent

This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.

1. If any incorrect information comes up in any of your formats, like the quiz, roleplay or panel discussion, you must correct it. Don’t let your audience leave with myths.
2. Once you’ve finalised your script, your performance artists, your outreach outline and prepared all your formats, it’s time to start your live event!
FACT SHEET

APPROACHES TO AGRICULTURE
Tanzania has land and water resources in addition to a fast-growing and youthful population. This means there is a lot of potential for young people to get involved in building the agricultural sector, both to feed the nation and to develop their own livelihoods.

While much of farming in Tanzania currently remains at a subsistence level, the agricultural sector is starting to change fast, especially with the development of new technologies, policies and business approaches (i.e. value chains) - all of which are aimed at growing and developing agriculture as a business.

Whether you grow food on a small plot for your family, or take part in an organised value chain bringing products to urban markets, a wide range of different agricultural methods and approaches are available for you to choose from.

How you choose to farm or practice agriculture may depend on a number of different factors, such as how much land and labour you have available; whether you are producing commercially or for subsistence and your access to different kinds of resources and assets (including finance, markets, inputs, physical infrastructure like roads, and natural resources like water).

These are some useful terms to help with understanding the different approaches to farming:

- **Agroecology** (also defined in Factsheet #4) means farming by working with nature and managing beneficial interactions among plants, insects and soil microbes. This approach requires a lot of hard work and knowledge, but can be highly productive, contributing towards sustainable livelihoods and household food security by providing diverse income streams year-round.
- **Permaculture** is an approach similar to agroecology, which emphasizes designing your farm to work as a natural system that maintains itself with little need for ongoing, intensive labour. One important ethic that permaculture promotes is organic farming, which is an approach that aims to support a healthy natural environment, and means farming without chemical or synthetic inputs such as fertilisers, pesticides, antibiotics, genetically modified organisms (GMOs).
- **Inputs** are materials added to the soil in order to control pests and manage soil fertility. Some natural inputs are allowed in organic farming, such as mulch, lime and organic compost. Many inputs available on the market are synthetic, chemical or petroleum-based, and are therefore not permitted in organic, permaculture or agro-ecological farming methods.
- **Mechanisation** is an approach of using machinery such as tractors to make farming more efficient and productive, and less labour intensive.
- **Intensive farming** is an approach that relies on labour, technology and capital to boost crop yields per-hectare. The use of modern improved seed varieties (including hybrid and GMO), fertilisers, pesticides, labour-saving machinery and technologies is emphasized. Taking this approach requires financial literacy and access to finance, as inputs and machinery can be costly!
- **Monoculture** means growing a single crop, such as maize, on a given area. Emphasising the efficiency of production, this approach works well with intensive farming methods.
- **Improved seed varieties**, including genetically modified organisms (GMO’s) are seed varieties that have been developed by scientists to have specific traits, such as drought tolerance or higher yields. While farmers have traditionally saved and swapped their own local varieties of seeds, modern commercial seed varieties are becoming widely available, reflecting deep changes to the agricultural landscape of Tanzania.
DID YOU KNOW?

SEVENTY PERCENT OF TANZANIA’S CROP AREA IS CULTIVATED BY HAND HOE; 20% OF OX PLOUGH AND 10% BY TRACTOR.

(Yieldgap)

POOR HOUSEHOLDS IN TANZANIA SPEND AS MUCH AS 75% OF THEIR INCOME ON FOOD.

(USDA, 2015)

THE AVERAGE Sized FARM IN TANZANIA OCCUPIES 2.5 HECTARES OF LAND; WHILE 20% OF FAMILY FARMS ACROSS THE COUNTRY ARE 5 HECTARES OR LARGER.

(World Bank, 2013)

TANZANIA HAD STRICT LAWS PREVENTING THE INTRODUCTION OF GMO’S UNTIL 2016, WHEN FIELD TRIALS WERE INTRODUCED FOR A WHITE MAIZE HYBRID ENGINEERED FOR DROUGHT TOLERANCE.

(MIT, 2016)

AGRICULTURE IS AN IMPORTANT SOURCE OF EXPORT EARNINGS FOR TANZANIA. FOR EXAMPLE, 80% OF THE COUNTRY’S CASHEW CROP IS EXPORTED TO INDIA, WITH MUCH OF THIS CROP PRODUCED BY SMALLHOLDER FARMERS.

MECHANISATION OF AGRICULTURE IN TANZANIA HAS ACTUALLY DECREASED SINCE THE 1960S. IN 1961 THERE WERE 32 TRACTORS IN USE PER 100 SQUARE KILOMETERS OF ARABLE LAND, BUT ONLY 25 TRACTORS PER 100 SQUARE KMS IN 2005. HOUSEHOLD OWNERSHIP OF PRODUCTIVE ASSETS LIKE COFFEE PULPING MACHINES AND PLOUGHS HAVE ALSO DECLINED SINCE THE 1960S.

