

# Fadhili Africa

## Farmer Insights

### Kenya





# AGRIFIN

**> We work with +14m farmers & over 130 partners across Africa**

Mercy Corps' AgriFin is funded by the Mastercard Foundation and Bill and Melinda Gates Foundation to help organizations design, test and scale digitally-enabled services for Africa's smallholder farmers.

- Objective to develop services that increase farmer income, productivity and resilience, with 50% outreach to women.
- Work with private & public sector scale partners such as banks, mobile network operators, agribusinesses, technology innovators and governments.
- We help our partners develop bundles of digitally-enabled services, including smart farming, financial services, market access and logistics supporting data-driven partnerships.

# AGRIFIN AND FADHILI AGROCARES

## AgriFin Impact Series

In recognition of the wide reach and diverse range of products and services offered through the AgriFin ecosystem we are working with 60 Decibels to measure our impact across some of our strategic partners. Partners were selected based on their area of expertise and level of engagement. This approach considers differences across the following categories by adding the element of flexibility in the research approach; products and services offered, expected outcomes, harvest periods and data available.

## AgriFin & Fadhili AgroCares

Mercy Corps AgriFin works with innovators to design, test and scale digitally-enabled services for smallholders across Kenya, Tanzania, Zambia, Ethiopia and Nigeria. AgriFins Model brings together Ag innovators with scaling partners to create a bundle of services that greatly impact farmers as well as have mutual benefit for the partners. One particular partner to AgriFin, DigiFarm who were at the time in their product roadmap in need of soil testing services for their farmers. AgriFin was also in deep discussions with AgroCares about their digital portable testing kit that could easily be used to test soil samples at the farmers farm and instantaneously provide a soil testing report to the farmer with recommendations of soil quality, PH levels, nutrient deficiency, the right inputs to use and the best value chains or crops for the particular soil. Mercy Corps AgriFin, was involved in relationship building between DigiFarm, Iprocure and AgroCares, as well as supporting the soil testing pilot by financing 5 test kits and paying for license fees for 6 months. Mercy Corps AgriFin has also conducted monitoring and evaluation on the implemented pilot to evaluate the impact, uptake of the soil testing services by farmers, barriers and recommendations for scaling.

# Welcome To Your 60dB Results

We enjoyed hearing from 260 of your farmers - they had a lot to say!

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# Fadhili Africa Performance Snapshot

Fadhili Africa is providing a unique service to an underserved farmer base. There is an opportunity to improve farmer satisfaction and deepen impact on their crops and lives.

## Inclusivity Ratio

0.85

degree of reaching low-income farmers



## Impact

28%

quality of life  
'very much improved'



## What Impact

- 53% speak about increased production
- 26% talk about reduced spending on fam inputs
- 24% speak about improved income and profits

## First Access

85%

first time accessing service provided



## Farmer Voice

"I later discovered that if had not consulted them I could have made the worst decision in life in terms of doing farming."

## Data Summary

Fadhili Africa Performance: 260 farmers interviewed during September 2020.

Quintile Assessment compares Fadhili Africa's performance with 60dB Agriculture Benchmark for Farmer as Customer comprised of 38 companies, 15 countries, and 16,000 farmers. Full details can be found in [Appendix](#).

## Net Promoter Score®

29

on a -100 to 100 scale



## Challenges

16%

report challenges



## Crop Revenue

28%

'very much increased'



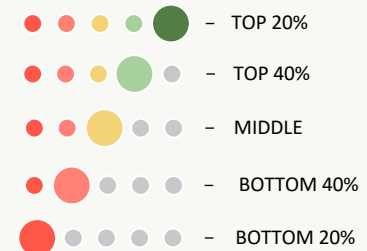
## Crop Production

36%

'very much increased'



## Performance vs. 60dB Benchmark



# Top Actionable Insights

Fadhili Africa is providing a unique service that is improving farm outcomes. At the same time, farmers suggest specific improvements and ask for help to cope with the pandemic.

## Headline

## Detail & Suggested Action



### Going Great:

Fadhili is changing the way of farming for an underserved population and improving their crop outcomes

Nine in ten farmers said SoilCares was their first soil test. The average farmer used it for crops that made up 50% of their household income last year. Seven in ten farmers spoke of improved way of farming, including knowledge about farm practices and change in mix of fertilizers used. Five in ten spoke of increased crop production and four of higher crop revenue.

**An idea:** Share these results with your donors and staff.



### A Finding That Jumped Out:

Farmers ask for affordable inputs to apply the recommendation and cope with COVID-19

Lack of access to affordable inputs is limiting application of soil test results and driving dissatisfaction. Further, 72% of farmers expect high input prices in the coming 6 months. They also ask for cash and better market access to cope with the pandemic. These asks are similar what we are hearing from farmers across Kenya: see feedback from 1500+ farmers on our Kenyan farmer dashboard [here](#).

**For discussion:** What can Fadhili Africa do to support farmers during this time?



### Area For Improvement:

Early tenure farmers' satisfaction is shaped by the responsiveness to their concerns and requests

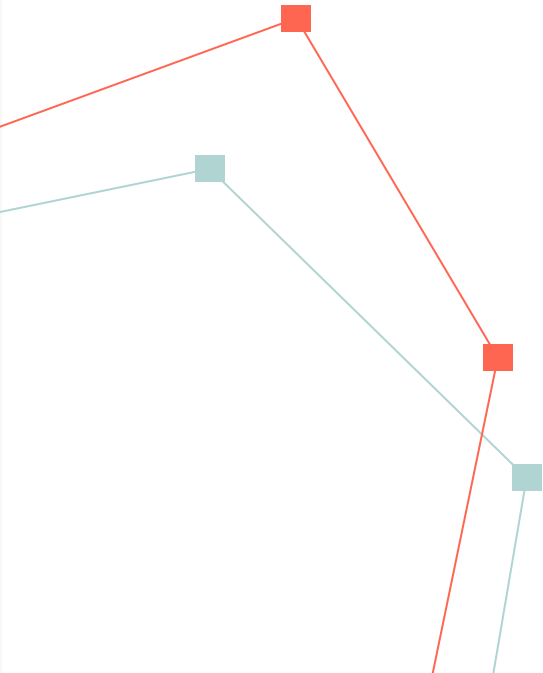
The average farmers has worked with Fadhili Africa for six months. Listening to and addressing their complaints now will cement loyalty in the future. They speak about not receiving results in time to act and wanting more support to understand them. They also ask for follow-up and regular communication from the company and access to affordable inputs.

**Suggested Action:** Follow-up with farmers to increase application of soil tests.



# Farmer Voices

We love hearing farmer voices.  
Here are some that stood out.



## Impact Stories

43% shared how Fadhili Africa services had improved their quality of life

“I am saving some money because there is no wastage. I get to buy the exact amount of fertilizer needed and know I have knowledge on the best plant suitable for my soil.”

“I am more aware and knowledgeable of what is going on in terms of farming.”

“I had more beans for harvesting and after selling, I got more money to channel to my household expenditure. At least now I am able to buy things I could not afford before.”

“I am saving more because I am not wasting money while buying fertilizer because I now know what to use and how to use it.”

“Now I have food security because of the increase in production.”

“I got to harvest a lot more and got so more money to aid in my house budget which I never had in the previous years. I can now buy fertilizer, household items and feed my family a little better.”

## Opinions On Fadhili Africa Value Proposition

53% were Promoters and were highly likely to recommend

“I have seen a huge change - the contact person has assisted me as he scans my soil and I know where there is a fault. He advises me on what to do and I have seen positive results from these service.”

“The quality of the services that they do offer to farmers is of high-quality. This is because the results did not take long before they were out. From the results, they advised me accordingly on what I was supposed to do on the farm.”

## Opportunities For Improvement

78% had a specific suggestion for improvement

“They should consider boosting farmers with inputs like fertilizers and seedlings. Because after they test our soils, they usually recommend the products that we need to use but most of the time we don't have money to purchase them thus farmers end up not implementing their suggested farming techniques.”

“They should not delay in sending back the soil test results because it them over a month to give me the results.”

# Key Questions We Set Out To Answer

- Who is Fadhili Africa reaching?
  - Income, farm and disability profile
  - Importance of Fadhili Africa offerings
  - Availability of alternatives in market
  - Exposure and resilience to climate shocks
- What impact is Fadhili Africa having?
  - Impact on way of farming
  - Changes in crop production, productivity and revenue
  - Impact on quality of life
  - Impact on recovery from climate shocks
- Are farmers satisfied with Fadhili Africa & why / why not?
  - Net Promoter Score & drivers
  - Top challenges experienced
  - Suggestions for improvement
- Additional insights of interest to Fadhili Africa
  - Experience with COVID-19
  - COVID-19 and challenges with inputs
  - COVID-19 and market access
  - Farmer loan burden and repayments

“You know if your soil is acidic or has too much lime,  
you become sure of what you are doing on your farm.”



# About The Farmer

The average farmer cultivated 3.9 acres in the last 12 months. On average, 59% of a farmer’s cultivated land was tested using SoilCares scanner.

We asked questions to understand the farmers’ homes, farms, and engagement with Fadhili Africa.

A little over a third of the farmers we spoke to identified as female, while average age was 51.

Majority of the farmers (84%) reside in rural Kenya, and about 60% resided in Nyandarua, Laikipia and Muranga counties in Kenya.

On average, half of the family’s income in the last 12 months came from crops, whose soil was tested using SoilCares scanner.

The average farmer in our sample had interacted with the company for 6 months.

## About The Farmers We Spoke With

Data relating to farmer characteristics (n = 260)

38%

Were Female

3.9

Acres were cultivated by the average farmer last year

59%

Of the average farmer’s cultivated land was tested using SoilCares scanner

51

Average age

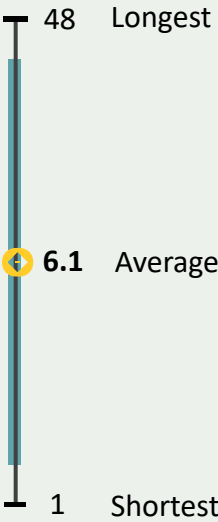
5

Average household size

51%

Of household income last year came from cultivating crops that were tested for using SoilCares scanner

## Fadhili Africa Engagement Duration (months)



# Poverty And Inclusivity

Compared to national and rural averages there is opportunity for Fadhili Africa to reach more low-income farmers.

