

Arifu

Farmer Insights, Kenya





• 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 ARIFU

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 & Arifu

Arifu has been an Agrifin Partner for the last six years, working through different engagements to deliver learning content in financial literacy, dairy farming, poultry farming, cotton farming, and irrigation. For each engagement, Arifu works with Agrifin to develop and curate learning content delivered at no cost to smallholder farmers via SMS. Ecosystem partners that provide content include Financial Institutions, Mobile Network Operators, and Agricultural focused businesses. Arifu has also participated in various research projects to explore the effectiveness of digital learning tools and the impact of scale in disseminating crucial information to farmers to improve their yield, increased income, and improved livelihoods.

About Arifu

The Company

Arifu's mission is to provide information and opportunities in the hands of everyone. Arifu does this by developing content meant to inform day-to-day decision-making for their learners and deploying it on a number of digital platforms, including SMS, Whatsapp, and Facebook. Currently, Arifu has 1.5m learners across multiple countries across different sectors, particularly in agriculture. The content is available for free and is intended to create value for both learners and the wider market.

The Content

Arifu's content on the Open Marketplace ranges from financial education, agricultural practices, business education, dynamic information including weather advisory services, and much more.

This study focuses on learners who engaged with Arifu's Agribusiness content even if they engaged with other content streams as well. The content aims to equip farms with knowledge to manage their agribusiness, promote crop and animal husbandry practices and skills pertaining to risk management.

The cost per learner for delivering this content ranges from USD 0.37 to 0.64 per learner depending on depth of engagement.

Welcome To Your 60dB Results

We enjoyed hearing from 250 of your farmers - they had a lot to say!

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Arifu Performance Snapshot

Majority of Arifu's farmers are accessing a service like this for the first time and are highly satisfied.

Inclusivity Ratio

0.94

degree of reaching low-income farmers



Impact*

32%

quality of life
'very much improved'
45% said 'slightly improved'



What Impact

- 18% speak about increased ability to pay for food
- 15% talk about making investments to manage livestock
- 24% speak about improved ability to pay for education

First Access

86%

first time accessing service provided



Farmer Voice

"I have been able to purchase a motorcycle from the money earned from farming. It has made travelling easier for me and helps in transporting wood that I use to make chicken coups that I also sell."

Data Summary

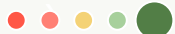
Arifu Performance: 250 farmers interviewed during September – December 2020.

Quintile Assessment compares Arifu's performance with 60dB Agriculture Benchmark for Farmer as Customer comprised of 39 companies, 16 countries, and 10,000 farmers. Full details can be found in [Appendix](#).

Net Promoter Score®

65

on a -100 to 100 scale



Challenges

21%

report challenges



Farm Revenue*

23%

'very much increased'
28% said 'slightly improved'



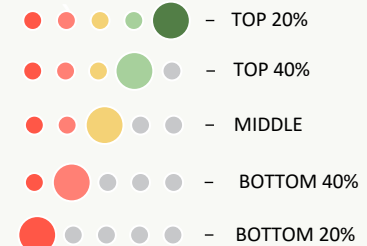
Farm Production*

33%

'very much increased'
29% said 'slightly improved'



Performance vs. 60dB Benchmark



*Performance quintiles on the left for Impact, Farm Revenue and Farm Production are benchmarked to the "very much improved/increased" values.

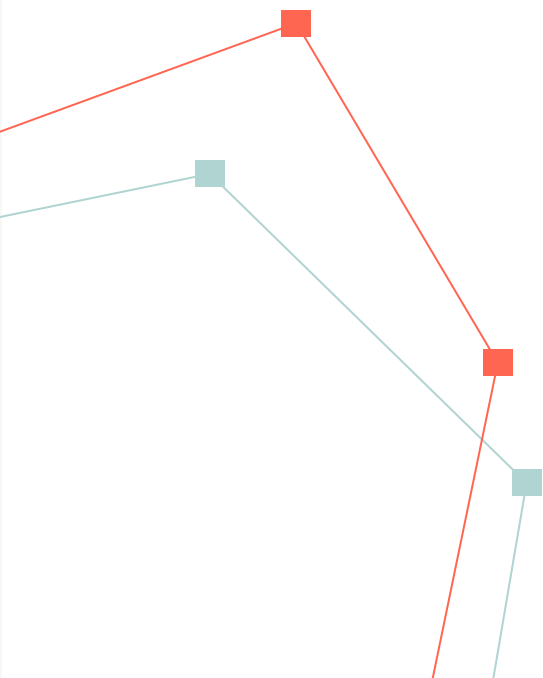
Top Actionable Insights

Arifu is providing a unique service that is improving farm outcomes and farmers’ quality of life. There is scope to improve impact by supporting farmers to apply lessons.

Headline	Detail & Suggested Action
<div></div> <div>Arifu has introduced farmers to a service that they love.</div>	<p>Arifu is bringing a unique service to underserved farmers, with 8 in 10 saying they could not find an alternative. It is inclusive; 45% of Arifu farmers live on less than \$3.20 per day compared to 47% of Kenyans.</p> <p>Farmers give Arifu an excellent Net Promoter Score® of 65 reflecting strong loyalty and satisfaction. They value access to information on farming and livestock management and that SMSes are free.</p> <p>An idea: Use these value proportions for farmer outreach.</p>
<div></div> <div>Farmers speak of improvements on farm and in their lives.</div>	<p>Out of 10 farmers, 8 reported improvements in the way they farm, 6 in farm production and 5 in farm revenue, and 7 in their quality of life because of Arifu. Top self-reported changes on farm: effective fertilizer and pesticide use, trying new farming techniques, better livestock management, and better farm yield. Top changes in quality of life: improved abilities to pay for food, cover education costs and invest in livestock.</p> <p>Of those reporting no change in their farming or quality of life, 46% are waiting to realise impact, 40% have not yet implemented changes, and 16% are new to Arifu's modules.</p> <p>For discussion: Share this performance with your board and staff.</p>
<div></div> <div>A fifth of farmers face challenges. More suggest improvements.</div>	<p>21% of farmers reported a challenge with Arifu and 80% shared a suggestion for improvement. Top challenges were about delayed responses to queries and difficulty navigating SMS options. Suggestions for improvement include more detailed information on SMS, assistance accessing loans, and providing in-person follow-ups.</p> <p>A recommendation: Address farmer challenges to enhance their experience and your impact.</p>

Farmer Voices

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



Impact Stories

77% shared how Arifu services had improved their quality of life

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

“My family are feeding well because of the farm produce and we are able to sell some.”

“Nowadays I don't borrow food like I used to before because I have enough food and income from the farm. The income has helped me become financially stable ever since I lost my job.”

“I am a teacher. I have been able save my salary since I am not sending much on food and I have opened a shop which gives me extra income.”

“I have managed to buy another piece of land from saving which Arifu taught me to do.”

“The increased income has enabled me to pay for household bills like electricity, water and general shopping for the house and left me allowed me to save what I would have used for these bills instead.”

Opinions On Arifu Value Proposition

73% were Promoters and were highly likely to recommend

“The training is free. I get to learn on how to save and plant maize for better production using weed control without paying for these services.”

“The training has helped improve my farming by taking a loan to buy dairy cows. I'll soon start selling the milk and get profit with which I repay the loan.”

Opportunities For Improvement

81% had a specific suggestion for improvement

“They should continue sending Agriculture sms in general and not major on crops alone. They can also do SMS about diary cows, poultry and sheep farming.”

“They should improve their network connection to enable responses for questions asked to come through on time.”

Key Questions We Set Out To Answer

“I am able to comfortably pay for my children's school fees, I have enough food so my family doesn't go hungry like before, I can afford better clothing and these days I'm not late in rent payment.”

- Who is Arifu reaching?
 - Income, farm and disability profile
 - Importance of Arifu offerings
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 - Exposure and resilience to climate shocks
- What impact is Arifu having?
 - Impact on way of farming
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 - Impact on quality of life
 - Impact on recovery from climate shocks
 - Financial impact
- Are farmers satisfied with Arifu & why / why not?
 - Net Promoter Score & drivers
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 - Experience with COVID-19
 - Next month on the farm
 - Challenges during COVID-19

About The Farmer

The average farmer cultivated 2 acres in the last 12 months and has been interacting with Arifu for 7 months.

We asked questions to understand the farmers' homes, farms and engagement with Arifu.

94% of the farmers live in a village or countryside, but there was a wide variety in the counties they resided in. The highest representation was from the Nakuru county (13%).

