



Aggregate Insights

March 2023







Credit: Agrifin

Overview

Mercy Corps Agrifin and World Bank Kenya partnered with [60 Decibels](#) to assess the impact of the [Disruptive Agriculture Technology](#) (DAT) partnership on the end farmers affiliated with the partners in the DAT cohort.

Farmers were asked about their experience with the company and types of changes this interaction is enabling on their farms and in their lives. This report presents insights from these interviews. To learn more about our methodology please refer to the [Appendix](#).

We spoke with over a thousand Kenyan farmers engaging with 4 participating partners of the Disruptive Agriculture Technology partnership in Oct-Dec 2022.

Partner	Sample Size	Offering
	277	Provides farmers, especially those residing in remote areas, with information and advisory services using village agents
	275	Enables farmers to get credit via their SACCOs and farmer organizations along with linking them to dairy markets and training them on dairy farming
	265	Provides digital learning on agronomy, regenerative agriculture and food safety to farmers through IVR, USSD and 2-way SMS
	277	Connects smallholder farmers to technology-powered digishops, providing access to high quality inputs, services and information

Mercy Corps AgriFin Program (MCAF)



About MCAF

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

Goal

Our objective is to develop sustainable services that increase farmer income and productivity by 50%, with 50% outreach to women.

The model

- MCAF works as an innovation partner with private sector scale partners such as banks, mobile network operators, agribusinesses, as well as technology innovators and governments committed to serving smallholders at scale.
- Assist partners develop, test and scale bundles of digitally-enabled financial and non-financial services supporting partnership development between market actors that leverage their strengths.
- Combine MCAF team expertise with strategic subsidy to jointly implement iterative, fail-fast engagements with partners on a cost-share basis, sharing public learnings to drive market ecosystem growth.
- Since 2015, we have completed more than 200 engagements with over 150 partners across Africa. With this support, AgriFin has reached more than **17 million smallholders**.

Welcome To Your 60dB Results

We enjoyed hearing from 1,094 of your farmers in Kenya – they had a lot to say!

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Top Actionable Insights

1

Partners are providing products or services that most respondents did not have access to before. There is room to reach poorer farmers in rural Kenya.

7 in 10 farmers have not had prior access to similar services and report not having access to a good alternative. This suggests that partners are operating in a market where their offering is relatively unique and scarce. On average, 36% of the farmers that partners' serve are living under \$3.20 a day. This is much less than the Kenyan national average (47%) and the rural average (65%).

Action: Partners can assess the inclusivity of their digital offering and consider how it may be adapted to cater to lower-income farmers with fewer available resources.

See pages [11](#), [12](#) and [13](#).

2

Partners are impacting farmers' overall quality of life and farm.

The majority of farmers report improvements in their way of farming because of partner intervention. This has in turn increased their productivity on the same size of land and lead to increased production which has improved their earning. More income has improved the farmers' overall quality of life and enabled farmers to afford household expenses. Further, farmers who have engaged with their partners for longer experience better outcomes suggesting that impact deepens over time.

Action: Partners can include their deepened impact over time in their onboarding materials to new farmers to improve retention.

See pages [7](#) and [15-23](#).

3

The average Net Promoter Score of 27 is favourable but there is a large variance among partners. This rating can be further improved by resolving challenges.

The average NPS for farmers who did not experience a challenge is 37 which is significantly higher than the NPS for farmers facing issues (-15).

Action: Support partners in effectively resolving challenges to boost farmer satisfaction with the partner and deepen impact.

See pages [28](#) and [29](#).

4

The average performance of partners outperforms 60dB East Africa Farmer benchmarks.

AgriFin's overall performance of partners falls mostly in the top 40% of our sector and geography-specific benchmarks across market contribution, impact and satisfaction metrics.

Action: These results are worth sharing in marketing materials!

See page [5](#).

Top Actionable Insights

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Performance Snapshot

Partners are doing a great job at improving way of farming, farm production and the overall quality of life.

Profile

0.75

Inclusivity Ratio



Gender

55%

female respondents



Alternatives

69%

report 'no'



NPS

27

on a -100 to 100 scale



Customer Voice

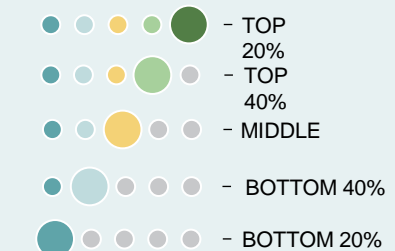
"I am no longer a small-scale farmer but a large scale one, which is a great milestone in my life. I am even leasing land. This has made my lifestyle change drastically and we are able to live a more comfortable life with my family." – Kuza, Male

Data Summary

Companies' Performance: 1,094 customer phone interviews in Oct 2022 – Feb 2023, in Kenya.

Quintile Assessment compares Partner Performance with the 60dB East Africa Farmer Benchmark comprised of 69 companies, 5 countries, and 15,000+ farmers.

Performance vs. 60dB Benchmark



Way of Farming

46%

report 'very much improved'



Farm Production

41%

report 'very much increased'



Quality of Life

40%

report 'very much improved'



Challenges

19%

report challenges

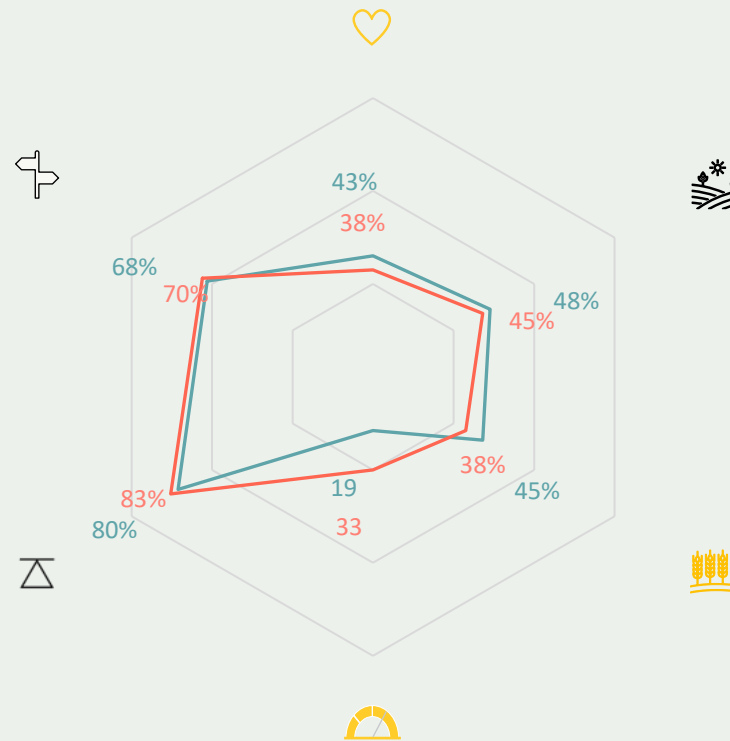


Gender Snapshot

Although male farmers experience higher impact outcomes, female farmers report a higher satisfaction with the partners.

Men are more likely to report 'very much improved' quality of life and 'very much increased' production compared to women. Despite experiencing higher impact, the NPS for men is lower than that for women.

Trends by Gender*



*Results that are statistically significantly different are colored in yellow







Key



Male
n = 488



Female
n = 606

Dimensions		
	Male	Female
 Quality of Life % very much improved	43%	38%
 Way of Farming % very much improved	48%	45%
 Production % very much increased	45%	38%
 Net Promoter Score* % Promoters - % Detractors	19	33
 Challenge Rate % no challenges	80%	83%
 Access to Alternatives % no access	68%	70%

Tenure Snapshot

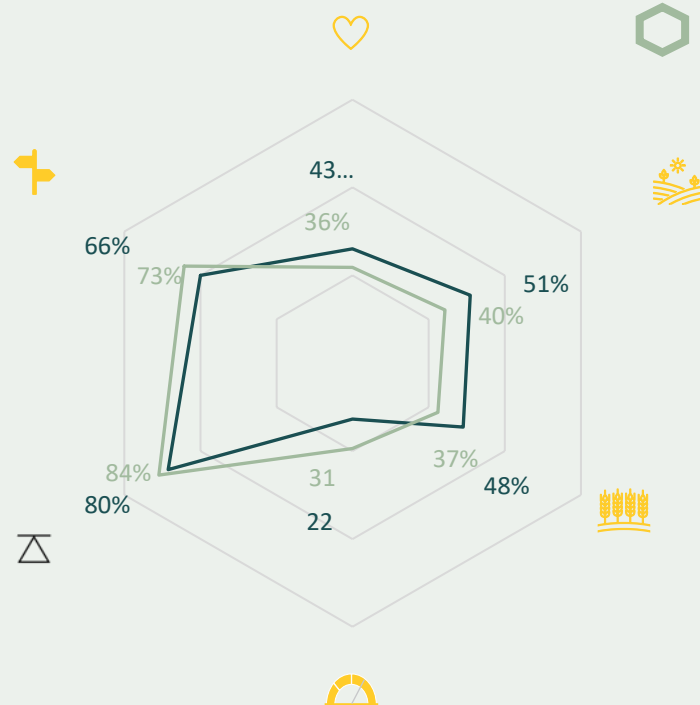
Farmers who have interacted with their partner for over a year experience higher impact, indicating depth of impact increases over time.

Despite experiencing higher impact, the NPS for farmers with a tenure of more than a year is lower compared to farmers who have engaged with their partners for a year or less. This may be partially driven by less tenured farmers gaining first time access to an offering via the partners and not having access to other alternatives (see pg. [12-13](#)).

Note on analysis:

- Throughout this report: “Less tenured” farmers is referencing those who have engaged with their partners for a year or less while “more tenured” have engaged with at least a year.

