

**BEAM Exchange webinar:**

**#Digital4MSME: using the market systems approach for digital transformation**

5<sup>th</sup> October 2021

Written answers to questions asked during the webinar

**Question to Eric at Mobipay:**

Could Eric please explain how his company makes money? Who pays for the services provided- is it the farmer or the businesses that use the platform? Has there been any research on the impact of the platform on the lives of farmers?

**Answer:**

Farmers pay through subscriptions and Agribusiness pay for transactions that are agreed out on the platform. The system is integrated with MNO's which enable agribusiness to digitally pay farmers during purchasing. Input dealers also collect funds through the platform. They pay fees to Mobipay.

**Question to Eric at Mobipay:**

How have you been able to handle commission payments for the agents? Is it also digitized so that agents get their commissions outright upon successful transaction?

**Answer:**

Yes, it is digitized, we have a platform call DUBA, an agent monitoring and sale MIS that manages all sales and commissions.

**Question to Eric at Mobipay:**

Thanks Eric, but how to motivate farmers to pay for subscriptions? In the majority cases it is very difficult to make farmers believe that this cost is efficient?

**Answer:**

Yes, it is difficult, the key to this is value added services, digitizing as many services that are critical to the farmers. There's a need to drive the services payments. But I agree with you, it's not easy. it takes a lot of efforts and marketing.

**Question to Laura-Kristin Baric at GIZ Ghana:**

There are significant challenges to the financial sustainability of many digital solutions promoted by donors. How did the GIZ programme in Ghana address this? Are those innovations still being offered by the market?

**Answer:**

We only supported well-established existing solutions that were already available in Ghana after following a tender process; we did not develop them from scratch. Thus, we of course hope and assume that they continue to be offered on the market. We subsidized the costs for the SMEs to understand the real value/benefit of these solutions to then take over the costs

**Question to Laura-Kristin Baric at GIZ Ghana:**

1. Do you have any available data on what portions of firm transactions have moved online, and what of these are new offerings, or existing products and services?
2. Can you give more details/reflections/lessons on how the project supported BDS providers business model pivots on adopting these new digital offerings?

**Answer:**

The question is very relevant, unfortunately the webinar comes too early. We have a comprehensive evaluation starting within the next weeks on where we want to find out the exact impacts of the project including adoption rates etc. Your questions will definitely be part of it. I am happy to share the final results afterwards with the audience here.