

TruTrade Farmer Insights Kenya



Credit: TruTrade Africa



• Nigeria
• Ethiopia
• Kenya
• Uganda
• Tanzania
• Zimbabwe
• Zambia
• Indonesia

AGRIFIN

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

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

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

AGRIFIN AND TRUTRADE

AgriFin Impact Series

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

AgriFin & TruTrade

TruTrade is a social enterprise that brings together the supply power of small-scale producers across Africa, to meet local, regional and international market demand. TruTrade digitizes informal agricultural value chains, integrating smallholder farmers into sustainable supply chains. We provide farmers with a direct link to market and fair prices; buyers get a reliable and traceable source of good quality produce; aggregators have a business opportunity.

TruTrade plans to incorporate technology to enable voice, text and video messaging of specific buyer specifications to agents and farmers. Mercy Corps Agrifin has worked with TruTrade for over a year, principally in the World Bank One Million Farmer Platform where we supported proposal design and county collaboration to reach farmers in seven counties in Kenya. Through Agrifin support, TruTrade successfully qualified to receive funding to digitize trade for farmers in various value chains including mangoes, green grams, Irish Potatoes and avocados. Mercy Corps Agrifin continues to support TruTrade and is presently engaged on a project to improve their technology to include whatsapp, IVR and SMS to enhance information to farmers on product specifications as set out by buyers contracting TruTrade for supply in the international market.

Welcome To Your 60dB Results

We enjoyed hearing from 258 of your farmers - they had a lot to say!

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TruTrade Performance Snapshot

TruTrade is providing farmers market access of a kind they did not have before. The company can resolve farmers' challenges to deepen impact.

Inclusivity Ratio

0.85

degree of reaching low-income farmers



Impact

40%

quality of life
'very much improved'



What Impact

- 30% are able to pay school fees
- 25% are better able to pay for household bills and expenditure
- 18% can afford to buy more food for the family

First Access

85%

first time accessing service provided



Farmer Voice

"It is better than dealing with brokers. TruTrade pays using Mpesa and they pay very fast. They have helped me in adding more fruits on my farm"

Data Summary

TruTrade Performance: 258 farmers interviewed during October 2020 in Kenya.

Quintile Assessment compares TruTrade's performance with 60dB Agriculture Benchmark for Farmer as Supplier comprised of 28 companies, 13 countries, and 3818 farmers. Full details can be found in [Appendix](#).

Net Promoter Score®

35

on a -100 to 100 scale



Challenges

32%

report challenges



Crops Revenue

45%

'very much increased'



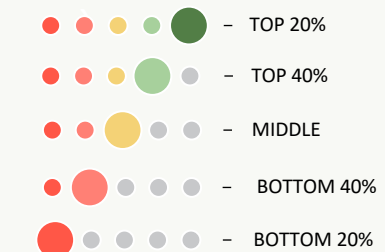
Crops Production

39%

'very much increased'



Performance vs. 60dB Benchmark



Top Impact Insights

TruTrade is providing a unique service in an underserved market and impacting farmers’ way of farming, crop revenue and production. Their impact deepens over time.

Headline

Detail & Suggested Action



TruTrade is providing a unique service in an underserved market

At the time when farmers started selling to TruTrade, 85% of them were experiencing market access of the kind TruTrade provides, for the first time. Even today, majority of the farmers cannot find a good alternative to TruTrade. The high percentage of farmers reporting gaining first time access to TruTrade’s services, and the low availability of alternatives shows that TruTrade is providing a scarce service in an underserved market.



TruTrade is positively impacting the revenues farmers earn from crop, helping increase its significance to the household

As a direct outcome of TruTrade’s unique market access service, close to 90% of all farmers report improvements in money earned from crop sold to TruTrade. Farmers explain that the revenue increases are mainly due to increase in volume sold and better prices. Furthermore, the average increase in revenue earned from crop, was 43%, which majority of the farmers deem as significant to their household. Additionally, 50% of household income, in the last one year, came from selling crops to TruTrade, showcasing the overall importance of TruTrade’s income to the household.



TruTrade’s impact is also being felt beyond revenues, on way of farming and crop production; the overall impact is likely deepening over time

TruTrade’s impact on crop revenue was more immediate and largely stayed consistent over time. However, farmers who have been selling to TruTrade for two years or more, were much more likely to report improvements in their way of farming and crop production, compared to less tenured farmers.

Farmers who improved their way of farming spoke about buying better quality inputs, planting more crops, while those who increased production, increased the amount of land under farming or increased productivity.

Therefore, the deepening of impact among the more tenured farmers, could be related to TruTrade’s market access service reliability, impacting farmer’s confidence to invest more and produce more over time.

Top Actionable Insights

While TruTrade is positively impacting farmers' quality of life, further training, better communication and support during COVID-19 could help it cement its position as a trusted partner to farmers.

Headline

Detail & Suggested Action



Going Great:

Disseminate your value proposition and leverage the potential of 'Promoters' as brand ambassadors

TruTrade has a Net Promoter Score of 35, which is good and at par with 60dB agriculture benchmark. TruTrade's value proposition, as stated by the Promoters (those who gave a rating of 9 or 10 out of 10), is that it provides a price that is generally higher than the market, and it ensures timely payment of that price.

An idea: Consider leveraging your 'Promoters' to disseminate your value proposition by increasing word-of-mouth referrals to expand your farmer base



A Finding That Jumped Out:

Farmers ask for market information on price in coming months to cope with COVID-19

To improve their chances of selling in the next six months, farmers were keen to get more market related information, and connection with buyers. They explained that information on price, and quantities that buyers can absorb would be most useful to them, and majority of them preferred selling to companies.

For discussion: How can TruTrade provide information and support to its farmers in the coming months?



Area For Improvement:

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

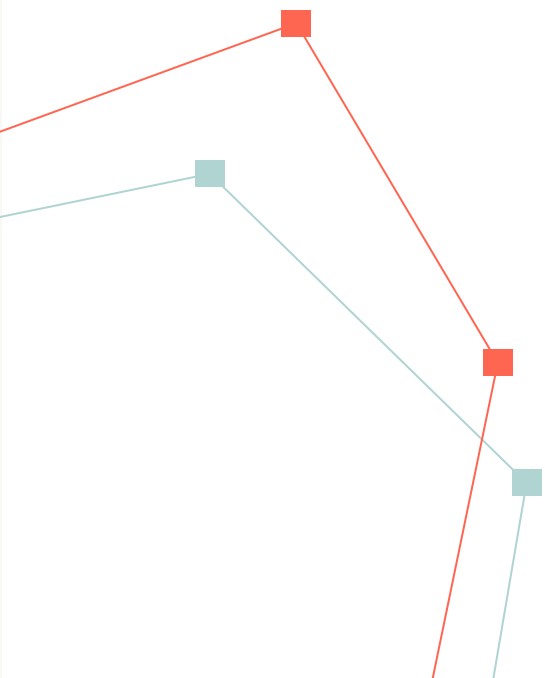
32% farmers reported facing challenges with TruTrade. The company refusing to buy produce, low prices, delayed payments, were the most often reported challenges.

Farmers were especially unhappy about stringent quality requirements that they were asked to adhere without prior training or communication around quality expectations.

Suggested Action: Setting quality expectations and providing requisite training will help farmers.

Farmer Voices

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



Impact Stories

86% shared how TruTrade services had improved their quality of life

“I have started farming a lot more and from this, I am earning more money for myself. Financially we are better than before.”

“I am able to comfortably pay for my son's school fees and make some home improvements. I even cemented my floor and built a small store for storing my harvest.”

“Since I started interacting with TruTrade I have been able to improve many aspects of my life and the biggest improvement was in taking care of my family.”

“I can now farm with less hassle as I do not have to worry about my crops dying before harvest.”

“It is through cassava farming that I get to boost my income and support my basic needs, providing food and other household necessities.”

“I used the money I got from TruTrade to get back on my feet. I am also a role model to other farmers in my village through my cassava farming success.”

Opinions On TruTrade Value Proposition

50% were Promoters and were highly likely to recommend

“I think it is better to sell to TruTrade because the payment is better and it is quick. The price is also standard and does not fluctuate.”

“They have always been professional for the time that we have worked together. They always keep their dates when they say they will come for our cassava and have always given us advice whenever we need it.”

Opportunities For Improvement

Farmers had specific suggestions for improvement

“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 .”

“They should consider helping us with Transportation we are a bit interior this will help us reduce on cost of transportation.”

Key Questions We Set Out To Answer

- Who is TruTrade reaching?
 - Income, farm and disability profile
 - Importance of TruTrade's market access service
 - Availability of alternatives in market
 - Exposure and resilience to climate shocks
- What impact is TruTrade having?
 - Changes in revenue
 - Change in way of farming, crop production and productivity
 - Impact on quality of life
 - Impact on recovery from climate shocks
- Are farmers satisfied with TruTrade & why / why not?
 - Net Promoter Score & drivers
 - Top challenges experienced
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 - Experience with COVID-19
 - Future willingness to plant new crops
 - COVID-19 and access to information / advice
 - COVID-19 and market access

“I was able to buy new seedlings for my next plantation,
buy food and even afford medical bills.”

About The Farmer

The average farmer cultivated 2.8 acres in the last 12 months and 53% of this land was planted with crops that were sold to TruTrade.

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

A little over a third of the farmers we spoke to identified as female.

