

ssnup
Smallholder SustaiNability
Upscaling Programme

project results

FACILITATING FARMERS' ACCESS TO RESOURCES USING TECHNOLOGY IN WEST AFRICA

Market access | Capacity building | Financial services

Beneficiary organisation

Farmerline Group (Farmerline) is an agri-tech company founded in 2013 to improve smallholder farmers' access to the resources, knowledge, and markets needed to build more productive and resilient livelihoods. The company offers an integrated marketplace to both organisations and farmers that combines digital tools, logistics, field agents, agricultural resources, and agribusiness partnerships. Through this ecosystem, farmers can access high-quality fertilisers and seeds, receive training on climate-smart farming practices, and connect with local and international markets. Farmerline began operations in Ghana in 2013, initially serving 800 farmers. Since then, it has grown to serve more than 123,000 smallholder farmers directly, 51% of whom are women, while reaching approximately 1,7 million farmers globally.

The challenge

Smallholder farmers face significant challenges across the agricultural value chain. They often **lack access to timely and localised market information,** making it difficult to identify buyers, negotiate fair prices, and plan when and where to sell their produce. They also have **limited access to relevant agronomic and weather information,** including guidance on planting, crop management, pest and disease control, and adapting to changing weather conditions. At the same time, farmers may **struggle to obtain affordable, high-quality inputs** such as fertiliser, improved seeds, and other farm resources, particularly in remote areas. These challenges are compounded by inefficient distribution, storage, logistics, and market systems, which can increase costs, contribute to post-harvest losses, and limit farmers' ability to reach higher-value markets and to build resilient livelihoods.

The proposed solution

Mobile technology offers an opportunity to bridge these gaps and improve farmers' productivity and resilience. In 2022, Farmerline launched its **3-9-9 Service** in Ghana, a short code for farmers to dial for free from their mobile phones, enabling them to access climate-smart and agronomic information in their local languages, purchase quality inputs, and connect with markets to sell their harvests. Following uptake by approximately 29,000 Ghanaian farmers, Farmerline is preparing to expand the service to Ivory Coast, Togo, and Benin, focusing on localising the platform, developing multilingual relevant content, and connecting farmers to trusted inputs suppliers and markets. The expansion will also incorporate targeted outreach to women farmers, partnerships with women-led groups, and tailored training and services to support their productivity and incomes, alongside broader farmer engagement, data collection, and monitoring activities.

The expected outcomes of the project were:

1. The **reach and education of 50,000 farmers (30% women)** on climate-smart, agronomic, and sustainable farming practices.
2. The connection of **at least 5,000 farmers to quality agricultural inputs and fair markets** through digital agribusiness matchmaking and linkages with partners.
3. The **increase in revenue of at least 10% of farmers** through agribusiness matchmaking and improved access to quality inputs and fair markets.

PRIORITY TOPICS

Environment and climate change
Fair agrifood systems
Gender equality

IMPACT INVESTOR

Oikocredit

BENEFICIARY ORGANISATION

Farmerline Group

Benin, Ivory Coast, Togo

NUMBER OF FARMERS REACHED

59,615

AGRICULTURAL VALUE CHAIN

Soybeans, rice, maize, yam, groundnuts, cashew nuts

START DATE

May 2023

END DATE

April 2025

TOTAL EXPENDITURE

€ 421,295

Including € 252,899 (60%) financed by SSNUP

key results





+80,000 **smallholder farmers reached** via Farmerline helpline and services

of which

59,615 **smallholder farmers received digital training** on climate resilience, agricultural practices, and financial management

28% women

"The company calls us back to give good advice to improve production."

56% **applied the knowledge gained**

8,473 **smallholder farmers accessed inputs and fertilisers** (Ivory Coast) on the platform via Farmerline's dedicated **credit lines**

19% women

Over 1,000 metric **tons of produce sourced,** primarily rice and cashew

48% **farmers reported benefits of increased crop yields and income**

- **68%** among the 24,000 beneficiary farmers in Benin
- **32%** among the 32,000 beneficiary farmers in Ivory Coast
- **59%** among the 3,615 beneficiary farmers in Togo

SDGs supported by the project



1. No poverty

1.4 Access to basic services, including microfinance

1.5 Building the resilience of vulnerable people

2. Zero hunger

2.3 Improving agricultural productivity and increasing smallholder farmers' income

2.4 Adoption of productive, sustainable and resilient agricultural practices

5. Gender equality

5.a Equal access to economic resources, land control and financial services

13. Decent work and economic growth

13.1 Strengthening resilience and adaptive capacity to climate change

lessons learnt

✓ Partner quality may matter more than partner quantity

Mobile network limitations, bureaucratic requirements such as permits or tax certificates, and onboarding partners – such as agribusinesses or other intermediaries distributing inputs or services – without adequate due diligence may each independently delay implementation or undermine outcomes. Early engagement with telecom providers and local regulatory experts, alongside a focus on fewer, better-screened partners with capacity-building built into the timeline, could mitigate these risks.

✓ Community trust can be a precondition for adoption

Resistance to new practices may persist where training does not engage with existing traditional knowledge or trusted local figures. Incorporating community-level success stories and respected champions into delivery could reduce this resistance and build credibility faster than content delivery alone. This suggests that trust-building may need to precede or accompany technical training rather than follow from it.

✓ Informal diffusion can outperform formal targeting

The effective reach of an activity may extend beyond its administrative boundaries. Farmers outside the formal beneficiary list adopted practices after observing neighbours, and demand emerged in areas the original plan did not cover, suggesting diffusion can be driven by peer credibility rather than direct outreach. Where beneficiary numbers also exceed projections and external actors seek to replicate or partner on the model, this suggests that the initiative's design carried more scalability than the original targeting assumed.

Outlook

Other aggregators, cooperatives, and institutional actors have already shown interest in Farmerline's approach, suggesting that the agri-tech's tools and delivery model could extend to new partners or geographies, as long as local language integration, delivery timing, and partner due diligence continue to be prioritised. Sustaining this trajectory would likely depend less on scaling delivery mechanisms and more on continued investment in feedback loops and field-level agility.