Agro-USSD

Dial *882#

ConnectingFarmersDirectly toBuyers







Reducing food price inflation in Nigeria through direct market connections

Food Security Challenges in Nigeria

Current Situation



Severe Food Insecurity

Approximately 30.6 million people facing severe food insecurity

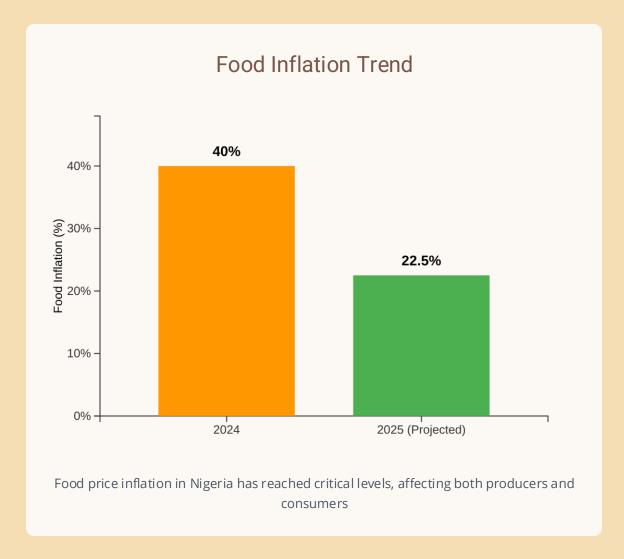


High Food Inflation

2024 peak reached approximately 40% 2025 mid-year expected at 22-23%

Main Drivers





Supply Chain Price Inflation Issues

The Problem

Despite low production costs, farmers only receive a small portion of the final price paid by consumers.

Consumers pay2-3 timeSthe farm-gate price



How Prices Increase Through the Supply Chain



Farmer

Low production cost



Middleman 1

+50% markup



Middleman 2

+50% markup



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Transport

+50% markup



Consumer

Pays high price





Multiple middlemen between farmers and consumers.



High Transportation Costs

Fuel subsidy removal, roadblocks, and informal checkpoints



Post-Harvest Losses

Delays and poor logistics lead to spoilage and higher prices

The Agro-USSD Solution

Agro-USSD Platform

Alow-cost, accessible USSD platformenabling direct transactions between farmers and buyers without internet access.



Farmers



Price, quantity, location



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Direct Connection

No middlemen, no internet required



Buyers

Q Discover Products

Search by product/location



Fair Pricing

Eliminates middleman markup



No Internet Needed

Works on basic phones



Simple to Use

Accessible to all users

Key Features & Functionality

Agro-USSD platform provides innovative features to connect farmers with buyers efficiently



Multi-language Support

Supports English, Yoruba, Igbo, Hausa, Pidgin, with plans to add more local dialects to accommodate diverse user needs.



Farmer PIN Protection

Secure PIN code protects farmers' personal and business information, enabling them to update and track transactions.



NIN Verification

Verifies user identity through National Identity Number (NIN), reducing fraud and connecting with national registration systems.



Farm Profiles

Records farm size (hectares), GPS/landmark, production calendar, and product types to create comprehensive farm databases.



Support for Multiple Product Categories

Covers a wide range of agricultural products including crops, livestock, and processed foods.