The primary crop that farmers sold to TruTrade was any of the following - Avocados, Soyabeans, Cassava, Mangoes, Groundnut, and Oranges (more details on [slide 40](#))

In the last 12 months, nearly half of the total household income, came from crops that were sold to TruTrade.

The average farmer in our sample had interacted with the company for 20 months.

About The Farmers We Spoke With

Data relating to farmer characteristics (n = 258)

38%

Were Female

2.8

Acres were cultivated by the average farmer last year

53%

Of the average farmer’s land was cultivated with crops that were sold to TruTrade

48

Average age

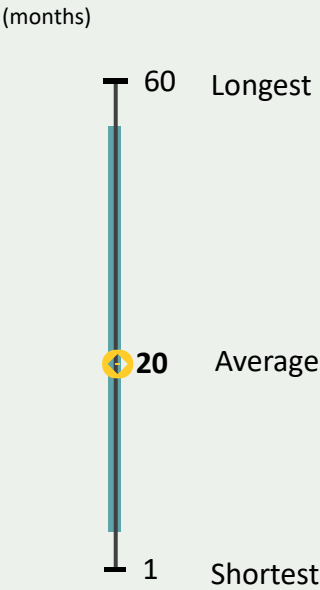
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Average household size

50%

Of household income last year came from selling crops that used to TruTrade’s service

TruTrade Engagement Duration



Poverty And Inclusivity

Compared to the rural averages, there is opportunity for you to reach more low-income farmers.

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

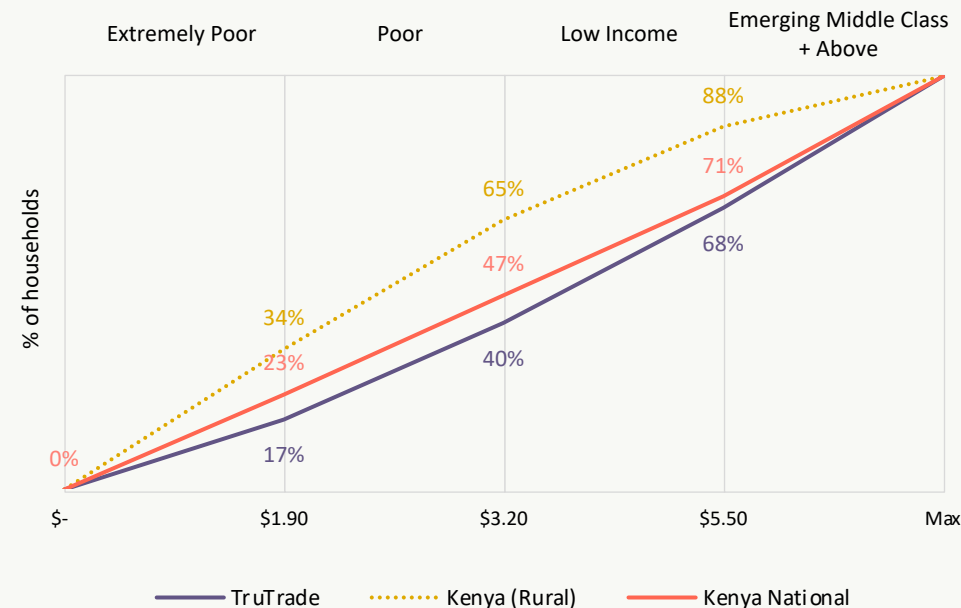
40% of TruTrade farmers live below the \$3.20/day compared to the Kenya national average of 47%. This results in an inclusivity ratio of 0.85.

This implies that TruTrade is serving slightly wealthier farmers than the Kenyan national averages.

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

Income Distribution of TruTrade Farmers Relative to Kenya National Rural Average

% living below \$x.x per person / per day (2011 PPP) (n = 241)*



Inclusivity Ratio

Degree that TruTrade is reaching low-income farmers in Kenya

0.85x

● ● ● ● — TOP 40%

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

See [Appendix](#) for calculation.

17 farmers refused to respond to our PPI questions

First Access and Alternatives

85% of farmers were experiencing market access of the kind TruTrade provides, for the first time. Even today, majority of the farmers cannot find a good alternative to TruTrade.

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

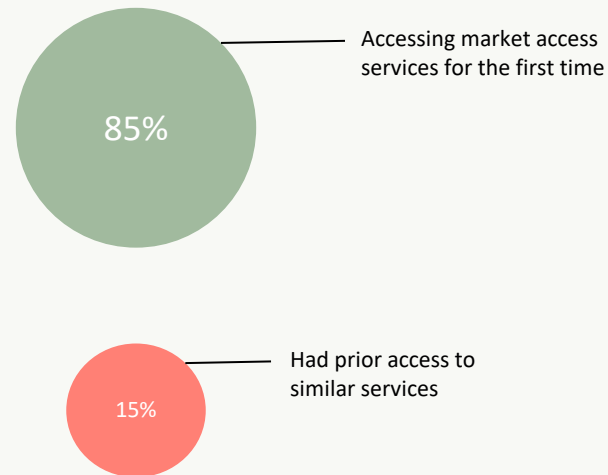
The high percentage of farmers who are accessing TruTrade services for the first time suggests that it is reaching an under-served farmer base.

The low availability of alternatives shows that TruTrade is providing a scarce service. During the course of the interviews, some farmers explained that prior to TruTrade, they were primarily selling their produce via brokers or intermediaries.

First Access

Q: Before you started interacting with TruTrade, did you have access to a market access service like those that TruTrade provides? (n = 258)

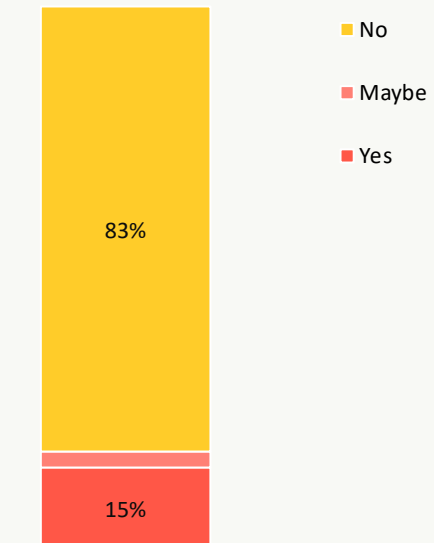
● ● ● ● ● — TOP 20%



Access to Alternatives

Q: Could you easily find a good alternative to TruTrade's market access service? (n = 258)

● ● ● ● ● — BOTTOM 40%



Resilience to Shocks

In the last two years, nearly all farmers faced a shocked in their community. Out of those who did, 42% have been able to bounce back, and another 42% remained unaffected anyway.

95% said their community experienced at least one climate related shock in the last 24 months

Of this group of 244 farmers...

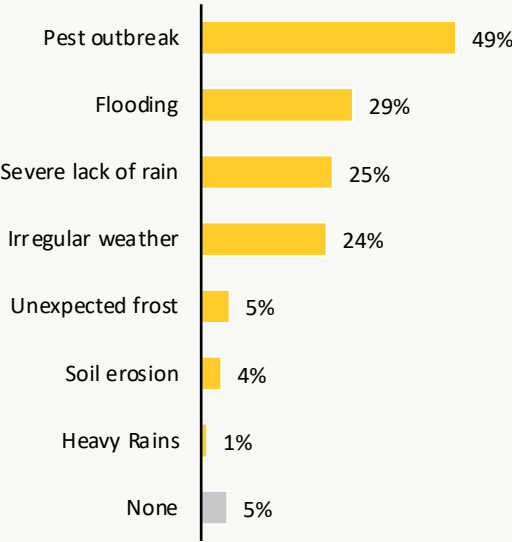
42% Were not affected by the shock that hit their community

42% Have recovered fully

13% Have not recovered

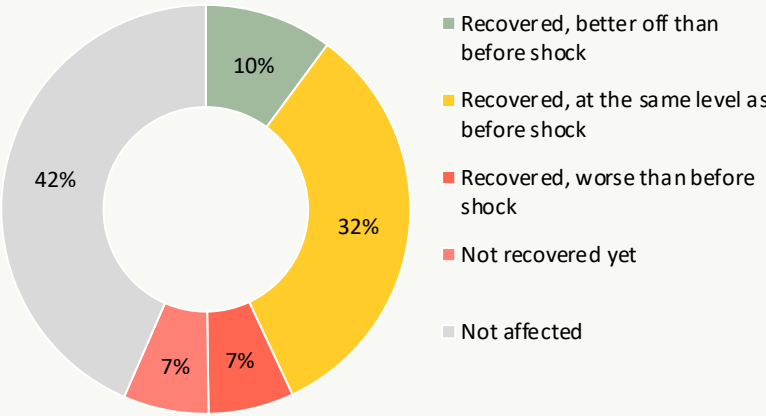
Shocks Experienced By Community

Q: In the last 24 months, which of the following shocks affected your community / village? (n = 258, multiple responses allowed except 'None')



Affect and Recovery for Household

Q: To what extent was your household able to recover from this event? (n = 244)*



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

Disability Profile

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

TruTrade farmer households have a 4.8% disability prevalence, which is higher than Kenya’s national population disability rate of 3.5%.

You can use this information to identify ways to better serve your farmers. For example, 1.21% have challenges with eyesight - consider larger informational stickers or brochures.