*Calculated as a weighted average

About The Farmers We Spoke With

Data relating to farmer characteristics (n = 250)

23%

Were female

2

Acres were cultivated on average, last year

5

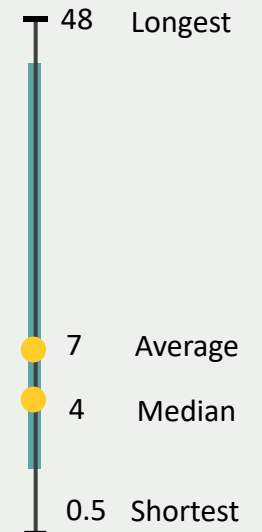
Average household size

55%

Household income came from farming*

Engagement Duration

(months)



Exposure to Arifu Content

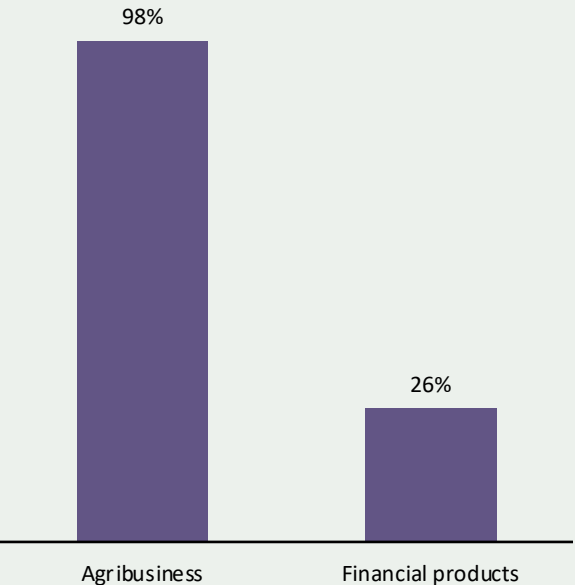
Almost all the farmers accessed Arifu's agri-business training. A quarter accessed the training on financial products.

There was a wide range in the interactions with the training.

The lowest number of interactions was 11, and the highest was 2311. With the agri-business content, these were 3 and 761 respectively.

Type of Training Availed by Farmers

Data relating to farmer characteristics (n = 235, multiple responses allowed)



Engagement With Training

	Total Interactions	Total Interactions with Agri-business content
Min	11	3
Max	2311	761
Median	70	43
Average	169	70

Poverty And Inclusivity

Arifu is reaching low-income farmers similar to Kenya's national average. There is opportunity for you to reach more low-income farmers when compared to rural averages.

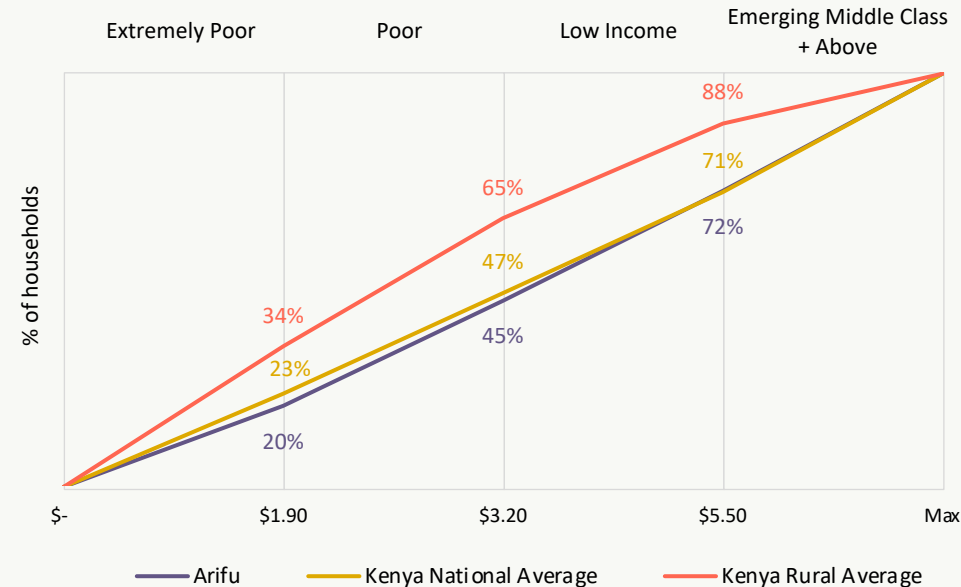
Using the Poverty Probability Index® we measured how the income profile of your farmers compares to the Kenya average.

45% of Arifu farmers live on less than \$3.20 per day.

Arifu is serving slightly wealthier customers than the Kenya national averages, resulting in an inclusivity ratio of 0.94.

Income Distribution of Arifu Farmers Relative to Kenya National Average

% living below \$XX per person per day (2011 PPP) (n = 249)



Inclusivity Ratio

Degree to which Arifu is reaching low-income farmers in Kenya

0.94

● ● ● ● ● — MIDDLE

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

[See Appendix](#) for calculation.

Access and Alternatives

86% of farmers reported accessing a training like Arifu's for the first time and only 17% could easily find an alternative.

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.

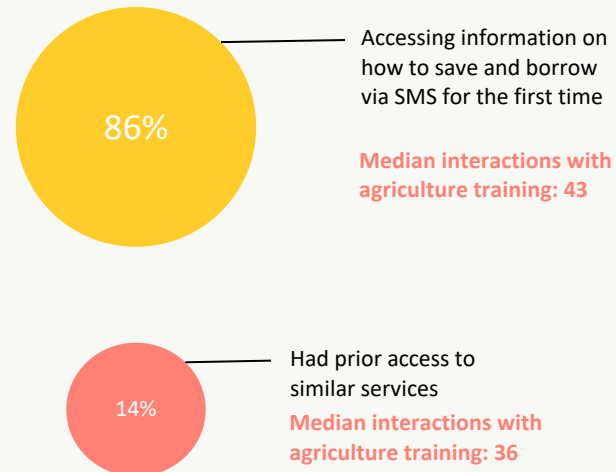
The high percentage of farmers who are accessing Arifu services for the first time suggests that it is reaching an under-served farmer base.

The low availability of alternatives shows that Arifu is providing a scarce service.

First Access

Q: Before you started interacting with Arifu 22744 SMS training/information, did you have access to information like those that Arifu 22744 SMS training/information provided? (n = 250)

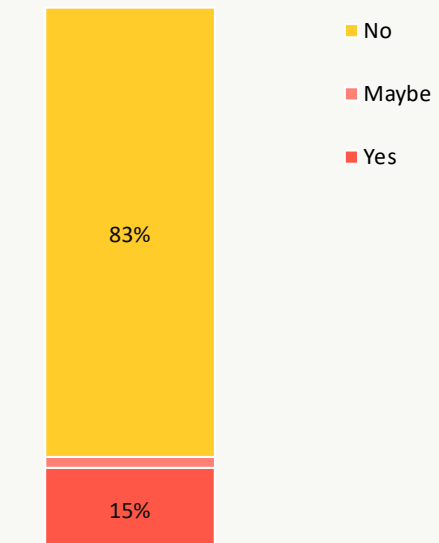
● ● ● — MIDDLE



Access to Alternatives

Q: Could you easily find a good alternative to Arifu 22744 SMS training/information? (n=250)

● ● ● — BOTTOM 40%



Resilience to Shocks

49% of the farmers whose community experienced a climate shock in the last 2 years have been able to bounce back while 17% are yet to recover.

99% Of all farmers said their community experienced at least one climate related shock in the last 24 months

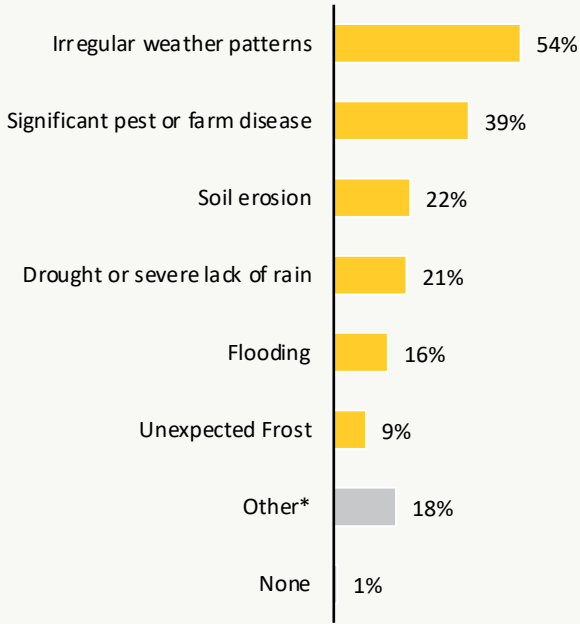
Of this group of 233 farmers...
34% Were not affected by the shock that hit their community

49% Have recovered fully

17% Have not recovered

Shocks Experienced By Community

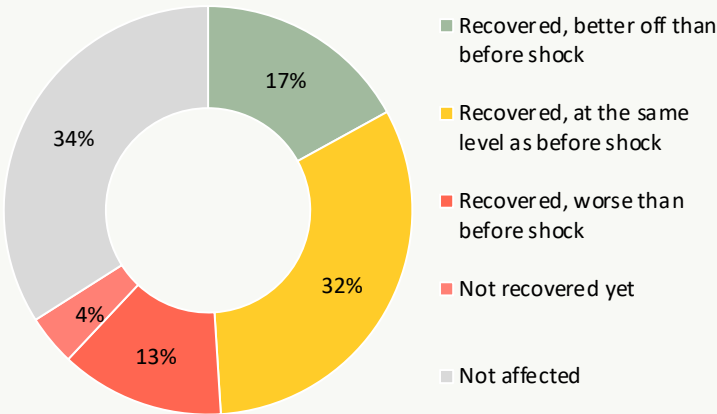
Q: In the last 24 months, which of the following shocks affected your community / village? (n = 236, multiple responses allowed except 'None')



* Responses in Other include natural fire, hail storm etc.

Effect and Recovery for Household

Q: To what extent was your household able to recover from this event? (n = 233)**



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

Disability Profile

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

Arifu farmer households have a 11% 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.

The disability rate among Arifu farmer households is more than thrice that of Kenya’s national population.

