Scaling-up rural youth access to inclusive financial services for entrepreneurship and employment (2017 -2021) Completion Report

Submitted to:
IFAD

Eastern Africa Farmers Federation

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LIST OF ABBREVIATIONS AND ACRONYMS

AAA: African Agribusiness Academy
AIDS: Acquired Immune Deficiency Syndrome
ASARECA: Association for Strengthening Agricultural Research in Eastern and Central Africa
AUIBAR: African Union InterAfrican Bureau for Animal Resources
AWPB: Annual Work plan and Budget
AYA: African Youth Agriprenuers
BDF: Business Development Fund
BDS: Business Development tool Kit
BIF: Burundian France
CAK: Cooperative Alliance of Kenya
CAPAD: Confederation Des Associations Des Producteurs Agricoles Pour Le Developpement
CCFD: Catholic Committee against Hunger and for Development
CEO: Chief Executive Officer
COG: Council of Governors
CSO: Civil Society Organization
CTA: Technical Centre for Agricultural and Rural Development
CURAD: Consortium for enhancing University Responsiveness to Agribusiness Development
CPM: Country Program Manager
DOCART: Dokolo Community Action for Rural Transformation
EAFF: Eastern Africa Farmers Federation
EA: Eastern Africa
EAC: East African Community
EBU: Equity Bank Uganda
EJR: Emploi Jeunes Ruraux
ESA: East and Southern Africa
FARA: Forum For Agricultural Research in Africa
FAO: Food and Agricultural Organization
FSPs: Financial Service Providers
GAP: Good Agricultural Practices
HIV: Human Immunosuppression virus
ICT: Information Communication Technologies
IFAD: International fund for Agricultural Development
IMBARAGA: Imbaraga Farmers Organization
INGABO: Ingabo farmers Organization
KCCA: Kampala City Council Authority
KCB: Kenya Commercial Bank
KLPA: Kenya Livestock Producers Association
KRA: Kenya Revenue Authority
KUSCCO: Kenya Union of Savings and Credit Co-operatives
KM: Knowledge Management
LPO: Local Purchase Order

MAHIO: Mt. Atlas Horticulture Initiative Organization MO: Member Organization
MFI: Micro Finance Institution
MGSLD: Ministry of Gender Labour and social development
MOU: Memorandum of Understanding
MSME: Micro Small and Medium Enterprises
NARO: National Agricultural Research Organization
NIC: National Implementation Committee
NFOs: National Farmer Organizations
NFP: National Focal Point
NGAAF: National Government Affirmative Action Fund
NGO: Non-governmental Organization
NRIF : National Research and Innovation Fund
NUCAFE: National Union of Coffee Agribusinesses
OBUL: Opportunity Bank
OFSP: Orange fleshed sweet potato
PESTEL: Political Environmental Social Technological Economical and Legal
PPP: Public Private Partnership
PPT: Power Point
RSC: Regional Steering Committee
RUFORUM: Regional universities forum for capacity building in Agriculture
RUYAEC : Young African Entrepreneur s Competition
RWF: Rwandan Franc
RYAF: Scaling-up rural youth access to inclusive financial services for entrepreneurship and employment
SACCO: Savings and Credit Cooperative Organization
SMS: Short Message Service
SWOT: Strengths, Weaknesses, Opportunities and Threats
TOR: Terms of Reference
TOT: Training of Trainers
TVET: Technical and Vocational Education and Training
UCA: Uganda Cooperative Alliance
USAID: United States Agency for International Development
USD : United States Dollars
UNFFE: Uganda National Farmers Federation
UWEP: Uganda Women's Entrepreneurship Program
VSLA: Village Savings and Loan Associations
WEF: Women Enterprise Fund
YAIN: Organization for Youth in Agribusiness in Rwanda
YALTA: Youth in Agroecology and Business Learning Track Africa,
YEDF: Youth Enterprise Development Fund
YLP: Youth Livelihood Programme
YVCF: Youth Venture Capital Fund

EXECUTIVE SUMMARY

Eastern Africa Farmers' Federation (EAFF) is a Regional Farmer Organization (RFO) whose membership comprises 24 apex farmer organizations in 10 countries in Eastern Africa. Scaling-up rural youth access to inclusive financial services for entrepreneurship and employment funded by International Fund for Agriculture Development (IFAD). The budget for EAFF was USD 1,300,000 with own contribution from EAFF of 300,000 with a duration from November 2017 to November 2020. The project was granted a no-cost extension from December 2020 to June 2021. The project aimed at contributing to extreme poverty and hunger in the East and Southern Africa region. It aimed to do this by developing conditions that help strengthen the capacities of rural youth - in Kenya, Uganda and Rwanda , allowing them to set up and run profitable agri-enterprises that ensures their employment and leads to wealth generation for livelihood improvement. The project focuses on developing necessary skills among young people, thus providing the necessary conditions for entrepreneurship and income generation; identifying and supporting innovative finance mechanisms; analysing successful practices in detail, with a view of scaling up; and sharing lessons learnt with a wider audience. The execution of the project activities were grouped under the 4 outcomes and executed within 4 components (i) capacity building; (ii) Matching of youth projects to financial institutions; (iii) best practice analysis and knowledge sharing; (iv) formation of a regional youth network

The expected outcomes of the project were: i) businesses of young men and women expanded as a result of improved entrepreneurship skills; (ii) Rural youths employed in expanding and diversifying viable/better-performing bankable enterprises generating sustained income; (iii) increased inclusive financing options available for rural youths and (iv) policy for scaling up rural youth entrepreneurship development is put in place. 247 youth agribusiness enterprises pitched to various investors. USD1,733,523 the value of loans advanced to youth, In Kenya (USD 972,1820) in Rwanda (USD 700,537.146) Uganda (USD 60,804.25)

In Kenya, 6 WhatsApp platforms were formed for ease of communication but in 2021 EAFF consolidated the platform for ease of communication. In Uganda and Rwanda 2 WhatsApp group exists. In Burundi, the WhatsApp group is yet to be formed this is especially due to challenges of internet connectivity mainly. Within these WhatsApp group, the EAFF project team share various opportunities floated across the globe from private sector institutions, mainstream banks, donors/development partners, government programmes and venture capitalists. The WhatsApp group also serves as a platform for sharing ideas, asking questions and even trade.

EAFF takes this opportunity to sincerely appreciate the financial support from IFAD. It has brought considerable transformation to the lives of youth in agribusiness and a major step towards ensuring continuity of agribusiness enterprises. We took note of some of the challenges we encountered to improve on future programming. We have gained tremendous experience in implementing such a programme and being the first youth project in financial inclusion project at EAFF. EAFF is looking forward to more of such kind of partnerships to advance the agenda of

small holder farmers in Eastern Africa region of improved livelihood and more a prosperous farming community.

CHAPTER 1: BACKGROUND, PROGRAMME OUTLINE AND PROJECT TARGETS

1.1 EAFF Background and Journey from 2017 – 2018

Eastern Africa Farmers' Federation (EAFF) is a members-based regional farmer's organization founded in 2001. It is registered under the societies act in Kenya. EAFF has its chapter registered in its member countries. The current EAFF membership comprises 24 apex farmer associations; co-operatives and commodity associations in 10 countries in Eastern Africa, i.e. Kenya, Uganda, Tanzania (Zanzibar), Rwanda, Burundi, Ethiopia, Djibouti, DR Congo, South Sudan and Eritrea.

Young or old, the need for jobs in the future will require countries around the world to come up with creative solutions to promote inclusive and sustainable economic growth, employment and decent work for all. Youth in agribusiness hardly access financial services because the financial institutions are reluctant to lend to small farms due to high risk and service costs involved, and hose youth providing services along the value chain lack usable collateral. Achieving inclusivity means youth should be equipped with the necessary skills and access to opportunities that can absorb them to the labour market as employers or employees. When provided with the right resources, young people can therefore be a strong and positive force in contributing to sustainable economic development and more stable societies.

The Scaling-up rural youth access to inclusive financial services for entrepreneurship and employment (RYAF) project was strategically in line with the EAFF strategic plan (2013-2020) whose focus was on commercialization of small scale agriculture and capacity building of our institutions towards the sustainability of EAFF. More so, the EAFF gender and youth policy purposes to address any disproportionate service by purposefully developing programs that will specifically target groups to address inequalities. This is in line with the IFAD strategic plan of 2016-2025 and also in line with the government of Kenya Big 4 Agenda. This was the first programme at the federation targeting only youth in agribusiness and more so in financial inclusion. This meant that EAFF had to work at building good will of members, partners, and governments to assist in successfully rolling out the program and finally to develop a platform that the youth can use even in the future.

Between November 2017 and March 2018, EAFF commissioned 4 scoping studies to investigate financial models that work for youth in agribusiness and how they can engage. This will also support the project team appreciate the environment the youth are operating as they carry out their agribusinesses and during the project life. In 2018 April EAFF organized an inception meeting where stakeholders from both private and public sector were invited. In the meeting it was urged that the project should aim at developing comprehensive programmes and interventions that forge widespread commitment and partnership (public, private and developmental) and combining those approaches in an effective manner to deliver cost effective opportunities to youth for profitable agribusiness development.

The conclusion from the deliberations were that EAFF needs to go beyond training and help youth in agribusinesses to develop detailed agribusiness plans that lead to the establishment of profitable agribusinesses among the youth. Assist the youth to apply for creditworthy loan applications, provide an effective and efficient way in which youth can access various services within their agribusiness value chains and develop small team within the different countries to oversee the implementation of the project at country level headed by a technical person from one of the EAFF member organization.

We agreed to lay down the necessary governance and management structures and with this we agreed to form the National Implementation Committee (NIC) which oversaw the implementation of the project at the national level. The National Focal Point (NFP) will be selected from NUCAFE (in Uganda), CAK (Kenya) and IMBARAGA (Rwanda) the NFP will report to the NIC. A regional steering committee was also formed to meet once a year either virtually of physically.

To this end we have embraced use of technology as the sustainability tool to help us achieve the objectives of the new strategic plan and we are still developing the African Youth Agripreneurs Platform where youth can be able to access knowledge – technical knowledge especially in GAP within different value chains. Mentorship – youth can be able to engage with likeminded already established business empires and learn the ropes on how to get there. Financial linkages – youth will be exposed to different financial opportunities floated by both private and public sectors which they can grab and finally. Training – Youth can be able to access training opportunities floated by EAFF and other stakeholders within the youth agenda as EAFF we are proud to be owners of such an innovation.

1.2 Programme outline: Overview, Objectives and Expected results of the RYAF project

RYAF is a regional project implemented by EAFF in partnership with member organizations in Kenya – Cooperative Alliance of Kenya (CAK), Uganda - National Union of Coffee Agribusinesses And Farm Enterprises (NUCAFE)- , Rwanda – IMBARAGA Farmers Organization and Burundi - Confederation Des Associations Des Producteurs Agricoles Pour Le Developpement (CAPAD). The RYAF project was funded by the International Fund for Agriculture and Development (IFAD). The total budget for the project was USD 1,300,000 with 300,000 as own contribution from EAFF for a period of 3 years from November 2017 to November 2020. However, EAFF was granted a project extension from December 2020 to June 2021.

The overall goal of the RYAF project was to contribute to ending extreme poverty and hunger in the East and Southern Africa region. The project aimed to do this by creating favourable conditions for strengthening the capacities of rural youth in four ESA countries that allow them to set up and run profitable agri-enterprises that lead to wealth and employment creation.

In relation to the EAFF strategic plan, the project focused on two thrusts i.e. trade and agribusiness and institutional development (specially gender mainstreaming). The overall aim of this project was to ensure that financial support is available for young farmers to set-up and/or run profitable agri-enterprises. The RYAF project has 4 main components summarized in table 1

Table 1: RYAF Components description and budget allocation

Component	Description	% budget allocation
1.Capacity Building	identifying youth projects to support and successful models providing access to finance to youth and women in Kenya, Uganda, Rwanda and Burundi.	23
2. Matching of youth projects to funding institutions	Linking identified youth projects to avenues that will enable them access finance for their enterprise e.g. agricultural business incubators, mainstream finance banks, saccos, developmental grants, venture capitalists etc.	10
3. Best Practice Analysis and Knowledge sharing	Documentation and dissemination of lessons learnt within the project to various stakeholders	29
4. Formation of a regional youth network	Strengthening the youth within the program by setting up a platform which will enable continuous learning	34

The expected outcomes of the project were:

PO1: Businesses of young men and women expanded as a result of improved entrepreneurship skills.
PO2: Rural youths employed in expanding and diversifying viable/better performing bankable enterprises generating sustained income.
PO3: Increased inclusive and adapted financing options available to rural youths
PO4: Policy for scaling-up rural youth entrepreneurship development is put in place.

In line with EAFF Strategic Framework and the strategic areas identified by IFAD on Rural financial inclusion and Rural youth employment. The project aligns with IFAD's grant policy to significantly broaden and add value to the support provided by smallholder farming and rural transformation, thereby contributing to rural poverty eradication, sustainable agricultural development and global food security and nutrition.

The attribution of responsibilities in the implementation of activities, and related capacity building, were determined by the principle of subsidiarity. Thus activities within the project were replicated in the 3 countries through sub-grant agreements. The NFOs were responsible and played the role of identifying a focal point[1] and also identification of the members of the NIC[2] the NFO and NIC each had a TOR[3] to help in project implementation on the ground. EAFF was also actively involved in the implementation of the project activities as well as coordination of regional activities, it was also responsible of preparation of the Annual Work Plan and Budget (AWPB), organizing workshops, training, mobilizing technical assistance to the benefit of the youth enterprises and technical assistance needed at the national level, and promoting the sharing and dissemination of project experiences including organization of regional Knowledge Management (KM) workshops.

1.3 Project area, target groups and commodities

EAFF worked with 10 member organizations from 4 countries. These countries include Burundi, Kenya, Rwanda, and Uganda. The NFOs were: Confederation des Associations des Producteurs Agricoles pour le Developpement (CAPAD) - Burundi; Syndicat Des agri-eleveurs du Rwanda (IMBARAGA) ; INGABO (INGABO farmer's Organisation**)** - Rwanda, Uganda National Farmers' Federation (UNFFE), Uganda Co-operative Alliance (UCA); National Union of Coffee Agribusinesses And Farm Enterprises (NUCAFE), Kenya National Farmers Federation (KENAFF), Co-operative Alliance of Kenya (CAK); and Kenya Livestock Producers Association (KLPA)

The second step involved the selection of National Focal Point (NFP) and the National Implementation Committees (NIC) in the 3 countries of implementation. In Burundi, at the beginning of the project, they were only to benefit from the knowledge acquired within the project. At the inception meeting, TORs of the 'offices' to be developed were developed. The idea was to have a democratic selection of the implementing organizations for buy in and subsequent project selection. In 2020, Burundi was also involved in the implementation of some of the project activities and an NFP was selected from CAPAD however this country didn't have an NIC.

Thereafter selection of project beneficiaries was done whereby, EAFF together with the implementing organizations NFPs developed a call for business plans[4] in 2018. The lessons learnt from the received plans is that they were too ambiguous so we improved the call by showing the different criteria to fill in 2019. In 2020 we did one call in early January, due to COVID-19 disruptions we didn't receive many responses youth from Rwanda, Burundi and Kenya responded. The project in 2018 was then set to go based on the AWPB that was developed.

Table 2: Summary of respondents from 2018-2020

Country	Number of enterprises[5]	Total outreach disaggregated by gender (individual)

[1] Criteria for selection of a focal point
[2] Composition of the NIC
[5] Database of enterprises disaggregated by gender from 2018-2020 for Kenya, Uganda, Rwanda and Burundi

	2018	2019	2020	Male	Female
Kenya	163	102	176	2439	1531
Uganda	153	49	0	2629	2662
Rwanda	62	50	17	719	724
Burundi			45	294	405
Total	**378**	201	238	**6081**	**5322**

In total the project has reached directly 817 enterprises with individual outreach of 11,403 individual youth due to the cascade trainings. Of these 6081 were male and 5322 were female.

1.4 About this report

This is a completion report of the programme. It is generated from annual reports for the years 2018, 2019, 2020 and 2021 all submitted to IFAD. These were also the results of national annual reports that were submitted to EAFF in the same periods. This report also builds on reports of regional activities that were undertaken by EAFF. These are reports from the regional inception and end of project workshops and the regional commodity KM workshops. It further builds on various aspect of annual supervision missions conducted by IFAD. It is important to note that this completion report summarizes information reviewed from more than fifty documents that were generated by the project at regional and national levels.

This report is presented in 8 chapters. Chapter 1 provides the background information of the project, objectives and targeted areas and commodity selected. Chapter 2 presents a detailed assessment of project output delivery of the various activities by component and subcomponent. Chapter 3 highlights the impact of COVID 19 on youth enterprises, Chapter 4 presents summary achievements per component. Chapter 5 provides an assessment of sustainability while Chapter 6 outlines the major lessons, replication and scaling up. Chapter 7 describes EAFF experiences in managing the programme and Chapter 8 closes the report with the main conclusions.

[4] 2018 call for business plans
[5] Database of enterprises disaggregated by gender from 2018-2020 for Kenya, Uganda, Rwanda and Burundi

CHAPTER 2: ASSESSMENT OF RYAF ACTIVITIES IMPLEMENTATION

This chapter provides details of all activities conducted under the programme per component and it provides details on the process that was followed to implement planned activities.

2.1 Component 1 – Capacity building

Component 1 aimed at strengthening the capacities of rural youth already in agribusiness or aspiring youth in agribusinesses to gain capacity on how to run successful enterprises. This is through access to agribusiness skills training, mentorship and coaching, exchange visits and business incubation. This component responds to the project Outcome 1 on Businesses of young men and women expanded as a result of improved entrepreneurship skills and Outcome 2 Rural youths employed in expanding and diversifying viable/better performing bankable enterprises generating sustained income.

Activities financed by RYAF were subdivided into four subcomponents as follows: below is a summary of all activities undertaken under component 1. Preliminary preparations before the scoping studies were done which included

- Drawing up the Terms of Reference (TOR) by the EAFF secretariat and then was shared to the National Focal Points in the 3 organizations selected.
- Constitution of the National Implementation Committees (NICs): after the inception meeting, the NICs were constituted again at the country level and based on the discussions at the inception meeting were given their TOR. Their first task within the capacity building was to select consultants. In Kenya 82 applications were made 20 were prequalified and only 4 were interviewed. In Uganda 15 applications were received 9 were prequalified and 5 were interviewed. In Rwanda and Burundi a total of 6 applications were received 4 from Rwanda and 2 from Burundi this was after re-advertising the prequalification on call for consultancies. In all Kenya and Uganda 1 firm per country was selected to conduct the consultancy while in Rwanda and Burundi 1 individual consultant per country was prequalified.

2.1.1 Sub-component 1.1 – scoping studies:

The focus for this sub component was to identify successful models that provide finance for youth in agribusiness that are accessible. The scope of the models range from both financial and non-financial institutions i.e. both private and public sector. Examples of such places where youth in agribusiness can access funds for acceleration of their enterprises or start up are foundations e.g. KCB Foundation, Safaricom Foundation, Mainstream banks, Venture capitalists, Saccos, Micro-finance institutions, NGOs floating grants etc. To effectively do this, EAFF sought the assistance of consultants[6]to conduct in-depth studies and identify and recommend these institutions for partnership and engagement throughout the project. A detailed terms of reference was drawn up and shared with the national focal points. They shared this copy to the members of the NIC who gave their comments for any changes to be made. Thereafter the call was posted in the newspapers

[6] TOR for scoping studies

and also shared through different online platforms. 82 applications were received from Kenya 20 were prequalified and only 4 were interviewed. In Uganda 15 applications were received 9 were prequalified and 5 interviewed. In Rwanda 4 applications were received and 2 applications from Burundi this was after re-advertising. One consultant was selected for each country.

From the 4 studies commissioned in Kenya, Rwanda, Burundi and Uganda 25 financial models were identified from both the private and public sector. The study showed that the ease of access to this credit was not also very easy for the youth as collateral is required. The application process for the public sector funds proved a very long process. However, there were successes that were depicted within the study and also some of successes has also been recorded during the project life. One of the lessons that we learnt during exploring the financial models available is that they require understanding and skills to respond to them. Therefore it is recommended that the project can have an online session probably through the online platform create a training for responding to various calls for proposals, responding to business plan calls etc.

Table 3: Financial models identified by country

Country	Total No. of financial models identified	Sector (public/private	
		Public	Private
Kenya	10	3	7
Uganda	4	3	1
Rwanda	8	5	3
Burundi	3	0	3

Source: EAFF

Uganda: Most of the private sector companies encourage youth to save within the savings account. This will then help them access loans. The supply side (i.e. the loan) institutions consider youth a high risk segment thus formal financial providers offer savings products to youth to minimize the risk attached to the savings products and shun lending to youths in agriculture. The study showed that it was majorly due to lack of requisite capital, capacity to pay, experience, collateral and credit history to qualify for credit amongst other challenges. Some of the models identified are

Table 4 Financial models and their requirements for Uganda youth

Financial model	**Sector**	**About the fund**
The Youth Livelihood Program (YLP):	Public	- Interest: No interest in the first year but 5% in the subsequent years to cater for inflation. - Where is the money? Centenary bank Uganda branches Criteria required: • member of an organized and registered group of 10-20 members, be actively involved in agriculture, trade and general merchandise, small scale manufacturing, value addition, cottage industries, carpentry and brick laying etc. • youth should be aged between 18-30 years, have a Ugandan (National Identity Card, voters' card, village identity card), located in any of the 112 districts of Uganda, • not have benefited from other programs or similar interventions, • be willing to go through a livelihood support and skills program.
Uganda Women's Entrepreneurship Program (UWEP):	Public	- interest: NO interest in the first year and 5% in the subsequent years to cater for inflation. - Where is the fund? Centenary Bank Uganda Criteria for access • Disadvantaged e.g. unemployed, women with HIV/AIDS, women with disabilities among others, • Hold a Ugandan (National Identity Card, voters' card, village identity card), located in any of the 19 target districts in Uganda (Moroto, Katakwi, Kaliro, Mayuge, Kamuli, Kalangala, Kayunga, Wakiso, Kibaale, Bundibugyo, Kiruhura, Koboko, Nebbi, Kitgum, Ntungamo, Otuke, Kole, Nakasongola and Kisoro) and • Be a member of an organized group of 10-20 members
The Youth Venture Capital Fund (YVCF):	Public	Requirements: • Ugandan aged between 18 and 35 years, • open a bank account with Centenary bank, • compliance with local business licensing requirements, • enterprises must have been in operation for a minimum period of three (3) months, • each business project should be able to provide employment to at least four people by the end of the loan period, • If approved, eligible beneficiaries should be willing to receive advice and be ready to participate in financial skills training and mentoring for proper business management and should be within the acceptable locality (5

		Divisions of Kampala; Makindye, Rubaga, Kawempe, Central and Nakawa).
Kampala City Council Authority (KCCA) Youth Fund	Public	- is a component of the YVCF implemented by KCCA through Centenary Bank as "Cente Youth Loan" with the intention of lending capital to young entrepreneurs in the five divisions of Kampala.
Opportunity Bank Solidarity loan	Private	- Solidarity loans and Micro loans offered to a group of persons living, working in similar locality/conducting homogeneous activities are have been limited from accessing credit because of collateral limitations. - To access this fund, the client must belong to a group of persons ranging from 5-40 living or working in an area within 50 Kms from the serving branch. - Accessible from any of the 20 branches of the bank spread across the country. - The Flat interest rate, loan set up fees of 1%, loan amounts between USh 100,000 (USD 28) to USh 5,000,000 (USD 1,389),

In Uganda within the project life, youths have received various financing from the ones stated within the scoping studies. Such places include the opportunity bank afore mentioned, mercy corps Uganda, enable youth programme AUIBAR, Big ideas, owners' equity and VSLAs.