The disability rate among TruTrade farmer households is slightly higher than that of Kenya’s national population.

Disability Profile of TruTrade’s farmer Households

% who said a member of their household had a lot of difficulty doing any of the following or cannot do at all. (n = 247)*

4.8%

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



1.21%
difficulty seeing, even if wearing glasses (if available)



0.81%
difficulty remembering or concentrating



0.40%
difficulty hearing, even if using a hearing aid (if available)



1.62%
difficulty with self-care, such as washing all over or dressing



2.43%
difficulty walking or climbing steps



0.00%
difficulty communicating or being understood, using their usual language

*11 farmers chose not to answer disability related questions

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“I can now plan my finances and budget for future use since they pay on time without any delays.”

Crop Revenue (1/2)

89% farmers reported increase in money earned from crops sold to TruTrade. Ability to sell more and better prices were primary reasons for the increases.

We asked farmers if they had noticed changes in the revenue, they earned from the crops they sold to TruTrade.

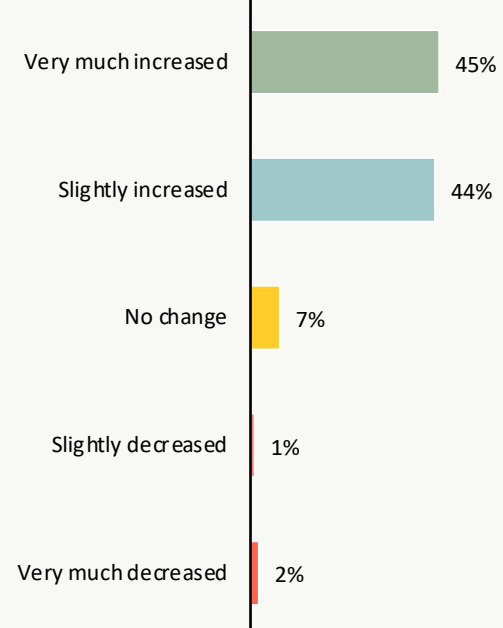
During the course of the interviews, some of the farmers explained that:

1. for the first time they were able to sell large quantities to a single buyer
2. the prices offered were significantly more than what they received previously from brokers and intermediaries.

Returns from Crops

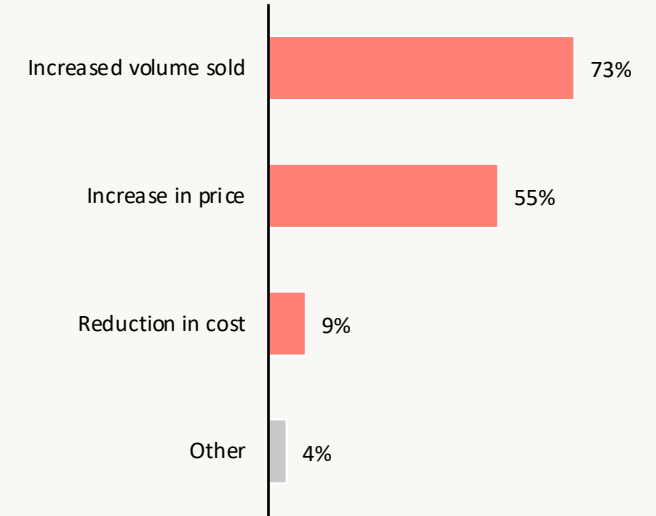
Q: Has the money you earn from [crop] changed because of TruTrade Africa offering? (n=256)*

● ● ● ● ● — TOP 40%



Reasons for Increased Returns

Q: What were the main reasons for the increase in money earned? (n=230)



Crop Revenue (2/2)

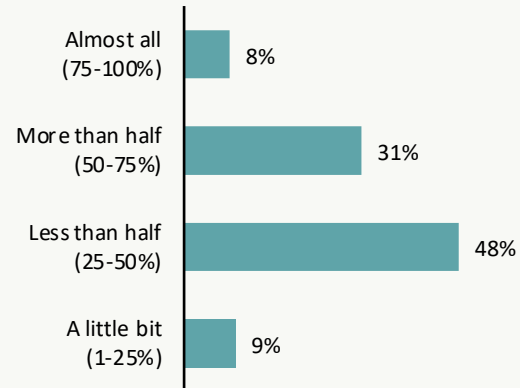
Farmers reported an average revenue increase of 43% and for majority this increase was significant for the household.

50%

Of household income last year came from crops that were sold to TruTrade.

Household Income Impacted By TruTrade

Q: In the last 12 months, what proportion (%) of your household's total income, came from crops? (n=258)

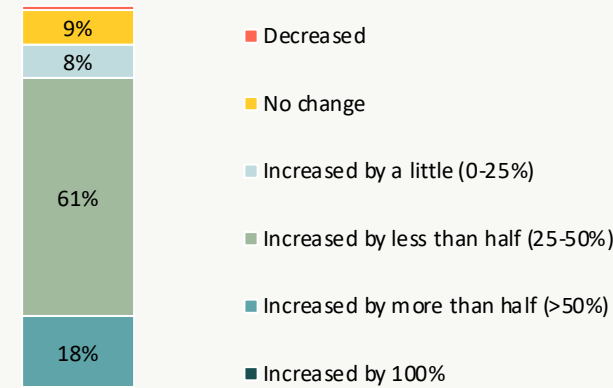


43%

Was the average increase in revenue from crops that were sold to TruTrade.*

Change In Crop Returns

Q: Can you give a rough estimate how much your money earned from your crop has increased because of TruTrade's market access service? (n=230)*



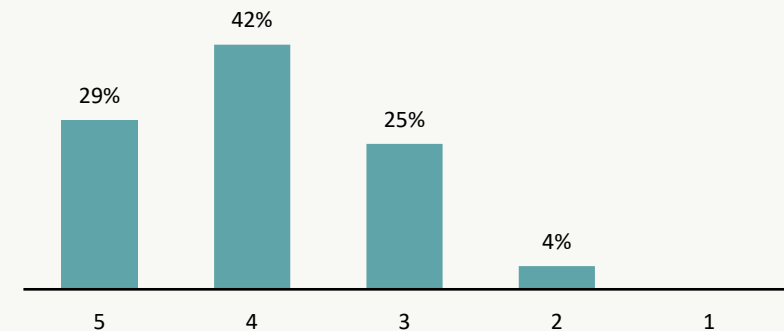
*Those who said 'decreased' were taken to say 0% increase in revenue.

71%

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

Significance of Change in Crop Returns

Q: On a scale of 1 to 5, where 1 is not significant at all and 5 is very significant how significant is this increase to your overall household income? (n=230)



Way of Farming

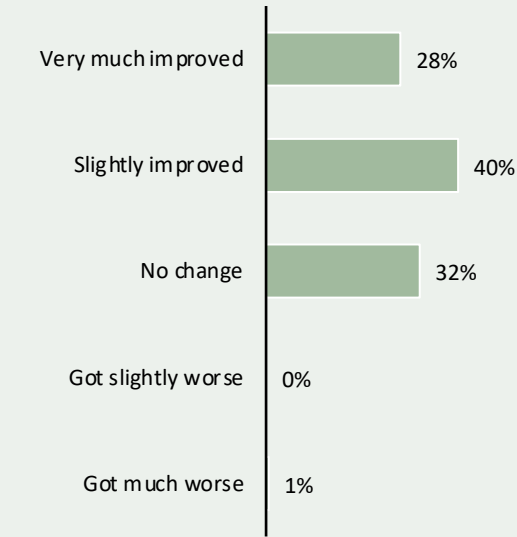
To gauge the effect of TruTrade’s market access service, we asked farmers how their way of farming had changed since they started selling to TruTrade.

28% farmers reported a ‘very much improved’ way of farming due to TruTrade.

Almost 70% of farmers report an improvement in the way they farm due to TruTrade’s market access service.

Changes In Way Of Farming

Q: Has your way of farming because of TruTrade’s market access service? (n = 164)*



- Very much improved:**
“They educated us on how to plant around the trees and also recommended what fertilizer and pesticides we can use.”
- Slightly improved:**
“I have got enough money to buy substantially good quality fertilizers for my mangoes.”
- No change:**
“TruTrade has not empowered us in order to change our ways of farming because we mostly interact when the fruits are ready for sale.”

*Question was asked to only 164 farmers as the question was added post pilot phase.

Way of Farming: Top Outcomes

Farmers were asked to describe – in their own words – the changes in way of farming because of their interactions with TruTrade.

The top outcomes are shown on the right.

Farmers also mentioned:

- Increasing the amount of land they used (12%)
- farming new crops (7%)

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

- 38% reported that their interactions with TruTrade were only around sales.
- 10% say that the price they got was not good enough.

Farmers spoke about being able to afford better inputs, and increase in the quantity of crops.

Top Three Self-Reported Outcomes for 68% of Farmers Who Say Way of Farming Improved

Q: Please explain how your way of farming has improved. (n = 111, multiple responses allowed). Open-ended, coded by 60 Decibels.

41%

were able to **buy more and better quality inputs** - fertilizers, seedlings
(28% of all respondents)

“I can buy better farm input, as advised by one of their agents, so as to improve my avocado quality.”

23%

speak about **planting more crops** than before
(16% of all respondents)

“I have planted more on my farm - I have added 20 more Avocado trees on the farm.”