Using the Poverty Probability Index® we measured how the income profile of your farmers compares to the Kenya average.

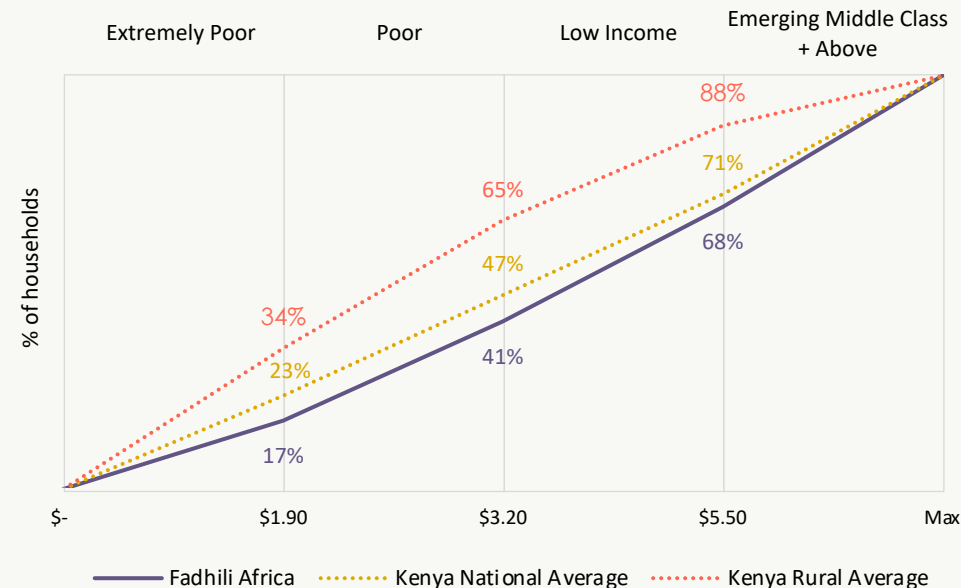
41% of Fadhili Africa farmers live on less than \$3.20 per day. This is lower than the Kenyan national and rural averages of 47% and 65% respectively.

This implies that Fadhili Africa is serving slightly wealthier farmers than the Kenyan national averages, resulting in an inclusivity ratio of 0.85.

You can read more about inclusivity ratio on the right and [here](#).

## Income Distribution of Fadhili Africa Farmers Relative to Kenya National Average

% living below \$XX per person per day (2011 PPP) (n = 250)\*



\*10 farmers refused to respond to our PPI questions

## Inclusivity Ratio

Degree to which Fadhili Africa is reaching low-income farmers in Kenya

# 0.85

● ● ● ● ● MIDDLE

We calculate the degree to which you are serving low-income farmers compared to the general population. 1 = parity with national pop. ; > 1 = over-serving; < 1 = under-serving.

[See Appendix](#) for calculation.

# First Access and Alternatives

At the time of first interaction with Fadhili Africa, over three quarters of farmers were accessing soil testing and recommendation services for the first time and, even today they cannot find a good alternative to it.

To understand the company's contribution, we ask farmers if it is facilitating access to a new product or service and whether this offering can be easily replaced by an alternative.

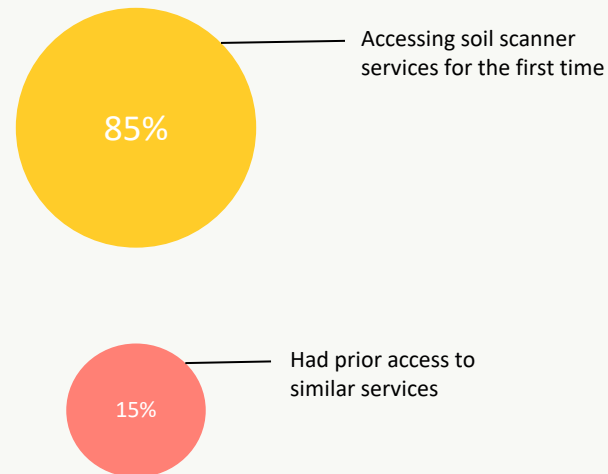
The high percentage of farmers who are accessing Fadhili Africa services for the first time suggests that it is reaching an under-served farmer base.

The high proportion of farmers reporting not being able to find alternatives also suggests that Fadhili Africa is providing a unique service in the market.

## First Access

Q: Before you started interacting with Fadhili Africa, did you have access to soil care scanner like those that Fadhili provides? (n = 260)

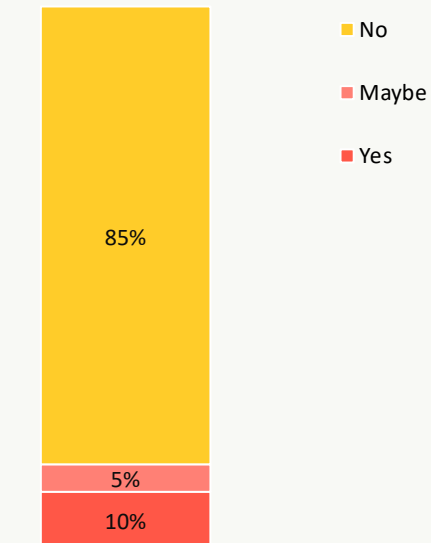
● ● ● ● ● — MIDDLE



## Access to Alternatives

Q: Could you easily find a good alternative to Fadhili's SoilCares scanner? (n = 260)

● ● ● ● ● — BOTTOM 40%



# Resilience to Shocks

Farmers reported facing a variety of shocks in the last two years. Among households whose community faced a shock, 40% were yet to recover.

80%

Of all farmers said their community experienced at least one climate related shock in the last 24 months

Of this group of 204 farmers...

25%

Were not affected by the shock that hit their community

35%

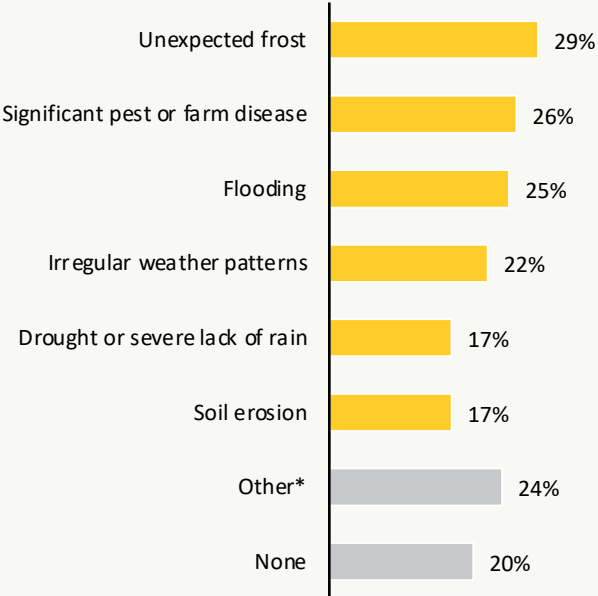
Have recovered fully

40%

Have not recovered

## Shocks Experienced By Community

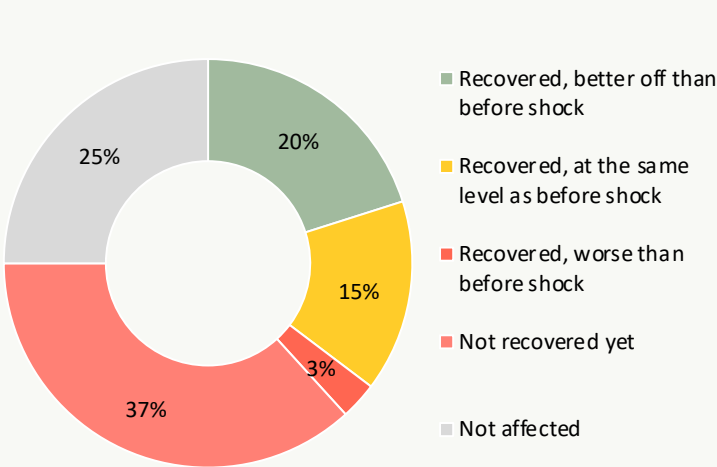
Q: In the last 24 months, which of the following shocks affected your community / village? (n = 256, multiple responses allowed except 'None')



\* Responses in Other include heavy rains and locust swarms

## Affect and Recovery for Household

Q: To what extent was your household able to recover from this event? (n = 204)\*\*



\*\* Not affected is based on farmers reporting None to question: Which of these shocks affected your household the most?

# Disability Profile

We used the [Washington Group Disability questions](#) on disability to understand the profile of households and how products, services, marketing, training, or after-sales support could be more inclusive.

Fadhili Africa farmer households have a 13% disability prevalence, which is higher than Kenya's national population disability rate of 3.5%. This can be a result of the high proportion of farmers over the age of 40 in the sample.

You can use this information to identify ways to better serve your farmers. For example, if respondents have challenges with eyesight, consider larger informational stickers or brochures. If they have challenges with walking or climbing steps, consider whether the test reports are easily accessible for these farmers.

The disability rate among Fadhili Africa farmer households is more than thrice that of Kenya's national population.

## Disability Profile of Fadhili Africa's farmer Households

% who said a member of their household had a lot of difficulty doing any of the following or cannot do at all. (n = 257)\*

13%

Respondents said that one or more of their household members had at least one of six disabilities



5.9%

**difficulty seeing**, even if wearing glasses (if available)



1.6%

**difficulty remembering** or concentrating



0.8%

**difficulty hearing**, even if using a hearing aid (if available)



0.8%

**difficulty with self-care**, such as washing all over or dressing



5.9%

**difficulty walking** or climbing steps



0.4%

**difficulty communicating** or being understood, using their usual language

\*3 respondents refused to answer at least one of the 6 disability profile questions

# Key Questions We Set Out To Answer

“The maize I plant for the cows are doing amazingly well like never before! I am now able to save money from the sales of milk I do and I can now invest back to the business by buying more cows.”

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# Way of Farming

To gauge the effect of Fadhili Africa's soil testing and recommendation service, we asked farmers how their way of farming had changed since they received Fadhili Africa's recommendation.