Trends by Tenure*



*Results that are statistically significantly different are colored in yellow

Key**

≤
n = 525

>
n = 530

year

year

Dimensions		≤ 1 year	> 1 year
	Quality of Life % very much improved	36%	43%
	Way of Farming % very much improved	40%	51%
	Production % very much increased	37%	48%
	Net Promoter Score® % Promoters - % Detractors	31	22
	Challenge Rate % no challenges	84%	80%
	Access to Alternatives % no access	73%	66%

** Some farmers did not recall their tenure. These have been excluded from the tenure analysis.

Farmer Voices

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

Impact Stories

“The use of AI has helped my cows to conceive in time. The drugs provided by the SACCO have helped me save some money since I now spend less money in treating my cows.” – Female, Amtech

“My farm yield has improved from the same piece of land due to better farming techniques like the use of the right fertilizer.” – Male, Shamba Pride

“I get the best and healthiest crops because my farm's soil was tested, and I was given the best seedlings to plant. We were also educated on types of cattle feed, so my cattle is healthier now.” – Female, M-Shamba

“The sales from the farm pay for farm labour, school fees, and my home needs. We also eat the produce at home, and I have since bought and reared 40 chickens to consume and sell.” – Female, Shamba Pride

“I have been able to expand my farm and also take care of my family and household expenses.” – Male, M-Shamba

“We learnt about hybrid seeds which gave us very impressive yields of tomatoes which are very easy to sell.” – Male, Kuza

Opinions for Value Proposition

Kuza offers good trainings on how to improve our lives by creating their income without having to seek employment from other sources. Second, they also connect and link farmers to other agricultural service providers and this means they can get farm inputs in good time and also at affordable prices. – Female, Kuza

“The fact that they availed to me that I had lacked for so long. I had not come across the spreading tents, nor did I have any market for my products but through the company, I was able to access them. I also got the seeds free of charge.” – Female, Shamba Pride

Opportunities For Improvement

“Kuza should come up with more training, especially in the areas of planting different types of crops like how space crops, how to apply fertilizers and pesticides. They should also provide recommendations on good pesticides to use to protect our crops from getting destroyed by pests or diseases.” - Female, Kuza

“Sometimes there are delays in getting farm inputs when requested. This delay sometimes causes someone to miss planting at the right time.” – Male, Amtech

Farmer Profile

- About the Farmers and their Farms
- Income Profile
- First Access
- Availability of Alternatives



About the Farmers and their Farms

To understand the profile of the respondents, we ask questions pertaining to their demographic details. The summary is on the right.

On average, farmers are 48 years old and have engaged with their respective partners for over a year and a half.

Farmers report cultivating most of their land with a product and/or service from one of the partners. This suggests that farmers rely significantly on the services and products offered by these companies.

They are also highly dependent on farming for their income – on average, farmers report that two thirds of their household income came from farming in the past year.

Over half of the farmers we spoke with are female. On average, they cultivated 77% of their land using the offering from their respective partner and 66% of their household income in the past year came from farming.

About the Farmers We Spoke With & Their Farms

Date relating to respondent characteristics (n = 1,094)

	Total / Average	Kuza	Amtech	M-Shamba	Shamba Pride
Sample Size (n)	1,094	277	275	265	277
Female (proportion)	55%	49%	43%	53%	76%
Avg. Age (in years)	48	44	47	51	49
Avg. Engagement with partner (in years)	1.62	1.25	2.25	2.08	0.9
Land cultivated last year using partner offerings (proportion)	77%	88%	74%	81%	66%
Household income last year from farm (proportion)	66%	70%	66%	65%	63%

Income Inclusivity

47% of all Kenyans and 65% of Rural Kenyas live under \$3.20 per day. In comparison 3 of the 4 partners are reaching 24% - 36% of farmers living under \$3.20 despite serving rural Kenyan farmers. This presents an opportunity for partners to find ways to reach more lower-income farmers with their services.

The Inclusivity Ratio shows the degree to which companies are reaching low-income customers in their countries of operation.

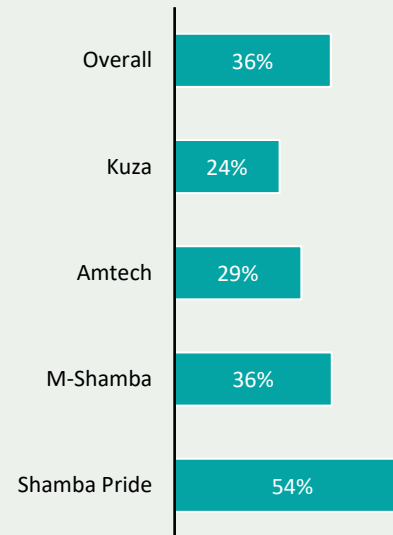
A ratio above 1 means that a company is serving a higher proportion of low-income customers than the national population. A ratio below 1 means a company is reaching a lower proportion of low-income customers relative to the national average.

Partners seem to serve farmers who are relatively better off financially compared to the Kenyan national average. This suggests there is room to reach poorer farmers.

Poverty Profile

% of farmers living below \$3.20 per day (2011 PPP); estimated using the [Poverty Probability Index®](#)

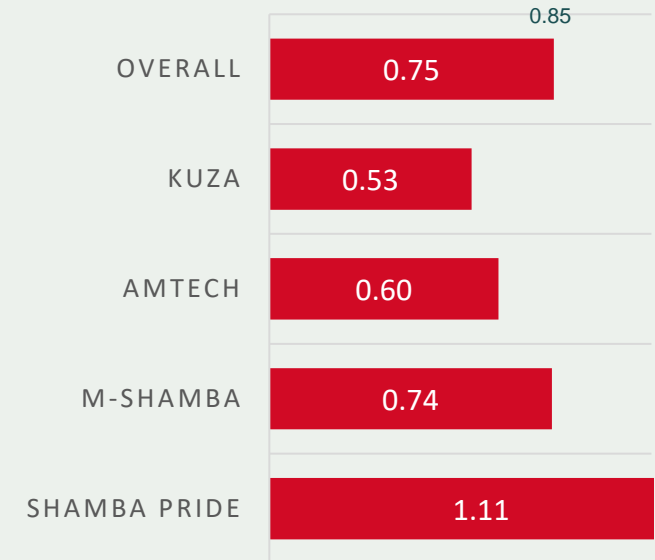
Kenya National:
47% of citizens live
under \$3.2/day



Inclusivity Ratio

Degree to which company is reaching population segments at \$1.90, \$3.20, and \$5.50 per day income lines

60dB East Africa, Ag
Benchmark:
0.85




* While the PPI is based on 2011 household survey data, it is the most widely used and allows for comparison across markets.

First Access

More than 7 in 10 farmers did not have access to a similar offering before working with their respective partner.

Despite serving more well-off farmers, partners are successfully reaching farmers who lack access to products and services like the ones they provide.

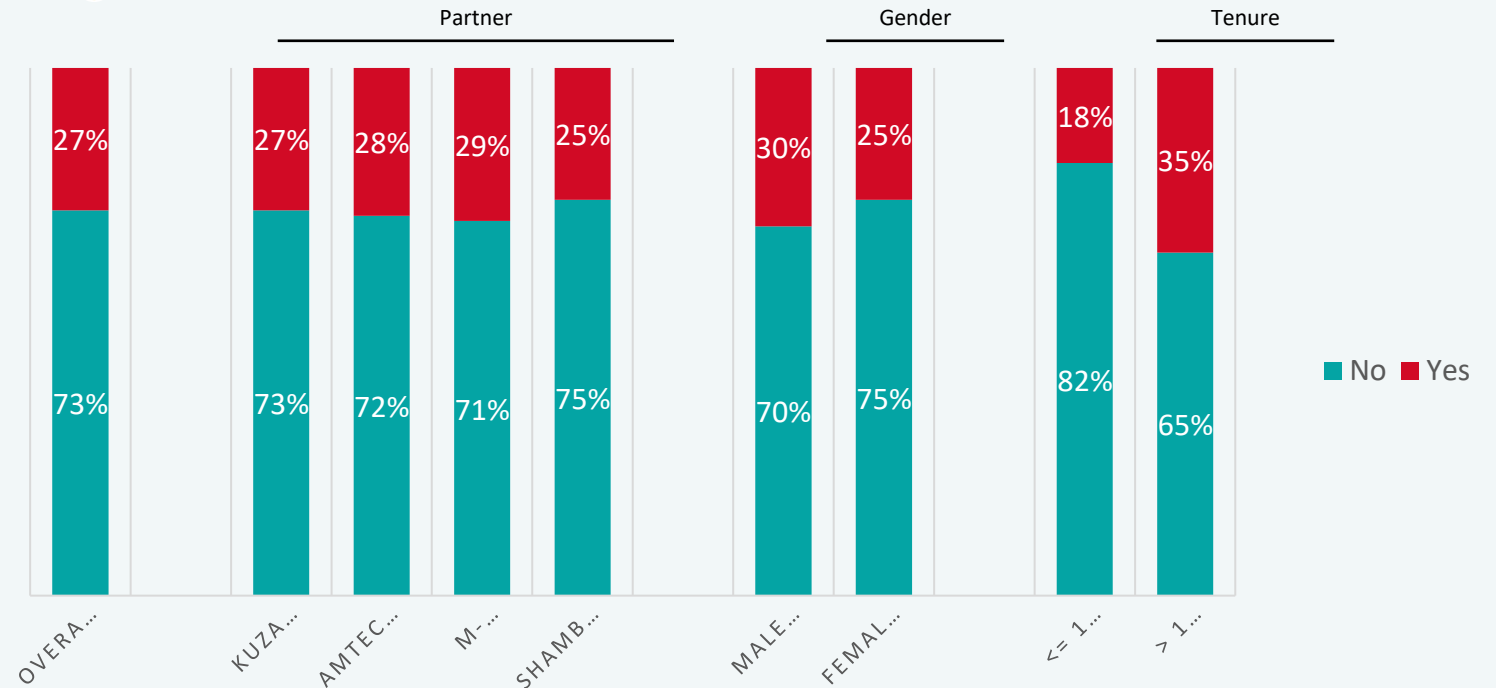
Farmers who have been with one of the partner companies for a year or less are significantly more likely to be accessing the offering for the first time. This indicates that partners are reaching more underserved farmers in the last year compared to before.

 No statistical differences by gender

First Access

Q: Before [Company], did you have access to a [product/ service] like provides?

