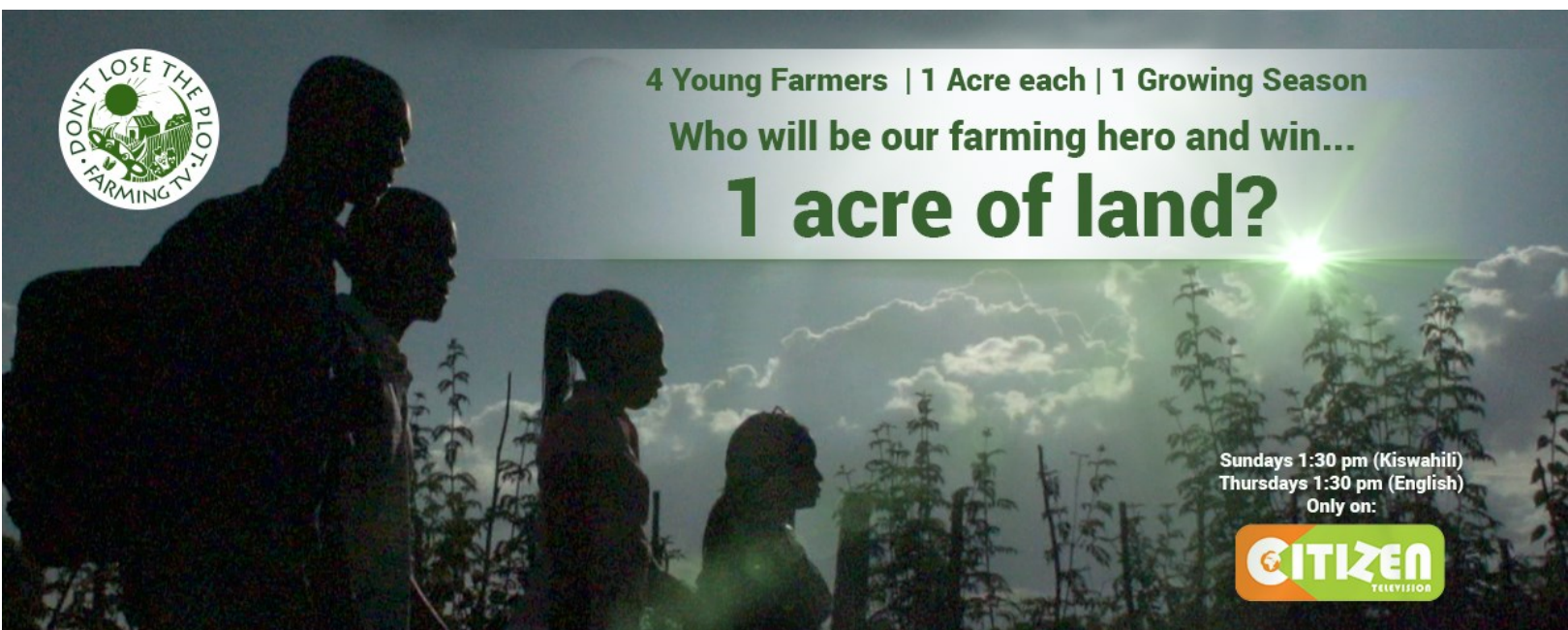


## Focus Note: Old meets new - Reality TV 'edutainment' series Don't Lose the Plot engages youth to see farming as a business through digital media and tools



### Summary

In 2017, [Mercy Corps Agrifin Accelerate \(AFA\) Program](#) collaborated with the [Mediae Company](#) by providing a financial education mentor and developing a Web-based budgeting tool to accompany the reality TV show called [Don't Lose the Plot](#) as part of a strategy to engage young people in farming as a business, leveraging digital tools and services. The show features four youths from Kenya and Tanzania, competing over a 9-month period to develop the most productive and sustainable farm on a 1-acre plot. The program aired over six months in 2017 in Kenya, Tanzania, and Uganda to more than 3.4 million viewers<sup>1</sup> and was supported by a Web-based farm budgeting tool offered free of charge.

This focus note explores how the use of television and digital resources address key AFA learning questions regarding the use of digital distribution and farmer education channels, as well as understanding financial and value-added services valued by prospective youth farmers.

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<sup>1</sup> Weekly audience: 2.3 million households in Kenya. Tanzania and Uganda estimated at 0.7m and 0.4m viewing households respectively.

