60 _ decibels

Amtech Impact Performance Report



Contents

Abou	t Th:	is Report	03
60dB	Per	spective	04
(2)	01:	Profile	06
[+]	02:	Impact	09
	03:	Experience	15
	04:	Segmentation Analysis	21
Appe	ndix		24
Δhou	+ 60	Decihels	28

About This Report

This report is designed to provide you with an in-depth understanding about your farmers, their profile, the outcomes they experience, how satisfied they are, and how you can improve your impact and business performance.

The insights are based on phone interviews with 313 farmers, in Kenya. These interviews were conducted by 60 Decibels trained researchers. We really enjoyed hearing from your farmers – they had a lot to say!

We employed a random sampling method to select respondents. To learn more about our methodology, head to the <u>Appendix</u>.

To contextualize your results, you can see how your performance compares to other Agriculture companies in the <u>Performance Snapshot</u> and <u>Appendix</u>.

We encourage you to use these results to set targets and identify ways you can further improve your impact performance over time.

313 farmers interviewed, 57% were female.



66

I am now able to take care of my family. I use the money I get to buy farm inputs like seeds and food for the household. I have also been able to pay school fees.

Female, 29

60dB Perspective

Top Insights

1 Amtech is providing unique services in an underserved market.

The fact that 78% of farmers could not easily find a good alternative suggests that Amtech is providing a unique offering. Additionally, Amtech is reaching farmers who are at par with the national wealth distribution in Kenya.

57% of the farmers we spoke with were also women.

Keep up the good work!

See pages: 7, 8.

3 Amtech has a strong positive impact on farmers' production, earnings and quality of life.

Virtually all farmers report that their way of farming has improved, primarily due to application of training and enhanced livestock management. They spoke of improved production - from same and additional land, and revenue increases due to larger sales volumes and better prices.

93% of farmers also report that their quality of life has improved. The top self-reported outcomes are improved ability to afford education, increased income and improved household food security.

See page: 10, 11, 12, 14.

5 Farmers who received bundled services with market access were much more likely to report improvements in farm outcomes and overall wellbeing.

When compared with those who did not receive market access services, farmers who had access to services bundled with market access were much more likely to report improvements in farm practices and outcomes.

Bundled offerings can deepen Amtech's impact on farmers.

See pages: 23.

2 Amtech's services are helping farmers get a better price for their farm produce.

93% of farmers accessed training and advisory services, while 52% accessed buyers through Amtech. 88% of farmers report that their ability to get a good price for their farm's produce has improved because of Amtech.

97% of farmers report that information on price would be useful to them. When asked about challenges faced while selling their produce, 29% of farmers report having issues, primarily with price fluctuation. Provide further support to farmers on this.

See pages: 13, 19, 20.

4 Tenured farmers report higher impact and are more satisfied with Amtech compared to less tenured farmers.

Compared to less tenured farmers, those that have been working with Amtech for more than two years are more likely to report significant improvements across key impact outcomes - their quality of life (33% vs. 25%) and earnings (35% vs. 24%). They are also more likely to report higher satisfaction (NPS: 58 vs. 46).

Tailor strategies to new members to improve their satisfaction and outcomes.

See page: <u>22</u>.

6 Farmers exhibit good overall satisfaction that can, however, be improved by resolving challenges.

Amtech has a Net Promoter Score (NPS) of 51, which is very good and higher than the 60dB Agriculture EA Benchmark. Promoters value training, financial support and market access. Detractors want to see consistent loan availability.

This also aligns with 29% of farmers who report facing similar issues. Resolving these challenges could help improve farmers' experience.

See pages: 16, 17.

Performance Snapshot

The performance column presents how you compare to 60 Decibels Benchmarks in the Agriculture sector in East Africa. You can find additional insights of your results, in the context of the 60 Decibels Benchmarks, in the Appendix.

