The Problem: African farmers lack the technology to investigate farm soil health prior to planting which leads to plant-soil incompatibility. This often leads to losses and food insecurity.

The Solution: Emata provides a technology platform that helps digitize farmers’ operation and in return gains access to data on farmers who need financing and to whom it lends capital. The company uses applics agronomic machine learning to generate information on farms and other information through satellite imagery then creates a credit-worthiness scoring. The company uses this scoring to offer farmers loans that they can repay through mobile money over the course of the year. The company offers 0% interest rates on these loans.

The Problem: Rural farmers lack access to farming machines, fertilizers, and advice on proper crop husbandry. Based on soil fertility.

The Solution: Rural Farmers Hub offers farmers crop and soil health advisory services including information on crop and farm health, as well as registration and extension services that enable farmers to access farming machines, fertilizers, and advice on proper crop husbandry. Farmers and micro-entrepreneurs gain better access to finance, manage financial losses, and protect their livelihoods against increasingly frequent and intense climatic conditions.

About the Global Index Insurance Facility (GIF): The World Bank Group, through the Global Index Insurance Facility, works to reduce poverty and increase food security and nutrition in the developing world. GIF aims at designing and developing effective and scalable market-based risk transfer mechanisms to help reduce risk and increase agricultural productivity and incomes. GIF has helped catalyze $4.5 billion in risk transfer to over ten million beneficiaries, primarily in Sub-Saharan Africa. With support from the Swiss Re Lloyd’s Catapult, GIF is looking for more innovation in risk financing.

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Global Index Insurance Facility (GIF) has facilitated close to 12 million contracts, covering approximately 60 million beneficiaries, primarily in Sub-Saharan Africa, since 2009, the Global Index Insurance Facility (GIIF), helps smallholder farmers finance, manage financial losses, and protect their livelihoods against increasingly frequent and intense climatic conditions.

Watershed: six findings by the Global Index Insurance Facility (GIF) and the Global Agriculture Insurance Facility (GAF) that made us learn:
- Many smallholder farmers in Sub-Saharan Africa face moisture risk
- Ex-ante risk management is the most cost-effective way to manage risks
- Those who can most benefit from these innovations are those who are most vulnerable and poor
- The majority of farmers in developing countries are smallholder farmers
- Historically, smallholder farmers have been underserved by traditional insurance
- infographic: with machines and fences, risk management services can help smallholder farmers improve their yields for high-value marketable crops over the course of the season, well above their cost of labor.