Toolkit N°2

Reaching out to farmers and rural population for digital and green transition

Co-funded by the European Union

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Social innovations for fair green and digital transition, a project from the Transform Together Fund

PROBLEM

It is observed that key target groups of social economy are left behind green and digital transition in Europe. It is particularly true for the most vulnerable: microentrepreneurs, low-income people, migrants, women. They lack knowledge and skills to introduce digital and/or green solutions which could expand their business and/or make them more resilient to climate change and environmental threats.

SOLUTION

The Transform Together Fund project has addressed these issues by supporting social finance actors in designing, testing and implementing solutions, that can help the target groups to bridge the gap.
In this toolkit we are presenting ten forward-thinking organizations (Adie — France, Confeserfidi — Italy, Coopfin — Italy, FAER — Romania, FDPA — Poland, Microlab — Italy, Filbo/OMRO —Romania, SIS Credit — Bulgaria, 3Bank — Serbia, Patria Credit – Romania), which have developed practical solutions to support micro-entrepreneurs and farmers — especially those from vulnerable groups — in strengthening their green and digital capabilities.

Transform Together Fund project co-funded by the European Union, was carried out by Microfinance Centre (MFC) and Cerise+SPTF from August 2023 to July 2025. Nine organizations have received grants of up to €50,000 to test pilot initiatives in diverse local contexts, and additionally Patria Credit shared with the project their inspiring story of building partnerships and innovative initiatives.
In addition to funding, MFC and Cerise+SPTF have provided opportunities for grantees to participate in trainings and peer exchange with on-site meetings in Paris, Warsaw and Brussels, monthly peer-learnings, quarterly coaching sessions and regular support.

Importance of building digital business skills for vulnerable groups

Entrepreneurs are navigating the digital transformation with a mix of successes and challenges. However, progress remains slow, particularly for micro-entrepreneurs, farmers and women.

Limiting factors

Lack of digital skills: Micro-entrepreneurs often lack the time, money, or human resources to invest in digital tools or training, have lower access to IT support or digital consultants. Their digital skills are often self-taught and focused on immediate business needs. They have concerns about data security.

Lack of awareness: Due to a significant knowledge gap regarding the benefits of digitalization, lack of awareness or understanding, many micro-entrepreneurs are not planning investments in digital solutions.

Gender gap: Women in particular face notable digital skill gaps. Female micro-entrepreneurs often exhibit lower levels of digital literacy compared to their male counterparts, which can impede their ability to compete effectively in a digital economy.

Consequences

Reduced competitiveness: These obstacles and deficiencies likely contribute to reduced competitiveness, with limited ability to adapt to the increasingly digital marketplace, limited online presence and operations, reduced access to information (market price, market solutions) and networks of core actors (supermarkets, vendors, consultants).

Limited access to financing: Many financial institutions now require a certain level of digital capability from businesses seeking loans or grants. Moreover, in some countries, potential access to subsidies can be linked to the capacity to create accounts or link to online platforms.

Value of digitalization

Digital transformation presents a unique opportunity to enhance efficiency, improve access to global markets, and foster innovation.

Digital skills are essential for business success: Acquiring digital skills enables micro-entrepreneurs to enhance their ability to start and grow businesses and provide them competitive advances to better navigate the digital landscape: digital marketing, use of e-commerce platforms, effective engagement with customers through social media, data analytics, etc.

The COVID-19 pandemic highlighted the importance of digital capabilities. Micro-entrepreneurs with better digital skills were more resilient during the crisis, as they could pivot to online sales and maintain operations when physical storefronts were closed. Developing these skills prepares entrepreneurs for future economic shocks and enhances their ability to build liquidity buffers.

Digital proficiency is increasingly tied to access to funding and resources: Micro-entrepreneurs with enhanced digital skills can better leverage available financial resources and navigate complex funding and regulatory frameworks.

Improving digital skills helps bridge the gender gap: Enabling women entrepreneurs to access online markets and digital tools help them make informed decisions about adopting new technologies, foster greater participation in the economy, and promote gender equality in business leadership. Additionally, training programs can instil confidence and improve feelings of self-esteem in entrepreneurial roles.

Importance of building green skills

Micro-entrepreneurs face many challenges for the sustainability of their projects, and green transition is generally not in their scope of work. However, integrating the challenges of climate change and environmental threats become a must, to face actual risks, support end-customers, and align with new regulatory frameworks.

Limiting factors

Doubts on cost efficiency: Micro-entrepreneurs are concerned about how ecological changes might affect their income: rising production costs (e.g., more expensive bio-sourced material), or reducing yields (e.g., poor harvest not supported by chemicals), constraints led by legislation and climate-related restrictions (e.g., limits on combustion-engine vehicles, limits in use of pesticides), shifts in consumer behavior (e.g., rejection of toxic or environmentally harmful products, preference for organic and sustainable alternatives).

Lack of awareness: While micro-entrepreneurs may be aware of ecological issues, it is not necessarily their main priority and they don't see their potential role in supporting green transition.

Lack of information: The green transition requires a solid knowledge on the issues and range of solutions to tackle the risks. Most micro-entrepreneurs are unaware of the path they could take and the value it can bring to their businesses.

Consequences

Reduced engagement: Most micro-entrepreneurs among the target group are reluctant to engage in green transition and do not envision alternative solutions for their businesses.

Limited alignment with green frameworks: Micro-entrepreneurs may take the risk of misalignment with regulatory requirements (ESG regulations) or limited responsible practices expected from potential funders or technical partners.

Value of green transition

Co-benefits: Cost reduction is crucial for clients considering a green transition. This is the first element that will convince them to engage. Micro-entrepreneurs will benefit from better resource management (water, paper, chemicals, etc.), reduction of energy consumption (improved isolation, electrical devices, bikes against cars, etc.), more sustainable products (solid solar panels, efficient post-sales support to repair, recycling, etc.).

Responsibility and engagement for long term sustainability: Engaging on the green transition can also be valued through communication with partners or clients on their commitment to responsible practices and green transition for better future.

Toolkit N°1 focuses on innovative training for digital business skills and green transition.

Toolkit N°2 focuses on reaching out to farmers and rural population for digital and green transition.

Toolkit N°2 - Reaching out to farmers and rural population for digital and green transition

This toolkit focuses on innovative approaches to help rural clients and farmers across Europe build green and digital skills. It describes innovative tools or approaches implemented by 5 organizations in Europe: SIS Credit (Bulgaria), 3Bank (Serbia), FDPA (Poland), FAER (Romania), Patria (Romania).

