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# MICROLINKS SEMINAR SERIES

## Exploring Frontiers in Inclusive Market Development

# **SIMULATING THE MARKET TO CHANGE AGRIBUSINESS BEHAVIOR**

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**WEBINAR CHAT TRANSCRIPT**

**SEPTEMBER 24, 2015**

## PRESENTERS

Margie Brand, EcoVentures International

Annah Macharia, Technoserve Kenya

Michael Field, Development Alternatives International (DAI)

## WEBINAR CHAT TRANSCRIPT:

Maimuna Snidero: Hi.

Christian Ellwood: Yes - loud and clear.

Rebecca Scherpelz: Good morning, I can hear you - thanks!

Gitau Mbure: I can hear you.

mary Maina: Yes, I can hear you.

Christian Ellwood: Land O'Lakes - joining from DC.

Usman Iqtidar: Hi Joy, I can hear you too!

Gitau Mbure: I'm with World Vision, based in DC.

Charles Wainaina: Hi guys am joining you from Root Capital Nairobi Office.

Rebecca Scherpelz: Millennium Challenge Corporation, DC.

Andrew Bisson: Hi - hearing you loud and clear. I'm calling from DC, I'm livestock/ag adviser with Mercy Corps.

Mary Maina: I am from International fertilizer development center Nairobi.

Rod Dubitsky: I'm with from BRACUSA from London.

Maimuna Snidero: Hi, I am from Mozambique but currently in Rotterdam.

Waddilove Sansole: Hi, I am joining from SNV Zimbabwe.

Richard Tinsley: Good morning from Colorado.

Sarah Hunt: Hello I'm joining from Irish Aid in Limerick, Ireland.

Rod Dubitsky: Sure. Happy to update on our LEAD program.

Tina Connor: Good morning from DC - Tina Connor with CNFA.

Robety Stone: I am joining from London (from Oxford Policy Management).

Mary Pat McVay: Good morning from Opportunity International in Chicago.

Matthew Rhody: Good morning from Shawano Wisconsin. CRI is involved in Bovine genetics.

Robety Stone: It's Robert not Robety, I mistyped it!

Maereg Tafere: Hi this is Maereg from World Vision based in Nairobi.

Jacqueline Bass: Jacky Bass, Director Livelihoods, FHI 360 D.C.

Christopher Fay: I am joining from Massachusetts. Soluciones Comunitarias.

Jeanette Sutherland: Hi good morning. Jeanette in DC.

Robety Stone: I quite like Robety!

Jacqueline Bass: Thanks for including us.

Anne Maftai: Good morning - Anne - Associate PM at the MasterCard Foundation.

John Holtzman: Good morning; principal associate, Abt Associates.

Sarah Titus: Morning, joining from SPRING.

Justus Njeru: Joining from MicroSave Consulting Ltd Kenya.

Ashwini Chandak: Hello, Ashwini Chandak, from MART, New Delhi, India.

Ruth Campbell: Good morning from Ruth Campbell at ACDI/VOCA.

Jillann W Richardson-Rohrscheib: Microfinance Consultant, Vail, Colorado.

Sarah Hunt: Kate Brady here from Irish Aid in Limerick as well.

Wayne Miranda: Wayne Miranda from Growth Mosaic in Accra.

Maimuna Snidero: I am joining from Advision Finance based in The Netherlands.

KDAD AV Tech: Joy Chen from Microlinks is welcoming folks into the webinar. If you cannot hear her, please private message me.

Hammad Badar: Hi, Dr. Hammad Badar University of Agriculture, Faisalabad, Pakistan.

KDAD AV Tech: We will get underway in just a few minutes.

KDAD AV Tech: Kindly introduce yourself and share your affiliation.

Madeleine Smith: Hi, Madeleine Smith joining from the USAID SPRING project in Arlington.

Sarah Hunt: We cannot hear Joy.

Indra Klein: Hi, I missed downloading slides, will I be able to do so before speakers begin?

Jen Peterson: Jen Peterson here, from ARD Tetra Tech in Burlington, Vermont.

Hannah Ward: Hannah Ward here, from VSO London, Private Sector Engagement.

Cathelijne van Melle: Hi all, this is Cathelijne van Melle from Enclude, The Netherlands.

Sarah Hunt: Yes.

Sarah Hunt: Thanks.

Eric Carlberg: Eric Carlberg, Mercy Corps, TOPS Program.

Gregory Manzuk: Hi, Greg Manzuk from IOCC, in Baltimore.

Indra Klein: Indra Klein, Independent consultant, DC.

Carrie Hubbell Melgarejo: Carrie Hubbell Melgarejo, SPRING.

Philip Arscott: Philip Arscott, Village Enterprise, Kenya.