Rwanda: As a country it has fronted youths in all major economic developing programmes and as such has over the years ensured the sources of funds are always in place. Below is a snapshot of the existing models available in Rwanda

Table 5: Financial models and their requirements for Rwanda youth

Financial model	Sector	About the fund
Agricultural Guarantee Fund	Public sector	Managed by the Business Development Fund to boost investments in the agricultural sector. There are two products the fixed assets and working capital loans. Requirements: • Individuals including youths send their loan applications to any Financial institution that is contracted with Business Development Fund (BDF) and also seek to benefit from the guarantee fund. • The loan repayment period is 12 months or even more for agricultural investments, the guarantee varies depending on the activity to be financed and the status of the applicant: required guarantee. • Any youth, institution, association or cooperative doing activities linked to agriculture but without enough collateral to get a loan from Financial institution is eligible. • The ceiling for the guarantee fund is 500,000,000 RWF. The applicant pays a commission fee of 1% for the guarantee to be accorded.
Business Developmen t fund	Public	This fund supports agribusiness projects in combined production and agro-processing through quasi equity scheme. The BDF co-invests with the project promoter (owner) who contributes 10% of the amount requested from BDF, a grant of 30% and a BDF convertible shares of 60%. The ceiling amount under the scheme is 10,000,000 RWF given at an interest rate of 12% p.a. *The working capital product* *Eligibility:* All MSMEs, individuals, associations, coops & Cos. *Categories of Investments*: • All sectors of investment lasting less than 3 year • Short term agric. Campaigns, trading & commerce *Maturity:* • Maximum to 1 year for Agric. Campaign • Maximum to 3 years for trading MSMEs Risk Coverage • 30% of total risk for Short Term agric. Campaign • 50% of risk for trading MSMEs *Guaranteed Amount:* • Limited to Rwf 500 M in agriculture campaign • Limited to Rwf 20 M for working capital loans *How to Apply:*

		• Approach your financial institution (Bank/MFI/SACCO) to go through the full credit application process. • The financial institution will do the due diligence of your project and also determine the additional credit guarantee required to add on your contribution. • The financial institution will apply for BDF credit guarantee on your behalf. • After the application is received at BDF, you will get a notification via SMS on the status of the application. *<u>The Fixed asset product</u>* *Eligibility*: All MSMEs, individuals, associations, coops & Cos. *Categories of Investments*: • All sectors of investment that last over 1 year • Property, plant, equipment, land, buildings, motor vehicles, furniture, fixtures, livestock, cottage industries, refrigerators *Maturity*: Maximum to 10 years *Risk Coverage*: • 50% – 75% range of total risk on investment loans *Guaranteed Amount:* • Limited to Rwf 500 M in agriculture • Limited to Rwf 500 M in all other sectors (Non- Agri.) *How to Apply:* • Approach your financial institution (Bank/MFI/SACCO) to go through the full credit application process. • The financial institution will do the due diligence of your project and also determine the additional credit guarantee required to add on your contribution. • The financial institution will apply for BDF credit guarantee on your behalf. • After the application is received at BDF, you will get a notification via SMS on the status of the application.
The National Research and Innovation Fund (NRIF)	Public	a) Is being financed by the government of Rwanda as a seed facility that will mainly focus on the youth. b) The fund facilitates the implementation of the national research and innovation agenda that the council put in place. c) It aspires to set up promote the science, innovation and technology agenda to sustaining research and innovation output for national economic growth. d) It targets to support ideas that aligned with the country's priority areas of development, including agriculture, healthcare, energy, environment, ICT and manufacturing, among others.

Rwanda Innovation Fund Project	Public	- The main objective of this project is to promote innovation economy in Rwanda and the East African Community (EAC) region. - The funds available in the project are meant to be used to establish an investment vehicle focused on funding Tech-Enabled Small and Medium-Sized Enterprises (SMEs) and to develop the country‘s entrepreneurial/innovation ecosystem capacity. - It aims to mobilize at $100 million in direct commitments from the Rwandan Government and private investors, while targeting a leverage multiplier effect of up to US $300 million in follow- on investments. - The project is expected to support more than 150 companies at various stages and invest in about 20 early growth stage opportunities. - The Fund will support and provide equity financing for SMEs, train tech-oriented entrepreneurs in business planning and management, and increase awareness and sensitization with respect to intellectual property rights in Rwanda, the East African Community and beyond.
USAID Feed the Future	Private /NGO	- grant facility offered within the project Hinga Weze. - The funds within this project will be used to competitively support innovating proposals offering solutions in the domain of retailing. - Concept notes will support retail / distributor agro- dealers and Agro-dealer cooperatives in accessing appropriate needs to expand their businesses. - These needs include but are not limited to: expanding their businesses by selling agriculture equipment; establish model agri-inputs shops at district level in Hinga Weze targeted districts; start or improve output marketing business; expand their businesses by establishing agri-inputs outlets to farm gate or diversifying agri-inputs they are selling to include climate smart inputs and/or seeds for nutrient-rich crops including lime, iron-fortified seed beans, orange fleshed sweet potato (OFSP) among other inputs; establish warehouse(s) of fertilizers and seeds in Hinga Weze‘s targeted areas - Grant investments range from $5,000 - $15,000.
Young African Entrepreneu r s Competition (RUYAEC) by RUFORUM	Private /NGO Comes after every 2 years	- is purposed to catalyze entrepreneurship through promotion of business innovation and provision of seed funding to young entrepreneurs with creative and innovative business ideas among African youth. The competition specifically seeks to: e) Provide young entrepreneurs with opportunity to show-case their businesses and share their development as an inspiration to many young African potential entrepreneurs, f) Bring collective action towards provision of seed funding to young entrepreneurs through a transparent and competitive process, g) Provide a platform for young entrepreneurs to demonstrate their impact and pitch their business with investors and stakeholders through capacity building opportunity and

		h) Create a network of young entrepreneurs across Africa working together and sharing experiences that escalate youth contribution and job creation in Africa categories like agribusiness incubation, business enterprises, ICTs, Health, Engineering, Natural resources and Meteorology.
MobiGrow by KCB Rwanda	Private sector	- it's a product that was rolled out by KCB Rwanda in partnership with the MasterCard foundation. - MobiGrow is specially tailored to enhance financial inclusion and improve the livelihoods of smallholder farmers including women and youth, while making deliberate efforts to link them to other actors across the agricultural value chain from inputs to markets. - Farmers can access MobiGrow by dialing USSD code *225# to open an account, request a loan or sign up for former train.
Rwanda: Fiscal Transparency	Private /PPP	- This is an opportunity set up by the United States Government with three main objectives, including; (1) Building the capacity of CSOs (including youth and women-focused CSOs) to understand and engage in the government budget process, in particular regarding the reliability, completeness, public availability, and transparent timelines of the Executive Budget proposal. (2) Engaging citizens to participate in the government budget process and (3) Raising public awareness. - The total available funding for any eligible youth ranges from a minimum of $200,000 to a maximum of $250,000. - The anticipated project start date is September 1, 2018. Proposed project should be completed in 24 months or less.

The youth from Rwanda have been able to access some of these financial products especially the hinga weze project funded by USAID, Business Development Fund and others.

Kenya: Most financial institutions including government programmes such as YEDF offer financial services to the youth at cost 13.5% per annum pegged on the interest capping policy. Microfinance institutions give within the range of 18% to 22.5% per annum. These banks and MFI rates are exclusive of other cost such as 5% of the loan as management fees or commission. If these fees are included then the effect interest rate is about 18 to 20%. Cooperative SACCOs peg interest rate around 12 % per annum. It is therefore evident that credit is still not affordable to the youth in Kenya.

Table 6: Financial models and their requirements for Kenyan youth

Financial model	Sector	About the fund
Youth Fund	public	The Youth Enterprise Development Fund is a state corporation. The Fund is one of the flagship projects of Vision 2030, under the social pillar. The Fund seeks to create employment opportunities for young people through entrepreneurship and encouraging them to be job creators and not job seekers. In the 2016 /2017 the fund received Kshs. 0.6 billion Group loans Groups must be registered Minimum 5 members 70% youth membership Have a bank account Co-guarantee, chattels 5% management fee Startup loans 100,000-500,000 Have an alternative source of income Secured by conventional security Repayment of 12-36 months Management fee of 1%, interest 6% Expansion loans Expansion 100,000-5,000,000 Should have an existing business Secured by conventional security Repayment of 12-72 months Management fee of 1%, interest 6% Asset Finance Loans 70% for assets/equipment 90% for motor vehicles Secured by asset or vehicle purchased Repayment of 12-48 months Management fee of 1%, interest 6% LPO Finance Loan Assist youth awarded with tenders from government agencies, NGOs and NSE listed companies individuals, groups or companies Upto 5 million 70% of LPO is financed Commission of 6.5% charged on amount borrowed Interest of 1.5% after 90 days Management fee of 1%, interest 6% Agribusiness Loans To start or expand agricultural related ventures

		100,000-2 million 5% management fee 12- 36 months repayment Secured by conventional security Talent loans For creative performing arts ventures Amount upto 2 million 5% management fee For film 70% financed For equipment 70% financed For recording, production & performance 90% financed
Uwezo Fund	Public sector	- The Uwezo Fund is a flagship programme for vision 2030 aimed at enabling women, youth and persons with disability access finances to promote businesses and enterprises at the constituency level. - It also provides mentorship opportunities to enable the beneficiaries to take advantage of the 30% government procurement preference through its Capacity Building Programme. - Uwezo Fund, is an avenue for incubating enterprises, catalyzing innovation, promoting industry, creating employment, and growing the economy. - Loans often given to groups and or registered enterprises. Requirements • The eligible amount of the applied loan should be three times the group savings. The savings that is multiplied by 3. • Loans applications should not be below Kshs. 50,000 (Minimum) and not more than Kshs. 500,000 (Maximum)
Women Enterprise Fund	Public	- The Women Enterprise Fund (WEF) provides accessible and affordable credit to support women start and/or expand business wealth and employment creation. Requirements • Must be a registered self-help group of 10 members and above comprising 100% women or 70 % women and 30% men. • Graduation principle applies when getting loans, from Kshs.100,000, to Kshs 750,000. • For LPOs require a valid Local Purchase Order/Local Service Order and can access a maximum of 2M. for Tenders require Commitment/Processing fee Commission of 1% of the guarantee amount subject to a minimum of Kshs. 1,000. - Minimum loan of 50,000 to 2M.

KCB Bank	Private	Agribusiness Dairy loan. Includes financing to purchase better breeds and livestock insurance. Agribusiness working capital loan addressing needs on agro vets, agro processors, commodity traders and livestock traders. Agribusiness asset finance. Targets purchasing of commercial farm machinery such as green houses, irrigation kits, oil processing equipment s among others. Agribusiness products loan to contacted farmers such as Kenya seed loan to farmers contracted by Kenya Seed company and Bio-digestor loans for bio gas systems that are offered in partnership with NKCC and Kentainers LTD. Basic requirements for these products are - Have a bank account with KCB - Amount given ranges from Kshs 5,000 and maximum will depend on product and ability to pay - Repayment period run to a maximum period of 5 years - Security on is needed include chattels on movable assets, title deeds , logs books , stocks - Interest rate in based on interest capping which is a maximum of 13.5% per annum.
KCB foundation	private	The foundation has a Kshs 10 billion-a-year scholarship scheme to benefit 500,000 small-scale entrepreneurs over the next five years in construction, beauty, hospitality, agriculture and mechanics sectors. Graduates are eligible for loans to expand or start their businesses, removing a major hurdle along their growth path 2Jiajiri Loan • Must submit a business plan • 0% interest rate • 5% one-off commission Must have undergone TVET training in the 5 pillars Bankika Loan • Must submit a business plan • Interest rate 14% A one-off loan negotiation fee charged upfront at 3% of the loan amount.
Equity Bank	Private sector	- Offers inclusive, customer focused financial services that socially and economically empower our clients and other stakeholders. The Bank has agribusiness products that are not specifically targeting the youth but are open to all persons willing to borrow from them. Value chain players are also targeted in this product products

<table>
<tr><td></td><td></td><td>Kilimo Biashara loan financing, purchase of farm inputs such as certified seeds, fertilizers, chemicals, hiring machine, labor and harvesting cost. This products also targets construction of farm structures such as zero gracing yards and biogas plants and purchase of modern agricultural tools and equipment.
Kilimo Supa loan which aims at expanding and delivering innovative financial services to SMEs in agribusiness
Farm Inputs loan that mainly target farmers operating monthly remittance accounts with Equity.
Aggregated Financing product that targets people in groups such as cooperatives.
General conditions to access these loans include
• The individual or group need to have been in business for some time. Mainly one year and more and demonstrate ability to pay
• To have a running bank account with Equity bank or another recognized financial institution
• Security is required which include; chattels mortgage over farm and households assets, coverable security such as log books and land titles, guarantors banking with equity bank and group guarantees.
• They lend from Ksh 5,000 and the maximum will be determined by the product and ability to pay
• Repayment periods run up to a maximum of six years pegged on product borrowed
• Interest rate in based on interest capping which is a maximum of 13.5% per annum.</td></tr>
<tr><td>Rafiki Micro-Finance bank</td><td>Private</td><td>- The institution is geared to starting an scaling up youth entrepreneurs to achieve social and economic freedom

Kilimo Bora Loan
The product is for farmers and agro dealers who do not have conventional security but have sufficient cash flows to meet the loan requirements.
Kilimo Imara Loan
The product is for farmers and agro dealers who can mix conventional and non-conventional security but have sufficient cash flows to meet the loan requirements.
Kilimo Dhabiti loan.
This product meant to cater for farmers who already have conventional securities such as land and motor vehicles and are therefore able to secure loan facilities fully using these securities.
• Flexible loan repayment, structured according to the cash flow cycle
• Dedicated relationship officers for personalized services
• Flexible collateral requirements.
- Simple application procedure</td></tr>
</table>

Kilele Co-oparative Saving & Credit Society Limited	Private	The SACCO aims To encourage thrift among its members by affording them an opportunity or accumulating their savings as well as create a source of funds at a fair and reasonable rate of interest. The conditions that apply across the different categories of loan include; A member must contribute consistently for a period of six months before applying for the loans and the loans must be fully guaranteed and for a member who fails to get adequate guarantor will qualify for a loan equivalent to his or her savings. A member also has to give a notice of 60 working days of the intention to withdraw from the Sacco in writing. All the loans are three times the Shares/Savings - Development loans- Charges an interest of 1% p.m. and is payable in 36 months. - Jaza Loan -Charges an interest of 1% p.m and is payable in 36 months. - Karibu loan - Charges an interest of 5% p.m. straight-line basis –payable in 3 months equals to one-month salary upon confirmation by the employer. - Special loans - Advance – charges an interest of 5% p.m. on the principle- payable in 3 months
Vision Fund	Private	Targets people living in rural and remote areas by providing small loans and other financial services to business-minded people to enable them to build the future they want. They work i) closely other development partners to offer integrated solutions for those living in poverty. Individual Loan. Clients must have good credit history. For walk-in clients, they must have collaterals/assets • Duration is 3 to 24 months and ranges between Ksh 100,000 up to 1,000,000. • Must have 20% cash collateral. • Chattels mortgage on house hold and business assets Mkopo Shambani. This seasonal farming loan has one balloon principal repayment at the end of the season. Interest however, is paid monthly. it aims to empower the many smallholder farmers who lack the means and capacity to scale up their farming so as to increase their returns • Duration for payment is up to 12 months. • Scheduled to be recovered partly before maturity. • Up to Ksh 500,000. 20% cash cover. 50% for loans less than Ksh 50,000. • and 20% Cash collateral, pledged items to the group including the produce Business Loan (Mkopo Biashara) Group loan.

		This loan product targets business people seeking additional business capital to inject into their businesses for expansion or diversification. Key beneficiaries of this product are businesses that have been in existence for a minimum of 6 months and are able to repay monthly instalments based on cash flow • The business must have been in existence for at least 6 months. • Business must be able to repay the loan based on cash flow. • Individuals must be in groups of 10 and above members willing to guarantee each other. • 20% Cash collateral for subsequent loans • pledged items to the group, tangible security for loans > Kshs:350,000, group guarantee Vision Fund Kenya establishes arrangement for check of with such organizations to ensure remittance of loan payment is through check off. Up to 12 months, Up to Ksh 100,000
ECLOF	Private	This micro finance institution targets men, women and the youth who want to attain good results in their agribusiness. • Dairy products which targets both individual farmers and those in dairy cooperatives • Horticulture financing farmers dealing with fruits such as banana, mangoes • Finance improved indigenous chicken value chain. Finance purchase of farm inputs and help in construction of agricultural structures j) Their basic requirements include; • must have been in business for not less than one year • must have a bank account with any recognized financial institution • Security on product borrowed is required They lend at a cost ranging from 18% to 22% per annum.

The Kenyan Youth within the project using the skills gained over the years have manged to grasp some of the opportunities offered especially by the youth fund, Uwezo fund, vision fund, enable youth project in Kenya, donor funds like AUIBAR and CTA etc.

Burundi: In Burundi, financial exclusion affects mainly rural people, and especially women and young people: 90% of the population in rural areas, 92% of rural women and 93% of young people aged between 18 and 30. Among financial and non-financial organizations visited during this scoping study; none of them was targeting youth exclusively in providing specific Financial or non-financial products. But the majority of them confirmed that youths form part of their clients, and they need to fulfil all requirements to obtain credits

Table 7: Financial models and their requirements for Burundian youth

Financial model	Sector	About the fund
VICOBA	Private	Tailored micro-finance programme designed to provide credit to low-income people who need capital to start their own business. Eligibility • Be in a group of 25-50 people • Combine savings to create a community based bank • Borrow loans to fund micro-enterprises and self-employment initiatives
Nawe Nuze model / even you can be included model	Private	It's a chain of trainings done to members of savings and credit model Loan is regulated by the rules and regulation of members and the management committee • To access loan should have at least 30% of the savings of the amount requested as loan. • Interest rate is 1.1% per month • Average loan amount is 50,000BIF • Request of guarantee/collateral is needed
Group loan credit	Private	Aims at improving the condition of young people and women Eligibility • Groups of 8-10 members • Practicing Income generating Activities at least 6 months • Being a member of a groups recognized by the local administration; • Having at least 18 years and maximum of 70 years old ; • Accept the solidarity group approach « solidarity guaranty» ; • Participate at least to 4 training sessions out of 5 organized before receiving the first loan; • Participate in recycle training sessions • Being engaged to respect and obey rules and regulations of the solidarity group;

		• Not having an active loan from any other financial institution • Minimum loan is 50,000BIF and maximum is 500,000BIF • Interest rate is 2.5% on reducing balance • Guarantee is 1% of the loan amount requested
Agricultural Credit	Private	It aims at improving the life conditions of agricultural producers by offering them Financial products and services that matches and adapted to the agricultural production variety and market oriented. Eligibility • Operate in the agricultural space for at least 1 year • Age between 18-60 years old; • Accept the solidarity group approach « solidarity guaranty» ; • Participate to training sessions; • Not having an active loan from any other financial institution • Participate in recycle training sessions • Loan period is 3-9 months • Can take from minimum of 50,000BIF and maximum of 1,000,000BIF • Interest rate is 1.5% monthly on a reducing balance

The youths from Burundi were profiled in 2020 as the project was coming towards an end. Therefore, only financial linkages were established.

a) **Study verification and approval:** The study reports were received from Kenya, Uganda, and Rwanda and were sent to the NIC after comments for final approval to payment to the consultant. The study from Burundi was verified and approved by the EAFF secretariat because there was no NIC because it was meant to be a pilot country. The study was however shared with CAPAD our member organization in Burundi for more comments. It was finalized and closed.

2.1.2 Sub-component 1.2 – identification of projects to support.

Based on a rapid assessment that was done by EAFF to the EAFF member organizations. Findings showed that most of the youth engaged as members within the NFOs were part of a heterogeneous sub national organizations. There were only two organizations that had youth chapters i.e. UNFFE and IMBARAGA who even had an organization formed for the youth. Due to this we decided as the project team to develop calls for proposals[7] which was disseminated through our member organizations in the three countries i.e. Kenya, Uganda and Rwanda. The initial application in 2018 we received a total of 378 agribusiness proposals[8] out of which 23 proposals were rejected because of age, focus on non-agri enterprises.

Table 8: No. of proposals received in 2018 gender disaggregated

Country	No. of proposals received	Male	Female
Kenya	163	972	626
Uganda	153	2124	2243
Rwanda	62	367	234
Total	378	3463	3103

Using the lessons learnt from 2018 in 2019, the project took a strategic approach and revised the call for proposals to become call for business plans[9]. This time the call was floated through various social media sites, member organizations (MO) websites, facebook, partner organizations website etc. we received a total of 201 agribusiness plans.

