

Welcome

Demographics

Farm & Market

Loan Access & Repayment



Agrolift

FARMER FINANCE PROFILE

Demographics and Financial Readiness

Total Records
3000

Avg Years in Farming
7.41

Trained Rate
53.50%

Own an Account
69.60%

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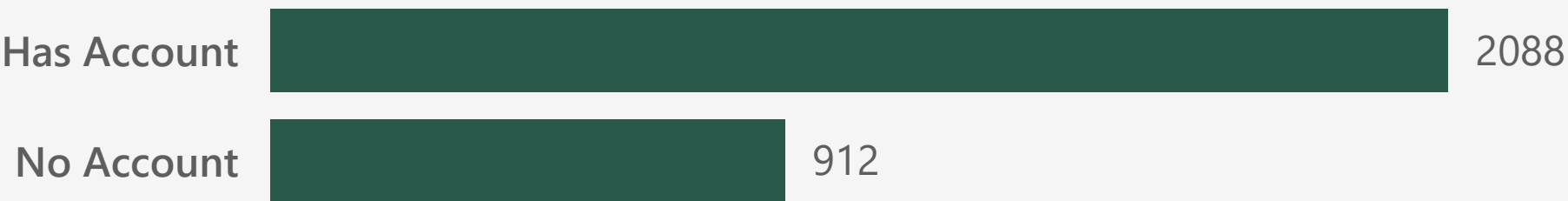
FILTER

Age Group
All

Location
All

Farmer Readiness for Financial Inclusion

Farmers with vs without Bank Accounts



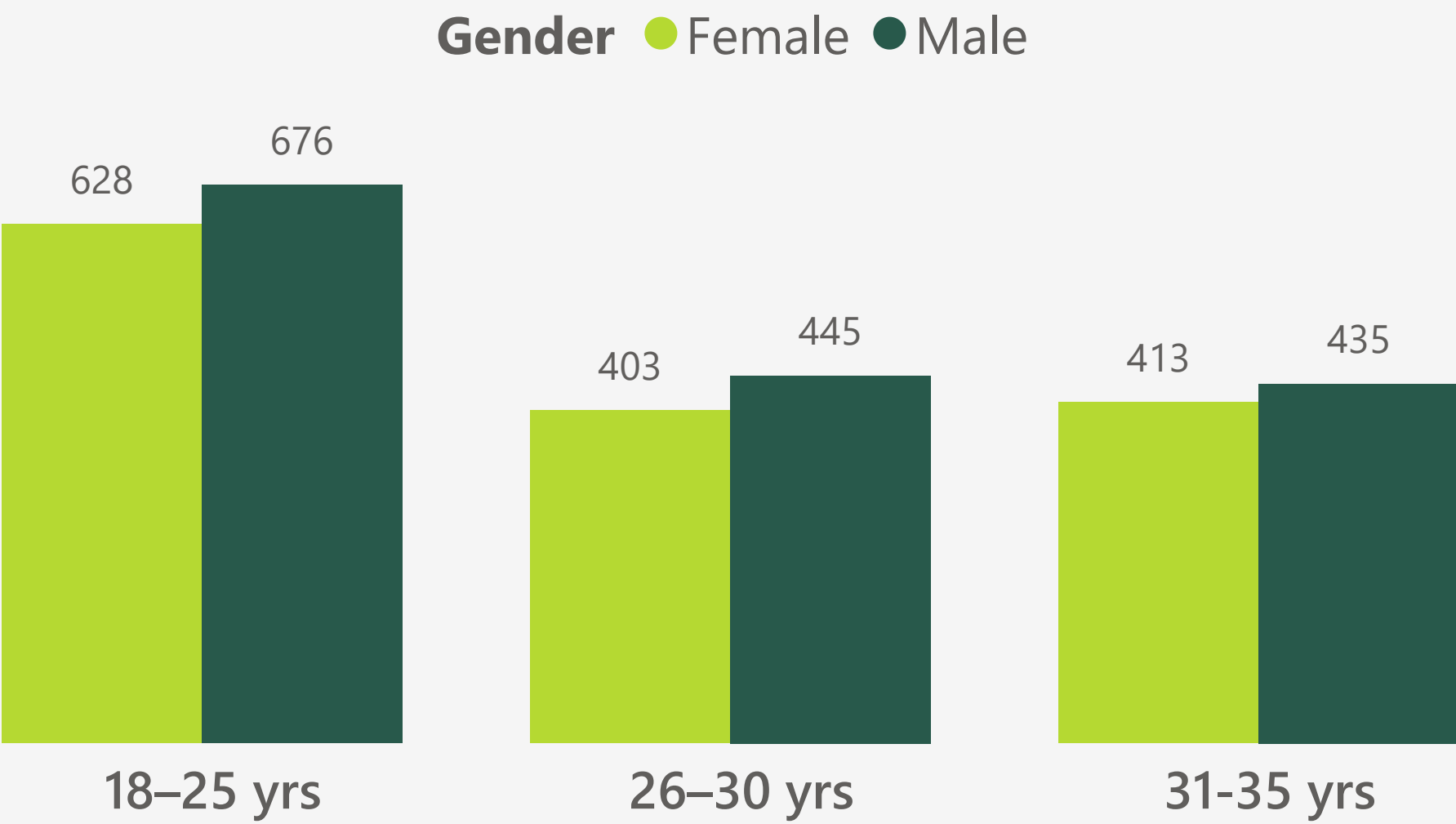
How does digital literacy vary among farmers?



What is the distribution of farmers by education level?



How does farm ownership vary by age group and gender?