21%

Spoke about **better knowledge around fertiliser and crop combinations**
(14% of all respondents)

“They [TruTrade] educated us on how to farm , what to do at the edges of the trees, what fertilizers and sprayers to use in order to increase production.”

Crop Production

Almost 80% of farmers report an increase in crop production and 45% report using additional land. The increase in land under farming could be an outcome of TruTrade's reliability.

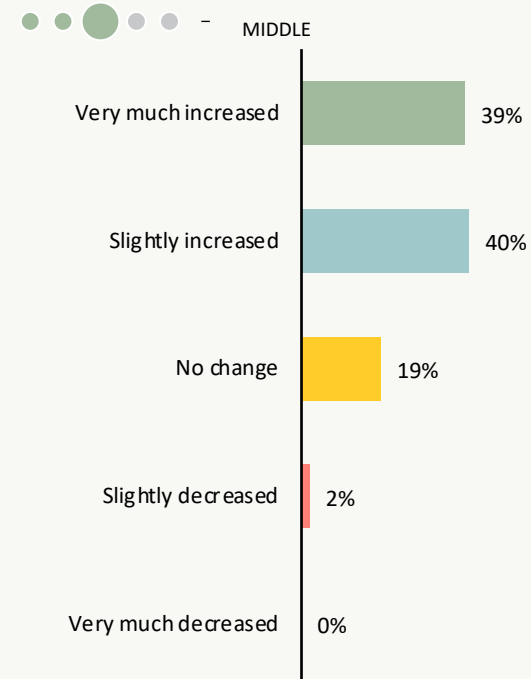
We asked farmers if they had noticed changes in the production from the crops that were sold to TruTrade.

Most farmers who planted additional land explained that they had started leasing the land or started using unused land, that they already owned. The willingness to plant more land and produce more, may be an outcome of increased confidence because of TruTrade's reliable market access service.

Farmers who have been with TruTrade for the less than 10 months were much more likely to report no change in their production.

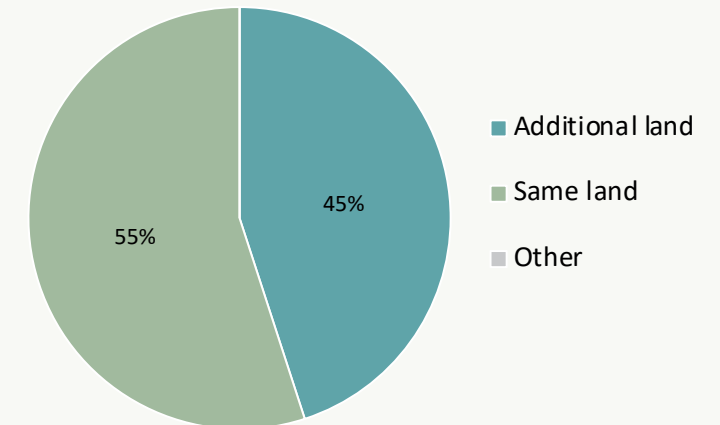
Impact on Production

Q: Has the total production from your [crop] changed because of TruTrade's market access service? (n=258)



Reasons for increases in production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n=204)



Change in Production

Changes in production varied slightly across crops, with Cassava farmers reporting the highest increases.

We wanted to see if the changes in production differed by the primary crop grown by the farmer.

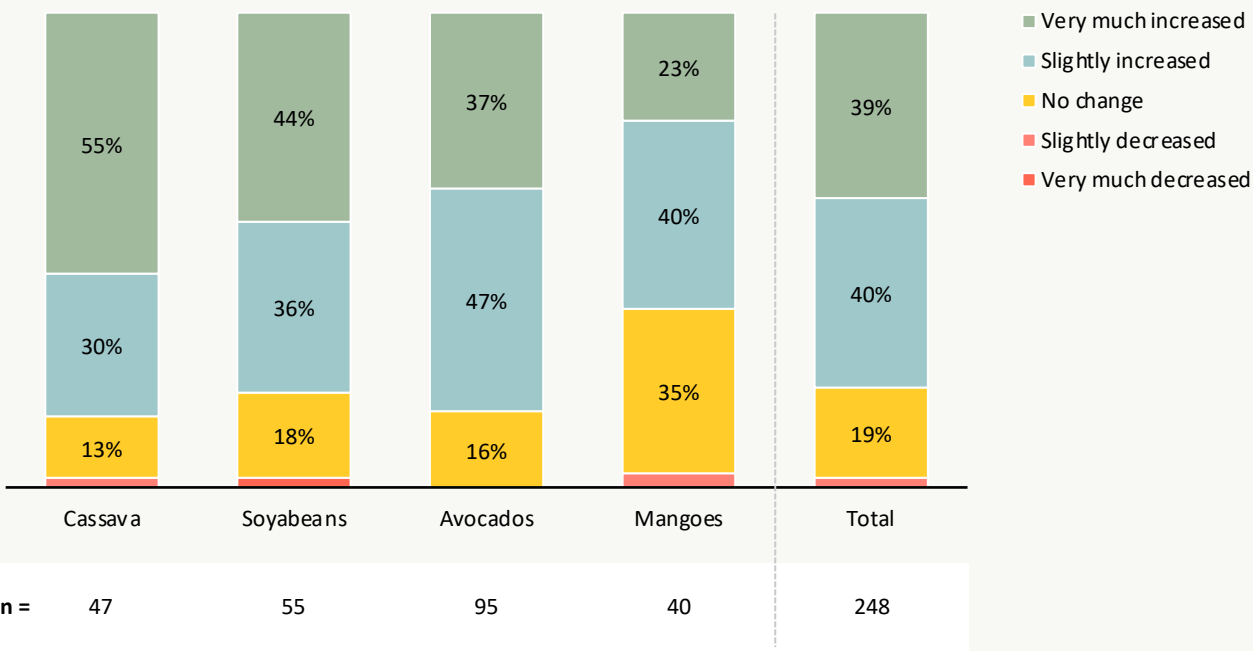
Interestingly, while most farmers increased their production overall, Cassava farmers had the highest increase, and Mango farmers reported the lowest increase.

Question

Could the fact that Cassava can be grown year-round, explain why Cassava farmers reported highest increases in production than farmers that grow seasonal crops?

Impact on Production Segmented By Crop

Q: Has the total production from your [crop] changed because of TruTrade’s market access service? (n=237)*



*Groundnut and Orange farmers excluded from this analysis because of low sample sizes

Quality of Life

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

Unsurprisingly, farmers who report ‘very much improved’ quality of life are also more likely to report increases in money earned.

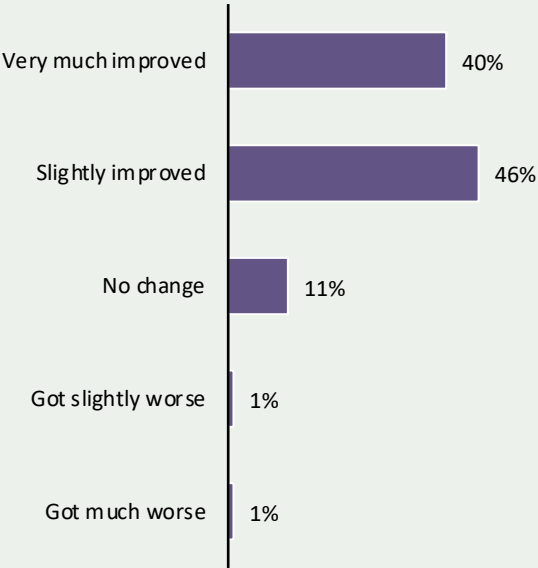
Of the farmers who report no change in their quality of life, half of them explain they had not sold enough quantity of produce.

86% of farmers report improvements in quality of life because of TruTrade, and 40% report ‘very much improved’ quality of life.

Perceived Quality of Life Change

Q: Has your quality of life changed because of TruTrade? (n = 258)

● ● ● ● ● — TOP 40%



Very much improved:
“Knowing that there is a ready market has made me to live worry – free and has helped me to save money and provide meals and needs for my family.”

Slightly Improved:
“The price from brokers is not so much below what the company pays, but getting the money instantly is great.”

No Change:
“I have only sold to them once so I don't really think that is enough time for a change.”

Quality of Life: Top Outcomes

Farmers were asked to describe – in their own words – the positive changes they were experiencing because of the farmer hubs’ services.

The top outcomes are shown on the right.

Others included:

- Household renovations (9%)
- Increased savings (8%)

Ability to pay for children’s education, household bills and food, were most frequently mentioned explanations around how quality of life had improved.

Top Three Self-Reported Outcomes for 86% of Farmers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 222), multiple responses allowed). Open-ended, coded by 60 Decibels.

30%

Said they were **able to pay for their children’s education**
(26% of all respondents)

“I never knew cassava could be sold in bulk. I get good pay and use it to do various things for me and my family. One thing I can remember is that it topped up the school fees.”

25%

Mentioned being **able to pay household bills** and expenditures
(21% of all respondents)

“I have a big family of 15 people , which through the money earned from Soyabeans I am able to keep us surviving by buying basic needs like soap and food.”

18%

Spoke about being **able to afford more food** for the household
(15% of all respondents)

“There is plenty of food for me and my family and I can also pay for the loans in time. My kids can go to school and their fees are paid in time.”