Table 9: No. of business plans received in 2019 gender disaggregated

Country	No. of proposals received	Male	Female
Kenya	102	379	350
Uganda	49	505	419
Rwanda	50	289	415
Total	201	1173	1184

In 2020, the project revised the call for proposal to make it easier for the youth to fill at the beginning of the year. The form adopted an online form[10] accessible only by google docs. This call was advertised through the social media and national farmer organizations and also national newspapers. The first call yielded only responses from Rwanda where 17 enterprises applied. We therefore approached Agrittera a Dutch based organization with an office in Kenya who have a programme on youth champions for agriculture organized in cooperatives. Agrittera shared our online form to them and we receive a total of 14 enterprises to train in Kenya. An additional of 15 youth groups also were interested for the training from Kenya. In early March 2020, EAFF team led by the programme officer visited Burundi IFAD PRODEFI project. The agreement was to look within their already identified 74 enterprises and train them on agribusiness planning and link them to the RYAF mentorship and financial linkages programme. However the COVID 19 pandemic

[7] Call for proposal developed and floated in 2019
[8] Database of youth proposals received in 2018 from Kenya, Uganda and Rwanda youth
[9] Call for business plans developed and floated in 2019
[10] Call for business plans floated in Uganda, Kenya and Rwanda in 2020

struck in March 2020 and travel to various countries was prohibited due to national safety. Nevertheless, EAFF contracted CAPAD to continue the work in Burundi as per agreement and 45 enterprises were finally selected to benefit from the project. Between October 12th -16th EAFF in collaboration with Agriprofocus, African Agribusiness Academy, practical action, SNV and FAO organized 4 regional (within kenya) dialogues on agroecology. EAFF held a side event focusing mainly on financial inclusion for youth enterprises. Among the issues that the youth needed to be addressed was (i) training on entrepreneurship and proposal writing, (ii) linkage to financial opportunities for startups or accelerators, (iii) platform for peer to peer learning and (iv) assistance in marketing of products to curb losses. EAFF within the RYAF project decided to focus on the first three issues. The online form was shared to these enterprises and a registration form followed thereafter, a total of 176 youth enterprises responded to our call.

Table 10: No. of youth enterprises applied for training in 2020 disaggregated by gender[11]

Country	No. of enterprises	Male	Female
Kenya	176	1088	555
Rwanda	17	63	75
Burundi	45	405	294
Total	238	1556	924

Therefore this shows that in total we have trained 817 youth agricultural enterprises in Kenya, Uganda, Burundi and Rwanda on agribusiness planning, financial management and business pitching. We have reached directly the interest of 11,403 youth enterprises of whom 6,192 were male and 5211 were female.

2.1.2 Sub-component 1.3 – Training

On receiving the agribusiness plans based on interest and years that the enterprises have been in existence, the business plans were assessed by the NIC to select three categories of enterprises, business accelerators enterprises, start-ups and business ideas. These three categories of enterprises were subjected to two parallel processes of capacity building the competitive process and the purposeful process. The **competitive process** entailed taking the business that were already at the acceleration phase under a rigorous training process on that was meant to meant to clean up their business proposals, develop sound business plans for pitching and matching them to financing institutions both from mainstream banks, grants, venture capitalists etc that were identified within the scoping studies and beyond. The purposeful phase entailed identifying the needs of the businesses and development of a comprehensive training manual. The trainees at the competitive phase will form part of the TOTs to cascade trainings at the purposeful phase whilst also some of the ones in purposeful stage will be TOTs to cascade the trainings to other youth within their enterprises. The training outreach envisaged to reach at least 10,000 rural youth in target countries but within the project we have reached so far 11,403 individual youth. The training aimed to build necessary skills required by youths in order to benefit from different financial services that are being or can be provided, and to successfully set up, scale up and run a business in rural areas.

[11] Database of youth enterprises trained in 2020

Young men and women have developed sills related to business planning and management, record keeping, financial literacy, building business networks and development of links with the private sector.

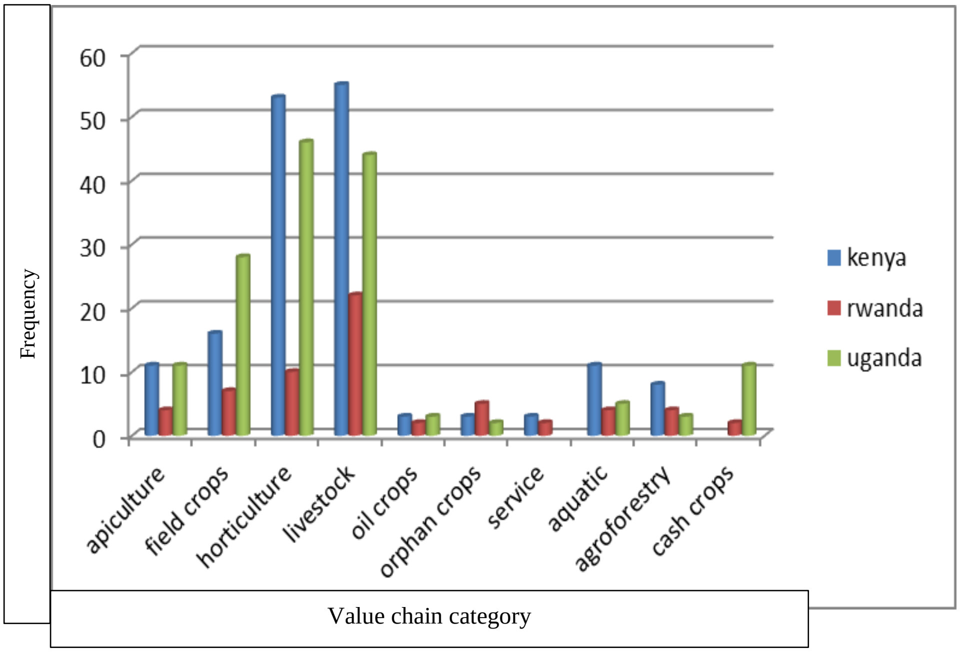
Table 11: Business plans selected at the competitive phase and purposeful phase

Country		Year of business plan categorization		
		2018	2019	2020
Kenya	Competitive	38	24	143
	Purposeful	105	78	33
	Total	**143**	**102**	**176**
Uganda	Competitive	28	17	0
	Purposeful	84	32	
	Total	**112**	**49**	
Rwanda	Competitive	20	38	9
	Purposeful	42	12	8
	Total	**62**	**50**	**17**
Burundi	Competitive	0		45
	Purposeful			0
	Total			**45**

Table 11 shows that we have at least reached 313 enterprises from the competitive phase. These enterprises were trained on Business planning and management, Financial management (regarding book keeping) and business pitching. At least 20 business plans in Kenya were rejected in 2018, 41 in Uganda they were rejected based on the fact that they were not agricultural in nature. Some also had inclination towards e-waste as well as the age category of some recipients was higher than the stipulated call.

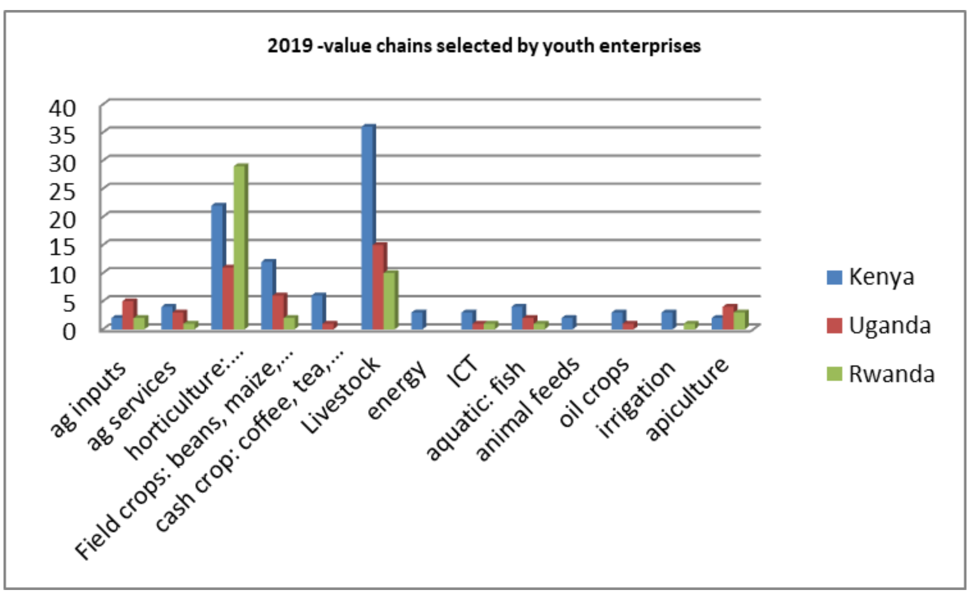
Based on further analysis of the proposals received in 2018, we found that horticulture and livestock formed a huge proportion on what the youth were applying for at the time. The horticulture crops varied from French beans, cabbages, kales, tomatoes, capsicum, traditional vegetables, sugar beets etc. Livestock was also a highly selected enterprise and it involved dairy livestock, beef livestock, sheep, goats and the majority of the youth kept poultry. In as much as apiculture is a livestock category, we decided to analyse it separately but not many people had applied in that category. see figure 1

Figure 1: Selected value chain enterprises by youth in 2018



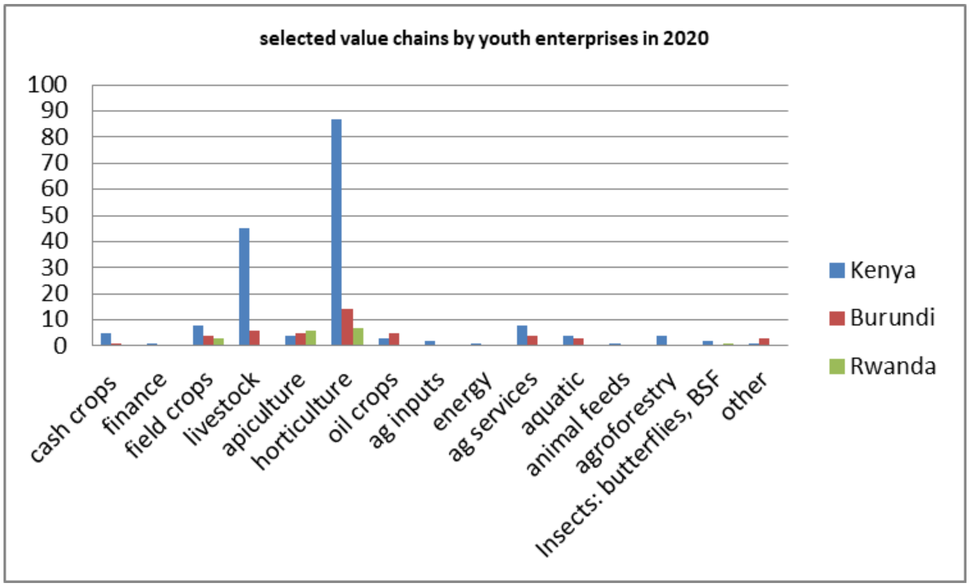
In 2019, the dynamics for the selected value chains didn't change as much see figure below

Figure 2: selected value chain enterprises by youth 2019



To note is that the Kenyan youth enterprises still have livestock as the most highly selected value chain and Rwanda most of the youth enterprises selected horticulture. It looks like in Uganda the youth re distributed but most cluster around livestock and horticulture.

Figure 3: selected value chains by youth enterprises in 2020



In 2020, there was no applications from Uganda, early in 2020, EAFF had a meeting with IFAD country programme manager –Burundi. She expressed interest that she would like to see more synergies created between an existing programme with IFAD in Burundi so that the youth in Burundi can also benefit. Our first line of action was to consult with our member organization in Burundi CAPAD to be able to roll out activities in Burundi. Due to travel restrictions instigated by COVID-19, our member organization pre-selected the best 45 enterprises all accelerators to enable ease of access to finance in our mentorship and coaching programme. Based on figure 3, horticulture still is the highest selected crop in that year followed closely by livestock. Small livestock especially poultry featured mainly in these enterprises.

The above stats show that there is high involvement of youth in the livestock and the horticultural value chains.

Field verification exercise

Upon the identification of enterprises in 2017, it was decided that it would be prudent to conduct a rigorous field verification especially for youth enterprises in category 1 especially. The aim of this verification was to

- Verify the existence of the enterprise and their operations
- Confirm the number of members of the group and verify their youthfulness
- Assess the capacity gaps of these enterprises to enable the project to develop a training module for individuals or groups willing to benefit and interested in stating, scaling and running their own enterprises.

EAFF therefore developed a tool for field verification[12] to enable to capture all the issues that was raised during the NIC meeting as selection and categorization of enterprises were being done. That year, 37, 28 and 21 groups were visited in Kenya, Uganda and Rwanda respectively. We

[12] Field verification tool

determined 3 enterprises 2 in Kenya and 1 in Rwanda were not youth groups as stated within the business proposal.

Picture 1: Plate of photos during the field verification exercise in 2017 for Kenya, Uganda and Rwanda

The field verification helped the youth to interact with the project staff but also it helped them reshape their thinking about their request for financial support based on the feasibility of their enterprises. We developed a portfolio of youth projects in component 1 in terms of their investment budgets[13].

After the field verification exercise, capacity gaps were identified that hindered the youth from accessing finance from to grow their enterprises. Among the capacity gaps identified included

- Lack of project management and planning skills
- Absence of marketing skills – based on customer acquisition, retention
- Financial management skills: lack of record keeping, tracking of expenditure and income, banking
- Low leadership skills to execute their business to ensure efficient time management

This enabled the organization to seek the services of a consultant to assist in development of a tailor made curriculum for the TOTs and also for agribusiness enterprises. The TOT module[14] targeted EAFF staff, project team and the initial category 1 enterprises. The agribusiness manual[15] was meant for the cascade trainings offered by the TOTs to the agriprenuers targeting to reach at least 10,000 youths. EAFF contracted the African Agribusiness Academy to assist in the development of this module. The module aimed at building the capacity of youth –based SMEs that are already in business in entrepreneurship, leadership and governance, financial management, marketing and sales management. Eventually these youth agri-based enterprises were taken through business planning training session leading to the development of individual business plans that can be pitched to financial service providers and/or investors for business growth and development.

In 2019, the project adopted the phone verification approach. The project did this to enable enterprises categorized under the purposeful phase to graduate to category 1 for training. The graduation entailed looking at significant progress within the enterprise based on two major factors

a) Is the enterprise exhibiting cashflows?

b) Has the business idea changed since 2018 to 2019 (this was an aspect to show resilience)?

Therefore in 2019, there was graduation of enterprises from purposeful phase to competitive phase. We manged to graduate 68 enterprises from 2018.

Table 12: Business graduation to category 1 in 2019

Country	**Business plans under category 1 from 2018 to 2019 showing graduation**		
	2018 enterprises in category 1	Graduated enterprises in 2019	2019 enterprises under category 1
Kenya	38	15	24
Uganda	28	29	17
Rwanda	20	24	38
Total	**86**	**68**	**79**

[13] Investment budgets for youth enterprises for category 1
[14] TOT training module
[15] SME training manual

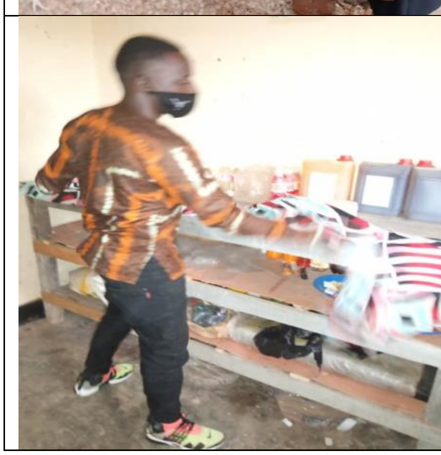
Since 2018, to 2019 a total of 233 enterprises were categorized within the competitive phase. These enterprises all exhibited cashflows and were doing significant changes to keep their enterprises afloat.

The field verification exercise in 2020 was conducted in Burundi and Rwanda only. In Rwanda 33 youth enterprises were visited based on business plans submitted. The enterprises are located in 13 districts among the visited enterprises 18 were still working even though their activities were affected by the COVID 19 pandemic. 11 enterprises temporarily stopped working while 4 enterprises were still in the start-up phases. The challenges identified by those enterprises that temporarily stopped was because

- There was no market to sell their produce due to limited movement
- The harvested produce was not allowed to cross the district during the lockdown
- Lack of raw materials for processing for those in value addition
- Lack of capital for investment was also witnessed.

Some of the youths visited during the verification visits in Rwanda

Picture 2: plate of photos showing youth enterprises visited in Rwanda amidst the COVID 19 pandemic 2020

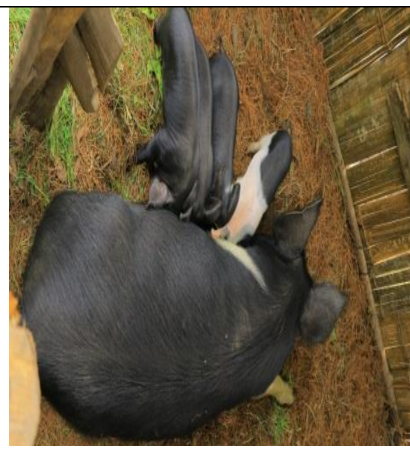
<table>
<tr><td></td><td>
</td></tr>
<tr><td></td><td>Picture from the one above is vision enterprises, the lady in the picture represents POFADE Ltd and the last one is Alliance and dream worker Ltd.

All these enterprises were affected in regards to marketing their produce due to the COVID 19 pandemic where there was very limited movement from one district to another.</td></tr>
</table>

In June 2020, CAPAD from Burundi started officially implementing some of the projects in Burundi. The young entrepreneurs targeted are, among other things, companies of young people working individually or in associations, performing in agribusiness and who are about to access loans or grants. These companies were identified among the young entrepreneurs supported by CAPAD through the TAPSA project in partnership with the CCFD (Catholic Committee against Hunger and for Development)-Terre Solidaire and the beneficiaries of the Project for the Development of Sectors (PRODEFI) in its component Emploi Jeunes Ruraux (EJR). These entrepreneurs were identified in eight (8) municipalities of three (3) provinces (KAYANZA Province: KABARORE Municipality; NGOZI Province: BUSIGA, NGOZI, MWUMBA and GASHIKANWA municipalities; BUBANZA Province: Municipalities BUBANZA, MUSIGATI and MPANDA). Among the constraints faced by the youth in Burundi were

- Market quality and quantity: they are not able to meet this demand due to the high market demand and if they were able they would compromise on quality due to poor infrastructure.
- Lack of capital for purchasing of equipment for CAPEX
- Poor storage facilities which can compromise on quality of product
- COVID-19 which inhibited movement of goods and thus low market absorption for product locally.

Picture 3: Plate of photos showing what the youth in Burundi are doing

		
A youth from Burundi processes milk to cheese	A youth from Burundi rears pigs where piglets are distributed to members of the group	A youth from Burundi specializes in rabbit keeping for meat and urine production.

At least 45 youth enterprises were verified in Burundi [16]during these times. These enterprises were subjected to the next stage which involved linking them to mentorship and coaching opportunities as well as financial linkages. All the enterprises verified exhibit cashflows and were almost ready to access finance. This as an important factor to consider since the enterprises

[16] Youth from Burundi identified in the project from PRODEFI and TAPSA

were coming in at almost the close of the project implementation and to achieve maximum benefit. The project targeted those enterprises almost at the “finishing line” to access finance.

Trainings

In 2018, EAFF organized 2 sets of trainings targeting TOTs and also Youth agribusiness enterprises from Kenya, Uganda and Rwanda. The TOT training also included trainees from Burundi, Tanzania, Congo and South Sudan. These were included primarily because they were members from EAFF who have a youth entrepreneurship programme within their organizations. EAFF was trained by the African Agribusiness Academy (AAA) and they also trained the first set of youth training in Kenya. The distribution of the training are as shown in the table below The total trainings conducted were 24 in number.

Table 13: Number of training sessions 2018-2020

Country	**Number of training sessions**		
	2018	**2019**	**2020**
Kenya	2	4	7
Uganda		5	
Rwanda		4	1
Burundi			1

Picture 4: Youth enterprises getting trained by AAA in 2018

The youth trained in 2018 had a portfolio ask of Ksh 172,807,417 which was approximately $1,728,074.12. The youths were asked to rewrite their business plans showing unique selling points and also the proper cashflows depicting when they will break even. The youth were given a week to resubmit their revised proposals. Only 26 business plans responded positively. The revised business plans were taken through a business health check[17] and were ranked based on investor readiness. The portfolio of the resubmitted proposals was Ksh155,172,527 which is $1,551,725.72. The project gave the youth feedback on their business plans so that they can improve how they present their businesses. The aim of this was to enable the youth develop investor ready business plans based on real life practical experience within their enterprises.

Picture 5: TOT trainings in Kenya 2018

TOT trainings were held in 2018, this training involved the training of the National Focal Points, EAFF project team and focal points from other focal points of EAFF member organizations based in Uganda, Rwanda, Burundi, Tanzania, DRCongo and South Sudan. The choice of participants was based on their work in entrepreneurship, working with youth and also facilitating trade and agribusiness portfolios within their organization. The participants were mandated to cascade trainings with the help of the youth TOTs trained to reach the target of 10,000 youths. The curriculum focused on leadership

[17] Business plan appraisals 2018

skills, group dynamics, financial literacy, record keeping and aspects of the value chain that the youth will focus. Dummy case studies were deployed during the training to ensure that the TOT grasp the concept of the entrepreneurial thinking despite them not being entrepreneurs themselves.

Using the TOTs trained in 2019, EAFF organized a series of trainings in Kenya, Uganda Rwanda and Uganda. In total the TOTs reached 2,357 youth directly by training one representative per enterprise. The trainings were divided into small groups between 25-30 people per class. The trainings comprised of the following deliverables

- Youth gain skills in business planning
- Youth are able to pitch their businesses to investors in 5 minutes. (elevator pitch).
- Networking with other enterprises for information sharing and trade.

Table 14: Enterprises trained per country in 2019

Country	No of category 1 enterprises trained	Number of category 2 enterprises trained	Number of trainings per country
Kenya	39	182	4
Uganda	45	153	5
Rwanda	62	50	4

Training reports were developed after the training. The training reports were combined to one report due to similarity of approach. The trainings brought out various learning priorities that are required by youth enterprises. Such priorities include

- Innovation as a strength for youth enterprises for product diversification and value addition.
- Importance of youth enterprise technical knowledge in running profitable enterprises.
- Youth enterprises knowing the worth of their businesses as a selling point towards financial inclusion.
- Market linkage a large contributor towards agribusiness success.

The youth enterprises trained had a total portfolio of $7,062,963.49. The Kenyan enterprises required an investment of $4,799,285.23, Uganda, 1,875,580.54 and Rwanda $388,097.72 to scale up or start up their enterprises. The needs for different enterprises varied from capital investments for mechanization in either processing or production and also soft investments especially involved in trainings and input costs for seeds or consumables in processing. Below is a plate of photos showing different trainings in the 3 countries. After each training participants were issued with certificate of training and urged to share the trainings to other youth within their vicinity. WhatsApp groups were developed after each training to assist in information sharing for opportunities or success stories.

