



Follow the Bean:  
Navigating value exchange & vulnerability  
with farmers & their stakeholders



# Finance Alliance for Sustainable Trade

Information exchange

Financial tools

Education and training

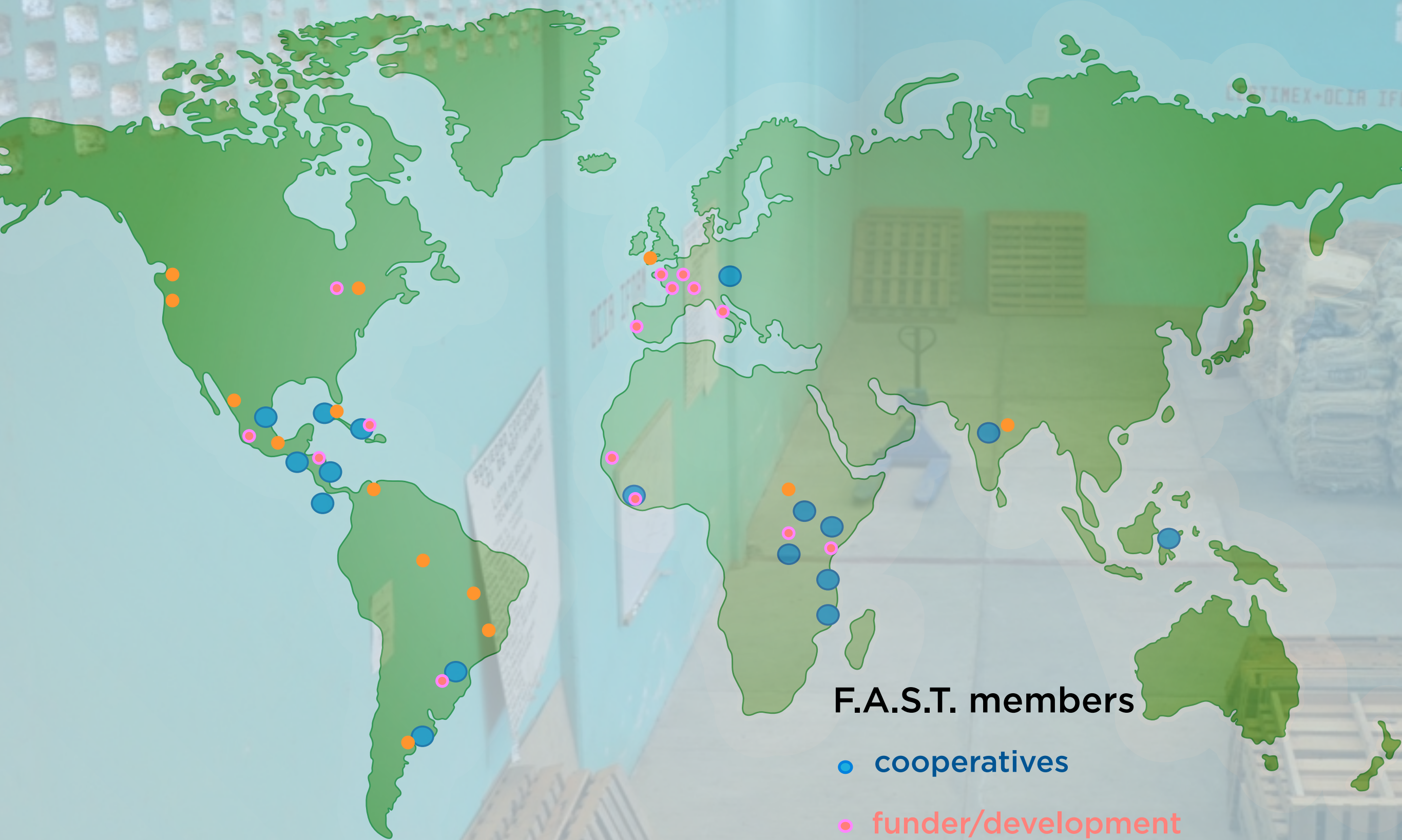
cooperative

**FAST**

VC

importers





## F.A.S.T. members

- cooperatives
- funder/development
- supply chain



# objective

understand core needs

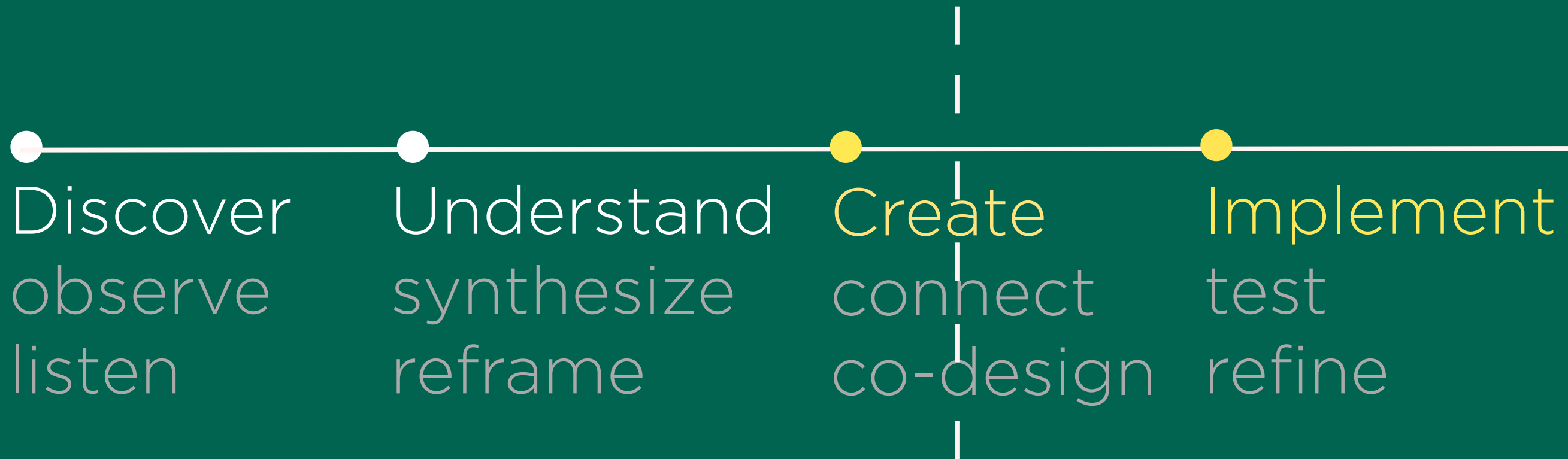
promote financial inclusion for farmers through the delivery route of the sustainable trade industry

facilitate financial tools - ICT's and services

inform a scalable platform of useful, useable and desirable tools that will grow holistically



# Design Process



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

















A person wearing a wide-brimmed hat and outdoor gear is operating a professional video camera on a tripod. They are positioned under a corrugated metal roof, looking out over a lush, green landscape with trees and hills in the background. The scene is dimly lit, suggesting an overcast day or a shaded area.

# Discover

observe / listen

**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





Invest-tours





# Focus

1. tools and strategies

2. cash streams

relationships

emotions

possibilities





participatory  
design



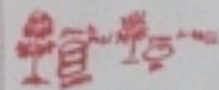
la madre?

Sanos.

ener una planta

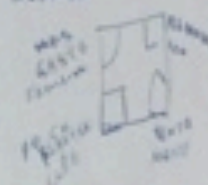
Enfermedad

y limpia (pl  
randes.



Original & John

Diagrama



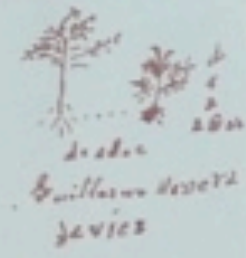
En la ciudad de México, la mayoría de la población vive en zonas urbanas. En estas zonas, la mayoría de la población vive en zonas urbanas. En estas zonas, la mayoría de la población vive en zonas urbanas.

