Smart Agriculture Myanmar (SAM) program

Myanmar has the potential to reclaim its position as a global agriculture powerhouse due to its rich soil, favourable climate and strategic geographical location. After decades of isolation the country is opening up, making it possible for new technologies to be developed and for its markets to connect globally. Smallholder agriculture represents more than 40% of Myanmar's economy and involves more than 60% of its population. To systematically improve this sector, greater productivity, wider access to markets and better financing options are required. The smartphone penetration of more than 70% provides an opportunity to develop this at a rapid pace.

The Smart Agriculture Myanmar (SAM) program aims to provide personalised farming advice and stimulate financial inclusion for smallholder farmers. The program leverages the Golden Paddy platform and mobile app, agronomic and satellite-based models and big-data and machine learning expertise to deliver services to users.

Existing farming advisory services on the Golden Paddy app will be enhanced using real-time and personalised crop calendars.

Based on these specific crop calendars, satellite-based insights, agronomic rules and farmer feedback, advice is provided around crop planning, extreme event management and productivity improvements. The objectives are to improve productivity and reduce on-field crop loss by reducing the effect of major events. The Golden Paddy platform also enables access to input and offtake markets. It provides market prices, product, retailer and buyer profiles and facilitates matchmaking between the farmers and seller/buyer.

To stimulate financial inclusion, the program will develop tailored financial products with local financial institutions, develop bankable portfolios of farmers and facilitate loan origination and delivery through the Golden Paddy platform. The aim is to improve the attractiveness of this new market segment for financial institutions by making risk, delivery and operational costs transparent and manageable.

Target User Group
The project targets more than 550,000 food producers, including 450,000 paddy farmers in Bago Division and 100,000 maize farmers in Shan State.

Smart Agriculture Myanmar multi-crop advisory system incorporates real-time farmer feedback for maximum impact

Business proposition

The SAM program aims to generate revenue from its services to financial institutions. Value will be created by providing financial institutions with bankable portfolios of smallholder farmers and providing easier and low costs access for loan origination, delivery and risk management. The program will not charge smallholder farmers for standard services but might decide to setup premium subscription accounts for users that extract significant value from its services.

Partnership

- Platform: Impact Terra (Myanmar)
- Satellite based insights: Satelligence (Netherlands)
- Financial services: Financial Access (Netherlands)
- Agronomic modelling and insights: Wageningen University & Research (Netherlands)
- Research & distribution: Center Economic and Social Development (Myanmar) and the Ministry of Agriculture, Livestock and Irrigation (Myanmar)

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