Matthew Dickert: Hi, this is Matthew Dickert from Forbes CM&S; joining from Washington DC.

Diana Cazacu: Hello everyone, I am Diana Cazacu from Advision Finance - agri consulting services, Netherlands.

Kristin Beyard: Kristin Beyard, CARANA Corporation in Arlington.

Kate Hyder: Kate Hyder from Root Capital, Cambridge USA.

Rachel Percy: Rachel Percy, UK, freelance development consultant.

Jamie Holbrook: Hi everyone, Jamie Holbrook from Feed the Future Partnering for Innovation in DC.

Todd Flower: Todd Flower USAID/Mozambique.

Liz McGuinness: Liz McGuinness, LMG Consulting, Washington, DC.

Birgit Mader: Birgit Mader Fert Tanzania, microfinance consultant.

Kiera Derman: Kiera Derman from NCBA CLUSA, Washington DC.

Andrew Hull: Chemonics, D.C. -- hello everyone.

Cydney Gumann: Hello, everyone! Cydney Gumann from KDAD project in Washington, DC.

Mike Salvatore: Mike Salvatore from Rainforest Alliance in Washington, D.C.

Sarah Sahlaney: Sarah Sahlaney from ACDI/VOCA.

Cydney Gumann: Morning, Joy!

Sarah Weatherby: Sarah Weatherby from DAI.

Marcus Jenal: Hi all. Marcus Jenal, Mesopartner.

Marcus Jenal: Hey Joy.

Regina Brown: CADRE Senegal, Thies.

USAID Microlinks: Great to see everyone on this webinar!

Hannah Guedenet: Hannah Guedenet, Agribusiness Systems International.

KDAD AV Tech: Feel better Mike! We'll hear from you soon!

Margie Brand / Annah Macharia: Hello everyone. This is Margie and Annah together in DC. Very happy to be connecting with you today!

Judith Payne: Judy Payne, USAID ICT Advisor for Agriculture.

Marcus Laws: Marcus Laws from NCBA CLUSA in Wash, DC.

Jillann W Richardson-Rohrscheib: We cannot hear you.

Lizbeth Fajury: Lizbeth Fajury Marulanda Consultores Associate Bogotá. Good morning!

Indra Klein: Volume is VERY low, can barely hear.

KDAD AV Tech: We can hear you! Please remember to speak loudly and clearly!

Indra Klein: Thank you, much better.

KDAD AV Tech: All: Margie and Annah are joining us remotely, so you may need to raise the audio levels on your individual computers. Thanks.

Julie MacCartee: I can hear her well when I turn my volume up a bit.

David Mbugua: Good morning from Toronto. I am with World Vision Canada.

USAID Microlinks: Great to have you with us David!

Carol Chan: Hello! Carol Chan from Tetra Tech ARD in Burlington, Vermont U.S.

Yansi Chen: Hi everyone, I am from Save the Children US.

USAID Microlinks: Hi Carol and Yansi! Glad you're joining us today.

Lubna Matar: Good morning, I'm from World Vision Jerusalem.

USAID Microlinks: Great to have you joining from Jerusalem, Lubna!

Hans Muzoora: Hans Muzoora from Agridev Solutions Inc.

KDAD AV Tech: If you're just joining us, Margie Brand started her presentation about two minutes ago. Kindly introduce yourself and share your affiliation.

Margie Brand / Annah Macharia: Here is a link to this article:  
[http://www.mckinsey.com/Insights/Operations/Experiential\\_lear](http://www.mckinsey.com/Insights/Operations/Experiential_lear)

[ning Whats missing in most change programs?cid=other-eml-alt-mip-mck-oth-1508](#)

David Kuhn: Good morning, just saw the Pope, and I'm David Kuhn from WWF.

KDAD AV Tech: How's the Pope doing David?

David Kuhn: Seems peaceful.

KDAD AV Tech: He does throw off that whole "at one with the universe" vibe. Glad you got a chance to see him.

Sarah Fakhry: Good morning, I am Sarah Fakhry from Chemonics.

USAID Microlinks: Hi Sarah, great to have you with us!

Daniel White: Dan White, ACDI/VOCA.

USAID Microlinks: Hi Dan! Great to see you on this webinar today.

Mark Ireland: Greetings from the UK, Mark here from Self Help Africa.

Alanna Malik: Alanna Malik, Palladium (formerly Futures Group/GRM International).

USAID Microlinks: Hi Mark and Alanna! Glad you've joined us. :)

Dan Silverstein: Dan Silverstein. Sorry I'm late.

USAID Microlinks: Hi Dan! Glad you're with us today.

Mahnaz Harrison: Hi, would we provided these slides?

