

# DigiFarm

Sieka Gatabaki,  
MercyCorps AgriFin, Deputy Program  
Director,  
sgatabaki@mercycorps.org

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Independent Dialogue on  
Multi-stakeholder  
platforms: Roundtable  
Digitalization



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# DigiFarm Platform Approach

- Launched in 2017, **DigiFarm** is Safaricom's integrated mobile platform of digital services for farmers. **DigiFarm**, accessible on a basic feature phone, provides farmers with access to products and services enabling them to conveniently source, transact, learn, and grow their farms.
- DigiFarm is a trusted **end-to-end platform that creates value** for smallholder farmers and all actors along the agriculture value chain
- The integrated nature of the platform and use of digital data seeks to leverage each partner's strength, reduce risk, and drive higher revenues across the partnership



# DigiFarm Product Roadmap

PHASE 1 – MVP  
**Launch April 2017**  
To 200k SHF

## BUY INPUTS

- Individual ordering
- Discount code system
- Pay via M-Pesa (only)
- Sample Products
- Find Nearest Depot

## LEARN

- Arifu: Pull-based content
- Arifu: Dairy
- Arifu: Horticulture
- Arifu: Major Crops

## SMCAFRICOM SERVICES

- Promotional messaging
- Link to M-Pesa, MShwari

## REGISTRATION

- Farmer pre-registration
- Field force registration

## LANGUAGE SUPPORT

- English and Kiswahili

PHASE 2 – Digital Input  
Credit  
**Launch December 2017**  
To 913k SHF

## FINANCIAL SERVICES

- 30 day input loan
- 60 day input loan
- 90 day input loan

## BUY INPUTS

- Loan checkoff
- Pay via AgroVet

## LEARN

- Arifu: Financial literacy content
- Arifu: Loan product info
- iCow: Livestock info

## REGISTRATION

- Client profile tool expanded

## GOVERNMENT PARTNERSHIP

- Partnered with Makueni county government to onboard all farmers and share data

PHASE 3 – DigiSoko  
**Launch December 2018**  
To 930k SHF

## MARKET ACCESS

- Links to buyers
- Related marketing and sign up facility
- DigiFarm Village Advisor field force launched
- Buyer web portal

## FINANCIAL SERVICES

- 120 day input loan
- Cash harvest loan
- Harvest yield insurance
- Credit life insurance

## LEARN

- iShamba: multi value chain push content

## BUY INPUTS

- iProcure franchising model to new agrodealers
- Soil Testing

## REGISTRATION

- Client profile tool expanded

PHASE 4 – Smart Farm  
**Launch Sept 2019**  
To 1.24 M SHF  
42k on Marketplace

## MARKET ACCESS

- Smart Farming & Decision Agriculture Tools
- DVA Incentives

## FINANCIAL SERVICES

- Safaricom assumes lending
- Agrodealer financing

## BUY INPUTS

- Buy direct from manufacturers

## LEARN

- Decision Agriculture support content
- Insurance support content

## REGISTRATION

- Farmer Android App
- DVA Android App

PHASE 5 -  
**Development 2020**  
Target 500k on  
Marketplace end 2020

## MARKET ACCESS

- Smart Farming & Decision Agriculture Tools
- Logistics solutions
- Pop Up Aggregation Models
- DVA Incentives

## FINANCIAL SERVICES

- Layaway Savings Product (with bank partner)
- Credit Line lending
- Agrodealer lending
- Link to bank financing

## BUY INPUTS

- Irrigation solutions
- Post Harvest Loss

## LEARN

- Decision Agriculture support content
- Irrigation Learning
- Locust Response

# Key Success Factors



Research

The platform incorporated research from the very start. Human Centered design was deployed to build the product road map and identify farmer personas.



Field Force

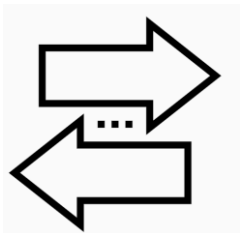
Identification of the right field force strategy for registration and product adoption was key.



Funding

The availability of funding for execution of activities was critical to meet farmer and buyer needs throughout the season.

# Multi-stakeholders Partnership Challenges



Data Sharing

Data sharing between partners was a major challenge initially

This was partially resolved by

- Clear data sharing contractual agreements between partners.
- Facilitated discussion on use of data and non competitive propositions.



Incorporating Competing Partners

Incorporating competing service providers on the platform

This was partially resolved by

- Scheduled awareness messages on new partner services.
- Onboarding partners with differentiated products or approaches.

**Thank You!**