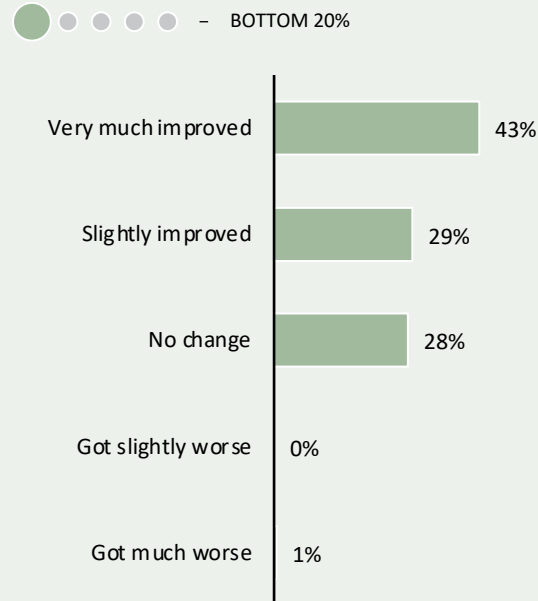
43% farmers reported a 'very much improved' way of farming due to Fadhili Africa.

We found a strong correlation between way of farming and production. Farmers who reported improvements in their way of farming, also reported increased production.

Three quarters of farmers reported an improvement in the way they farm due to Fadhili Africa's soil testing and recommendation service.

## Changes In Way Of Farming

Q: Has your way of farming because of Fadhili's SoilCares scanner? (n = 201)\*



### Very much improved:

"I have wide knowledge that I can apply it to help me improve on my farming activity."

### Slightly improved:

"The cost of buying farm inputs has gone down. The only change is the fertilizer that was recommended after soil test is cheaper than the one I used to use."

### No change:

"I have not been able to implement what they advised me to do because all that revolves around purchase of their products which i can't afford for a while."

\*Question was asked to only 201 farmers as the question was added post pilot phase.



# Way of Farming: Top Outcomes

Farmers were asked to describe – in their own words – the changes in way of farming because of the recommendations from Fadhili’s Africa’s soil test reports.

The top outcomes are shown on the right.

Others changes included:

- Seeds or crops planted (15%)
- Amount of fertilizer used and less wastage (10%)

Among farmers that reported ‘no change’ in their way of farming, the following were the primary reasons:

- 41% reported not implementing the suggestions
- 23% didn’t receive any recommendation yet

Farmers talked about feeling informed about farm practices, and using different fertilizers and seeds on their farm.

## Top Three Self-Reported Outcomes for 72% of Farmers Who Say Way of Farming Improved

Q: Please explain how your way of farming has improved. (n = 144, multiple responses allowed). Open-ended, coded by 60 Decibels.

53%	Spoke about <b>improved knowledge on farm practices</b> such as spacing, planting, crop rotation and intercropping (31% of all respondents)	“I know farm from an informed point of view. I know what does well on my soil and the products to use for best results”
35%	Reported a <b>change in the fertilizer they used</b> (25% of all respondents)	“They have showed me the best fertilizer from DAP which is chemical to Mavuno which is an organic fertilizer, and my crops are showing a change.”
16%	Spoke about <b>the ability to produce more</b> (11% of all respondents)	“I do not guess about what to plant on my soil anymore these days and I know what to do to get better yields every time now.”

# Crop Production

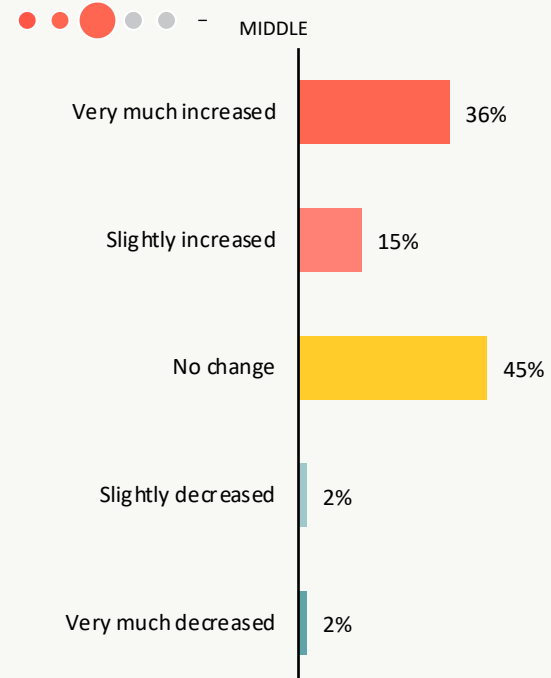
51% reported at least some increase in crop production. 90% of this group realized the increase without planting additional land, suggesting an increase in productivity.

We asked farmers if they had noticed changes in the production of crop using Fadhili Africa's SoilCares scanner and what might have caused it.

Unsurprisingly, we found that farmers who reported “no change” in their production, were also likely to have reported “no change” in their way of farming, and subsequently, “no change” in their quality of life.

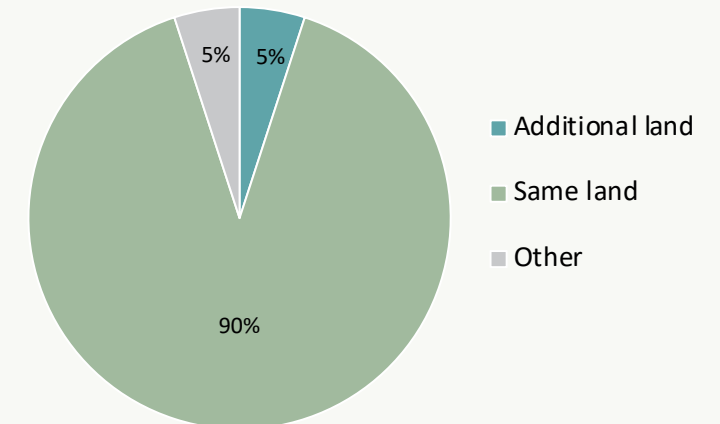
## Impact on Production

Q: Has the total production from your crop changed because of Fadhili's SoilCares scanner? (n=260)



## Reasons for increases in production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n=130)



## Crop Revenue (1/2)

42% of farmers reported at least some increase in revenue from crops that used Fadhili Africa offering with 48% of this group saying that the change is due to increase in volume sold.

We asked farmers if they had noticed changes in the revenue they earned from the crop after receiving Fadhili Africa's soil recommendation.

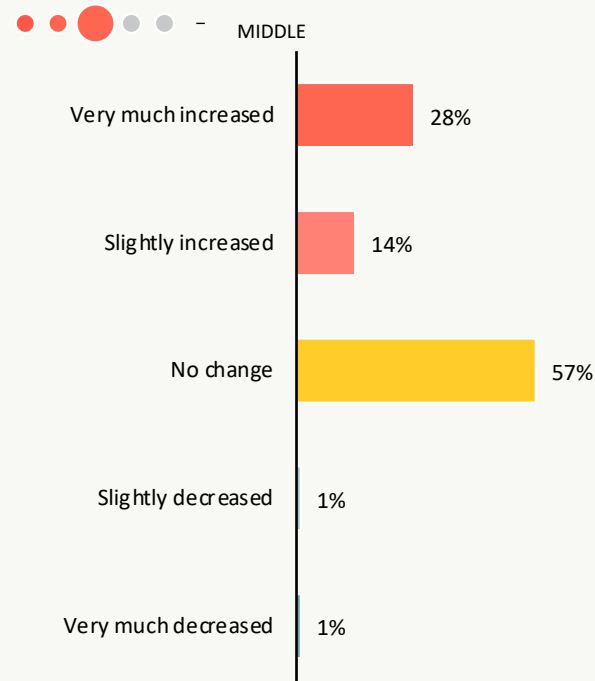
We found a strongly correlation between money earned and quality of life, such that farmers that reported increases in money earned, also reported improved quality of life.

Farmers attributed no change in money earned to the following:

1. 35% had not harvested their crop
2. 14% could not apply recommendation due to delays
3. 10% could not apply recommendations as they are in a different stage in the farming cycle

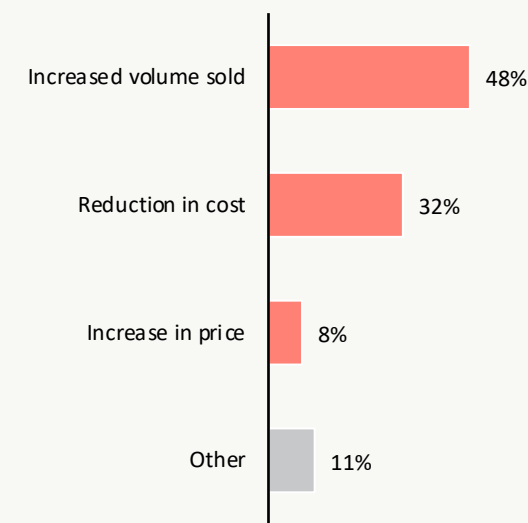
### Returns from Crops

Q: Has the money you earn from [crop] changed because of Fadhili Africa offering? (n=256)\*



### Reasons for Increased Returns

Q: What were the main reasons for the increase in money earned? (n=106)



\*Sample size is not equal to 260 as some farmers were unable to answer the question

## Crop Revenue (2/2)

On average, farmers reported a 22% increase in revenue, which accounts for 51% of total household income. For majority, this increase was significant.