TRINIDAD JIMENEZ  
YOTZUBO Cuernavaca

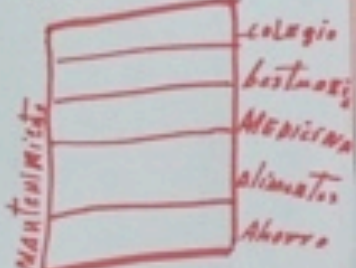
FALTA DE COMUNICACION ALAS COMUNIDADES



Planta de la casa



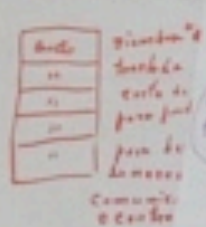
INSTRUMENTOS DE LA CASA



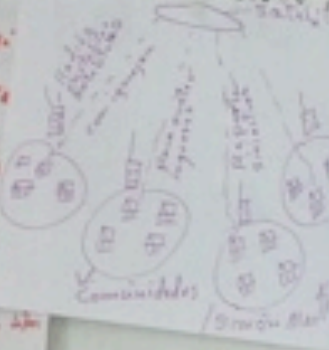
Leonis Lancy Martinez

celular  
Alberto Jimenez

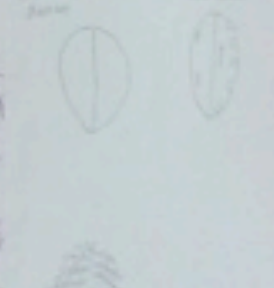
1. Necesidad de agua



Mano Lancy Martinez



2. Necesidad de tierra



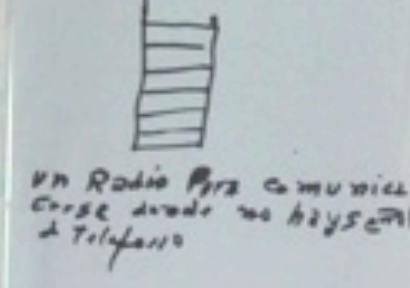
3. Necesidad de vivienda



4. Necesidad de salud

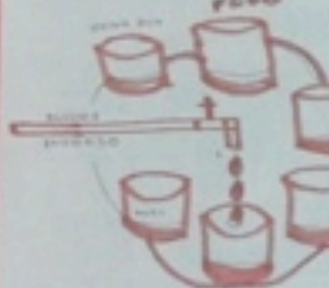


5. Necesidad de educación



Gaudencio V. Medina Hdez.

6. Necesidad de trabajo



Juvencio Nuñez





NOMBRE: - AUGUSTO GARCIA SANTIAGO.  
COMUNIDAD: - SAN PEDRO SINGUMI PUTLA, OAX.,  
FECHA: - 18 DE JULIO DE 2009.

