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# Digital Agriculture in Asia and the Pacific

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## Strategies for Donor Impact

**12.07.2021**

11.00 - 12.30 CEST | 17.00 - 18.30 SGT



## Digital Agriculture in Asia and the Pacific: Strategies for Donor Impact



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# Supporting COVID-19 recovery through Accelerated Private Investment in Agriculture in Nepal

## Digital Finance & Agriculture Services

### Revitalize Agriculture Extension System and Enhance credit Access to Farmers

**Bashu Aryal,**  
Country Programme Officer  
APR, IFAD



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- Context - COVID-19: Disruption in supply chains, problems in accessing/delivering technical and financial
- Focus area: financial deepening & extending outreach, and expanding digital services to small farmers considering post-pandemic recovery
- Project cost: USD 1 548 300 (IFAD: USD 78%, Domestic: 22%)
- Entry into force (October 2020 & June 2021)
- Collaboration – MOALD+3 other IFAD projects (ASDP, RERP and VITA)



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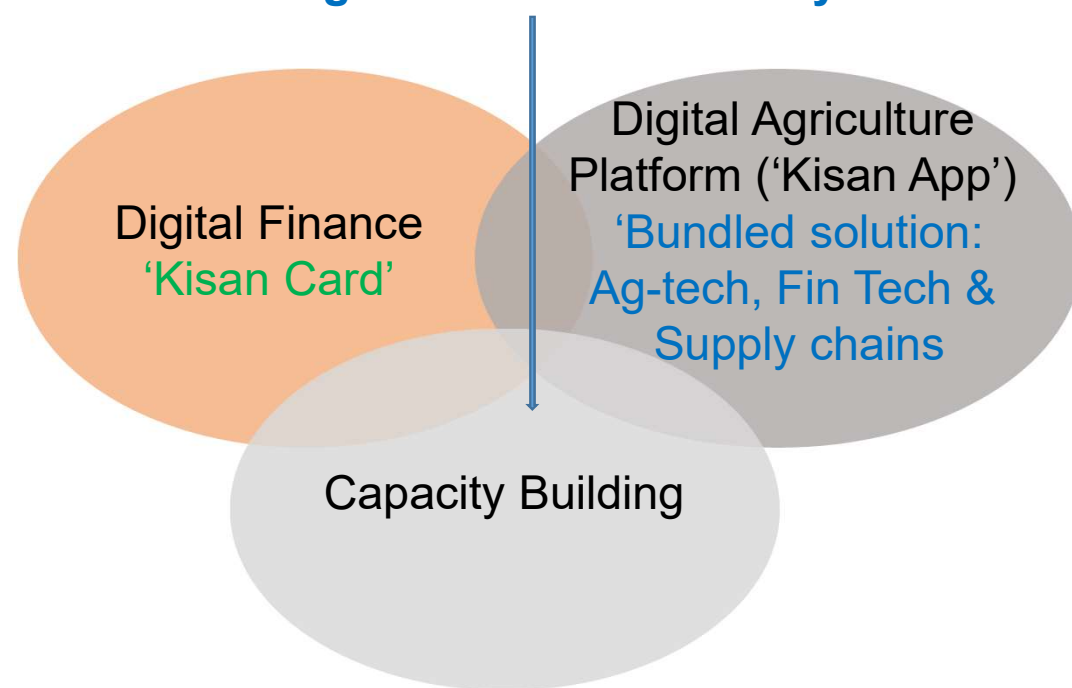
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## Project - Objectives

- To drive rural economic recovery post COVID-19 by enabling a substantial increase in investment in the small-scale agricultural sector
- To increase access of small farmers to institutional financial services and market information
- To increase access of agriculture value chain actors to digital financial, extension and marketing service

### Smart Solutions: Integrated Service Delivery Model



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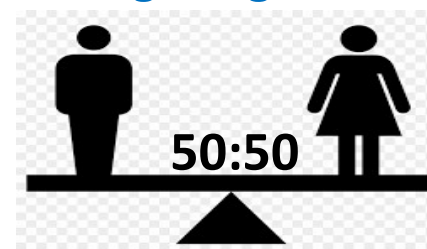
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## Kishan Card - Services

- Access debit card and wallet payment services;
- Cash-out points using agents for a cost-effective solution
- Credit card services
- Enrolling merchants for effective input/outputs supply
- Direct transfer among card users
- Arranging remittances to be credited directly
- Enhanced loan automation process
- Credit rating information



Targeting= 20,000 Beneficiaries



Youth  
30%

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## “Kishan App” : One App – Multiple Solutions

Access to Inputs, information, extension service, market and credit

1

### Decision Support system :

Geo-spatial & Economic Data driven analytics.  
“What to Grow, When and Where”

2

### Farm Management Solution (How):

Digitizing farm & farmer profiles (Farmer diaries).  
“Plan, manage & analyze daily progress”

3

### Agro- advisory services

Advisory and Communication services  
1. Call Center 2. Weather forecast 3. Crop & Livestock info