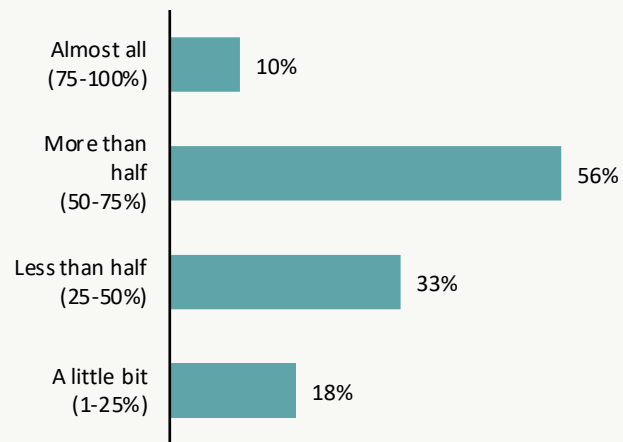
**51%** Of household income last year came from crops that Fadhili Africa soil care scanners results were applied to

**22%** Was the average increase in revenue from crops that were tested for using Fadhili Africa's SoilCares scanner.

**71%** Rated this change a significance of 4 or 5 when thinking about its contribution to household income

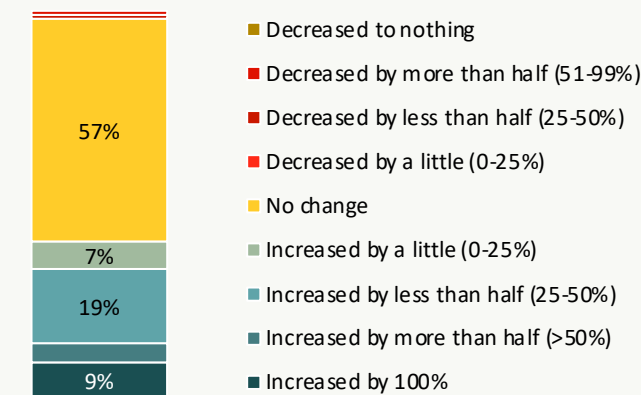
### Household Income Impacted By Fadhili Africa

Q: In the last 12 months, what proportion (%) of your household's total income, came from [crop name]? (n=257)\*



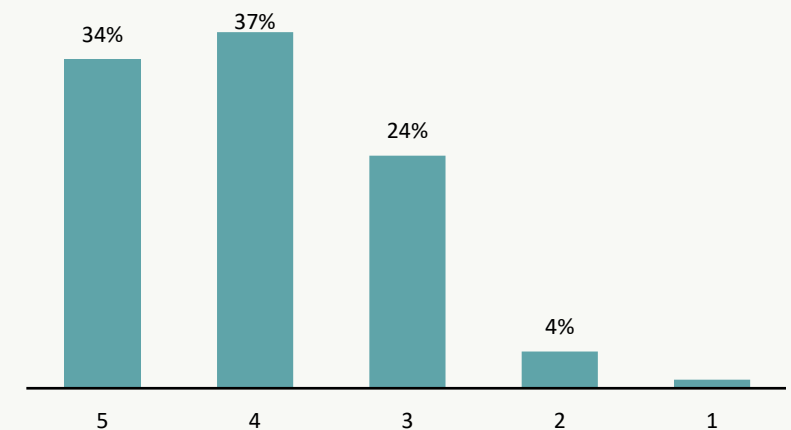
### Change In Crop Returns

Q: a) Can you give a rough estimate how much your money earned from [crop] has increased because of Fadhili's SoilCares scanner? (n=255)



### Significance of Change in Crop Returns

Q: On a scale of 1 to 5, where 1 is not significant at all and 5 is very significant how significant is this increase to your overall household income? (n=106)



\*Sample size is not equal to 260 as some farmers were unable to answer the question

# Quality of Life

To gauge depth of impact, farmers were asked to reflect on whether their quality of life has changed because of Fadhili Africa.

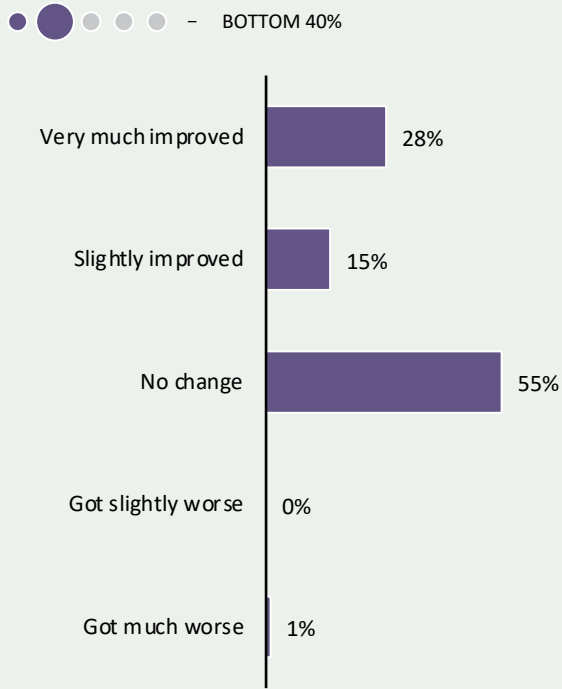
Farmers were at different stages in the farming cycle and we found that those reporting no change in quality of life, were much less likely to have harvested or sold their produce, at the time of the interview.

This implies that once they harvest and sell, they may experience improvements in their quality of life. This hypothesis is also supported by the observation that, farmers who reported improvements in their quality of life, associated it to increased production.

55% of farmers reported no change in quality of life while 43% reported improvements, because of Fadhili Africa.

## Perceived Quality of Life Change

Q: Has your quality of life changed because of Fadhili Africa? (n = 258)\*



### Very much improved:

“I harvested my beans and sold them and gotten more money than used to get before Fadhili visited me. Before used to harvest 1 bag of beans but now can harvest 6 bags of beans or even more.”

### No change:

“The soil test results came back in May but due to the heavy rains I delayed the planting to June.”

“I got the results when I had already planted. I will use it next year when I plant. This year I just used the normal fertilizers.”

\*Sample size is not equal to 260 as some farmers were unable to answer the question

# Quality of Life: Top Outcomes

Farmers were asked to describe – in their own words – the positive changes they were experiencing because of Fadhili Africa’s SoilCares scanner.

The top outcomes are shown on the right.

Of the 55% farmers who reported no change in quality of life:

- 31% have not received their report yet
- 30% had not yet harvested their crop to experience changes
- 23% were unable to apply changes suggested due to external factors like weather changes

Farmers talked about improved production, spending on inputs like fertilizers and using profits to support household expenditure.

## Top Three Self-Reported Outcomes for 43% of Farmers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 112, multiple responses allowed). Open-ended, coded by 60 Decibels.

53%

Spoke about **increased production**

(23% of all respondents)

“After the training and following the recommendation that I was given by Fadhili, my crops production increased compared than before.”

26%

Mentioned a **reduced spending on farm inputs**

(11% of all respondents)

“I am saving some money because there is no wastage. I get to buy the exact amount of fertilizer needed and have knowledge on the best plant suitable for my soil”

24%

Spoke about **improved income** through which they were able to cover household costs

(10% of all respondents)

“My beans after harvesting were more and after selling I got more money to channel to my house expenditure. At least now I am able to buy things I could not afford before”

# Recovery From Climate Shocks

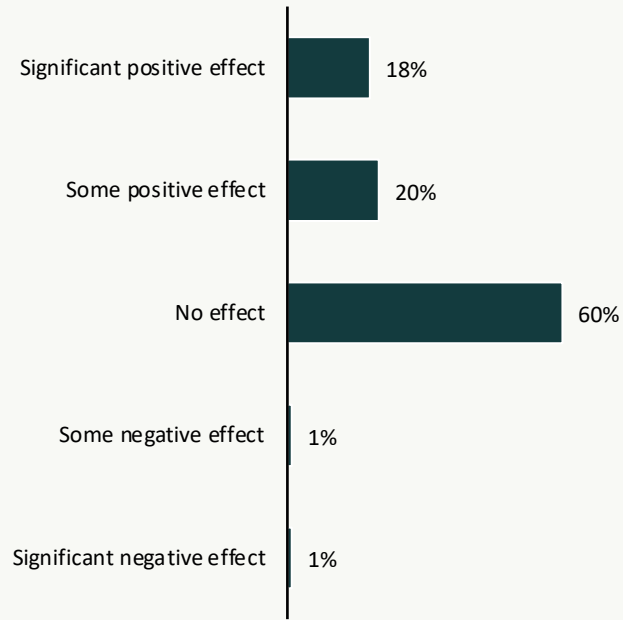
38% of farmers whose community was hit by a climate shock said that the company had a positive impact on their recovery.

We asked 153 producers who reported being affected by a climate shock if Fadhili Africa had impacted their recovery from the climate shock reported earlier.

60% said that Fadhili Africa had no effect on their recovery.

## Impact of Fadhili Africa on Recovery

Q: Did your involvement with the Fadhili Africa have a positive, negative or no effect on your recovery? (n=153)



“Earlier, I had planted beans but they didn't do so well due to late rains. But now the maize is doing so well due to the intervention of AgroCare agents.”

“There is this pest called stalk borer that greatly affected the maturity of the maize crop last year. Fadhili agents just advised us to use pesticides to deal with the stalk borers but they didn't give us the name of the specific pesticide to counter the stalk borers.”



## Additional Insights: Disaggregation By Gender

Though female farmers didn't experience the service differently than male farmers, they were slightly more likely to report increases in production and money earned.

We wanted to understand if the differences in experiences and farming outcomes were gendered.

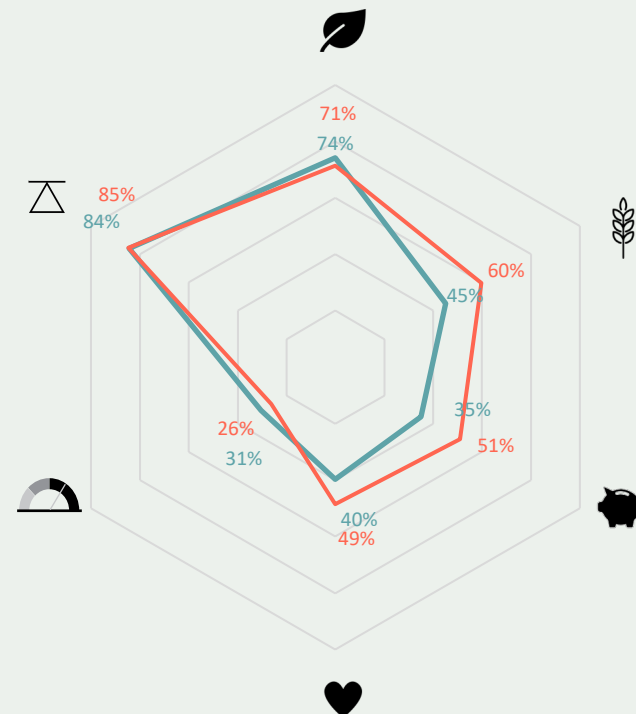
Overall, we didn't observe strong statistically significant difference majority of the metrics, in experiences and outcomes reported by male and female farmers, however, female farmers were slightly more likely than male farmers, to report increases in production and money earned.

Interestingly, we found little or no differences in NPS and challenges, suggesting that the two genders were not experiencing the products differently.