Picture 6: Plate of photos showing trainings in Kenya Uganda and Rwanda in 2019

Country	Training photos	Group sessions	Pitching to investors	Certificate award
Uganda				
Rwanda				
	Training photos	Group sessions	Pitching to investors	Certificate award

Kenya				

Picture 7: plate of photos showing youth trainings in Kenya and Rwanda in 2020

 Youth training in Rwanda	 Youth trainings in Kenya	 **Youth trainings in Kenya**	 Youth trainings i

Sub-contract agreement in Burundi: EAFF entered into a sub-contract agreement with CAPAD[18] to implement RYAF activities in Burundi. The project team at CAPAD met with PRODEFI virtually to discuss implementation arrangements in Burundi. This was done in 2020 June so as to start the rolling out of project activities in Burundi. One of the major things that need to happen was the identification of a focal point. We made a request to CAPAD where we opted to work with someone who is already in the field of agribusiness. This will ease understanding and implementing a full project focusing mainly on agribusiness would be an added benefit for the project. The project focal point for Burundi was trained using the revised BDS toolkit that was finalized earlier in 2020. Mr. Hatugimana Hatilaire was chosen to be the focal point and was trained by EAFF via zoom meetings from 10th -13th November 2020. The trainings were 2 hours short training mainly in the evening between 7:00pm and 9:00pm to accommodate the timelines in the implementation of other ongoing projects. The aim of the training was to equip him with necessary skills required when training/guiding youth in Burundi on agribusiness plan development.

<u>Assessment of the impact of training on youth agro-enterprises</u>

EAFF through the M&E officer developed a tool[19] to assess the impact of the EAFF's trainings on the youth enterprises from the initial engagement till the end of the project. The focus was to see how the enterprises have grown or changed or even created new employment opportunities for other youth. This assessment was done in collaboration with the National Focal Points in Kenya, Uganda and Rwanda. The parameters under the assessment focused mainly on

- No. of youths accessing capital by using the skills acquired during the trainings
- Value of capital accessed and how it helped in scaling up their enterprises
- No. of new businesses established as a result of cascading trainings to others on the ground
- No. of existing businesses scaled up as a result of adopting the learning from the trainings
- Percentage increase in revenue recorded over a period of time
- Number of jobs created

2.1.2 Sub-component 1.4 – Mentorship and coaching

As part of the training approach, the project pursued the inclusion of a mentorship programme for the youth groups. The process entailed three approaches

[18] Annex 2: Sub –Contract agreement (CAPAD)
[19] M&E assessment tool

a) Field visits/exchange visits
b) One on one mentorship and coaching
c) Use of mentors in a bid for business incubation

a) <u>Field visits/exchange visits as a form of training:</u>

In Rwanda in 2020, a field visit was organised where 33 youth enterprises was visited the intention for the visit was to get real information about the status of the youth enterprises on the field, their working area and challenges they face during the implementation that hinder the development of their activities and how they try to find out the solutions. Enterprises visited were located in 13 districts, among the visited enterprises 18 were still working even though their activities affected by Covid 19 pandemic, 11 enterprises are temporarily stopped working and 4 enterprises are still in startup phases. In Burundi, a verification exercise was done and 45 enterprises were visited[20]. Using the existing WhatsApp group that was created in the project, the youth were encouraged to visit each other to exchange ideas and also trade amongst each other.

Picture 8: Plate of photos youths visiting each other to learn

		
Youths in Kenya	Youths in Uganda	Youths in Rwanda

One on one mentorship approach

After training support was offered to the youth where they sent back their business plans for critic and constructive feedback. The areas that were checked the most was the

- **Executive summary:** this is because it was a basis for the pitching of the enterprise
- **Marketing plan:** the focus was mainly to assess the market strategy for the produce developed/produced by the youth. This is important because it has a strong inclination to the financial management which has to tote up with the different revenue streams created by the enterprise.
- **Financial management**: the focus here was on cash flow to see how the enterprises are able to connect their entire business to the cash flow and be able to project. the challenge noticed

[20] Field verification report for Burundi

in most of the business plan to date is to show when the enterprise will start paying for loans. Most of the youth enterprises still prefer grant funding despite the hardship in accessing such facilities.

- **Pitching**: EAFF developed a template [21] in PowerPoint that the youth can custom make to summarize their enterprises. This was prudent as it was a requirement to conduct elevator pitch. After working on the business plans resent, EAFF helped in summarizing the business plans into mini pitches.

All this was one on one mentorship support to sharpen businesses to take it to the next level.

b) Use of mentors in a bid for business incubation

EAFF hired the services of a consultant to assist in the mentorship and coaching of youth agribusiness enterprises. The aim of using a consultant was to help in mapping the various mentors available for the youth and attach these youth enterprises to mentors. The youth formed relationships with the mentors in order to gain capacity to be incubated within their premises to learn. Two consultants were hired within the project one was based in Kenya within AAA to cover Kenya, Uganda and Rwanda and the other one was hired with CAPAD to cover Burundi.

2.2 Component 2 – Matching of youth projects to financial institutions

The whole approach in the project to assist youth to access and use finance is hinged on matching supply by tailoring the demand. The scoping studies that were done earlier on at the beginning of the project helped to inform what supply side has to offer in terms of financing products. This is what helped the RYAF project to inform the training needs coupled with the assessment of the youth agrienterprises helped to determine the hidden gaps that the youth have faced over time. As regards to matching the project adopted various approaches

- Partnership arrangements with different financial institutions
- Revising the training package to sharpen business plans
- Linking youth enterprises to financial service providers

This component relied heavily on the support of the NIC to help execute the project at country level. The rationale was since most members of the NIC sit in the board of the different institutions, they had a lot of influence on identifying or even brokering business deals with various financial service providers (both private and public funds).

2.2.1 Sub-component 2.1 – Partnership arrangements with different financial institutions

The focus here was to identify and facilitate linkages between youth agrienterprises and financial service providers. This was through existing programmes within different institutions who have financial products for that youth in agriculture can access. The institutions first approached were the ones identified in the scoping studies (see page 18-29). Most of them were non-committal in the development of working MOUs and urged the project to populate the information that these products actually exist. Some of this information landed within the training material thereafter.

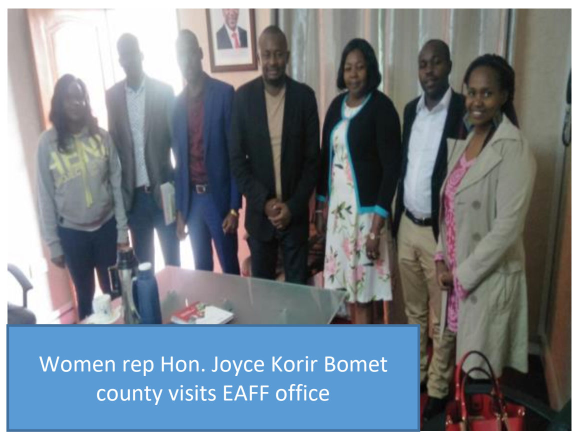
[21] Template for pitching in PPT

Council of governors of Kenya (COG): the COG is a body that provides a mechanism for consultation amongst county governments, share information on the performance of counties in the execution of their functions, facilitate capacity building for governors and consider reports from other intergovernmental forums on national and county interest among other functions. EAFF with the NIC Kenya thought this as a good platform to access the government funds especially for the youth as highlighted above. Various meetings were held with them and collaboration wasn't forthcoming until in November 2019, where we invited the COG to a Regional Youth Forum in Uganda themed Youth space in policy and financial inclusion. The forum focused on generating key lessons, best practices, and a way forward in generating policy interventions towards equitable access to finance. In this forum we were able to learn about the Enable Youth programme that was targeting accelerators and startup enterprises in Kenya. At least 100 youth responded to this call but for the accelerator phase only 10 enterprises managed to get at the interview level. We are hoping that the rest will be engaged at the start up phase to access the loans provided by the facility.

Picture 10 EAFF CEO meeting with COG Agricultural committee representative at COG Mr. Ben Musungu

Bomet county Kenya: The women representative of the Bomet County Hon. Joyce reached out to EAFF after the first call for proposals was floated by EAFF. She was quite eager to ensure that strong partnership were created to ensure the youth in Bomet can be able to access the benefits of the programme. The county within the women representative docket hosts a fund called National Government Affirmative Action Fund (NGAAF). EAFF tried to lobby for partnership to access these funds for the youth enterprises to access funds after the trainings. She promised to share our call with the youth enterprises in Bomet to benefit from the trainings. From the analysis that we have done so far, some youth have accessed money through the NGAAF and it has helped in the growth of their enterprises.

Picture 9: meeting with the women representative of Bomet county at EAFF office



RUFORUM: The regional universities forum for capacity building in Agriculture implements a programme dubbed Young African Competition (RUYAEC) every two years. The overall purpose of the programme is to catalyze entrepreneurship through promotion of business innovation and provision of seed funding to young entrepreneurs with creative and innovative business ideas among the African youth. EAFF and RUFORUM entered into an MOU in a bid to organize a joint award system for best agriprenuers. This programme offered an opportunity for EAFF to place youth who will be capacity built in various incubation centers both at the university as well as community based incubation centers. This partnership didn't really work however some youth applied for the RUYAEC program especially the ones based in Uganda.

Agriprofocus: this is a knowledge network which organizes various knowledge events. They have experience in organizing national and regional youth platforms and have a database of financial service providers to whom youth enterprises had an opportunity to pitch. Our first interaction was during the launch of the programme dubbed PAINT-Y where we had an opportunity in 2018 for 6 youth enterprises pitch to financial investors. In 2020, agriprofocus was implementing a project dubbed YALTA Youth in Agroecology and Business Learning Track Africa, this was unfortunately done during the period where the COVID-19 pandemic has just began. 4 regional (in-country) meetings were done to discuss how to create agribusiness opportunities around agroecology. EAFF was part of the technical organizing committee during this meetings and also part of the session in the afternoon to discuss financial options that actually work for the youth in Kenya. Among the instruments that work in Kenya include

Picture 11 Youth enterprises who pitched during the launch of the PAINT-Y programme joined with a member of the NIC Kenya.

Picture 12: Youth participating in the 2020 Youth & Agroecology National Summit at SafariPark, Nairobi

- World Bank youth funded Kenyan empowerment program
- Mastercard- young Africa works program
- DFID – skills for prosperity program
- Kenya Youth Employability project by USAID
- Kenya Youth Employment and skills program K-Yes enhancing employment opportunities
- Youth Enterprise Development Fund
- Uwezo Fund
- Youth enterprise facility

During this side event hosted by EAFF the youth expressed interest to get more skills on development of bankable business plans for youth and this prompted the access to 176 youth enterprises trained in 2020 amidst the COVID 19 pandemic in Kenya. The summit reached a total of 3000 individuals of whom at least 2000 were youth. The meeting adopted a hybrid approach where we had both virtual and physical meetings.

Picture 13: : CURAD award gala ceremony

CURAD: Is an agribusiness incubator based in Uganda. Its mission is to produce young innovative and skilful agribusiness entrepreneurs through strategic partnerships that support investment in agribusiness by fostering collaboration between Makerere university, NUCAFE and the NARO coffee research centre to create cultures and environment that will value, encourage and enable innovation and produce graduates who are problem solvers, decision takers and successful entrepreneurs". In 2018, CURAD and EAFF entered into a mutually beneficial MOU which meant that CURAD will provide agribusiness and agro-industrial entrepreneurship and innovation incubation services and facilities for creation and promotion of agribusiness development in Uganda and EA with support from EAFF. The same year 2018, CURAD organized a gala event which focused on youth in agriculture innovations challenge. The president of EAFF Ms. Elizabeth Nsimadala participated in the event as she awarded the candidates cheques for best agri innovations award. CURAD participated in the regional workshop on policy dialogue held on November 2019 in Uganda. At least 10 agriprenuers trained by EAFF applied for this programme. During these times, EAFF and CURAD held a side meeting to discuss the roll out of the east Africa Challenge Award in 2020. However, this never materialized because the plans were disrupted by movement from one country to another due to COVID. However, in the future, the MOU will still hold and a regional Africa Challenge Award will be held even after the project is closed.

SAFIN: It is a network of agri-finance landscape actors, including some farmers' organizations like EAFF, donors, IFIs, and others housed at IFAD Rome. They have assisted to link us with institutions that provide technical support towards financial inclusion like CABFIN, AGRIFIN and Clamordial who work directly with world Bank. They have helped to link the youth in Rwanda towards a training programme for agri enterprises through an FAO programme. They helped to link EAFF to an organization in China called SDC dealing with social entrepreneurship initiative in south Asia. The aim was to train a couple of youth entrepreneurs on business financial skills. The efforts didn't materialize but there is a possibility of venturing into this partnership in 2020.

FAO: We created a working relationship with the FAO to participate in their Integrated Country Approach programme that focuses on Youth in Kenya, Uganda, Malawi and Zambia. We held several meetings on how to engage in this programme and how to include some of the youth beneficiaries in the counties of focus. From this interaction were developed a partnership implementation agreement[22] whose focus is on information sharing, financial linkages and knowledge management through the creation and the development of the regional youth platform. The project has managed to organize jointly the regional youth dialogue themed 'youth space in policy and financial inclusion' in 2019 November in Uganda. We went further to cement this relation through joint updating of the business development tool kit that EAFF had developed

[22] Partnership implementation agreement between FAO and EAFF

earlier in the programme. The engagement to improve this included joint consultation with financial service providers to assist in improving the contents to enable the youth obtain a simple approach in development of a bankable business proposal using excel. After the finalization of the BDS tool kit. FAO and EAFF thereafter, jointly embarked on the development of the African Youth Agriprenuers Platform whose sole mandate is to create a one stop shop for knowledge of various value chains, financial linkages, mentorship support and training opportunities for youth agrienterprises. We conducted a digital literacy survey where we got over 300 respondents of whom 68% are ready to access digital content. The 32% are challenged most especially because of network problems and high cost of data which can form a lobby issue with MNOs to ensure equal access to digital content. These problems was mostly answered by the youth in Uganda and Rwanda. Further on, EAFF engaged with the FAO in identification of financial service providers together with the mentorship and financial linkages consultant to ensure further brokerage especially to FSPs who are not mainstream e.g. UNDP Uganda's grant information and further on to Fit for Finance training and the linkage to FIs especially for youth in Rwanda. In 2020, EAFF held a financial linkage meeting with the youth from Uganda.

IFAD Country Programmes: we held several meetings with the IFAD country programme managers in 2019. This was to understand what EAFF was doing and find synergies within the youth programmes. In 2019, we managed to share database information on the youth that EAFF had reached since 2018 so that they can be linked to IFAD country programmes. In early 2020, the CPM from Burundi was really interested in having the project in country. In March 2020, EAFF project team went to visit the PRODEFI EJR project run by IFAD in Burundi. In this meeting, we developed a implementation agreement[23]. This led to immediately contracting CAPAD a member organization of EAFF in Burundi. So the activities that we embarked on in this project was to first assess the agricultural enterprises from Burundi within this programme. The project manager of PRODEFI sent a list of 70 enterprises to EAFF which we shared with CAPAD for engagement. Of these 45 beneficiaries were engaged in the project based on enterprises that exhibit cashflows and the only next step is financial linkages.

Picture 14: Visiting youth enterprises within the PRODEFI EJR project in Burundi

 Visiting one of the incubation centres funded by PRODEFI EJR project in Burundi	 Visiting the YAIN network in Burundi. It's a youth network bringing youth in agribusiness together.

[23] Implementation agreement with IFAD PRODEFI EJR programme in Burundi

Visiting one of the youth from YAIN who does honey production and processing.


Visiting one of the outlet shops that makes baby flour for porridge in Burundi by youth.


Meeting with the PRODEFI staff in Bujumbura


Visiting one of the youth member of YAIN doing mud fish

Global Communities: in 2020, using the services of a consultant on financial linkages, we networked and held at least four zoom meetings with global communities. The organization is running a programme to support agricultural enterprises to access loan through the I&M bank in Kenya. The meetings led to the design and development of a loan application form. The loan amount to be given to enterprises was at 14% interest rate per year but its guaranteed by global communities. At least 25 enterprises wanted to access the loan and therefore tried to apply for this facility. However, after the lockdown persisted due to COVID-19 there was a fear that was expressed by the financial institutions to lending youth agricultural enterprises based on the fact that they don't have loan currently.

KCB Foundation: The KCB Foundation programs are designed to address issues of relevance specifically within the thematic areas of Education, Enterprise Development, Health, Environment and Humanitarian Intervention. The programs are customized in each of the KCB countries to ensure that they are answering to the relevant development priorities. In Kenya so far, the KCB foundation has assisted the youth in agriculture especially those in horticulture to access training at the Mirarmar training college and therafter access loan to establish greenhouses. The foundation also has the KCB 2jiajiri programme which encourages youth to get self-employment through pitching process. Our youth also have managed to participate in the KCB lion's den programe. We don't have a formal relationship with RYAF and KCB Foundation however they have participated actively in the sharing of information of the programs that they run for youth enterprises.

Ministry of Gender Labour and social development: the RYAF project in Uganda have established linkages with the MGLSD Uganda since the 2019 policy dialogue meeting. The follow up meeting entailed the following up of groups to access the funds that the bank of Uganda have kept for the youth livelihood fund. There has been a series of follow up by youth enterprises in Uganda so that they can access these funds.

2.2.2 Sub-component 2.2 – Revising the training package to sharpen business plans

During the IFAD supervision mission it was recommended that there was need to shorten the business development tool kit that was used for training by EAFF. Therefore in partnership with the FAO ICA project team looked into the areas that needed improvement. The areas of intervention included analysis of the business environment and financial planning. Therefore EAFF and FAO held online meetings with; Opportunity Bank Uganda, Centenary bank Uganda, KCB bank and Equity bank Uganda. The new format has been shared with the following financial institutions

- Equity Bank Uganda (EBU)– Francis Ssansa (Agriculture Supervisor) FRANCIS.SSANSA@equitybank.co.ug
- Opportunity Bank (OBUL) – Emmanuel Lubwama (Agricultural Finance Manager) elubwama@opportunitybank.co.ug
- Centenary Bank – Evans Nakhokho (Chief Manager Agribusiness) Evans.Nakhokho@centenarybank.co.ug
- Youth Livelihood Programme (YLP) – Paul Onapa (National Programme Manager) onapap@gmail.com

Equity Bank and Opportunity Bank accepted to set a bilateral call to provide their opinions and comments regarding the tool.

Key comments on the BDS included

- The BDS, as it is, looks good. It may not be entirely fitting into low-tier youth, which may not have all the info required. Similarly , many youths are running business under groups or jointly with family and parents. It may need to be customized. Or maybe just highlighted the parts which are suitable for the different type of youth.
- It would be desirable to include it under the banking credit assessment.
- On Cash Flow tab – it should be good to have also past cash flows from previous periods/seasons.
- The tool may result bulky to the youth. It would be desirable to have an online version. And in terms of digitalization, data collection of financial and economic footprints of the youth seems as very critical. EBU asked if we had in place any platform to be used in this regard.
- The BDS, as it is, captures all the key areas. it would be great to test its usage
- The tool may need to be refined to be used by entities like the cooperatives and farmers organizations. Field to be considered would be the number of members/farmers, age and gender composition
- additional lines under the business description tab to:
- Collect the perceived challenges at the youth level, additional one not included under the SWOT/PESTEL analysis

- Highlight the socio-environmental features addressed by the youth business proposition. Such elements are becoming always more important for obvious reasons.
- Suggested additions for the financial tabs:
- Add a chart to consider a more conservative approach in estimating the direct cost/revenues – entering the lowest price marketed by the youth for each of their products/services and similarly, entering the highest cost paid for getting the inputs and all other business ingredients

Finally the BDS tool kit was finalized based on these comments and shared with the youth. The tool can also be found on the AYA platform and incase of assistance from the youth to fill it can call in through the contact information provided. Other things that have been considered to ensure its sustainability is the digitalization of data for financial and economic footprints for youth agrienterprises. This is a long shot but is something that EAFF has considered doing in the long run after project completion.

2.2.3 Sub-component 2.3 – Linking youth enterprises to financial service providers

The linking of youth to financial service providers has adopted two approaches

a) Use of social media WhatsApp
b) Use of consultants

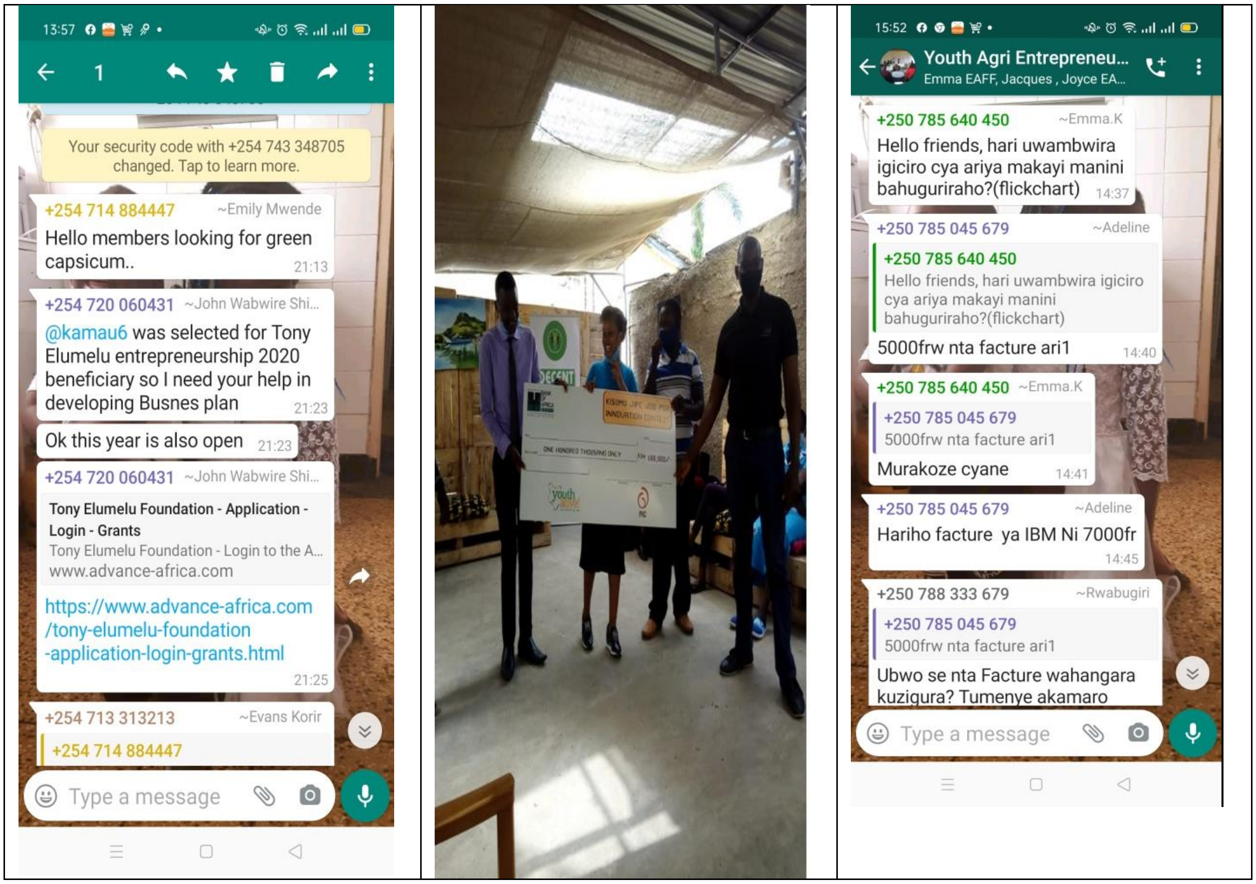
a) <u>Use of social media WhatsApp platform</u>

After each training held, EAFF developed a WhatsApp platform with consent from the trainees present. The platform is managed by the country national focal points with some administrative rights given to the active youth members in the group. Using this platform a lot of information on latest calls for business plans are shared. 97 calls were shared during the project lifetime. Some of the calls that were shared during the project life through the platform included

- Feed the future kenya investment mechanism programme
- Kenya Climate Innovation Centre fund
- Youth Agri Enterprise Awards
- KCB foundation training and access to loan at Mirarmar college
- Vijabiz – Youth economic empowerment programme
- Tony Elumelu Foundation
- Net fund green Innovations Award
- Enable youth
- Digital Opportunity Trust fund
- GAIN foods for market programme
- AUIBAR call for proposals
- Youth for Nature Rwanda Community
- Uganda green enterprise finance accelerator

The youth used this platform to give feedback on their successes. Among the highlights of the feedback are

Picture 15: Plate of photos showing various youths communicating success/linkage using the WhatsApp platform

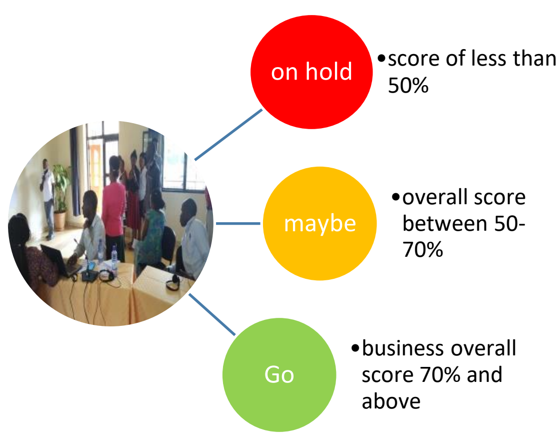


b) <u>Use of consultants</u>

EAFF hired consultants to assist in the linkage of youth enterprises to finance. In Kenya, we hired a consultant in 2019 and a regional consultant in 2020 to cover Kenya, Rwanda and Uganda. In Burundi one consultant was hired through CAPAD to assist the youth to access finance. In 2019, the consultant for Kenya worked on 65 youth enterprises. These enterprises were taken through a business health check[24] which analysed the business viability, scalability, training needs, level of growth, responsibility, financials and innovativeness. The businesses were categorized in three categories based on scoring.

