

Future of Onchain Credit Scoring for Farmers

Derisking MicroLending and MicroInsurance via SSI

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Identity Systems Across the World

- 1. Africa – National ID Card (fragmented)**
- 2. USA/Canada – Driver's License (unharmonized)**
- 3. Asia/Europe/Australia – Passport & ID Cards (case specific)**



Trust Systems Across the World



- 1. Africa: Social Credit (Who you know – P2P)**
- 2. USA/Canada/Europe: Financial Credit Scores (How gov/big corp. knows you – Enterprise)**
- 3. Asia: Socio-economic Scoring (Behaviour + Financial performance)**



Digitizing Trust in Africa through Decentralized Identity Systems

- The Decentralized Identity framework based on DIDs, and VCs is a great tool to digitize the African trust system.
- **Verified Government IDs** can be **reliable Roots of Identity** when onboarding - makes **offline —> onchain a reality**
 - Likely model for digitizing trust in Africa (**on-chain and IRL**):

Who you know + Behavioural Performance + Financial Performance
(Analyzed continuously)



Antugrow – digitizing trust in agriculture to de-risk microfinance and microinsurance



Who You Know

- National ID Verification (Kenya)
- Agricultural Advisor's Recommendation



Behavioural Performance

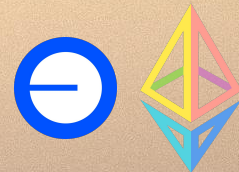
- Farm Records Management
- Best Practice Adoption on Farm



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Financial Performance

- M-Pesa Tx Records
- Stablecoin microloans



Buidl What people Want!

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