Disability Profile of Arifu’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 = 249)

11%

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



7.6%
difficulty seeing, even if wearing glasses (if available)



2.0%
difficulty remembering or concentrating



0.8%
difficulty hearing, even if using a hearing aid (if available)



0.8%
difficulty with self-care, such as washing all over or dressing



4.4%
difficulty walking or climbing steps



0.0%
difficulty communicating or being understood, using their usual language

Key Questions We Set Out To Answer

“I have bought a tv using the money so now my children don't have to go to the neighbors to watch programs especially this time they're at home because schools are closed.”

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Way of Farming

We tried to gauge the effect of Arifu's training on farming and agriculture on farmers' management of their farm because of the Arifu training.

35% of farmers said that their way of farming had 'very much improved'.

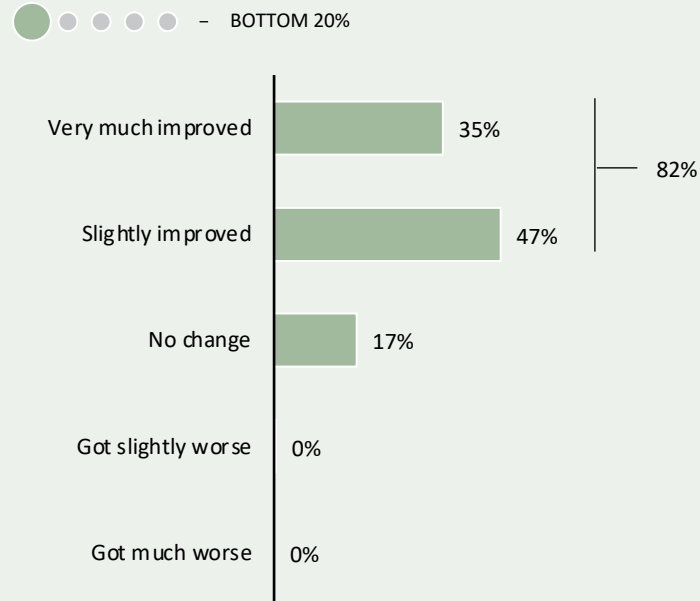
Upon further analysis we found that farmers who report an improved way of farming also are more likely to report:

1. Improved production from farm
2. Improved quality of life outcomes.
3. Earning higher revenues from their farm

82% of farmers reported an improvement in the way they farm due to Arifu.

Changes In Way Of Farming

Q: Has your way of farming because of Arifu 22744 SMS training/information? (n = 233)



Very much improved:

"Information is power, and the training has enabled me to get funds to buy a tank to harvest rainwater for my vegetables."

Slightly improved:

"I know use the best suited pesticides for my crops and I use it on my plants after a certain period of time."

No change:

"I am still planning to borrow money or get a loan so that I can expand my farming on French beans. As per now I have not seen any benefit that I can talk about."

Way of Farming: Top Outcomes

Farmers were asked to describe – in their own words – the ways in which the way they farm had changed because of Arifu’s SMS training on agriculture.

The top outcomes are shown on the right.

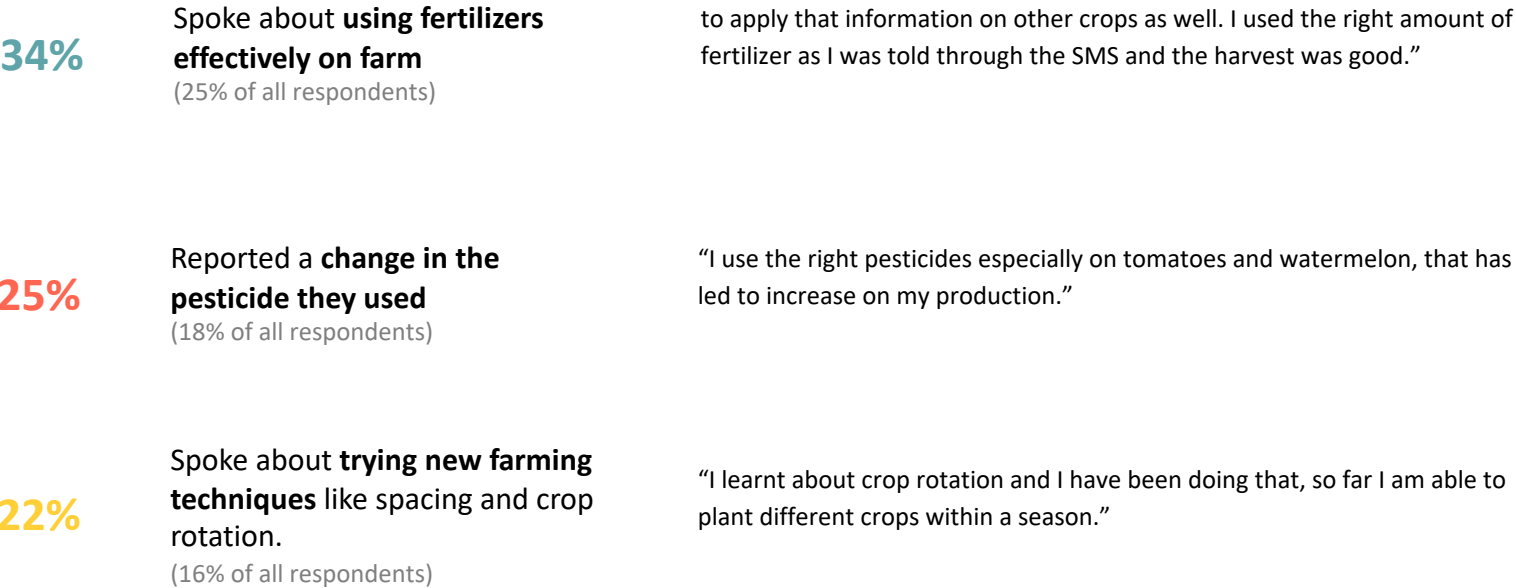
Others changes included:

- Better care and management of livestock (19%)
- Improved yield (19%)

Top improvements in farmers’ approach included effective fertilizer usage, changing the pesticides they used and trying new farming techniques.

Top Three Self-Reported Outcomes for 82% of Farmers Who Say Way of Farming Improved

Q: Please explain how your way of farming has improved. (n = 192, multiple responses allowed). Open-ended, coded by 60 Decibels.



Farm Production

61% of farmers reported at least some increase in farm production. At least 79% of this group realized the increase without planting additional land, suggesting an increase in productivity.

We asked farmers if they had noticed changes in the production from farm because of Arifu's training.

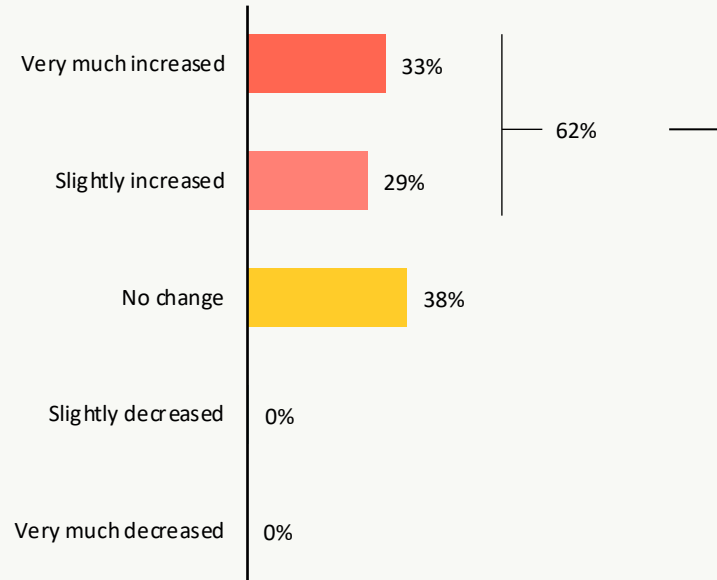
Farmers who have been with Arifu for less than 6 months were most likely to report no change in their production.

44% of farmers saying no change in production also reported no change in the way they farm.

Impact on Production

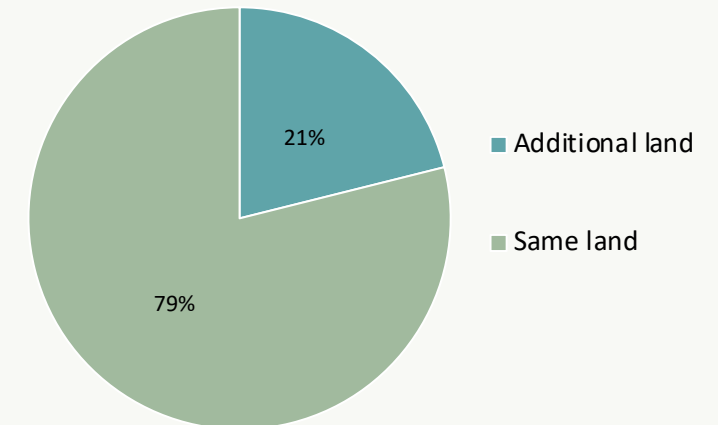
Q: Has the total production from your farm changed because of Arifu's 22744 SMS training/information? (n=231)

● ● ● ● — BOTTOM 40%



Reasons for increases in production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n=142)



Farm Revenue (1/2)

51% of farmers reported at least some increase in farm revenue since they availed Arifu's training, 96% of this group saying that the change is due to increase in volume sold

We asked farmers if they had noticed changes in their farm revenue they earned from the farm after receiving Arifu's agribusiness training.