### AFA Don't Lose the Plot Learning Outcomes At-a-Glance

- › The use of television and social media platforms was effective for reaching potential young farmers with information and tools to support their access to digital financial services. Most (>60%) of the people accessing the show's tools and social media were age 18-34, with the gender balance skewed towards young men, who make up 54% of the website users, 66% of the Facebook audience, and 74% of the Twitter account followers.
- › The key message of "farming is a business" was reinforced by the success of each of the show's contestants, whose returns averaged 2.5x their investments.
- › The fact that the interactive Web-based farm budgeting tool, *Budget Mkononi*, is the most popular feature on the show's social media, and was a top trending topic on Twitter in Kenya at the time of broadcast, underscores the relevance of internet tools among young farming audiences. Social Media hits from partners and young agribusiness entrepreneurs did much to generate social media buzz around the digital tool and financing topics.
- › Don't Lose the Plot participants and viewers showed a keen interest in "value addition" to their farm products to increase income and profit.
- › Demand for financial literacy content from the DLTP competitors exceeded all expectations, encouraging the production team to increase the focus on financial capabilities throughout the series. Subsequent social media response to the financial inclusion content also stimulated further development of audience interaction on financial inclusion topics.
- › Trust in financial services, and their accessibility, were key issues for young potential farmers.
- › The human-centered design exercise used to develop the budgeting tool created a more user-friendly experience, and clearly carries the greatest benefits when applied from the very beginning.
- › Mobile phones were the most common mode of access to the show's resources, used by 62% of the audience. But workarounds are needed to adjust to the fact that many smallholder farmers, including youth, do not own a smartphone or device with Web access.
- › Tanzania and Uganda lag behind Kenya, where the adoption of mobile technology in agriculture and TV penetration are relatively high. Likewise, linkages between traditional and new media platforms (SMS, Twitter, Facebook, WhatsApp) in Kenya are much stronger than in Tanzania or Uganda.
- › The gender gap in use across the show's platforms suggest a need to further target young women, and understand why they are not using digital tools and information to the same degree as their male counterparts.

## The Problem

Food production and security across the African continent face a looming age crisis. Although 60% of the African population is under age 24, the average farmer is [60 years old](#). Yet smallholder farmers are critical to ensuring food production, as they cultivate 80% of the arable land and produce [most of the world's food](#).

According to [FAO](#), youth face important hurdles to farming in Sub-Saharan Africa. They encounter challenges accessing land due to population pressure and climate change, which have reduced the amounts of arable land available. Lack of access to capital, information, markets, and knowledge are further obstacles, as is the fact that farming suffers from an image problem among youth, who associate it with poverty. Youth are drawn to urban centers hoping for more opportunities, though they often encountering employment difficulties when they get there.

To be attractive to youth, agriculture needs to be seen not as a meager means of subsistence but as a [business venture](#) associated with modern technologies and growth potential. [Digital technology](#) and social media play an important role in engaging rural youth and connecting them to the business and farming skills, information, and financial resources that can help generate a profitable farming enterprise.

Pathways to youth involvement in agriculture must include flexible loan products for young farmers and better linkages between farmers and new research/technologies, using young people as the principle communicators. Rewards, competitions, and incentives for creative entrepreneurship among young farmers are all important ways to [stimulate interest](#) in the sector.

## The Opportunity

The reality TV show, [Don't Lose the Plot](#), was designed to appeal directly to young people and “cultivate the next breed of farmers.” Aired in Kenya, Tanzania, and Uganda by Kenya-based [Mediae Company](#), the show pitted four young farmers (two men, two women) from Kenya and Tanzania against each other to see who could make the most profitable and sustainable farm on a one-acre plot over a span of nine months. The winner would receive either a one-acre plot back home, or a prize worth the equivalent of USD 10,000 for investment in their existing family farm.

The series ran over 13 episodes, and was shot on location on a rural farm just outside of Nairobi, Kenya. Using a reality make-over show approach to appeal to youth and wider audiences, the episodes touched on topics ranging from soil testing, irrigation, and fertilizers to budgeting, obtaining a loan, crop and livestock choices, and farm management. Don't Lose the Plot followed the experiences of each young farmer from beginning to end across the full nine months of the contest, including the mistakes and lessons learned.

The young farmers received guidance and practical insights throughout the series from agriculture experts provided by [Mercy Corps Agrifin Accelerate](#) on financial planning, planting strategies, agricultural inputs, and marketing. A set of digital tools and resources were introduced to help them succeed.

