

DIGITISING AGRICULTURE WILL EMPOWER FARMERS TO INCREASE PRODUCTIVITY AND PROFITABILITY

By Faridah Kulabako

Digital technology is evolving so fast, sweeping across different sectors and transforming users' and customers' expectations and experiences.

Having successfully penetrated and enhanced service delivery in the financial services industry, Financial Technology companies (FinTechs) are seeking to tap into the agriculture sector, which has for long been characterised by traditional practices.

FinTechs are technology and innovation companies that aim at competing with traditional financial industry in the delivery of financial services.

Speaking during a consultative meeting in Kampala yesterday, Consultative Group to Assist the Poor (CGAP) customer and provider solutions manager, Nathan Were, said digitising agriculture will increase efficiency across the agricultural value chain, enhance access to appropriate inputs and credit and increase financial inclusion.

"Digitising agriculture will allow farmers to make decisions based on data rather than emotion or hype. It is important to base decisions on what is happening on one's farm and not anecdotal evidence from another farm, even the one next door," Were said.

The meeting organised by the United Nations Capital Development Fund (UNCDF) in partnership with CGAP and Laboremus Uganda sought to discuss ways of empowering farmers, co-operatives and Savings and Credit Co-operative Organisations (SACCOS) to among others digitise operations to improve service delivery and gain increased access to markets.

Were added that digitising agriculture will also empower farmers to increase agricultural productivity and profitability by delivering tailor-made

FinTechs, farmers seek to digitise agriculture value chain



Farmers will be able to use the app to access farm inputs such as fertilisers and pesticides

recommendations based on crop, best planting time, seed variety and real time localised observed weather and projected market prices.

"For unbanked farmers, mobile money-enabled agricultural payments offer the potential to create data that can open the door to a broad range of agricultural financial services, such as savings and credit," Were said.

Bram Vanden Bosch, a consultant with Laboremus, said digitisation holds the key to unlock Uganda's agricultural potential.

Digital agriculture

Digital agriculture is an information and communication technology and data ecosystem that supports the development and delivery of timely, targeted information and services to make farming

BETWEEN THE LINES:

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profitable and sustainable while delivering safe, nutritious and affordable food for all.

It should be noted that while over 70% of Ugandans are employed in agriculture, productivity has been declining over the years due to numerous challenges including rudimentary farming practices, pests and diseases and limited access to credit.

Although farmers are organised in groups such as co-operatives, with SACCOS which provide financial services, they still struggle with limited access to finance,

with the view of creating a good track record that can help them access financial services.

Nearly 80% of Ugandans live in rural areas where banks have no or limited presence. This explains the low financial inclusion rate in the country.

The app is expected to be piloted in April 2018, with about six co-operatives in western Uganda before it is rolled out across the country.

Educate farmers

Farmers, however, said although digitisation will increase efficiency and boost productivity and profitability, there is need to first educate farmers about the digital

platforms.

"Our people cannot even read simple short messages sent on their mobile phones. You need to first educate them before digitising so that they get the basics of how digital platforms operate," Stella Rugalambi of Hamwe East Africa Co-operative, said.

Additionally, farmer co-operatives said that there is need to develop apps on feature phones given that majority of farmers do not have smartphones.

Were said the Apps that will be developed will be simplified and translated in local languages to make them easy to use.



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