Average performance across metrics:

- Male: **51%**
- Female: **57%**

### Impact On Farmers by Gender



#### Key: Farmer Gender

Male  
n = 161

Female  
n = 99

**Way of Farming**  
% "very much improved" or "slightly improved" because of Fadhili

**Production**  
% "very much improved" or "slightly improved" because of Fadhili Africa

**Money Earned**  
% "very much improved" or "slightly improved" because of Fadhili Africa

**Quality of Life Impact**  
% "very much improved" or "slightly improved" because of Fadhili Africa

**Net Promoter Score®**  
% promoters

**Challenges**  
% "no" challenges with Fadhili Africa

# Additional Insights: Qualitative Feedback Deep Dive

We took a closer look at the qualitative narrative for each farmer to understand why some farmers couldn't experience any change across the farming or impact outcome metrics.

Top themes that emerged are on the right.

We grouped outcomes by whether a reason was solvable by Fadhili Africa or exogenous to it.

Interestingly, we found that, farmers who reported any of the three reasons that needed solving by Fadhili Africa, had a much lower [Net Promoter Score](#)® of -16 (implying immense dissatisfaction), while farmers that didn't report any of those outcomes, had an excellent NPS of 52.

39% of farmers reported no change in farming outcomes because they didn't receive their results in time to apply. Unsurprisingly these farmers were much more dissatisfied.

## Top Reasons Reported by 160 Farmers Who Experienced No Change in Any of Way of Farming, Production, Money Earned or Quality of Life

56%	Reported reasons that need solving by Fadhili Africa	63%	Reported reasons that are exogenous to Fadhili Africa
39%	Reported delay in receiving their results from Fadhili Africa	45%	Hadn't sold or harvested their crop yet
17%	Were in farming stages when the recommendation could not be applied	18%	Did not apply recommendations due to external factors like rains
8%	Mentioned a lack of funds for implementing results	18%	Reported low production because of irregular weather or other factors that damaged their crop

# Key Questions We Set Out To Answer

“I have been campaigning for the soil test. You become sure the nutrients in the soil what is lacking in terms of nutrients and deficiency.”

- Who is Fadhili Africa reaching?
  - Income, farm and disability profile
  - Importance of Fadhili Africa offerings
  - Availability of alternatives in market
  - Exposure and resilience to climate shocks
- What impact is Fadhili Africa having?
  - Impact on way of farming
  - Changes in crop production, productivity and revenue
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  - Experience with COVID-19
  - COVID-19 and challenges with inputs
  - COVID-19 and market access
  - Farmer loan burden and repayments

# Farmer Satisfaction: Net Promoter Score

Fadhili Africa has a Net Promoter Score® of 29 which is fair, but is slightly lower than the 60dB benchmark of 34 for similar business models.

The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered very good. A negative score is considered poor.

Asking respondents to explain their rating explains what they value and what creates dissatisfaction. These details are on the next page.

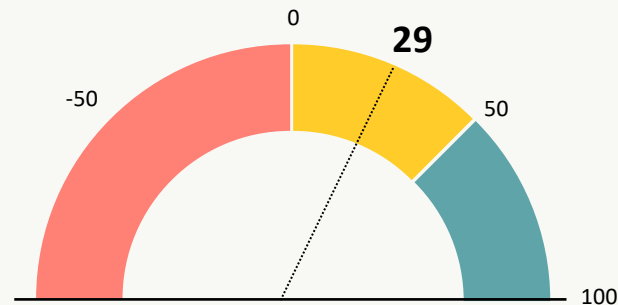
Promoters were more likely to report an improvement in their way of farming because of the recommendations from Fadhili Africa's soil testing. Interestingly, those reporting difficulty with seeing even after wearing glasses were more likely to be detractors.

## Insight

**You're in the bottom 20% of our agriculture benchmark for this indicator.** Increasing this score by 2 points will see you move into the next quintile!

## Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Fadhili Africa to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 260)



NPS = % Promoters — % Detractors

9-10 likely to  
recommend

0-6 likely to  
recommend

## NPS Benchmarks

● ● ● — MIDDLE

**60 Decibels Global Agri Average** **33**  
70+ companies

**Farmer as customer average** **32**  
33 companies

**East Africa average** **40**  
32 companies

# NPS Drivers

Promoters value the knowledge gained through the suggestions Fadhili Africa’s test results give. Detractors complain about not having received results and lack of additional support.

53% are Promoters : )

## They love:

1. Improved knowledge about fertilizers, soil and crop type  
(78% of Promoters / 41% of all respondents)
2. Increased yield because of Fadhili Africa  
(25% of Promoters / 13% of all respondents)
3. The timely delivery of results  
(22% of Promoters / 12% of all respondents)

“They have helped me know the best fertilizer to use on my soil. Before this I did not know what I was doing.”

### Tip:

Highlight the above value drivers in marketing.  
Promoters are powerful brand ambassadors — can you reward them?

23% are Passives : \

## They like:

1. Improved knowledge about farming practices  
(59% of Passives / 14% of all respondents)
2. Detailed and easy to understand reports  
(26% of Passives / 6% of all respondents)

## But complain about:

1. Lack of follow ups from the company  
(8% of Passives/ 2% of all respondents)

“Once the results came out they sent to me and nobody bothered to come and explain to me.”

### Tip:

Passives won’t actively refer you in the same way that Promoters will.  
What would it take to convert them?

24% are Detractors : (

## They complain about\*:

1. Delay in receiving results  
(24% of Detractors / 8% of all respondents)
2. Lack of support with agricultural input  
(15% of Detractors / 3% of all respondents)
3. Lack of additional information to implement test result suggestions  
(10% of Detractors / 2% of all respondents)

“Sometimes the yield is good, but there are times when the yield is not sufficient. So it makes me question the seeds' authenticity.”

### Tip:

Negative word of mouth is costly.  
What’s fixable here?

\* 18% detractors are yet to apply the suggestions from the soil test results

## NPS by Segment

We wanted to understand what drove farmers' satisfaction with Fadhili Africa. Upon analysing, we found a strong correlation between NPS and money earned by the farmer.

The NPS for those reporting an increase in money earned was 63, compared to only 5 for those who experienced no change or decrease in money earned. This is unsurprising and implies that farmer satisfaction is tied to improved farming outcomes, that a farmer experiences.

### Recommendation

NPS is a helpful metric to track over time to detect subtle changes in customer satisfaction. Companies looking to improve their NPS set a target of increasing NPS by 7 points over 12 months, on average.

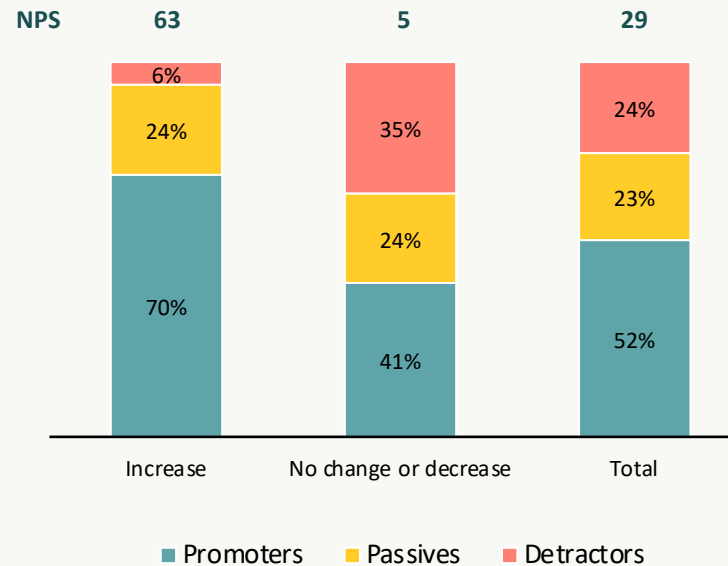
Unsurprisingly, farmer's satisfaction with the service is tied to change in monetary outcome. Farmers that increased their money earned, were significantly more satisfied.

### Net Promoter Score by Changes in Money Earned

Q: Has the money you earn from crop changed because of Fadhili's SoilCares scanner? (x-axis)

Q: On a scale of 0 to 10, how likely are you to recommend Fadhili to a friend or family? (y-axis)

% of respondents; n = 106, 150, 260



# Farmer Challenges

Asking about farmer challenges enables Fadhili Africa to identify problem areas and tackle them proactively.

Unresolved challenges can encourage negative word-of-mouth and detract from positive impact.

Upon further analysis, we found the following:

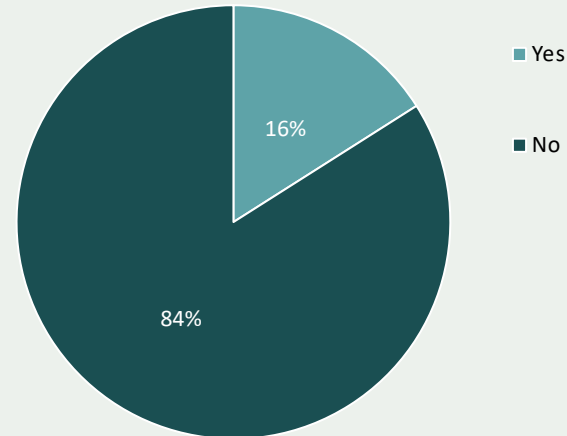
1. Farmers reporting challenges had a Net Promoter Score® of -15 compared to 37, for those that did not face any challenges.
2. Farmers reporting challenges were more likely to report 'no change' in their quality of life.

Less than one fifth of the farmers report challenges with Fadhili Africa. The most common challenges are delayed results and poor communication from the company.

## Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges with Fadhili Africa? (n = 258)\*

● ● ● — MIDDLE



\*Sample size is not equal to 260 as some farmers were unable to answer the question

## Top Challenges Reported

Q: Please explain the challenge you have experienced (n = 40)

### 1. Delay in getting results

(53% of farmers w. challenges / 8% of all respondents)

"They promised to deliver the results in two weeks. But it's now almost 11 months and am still waiting for them to bring the results."

### 2. Difficulty with accessing and understanding results

(25% of farmers w. challenges / 4% of all respondents)

"I did not understand my soil results and therefore it has become difficult for me to change my farming ways."

### 3. High price of the test

(13% of farmers w. challenges / 2% of all respondents)

"Paying for soil test is expensive and I didn't even get my results."



# Farmer Suggestions

We asked farmers an open-ended question about their suggestions to help Fadhili Africa improve.

While roughly one fifth could not think of a specific suggestion. Among those that did share a specific suggestion, 23% wanted more communication, 15% wanted cheaper inputs and 13% wanted more follow-ups from Fadhili Africa after soil testing service.

More communication with farmers and requests for cheap inputs were most common suggestions for improvement.