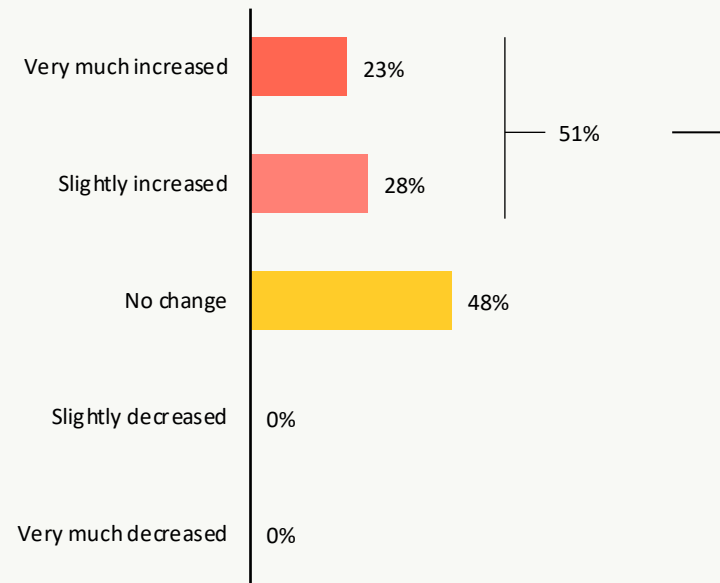
Farmers reporting no change in revenue, stated the following reasons (multiple responses allowed):

- 31% had not harvested their crop
- 18% were waiting for the next planting season
- 16% had not sold their crop
- 15% had not yet applied the learnings from the training

Returns from Crops

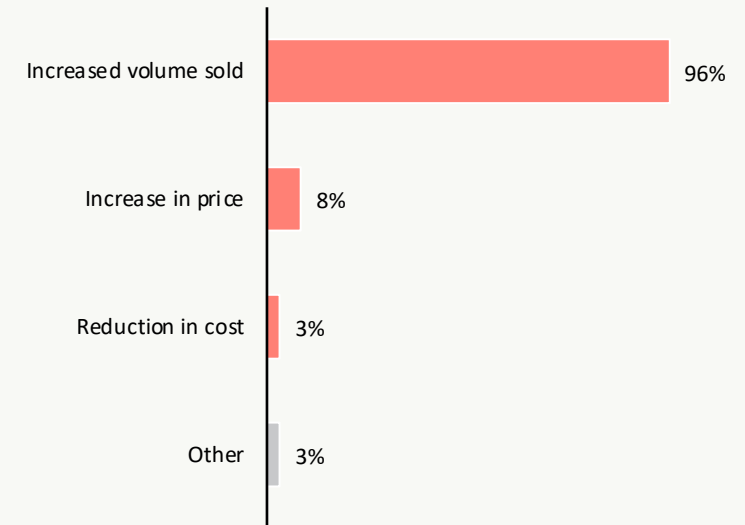
Q: Has the money you earn from [crop] changed because of Arifu's 27744 SMS training/information? (n=230)

● ● ● ● ● — BOTTOM 40%



Reasons for Increased Returns

Q: What were the main reasons for the increase in money earned? (n=118)



Crop Revenue (2/2)

Half of the household income was coming from farming. Farm revenue increased by 27% due to Arifu; two-thirds of this group said this increase was significant for the household.

55%

Of household income last year came from farming*

27%

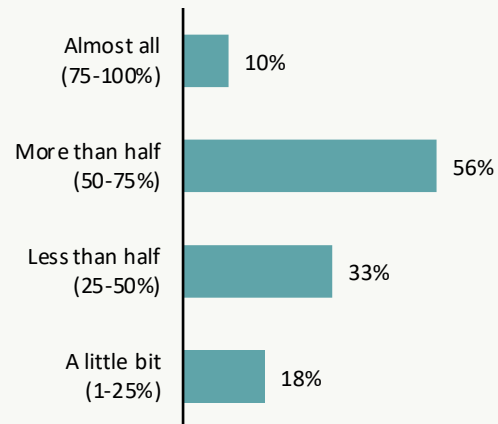
Was the net average increase in revenue from crops which were planted after receiving Arifu's SMS training*

65%

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

Household Income Impacted By Farming

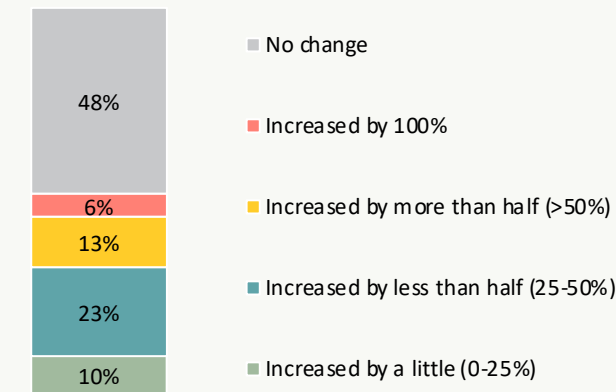
Q: In the last 12 months, what proportion (%) of your household's total income, came from farming? (n=235)



*Calculated as a weighted average

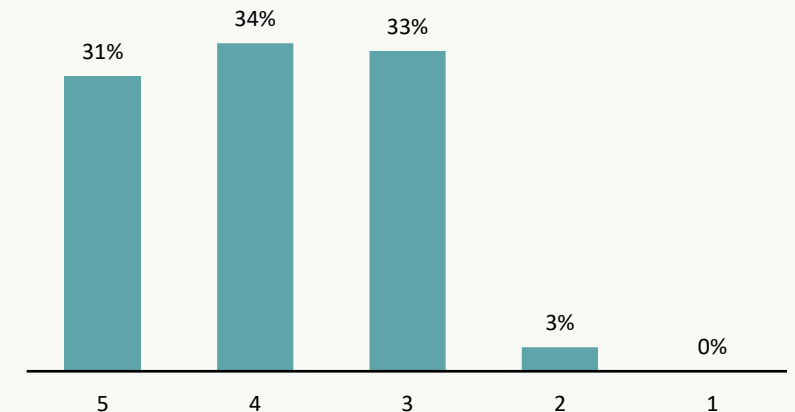
Change In Crop Returns

Q: Can you give a rough estimate how much your money earned from your crop has increased because of Arifu offering? (n=231)



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=204)



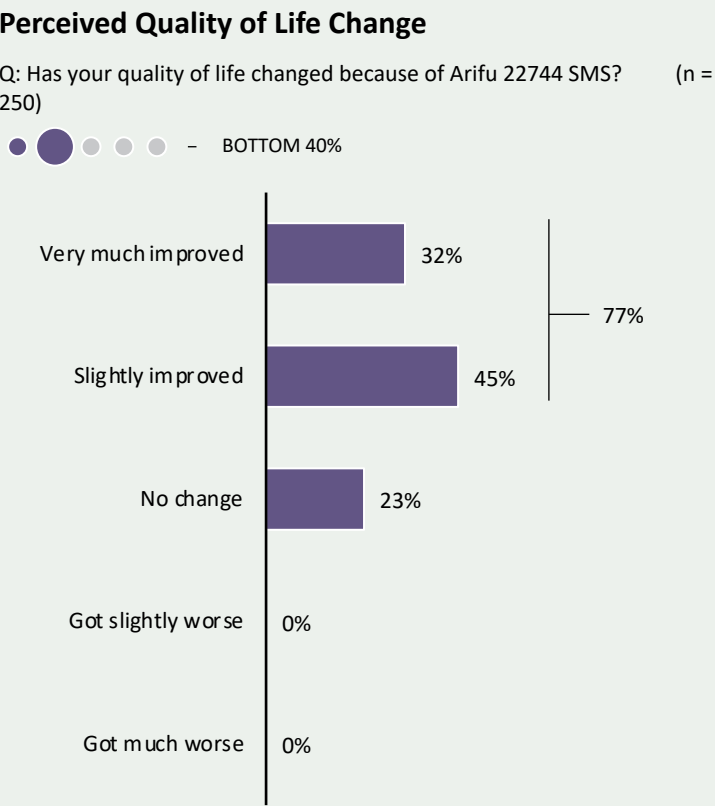
Quality of Life

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

23% said they had not experienced any change yet. A fifth of these farmers were waiting for the harvest season to be able to report a difference.

Farmers who report improvements in their quality of life are more likely to be interacting with Arifu for over 6 months.

Over three quarters of farmers reported improvements in quality of life because of Arifu.



Very much improved:
“My family is eating well because I also learned the importance of a balanced diet. I have taught my wife how to use money.”

Slightly Improved:
“I am now able to comfortably pay for my children's school fees unlike before when I would always worry about lack of enough money for school fees.”

No Change:
“Since I have not harvested or sold my crops, I am not able to share about how my life has improved but I am very hopeful that the total production will be better.”

Quality of Life: Top Outcomes

Farmers were asked to describe – in their own words – the positive changes they were experiencing because of Arifu’s SMS training on agribusiness.

The top outcomes are shown on the right.

Others included:

- Being able to save for the future (14%)
- Increased financial stability (13%)

Farmers talked about improved ability to pay for food, the ability to invest in livestock management and the ability to pay for family members’ education.

