



RESILIENT GRAIN MARKETS: **UNLOCKING AFRICA'S FOOD SECURITY POTENTIAL**

2ND-4TH, OCTOBER 2025 | ZANZIBAR, TANZANIA

Main Session 4

Financing African grain markets:

**Driving access to affordable capital and enabling
local currency trade**

**Session
Sponsors:**



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Financing African Grain Markets: Driving access to affordable capital

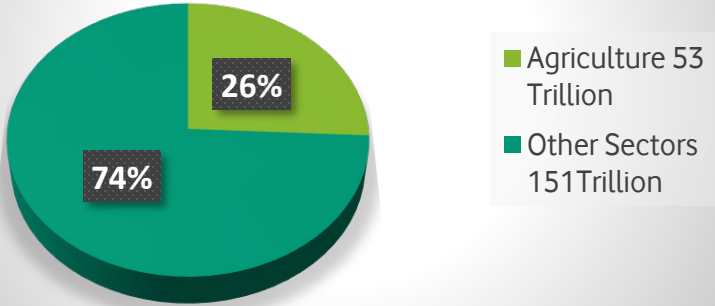


M-Kulima | Tanzania Agriculture Landscape



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Contribution to Tanzania GDP (TZS)



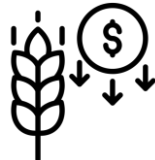
>>Main Sector Constraints



Inputs



Climate Changes



Access to Market



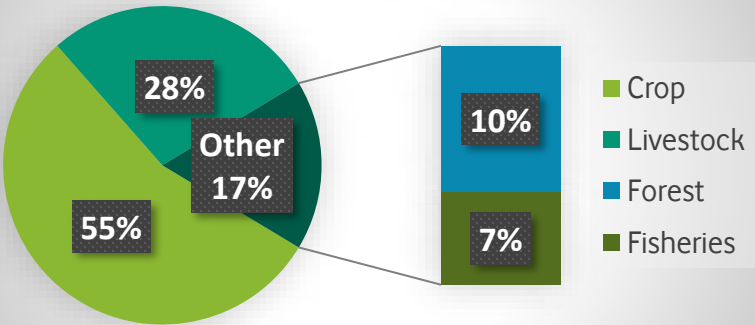
Access to credit



Agenda 10/30

Annual Agri Sector growth to increase from **5%** to **10%**

Agriculture GDP Contribution by Sector



>>Key Focus Areas for Ministry Of Agriculture



Increase productivity



Improve Food Security



Access to Stable Market



Enable access to credit



M-Kulima | Vodacom is at the forefront of digital and mobile money solutions



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1

Data Capture

Village Based Agents

Biometric Registration-NIDA

Farmer and farm details are captured .



2

Financial Inclusion

Financial and Digital Services

1. Mobile Payments (Wakala, Lipa kwa simu)
2. Credit (Songesha, M-Godi, Chomoka)
3. Saving and Investing
4. Agriloan-Pilot-Partnerships
5. IoT-Soil health, productivity data

