

*Financial Literacy for Access to Credit in
Agriculture & Rural Sector in Pakistan*

Development of Agricultural & Rural Information Portal in Pakistan

Presented By:

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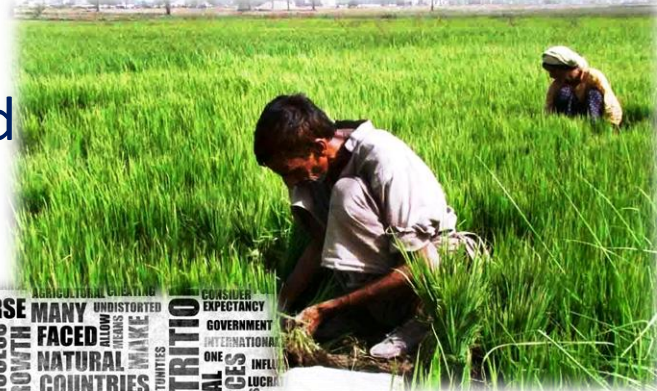
Overview

- Today agriculture finance is fraught with challenges which limit the exploitation of its true potential.

- One such challenge is the lack of organized information for decision making, which leads to:

- *Information asymmetry*
- *High delivery costs*
- *Market risks*
- *Financial inclusion gap*
- *poverty*

- This Information gap gives rise to informal markets which are often exploitative in nature and trap anchor the growth potential of agri-business, causing millions of smallholder farmers to live in a vicious cycle of abject poverty



The Gap



- Lack of Organized Information
- No Research based Data
- Restricted Access to Capital
- Untapped Financing Potential
- No Decision Support System Available
- Constrained Planning
- Under served Rural Population

Purpose & Objective

- Market Potential for Additional Financing in Banking Sector
- Assist in Strategic Planning - corporate & national level
- Research & Decision Making
- Assist Marketing Companies
- Collection of information regarding demography, weather, Landscape, Livestock, crops and financing requirement
- Effective utilization to develop early warning system
 - *Flood / Draught / Rain*
 - *Seasonal Changes*
 - *Crops Production Estimates*
 - *Etc.*



Social Benefits



- Poverty Alleviation
- Early warnings
- New Productions
- Innovation
- Financial Inclusion
- Research and Development

Idea

- Establish Data-warehouse Solution
- Compile Published Data of various government departments including SBP and private organizations at Centralize location
- Provide Powerful Analytics and Reporting
- Secure Long Term Investment in the benefit of Pakistan and key stakeholders
- Managed Service Model



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Serving the Community

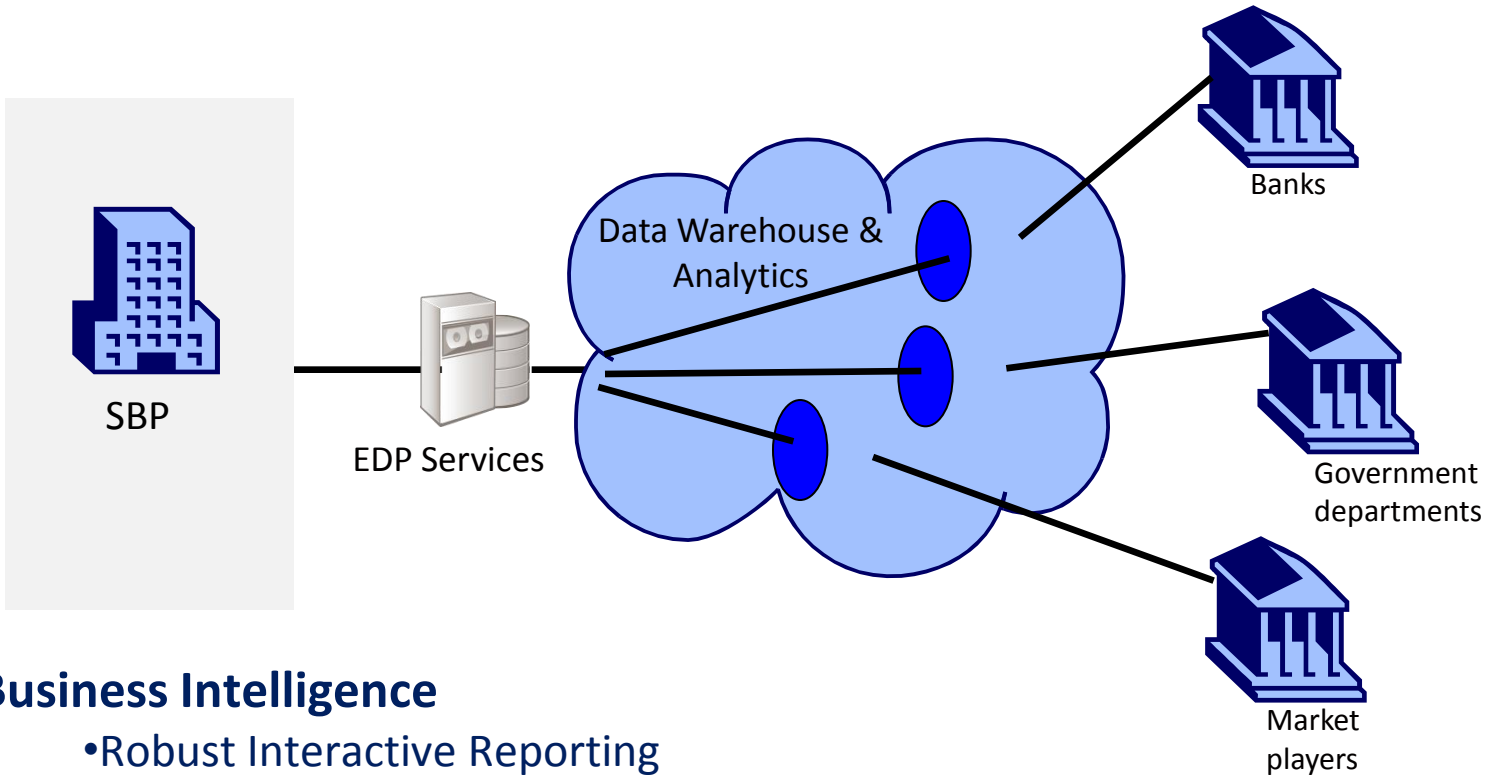


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Proposed Structure



Business Intelligence

- Robust Interactive Reporting
- Dynamic Dashboards
- Instant Mobile
- Simple and Secure Collaboration
- Easy Data Loading

Additional Value

- Frequent SMS Based Reporting Alerts for Banks' field staff – Pull & Push
- Business & Risk Management both can use the information
- Direct Benefit to Agri Credit Departments
- Advance Analytics with Real Time Information to help in High Level Decision making



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Why EDP Services

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One-window of All Information needs



Crop

Crop Information

Output/Yield/Production of various crops in different districts across the country



Field Analysis

Field Analysis

Ready analysis of agronomical features effecting crop production in different areas ; Landscaping



Weather

Weather information

To aid in crop management and risk mitigation



Production

Production information

For Value chain analysis



Sale

Sales information

To determine supply/demand forces ; Help in price discovery

Finance



Finance/Credit Information

Covering parameters such as credit in a given district/no. of agri lending branches etc.