Recovery From Climate Shocks

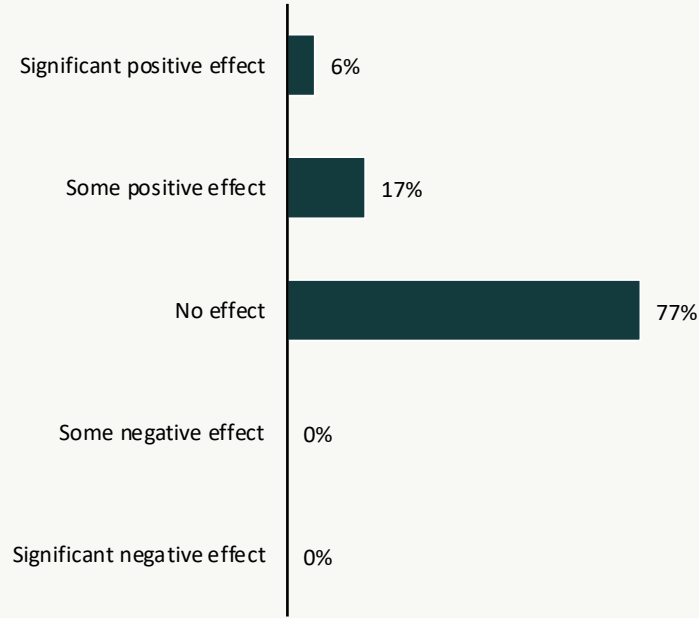
Access to TruTrade’s service largely had no impact on farmers’ recovery from climatic shocks.

We asked 145 farmers who reported being affected by a climate shock if TruTrade had impacted their recovery from the climate shock reported earlier.

Almost a quarter of these farmers said that the company had a positive impact on their recovery, but a large majority reported no effect. Is there anything TruTrade could do to offer them additional support?

Impact of TruTrade Africa on Recovery

Q: Did your involvement with TruTrade have a positive, negative or no effect on your recovery? (n=145)



“Last season we had severe drought, the trees withered out all the leaves and they did not do well. They [TruTrade] should advise us what to do in such a case.”

“We were given soya seeds, unfortunately they did not do well because of the drought . . TruTrade disappeared on us.”

Additional Insights: Disaggregation By Tenure

Farmers who have worked with TruTrade for longer report deeper impact.

We wanted to understand if farmer experience with the service and the farming outcomes changed over time.

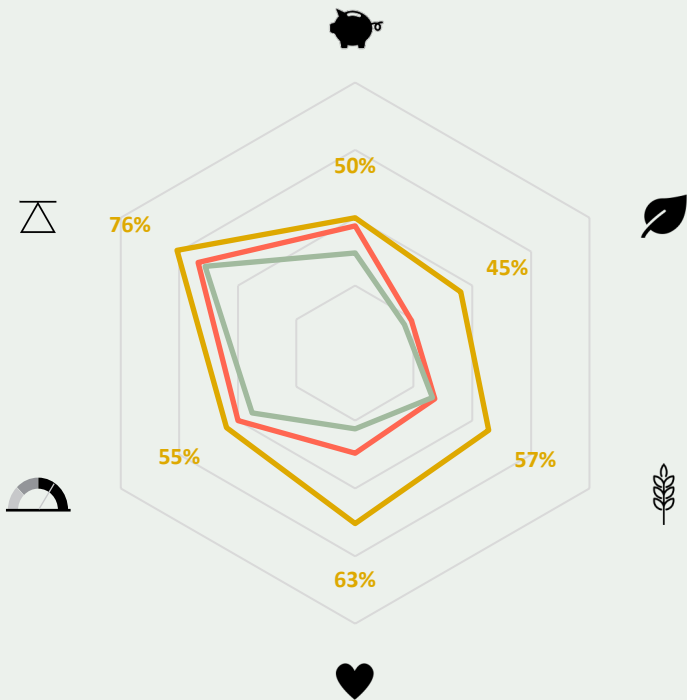
Those who had been with the company for more than 2 years were much more likely to report improvements in way of farming, production and quality of life. This could be a mark of TruTrade’s reliability that impacted farmer’s confidence to produce more over time.

Impact on revenue was more immediate and largely stayed consistent over time.










Average performance across metrics:

- 12 months or less: 38%
- 13-24 months: 43%
- 25 months or more: 58%

Experience and Farming Outcomes segmented by Tenure



Key: Farmer Tenure

-  12 months or less
n = 70
-  13 to 24 months
n = 131
-  25 months or more
n = 46
-  **Money Earned**
% reporting “very much improved” because of TruTrade
-  **Way of Farming**
% reporting “very much improved” because of TruTrade
-  **Production**
% reporting “very much improved” because of TruTrade
-  **Quality of Life Impact**
% reporting “very much improved” because of TruTrade
-  **Net Promoter Score®**
% who are Promoters
-  **Challenges**
% reporting “no” challenges with TruTrade

Key Questions We Set Out To Answer

- Who is TruTrade reaching?
 - Income, farm and disability profile
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 - COVID-19 and market access

“I have never sold that much to a single person and at such good prices.”

Farmer Satisfaction: Net Promoter Score

TruTrade has a Net Promoter Score® of 35 which is good, and at par with the 60dB agriculture benchmark.

The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered very good. A negative score is considered poor. The farmer hubs’ score of 35 is good.

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

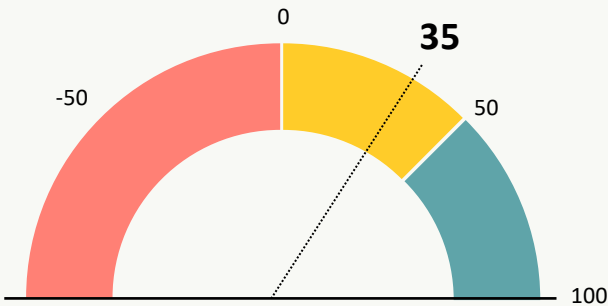
35% of farmers gave a score of 7 or 8 to the NPS question. This group is passive supporters who can be converted to active promoters (scores 9 and 10) if their drivers for dissatisfaction are addressed.

Insight

You’re in the middle of our agriculture benchmark for this indicator.
Increase this score by y points to move into the next quintile!

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend TruTrade to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 258)



NPS = % Promoters — % Detractors

9-10 likely to recommend 0-6 likely to recommend

NPS Benchmarks



60 Decibels Global Agriculture average 68 companies	33
Agriculture farmer as supplier average 28 companies	30
Eastern Africa average 27 companies	41

NPS Drivers

Promoters value high prices and reliable payments. Detractors complain about poor experience during crop collection.

50% are Promoters :)

They love:

1. Price offered for the produce
(47% of Promoters / 24% of all respondents)
2. Prompt and punctual payments
(35% of Promoters / 17% of all respondents)
3. Assurance of a sale
(15% of Promoters / 8% of all respondents)

“Their prices are fair and throughout the year they come more than the brokers and buy our harvest.”

Tip:

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

35% are Passives : \

They like:

1. Price offered for the produce
(27% of Passives / 10% of all respondents)
2. Prompt and punctual payments
(25% of Passives / 9% of all respondents)

But also have this to say:

1. Prices are good, but still too low
(5% of Passives/ 5 respondents)

“My cassavas now rarely go bad because I have a ready market. I also don't have to look for buyers .. it saves me the hassle.”

Tip:

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

15% are Detractors : (

They complain that:

1. TruTrade does not have adequate follow ups or interactions with farmers
(26% of Detractors / 4% of all respondents)
2. The price offered for the produce is low
(26% of Detractors / 4% of all respondents)
3. Do not have enough information about the company and its services.
(16% of Detractors / 2% of all respondents)

“TruTrade should come collect from the farm and not force us to pay for transport.”

Tip:

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

NPS by Segmented by Crop

Upon disaggregating NPS by crop, we found both cassava and soyabean farmers have a high % of dissatisfied farmers.

The comparative dissatisfaction of Cassava farmers was interesting because, as [observed earlier](#), they were more likely than any other farmer to report increases in production because of TruTrade. We have tried to investigate this further on next slide.

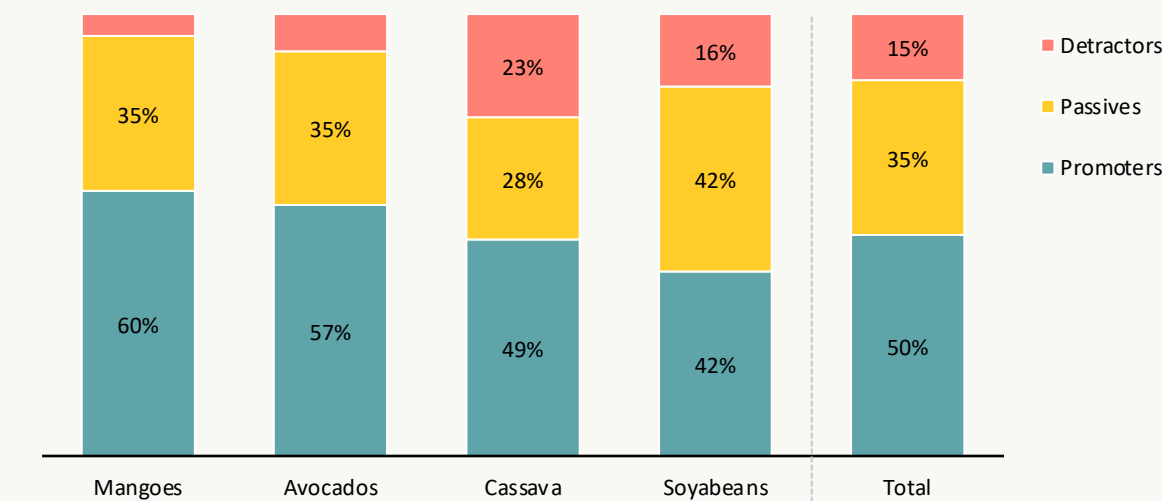
Recommendation

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

Mango and Avocado farmers have higher Net Promoter Scores. Soyabean and Cassava farmers’ scores are almost half of these.