1. Using digital tools to connect farmers

1.1 Digital Support Ecosystem. Holistic services for vulnerable clients – SIS Credit (Bulgaria)

1.2 Signing Up Farmers. Digital agro loans and the new E-ID – 3Bank (Serbia)

1.3 Cultivating Digital Growth. Breaking Barriers – Patria (Romania)

2. Supporting green transition in agriculture with direct support

2.1 Digital and Green Transition. Boosting the efficiency of rural enterprises in Poland – FDPA (Poland)

2.2 Life through our Soil. Soil management for sustainable farming – FAER (Romania)

2.3 Harvesting Potential. Supporting green transition with technology – Patria (Romania)

Project Lessons Learnt

Toolkit N°2

1. **Using digital tools to connect farmers**

2. Supporting green transition in agriculture with direct support

SIS CREDIT, BULGARIA

Digital Support Ecosystem

Holistic services for vulnerable clients

PROBLEM

Vulnerable clients struggle to access tailored green solution and EU funding information, while providing personalised support remains costly.

SOLUTION

User-friendly digital platform with AI tools and human support enabling access to tailored information.

A digital support platform

Vulnerable micro-entrepreneurs face major barriers in accessing consultancy and financial services, particularly for business planning, energy efficiency, and green solutions. Consultancy for this group is often costly and not income-generating, leaving many without the support needed to reach their potential. The COVID-19 crisis accelerated the shift to remote services, especially for rural clients lacking access to nearby branches. Microfinance institutions must now offer fast, tailored, and accessible digital services to remain competitive while advancing financial inclusion and job creation. Although AI tools and energy-efficiency funding exist, many micro-entrepreneurs are too overwhelmed by daily challenges to explore or access them. EU and national grants often go to larger firms with the capacity to monitor and apply for programs, leaving smaller players behind.

SIS Credit addressed these gaps by developing a digital solution to improve access to both financial and non-financial services tailored to clients' real needs.

Overview

Implementation

Client-Centered Process

In developing its own digital loan product for vulnerable clients, SIS Credit prioritised the creation of an application that was clear and simple. It also actively involved them in the testing phase, wherein it gathered valuable feedback that shaped and enhanced the final platform.

The solution was designed to enhance clients' abilities in four key areas:

- Adopting green and digital practices in both business and everyday life
- Navigating loan applications through a user-friendly online platform
- Improving financial literacy, including budgeting and loan repayment
- Exploring AI tools, sustainable solutions, and EU funding opportunities for start-ups.

Developing the digital solution

The cornerstone of SIS Credit's transformation was a robust digital platform designed with both clients and staff in mind. Key features included:

- Client Portal providing online support and information on AI, green practices, and EU funding programs
- Poli the chatbot—an intelligent assistant to help clients with business planning and financial queries
- A streamlined loan application system with step-by-step guidance and third-party data integration and contact from a loan officer by the third step of the process
- An intuitive CRM system to help staff manage, track and automate loan decisions, with a focus on future impact measurement.

SIS CREDIT, BULGARIA

From the outset, it was clear that technical implementation would take considerable time - nearly 12 months. Due to typical operational delays, little time remained for engaging the target audience. The first 28 clients began using the platform in late April, after which SIS Credit began developing its consultancy services on green solutions and EU funding.

In future, SIS Credit is planning to pilot an innovative impact measurement function, tailored to track selected indicators and automate data collection wherever possible. This AI-powered approach will aim not only to streamline back-end data collection functions but also to deliver insights that are both meaningful and efficient to collect.

Resources required

The project was ambitious, demanding significant resources and careful coordination. This innovative solution required:

- Human expertise from SIS Credit staff, external specialists and IT developers
- Technical infrastructure, including Microsoft Dynamics 365 Sales, SIS DevOps platform, integrations with APIS, CKR and NOI systems
- Extensive staff training on platform features and artificial intelligence (including courses on AI for the project facilitator at a local university)
- Staff time: Heavy workloads across multiple phases including development, testing, and dissemination.

Although the initial plan was sufficient, the workload proved intense due to the innovative nature and short timeline of the project.

Lessons learnt

The journey offered valuable insights for SIS Credit:

- Digital transformation is time-intensive and requires dedicated leadership and a dedicated point person to manage the project
- Close collaboration and routine check-ins with external IT partners make for a smoother implementation
- Developing an automated lending tool for vulnerable clients means striking the right balancing between automation with human support
- Ensuring that the tool features clear, jargon-free language dramatically is also essential to promote inclusion of vulnerable clients
- Regular simulations and client feedback loops are essential for user-friendly design
- Clients are often more prepared for digital onboarding than expected
- Both digitalisation and AI integration unlock new efficiencies and are becoming indispensable for MFIs looking to create a competitive advantage.

Successes

What did clients think?

The pilot launch in April 2025 marked a milestone: all technical components were operational (including the client portal and back-office CRM), and a dissemination webinar drew 33 participants. The feedback from both clients and partners was positive, focusing on:

- The platform's intuitive, easy-to-navigate design
- The jargon-free approach to communicating with clients
- Reduced client burden thanks to automated data collection
- Transparent loan processes and accessible consultancy support.

SIS Credit is the leading social finance provider in Bulgaria, certified under the European Code of Good Conduct and prioritising support to micro and small businesses to drive national economic development.

By taking a more flexible stance and taking the business specifics into consideration, SIS Credit is able to provide financial services to clients that are overlooked by traditional banks but have a sound business model and good potential for growth.

Client portal

Потребителски, Ипотечни и Бизнес кредити

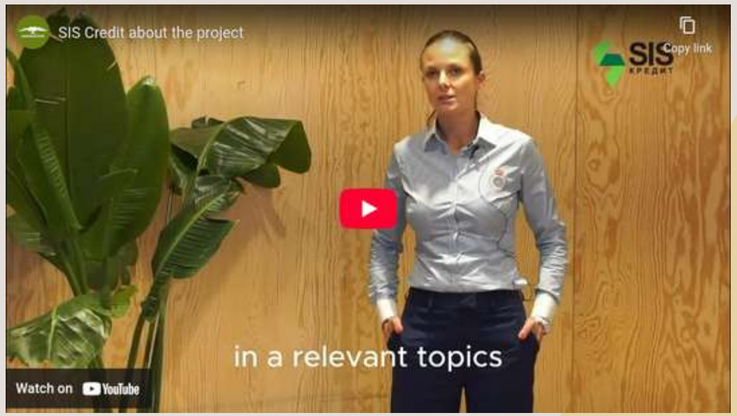
СИС кредит е небанкова институция която предлага кредитиране и експертни съвети на физически и юридически лица при изгодни условия. Вашият финансов партньор

СИС Кредит /

SIS CREDIT

МИКРОФОНД

Case Study Video



Solution

3BANK, SERBIA

Signing Up Farmers

DIGITAL AGRO LOANS AND THE NEW E-ID

PROBLEM

Farmers lack the confidence and knowledge to fully embrace digital tools, including using ConsentID for digital signing and accessing e-services

SOLUTION

One-one-one training for farmers on ConsentID and using digital signature, unlocking access not only to national services but to 3Bank's new digital agriloan.