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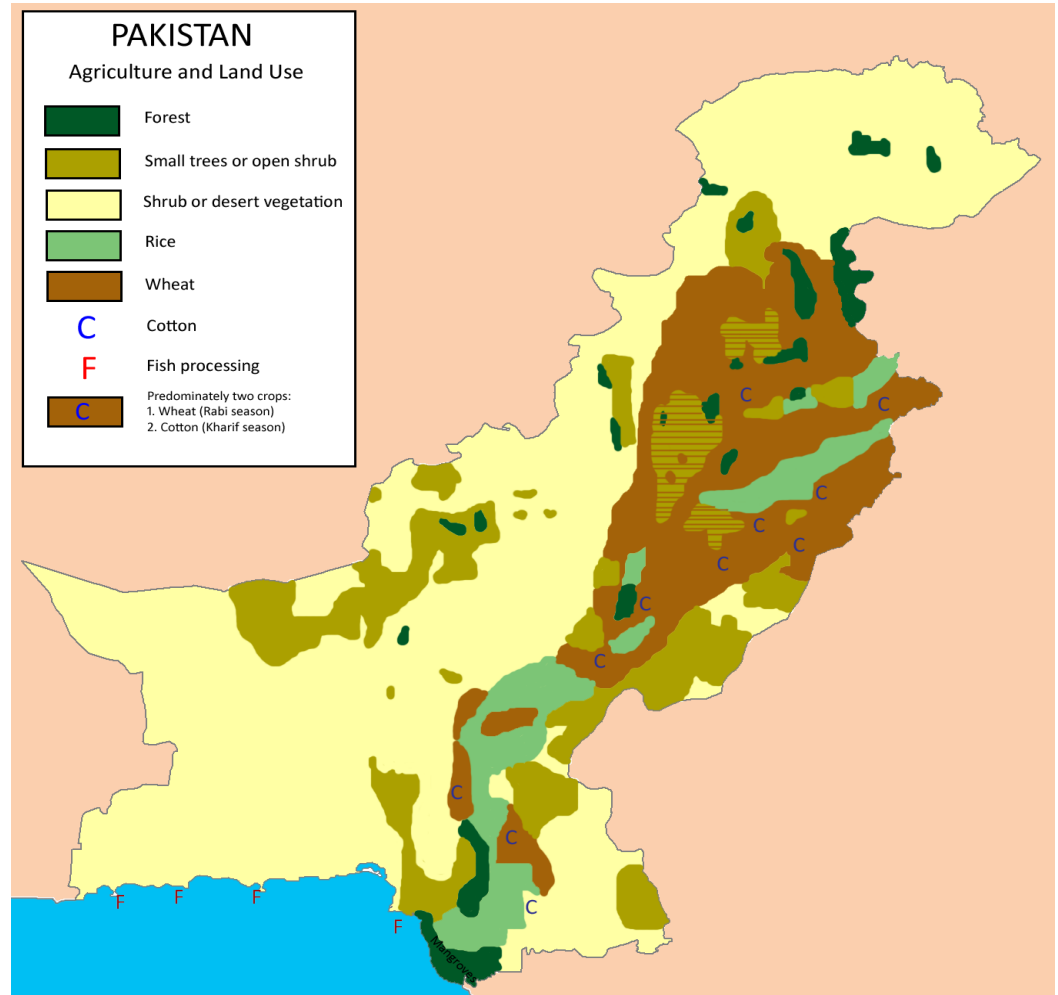
One-window of All Information needs

- Seeds
- Pesticide
- Farm Machinery
- Fertilizer
- Live Stock
- Sources



One-window of All Information needs

- Agro met Advisory
- Exports & Imports
- Drought Management
- Economics & Statistics
- Package of Practices
- Programmes and Schemes
- Plant Protection
- Agriculture Census



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Key Features of Information System

Cloud based,
Modular & Scalable
architecture



Automated
workflow for
data posting



Integrated
data model
with a centralized
data storage



User Specific Dashboard



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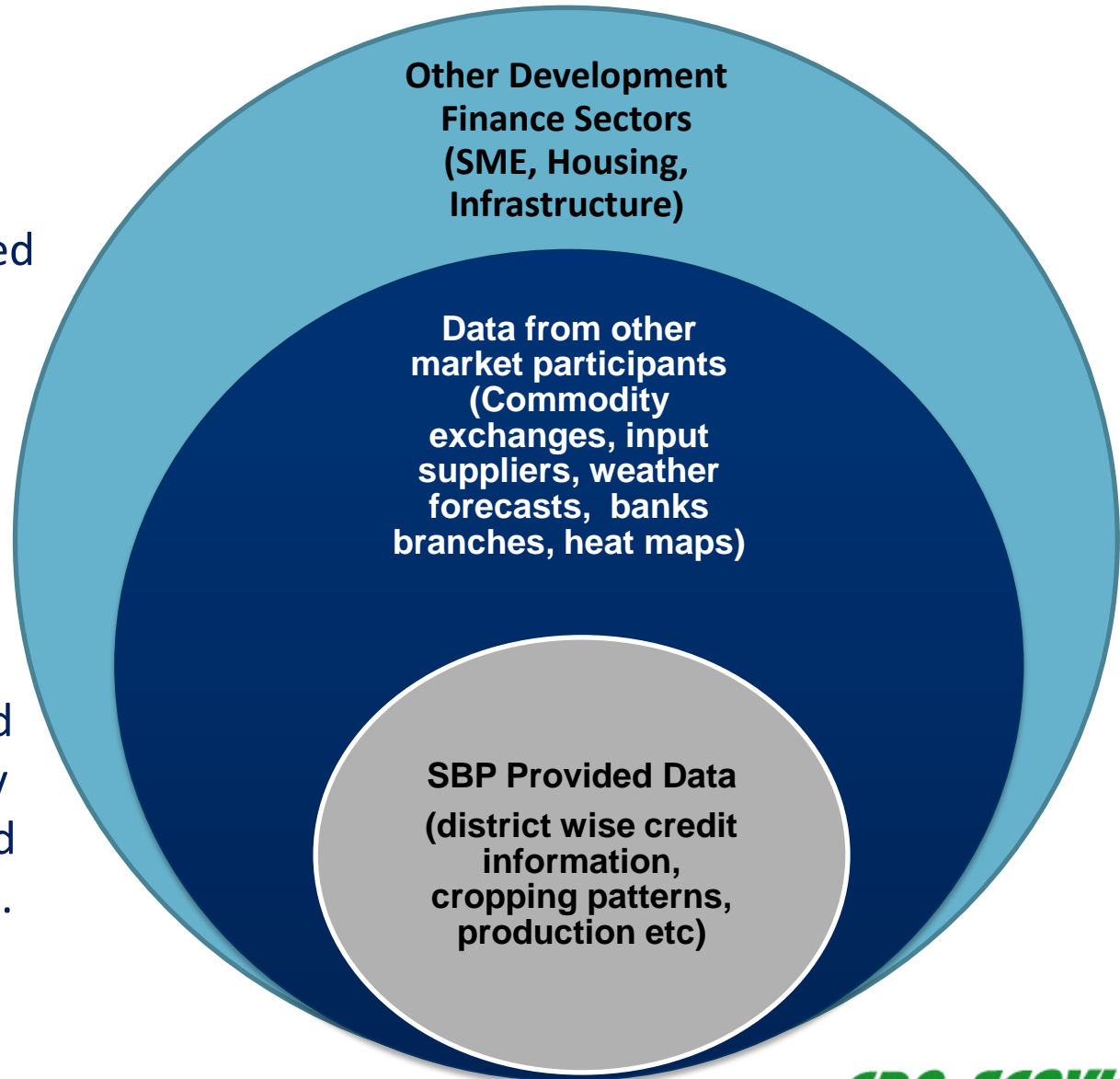
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Future Scope

