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.
• 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
• 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
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.