3Bank

Leveraging e-government empower farmers

By 2023, an impressive 1 in 7 Serbians were using their government's digital identity service, launched 3 years ago. ConsentID allows users navigate eGovernment services, manage eHealth records and settle invoices. For 3Bank's remote rural clients, this means accessing a range of vital services thanks to the ConsentID smartphone app.

Recognising that 94% of its clients are small-scale farmers operating on thin margins, 3Bank seized the opportunity to leverage ConsentID to design an online portal that seamlessly integrates its digital lending process with the ConsentID app supporting government e-services.

This platform simplifies document submission and allows clients to digitally sign their loan contracts, eliminating the need for time-consuming visits to a branch office and reducing time to cash to just few hours.

The portal was designed as a separate IT solution and integrated with 3Bank's core banking system—as well as the tablet app used by staff for client visits.

Today, 3Bank characterises its lending process as a blend of the physical and digital—what it calls "phygital". Initially, staff visit farmers' homes to discuss individual financing needs and draft a tailored loan application. Once the loan terms are agreed, the client advisor finalises the loan analysis and delivers the loan decision, while the documentation is automatically shared with the client for digital signing. With one tap on the ConsentID app, clients can securely sign their contract. The client advisor guides them through the process step by step and provides training on how to use the application.

For 3Bank, the solution shrinks operating costs by reducing the number of back-office administrators needed to process loans and eliminating overhead

Overview

expenses related to printing and archiving. Going paperless also helps 3Bank reduce its carbon footprint and improve its environmental sustainability.

For farmers, using e-signature slashes loan disbursement times from 3 days to 2 hours. For clients who are new to ConsentID, staff are on hand to take them step-by-step through the process.

When clients expand their digital capability in this way, it can have several important knock-on effects. First, they can now confidently use ConsentID to interact with a wide range of businesses and other financial institutions. Second, it becomes effortless to complete tasks such as renewing their annual land registration, applying for state subsidies and updating their smallholding data. They can also download certificates for loan applications or business transactions, stay informed with the latest agricultural news, and even schedule health examinations.

Their newfound skills also provide an important confidence boost for small farmers, who report a newfound feeling of belonging to a community—that whilst they may be "small" in terms of income, they are on an equal footing with everyone else.

Development

Designing the portal

The journey to develop the solution began by pinpointing the pain points typical to digital lending processes and creating a client-centric digital workflow for the IT development team, incldiuing detailed change requests. To bring this concept to life, external experts were enlisted to develop both the digital signing solution, and the tablet application, ensuring high standards of accuracy and usability.

Specification in hand, the IT developer created a portal and integrated it with the bank's core system, resulting in a fully digital lending process. The first tests of the system were carried out by the development team before tapping a small group of loan officers (20) and clients (5) for further testing.

Training staff

Comprehensive on-site trainings were held for all 90 client advisors, led by two skilled digital process developers. The hands-on sessions covered how to issue a digital signature, how to digitally sign documents, how to access e-government services, and how to access, download and sign loan documentation using ConsentID.

This was followed by a one month testing period to allow for additional practice before interacting with clients in a live environment. 3Bank also prepared a manual for advisors, providing a detailed, step-by-step explanation—supported by images—of how to use the digital tools.

3BANK, SERBIA

Since many of 3Bank's clients are not tech-savvy, empowering loan officers to provide direct, one-on-one support to farmers on using digital applications for e-signatures and e-services was the cornerstone of the program's success. The client support package (a mandatory part of every new digital loan application) includes in-person training as well as take-away brochures for clients.

Piloting the digital loan

3Bank tasked 20 client advisors with field testing the new digital signatures, allowing for further fine-tuning of the process in the first two months. By month three, the remaining 70 client advisors rolled out digital loans with their clients.

Successes

What happened?

Within the first nine months, 3Bank helped an impressive 5000 clients learn to use ConsentID. In doing so, it also increased to 80% the share of digital loans in overall agricultural loans. During the client advisor visit the clients also received training in accessing other e-services. For nearly all clients approved for the loan digitally, this was their first time using an e-signature.

What did clients think?

An overwhelming majority (93%) of clients expressed satisfaction with the new fully digital loan process, particularly its efficiency and speed.

3Bank emphasises the critical role of client education: 54% of clients admitted they would have struggled to digitally sign their contracts without hands-on guidance from client advisors. Thanks to this hands-on support, more than half of clients (56%) felt confident enough using ConsentID to complete other tasks, such as downloading e-statements from state portals for agricultural subsidies and taxes.

Importantly, 100% of clients appreciated the hands-on training and stated they would recommend the digital loan to others.

Challenges

Embracing change

Throughout the project, the digital innovation leads were encouraged to see that most client advisors responded positively to such a major shift. While some were initially hesitant to move away from the traditional approach and fully adopt the new digital process, this was a natural part of the transition, and their feedback played a valuable role in shaping ongoing support and training efforts.

To tackle this challenge and boost motivation, client advisors were encouraged to adopt the digital loan process through a one-month reward-based initiative. This effort saw an impressive 70% of advisors embracing digital loans. Building on this success, the 2025 incentive plan now includes goals related to the share of digitally disbursed loan in the agricultural segment. 3Bank also announced a “Digital Champion” competition, with cash rewards on offer for that year’s top three client advisors with the highest numbers of digital loans disbursed.

Recommendations

To other organisations contemplating a similar digitalisation project, 3Bank would recommend that first they establish a firm business case in advance of embarking on the complex and lengthy process of developing the technology.

Client needs and preferences should be at the forefront of the discussion around making the business case. The knowledge and behaviour shifts required for clients to embrace digital processes can be complex and daunting, especially when it comes to rural clients. Supporting them to successfully make the digital leap requires a commitment to invest in training and ongoing support in the short and medium term.

3Bank

Launched in 2002, 3Bank’s provides financial services to all those who make a positive economic, social and environmental impact, especially rual, micro and low-income clients who struggle to access financial services.

A key player in financial inclusion and the market leader in financing smallholder farmers and entrepreneurs in Serbia, with a 53% and 35% market share respectively.

3Bank is the only organisation in Serbia dedicated to microfinance and has a unique business model where nearly 200 client advisers visit clients every day, offering them opportunity to finance business continuity, growth or improving living conditions.

Beside lending, 3Bank offers savings accounts that encourage smaller deposits through attractive incentive interest rates.