## FALTA DE COMUNICA- CION A LAS COMUNIDADES

COMUNIDADES,

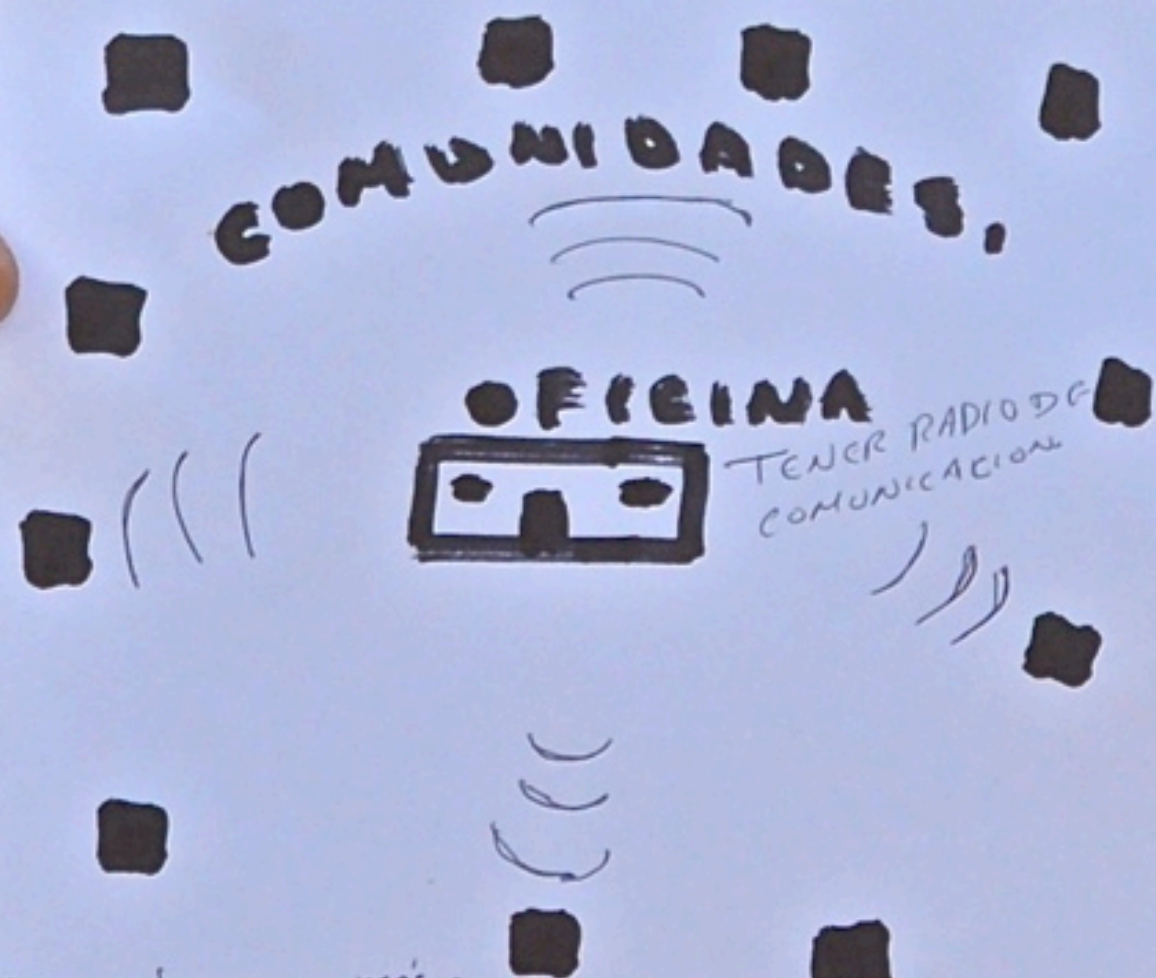
OFICINA

TENER RADIO DE  
COMUNICACION



COMUNIDAD: - SAN PEDRO SINTYUMI PUTLA, OAX.,  
FECHA: - 18 DE JULIO DE 2009.