Top Three Self-Reported Outcomes for 77% of Farmers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 193, multiple responses allowed). Open-ended, coded by 60 Decibels.

25%	Spoke about increased ability to pay for food (18% of all respondents)	“I have enough food for my family so they do not stay hungry the way they used to before the training.”
20%	Mentioned an increased investment in livestock management (15% of all respondents)	“I bought chicken and I'm saving to buy a sheep whose produce I'll sell to get money that will cater to school fees in the long term when there will be drought hence no income from the crops.”
20%	Spoke about the ability to pay for education (15% of all respondents)	“My psychological wellbeing has improved because I'm not worried anymore about paying for school fees by borrowing a loan because I'm now able to pay for it using the profit earned from farming.”

Additional Insights: Qualitative Feedback Deep Dive

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

Top themes that emerged are on the right.

All farmers who reported no change in their farming or impact outcomes stated reasons that are exogenous to Arifu.

Top reasons reported by 119 farmers who experienced no change in at least one of Way of Farming, Production, Money Earned or Quality of Life

46% Farmers are waiting to realise impact

40% Have not harvested crop to realize any changes

25% Have not sold their crop yet

16% Farmers are new to Arifu’s modules

14% Started interacted with Arifu only recently to implement training content

40% Farmers have not implemented changes

29% Are waiting for the next planting season

21% Are yet to start farming or livestock rearing

7% Said that they did not learn enough to make changes

5% Mentioned having financial challenges to implementing changes

Recovery From Climate Shocks

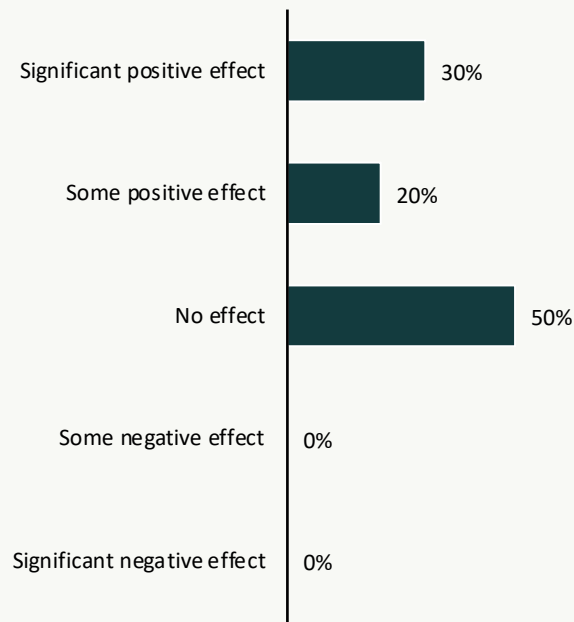
50% of farmers who were hit by a climate shock said that the company had a positive impact on their recovery.

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

Half of them reported that the company had no effect on their recovery.

Impact of Arifu on Recovery

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



“A lot of wind that destroyed a lot of our crops including the maize cobs that fell down before they had matured.”

“I had planted some crops on my farm, then the crops were all destroyed by pests so I have not been able to have any big harvest.”

Financial Training: Services Availed

Majority of farmers have not availed any digital finance product.

Farmers who reported undergoing financial literacy training were asked if they had used digital payments, loans, savings from a financial institution because of Arifu. For Equity program participants, specific product names were used.

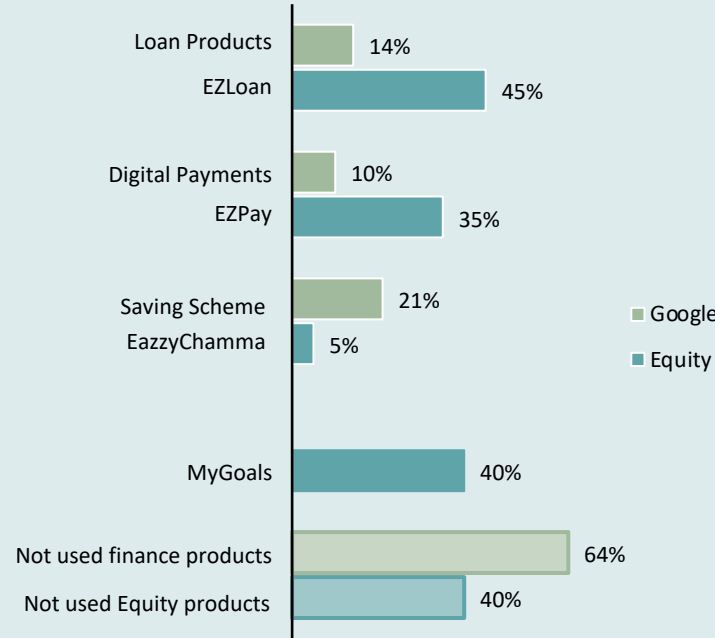
Equity program farmers were more likely to have availed a digital finance product. EZLoan, MyGoals and EZPay were the most frequently selected, availed by at least a third of the farmers.

The top reason for not availing a product was the lack of need for it at that moment.

Note: Results are directional and not statistically significant due to small sample sizes

Services Availed Due to Training

Q: Which of the following products and services, have you availed from a formal financial institution, because of receiving Arifu 22744 SMS training/information? (Google: n=42, Equity bank n=20)



Farmers that hadn't used all the services, shared the following reasons...

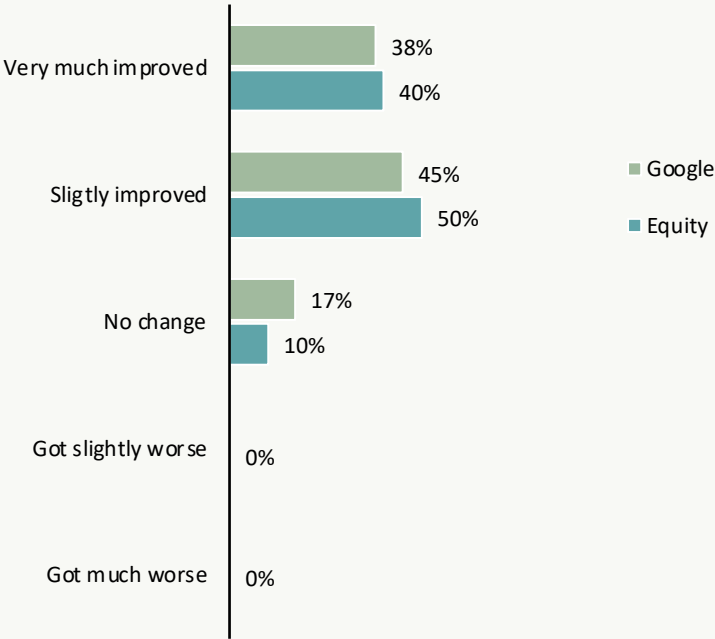


Financial Training: Impact

Equity users had higher levels of trust in formal financial institutions like Equity bank. Awareness and understanding levels were high for both Equity and Google farmers.

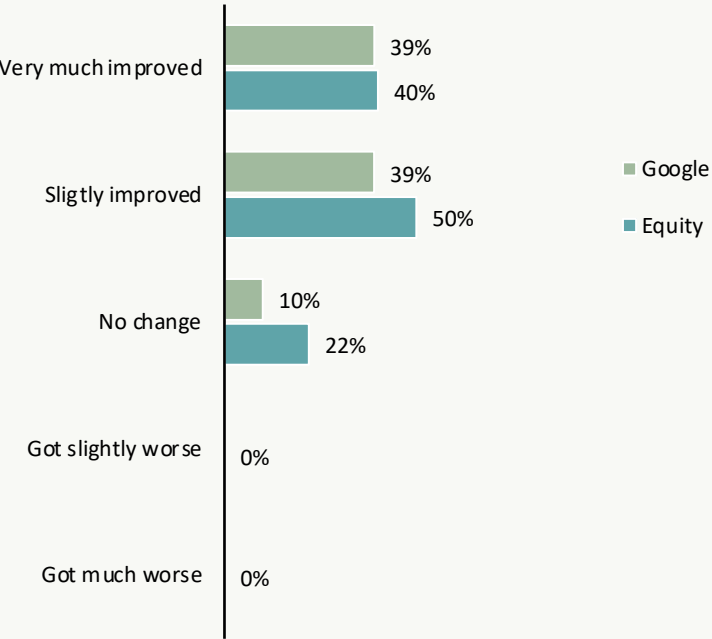
Awareness of Financial Products

Has your awareness of loan products, digital payments and savings products changed, because of Arifu 22744 SMS training/information? Google: (n = 42); Equity (n=20)



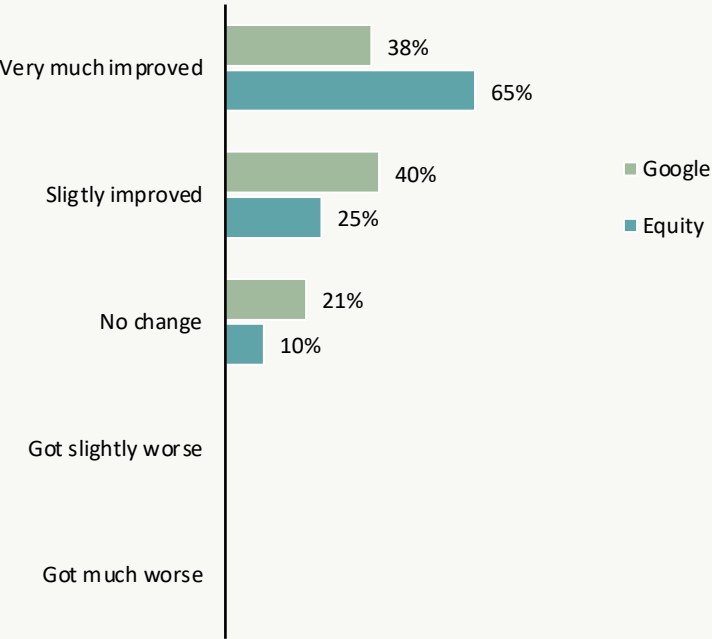
Understanding of Financial Products

Q: Has your understanding of how loan products, digital payments and savings products work, changed, because of Arifu 22744 SMS training/information? Google: (n = 42); Equity (n=20)



Trust in Financial Products

Q: Has your level of trust in formal financial institutions changed, because of Arifu 22744 SMS training/information? Google: (n = 42); Equity (n=20)



Note: Results are directional and not statistically significant due to small sample sizes

Financial Impact by Company

Equity Bank farmers were more likely to report improved awareness and understanding of financial products, and to use at least one such product because of Arifu training.