Net Promoter Score Segmented By Crop

Q: On a scale of 0-10, how likely are you to recommend TruTrade to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 258)



NPS	55	48	26	25	35
n =	40	95	47	55	258

Farmer Challenges

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

There was a significant difference in NPS based on farmer challenges. Unsurprisingly, those with challenges had a significantly lower NPS of 5 compared to 53 for those who did not face challenges.

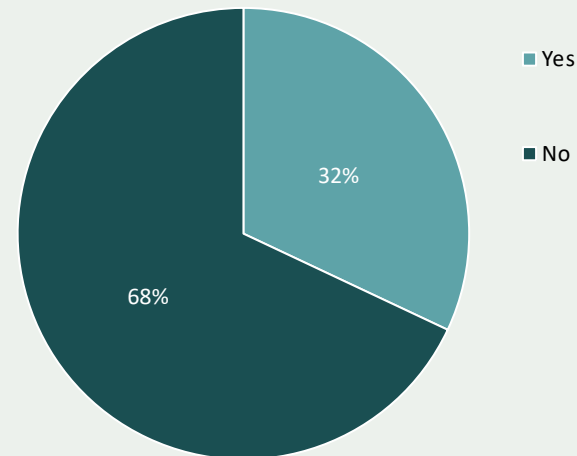
Farmers who sold Cassava through TruTrade had a higher challenge rate (45%) than average. The main issues were low prices, delay in collection of harvest and delay in payments.

32% of farmers report challenges with TruTrade. These farmers also had a significantly lower NPS implying that unresolved challenges could lead to negative word of mouth.

Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges with TruTrade? (n = 251)*

● ● ● ● ● — TOP 40%



“I grew my avocados and waited for them to come and pick but they did not. They are not consistently accessible. I ended up selling my avocados for less to brokers around here.”

“They promise to buy my crops but have not seen them the only thing i get from them is the messages that they always send to us.”

“TruTrade changed the system of payment to digital and ever since then , there has been delays in receiving payment. The price they buy at is very low.”

*7 farmers reported ‘didn’t know or can’t say’.

Customer Challenges: Top Issues

Top challenges are on the right. Other challenges that were reported included:

- > Delays in collection leading to crop (14%)
- > Failed to follow through on agreement to purchase produce (13%)

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

- Technical fault - there is something wrong with the service.
- Mismatched expectations - the customer says the service isn't working because they expected it to work differently but it is working as intended.

Top issues reported by farmers were refusal to purchase produce and low compensation.

Most Common Issues for 32% of Customers Who Say They've Experienced a Challenge

Q: Please briefly explain the challenge you have faced. (n = 80). Open-ended, coded by 60 Decibels.

21%

mentioned that **TruTrade refused to buy produce citing bad quality**
(7% of all respondents)

"I have had so many challenges including them rejecting a lot of my avocados just because of their sizes and they end up not giving me training on how to grow the ones they want..."

21%

talked about **low prices for produce**
(7% of all respondents)

"TruTrade prices should also be flexible , when the prices go up in the market they should also consider adjusting their prices."

15%

Mentioned delayed payments
(5% of all respondents)

"The contact people of the company on the ground here have really frustrated us. They never communicate properly and we always have to follow up with them."

Farmer Suggestions

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

Their top suggestions correlate to the challenges farmers face: farmers want higher prices and better customer experience during crop collection.

13% of farmers request for additional services. Loans, climate insurance and transportation of harvest were some of the most requested services.

Besides requests for better prices, better customer service during crop collection and better training were top suggestions.

Suggested improvements

Q: What about TruTrade could be improved? (n = 258)



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“They were very polite and truthful. They stuck to the agreement and paid me on time.”

Concern About COVID-19

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

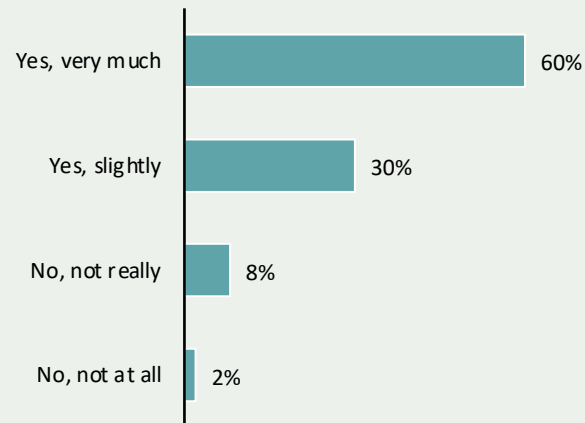
Despite several months into the pandemic, farmers were still concerned about COVID-19 in varying degree.

When asked to share how their life could be improved during this time of the COVID-19 pandemic, farmers asked for money, medical supplies, and education around COVID-19.

Seven months on, 90% of farmers remained concerned about COVID-19.

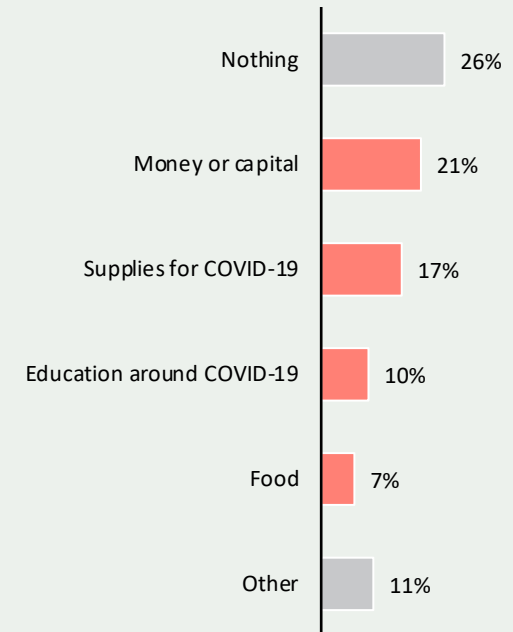
Level of Concern Over COVID-19:

Q: Are you concerned about COVID-19? (n = 258)



Things That Could Improve Life

Q: Related to this pandemic, what one thing could improve your life at this time? (n = 263) Open-ended, coded by 60 Decibels



Next Month on Farm During COVID-19

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

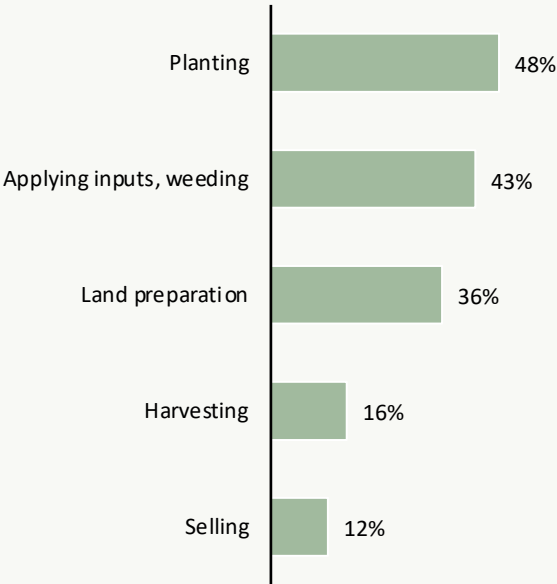
62% of respondents indicated they were 'very confident' and 34% 'slightly confident' that they will fare well in the next month.

There was no difference in confidence based on gender, or the crop being farmed.

Farmers are most likely applying inputs or preparing land next month, and despite the pandemic, majority are confident of undertaking these activities, as they normally would.

