Agritech: Innovations transforming the landscape of rural finance and livelihoods

Agritech : ces innovations qui transforment la finance rurale et la vie des campagnes

- Howard Miller, Rural finance and inclusive fintech expert
- Karen Rieckmann, myAgro
- Emmanuel Ansah-Amprofi, TroTro Tractor
- Paul Kweheria, Mercy Corps
myAgro

Karen Rieckmann
DATA-DRIVEN DECISIONS IN DIGITAL AG USE CASES
Pathway to Scale
SAT4Farming (Ghana)

• Funded by the Geodata for Agriculture and Water (G4AW) program of the Netherlands Space Office. The program aims to increase the productivity of cocoa smallholder farmers in Ghana.

• Three-year project that builds on FarmGrow developed by Mars, Rainforest Alliance and Grameen Foundation which was first deployed for farmers in Indonesia. Within the project timeline, partners will integrate satellite data into the mobile enabled FDP tool to enhance on-farm assessment.

• The target outreach for SAT4Farming is 240,000 farmers.
Promoting Agricultural Mechanization in Africa
The Problem
Smallholder farmers lack of access to agricultural machinery

60% of agricultural land is farmed by smallholder farmers

Less than 40% of these use some form of mechanization

As they have no access to agricultural machinery

Leading to:
1. Poor productivity
2. Under cultivation
3. Poor harvest
4. Loss of Income
The Decentralized Mechanization Centers aim to create franchising hubs that bring tractors and the right know-how to farmers.

Each DMC consists of:

- 5 Tractors
- 1 Combine harvester
- 2 Planters
- Threshers & Shellers
- 6 Trained operators
- Repair/Maintenance shop
- Operator Training center

And will be situated in farming communities with average size of 6,000 smallholder farmers.

Previous Solution: Uber Model

The Uber-like model aims to create a linkage between tractor owners and smallholder farmers.

A rent-based platform links farmers with tractors, input dealers and other agricultural machinery.

Future Solution: DMC’s Tractor Station

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**User Case**

**How TROTRO makes tractors available to every farmer in Ghana**

1. Farmer requests services via USSD (Short Code)
2. TROTRO Tractor automatically matches to the nearest hub
3. Service is delivered by an operator within 72 hours
4. Maintenance/Repair of tractor and machinery

- Well maintained tractors => available and affordable
- 66% Increase in yield due to improved practices
- Waiting time reduced from 2+ weeks to 72 hours

TROTRO Tractor will enable high net-worth individuals to own DMCs leveraging on our technology.

TROTRO Tractor | www.trotrotractor.com
WOMEN ARE FARMING FOR GHANA’S FUTURE

YET, IN GHANA:

INDIVIDUAL WOMEN FARMERS ARE JUST 38%
TOTAL NUMBER OF 7727

TOTAL 8032 NUMBER OF WOMEN
FBO MEMBER ARE LESS THAN 6% 49 IN NUMBER

FBO LEADER LESS THAN 6% 9 IN NUMBER
TRACTOR OWNERS 12 2% IN NUMBER
TRACTOR OPERATORS 120 21% IN NUMBER

WITH EQUAL ACCESS TO MECHANIZATIONS WOMEN HAVE THE POTENTIAL TO ENCOURAGE 3 MILLION WOMEN INTO FARMING IN GHANA

MOBILE MONEY OPERATORS 115 42% IN NUMBER
Through TROTRO Tractor’s existing “Uber” model, TROTRO Tractor has positioned itself as a brand to recon with in Ghana and Africa.
Partnerships & Awards
3 Years – 5 Partnerships and 7 Awards

- AGRA
- Pitch AgriHack
- GBT
- giz
- AGCO
- KOSMOS
- THE DUAPA CHALLENGE
- startup mentoring by enpact
- GreenTec Capital AFRICA FOUNDATION
- Maschinenring

TROTRO Tractor | www.trotrotractor.com
PATHWAYS TOWARDS IMPACT

AGRICULTURE, TECHNOLOGY AND FINANCE INNOVATIONS TRANSFORMING THE LANDSCAPE OF RURAL FINANCE AND LIVELIHOODS

Paul Kweheria
Team Leader,
ABOUT MERCY CORPS’ NUTEC FINANCIAL SERVICES

DFID - Mercy Corps - Equity Bank

Learning agenda
• Wider market
• Crowd-in

Agriculture Blended Finance Facility

Risk Sharing Fund (RSF) setup

Product Development, Innovation & Delivery

Short and Medium-term Lending

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ABOUT MERCY CORPS’ NUTEC FINANCIAL SERVICES

Programme Management

Agriculture Lending Systems

Technical Advisory

Product Development & Innovation

Product GTM

Market Engagement
ABOUT MERCY CORPS AGRIFIN ACCELERATE

THE GOAL

AgriFin Accelerate is a 6-year, $25 million program working in Kenya, Tanzania and Zambia.

AgriFin Accelerate will support the expansion of digital financial services to one million farmers in Sub-Saharan Africa over six years, delivered by growing ecosystems of diverse service providers.

TARGET GROUP

AgriFin Accelerate’s underserved smallholder farmers living on less than $2.50/day

With outreach to 50% women & youth focus
Thank you!
Merci!