

Mercy Corps AgriFin Farmer Insights



AGRIFIN

> We work with +14m farmers & over 150 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.

Welcome To Your Lean Data Results

We enjoyed hearing from 2,514 farmers working with your Partners across Kenya, Nigeria and Tanzania – they had a lot to say!

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Partners Served

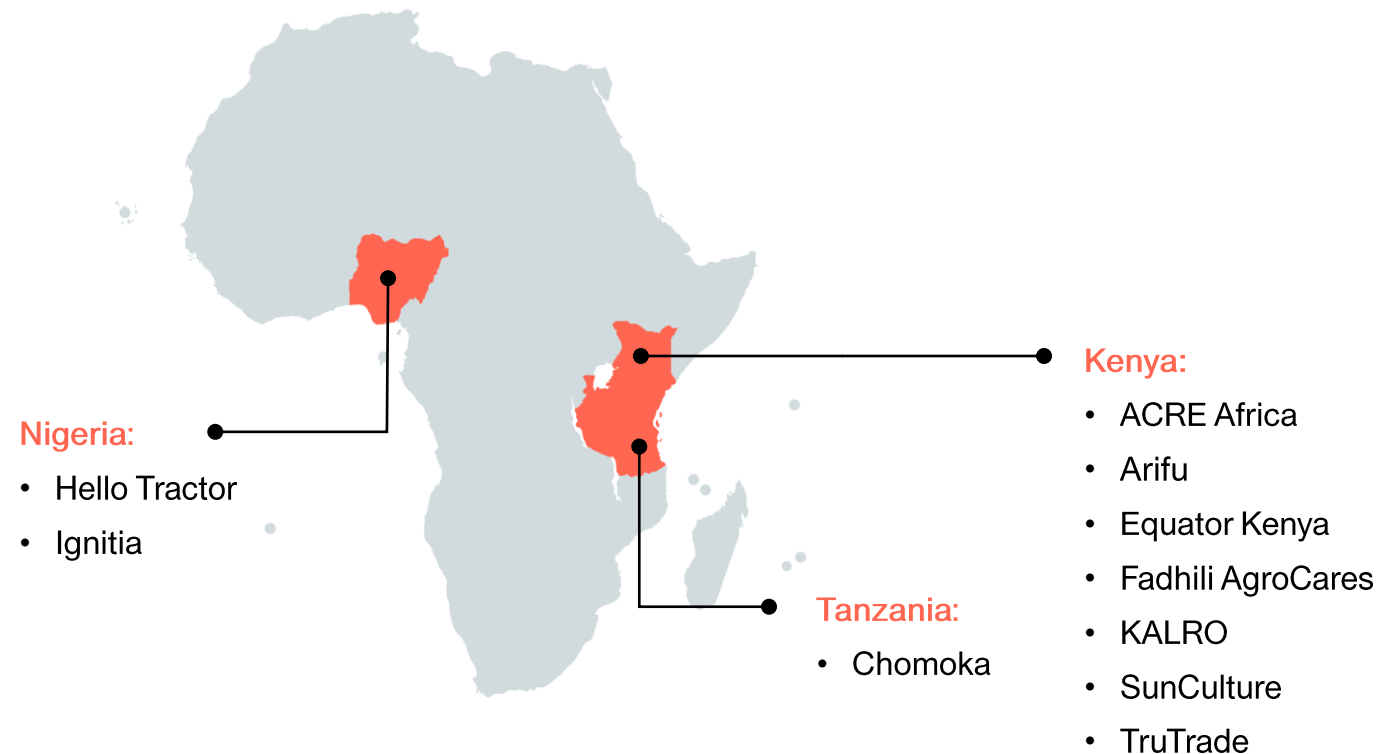
This report provides data and analysis from 10 projects conducted with 10 Partners.

Projects were conducted in 3 countries in 4 languages.

All data was collected through phone surveys. We saw an average response rate of 59%, that is, for every 10 phone calls attempted we were able to complete 6 interviews. The average length of interview was 22 minutes.

In 2020 - 2021, we spoke with 2,514 farmers associated with 10 of your Partners in 3 countries.

Lean Data for Mercy Corps AgriFin: 2020-21 Projects



Partner Clusters

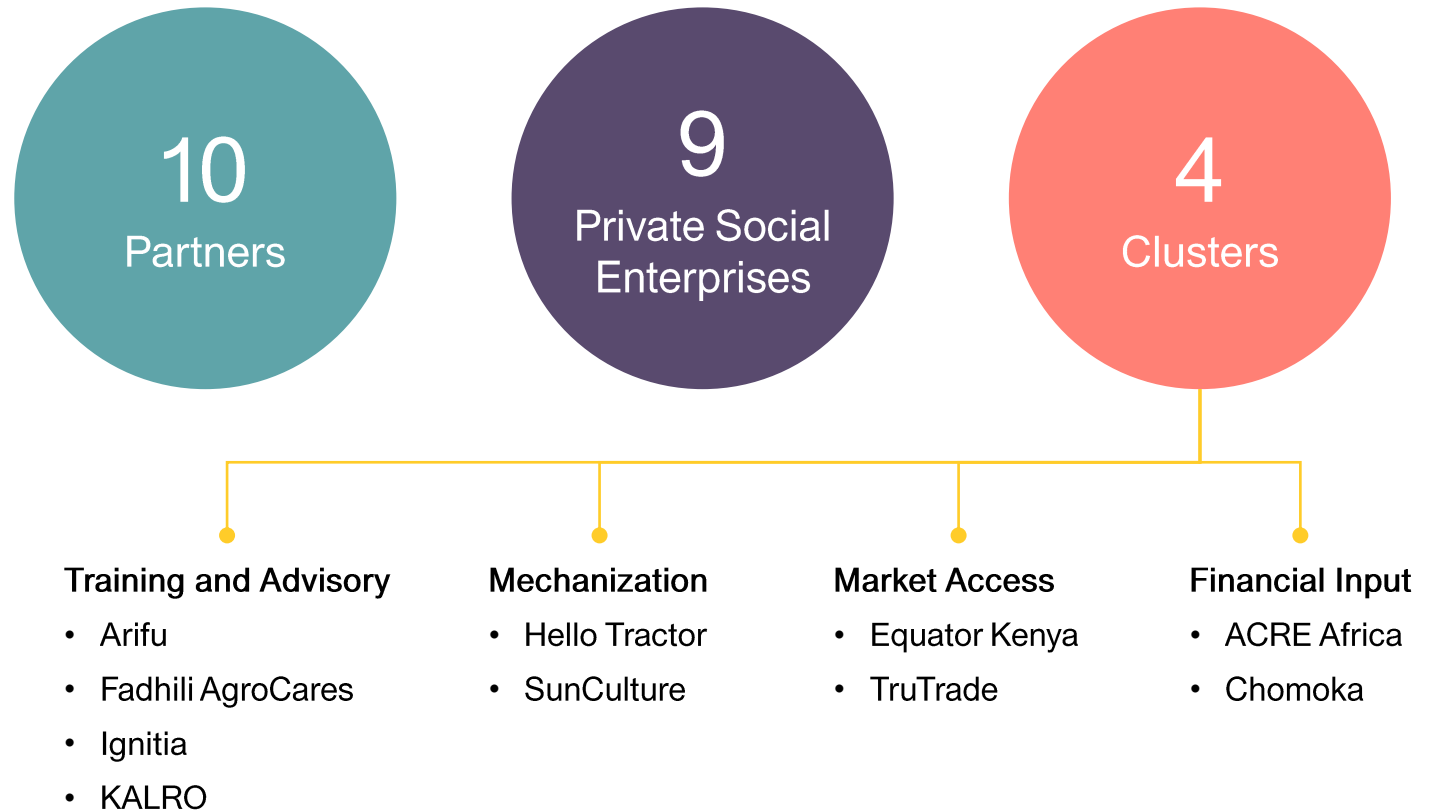
All Partners barring KALRO, were private social enterprises.

Four of the Partners worked in Training & Advisory, while two each worked in Mechanization, Market Access and Financial Input.

Details on the intervention provided by each Partner is included in the [Appendix](#).

We grouped Partners into four clusters to conduct cluster level analysis.

Partner Classification



Top Portfolio Insights

AgriFin's partners are servicing underserved farmers with unique products & services that were previously inaccessible. Farmers are experiencing positive impact and improved climate resilience.

Headline

- Partners are providing unique products and services to underserved populations, half of whom are living in poverty and a third of whom are women.
See Slides: [10](#), [12](#), [14](#), [15](#)

- Partners are outperforming the 60dB agriculture benchmarks on experience and impact. Female farmers are experiencing the products & services similar to their male counterparts.
See Slides: [14](#), [15](#), [41](#), [42](#)

- Partners are helping farmers becoming climate resilient by positively impacting their recovery from shocks.
See Slides: [14](#), [33](#)

Detail

55% of farmers live below \$3.2 per person per day compared to the average country poverty rate of 64%. 1 in 3 are female, which is above the 60dB Agriculture benchmark.

84% are accessing the kind of product/service that the Partner provides for the first time, and 81% do not have access to a good alternative, suggesting that Partners are reaching an under-served population.

AgriFin's partners outperform 60dB benchmarks on almost all metrics of farmer experience and impact.

Farmer satisfaction and loyalty is reflected in the excellent Net Promoter Score of 49, which is higher the 60dB benchmark for agricultural social enterprises. The experience does not vary between male and female farmers, implying that they are equally satisfied and loyal towards the partners.

Partners are positively impacting farms and livelihoods. At least 70% report increases in farm production, money earned from farming and their overall quality of life.

Farmers who faced a climate shock in the 2 years and have recovered from it, were asked if the partners had any effect on their recovery. Half said that that the working with the partner had a positive effect on recovery. Farmers who had savings, received weather-related information and accessed reliable source of work were most likely to be climate resilient.

Top Actionable Insights (1/2)

AgriFin should leverage its access to a variety of partners to fulfil farmers desire for a bundled offering. Some partners could widen their reach to female farmers by making acquisition channels more gender inclusive.

Suggested Action

- Consider ways in which AgriFin can forge partnerships among its partners to provide bundled offerings to farmers.

See Slides: [27](#), [34](#)

- Consider adopting low-cost technology to establish post-sale touchpoints with farmers.

See Slides: [19](#), [26](#), [27](#)

- Discuss ways in which farmer acquisition channels and outreach can be made gender inclusive.

See Slides: [15](#), [18](#), [20](#), [22](#)

Detail

The most frequently mentioned suggestion among farmers across partners is access to additional agricultural services, in the form of bundled offerings. Farmers who receive bundled offerings have a much higher Net Promoter Score and were more likely to report improvements farming outcomes, and their quality of life.

Availability of financial services like insurance is scarce and partners like ACRE Africa are providing this unique service offering to some of the poorest Kenyan farmers, most of whom are also women. However, ACRE Africa has a Net Promoter Score (NPS) of -15, such that 45% of its farmers are dissatisfied. Additionally, 52% of the farmers report facing challenges with ACRE Africa.

Top reasons reported by the dissatisfied farmers included, lack of, or no communication around claim status, not receiving pay-outs despite facing calamity, and lack of company follow-ups after registering for the service.

Unresolved challenges with insurance providers may make it harder to convince farmers to insure themselves in the future.

Partners receiving farm mechanization service, in the form of tractors and solar water pumps report strongest performance across indicators of farmer experience and impact. They also outperform the 60dB benchmarks by 73% points. However, few of the farmers receiving these products are underserved, and less than 1 in 5 are female.

Top Actionable Insights (2/2)

Facilitating knowledge transfer sessions will help partners resolve challenges and maximize impact. Introducing financial products that incentivize saving could create lasting impact on farmers.

Suggested Action

- The impact of savings groups percolates down to the livelihood of the members, especially among farming households. Consider ways to provide access to more savings instruments.

See Slides: [19](#), [33](#)

- Consider further research to identify operational bottlenecks that are causing delayed payments among market access service providers.

See Slides: [18](#), [22](#), [26](#), [27](#)

- Facilitate knowledge transfer between partners to maximize impact.

Detail

Through our research with Chomoka, we learnt that farmers who are part of a village level savings group used their savings and took loans from the group, to finance their farming practices. This financing proved beneficial to buy quality inputs that they could not buy earlier, helping them increase their production and revenues from farming.

70% of the members who were a part of village level savings group also said that the savings helped them recover from climate shocks.

Partners providing market access services are bottom-ranked on the Net Promoter Score and the challenge rate. Farmers complain about delayed payments and the offered price being low.

Proactive communication about anticipated delays may help manage farmer expectations, but further research may be required to identify operational bottlenecks causing delayed payments.

Both Ignitia and KALRO provide weather-related information to Nigerian and Kenyan farmers respectively, helping them plan their farming season. However, while one of them is outperforming 60dB benchmarks and is top-ranked across the dimensions of reach, experience and impact, the other bottom-ranked on the same indicators.

A knowledge transfer session facilitated by AgriFin may help improving their respective social performance.

Deep Dive: Partner Reach and Farmer Profile

- 10 / Farmer Profile
- 11 / Contribution to Household Income
- 12 / Poverty Profile

Who Is Your Typical Farmer?

We asked a number of questions to understand the typical farmer household that AgriFin's partners are reaching. The characteristics are summarized on the right.

We observed a variation in profile among different Partners.