On the GO category- 19 enterprises were scored and the value of the ask was $2,228,086. The Maybe category had 23 enterprises in number with a total ask of $524,469. The

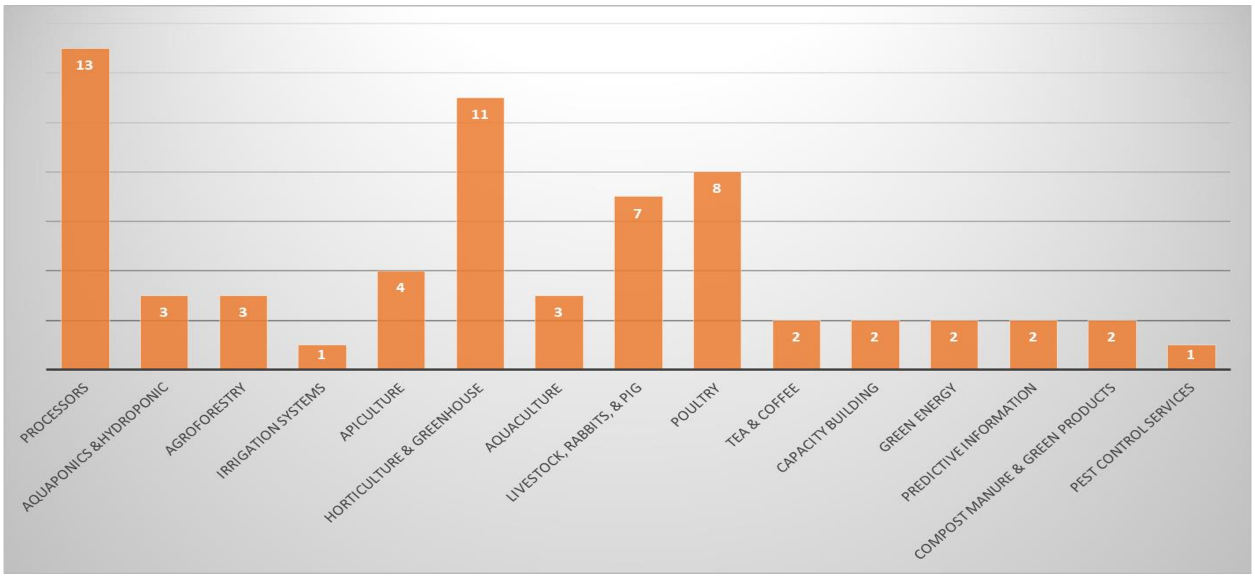
Figure 4: business categories based on color and score



[24] Business health check sample for a good business

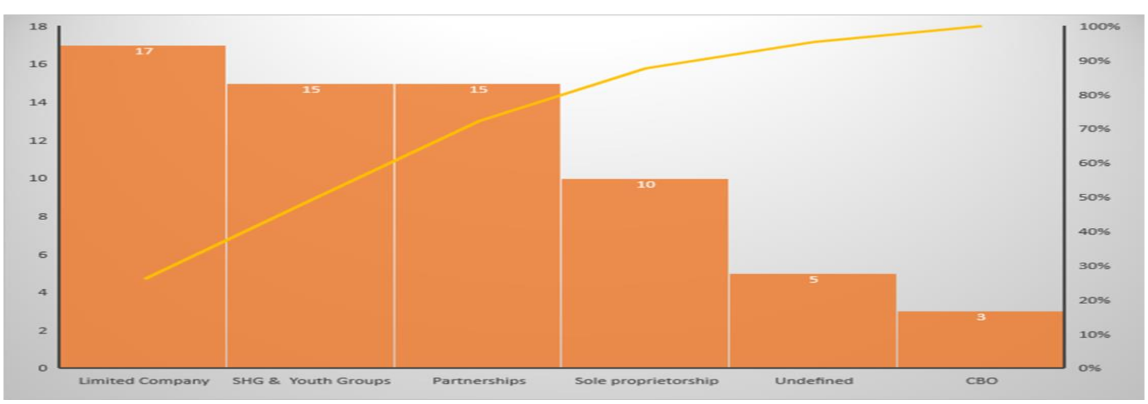
on hold category 23 enterprises were analysed and their value of ask was at $839,372. The average funding request per enterprise was $55,260. From this consultancy, we entered into an informal arrangement with Global Communities who are running a progamme on financial access to agribusiness enterprises. Their focus is not solely linked to youth enterprises but all stakeholders within the agribusiness sector. They have created a guarantee fund with I&M bank and are looking for agriprenuers looking for a loan facility between $5000 to $1,000,000. The enterprises falling short of this request will be linked to other agribusiness products in I&M. Based on the analysis of the 65 enterprises the business model distribution showed that a majority of youth enterprises who requested for loan financing and were within processing/value addition followed closely by those enterprises working in horticulture.

Figure 5: business model distribution for Kenyan enterprises



A good number of the youth agriprenuers assessed were looking for grant financing. Those open to debt financing were seeking flexible terms and cheaper facilities. One of the other thing that we determined during this analysis was that the possibility of accessing finance was greatly hindered by the business formalization. This is because the financial service providers specialised on companies or businesses that are formally registered, have a KRA pin certificate and exhibiting some cashflows.

Figure 6 :distribution of business formalization



The enterprises who were interested with the global communities loan were requested to fill a pre-screening form[25] at least 15 enterprises were interested. This linkage however was unfruitful because it was disrupted by COVID-19 and the loans offered to the youth were categorized as risky. However, most of the enterprises had cut the threshold of accessing finance through the I&M bank.

In 2020, the RYAF project engaged the African Agribusiness Academy through a competitive process and highlighted some of the accelerator enterprises to be the initial beneficiaries for support. EAFF shared through the NFPs business plans for review and assessment

Table 15:Youth business plans received for assessment and review

Country	# of Business Plans
Kenya	68
Uganda	46
Rwanda	41
Total	155

The business plans were assessed based on growth stage, market opportunities, funding type, purpose of funding, financial performance and projects after funding, need for mentorship and recommendations. Among the key observations highlighted arising from the BP assessments were as shown in the table below

Table 16: Key observations arising from business plan assessments

Key Observation	**Quantification**
Growth stage	1. Start –ups/early (0 – 3 years): 58% 2. Medium (4 – 6 years): 38% 3. Maturing (> 6 years): 4%
Market opportunities	22% very clear market opportunities 67% lack clarity 11% not convincing
Funding type	71% grants 23% loan

[25] Pre-screening form from global communities

	2% either 4% not stated
Purpose of funding	95% clear 5% not
Financial performance and projections before and after funding	6% - Budgets supporting the need to grow the business 88% - Budgets with no supporting financial performance, past, present & future 3 years 14% - Figures with no back – up or justification
Need for coaching & mentorship	64% yes 36% unresponsive
Recommendations	1. Assumptions on selling price and quantities to be sold need to be interrogated further to test feasibility for almost all the businesses 2. Business viability need to be supported by preparing past, present and projected financial performance (cash flow, profit and loss and balance sheet) – through training 3. AAA to develop a funding matrix based on: FSP requirements vis-à-vis youth financial/capital needs 4. Further training especially on cash flow projections and preparation of profit and Loss accounts for different products 5. AAA to identify suitable mentors and coaches within their networks – even those outside their membership base

Based on the key recommendations above, the consultant went further ahead to first prepare an online training 6 zoom meetings were organized. The training was meant to address the issues highlighted at recommendation 1, 2 and 4. The meetings were set for two hours where the youth were taken again through a crash BDS kit[26] that was improved. They were given timelines for resubmitting their business plans.

Table 17: follow up trainings for business plans to enable financial linkages

Country	Total BPs received	Attendants of virtual training	Revised BPs received by March 16, 2021	Missing BPs
Kenya	68	48	32	36
Rwanda	41	14	12	29
Uganda	46	44	19	27
TOTAL	155	106	63	92

Based on the quality of content of business plans received and there was ardent need to profile financial service providers in each country we identified

Table 18: Financial service providers identified in each country

Country	**# of FSPs**
Kenya	**141**

[26] Improved BDS kit used for training

Rwanda	**11**
Uganda	**19**
Total	**171**

Based on the FSPs[27] identified and negotiations done were the following

- KCB – Youth fund 'TUJIAJIRI"
- Kenya Climate Innovation Fund
- GIZ – Water and Energy for Food Programme that has a strong funding component
- FACT AFRICA – Uganda, Kenya & Rwanda
- UNDP & KOICO – Young entrepreneurs' resilience Fund – Rwanda
- Mastercard Foundation Kenya, Uganda and Rwanda (UNCDF)
- Sustainable Trade Initiative - IDH
- Rabobank Foundation – The Rural Fund (KE, UG)
- Equity Bank (YAW –KE) and other Youth Financing Products in UG and Rwanda
- Youth Enterprise Development Fund – KE
- ENABLE YOUTH PROJECT – Africa Development Bank & Gov't of Kenya (mainly for coaching, mentorship and apprenticeship)

More interventions were done in Rwanda as there was a significant language barrier and low skills in formulating financial records (cashflows and profit and loss accounts); this warranted a physical interaction. The business pitches in all the countries were done towards the end of April 2020.
In Burundi, the financial linkages consultant was able to

With all the various efforts that was made during the project the youth were able to access money amounting to USD $1,733,523

Table 19: amount of money received from youth from various financial institutions discussed under this component.

Country	**Year when funds for scaling up or starting enterprise were realized (USD)[28]**				**Total**
	2018	**2019**	**2020**	**2021**	
Kenya	44,602.34	403,057	110,571	413,589.66	971, 820
Uganda	20,000	23,019.21	7,000	10,785.04	60,804.25
Rwanda	256,710.3	181,467.5	62,359.35	200,000	700,537.15
Burundi					
Total	321,312.64	607,543.71	179,930.35	624,374.70	1,733,161.40

This data was collected from 30% of the total population of the participants within the 817 youth enterprises trained directly by the project. The data was not collected from the cascaded trainees. From this table we can see that there was very low funding in Kenya and Uganda however in Rwanda the funding was a bit high. This is because the Rwandan Government had already started promoting buy Rwanda and it was easy for various enterprises to access loan and grant facilities from ongoing projects. Overall in 2021 a lot of funds for COVID-19 recovery was realized and

[27] FSPs identified in Kenya, Uganda, and Rwanda
[28] Monitoring and evaluation tool indicator matrix

the youth took advantage of these opportunities. Generally the funding for youth enterprises is still very low and more efforts need to be done to improve this.

The major lessons we have learnt from the financial linkages component is that

a) Financial service providers need to develop appropriate products for agribusiness enterprises especially for long term crops e.g. Tea, Coffee and 6 series maize
b) There is need for FSPs to offer alternative financing that is cheaper and makes payments flexible.
c) Capacity building institutions need to build tailor made business courses for specific value chains for youth enterprises.
d) The youth must show resilience in the agribusiness they are venturing to show commitment and also improve bankability of business.

The project has highlighted some of the successful FSPs that were able to finance some youth enterprises in different countries.

Table 20: FSPs that were able to finance youth enterprises

Source of fund	**Sector**	**Form of access to the fund for investment**		**Amount of money in USD**
Mercy corps Uganda	Private sector/NGO		Grant	1363.03
Enable youth Uganda	Public sector	Loan		7,632.96
Big ideas contest	Private sector/NGO		Grant	9,813.81
Enable youth 2	Public sector	Loan		8,104.57
Opportunity Bank	Private sector	Loan		545.22
AUIBAR	Private sector/NGO		Grant	19,082.97
Owners' equity	Private funds	Loan		2726.06
Opportunity Bank	Private sector	Loan		5724.72
VSLA	Private sector (group)	Loan		81.78
Enable youth Kenya	public	Loan		200,000
Mbele na Biz	Private/public		Grant	94,000
Vijabiz	Private/NGO		Grant	20,000
Bank of Rwanda	Private	Loan		40,000
Tony Elumelu Foundation	Private VC		grant	57,000
BDF fund	Public	Loan		47,800
Total				**768,950.24**

2.3 Component 3 – Best practice analyses and Knowledge Sharing

Within this component, there was the need to analyse the scoping studies, record experiences from the competitive and purposeful approaches, have testimonials from youth participants to form a basis of learning an sharing. These materials were all documented through both visual and written materials. For the purposes of continuous sharing and sustainability of youth programmes, the RYAF project aimed at development of innovation platforms that will play an important role of identifying and sharing business funding opportunities, mentorships, partnerships, and advocacy. This section will be discussed in this section with the following subcomponents

a) Inception of the project and setting the scene
b) Information management and dissemination
c) Studies, Surveys, Documentaries, Trainings and youth stories
d) Policy interventions
e) Development of a digital platform for sustainability

2.3.1 Sub-component 3.1 – Inception of the project and setting the scene

Inception meeting

EAFF organized an inception meeting in 2018, the meeting was attended by 44 participants from farmers organizations, private sector institutions especially the financial service providers, public sector institutions i.e. government ministries representatives, academic institutions and development partners. The aim of the meeting was to (a)officially introduce the youth project to EAFF members and its stakeholders, (b)comprehensively review the objectives, approach and activities under the three components,(c) commission regional steering committee and national implementation committee and (d) officially launch the project. Presentation of the draft scoping studies from Kenya and Uganda were done and consultants were given comments on how to improve the study findings. The National Implementing Committee (NIC) and the Regional Steering Committee (RSC) was set up during the meeting. The members met in a side meeting at the end of the launch to deliberate on their TORs and expected deliverables. Members from Kenya and Uganda met in one meeting while Rwanda NIC met separately. Members of the RSC met separately too.

Picture 16: Launch of the RYAF project in 2018

Picture 17: EAFF president, and former president during the launch meeting in 2018

The conclusion of this meeting greatly informed the implementation of the project to ensure that youth get appropriate training for financial gains as well as employment creation.

Identification of the NIC and Focal points

The NIC were formed in Kenya, Uganda and Rwanda. Their purpose of this body was to help to oversee the project annual workplan and budget at the national level and oversee and participate in project implementation. The NIC was meant to participate in physical or virtual meetings to help the national focal point to implement project activities. The National Focal point was derived from one member organization and the organization was awarded a contract for this person. Three national focal points were selected. The National Implementation Committee is comprised of leadership at the NFOs in member countries i.e.; Kenya Livestock Producers Association, Cooperative Alliance of Kenya, Kenya National Farmers Federation, Uganda National Farmers Federation, Uganda Cooperative Alliance, NUCAFE, Rwanda INGABO farmers organization, IMBARAGA farmers Organization, and National Cooperative Confederation of Rwanda.

Each NIC has 5 members of whom one is a leader(chairperson of the organization hosting the focal point), 2 leaders of the other organization in the country of focus, member of the public sector and member of a private sector and the national focal point. The physical meetings were to select the consultants for working on the scoping studies and the other meeting was on looking through the calls for proposals. Virtual meetings were held to plan the field verification exercise, disseminate findings on the field verification exercise and also update on the project. Other members are usually secretariat staff of the three national farmer organizations in the project. The NIC was provisioned to sit once a year according to the work plan however, during the project life, EAFF realized that there was a need for them to sit periodically and even sometimes when there was an emergency.

Major results from NIC participation in the project include

- Their guidance on the field verification exercises in Kenya, Rwanda and Uganda in terms of development of the field verification tool that was used.
- The participation of the NIC in the match making meeting in Kenya, Uganda and Rwanda where they gave advice on the youth on best practices for pitching.
- Linking of the project efforts to the CURAD incubation program in Uganda.
- Linking the project to FAO to firm up relationship that led towards the implementation agreement between RYAF project and ICA project implemented by FAO in Kenya, Uganda and Rwanda.
- Linkage of the NIC to the KCB youth programme in Rwanda.
- Selection of the consultants for conducting the scoping studies which have actually guided the project efforts on financial linkages and mentorship**.**

Formation of the Implementation team

The Implementation team of the youth project was comprised of the programme coordinator, programme manager in charge of youth project, capacity building officer, institutional development officer, monitoring and evaluation officer, the finance officer, the IT officer, the (Kenyan, Uganda, Burundi and Rwanda) National Focal Points. The National Focal point for Burundi was engaged in 2020.

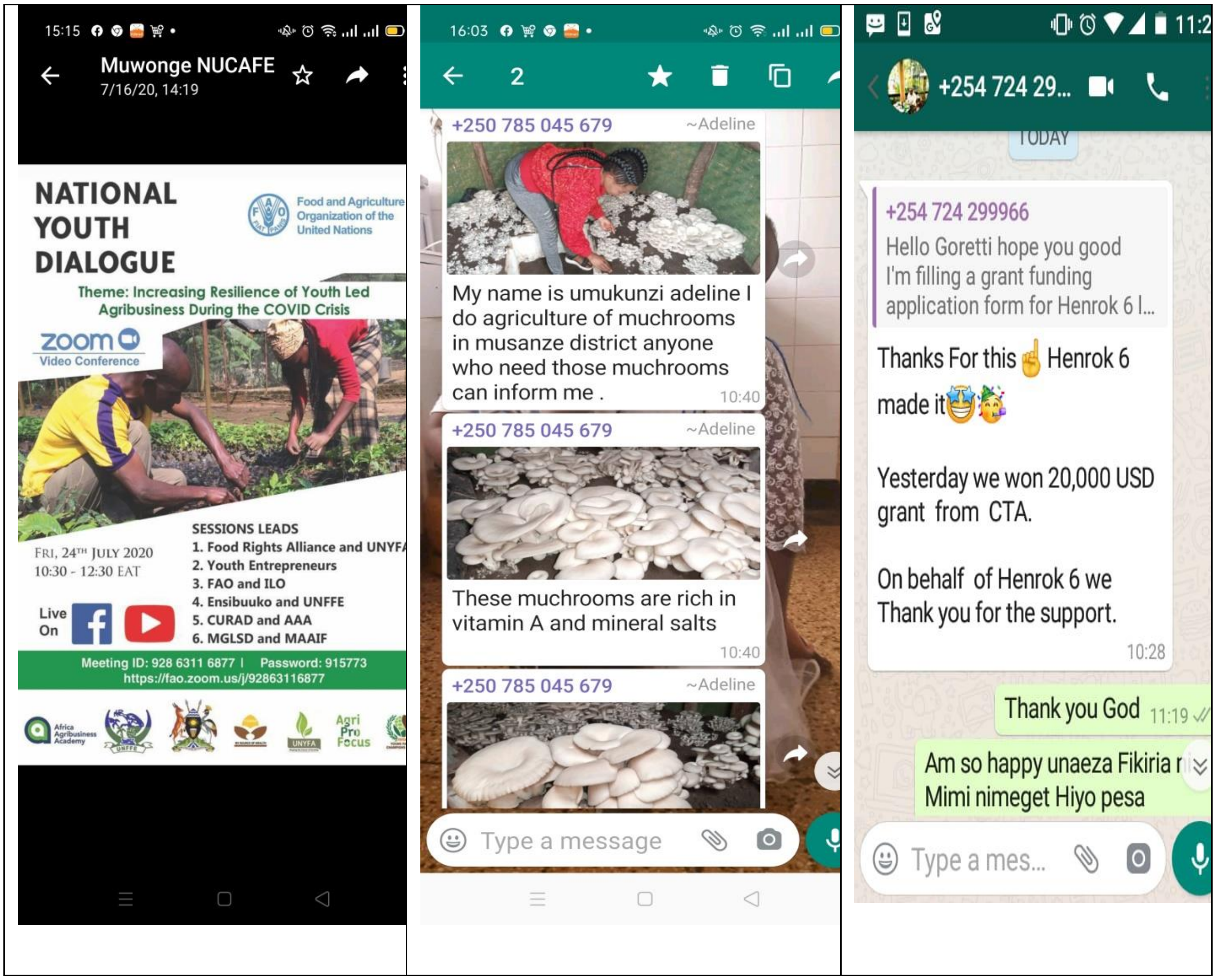
The implementation team adopted various ways of communicating with each other through emails, WhatsApp, zoom meetings depending on the task at hand. The team at the regional office guided implementation of the project intervention through a micromanagement. This was to ensure that success was materialized at the end of the project. Mostly discussions centred around the implementation of the Annual Workplan and Budget (AWPB). The National focal points were mandated to ensure the smooth implementation of country activities and were able to consult with the regional team incase of any setbacks.