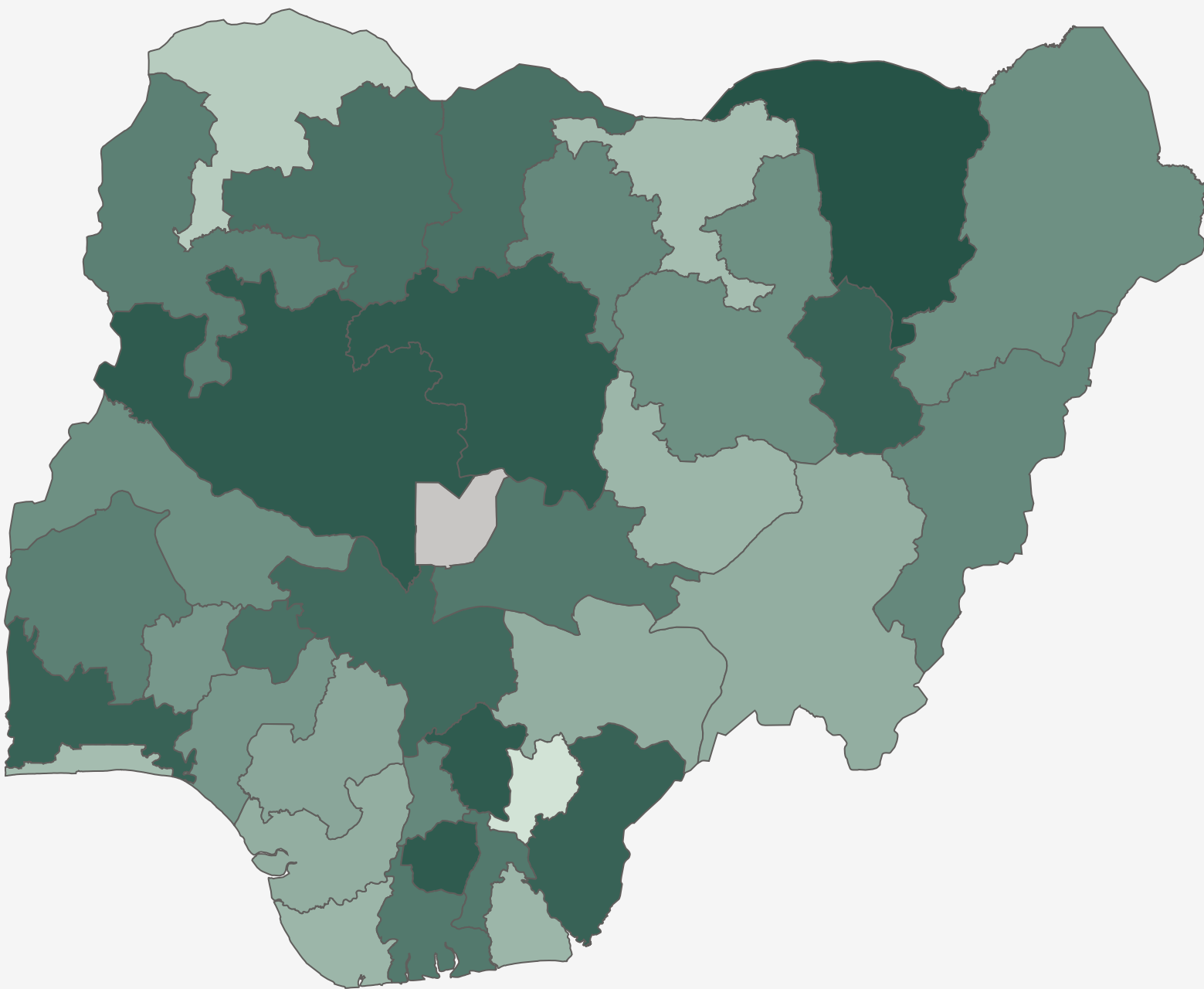


Select Loan KPI

Approved

Rejected

Rejected by State of Residence



Farmer Engagement and Experience Overview

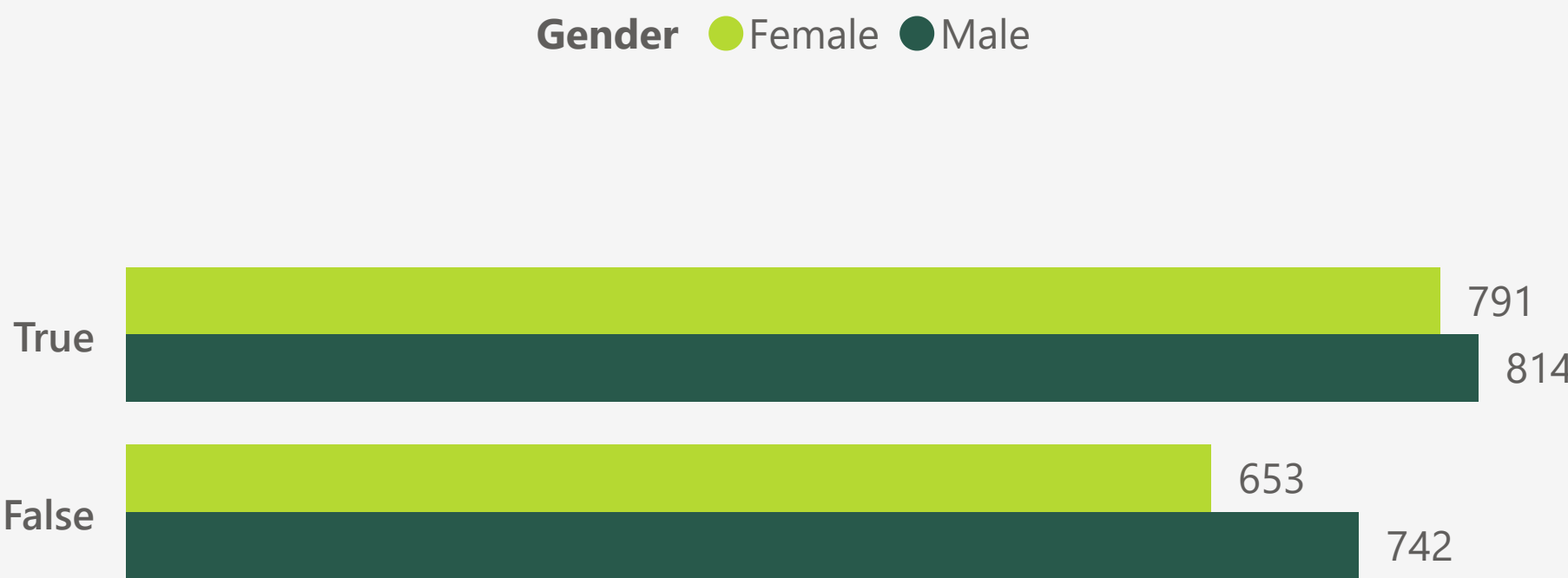
How many farmers are members of cooperatives?