For instance, 74% of farmers being serviced by a market access provider in Kenya were female, while a few other partners served less than 5% female farmers.

Similarly, a Partner that provides farming related training via a chat-bot, predominantly served farmers aged 18 to 35, while most of the other partners served more aged farmers.

Farmers in Nigeria cultivated much larger land holdings compared to Kenyan farmers (10 Acres vs. 2 Acres).

35% of farmers identified as female, while 27% were aged 18 to 35 years.

About the Farmers

Averages of respondent characteristics, 2,475 farmers across 10 partners

35%

Average female farmers

8

Average household size

4.7

Median acres of land cultivated in the last 12 months

45

Average age; 27% were youth aged 18-35

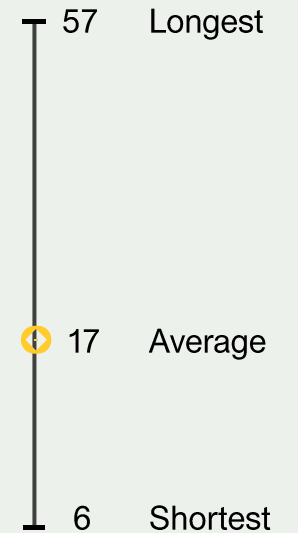
85%

Of farmers live in the village or the countryside

38%

Of land was cultivated using Partner's intervention

Duration of Engagement with Partner (months)



Importance Of Partner To Livelihoods

Roughly half of all household earnings in the last year came from a livelihood that was directly impacted by the Partner. The earnings varied between 43% and 60% for all Partners.

Share of Household Income by Partner

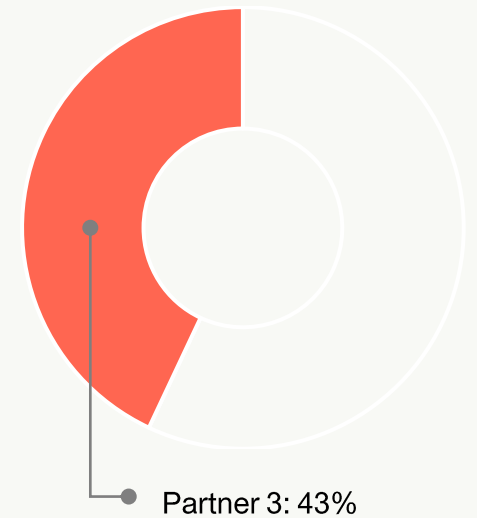
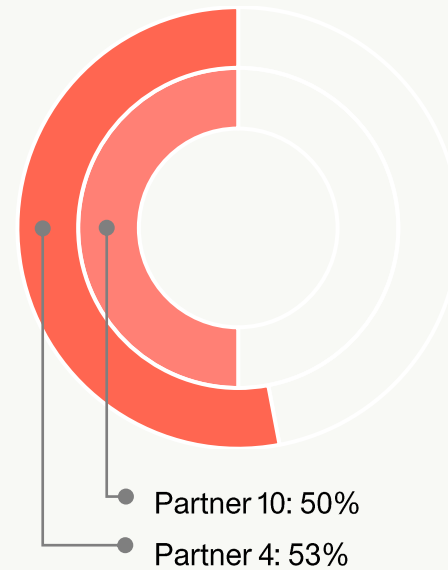
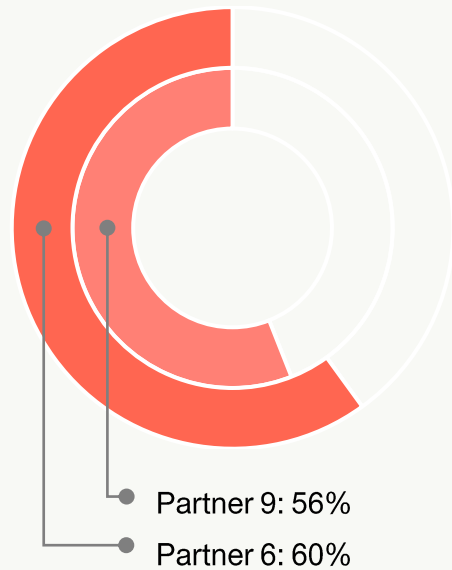
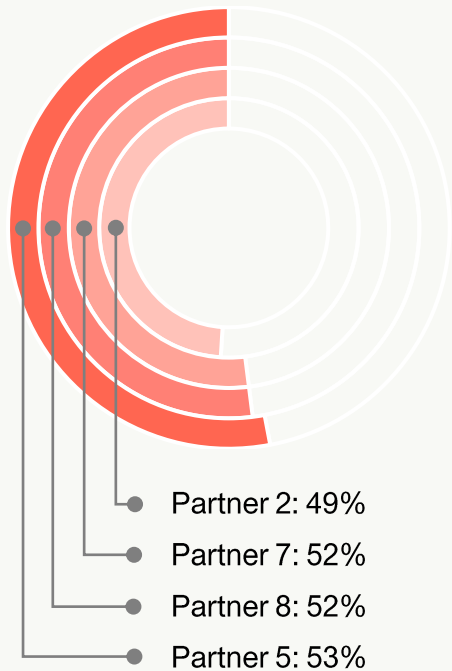
% of income from Partner related product or service

Training and Advisory: 52%

Mechanization: 58%

Market Access: 52%

Financial Input: 43%



Question was not asked to Partner 1's farmers

Poverty Profile Of Portfolio

Using the Poverty Probability Index, developed by Innovation for Poverty Action, we can measure the income profile of farmers and compare it to that country's average. This reveals whether a partner is under- or over-penetrating a certain income segment. One can think of it as a way of gauging partner "inclusivity".

We compared the poverty profile of the average partner to the average household profile across the 3 countries where the partners operate.

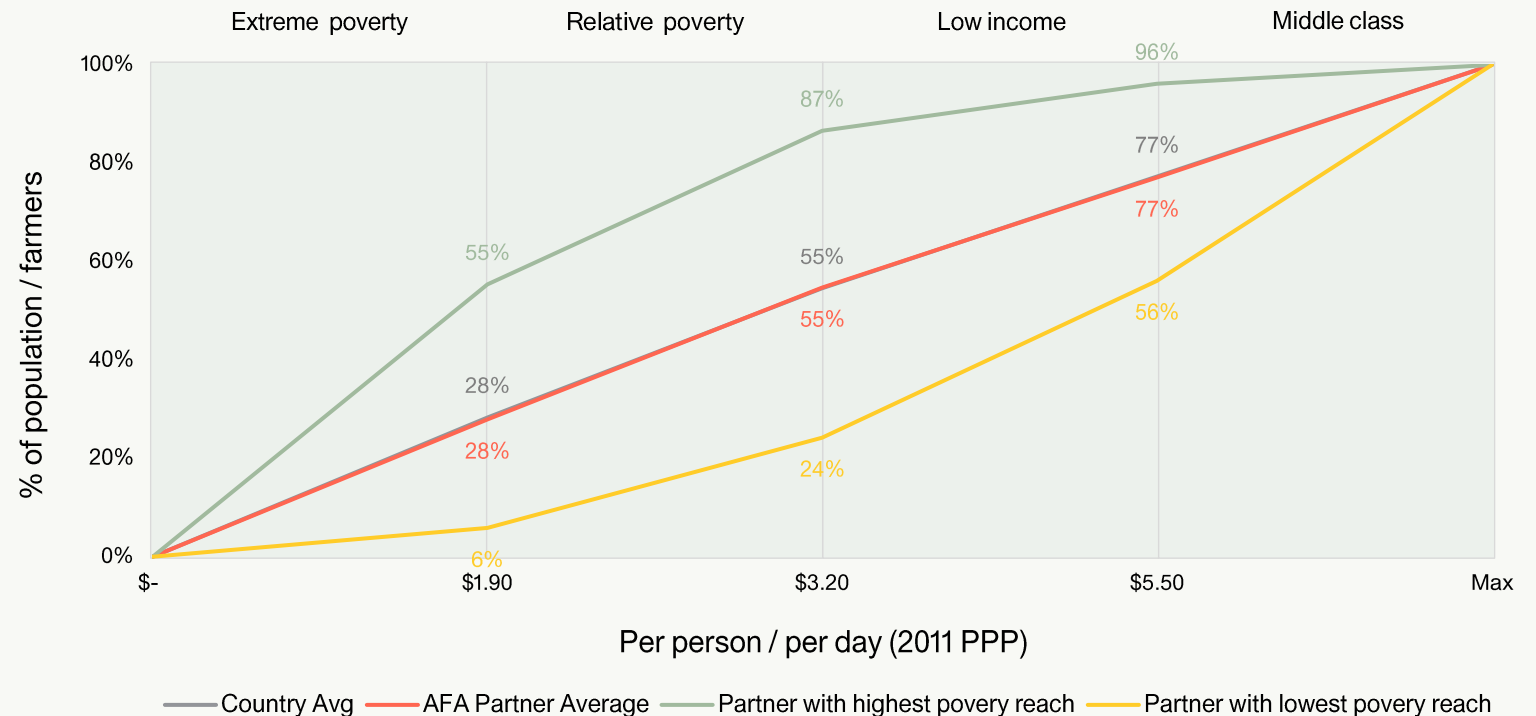
The partner average is slightly short of the country average implying a fairly inclusive portfolio with a chance to deepen penetration among the low income populations.

Partners in Nigeria and Tanzania were serving more low-income farmers compared to the ones in Kenya.

Income distribution of AgriFin Partner's farmers is nearly identical to that of national country averages, resulting in an inclusivity ratio of 0.97.

Income Distribution of partners Relative to Portfolio Country Average

% living below \$xx per day (2011), n = 2,475 farmers across 10 partners in 3 countries (Kenya, Nigeria, Tanzania)



All averages are at partner level to minimize the effect of varying sample sizes; Country average is calculated by averaging poverty head count ratios in the 3 countries partners operate in.

Deep Dive: Portfolio Performance

- 14 / Portfolio Performance Snapshot
- 15 / AgriFin Partner Reach: Deep Dive
- 17 / AgriFin Aggregate Performance Relative to 60dB Agriculture Benchmark
- 18 / Cluster Performance Relative to 60dB Agriculture Benchmark
- 19 / Partner Performance Relative to 60dB Agriculture Benchmark
- 22 / Performance Ranking by Partner

Partner Performance Snapshot

Partners are providing unique products and services to underserved farmers. Farmers are satisfied, and their farms and lives have been positively impacted. However, there is scope to reach poorer farmers and address challenges.

<p>Gender Reach</p> <p>35%</p> <p>females</p>	<p>Poverty Profile</p> <p>0.97</p> <p>Relative inclusivity ratio</p>	<p>First Access</p> <p>84%</p> <p>first time accessing product/service provided</p>	<p>Alternatives</p> <p>81%</p> <p>report no access to a good alternative</p>	<p>Challenges</p> <p>30%</p> <p>report challenges</p>	<p>Net Promoter Score®</p> <p>49</p> <p>on a -100 to 100 scale</p>
<p>Way of Farming</p> <p>80%</p> <p>way of farming 'very much improved' or 'slightly improved'</p>	<p>Production</p> <p>73%</p> <p>production 'very much increased' or 'slightly increased'</p>	<p>Money Earned</p> <p>70%</p> <p>money earned 'very much increased' or 'slightly increased'</p>	<p>Net Change in Money Earned</p> <p>34%</p> <p>net change in earnings</p>	<p>Quality of Life</p> <p>77%</p> <p>quality of life 'very much improved' or 'slightly improved'</p>	<p>Recovery From Shock</p> <p>53%</p> <p>involvement with Partner had 'some' or 'significant' positive effect on recovery</p>

Combining Poverty Reach, First Access & Gender Inclusivity

To better understand the reach of AgriFin's Partners, we looked at each of their performances across three indicators:

1. Poverty reach – analyzed using relative inclusivity ratio
2. First-time access
3. Females reach

Across each of those three indicators we learnt the following:

1. Five in 10 Partners had an inclusivity of >1 , while 2 in 10 had an inclusivity of 0.85 to 1, implying that the Partners are reaching the poorer farmers within country
2. Five in 10 Partners had at least 38% female farmers
3. Nine in 10 Partners were providing a unique service to majority of them.