● ● ● ● ● - MIDDLE



Access to Alternatives

7 in 10 farmers do not have access to good alternatives to the partners' offerings.

Farmers who have engaged with Amtech and M-Shamba are significantly less likely to find a good alternative compared to farmers who work with Shamba Pride and Kuza. This implies that Amtech and M-Shamba have more unique offerings in the markets they operate in.

Similar to what we saw on the previous page, less tenured farmers are significantly more likely to report lack of available alternatives compared to more tenured farmers.

Insight: *Partners are servicing an underserved market with scarce offerings. In the past year especially, they have managed to tap into an even more underserved farmer base.*

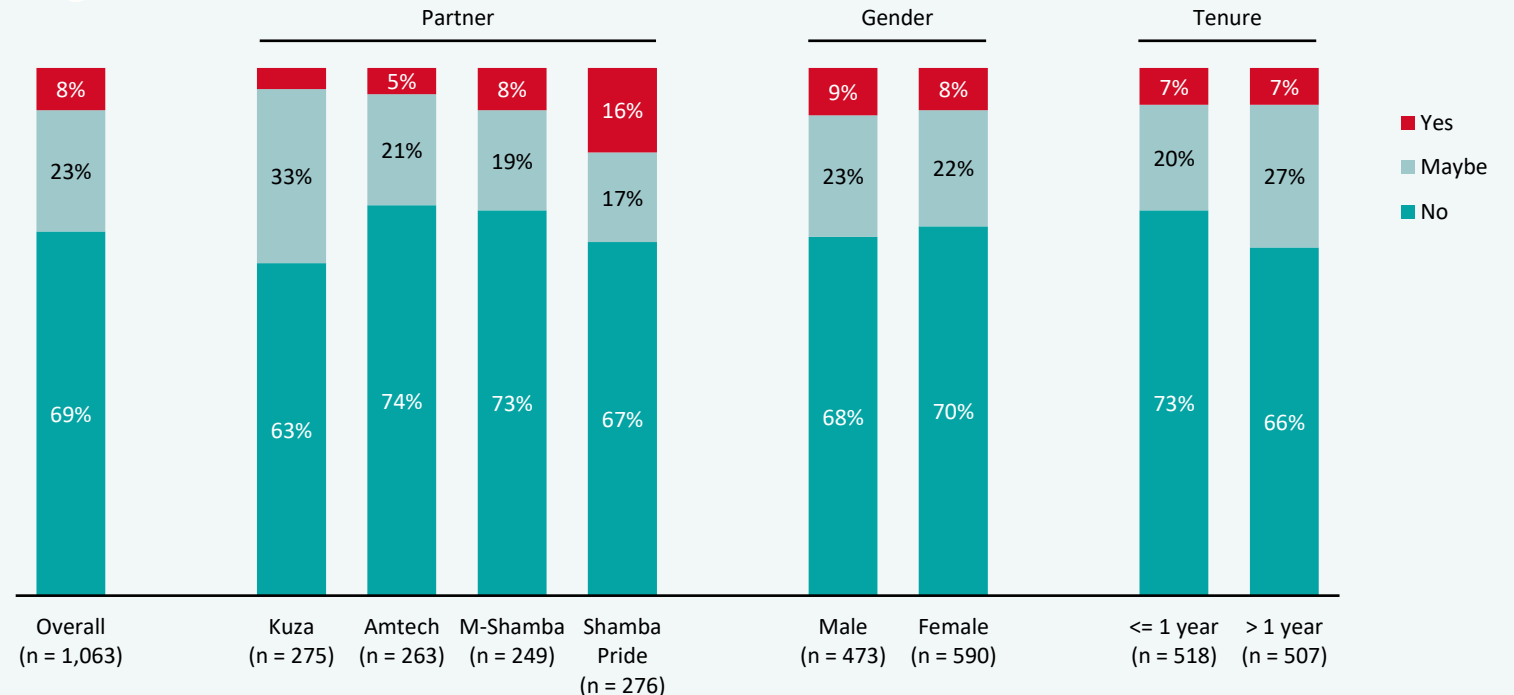


No statistical differences by gender

Access to Alternatives

Q: Could you easily find a good alternative to [Company] [offering]?

● ● ● ● ● - MIDDLE



Impact Performance

- Way of Farming
- Farm Production
- Farm Earnings
- Household Savings
- Household Debt
- Household Decision Making
- Quality of Life
- Climate Shocks



Credit: MercyCorps Agrifin

Way of Farming: Overview

We tried to gauge the effect of partners' offerings on farmers' management of their farm.

Farmers who have engaged with their partner for over a year are more likely to report 'very much improved' way of farming indicating that impact deepens over time.

Kuza farmers are significantly more likely to say their way of farming 'very much improved' compared to others.

For Discussion: What about Kuza's training enables way of farming improvement compared to the trainings other partners provide? Is this something other partners can integrate in their way of doing business?



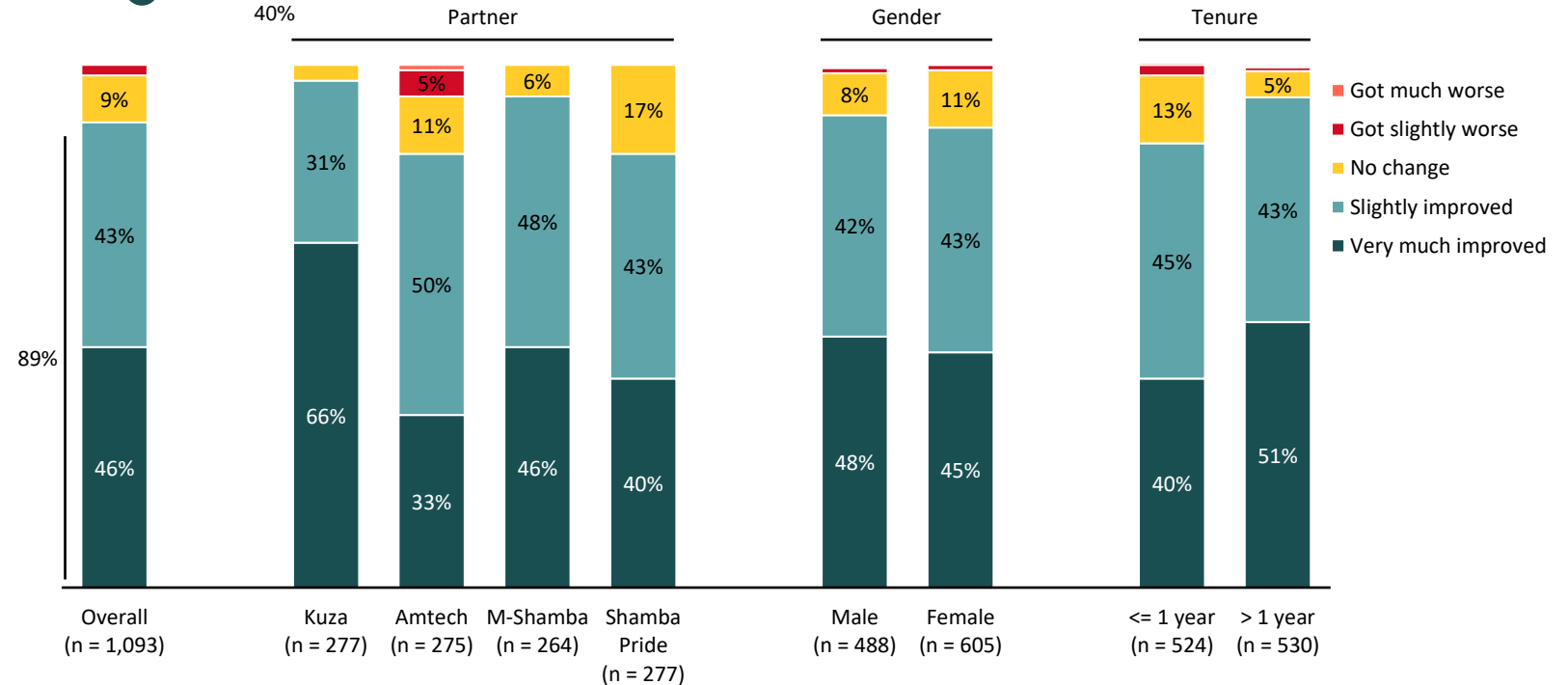
No statistical differences by gender

89% of farmers report improvements in their way of farming, with 46% reporting significant improvements. This is in the top 40% of 60dB's East Africa Farmer benchmark.

Way of Farming

Q: Has your way of farming changed because of [Company]?

● ● ● ● ● - TOP 40%



Way of Farming: Top Drivers

Farmers mentioned a variety of reasons of how their farming has improved as a result of engaging with one of the partners. The top themes that emerged were use of better quality inputs and improved planting methods.

Recommendation: *Using these top farming improvements in outreach materials could be a great lever to get partners' existing farmers more engaged and to attract new farmers.*

Use of better-quality inputs emerged as a recurring reason for improved farming across all partners.

Top Reasons For 89% of Farmers Who Say Way of Farming Improved

Q: How has it improved? Open-ended data, coded by 60 Decibels.

	Improvement #1	%	Improvement #2	%	Improvement #3	%
Kuza (n = 268)	Better farming skills	41%	Improved application of fertilizer	33%	Using better quality seeds	26%
Amtech (n = 229)	Using good quality animal feed	47%	Improved milk production	17%	Using artificial insemination	9%
M-Shamba (n = 246)	Planting using quality seeds / seedlings	24%	Using good quality fertilizers	11%	Planting more variety of crops	9%
Shamba Pride (n = 229)	Using good quality fertilizer/manure/pesticide	31%	Better land preparation methods	25%	Improved application of fertilizer	18%

Use of better quality inputs Improved planting methods

Farm Production

Most farmers report an increase in their farm production because of partners. 4 in 5 are able to realize this increase while planting the same amount of land.

Farmers who report 'very much improved' way of farming are more likely to say their production 'very much increased' suggesting that better farming practices are translating into tangible farm outcomes.

This may also be able to explain why Kuza farmers, who are more likely to report significant way of farming improvements, are also more likely to say their production 'very much increased' compared to other partners.

