Launched by EIT Climate-KIC in 2016, the WINnERS agricultural supply chain de-risking programme aims to improve the financial inclusion of smallholder farmers in the Global South and create more inclusive and resilient food supply chains across Africa and Europe. The core of the programme consists of a climate service that utilises machine learning to create robust climate risk information for reinsurance and credit guarantees, which allows banks to provide loans to smallholders who have never been able to access credit before.

In collaboration with Munich Re, the world largest reinsurance group, an integrated service has been successfully brought to market in Tanzania, where the WINnERS solution is currently supporting local banks and insurance companies to de-risk credit guarantee schemes and ultimately raise the total food production and security of the country.

Currently, part of the programme’s funding is specifically earmarked to promote gender equality and improving the financial inclusion of woman farmers in agricultural supply chains in Tanzania. Thanks to the support of the African Development Bank, new pilots have been recently launched in Uganda, Ghana and Zimbabwe.

Some figures about the WINnERS programme

- 4 Countries covered in 2019: Tanzania, Ghana, Uganda, Zimbabwe
- 25,000 Farmers covered by the scheme in Tanzania
- 90% of farmers covered by the scheme could not otherwise have had access to finance
Driving systemic change in agri-supply chains

The programme's ambition is to raise the total agricultural output in the Global South and ensuring food security while at the same time incentivize and help farmers become climate resilient.

By enabling smallholder farmers to access finance, the WINNERS solution has the potential to place conditionality around the loans in order to build capacity and incentivize climate resilient practices at the farm level. This in turn can lead to a positive feedback loop that makes the cost of credit cheaper and ensures that the entire value-chain cares about farm level climate resilience.

Vision for the future

The WINnERS programme aims to operate in 10 countries and to reach 1 million farmers in sub-Saharan Africa by 2022.

EIT Climate KIC has engaged with banks and official development assistance actors in numerous countries in sub-Saharan Africa and secured over $1 million in funding from the African Development Bank to upscale the de-risking service in Tanzania and in 3 further countries (Ghana, Uganda and Zimbabwe).

The programme team has also secured the support of the US foundation Climate Justice Resilience Fund for a total amount of $550,000, which will go towards working on gender equality as well as improving the financial inclusion of woman farmers in Tanzania.

The WINnERS Partners