To understand effectiveness of Arifu's financial literacy training, we asked farmers if their awareness, understanding and uptake of digital finance products changed.

Almost all reported improvements in their awareness and understanding.

8 in 10 farmers who received financial training are now more aware of and report better understanding of financial products. Equity program farmers much more likely to have availed a financial products than their Google counterparts, perhaps owing to their existing relationship with the bank.

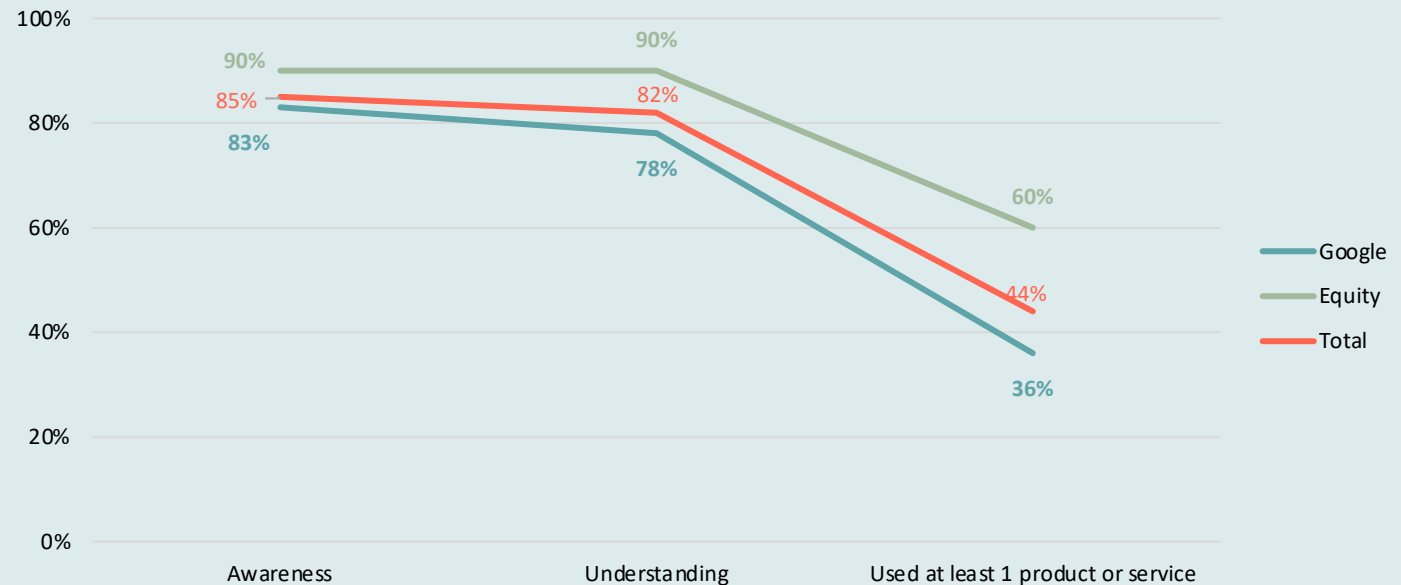
Note: Results are directional and not statistically significant due to small sample sizes

Effectiveness of Information

Q: Has your a) awareness b) understanding of how loan products, digital payments and savings products work, changed, because of Arifu 22744 SMS training/information?

% of respondents who said 'Improved' regarding awareness, understanding, and % of respondents who availed at least one digital financial product

Total, Google, Equity: n = 62, 42, 20



Key Questions We Set Out To Answer

- Who is Arifu reaching?
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“I have enough information about coffee and other crops for example beans, I also guide others farmers on which fertilizer to use.”

Farmer Satisfaction: Net Promoter Score

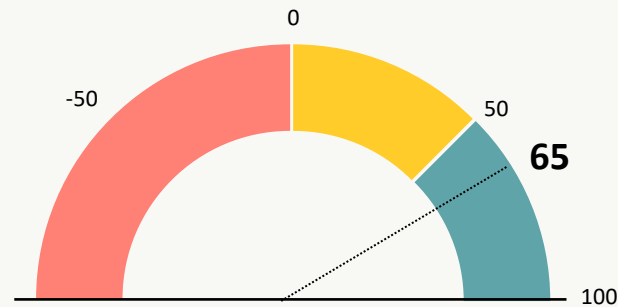
Arifu has a Net Promoter Score® of 65 which is excellent, and also much higher than the 60dB benchmark of 35 for similar business models.

The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered very good. A negative score is considered poor. Arifu's score of 65 is very good.

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

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Arifu 22744 SMS training to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 250)



NPS = % Promoters — % Detractors

9-10 likely to
recommend

0-6 likely to
recommend

NPS Benchmarks

● ● ● ● ● — TOP 20%

60 Decibels Global Agri Average **34**
70+ companies

Farmer as customer average **35**
39 companies

East Africa average **48**
34 companies

NPS Drivers

Promoters value the improved knowledge on farming and free SMS.

73% are Promoters :)

They love:

1. Improved knowledge about farm practices
(37% of Promoters / 28% of all respondents)
2. Free SMS communication
(14% of Promoters / 10% of all respondents)
3. Improved knowledge of livestock rearing
(12% of Promoters / 9% of all respondents)

“I get to learn on how to save and plant maize for better production using weed control without paying for these services.”

Tip:

Highlight the above value drivers in marketing.

Promoters are powerful brand ambassadors — can you reward them?

19% are Passives : \

They like:

1. Improved knowledge about farming practices
(46% of Passives / 9% of all respondents)
2. Increased knowledge on rearing livestock
(8% of Passives / 1% of all respondents)

But complain about:

1. Low frequency of receiving SMS
(15% of Passives/ 2% of all respondents)

“The messages are short and easy to understand. They stopped coming in and I didn't want to request for more since the company should be the one to initiate this.”

Tip:

Passives won't actively refer you in the same way that Promoters will.

What would it take to convert them?

8% are Detractors : (

They complain about:

1. Low frequency of SMSs
(35% of Detractors / 3% of all respondents)
2. Provide access to loans
(30% of Detractors / 3% of all respondents)
3. Difficult language in the SMSs
(9% of Detractors / 1% of all respondents)

“The messages are in Swahili and English which is not easily understood by other people in my area who I might want to convince to use this messages.”

Tip:

Negative word of mouth is costly.

What's fixable here?

NPS by Segment

Farmers who interacted with the SMSs through Google had a higher NPS than those of Equity Bank.

We wanted to understand what drove farmers’ satisfaction with Arifu.

We found a correlation between NPS and the company though which they accessed the training. The NPS of Google farmers was 72 compared to 42 of Equity Bank farmers.

We also found that those reported ‘no change’ in the way they farm have a lower NPS compared to those reporting improvements.

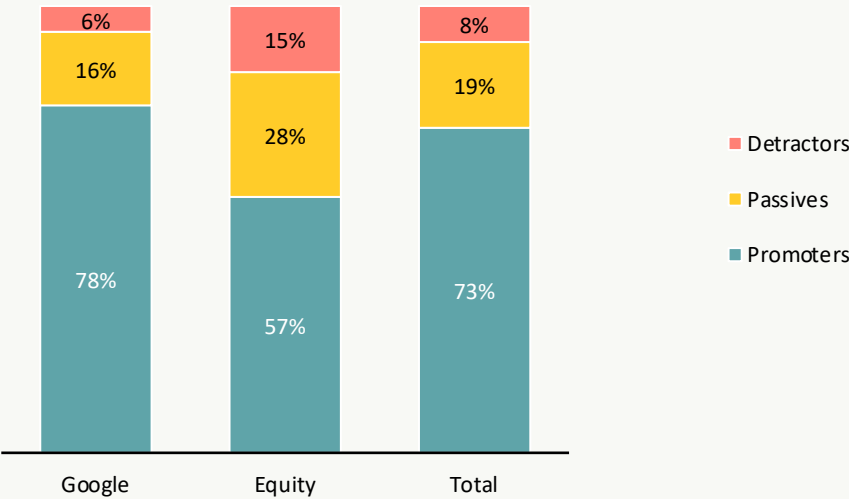
For Discussion

What is different about the two farmer bases?