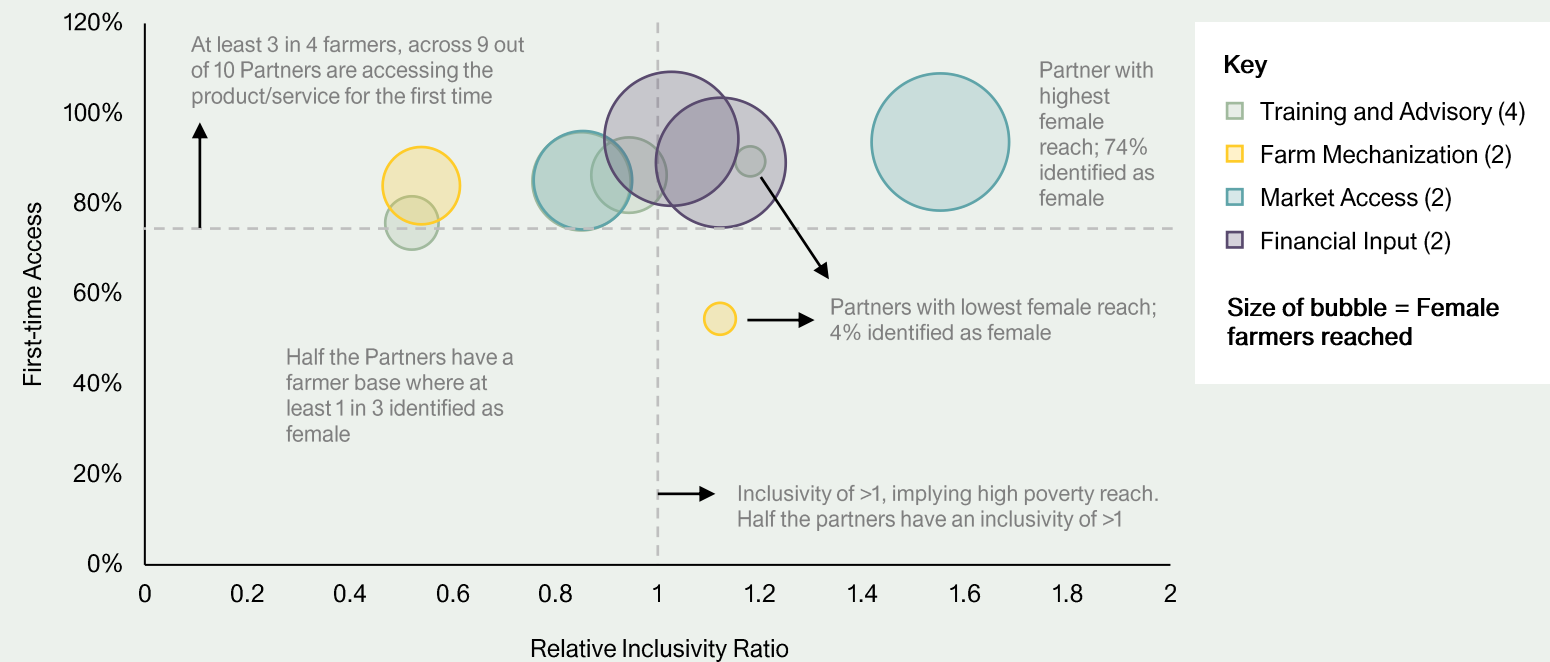
Six out of ten partners perform strongly on at least two out of three indicators of reach.

Relative Inclusivity Ratio vs. First-time Access vs. Female Farmers Reached

Relative Inclusivity Ratio = degree that customer base is representative of national country average (x-axis)

First-time Access = % of farmers who are accessing a product or service for the first time (y-axis)

Female Farmers Reached = % of farmers who identify as being female (size of bubble)



Note: Inclusivity Ratio: 1 = perfectly representative; <1 = relatively higher-income; >1 = relatively poorer than National Avg. Read more [here](#).

Approach To Putting Performance In Context

The selected indicators cover three aspects of the Partners' performance and impact on farmers:

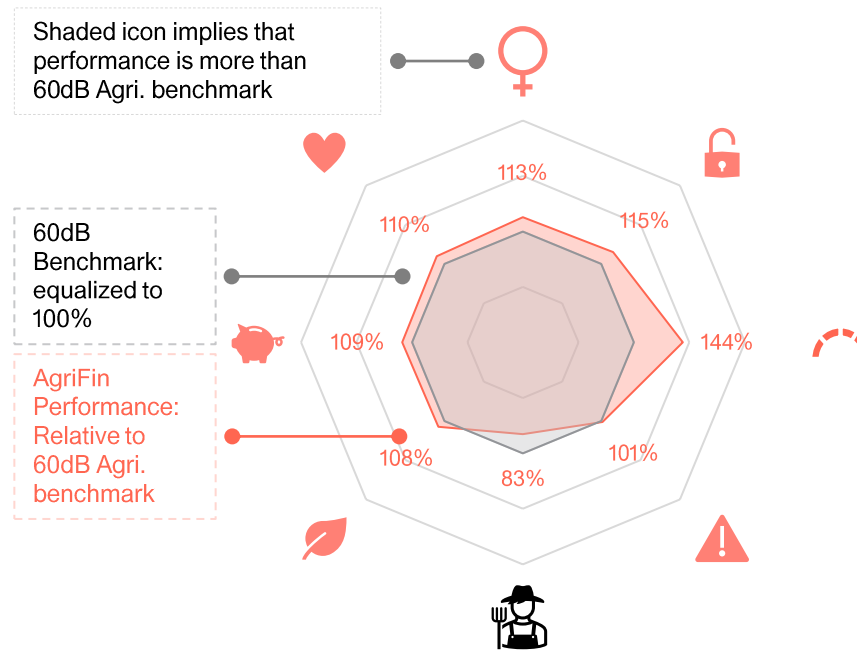
- **Reach:** Is the Partner reaching female farmers and providing farmers first time access to an agricultural product/service?
- **Depth of impact:** To what extent are farmers reporting improvements in their way of farming, production, revenue, and overall quality of life because of the Partner?
- **Satisfaction:** How likely are farmers to recommend the Partner to someone? How challenge-free was their engagement with the Partner?

Portfolio average calculation:

- It is the average of individual Partner performances.
- It is indexed to 60dB benchmark.

We selected eight indicators to visualize AgriFin's social and operational performance alongside 60dB's Agriculture benchmarks.

Guide on How to Read Spider Visualization



- 60dB Agriculture Benchmark Equalized to 100%
- Portfolio Performance Avg performance relative to benchmark: 110%

Note: The full list of indicators and definitions are on [page 45](#)

Key

- Female Farmers**
% females
- First Time Access**
% "very much improved" because of partner
- Net Promoter Score**
Proxy for farmer satisfaction/loyalty
- No Challenges**
% experienced "no" challenges with the partner
- Way of Farming**
% "very much improved" because of partner
- Production**
% "very much improved" because of partner
- Money Earned**
% "very much improved" because of partner
- Quality of Life**
% "very much improved" because of partner
- Shaded icon = Outperforming 60dB Agri. Benchmark**

Comparing AgriFin's Performance To 60dB Benchmark

On average, Partners are outperforming 60dB Agriculture Benchmark by 10% points.

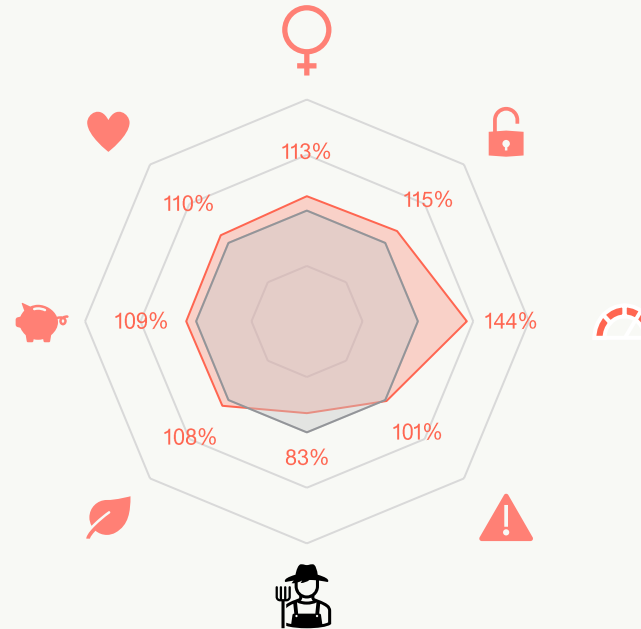
We compared the average performance of the 10 Partners against the 60+ agricultural organizations in the 60 Decibels' benchmark and found that the Partners are outperforming the benchmarks on all metrics except one.

The Partners tend to serve more farmers who are accessing their unique product or service for the first time. They also served more female farmers compared to other social enterprises.

Farmers' satisfaction with the Partners is observed from visibly higher Net Promoter Score.

Farmers also report improvements in crop production, revenue from farm and overall quality of life because of their engagement with the Partner.

AgriFin Portfolio Performance vs 60dB Agri Benchmark



Key

- Female Farmers**
% females
- First Time Access**
% "very much improved" because of partner
- Net Promoter Score**
Proxy for farmer satisfaction/loyalty
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% experienced "no" challenges with the partner
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- Shaded icon =**
Outperforming 60dB Agri. Benchmark

- 60dB Agriculture Benchmark Equalized to 100%
- Portfolio Performance Avg performance relative to benchmark: 110%

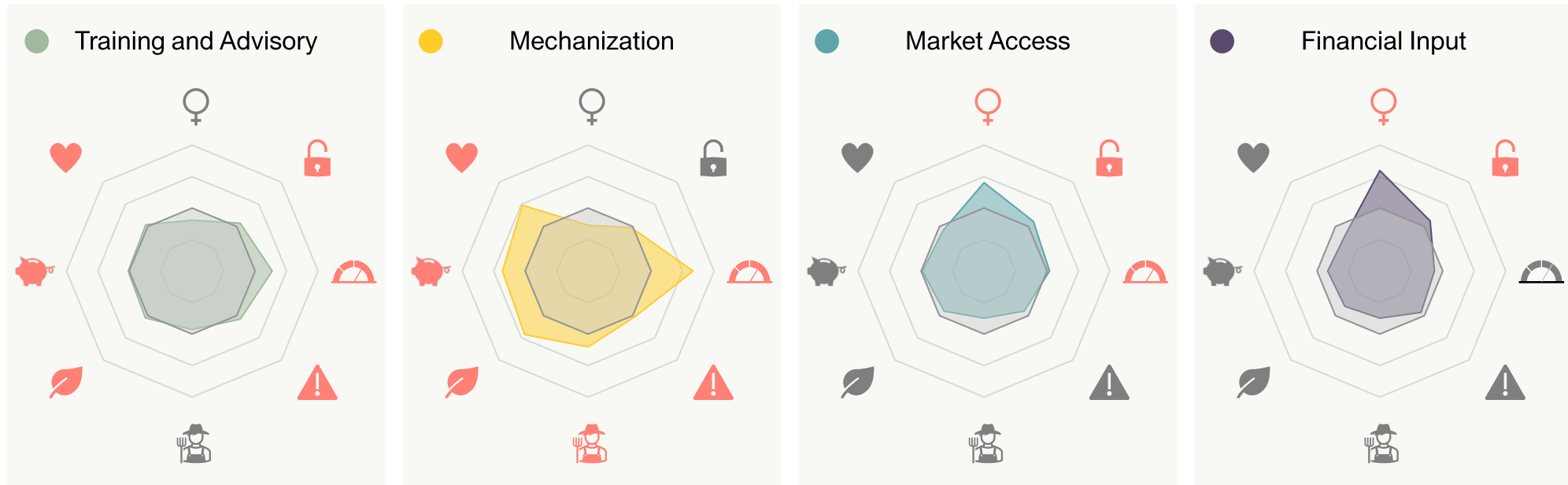
Note: The full list of indicators and definitions are on [page 45](#)

Cluster Performance Relative to 60dB Benchmark

Partners providing farm mechanization significantly outperformed 60dB benchmarks, while performance of training & advisory, and market access Partners was comparable to that of the benchmarks.

Average cluster performance across indicators:

1. Training and Advisory: 107%
2. Mechanization: 147%
3. Market Access: 100%
4. Financial Input: 92%



60dB Agri Average = Equalized to 100%

Partner Performance

Shaded icon = Outperforming 60dB Agri. Benchmark

Female Farmers
% females using the product/service

First Time Access
% accessing product/service for the first time

Net Promoter Score
Proxy for farmer satisfaction/loyalty

No Challenges
% experienced "no" challenges with product/service

Way of Farming
% "very much improved" because of organization's product/service

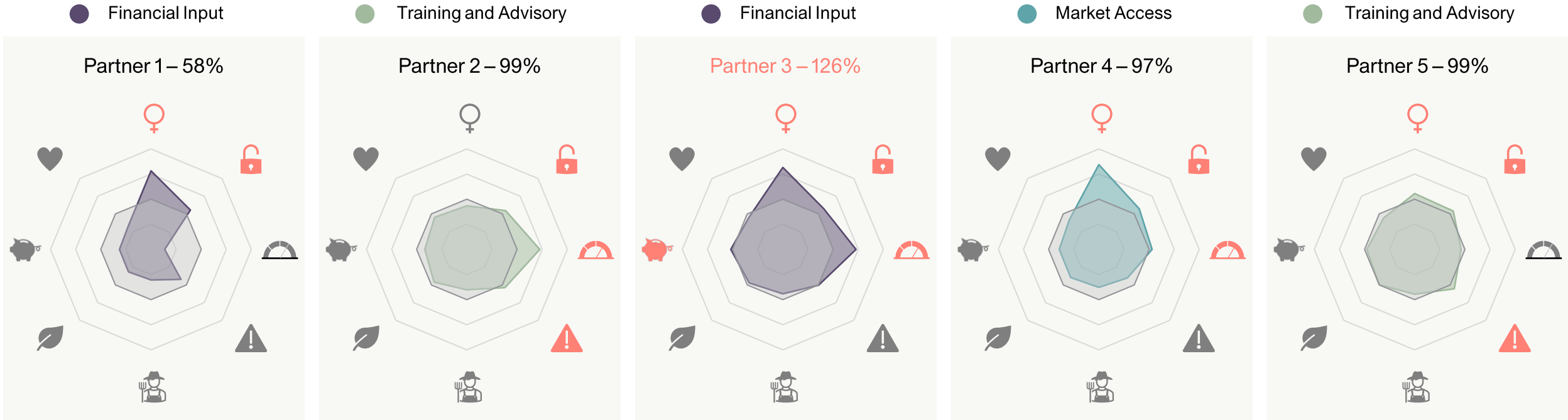
Production
% "very much improved" because of organization's product/service

Money Earned
% "very much improved" because of organization's product/service

Quality of Life
% "very much improved" because of organization's product/service

Partner Performance Relative to 60dB Benchmark (1/2)

Partners providing financial services are outperforming 60dB benchmarks in their reach to women and first-time access.



