

Agri-Fintech Market Forecasts to 2032 – Global Analysis By Solution Type (Digital Lending & Microfinance, Agri-Payments & Remittance Solutions, Supply Chain & Trade Finance, Crop Investment & Crowdfunding Platforms, and Blockchain-Based Smart Contracts), Deployment Model, Technology, End User and By Geography

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Abstracts

According to Statistics MRC, the Global Agri-Fintech Market is accounted for \$7.4 billion in 2025 and is expected to reach \$21.2 billion by 2032 growing at a CAGR of 16.2% during the forecast period. The agri-fintech market integrates financial technology with agriculture, providing farmers with digital credit, insurance, supply chain financing, and payment solutions. It aims to bridge the rural finance gap by leveraging mobile platforms, blockchain, and AI to deliver inclusive financial services. The rise of agri-fintech is fueled by growing Smartphone penetration, government digitalization programs, and the need for accessible credit for smallholders. This market is expanding as investors recognize its role in driving rural prosperity, enabling farm mechanization, and supporting sustainable agricultural growth.

Market Dynamics:

Driver:

Digital Transformation in Agriculture

Digital transformation is reshaping agri-fintech by accelerating digital payments, farm data platforms and alternative credit scoring that reduce information asymmetry

between smallholders and lenders. By digitizing records and combining satellite imagery, IoT telemetry and mobile transaction histories, lenders can underwrite loans more accurately and offer tailored products aligned to crop cycles. Furthermore, digital marketplaces and e-wallets simplify input purchases and crop sales, increasing transaction transparency and traceability while significantly strengthen lender-farmer relationships.

Restraint:

Limited Internet Connectivity in Rural Areas

Persistent connectivity gaps constrain the reach of agri-fintech services because many rural users lack reliable broadband or mobile coverage. This limitation prevents consistent access to mobile banking apps, real-time price platforms and remote credit assessment tools that rely on continuous data. As a result, product uptake is uneven, customer onboarding becomes costlier and firms must invest in offline channels, agent networks or USSD solutions. Moreover, intermittent connections hamper data collection and raise compliance burdens locally.

Opportunity:

Partnerships with Traditional Financial Institutions

Collaborations between agri-fintech firms and established banks or microfinance institutions present a strategic route to scale. Fintechs bring agile technology, alternative data analytics and farmer engagement platforms, while incumbents provide capital, regulatory compliance experience and distribution footprints. Such partnerships lower customer acquisition costs, enable co-designed products like blended finance or warehouse receipt lending, and improve trust among risk-averse farmers. Additionally, these alliances facilitate shared risk mechanisms, expand product suites and expand cross-selling of insurance services.

Threat:

Economic Instability

Macroeconomic shocks, currency volatility and volatile commodity prices constitute significant threats because smallholder incomes are highly exposed to weather and market swings. Rising inflation or interest rates can squeeze borrower affordability and

increase non-performing loans, while prolonged downturns reduce investor appetite for innovative credit models. In such environments, funding costs escalate and lenders become more conservative, constraining product availability. Moreover, economic instability undermines credit availability, increasing provisioning, reducing investor confidence.

Covid-19 Impact:

The pandemic accelerated digital adoption in rural finance as lockdowns pushed farmers and lenders toward mobile transactions and remote services. Supply chain shocks exposed weaknesses in paper-based financing and increased demand for digital collateral, e-signatures and remote verification. Income losses and market disruptions increased borrower stress, prompting lenders to tighten underwriting and update risk models, while regulators and donors supported digital payment and insurance pilots.

The digital lending & microfinance segment is expected to be the largest during the forecast period

The digital lending & microfinance segment is expected to account for the largest market share during the forecast period by supplying small, timely loans tailored to seasonal farming needs such as seed, fertiliser and labour. Digital lenders employ mobile wallets, alternative data and agent channels to reach underserved smallholders and reduce dependence on informal credit. Integration with input suppliers and offtakers enables embedded finance, improving working capital efficiency and traceability. Furthermore, microfinance products build formal credit histories, broaden financial inclusion and create a scalable pathway for complementary services.

The on-premise segment is expected to have the highest CAGR during the forecast period

Over the forecast period, the on-premise segment is predicted to witness the highest growth rate. On-premise deployments enable deep integration with legacy ERP systems, bespoke analytics and compliance with local data sovereignty or regulatory requirements. Such setups also reduce latency for high-volume transactional workloads and permit tailored security architectures. Moreover, hybrid approaches coupling on-premise cores and cloud components preserve agility while delivering governance and support longer term enterprise adoption.