More tenured farmers are also more likely to realize significant increases in their production compared to their less tenured counterparts.

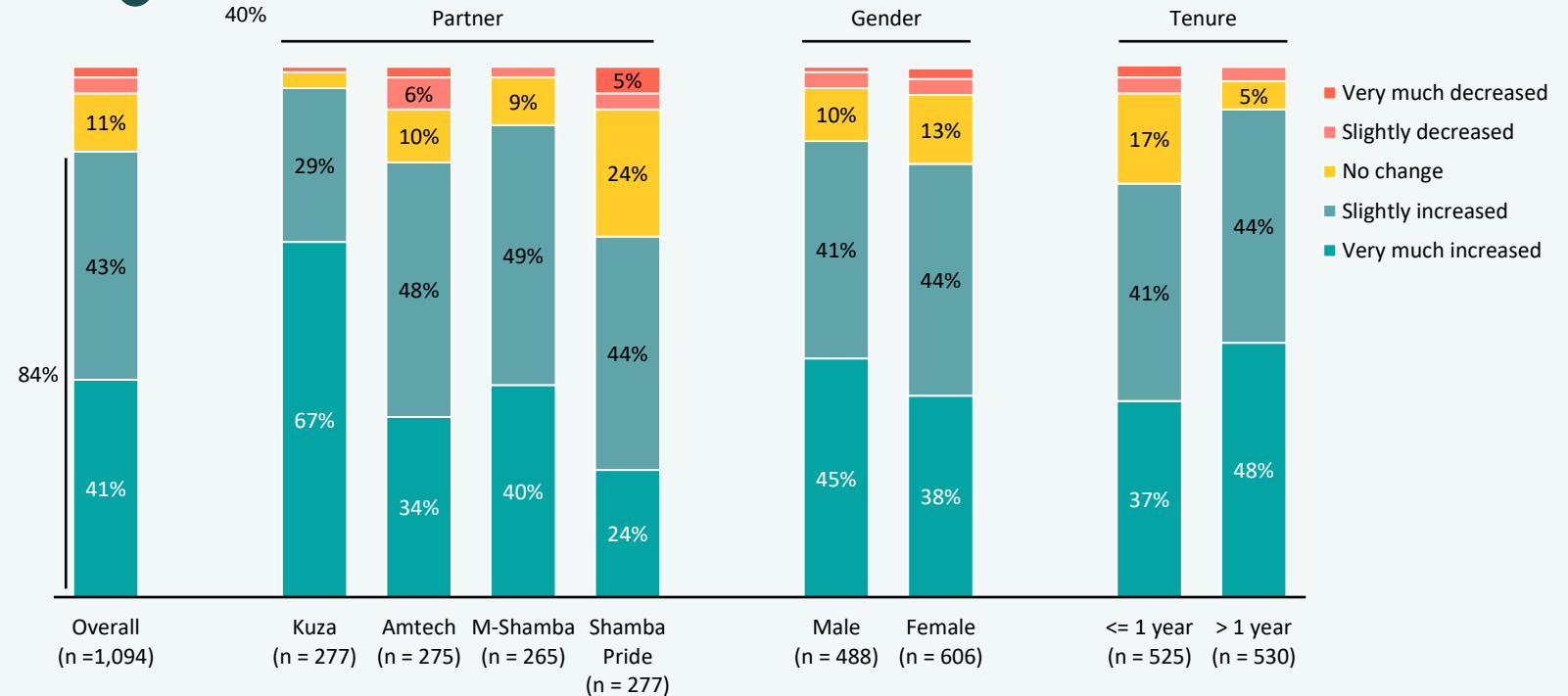


Men are more likely to experience 'very much increased' farm production compared to women.

Farm Production

Q: Has the total production from your farm changed because of [Company] service?

● ● ● ● ● - TOP 40%



Farm Earnings

84% of farmers report an increase in their farm earnings with 36% reporting significant increases. This is in the top 40% of 60dB's East Africa Farmer benchmark.

Farmers with 'very much increased' production also report 'very much increased' earnings. Kuza farmers are more likely to report significant increase in earnings compared to others. This is perhaps unsurprising given they are also more likely to report significant increases to their farm production.

Tenured farmers are more likely to report 'very much increased' earnings. Farmers are producing more and therefore selling more which emerges as the top reason for increased farm earnings. Other reasons are reduced cost of farming and increase in price of produce.

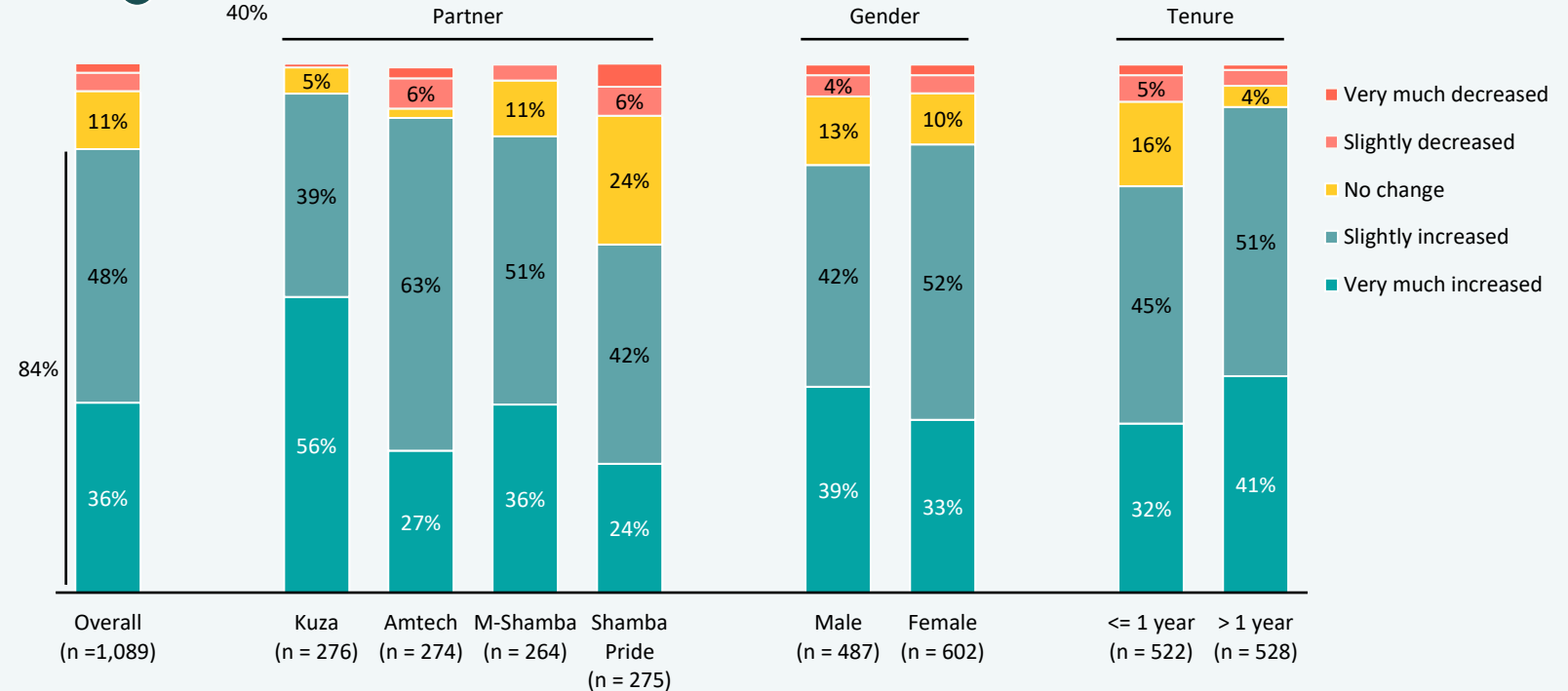


Men are more likely to experience 'very much increased' farm earnings compared to women.

Farm Earnings

Q: Has the money you earn from farm changed because of [Company]?

● ● ● ● ● - TOP 40%



Farm Productivity

Of the farmers whose production increased, 76% were able to realize this increase by farming the same amount of land / livestock as before, suggesting an increase in productivity.

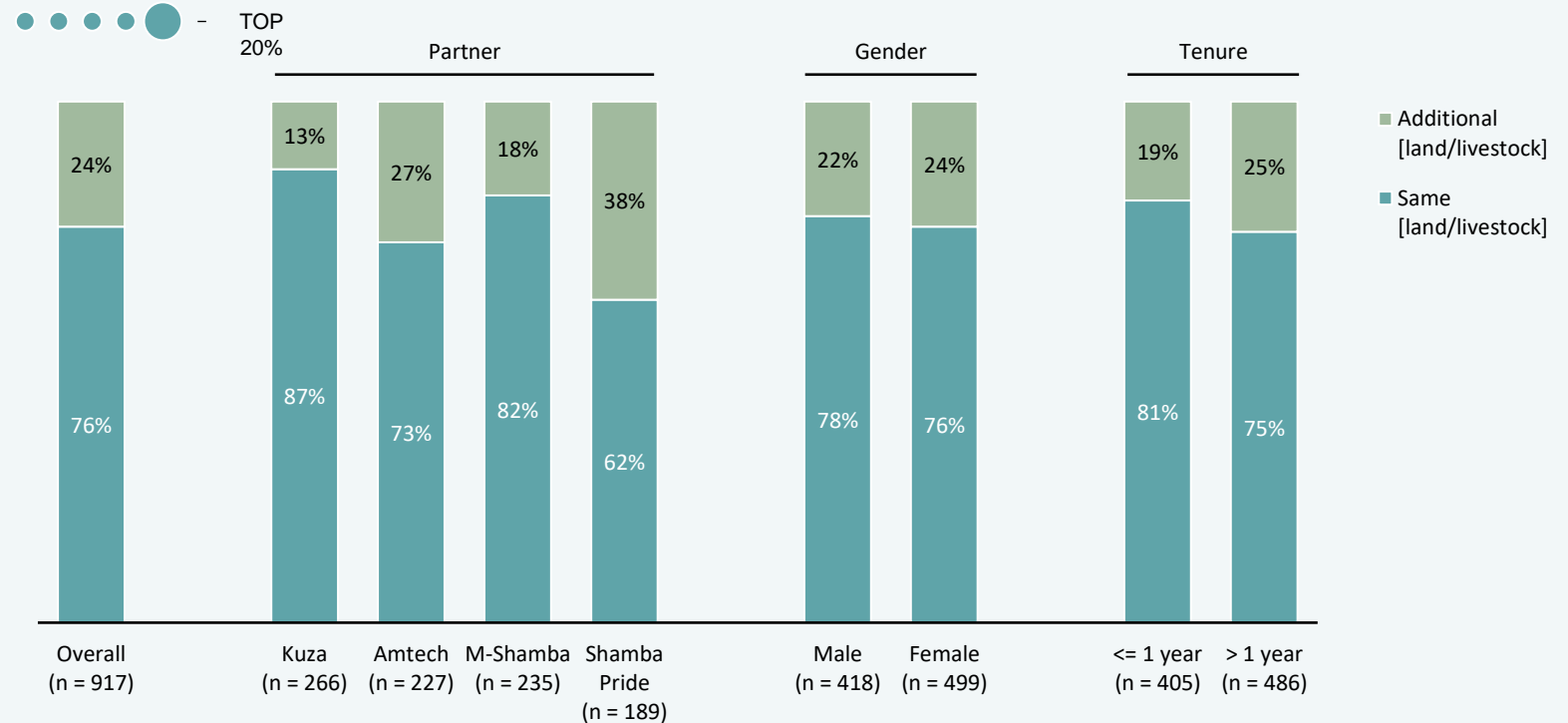
Contrasting to what we saw before, less tenured farmers are more likely to say that their increases in production come from the same amount of land i.e., their productivity increased compared to more tenured farmers.