(Policy Forum TZ)

IMPORTANT THEMES AND EMERGING TRENDS IN AGRICULTURE

- **Diversity and scale:** Tanzanian farmers work with a wide variety of different scales and methods of cultivation, from smallholder subsistence levels to commercial scale operations on thousands of hectares of land, using a variety of different methods to produce both staple crops and cash crops. The mix includes large-scale organic farmers, small-scale farmers using input and technology-intensive methods, medium-scale farmers dabbling with agro-ecological practices and everything in-between.
• Adapting practices: Many farmers mix and match their practices in response to the particular challenges and opportunities of their local community and environment. For example, a heavily mechanised commercial-scale cereal farming operation based on the slopes of Mount Kilimanjaro and supplying wheat and malting barley to the beer brewing industry shifted to more environmentally-friendly, no-till farming practices as a strategy for conserving soil moisture in a dry climate and reducing dependence on costly imported inputs in order to cope with weak infrastructure and supply chains and an uncertain policy environment (IFAMA).

• Missed opportunities: Coffee, cashews, cloves, tobacco, sisal and seaweed are examples of commercial crops that are produced by both large-scale commercial farmers and small-scale farmers, the latter often working through cooperatives to supply markets at prices fixed by the government. However, most of these products are exported in raw or unprocessed form because of a lack of local processing and value-addition knowledge and facilities. This means that Tanzania loses out on most of the potential value of these products, limiting the growth of the local and national economy and keeping communities trapped in poverty (African Business).

• Farming methods inform livelihood strategies: Different approaches to farming, such as an agro-ecological approach versus an intensification approach, often translate into different strategies to manage production and improve your livelihood. While an intensification approach relies heavily on technology, machinery and inputs, for example, the agro-ecological approach is more about applying your knowledge towards managing relationships in nature to maximise the health and productivity of your farm (Mdee et al.). The particular approach you use may guide how you think about things like sourcing seeds, preparing the soil, planting and harvesting, managing pests, using resources like water, acquiring productive assets, making decisions about saving, borrowing and investing and developing your own livelihood strategy. For example, does it make sense to invest your profits from farming in buying a new plough, or a thresher? What kinds of investments are needed for your particular method of farming?

• New technologies: Genetic modification of seed, which involves introducing genes from non-related organisms into the genome of a plant such as maize, is just one of many technological innovations being introduced in Tanzania, with huge potential to change the agricultural landscape. Other important technologies include the use of mobile phones for business transactions; and the use of drones and satellites for understanding weather patterns and health of crop plants. Such technologies are applied in diverse ways, and can sometimes be controversial, especially the use of GMO’s. An argument in favour of GMOs is that they can lead to improved crop yields and help farmers adapt to the effects of climate change. Opponents of GMO’s, however, point out that they pose risks to the environment and lock farmers in to relying on costly inputs and technologies. Reflection questions: What do you know about GMOs? How do you think their introduction could affect your community?
THE RELATIONSHIP BETWEEN FARMING APPROACHES, LIVELIHOODS AND MONEY

Let’s look more closely at some ways in which the method of farming you choose may affect your livelihood strategy and your relationship to money. Consider these three examples:

1. Amina and her family are earning a year-round income farming their four-hectare plot using agro-ecological methods. The family has linked into a local value chain that is supplying fresh organic vegetables to nearby towns and schools, and is also producing honey. As a farmer, Amina had to invest her earnings in learning about agro-ecology and in hiring extra labourers to help with making compost. She doesn’t have to spend money on external inputs, but finally saved up enough to buy a small shredder for more efficient compost-making. She invests a lot of effort in making sure her soil and water is healthy, and has set aside some of her land for indigenous trees and vegetation to grow, helping to cycle nutrients and water in the soil and harbouring beneficial insects. She has also invested in planting coffee, fruit, cashew and shea nut trees that will soon begin producing new income streams. She believes these investments will provide a secure livelihood for her family.

2. Emmanuel and his family are smallholders, like 90% of Tanzania’s coffee farmers. At harvest time, he delivers fresh coffee cherries to the local cooperative, earning enough money to support his family for only half the year. He and his family also grow maize and vegetables and raise livestock to meet their food needs. However, the family is only able to afford about half the fertiliser they need for optimal crop production. Therefore Emmanuel tries to find other casual jobs wherever he can, sometimes helping out in a neighbour’s shop, or helping to load coffee and other produce into trucks to be transported to the market. With this mixed livelihoods approach, he and his family do not go hungry, but neither can they invest in improving their livelihoods. Emmanuel is considering if it would be worthwhile to convert to organic coffee production. The certification process is costly and demanding, but certified organic coffee fetches double the price as ordinary beans at the market. He also intends to learn how to process and dry the green coffee beans himself in order to earn double the price per kilo (Business Fights Poverty).

