



## TUN YAT AND SUBUU: BUILDING A DIGITAL AGRICULTURE MARKETPLACE IN A FRAGILE MARKET

This case study is part of a series examining partnerships under the [Vocational Skills Development Programme \(VSDP\)](#) that show early signs of sustainable and scalable change through market-based approaches. VSDP is funded by the Swiss Agency for Development and Cooperation (SDC) and implemented in Myanmar by Swisscontact. The programme has been running since 2014 and is currently in its third phase (April 2023 – March 2027), which aims to improve livelihood opportunities and resilience for women and men in selected regions.

Within this broader objective, the agriculture component of VSDP focuses on improving how farmers access skills, services, and market opportunities, including inputs and finance. The programme has progressively shifted from direct delivery models toward partnerships with private sector actors that have the potential to sustain and scale solutions beyond project support.

The case of [Tun Yat](#) and the SuBuu platform illustrates this transition in practice. VSDP has partnered with Tun Yat since March 2024 through a series of partnership

agreements supporting both the piloting and scaling of the SuBuu platform. Over time, this engagement has evolved from supporting outreach and training activities toward supporting a commercially viable model that addresses multiple systemic constraints.

While still evolving, the case illustrates how this type of commercial model can begin to connect farmers with inputs, finance, and information in a more integrated way.

### THE ORIGINS OF SUBUU: UNDERSTANDING THE PROBLEM

In Myanmar's agricultural economy, the gap between what farmers need and what they can reliably access is still wide. For many smallholders, the constraints are not limited to one missing service. Better yields do not depend only on access to quality seed or fertiliser, only on agronomic advice, or only on finance. They depend on a combination of services that farmers can access at the right time, in the right place, and with enough trust to actually use them.

**This is the gap Tun Yat has been trying to close.**

Established in 2017, Tun Yat began as an agri-tech company focused on mechanisation services. Its name means 'tilling the land' in Burmese, and its original business model responded to a clear practical problem: many smallholder farmers could not easily access tractors and harvesters when they needed them. **Tun Yat therefore built a service model** around farm machinery, combining its own fleet with a matching function between machine owners and farmers. For several years, this mechanisation service generated revenue through per-acre or per-hour service fees and remained the company's main income stream, alongside a smaller farm input distribution business.

Those early years were important not only because they established Tun Yat's presence in the market, but because they gave the company time to understand farmers more closely. Through that experience, Tun Yat came to a simple but significant conclusion: if farmers were to improve productivity and income in a meaningful way, mechanisation alone would not be enough. Three wider constraints kept coming up:

- Limited technical knowledge
- Weak access to quality and affordable farm inputs
- Limited access to finance for agricultural production

**In other words, the problem was not a single missing product. It was a fragmented service environment.**

**The SuBuu Platform**

SuBuu is designed as an integrated marketplace rather than a standalone information tool. Through the platform, farmers can:

- Purchase agricultural inputs from registered suppliers
- Access credit through MFIs, banks, and other financial providers
- Receive agronomic advice, including GAP and climate-smart agriculture content
- Access weather forecasts and market price information

**FROM SERVICE PROVIDER TO PLATFORM:  
THE EMERGENCE OF SUBUU**

**That insight shaped the next stage of Tun Yat's strategy, marking a shift from a service provider to a digital platform approach.** Rather than expanding only as a machinery provider, the company began moving toward a broader service model. Having observed widespread smartphone use among farmers, Tun Yat identified an opportunity to create a digital entry point that could connect farmers to multiple services in one place.

With support from UNCDF and VSDP, it developed SuBuu, a digital marketplace launched on the Google Play Store in early 2024. UNCDF's support focused primarily on application development, while VSDP supported Tun Yat to pilot and refine a business model that could make the platform commercially viable and scalable, including strengthening partnerships with input suppliers and financial service providers.



**What distinguishes SuBuu is not only what it offers, but how it is structured commercially.** The platform is free for farmers, and revenue is generated primarily through commissions on transactions (3-4%), particularly input sales and financial products. Advisory and information services are therefore not treated as standalone features, but as part of a broader strategy to drive usage and repeat engagement.

**The logic is commercially coherent.** A farmer who trusts the platform for weather updates, prices, or short-form agronomic advice is more likely to use it when purchasing inputs. A farmer who can access finance through the platform is also more likely to buy those inputs. In that sense, the non-revenue services help drive the revenue services.