Solution

Educational brochure for clients

Download Brochure

Case Study Video

PATRIA CREDIT, ROMANIA

Cultivating Digital Growth

Breaking Barriers to Digital Innovation

PROBLEM

Farmers in Romania have limited access to support for digital innovation and remain reluctant to use technology which hinders business growth and reduces their competitiveness.

SOLUTION

Raise awareness, build local partnerships and lower the barriers to adopting digital technologies.

PATRIA CREDIT®

Digital Inclusion Challenge

In Romania, around 44% of the population lives in rural areas, and the country has the highest number of farms in the EU. Most are small, family-owned farms (98% of them are under 10 hectares), with only 40% producing beyond their own needs. This unique structure creates challenges in accessing standard financial services, as traditional banks require documentation that many smallholders cannot provide.

As a result, rural areas experience low investment levels and limited opportunities for business growth. Digital skills are also limited. For example, before COVID-19, Patria Credit found that only 5% of its clients had their own email addresses, often relying on relatives or local authorities for digital communication.

Combined with lower education levels and limited access to high-speed internet and training opportunities, farmers often lack both the exposure to and the motivation for developing digital competencies, further widening the skills gap. To address this, Patria Credit decided to focus on digital innovation to foster business growth. Recognizing that digitalization is a long-term journey, Patria Credit actively seeks partnerships and continuously explores innovative solutions to support its clients.

Overview

"At Patria Credit, we are committed to playing our part, but we think that real transformation only happens when we act together"

Raluca Andreica,
CEO Patria Credit

Bank at the market

With cashless payments becoming more common, many urban customers viewed cash-only local markets as inconvenient, favouring supermarkets instead. To address this, Patria Bank partnered with Mastercard and the Romanian Market Administrators' Association (AAPR) to promote POS (Point of Sale - card payment) systems at local markets, where farmers are selling their products.
Patria staff and AAPR representatives set up information stalls at the markets to engage directly with producers and encourage participation. Interested vendors received a complete setup (POS + debit card), enabling them to accept payments directly at their stalls and access funds immediately . Thanks to the partnership with Mastercard, farmers received the POS equipment free of charge during the first year. The program also offered basic training, including one-on-one demonstrations and printed user guides to help them get started.
The pilot phase of the project involved installation of 30 POS terminals at the market in Sibiu, which later expanded to Iași, Galați, and several areas in Bucharest (Matache, Domenii, Progresul, Veteranilor).

The project started in 2018 saw slow uptake in its first two years, with results falling short of expectations (10 000 transactions in the first year). However, it gained momentum over time , reaching over 100,000 transactions by year five . Today, the initiative continues to expand, with 10 additional cities joining the program. Farmers now see clear business benefits, such as increased sales and access to a broader customer base.
The project aligned with modern commerce trends, helping market sellers remain relevant in an increasingly digital environment, while also tapping into the growing demand for healthy, local food - attracting more urban consumers.

Implementation

Retail access platform

Another innovative partnership helped connect small vegetable farmers with large retailers. It involved building a customised online platform by a local agri-tech start-up in partnership with Carrefour to support direct sourcing from smallholders. Using this tool, farmers can sell their products directly, sign formal contracts, and receive financing for their operations. So far it facilitated over 300 contracts with small vegetable growers.
The platform also enabled crop tracking, which built credibility and trust with retail buyers. This digital transparency made it easier for farmers to secure long-term partnerships with supermarket chains.
Such partnerships also lay the groundwork for the promotion of green and organic agriculture, giving farmers access to emerging high-value markets.

Raising awareness

Patria offers an in-house training program for its clients focused on financial education, business planning, and climate resilience. Launched during the COVID-19 period, the program is now in its fourth year of operation. Delivered in partnership with NGOs and subject-matter experts, it includes webinars, in-person training sessions organized with local agricultural cooperatives, and awareness campaigns broadcast via local radio and social media to reach digitally underserved communities.

Challenges

- Slow initial adoption of digital tools and POS systems
- Low levels of digital literacy among farmers
- Limited infrastructure in rural areas
- Need for ongoing education and trust-building

Practical Takeaways

Key lessons include the importance of ongoing support and clearly visible benefits to encourage adoption. The deployment of POS systems proved most effective when combined with hands-on training and a zero-cost entry point during the initial phase. For digital platforms, trust among both farmers and retailers grows when processes are transparent and payments are reliable. While initial costs were covered through strategic partnerships, the model has since transitioned to low-fee structures to ensure long-term sustainability.

Lessons

PATRIA CREDIT®

Patria Credit supports the efforts of entrepreneurs in rural and small urban areas, as well as their positive impact on their communities. It is the first non-bank financial institution dedicated to microfinance in Romania, with over two decades of experience and more than 18,000 financed clients. Together with Patria Bank and Patria Asset Management, it forms the Patria Group, offering comprehensive support to micro-businesses, SMEs, and agribusinesses.
In 2021, Patria Credit and Patria Bank reactivated the Patria Credit Foundation, which works to combat financial exclusion, promote sustainable agriculture, and support the next generation of farmers

Toolkit N°2

1. Using digital tools to connect farmers

2. Supporting green transition in agriculture with direct support

FDPA, POLAND

Digital and Green Transition

Boosting the efficiency of rural enterprises in Poland

Fundacja na rzecz Rozwoju Polskiego Rolnictwa

PROBLEM

Small farmers and rural entrepreneurs need green and digital business skills but are too busy to travel from their remote regions to national (or even regional) training hubs.

SOLUTION

A dynamic mix of in-person and online training methods to build green skills and boost digital literacy at the same time.

FDPA, POLAND

Taking rural entrepreneurs digital and green

This project aimed to test a mix of communication and educational solutions by employing innovative content marketing tools and new formats of education to connect with new groups of entrepreneurs and farmers from rural communities and champion sustainable development by helping them integrate green and digital practices into their operations.

FDPA crafted a set of educational resources that blended digital and green skills competencies and promoted these to potential beneficiaries using engaging social media posts.

The training content highlighted the practical applications of digital business management tools, alongside free mobile apps designed to support sustainable farm management practices, including soil health assessments, weather forecasting, and crop selection advice.

To deliver this knowledge where it was needed most, FDPA used a training mix that included highly accessible webinars, in-person coaching from regional advisors, and interactive small-group workshops delivered in partnership with local agricultural extension service experts.

Overview

Raising visibility

FDPA created compelling Meta and Instagram content to highlight upcoming webinars and other items of interest (e.g. new reports, online tools, datasets and more). It also ran a series of 5 social media ads to ensure the broadest possible reach for its services.

