connecting smallholder farmers to information and finance and markets
Unlocking Business Potential of Smallholder Farmers

Women make up 43% of the agricultural labour force in developing countries and 59% in sub-Saharan Africa. Yet, women farmers face a number of key structural barriers that limit their access to land, information, finance, infrastructure, technologies and markets. Only 20% of land owners are women, 22% of bank account holders in rural areas in low income countries are women, and 5% of women have access to extension services. Climate change is expected to exacerbate existing barriers and create new ones.

Innovation and ICTs offer exciting opportunities to unlock the business potential of traditionally marginalized and isolated women farmers by:

- Providing easy, mobile-enabled access to climate-smart agricultural information and services.
- Building a digital track record and credit profile to increase access to finance.
- Connecting farmers to national, regional and global supply chains to improve access to markets.
UN Women has developed a Flagship Programme on Women’s Empowerment through Climate-Smart Agriculture that simultaneously addresses the structured barriers faced by women farmers, and leverages ICTs to accelerate results.

**UN Women’s Flagship Programme**

UN Women is the United Nations leading entity on gender equality and women’s empowerment. With a presence in over 90 countries, a network of thousands of partners, UN Women invests in innovation and leverages partnerships to bring about transformative change in the lives of women and girls worldwide.

**ECONOMIC EMPOWERMENT & GREATER RESILIENCE OF WOMEN FARMERS IN A CHANGING CLIMATE**

**Access to Climate-Smart Goods and Technologies**

- **Land**
  - Land mapping and titling; harvest forecast and regular updates.
- **Finance**
  - Asset information, sales contract and investment track record.
- **Info & Skills**
  - Climate-smart text messages; links to trainings and resources.
- **Markets**
  - Access to suppliers, customers and financers.

**BUY FROM WOMEN ENTERPRISE PLATFORM**

A technology solution that connects women farmers and cooperatives to information, finance and markets.

**Customer Relationship Management (CRM)**
- Farmer and cooperative registration capturing key demographic and baseline
- Profile of existing and potential input vendors
- Land mapping titling and potential valuation
- Crop health monitoring

**Purchases, Sales & Inventory Management**
- Pre-season planning, production forecasts and quotations
- Purchase and sale management using mobile money
- Virtual warehouse and real time inventory management
- Financial transaction audit trail

**Climate-Smart Agricultural Services & Information**
- Trainings and key messages via text
- Market prices information
- Links with existing mobile-based CSA advisory & weather services
- Online CSA communities of practice among peers and experts

**Loans & Investment**
- Digital financial record
- Automatic repayment schedules
- Loan application and management
- Blockchain enabled investments

**Multi-language and currency.**
**Mobile enabled, cloud-based and open-source.**
**Easily integrates with external applications and systems.**
**Combines low tech hardware with sophisticated software.**
**Real time dashboards and reports.**
Our
Added Value

BUSINESS PROCESS

Digitalizes business processes at the farmer and cooperative levels.
Optimizes business performance and supply chain management.

DATA-DRIVEN PLATFORM

Unlocks data driven lending and innovative sources of finance.
Catalyzes data driven policy change.
Creates business intelligence to increase profitability.
Promotes transparency and good governance.

DISRUPTIVE TECHNOLOGY

End-to-end supply chain system with low cost extendibility/scale up.
Location intelligence
Blockchain

KPIs to measure the performance of the pilot:

- **Market Coverage**: % of registered clients.
- **Adoption Rates**: % of registered clients using the platform to do business.
- **User retention**: % of clients that reuse the platform after the first business cycle.
- **User satisfaction**: Level of client satisfaction.
- **Revenue increase**: % change in cooperative and farmer sales revenue.

First user case in Rwanda launched in August, 2016

- 10 cooperatives onboard.
- 2,500 farmers registered up to December 2016.
- 5,000 farmers taken through the full maize cycle until June 2017.

Our
Vision

Scaling the Buy From Women Platform in agriculture to other countries; and extending it to other business configurations (retailing and utilities) and supply chains (organic food products; decentralized renewable energy) for women entrepreneurs worldwide.

CONTACT US

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TRY OUR DEMO

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