3. Maryam lives in Zanzibar and farms seaweed with her mother, as many local women do, working together in cooperatives exporting to Asian markets. They face two major challenges. With climate change, sea temperatures have risen, making it more difficult to grow seaweed. The price of seaweed on the international market is also very unstable. To address these challenges, local women have teamed up with an NGO to begin producing seaweed-based soaps and natural beauty products for the local tourist market, a value-addition approach that doesn’t rely on producing such large volumes of seaweed as before (Beautiful Perspective). Maryam hopes that by focusing on value-addition and entrepreneurship, she can improve her earnings and help her family become less vulnerable to climate change and other shocks and stresses.
The leaky bucket is a way of thinking about how money flows in your community (See Factsheet #2). Let’s consider some examples of how these different ways of farming can affect whether money stays in your local economy or flows somewhere else:

1. For Amina, participating in the local vegetable value chain helps to ensure that she and her neighbours get better prices for their vegetables, retaining a higher value in the community. Supplying vegetables to local schools also provides local farmers with more income to spend locally. Her diverse and reliable income streams from other products, such as honey, also mean that she has more money to spend in the local economy. In addition, her way of farming contributes to local soil quality, erosion control and water retention provided by trees, natural vegetation, insects and healthy soil microbes.

2. In Emmanuel’s case, his family’s poor returns on coffee leave them with little money to spend in the local economy. Much of the value generated from his coffee production leaves the local and national economy, as the coffee is roasted, marketed, packaged and sold overseas (Forbes, Business Fights Poverty). This is a reason why although export crops typically have a higher monetary value than staple crops, the latter are more effective for spreading growth across the economy and reducing poverty. While a coffee farmer might earn $1.50 USD per pound of coffee produced, a single cup of coffee might sell for $3.50 USD in a cafe. However, with organic and fair trade certification as well as training in processing, value addition and entrepreneurship, farmers of cash crops like coffee can improve their incomes significantly.

3. For Maryam, focusing on value addition and entrepreneurship creates new opportunities for tourists to spend their money in the local economy. The growth of the female-dominated seaweed farming sector over the last 20 years or so has brought employment and spending power to hundreds of women who traditionally did not work, also retaining value in the local community.
### GET THE FACTS! BUST THE MYTH!

<table>
<thead>
<tr>
<th>Myth</th>
<th>Fact</th>
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<tbody>
<tr>
<td>The commercial sector is more productive than the smallholder sector</td>
<td>For certain crops such as maize, production is often equal hectare for hectare. Many of the disadvantages faced by smallholder farmers have been due more to lack of financial inclusion and unfavourable policies and market structures, such as supermarket procurement practices aimed at large producers - rather than to the smallholder sector being inherently less productive.</td>
</tr>
<tr>
<td>Smallholder farmers lack the capacity to supply food to cities</td>
<td>Despite a history of poor rural-urban linkages, and poor infrastructures and policies keeping most small scale farmers trapped at subsistence levels, new technologies such as mobile money and new approaches to develop stronger value chains are increasingly enabling small growers to access urban markets.</td>
</tr>
<tr>
<td>Africa’s agricultural sector can only develop through mechanised, intensive commercial growing approaches</td>
<td>There is room for a variety of different farming approaches, practiced at different scales, all of which can play a part in developing agriculture as a twenty-first century business. Lucrative market opportunities exist for supplying high quality certified organic products, such as coffee and chocolate to overseas markets, for example. Agroecology and organic farming have an important role to play in preserving the local environment and producing diverse, high quality food for local and urban markets. And there is a huge need for value-addition across all areas of farming to create more value in the local and national economies.</td>
</tr>
</tbody>
</table>

### CONTINUE YOUR RESEARCH

- Global Yield Gap Atlas
- Agroecology: The Bold Future of Farming in Africa - ebook 1
- The Guardian: Article on Africa’s agricultural future
RADIO PRODUCTION GUIDE

APPROACHES TO AGRICULTURE
DIFFERENT WAYS TO TALK ABOUT APPROACHES TO AGRICULTURE

- Transforming agriculture from the smallholder subsistence level into profitable businesses
- How do the different approaches to agriculture affect my local community and the local economy?
- Looking at the potential of GMOs and other technologies to change the agricultural landscape.
- Exploring the skills and strategies young people need to thrive in the different approaches to agriculture.