Platform Benefits

Direct connection between farmers and buyers



Reduced middleman exploitation



Lower transaction costs

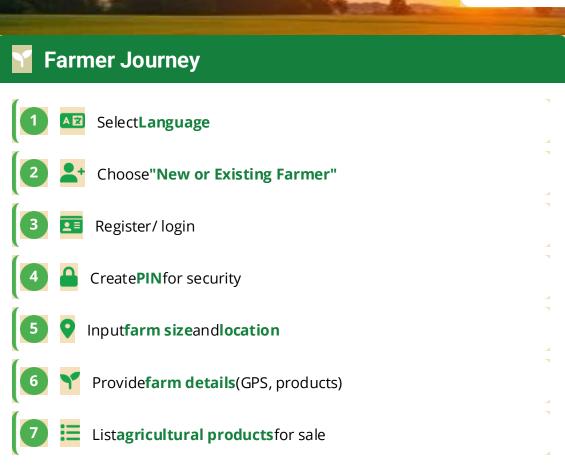


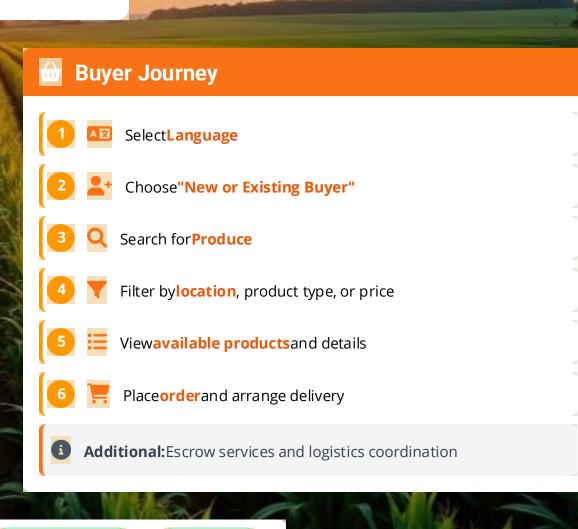
Improved transparency

User Journey Simulation



Dial*882#Access Agro-USSD platform











Create Profile



Transact

Farmer Persona



Name: Ibrahim Adewale

Age:45

Location: Ogun State

Occupation:Farmer

Family: Married with 4 children

Background

Ibrahim has been farming for over 20 years, cultivating cassava, maize, and vegetables on his 5-hectare farm in Ogun State. He inherited the land from his father and has expanded his operation over time.

Challenges

- Difficulty finding reliable buyers for his harvest
- Often forced to sell to middlemen at below-market prices
- Limited access to market information and price trends
- Poor internet connectivity in his rural location
- Loses up to 30% of harvest due to inability to find buyers quickly

Goals

- Get better prices for his farm produce
- Connect directly with more buyers
- Reduce dependence on middlemen and intermediaries
- Use simple technology that doesn't require internet

Buyer Persona



Name:Amina Olatunji

Age:43

Location:Lagos

Occupation:Teacher

Family: Single mother with 2 children

Background

Amina is a secondary school teacher in Lagos who spends a significant portion of her income on food for her family. She shops at local markets weekly and is always looking for quality produce at reasonable prices.

Challenges

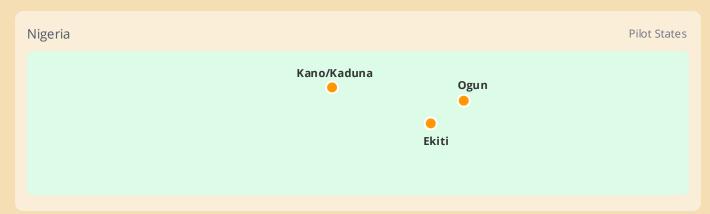
- Rapidly rising food prices have strained her budget
- Limited time to visit multiple markets to compare prices
- Concerns about quality and freshness of produce
- Unreliable supply of certain staple foods
- Food costs now consume over 60% of her monthly income

Goals

- Find affordable, quality food items for her family
- Purchase directly from farmers to save money
- Access fresh produce conveniently
- Use simple technology that fits into her busy schedule

Pilot Implementation Plan

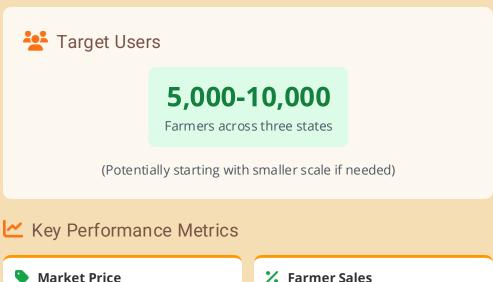
Three-State Pilot (6 months)

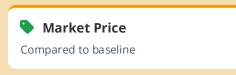


- Ogun State (Pilot Center)