USAID Microlinks: Yes, you'll be able to download the slides during the Q&A portion of this webinar.

USAID Microlinks: We'll also share the link of where our post-event products will live on microlinks.org following this webinar.

Mahnaz Harrison: Great.

Carrie Hubbell Melgarejo: Definitely agree with that.

Carrie Hubbell Melgarejo: Balancing conflicting financial needs between business and family (it's a complicated topic for the small business, run out of the home).

Margie Brand / Annah Macharia: Yes, Carrie. This issue of balancing personal and business finances is continually a key challenge we've seen.

Indra Klein: Would you ask speaker to speak up as well as speak closer into her mic?

Mahnaz Harrison: Thanks better.

Indra Klein: Thank you.

Ashwini Chandak: What role(s) Delivery Agents played?

Marcus Jenal: Are the delivery agents / training providers funded by the program?

Michael Wodzicki: Coming in late from Ottawa - Michael Wodzicki, from the Canadian Co-operative Association.

Margie Brand / Annah Macharia: The delivery agents have been trained on the simulation and are certified trainers. These same delivery agents offer fee-for service as part of their usual business offering, so they are the ones actually delivery the training to the agribusinesses such as agrodealers.

Ashwini Chandak: Thanks...

Sashi Selvendran: How did you select the delivery agents? And did you have any local NGOs express interest in becoming certified trainers?

KDAD AV Tech: Thanks for introducing yourself and feel free to post any questions for Margie or Annah and we'll do our best to answer them!

Margie Brand / Annah Macharia: Initially, the delivery agents are subsidized at a decreasing cost share which initial covers the initial Training of Trainers they receive from Technoserve and EcoVentures and cover the initial costs of training to agribusinesses. They have already started to use their own funds and adapt the materials themselves.

Margie Brand / Annah Macharia: Sashi, we've flagged your question for the Q&A.

Sashi Selvendran: Thanks! :)

Waddilove Sansole: Been having connectivity issues but it seems I am back now.

Rebecca Scherpelz: What was the male/female breakdown of students here? Have you seen different behavior changes from men or women?

Indra Klein: How competitive are the fee-for svcs?

Margie Brand / Annah Macharia: Indra, initially the fees were quite high, but the firms have seen the business potential and have brought down the fees significantly to rates that these agribusinesses can afford.

Marcus Jenal: How do you achieve this 'real-life' experience in a non-computerized simulation? How do you simulate the complex relationships between the decisions taken by the entrepreneurs and how they play out in the interconnected market system?

mary Maina: Is the training only offered for students? What about agribusiness graduates in the market, how would they be considered?

Margie Brand / Annah Macharia: Mary, the kinds of participants who have gone through a Training of Trainers of the simulation include students but also these private firms, such as professional management and marketing firms.

Indra Klein: Would you touch upon how program(s) are being evaluated, especially post training? How is data being used with regard to potential investors?

Margie Brand / Annah Macharia: Marcus, we have flagged your question for the Q&A.

Matthew Dickert: Are their opportunities for simulation participants to take part in additional (follow-up) simulations?

Madeleine Smith: Hi, this is Madeleine Smith – agriculture advisor on the SPRING project. I'm curious if through the agents and cooperatives, and youth, the projects are also linking to nutrition, or is this something you are also considering? Do you think that building skills and knowledge in integrating nutrition sensitive messages and practices among these actors would be feasible in this context?

Margie Brand / Annah Macharia: Matthew, yes. One of the benefits of simulations is that every time it is run, the results and learning is different every time. Therefore, we always encourage trainers to run the simulation more than once.

Nhu-An Tran: I'd be interested to know more about your post-simulation follow up, how do you measure behavior change and that the changes are the "right" ones?

Indra Klein: With regard to investment options, who do you anticipate as potential players?

Waddilove Sansole: What indicators do you use to measure the change post-simulation?

Ghulam Ali: What about introducing business incubations model?

KDAD AV Tech: Thanks to all for checking out the presentations. Time for Q&A ... feel free to type your questions in the pod and we're working through those that have already come through.

Lorna Grace: How much do you involve the big wholesalers/suppliers in your work?

Mahnaz Harrison: How are the local agro scientists and experts are engaged in this process?

Waddilove Sansole: How would you see the role of Multi-Stakeholder Processes (MSPs) in/during simulation?

Rebecca Scherpelz: Interested in how the training address gender norms, male/female participation, changing behaviors entrenched in gender inequality?

Justus Njeru: Did people's culture have any effect post-simulation?

Yansi Chen: How many youth are there in the internship program, and how many of them became employed or self-employed?

Marcus Jenal: Thanks, Margie.