Ways to talk about exploring the skills and strategies young people need to thrive in the different approaches to agriculture:

- What skills, knowledge, resources and capitals (i.e. human capital, social capital, natural capital, physical capital, financial capital - See Factsheet #3) does a young person need in order to develop a successful business in agriculture? What steps can you take to develop these attributes?

- Are these skills, knowledge and resources the same or different for the range of approaches? How do they compare and contrast with the various approaches?
- What are the learning and practical resources available to help young people develop the necessary skills and business acumen?
- How do you develop a good strategy to achieve a sustainable livelihood in the different approaches to agriculture?
- How do you plan and implement a successful approach to developing your business? How do you set goals and plan for the short term and the longer term?
- How do you think about your particular livelihood assets, strategy, context and vulnerabilities (See Factsheet #3), and might these factors shape your choice of approach to agriculture?
- What are other important factors to think about when choosing your approach to agriculture? For example, how do you identify the important opportunities and challenges of your chosen approach?
- How does your approach to agriculture affect your financial decision-making about saving, borrowing and investing to develop your business?
- How do you identify the kinds of risks or shocks that may affect your livelihood? Are there measures you can take to protect yourself against these known risks?
FORMATS

VOX POP

Vox pop aim
To get many opinions on one topic.

Who do you talk to?
Anybody from the community.

Question
What do you think are the most important skills, knowledge and resources a young person needs to be successful in agriculture?

AUDIO COMMENTARY

Audio commentary aim
To get people’s opinion about a topic that they care deeply about.

Who do you talk to?
A local agripreneur, educator or trainer who is familiar with some of the different approaches to agriculture and how to make good decisions and strategies within these different approaches.

AUDIO PROFILE

Audio profile aim
To get a first person account of someone’s experience, passion or journey. Audio profiles often aim to inspire.

Who do you talk to?
A young entrepreneur who has developed a successful business using one (or a combination) of these approaches. Ask them about their journey: What led them to develop their own approach in the way that they did? How have they been successful and what have been some of the most important challenges they have faced? How do they see the broader landscape of agriculture and the potential of agriculture for young people, and what advice would they give a young person who is starting the journey now?

Questions to ask to get the person thinking before they record their profile:

• How did you get started in your business?
• How did you develop your own particular approach to farming, and what were some of the most important decisions you had to make along the way?
• How did you learn along the way, and what is something valuable that you learned in the process of growing your business?
• Did you make mistakes, and what did you learn from these mistakes?
• How has this business made a difference in your life? How do you feel when you look back to where you started and compare that to where you are now? Did you expect that things would develop the way they have?
• What advice would you give to a young person who is starting out now?

Please see interview questions in “How to present your show”
The aim of a PSA
To create a public awareness message. Create a PSA that raises awareness of the value chain and the value that it creates in the local community and economy.

For example:

**Voice 1:** Hey John, bad news, I didn’t get that job at the new supermarket. Well I guess it’s back to growing maize at home and waiting for something better to come along.

**Voice 2:** That’s too bad, Emmanuel… Hey, won’t you help me lift this honey. And by the way, with all that land you have, don’t you think there is more you could be doing besides growing maize? Remember that course I did a while ago in agroecology? Well, it’s opened my eyes. I’m keeping bees and growing 10 kinds of vegetables and planting trees for fruits and nuts and thinking about building a fish pond too. It’s a lot of work but I’m starting to earn good money now, especially from the honey.

**Voice 1:** Agroecology? Never heard of it! But earning good money sounds good to me. How do I learn more?

**Voice 2:** There’s an organisation over in the next town I could connect you with that does trainings. But basically agroecology is a way of farming that lets nature do most of the work. The plants and the soils and the bees all work together and produce food and honey for you - you just need to learn what to do to keep everything working in a healthy environment.

**Voice 1:** Oh, that sounds interesting! It’s exciting to think I could be doing more with the land I have. Come to think of it, I always like visiting your house where it’s cool and shady with all those new trees, I never really thought about how the trees could be useful for farming as well. Thanks, I’ll check it out!

Use your produced radio features, your research and the suggested script and questions to write your own script.
[INTRO:]
Host 1: It’s just gone [TIME] and you’re in time for the [NAME OF SHOW] on [RADIO STATION]. My name is [NAME].

Host 2: And my name is [NAME], and today’s show is all about developing agriculture as a business. That means understanding the different ways of practicing agriculture, things like agroecology and intensive farming. Each of these approaches to farming has its own strengths and weaknesses, challenges and opportunities. If you’re a young person thinking of starting a business in agriculture, the choices you make about how you farm are a very important step.

Host 1: That’s right, and today we’ll be hearing about these different approaches to agriculture, and the skills and strategies that a young person needs to have in order to make the right choices and succeed in each approach. We’ll be hearing from a successful young entrepreneur about how she has navigated those choices, and we’ll also be talking about how these different approaches to agriculture reflect some of the big changes and challenges we face bringing the sector into the twenty-first century.