No statistical differences by gender

Farm Productivity

Q: Was this increase because you reared additional [land / livestock] or was it from the same amount of [land / livestock]?



Household Savings

Increase in farm earnings has enabled farmers to save more with 4 in 5 reporting increased household savings.

Farmers whose earnings 'very much increased' are more likely to report 'very much increased' saving compared to others. Similarly, those reporting 'slightly increased' earning are more likely to say their savings 'slightly increased'.

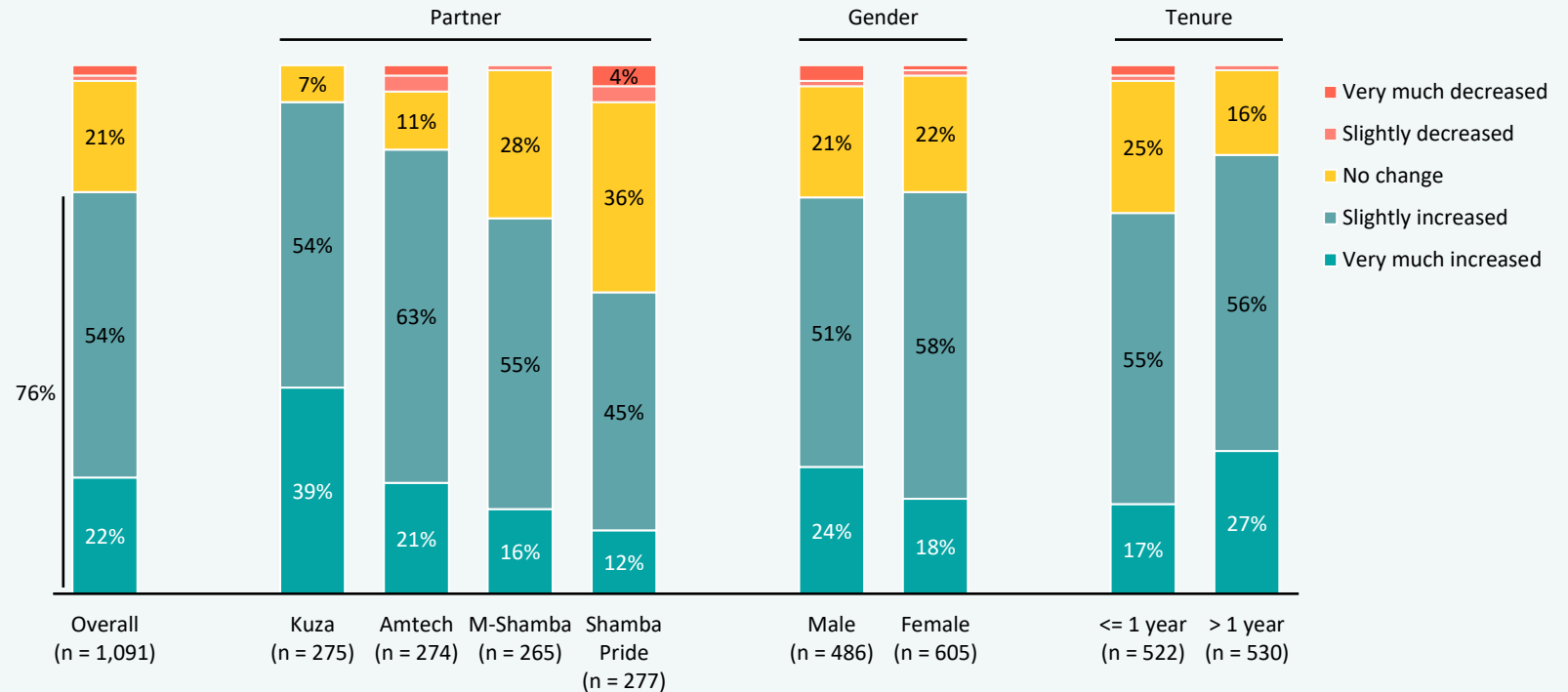
Similar to what we have seen so far, Kuza's impact on farmer savings is highest compared to other partners, while Shamba Pride's is least. Tenure farmers are more likely to report increased savings compared to others.



Men are more likely to report increased savings compared to women.

Savings

Q: Has the amount you save as a household changed because of [Company]?



Household Debt

74% of farmers borrow some amount of money to meet their household expenses. Of those who did, the majority have been able to reduce their debt because of their engagement with their partner.

Farmers whose earnings increased are more likely to report decreased debt. This helps explain why Kuza farmers are significantly more likely to report decreased debt compared to others.

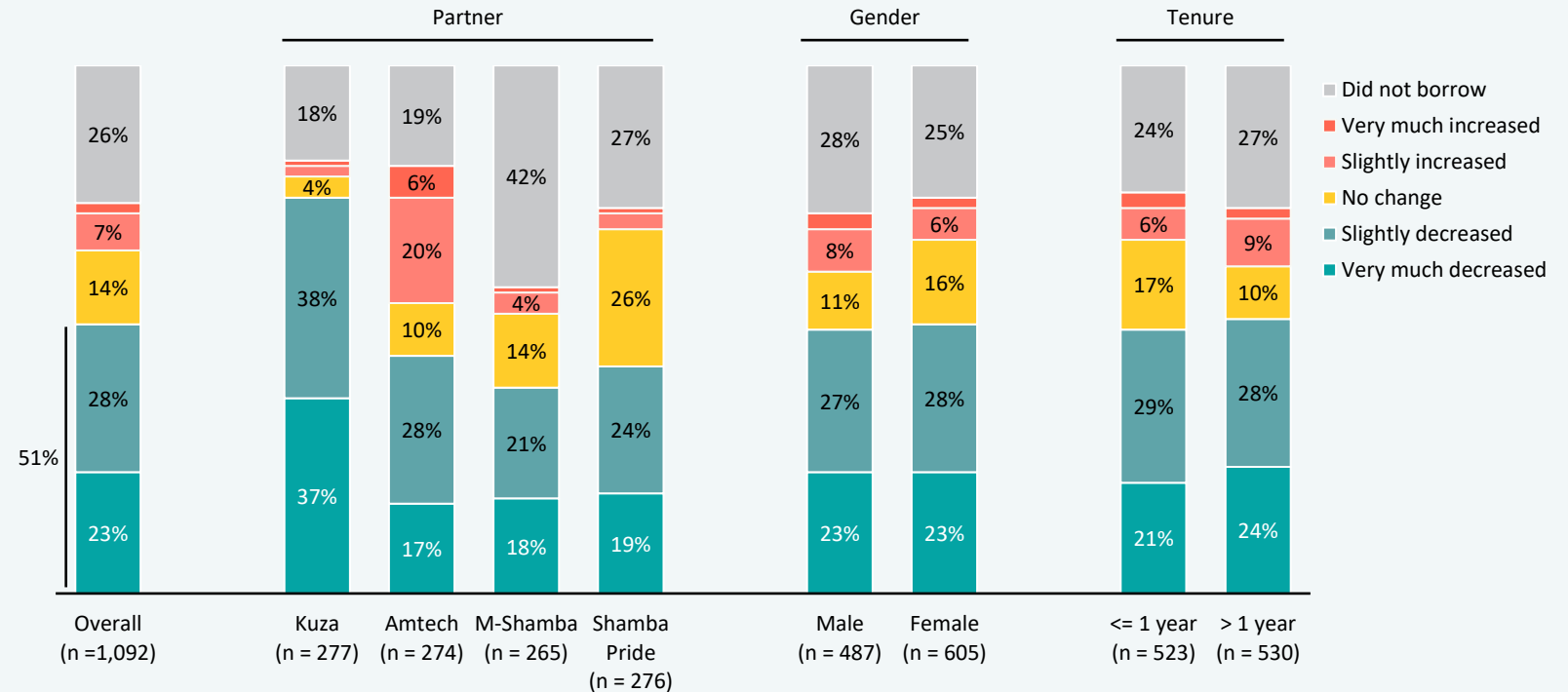


No statistical differences by gender

Over half of the farmers have been able to decrease the amount they borrow to meet household expenses.

Debt

Q: Has the amount you need to borrow to meet your household expenses changed because of [Company]?



Influence in Decision Making

Increase in income is helping farmers become more financially resilient and have more influence in household decisions.

Kuza and Amtech farmers are more likely to report an increase in their influence in household decisions compared to farmers working with other partners.