Going forward, the scope of information portal will be enhanced to provide a comprehensive one-stop solution to the development finance industry needs.

Information will gradually be upgraded to cover other priority areas such as SME and Infrastructure finance.



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Sustainability Model



- Central Bank Contribution
- Subscription based specialized services to Banks
- Subscription based specialized services to Agri-Corporates
- Low cost accessibility to Universities (discounted rates)
- Web Advertisement
- Commercial Banks sponsorship
- International Sponsors

MIS feature for Report Generation

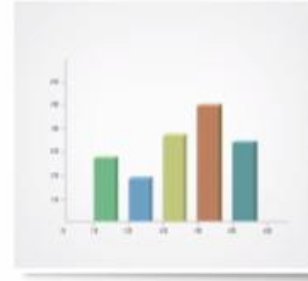


MIS

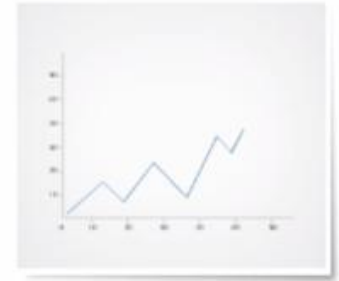
Graphical Presentation of Data



Pie chart



Bar chart



Line chart

High Visibility and Analysis for informed decision making



Analyze reports in different dashboard formats for a variety of KPIs such as Yield per acre, crop summary, production summary etc. Take right and timely decisions for better control of operations with clear insight of daily field and factory operations

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Software Demo Online

***AGRICULTURAL AND
RURAL INFORMATION
PORTAL (ARIP)***

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Sample Dashboard (Secondary Data)

AC & MFD [SBP]

Home

Catalog

Favorites ▾

Dashboards ▾

New ▾

Open ▾

Sign

Borrower Distribution

Districts Map Analysis

Crops Production

Disbursement Map Pakistan

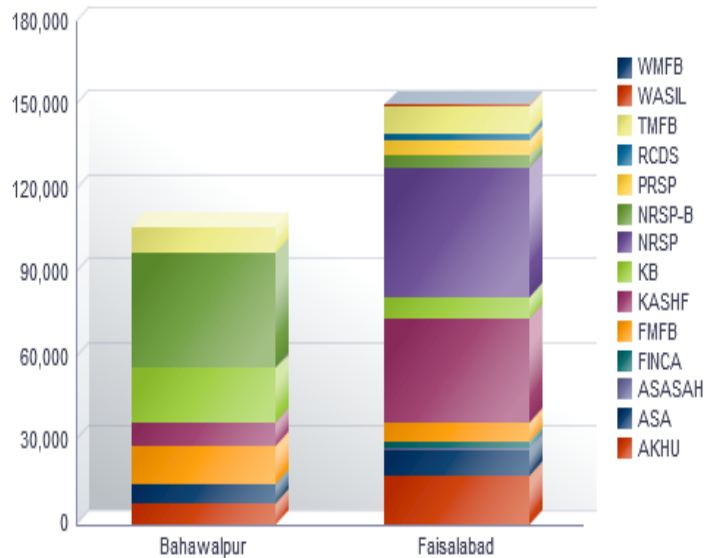
PROVINCE Punjab ▾

DISTRICT Faisalabad;Bahawalpur ▾

Apply

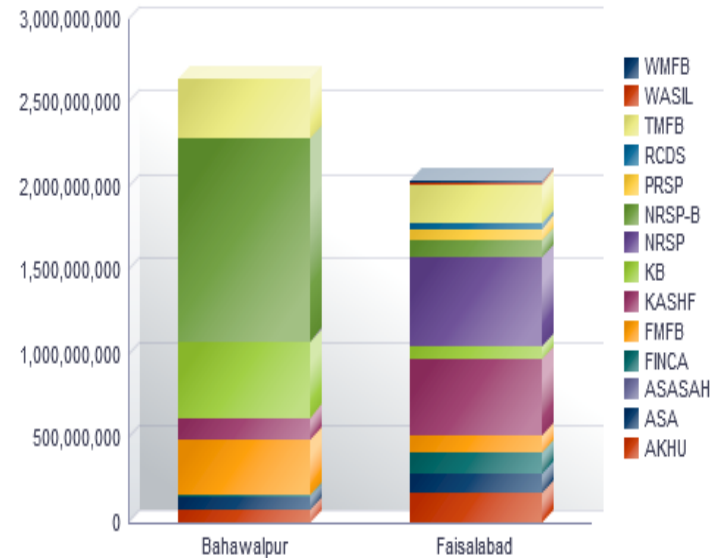
Reset ▾

Active Borrower [Q1-2014]



Active Borrower

GLP [Q1-2014]



GLP

Sample Dashboard (Secondary Data)

AC & MFD [SBP]

