Follow the Bean: Navigating value exchange & vulnerability with farmers & their stakeholders
Finance Alliance for Sustainable Trade

Information exchange
Financial tools
Education and training

FAST
cooperative
VC
importers
understand core needs
promote financial inclusion for farmers through the delivery route of the sustainable trade industry
facilitate financial tools - ICT’s and services
inform a scalable platform of useful, useable and desirable tools that will grow holistically
Design Process

Discover
observe
listen

Understand
synthesize
reframe

Create
connect
co-design

Implement
test
refine

research is ongoing
participants

Coffee cooperative
Day laborers (single women & indigenous)
Sustainable trade supply chain
Coffee drinkers
21st of September cooperative farmers.
co-op

sharing infrastructure accountability links to poor
expert workshops  
(scoping & scalability)

observations in the field  
(insights and right turns)

influence models analysis  
(benchmarking)

semi structured interviews  
(introductions to the everyday)

participatory design sessions  
(introductions to the everyday)

literature review  
(Portfolios, Yunus, m-banking, social philanthropy models)
Point of origin

Health and safety of food

The well being of the cooperative
Focus

1. tools and strategies
2. cash streams
relationships
emotions
possibilities
participatory design
Who is involved?

discover
create
understand
connect
co-design
reframe
synthesize
listen
observe
implement
test
refine
FALTA DE COMUNICACIÓN ALAS COMUNIDADES

COMUNIDADES,

OFICINA

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FECHAS: 18 de julio de 2009
FALTA DE COMUNICACIÓN ALAS COMUNIDADES

OFICINA

* Para ahorrar más fondo Cooperativa, tener más Comunicación más Rápida, dependiendo la distancia de diferentes comunidades Ingresado con la organización
* Para tener Información Sobre el Acapio o en otras necesidades en cuando es necesario.
insights from participatory design session

concerns and challenges
- plant health
- spotty connectivity
- work flow
- business literacy

social norms
- willingness and encouragement
- unfamiliar with being asked to contribute
- natural systems thinkers
tools & strategies
information communication technology
“one way I save is to gather my own wood for cooking instead of paying for it”
making sale-ables from materials gathered from the earth
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shade trees and livestock for protection
insights from tools and strategies

**physical norms**

innovation is a part of the everyday
the tangible and visible is a link to trust
materials from the land are free resource
children are gatekeepers of technology

**social norms**

small jobs are social and desired
abstractions such as savings have low priority
personal savings is private
change is accepted after proof
Understand
reframe / synthesize

co-op as agent and pillar
(community vs. gender bias)

reposition savings
(livelihood vs. “disasters”)

support small jobs
(pride and social vs. “burden”)

the STI is a circle not a line
(the consumer is a part of the experience)
Cash stream

“personalities”

Welfare
“social programs are for school”

Crops
“coffee money is distributed fairly”

Remittances
“remittance money is for building houses”

Loans
“loans are for equipment and supplies”

Small jobs
“I use the flower money to buy special things like cheese”
“But it's not enough”
if remittances look like buildings what does savings look like?
saving?...with what?
before we can build the right financial management tool we need to get
the cash in place for well being, livelihood and the unforeseen.
implications for concepts
cash flow and streams

current state

- a variety of irregular unreliable income streams that don’t add up
- little or no resources for emergencies
- neighbors and loans not cooperative
- life risking strategies to obtain large sums and advances in life
- cash streams have tangible allocations with personalities

desired state

- dependable
- cushion offsetting the unforeseen
- minimizing risk
- unique sums of money to plan
- build and aspire in life
- realistic expectations for the specific cash stream
ICT's (potential)

**current state**
- Management is often in-person discussion-based hand-drawn charts, maps, spreadsheets, little hierarchy
- Desire for planning and management, fairness and transparency
- Planning is hard in a state of flux with logistically challenging communication
- Families have different needs than day laborer

**desired state**
- Maximize understanding, planning and workflow remove abstraction
- Build on the cooperatives mission of sharing and fairness
- Share knowledge with ease
- Offer appropriate cultural options to be selected as needed and desired by user
In addition to financial management tools we will design a new cash stream for livelihood facilitated by ICT’s between farmers and those who buy their crop.
“It is the ability to control capital that gives people the power to rise out of poverty”

-Mohammed Yunis
Next Steps: Prototype concepts. Plan interaction design (service and financial management experience)
21st of September cooperative farmers. thank you
concept validation of potential solutions

“Social Sharing” knowledge and cash streams for livelihood closing the gap.

“m-sharing”

“farmshares”

“round-up for livelihood”

“food-friend”

“skype sisters”

services
technology
experience