

# Equator Kenya 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, EQUATOR & EPROD

## 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, Equator & eProd

Inductive digital innovations are rare in the Agribusiness vertices, where innovation is typically led by independent technology-first companies providing solutions to Agribusinesses. Equator is one of the classic examples of this alternative bottom-up approach to digital innovation. It is the birthplace of the eProd solution that has successfully scaled across three continents. The Agribusiness provided Mercy Corps AgriFin with a rich learning ground to gather insights into how digital technology and innovation can emerge from Agricultural market players and become standalone businesses providing solutions to other value chain players. AgriFin closely worked with Equator and eProd to identify the unique selling points for their solution and its capacity to meet smallholder farmers' needs. This 60 Decibels report studies the impact Equator has had on its farmers through its direct service proposition and augmented digital innovation.

# Welcome To Your 60dB Results

We enjoyed hearing from 254 of your farmers - they had a lot to say!

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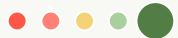
# Equator Kenya Performance Snapshot

Equator Kenya outperforms the 60dB benchmark on reaching underserved farmers and providing them with first access.

## Inclusivity Ratio

1.55

degree of reaching low-income farmers



## Impact

27%

quality of life  
'very much improved'



## What Impact

- 43% speak about ability to pay for education
- 36% talk about ability to pay for household expenses
- 35% speak about the ability to pay for food

## First Access

94%

first time accessing service provided



## Farmer Voice

"I'm able to eat better, feed my family and take care of them better. The kids are able to attend school, pre-covid. I'm solely dependent on farming and I can't complain."

## Data Summary

Equator Kenya Performance: 253 farmers interviewed during October-November 2020.

Quintile Assessment compares Equator Kenya's performance with 60dB Agriculture Benchmark for Farmer as Supplier comprised of 28 companies, 13 countries, and 3,818 farmers. Full details can be found in [Appendix](#).

## Net Promoter Score®

38

on a -100 to 100 scale



## Challenges

58%

report challenges



## Crop Revenue

20%

'very much increased'



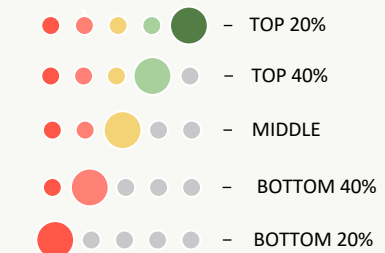
## Crop Production

23%

'very much increased'



## Performance vs. 60dB Benchmark





# Top Actionable Insights

Farmers report improved farm outcomes and quality of life. There is potential to deepen impact through training and access to finance, while satisfaction can be improved by providing faster payments.

## Headline

## Detail & Suggested Action



### Going Great:

Equator Kenya is bringing unique service to some of the poorest, and underserved farmers in Kenya and improving their overall quality of life

70% of Equator Kenya's farmers live in poverty compared to 65% in rural Kenya. 9 in 10 farmers accessed services like those of Equator Kenya's for the first time and a similar proportion could not easily find a good alternative.

Close to a quarter of farmers report improved farming practices and improved quality of life because of the services availed. Moreover, despite cultivating only 28% of their land with chillies, 58% of their household income came from selling chillies to Equator Kenya in the last 12 months.

**An idea:** These are impressive impact results, share them with your donors and staff.



### A Finding That Jumped Out:

Farmers are unable to realize full potential of the services due to lack of training and a cash crunch

A little over a quarter report not having changed their way of farming – the top reasons being a lack of training or funds to implement changes. 30% of farmers asked for loans from Equator Kenya when asked what the company can do to support them. In fact, during the pandemic, 79% see access to finance as a major challenge, with 80% asking for credit and 74% asking for cash.

