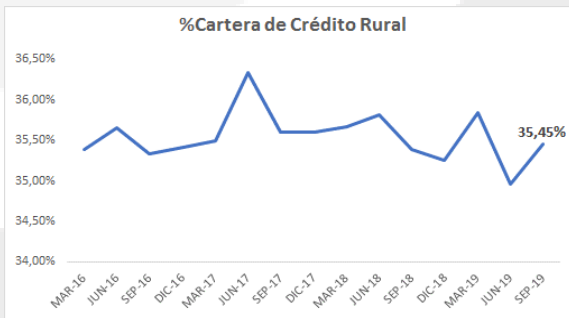


# Leveraging Data to promote climate-resilient agriculture: Experience of the project ECOMICRO **EcoMicro**

Andrés Freire, Red Financiera de Desarrollo



# RED DE INSTITUCIONES FINANCIERAS DE DESARROLLO (RFD)



RFD is an NGO in Ecuador:

- **53 members institutions** including Savings and Credits Cooperatives, NGO MFIs, banks specialized in microfinance.
- Its members provides services to **more than 1.8 millions of people**, with a portfolio of **4.4 billion of USD**.
- RFD focuses to facilitateing and enhancing **access to formal microfinance services to the most vulnerable sectors**, as a sustainable alternative to fight poverty.

RFD is a national and international reference to promote inclusive finance. It has executed several projects in the areas of Technical Assistance, Training, Funding, Innovation, Financial and Social information, Self-regulation, Mobile Banking, Financial Education and Social Studies.

# ABOUT EcoMicro PROJECT, Ecuador

## Agricultural finance and smart data for climate change adaptation in Ecuador



- Financed by IDB-LAB, and 14 members of RFD
- Implemented by RFD (Project Executing Agency), and YAPU Solutions (Service Provider of technical assistance and software)
- Implemented with **14 financial institutions members of RFD.**
- Focused on:
  - Implementation of data and climate smart credit methodology for agriculture and animal sector
  - Climate smart agriculture finance products, processes and strategies.



## WHAT DATA WE USE AND HOW?



**Climatic risks** is assessed and managed, considering:

- **Exposure:** climate reality of a specific place
- **Sensibility :** vulnerability of crops and animals
- **Adaptive capacities:** agriculture and animal practices

The data used are:

- I. Information about crops, animals, productive realities.
- II. Climatic data, threats, impacts and consequences.
- III. Climate solutions to reduce climatic risks.
- IV. Information about value chain actors in the agriculture and animal sector.

The project elaborate and implement:

- **Referential data :** productive cycles, costs and incomes geo-localized;
- **Key indicators on agro-climatic risks**
- **Practices and technologies** to mitigate agroclimatic risks



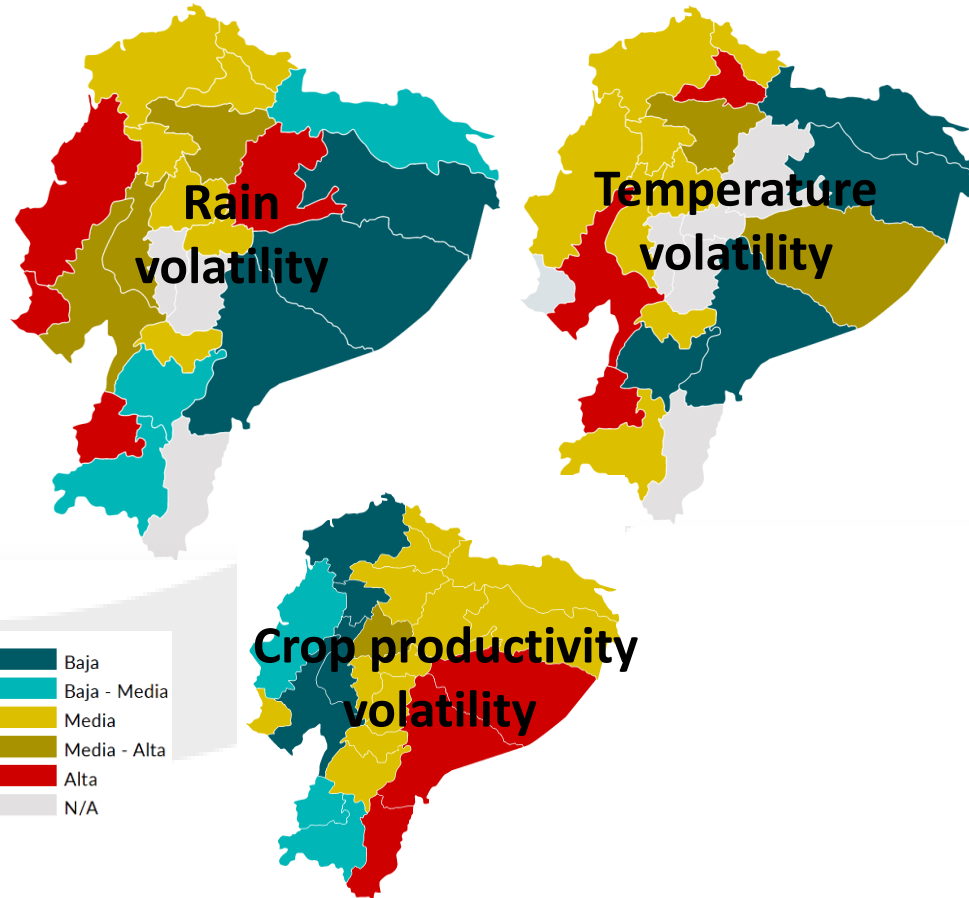
EUROPEAN  
MICROFINANCE WEEK  
connecting the inclusive finance world