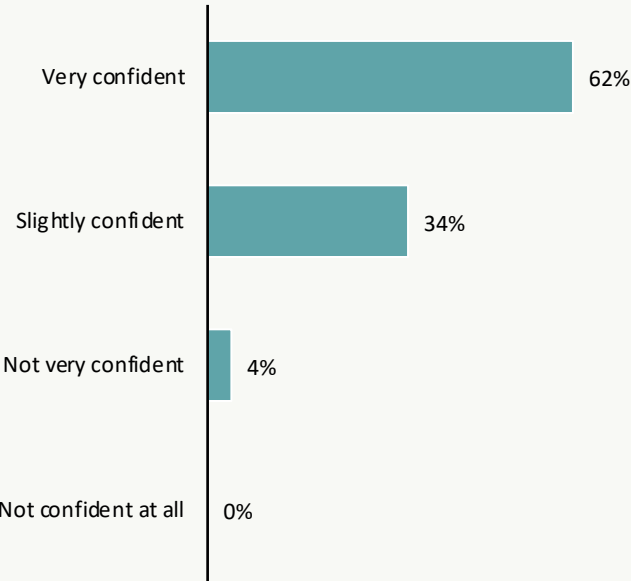
Current Agricultural Activity

Q: Which of these phases of farming will you be in for the next month? (select multiple) (n = 258)



Confidence in Performing Activity

Q: How confident do you feel that you will be able to undertake these activities as you would have normally? (n = 258)



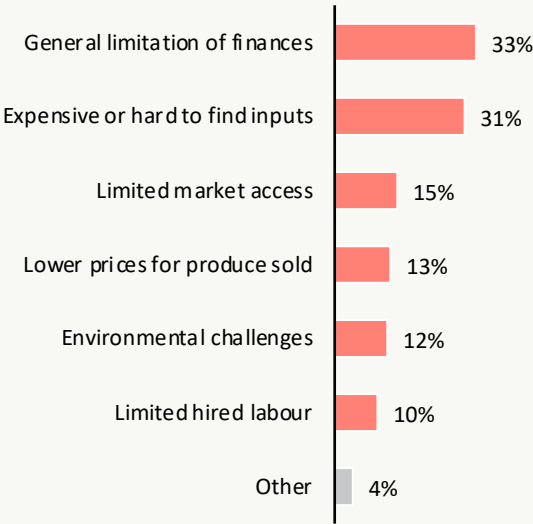
Challenges and Requests

Farmers shared a variety of challenges, but lack of financing and inaccessibility to inputs emerged as top two challenges. As a solution, farmers wanted subsidized inputs and cash.

When we asked farmers what they need at this time, they asked for access to inputs (e.g. subsidies), cash, and access to market as most useful.

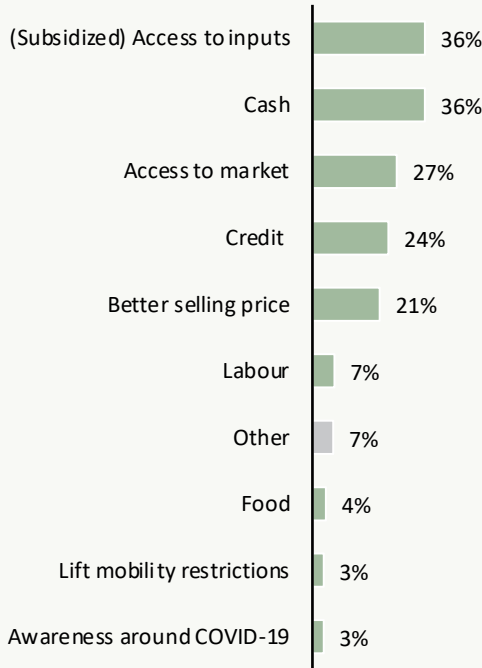
Top Challenges Related to COVID-19

Q: What do you anticipate the biggest challenges being? (n = 258)



Solutions for Top Challenges

Q: What kinds of agricultural products / services / information would be most useful for you to overcome these challenges? (n = 258)



COVID-19 Support: New Crops

Half the farmers were looking to plant new crops in the next six months. No single crop emerged as a primary choice. Interest in new crops was influenced by ease of selling and better price.

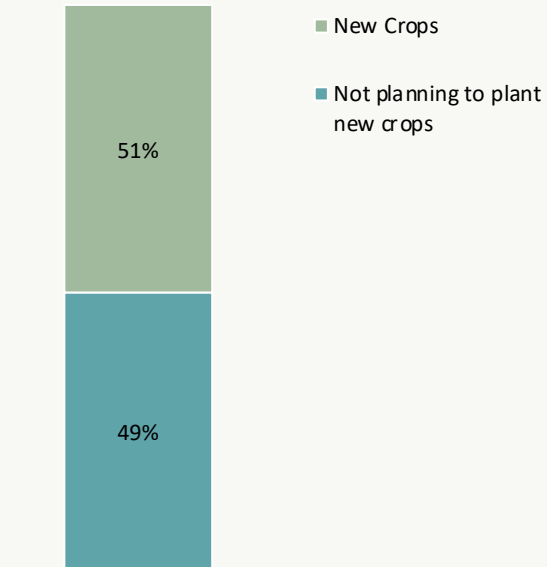
We asked farmers if they are planning to plant any new crops in the next 6 months and why they wanted to plant those crops.

Farmers want to plant new crops that will be easier to sell, will fetch a better price or can be consumed at home.

Some of the crops that farmers mentioned were – maize, beans, cassava, french-beans, mangoes, oranges and sugarcane.

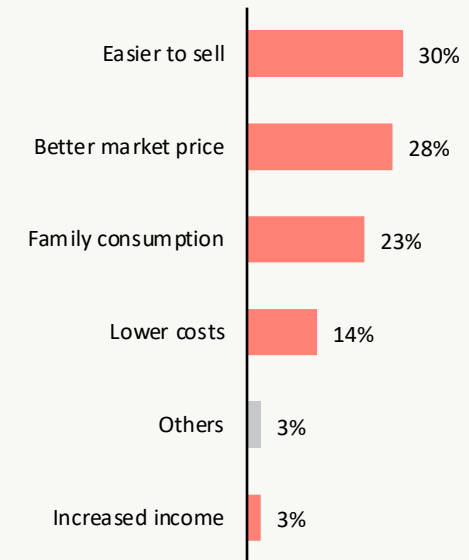
Adoption of New Crops

Q: Which new crops, if any, are you planning to plant in the coming 6 months? (n=258)



Reasons for Adoption of New Crops

Q: Why are you planting the new crop? (n=132)



COVID-19 Support: Information

In the next 6 months, majority of farmers want information on crop prices and buyers. However, no single dissemination channel emerged as most trusted.

We wanted to learn from farmers what information around farming they would find useful in the next 6 months, and what sources they tend to trust.

Apart from price and buyers, a large percentage of farmers want information around climate, and the highest value crops to plant.

The next slide has a further breakdown on the market information that farmers would like to see.

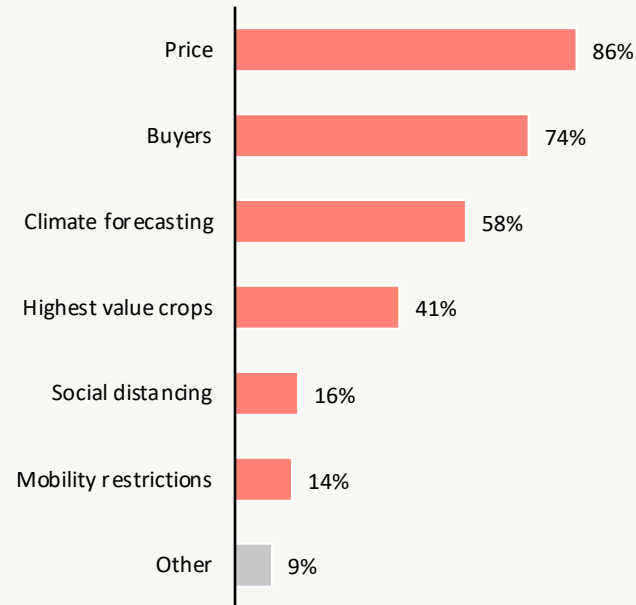
Neither the type of information requested, nor the trusted source, varied by gender.

Question

Given the high levels of concern around COVID, are there ways for TruTrade to pro-actively communicate this information with farmers?

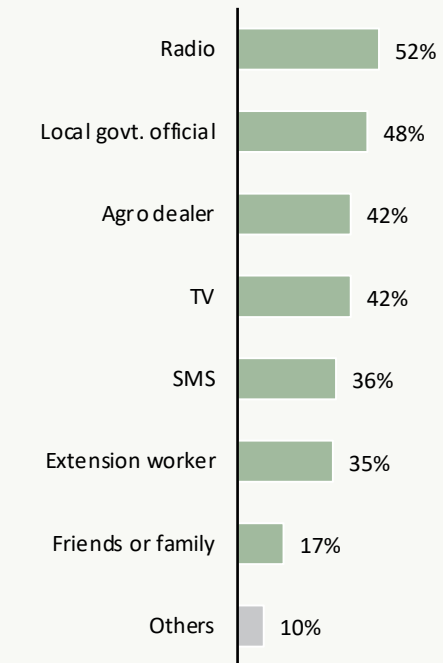
Suggestions for Useful Information

Q: What kind of advice would you find useful for the next 6 months? (n = 258)



Sources of Trusted Information

Q: What are your trusted sources for this information? (n = 258)

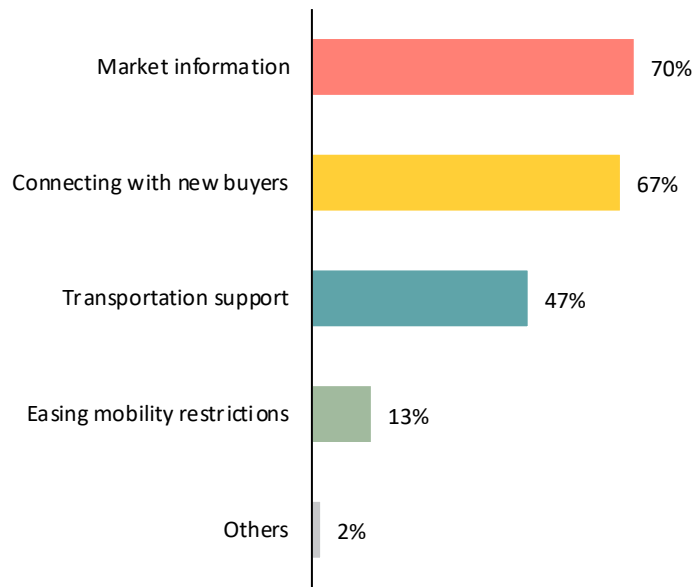


COVID-19 Support: Market Access

To improve their chances of selling, farmers wanted market information - especially on price, connection with buyers and transport. Almost all prefer companies as buyers.