**For discussion:** What can Equator Kenya do to support these farmers?



### Area For Improvement:

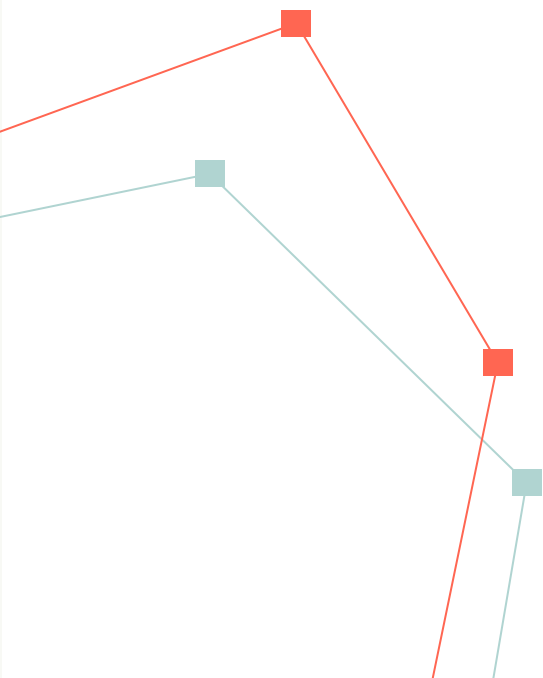
Payment related challenges are hindering satisfaction levels

There is a clear trend in farmer satisfaction by their experience with payments. Those who have faced a delay had a Net Promoter Score® of 15 compared to a 66 of those who didn't. Not only was this a top challenge and area of suggested improvements from 40% of farmers, but also a major pain point for those who are less likely to recommend Equator Kenya to friends or family members.

**A recommendation:** Evaluating why there are delays in payments will help drive up satisfaction levels.

# Farmer Voices

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



## Impact Stories

74% shared how Equator Kenya services had improved their quality of life

“I am able to take care of myself and family even at my old age. Most people my age are dependent on their children for money but that is not the case for me and I am very happy about this.”

“I am able to take care of my self and my family without having to rely on my husband for things like school fees. I am now financially independent which gives me a sense of peace.”

“I am taking better care of my kids and their needs.”

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

“I used to live in a grass hut but I was able to build a better house using iron sheets where I now live.”

“I can easily cater to home expenses. I take care of my kids and their school fees, food and clothing.”

## Opinions On Equator Kenya Value Proposition

59% were Promoters and were highly likely to recommend

“The experience in training on farm management in areas of pest control and soil fertility to enhance produce was beneficial.”

“I'm not worried about getting market for my crop. Payments are certain and guaranteed. The advice given by our teachers is very helpful. It goes a long way.”

## Opportunities For Improvement

95% had a specific suggestion for improvement

“They should not delay our payment since it is our main issue. At times we wait so much and we are left heart broken.”

“Equator Kenya should support us by giving us loans to buy seedling and pesticides, or support us by giving us the seedlings and pesticides.”

# Key Questions We Set Out To Answer

“I started growing chilies last year and so far I noted a lot of change in my life. Even this year they bought my chilies and now since there was Corona I did not pay fees but used the money to sustain my family since we are many and some were not going to work.”

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  - Importance of Equator Kenya offerings
  - Availability of alternatives in market
  - Exposure and resilience to climate shocks
- What impact is Equator Kenya having?
  - Impact on way of farming
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- Are farmers satisfied with Equator Kenya & why / why not?
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  - Additional services demand and willingness to pay



# About The Farmer

The average farmer cultivated 4 acres in the last 12 months and 28% of their total land was planted with chillies. 58% of the total household income came from chilli farming.

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

82% of farmers are from the Kilifi county in Kenya.

In terms of services availed, 84% of farmers received market access through Equator Kenya, 77% received access to training and 45% received access to information.

