Accelerating Access and use of Digital Financial Service by Smallholder Farmers

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Economic Growth

- The success of Kenya’s agricultural sector is essential to long term economic growth and prosperity of the Kenya.
- The sector is the largest contributor to the Kenyan economy, accounting for 25% of GDP in 2013.
- The sector forms 65% of Kenya’s total exports – thus foreign exchange earner.

Employment Creation

- Employment in agriculture, accounted for 60% of employment in 2012, the largest contributor to total employment, which further highlights its value to the economy’s success.

Food Security and Nutrition

- Building commercially viable and strong capacity in agricultural production and agro processing will enable Kenya to withstand global food shocks and achieve sustainable food security and nutrition.

The sector comprises of:
- Crop production (industrial & food crops)
- Horticulture
- Livestock
- Fisheries and forestry.
- Production of crops and horticulture contributes 76.5% of Agriculture GDP followed by livestock production at 4.9%.

Opportunities in m-Agriculture

Safaricom
KENYA AGRICULTURE CHALLENGES AND OPPORTUNITIES

- It not performing at its optimal due to system leakages, inefficiencies, and lack of value addition opportunities.
- We feel that our solutions can address these gaps
- For country to become a middle income country there needs to be a quantum leap in agriculture.
- The Ministry of Agriculture has addressed this and sees aggregation and application of technology solutions as a key driver for growth and modernization of the sector

Challenges and Opportunities
- Improving access to financial Services
- Provision of Agricultural Information
- Improving access to agriculture inputs
- Improving liquidity

Challenges and Opportunities
- Improving supply chain efficiency
- Reduce losses
- Offer information

Challenges and Opportunities
- Enhancing access to Markets
## Safaricom M-AGRI Strategic Pillars

### 1. Increase output
- Allow farmer access to information – weather information etc.
- Allow farmers to monitor and evaluate performance
- Improve access to financial services

### 2. Market access
- Enhancing link between farmers, traders and processors of agricultural produce
- Enhancing price discovery for farmers and traders using mobile;
- Improve supply chain; and
- Increase liquidity in the ecosystem through collateralization of farm produce

### M-Agri focus areas and innovation opportunities

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Unaweza Kujisajili Kwa Kutumia Njia Hizi.

1. Tuma SMS nyingine ulewa kwa namba zito 25632
2. Kwa Kujitumia Aiko Wilna (Extensive) Sifahidi anayo tafadhali utafu彩
3. Pomani la Kifungwa Agro Omungawazote mifupa tafadhali ni uwezo wa kifungwa na mifupa wa mwezi wa Mbolea na Mazao (NCPs)

"A Ministry of Agriculture, Livestock and Fisheries Initiative"
Opportunities

- Access to Finance
- Access to Market
- Insurance service
- Smart Logistics (Machine to Machine)
- Information Services
- Trading Platforms