Home Catalog Favorite

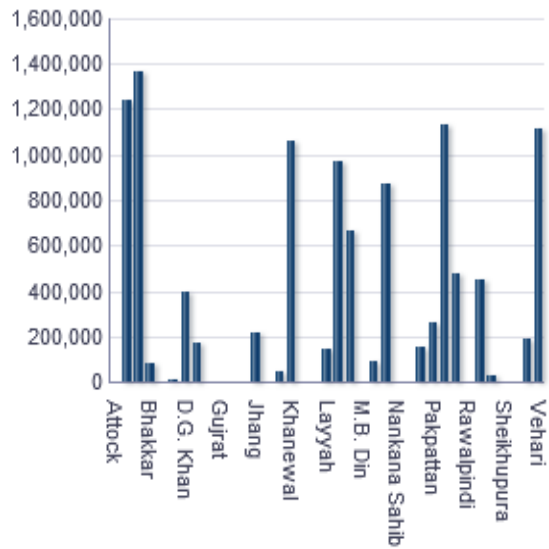
Borrower Distribution Districts Map Analysis **Crops Production** Disbursement Map Pakistan

PROVINCE Punjab

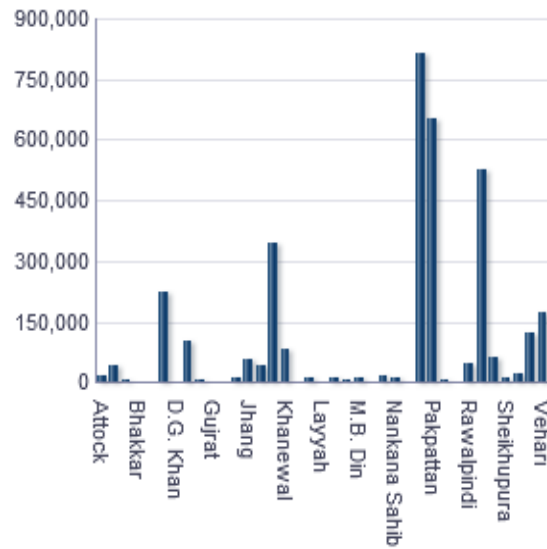
Apply Reset

Crops Production 2011-12

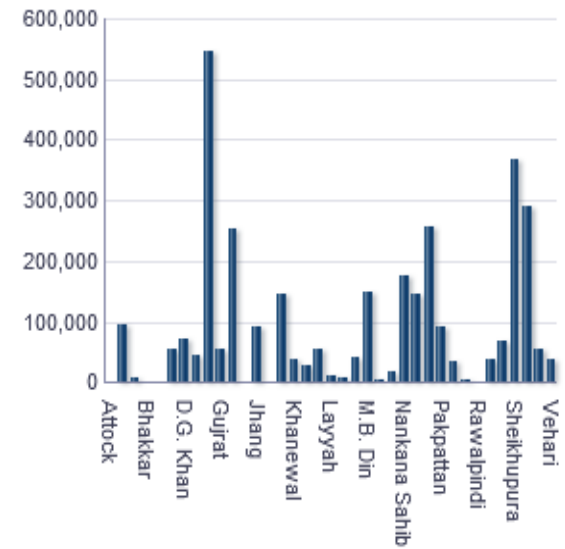
Cotton



Maize



Rice



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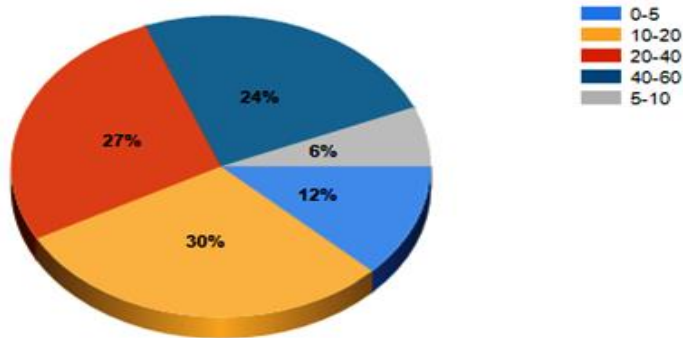
Borrower Distribution

Districts Map Analysis

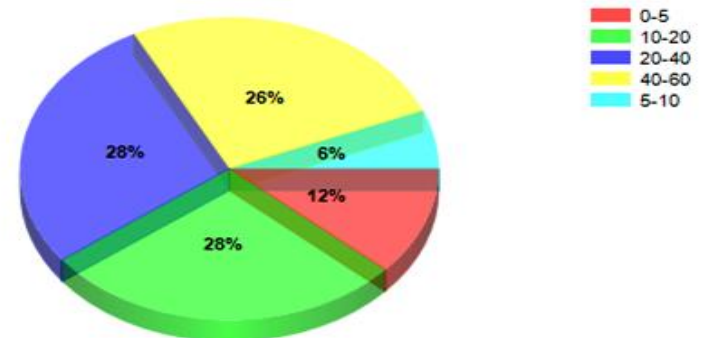
Crops Production

Disbursement Map Pakistan

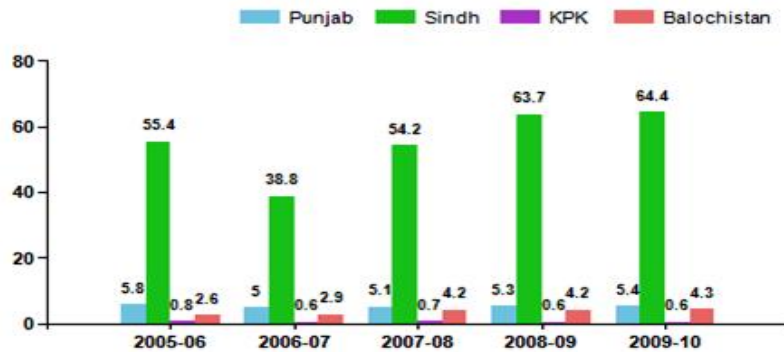
Country wise Area by Hectares (in terms of percentage)



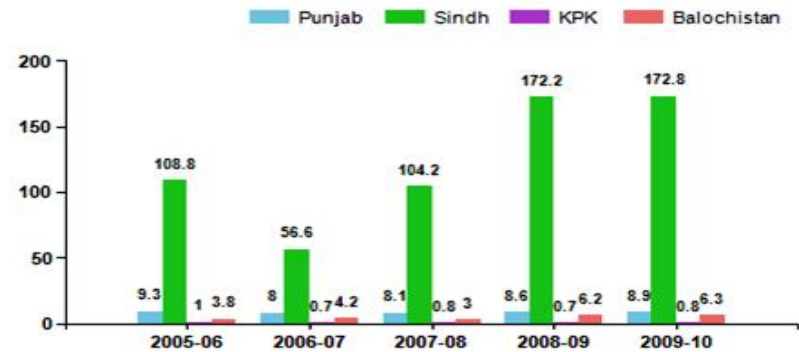
Punjab - Area by Hectares (in terms of percentage)



Province wise Chilli Area



Province wise Chilli Production



Province wise Cotton Area



Province wise Cotton Production



Sample Dashboard (Secondary Data)

AC & MFD [SBP]