## About The Farmers We Spoke With

Data relating to farmer characteristics (n = 254)

74%

Were female

4

Acres were cultivated  
by the average farmer  
last year

28%

Of the land cultivated  
last year was used for  
chilli farming

48

Average age

9

Average household size

58%

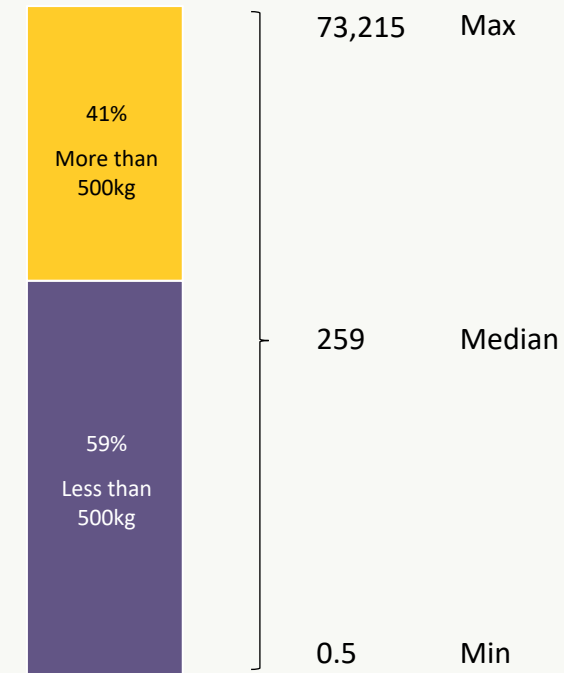
Of household income  
last year came from  
cultivating chilli with  
Equator Kenya

# Farmer Engagement

There was a wide range in amount sold and payment received. The median amount sold was 259 kg, and median payment received was approximately KSH 8,700.

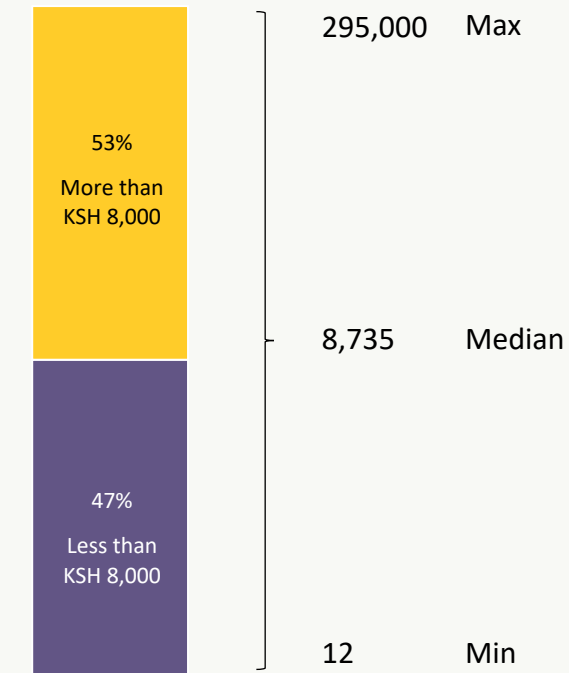
## Amount Sold To Equator Kenya (kg)

(n = 233)



## Payment Received From Equator Kenya (KES)

(n = 233)



## Additional Support Received

(n = 165, 105, 105)

**5** Average No. Of Trainings

**1.7** Average No. of Loans

**983** Average Loan Amount (in KSH)

# Poverty And Inclusivity

Most of Equator Kenya's farmers reside in Kilifi county and the farmers being served are poorer on average, compared to Kenyan national population.