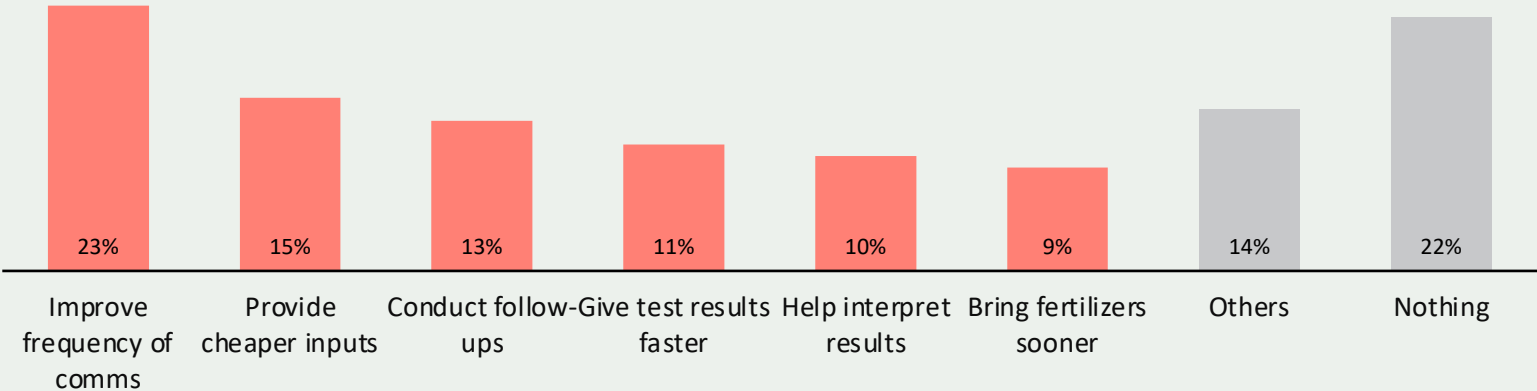
## Suggested improvements

Q: What about Fadhili could be improved? (n = 260, Open ended coded by 60 Decibels, % of respondents)

“They should have people on the ground that will be closely monitoring on the progress of the farmers.”

“They should also offer other agro care to farmers like selling of fertilizers, pesticides and certified seeds to farmers”

“They should have an extension officer who can keep on visiting farmers to check on their progress.”



# Key Questions We Set Out To Answer

- Who is Fadhili Africa reaching?
  - Income, farm and disability profile
  - Importance of Fadhili Africa offerings
  - Availability of alternatives in market
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  - Top challenges experienced
  - Suggestions for improvement
- Additional insights of interest to Fadhili Africa
  - Experience with COVID-19
  - COVID-19 and challenges with inputs
  - COVID-19 and market access
  - Farmer loan burden and repayments

“Food is an issue. It has reduced because many people have come back to rural areas. Money is not available because the needs are many.

# Concern About COVID-19

We asked farmers questions related to COVID-19 to assess their level of concern and identify potential support areas.

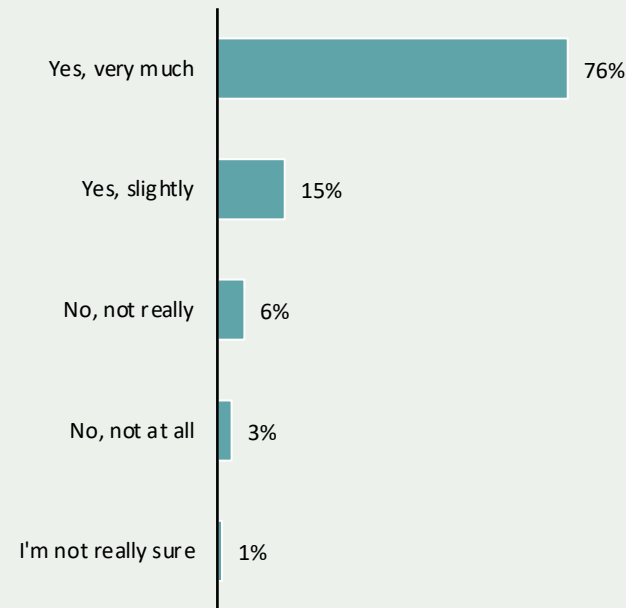
When asked to share how their life could be improved during this time of the COVID-19 pandemic, farmers asked for support with inputs for farming, capital for agricultural practices and business, and cash handouts for general spending.

Responses in other include support with medical supplies (4%), improved compensation for produce sold(4%), and precautionary information around COVID-19 (4%) to name a few.

Over three quarters of farmers said they are ‘very much’ concerned about COVID-19.

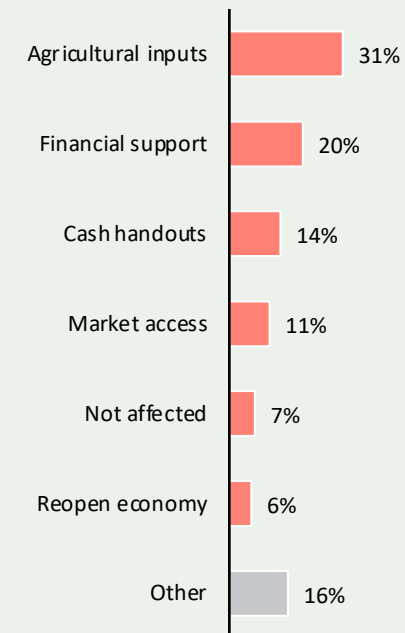
## Level Of Concern About COVID-19

Q: Are you concerned about COVID-19? (n = 260)



## Things That Could Improve Life

Q: Related to this pandemic, what one thing could improve your life at this time? (n = 260) Open-ended, coded by 60 Decibels



# Next Month on Farm During COVID-19

We asked farmers what phase of farming they will be in next month and whether they're confident in their ability to manage as they normally would.

Half of the farmers report that they will be harvesting their crop in the next month. 30% said they would be planting in the next month.

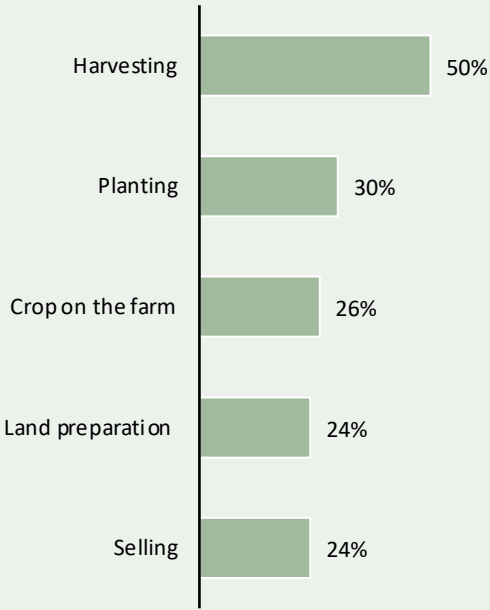
46% of farmers indicated they were 'very confident' and 30% 'slightly confident' that they will fare well in the next month.

Farmers who report harvesting crop in the next month were the most confident about managing the activity like they normally would.

A little over three quarters of farmers are confident they will be undertake activities for next month's farming as they normally would.

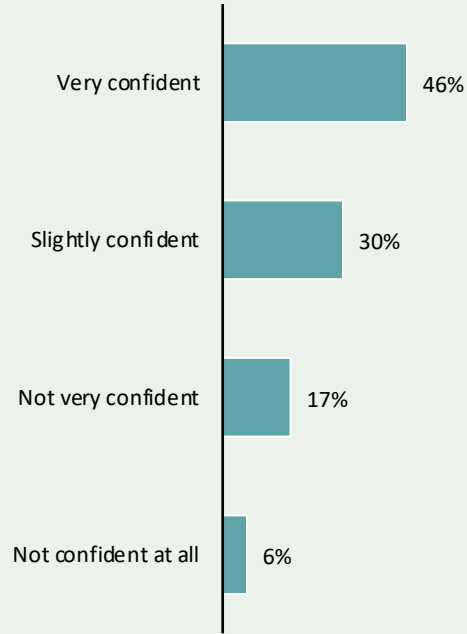
## Current Agricultural Activity

Q: Which of these phases of farming will you be in for the next month? (select multiple) (n = 259)\*



## Confidence in Performing Activity

Q: How confident do you feel that you will be able to undertake these activities as you would have normally? (n = 255)\*



\*Sample size is not equal to 260 as some farmers were unable to answer the question

# Challenges and Requests

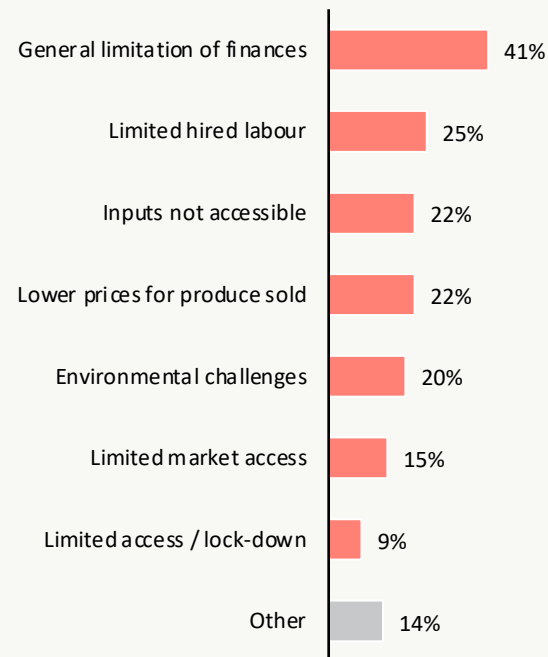
41% of farmers reported limitation to finances as their biggest challenge related to COVID-19. Naturally, cash emerged as the most useful service to overcome this challenge.

When we asked farmers what they need at this time to overcome challenges they anticipate in undertaking farming activities normally at this time.

A majority asked for support through cash, followed by better selling prices and access to market at this time.