The implementation team reported their progress to the regional steering committee on an annual basis. This was mainly through email and physical meetings especially at the end of the project. The NIC was meant to also assist anywhere in the implementation of the project activities especially in regards to availing information about successful mentors willing to mentor some of the youth enterprises.

2.3.1 Sub-component 3.2 –information dissemination

The RYAF project developed a webpage within the EAFF website to enable youth and other stakeholders to access latest information as the project commenced. This webpage has project implementation progress as well as linkage to the AYA innovation platform. See http://www.youth.eaffu.org/ . During the first trainings in 2018, EAFF set up the first Kenyan watsapp group to pass information to youth in an informal way. The group elicited lots of discussions especially about the effect of the training, the impact of being exposed to various stakeholders during the pitching exercise and also various opportunities that were exposed on the site. This to the project looked like a very good way for youth to be able to interact and form their own agenda for topical discussions. Some of the communication was as shown below

Picture 18: youth sharing information on through the Wastapp platforms.



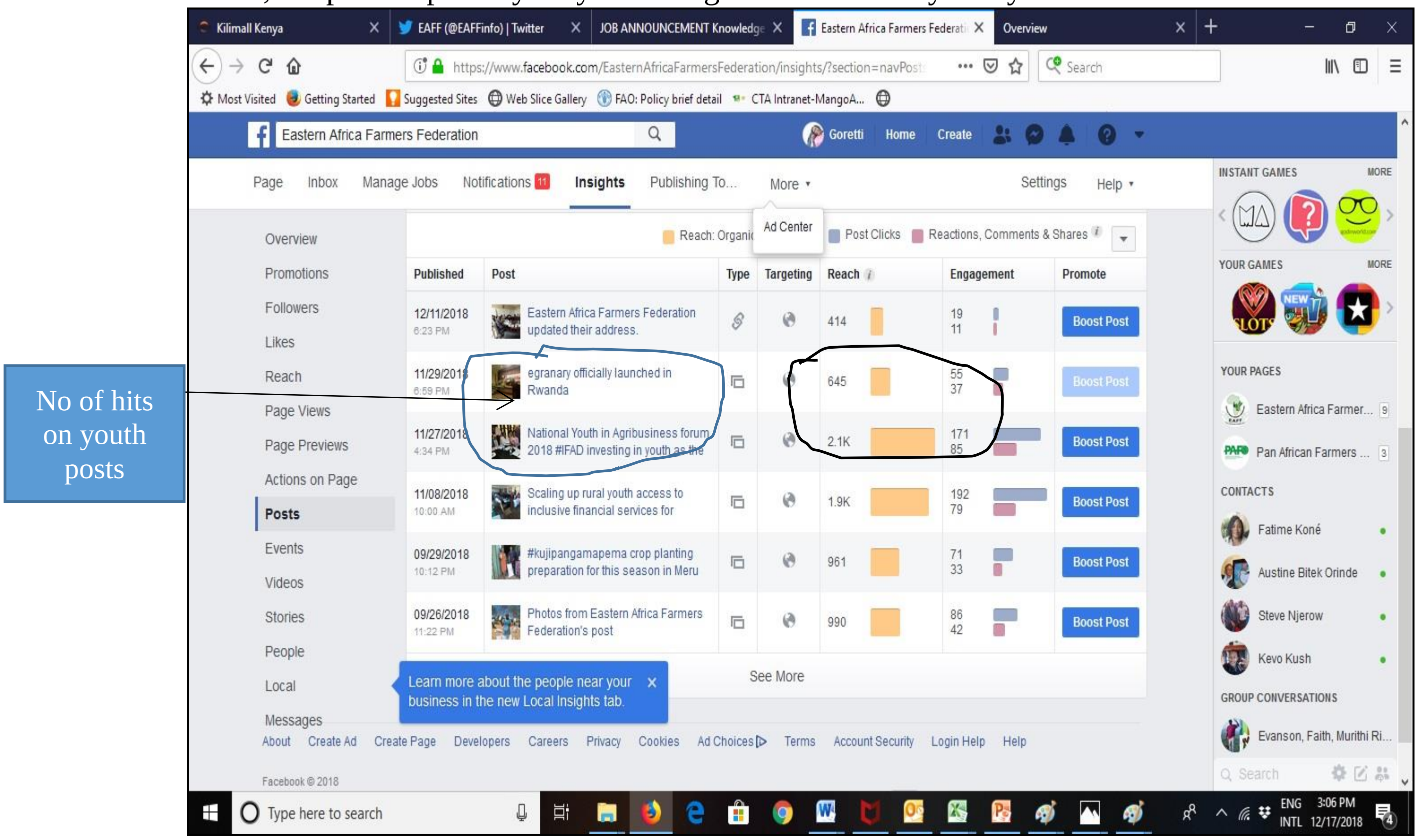
By end of 2020, EAFF had formed 6 WhatsApp platforms

Table 21: WhatsApp platforms created in RYAF project

Country	No. of WhatsApp platforms formed			
	2018	2019	2020	2021
Kenya	1	3	1	Consolidated all platforms to one platform
Uganda		2		
Rwanda		2		
Burundi			1	

As depicted in the table above, the project created 8 WhatsApp platforms during the life of the project. In kenya, the platforms were too many and it proved hard to manage all the platforms. We therefore consolidated all the platforms into one platform to host all the different groups. Depending on the side discussions that we need to have with specific youth categories a separate temporary platform was formed. A WhatsApp platform for the project implementation team was also set up to discuss matters on project implementation as regards progress and challenges. The RYAF project sought this option because it was a quick way to get feedback.

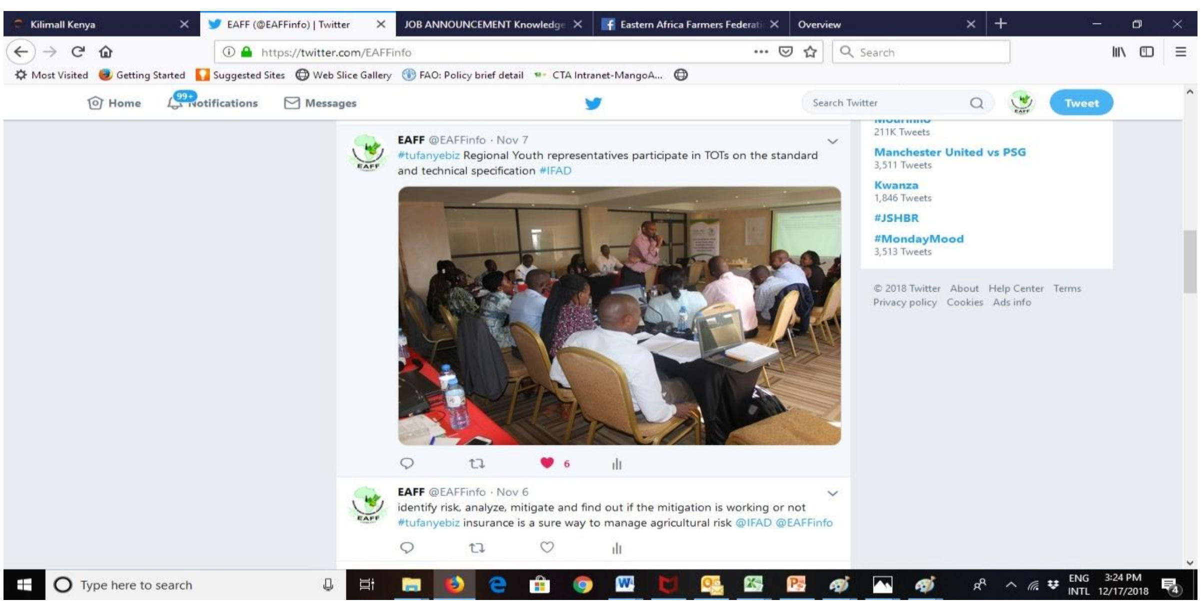
Facebook was also used to disseminate information and also quick feedback: EAFF has a facebook page where periodically RYAF disseminated information as you can see in the pics below, the posts especially on youth in agriculture has very many hits.

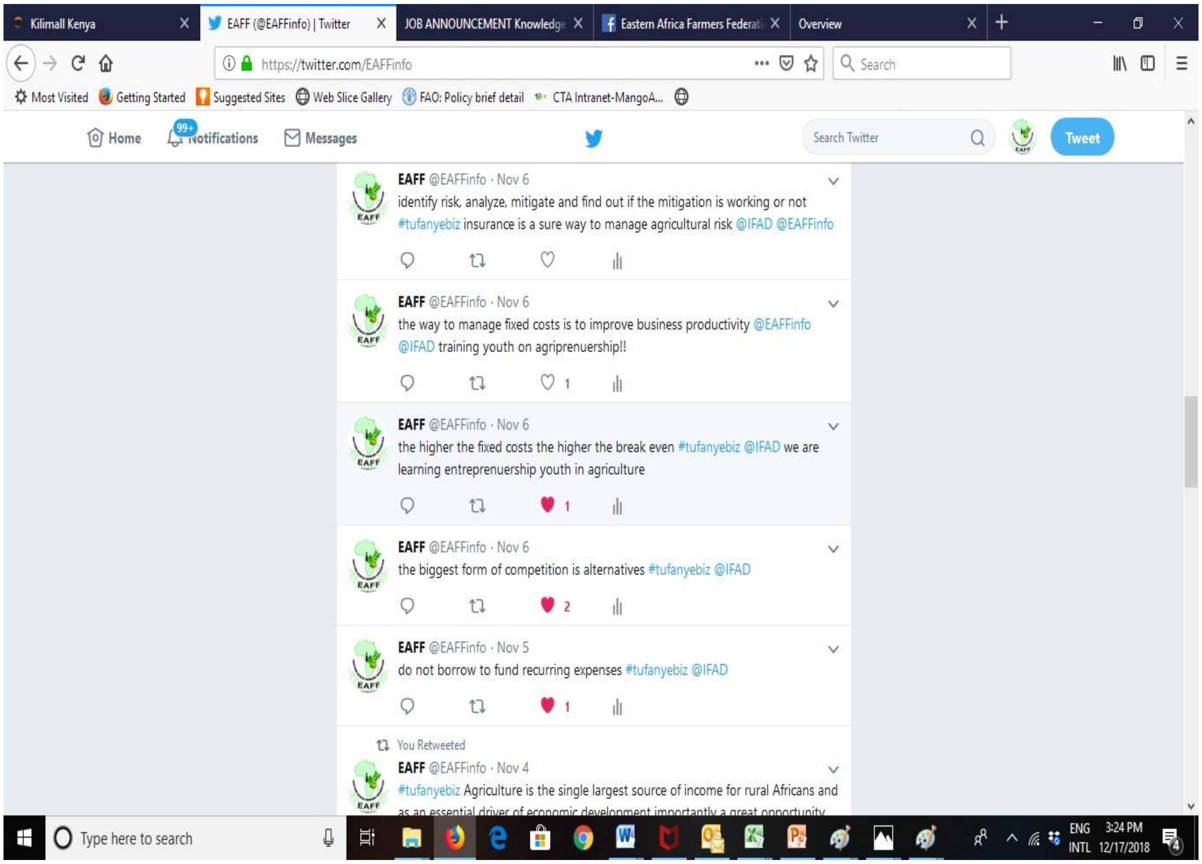


We also posted very many photos during the trainings and also during the field verification exercises. This forum is really helpful when you want instant feedback. Of course some comments are more useful than others.

https://www.facebook.com/EasternAfricaFarmersFederation/

EAFF also uses twitter to disseminate information on what is happening at a particular moment. Our twitter handle https://twitter.com/EAFFinfo





These social media platforms as well as the websites have really assisted in getting the information to various stakeholders about what happens. We also have disseminated our videos through the youtube EAFF account.

2.3.1 Sub-component 3.3 – Studies, surveys, documentaries, trainings and Youth stories

Studies:

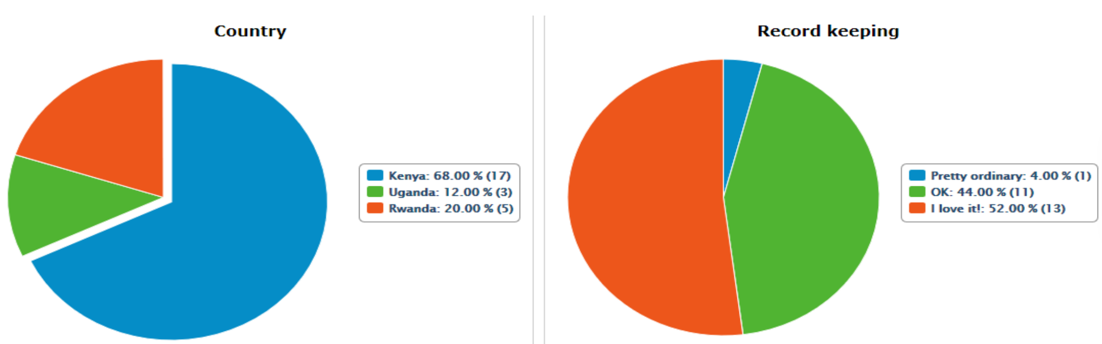
Scoping studies: EAFF conducted scoping studies at the beginning of the project. The studies were done in 4 countries i.e. Kenya, Uganda, Rwanda and Burundi[29]. The studies aimed at generating information that can be used during the life of the project in regards to financial products available for the youth and also mentors for linking the youth. The studies were heavily relied upon during the implementation of the project especially in regards to component 1 and 2 as it informed on which partners to broker linkages to complement efforts.

COVID 19 studies: In 2020, when the COVID 19 struck, EAFF commenced to commission a study on impact of COVID 19 on input output markets on youth agrienterprises in Kenya, Uganda, Rwanda and Burundi[30]. The study focused trying to understand the impact of natural disasters and more specifically the impact of COVID-19 pandemic on youth agribusiness in East Africa to better appreciate the vulnerabilities and risks and inform appropriate risk reduction measures and investment mechanisms. The studies showed that many youth owned SMEs face the challenge of inadequate working capital as well as appropriate guidance. For such businesses, there is a high likelihood that they are in the brink of closure or closed already. Decline in overall output puts survival of majority of youth owned agri-enterprises in doubt, given that many of them face stiff competition from established businesses and/or are informal in nature therefore unlikely to survive during shocks and disruptions including ones occasioned by COVID-19. Reduced trade activities and other restrictions affected the youth owned agri-enterprises access to labour and reach to their usual customer base negatively affecting business sales and turnover in the COVID. This further compounded the possibility of business closure for the enterprises.

Surveys

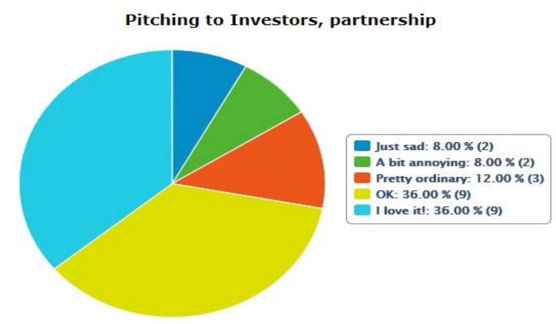
Benefit of WhatsApp to youth enterprises: EAFF in 2019, carried out a survey to determine if the services the project was offering to youth enterprises were beneficial or not. This survey was conducted using google online free forms and sent to the WhatsApp handles created during the trainings. We received only 25 submissions but this was sufficient to enable us to improve our services.

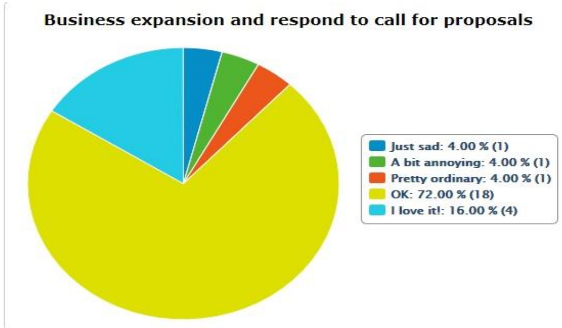
Picture 19: WhatsApp survey analysis 2019

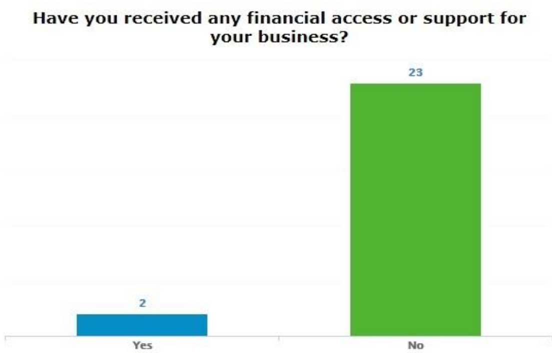


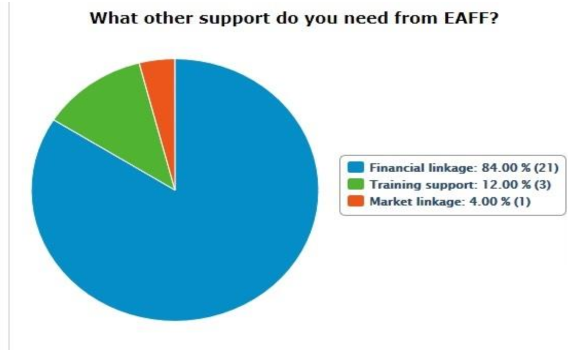
[29] Final consultancy scoping studies from Kenya, Uganda, Rwanda and Burundi

[30] Full report on Impact of COVID -19 on input output markets on youth agri-enterprises









From the survey, RYAF found out that there was still a huge challenge for youth to access funding despite the many opportunities we shared through the platforms. This enabled the project to prompt the hiring of a financial linkages consultant help in this area.

COVID 19 survey: Based on the COVID 19 pandemic that came into the EA region in early 2020, in collaboration with FAO, EAFF did a study to see how the situation is affecting the youth in agribusiness. collect some data on how the situation has affected youth enterprises. Though not indepth these stories have been featured on http://www.fao.org/rural-employment/work-areas/youth-employment/ica-programme/uganda/en/ and http://www.fao.org/rural-employment/work-areas/youth-employment/ica-programme/rwanda/en/ most of these stories feature EAFF youth supported through the RYAF project. Stories from Kenya are http://www.fao.org/rural-employment/work-areas/youth-employment/ica-programme/kenya/en/ . We didn't conduct the survey in Burundi. This survey indicated that the youth enterprises:

- Lack access to markets due to logistical challenges brought about by curfews and lockdowns- this created a need to support online market place solutions and supply chain interventions to enable online orders and door to door deliveries since the food industry is still vibrant.
- Another emerging issue is storage of fresh produce- this may need interventions centered around drying of vegetables and other food supplies to increase shelf life and manage post-harvest loses considering the uncertainty of the prevailing situation. It also calls for further agro processing interventions.
- Lack of access to agriculture extension services/training/incubation support- Online extension services and Virtual training/incubation are also critical interventions to consider at this stage of social distancing- we may need to explore how we can provide needed support that is required as we adhere to country requirements in managing COVID19

- Reduction of labourers at farm level as a result of government restrictions of movement, social distancing etc.- Explore use of equipment/basic mechanization to mitigate challenges to do with access to work force- Could the platform link farm machinery owners to those who need to use the machinery on hire? It could be an uber for machinery- kind of service?
- Increase of prices of farm inputs and at times lack of access to the same especially after the partial lockdown of Nairobi which is the source of inputs
- Inability to meet their debt obligations with financial due to decline in trading opportunities (trade decline also due to limitation of movement)
- Psychological and emotional distress emanating from threatened livelihoods- May consider some online counselling services to help youth with info regarding coping mechanisms

Digital readiness survey: This survey was conducted solely because of responses from the COVID-19 studies that were done in a bid to cope with the changing times of limited movement. The survey also was helping to assist in knowing the impact of the AYA platform in terms of outreach to as many youths out as possible doing agriculture as a business. We got a total response of 352 respondents of whom 27% were female respondents

Table 22: Gender distribution of respondents on the digital readiness survey

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	95	27.0	27.0	27.0
	Male	257	73.0	73.0	100.0
	Total	352	100.0	100.0	

Based on the frequency of how often the youth enterprises accessed the internet it showed that they are mostly on the internet and its several times during the day.

Table 23: frequency table highlighting youth access to internet at various times of the day/week

How often do you connect to the internet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	All day	110	31.3	31.3	31.3
	At least once a day	63	17.9	17.9	49.1
	At least once a week	9	2.6	2.6	51.7
	I have limited access	5	1.4	1.4	53.1
	Several times during the day	165	46.9	46.9	100.0
	Total	352	100.0	100.0	

So based on the above information, we need to further seek information preference in terms of online or face to face interaction. We put the data through a one t-test analysis and we found that there was no significant difference in regards to one on one or digital access.

Table 24: learning mode preference for youth to go digital or face to face

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
I prefer learning self-paced rather than attending a session	352	3.05	1.426	.076
I am more comfortable with one on one interaction	352	3.13	1.431	.076

This information therefore validates that the AYA platform can actually be embraced by the youth even after the project ends as it will offer most information on the digital space.

Documentaries

EAFF has produced 31 video documentaries that can be found on the EAFF youtube handle Some of the documentaries are

- Coffee processing in Uganda **https://www.youtube.com/watch?v=gZBwnGXHsZo**
- Bee keepers in Kenya **https://www.youtube.com/watch?v=cfjpuBdcV3A**
- Bale Youth forum in Uganda **https://www.youtube.com/watch?v=cYhZdpV0QZ4&t=2s**
- Castor seed and oil **https://www.youtube.com/watch?v=3_Wx4rWvN3o**
- Aqua fahari in Kenya **https://www.youtube.com/watch?v=3_Wx4rWvN3o**
-

Among many others which can be found on you tube handle for EAFF. These documentaries showcase the entrepreneurial journey of different agricultural enterprises. The aim is to inspire other youth to also invest in agribusiness as a source of employment for themselves and for others.

Trainings: EAFF through the WhatsApp platform also has offered several kinds of trainings in partnership with various organizations. These trainings were

- Training on enhancing agriculture value chain financing for youth-led agribusiness during the COVID-19 Era. This was organized in collaboration with EAFF, NUCAFE and FAO.
- Training on business plan template: this was organized in 3 countries the main trainer was the African Agribusiness Academy. The aim was to improve the business plans so that they can be linked to financial services.
- Training of youth enterprises to use facebook, WhatsApp and linked in for digital marketing. This training was to assist the youth to latch into opportunities that are presented by social media to assist them in product marketing.
- All these trainings were really appreciated by the youth in terms of exposure and learning. They were mostly implemented through the zoom platform.

Youth stories: EAFF has also developed booklets[31] showcasing the journey of the youth, impact stories on trainings of youth enterprises and also in financial linkages. This is very important as part of the experience capitalization exercise. We have documented at least 50 stories from different youth who can tell about their experiences.