Net Promoter Score by Company

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

% of respondents; n = 189, 61, 250



NPS:	72	42	65
n =	189	61	250

Farmer Challenges

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

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

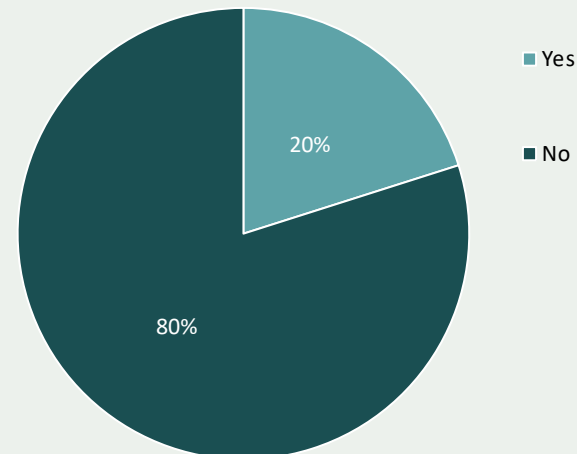
Upon further analysis, we found that farmers who have faced a challenge had an NPS of 23 compared to a 76 of those who did not face any challenge.

20% of farmers report challenges with Arifu's SMS training. The most common challenges are delayed responses to queries and difficulty navigating SMS options.

Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges with Arifu 22744 SMS training/information? (n = 249)

● ● ● ● — MIDDLE



Top Challenges Reported

Q: Please explain the challenge you have experienced (n = 51)

1. Delayed or no response to query

(24% of farmers w. challenges / 4% of all respondents)

"I ask them a question about certain medicine for deworming that I wanted to give my cows but they did not respond."

2. Difficulty navigating to topic of interest

(20% of farmers w. challenges / 4% of all respondents)

"I had to continually click until the end of the information in case I have selected a wrong topic and then start from the beginning so as to get to the information that I wanted."

3. Information lacks depth

(14% of farmers w. challenges / 2% of all respondents)

"I didn't get the technical information I was looking for such as for weather forecast and pesticides use for different crops."

Farmer Suggestions

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

Roughly four-fifths of the customer base made at least one specific suggestion.

More detailed information, access to loans and in person follow-ups were the most common suggestions for improvement.

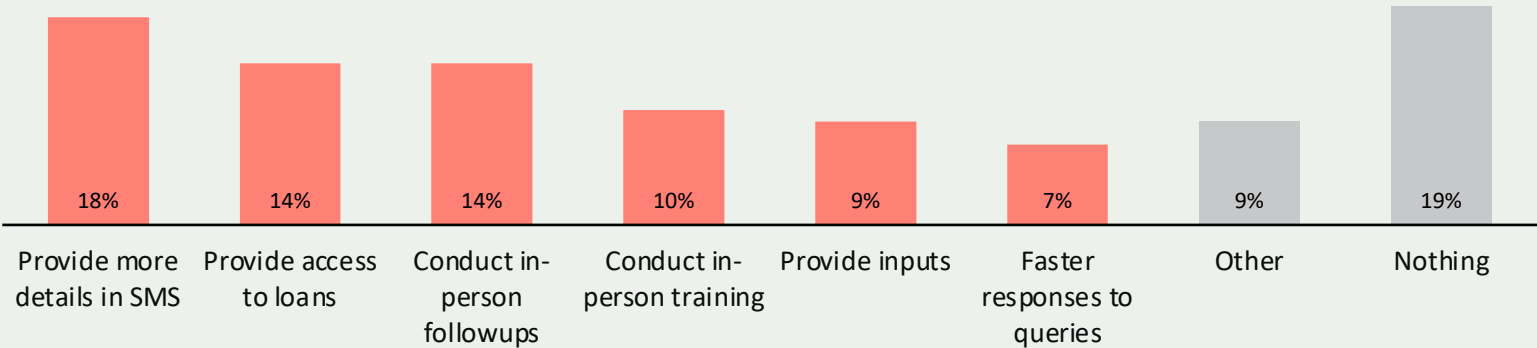
Suggested improvements

Q: What about Arifu could be improved? (n = 250, Open ended coded by 60 Decibels, % of respondents)

“They should add more information on potatoes, how to apply fertilizer during planting.”

“I would like for Arifu to get me started on accessing loans for farming purposes.”

“I think that Arifu could send people to the field to come and educate us so that we can see what is meant to be done practically.”



Additional Insights: Varied Experience By Partner Program

We wanted to understand if the differences in experiences and farming outcomes were varying by partner program.

While top drivers of dissatisfaction was common amongst both groups, we saw that the challenges faced by both groups were unique.

Satisfaction varied by company – Google farmers had a higher NPS and reported fewer challenges.

Impact On Farmers by Company		
	Google (n <= 189)	Equity (n <= 61)
Net Promoter Score	72	42
Drivers of satisfaction (NPS Promoters)	Increased knowledge of farming (35%)	Increased knowledge of farming (44%)
	Access to knowledge or training (22%)	Understanding and access to loans (14%)
	Free access to SMS (16%)	Increased production since training (11%)
Drivers of dissatisfaction (NPS Detractors)	Low frequency of SMS (54%)	Lack of access to loan (38%)
	Slow response to queries faster (15%)	Low frequency of SMS (8%)
	Lack of access to loan (15%)	Slow response to queries (8%)
Challenges	18%	30%
Top challenges	Found the SMS navigation difficult (24%)	Delayed response to queries (22%)
	Stopped receiving SMS (18%)	Information is not detailed (17%)
	Did not get a response to query (15%)	Language barriers to SMS (11%)

Key Questions We Set Out To Answer

“I am a student but since COVID-19 started I decided to go to the village as I wait for the school to be open and that is how I started farming and now I am earning money.”

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Concern About COVID-19

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

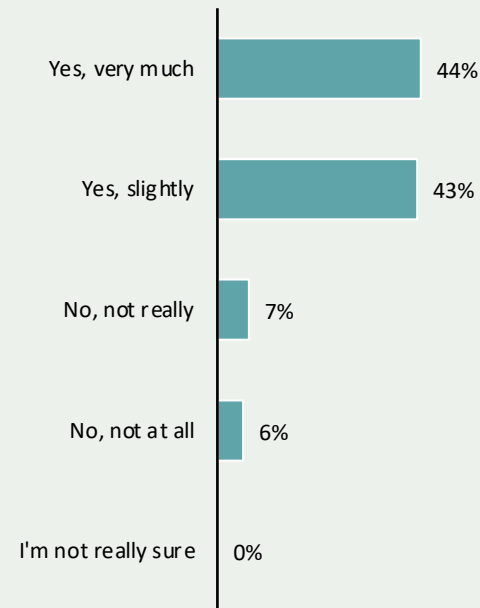
When asked to share how their life could be improved during this time of the COVID-19 pandemic, farmers asked for monetary support for farm or business, farm inputs and market access.

Responses in other include support with food, cash handouts and relaxing lockdown restrictions.

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

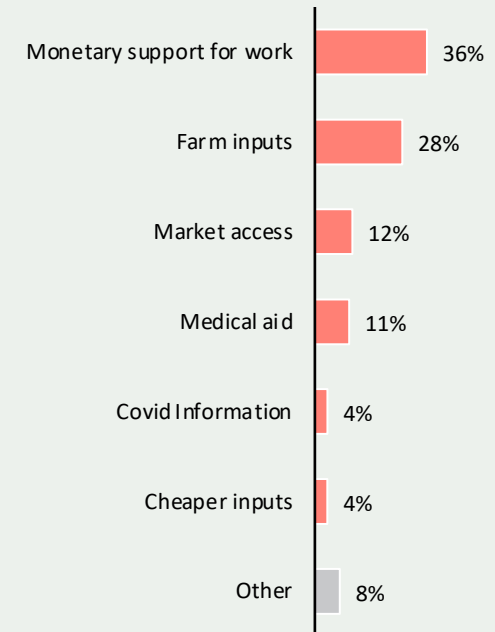
Level Of Concern About COVID-19

Q: Are you concerned about COVID-19? (n = 250)



Things That Could Improve Life

Q: Related to this pandemic, what one thing could improve your life at this time? (n = 250) 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.

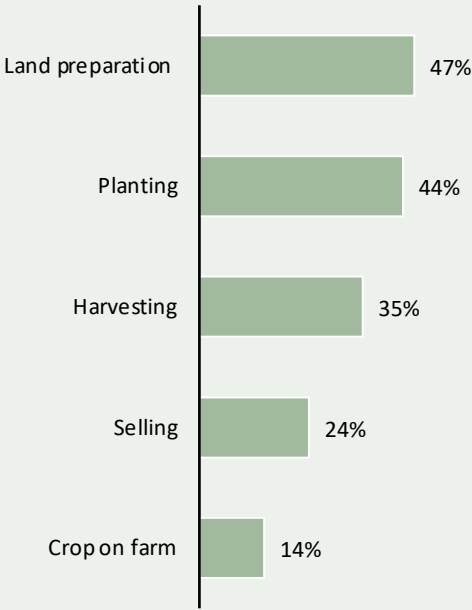
47% of the farmers report that they will be preparing their land for the upcoming planting session, and 44% said they will be planting in the next month.

42% of farmers indicated they were 'very confident' and 49% 'slightly confident' that they will fare well in the next month.

Majority of farmers are confident they will be able to undertake activities for next month's farming as they normally would.

