

Financial Inclusion Insights Report

Understanding 1,000,000 Farmer Questions Across Kenya & Uganda

1. Executive Summary

This report analyses 1,000,000 farmer-generated questions from Kenya and Uganda, focusing on how smallholder farmers seek financial information. After cleaning crop names and removing animal and non-crop terms, 67,463 questions were identified as financial in nature, spanning market prices, income and profit, credit and loans, and savings and cooperatives.

Key Insight:

Farmers overwhelmingly seek market price information. Credit and savings interest is very low. Financial question patterns follow seasonal agricultural cycles.

Strategic Implication:

AgriTech and digital advisory platforms can create strong value by providing real-time market intelligence, profitability tools, and seasonal financial guidance, while also improving awareness of credit and savings options.

2. Data Overview

- Total questions analysed: 1,000,000
 - Total financial questions: 67,463 (6.7%)
 - Countries included: Kenya and Uganda
 - Financial categories: Market & Prices, Income & Profit, Credit & Loans, Savings & Cooperatives
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3. Key Findings

3.1 Only 6.7% of Questions Are Financial

Financial questions represent a small portion of the dataset but highlight strong pain points.

Category distribution (counts and percentages):

- Market & Prices: 61,342 questions (90.9%)
- Income & Profit: 5,466 questions (8.1%)
- Credit & Loans: 569 questions (0.8%)
- Savings & Cooperatives: 86 questions (0.1%)

Interpretation:

Farmers strongly prioritise price information and profitability. Credit and savings questions are extremely rare, likely due to:

- Low access or awareness of financial services, or

- Low expectations of receiving helpful loan/savings information on these platforms.

Implication:

Solutions that provide strong market intelligence are most likely to drive adoption and impact.

3.2 Farmer Language Reveals Practical Financial Needs

Top words used by category:

- **Market & Prices:** “market, price, cost, buy, sell, maize, beans, kg”
→ Indicates need for real-time, transparent market data.
- **Income & Profit:** “money, profit, income, earn, start, crop”
→ Shows interest in income diversification and profitable crop choices.
- **Credit & Loans:** “loan, credit, offer”
→ Demonstrates some interest, despite low volume.
- **Savings & Cooperatives:** “sacco, saving, join”
→ Farmers seek clarity on group savings mechanisms.

Implication:

Tools should use farmer-friendly terminology that matches these frequently used words.

3.3 Financial Needs Follow Agricultural Seasons

Seasonality patterns observed:

- **Market & Prices:** Peak in April–May and November–December (harvest periods).
- **Income & Profit:** Highest in March–June (planting and budgeting).
- **Credit & Savings:** Small spikes occur just before planting seasons.

Interpretation:

Farmers experience the highest financial uncertainty during:

- **Harvest**, when prices are volatile
- **Planting**, when investment costs are high

Implication:

Advisory systems should provide financial information aligned with the planting and harvest calendar.

3.4 Country Comparison — Kenya vs Uganda

Both countries show nearly identical behaviour.

- Market price questions: Kenya 36,189; Uganda 25,153
- Income questions: Kenya 2,971; Uganda 2,495
- Credit questions: Kenya 396; Uganda 173
- Savings questions: Kenya 67; Uganda 19

Interpretation:

Priority order is the same in both countries:

Market → Income → Credit → Savings

This consistency strengthens the reliability of findings.

3.5 Top 15 Crops Mentioned in Financial Questions

(Animals, trees, and generic terms were removed.)

Top crops include:

1. Maize (6550 mentions)
2. Beans (2679)
3. Tomato
4. Potato
5. Wheat
6. Coffee
... and others including cabbage, watermelon, millet, banana, rice, onion, cassava, passion fruit, peanut.

Interpretation:

- Maize dominates financial conversations due to its importance and price volatility.
 - High-value crops (tomato, potato, coffee) attract more income-related questions, reflecting their commercial potential.
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3.6 Financial Category × Crop Heatmap — Key Insight

The heatmap reveals:

1. **Market & Price questions dominate all crops.**
This suggests financial uncertainty is primarily driven by market volatility.
2. **Income & Profit questions cluster around crops with strong commercial potential** such as tomato, potato, maize, and coffee.
3. **Credit and Savings questions are almost nonexistent**, regardless of crop.

Interpretation:

Farmers' financial concerns are tied to market realities rather than formal financial products.

3.7 Word Clouds Reinforce These Patterns

- Market-related terms dominate heavily.
- Income-related clouds emphasize earnings, profit, and economic decisions.
- Credit and savings clouds are small and sparse, matching their very low question volume.

4. Synthesis: What Farmers Care Most About

Top priorities identified:

1. Market prices (dominant theme)
2. Crop profitability
3. Seasonal planning
4. Occasional credit needs
5. Very limited interest in savings/cooperative information

Why farmers ask financial questions:

- To decide what and when to plant
- To choose profitable crops
- To find market opportunities
- To manage risk
- To explore financing options (though rarely)

5. Implications for Agritech Platforms (e.g., WeFarm)

5.1 High-Impact Product Opportunities

1. **Market Intelligence Suite**
 - Real-time price dashboards
 - Price prediction models by region and season
 - Alerts for price spikes or drops
2. **Crop Profitability Tools**
 - Profit calculators
 - Input cost estimators
 - Seasonal crop profitability guides
3. **Seasonal Advisory Engine**
 - Planting budget reminders
 - Harvest market outlooks
 - Weather- and season-responsive advice
4. **Financial Inclusion Partnerships**
 - Educational content with microfinance institutions
 - Loan eligibility guidance

- Seasonal prompts for credit needs

5. SACCO Awareness Features

- Simple guidance on benefits
 - Local SACCO discovery
 - Information on how to join
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6. Closing Information Gaps

What farmers currently lack:

- Clear, accessible credit information
- Understanding of savings/cooperative options
- Tools for planning financial decisions effectively

Opportunity:

Platforms can increase financial service usage by improving trust, awareness, and seasonal relevance—especially during planting seasons when financing needs peak.