Benchmark Overview

East Africa geographical focus Agriculture sector focus

54 companies included 9,907 voices listened to Performance vs 60dB Benchmarks

Bottom 20%
 Bottom 40%
 Middle
 Top 40%
 Top 20%

Who are you reaching?	Amtech Performance	Benchmark Performance
Could not easily find a good alternative	78%	• • • • •
[+] What impact are you having?		
% seeing significantly improved quality of life	28%	• • • • •
% seeing significantly improved way of farming	33%	• • • 0 0
% seeing significantly increased production	35%	• • • 0 0
% seeing improved productivity	59%	• • 0 0 0
% seeing significantly increased money earned	28%	• • 0 0 0
€ How satisfied are your farmers?		
Net Promoter Score	51	• • • • 0
% experiencing challenges	29%	• • • • •
% saying price received is 'very good'	6%	• • • 0 0



01: Profile

This section helps you understand your farmer base, and if you are reaching a previously underserved population.

The key indicators in this section are:

- **Demographics**: What is a typical farmer engaging with Amtech like?
- Inclusivity Ratio: Are you reaching less well-off farmers? How representative is your farmer base of the national population of the country you are working in?
- Access to Alternatives: Do your farmers have access to alternatives? Is there competition in the market?



57% of the farmers we spoke with were women. On average, farmers had interacted with Amtech for 2.8 years.

About the Farmer



57%

Female farmers
Male farmers: 43%



46

Average age Youngest: 21 Eldest: 90



6

Average household size



2

Land cultivated last year (In acres)



2.75

Average engagement with Amtech (In vears)

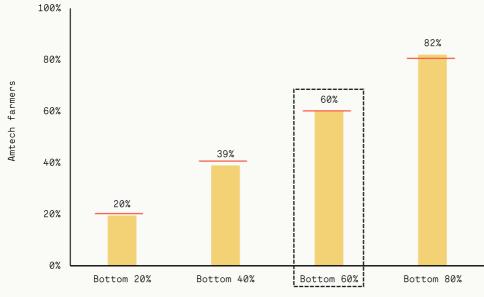
≤ 2 years: 58% > 2 years: 42%

Cooperative				
Elburgon	22%			
Soromandaa	18%			
Sot kilo	17%			
Abogeta	15%			
Akirangondu	14%			
Itunya	14%			

Amtech is reaching farmers who are at par with the national wealth distribution in Kenya.

Wealth Distribution of Amtech Farmers vs General Population

% living in the poorest 60% in Kenya (n = 313)



General Population

How To Read This Chart

The x-axis shows the distribution of wealth in the general population. The y-axis and chart bars show the proportion of Amtech farmers that fall into the bottom 20%, the bottom 40% etc., of the population.

Amtech farmers match the distribution of wealth in the general population, which is why the percentages on the y-axis match the quintile proportion i.e. 20%, 40%, 60%, 80%.

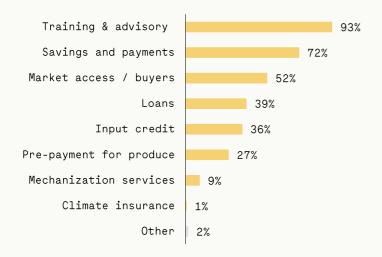
60% of farmers lie in the bottom 60% of the wealth distribution in Kenya. This indicates that Amtech is reaching farmers who are at par with the national wealth distribution.



93% of farmers accessed training and advisory services from Amtech in the last 12 months.

Services Availed From Amtech

Q: Which of these [cooperative] offerings did you access digitally in the last 12 months? Select all that apply. (n = 313)



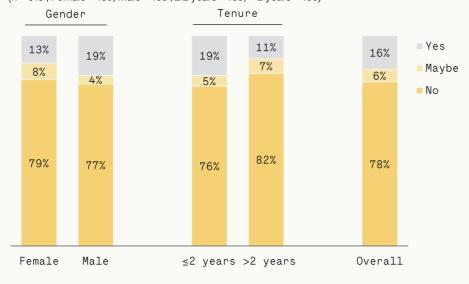
Insight

Farmers who had worked with Amtech for more than 2 years were more likely to report having more market access (65% vs. 42%), input credit (54% vs. 23%) and savings and payments (80% vs. 66%) compared to farmers with tenures of less than 2 years.