What is the distribution of farmers years of experience?



How does access to agribusiness training vary by gender?



Farm Characteristics & Market Access



Total Location

16



Avg. Farm Size

2.98



Poor market Access

50.37%

Has IoT Sensors

36.40%

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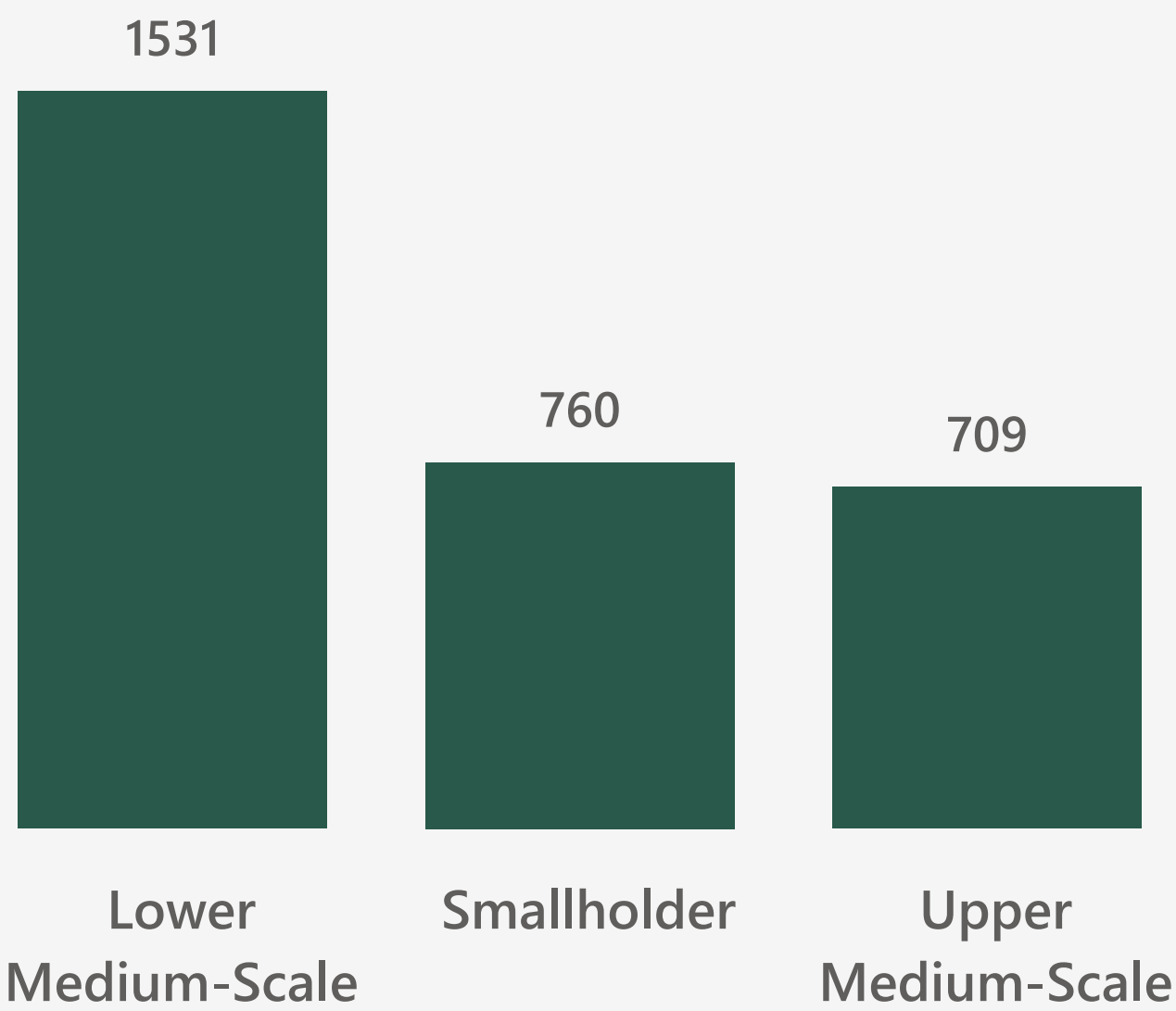
Age Group

