

# Smallholder Farmers tell Africa's Biggest Food Systems Forum how The Right Financing & Technology Can Change Their Lives

*Growers showcase producer-friendly insurance, tractor hire scheme and solar power project initiatives from Heifer International and its strategic partners*

KIGALI, RWANDA, September 13, 2024 /EINPresswire.com/ -- Smallholder farmers from across Africa took centre stage at the continent's leading dialogue on agricultural transformation this week. They explained to delegates how catalytic financing and technology has powered them to increased productivity and incomes, marking out a clear path to accelerated food systems transformation.



Felicia Gbukka, a rice farmer from Nigeria, went from a flood-ravaged 1 hectare in 2021 to 15 hectares in 2024

The farmers spoke at the [AFS Forum 2024](#), held September 2 – 6 in Kigali, Rwanda. Attended by key stakeholders including policymakers, industry leaders, and international organisations, the annual gathering aims to encourage greater high-level commitment to addressing challenges facing Africa's food systems. The theme for this year's event is 'Innovate, Accelerate and Scale: Delivering Food Systems Transformation in a Digital and Climate Era'.

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*Adesuwa Ifedi*

The farmers are partners of [Heifer International](#), a global nonprofit organisation, which leverages technology and innovation, and works with key government, development partners, and local communities to end hunger and poverty. Heifer seized the opportunity offered by this premier gathering of movers and shakers to amplify the voices of the smallholder farmers and young innovators it partners with. At various side events during the forum,

smallholder farmers within Heifer's ecosystem outlined the impact on their incomes of the various initiatives led by the nonprofit and its partners.

The farmers' stories were a highlight of the forum. They brought into sharp relief how strategic investments in technology and financing can significantly boost agricultural productivity, improve food security, and enhance livelihoods for millions of farmers across Africa. By leveraging catalytic financing - a form of funding designed to spur further investment - along with cutting-edge agricultural technologies, these smallholder farmers are leading the way in transforming Africa's agricultural landscape.

### Agri-Insurance and Mechanization

Felicia Gbukka, a rice farmer from Nigeria, gave a compelling example of the transformation that can be brought about by the dual application of innovative financing and technology, in the latter case an innovative machinery hire solution offered by Hello Tractor and backed by Heifer. Heifer-led initiatives in agriculture insurance and mechanisation enabled her to build resilience against losses and improve productivity.

"A heavy flood came in 2021 and my one hectare of farm was wiped out," Gbukka said. "Then Heifer and its partners came to Benue State and compensated those of us who had signed up for the insurance scheme. That money helped me purchase inputs for the next farming season. In 2022, I progressed to 10 hectares. Today, I have 15 hectares of rice farm. In two weeks, I'll start harvesting. The tractors' scheme helped me a lot to increase productivity, then the insurance scheme helped me avoid bankruptcy."

Partnering with key stakeholders such as Leadway Insurance, Olam Agri, Pula Advisors, and ThriveAgric, in Nigeria, Heifer created and funded a system that automatically triggers insurance payouts to smallholder farmers when certain conditions are met. The compensation received via the Pay-at-Harvest Area Yield Index Insurance, a key vehicle of the initiative, enabled Ms. Gbukka, and over 3000 others similarly affected smallholder farmers in Northern Nigeria, to refinance for the next farming season.

The tractor's scheme that also helped Ms. Gbukka is a key part of Heifer's mechanization initiative in Africa. In partnership with Hello Tractor, an Agritech company, a PAYG tractor financing service is facilitating affordable tractor rental services to smallholder farmers across Africa. Beneficiary farmers are recording increased incomes as high as 227%, equipment owners are seeing enhanced profitability, young people are getting jobs, and Hello Tractor is well positioned to attract investment that propels significant growth.

Speaking to leaders at the event, [Adesuwa Ifedi](#), Heifer International's Senior Vice President, African Programs, gave insights on the role of digital solutions in revolutionizing Africa's agriculture. She highlighted the importance of digital technologies in food processing, e-marketing, and food waste reduction. "New data is emerging from the work done by innovators

in the agtech space that can now be used to effectively assess the risk of investing in this sector and shift the way we price risk. Leveraging this new data can open the door to more investment into the sector.”

Lekan Tobe, Heifer International’s Country Director, Nigeria, said: “Climate change can result in catastrophic losses for smallholder farmers, and we must work hard to close some of these gaps. For example, in Africa, we have seen cases where a whole village is wiped out by floods. This is why we, especially for smallholder farmers, prioritize removing some of these pain points. We can do more if we work together.”

### Solar-Powered Productivity

Members of the Dwaniro Dairy Farmers Cooperative Ltd., one of the farming cooperatives Heifer works with in Uganda, told the Kigali conference about the huge impact that renewable energy investments had had on their incomes.

“Since Heifer came in and supported us with the use of solar components,” said Charles Ibona, General Manager of the cooperative’s processing plant, “it significantly reduced our diesel costs, giving us more income as the money for diesel has been saved.”

Kawooya Steven, Production Manager of the cooperative’s processing plant, said: “Solar as a source of energy is more reliable. Our coolers need a reliable source of energy, so when with solar, we are very sure that our milk will be well preserved compared to using other sources of energy. Also, with solar, our production costs have gone down.”

“Just by establishing a power station run by solar in a community,” said William Matovu, Heifer International’s Country Director, Uganda, “we are not just lighting up the area, but also stimulating production and productivity. This is catalysing growth of other small businesses in the area, local schools are similarly affected, smallholder farmers are increasing their incomes and investing in the local economy. It is a game changer because the community has changed. For us, this is what impactful transformation looks like.”

### Collaboration for Transformation

During the forum, Heifer also launched its mechanization initiative in Rwanda. In partnership with Hello Tractor and Rwandan Ministry of Agriculture, the organization handed over the first batch of 15 smart tractors to farmer representatives from across the country to boost agricultural productivity.

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