4 in 5 of the farmers say that they cannot easily find a good alternative to their Amtech offering.

Access to Alternatives

Q: Could you easily find a good alternative to [cooperative] offering? $(n = 313 \mid Female = 180, Male = 133 \mid \le 2 \text{ years} = 183, > 2 \text{ years} = 130)$



••••

TOP 40% - 60dB Agriculture EA Benchmark

60 __decibels

8



02: Impact

At 60 Decibels, we have developed 3 key indicators that capture the impact of an agricultural organization on its farmers. We ask about any changes that may have occurred in their way of farming, how their production and earning has been impacted, and ultimately how their overall quality of life has changed.

This section shows the degree to which you are impacting your farmers farm and life.

The key indicators in this section are:

- Way of Farming: Are farmers reporting changes in their ways and methods of farming because of Amtech's offering?
- Production and Earnings: To what extent are farmers experiencing production and earning changes because of Amtech?
- Quality of Life Change: To what extent has the quality of life of your farmers changed as a result of your offering?



95% of farmers report that their way of farming has improved as a result of Amtech.

Change in Way of Farming

Q: Has your way of farming changed because of [cooperative] offering? $(n = 313 | Female = 180, Male = 133 | \le 2 years = 183, > 2 years = 130)$



Insight

Farmers who said their way of farming had not changed mentioned lack of financial support, insufficient training and lack of resources as the top reasons.

MIDDLE - 60dB Agriculture EA Benchmark

Farmers talk about application of training and enhanced livestock management as their top way of farming improvements.

Improvements in Way of Farming

Q: How has your way of farming improved? (n = 297). Open-ended, coded by 60 Decibels.

63%

talk about applying the knowledge they acquired through training

(59% of all respondents)

32%

report having access to quality inputs (30% of all respondents) 50%

mention enhanced livestock management (47% of all respondents)



Access to high quality seeds and animal feeds has greatly increased the productivity of my farm. The teachings they give us on farming has also helpful because I have applied them and I can see the benefits.

Male



94% of farmers report some increase in their production with 35% reporting 'very much increased'.

Changes in Production

Q: Has the total production from your farm changed because of [cooperative] offering? (n = 313 | Female = 180, Male = 133 | ≤ 2 years = 183, > 2 years = 130)

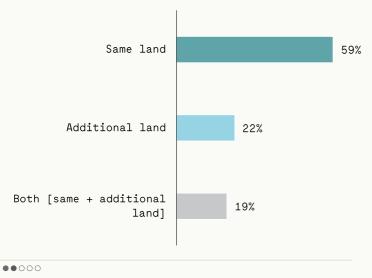


MIDDLE - 60dB Agriculture EA Benchmark

Among farmers whose total production increased, 59% achieved higher yields on the same land.

Reasons for Increase in Production

Q: Was this increase because you [planted/reared] additional [land/livestock] or was it from the same amount of [land/livestock]? (n = 293)



Insight

Farmers who had worked with Amtech for less than 2 years were more likely to report increased productivity on the same land (70%) compared to more tenured farmers (44%).

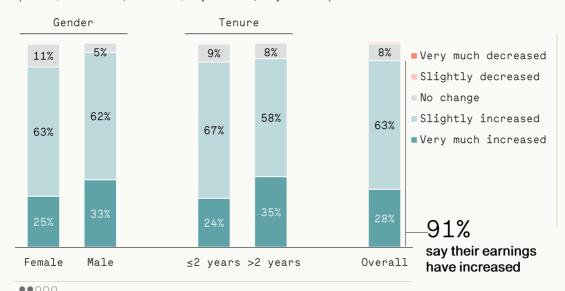
BOTTOM 40% - 60dB Benchmark



91% of farmers report an increase in their crop earnings.