More tenured farmers are more likely to report a 'very much increase' in their influence compared to their less tenured counterparts.

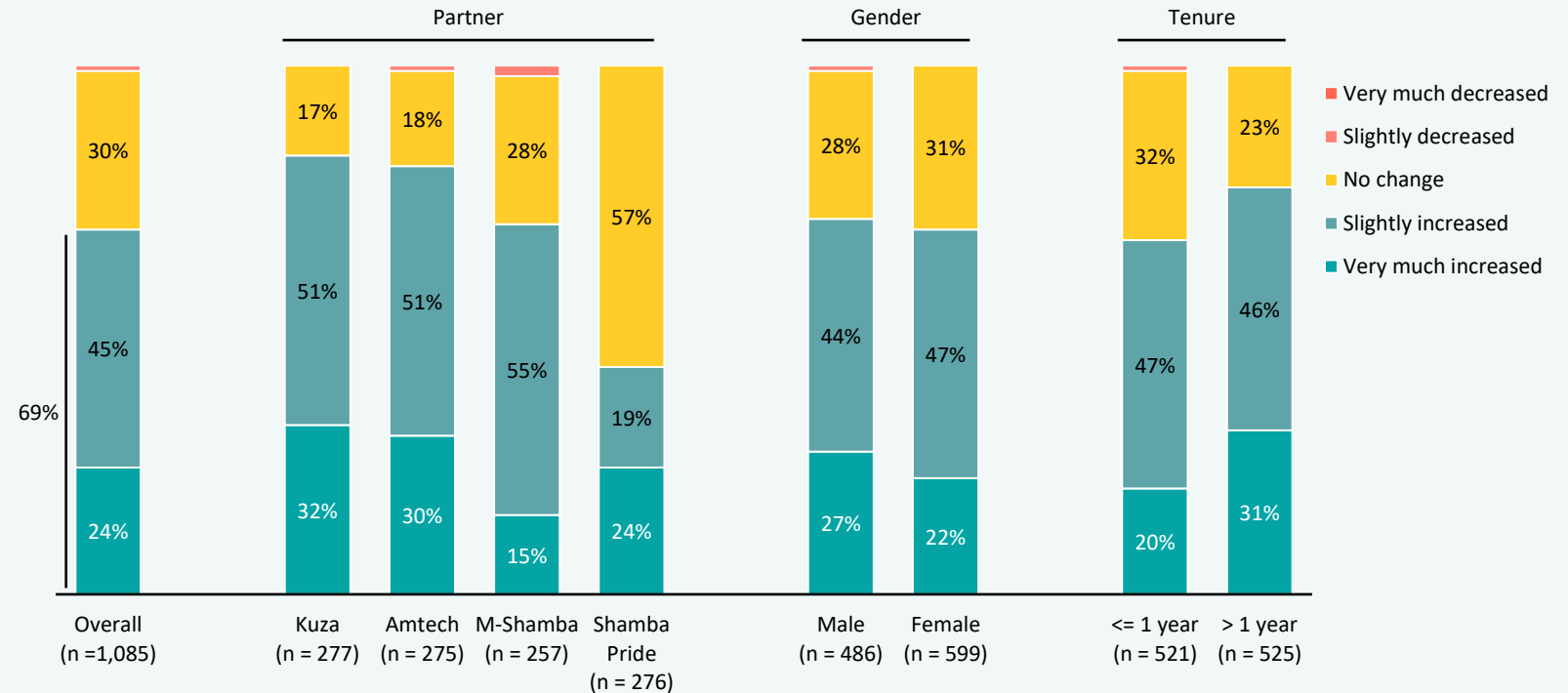


Men are more likely to report 'very much increased' influence compared to women.

7 in 10 farmers say their influence in household decisions has increased because of the partner.

Influence in Household Decision Making


Q: Has your influence in household decisions changed because of [Company]?



Quality of Life: Overview

Quality of life improvements are correlated with improvements in way of farming, production, earnings, savings, debt, and influence in household decisions.

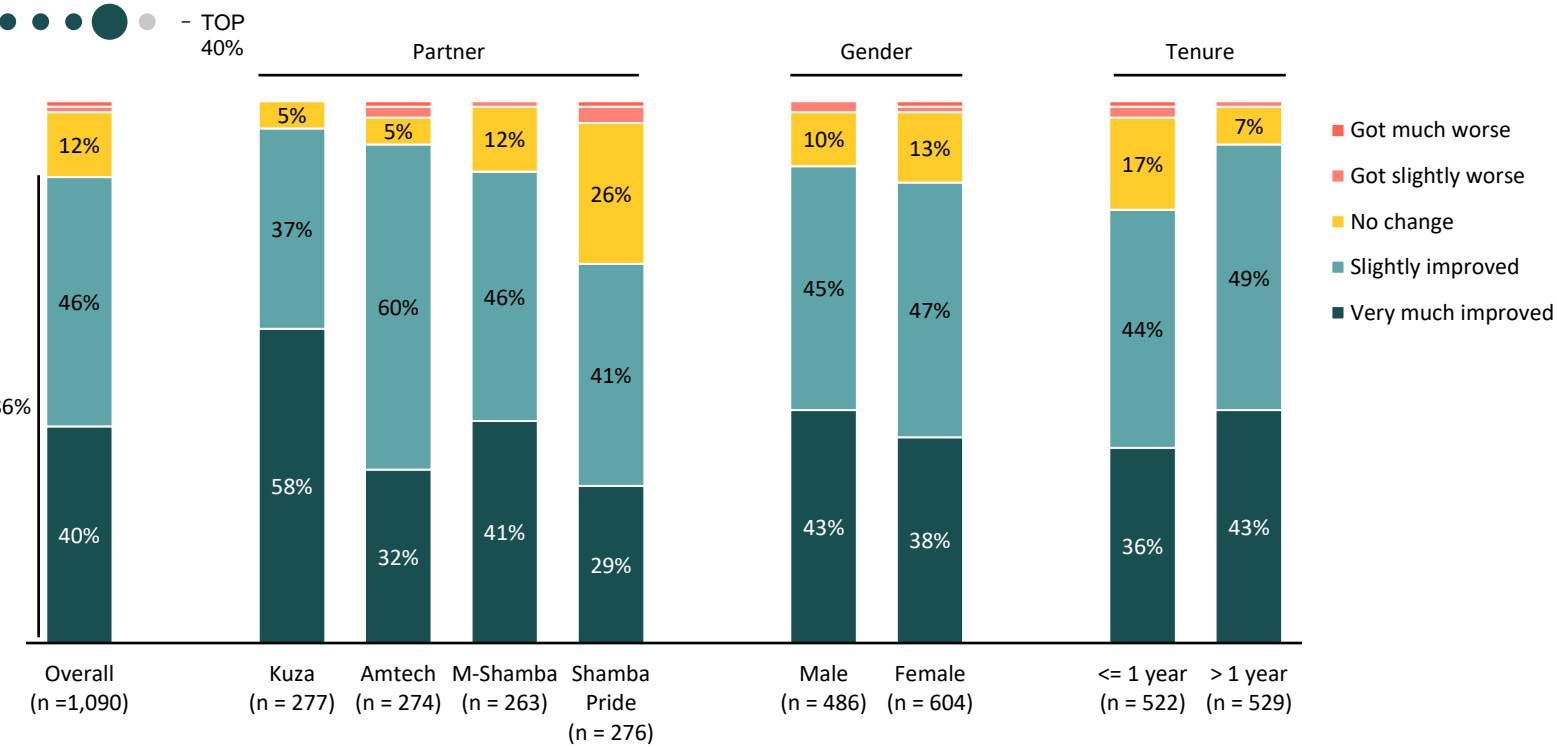
These correlations help explain why impact on quality of life deepens over time. More tenured farmers are more likely to experience improvements in farm and financial outcomes which contributes to improving their overall quality of life.

 No statistical differences by gender

Nearly 9 in 10 farmers report an improvement in their quality of life, with 40% reporting significant improvements.

Quality of Life

Q: Has your quality of life changed because of [Company]?



Quality of Life: Top Outcomes

We categorized the qualitative explanations for farmers who say their quality of life slightly or very much improved.













Increase in income emerged as one of the top outcomes across companies. Affording food, education, and household needs & bills were the other most common top quality-of-life outcomes mentioned by farmers.

Recommendation: Positive impact findings like these can be shared with staff to boost morale!

When we look at the respondents open-ended responses, we discover the top three reasons why they say their quality of life has improved.

Top Outcomes For Farmers Who Say Quality of Life Improved

Q: How has it improved? Open-ended data, coded by 60 Decibels.

	Outcome #1		Outcome #2		Outcome #3	
Kuza (n = 262)		63%		32%		31%
Amtech (n = 253)		45%		38%		32%
M-Shamba (n = 246)		45%		33%		25%
Shamba Pride (n = 193)		43%		40%		28%

Key:



Increased income



Afford education



Afford household & bills



Increased production



Afford food

Shocks Experienced: Overview

Nearly all farmers whose communities experienced a climate shock say their household was impacted.

Overall, 87% of all the farmers we spoke with said their community had faced a climate shock in the last 2 years. Of these, 96% farmer households were personally impacted by the shock that hit their community.