**Tun Yat appears to understand this well.** It has invested in content developed by in-house agronomists and technical staff, using formats that are accessible and attractive to users, including static visuals, written content, and short videos similar to TikTok-style formats. It also pays a fee to source weather and market information, then provides this information to farmers free of charge because it sees this as essential for sustained engagement.

#### TESTING THE MODEL: WHAT WORKED AND WHAT DID NOT

**The harder question was never whether the application could be built, but whether farmers would use it at scale.** Tun Yat's initial outreach strategy was high-touch and face-to-face. With VSDP support, the company conducted farmer trainings focused on GAP, climate-smart agriculture, and digital literacy. This helped build trust, test the application in the field, and demonstrate that farmers were willing to place input orders and connect to financial service providers through the app. In that sense, the first pilot worked: it generated proof of concept. However, it also revealed a central weakness. The approach was too costly and too slow for scale. It could onboard farmers, but not in a way that was commercially efficient enough for a marketplace business aiming for broader reach.



The next iteration was an attempt to solve that problem through a training-of-trainers approach. Instead of continuing to train individual farmers directly, Tun Yat and VSDP shifted to village farmer development committee members, expecting that these local actors would cascade the training and promote SuBuu within their communities. The target was ambitious: 700 VFDC members reaching 16,000 farmers over the course of a year. On paper, the logic made sense. In practice, it did not work as hoped. The committee members lacked clear incentives to train others, often lacked the skills or confidence to communicate more advanced techniques, and had limited time. Farmer attendance was also low, partly because potential users were busy and not yet convinced of the value of the sessions.

**This phase is important precisely because it did not achieve its expected objectives. It showed that outreach could not simply be delegated without a functioning incentive structure.**

## ADAPTING THE MODEL: TOWARDS A COMMERCIALLY GROUNDED APPROACH

**What followed was not a retreat from the model but a pivot toward something more commercially grounded.**

Tun Yat and VSDP moved toward a hybrid market-based outreach strategy built around three channels:

- an agent model,
- leaner in-person promotion,
- and digital content marketing.

Together, these approaches reflect a shift away from training-led outreach toward mechanisms that combine incentives, visibility, and ease of access.

**At the centre of this model is the introduction of a network of local agents.** To start, Tun Yat selected and onboarded 20 village-level entrepreneurs in Yangon to serve as SuBuu agents. These included former VFDC leads, youth, shopkeepers, and others interested in digital agri-business. Rather than functioning as unpaid messengers, they became business intermediaries between farmers and the platform.

Tun Yat trained them across a range of practical areas, including app usage, farm input knowledge, sales and marketing, customer service, and basic shop management. Each agent was equipped with a starter kit to support their operations and build credibility with

farmers. The model is structured around performance-based incentives, with agents earning commissions on sales, formalised through agreements, and in some cases accessing credit to strengthen their business activities.

**This model introduces a clear commercial incentive for local actors to actively promote and use the platform.**

It also provides farmers with a nearby, trusted point of contact, reducing the need to rely solely on digital interaction. In doing so, it helps address last-mile delivery challenges and improves the overall user experience.

**Alongside the agent model, Tun Yat has introduced more in-person promotion through existing local retail points.**

Rather than large-scale training sessions, the company works through shops frequently visited by farmers, where field staff support registration, demonstrate key features of the application, and encourage initial use. This includes “learning-by-doing” approaches, where farmers interact directly with the platform, as well as small, usage-based incentives to encourage first transactions.

**This approach proved less resource-intensive than earlier training models**

and better aligned with how farmers already access goods and information. It lowers the barrier to entry while maintaining a degree of personal interaction that remains important in a low-trust environment.



**The third channel focuses on digital outreach and content promotion.** Tun Yat has invested in developing farmer-friendly content across platforms such as Facebook, YouTube, and TikTok, combining educational material with promotion of the SuBuu platform. This includes short-form videos, tailored messaging for different user groups, and collaborations with influencers to increase reach and credibility. Advertising and content boosting are used to expand reach beyond immediate networks.

**Taken together, these three channels reflect a more practical and cost-effective approach to reaching and onboarding farmers.** Agents facilitate transactions and build trust, in-person outreach supports initial onboarding, and digital promotion both drives visibility and helps sustain continued use.