All

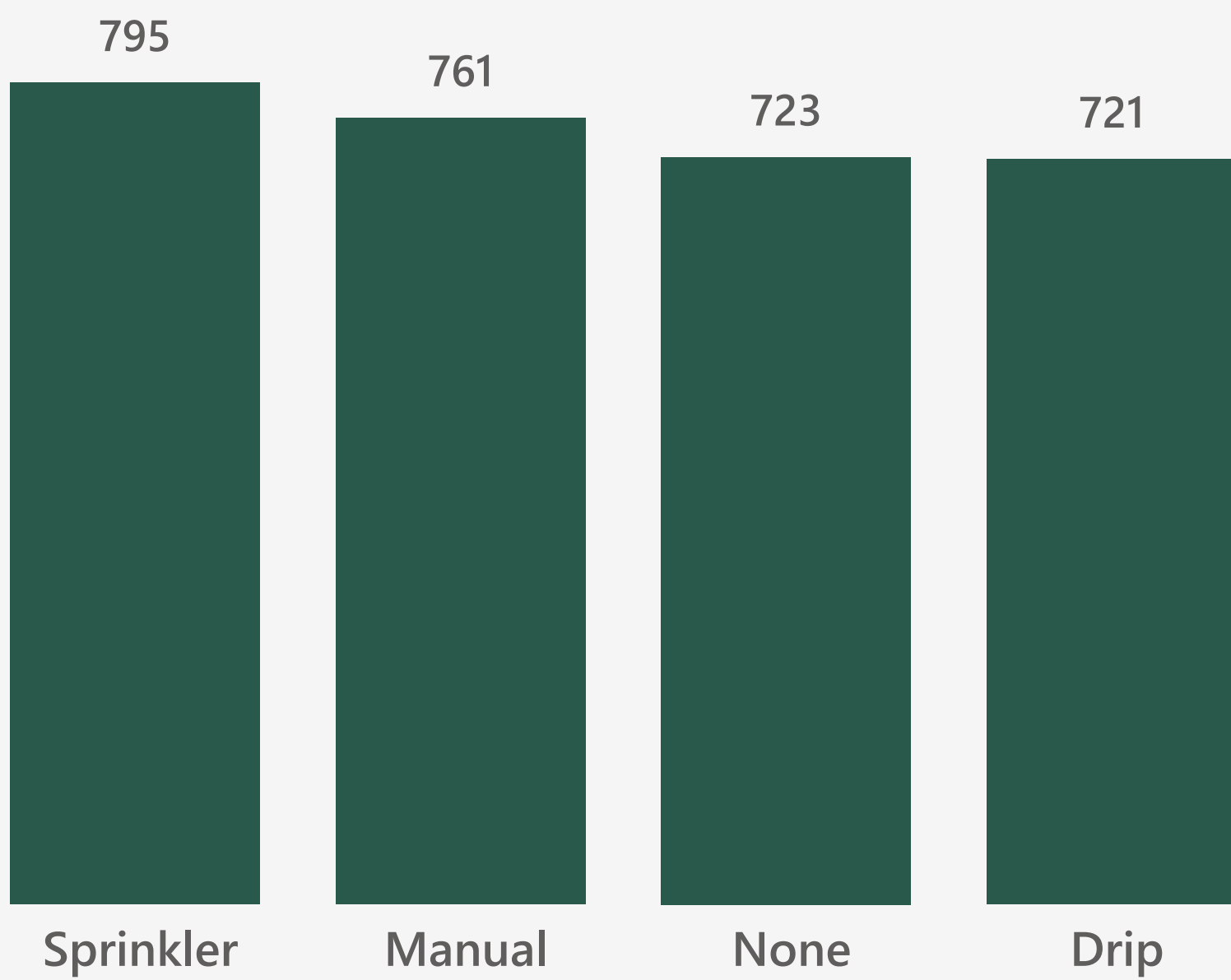
Location

All

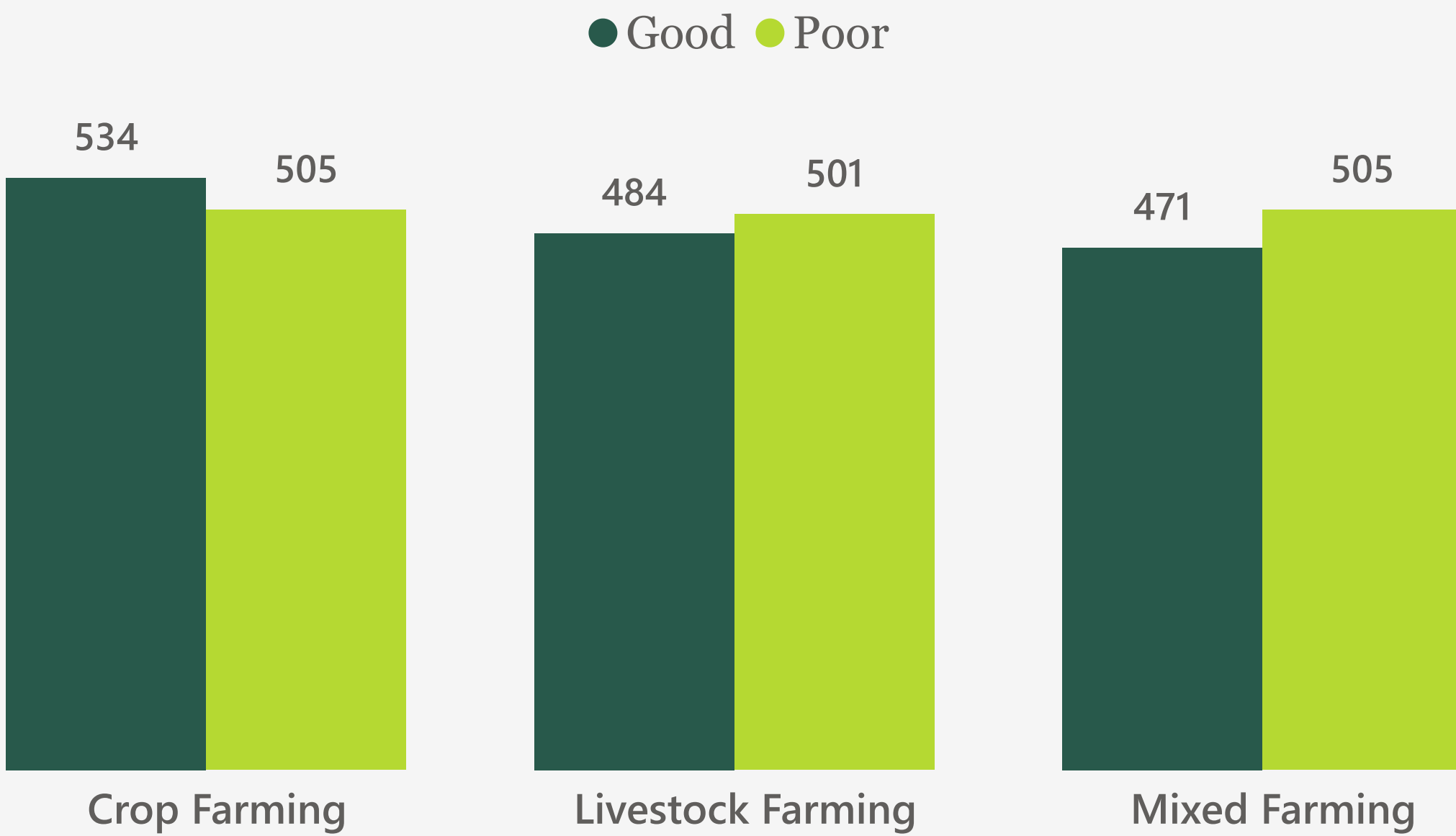
How are farms distributed across different farm scales?