Host 2: Today we’ll be focusing on the role that young people can play in developing agriculture into modern businesses that grow the economy, despite the challenges. Did you know that there were more working tractors in Tanzania in the 1960s than there are today? How do youth overcome these obstacles?

Host 1: Let’s hear more on what people think about the kinds of skills and resources you need in order to be successful in modern-day agriculture. [PRESENT WHO IS BEING INTERVIEWED] [PLAY THE INTERVIEW]

[OUTRO:]
Host 1: Today we’ve learned all about how aspiring young entrepreneurs, or agripreneurs, can navigate the important choices they need to make about how to farm in a rapidly changing 21st century landscape.

Host 2: Yes! We’ve seen that there is space for young people to succeed in all the different spaces of the economy that are opened up through the different approaches to agriculture. It’s not easy, but it can be done!

Host 1: Next week on [DAY] at [TIME] we’ll be talking all about [NEXT WEEK’S SHOW TOPIC]. Until then, it’s bye from us!
SHOW OUTLINE

ETHICS AND CONSENT
This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.
FACT SHEET
HARNESSING FINANCIAL LITERACY FOR AGRICULTURE
Financial literacy is the ability to understand how money works: how someone makes, manages and invests it, and also expends it. Financial literacy provides young people, including those working in agro-business, with a set of skills and knowledge that they can learn and apply in order to manage their resources well and develop sustainable livelihoods in agriculture.

There are huge forces acting upon the earth, like climate change, technology, urbanisation and globalisation of economy. These forces are also changing modern agriculture - the ways we farm, the ways we use water, fertilizers and animals.

Agriculture is a growing business sector full of opportunities. To succeed in agriculture, however, you will need to understand how to operate in a complex environment. This includes learning how to analyse and manage risks, develop a business plan, adopt new technologies, navigate market challenges and barriers, identify resources in your community and spot potential new opportunities. Having these skills will help you to develop a more resilient livelihood.

Resilience means being able to cope with changes and shocks that may affect you, such as a poor seasonal harvest, the loss of a job, a collapse in market prices or the illness of a family breadwinner. It also means being able to respond in positive ways to what is happening in the world around you. By learning new skills you can make the most of a new business opportunity you have identified. Young people who are able to apply financial literacy in agribusiness will find themselves more resilient. They will be in a stronger position to face employment challenges, identify opportunities and develop new business ideas to become ‘agri-preneurs’.

Innovation is the process of bringing new ideas and methods to the market that create value in new ways. Innovation can include emerging products and services that address the barriers and unmet needs in a community. Changes in the technology, policy and economic landscapes of a community, country or region can either suppress innovation or enable it. For example, mobile phones are a technology that promotes innovation in several important ways. Mobile money enables innovation across value chains by making financial transactions easier and more affordable in rural areas. Mobile phones with internet access also enable young people to access research data and discover new business ideas to introduce in local markets (Youth Think Tank, 2018).
DID YOU KNOW?

IN 2016 TANZANIA INTRODUCED ITS FIRST MOBILE CROP INSURANCE SCHEME FOR FARMERS, ALLOWING FARMERS TO INSURE THEIR SEEDS AGAINST THE RISK OF CROP LOSSES DUE TO DROUGHT.

Households without ways of managing risk are more likely to stay trapped in poverty, practicing low-risk, low-yield methods of subsistence farming, instead of investing in new technologies or improvements to their land, which could improve their long-term economic prospects, but also carry risks that are potentially disastrous.

(United Nations’ Food and Agriculture Organisation, 2016)

YOUNG INNOVATORS WITH INTERNET ACCESS, AND THE ABILITY TO DO ONLINE RESEARCH, HAVE BEEN FOUND TO BE MORE SUCCESSFUL THAN THEIR PEERS WITHOUT ACCESS IN DEVELOPING NEW PRODUCTS AND BRINGING THEM TO MARKET.

(Youth Think Tank, 2018)

SEVENTY PERCENT OF NATURAL DISASTERS OCCURRING IN TANZANIA (DROUGHTS AND FLOODS) ARE UNDERSTOOD TO BE RELATED TO CLIMATE CHANGE (IRISH AID 2015). WARMING OF 2° CELSIUS COULD RESULT IN ESTIMATED 10% CROP REDUCTION AND 25% INCREASE IN MALNUTRITION ACROSS SUB-SAHARAN AFRICA.

(Irish Aid, 2015)

MANAGING RISK

If you are starting a business in agriculture, it is important to be clear about your goals and to understand the risks of your particular approach so that you can find ways of managing these risks.