Laura Meissner: What is the range of cost per beneficiary to do a simulation?

Diana Cazacu: How do you ensure that the tools you use are replicable in different environments/countries?

Marcus Jenal: Got to go, great webinar, thanks a lot!

Laura Meissner: And, approximately how long do simulation trainings last?

Stephen Kiingi: What role do input supply companies play in bringing real life experiences and challenges to the simulation process?

Tina Connor: Can you speak to the participant buy-in? How did you identify retailers, were they willing to participate in the training, did they pay a small fee to attend the training?

Margie Brand / Annah Macharia: Diana, the tools are adaptable to different contexts. We ideally work closely with someone on the ground to ensure that the appropriate adaptations are made.

Justus Njeru: Do you have a follow-up support to youths that move on to becoming self-employed?

Ashwini Chandak: May be repeating: what are the major takeaways from the case studies you want us to take?

Waddilove Sansole: Thanks Annah for the response.

Waddilove Sansole: Do you have scenarios where this did not really work and have you pinpointed why?

Sarah Hunt: Thanks for a great session - have to leave now. Best.

Yansi Chen: Thanks Annah for the response!

Diana Cazacu: Very helpful and interesting seminar. Thank you very much.

Ashwini Chandak: Margie, What was the time spent to get the simulation piece together?

Kristin O'Planick: From my participation in Uganda, how you do the testing matters a lot too. Who is doing the testing, do you have teams trying to be all "good" vs all "bad" to see how it plays out, etc.

Ashwini Chandak: That was great, Margie and Annah... thanks. Look forward. Have to go now.

Michael Wodzicki: Well done, Annah and Margie. Shared with my team. Glad to see that some of our approaches and what we see in our work with horizontally and vertically integrated co-op value chains reflect what you are talking about. Also gets me thinking hard about our training programs, and how we use market simulations to provide more "experiential" learning. Asante saana!

Indra Klein: How did govt participate in program? Did participation result in any policy changes?

Matthew Dickert: One last quick technical question on the simulation set-up: do you require participants to take on roles in the simulation outside the area of market activity they are daily involved in?

Justus Njeru: Interesting discussion.

Rebecca Scherpelz: Thanks so much. And the technical set-up on Adobe connect was seamless. Thank you!

Matthew Dickert: Margie,thank you.

Indra Klein: Thank you for thought-provoking presentation. It would be interesting to learn how established businesses have benefited from participation; and, to what degree they have invested (direct \$) in programs?

Waddilove Sansole: Thank you guys this has been a great session I had some technical glitches but nothing I couldn't solve but I have taken away what I believe is important for behavior change programming.

Stephen Kiingi: Margie, Annah....thanks.

Indra Klein: Many thanks to tech personnel.

KDAD AV Tech: Rest up Mike!

Curtis Hundley: Thank you all. Very good information.

Rebecca Scherpelz: Great presentation. Thank you so much.

Ashwini Chandak: Interesting work. Thanks once again.

Angela Stene: Thank you presenters and Mike Field--this is a great contribution to the field!

Mark Ireland: Thanks to all - very interesting session.

Jen Peterson: Thanks ladies! Nice presentation, interesting topic, well presented. Look forward to hearing more about it in the future.

Andrew Hull: Thanks everyone -- for those coming to SEEP next week, see you there!

Elizabeth Dunn: Thank you so much for testing and introducing us to this very exciting potential tool!

Hans Muzoora: Thanks! Very enriching!

Birgit Mader: Many thanks for this interesting presentation provoking useful thoughts on training.

USAID Microlinks: Life in the village: <http://agrilinks.org/library/life-in-the-village-simple-version>, <http://agrilinks.org/library/households-value-chain-competitiveness-modified-life-village-simulation-activity>

KDAD AV Tech: Check out the polls!

Usman Iqtidar: Thanks a lot Margie and Annah.

Usman Iqtidar: Great discussion.

KDAD AV Tech: Thanks again to our presenters. We just received a fire alarm here but we'll leave the room open so you can fill out the polls and download resources. See you next time!

Usman Iqtidar: Thanks Microlinks and AV Tech.

USAID Microlinks: THANK YOU everyone! Please stay tuned for post-event products, coming to your inbox in about a week.

Margie Brand / Annah Macharia: Thanks everyone! Please feel free to contact us if you would like to explore this further.

Dan Norell: Thanks for a great presentation!

Jillann W Richardson-Rohrscheib: Will you be posting the other presentations, please?

Margie Brand / Annah Macharia: AMacharia@tns.org and [Margie@eco-ventures.org](mailto:Margie@eco-ventures.org)

Reneth Mano: Thank you for the presentation, exciting opportunities for applying similar approaches on financial market inclusion initiatives.