60dB Agri Average = Equalized to 100%

Partner Performance

Shaded icon = Outperforming 60dB Agri. Benchmark

Female Farmers
% females using the product/service

First Time Access
% accessing product/service for the first time

Net Promoter Score
Proxy for farmer satisfaction/loyalty

No Challenges
% experienced "no" challenges with product/service

Way of Farming
% "very much improved" because of organization's product/service

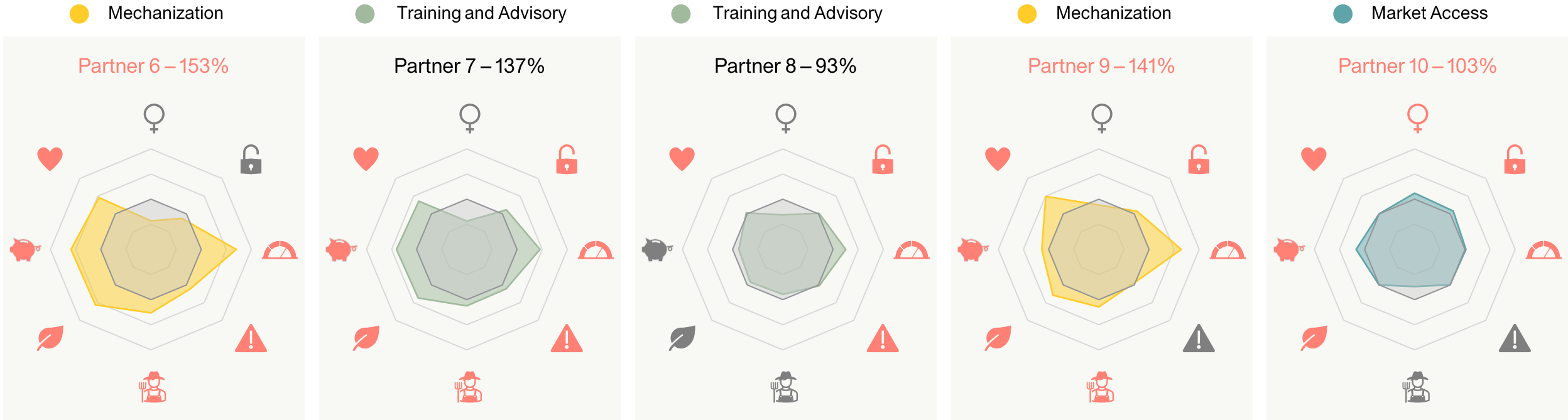
Production
% "very much improved" because of organization's product/service

Money Earned
% "very much improved" because of organization's product/service

Quality of Life
% "very much improved" because of organization's product/service

Partner Performance Relative to 60dB Benchmark (2/2)

Mechanization service providers' impact on way of farming, production and quality of life is higher than benchmarks. All Partners are outperforming benchmarks for NPS but are reaching fewer female farmers on average.



60dB Agri Average = Equalized to 100%
 Partner Performance
 Shaded icon = Outperforming 60dB Agri. Benchmark

Female Farmers
 % females using the product/service
 First Time Access
 % accessing product/service for the first time

Net Promoter Score
 Proxy for farmer satisfaction/loyalty
 No Challenges
 % experienced "no" challenges with product/service

Way of Farming
 % "very much improved" because of organization's product/service
 Production
 % "very much improved" because of organization's product/service

Money Earned
 % "very much improved" because of organization's product/service
 Quality of Life
 % "very much improved" because of organization's product/service

Partner Performance Ranking: Approach

We developed a ranking methodology to compare partners' performance based on their reach, experience and impact. Ranking outcomes are reported on the next slide.

We selected additional indicators across the three themes of reach, experience and impact.

Companies are ranked across their performance against each indicator, and their ranks are then averaged at the thematic level.

On the next slide, we have listed the thematic ranks across reach, experience and impact, and provided an overall rank for each of the 10 partners.

List of Indicators including in Ranking across Reach, Experience and Impact

Reach Indicators



Female farmers reached

% accessing services provided for the first time because of Partner



Relative Inclusivity Ratio

% who are poor



First access

% accessing services provided for the first time because of Grantee



Alternatives

% 'no or not sure'

Experience Indicators



NPS

Proxy for farmer satisfaction/loyalty



Challenges

% facing a challenge

Impact Indicators



Way of Farming

% "very much improved" because of Partner



Production

% "very much improved" because of Partner



Money Earned

% "very much improved" because of Partner



Net change in money earned

% change because of Partner



Recovery from Climate Shock

% who said Partner had a "significant positive effect" on their recovery from shock



Quality of Life

% "very much improved" because of Partner
















Partner Performance Ranking

Almost all Partners performed variably across the three thematic areas of reach, experience and impact.

The farmer base of mechanization service providers primarily consists of males, leading to them being ranked in the bottom half on indicators of farmer reach. However, farmers accessing their services report strong performance across experience and impact indicators, leading to an overall rank of 3 and 4, respectively.

Partners providing farm mechanization had the most impact but lowest reach, while financial services providers displayed widest reach. Additionally, Partners providing market access had lowest satisfaction among farmers.

Partner Performance Ranking across Reach, Experience, Impact and Overall

Partners Rank	Reach	Experience	Impact	Overall	
 Partner 7	4	1	2	1	 Training and Advisory
 Partner 3	2	4	4	2	 Financial Input
 Partner 6	9	1	1	3	 Mechanization
 Partner 9	8	4	2	4	 Mechanization
 Partner 2	4	3	8	5	
 Partner 5	4	4	7	6	
 Partner 4	1	9	9	7	 Market Access
 Partner 10	7	8	5	8	
 Partner 1	3	10	10	9	
 Partner 8	10	7	6	10	

Deep Dive: Partner Performance on Lean Data Core Metrics

- 24 / Net Promoter Score
- 26 / Challenges Faced
- 27 / Suggestions For Improvements
- 28 / Way Of Farming
- 29 / Production And Productivity
- 30 / Money Earned
- 31 / Quality Of Life
- 33 / Effect On Recovery From Shock
- 34 / Differences in Impact of Bundled & Non-bundled Offerings

Net Promoter Score, by Partner

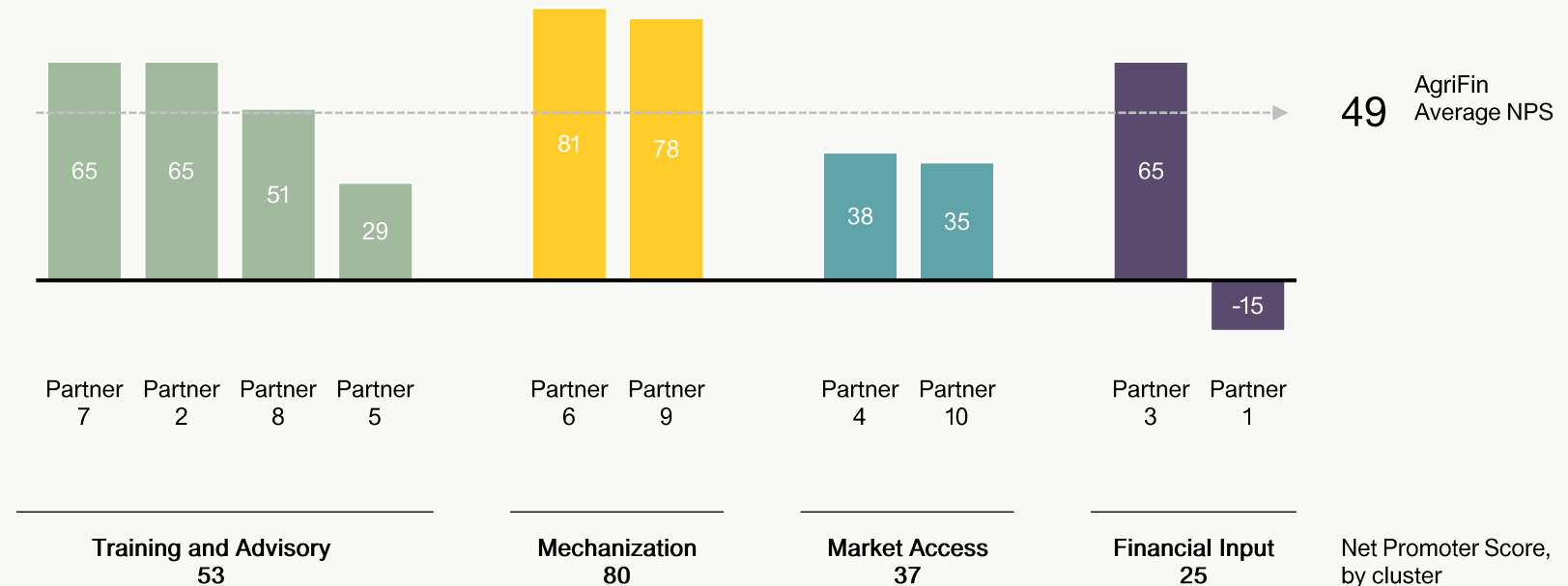
Farms receiving farm mechanization services like tractors and solar water pumps, were found to be most satisfied. NPS of financial service providers was the lowest among the four clusters because of the wide variation between the NPS of Partner 3 and 1.

Both companies providing market access had scores that were below the 60dB benchmark. This was because farmers were unhappy with the prices offered for their crops, or due to delay in receiving payments. We have explored the reasons in greater detail on the next few slides.

Mechanization partners have the highest NPS of 80, which is excellent. Half the partners are outperforming the 60dB benchmark by more than 15% points.

Net Promoter Score, by Partner

Q: On a scale of 0-10, how likely are you to recommend [Partner] to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 2,514 farmers across 10 Partners)




Satisfaction Reasons Among Promoters: Top Value Proposition

Top quality of the agri-inputs, increased farm production and improved knowledge of farming practices were most frequently mentioned reasons of satisfaction among farmers.

Proportion of Promoters per Partner, and Top Reasons for Satisfaction with the Partner (Open-ended data, coded by 60 Decibels; n = 1,512 farmers across 10 Partners in 3 countries)

Partner	% Promoters	Top Satisfaction Reason	2 nd Satisfaction Reason	3 rd Satisfaction Reason
AgriFin	64%	Access to quality agri-inputs	Increased farm production	Increased knowledge on farming practices
 Partner 6	94%	Service price is affordable	Quality of agents is good	Speedy and efficient ploughing
 Partner 9	92%	Access to reliable irrigation	Price is better than alternative's	Product is easy to use
 Partner 3	88%	Made it easy to maintain books	Provided access to loan	Increased time savings
 Partner 7	86%	Increased knowledge on farming practices	Access to quality agri-inputs	Access to reliable information
 Partner 2	84%	Increased knowledge on farming practices	Increased farm production	Information is easy to apply
 Partner 4	79%	Access to reliable buyer	Increased knowledge on farming practices	Price offered is better than alternative's
 Partner 8	75%	Increased knowledge on farming practices	Access to reliable information	Increased farm production
 Partner 5	75%	Increased knowledge on farming practices	Increased knowledge on soil and its types	Increased farm production
 Partner 10	70%	Price offered is good	Quality of agents is good	Access to reliable buyer
 Partner 1	69%	Access to insurance	Increased knowledge on farming practices	Quality of agents is good

 Training and Advisory

 Mechanization

 Market Access

 Financial Input

Challenges Faced, By Farmers

Delay in payments/pay-out, difficulty in using/applying product/service, and poor communication are the most frequently reported challenges by the farmers.

Proportion of Farmers Facing Challenges and Top Challenges, by Partner (Open-ended data, coded by 60 Decibels; n = 2,513 farmers across 10 Partners in 3 countries)

Partner	% Challenges	Top Faced Challenge	2 nd Most Faced Challenge	3 rd Most Faced Challenge
AgriFin	30%	Delay in payments/pay-out	Product/Service not easy to use/apply	Poor quality/frequency of communication
● Partner 4	58%	Delay in payments	Price offered for crop is too low	Service is unreliable
● Partner 1	50%	Delay in receiving insurance pay-out	Unpredictable weather (exogenous reason)	Inadequate communication
● Partner 9	36%	Poor quality of product	Product is unreliable	Poor customer care/service
● Partner 10	32%	Service not easy to use	Delay in payments	Price offered for crop is too low
● Partner 3	30%	Product not easy to use	Poor customer care/service	Lack of follow-ups after set-up
● Partner 8	27%	Information not easy to apply	Information provided is not reliable	Poor quality of product
● Partner 2	20%	Information not easy to apply	Poor customer care/service	Poor frequency of communication
● Partner 6	16%	Service is unreliable	Service not easy to use	Delay in payments
● Partner 7	16%	Frequency of receiving information is low	Information provided is not reliable	Information not easy to apply
● Partner 5	16%	Delay in receiving service	Inadequate communication	Information provided is not reliable



Training and Advisory



Mechanization



Market Access



Financial Input

Farmer Suggestions For Improvement, by Partner

Farmers want bundled offering with more services, more follow-ups post sale and more information from the partners.