Understanding your exposure to certain risks may help you to make decisions about the inputs and technologies you use, your farming practices and what kinds of investments to make (FAO, 2016). Consider the example on the following page:
Amina farms maize, sweet potatoes and vegetables to feed her family on a 2.5 hectare plot of land. Wanting to boost her income beyond a subsistence level, she is thinking about converting to intensive farming methods, with improved, high-yield seed varieties and other inputs, so that she can produce more food and add more lucrative cash crops, such as sunflowers, to the mix. Having done some market research, she believes she could triple her income by investing in new methods and technologies. A local savings group has offered to loan her money to purchase inputs, at 7% interest. But Amina is worried that if her crops fail for some reason, she will be left with a debt she cannot repay and her family will be trapped in poverty. What do you think she should do?

Life carries different types of risk. Some risks come from the world at large and are beyond your control, including the following:

Unstable prices: Market prices for raw produce may rise or fall suddenly, or there may be inflation or deflation in the economy, impacting how much money you are paid for your crops. Changes in the price of oil, import duties, interest rates or exchange rates may affect you, especially if you need to transport your goods over long distances, or if you rely on purchasing imported fertilisers and other inputs. Your business may also be affected by government red tape, or the introduction of new regulations. Changing weather patterns, natural disasters such as drought and flood, or crop disease outbreaks may also affect you.

Some risks may arise from particular circumstances in your family or community, such as accidents, illnesses, deaths, marriages or divorces, theft or loss of assets (FAO, 2016). Consider these tips on how to identify and manage risk:

Get clear about the different kinds of risk you may be exposed to. Think about these five different kinds of risk. In what ways are you resilient in each area, and how are you vulnerable? What could you do to protect yourself?

**Market risk:** Is the market ready for your product? Is there demand for it? Can people afford to buy it?

**Operational risk:** Have you put everything in place to ensure that you can produce and deliver your product? Have you thought through every step of the production process? Will you be able to handle a sudden increase in demand for your product, for example?

**Financial model risk:** Does your pricing model work? Can you cover the costs of production and make a profit for a price that your customers can afford and feel is good value?

**Financial risk:** How much money do you and your investors stand to lose if the business fails?

**Opportunity risk:** Are there other important opportunities you may be missing out on, because of the resources, energy and focus you have tied up in this business?

Ask yourself the following:

First, how often does a risk you have identified, such as crop disease, occur, and how likely is it to happen? For example, droughts and floods are a regular occurrence in Tanzania, and climate change models currently forecast that they are likely to occur more frequently over time. Next, consider how a shock, crisis or disaster like a drought, flood, theft or price fluctuation could impact your life. How severe would the impacts be? How practical are the measures you could take to protect yourself in advance? How likely is it that you could recover from the shock or disaster if it did happen (FAO, 2016)?

If you encounter too many risks that have a high frequency and likelihood of occurring, which would impact your life severely, you may want to reconsider!
START WITH A GOOD BUSINESS PLAN!

Think you have a good agribusiness idea? Writing a business plan is a good way to develop your ideas and work out your strategy as well as the practical steps to take to get started and grow your business.

Grab a pencil and paper and brainstorm ideas of what you think you might want to do, and how you want to do it. Consider what specific opportunities and risks exist in your community, and how your particular skills, abilities, assets and interests fit in the picture?

Ask yourself the following questions:

• What are my goals?
• Who are my customers?
• How will I deliver value to my customers?
• What sets me apart from other businesses doing something similar?
• Is there something unique that I can offer?
• What are the resources I need to get started, and how do I access these resources?

Once you’ve identified where you want to go with your business (your goals), writing your business plan will help you understand the strengths, weaknesses, opportunities and threats of your idea, and identify the steps you need to take to develop your product and take it to the market.

A typical business plan is about five typewritten pages long, and includes the following sections:

• An overview or summary of the idea
• The market opportunity that the idea addresses
• How the idea fits within the broader industry and market
• Your strategy
• Your team - who is involved in the business
• Your marketing plan
• Your operational plan
• Your financial plan

ALSO CONSIDER THESE BROADER QUESTIONS AS YOU PLAN A NEW BUSINESS VENTURE

• **Autonomy:** How much financial autonomy do you have? Who do you have to take into consideration in your financial planning and decision-making? Do you earn and keep your own money or do your earnings go to the family/household? If your financial decision-making depends on others, how will you negotiate access to the resources you need for your business?

• **Planning:** How do you save and plan for the future? How do you cope if your income is unstable, uncertain and variable?

Do you save or plan for the future? What (if anything) do you do to create a budget and stick to it, set financial goals? How do you decide whether to seek a loan? How do you decide if it’s worth it?