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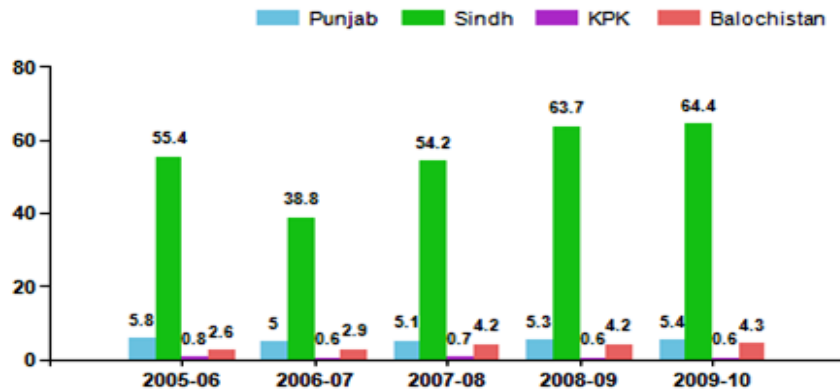
Borrower Distribution

Districts Map Analysis

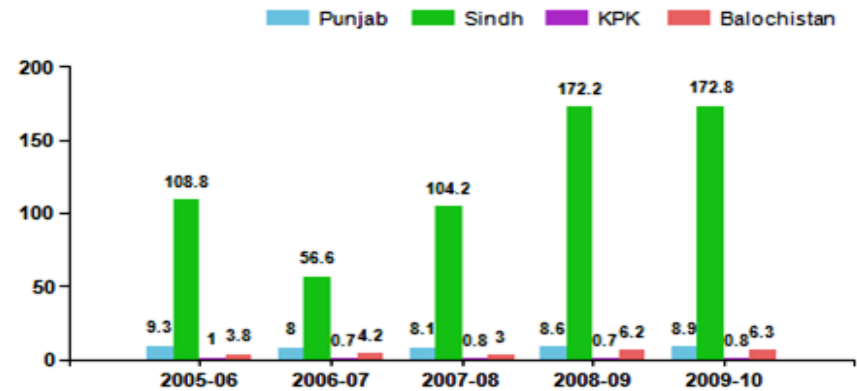
Crops Production

Disbursement Map Pakistan

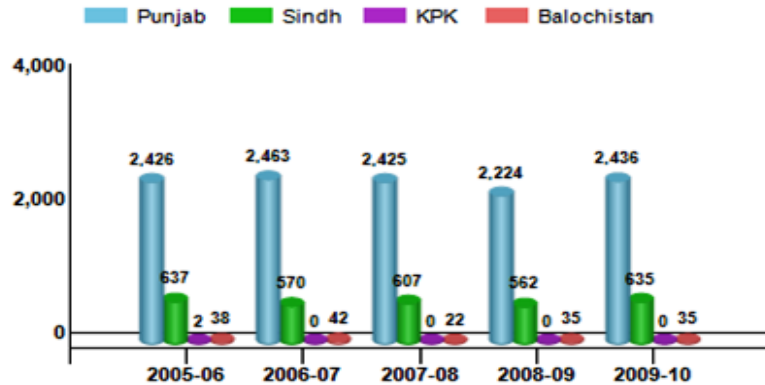
Province wise Chilli Area



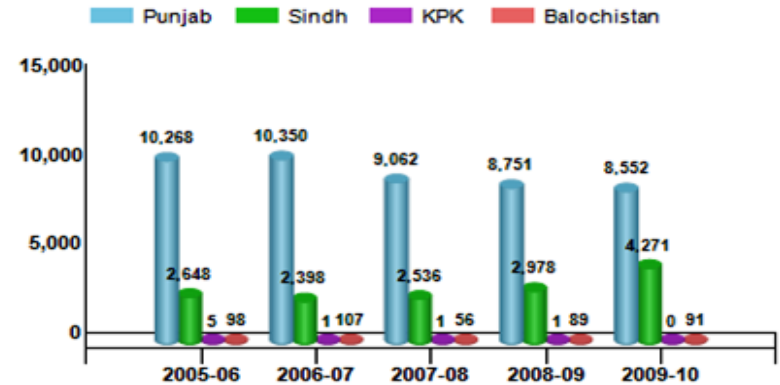
Province wise Chilli Production



Province wise Cotton Area



Province wise Cotton Production



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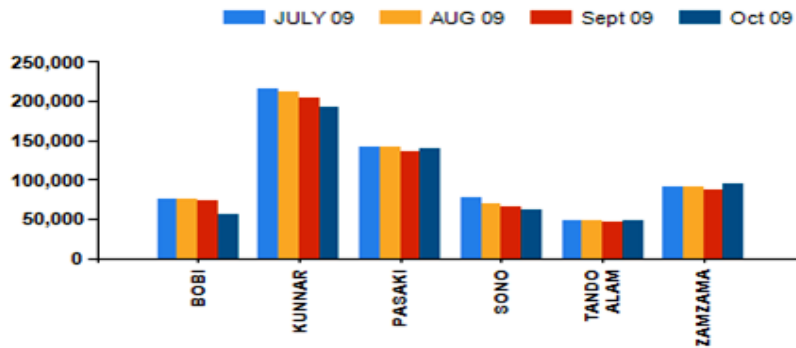
Districts Map Analysis