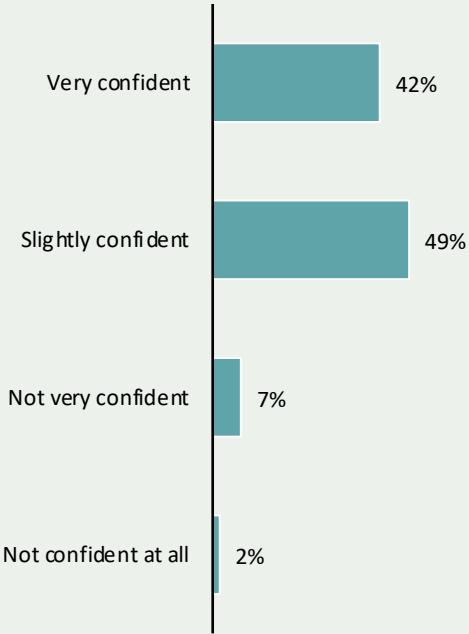
Current Agricultural Activity

Q: Which of these phases of farming will you be in for the next month? (select multiple) (n = 241)*



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 = 240)*



*Sample size is not equal to 250 as some farmers were unable to answer the question

Challenges and Requests

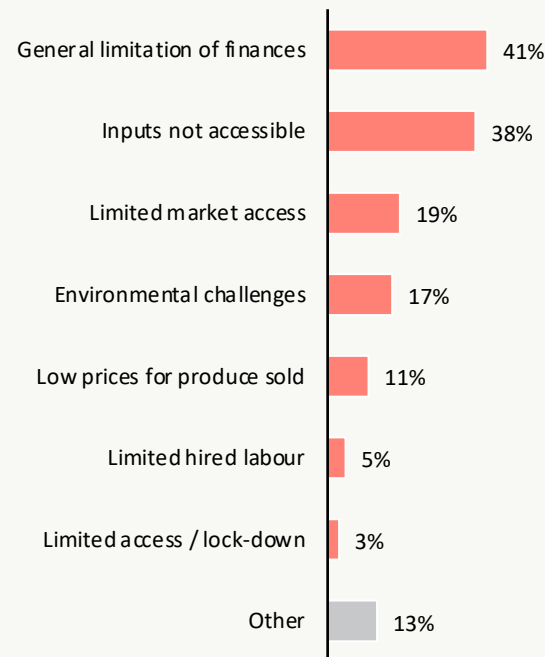
41% of farmers reported limitation of finances as their biggest challenge related to COVID-19. They ask for support through access to inputs and access to the market.

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

Apart from finances, farmers mentioned that access to inputs and the market are their top challenges and asks.

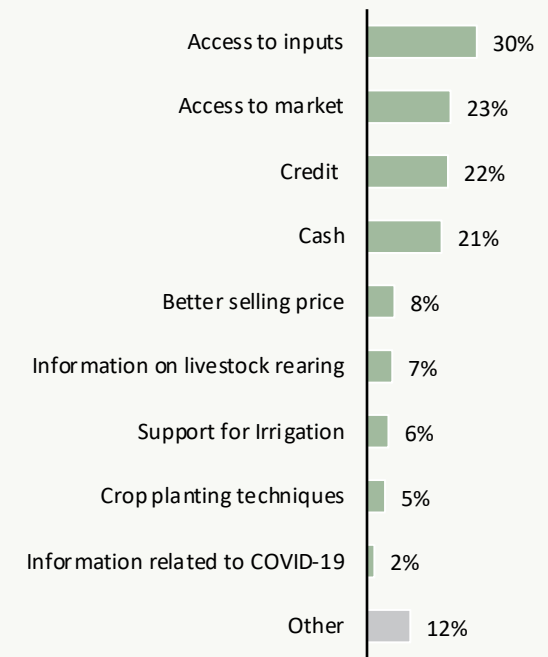
Top Challenges Related to COVID-19

Q: What do you anticipate the biggest challenges being? (n = 237)



Solutions for Top Challenges

Q: What kinds of agricultural products / services / information would be most useful for you to overcome these challenges? (n = 236)



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

- 77% of our farmers say the quality of their lives has improved since working with us. “I can now pay for my child's school fees with the money” #listenbetter with @60_decibels
- 73% of farmers would recommend us to a friend or family member – what are you waiting for?
- 24% of all challenges faced by our farmers are query response 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
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:

Arifu Data
farmers 250

60dB Global Average:
companies 72
farmers 14,700

60dB Agriculture Farmer as Customer Average
companies 39
farmers 10,000

60dB East Africa Average
companies 32
farmers 7,000

Arifu performs particularly well on providing first time access to farmers with not many alternatives. Depth of impact on quality of life is an area for improvement.

Comparison of Arifu Performance to Selected 60dB Benchmarks

Dimension	Indicator	Arifu	60dB Global Average	60dB Farmer as customer Average	60dB East Africa Average
Who ○	Inclusivity Ratio	0.94	1.19	1.09	0.69
	% female	23%	30	34	33
How Much ≡	% reporting quality of life very much improved	32	41	46	47
	% reporting quality of life slightly improved	45	39	36	39
	% reporting crop production very much improved	33	39	47	52
	% reporting crop revenue very much improved	23	36	39	44
What Impact □	% reporting ability to pay for food	18	-	-	-
	% reporting ability invest in livestock management	15	-	-	-
	% reporting ability to pay for education	15	-	-	-
Contribution	% first time accessing Arifu offerings	86	71	77	74
	% saying no good alternatives are available	83	78	87	88
Risk +	% experiencing challenges	21	28	25	27
Experience △	Net Promoter Score	65	34	35	38

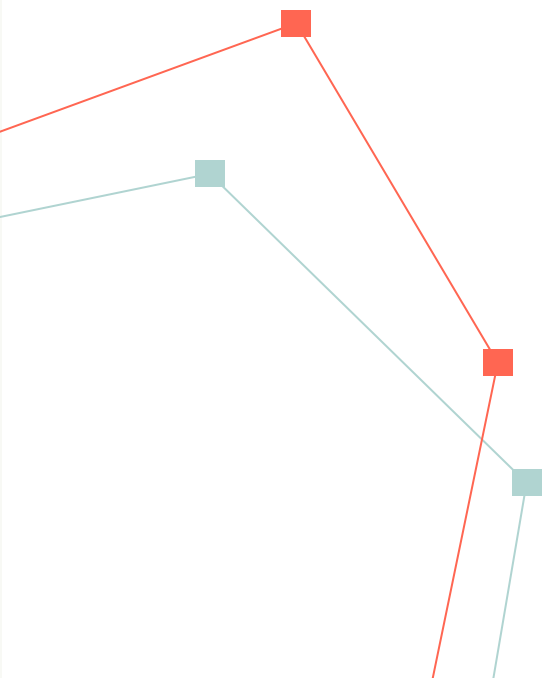
*Specifically, Agriculture – Farmer As Customer Average

Calculations & Definitions

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

Metric	Calculation
Net Promoter Score®	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’.
Inclusivity Ratio	<div>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 Arifu % / 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:</div> <div>$\sum_{x=1}^3 \frac{([Company] \text{ Poverty Line } \\$x)}{(Country \text{ Poverty Line } \\$x)} / 3$</div>

Summary Of Data Collected



250 phone interviews completed in December 2020

Methodology

Survey mode	Phone Interviews
Country	Kenya
Language	Kenya
Dates	Sept – December 2020
Sampling	Selected randomly 2892 Arifu farmers who have availed Arifu’s SMS through Equity Bank or Google partner programs
Response rate	Equity: 6%; Google: 32%

Responses Collected

Farmers	250*
---------	------

Accuracy**

Confidence Level	c. 85%
Margin of error	c. 4%

*Responses were calculated as a proportion of all farmers who answered a question.
**Our confidence level cannot account for two unknowns for this population: mobile penetration and extent of completeness of Arifu’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.

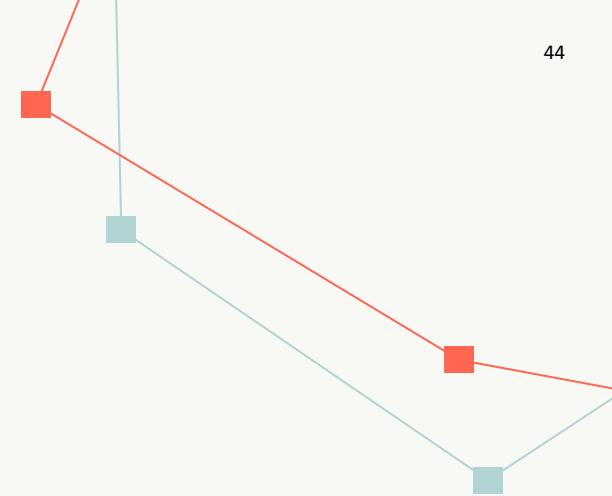
60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

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 Osman Siddiqi from Arifu, Jack Odero and Collins Marita from Mercy Corps their support throughout the project. This work was generously funded by Mercy Corps' AgriFin Accelerate Program and the Strengthening Impact Investing Markets in Agriculture (SIIMA) programme, through FCDO's Research and Evidence Division.



There is more production from the farm.

I have been able to provide for my own food.

I now have knowledge and skills to keep busy on my farm.

I can

>restock my shop

>pay child's school fee

>earn more from farming

now.

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