



COMMONWEALTH *of* LEARNING



# Lifelong Learning for Farmers

TRANSFORMING LIVELIHOODS.

TRANSFORMING LIVES.





## The Challenge



A large portion of the population in developing countries depends on agriculture for their food and livelihood, yet the sector has continued to record a steady decline. Decreasing investments, climate change, globalisation and inadequate extension services are some of the factors creating a strain on food security for millions of farm families, particularly in the fragile ecosystems of small island states.

Agricultural extension officers have historically been the link between research and farmers, helping to ensure that farmers are aware of farming best practice and supporting them in their decision-making. Yet, the services of extension officers are inadequate in developing countries of the Commonwealth. To ensure that farmers have access to the knowledge and skills that they need to adapt requires a new

approach – one that provides farmers with continuous learning opportunities, while also strengthening their ability to create networks, engage with financial institutions and evolve business models.

The new approach must have extensive reach, be low cost and sustainable, as well as have a high impact. Many great projects have ended after the pilot phase, when the funding they relied on is removed. For farmers and their communities to benefit, the solution must also be self-directed and self-sustaining.

“Almost 800 million people across the world are undernourished.”





## The Solution

The Commonwealth of Learning (COL) has developed an initiative called Lifelong Learning for Farmers (L3F). Based on the belief that learning should lead to sustainable development, it encompasses economic growth, social inclusion and environmental conservation. L3F mobilises marginalised communities, trains them for improved livelihoods, links them to financial resources and integrates farming with environmental conservation.

Using information and communication technologies (ICT), such as mobile phones, radios and CDs, L3F increases farmers' access to information about farming practices, as well as corporate literacy. Communities are involved in the development of learning materials, which are then shared among the farmers. Farmers are encouraged to form community banks or savings

and loan groups. Members are then linked with opportunities from their table banking groups or formal financial institutions.

COL catalyses the partnerships between farming communities, experts, financial institutions, IT providers and the market, to create a win-win situation for all.

“We have learned new techniques on small-scale agribusiness like raising agriculture products, new markets and legal rights that women have.”

- Ms Happiness Peter, L3F member, Tanzania



**Learning**  
(human capital)



**Linkages**  
(social capital)



**Loans**  
(financial capital)



**Improved  
Agricultural  
output**  
(natural capital)



**Improved  
Entrepreneurial  
output**  
(physical capital)



**Empowerment**



## The Results: 2015-2018



**108,739**

improved sustainable  
livelihoods



**357,063**

learners reached



**52**

organisations across the  
Commonwealth trained  
to implement L3F



### Saving and investing for growth

In Africa, L3F partners have adopted a group-based approach to improve the financial inclusion of rural communities. Farmers undertake structured learning that is focused on sustainable farming, community banking and enterprise development. These groups then use the table banking concept to develop community banks in which members accumulate funds through group savings and share contributions. Internal lending and repayments not only help individuals to master business concepts, but also support the growth of their enterprises. A number of such groups have merged to form larger savings and credit cooperative societies.





## Learning by mobile phone

Some L3F partners have created innovative learning platforms that enable farmers to exchange information with extension officers in their indigenous language using basic mobile phones. Farmers use their phones to ask questions in languages that they understand and receive understandable feedback from extension officers in the region via text messages. Farmers are also able to attach pictures to questions. The mobile phones have not only become a learning tool, but also a tool for business management.



“I do not have to walk miles to attend a training programme, sacrificing my agricultural and household activities. I can learn in my own language and, if I need clarifications, I use mobile phones to discuss with my community members or experts.”

- Ms Nakirunda Julie from Kayunga District in Central Uganda



L3F takes a gender sensitive and inclusive approach in order to strengthen the role of women in agriculture. As a result, L3F women farmers in Kenya and Uganda, for example, have been found to have higher empowerment scores than non-L3F men.



Financial institutions have earned eight times more from L3F participants.



## Increasing business opportunities for stakeholders

Studies in Commonwealth countries where L3F is taking place showed that learning through L3F led to empowerment and, for every 1 per cent increase in empowerment, there was at least a 2.3 per cent increase in the farm's profits. Financial institutions have disbursed millions of dollars to L3F participants and have earned eight times more income from the L3F participants compared to those who borrow without proper structured learning. This is attributable to higher credit repayment rates and lower transaction costs by banks. ICT companies, including mobile phone providers, have also benefited. These companies have experienced an increase in users and usage patterns, so much so that they are now supporting L3F's content creation.





## Reducing costs and building capacity

Knowledge institutions involved in farmer education have shown that extension through L3F strategies costs six times less than conventional face-to-face training. They are able to reach more learners and contextualise the learning materials to the needs of the local communities, such as the integration of indigenous knowledge and dialects. L3F is also helping to build the capacity of personnel in ministries of agriculture in various aspects of open and distance learning and the development of gender-sensitive materials.



A study found that profit efficiency of L3F farmers was nine times higher than that of non-L3F farmers in India.



[www.col.org](http://www.col.org)

A woman in a white dress with black polka dots is standing in front of a group of children outdoors. She has her right arm raised. To her right, a man in a dark suit and tie is pointing towards the children. In the background, there is a stone wall with a whiteboard that has some writing on it. The scene is set in a natural, outdoor environment with trees and a building in the distance.

**Contact the Commonwealth  
of Learning's L3F initiative at:**

4710 Kingsway, Suite 2500  
Burnaby, BC V5H 4M2 Canada  
Phone +1 604 775 8200 / Fax +1 604 775 8210

 [info@col.org](mailto:info@col.org)

 [www.col.org](http://www.col.org)

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