Changes in Earnings

Q: Has the money you earn from farm changed because of [cooperative] offering? (n = 313 | Female = 180, Male = 133 | ≤ 2 years = 183, > 2 years = 130)



Insight

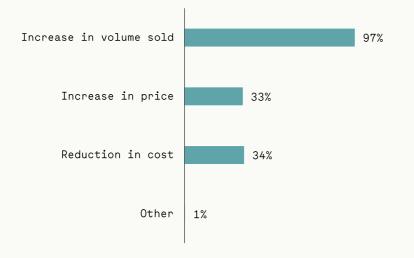
Farmers who said their earnings had not changed mentioned that they were awaiting harvest and were experiencing limited production scale as the top reasons.

BOTTOM 40% - 60dB Agriculture EA Benchmark

97% of farmers whose earnings increased cite increase in volume sold as the top reason for this change.

Reasons for Increase in Earnings

Q: What were the main reasons for the increase in money earned? (n = 286)



Insight

Male farmers were more likely to say that their earnings had increased because of an increase in price than female farmers (40% vs. 28%).

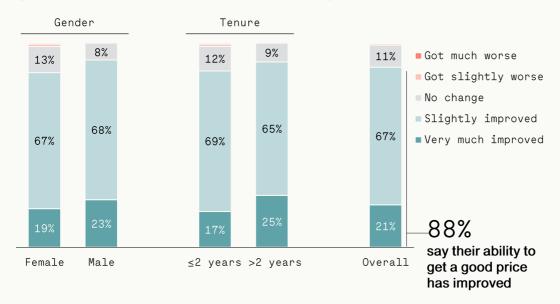
We also saw that less tenured farmers were more likely to cite increase in price as the reason for an increase in their earnings (39%) compared to tenured farmers (26%).



88% of farmers report that their ability to get a good price for their farm's produce has improved because of Amtech.

Ability to Get a Good Price Change

Q: Has your ability to get a good price for your farm's produce changed because of [cooperative]? $(n = 313 \mid Female = 180, Male = 133 \mid \le 2 \text{ years} = 183, > 2 \text{ years} = 130)$



The top criteria for buyer selection beyond price are trustworthiness, payment terms and reliability.

Criteria for Buyer Selection

Q:What do you look for in a buyer for your produce, beyond price? (n = 313). Open-ended, coded by 60 Decibels.

38%

talk about honesty and trust in fulfilling agreements

36%

mention adherence to payment terms

23%

mention reliability in purchasing produce regularly



I confirm their weighing machines readings and compare with mine. For maize and potato, I consider those with their own means of transport and packing bags. This reduces those miscellaneous costs.

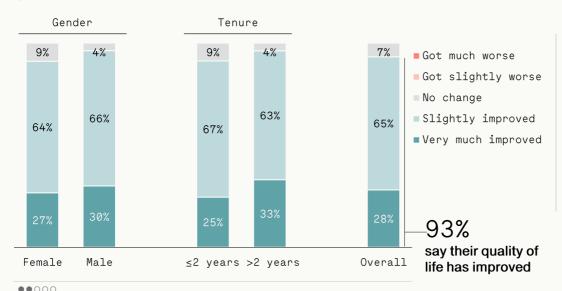
Male, 60



93% of farmers report that their quality of life has improved because of Amtech.

Quality of Life Change

Q: Has your quality of life changed because of [cooperative] offering? $(n = 313 \mid Female = 180, Male = 133 \mid \le 2 \text{ years} = 183, > 2 \text{ years} = 130)$



Insight

Farmers who said their quality of life had not changed mentioned facing challenges while farming and loan accessibility issues as the top reasons.

BOTTOM 40% - 60dB Benchmark

Top three self-reported outcomes for 93% of farmers who say their quality of life improved.