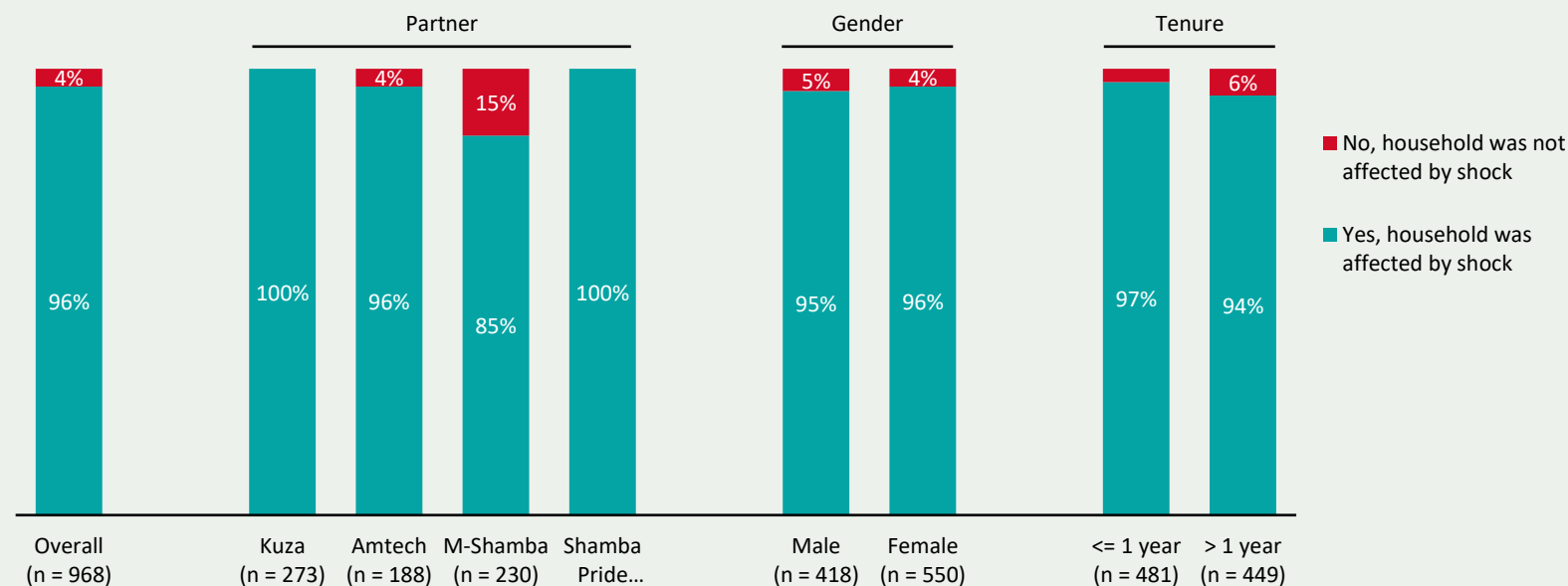
Farmer households were primarily impacted by drought, pest outbreaks, and irregular weather patterns. M-Shamba farmer households are least likely to be impacted by a climate shock compared to others.



No statistical differences by gender

Shocks Experienced by Household

Q: [asked only to farmers who had experienced a shock in their community] In the last 24 months, did any of these shocks affect your household?*



*Farmers reported all the shocks their household experienced in the past 2 years. We bucketed these to understand the % of farmers who faced a shock in their household.


Shocks Experienced: Impact on Recovery

7 in 10 farmers whose households were impacted by a climate shock report their partner had a positive effect on their recovery.

Tenured farmers whose households experienced a shock are more likely to report the company positively effecting their recovery compared to less tenured farmers.

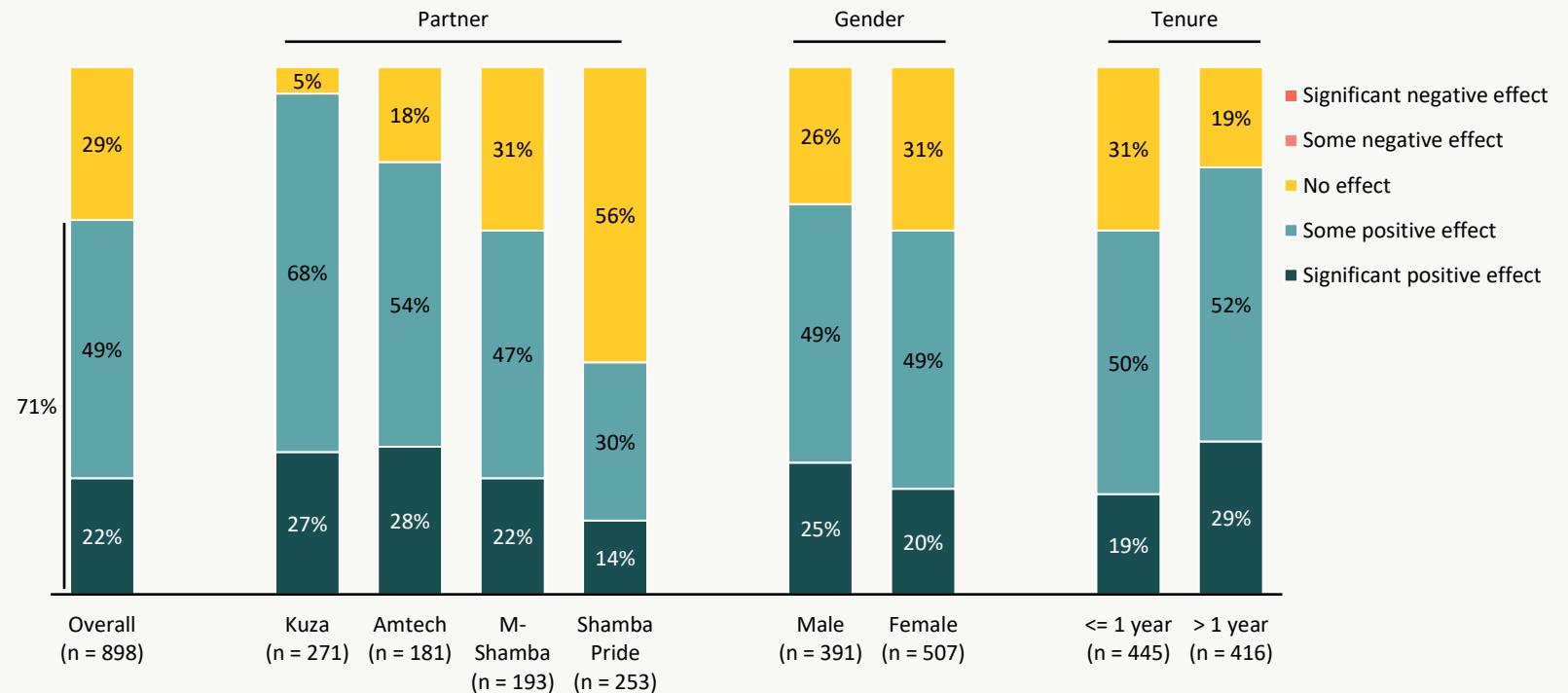
Kuza farmers are most likely to report positive impact on their recovery from shock while Shamba Pride farmers are least.

Recommendation: Encourage partners to check in on farmer needs in times of crises through training or financial assistance.

 No statistical differences by gender

Partner Effect on Household Recovery

Q: Did your involvement with the [Company] have an effect on your recovery?



Experience

- Challenges
- Net Promoter Score®
- Suggestions



Credit: World Bank

Challenge Experience

Kuza farmers are the least likely to experience challenges while M-Shamba farmers are most likely.

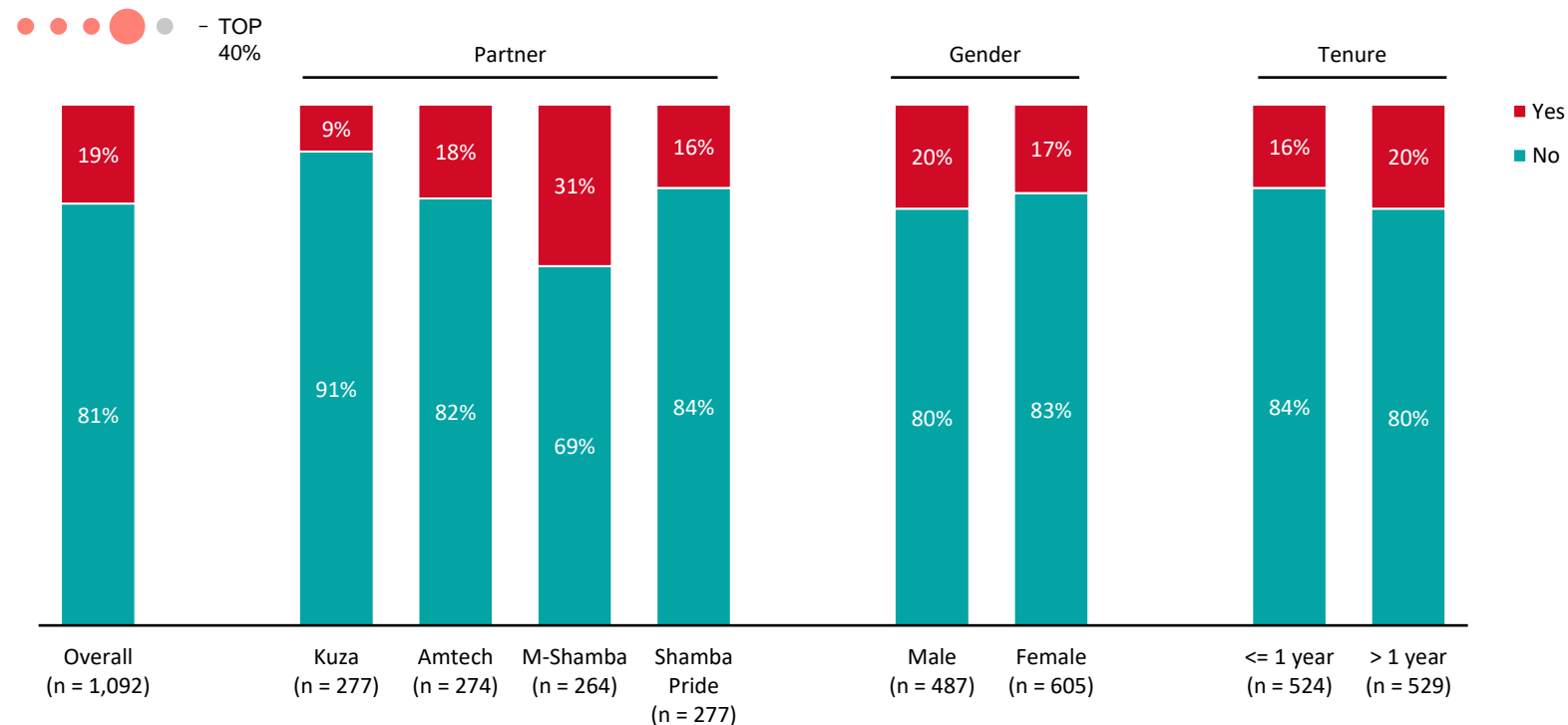
Recommendation: Quick issue resolution can enhance farmers' experience working with the partner, boost farmer satisfaction, and deepen impact. The top issues experienced by farmers are outlined on the next page. How can AgriFin support partners in resolving farmer challenges?

