


JUHUDI KILIMO



Farmers has got to be the hardest-working people on the planet and could just be the best bet to feeding a **9Billion** world population in **2050**



- 
- The background of the slide is a photograph of a tea plantation. In the foreground, a man in a red shirt is smiling and working in the tea bushes. Behind him, another person in a red shirt is also working. The tea bushes are lush green, and the sky is a clear, bright blue.
- Juhudi Kilimo (JK) is a for-profit MFI that provides agriculture-based, micro-asset financing loan products to enable rural smallholder farmers acquire productive assets such as farm animals, farm equipment and clean energy solutions - biogas, solar lamps.
 - JK reduces risk of lending to SHF by using social group guarantee and collateralizing the financed asset.
 - Juhudi also provides farmers with insurance, technical assistance, linkages so that they can derive maximum benefits from the financed assets.
 - Today, Juhudi's 36,000 active farmer clients are served by 210 employees spread across 22 field branches in 13 counties in Kenya and an OLB of over \$11 million

- 
- A photograph of a middle-aged Black man with a beard, smiling and looking towards the camera. He is wearing a light blue button-down shirt. He is standing outdoors in front of a large, leafy tree. In the foreground, there is a large, dark, curved object, possibly a piece of agricultural equipment or a large bowl, which he appears to be holding or standing next to.
- Access to adequate water remains a challenge for many smallholder farmers in Kenya.
 - Introducing better technologies and removing financial access constraints, could enable smallholder farmers to adopt better farming techniques (e.g. irrigation, zero-grazing) and successfully pull themselves out of poverty and improve food security.
 - Our solution comprises of credit and solar-powered pumps, which is key to the development of SHF since it addresses two major constraints that people in the rural areas face: access to energy and access to financial services.

Lessons the Solar Irrigation Pilot



- **What did we learn?**
 - The solar irrigation concept generates a lot of interest among small holder farmers
 - Price is a critical factor when making a choice
 - Financial institutions should match the specs of Solar irrigation to farmer needs
 - A bundled irrigation kit provides an all round solutions (Pump, storage, irrigation kit)
- **Some of the key factors for success**
 - Customer education
 - Product awareness
 - Access to Capital
- **Challenges in developing or implementing solar irrigation**
 - Need for variety of choices
 - Need for a bundled solution
 - Depth of water source during (dry periods)
 - Need for resources
- **How we will solve these challenges**
 - Bring onboard more partners/products
 - Explore an appropriate bundle irrigation kit
 - Invest in Training
 - Robust Marketing

Needs for Scale Up



- ✓ Farmer Training
- ✓ Robust Marketing
- ✓ Investment Capital

Capital, training and marketing are needed by JK to help SHF improve water harvesting, sustainably manage ground water resources at their farm.



Thank You.