• **Trust:** Who do you trust with your money? Banks? Family? Informal savings groups? Community resources and structures? Have you been able access services that are useful at an affordable price? Do you trust banks/financial products/entities? Why or why not?
YOUTH FACE A NUMBER OF CHALLENGES IN DEVELOPING AGRICULTURAL BUSINESSES - HERE ARE 6 REASONS WHY

- **Access to finance:** Financial products are often not tailored to young people who want to develop businesses in agriculture. For example, they don’t take into account all the different phases of innovation from developing prototypes to testing an idea in the market, or allow for failure, which is often part of the innovation process (Youth Think Tank, 2018).
- **Access to land:** Young people are often only able to access small portions of land, or need parental approval to access family lands. There is an unmet need for technologies to help them make the most of having access only to small portions of land (Youth Think Tank, 2018).
- **Access to mentorship and support:** There is a need for conducive, collaborative spaces for incubating ideas - spaces with resources and opportunities for teamwork, collaboration, ideation, prototyping (Youth Think Tank, 2018).
- **Skills barriers:** Lack of skills in operating machinery and processing equipment; lack of digital, technical and marketing literacy.
- **Knowledge and cultural barriers:** If someone watches a YouTube video of mushroom farming techniques used by farmers in China, it does not necessarily give them enough information to see a potential local application of the technology, market, etc.
- **Gender barriers:** Women can also face particular challenges, such as limited social or cultural perceptions of what are appropriate skills for women to have.

FINDING RESOURCES IN YOUR COMMUNITY TO HELP YOU OVERCOME THE BARRIERS

Combining your knowledge of how money flows in your community with your knowledge of local agriculture can help you to find the opportunities and resources you need to help you succeed, despite the challenges. *For example, what are the key crops, agricultural products and value chains in your community? Can you think of any opportunities to innovate new products and services in the value chain?* Here are some tips:

**Do your research:**
- Search the internet and speak to people in your community to help you identify ways you can respond to unmet needs in your community. Talk to local farmers. Ask about some of the gaps and challenges they face. Could you develop an innovation that responds to one, or several, of these unmet needs?

**Collaborate, ideate:**
- Innovators of drip irrigation and greenhouse technologies spoke about visiting farmers to learn more about their needs, and used feedback from farmers to inform their design processes.
- Are you part of a farmer Whatsapp group? Why not start one? Or use it as a platform to survey fellow farmers about their challenges and needs?
- Get together and brainstorm with your friends. Pool your resources, and collaborate on building a cool prototype based on the ideas that emerge from your discussions.
- Get feedback on your prototype from farmers and potential users and incorporate useful ideas into your
design process.

Get creative with financing:
- Self-finance your business by starting small and then reinvesting your profits in growing your business. Remember our discussion of Mixed Livelihoods (Factsheet #3)? Can you find other ways of earning money to invest in the business that you want to start?
- Crowdsource your start-up capital from friends and family; tap your social network.

Get creative with marketing:
- A Ugandan biogas innovator promoted the business through a local savings group that sells the technology as one of its products.
- Structure your products or offerings in such a way that your local clients, including young people, can afford them. For example, one innovator of an electronic soil testing kit realised that instead of trying to sell an expensive soil testing kit to individual farmers, he could sell soil testing as a service, providing an affordable option to a wider community of farmers (Youth Think Tank, 2018).

THE POTENTIAL OF ICT IN AGRICULTURE

Here are five ways in which information and communication technologies (ICTs) such as mobile phones are transforming the face of agriculture in Tanzania:
- Enabling farmers to access information about weather forecasts and best market prices
- Enabling financial transactions across distances through mobile money
- Enabling farmers to keep records of their yields, expenditures and sales
- Access to information on crop disease and pest control
- Access to information about innovative new farming practices and technologies
- Platforms such as Whatsapp groups allow farmers to connect with each other and share their knowledge and ideas (SciDev.net)

CONTINUE YOUR RESEARCH

- Sci Dev.Net article - Why technologies could hook the youth to agriculture
- Sci Dev.Net article - Involve women and youth in using R&D for policymaking
- Sci Dev.Net article - Evidence patchy on value of mobile apps for farmers
RADIO PRODUCTION GUIDE

HARNESSING FINANCIAL LITERACY FOR AGRICULTURE
HARNESSING FINANCIAL LITERACY FOR AGRICULTURE
RADIO PRODUCTION GUIDE

DIFFERENT WAYS TO TALK ABOUT HARNESSING FINANCIAL LITERACY FOR AGRICULTURE IN YOUR COMMUNITY

- Identifying, negotiating access and advocating for resources to support agribusiness in my community.
- Innovative ways around financial and market barriers - how to grow your business, access resources and spread the word in your community.
- How can young people be engaged more widely in processes of innovation and spreading ideas and uptake of technologies?
- Processes of adapting and translating innovations to a local context.