# FALTA DE COMUNICACION A LAS COMUNIDADES

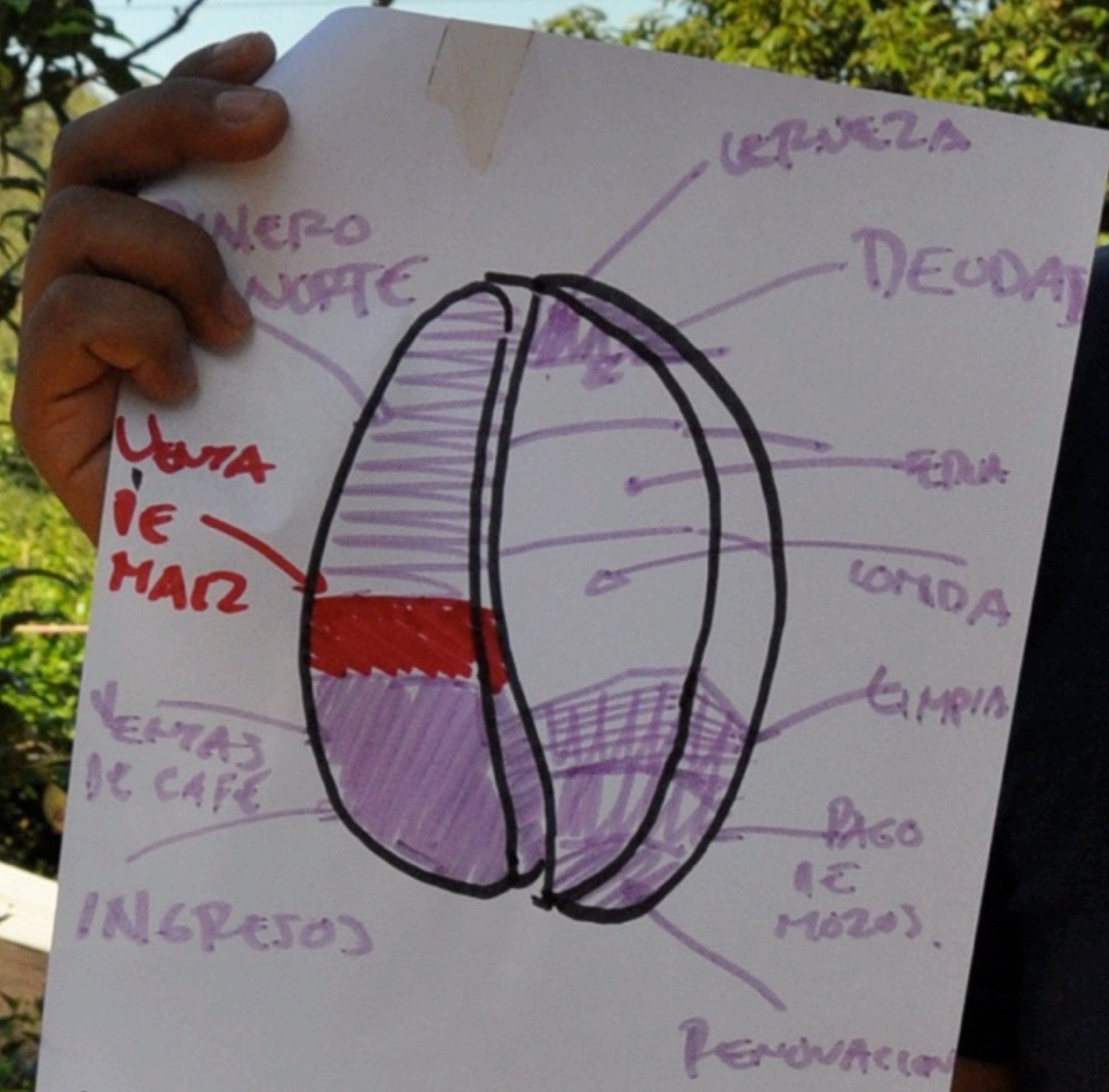


- \* Para ahorrar <sup>más</sup> fondo Cooperativa. tener más Comunicación más Rápida. dependiendo la distancia de diferentes Comunidades Ingresado con la organización
- \* Para tener Información Sobre el Acopio. o en otros necesidades en cuando es necesario.
- \*

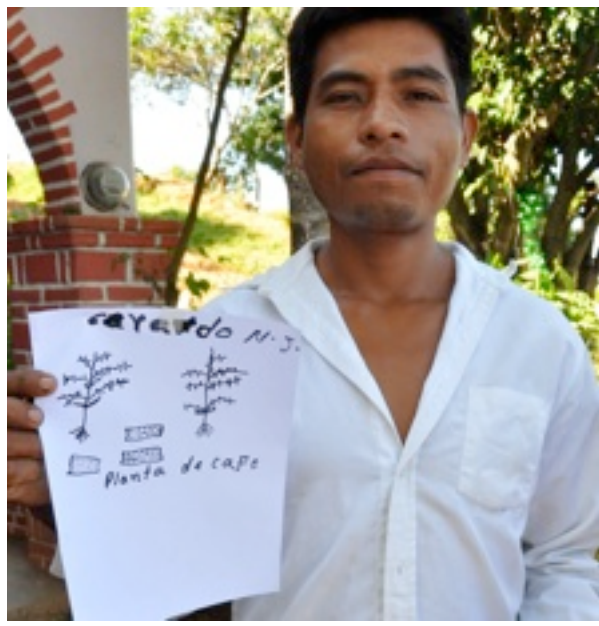














insights from participatory design session

**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









shade trees and livestock for protection



A hand holding a brass mortar and pestle filled with green seeds. The background is a dark teal color with a subtle pattern.

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



ZARAGOZA ITUNDUJIA









# 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”)

**control over one’s life is at the core**

(vulnerability as state of being vs. “event”)

**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”



A close-up photograph of a person's hands holding two 20,000 Vietnamese Dong banknotes. The person is wearing a silver bracelet on their right wrist. The banknotes are blue and white, featuring a portrait of a man. The background is dark and out of focus, showing a grid-like pattern. The text "But its not enough" is overlaid in white in the center of the image.

“But its 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.

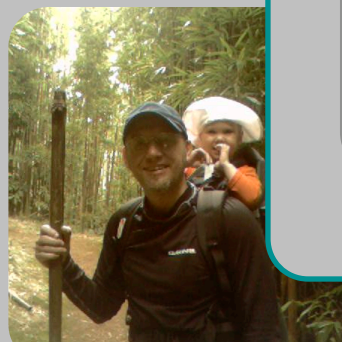
“m-sharing”



“round -up for livelihood”



“farmshares”

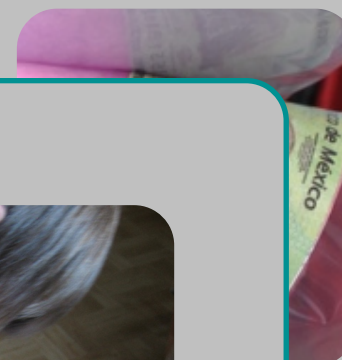


services

technology

experience

“food-friend”



“skype sisters”