Crops Production

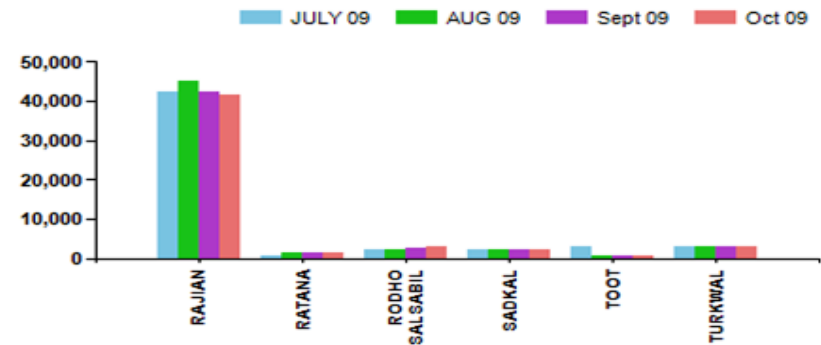
Disbursement Map Pakistan

Pakistan Oil Landscape

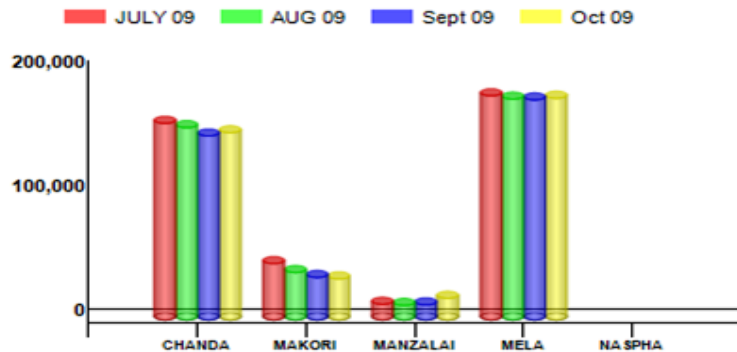
Crude Oil - Sindh



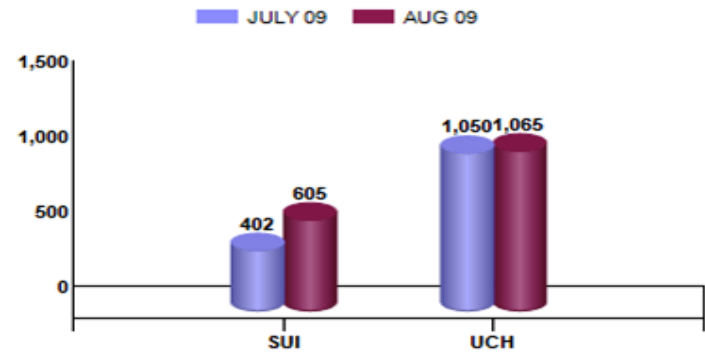
Crude Oil - Punjab



Crude Oil - KPK



Crude Oil - Balochistan



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Sample Dashboard (Primary Data)

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Borrower Distribution

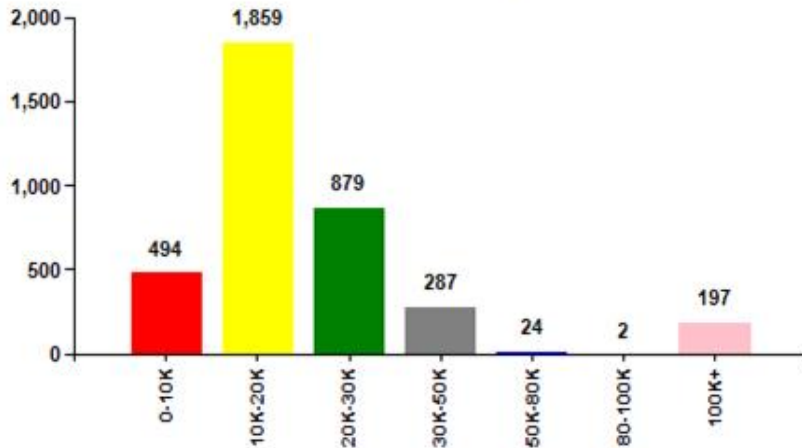
Districts Map Analysis

Crops Production

Disbursement Map Pakistan

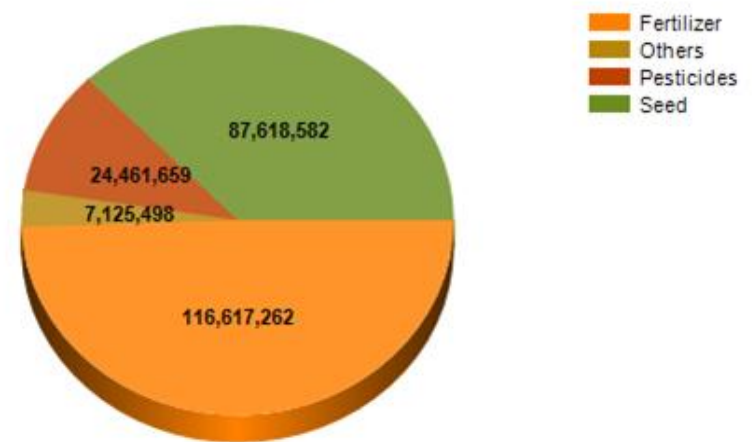
Survey Dashboard

Income Tier - Number of Customers



Education Level - Count

Input Expenses



Types of Labour Resources - Count

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Sample Dashboard (Primary Data)

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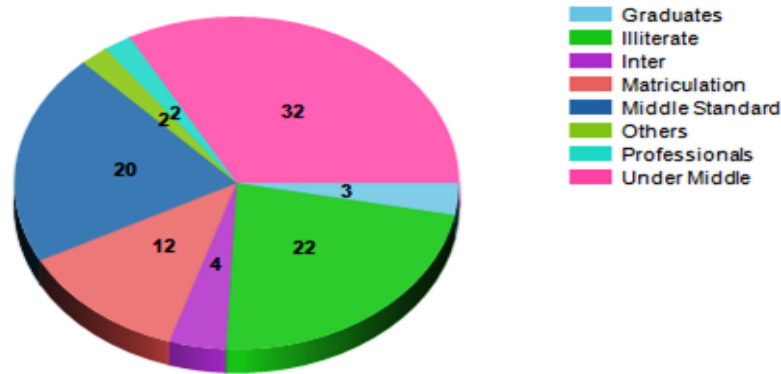
Borrower Distribution

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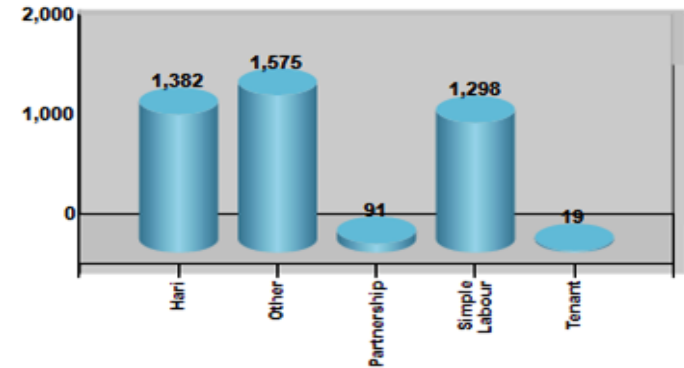
Crops Production