Improvements in Quality of Life

Q: How has it improved? (n = 292). Open-ended, coded by 60 Decibels.

44%

talk about having an improved ability to pay for their children's education (41% of all respondents)

36%

mention improved ability to diversify and increase their income

(33% of all respondents)

26%

report improved household food security (24% of all respondents) 66

Things have improved because am making money already this holiday. I have sold 40 chickens and am ready to pay school fees when schools resume. My cows are giving me more milk and am making extra money from milk.

Female, 39



03:

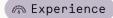
Experience

If your farmers are unhappy, it's unlikely they will continue to choose your offering or recommend to others.

This section uses the popular Net Promoter Score ® to understand the level and drivers of farmer satisfaction and loyalty. Additional insights on challenges highlight areas Amtech can improve.

The key indicators in this section are:

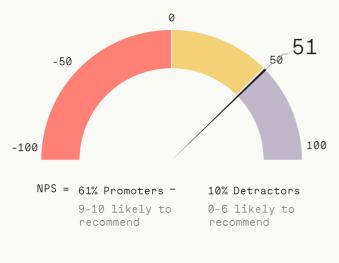
- Net Promoter Score: How likely are your farmers to recommend Amtech?
- Challenge Experience: What proportion of farmers experience challenges?
- Price Perception: What do your farmers think about the price offered by Amtech?
- Trustworthiness: Do the farmers trust Amtech's offering?
- Timeliness: Did the farmers receive the offering at the right time?



Amtech has an NPS of 51 in Kenya, which is very good and higher than the 60dB Agriculture East Africa Benchmark of 48.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely is it that you would recommend [cooperative] to a friend, where 0 is not at all likely and 10 is extremely likely? (n = 313)



The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of farmers rating 9 or 10 ('Promoters') minus the percent of farmers rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

The score can range from -100 to 100. Amtech in Kenya has a NPS of 51, which is very good.

Segments	NPS
Female	52
Male	50
≤ 2 years	46
> 2 years	58

••••

TOP 40% - 60dB Agriculture EA Benchmark

Promoters value training, financial support and market access from Amtech. Detractors want to see consistent loan availability.

Follow up from NPS question: We ask respondents to explain their rating to provide an insight into what they value and what creates dissatisfaction.

61%

are Promoters

They love:

- 1. Training on modern farming techniques (46% of Promoters/ 28% of all respondents)
- 2. Financial support and low-interest loans (43% of Promoters / 26% of all respondents)
- 3. Market access and reliable payment (38% of Promoters/23% of all respondents)

29% =



They like:

1. Quality training programs (51% of Passives/14% of all respondents)

They want to see:

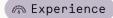
- 2. Timely payments (5% of Passives/1% of all respondents)
- 3. Consistent loan availability (3% of Passives / 1% of all respondents)

10%

are Detractors

They want to see:

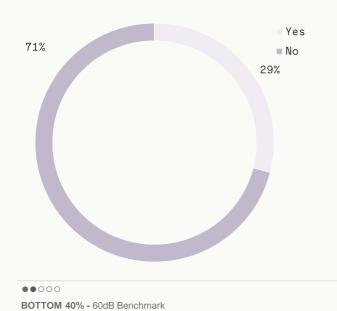
- 1. Consistent loan availability (31% of Detractors / 3% of all respondents)
- 2. Incentives and support (22% of Detractors / 2% of all respondents)



29% of farmers report facing a challenge with Amtech.

Proportion of farmers Reporting Challenges

Q: Have you experienced any challenges with [cooperative] offering? (n = 313)



Segments	Challenges
Female	28%
Male	30%
≤ 2 years	27%
> 2 years	32%
Abogeta	26%
Itunya	38%
Soromandaa	27%
Sot kilo	17%
Arirangondu	27%
Elburgon	38%

Of the 29% who experience a challenge, the most common ones are related to inconsistent loan availability and poor communication.

Most Common Challenges

Q: Please explain these challenges. (n = 91). Open-ended, coded by 60 Decibels.