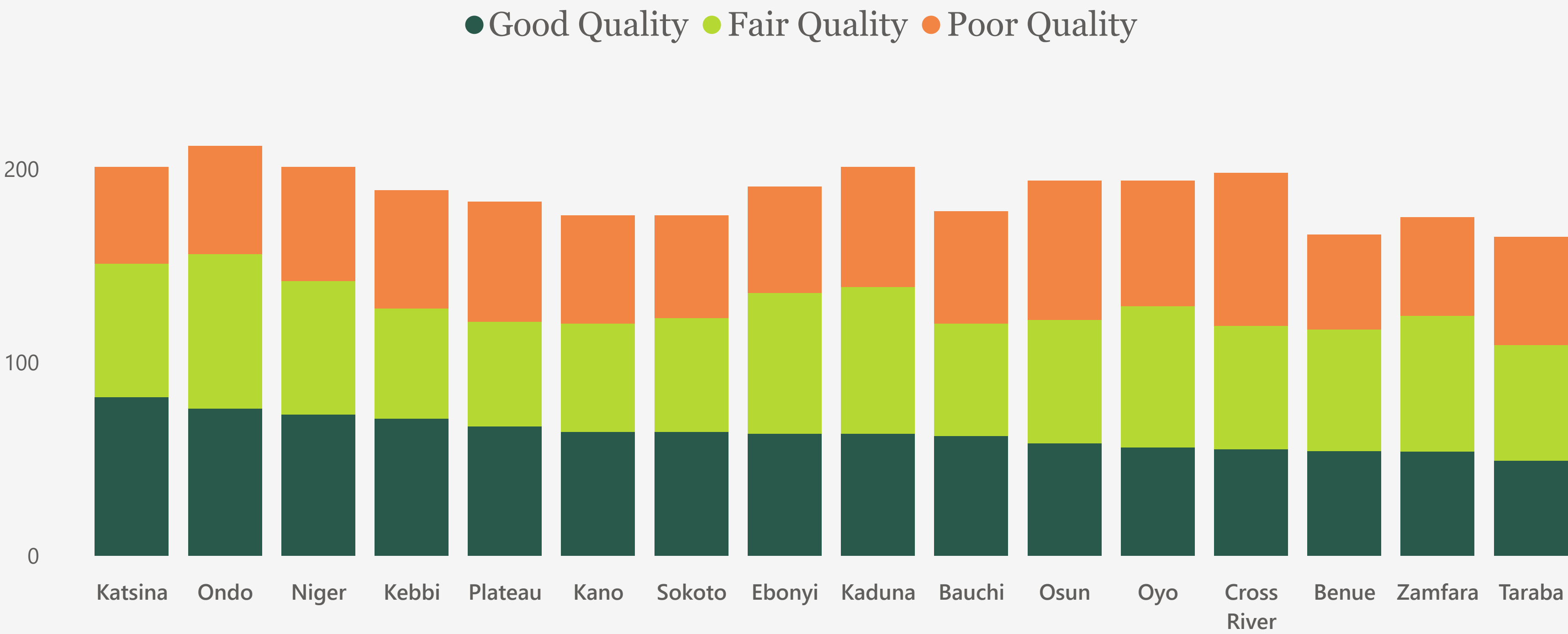
What types of irrigation systems do farmers use?



How do crop types relate to market access?



What is the distribution of soil quality across different farm locations?



