



Linda Kwamboka, M-farm co-founder and Chief Marketing Officer



## Farming with your Mobile phone.

They say that technological development is never too early or too late, and so is M-farm digital farming. Seated at the balcony on the fourth floor of Bishop Magua Center, we are just outside iHub, the home of internationally acclaimed social mapping giant Ushahidi. For those of us that don't know of iHub, it is an Information and Communication Technology incubation center. It's basically an open space for

techpreneurs to meet with investors and venture capitalists. iHub has been dubbed the unofficial headquarters of Kenya's tech movement.

So we are on the balcony overlooking Kilimani near Yaya Center in Nairobi's up market office blocks and neighbourhoods. With us is Linda Kwamboka, co-founder and Chief Marketing Officer of M-farm who is passionately talking about what their platform is intended to

accomplish. "M-farm is here to market the farmers' produce. It is also striving to streamline the agribusiness value chain by making it more effective" says Linda.

With a background in IT and her father being a farmer, she together with the two other co-founders, Jamila Abass and Susaneve Oguya, have set out to assist small scale farmers get value for their hard work. "Our local markets are not structured", continues Linda,

"which discourages many. There are also so many middlemen, each of whom wants a cut of the profits, making the farmer lose a lot of the returns from the produce even before it reaches the market." M-farm brings together the farmer with the buyer and although both pay a fee for the service to be sustainable, Linda says that sometimes it's not just about the money, it's how well you execute the systems, processes and services.

M-farm works through SMS, Android and Web App. To get wholesale market price information, one sends an SMS to number 20255 "price crop town". M-Farm has a presence in 5 towns for this service, Nairobi, Nakuru, Mombasa, Kisumu and Eldoret. To market and sell together with other farmers in the neighborhood to attract larger buyers, the farmer subscribes to M-farm by sending an SMS to 20255 in the format "join firstname lastname location" e.g Join John Kamau NgongRoad and to sell crop weight and price i.e. "sell onions 200kgs 3000".

M-farm has also partnered with Samsung to provide real-time and accurate prices. To get crop prices daily from around the country, which will enable a farmer make informed decisions on where and how to sell farm produce or buy; go to the Google play store, search for 'mfarm' and get/download mfarm. Select crop category of interest, select crop of choice and view crop prices for the week for 5 supply towns.

To sell, it is usually best to do it early enough, preferably at the time of planting. M-farm doesn't just want to come and collect the produce; they want to be with the farmer throughout the process. This they call their traceability system. They want to see if the farmer is using the



correct chemicals, in the correct quantities and improved farming methods so that the end product is of desirable quality.

The traceability system works to ensure that produce can be traced back to the source. This would prevent an entire group of farmers from getting blame for inferior quality produce, rather only individual farmers are identified and the mistake rectified. Every product is labeled with the individual farmer's code or number and so the agents can easily know which farmer it belongs to. The agents can then return or discard the produce and inform the farmer. This would prevent such a loss from being shared by farmers whose produce was of the right quality and quantity.

The traceability system would also be used in case of disputes.

Farmers enter into a legally binding contract with M-farm, thus, the system ensures that they are honouring their agreement. M-farm also has agricultural experts who will help farmers in case of challenges during the farming process.

The Technology Company is also rolling out an agency network that will be the ground troops for this agribusiness movement in the making. The M-farm agent will collect information from farmers and maintain a relationship with them. The agents will also be responsible for collecting farmers' produce and bringing it to the collection centres, currently, expanding the agency network to Nakuru county and Kinangop.

"We look at Mfarm agents as people we can trust and people who are trusted by their communities" Says

Linda. The prospective agent has to come from the community where they want to be an agent in. The traceability system that will be used by the agents will help keep track of who the farmers are, what they sold. Once the produce is sold through Mfarm, the farmer gets paid individually via Mpesa.

M-farm recently reached an agreement with M-PESA Foundation and is expanding its agency network with learning points from the M-PESA agency model. One of M-farm's star farmers is actually a former employee, an accountant who quit his job at M-farm to go into agribusiness. He looked at the figures and saw that there is good money to be made in the export market.