Region with largest share:

During the forecast period, the North America region is expected to hold the largest market share owing to advanced digital infrastructure, deep venture and institutional funding and mature agricultural value chains that readily adopt data-driven financing. High smartphone and broadband penetration, broad IoT deployment and clear regulatory frameworks facilitate swift product rollouts and scale. Strong agtech ecosystems, insurance markets and farmer cooperatives provide rich data for underwriting and risk sharing. Consequently, providers can commercialise offerings faster, achieve higher monetisation per user and broader national institutional partnerships.

Region with highest CAGR:

Over the forecast period, the Asia Pacific region is anticipated to exhibit the highest CAGR driven by large smallholder base, rising mobile penetration and proactive government digitalisation initiatives that lower barriers to fintech adoption. High innovation in markets such as India, Indonesia and Southeast Asia is expanding access to credit, payments and farm-management platforms through agent banking, alternative credit scoring and superapps. Moreover, younger demographics, improving connectivity and targeted public-private programs create a fertile environment for scalable, locally adapted agri-fintech models and growing investor interest.

Key players in the market

Some of the key players in Agri-Fintech Market include Pula Advisors, Hello Tractor, Apollo Agriculture, FarmDrive, ThriveAgric, Traive, ProducePay, Farmers Business Network (FBN), AgriDigital, Agrolend, Samunnati, Jai Kisan, AgroStar, Digividdhi (DGV), eFishery, and BanQu.

Key Developments:

In July 2025, Farmers Business Network (FBN®), the collaborative peer-to-peer farmer network generating farm-level intelligence and a leading marketplace for North America's agricultural sector, announced new investments and platform expansions alongside \$50 million in funding to fuel new product lines and AI deployment.

In April 2024, Agricultural insurance and technology company Pula today announced that it closed a USD 20 million series B fundraising round that will help thousands of smallholder farmers in emerging markets gain access to insurance against floods,

droughts, and other climate-related events. The funding round was led by BlueOrchard, a global impact investment manager and member of the Schroders Group, via its InsuResilience strategy. The aim of the strategy is to protect vulnerable people and microentrepreneurs in emerging markets from the effects of climate change by providing access to climate insurance. Fundraising also came from IFC and the Private Sector Window of the Global Agriculture and Food Security Program (GAFSP). IFC's financing is part of its \$225 million venture capital platform launched in November 2022 to invest in early-stage companies that are advancing development through technological innovations.

In January 2024, Apollo Agriculture, an agri-fintech startup, received a USD 10 million investment from Swedfund and ImpactConnect. The investment aims to aid small-scale farmers in Africa, enhancing their earnings and promoting sustainable farming. The new funding will expand Apollo's reach in Kenya, targeting an additional 400,000 farmers.

Solution Types Covered:

Digital Lending & Microfinance

Agri-Payments & Remittance Solutions

Supply Chain & Trade Finance

Crop Investment & Crowdfunding Platforms

Blockchain-Based Smart Contracts

Deployment Models Covered:

Cloud-Based

On-Premise

Technologies Covered:

AI & Machine Learning

Blockchain & Distributed Ledger

IoT & Remote Sensing Integration

Mobile & Digital Wallets

End Users Covered:

Smallholder Farmers

Agribusinesses & Cooperatives

Financial Institutions & Rural Banks

Agri-Input Suppliers & Retailers

Regions Covered:

North America

US

Canada

Mexico

Europe

Germany

UK

Italy

France

Spain

Rest of Europe

Asia Pacific

Japan

China

India

Australia

New Zealand

South Korea

Rest of Asia Pacific

South America

Argentina

Brazil

Chile

Rest of South America

Middle East & Africa

Saudi Arabia

UAE

Qatar

South Africa

Rest of Middle East & Africa

What our report offers:

- Market share assessments for the regional and country-level segments
- Strategic recommendations for the new entrants
- Covers Market data for the years 2024, 2025, 2026, 2028, and 2032
- Market Trends (Drivers, Constraints, Opportunities, Threats, Challenges, Investment Opportunities, and recommendations)
- Strategic recommendations in key business segments based on the market estimations
- Competitive landscaping mapping the key common trends
- Company profiling with detailed strategies, financials, and recent developments
- Supply chain trends mapping the latest technological advancements

Free Customization Offerings:

All the customers of this report will be entitled to receive one of the following free customization options:

Company Profiling

Comprehensive profiling of additional market players (up to 3)

SWOT Analysis of key players (up to 3)

Regional Segmentation

Market estimations, Forecasts and CAGR of any prominent country as per the client's interest (Note: Depends on feasibility check)

Competitive Benchmarking

Benchmarking of key players based on product portfolio, geographical presence, and strategic alliances

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Note: Tables for North America, Europe, APAC, South America, and Middle East & Africa Regions are also represented in the same manner as above.

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