Farm Location	Total Records	Average Farm Size	Average Tenure(Months)	Total Loan Amount
Kaduna	201	3.01	15.49	₦ 57,793,443.00
Ondo	212	3.01	15.85	₦ 56,730,624.00
Katsina	201	2.94	15.01	₦ 56,339,067.00
Cross River	198	3.00	15.24	₦ 54,562,721.00
Oyo	194	2.89	15.65	₦ 54,253,595.00
Kebbi	189	2.99	14.63	₦ 53,677,199.00
Niger	201	2.98	15.43	₦ 53,238,623.00
Osun	194	3.02	14.47	₦ 52,563,421.00
Ebonyi	191	2.87	14.80	₦ 52,333,471.00
Plateau	183	3.00	15.11	₦ 51,510,834.00
Kano	176	3.01	14.52	₦ 50,840,264.00
Sokoto	176	3.04	15.51	₦ 48,202,299.00
Zamfara	175	2.87	14.71	₦ 46,329,822.00
Bauchi	178	3.05	14.97	₦ 46,320,713.00
Benue	166	2.91	15.40	₦ 46,105,169.00

Loan Access & Repayment Trends



Avg Approved Loan

₱ 276.40K



Avg. Interest %

15.00



CB Default History

24.47%



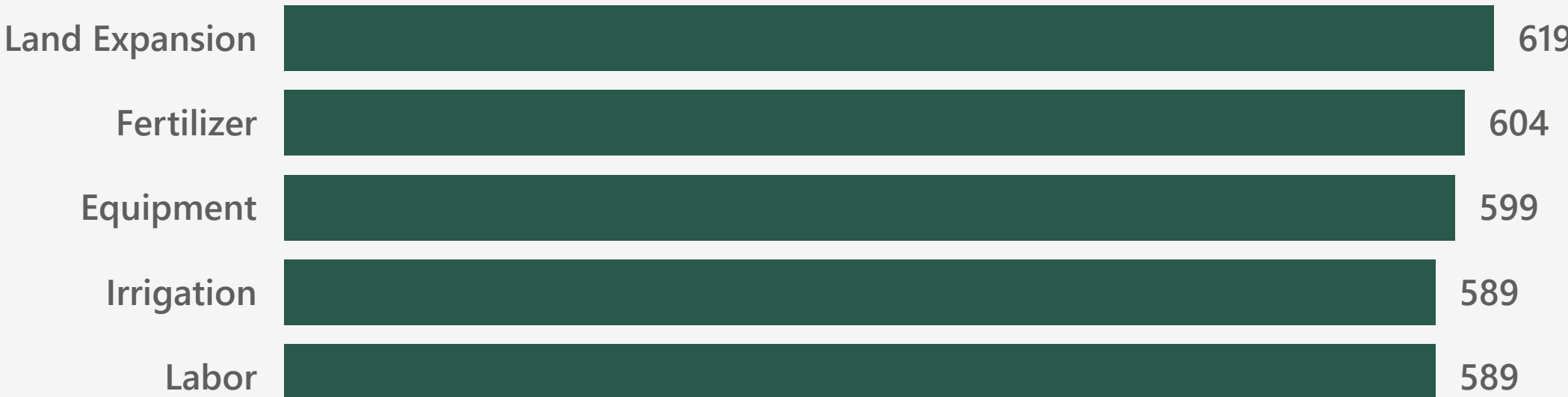
Default Rate

13.77%

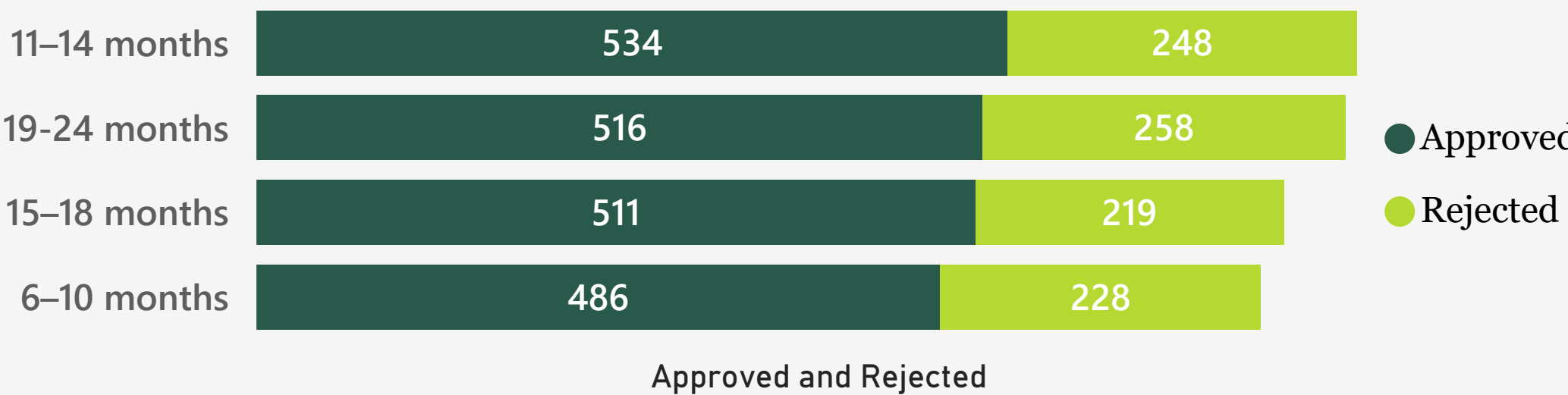
Where are farmers getting their funding from?