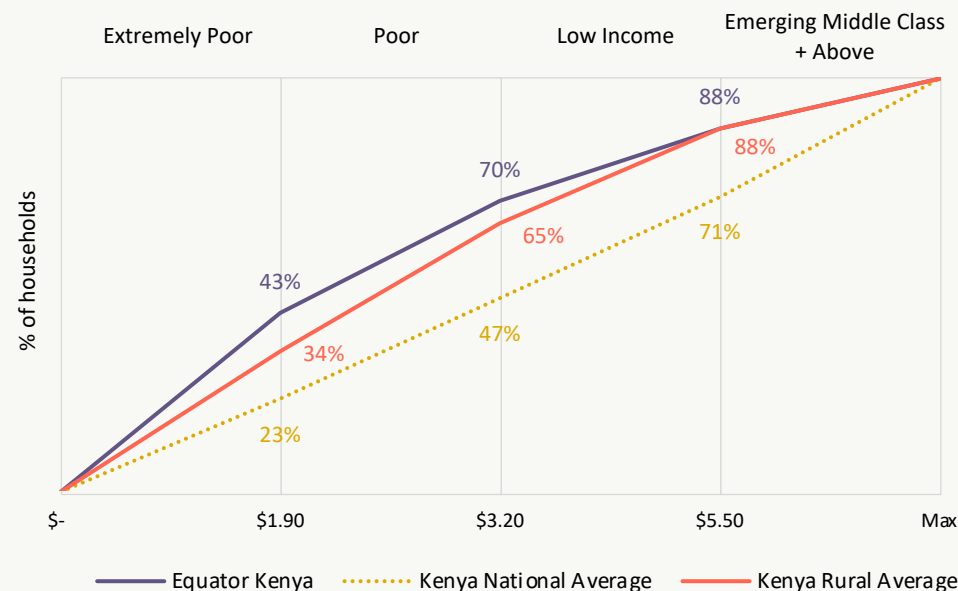
Using the Poverty Probability Index® we measured how the income profile of your farmers compares to the Kenya average.

70% of Equator Kenya farmers live on less than \$3.20 per day, compared to 34% in rural Kenya and 23% in Kenya overall.

This implies that Equator Kenya is serving lower income customers than the Kenya national averages, resulting in an inclusivity ratio of 1.55.

## Income Distribution of Equator Kenya Farmers Relative to Kenya National Average

% living below \$XX per person per day (2011 PPP) (n = 247)



## Inclusivity Ratio

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

# 1.55

● ● ● ● ● — TOP 20%

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

Over 9 in 10 farmers are accessing services like Equator Kenya's for the first time. A majority of them cannot find good alternatives either.

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.

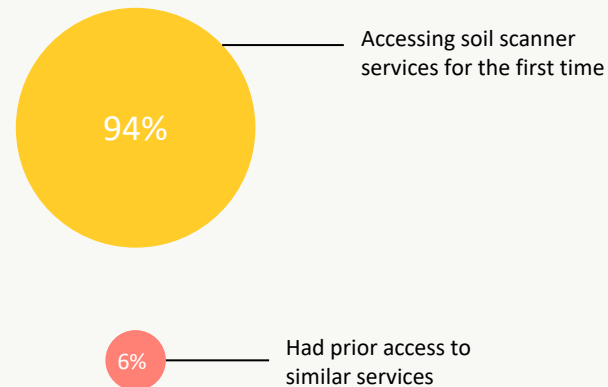
The high percentage of farmers who are accessing Equator Kenya's services for the first time suggests that it is reaching an under-served farmer base.

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

## First Access

Q: Before you started interacting with Equator Kenya, did you have access to services like those that Equator Kenya provides? (n = 254)

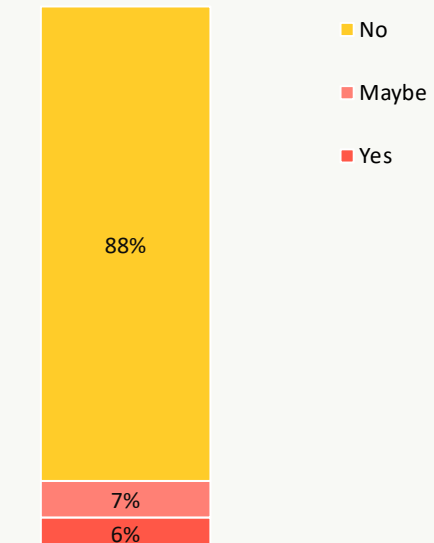
● ● ● ● ● — TOP 20%



## Access to Alternatives

Q: Could you easily find a good alternative to Equator Kenya's different services? (n = 252)\*

● ● ● ● ● — TOP 20%



# Resilience to Shocks

47% of the farmers whose community experienced a climate shock in the last 2 years have been able to bounce back while 31% 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 251 farmers...

