



Long-term EU-AU Research and Innovation Partnership for Food and Nutrition Security and Sustainable Agriculture

# Integrating Farmers into the Agri-Food Systems by Analysing Performance and Creditworthiness

Virtual Workshop | 28 - 29 October 2020





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## 1-TOPIC :INTEGRATING FARMERS INTO THE AGRI-FOOD SYSTEMS BY ANALYSING PERFORMANCE AND CREDITWORTHINESS

- 74% of 38 million smallholder farmers in Nigeria are financially excluded
- Access to credit is really low
- Farmer creditworthiness is hard to measure





## 1-TOPIC :INTEGRATING FARMERS INTO THE AGRI-FOOD SYSTEMS BY ANALYSING PERFORMANCE AND CREDITWORTHINESS

- The farmers harvest speaks for him/her
- Proof of performance is needed to access credit but isn't available
- Creating real proof of farmer performance using technology
- Remote sensing and machine learning





## 2 - CRITICAL FACTORS FOR DEVELOPMENT SUCCESS / LIMITING FACTORS.

- Access to GPS Coordinates of farms (cheap android devices help)
- Access to remote sensing data
- Access to technical know-how (Machine Learning)
- Access to historical data of yield





### 3 - MOST PRESSING THEMATIC PRIORITY CONCERNING THIS TOPIC.

- Remote Sensing and Machine Learning can be used to measure performance
- Digitally measuring performance can unlock financing for millions of farmers
- Access to finance means better productivity and income for farmers







## 4 - KEY ACTORS, IMPORTANT PLAYERS

- Extension Agents - for data capturing and interviews
- Remote sensing data access (Airbus, UP42 etc.)
- Development Organisations
- Financial Institutions





## 5 - CONDITIONS FOR ENHANCING ACTORS' COOPERATION (CRITICAL FACTORS, ENABLING ENVIRONMENT AND INTERFACES TO ENSURE COLLABORATION)

- Resources for Data Capturing (KYC Data, GPS Coordinates, Historical Yield)
- Development Organisations are needed interfaces
- Buy-In of Heads of Agriculture of Financial Institutions
- Simplified result to make data-driven decisions from
- Credit is just the first step, an accessible value-chain is the icing on the cake.







## 6 - PROGRESS SO FAR

- At Crop2Cash, we use our machine learning model to create a statement of account for farmers
- Piloted in Kaduna, Nigeria
- Looking for partnerships to scale in Nigeria and other countries in 2021





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# THANK YOU

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