Disbursement Map Pakistan

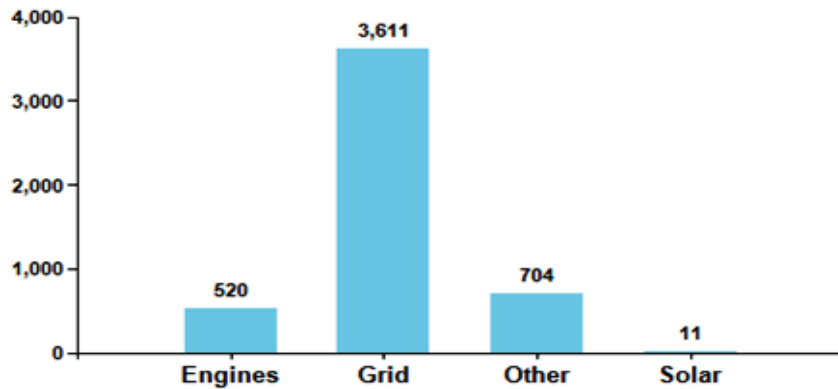
Education Level - Count



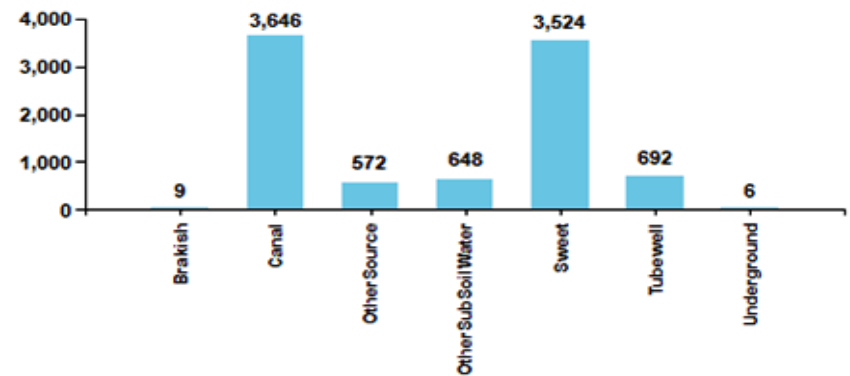
Types of Labour Resources - Count



Source of Power - Number of Customers

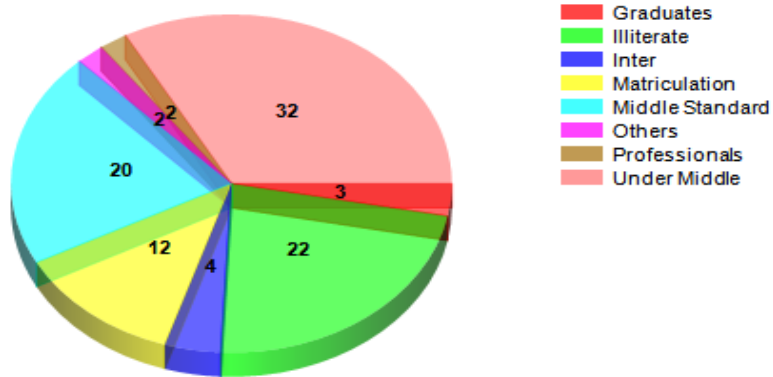


Source of Water - Number of Customers

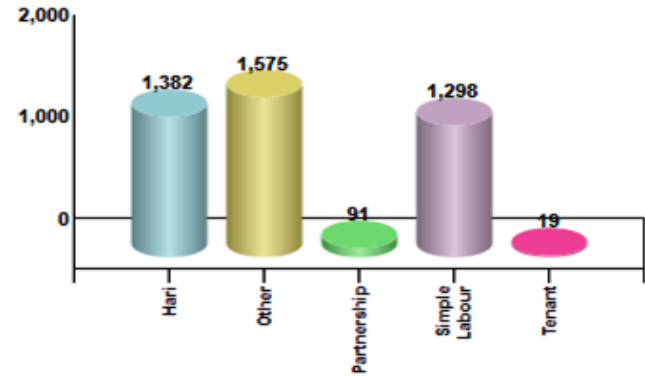


Sample Dashboard (Primary Data)