# AGRICULTURE RESILIENT TO CLIMATE CHANGE IN ECUADOR

The climate change threaten smallholders farmers

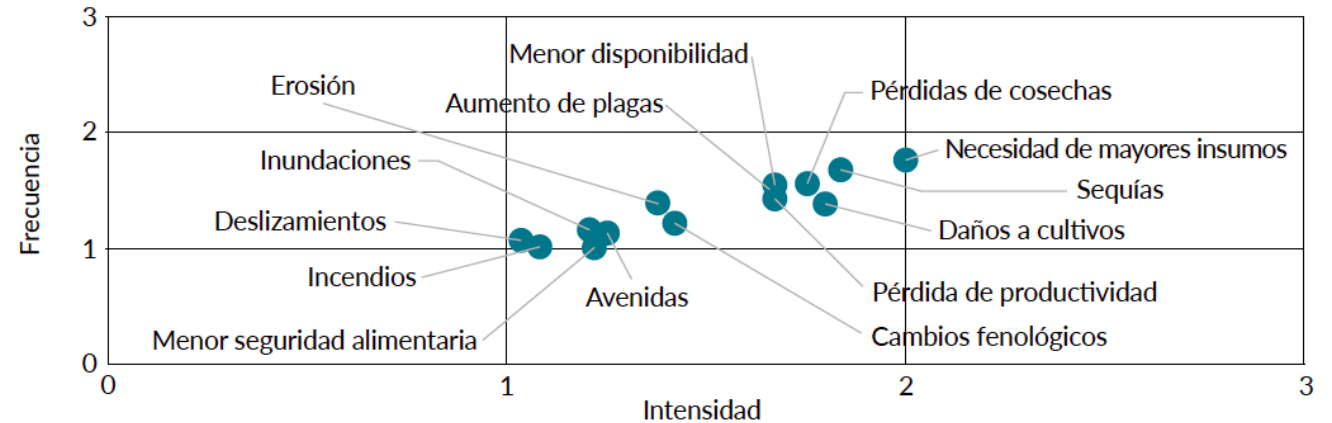
The project supports:

- Practices and technologies that reduce the climatic risks
- Implementation of products and services to finance such activities
- Assessment of climatic risks per agriculture and animal credits.



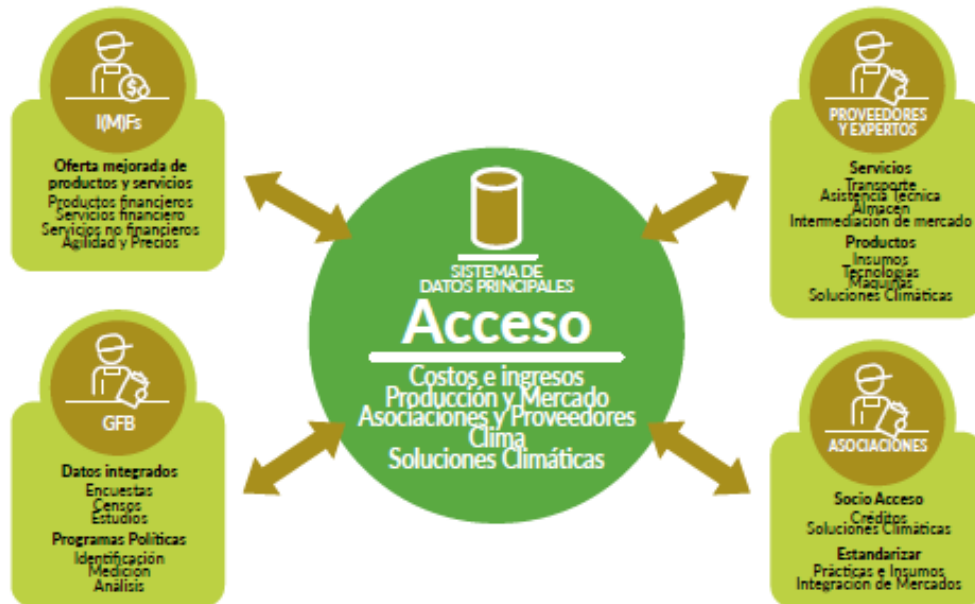
## Clients climate impacts

0-1: Baja      1-2: Media      2-3: Alta



\*Example from a province

## HOW WE PROMOTE THE USE OF DATA?



The data generated in EcoMicro are and will be of great benefit for **all Stakeholders in the agricultural sector in Ecuador.**

- Relevant information to improve practices, activities, products, expand markets, financing, and policies, among others.
- Stakeholders can decide to provide additional data to strengthen and expand the current data, to improve the adaptability of the data and its analysis to the activities and target segments of each actor.

The software allows to automatically integrate the data to support decision in the credit process of each financial institution.