

INNOVATION FUND

Improving women's opportunities to access microfinance for solar-powered agro-processing equipment (MarketMap)*Parent project: Accelerating inclusive green growth through agri-based digital innovation in West Africa (AGriDI)***PROJECT COORDINATOR**Sosai Renewables Energies,
Nigeria**PARTNER**Village Infrastructure Angels,
United Kingdom**LOCATION**

Nigeria

PERIOD

March 2022 – March 2024

EU FUNDING

EUR 173,300

SECTOR

Agriculture (food systems)

KEYWORDS

Digital technologies, multi-stakeholder networks, capacity building, technology transfer, MSMEs, farmer cooperatives

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Women who form the majority of the agricultural workforce in the region of Kaduna in Northern Nigeria do not have access to finance because of inadequate information on funding opportunities.

This constraint is an often-hidden barrier to women's economic empowerment and agricultural entrepreneurship. They also lack access to electricity for the use of post-harvest equipment to reduce the manual work burden.

PERSPECTIVES

Sustainable solutions will be developed to reduce women's workload and increase agricultural productivity.

One of these solutions is affording women access to solar-powered technologies for productive use like solar milling machines, solar irrigation pumps, solar dryers and solar fridges. Rural women groups will establish a business hub where they will offer these technologies to farmers in their communities who will pay for their use, thereby increasing farmer's productivity and generating income for the women groups that will be managing the technologies.

A mobile app 'MarketMap' will be designed to provide reliable market information for farmers, processors and service providers in the agricultural sector with a specific focus on microfinance, market access, and purchase and use of post-harvest equipment.

JUSTIFICATION

Access to digital tools will enable more women to receive microfinance loans for agroprocessing and other solar-powered equipment to increase their agricultural productivity and revenue.

METHOD

The mobile app 'MarketMap' will be developed, tested and launched. Female agropreneurs will be trained on the use of this digital tool, as well as in business development and management. Financial organisations will be sensitised on the information available on MarketMap and its authenticity.

MarketMap – presented in the Illustreets user-friendly interface – calculates the number of farmer households within walking distance of the potential locations of agro-equipment entrepreneurs that offer the use of solar-powered technologies for productive use to female farmers who do not have access to electricity and who normally process crops using traditional methods or who travel long distances to other mills.

The mapping is based on least-cost analysis of available data including the extent of the electricity grid, households' locations, agricultural crops and location of diesel mills. This information is used in business model calculations, and the visual map showing households and competitor diesel mills enables agropreneurs to see if their potential business will be profitable or not.



INNOVATIVENESS

MarketMap focuses on female agropreneurs developing their businesses with the aim to improve the rates of microfinance loan approvals provided to women as well as female entrepreneur success. The indirect beneficiaries of the app are the farmers that will have access to solar-powered equipment on a user-pays model, without necessarily having ever seen or used the MarketMap tool.

A sound business model is a key requirement by financial organisations to decide if they will give an applicant a loan. With the use of MarketMap, rural women will be able to keep up-to-date information that can be used to track their business history and to easily generate a financial model that contains concise information needed by financial organisations.



Female agroprocessors of Kuya community (Ikara, Kaduna State) during a project monitoring visit

EXPECTED RESULTS

Impact

- Inclusivity of women agripreneurs in accessing digital and renewable solutions for improved agricultural practices in Kaduna state of Northern Nigeria.

Outcomes

- Updated and reliable market information on digital and renewable solutions for improved agricultural practices (size, prospects, available competition, MFI's, female agripreneurs) for the Kaduna state of Northern Nigeria available on MarketMap.

Outputs

- Mobile MarketMap application operational.
- Access to MarketMap for agripreneurs and service providers.
- Knowledge on the availability and use of MarketMap acquired by agripreneurs and service providers.
- Improved knowledge on business development and management by agripreneurs and service providers.



Female agroprocessors of Rumi community (Ikara, Kaduna State) during a training on the use of the MarketMap app



This [MarketMap](#) project is one of 9 supported by the ACP Innovation Fund project: [AGriDI](#), a project implemented by the International Centre of Insect Physiology and Ecology (icipe) in Kenya, in partnership with the University of Abomey-Calavi in Benin, Gearbox Pan African Network in Kenya and Agropolis Fondation in France.

Contributing to a conducive environment for agri-based digital innovations, especially for women and youth farmers, and accelerating inclusive green growth in West African countries, [AGriDI](#) has selected 9 (third-party) projects that are implemented by academic and research institutions, ministries and government agencies responsible for ICT or science, technology and innovation, farmer cooperatives, MSMEs, and civil society organisations in Benin, Burkina Faso, Ghana and Nigeria.

[AGriDI](#) supports the development and scaling of the use of digital technologies for agricultural development, such as in the areas of soil mapping, agro-inputs, crop management, marketing, and policy making.