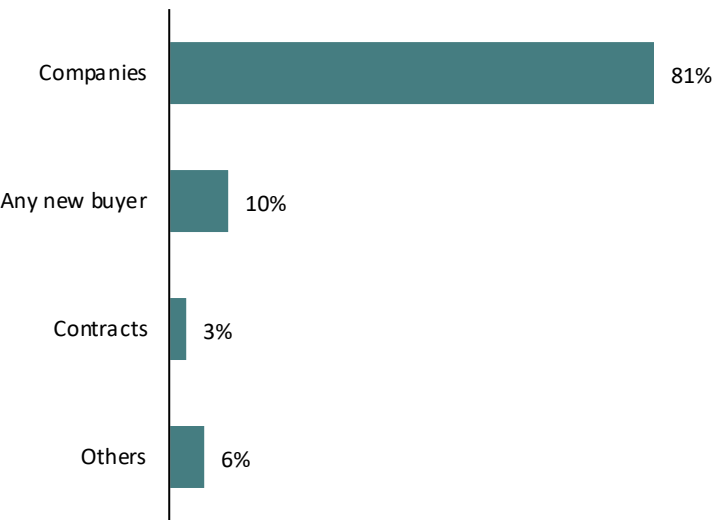
Suggestions To Improve Market Access

Q: Which of these will help you sell your crop and livestock produce in the next 6 months? (n = 258)



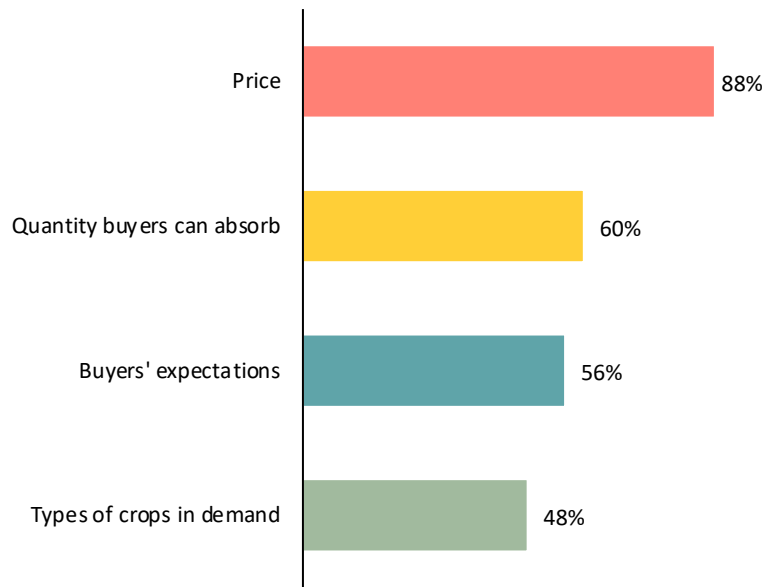
Preferred Buyers For Farmers

Q: Which of these buying engagements do you prefer? (n = 258)



Useful Market Information

Q: What kind of market information would be useful to you? (n= 258)



How To Make The Most Of These Insights

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

Example tweets or Facebook posts to share publicly

- 86% of our farmers say the quality of their lives has improved since working with us. “[farmer quotation]” #listenbetter with @60_decibels
- 50% of farmers would recommend us to a friend or family member – what are you waiting for?
- 20% of all challenges faced by our farmers are price related – what improvements would you like to see? We #listenbetter with @60_decibels

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

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

Detailed Benchmarking Comparison

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

Information on the benchmarks is found below:

TruTrade Data	
# farmers	258
60dB Global Agriculture Average:	
# companies	68
# farmers	12,300

60dB Agriculture Farmer as Supplier Average	
# companies	28
# farmers	3,800

60dB Eastern Africa Average	
# companies	27
# farmers	5,700

TruTrade performs particularly well on providing a scarce and unique service. Addressing challenges that farmers face is an area for improvement.

Comparison of TruTrade Performance to Selected 60dB Benchmarks

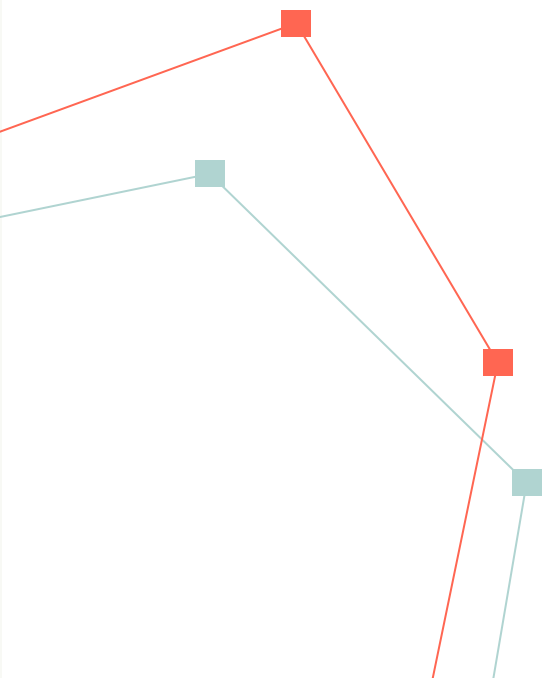
Dimension	Indicator	TruTrade	60dB Agri Average	60dB ‘Farmer as Supplier’ Average	60dB East Africa Average
Who ○	Inclusivity Ratio	0.85	1.23	1.08	0.59
	% female	38%	30%	27%	23%
How Much ≡	% reporting quality of life very much improved	40%	41%	34%	43%
	% reporting quality of life slightly improved	46%	40%	45%	43%
	% reporting crop production very much improved	39%	38%	32%	55%
	% reporting crop revenue very much improved	45%	36%	34%	49%
What Impact □	% reporting quality of life improved because they can pay school fees	30%	-	-	-
	% reporting quality of life improved because they can afford household bills	25%	-	-	-
	% reporting ability to afford more food for the family	18%	-	-	-
Contribution +	% first time accessing market access service	85%	71%	71%	63%
	% saying no good alternatives are available	83%	79%	65%	75%
Risk △	% experiencing challenges	32%	28%	34%	24%
Experience	Net Promoter Score	35	33	30	41

Calculations & Definitions

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

Metric	Calculation
Net Promoter Score®	<p>The Net Promoter Score is a common gauge of farmer loyalty. It is measured through asking farmers to rate their likelihood to recommend your service to a friend on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of farmers rating 9 or 10 out of 10 (‘Promoters’) minus the % of farmers rating 0 to 6 out of 10 (‘Detractors’). Those rating 7 or 8 are considered ‘Passives’.</p>
Inclusivity Ratio	<p>The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an enterprise is reaching less well-off farmers. It is calculated by taking the average of TruTrade % / 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



258 phone interviews completed in Month Year

Methodology

Survey mode	Phone Interviews
Country	Kenya
Language	English, Swahili
Dates	October 2020
Sampling	995 TruTrade farmers selected randomly who had worked with company for at least 6 months
Response rate	78%

Responses Collected

Farmers	258
---------	-----

Sampling

% female	38%	42%
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Crops

Avocados	37%	41%
Soyabeans	21%	20%
Cassava	18%	18%
Mangoes	16%	15%
Groundnut	3%	3%
Oranges	1%	1%

Accuracy*

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

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

Thank You For Working With Us!

Let's do it again sometime.

About 60 Decibels

60 Decibels makes it easy to listen to the people who matter most. 60 Decibels is an impact measurement company that helps organizations around the world better understand their farmers, suppliers, and beneficiaries. Its proprietary approach, Lean 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.

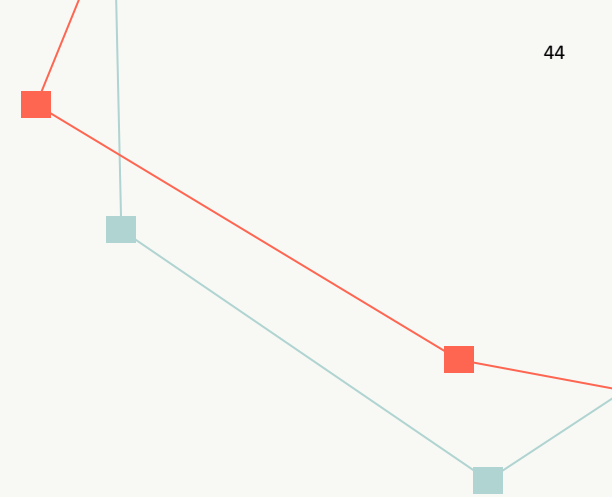
Your Feedback

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

Acknowledgements

Thank you to Mulindi Luvai from TruTrade, Jack Odero and Collins Marita from Mercy Corps for their support throughout the project.

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



I was able to buy food and afford medical bills.

I am a role model to other farmers in my village.

I have never sold

that much

> to a single person

> and

> at such good prices.

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