

INTRODUCING THE DIGITAL AGRICULTURE PLATFORM BLUEPRINT SERIES WITH GIZ & DALBERG

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Mercy Corps AgriFin has partnered with GIZ and Dalberg on a Digital Platforms for Agriculture (DAP) program, a six-month initiative to work with platform partners and young technology innovators in Kenya and Nigeria exploring sustainable pathways to scale. As part of this work, AgriFin, GIZ, and Dalberg have produced a series of materials capturing insights and lessons learned associated with digital platforms for agriculture to be shared with public audiences.

We are excited to launch this Digital Agriculture Platform Blueprint series, starting with the Digital Agriculture Platform Blueprint [White Paper](#), [Deep-Dive Report](#), and [Executive Summary](#). Stay tuned for the release of additional materials in this series over the coming weeks.

To access previous publications on this topic, please see the below:







- [Breaking New Ground: Interview with AgTech Innovator on the Power of Platforms](#)
- [Digital Platforms for Agriculture in SSA and Matchmaking for Transformation](#)

Introduction to the White Paper & Series

Systemic issues of route to markets, capital and infrastructure, land, skills and knowledge as well cross-cutting gender equity and climate challenges impact the livelihoods of smallholder farmers. Emerging digital technologies are helping smallholders tackle these challenges but innovators face several constraints to scale their solutions to reach their target customers.

Over the past five years, Mercy Corps AgriFin has worked with more than 130 partners both to build the capacity of fintech and agtech innovators to scale and broker partnerships (see our [blog](#) on matchmaking) for them onto larger digital platforms. AgriFin and GIZ in collaboration with Dalberg initiated a Digital Platforms for Agriculture (DAP) program, a six-month initiative to work with identified platform partners in Kenya and Nigeria to explore and gain insights into the key operational dynamics of emerging digital platforms for agriculture and present related learning to public audiences to drive ecosystem change.

Digital Agricultural Platforms (DAPs) are systems and interfaces that form a commercial network or marketplace for business-to-business (B2B), business to customer (B2C), or customer to customer (C2C) transactions. They link various actors to boost productivity and inclusion of smallholder farmers that can bring a host of critical services for farmers and food systems. Platforms take a diverse range of shapes. The White Paper focuses on those hosted by banks, mobile network operators (MNOs), large agricultural enterprises, and governments which are the most developed in sub-Saharan Africa. **Access the Digital Agriculture Platform Blueprint [White Paper](#), [Deep-Dive Report](#), and [Executive Summary](#).**

Type of platform	Main driver for launching platform	Key asset(s)	Initial Product offering	Source of revenue (Business model)	Lead platform
Telco operator led 	<ul style="list-style-type: none"> Launch a new source of revenue generation Build brand and move into digital space 	<ul style="list-style-type: none"> Large customer base Voice and data n/w is a low / no-cost backbone to communicate with farmers 	<ul style="list-style-type: none"> Advisory & information services Market linkages⁶ 	<ul style="list-style-type: none"> Direct revenue-driving products from revenue share with partners 	
Agribusiness led 	<ul style="list-style-type: none"> Secure production from current supply chain Enhance revenue from existing customers 	<ul style="list-style-type: none"> Ready to sell products and services Brand recognition Existing customer base 	<ul style="list-style-type: none"> Market linkages Supply chain management 	<ul style="list-style-type: none"> Profit-enhancing existing core business¹ 	 
Bank led 	<ul style="list-style-type: none"> Expand customer base and revenue stream from loan products Cross-sell other products 	<ul style="list-style-type: none"> Ready suite of finance products and services Brand recognition 	<ul style="list-style-type: none"> Financial access² – tied to market linkages 	<ul style="list-style-type: none"> Direct revenue-driving products Profit-enhancing existing financial products 	  
Government Institution led 	<ul style="list-style-type: none"> Provide open data Promote collaboration among ecosystem actors Improve farmer livelihoods & food security 	<ul style="list-style-type: none"> Wealth of agricultural research Trusted relationships and established reputation Field and county networks 	<ul style="list-style-type: none"> Advisory & information services Macro agricultural intelligence⁴ 	<ul style="list-style-type: none"> Publicly (government and donor) funded⁵ 	 

Source: Dalberg Analysis 2020

The study shows that DAPs are emerging as a scale vehicle for technology across ecosystems to help maximize impact, financial sustainability, and outreach across different value chains and market segments. A DAP's key assets, competencies, and initial drivers – their core business or mandate, and why they decide to develop a platform to serve smallholder farmers – shape a large part of the platform's product offerings and its sequencing, business model, and core target customer segments.

