



MOBIASHARA

Area of Focus: Mobile commerce

How it works: MoBiashara is a mobile platform that enables people to purchase goods and services directly via their phone using SMS, interactive voice response (IVR), or mobile web. It allows consumers to search for products from multiple providers and make purchases on their mobile phone using local payment providers. SlimTrader partners with trusted brands, whose distributors and retailers can upload their inventory onto MoBiashara, which also helps consumers to be certain that they are buying the genuine product. It brings the convenience of price comparison shopping of the web to basic feature phone users who lack reliable access to the internet.¹ For rural users, this can translate into travel savings as well, since they can be certain that the product they have purchased will be waiting for them when they arrive in town. This is in contrast to the traditional experience where a farmer may travel into town to purchase inputs only to find out that they are sold out.

To date, the platform is being used to facilitate the purchase of transportation services and agricultural products, with planned expansion into pharmaceuticals in the near future. In Nigeria, where MoBiashara was initially launched, the firm Notore is using it to enable farmers to shop for and purchase fertilizers from its accredited retailers. Retailers use the same platform to update their inventories via SMS in real time.

Technology used: mobile phones, SMS, IVR, mobile web

Implementer/Funder: MoBiashara was developed by SlimTrader, a private e-commerce firm based in the U.S.

Fees: SlimTrader charges a small percentage of the transaction value, which is charged to the merchant.

Primary Markets: MoBiashara is currently being piloted in Nigeria.

Users: The pilot in Nigeria is currently reaching several thousand users.

Business Model: As a for-profit enterprise, SlimTrader generates revenue on each transaction conducted, similar to the business model used by Amazon Marketplace.

Impact: At this point it is still too early to say, although anecdotal feedback reveals that farmers using the service are willing to pay the small transaction fee to guarantee the purchase price before having to travel into the nearest town to make their purchase. After the pilot ends next year, SlimTrader plans to conduct more detailed interviews with farmers using the service to better assess its impact.

For more information visit: <http://www.mobiashara.com/>

Sources: ¹ <http://www.forbes.com/sites/bruceupbin/2011/07/12/slimtrader-filling-a-void-in-mobile-commerce-in-africa/>

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