2.3.1 Sub-component 3.4 – policy interventions

Despite the several policy instruments in place to support the youth in accessing finance, the hurdles to them accessing such services has remained leaving many of vulnerable towards sustaining their enterprises. EAFF held a 2 day meeting that brought together different type of stakeholders from private sector, NGOs, Public sector, financial institutions, media and youth to discuss actions to enable a conducive environment where youth can also take part in. The key recommendations made during the meeting were presented to the various stakeholders

Picture 20: presentation of the recommendations from the meeting by regional project officer RYAF Marygoretti Gachagua

- Recommendations to the youth in agribusiness:
- Youth need concrete and deliberate training in financial literacy to help them manage the financial resources well in their business.
- Youth need to follow up on the linkages with other financial institutions (with support from public financial institutions Like Bank of Uganda)
- There is a great need for information sharing and learning on opportunities on financial resources, markets by the youth.
- Considering climate change impact on production, youth need to engage in the trainings and general capacity building related to climate change interventions to enable Youth increase production and resilience.
- Training and intervention on renewable energy and recycling linked to agriculture and innovations.
- Advocate for more evidence based Policy to guide implementation.
- Need for a Working Group to involve young people at regional level like youth from the Eastern Africa.
- Replication of the youth champions model in the region beyond Uganda to other countries to allow youth learn from other champion youth in other countries.
- Training young farmers in soft skills to better advocate at policy level, communicate their business proposals.
- Establish a communication platform through social media and leverage on the existing ones to share relevant information on agricultural opportunities among countries. And share experiences.
- Facilitate partnerships between the financial institutions and with youth, incubators, and financial institutions

[31] Booklets showing the journey of youth.

Recommendations to financial Institutions

- Financial institutions (FIs) need to have various financial products that are customized for young people considering their limitation on access to big resources that could work as collateral.
- There is also need for these FIs to promote platform/events/channels for youth to dialogue with financial institutions.
- These institutions could also pilot de-risking mechanisms for financial institutions for example using CSR to mitigate risks.

Recommendations to the Governments

- It was recommended that an agricultural bank be established handle agricultural financing and generally to develop special products for youth in accessing finances.
- Governments should involve youth in designing their interventions such as youth Livelihood Programme.
- There should be an anti-corruption mechanism to monitor generally public funding in ensuring that the financial resources do what they are set to do in the communities.
- Transparency for public financials of youth initiatives in financing should be emphasized.
- Governments should further improve communication and knowledge sharing between youth representatives at government level with local level and focal points for feedback and feed forward.

The full report of the meeting is annexed[32]

EAFF in 2020, went further ahead to discuss how policy issues can be addressed especially in-spite the COVID-19 pandemic. These policy documents came from the recommendations from the COVID-19 report these recommendations included

- Adopting a collaborative approach in response to disaster and other related disruption
- Supporting youth agribusiness access credit, financial services and products
- Facilitating and supporting formation of common interest groups for youth in agribusiness
- Implementing and/or enhancing initiatives that are focused on improving access to information, business management skills and financial literacy
- Promote close collaboration between states and non-state actor in implementing youth support programmes
- Promoting and reinforcing the level and magnitude of participation of youth along agricultural value chains

From these recommendations, EAFF developed 4 policy briefs[33] tailor made to the requirements of the youth in each country that RYAF is working i.e. Kenya, Uganda, Rwanda and Burundi

2.3.1 Sub-component 3.5 – Development of a digital platform for sustainability.

Development of a digital platform for sustainability has been one of the most exiting outputs from the RYAF project. EAFF recognizes that more than 1.3 billion people worldwide lie in poverty and nearly three fourths of them in rural areas. EAFF within the youth project has recognised that

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[32] Regional youth forum full report 27th -28th November 2019 in Kampala Uganda.

[33] Policy documents developed in Kenya, Uganda, Rwanda and Burundi

there is need for more practical agricultural information to provide youth in agribusiness information about agribusiness opportunities and other agricultural information to bridge the gap between science and consumable data. The AYA platform is trying to solve three major problems

1. Availability of practical information to use in agribusiness production and value addition. This is in terms of access to GAP, certified inputs and suppliers, technical guidelines among others.
2. Unemployment: the platform seeks to ignite thought processes on how to do something through value addition and subsequent creation of cottage industries. This is done through demand driven trainings as well as linkages to mentors/agribusiness incubators
3. Financial linkages: the platform aims to capacity build youth in agribusiness planning to enable them access finance and use it prudently to improve their enterprises.

EAFF has already made huge strides towards the actualization of this platform.

- Partnership with like-minded institutions: EAFF has entered into a consortium partnership with We-Effect, KUSSCO, ICA and Vi-agroforestry to assist in the roll out of the platform. It was however suggested that after the platform is complete, EAFF will pilot for 3 months and then a partnership agreement will be signed for use and access to this platform. In the event of such discussions on 14th August, 2020 the consortium came together to commemorate the international youth day celebrations by organizing a 2 hour event for youth via zoom. The aim was to highlight the ways in which the engagement of young people at the local, national and global levels is developing sense for creativity, innovation and risk taking, the readiness to seize opportunities at work and daily life, and the ability to plan and manage projects. Share some skills and attitudes that could contribute to social and entrepreneurial activities, enabling young people become ―entrepreneurs of their own lives, able to shape personal prospects through constant updating and upgrading of skills and know how in a changing environment in which ―a job for life no longer exists. Present inspiring initiatives, practices and tools that showcase how youth have enhanced creativity and innovation through their experimental nature, participatory approaches and peer learning to create sustainable livelihoods. The webinar saw the participation of 92 participants.
- Development of the AYA phase: EAFF has already conducted a survey on digital acceptance by the youth as discussed above in collaboration with FAO. Weekly meetings are held between FAO and EAFF to discuss processes as they are also interested in the youth within the ICA project to benefit from the platform. We have hired 2 back end and one front end developer for the platform to manage the 4 components that the platform is fronting. Training, Financial linkages, Mentorship and Knowledge. A communication consultant with the help of FAO has been tasked with the responsibility of ensuring that AYA is able to get to the rural areas of the countries targeted i.e. RYAF countries.
- The project strengthening agricultural knowledge and innovation ecosystem for inclusive rural transformation and livelihoods in Eastern Africa. Is project being implemented by FARA, EAFF and ASARECA. The focus of the project is to empower youth agribusinesses to participate in participatory research with private and research institutions. This project as a way of sustainability will give 10 youth enterprises opportunities to competitively participate in a call that will finance at least $200,000 per enterprise. It will also go further to support the knowledge component of the AYA platform to ensure that the content is upto date and relevant for consumption by youth.

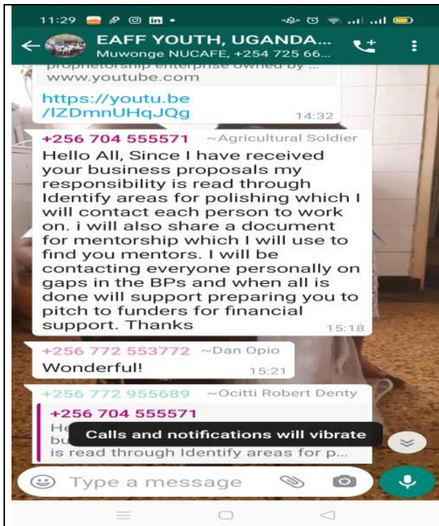
Process flow chart for youth to be able to effectively participate in youth financial inclusion.

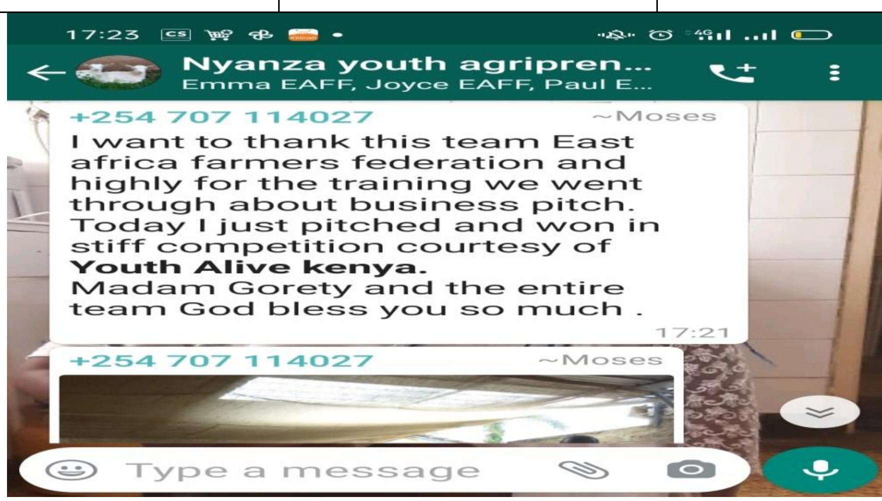
Based on the model that EAFF has adopted. EAFF is using the following process to enable youth to access financial inclusion. The process is based on own personal initiative by the youth

agriprenurers. Many agriprenuers fall off the way because they are not patient to follow through. The main challenge is linkages to finance this is because the project doesn't give money directly therefore rely heavily on various opportunities that are floated. The project has therefore adopted to use social media platform to pass such information. The youth are welcome to ask for any sort of assistance to apply for opportunities floated through the watsapp platforms.

One of the feedback we got "Ï want to thank this team East Africa Farmers Federation and highly for the training we went through about business pitch. Today I just pitched and won in stiff competition courtesy of Youth Alive Kenya. Madam Goretti and the entire team God bless you so much" by Moses.

The youth were also encouraged, use and contribute to African Youth Agriprenuers market place (AYA) formation. Some of the youth for Example Mr. Dan Opio of Dokolo Community Action for Rural Transformation (DOCART) participated in the writing articles which were published. The article written by Dan Opio about rural youth employment was published on the FAO website and can be accessed via the link http://www.fao.org/rural-employment/work-areas/youth-employment/ica-programme/uganda/en/





CHAPTER 3: COVID -19 IMPACT ON YOUTH AGRIENTERPRISES

This chapter consists of stories on how COVID 19 in 2020 disrupted activities within the RYAF Project and also within youth enterprises.

Case study Uganda: By David Muownge Focal point Uganda

Capacity building in the year 2020 consisted mainly of two areas, that is i) mentorship and coaching and ii) Business incubation. Under the mentorship and coaching some mentors starting with those who are part of the NFOs (National Farmer Organisations) mainly as TOTs were profiled and they were approached by the various youth groups with consultations on marketing, financing and how to overcome the COVID 19 effects on the business environment. The target for mentorship and coaching was 50 groups however this was affected by the COVID 19 situation and the limitations in use of digital tools in reaching out. Despite that over 25 groups and individual youth enterprises were reached and over calls, email and WhatsApp media. Due to the COVID 19 situation, the lockdown for over 4 months of the year and restrictions brought about by the Standard Operating Procedures (SOPs) for meetings mainly WhatsApp groups for the different years of enrolment have been used. Peer to peer capacity building by sharing business tips, success stories, articles, short videos and opportunities has been carried out mainly vial these social platforms. Linkage and collaboration with FAO was interrupted by the COVID 19 situation. An earlier scheduled meeting with the FAO contact, the focal point person for EAFF and the head of agricultural credit facility of bank of Uganda was cancelled before the lock down. The collaborations that have since been carried out though the start was delayed by the COVID 19 situation. Several youths were mobilized and participated in the 'National Dialogue on Youth Finance in Agriculture' organised by FAO held on Tuesday, 3rd November 2020. Lists of the youth groups were shared and will be involved in the financial linkages with FAO. For business incubation, desk analysis of most Youth enterprises that were trained so far was carried out to determine the level of business. Most of the youth businesses were affected especially during the lockdown. Youth with poultry suffered significant loses as the prices of eggs reduced from over 12,000 per tray of 24 eggs to Less than 5000 shs yet the cost of getting feeds increased. Some in the piggery industry had their outlets closed and transport to the market became significantly limiting. Outreach to CURAD and other incubation centers continued and some of the youth enterprises that are being mentored were selected to train other businesses. The invitation to participate in the 7th Annual National Agribusiness Innovation Challenge 2020 organized by CURAD was sent to all the youth groups that are supported by this project.

Case study Rwanda: By Jacques Mneza focal point RYAF Rwanda

Through the training provided to the youth on business plan development the youth are encouraged to work with financial institutions, some of them revised their business plans and presented to various financial institutions. IMBARAGA developed collaboration with financial institutions DUTERIMBERE Microfinance in Musanze district and GIRUBUKIRE SACCO BUYOGA in Rulindo district. Through the collaborations in DUTERIMBERE microfinance Imbaraga provided the guaranty fund of 700,000Rwf for 2 youth groups of Musanze and Burera to help them to access to credit, these 2 groups get loan of 6,296,000Rwf the loan provided to was to invest Irish potato production. The Sacco provided a loan of 2,0000,000Rwf to the youth who is the owner of HINGA WORORE Ltd located in Buyoga sector, Rulindo district, Northern Province. In general for youth to access to financial services is still difficult because most of financial institutions asked youth to have: Collateral, Guaranty fund, Proper business plan according to the structure of a given financial institution, Sustainability of agribusiness activity; most of financial institutions do not believe the income agriculture and livestock business than other business, the agri-business activities are more risky.

Alliance and dream worker Ltd

Despite the COVID 19 disruptions, in Rwanda RYAF organized a national meeting with youth in a spirit to share experience and information. From this some of the enterprises started visiting each other enterprises as cross learning. IMBARAGA is setting up a youth webpage within the existing web page to support youth in agribusiness to share experiences and opportunities as well as publication of their activities.

The Alliance and dream work company, were involved in processing of Juice and body lotion, during the period of Covid 19 pandemic they faced the loss of 3, 500, 000Rwf, and the group members started to organize and search for the recovery budget to re-start activities in January 2021. The NGOMA Investment Company, faced a loss of 2,100,000Rwf because of fruits which did not get market, because they was supplying to the Kigali markets and during the lockdown it was not allowed to cross to Kigali, so now they started recovery by cultivating Irish potato so that it will help them to get another small capital to invest in fruits cultivation. The Agri-business career Ltd, faced a loss 4.500.000Rwf for lack of law materials and as they use urine from the schools and during the lockdown the schools are not operating so that face challenges of capital at the opening of the schools and they planned to re-start activities in January 2021.

Rural youth calling for online mentorship and counselling- From Uganda

Dokolo Community Action for Rural Transformation (DOCART) is a youth-owned and managed small grassroots group operating in Dokolo district, Northern Uganda. The organization's goal is to support self-empowerment of members to reduce household poverty, increase food security, improve nutrition and strengthen resilience to shocks using community assets like people, groups, associations, physical, natural and financial capital. DOCART was pursuing its business plan to establish a 500-hive bee keeping social enterprise focusing on increasing honey production, diversifying into other hive products, manufacturing hives and equipment, and establishing a demonstration/training center. Due to COVID-19, the youth involved in DOCART honey production now face several challenges:

- Transport limitations: Most farmers do not have trucks to deliver their produce or buy necessary farming equipment. The youths are currently unable to bulk and process their honey or package it. As a result, their produce gets wasted leading to food and financial losses.
- Reduced markets and market prices: Big market players such as schools and hotels have been closed. Prices of farm produce have greatly dropped because of low consumption. For example, many consumers have stocked dry foods compared to daily purchase of fresh foods.
- Reduced income: Earnings from agricultural produce has greatly been affected because many working-class people have been laid off reducing purchasing power. Farmers are now producing for home consumption basically.
- Reduced social capital: Social distancing and stay at home guidelines make it hard for people to attend village saving and loan association meetings, thus reducing the savings.
- To cope with these issues, the rural youth have derived the following strategies:
- Low scale production/farming: Instead of producing on a large scale, the youth have resorted to small scale farming to cope with the situation as well as for sustainability purposes. DOCART work plan and targets for 2020 have been revised downwards.
- Laying off non-essential workers: Some of the non-essential workers have been laid off to cut down expenses. However, this is affecting their households especially when they are not part of the government general food distribution.

Catering to the needs of small farming businesses

The Mt. Atlas Horticulture Initiative Organization Ltd (MAHIO) is a youth-led organization mentored by the East African Farmer Organization (EAFF) that gathers and organizes small agricultural business in Kamuli district. Since the lockdown in Uganda, the demand for their products decreased as few customers are having access to the commodity and most of their businesses closed as they have inadequate funding to cater for all their farmers' needs in the farms. Due to the curfew and movement restrictions in the country, the management of MAHIO is working from home, with increased expenses in the face of income loss. They have limited access to their offices, are unable to conduct regular checks on their farms and cannot hold farmer group meetings. Access to transport is scarce for the farmers who live far from town: they do not own a means of transportation, cannot be carried on someone else's motorcycle (currently not allowed) and cannot afford a boda boda. This significantly reduces their possibility to access agricultural inputs, as shops are located some 20km away from the farmers villages. In the long run this challenging situation can lead to increased food insecurity, hunger and gender-based violence.

The management of MAHIO wishes to maintain the agribusiness alive by supporting their farmers and keeping food production to the maximum, in order to comply with agreed provisions and retain contracts with buyers. MAHIO is seeking support in terms of training (on financial management and credit saving, agribusiness management, agronomy, records keeping), financial assistance

(e.g., grants, donations, loans, investments) and transport means. They anticipate their businesses will need at least 6 months to recover.
http://www.fao.org/rural-employment/work-areas/youth-employment/ica-programme/uganda/en/

End of project workshop, Tuesday 30th November to Thursday 2nd December 2021, Safari Park Hotel, Nairobi, Kenya

To mark the official end of the project, EAFF convened the end of project workshop at Safari Park Hotel from 30th November to 2nd December 2021. The main objective was to share projects' achievements and to obtain feedback from stakeholders. The meeting brought together 80 youth organizations' representatives from Kenya, Rwanda and Uganda and more than 340 youth in these three countries attended virtually. The meeting was also attended by the participants from the ministry of agriculture, youth and irrigation from the government of Kenya. We had private sector represented mainly financial services providers and development partners including IFAD, FAO, AGRITERRA among others.

It was hoped that the Youth Summit informed future rural youth initiatives in farmer organisations. Further, it identifying potential collaborations among actors to carry forward the youth innovations that were supported by the project as well as make recommendations for consideration in planning of post project activities. During the summit, stakeholders were engaged for possible partnerships and support to upcoming youth initiatives and innovations.

Going forward, EAFF will get involved in building the capacity of the enterprises and make them anchors. Also, the hub model will be adopted where one specialises and does what they do best and not trying to do everything everywhere.

Picture 21: Youth summit 1

Picture 22: Youth Summit 2

CHAPTER 4: SUMMARY ACHIEVEMENTS

The summary of achievements within the RYAF project will be summarized based on the log frame indicators under each component.

4.1 summary of achievements under component 1

Component 1: Capacity building 1. Scoping studies 2. Identification of projects to support 3. Trainings 4. Business incubation	• I1: Country Scoping reports • I2: # MOUs with potential funding partners/investors. • I3: # of proposals submitted by youth • I4: Profile and value of proposals qualifying for investment • I5: Business training and mentorship program developed • I6: Training Reports	• I1R1: 4 scoping reports were finalized and validated for kenya, Uganda, Rwanda and Burundi with 28 business models identified in the scoping studies. 29 business models were accessible. • I1R2: During the project life EAFF has have signed 8 MOUs and implementation agreements with Agricultural Finance corporation, Faulu Kenya, Agriprofocus, CURAD, FAO, SAFIN, IFAD country programme PRODEFI-Burundi and AAA for financial linkages, capacity support and linkages with existing youth programmes. EAFF went ahead to develop working relationships with ICA, We Effect, Vi-agroforestry, KUSSCO, GAIN and Mastercard foundation Kenya to share ideas and expose youth to various opportunities available in terms of responding to calls for business proposals, trainings, youth meeting that may be beneficial for the youth enterprises. Further to this EAFF as an institution has 6 MOUs with Vision Fund, Unaitas, AFC and Agroconsortium, KCB Rwanda and Equity Uganda. These are financial service providers willing to work with the youth. As regards to public participation, EAFF has forged working relationships with ministry of agriculture in Kenya, Uganda and Rwanda and have been able to tap into the youth programmes available and be invited to contribute pertinent information regarding youth in agribusiness. We have managed to hook some of the enterprises to programmes like Enable Youth run in Kenya and Uganda and the BDF programme in Rwanda. • I3R1: 817 proposals have been submitted by youth. And all have been trained on business planning. • I4R1: The profile of enterprises submitted comprised of 362 business plans who were classified the competitive phase 394 under the purposeful phase. 60 proposals were unclassified because they were dealing with brick making, table banking, e-waste system etc. Of the 756 enterprises within the agribusiness sector they had a total portfolio request of USD12,146,824.57. The total request from Kenya was 6,879,332.35, Uganda 2,932,368.4 and Rwanda 2,335,123.82.

		• I4R2: EAFF managed to train all the 817 youth enterprises that submitted the proposals. One representative per organization was trained and they cascaded this to other members of their groups. In total we reached 11,408 youth directly surpassing the target of 10,000. The 60 enterprises rejected the RYAF project shared the content of business planning on email for them to have access and learn. • I5R1: EAFF engaged 2 consultants to assist in the mentorship and coaching. They worked in all the 4 countries. 1 mentorship request form was created, 1 mentorship plan was developed, 155 enterprises engaged in Kenya, Uganda and Rwanda while 45 enterprises engaged in Burundi. Mentorship was voluntary based on mentorship request received. One on one mentorship was also adopted. Xxx mentors were profiled and linked to youth enterprises. • I6R1:1 business training manual developed and revised into BDS kit. • I6R2:1 TOT training report • I6R3:24 training reports (TOT training the youth agriprenuers)

Following the trainings 258 enterprises have been newly established. These enterprises periodically hire workers during the weeding, planting and harvesting seasons while those in processing have almost permanent staff in processing, finance, marketing. The total number of employments created is 3,908 jobs. Social media communication was highly encouraged during the trainings for networking purposes. In Kenya, 6 WhatsApp platforms were formed for ease of communication but in 2021 EAFF consolidated the platform for ease of communication. In Uganda and Rwanda 2 WhatsApp group exists. In Burundi, the WhatsApp group is yet to be formed this is especially due to challenges of internet connectivity mainly. Within these WhatsApp group, the EAFF project team share various opportunities floated across the globe from private sector institutions, mainstream banks, donors/development partners, government programmes and venture capitalists. The WhatsApp group also serves as a platform for sharing ideas, asking questions and even trade.