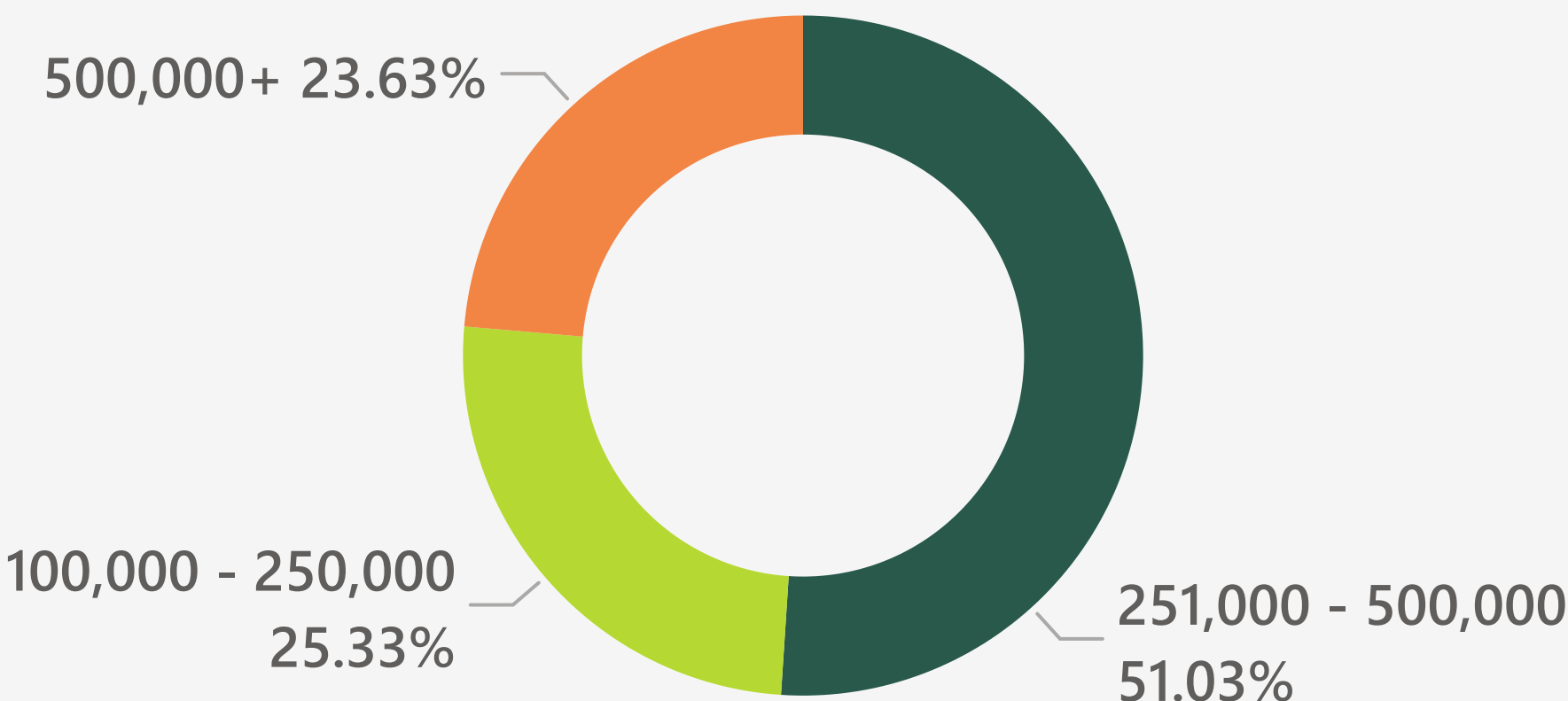
Why are farmers taking loans?



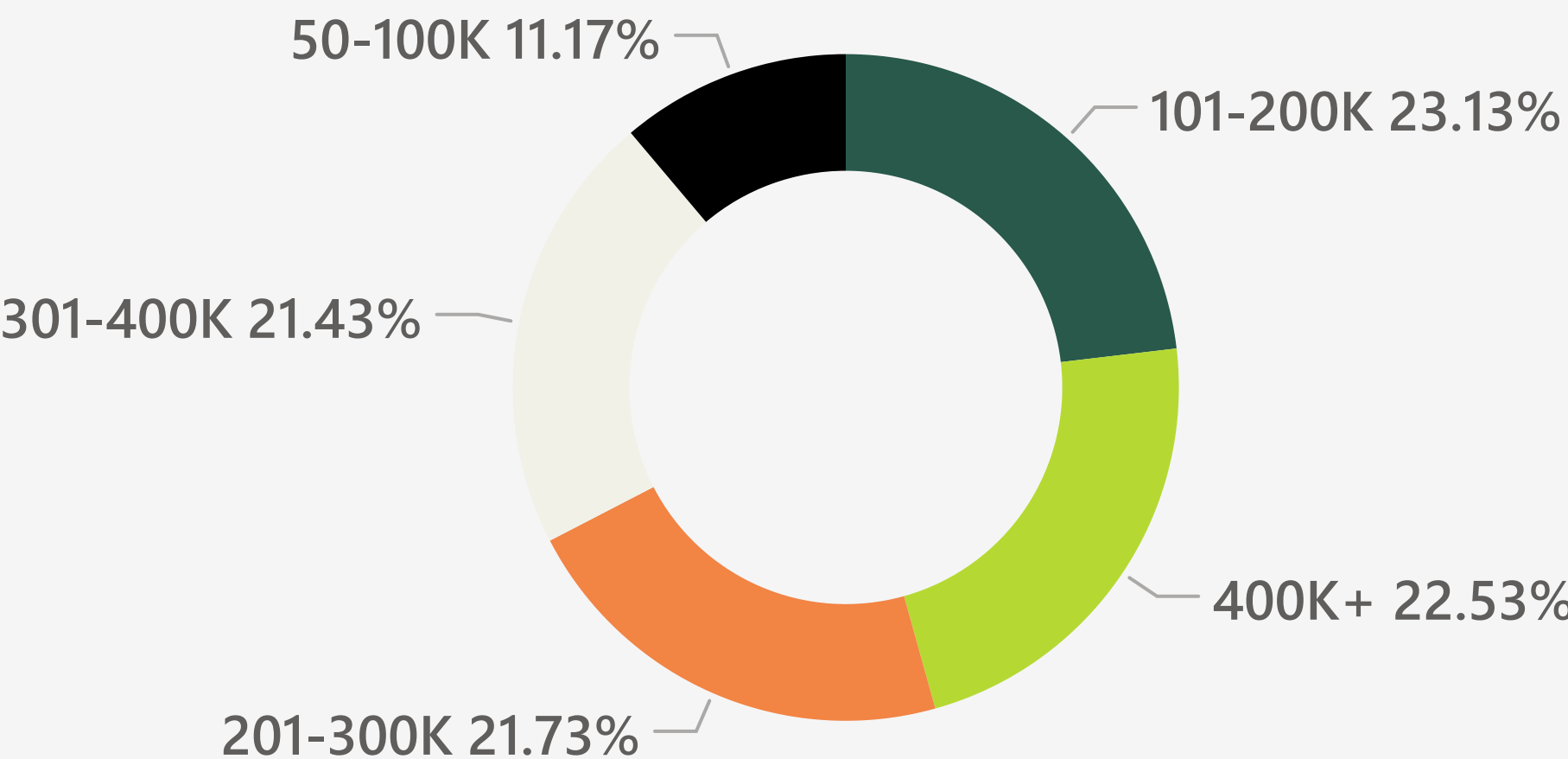
How does loan tenure vary between approved and rejected applications?