Top Suggestions For Improvement, by Partner (Open-ended data, coded by 60 Decibels; n = 2,513 farmers across 10 Partners in 3 countries)

Partner	% Suggestions	Top Suggestion	2 nd Most Shared Suggestion	3 rd Most Shared Suggestion
AgriFin	81%	Provide additional agri-services	Need for more follow-ups post sales	Provide more information
● Partner 10	94%	Increase price offered for crop	Provide additional agri-services	Need for more follow-ups post sales
● Partner 4	92%	Provide payments in a timely manner	Provide access to loan	Provide additional agri-services
● Partner 1	88%	Need for more follow-ups post sales	Provide more information about service	Improve quality of customer care
● Partner 5	86%	Improve frequency of communication	Reduce delays in providing service	Need for more follow-ups post sales
● Partner 8	84%	Provide more accurate information	Improve frequency of information	Provide information via different mediums
● Partner 6	79%	Scale service to newer regions	Reduce delays in providing service	Improve quality of communication with user
● Partner 2	75%	Provide more in-depth information	Provide information via different mediums	Provide access to loan to apply information
● Partner 7	75%	Improve frequency of information	Provide additional agri-services	Provide more accurate information
● Partner 9	70%	Improve product quality	Provide additional agri-services	Improve quality of customer care
● Partner 3	69%	Improve user onboarding	Provide access to loan	Need for more follow-ups post set-up

● Training and Advisory

● Mechanization

● Market Access

● Financial Input

Way of Farming, by Partner

Farmers receiving mechanization and training & advisory services were more likely to report improvements in their way of farming because of the partner's product & service.

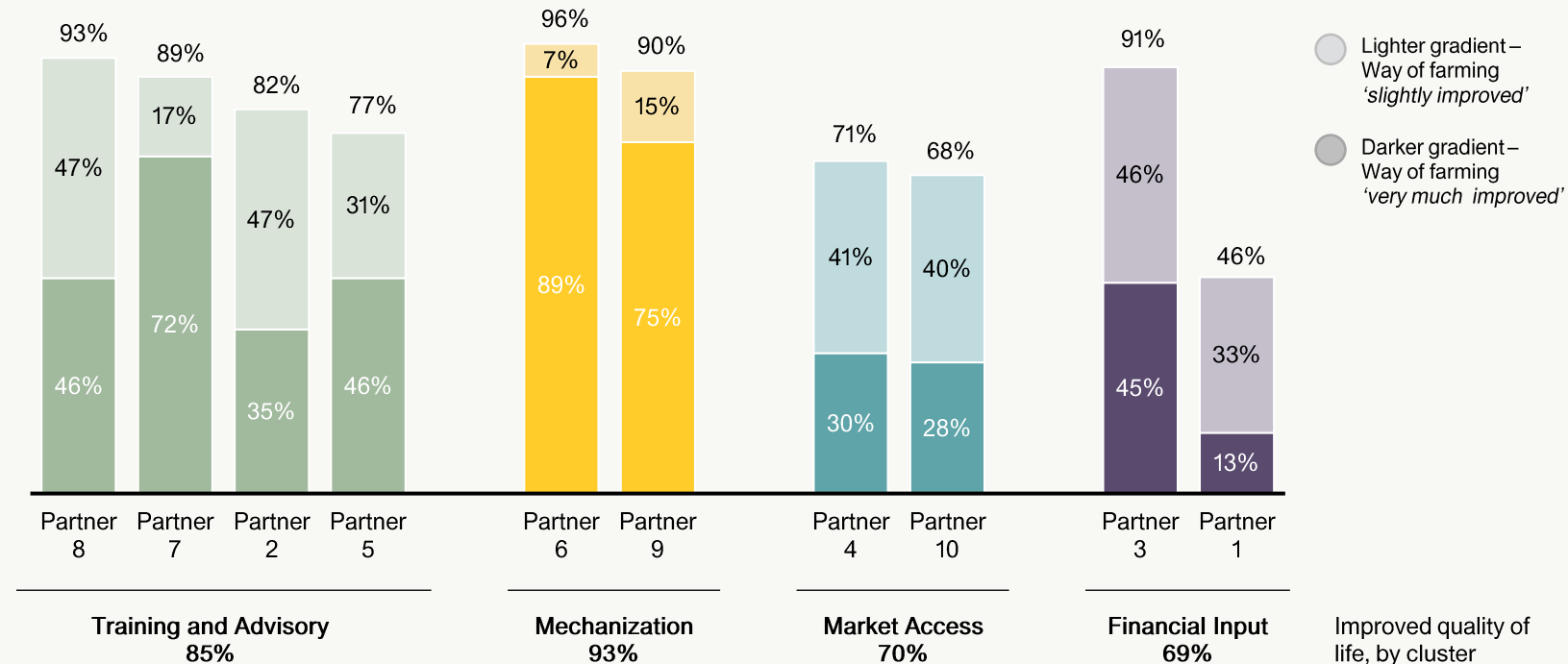
We took a closer look at farmers reporting changes in way of farming and found that while 48% farmers were reporting “very much improved” way of farming, an additional 32% were reporting “slightly improved.”

Partners providing market access and insurance services reported lowest improvements in way of farming, however we found the following:

1. TruTrade's impact on way of farming was deepening over time, especially farmers who had been selling to TruTrade for >2 years,
2. In case of ACRE Africa, farmers who received inputs with insurance, were much more likely to report improvements in way of farming than those who received only insurance.

Changes in Way of Farming, by Partner

Q: Has your way of farming changed because of [Partner] product/service? (n = 2,473 farmers across 10 Partners)



Production and Productivity, by Partner

9 in 10 farmers who received mechanization services reported increases in production, while 7 in 10 who received training & advisory, and market access, reported increases.

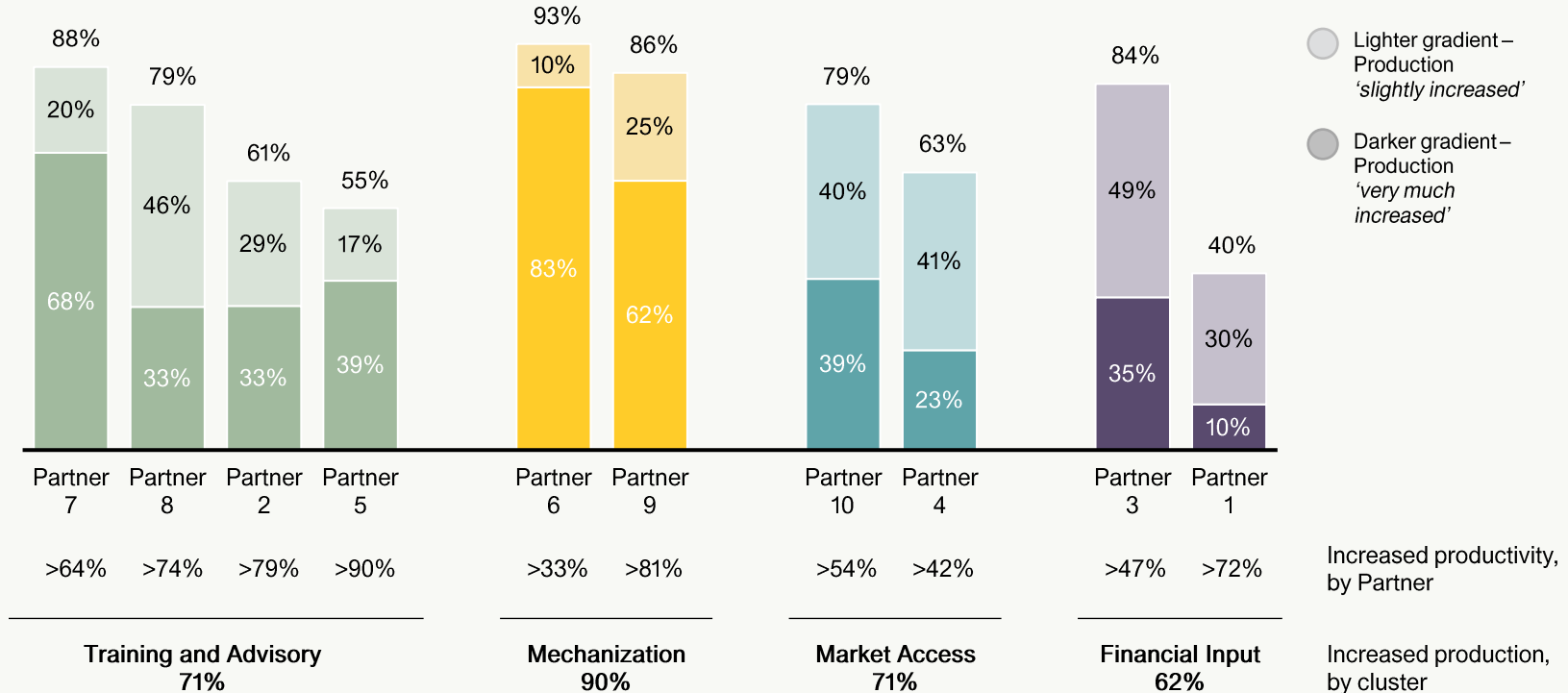
On average, 42% of farmers are reporting 'very much increased' production and an additional 30% are reporting slight increases.

We also triangulated changes in productivity and found that 64% of farmers increased their production without increasing the land under cultivation, implying that at least 2 in 3 farmers also increased productivity.

While products and services of partners providing training & advisory and mechanization services are aimed directly at increasing production and productivity, market access companies may have had a more behavioral effect on their farmers. Accessing a reliable buyer may have emboldened those farmers to grow more, because of surety of offtake.

Changes in Crop/Farm Production, by Partner

Q: Has the total production from your [crop/livestock] changed because of [Partner] [offering]?
(n = 2,224 farmers across 10 Partners)



Money Earned, By Partner

4 in 5 farmers who received market access and mechanization services reported increases in farming revenue.

On average, 37% of farmers are reporting 'very much increased' money earned and an additional 34% are reporting slight increases.

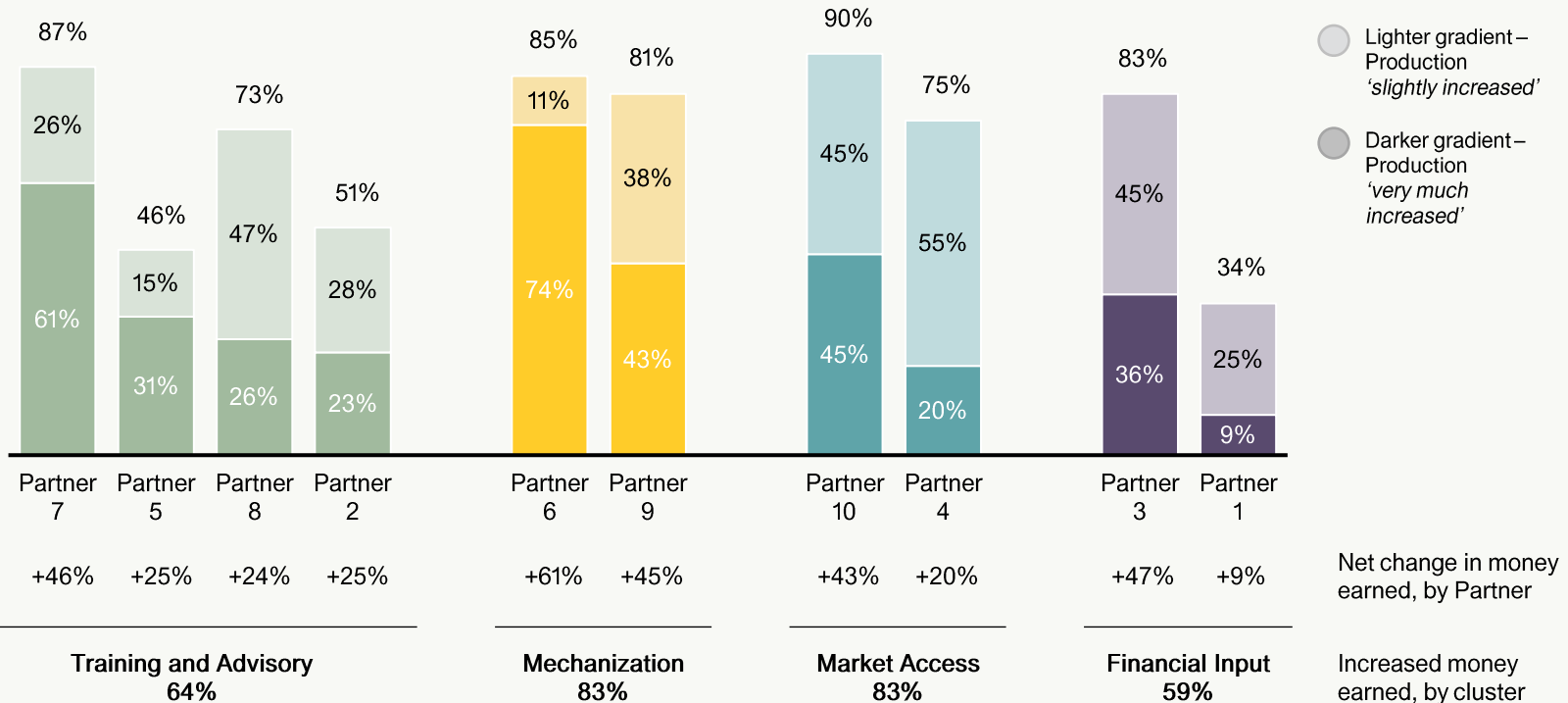
We also asked farmers by how much did their farming revenue increase or decrease. On average, farmers reported net positive increase of 52%.