25%

talk about inconsistent loan availability

(7% of all respondents)

22%

talk low prices offered for produce

(6% of all respondents)

22%

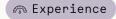
mention inadequate communication

(6% of all respondents)



I have been reaching out to them to give me a loan so that I purchase another cow, but they treat me as if I was never one their members. They refused to give me a loan requesting for a statement that I don't have.

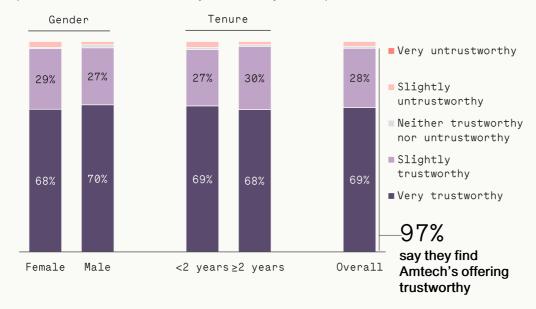
Female, 47



97% of farmers find Amtech's offering trustworthy with 69% saying it's 'very trustworthy'.

Trustworthiness Rating

Q: Did you find [cooperative's] offering trustworthy or not? (n = 313 | Female = 180, Male = 133 | \leq 2 years = 183, > 2 years = 130)

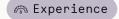


46% of farmers report that they 'always' receive Amtech's offering on time.

Timeliness Rating

Q: How often would you say you received [services] from [cooperative] at the right time- i.e. exactly when you needed them? (n = 313 | Female = 180, Male = 133 | \leq 2 years = 183, > 2 years = 130)

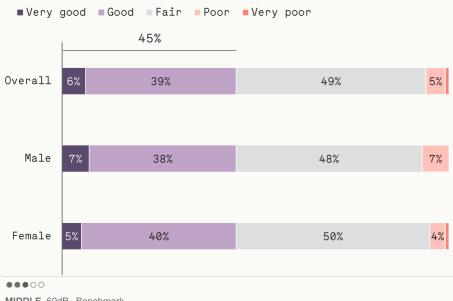




45% of farmers report that the price offered by Amtech is good.

Price Perception

Q: [only if farmer sold produce to the coop] Do you think the price offered by [cooperative] is? (n = 262)

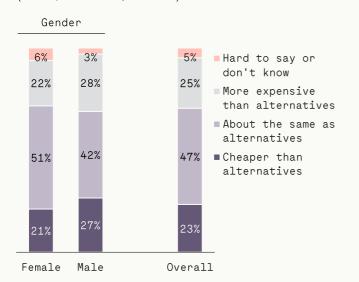


MIDDLE 60dB - Benchmark

23% of farmers say the price offered by Amtech is cheaper than alternatives. 27% were able to sell all their produce.

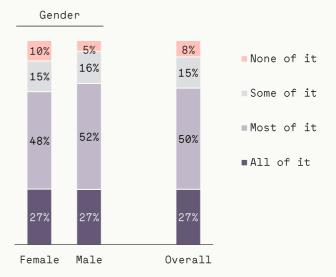
Comparison of Price to Other Buyers

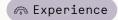
Q: How does [cooperative]'s price compare to other buyers? (n = 313 | Female = 180, Male = 133)



Ability to Sell Produce

Q: How much of the produce you wanted to sell were you able to in the past 30 days? (n = 313 | Female = 180, Male = 133)





97% of farmers report that information on price would be useful to them.

Useful Market Information

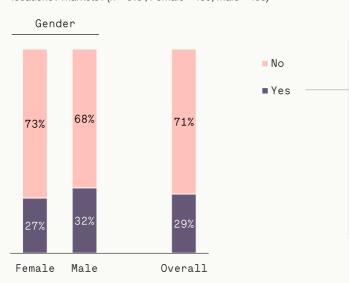
Q: What kind of market information would be useful to you? Select all that apply: (n = 313)



29% of farmers report that they faced a challenge with selling their produce due to price fluctuation and transportation costs.