4

### Virtual Market place & Credit Ratings:

Marketplace for Small holder farmers  
“virtual Collection and marketing –Supply chain”





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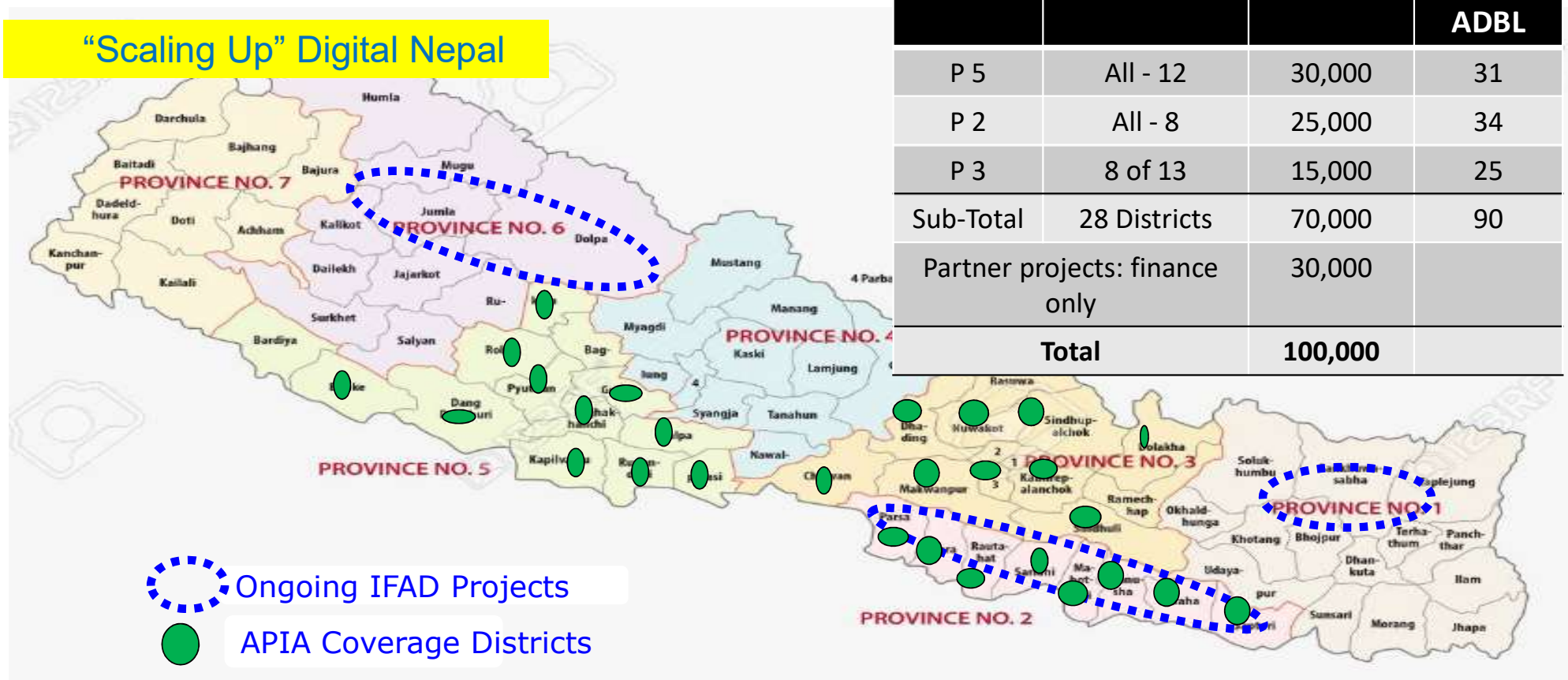
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## “Scaling Up” Digital Nepal



Province	Districts	HHs	Branches ADBL
P 5	All - 12	30,000	31
P 2	All - 8	25,000	34
P 3	8 of 13	15,000	25
Sub-Total	28 Districts	70,000	90
Partner projects: finance only		30,000	
<b>Total</b>		<b>100,000</b>	



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# National Policy Alignment and Ownership

- Very high:
  - Included in national programme and budget/monetary policy 2020/2021
  - Contributes to objectives of Agriculture Development Strategy and Agriculture Ministry's long term vision - **“protective agriculture and secured saving”**
  - Agricultural Development Bank Limited (ADBL) – the LPA designated as lead bank for agricultural lending
  - Subsequently ADBL also authorized to issue Agricultural Bond





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## Results and Challenges

- Kishan Card/Kishan App (1<sup>st</sup> phase) launched in January 2021, severely hit by the second wave of COVID-19 (since March 2021 till date)
- 5.3% of the total targeted beneficiaries covered
- 4.6% of rural producers connected to e-platforms (for information, sending and receiving money)
- 16.8% using one or more services via Kishan Card and/or Kishan App
- 5.2% receiving improved technical advisory services from service providers using Kishan App
- 700 MPoS installation - supply disruption due to COVID 19 pandemic



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# Thank You !