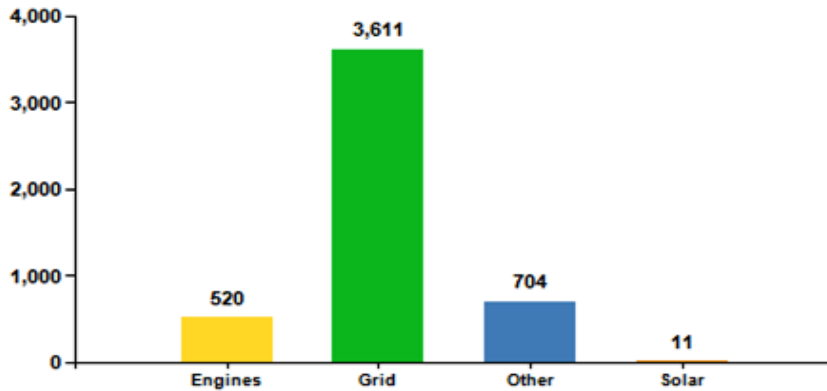
Education Level - Count



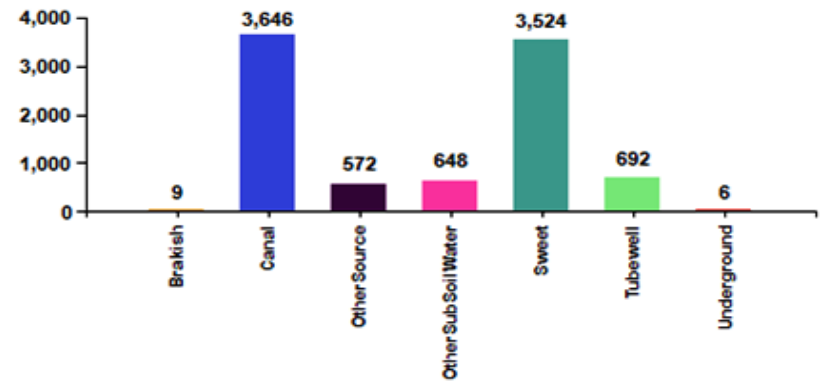
Types of Labour Resources - Count



Source of Power - Number of Customers



Source of Water - Number of Customers



Business Analytics

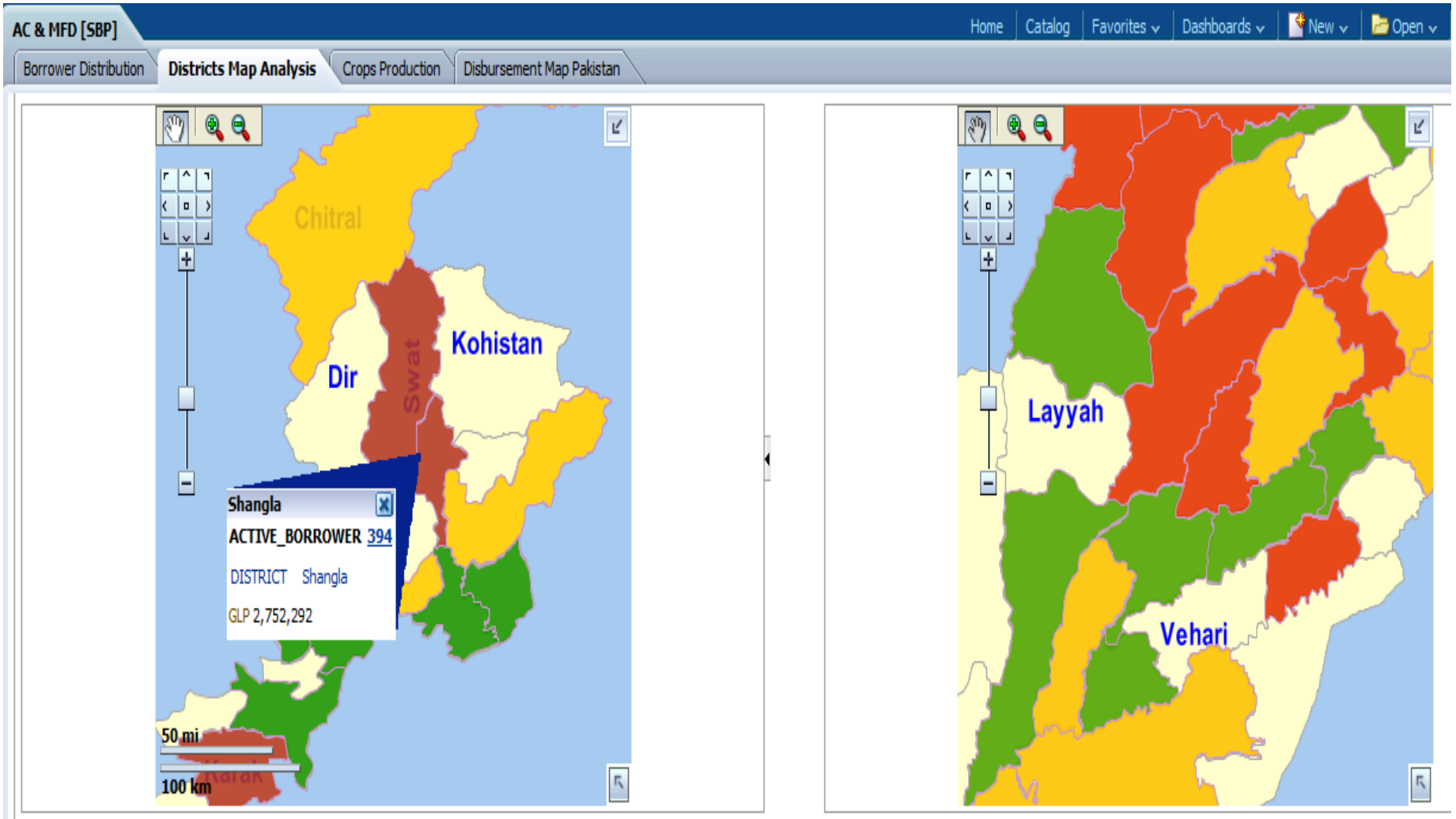


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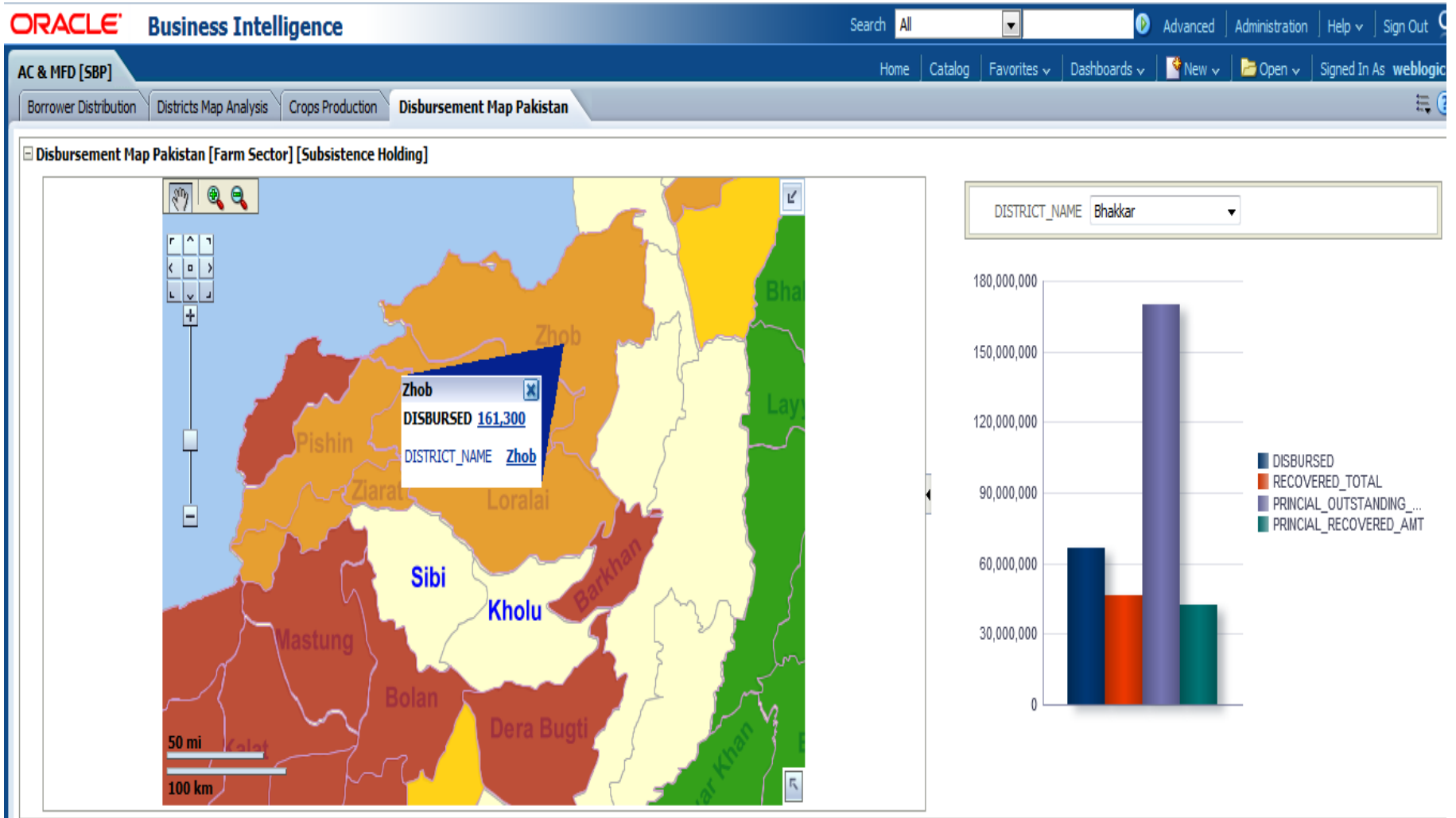
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Sample Dashboard (Maps)



Sample Dashboard (Maps)



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Sample Portal

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A Project for Financial Inclusion

Innovative Rural & Agri Finance

FICF Financial Innovation Challenge Fund

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Q&A

Thank you.