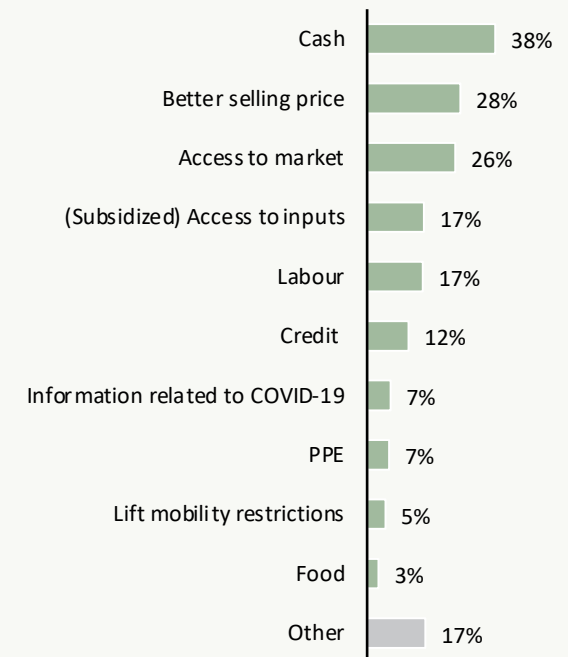
## Top Challenges Related to COVID-19

Q: What do you anticipate the biggest challenges being? (n = 206)



## Solutions for Top Challenges

Q: What kinds of agricultural products / services / information would be most useful for you to overcome these challenges? (n = 206)



# COVID-19 Challenges: Inputs

72% of farmers anticipate input prices being too high as a challenge for the next half of the year. Support with inputs was also a suggestion farmers had for Fadhili Africa.

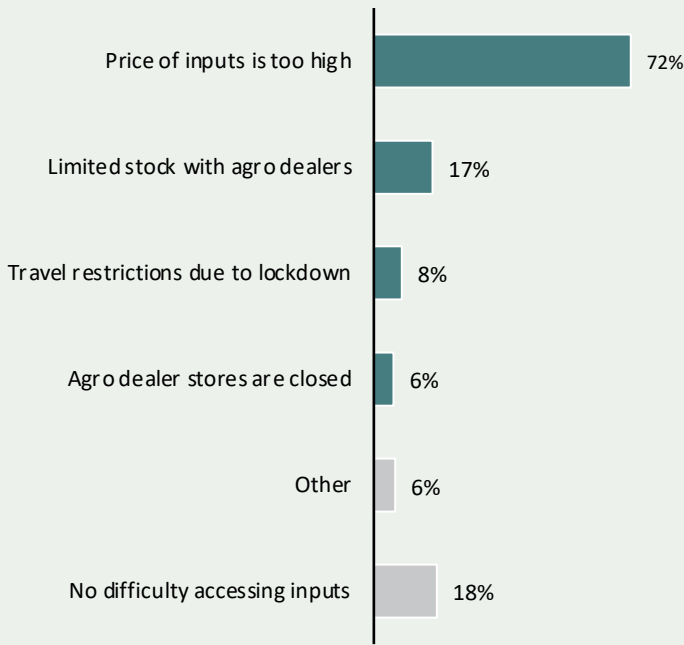
Farmers anticipate challenges with input prices being too high, and agro-dealers having insufficient stocks.

18% also mentioned not anticipating any challenges in accessing inputs.

Farmers perceive purchasing fertilizers, seeds and pesticides as difficult in the coming months.

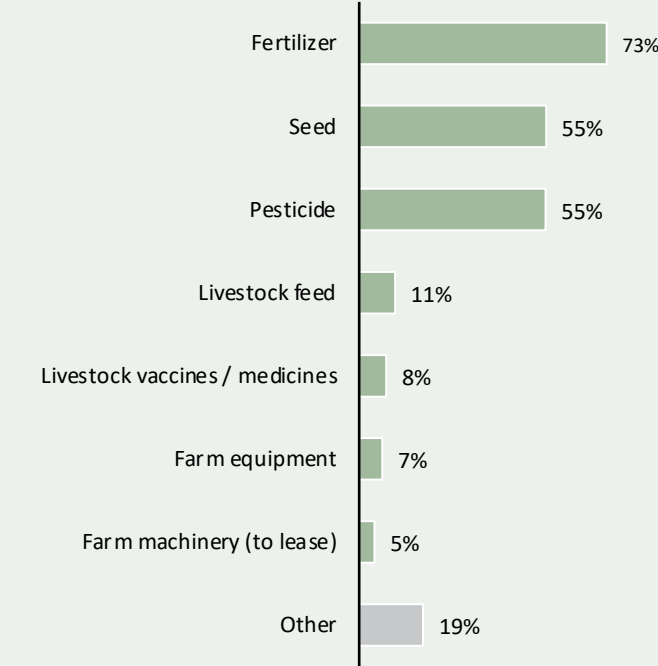
## Perceived Challenges Buying Inputs

Q: When you try to purchase inputs in the next 6 months, which of these challenges do you anticipate experiencing? (n = 260, multiple responses allowed)



## Type of Inputs

Q: Which types of inputs will you find particularly hard to purchase? (n= 260, multiple responses allowed)

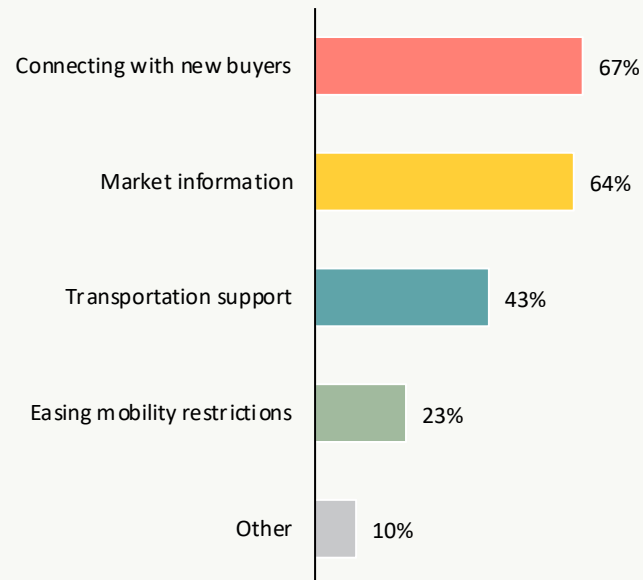


# COVID-19 Support: Market Access

Two thirds of the farmers said access to new buyers and market information would help them sell their produce in the next 6 months. Information on price was the most requested.

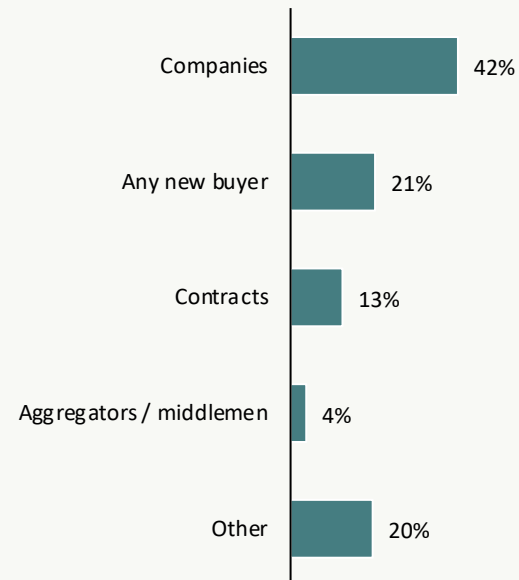
## Useful Market Conditions For Crop Sale

Q: Which of these will help you sell your crop and livestock produce in the next 6 months? (n = 260, multiple responses allowed)



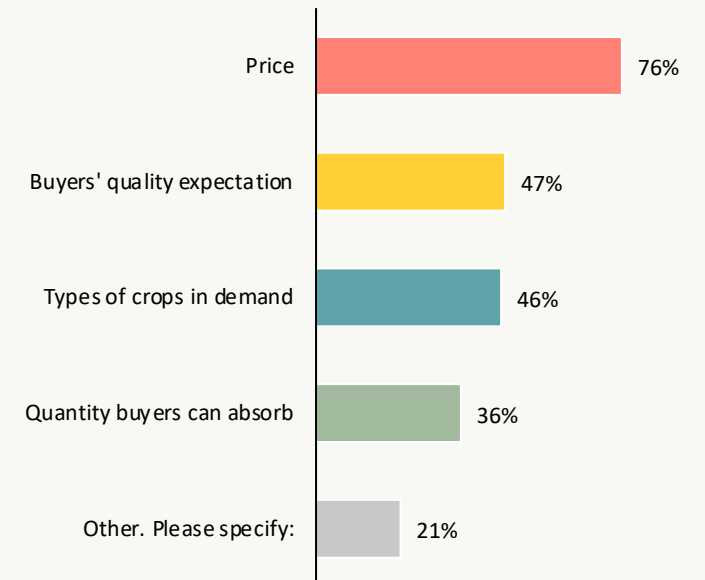
## Preferred Buyers For Farmers

Q: Which of these buying engagements do you prefer? (n = 255)\*



## Useful Market Information

Q: What kind of market information would be useful to you? (n= 256, multiple responses allowed)\*



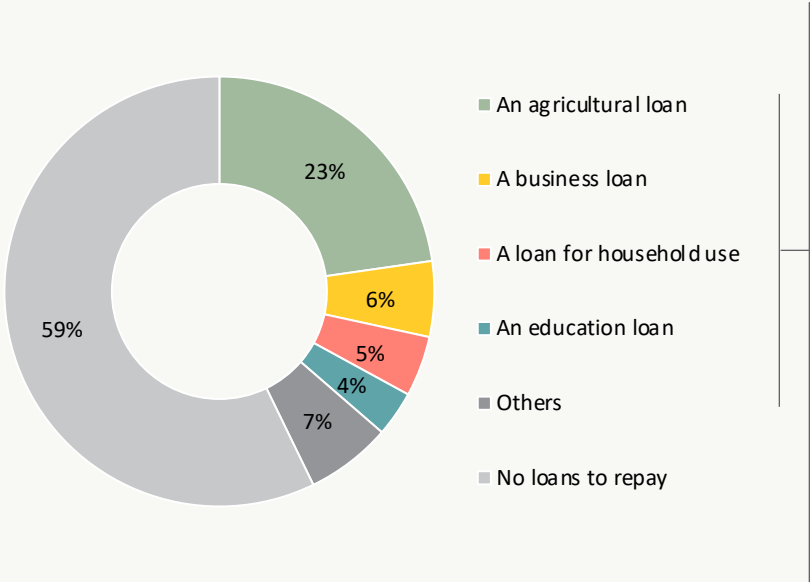
\*Sample size is not equal to 260 as some farmers were unable to answer the question

# COVID-19 Challenges: Loan Burden

41% of farmers are repaying loans at this time. 58% are confident about making payments/repayments at this time. Majority are Agri loan clients who have borrowed from a bank or formal lender.