#### OPERATING IN A CONSTRAINED ENVIRONMENT

**Tun Yat's trajectory is not one of a straightforward digital rollout.** It has evolved through continuous adjustment in a context where trust, rather than technology, remains one of the main constraints.

**On the supply side, expanding the network of input retailers has proven more difficult than anticipated.** Many established township-level suppliers continue to rely on traditional business practices. Concerns around price transparency, data-sharing, and changes to existing customer relationships make some hesitant to engage with a digital marketplace.



**On the demand side, there are farmer-specific challenges that have affected uptake.** In the current political and economic environment, reluctance to share personal information is common. Registration processes that require details such as National Registration Card numbers can act as a barrier to adoption. More broadly, digital transactions require a level of confidence that cannot be assumed.

**In this context, trust-building is not an add-on to the model. It is central to whether it works at all.** The emphasis on local agents, physical touchpoints, and gradual onboarding reflects this reality. These are not simply delivery choices, but responses to a market environment where relationships, visibility, and reassurance remain essential.



## FROM UPTAKE TO USE: EARLY SIGNS OF TRACTION

Despite these constraints, there are early indications that the model is beginning to gain traction. User registration has increased steadily, reaching over 60,000 registered users, alongside a growing base of input suppliers (over 60 suppliers onboarded) and an expanding product offering. Transaction volumes have also progressed, with annual transaction values reaching approximately MMK 4,136 million, suggesting that at least part of the user base is moving beyond initial registration toward actual use.

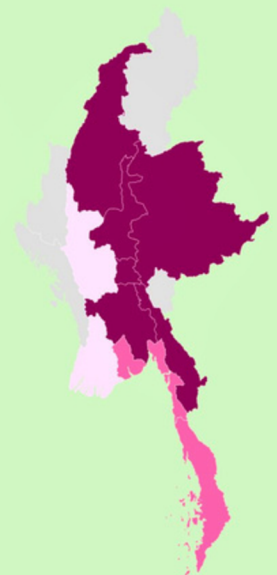
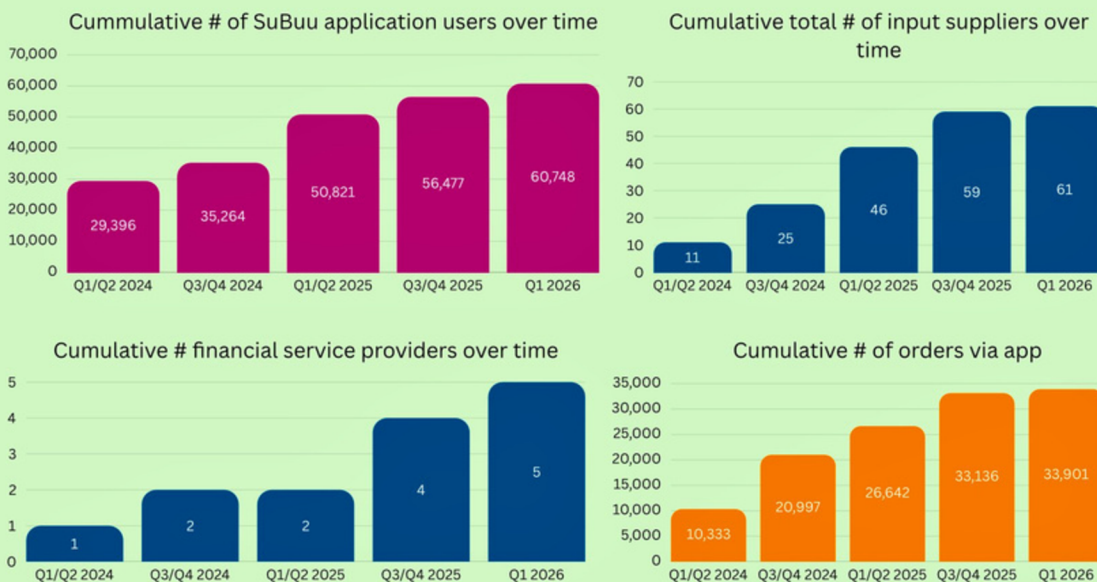
Geographic coverage has also widened over time. What began as a Yangon-focused model is now extending into additional regions, with operations and outreach activities expanding incrementally beyond the initial pilot areas.