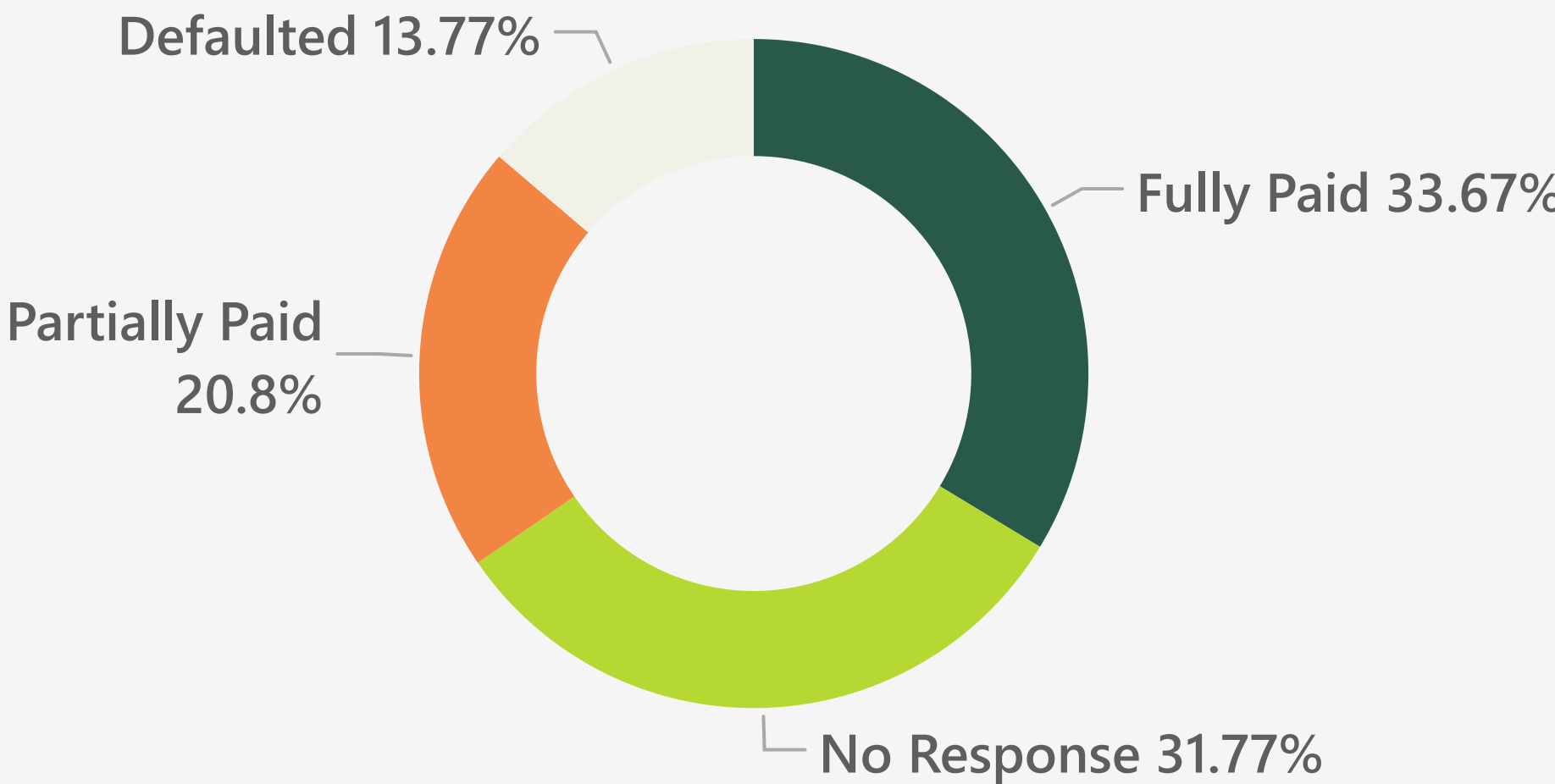
What is the income distribution among farmers?



How much are farmers borrowing?



How are farmers performing in repaying loans?



Repayment Status Breakdown by Monthly Income Range, Loan Amount and Loan Purpose

Repayment_Status	100,000 - 250,000	251,000 - 500,000	500,000+
Defaulted	112	202	99
Fully Paid	246	542	222
No Response	247	472	234
Partially Paid	155	315	154

Repayment_Status	101-200K	201-300K	301-400K	400K+	50-100K
Defaulted	103	95	89	80	46
Fully Paid	188	229	231	238	124
No Response	246	208	190	213	96
Partially Paid	157	120	133	145	69

Repayment_Status	Equipment	Fertilizer	Irrigation	Labor	Land Expansion
Partially Paid	123	126	103	143	129
No Response	208	191	178	186	190
Fully Paid	183	206	221	185	215
Defaulted	85	81	87	75	85

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