For viewers, the show offered several communication platforms and interactive tools to complement learning from the TV program. They provided educational materials and information designed to encourage viewers to set up their own agribusiness. Episodes, advice, and resources are posted and can be downloaded from the show's [Website](#), [Facebook](#), and [Twitter](#), and there is an SMS system to manage audience questions and information requests.

The Mediae Company is known for its popular Kenyan edutainment shows, including:

- › [Shamba Shape-Up](#), a reality make-over TV show that educates smallholder farmers on good agricultural practices, with a viewer audience of 10 million. Half the viewers are women, the average farm is 1-2 acres, and they function in the rural cash economy.
- › [Makutano Junction](#), a long running TV drama series covering a range of development issues, including girls' education and women's access to financing. Viewership is 6-8 million each week; as much as 20% of the Kenyan population.
- › [Tembea Na Majira](#) (Kiswahili for "Walk With the Times"), a radio soap opera (now ended) with story lines that dispensed advice on improving livelihoods for rural people.
- › [Shamba Chef](#), another reality make-over TV show that educates small-holder farmers, especially women, on how to use improved cookstoves to reduce environmental pollution and time spent collecting firewood and charcoal. It also focuses on family nutrition and growing a kitchen garden.



Mediae also runs [iShamba](#), an interactive SMS-based farming information service that responds to questions and requests for information, has tips from the shows, and presents weather alerts, market price information, and special offers.

## The Potential

The core problem AFA seeks to address is the [inclusion gap for smallholder farmers](#) who lack access to affordable, accessible, demand-driven financial products and services that can drive higher farm productivity and incomes. AFA's [key learning questions](#) address issues of how best to build digital distribution channels, tools, and services to expand uptake and use of digital

financial services among smallholder farmers, especially youth and women. These key questions were modified for the Don't Lose the Plot activity (see Box 1).

Box 1. AFA Learning Questions Addressed in this Case Study

- › To what extent can a reality TV show drive digital solutions for improving agricultural practices and be attributed to usage of digital financial services?
- › To what extent can TV shows stimulate behavior change or reinforce good practices among youth farmers?
- › Can TV be used to increase uptake and usage of financial services by youth farmers?
- › Are youth a viable market for financial service products and increasing their service offering, and can active collaboration with youth promote digital behavior?

In developing Don't Lose the Plot, Mediae approached AFA to help develop content related to financial services and the use of digital tools for young farmers. For AFA, the proposed collaboration provided a unique opportunity to understand the power of television and social media to drive behavior change for youth using Mediae's proven existing channels and their expertise in drafting compelling storyline content.

Mediae has a strong track record in using media to drive the adoption of digital and other financial services through their edutainment programming. In 2013, Mediae partnered with [Women's World Banking](#) to produce six episodes of *Makutano Junction* meant to spur women's uptake of financial services. They launched a campaign called *Nawiri Dada* ("Sisters Achieve" in Swahili) that also partnered with three Kenyan banks (Equity Bank, Kenya Women Microfinance Bank, and Family Bank). The episodes featured storylines demonstrating how banking could become an indispensable part of a woman's life. At the end of each episode, a character would tell viewers how to contact the partner financial institutions for more information on opening an account. The banks marketed the show in their branches, and weekly TV commercials promoted all three banks and the financial messages from each episode

An [analysis](#) of the campaign's impacts by Women's World Banking found that the show successfully prompted women to open bank accounts—and in significantly large numbers. Results revealed that among viewers of the show, approximately 138,000 low-income women opened bank accounts during the campaign—a 9% increase in account ownership among low-income women in Kenya. In contrast, there was no reported change in account ownership among women who did not watch the series. Existing bank clients opened new accounts, reactivated accounts, took up mobile banking, or requested ATM cards for the first time.

Fully 83% of viewers reported that they had received useful financial information from the shows, and among those who had opened bank accounts, 38% cited watching the episodes as the primary reason for doing so, while 62% said it was the secondary reason. Focus group data



suggested that viewers remembered core lessons from the shows, including the concepts that everyone is eligible to open a bank account free of charge, banks are the safest place to keep money, and banks encourage one to save. The show was seen as a useful way to learn about banking, because it portrayed real situations, including pros and cons, without using a “hard sell.”

Based on these positive outcomes, AFA decided to test if a similar approach could be used to spur youth to sign up for financial services and to consider farming as a viable business.

## **The Engagement**

### ***Developing content***

The AFA collaboration with Mediae on Don't Lose the Plot took several forms. Starting with the creation of program framing and content development, AFA staff worked closely with the show's development team to write storylines on financial topics, including links to financial institutions that that serve youth. The collaboration was set around a reality show format, but offered scripted elements designed to address pressing finance-related issues that AFA staff had encountered in the field.