 No statistical differences by gender

Nearly a fifth of farmers report facing challenges with their partners. This is still a fairly low challenge rate that is at the top 40% of our benchmarks.

Farmers Reporting Challenges

Q: Have you experienced any challenges with the [Company]'s service?



Challenge Experience: Top Challenges

We ask the challenges question as framed by respondent experience rather than fault. Therefore, challenges can sit in three different themes and can be best addressed in different ways. Often the respondent (and our Research Assistants) won't know which category the challenge fits into:

- **Technical fault** - there is something wrong with the offering.
- **Mismatched expectations** - the respondent says the product/service isn't working because they expected it to work differently but it is working as intended.
- **Misuse** - the respondent isn't using the product properly; often not deliberately but through lack of awareness / training.

Limited / lack of access to offering emerged as one of the top challenges for 3 of the 4 partners.

Top Challenges from Respondents Who Report Challenges

Q: Can you please describe these challenges? Open-ended, coded by 60 Decibels.

	Challenge #1	%	Challenge #2	%	Challenge #3	%
Kuza (n = 26)	Limited access to agriculture training	35%	Inaccessible representatives	31%	Decreased crop production	15%
Amtech (n = 49)	Poor prices received	29%	Bad payment schedule	29%	Reduced access to farm inputs	16%
M-Shamba (n = 83)	Bad product quality	28%	Poor company representatives	27%	Bad delivery or installation	13%
Shamba Pride (n = 44)	Unreliable delivery	57%	Decreased access to inputs	18%	Poor quality seeds	18%

Limited / lack of access
 Customer service issues
 Product quality issues
 Delivery related issues

Net Promoter Score®: Overview

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

The average NPS for farmers who did not experience a challenge (37) is significantly higher than the NPS for farmers facing issues (-15).

The NPS for farmers who have engaged with their partners for a year or less is higher than more tenured farmers. This may be partially driven by less tenured farmers having gained access to a new offering and not having any good alternatives available in the market (see pgs. 12,13). This is further corroborated by the open-ended responses on the next page.



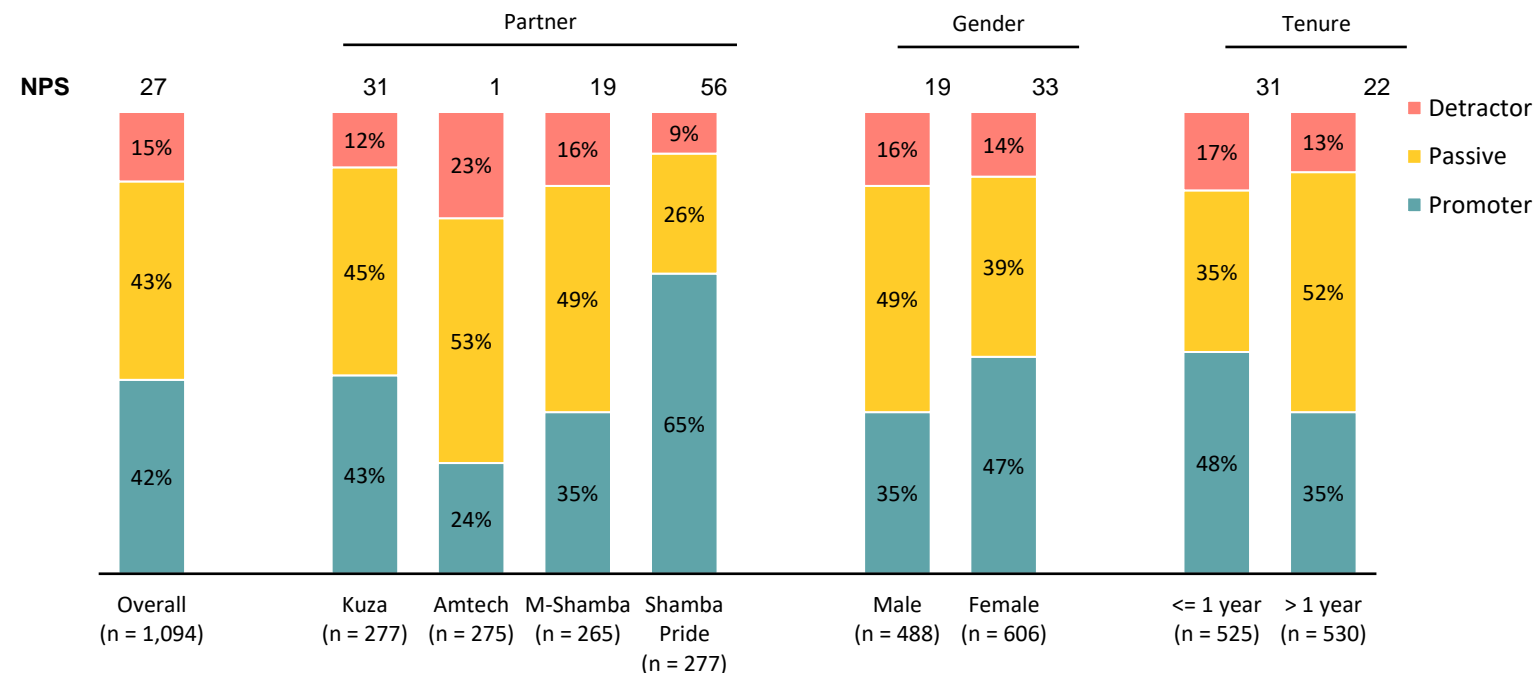
The NPS for women is higher than for men.

The portfolio average Net Promoter Score® is 27, which is favourable.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend the [Company]'s service to a friend or family member where 0 is not at all likely and 10 is extremely likely?

● ● ● ● ● - BOTTOM 40%



Net Promoter Score: Top Drivers

Farmers not only appreciate gaining access to an offering but would also recommend their respective partners because of the improved farm outcomes they've experienced.

Recommendation: *Continuing to accentuate these value drives will help companies retain farmers and make them likely to recommend their products and services to others.*

We categorized Promoters' open-ended responses to understand the value drivers. The top theme emerging across partners is farmers gaining access to the product / service.

Top Value Drivers Reported by 'Promoters'

Q: What specifically about [Company] would cause you to recommend it? Open-ended data, coded by 60 Decibels.

	Driver #1	%	Driver #2	%	Driver #3	%
Kuza (n = 120)	Access to affordable inputs	40%	Increased crop production	38%	Accessible company representatives	33%
Amtech (n = 66)	Timely payments	49%	Good price received	40%	Access to agricultural training	37%
M-Shamba (n = 93)	Access to training on farming techniques	66%	Improvement in farming methods	41%	Increase in crop productivity	16%
Shamba Pride (n = 179)	Access to agricultural training	45%	Good quality seeds	30%	Ability to afford inputs	17%

Access to an offering

Improved farm outcomes

Suggestions for Improvement

Acting on these improvements could help companies' deepen their impact.

Food for thought: *What support can AgriFin offer investees to help them action these recommendations?*

Increased access to trainings, financial support, and inputs were the top suggestions for improvements.

Top Suggestions

Q: What about the services being offered by [Company] could be improved? Open-ended, coded by 60 Decibels.

	Suggestion #1	%	Suggestion #2	%	Suggestion #3	%
Kuza (n = 246)	Need more trainings	22%	Provide loans	17%	Increase access to farm inputs	16%
Amtech (n = 275)	Provide better compensation	18%	Need more agricultural trainings	13%	Provide more loans	12%
M-Shamba (n = 265)	Provide more farm inputs	19%	Provide consistent support	12%	Provide timely access to good quality seeds	11%
Shamba Pride (n = 277)	Need more reliable delivery	21%	Provide more inputs	20%	Need access to company representatives	17%

More inputs Financial support More training

““

“I don't worry about my expenses as I sell vegetables daily. The other day when you called, I was in hospital, and I can tell you I didn't have any worries regarding money because I had sold two sacks of maize. Before I would be calling here and there to make sure I have enough money to pay for hospital bills.”

- Female, Kuza

””

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

Calculations & Definitions

Metric	Calculation
Net Promoter Score®	The Net Promoter Score is a common gauge of customer loyalty. It is measured through asking customers 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 customers rating 9 or 10 out of 10 ('Promoters') minus the % of customers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.
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 customers. It is calculated by taking the average of Company % / National %, at the \$1.90, \$3.20 & \$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

1,094 phone interviews completed between Oct '22 and March '23.

Methodology

Survey mode	Phone
Country	Kenya
Language	Swahili, English, Kamba
Dates	October 2022 – March 2023
Sampling	Random sampling from the contact base shared by the partners.
Response rate	55-77%
Average time p/interview	20 mins

Responses Collected

Farmers	1094
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Accuracy

Confidence Level	~90%
Margin of error	~3-4%

*Our confidence level cannot account for two unknowns for this population: mobile penetration and extent of completeness of the partners' farmer phone number list.

Thank You For Working With Us!

Let's do it again sometime.

About 60 Decibels

60 Decibels is a global, tech-enabled impact measurement company that brings speed and repeatability to social impact measurement and customer insights. We provide genuine benchmarks of impact performance, enabling organizations to understand impact relative to peers and set performance targets. We have a network of 1,000+ researchers in 97+ countries and have worked with more than 800 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations. 60 Decibels makes it easy to listen to the people who matter most.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

We are proud to be a Climate Positive company.

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 Lydia Namukowa Wafula, Rose Asewe, Ritah Setey and Collins Marita at AgriFin for their support throughout the project.

My dairy and crop production has increased and

I am able to earn good money from the sale of my harvest.

With the amount of money I am getting, I am able to cater for

- > my family's basic needs and
- > pay for my children's school fees.

Get in Touch



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