As a result of these efforts, over the course of the year, visits to its Meta page increased by 158% and its follower base increased by 22%. Content interactions increased by 115% and clicks by 881%. FDPA's Instagram account, which had previously been dormant, enjoyed a similar boost of engagement, with its reach increasing by 70,000% and the number of visits by 1,230%.

Webinars for rural businesses and farmers

Free webinars on four different topics related to sustainable agriculture were offered, each lasting 2.5 hours. In all cases, numbers of attendees surpassed FDPA's initial expectations. After each webinar, participants answered a post-event survey that offered them the chance to suggest topics they'd like to see for future webinars. The recordings were available for participants who couldn't attend (or for those who could, but wanted to revisit the content).

Webinar Topic	Attendance (number/rate vs. registrations)	YouTube Views
Innovations in Precision Agriculture	316 / 74.7%	--
AI for Small Business Success	204 / 83.3%	127
Non-Chemical Solutions for Crop Protection	1,082 / 104%	42
Low-Emissions Agriculture	404 / 80%	30

Implementation

FDPA, POLAND

Innovations in Precision Agriculture: This session highlighted how digital technologies are transforming agriculture. The facilitators introduced ISOBUS standards, GNSS signals, and tools such as 365FarmNet and SatAgro, demonstrating real-world uses such as field mapping and targeted fertilization. Participants learned about the “Cropwise Seed Selector”, which helps identify the best corn varieties for their region using weather and field data, and “Cropwise Planting” for creating smart planting maps.

AI for Small Business Success: In this session, participants discovered how language models have been harnessed for content creation, translation, and data analysis. They learned how AI had generated compelling marketing texts and visuals, while experts delved into the legal dimensions of artificial intelligence, particularly around data privacy and intellectual property.

Non-Chemical Solutions for Crop Protection: Experts explored how biological and digital technologies can cut pesticide use, boost crop quality, and promote eco-friendly farming. Highlights included Integrated Plant Production (IPP), biopreparations, crop variety selection, and satellite-based data analysis. The event also stressed practical tools, certification, farmer funding, and the rising importance of education and advisory services in sustainable plant protection.

Low-Emissions Agriculture: This session presented scientific insights and real-world advice to encourage emission reduction for agriculture. The need for this was framed using compelling data on agricultural emissions, underscoring the urgent need for smarter carbon footprint tools. A case study focused on the operating a 1 MW biogas plant, illustrating not just environmental gains but positive impacts on local communities as well. Practical funding paths were explored, including initiatives such as “Energy for the Countryside” to help farmers move forward. The webinar encouraged participants to see low-emission technologies as both attainable and beneficial.

Coaching in digital skills

Selected rural entrepreneurs received personalised coaching in basic digital business skills from FDPA staff at regional offices. Participants represented a variety of sectors, such as healthcare, tourism, food and technical services. Their digital proficiency varied widely: a few were entirely excluded from the digital sphere, (with three having no email and five lacking social media) while others were already managing websites and utilising basic digital marketing tools.

Each participant benefited from at least one form of tailored digital support. Several entrepreneurs went on to launch Meta pages or enhance their online visibility with posts and content generated through AI tools such as ChatGPT and Canva. The coaching sessions covered a range of topics, from diagnosing and inventorying digital tools and exploring opportunities for digitalisation to mastering simple digital solutions. Participants learned the basics of Meta profile management, how to create engaging posts with AI assistance, and how to use various communication tools effectively. In each case, the aim was to meet learners where they were and empower them to confidently take the next step in their digital journey.

Small group training in digital skills

For many farmers, securing access to agricultural subsidies is a pressing need. Although most participating farmers had an email address and the majority possessed government ARiMR (Agency for Restructuring and Modernization of Agriculture) accounts, they rarely managed to use them independently. Not one had ever submitted applications online by themselves, and 60% admitted to seldom checking their email. Their caution stemmed from a fear of making mistakes and and concerns about fraud. All participants confessed to not knowing even the basics around online security, and nearly a third found logging in a significant challenge. As a result, many farmers chose to wait in long queues at government agency branches, relying on staff for assistance with subsidy applications, or depended on their children, who often lived in distant cities.

To address these gaps, this one-day in-person workshop immersed participants in essential digital skills for agriculture. Attendees explored the fundamentals of email management and discovered online platforms tailored to farmers, including the ARiMR portal and the Agricultural Advisory Centre, which offers a wealth of courses and training materials. They were guided through the INTER-NAW app (which allows them to create tailored fertiliser plans based on the unique characteristics of their land), and capped off the day with a lively Q&A session followed by one-on-one input.

Outcomes

What happened?

Over the course of the project, over 1,700 farmers and farming professionals participated in four webinars related to sustainable agricultural practices, including soil testing and ecological pest control methods. Webinars were also offered in precision farming, which harnesses technology to cut costs, boost yields and protect the environment. By analysing soil, weather and harvest data, farmers can fine-tune their methods, leading to higher-quality food, healthier livestock and reduced climate impact. These digital skills empower farmers to work smarter, not harder, and drive sustainable agriculture forward.

What did clients think?

Participants found the content highly practical and relevant to their needs. According to post-event surveys, webinars were the preferred learning method, followed by on-demand online courses. Both webinar content and presenters received high marks.

Feedback from the AI webinar (103 respondents) was encouraging: 34% felt the knowledge would "definitely" help their business, and 50% said it would help "to some extent". Thirty-four percent intended to implement these solutions within six months, and 31% planned to do so later.

FDPA, POLAND

For the low-emissions webinar, 92% had never used emission calculators before, but after attending, 96% recognised their value.

Face-to-face trainings were valued for the hands-on approach and immediate applicability, especially for daily farming operations. For FDPA, the webinars proved most efficient at reaching wide audiences, while coaching was ideal for those with low digital skills. FDPA aims to continue blending these approaches, using field staff as "digital ambassadors" for hands-on, practical support.

However, in-person coaching and training remain challenging to deliver. Farmers' busy schedules make recruitment difficult, and microentrepreneurs struggle to find time for sessions—often postponing or withdrawing. Additionally, since these programs rely on enthusiastic field staff, FDPA carefully selects branches with a passion for providing non-financial services.

What helped?

FDPA feels that its strong foundation of trust between field workers and local communities has been essential to the project's success. FDPA is a familiar and respected name in rural Poland, known for years of providing both financial and practical support to farmers and microentrepreneurs. Unlike many other MFIs, FDPA places as much emphasis on education and training as it does on microlending, giving it both a unique „brand" and more experience delivering hands-on non-financial services.

Despite these strengths, key barriers such as time constraints, knowledge gaps and limited resources for marketing and promotion still make digital engagement a challenge. To help bridge this gap, FDPA is exploring new solutions—such as offering small grants or free access to premium digital tools (such as Canva Pro or Meta Ads credits)—so entrepreneurs can try out online promotion without worrying about the cost. By allowing people to experiment safely and see real results, FDPA hopes to inspire greater confidence and encourage lasting investment in digital outreach.