AFA identified multiple learning points related to financial issues around which they developed storylines. Examples included [widespread mistrust of financial services](#) (especially by women)<sup>2</sup>, concerns about the safety of keeping money in a phone-based system, formal vs. informal lending, consequences of not being able to repay a loan, and issues regarding fraudulent lending. The Mediae team drafted the visual content and storyline, using simple English, to portray issues, considerations, and resolutions.

The episodes began by addressing general topics, such as selecting crops and understanding market access, farm management, budgeting, and accessing financing. They then presented different financial products, including digital ones, and discussed financial literacy, consumer protection, mobile money, and non-financial digital tools (e.g., smartphones, Facebook, WhatsApp, Twitter). Women's access to finance and use of technology were modelled throughout the series.

### ***Providing experts***

Mediae tapped AFA to provide financial expertise for the show and its young participants. AFA experts discussed various financial topics during each of the show's episodes and covered a range of issues, such as building a business case and a business plan, accessing finance and digital finance tools, looking across the value chain of commodities, pricing inputs, identifying markets, and assessing how long it will take to reap benefits from the labor and investments. AFA brought in an agricultural value chain expert to advise on topics such as dairy farming, poultry, and horticultural crops for the series. AFA also provided a judge for the show, who rated

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<sup>2</sup> Based on the 2016 Finscope, twice as many rural residents do not trust any financial institution. Women are less trusting of any formal institution than men.

contestants on their budgeting, financial and loan management, marketing, pricing of commodities, and whether they had engaged in any value addition for their commodities.

### **Interactive budgeting tool**

Together, AFA and Mediae developed an interactive budgeting tool to accompany Don't Lose the Plot, made available to the public through Mediae's Web and social media platforms. Called *Budget Mkononi*, the tool was designed to help young farmers identify the basic costs and elements required to set up and run their farming enterprise, along with revenue flows and timelines.

### **Functionality**

The functionality of the tool was designed around a selection of commodities being grown by the young farmer contestants on the show; including tomato, coriander, onion, potato, kale, cabbage, butternut squash, spinach, and broiler chickens. Each has a dashboard with:

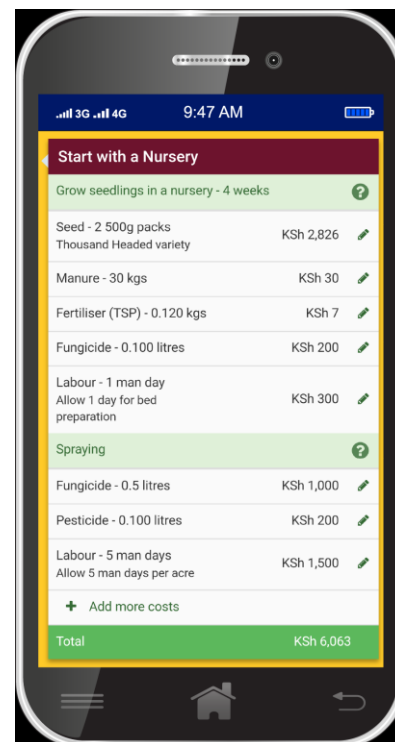
1. Basic information about growing the commodity; its uses and markets; and likely risks, investments, and returns.
2. An interactive section for building a plan, timeline, and budget for cultivating the commodity, based on land area and needed labor and supplies. A final summary highlights total costs, revenues, and expected profits or losses.
3. Next steps, with financing information (including obtaining/ managing a loan) and further information on each commodity.

Through *Budget Mkononi*, users can explore the relative merits of each commodity and visualize their cash flow requirements for the duration of the growing cycle. The tool lets users edit costs to reflect their specific circumstances and save or email the budget for later use.

### **Technical elements**

AFA developed *Budget Mkononi* with [Regulus Limited](#), who had prior experience working with Mediae's platform and had done the initial scoping of the tool's components (e.g., key fields, basic calculations, inputs and timelines, supplementary information on financing and commodities).

The initial plan called for the development of a Web-based version of the budgeting tool, followed by a mobile-based application. The Web version was less costly and time consuming, so allowed for faster development and refinement. The mobile application will build on the Web-based tool, providing the same functionality but with greater personalization and persistence of data. However, [smartphone penetration](#) in rural areas is still low, even among youth, and the cost of developing a mobile application is high compared to a Web/WAP application that could



be accessed through any mobile browser. So, the team only developed the Web-based version in this iteration.