Farmers who reported an increase were asked how significant was this increase to the household, on a scale of 1 to 5, where 1 was "not at all significant" and 5 was "very significant."

71% of the farmers who reported an increase in farming revenue, rated the increase as significant to the household (those who provided a rating of 4 or 5).

Changes in Money Earned, by Partner

Q: Has the money you earn from [crop/livestock] changed because of [Partner] [offering]?
(n = 2,184 farmers across 10 Partners)



Quality of Life, by Partner

On average, 44% of farmers report 'very much improved' quality of life and an additional 32% report slight improvements.

Farmers working with Partner 1 and 5 report much lower quality of life improvements compared to other Partners.

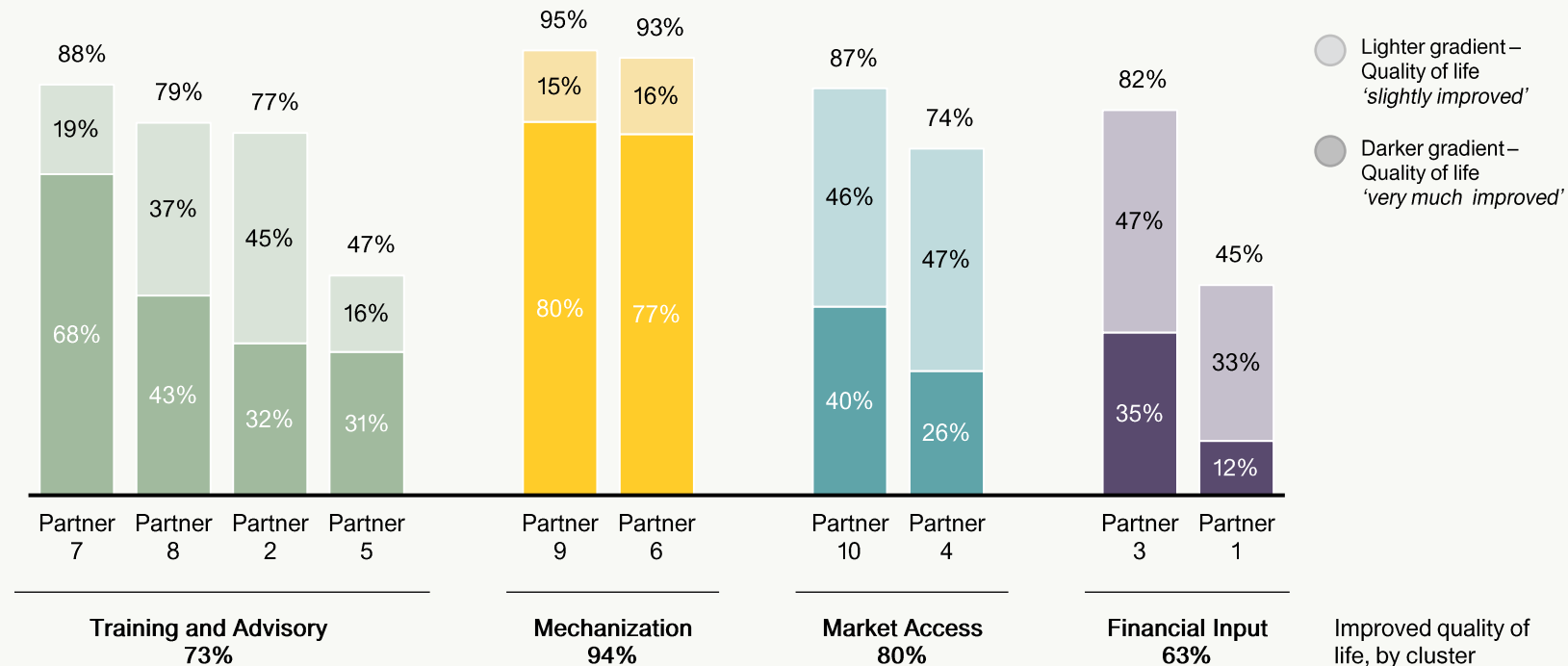
Farmers working with Partner 5 have been with the company for an average of 6 months, suggesting scope for deepening impact over time.

While farmers working with Partner 1, who received a bundled offering of inputs along with financial service, were much more likely to report improvements in their quality of life, providing avenue for how impact could be deepened.

3 in 4 farmers across 8 partners reported improvements in their overall quality of life.

Changes in Quality of life, by Partner











Q: Has your quality of life changed because of [Partner] product/service? (n = 2,473 farmers across 10 Partners)



Quality Of life Outcomes, by Partner

Increased farm production and ability to pay for household expenses and children's education were most frequently reporting improved quality of life outcomes.


Proportion reporting Improved Quality of Life, And Top Reasons How it has Improved, By Partner (Open-ended data, coded by 60 Decibels; n = 1,835 farmers across 10 Partners in 3 countries)

Partner	% Improved Quality of life	Top Suggestion	2 nd Most Shared Suggestion	3 rd Most Shared Suggestion
AgriFin	77%	Able to pay for household expenses	Increased farm production	Able to pay for child(ren)'s education
 Partner 9	95%	Increase in leisure time	Access to reliable irrigation year-round	Decrease farming expenditure
 Partner 6	93%	Increased farm production	Increased food consumption	Able to pay for household expenses
 Partner 7	88%	Increased farm production	Improved farming practices	Increased food consumption
 Partner 10	87%	Able to pay for household expenses	Able to pay for child(ren)'s education	Increased investment in farm
 Partner 3	82%	Invested in new business/livelihood	Increased asset ownership and savings	Able to pay for child(ren)'s education
 Partner 8	79%	Able to pay for household expenses	Able to pay for child(ren)'s education	Increased investment in farm
 Partner 2	77%	Able to pay for household expenses	Improved financial planning	Invested in new business/livelihood
 Partner 4	74%	Able to pay for household expenses	Able to pay for child(ren)'s education	Increased investment in farm
 Partner 5	47%	Increased productivity	Decrease farming expenditure	Increased incoming from farming
 Partner 1	45%	Able to pay for household expenses	Increased food consumption	Increased farm production

 Training and Advisory

 Mechanization

 Market Access

 Financial Input

Effect on Recovery from Shock, by Partner

We asked farmers about the status of the recovery from a climate shock, if they had been affected by one. Of all farmers, 30% recovered and were better off than before the shock, while 30% were at the same level as before.

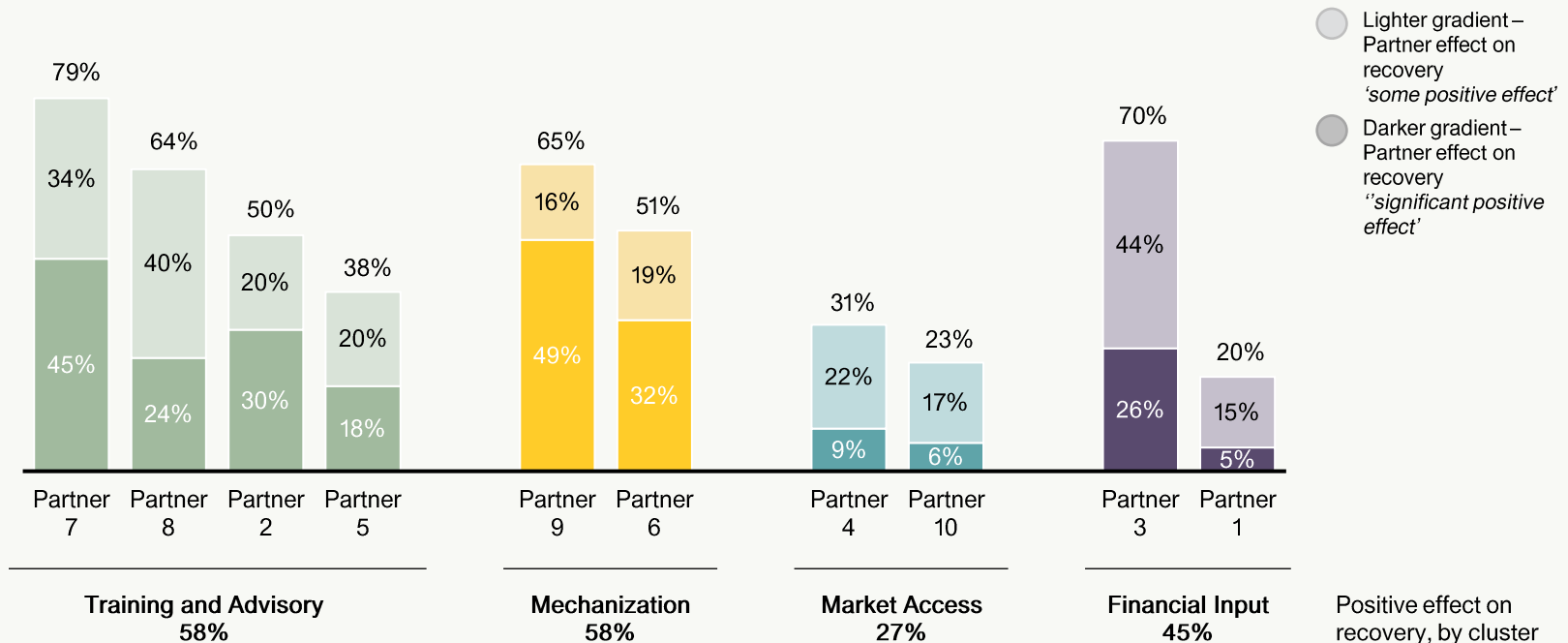
To those who recovered, we asked if working with the partner had any effect on their recovery from the shock.

Farmers who were saving money, receiving weather-related information, and accessing reliable source of water, because of the partner, were most likely to report that the partner helped them recover from a climate shock.

6 in 10 farmers who received training & advisory and mechanization services said that the partner had a positive effect on their ability to recover from the climate shock.

Effect on Recovery from Shock, by Partner

Q: Did your involvement with the Partner have a positive, negative or no effect on your recovery? (n = 2,473 farmers across 10 Partners)



Positive effect on recovery, by cluster

Differences in Impact of Bundled & Non-bundled Offerings

We wanted to understand if the impact being felt on farmers receiving bundled offerings was different compared to those who did not.

This analysis was performed on samples of Partner 1, 4 and 8, who provided bundled offerings to a subset of their farmers. Select examples below:

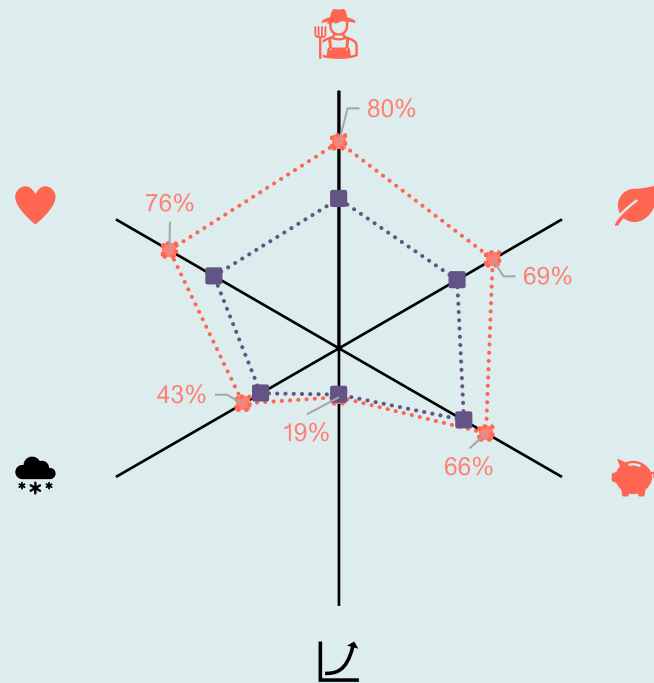
1. A third of ACRE Africa farmers received inputs, along with the core offering of crop insurance,
2. A third of KALRO's farmers received inputs, along with core offering of weather information.

Average performance improvement across the six impact indicators:

1. Farmers receiving bundled offering: **59%**
2. Farmers receiving only core offering: **46%**

Farmers receiving bundled offerings were more likely to report improvements across farming outcomes, and their overall quality of life.