WAYS TO TALK ABOUT INNOVATIVE FINANCIAL AND MARKET BARRIERS:

- What are the market barriers and how do they affect youth?
- Where do young people get stuck in the process of developing their own businesses and bringing innovative ideas to the market?
- What resources are available to young people in the agricultural sector, and how easy are they to access?

- What agricultural innovations are happening in Tanzania and elsewhere that might be applicable locally?
- What value-chain innovations are happening in Tanzania and elsewhere, that might be applicable locally?
- What is the role of certain technologies, such as mobile phones and the internet, in enabling new ideas and innovations to spread?
### VOX POP

**Vox pop aim**
To get many opinions on one topic.

**Who do you talk to?**
Anybody from the community.

**Question**
What obstacles do young people face when launching their own agricultural businesses in this community?

### AUDIO COMMENTARY

**Audio commentary aim**
To get people’s opinion about a topic that they care deeply about.

**Who do you talk to?**
A local young innovator who is developing an innovation in the value chain.

### AUDIO PROFILE

**Audio profile aim**
To get a first person account of someone’s experience, passion or journey. Audio profiles often aim to inspire.

**Who do you talk to?**
An ‘agripreneur’ or business owner in the community who has got financing and is introducing an innovative business idea to the market. Ask them to talk about how they developed the idea for their business, and their challenges in the process of developing their product and bringing it to market.

**Questions to ask to get the person thinking before they record their profile:**

- What gave you the confidence to pursue your business idea and bring something new to the market?
- How did you raise the funding to do it? What difficulties did you have, and what kinds of resources were you able to draw on?
- How did you develop the skills and knowledge to bring something new to the market?
- What were the risks of raising funds and developing your product, and how did you decide if these risks were worth taking?
- Did you face obstacles in developing your product and bringing it to market? How did you deal with these obstacles?
- Did you get any useful advice or mentorship along the way?
- What are the greatest difficulties you think a young person faces doing business in the value chain? How can these difficulties be overcome?

Please see interview questions in “How to present your show”
**PUBLIC SERVICE ANNOUNCEMENT (PSA)**

**The aim of a PSA**
To create a public awareness message. Create a PSA that encourages young agricultural innovators to find resources and support to help them overcome financial and market barriers.

**Voice 1:** Hey Amina, I was watching this YouTube video on mushroom farming in China. It seems like something I could start here in the village, but where do I begin?

**Voice 2:** Yeah, I know what you mean. I’ve also got lots of ideas, but you need money to start something, don’t you?

**Voice 1:** Yes, but I know someone in the next village who also started with no money but has built a really nice business producing honey.

**Voice 2:** Oh, that sounds cool! Maybe we should organise a get together for young people in the village, to bring us all together so we can help each other to brainstorm and solve our problems!

**Voice 1:** That’s a great idea! We can work together and innovate together. By coming together we can help ourselves and each other and make our ideas grow!
[INTRO:]

Host 1: It’s just gone [TIME] and you’re in time for the [NAME OF SHOW] on [RADIO STATION]. My name is [NAME].

Host 2: And my name is [NAME], and in today’s show we’ll explore some of the innovative ways that young ‘agripreneurs’ can unlock the barriers to getting finance and accessing markets! That’s right, we’ll be talking about what it takes to build a successful business in agriculture in the community, in spite of all the many difficulties and obstacles out there.

Host 1: That’s right, just imagine if you have a great idea for a new product in the agricultural value chain, but you’re a young person without a steady job, and you know you don’t have all the skills and experience you need to realise your dream. It’s not easy to get financing, or to develop a product and get it to market. That’s why we’ll be talking about some innovative ways around these problems.

Host 2: We’ll be focusing on overcoming the barriers to gaining finance and accessing markets. Agribusiness has great potential for young people, but you need to be savvy and think out of the box sometimes. We’re bringing you much needed information to start conversations about how to find the resources to succeed in your community.

Host 1: Let’s hear more on what people think about the obstacles young people face in bringing agricultural innovations to the market. [PRESENT WHO IS BEING INTERVIEWED] [PLAY THE INTERVIEW]

[OUTRO:]

Host 1: Today we’ve learned all about how aspiring young agripreneurs can navigate the challenges of getting funding and getting their products to market.

Host 2: Yes! There is so much innovation happening out there that our communities and our young people can benefit from. Overcoming the barriers isn’t easy, but with a little bit of creativity and resourcefulness, it can be done!

Host 1: Next week on [DAY] at [TIME] we’ll be talking all about [NEXT WEEK’S SHOW TOPIC]. Until then, it’s bye from us!
**SHOW OUTLINE**

**ETHICS AND CONSENT**

This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.
THANK YOU TO OUR FUNDERS

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