4.2 summary of achievements under component 2

<table>
<tr>
<td>Component 2: Matching of youth to financial institutions

1. Linkages to financial opportunities
2. Identification and profiling of business funding opportunities
3. Partnerships agreements
4. Identification and potential mentoring guest speakers and pairing of youth during business conferences.</td>
<td>• I7: # of proposals submitted by youth organizations per country.
• I8: # and profile of investors interested in supporting the proposals through MoUs.
•</td>
<td>• I7R1: 817 youth enterprises in total applied towards the business call
• I7R1: 247 enterprises submitted complete profiles of business plans towards various investors.
• I7R1: $1,733,523 was gained from the total of enterprises who received money from different financial insitutions.
<table>
<tr><th>• Kenya</th><th>• Uganda</th><td>• Rwanda</td><td>• Total</td></tr>
<tr><td>• $972,18 20</td><td>• $60,804. 25</td><td>• $700,53 7.146</td><td>• $1,733,5 23</td></tr>
</table>
• I8R1: the investors ranged from (2)Venture capitalists, (20)grants, (18)loan institutions, (6)government and (3)incubators. Investors were also classified as parents who gave support to the youth for starting and continuing their business.
• I8R2: EAFF has have signed 8 MOUs and implementation agreements with Agricultural Finance corporation, Faulu Kenya, Agriprofocus, CURAD, FAO, SAFIN, IFAD country programme PRODEFI-Burundi and AAA for financial linkages, capacity support and linkages with existing youth programmes. EAFF went ahead to develop working relationships with ICA, We Effect, Vi-agroforestry, KUSSCO, GAIN and Mastercard foundation Kenya to share ideas and expose youth to various opportunities available in terms of responding to calls for business proposals, trainings, youth meeting that may be beneficial for the youth enterprises. Further to this EAFF as an institution has 6 MOUs with Vision Fund, Unaitas, AFC and Agroconsortium, KCB Rwanda and Equity Uganda. These are financial service providers willing to work with the youth. As regards to public participation, EAFF has forged working relationships with ministry of agriculture in Kenya, Uganda and Rwanda and have been</td>
</tr>
</table>

		able to tap into the youth programmes available and be invited to contribute pertinent information regarding youth in agribusiness. We have managed to hook some of the enterprises to programmes like Enable Youth run in Kenya and Uganda and the BDF programme in Rwanda. • Youths have been invited to various platforms to various business conferences organized by different institutions. This has helped the youth to gain confidence in speaking about their enterprise and its benefits towards the food security agenda.

The investors involved in this

Grants: Hinga Weza foundation, EDC huguka, IMF mbele na biz, youth alive, kenya charitable society, world bank, nature kenya, AUIBAR

URAIA, BANCOS, ABDP, Mercy corps, foundation for community development and empowerment, NAEB, world vision, BDF, INKOMOKO, MasterCard foundation, youth connect, youth resilience fund

Loans: AAA fund, equity bank, post bank, first community bank, yetu Sacco, ABSA bank, KCB, Jumbo cooperative, AMICA Sacco opportunity bank, rim microfinance, saccos, ITI bank, bank of Kigali, GT bank, UMUTAGUHA finance, DUTERIMBERE IMF group circle savings, centenary bank

Venture capitalists: George Onyango, Tony Elumelu Foundation

Government funds (loans): Youth fund uwezo fund county government, youth enterprise fund, National Affirmative Action fund enable youth Uganda, enable youth Kenya

incubators: JKUAT, KALRO, biovision Kenya, big ideas contest

Based on the access to finance to youth enterprises, the new 258 business have created 791 jobs while those existing ones 756 enterprises created 1,963 jobs.

4.3 summary of achievements under component 3

<table>
<tr>
<td>Component 3: Best practice analyses and knowledge sharing
1. documentary of testimonials
2. documentation of process: this is a publication with success stories plus the whole journey for youth in ESA
3. organizing of a lesson learnt workshop (national level)
4. Monitoring and evaluation
5. Regional youth network: organizing 2 national meetings per year per country and 1 regional meeting once a year in lieu to revive the regional youth network</td>
<td>• I9: Summary of testimonials lessons learnt and best practices.
• I10: Youth platform meeting reports</td>
<td>• I9R1:31 documentaries with testimonials from Kenya, Rwanda, Burundi and Uganda developed
• I9R2: Developed 5 booklet of success stories for Kenya, Uganda, Rwanda and Burundi documenting 50 youth enterprises.
• I9R3: Conducted 3 surveys
• I9R4: Formed 10 WhatsApp groups in Kenya, Uganda and Rwanda for information sharing. In 2021, we consolidated all the Kenyan platforms to 1 so currently we have 6 platforms.
<table>
<tr><th>Country</th><th>2018</th><th>2019</th><th>2020</th><th>2021</th></tr>
<tr><td>Kenya</td><td>1</td><td>3</td><td>1</td><td>Consolidated all platforms to one platform</td></tr>
<tr><td>Uganda</td><td></td><td>2</td><td></td><td></td></tr>
<tr><td>Rwanda</td><td></td><td>2</td><td></td><td></td></tr>
<tr><td>Burundi</td><td></td><td></td><td>1</td><td></td></tr>
</table>
• I9R5: Developed the AYA market place
• I9R6: Conducted at least 4 national workshops and 2 regional youth forums
• I9R7: 4 policy briefs have been developed and disseminated
• I10R1: The WhatsApp platforms are converted to national platforms
• I11R2: 1 closure regional meeting was organized and an end of project evaluation report was done.</td>
</tr>
</table>

4.4 summary of achievements under component 4

Component 5: Project Management 1. Inception meeting 2. Setting up a steering committee team 3. Coordination	• **I11:** Annual Steering Committee meeting reports • **I12:** Half yearly project Implementation Team reports •	• I11R1: Inception meeting report • I11R2: Formed 3 NIC committees in Rwanda Kenya and Uganda • I12R1: Project implementation team in place with 3 National Focal Points, training and organizational management lead by the regional programme coordinator overseen by the CEO. • I12R2: 12 NIC meetings have been held in total since 2018. Normally twice a year per country. • I13R3: Steering committee in place

CHAPTER 5: ASSESSMENT OF SUSTAINABILITY

RYAF sustainability is in regards to capacity support to youth agriprenuers for food and feed security for the future.

5.1 Assessment of capacity support

The African Youth Agriprenuers platform is an innovative capacity support service for youth agrienterprises. The AYA platform is a web-based platform that offers a one stop shop for

a) Knowledge – as a form of e-extension
b) Financial linkages – profiling financial products accessible to youth. This is both grants and loans
c) Training – offers an opportunity for virtual and physical opportunities for trainings through module development
d) Mentorship – offers an opportunity for mentors to offer mentorship and also mentees to latch onto such opportunity.

Rationale for the AYA platform: More than 1.3 billion people worldwide live in poverty – nearly three-fourths of them in rural areas. Virtually all depend directly or indirectly on agriculture for their livelihoods. Many are farmers or pastoralists, while others eke out a living from forestry or fishing. Today more than 80 low income developing countries suffer from chronic food deficits and about 800 million people live in hunger (FAO,2000). By 2025, the world's population may exceed 8 billion and food needs in developing countries may nearly double. To the extent that extra raw food and other raw materials can be produced competitively by small farmers within food deficit countries, this has the triple benefit of increasing supplies, reducing rural poverty and improving household food security. If unmatched by increases in food production mounting demand for food will raise prices and aggravate food insecurity worldwide while swelling the ranks of the hungry. EAFF is among other organizations involved in the implementation of a youth project for youth in Agribusiness. One of the findings from the project is that many youth in order to be successful agriprenuers, will need more practical agricultural information. This type of information is hard for them to get.

EAFF has already started to develop a platform in collaboration with FAO to provide youth agribusiness with news, information and agribusiness opportunities. There is still a gap condensing the scientific information to user friendly text that youth agriprenuers use. In this era of developed communications and computer technologies, the overall use of information in business performance has become de-facto standard. Competitive advantages depend on good decision making, which in turn based on availability of pertinent information. Practical organization of information provision may reduce a number of obstacles which impede access to needed business information.

What the platform is trying to solve

- Availability of practical information to use in agribusiness production or value addition e.g. access to certified input suppliers, tractor services, standards and technical guidelines among others.
- Unemployment: the platform seeks to ignite thought processes on how to do something through value addition and subsequent creation of cottage industries, this will be done through demand driven trainings as well as linkages to mentors and agribusiness incubators.
- Financial linkages: the platform will be able to capacity guild youth in agribusiness planning to link to potential investment opportunities

Justification

Agrienterprises require practical real time information that will help them make better decisions to improve their farming. Such information required by agriprenuers is (a) What do I need to know about my enterprise (technical information), (b) where can I money to start such an enterprise, (c) whom can I talk to, for validation of my idea, (d) where can I get further trainings on my enterprise? These are among the questions that business people ask themselves before starting an enterprise. The AYA platform is providing such an environment. Through four pillars

- **Knowledge pillar:** to address the first question, the knowledge base will be split into two kinds of information i.e. Good agricultural practices and value addition. This component has already attracted support from the project EAFF is implementing with ASARECA and FARA called **strengthening agricultural knowledge and innovation ecosystem for inclusive rural transformation and livelihoods in Eastern Africa.** EAFF will focus on at least 3 value chain crops in horticulture and livestock. The knowledge pillar requires extensive research in regards to collation of scientific data to become more palatable information to youth. In the future, data on input suppliers mapped per geographical positions will be done. This will be in regards to fundraising efforts on the platform
- **Financial pillar**: This pillar answers the second question. EAFF has already mapped more than 150 financial enterprises who provide money for youth in agriculture. There will be continuous updating of this financial pillar as various calls for proposals are floated periodically. The financial pillar will post all these opportunities that the youth can tap into split into loan portfolios and also grants. To popularize this pillar, there will be need to continuously update the youth through the existing WhatsApp platform to keep looking at the opportunities within this pillar. Financial institutions profiled within this pillar will be given opportunities to conduct online zoom webinars to popularize their products.
- **Mentorship pillar:** this pillar answers question three. EAFF has already mapped some mentors who are mentoring some youth enterprises within the youth project. The mentorship is voluntary and therefore from time to time EAFF will advertise a call for mentorship. Mentorship can be charged or free in nature depending on what the mentor wants. The mentors are also encouraged to contribute to the training pillar as they can tailor make different training sessions for specific value chains. The mentees will request for mentorship so that they can be able to access the mentors. Information of the mentors will not be published on the fore end because of misuse of information. Mentorship will always be followed up by EAFF to assess the impact to the youth enterprises form time to time.
- **Training**: this pillar answers to question four. Here, EAFF already has an existing curriculum for business planning. However, during the trainings various needs were highlighted specific to different value chains. The training pillar relies heavily on the knowledge pillar as well as the mentorship pillar. Here in house paid trainings can be published as well as development partners offering trainings will be posted here (both paid and unpaid). The aim is to show youth enterprises that there is information and resources which they can tap into. This pillar can be used by EAFF as a sustainability pillar to ensure that the platform continues over time.

Modalities of the platform

The Market place is highly data driven and therefore will require constant updating of information within the platform to make it work better. There will therefore be a need to

a) Charge a small amount of money to the platform users to access and use information. This will be through registration.

b) There will be landing pages that are in the front end and back end therefore particular use of various pages may require the user to fill in forms to query request which will automatically be received by another user depending on what they are seeking in the market place. EAFF will however endeavor to track requests and make necessary linkages.

c) The partnerships created in the platform will be life partnerships so that to ensure sustainability towards youth financial inclusion for a long time.

CHAPTER 6: LESSONS LEARNT, REPLICATION AND SCALING UP

6. 1 Introduction

Being the first project of its kind in EAFF, it has created a lot of interest from many quarters in both the development and private sector. The implementation of component 1 and 2 of the project was very useful in regards to understand how the youth think. We believe that the youth need to be clustered into value chain specific groups. This way, the sharing of information across the region will be more beneficial and may be able to trigger trade. As we anticipate the signing of the EAC Cooperatives bill fronted by EAFF. We believe this will form a good avenue for the generation of regional youth cooperatives that can promote trade across the countries in the region.

6.2 Lessons learnt

To date; the main lessons emerging from the grant project is

- Most youth don't have collateral needed to access financing by investors
- Youth are sluggish when asked to respond to calls for proposals or opportunities (value over passion).
- There is need for youth to be active in policy spaces that will give them leverage on accessing finance.
- Some youth who are in agribusiness lack technical skills in implementing their agribusiness. The market place will try to bridge this gap and also technical skill linkages.
- Youth talk to youth so when put in a space where they can interact youth can trade and have potential of creating employment through agribusiness
- The youth are interested in agribusiness, what is lacking is capital financing for start-up or scaling up
- There is need to conduct health risk as a major risk factor in agribusiness planning. Many lessons have been drawn from the COVID-19 pandemic.
- There are stringent rules in accessing various financial products designed for the youth or mainstream financing that locks out youth.
- Agricultural financing is difficult because the repayments cannot be monthly especially for mainstream finance because of period of investment in agriculture.
- There is no policy regulating agricultural financing. The hypothesis is that this has enabled youth to be locked out in the financial space.
- High interest rates and shorter loan terms especially within the banking financial institutions inhibit youth to access financing. Very high collateral up to almost 70% of the loan requested.
- Youth who lack collateral are locked out to access financing.
- Youth keep changing their minds on how they see their enterprise each time we engage

6.3 Scaling Up

The report showed that lot of gains have been achieved, in terms of increased capacity of members in production and initiating/sustaining linkages with different institutions and youth enterprises. These gains need to be sustained and put to scale beyond RYAF. As aforementioned in chapter 5, the AYA platform forms a great platform to ensure that the project is sustainable and relevant for the future.

CHAPTER 7: RYAF MANAGEMENT, EXPERIENCES, CHALLENGES/ WEAKNESSES

7.1 Experiences in technical programme management

RYAF was the first project to implement in EAFF as a youth project on financial inclusion. The project was implemented in 3 countries i.e. Kenya, Uganda, Rwanda and Burundi. The main implementers of the project was only in 3 member organizations of EAFF as alluded in the beginning of the project report. Below is a table that summarizes the experiences that have been gained by EAFF in managing this project in terms of preparation of AWPBs, annual reports, organizing regional activities and interacting with different stakeholders such as partners. The table 25 below summarizes what worked well and what did not (for improvement).

Table 25: Summary of experiences at technical level

Issues/Areas	What worked well	What did not work well and can improve
Planning of activities	The annual work plan and budgeting at the beginning of each project year helped very well in regards to planning yearly activities. However the quarterly interactions with the project team to keep each other abreast of the challenges and advances in the activities helped to sharpen and open up views.	The process at the national level was inclusive at the beginning to ensure that all member organizations can participate in the NIC. However, some of the members fell out of the way and were not forthcoming to participate. This led to a lot of work for the NFP. In 2020, the COVID 19 pandemic disrupted a lot of activities on the ground which made it very difficult for the youth enterprises to survive.
Implementation of activities	RYAF flexibility allowed adjustments to be made to respond to emerging needs	The flexibility helped the project team innovate and come up with AYA to be part of the project implementation activities.
Reporting	Every year we had to report twice to IFAD. i.e. the progress half year report and the end of year report. This was quite good because it helped a lot in consolidating the yearly report and subsequently the end of project report.	Some members really delayed in the relaying of information to the regional team for compiling. This was always mitigated though he use of WhatsApp which helped to fasten information.
M&E	The m&e component in this project was quite challenging because the project was in the whole country.	The COVID 19 pandemic didn't help because movement was restricted and we had to conduct M&E virtually. Many youth

		enterprises didn't participate because of network challenges.
KM	Very useful in promoting cross learning. Promoted collaboration of enterprises in the same value chain within the countries	EAFF relied heavily on WhatsApp, we were not able to develop a regional platform until the youth enterprises got trust each other. Maybe this will be done in the future.

7.2 Experiences in Financial management

IFAD made disbursements to EAFF on a yearly basis based on regional AWPBs. Disbursements from EAFF to NFOs were based on respective sub-agreements/contracts and national AWPBs. It was required for EAFF shall open a dedicated RYAF bank a/c in USD.

The table 13 below summarizes some of the experiences in managing RYAF funds.

Table 26: Summary experience in RYAF funds management

Issue	What worked well	What did not work well and can improve
Funds flow	Funds were transferred on the strength of a work plan and budget annually	- **There were delays in receiving funds hence delays in transmission of funds to NFOs** Budgeting and disbursements were not consistent from EAFF and IFAD
Planning meeting	The joint planning meetings created cohesion among staff (finance and technical)	
Audits	Statement of responsibility were accepted annually	
Staffing	The process of sending staff from one organization to another for evaluation and back stopping(Peer learning) helped staff improve their systems	

Supporting documents	Transmission of documents annually ensured accountability and records	
Categories and components	EAFF finance officer understood this categorizations owing to past experiences in IFAD funded projects	
Reporting	.	

CHAPTER 8: CONCLUSION

The RYAF project has shown significant success, this is because the investment that was put in of $1,300,000 led youth enterprises to access funds worth $1,733,523. This inclination is towards the just ended EAFF strategy 2013-2020 of focusing on entrepreneurship. It showed evidence that actually the youth if guided can be able to establish working and functional enterprises.
The youth were first trained on business planning. Based on the feedback, they said that the training helped them to

- First timers: the ones within the purposeful phase, they sharpened their ideas further to create new business plans that were fundable.
- Accelerators/competitive phase: it assisted them to enhance their ideas in regards to documenting their history, marketing plan, financial management and also looked into the risks that they may face in their enterprises.
- Both purposeful and competitive phase gained mad skills for pitching.

As seen on the table below, some of the youth organizations that have pitched to different financial providers are

Table 27: Some Youth organizations that pitched to various financial service providers

Organization/Business	**Sector**	**Contact Person**	**Telephone**	**Financial request**
Guruvet Agro Enterprises	Honey production	Brighton Marienga	+254720-171025	Ksh.4,980,000
Supplies Link Onion Farm	Horticulture	Peter Njoroge	+254722-267502	Ksh.1,475,000
Henrock 6 Ltd	Food processing (milling of cereals)	Boniface Mbae	+254724-229966	Ksh.685,000
Movers Pigs Farmers	Livestock	Gicheha	+254714-477622	Ksh.2,391,350
Ukihalisi Chuka	Bee keeping	Denis Miriti	+254724-158529	Ksh.1,262,000
Yatta Bee keepers Ltd	Bee keeping	Joan Kinyanjui	+254727-060021	Ksh.7,930,000
Uganda Rock Pigs	Pig Keepers	**Kafeero Lyazi Vincent**	**+256701570775** **+256776570774**	UGX 72,000,000
Mt. Atlas Horticulture	Maize, soyabean and honey	**Waigolo Joshua**	**+256778590094** **+256751614354**	UGX 601,483,000
Mabira Coffee	Coffee value addition	**Kizza Isaaya**	**+256757584910, +256773185970**	UGX 500,000,000

Katovu Poultry farm	Poultry	NDAYAMBAJE HARRISON	:+256775327083/ +256702187547	UGX 361.935.000
Cloverdale Ltd	Poultry	**Nakigozi Laura Octavia**	**:+256783270101 +256775314937 :+256706777774**	UGX 204,438,000
Bala youth forum	Provision of agricultural services	**Ogole Oscar**	**:+256779472527 +256755192978**	UGX 157,500,000
Champion grocers Ltd	Processing organic fruits to Juice	**Mukashyaka Jacqueline**		RWF 553,197,488
Umunezero W'ubuzima Bwiza ltd	Soya Bean Processing	**Jean Baptiste Habimana**	**+250783619967**	RWF 7,857,468
EAT Avocado Rwanda LTD	Processing of avocado to: seed tea, soap, oil and mayonnaise	**Urengejeho Jean Claude**		$ 13,780.8
INTEGO CYUVE	Potato seed multiplication- in vitro	**Alphonsine Twizerimana**	**+25078516198 +250785005256**	RWF 36,363,000
URUNGANO-CYABINGO COOPERATIVE ICYEREKEZO MUKO GROUP	Production of fruits and vegetables	**NDAGIJIMANA Sylvestre**	**+250782776936 +250788333703**	RWF 20,000,000

- There was a shift of mind-set that the youth cannot access loans or even think about it. Therefore in 2020, with our collaboration with global communities some enterprises attempted to access this loan from I&M bank of 14% premium. The table below shows some of the enterprises that attempted to take this loan. This shows that youth have developed courage to participate in financial inclusion processes.

Table 28: Youth enterprises linked to Global Communities fund

Organization Name	Business Category	Name of Respondent	Title/Position	Phone Number	Value chain	Total loan request ksh
GEM GRAIN AMARANTH MILLERS	SME	Evance Obara	Managing director	0725070312	Grains/Cereals	6,867,000
HENROK 6 LIMITED	SME	Boniface Mbae	CEO	0724299966	Grains/Cereals	685,000
KUUNO FARM	SME	Joseph Wohoro	Farm Manager	0721701621	Horticulture	2,000,000
MUTHONI AGROBIZ	SME				Horticulture	350,000
EUNIDRIP IRRIGATION SYSTEMS	SME	JAMES KURIA	Proprietor	0728163329	Others	6,000,000
Red & Green Fresco	SME	Sandra Nyakundi	Partner	0717212617	Horticulture	550,000
Smart Shamba	SME	Samwel Naimasia	Managing director	0723872188	Dairy/Livestock	1,300,000
Farm Sense	SME	Wilfred Mungai	Director	0795523985	Poultry	500,000
Ibunga Enterprises	SME	Alex Mugendi	Managing Director	0716878704	Watermelon	1,500,000
Maragrow Limited	SME	Oliver Sissey	Managing Director	0713480056	Tomato and Capsicum	6,500,000
Procurment Technical Agribusiness Centre	SME	Titus Ndegwa	Director	0720347625	Animal feed – Silage	4,000,000
Seko Gaa Poultry	SME	Shadrack Kiplimo	Director	0728962350	Poultry	300,000
Siwany	SME	Kennedy Oluoch	Treasurer	0710638967	Fish	2,1021,000
Tinasha Investment Ltd	SME	Victor Lutomia	Managing Director	0715350712	Poultry	1,500,000
Underit Youth Group	SME	Jacob Sanga	Executive Director	0725035877	Coffee	20,000,000

Organic Ilemba	SME	Nesphory Mwambai	CEO	0714520023	Cassava	20,500,000
Mentors Youth Group	SME	Marwa Mwikabe	Chairperson	0725118730	Dairy Feeds – Fodder	800,000

- RYAF helped to strengthen the capacities of EAFF and NFOs through the NFPs have been able to gain skills on entrepreneurship. This way, we can be able to impart knowledge even to farmer organizations to enable them make business sense within their organization. The organization is promoting an 80:20 rule to reduce overreliance of donor funds. The skills gained in this project can help us diversify the knowledge to even sub national farmer organizations to be become more effective and accountable to members.

EAFF takes this opportunity to sincerely appreciate the financial support from IFAD. It has brought considerable transformation in our membership and more especially the youth in agribusiness. We took note of some of the challenges we encountered to improve on future programming. We have gained tremendous experience in handling such programme and being the first youth programme in EAFF.

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