Challenges with Selling Produce

Q: Did you face challenges with selling your produce in the usual locations / markets? (n = 313 | Female = 180, Male = 133)



Top Challenges Reported

Q:Please explain the challenge? (n = 91)





04: Segmentation Analysis

Not every farmer is the same. Understanding your impact across different groupings of farmers can reveal additional insights into how you can improve performance.

This section disaggregates results by tenure and services across five key indicators introduced in previous sections.

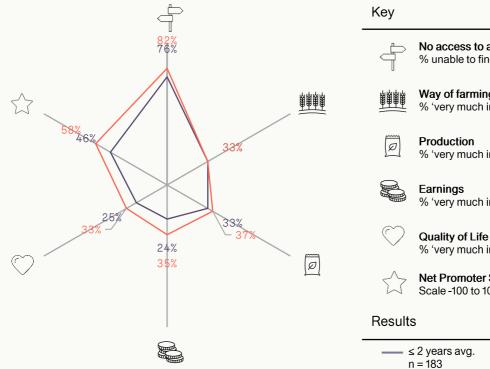
The key indicators in this section are:

- Access to alternatives
- Way of farming
- Production
- •Earnings
- Quality of life
- Net Promoter Score



Tenured farmers report higher impact and are more satisfied with Amtech compared to less tenured farmers.

Tenure Segmentation Analysis

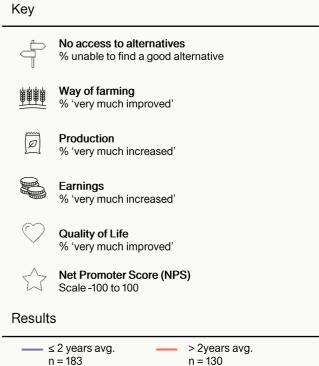


Insights

Farmers who have been with Amtech for more than 2 years report higher satisfaction and impact.

A larger percentage of more tenured farmers reported higher quality of life improvements (33% vs. 25%) and earnings (35% vs. 24%). They are also more likely to report higher satisfaction (NPS: 58 vs. 46).

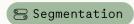
This indicates that more tenured farmers are seeing greater impact on their lives.



2 Farmers who have been with Amtech for 2 years or less report having more access to alternatives.

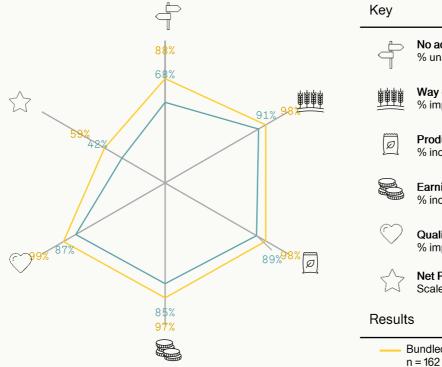
Farmers with less tenure are more likely to have more access to alternatives (24% vs. 18%) compared to tenured farmers.

Tailor strategies to new members to improve their satisfaction and impact.



Farmers who received bundled services with market access report higher impact and are more satisfied with Amtech.

Services Segmentation Analysis



Insights

Farmers who received services bundled with market access report higher satisfaction and impact.

A larger percentage of farmers with bundles services reported higher production (98% vs 89%), earnings (97% vs. 85%), and quality of life improvements (99% vs. 87%). They are also more likely to report higher satisfaction (NPS: 59 vs. 42).

This indicates that bundled services may deepen impact on farmers' lives.



2 Farmers who did not receive market access services report having more access to alternatives.

Farmers without market access services are more likely to report more access to alternatives (32% vs. 12%) compared to farmers with bundled services.



Appendix

Detailed Amtech Impact Performance

Performance Relative to Benchmark indicates where Amtech falls in the ranking relative to other companies in the Agriculture sector.