### Testing

The development process for the budgeting tool followed an agile Human Centered Design (HCD) approach to create an effective interaction between young farmers and the technology. HCD is meant to bring the end users into the heart of the design process to ensure that it creates connection and ends with solutions that are tailored to suit their needs.

The prototype tool was tested by seven young farmers, male and female. Their reactions pointed to the need to make some of the main fields more flexible or obvious. The testers wanted the ability to edit budgets easily and change some of the underlying assumptions; for example if they thought they could save money on labor costs or already owned a needed piece of equipment. They asked for more information on each commodity and whether all elements in the budgets were mandatory.

The feedback was integrated into the tool, as were recommendations from young Tanzanian farmers, who tested a Swahili language version of the tool, launched about 3 weeks later.



Figure 1: Don't Lose the Plot Communications Platforms

### Preliminary Findings: Data Analytics

Don't Lose the Plot began airing its 13 weekly episodes on 30 April 2017 in Kenya, on 5 May 2017 in Tanzania, and on 1 July 2017 in Uganda. The full complement of communications platforms for the show is depicted in Figure 1.



A final evaluation of the Don't Lose the Plot program is expected in coming months. In the meantime, initial data analytics from the show's digital platforms suggest that the program and its resources are appealing to a young audience – one that primarily uses mobile phones to access the information, and is largely male.

Specifically, they reveal that:

- More than 60% of the website users are youth, ages 18-34, with 54% male, 46% female.
- Nearly all (98%) access the website in English, rather than in Swahili.
- 62% access the website using a mobile phone, compared to 35% by computer, and 3% using a tablet.
- **Budget Mkononi is the most popular page on the show's website**, with nearly 6,625 budgets created [as of August 2017].
- The most popular commodities for budgets are broiler chickens, onions, and tomatoes.
- The Facebook page primarily draws youth, ages 18-34. Most are male (66%). The Twitter account followers are 74% male, and it averages 3 retweets and 6 likes per day.
- **#BudgetMkononi became the top trending Twitter hashtag in Kenya** following a 2-hour Twitter campaign launched on 7 June 2017, supported by partners and young agribusiness entrepreneurs.
- 912 of the show's viewers have become subscribers each week.
- SMS interactions and booklet requests rose as the show unfolded, except during the Kenyan elections in August. Some 2,000 booklets have been requested.

## Learning outcomes

### *From developing the financial content for the show*

**Seeing is believing.** The Don't Lose the Plot competition demonstrated to potential young farmers that, given appropriate information and tools, agriculture can be a viable business. All four of the participants featured in the show made a profit, and their average return on investment was an impressive 2.5:1. Two of them opted to raise broiler chickens, and within the 9-month period of the show were able to complete an impressive three cycles of production.

**Financial literacy information is in high demand** on the part of users of Mediae's social media and mobile platforms. Requests from users necessitated the creation of additional financial content, beyond the initial scope, on the Don't Lose the Plot show website and iShamba.

**Value addition was highly valued.** Although the data have yet to be validated by the project evaluation, preliminary responses from the Don't Lose the Plot contestants and from the show's data analytics suggest that there is much interest in the topic of value addition. The typical seasonality of crops creates an influx of one particular crop on the market at one time, which drives prices down. The young farmers and viewers were very interested in ways to add value and expand the shelf life of their products (e.g., making tomato paste or yogurt, or peeled and sliced potatoes to sell to restaurants).

**Issues of trust in financial services came out strongly.** Farmers are reluctant to approach financial institutions, due to a lack of understanding how credit works, the importance of collateral, and ways to build financial history. They also worry about fraud, unreliable services, or transaction fees. Each of the young farmer contestants took out a bank loan after looking at the terms, interest rates, penalties, and other considerations offered by different lenders. How they managed their loans and repayments was discussed in a way meant to clarify the processes and dispel fears. Encouragingly, most of the interactions through the show's communications outlets came from people asking how to sign up for banking services.

**The interactive budgeting tool seems to be popular, and an effective way to engage the targeted audience.** According to the show's data analytics, the popularity of *Budget Mkononi* has been growing steadily, and it is the most visited page on the Don't Lose the Plot website. The tool has been used to create an average of 479 budgets each week. These numbers suggest that the strategy of appealing to young audiences with a reality show designed for them, coupled with an approach and tools designed to highlight the business aspect of farming, is at the very least garnering attention and interaction.