Differences in Impact, by Nature of Services Provided by Partners



Key

- Way of Farming**
% "very much improved" or "slight improved" because of Partner
- Production**
% "very much increased" or "slight increased" because of Partner
- Money Earned**
% "very much increased" or "slight increased" because of Partner
- Net Change in Money Earned**
% change in money earned because of Partner
- Recovery from Climate Shock**
% reporting Partner had a "significant positive effect" or "some positive effect" on their recovery from shock
- Quality of Life**
% 'very much improved' or 'slight improved' because of Partner
- Farmers receiving bundled offering
- Farmers receiving only core offering
- Shaded icon = Significant difference in outcomes between the two groups

Deep Dive: Gender

- 36 / Gender Difference in Profile, Reach and Experience
- 37 / Gender Difference in Impact
- 38 / Gender Performance Ranking by Partner
- 39 / Gender Difference in Qualitative Outcomes

Gender: Profile, Reach and Experience

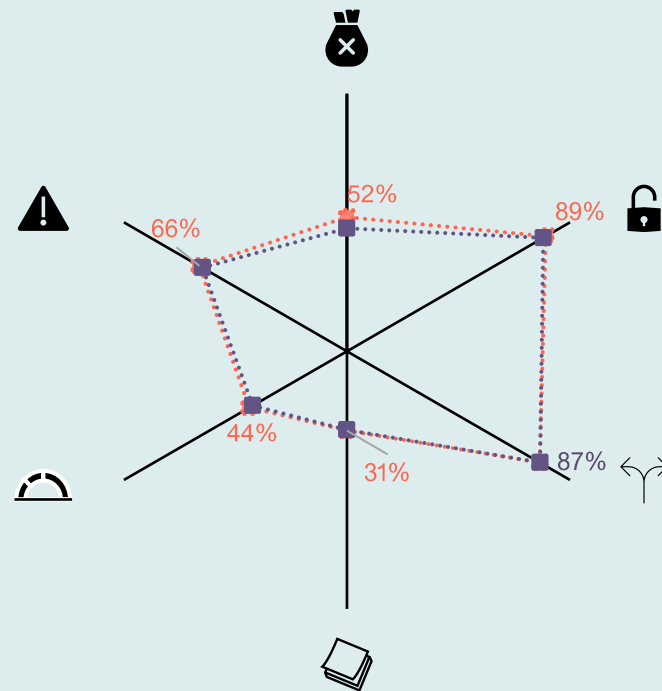
We wanted to understand if female farmers that the partners were reaching were different in terms of their profile compared to their male counterparts, and if the female farmers were differently experiencing the product or the service.

Average performance improvement across the indicators:

1. Female: 61%
2. Male: 60%

We found no significant differences between female and male farmers, with respect to their profile and their experience with the partner.

AgriFin Portfolio Performance on Profile, Reach and Experience Indicators, by Gender



Key

- Poverty Profile**
% living under \$3.2 a day
- First Access**
% accessing product/service provided for the first time because of Partner
- Alternatives**
% reporting no good alternatives available
- Applying Intervention**
% of land applying intervention
- Net Promoter Score**
Proxy for farmer satisfaction/loyalty
- Challenges**
% facing 'no' challenges
- Female farmers
- Male farmers
- Shaded icon = Significant difference in outcomes between the two groups**

Partner 6, Partner 7 and Partner 8 were excluded as less than 20% of their farmer base were female.

Gender: Impact

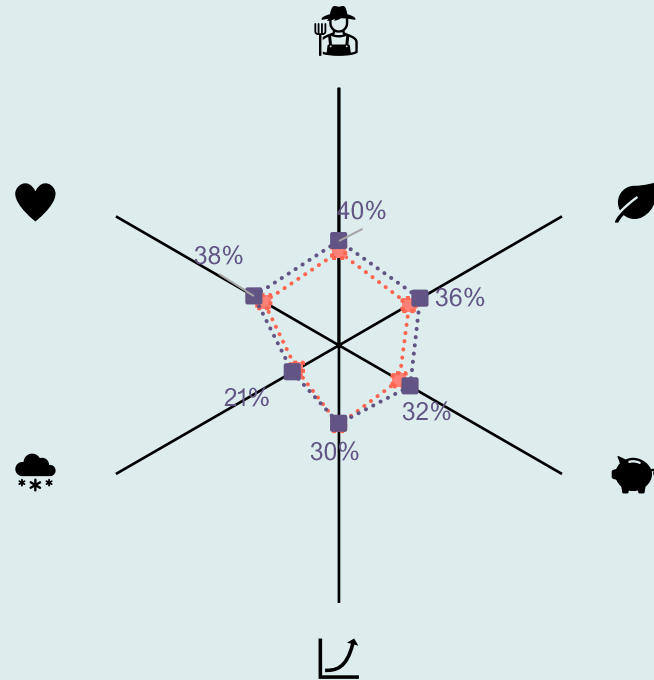
We wanted to understand if the impact being felt by female farmers was different compared to their male counterparts.

Average performance improvement across the six impact indicators:

1. Female: **30%**
2. Male: **33%**

We found no significant differences between the impact being felt by female and male farmers.

AgriFin Portfolio Performance on Impact Indicators, by Gender



Key



Way of Farming
% "very much improved" because of Partner



Production
% "very much increased" because of Partner



Money Earned
% "very much increased" because of Partner



Net Change in Money Earned
% 'very much increased' because of Partner



Recovery from Climate Shock
% reporting Partner had a 'significant positive effect' on their recovery from shock



Quality of Life
% 'very much improved' because of Partner



Female farmers



Male farmers



Shaded icon = Significant difference in outcomes between the two groups

Partner 6, Partner 7 and Partner 8 were excluded as less than 20% of their farmer base were female.

Partner Performance Ranking: Female Farmers

We wanted to rank interventions based on their reach, experience and impact on female farmers, to understand if certain interventions were more likely to respond favorably to female farmers and create lasting impact on their lives.

You can read about the approach [here](#).

Barring Chomoka, no other partner performed strongly on all three thematic areas of reach, experience and impact.

Even though SunCulture and Arifu report good performance on experience and impact, only 1 in 4 of their farmers is female.

Barring one, no other partner performed strongly on all three thematic areas of reach, experience and impact.

Partner Performance Ranking across Reach, Experience, Impact and Overall, for only Female Farmers

Partners Rank	Reach	Experience	Impact	Overall	% of female farmers
● Partner 3	1	2	2	1	70%
● Partner 9	4	3	1	2	24%
● Partner 2	4	1	5	3	23%
● Partner 5	3	4	3	4	38%
● Partner 10	4	4	4	5	38%
● Partner 4	2	6	6	6	74%
● Partner 1	4	7	7	7	66%

● Training and Advisory ● Financial Input ● Mechanization ● Market Access

Partner 6, Partner 7 and Partner 8 were excluded as less than 20% of their farmer base were female.

Qualitative Outcomes, by Gender

We wanted to understand if there were differences in the qualitative outcomes reported by female and male farmers.

While there were no significant differences between two, we found that being able to access markets emerged as an important value proposition among female farmers.

We found no significant differences in qualitative outcomes reported by female and male farmers, across questions.

Proportion of Farmers Facing Challenges and Top Challenges, by Partner

(Open-ended data, coded by 60 Decibels; n = 2,513 farmers across 10 Partners in 3 countries)

Outcomes	Female Farmers	Male Farmers
Value Proposition among Promoters	<ol style="list-style-type: none"> 1. Increased knowledge about farm practices 2. Access to markets 3. Increased knowledge on what inputs to apply 	<ol style="list-style-type: none"> 1. Increased knowledge on what inputs to apply 2. Access to reliable irrigation 3. Increased knowledge about farm practices
Challenges faced	<ol style="list-style-type: none"> 1. Delay in payments 2. Inadequate communication 3. Product/service not easy to use 	<ol style="list-style-type: none"> 1. Delay in payments 2. Poor quality of product/service 3. Product/service not easy to use
Quality of life improvements	<ol style="list-style-type: none"> 1. Able to pay for household expenses 2. Able to pay for child(ren)'s education 3. Increased farm production 	<ol style="list-style-type: none"> 1. Able to pay for household expenses 2. Able to pay for child(ren)'s education 3. Invested in new business/livelihood

Partner 6, Partner 7 and Partner 8 were excluded as less than 20% of their farmer base were female.

Deep Dive: Age

- 41 / Age Difference in Profile, Reach and Experience
- 42 / Age Difference in Impact
- 43 / Age Performance Ranking by Partner

Age: Profile, Reach and Experience

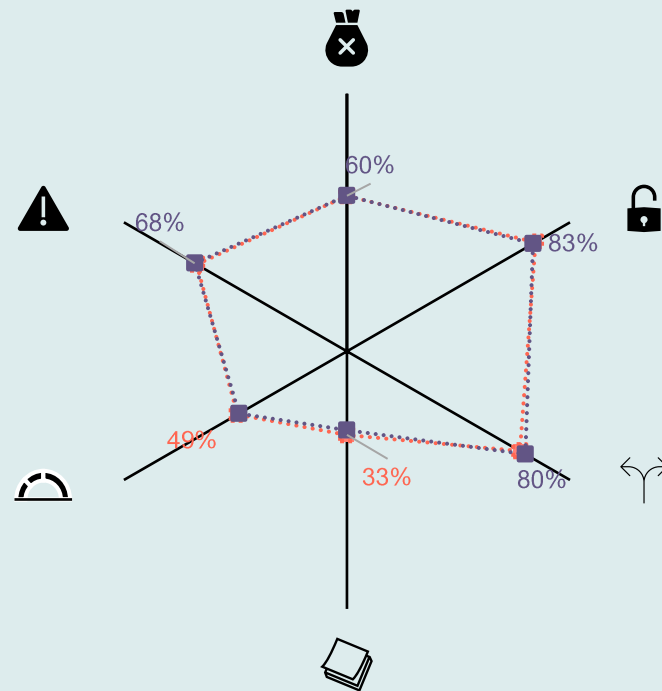
We wanted to understand if the younger farmers that the partners were reaching were different in terms of their profile compared to their older counterparts, and if the younger farmers were differently experiencing the product or the service.

Average performance across all metrics for both groups is the same:










1. 35 years or below: **62%**
2. 36 years or above: **62%**

We found no significant differences between the younger and older farmers, with respect to their profile and their experience with the partner.

AgriFin Portfolio Performance on Profile, Reach and Experience Indicators, by Age



Key

-  **Poverty Profile**
% living under \$3.2 a day
-  **First Access**
% accessing product/service provided for the first time because of Partner
-  **Alternatives**
% reporting no good alternatives available
-  **Applying Intervention**
% of land applying intervention
-  **Net Promoter Score**
Proxy for farmer satisfaction/loyalty
-  **Challenges**
% facing 'no' challenges
-  35 years or below
-  36 years or above
-  **Shaded icon = Significant difference in outcomes between the two groups**

Partner 5 and Partner 9 were excluded as less than 30 of all farmers were aged 18 to 35.

Age: Impact

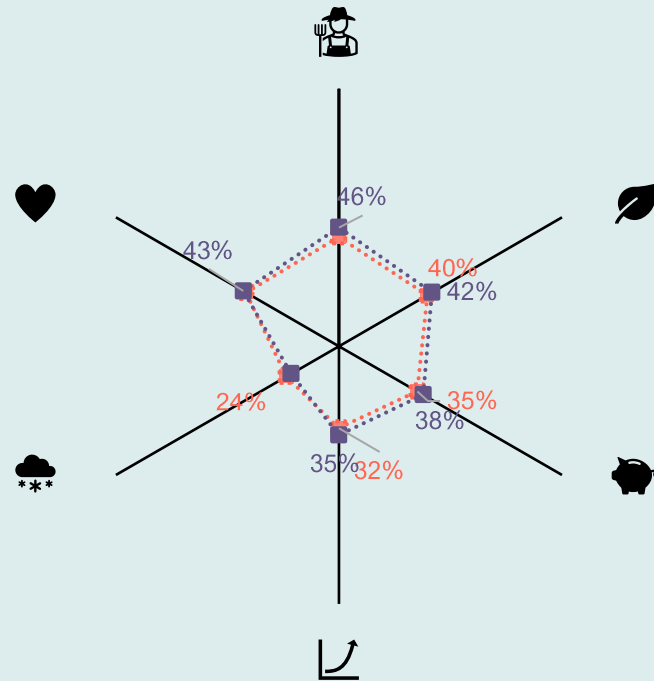
We wanted to understand if the impact being felt by younger farmers was different compared to their older counterparts.

Average performance across all metrics:

1. 35 years or below: **36%**
2. 36 years or above: **37%**

We found no significant differences between the impact being felt by the younger and older farmers.

AgriFin Portfolio Performance on Impact Indicators, by Age



Key

- Way of Farming**
% "very much improved" because of Partner
- Production**
% "very much increased" because of Partner
- Money Earned**
% "very much increased" because of Partner
- Net Change in Money Earned**
% 'very much increased' because of Partner
- Recovery from Climate Shock**
% reporting Partner had a 'significant positive effect' on their recovery from shock
- Quality of Life**
% 'very much improved' because of Partner
- 35 years or below
- 36 years or above
- Shaded icon = Significant difference in outcomes between females and males**

Partner 5 and Partner 9 were excluded as less than 30 of all farmers were aged 18 to 35.

Partner Performance Ranking: Farmers Aged 18-35

We wanted to rank partners based on their reach, experience and impact on younger farmers, to understand if certain interventions were more likely to respond favorably to younger farmers and create lasting impact on their lives.

You can read about the approach [here](#).

Barring one, no other partner has a high proportion of young farmers. No partner performed strongly on all three thematic areas of reach, experience and impact.