 AgriConnect project location
- Ekiti State

 Based on field observations
- Kano/Kaduna States
 Representing northern region





Sales Time

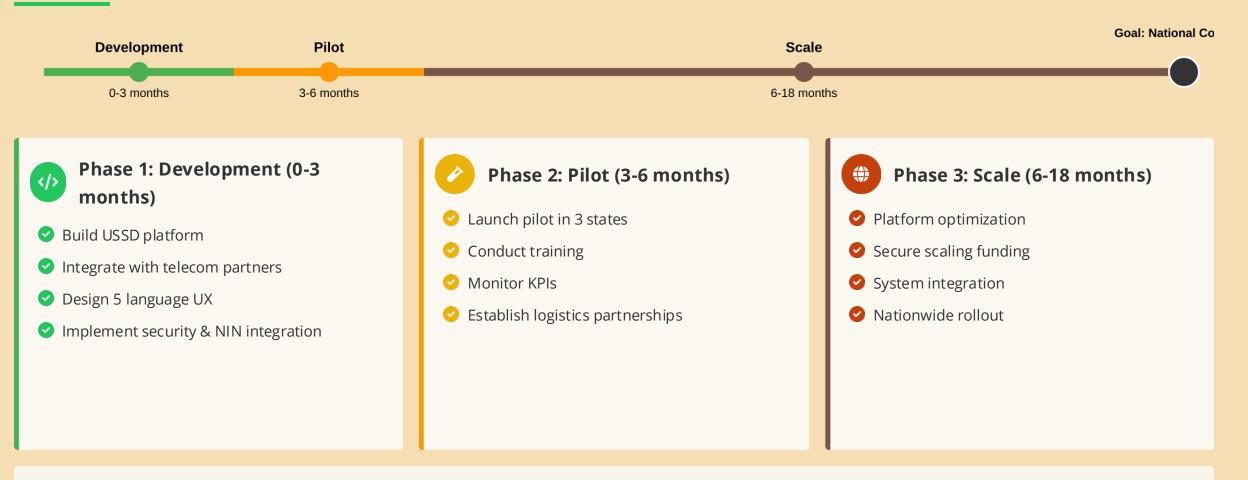
Transaction processing speed



Share of total sales



Implementation Roadmap



Key Milestones

• 3-month: Platform ready

• 6-month: Pilot completion

18-month: National coverage

Resource Requirements & Partnerships



Resource Requirements



Key Partnerships

Platform Development

- One-time development fee
- USSD short code acquisition
- Multi-language support (5 languages)

Strategic Partners

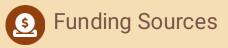
- **Telecom Companies** USSD service provision
- **MTN Foundation** Support services
- Huawei Supplementary technology

Operational Costs

- Support center establishment
- Training team deployment
- Promotion agents
- Monitoring & Evaluation (M&E)

System Integration

- **State Agriculture Departments** Local coordination
- AgriConnect Platform integration
- **National Registration System** NIN verification



Government Support



Federal Government (FG)

Core funding source

Development Partners

World Bank

Financial support

IFAD

Rural development focus

⊕ FAO

Agricultural expertise

Private Sector & Impact Investors

Corporate Social Responsibility (CSR)

Private sector funding

Impact Investors

Sustainable growth

Expected Impact & Next Steps

Expected Impact



For Farmers

- Increased income through direct market access
- Reduced post-harvest losses
- Improved pricing for agricultural products



For Buyers

- Consistent supply of fresh produce
- Quality products at fair prices
- Reduced price fluctuations



For Food Security

- More stable food prices
- Reduced food inflation
- Improved access to quality produce

Next Steps



Short-term (0-3 months)

- Complete USSD platform development
- Integrate with telecom partners
- Design multi-language user experience
- Implement security and NIN integration



Medium-term (3-6 months)

- Launch pilot in three states
- Train users and collect feedback
- Monitor key performance indicators
- Establish logistics partnerships



Long-term (6-18 months)

- Platform optimization
- Secure scaling funding
- System integration
- National rollout