Fundacja na rzecz Rozwoju Polskiego Rolnictwa

Foundation for the Development of Polish Agriculture (FDPA) is foundation created in with a mission to promote sustainable rural development and entrepreneurship and the creation of non-agricultural jobs and to provide equal opportunities for women, the unemployed and young people.
The mission is implemented through micro-lending activities and investment grants for the creation and development of small businesses in rural areas as well as through local development programmes, and training and advisory programmes.
FDPA operates through 5 regional offices across the territory of Poland.

Webinar Series

- Link to the webinar: Innovations in the Field: Practical Application of Digital Solutions in Precision Agriculture
- Link to the webinar: AI for Your Business - How Small Companies Can Achieve Great Results with Artificial Intelligence
- Link to the webinar: Non-Chemical Solutions in Integrated Plant Protection
- Link to the webinar: Low-Emissions Agriculture

Case Study Video

Solution

FAER, ROMANIA

Life Through Our Soil

SOIL MANAGMENT FOR SUSTAINABLE FARMING

PROBLEM

Most Romanian farmers lack vital scientific knowledge on soil management practices needed to preserve fertility, sustain productivity and combat desertification, leading to significant soil degradation.

SOLUTION

Soil analysis, training and mentoring to help farmers work *with* the land to produce strong, sustainable harvests.

FAER SOCIETATEA DE FINANȚARE RURALĂ FAER IFN S.A.

Fostering sustainable soil stewardship

Romania boasts some of the richest, most fertile soils in all of Europe, yet this natural treasure remains vastly underutilized by its farmers. Alarmingly, the health of these precious lands is increasingly threatened by desertification and nutrient depletion. The root of the problem lies in a widespread lack of scientific understanding about soil care and management, as many small farmers rely on hearsay and advice from agricultural input sellers—often leading to an alarming overuse of pesticides, fungicides and other chemicals that further harm the land (by up to 90% of family farms, according to FAER's research and experience).

Over 90% of Romania's farms are family-run, a percentage unmatched elsewhere in Europe, underscoring the vital role that small farms (typically up to 10 hectares) play in shaping the nation's agricultural landscape.

Overview

A detailed soil analysis can uncover the problems responsible for inconsistent crop performance, and provide a roadmap for working with the land to optimise the conditions needed to produce a given crop. This analysis can also shed light on how the soil's chemical composition can shift dramatically even over very short distances (less than 100 metres) due to factors such as slope orientation, terrain gradient or water retention. This lack of knowledge threatens not only the preservation of soil fertility, but also local biodiversity and water quality.

Against this backdrop, FAER offers education and training on soil analysis techniques. Its specific objectives are to:

- Train 200 farmers in 3 counties on good soil management practices and the circular economy (what it is and what it means for farmers)
- Conduct comprehensive soil analyses for 100 farmers to identify the main substances affecting the soil and offer actionable advice to mitigate the impacts of excessive pesticides and fertilisers
- Complete follow-up soil analyses after 12 months, allowing FAER to track changes in the chemical composition of area's soil, and help farmers create medium-term plans for sustainable soil management
- Build the capacity of its staff in to support its clients in good soil management practices going forward.

Development

Needs analysis

In a previous two-year project with 250 farmers managing plots up to 10 ha—FAER found a lack of farming education and willingness to learn and adopt new methods. It also found excessive pesticide use, where farmers simply followed the example of previous generations or their neighbours without considering the needs of the land. At the time, FAER collected 40 soil samples with which to back up its anecdotal findings with data but lacked funding to further explore this issue at the time.

Building the team

At the outset, FAER enlisted the expertise of an agri expert with over 20 years of hands-on farming experience. This agri expert not only developed the training programme and soil sampling guide, but met with participating farmers to share and explain the soil sampling results.

Targeting clients

As part of this initiative, FAER's agri expert and project manager went on field visits to connect with farmers directly, fostering dialogue with the community and the local government. To help create visibility for the initiative, a number of mayors even issued public announcements and encouraged farmers to join discussions and share ideas around the need for sustainable soil management. This strategy allowed FAER to identify which farmers were most receptive to the idea and invite them to participate. In Romania, where farmers associations are few and far between, working with mayors at the county level also helped for facilitating the exchange of best practices.

The farmers selected typically manage plots ranging from 1 to 10 ha, focused on mixed production (chiefly animals and cereals), and operate within family farming frameworks with limited access to formal education.

Sampling the soil

The project worked with 100 farmers to conduct two rounds of basic soil analysis at a 12-month interval to enable detailed comparison of soil quality improvements over time. The results of the analysis will help farmers pinpoint optimal crop choices, balanced chemical application, and long-term soil health improvements.

FAER partnered with a local supplier to design customised testing kits capable of testing for levels of potassium, phosphorus, nitrogen and calcium.

The kits also contained a detailed two-page soil sampling guide for farmers that was created by FAER's agri expert.

Following the initial soil sampling, results were shared with farmers through the agri expert and trained field staff, ensuring that the complex scientific findings would be "translated" into understandable and actionable insights. As this feedback phase unfolded, it became clear that staff were unable to provide more than only a basic interpretation of the data, highlighting the need for the presence of the agri expert to offer tailored insights on each farmer's unique circumstances.

Implementation

Training farmers

To date, FAER has trained all 200 farmers through 9 in-person events lasting up to an average of 16 hours (split equally between classroom and field work). These sessions combined the training expertise of FAER with the technical background of the agri expert to develop a comprehensive training guide. This guide covered topics such as: soil degradation processes, the role of micronutrients in soil heath, the connection between soil and the circular economy, eco-farming practices, climate change, and best practices in farm maintenance—including water, fertilizer and waste management methods.

As part of this hands-on training, FAER organized three study groups, each comprised of 60 farmers and 20 staff to visit farms, one in each county. Due to unexpected quarantine restrictions arising, only one farm was ultimately available to host a study visit. Instead, FAER made alternate arrangements for farmers, including visiting an agricultural exhibition and visits to larger farms to showcase how soil management techniques worked in practice at that scale.

Launching e-learning

Recognising that each farmer faces unique challenges based the specific characteristics of their land, FAER introduced e-learning modules to offer tailored solutions that would empower farmers to work with the soil to improve their harvests. Each of the five modules developed offers soil management theory supported by useful graphs.

Weekly social media updates (on Meta) highlight when a new module has landed; dissemination of this information has relied primarily on word of mouth so far, but plans are in place to develop a more robust communication strategy (involving municipal authorities and local farmers) in the near future. As of the end of the project, 43 users had accessed at least one module.