Partner Performance Ranking across Reach, Experience, Impact and Overall, for only Youth Farmers

Partners Rank	Reach	Experience	Impact	Overall	% farmers aged 18-35
● Partner 7	5	1	2	1	29%
● Partner 3	2	5	3	2	37%
● Partner 6	7	2	1	3	38%
● Partner 2	5	3	6	4	63%
● Partner 10	4	6	4	5	17%
● Partner 4	1	7	7	6	18%
● Partner 8	8	4	5	7	33%
● Partner 1	3	8	8	8	18%

● Training and Advisory ● Financial Input ● Mechanization ● Market Access

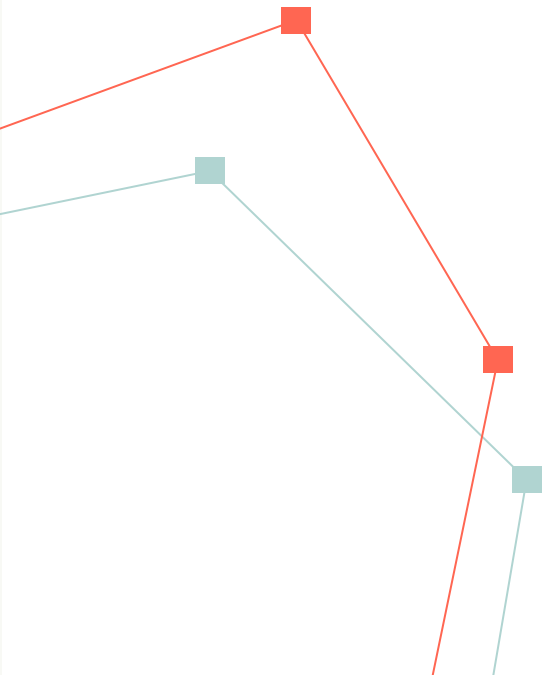
Partner 5 and Partner 9 were excluded as less than 30 of all farmers were aged 18 to 35.

Appendix

45 /	Farmer Voice Snapshot
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48 /	About 60 Decibels' Agriculture Benchmark
49 /	Indicator Glossary
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Farmer Voice Snapshot

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



Impact Stories

“Because of ACRE Africa, I can now comfortably feed my family. I used to only harvest 3 bags of maize. Now, I can harvest up to 15 bags of maize. With this food provision, life has become a little less stressful than before.” – ACRE Africa farmer

“My income has increased, I don't purchase most food, I get them from the farm because I plant variety and that saves me a lot.” – Arifu farmer

“I took another loan which helped me add one more acre of land for farming.” – Chomoka farmer

“I have saved the extra money that I have been earning from chilli and I am planning on developing my farm depending on what I learn in the training..”
– Equator Kenya farmer

“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.” – Fadhili AgroCares farmer

Opinions On Partner Value Proposition

“Their tractor is new, they worked very well and they are cheap. They are easy going people, kind and very dedicated to their work” – Hello Tractor farmer

“The iska weather forecast SMS has helped me a lot especially in determining the best time to treat my crops and the outcome was very good because my crops came out with good yield.” – Ignitia farmer

“The app has helped me to know if we're going to go through a dry season hence fill my water tanks to avoid lack of water. This enables me to plant and harvest cow feeds on time.” – KALRO farmer

Opportunities For Improvement

“[SunCulture should improve] the battery life, because once it's charged it is very short . If it could stay charged for longer then it would be nice.”
– SunCulture farmer

“TruTrade will face a tough competition from DTF and VERT who are trying to reach out to most farmers as possible unlike TruTrade. They should also review their prices because brokers are paying more than they do .” – TruTrade farmer

Farmer Profile

Here are details about the farmers we spoke with from each of the 10 Partners.

About the Farmers

● Training and Advisory (n = 988)

Arifu - Kenya n = 250

Farmers received training to manage their agribusinesses, engage in crop and animal husbandry and learnt skills pertaining to risk management.

Fadhili AgroCares - Kenya n = 260

Farmers received soil testing services from AgroCares that measure nutrients and other key parameters in soil, feed and leaf.

Ignitia - Nigeria n = 255

Farmers received monthly and seasonal weather forecasts via SMS.

KALRO - Kenya n = 223

Farmers received weather-related information via SMS or the KAOP Google Play Store App for better farm management. A subset of farmers received inputs along with weather information.

● Mechanization (n = 504)

Hello Tractor - Nigeria n = 253

Farmers received on-rent tractor services through village-level agents associated with Hello Tractor.

SunCulture - Kenya n = 251

Farmers bought SunCulture's RainMaker solar water pumps for irrigation.

● Market Access (n = 512)

Equator Kenya n = 254

Farmers received training and inputs from Equator Kenya and sold their produce to Equator Kenya for export purposes.

TruTrade - Kenya n = 258

Farmers received market access services to sell their produce.

● Financial Input (n = 510)

ACRE Africa - Kenya n = 241

Farmers received Bima Pima crop insurance for their farms. A subset of farmers also received inputs and training on GAP, along with insurance.

Chomoka - Tanzania n = 269

Farmers were part of village level savings group where an app called Chomoka was introduced. Chomoka acts as a digital ledger that helps savings groups improve the accuracy and quality of their financial records, as well as a marketplace that unlocks access to formal financial services like loans.

Partner Performance

This table captures the performance per Partner. 4 out of 10 outperform the 60 dB Agriculture benchmark and are highlighted in pink.

Partner	Gender Reach	First Access	Net Promoter Score	No Challenges	Way of Farming	Production	Money Earned	Quality of Life	Partner Average
Partner 1	213%	15%	-45%	67%	22%	27%	25%	29%	44%
Partner 2	74%	19%	189%	112%	61%	84%	68%	81%	86%
Partner 3	226%	8%	189%	98%	77%	89%	107%	87%	110%
Partner 4	239%	8%	111%	59%	51%	59%	58%	66%	81%
Partner 5	123%	21%	84%	119%	78%	99%	91%	76%	86%
Partner 6	13%	62%	237%	118%	153%	213%	218%	192%	151%
Partner 7	13%	15%	189%	119%	125%	174%	180%	171%	123%
Partner 8	39%	33%	149%	102%	80%	84%	76%	107%	84%
Partner 9	77%	22%	226%	90%	129%	158%	127%	199%	129%
Partner 10	123%	21%	103%	96%	48%	100%	133%	101%	91%

60 Decibels' Agricultural Benchmark

Benchmarks are built by asking the same questions time and again, and by standardising how those questions are asked.

They include:

A variety of products: Agribusinesses purchasing a variety of crops from farmers including cash crops, staples, vegetables, spices. It also includes agribusinesses selling inputs and services to farmers to improve their crop-and-livestock-based livelihoods, and more.

A variety of geographies: Kenya, Ethiopia, Pakistan, Nigeria, Cote d'Ivoire, Burkina Faso, India, Tanzania, Mali, South Africa, Ghana, Myanmar, Uganda, Malawi, Zimbabwe, Peru, Colombia, Belize, Rwanda, Zambia.

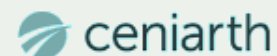
Our benchmark includes data from over 19,000 farmers receiving products and services from 80+ agricultural organizations in 25 countries.

Illustrative Funds and Companies in Our Agriculture Benchmark



TECHNO SERVE
BUSINESS SOLUTIONS TO POVERTY

Solidaridad



Indicator Glossary (1/2)

The indicators are designed so that a higher score indicates more positive impact. 100% is the best a Partner can achieve from a social impact perspective.

Access to Alternatives

This indicator looks at awareness of and access to alternatives in the market. It provides insight into the competitive landscape and the degree to which the Partner is providing a scarce product/service. This is measured through the percent of farmers saying they could not easily find an alternative to the product or service. (Options: 'Yes', 'Maybe', 'No').

Challenge Rate

The percent of farmers who have not experienced a challenge with the product/service. We also sometimes refer to this as ease of use. (Options: 'Yes', 'No')

First Access

The percent of farmers saying they did not have access to a similar product/service before their engagement with the Partner. (Options: 'Yes', 'No')

Relative Inclusivity Ratio

We compare the poverty levels of Partner farmers to national poverty lines in the countries they are working in. This allows us to assess how representative their farmer base is in comparison to the market they are operating in. $\sum_{x=1}^3 \frac{(\text{Partner Poverty Line } \$x)}{(\text{Country Poverty Line } \$x)} / 3$, where x= 1, 2 and 3 are \$1.90, \$3.20 and \$5.50 respectively.

Money Earned from Crop / Livestock

The percent of farmers saying that the money they earned from the main crop / livestock being impacted by the Partner has changed because of product/service as 'Very much increased'. (Other options: 'Slightly increased', 'No change', 'Slightly decreased', 'Very much decreased')

Indicator Glossary (2/2)

The indicators are designed so that a higher score indicates more positive impact. 100% is the best a Partner can achieve from a social impact perspective.

Net Promoter Score®

The Net Promoter Score (NPS) is a common gauge of customer satisfaction and loyalty. NPS is measured through asking farmers to rate their likelihood to recommend a product/service to a friend or family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the percent of farmers rating 9 or 10 out of 10 ('Promoters') minus the percent of farmers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are 'Passives'. The score can be anything from -100 to 100.

Poverty Reach

The percent of farmers living below different poverty lines. We use the Poverty Probability Index® (PPI), a standardized tool developed by Grameen Foundation, now housed at Innovation for Poverty Action. The PPI identifies the likelihood of farmers living at different internationally recognized poverty lines. We use the World Bank relative poverty line of \$3.20 per day and the extreme poverty line at \$1.90 per day, using 2011 PPP.

Crop / Livestock Production

The percent of farmers saying that the production from crop / livestock has changed because of product/service. For benchmarking, we look at those saying production has 'Very much increased'. (Other options: 'Slightly increased', 'No change', 'Slightly decreased', 'Very much decreased')

Quality of Life

The percent of farmers saying their quality of life has improved because of a product/service. For benchmarking, we look at those saying their quality of life has 'Very much improved' i.e. a meaningful change. (Other options: 'Slightly improved', 'No change', 'Got slightly worse', 'Got much worse')

Way of Farming / Rearing Livestock

The percent of farmers saying their way of farming / rearing livestock has improved because of a product/service. For benchmarking, we look at those saying their way of farming has 'Very much improved' i.e. a meaningful change. (Other options: 'Slightly improved', 'No change', 'Got slightly worse', 'Got much worse')

Summary Of Data Collected

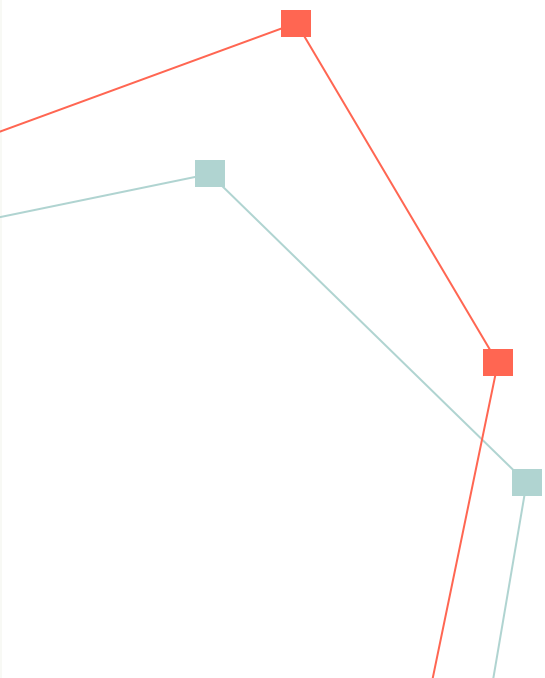
2,514 phone interviews completed in 2020 – 2021.

Methodology

Survey mode	Phone
Partners	10
Countries	3 (Kenya, Nigeria, Tanzania)
Languages	4 (Swahili, English, Pigdin, Hausa)
Projects	10
Survey length	22 minutes
Sampling method	Random
Response rate	59%

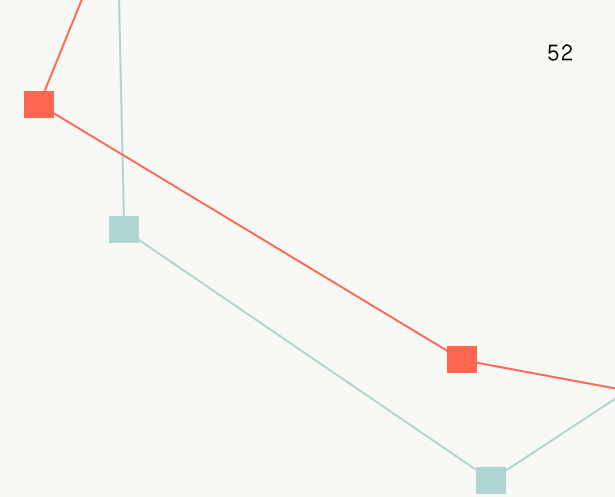
Total Responses Collected

Farmers	2,514
% Female respondents	35%



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 DataSM, brings farmer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 500+ trained Lean DataSM 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.

Your Feedback

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

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I have a bumper harvest.

I sold my crops.

I have a lot of money from the sales of my crops.

I can

> restock my shop

> pay my child's school fee

> earn more from farming

now.

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