More importantly, there are signs that different parts of the model are starting to reinforce each other. Increased visibility through digital channels is contributing to new user acquisition. Local agents and in-person support are helping convert registration into transactions. Supplier participation is expanding the range of products and services available.

This does not yet represent a mature or stable system. But it suggests that the model is moving beyond initial



uptake toward more consistent use of the platform. This trajectory is reflected in the evolution of key indicators over time, as shown below. There are also early indications of shifts in behaviour among market actors. An increasing number of input suppliers are engaging with the platform as a complementary sales channel, moving beyond purely traditional retail approaches, while some farmers are beginning to use digital channels not only for information but also for purchasing inputs and accessing financial services, which was not common in Myanmar's agricultural market before.



## LOOKING AHEAD: SCALING THE MODEL AND DEEPENING THE OFFER

**Tun Yat is now entering a phase where the focus is shifting from testing to expansion.** In parallel to continued support from VSDP, the company has started investing its own resources to scale the agent-based model into additional regions. While VSDP is supporting expansion into Southern Shan State -- a particularly challenging context -- the company is also extending the model into other areas through its own investment, reflecting growing confidence in its commercial potential.

**The expansion in Southern Shan builds on the core elements of the model while pushing it further.** This includes strengthening the agent-based approach by developing a new cohort of village-level entrepreneurs who serve as agents, alongside continued efforts to increase active use of the platform, expand the supplier network, and improve key platform functionalities such as payment options, local language integration, and advisory services.

**At the same time, Tun Yat is exploring ways to further strengthen its service offering and revenue model.** This includes potential additional revenue streams, such as advertising space on the platform, as well as new services, including an AI-based advisory tool to respond to farmers' technical questions. These initiatives remain at an early stage but reflect a continued effort to build a more robust and diversified platform. Taken together, these developments suggest a gradual shift from a supported pilot toward a model that the company is actively investing in and refining.

## LOOKING AHEAD: SCALING THE MODEL AND DEEPENING THE OFFER

Tun Yat's experience highlights that digital agriculture platforms are not a new concept. Across much of Asia and other developing countries, similar models have emerged to connect farmers with inputs, information, and financial services. What makes this case distinct is not the technology itself, but the context in which it is being developed.

**In Myanmar, building and scaling such a model is considerably more complex.** The operating environment is characterised by political instability, weakened market linkages, and low levels of trust between actors. As mentioned earlier, farmers are cautious about sharing data, suppliers are hesitant to engage in transparent digital marketplaces, and digital transactions remain difficult to establish in practice. While a small number of other agricultural platforms presently exist in Myanmar, most focus on information or advisory services rather than e-commerce, reflecting the difficulty of facilitating transactions in this context.

**This case therefore illustrates what it takes to move from a digital platform to actual usage in a constrained environment.** The experience of SuBuu shows that the main challenge is not the technology itself, but the conditions required for it to function. This has involved working through local actors, adapting outreach approaches over time, and creating incentives for farmers, agents, and suppliers to engage in transactions.

**It also highlights the role that development partners can play in facilitating such models to develop and emerge.** In this case, VSDP has applied a market-based approach, supporting Tun Yat to develop and test its own business model. This has included co-financing experimentation, facilitating partnerships with other market actors, and providing targeted technical support, while allowing space for adaptation when initial approaches did not work as expected. In practice, this meant that Tun Yat could test and adapt its model without taking on the full risk upfront, while still leading decisions on how the business evolved.



What is beginning to emerge is a model with early signs of commercial traction. Revenue is linked to transactions rather than project-funded activities, anchoring the model in actual use. Tun Yat is also starting to invest its own resources in expansion, while strengthening complementary services that encourage repeat engagement. The agent-based approach provides a practical way to grow beyond what the company could manage directly. Together, these elements point to a model that is increasingly shaped by market demand rather than external support.

The next phase will test whether this trajectory can be sustained. As the platform expands into new areas and continues to evolve its offer, its performance will depend on its ability to maintain active use, continue to onboarding new suppliers, and operate effectively in a volatile environment. If these conditions hold, the model has the potential to deepen its role in improving access to inputs, information, and finance in contexts where such linkages remain difficult to establish.

To learn more  
about our work in Myanmar



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