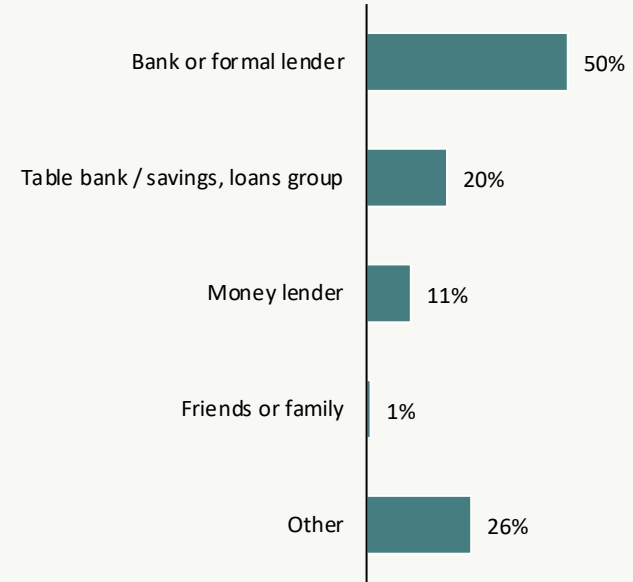
## Loans Farmers Are Paying Back

Q: Currently, which loans, if any, are you paying back? ? (n = 256, multiple responses allowed)\*



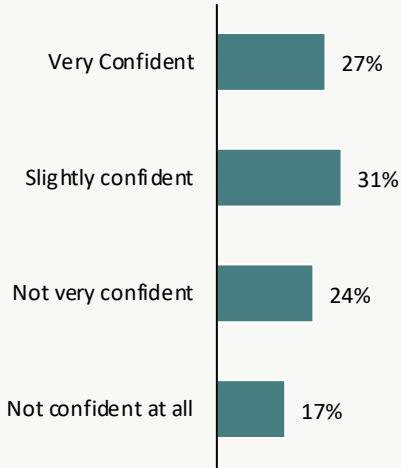
## Sources of Loan

Q: Who were these loans taken from? (n = 100)



## Confidence In Repayment

Q: How confident would you say you are in your ability to make [payments/repayments] for the next month as you normally would? (n = 99)



\*Sample size is not equal to 260 as some farmers were unable to answer the question



# How To Make The Most Of These Insights

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

Example tweets or Facebook posts to share publicly

- 43% of our farmers say the quality of their lives has improved since working with us. “I am more aware and knowledgeable of what is going on in terms of farming.” #listenbetter with @60\_decibels
- 52% of farmers would recommend us to a friend or family member – what are you waiting for?
- 53% of all challenges faced by our farmers are related to delayed results – what improvements would you like to see? We #listenbetter with @60\_decibels

## What You Could Do Next. An Idea Checklist From Us To You :-)

Engage Your Team	<input type="checkbox"/>	Share staff quiz – it’s a fun way to fuel engagement & discussion
	<input type="checkbox"/>	Send deck to team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places!
	<input type="checkbox"/>	Set up team meeting & discuss what’s most important, celebrate the positives & identify next steps
Spread The Word	<input type="checkbox"/>	Reach a wider audience on social media & show you’re invested in your farmers – we’ve added some example posts on the left
Close The Loop	<input type="checkbox"/>	Let us know if you’d like us to send an SMS to interviewed farmers with a short message letting them know feedback is valued and as a result, you’ll be working on XYZ
	<input type="checkbox"/>	If you can, call back the farmers with challenges and/or complaints to find out more and show you care.
	<input type="checkbox"/>	After reading this deck, don’t forget to let us know what you thought [feedback form]
Take Action!	<input type="checkbox"/>	Collate ideas from team into action plan including responsibilities
	<input type="checkbox"/>	Keep us updated, we’d love to know what changes you make based on these insights

# Detailed Benchmarking Comparison

Comparison to benchmarks can be useful to identify where you are under- or over-performing versus peers, and help you set targets. We have aligned your results to the [Impact Management Project](#) framework – see next slide.

Information on the benchmarks is found below:






Fadhili Africa Data	
# farmers	260
60dB Global Average:	
# companies	76
# farmers	27,000

60dB Agriculture Farmer as Customer Average	
# companies	33
# farmers	14,000

60dB East Africa Average	
# companies	32
# farmers	16,600

Fadhili Africa performs particularly well on providing a unique service. Quality life and challenge rates are areas for improvement.

Comparison of Fadhili Africa Performance to Selected 60dB Benchmarks

Dimension	Indicator	Fadhili Africa	60dB Agri Average	60dB Farmer as Customer Average	60dB East Africa Average
Who 	Inclusivity Ratio	0.85	1.23	1.14	0.67
	% female	38	30	34	30
How Much 	% reporting quality of life very much improved	28	41	47	48
	% reporting quality of life slightly improved	15	40	36	39
	% reporting crop production very much improved	36	36	44	55
	% reporting crop revenue very much improved	28	36	39	47
What Impact 	% reporting quality of life improved because <b>increased production</b>	23	-	-	-
	% reporting quality of life improved due to <b>improved income</b>	10	-	-	-
Contribution 	% first time accessing Fadhili Africa offerings	85	71	74	71
	% saying no good alternatives are available	90	79	88	88
Risk 	% experiencing challenges	16	28	23	26
Experience	Net Promoter Score	29	33	32	38

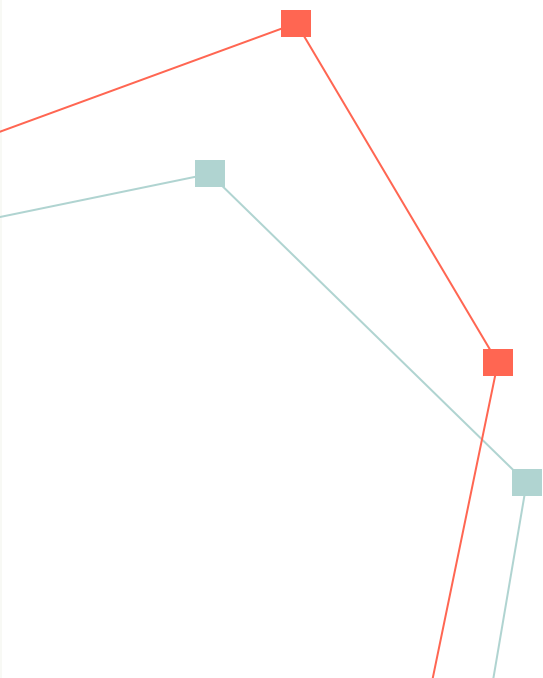
\*Specifically, Agriculture – Farmer As Customer Average

# Calculations & Definitions

For those who like to geek out, here’s a summary of some of the calculations we used in this deck.

Metric	Calculation
Net Promoter Score®	<p>The Net Promoter Score is a common gauge of farmer loyalty. It is measured through asking farmers to rate their likelihood to recommend your service to a friend on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of farmers rating 9 or 10 out of 10 (‘Promoters’) minus the % of farmers rating 0 to 6 out of 10 (‘Detractors’). Those rating 7 or 8 are considered ‘Passives’.</p>
Inclusivity Ratio	<p>The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an enterprise is reaching less well-off farmers. It is calculated by taking the average of Fadhili Africa % / National %, at the \$1.90, \$3.20 &amp; \$5.50 lines for low-middle income countries, or at the \$3.20, \$5.50 and \$11 lines for middle income countries. The formula is:</p> $\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$

# Summary Of Data Collected



260 phone interviews completed in September 2020

Methodology

Survey mode	Phone Interviews
Country	Kenya
Language	Swahili
Dates	September 2020
Sampling	Selected randomly from a total of 465 Fadhili Africa farmers
Response rate	77%

Sampling

% sample

% female 38

Responses Collected

Farmers 260

Accuracy\*

Confidence Level c. 90%  
Margin of error c. 4%

\*Our confidence level cannot account for two unknowns for this population: mobile penetration and extent of completeness of Fadhili Africa’s farmer phone number list.

# Thank You For Working With Us!

Let's do it again sometime.

## About 60 Decibels

60 Decibels makes it easy to listen to the people who matter most. 60 Decibels is an impact measurement company that helps organizations around the world better understand their farmers, suppliers, and beneficiaries. Its proprietary approach, Lean Data<sup>SM</sup>, brings farmer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 500+ trained Lean Data<sup>SM</sup> researchers in 45+ countries who speak directly to farmers to understand their lived experience. By combining voice, SMS, and other technologies to collect data remotely with proprietary survey tools, 60 Decibels helps clients listen more effectively and benchmark their social performance against their peers.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit [60decibels.com](https://60decibels.com).

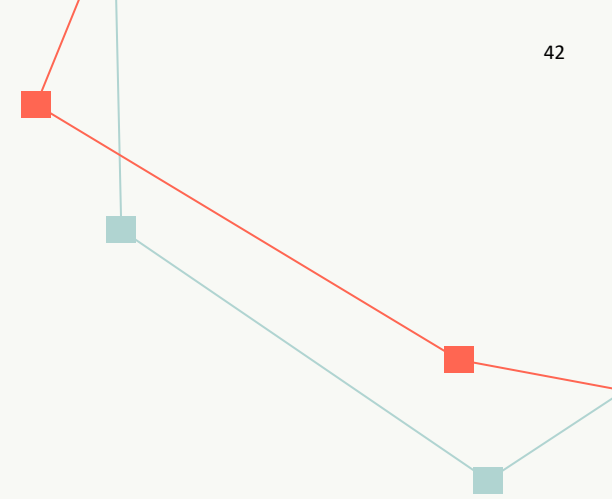
## Your Feedback

We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our feedback survey [here](#)!

## Acknowledgements

Thank you to Bernard Ndungu from Fadhili Africa, Jack Odero and Collins Marita from Mercy Corps their support throughout the project.

This work was generously funded by Mercy Corps AgriFin Accelerate (AFA) Programme and the Strengthening Impact Investing Markets in Agriculture (SIIMA) programme, through FCDO's Research and Evidence Division.



The production was bulk and quality.

I have gained confidence that what I plant will do well.

I am saving more because I am not wasting money on fertilizer.

I will now be able to

>farm better

>earn more

>feed my family

now.

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