### ***From developing the budgeting tool***

**Human-centered design should be applied from the very beginning.** In the *Budget Mkononi* development, the end users were only brought into the process when the prototype tool was ready to be tested. Initially, the budget tool developers tapped the insights and expertise from Mediae staff, who were well versed in creating content for target audiences; from technical designers familiar with the Mediae platforms; and from AFA's agricultural expert, who looked at the language used and how farmers would approach such questions. But it was when the developers exposed the budget product to the young farmer testers that they truly captured the end user responses and expectations needed to create a more tailored and effective tool. Engaging the young farmers from the start would have been more time efficient.

**Workarounds are needed to adjust to the fact that many smallholder farmers, including youth, do not own a smartphone or device with Web access.** As smartphone sales are largely concentrated in urban areas, the original concept of developing a mobile application for *Budget Mkononi* had to be revisited, and the development team strived to find solutions that would be more accessible to end users. So far, the budget tool is available through the Web and Web-portals accessible on low-cost devices or low-end mobile phone browsers. Developers are waiting to see the impact assessment results of the Web-based tool from the first Don't Lose the Plot season to see if it makes sense to develop the mobile app version of the budgeting tool.

**Timelines for project development need to account for internal processes, too.** Estimates of the project development timeline built in numerous technical considerations, and the staff involved in developing *Budget Mkononi* were well versed in working with the Mediae platform. These were key project time savers. However, timeline projections had not fully incorporated the extra weeks needed to fulfill internal procurement processes – including competitive bidding for

tenders – required for hiring technical experts. These processes added months to the project development and need to be incorporated in initial project scoping and planning.

### ***From the show's communications data analytics***

**Mobile phones are the devices of choice among the show's followers for accessing information and interactive tools.** This is an important consideration regarding the future development of a mobile application for *Budget Mkononi*, which needs to be combined with questions about who has access to smartphones, or other devices with Web access, and whether it affects gender dynamics among users of the tool.

**Engaging partners and young agribusiness entrepreneurs in the communications process is highly effective for generating social media buzz around a topic or event.** This was evident during the launch of the interactive budgeting tool that became the most trending topic in Kenya for a brief time, in spite of competition from Kenyan presidential election news.

**Social media data reveal wide gender gaps in the use of the show's diverse communications platforms,** suggesting a need to further investigate why young women are not accessing the show's digital tools and information to same proportion as their male counterparts.

**Intensive marketing efforts are needed in Tanzania and Uganda,** where both adoption of tech in agriculture and TV penetration are still relatively low compared to Kenya.

### **Going forward**

A final evaluation of Don't Lose the Plot and its complementary communications and materials is currently underway, funded by USAID. The study encompasses 9,000 in-person interviews split between Kenya and Tanzania. The data will shed light on the effectiveness of targeting youth through the medium of television and associated communications channels to disseminate information regarding financial services, encourage their uptake, and spur a wider adoption of farming as a viable business among young people.

Results will help inform AFA's future engagement with Season II of Don't Lose the Plot. It also will drive the development of further applications of the *Budget Mkononi* tool.

For example:

- Development of a simple mobile-based application able to run on simple feature phones, smartphones, and Web-based.
- Pilot a simple SMS-based budget tool for farmers without smartphone or Web-access. .
- Exploration of other places to use the tool through further partnerships.
- Expanding the tool beyond the budgeting capacity to also include a simple accounting system, with a record-keeping section to track income and expenditures along with how

well the business is aligning with the budget. Such information could help build creditworthiness profiles for young farmers and facilitate their access to financing.

- Experimenting with “gaming” elements to drive more sustained engagement with the tool; for example, by adding points, rankings, and badges.

One last important research question to be addressed going forwards concerns the gender differences in access and use of the financial information and tools embedded in Don't Lose the Plot. In creating content for the show, the AFA and Mediae teams worked together to specifically design story lines directed at women and their concerns around financial services. Yet, it is not clear whether women are benefitting from this material, and if their uptake of it is lower than that of their male counterparts due to issues of access or other obstacles. Experience from the iShamba platform demonstrates that youth and women are reachable using social media. Unique users to the iShamba website favored youth and female even more so, with 80% of the approximately 46,000 unique users between the ages of 18-34, and 59.6% female. However, 61% of web traffic originated in Kenya vs. 18% Tanzania. Going forward, future iterations of the Don't Lose the Plot show should incorporate design thinking, specifically in order to appeal to women and youth needs, and then maximize access via media channels popular with these groups. Media channels also need to be customized to the country context, as Kenya and Tanzania have very different media infrastructure and utilization patterns.

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