Product mix, business model, and target customers, coupled with organizational culture, are key factors that influence how platforms develop core capabilities and the partnerships required for operations. A conducive market environment influences the speed of growth, types of partners and talents available, as well as the types of platforms more likely to emerge and grow effectively.

Platforms can link value chain actors to promote the uptake of climate-smart agriculture (see **climate-smart agriculture (CSA)** for further reading) practices, technology, and finance to improve sustainable farming and information dissemination. DAPs have the potential to help collate information on agricultural practices and provide data for modeling current and future scenarios to inform resource allocation.

Direct engagement with women smallholder farmers is continuing to shed light on the imbalances in cultural and rural gender dynamics. The deliberate inclusion of women on DAPs and collection of gender-disaggregated data presents an opportunity to fill knowledge gaps around women's engagement in agriculture and decision-making dynamics. Platforms can help women leapfrog inequities and to become more engaged in agricultural development through providing direct access to finance, providing agronomic knowledge, and market connections.

However, scaling tech innovators also comes with its challenges: lack of information on emerging technologies, high cost of customer acquisition, lack of established networks with potential partners and policymakers as the perennial lack of finance. Alignment between innovators and platforms is also key to ensuring that innovators can leverage their growth opportunities.

Digital Agriculture Platforms play a key role in addressing systemic issues for smallholder farmers around market access, skills development, and capital as well as advancing climate and gender goals. They support the growth of new technology innovators in the digital agriculture ecosystem, enabling their growth and scale.

The White Paper delves into the above in further detail and outlines recommendations to help platforms, regulators, investors, and other market stakeholders seeking to increase the growth of these models. It also outlines recommendations for tech innovators to engage with platforms to accelerate their own development and offers key recommendations to maximize impact towards critical goals of climate resilience and gender equity.

Please access the Digital Agriculture Platform Blueprint documents here:

- [White Paper](#)
- [Deep-Dive Report](#)
- [Executive Summary](#)
- [Blog Post](#)

Further Reading related to this series:

- [Breaking New Ground: Interview with AgTech Innovator on the Power of Platforms](#)
- [Digital Platforms for Agriculture in SSA and Matchmaking for Transformation](#)

Up next in this series: partner-specific thought pieces. Stay tuned!

MERCY CORPS AGRIFIN

Mercy Corps' AgriFin programming (MCAF) represents USD 35 million in innovation funding from the Mastercard Foundation, Bill and Melinda Gates Foundation and the Swiss Development Corporation to support development, testing and scale of digitally-enabled services for smallholder farmers. With this support, AgriFin now reaches more than 8 million smallholders.

DALBERG ADVISORS

We are entrepreneurs and innovators, designers and creative problem solvers, thinkers, and doers. We are from everywhere, at home anywhere – an African and American company as much as an Asian, Middle Eastern, and European one. We partner with and serve communities, governments, and companies throughout the world, providing an innovative mix of services.

GIZ

The Tech Entrepreneurship Initiative 'Make-IT in Africa' promotes digital innovation for sustainable and inclusive development in Africa. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) implements this project on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ), as part of BMZ's Digital Africa Initiative. In close collaboration with more than 30 corporate and finance partners, social enterprises, hubs, and networks, 'Make-IT in Africa' supports an enabling environment for young entrepreneurs – to enable better access to finance, markets and skills.

For AgTech start-ups Make-IT in Africa has recognized digital platforms as a viable path to improve market access, drive financial sustainability and increase impact. The D4Ag Initiative therefore aims to improve conditions to help AgTech start-ups scale their digital solutions via platforms. D4Ag supports AgTech Start-ups to integrate their solutions into digital platforms through expanding opportunities, building capacities and facilitating partnerships.

To learn more, please get in touch with us!



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