3

Advisory Services

Content and Mode of Communication

1. Advisory communication will be IVR & Sms.
2. Extension services to be linked



4

Strengthening Market Access

Market Linkage & Supply Chain

1. Buyers
2. Input Providers
3. Aggregators
4. Logistics
5. Mechanization

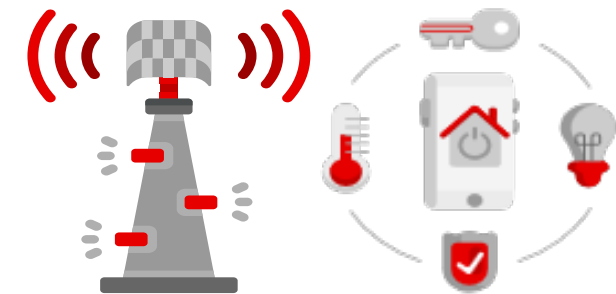
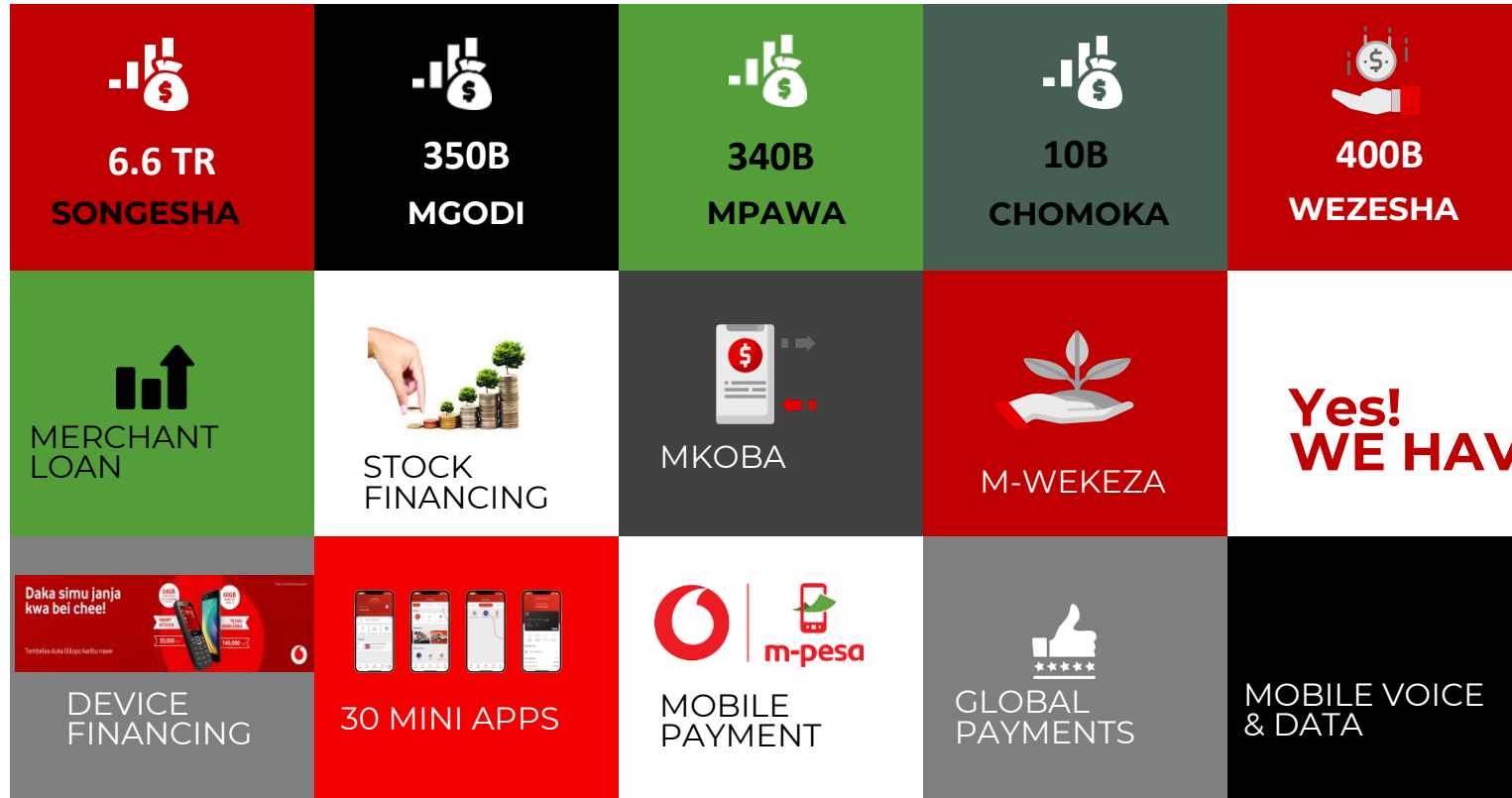


M-Pesa | M-Kulima Data Driven Platform



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At Vodacom, data has been at the heart of how we break down barriers to financial access across all customer segments



M-Pesa | M-Kulima Call to Action



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Pamoja  tunaweza



THANK YOU.