Benchmark Overview	# Companies	# Respondents
60dB Agriculture EA Benchmark	54	9,907

Performance vs 60dB Benchmark

O O O O Bottom 20%
 O O O Bottom 40%
 O O Middle
 Top 40%
 Top 20%

Indicator	Description	Amtech	60dB Benchmark	60dB Top 20%	Performance Relative to Benchmark
Profile & Access					
Female reach	% accessing for the first time	57%	31%	43%	• • • •
Alternatives	% without access to good alternative	78%	61%	82%	• • • • 0
[+] Impact					
Quality of Life	% 'very much improved' quality of life	28%	41%	56%	• • 0 0 0
Way of Farming	% 'very much improved' way of farming	33%	34%	55%	• • • 0 0
Production	% 'very much increased' production	35%	39%	45%	• • • 0 0
Productivity	% increased productivity	59%	72%	81%	• • 0 0 0
Money earned	% 'very much increased' money earned	28%	36%	50%	• • 0 0 0
Satisfaction ■ Control of the control					
Net Promoter Score	NPS, on a scale -100 to 100	51	40	55	• • • • 0
Challenges	% experiencing challenges	29%	24%	14%	• • 0 0 0
Price Perception	% saying price is 'very good'	6%	7%	19%	• • • • •

Methodology

About the 60 Decibels Methodology

In December 2024, 60 Decibels' trained researchers conducted 313 phone interviews with Amtech farmers. The clients were randomly selected from a random sample of the farmer database. Here is the breakdown of how we collected this data:

Country	Kenya
Client Population	7708
InterviewsCompleted	313
Response Rate	60%
Languages	Swahili, English
Average Survey Length	22 mins
Confidence Level	95%
Margin of Error	5%

Calculations and Definitions

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

Metric	Calculation
Net Promoter Score®	The Net Promoter Score (NPS) is a common gauge of client satisfaction and loyalty. It is measured by asking clients to rate their likelihood to recommend a product/service to a friend of family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of clients rating 9 or 10 out of 10 ('Promoters') minus the % of clients rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered
	'Passives'.

Ideas for How to Use these Results

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

Review Your Results	Review your results and qualitative customer responses. There's a lot of interesting feedback in there!
Engage Your Team	 Send the report to your team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places! Set up a team meeting & discuss what's most important, celebrate the positives, and identify next steps.
Spread The Word	Reach a wider audience on social media & show you're invested in your farmers.
Close The Loop	We recommend posting on social media/website/blasting an SMS saying a 'thank you to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on XYZ' After reading this report, don't forget to let us know what you thought: Click Here
Take Action!	 Collate ideas from team into an action plan including responsibilities. Keep us updated, we'd love to know what changes you make based on these insights. Set up the next Lean Data project – we recommend checking in again in 6 to 12 months.

About 60 Decibels

60 Decibels is the world's leading customer insights company for social impact. We bring speed and repeatability to social measurement, making it easy to listen directly to the people who matter most. Our network of 1,800+ researchers in 80+ countries gives you global reach. Couple this with standardized questions across thousands of projects and you get the largest data set of social performance benchmarks worldwide — with a focus on Financial Inclusion, Off-Grid Energy, and Agriculture value chains. These data help investors, funders, Fortune 500 companies, and NGOs understand their impact performance relative to their peers. Get in touch to find out more about our award-winning approach to impact measurement.

Project Team

Kate Njoroge

Ivy Langat

Ian Osuka

Lilian Oporo

For queries, please email:

ivv@60decibels.com;

kate@60decibels.com

Thank You For Working With Us!

Let's do it again sometime.

We'd love to hear your feedback on working with 60dB; take 5 minutes to fill out our feedback survey here!

Stay In Touch

Please sign up for <u>The Volume</u>, our monthly collection of things worth reading.

Acknowledgments

Thank you to Pius Sigei and Lydia Wafula for their support throughout the project. This work was generously sponsored by Mercy Corps AgriFin.