



# Tulaa: Market Access for Smallholder Farmers in Africa

*Overview*

*August 2019*



Winner, Facebook  
Africa Innovation  
Challenge, 2017



Winner, MIT Zambezi Prize  
for Innovation in Financial  
Inclusion, 2018



A close-up photograph of two hands cupped together, holding a large quantity of small, light-brown rice seeds. The image is overlaid with a semi-transparent red filter. The text is centered over the hands and seeds.

Tulaa: Connecting farmers to markets  
through mobile technology

## Our Solution

**Tulaa is a marketplace that allows farmers to...**

### Buy Inputs on Credit



- 1 Farmers order inputs and apply for credit to buy them. If approved, Tulaa pays the nearest participating retailer where the farmers then collect the goods.

### Learn How to Farm Better



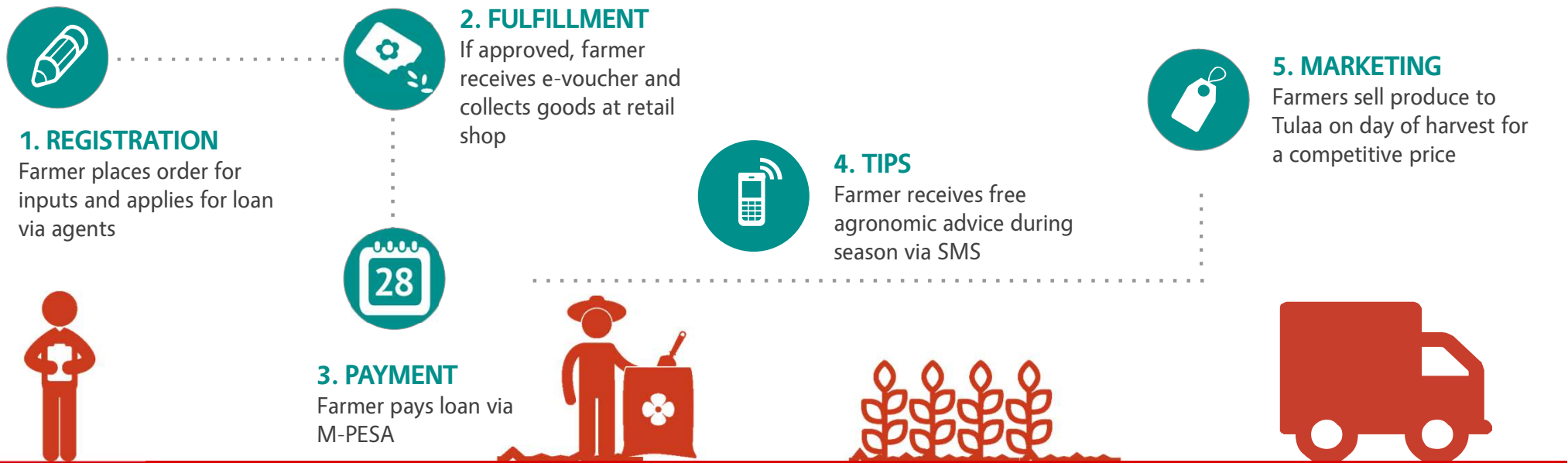
- 2 During the season, Tulaa sends farmers tailored messages on good agricultural practices.

### Sell Produce

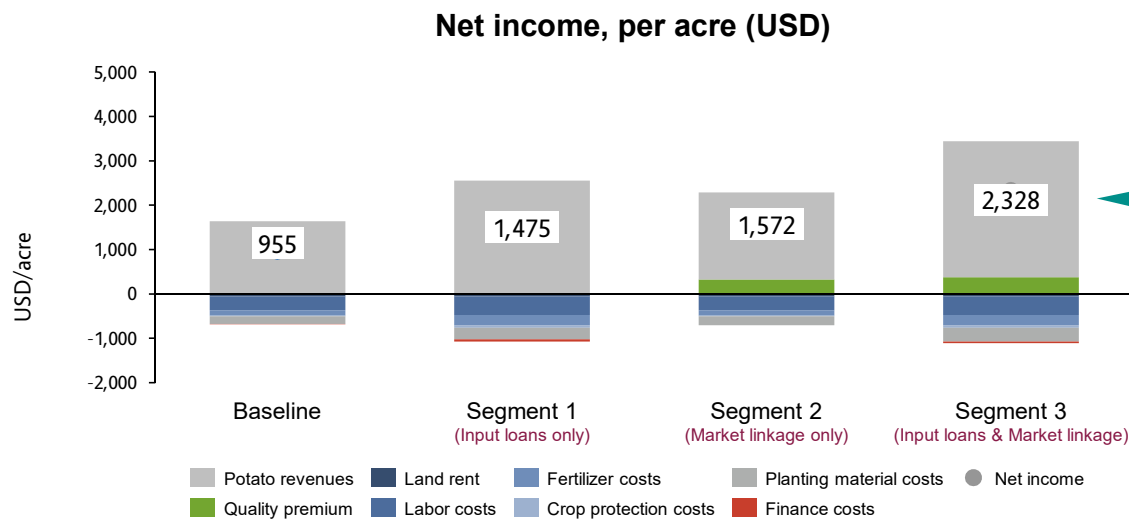


- 3 At harvest time, Tulaa takes orders from traders and fills them using a network of tech-enabled aggregators in the field.

# Farmer Journey



# Tulaa farmers taking inputs on credit and selling through Tulaa have a 143% higher net income than farmers who don't



The income of farmers who purchase inputs on credit and sell through Tulaa is ~150% higher than the Kenyan household median income of KES 193,554 (USD 1,870)



# Our customers love our services



This planting season I took 3 bags of fertilizers as a loan and used the little money I had to cater for children's school fees. Currently I am repaying the loan fertilizer while my crops are at the flowering stage and my children are in school.

**Samuel Bor, 57, potato farmer**  
**Koige Ward, Nakuru County**



During previous planting seasons, I had to sell at least 3 goats to get enough money for inputs but after joining Tulaa I accessed a loan for fertilizers and hence able to save my remaining 2 goats hence giving me peace of mind.

**Christina Sang, 67, potato farmer**  
**Kamara Ward, Nakuru County**



Due to limited finances, I used to skip some important crop stages. Right now I am strategic in my approach. I am not missing any of the stages as I can access fertilizers and chemicals any time at any agro-vet near me through Tulaa.

**Martha Makau, 57, tomato farmer**  
**Ikaalasa Ward, Machakos County**



My biggest headache as a young farmer is capital to acquire fertilizer and chemicals required in this line of business. Last year, I acquired fertilizer as a loan from Tulaa. I am amazed that the crops are doing so well.

**Joseph, 26, tomato farmer**  
**Olorropil Ward, Narok County**



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