What did clients think?

Farmers were surprised by the results of their soil analysis, which often contradicted advice from chemicals sellers. For example, some were advised to add phosphorus, only to discover their soils already contained an excess. The curiosity and enthusiasm of the farmers to learn improve their soil quality was a positive outcome.

Having experts and events in close proximity boosted farmers' motivation to participate, given how busy farmers are and how little spare time they have to dedicate to travel.

What didn't work?

A major hurdle was ensuring the full participation of farmers (especially older generations) who often approach new practices with caution (especially when they contradict popular wisdom). This reluctance became clear after the first round of soil tests: not all the farmers who participated applied corrective measures despite having clear and compelling data in hand.

At the same time, FAER's capacity was stretched thin. With only one agri expert on staff, bottlenecks emerged when farmers approached the team with too many technical questions at once.

Outcomes

Additionally, FAER struggled to align its activities with farmers' schedules. Given that agricultural work is highly seasonal, farmers are busiest during the spring, summer and autumn—making it difficult for them to participate in trainings and workshops during these times, resultant of which engagement remained lower than expected. The mismatch also led to delays. To stay on track, FAER started the second soil sampling survey earlier than planned in hopes of retaining the same 100 farmers to allow for comparative soil sampling. The original project timeline simply didn't match the realities of the farming calendar.

Adapting in real time

FAER made several decisions to tackle emerging challenges during the project:

- **Flexibility:** Meetings were planned at different times to suit farmers' schedules, with results were mixed.
- **Localisation:** The team shifted away from larger, more centralised events, in favour of smaller more localised ones.
- **Direct approaches:** FAER discovered that a personal, face-to-face approach was the most effective. However, this came with its own challenges around ensuring staff capacity to provide effective support and guidance.
- **Expanding e-learning:** Developing more online content would allow farmers to learn at their own pace, especially at times when they are less busy.

In the ideal case, the project would have run for two years in order to complete the planned activities while avoiding peak farming periods. Having started the project in mid-February, it took more than a month to get farmers adequately engaged with the program schedule—which meant adding more time onto the back end of the project to allow for completion of the second soil sample. As it was, the project's short (15-month) timeline made it difficult to encourage, facilitate and observe real changes in soil management practices.

Recommendations

To other organisations embarking on similar initiatives, FAER would counsel:

- **Collecting feedback:** Face-to-face tools for collecting feedback garnered more and richer insights than digital tools. Farmers distrust technology, particularly farmers in remote rural areas.
- **Ensuring organisational buy-in:** Continuous communication with the board and staff is vital to avoid missteps and misunderstandings (lost forms, crossed wires, duplication of effort and more).

Next steps

In future, FAER envisions:

- **Offering practical solutions:** By offering non-financial support (through grant funding) to farmers to improve oil quality
- **Pairing with finance:** Within the next four years, FAER aims to develop a blended green loan + training product to promote more ecological practices
- **Institutional commitment:** FAER aims to develop its own institutional environmental policy with guidance from Cerise+SPTF
- **Thinking outside the box:** The next iteration of this project could look at ways to promote interest in organic/green markets, which perceived as being too costly for poorer families to afford. Making the financial case for greener agriculture could be useful here—which could be done by tracking harvest improvements alongside soil improvements.

Next steps

FAER SOCIETATEA DE FINANȚARE RURALĂ FAER IFN S.A.

FAER was founded in December 2005 as an extension of the work of the FAER Foundation (founded in 1992) to encourage the creation and preservation of jobs in rural areas—supporting farms, small and medium-sized businesses by financing their development and modernisation.

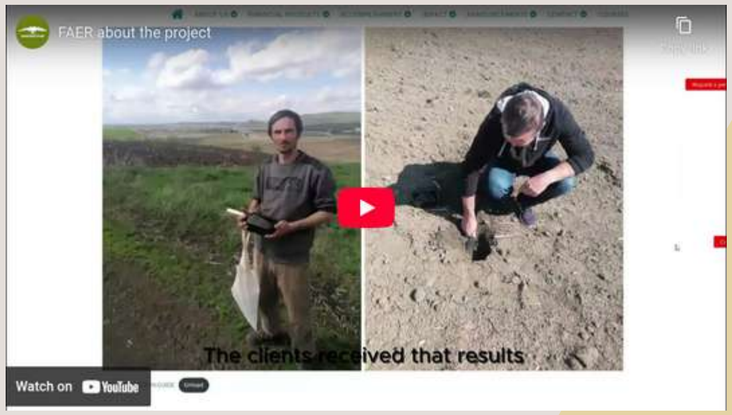
FAER aims to improve the living standards of clients and local communities in its area of activity, to contribute with microfinance services to the development of projects, activities, businesses, including community projects and economic development projects to improve the living standards of local communities, especially in rural areas.

Solution

Educational materials

https://www.faer.ro/ifn/curs/

Case Study Video



Project news

PATRIA CREDIT, ROMANIA

Harvesting Potential

Supporting green transition with technology

PROBLEM

Despite climate and environmental challenges, sustainable agriculture know-how is limited, making the transition daunting for rural clients.

SOLUTION

Tailored microfinance and agritech partnerships supporting sustainability and innovation in rural communities.

PATRIA CREDIT®

Building farm resiliance

In Romania, around 44% of the population lives in rural areas, where most farms are small and family-owned - 98% are under 10 hectares. These micro and nano farms face multiple challenges: limited access to irrigation, degraded soils, and rising costs of seeds, fertilizers, and fuel, all of which reduce profitability. Despite being the backbone of the food system, these farmers are also the most exposed to climate and market risks - and often the most overlooked in policy and investment strategies.

Sustainable farming is becoming increasingly critical, as Romania faces growing climate threats such as extreme rainfall, prolonged droughts, and water scarcity. In southern and eastern regions, severe droughts have devastated key crops like corn and sunflower, with yields dropping by 30–50% in some areas—directly impacting farm income and loan repayment capacity.

Uptake of EU subsidies remains low due to bureaucratic complexity and limited access to training in sustainable practices. There are also persistent knowledge and trust barriers. Even when green technologies exist, small producers often lack localized, practical advice. Public advisory systems are underfunded, and private services rarely reach remote areas. As a result, investment in resilience remains low, and many farmers lack the capacity to transition to sustainable agriculture - widening the financing gap.

A key challenge for microfinance providers is defining and delivering truly “green” financial products. Patria Credit has learned that green finance is not a one-off solution, but a continuous process. It involves close collaboration with clients, testing tools, gathering feedback, and supporting a step-by-step transition to more sustainable practices. To advance this mission, Patria Credit actively builds partnerships and explores innovative ways to help farmers adopt climate-smart approaches and strengthen their long-term resilience.

“Our secret in agriculture: be there, stay there, try different things”

Raluca Andreica, CEO Patria Credit

Overview

Implementation

Customised support

Patria Group has developed an internal market segmentation to tailor its tools and communication to different client needs. Patria Bank serves medium and large-scale farmers, while Patria Credit MFI focuses on smaller clients through specialized loan officers with agronomic expertise, often from the same local communities. These officers use a targeted approach based on farm size and agricultural type—crops, vegetables, livestock, or fruit—to support farmers' growth and sustainability. With over 15 years of experience, Patria Credit has built a solid foundation of market data, risk insights, and practical know-how. This enables them to offer tailored loan products and support repayment through a preventive, knowledge-based approach, including regular on-site farm visits to monitor production. These close relationships foster trust and long-term engagement, laying the groundwork for a gradual transition to greener practices.

Intelligent farm

Starting in 2022, Patria piloted a project using advanced monitoring equipment for crops, in collaboration with agritech startups Enten Systems and Ogor. These two companies offer remote sensing equipment, which provide aggregate data from satellites, drones, machinery, and mobile devices. Built-in AI models assess crop health, nutrient conditions, pest and disease risks, and optimal intervention timing. Patria was able to finance purchase of these solutions at negotiated rates for 10 of their clients.

Equipment with on-site sensors was installed in the greenhouses for vegetables, or linked with satellites for crops, to help the farmers monitor the production and get some early warning alerts.

PATRIA CREDIT, ROMANIA

At the beginning, agro engineers collected information on soil conditions, temperature and plant growth. They observed the crops twice daily using a camera and checked soil parameters during on-site visits twice a month. This intensive monitoring was mostly conducted during the initial phase to calibrate the platform. However, periodic checks and data updates are still performed to ensure accuracy and relevance. The equipment collects data on crops and vegetables, analyses it, and displays the results in graphical form on an online platform. The platform integrates data from multiple sources, analyses it using AI algorithms, and presents visual insights via a dashboard accessible by both farmers and Patria.

For the farmers, the training component was essential for the success of the project. They needed to learn how to access the digital platform and read the data provided. Through the platform, farmers can receive alerts, tailored advice on resource efficiency (water, chemicals, etc.) or suggested eco-friendly alternatives, such as biodegradable materials for the greenhouses. This not only improved the production process but also its environmental footprint. Farmers using the platform saw up to 25% water savings and improved pest control. Patria also receives information on crop production progress and readiness for sale, which is valuable for monitoring loans.

Challenges

Equipment costs

High equipment costs remain a major barrier to adopting green solutions. Even when farmers understand what they need, the upfront investment is often unaffordable. During the pilot phase of the ‘Intelligent Farm’ initiative, Patria covered these costs, but is now exploring alternative financing options. Public investment guarantees and insurance mechanisms are essential to scale such efforts.

Building trust

Another key challenge lies in gaps in advisory support and a lack of trust. Many farmers are unsure how to implement climate-smart practices or are hesitant to adopt new technologies due to negative past experiences. Transparency also continues to be a sensitive issue. Patria works to overcome this by highlighting the benefits—such as improved credibility with commercial and financial partners, which can lead to more contracts and better access to funding. Building a transparent track record can also pave the way for obtaining official Bio certification.

Lessons

Practical Takeaways

Patria's experience highlights the importance of local community connections. Many loan officers are recruited from farming communities, giving them firsthand knowledge of agricultural practices and challenges. They speak the client's language—literally and figuratively.

Patience is also crucial. Not every innovation will succeed immediately, but persistence and testing different solutions are key. Word of mouth and personal recommendations play a major role, so engaging local influencers can help scale good practices. The onboarding process needs to be really simple and any transparency fears addressed as early as possible. Although the concept of a 'green transition' can seem overwhelming, starting with small, manageable steps is key.

Finally, initial investment costs often deter participation. Offering subsidies or covering early expenses can significantly increase engagement and adoption.

Supporting the green transition involves nurturing both digital and environmental skills among farmers. The project confirmed that local advisors, early tangible results, and peer learning are key to scaling sustainable practices

Way forward

According to Patria, building ecosystem of partnerships that support green inclusion is essential. We need to move away from fragmented services and replace them with a trusted local advisory system, both digital and in-person, alongside stronger policy frameworks and investment in infrastructure. This can only be achieved through meaningful cross-sector cooperation - bringing together microfinance institutions (MFIs), governments, NGOs, agritech companies and donors.

PATRIA CREDIT®

Patria Credit supports the efforts of entrepreneurs in rural and small urban areas, as well as their positive impact on their communities. It is the first non-bank financial institution dedicated to microfinance in Romania, with over two decades of experience and more than 18,000 financed clients. Together with Patria Bank and Patria Asset Management, it forms the Patria Group, offering comprehensive support to micro-businesses, SMEs, and agribusinesses.

In 2021, Patria Credit and Patria Bank reactivated the Patria Credit Foundation, which works to combat financial exclusion, promote sustainable agriculture, and support the next generation of farmers

Lessons Learnt

What Worked

- Several partners developed **lasting solutions** like digital platforms, in-house training for staff, and embedded training for clients within operational processes (e.g., during loan disbursement).
- **Webinars** proved effective **for outreach**, but **face-to-face** interaction remained essential **for onboarding and sustained engagement.**
- Beneficiaries were more likely to adopt new skills or tools when they saw clear financial or operational **gains**, potentially shared with **concrete examples from peers.**

What Was Difficult

- A 12-month project cycle was often **too short** to build solid buy-in for green or digital transition, or to fully develop and scale innovative solutions (e.g. chatbots or e-learning platforms).
- Many clients, especially women and rural entrepreneurs, **lacked digital confidence** and were **wary of online systems,** especially for financial tasks.
- Digital-only channels led to dropouts; **human contact** (through field visits or WhatsApp groups) was key to retention. 3Bank survey showed that 54% of farmers couldn't sign digital contracts without in-person help.
- **Limited experience** and **low awareness** of benefits or funding opportunities slowed adoption.

What to Do Next

- **Raise awareness early** : Use trusted staff (e.g. loan officers), social media (e.g. FDPA Facebook page), and real-life examples to educate and motivate.
- **Combine digital tools with human support:** on-site coaching, peer groups and mentoring build trust and confidence.
- **Segment audiences and tailor approaches**: Identify readiness levels and adapt accordingly.
- **Demonstrate impact:** use real-life examples and incentives to show value.
- **Monitor and adapt:** track engagement, gather feedback (OMRO released a guide as a reward for answering satisfaction surveys), and refine strategies continuously (MicroLab and Coopfin adjusted their curricula mid-project based on participant input).

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