22%

Were not affected by the shock that hit their community

47%

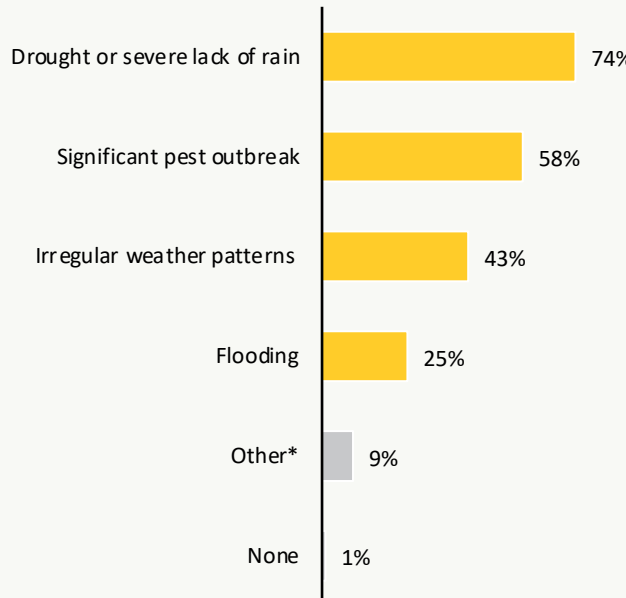
Have recovered fully

31%

Have not recovered

## Shocks Experienced By Community

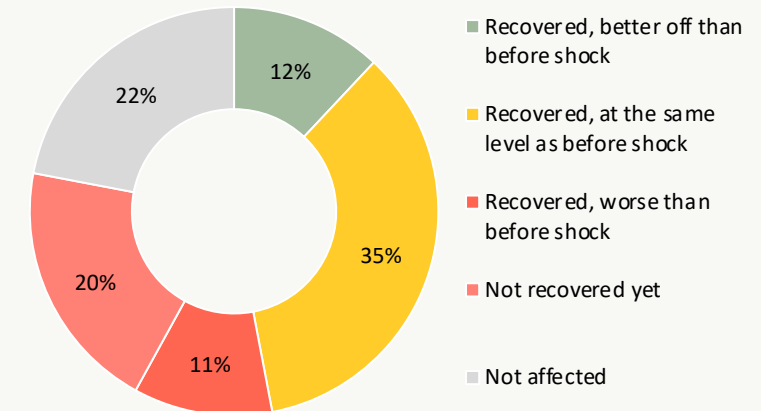
Q: In the last 24 months, which of the following shocks affected your community / village? (n = 253, multiple responses allowed except 'None')



\* Responses in Other include soil erosion and natural fire

## Effect and Recovery for Household

Q: To what extent was your household able to recover from this event? (n = 251)\*\*



\*\* 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.

Equator Kenya farmer households have a 3.5% disability prevalence, which is higher than Kenya’s national population disability rate of 3.5%. This can be a result of the high proportion of farmers over the age of 40 in the sample.

You can use this information to identify ways to better serve your farmers. For example, if respondents have challenges with eyesight, consider larger informational stickers or brochures. If they have challenges with walking or climbing steps, consider whether some of your services like training are easily accessible to farmers.

The disability rate among Equator Kenya farmer households is equal to that of Kenya’s national population.

## Disability Profile of Equator Kenya’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)

3.5%

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



1.2%

difficulty seeing, even if wearing glasses (if available)



0.0%

difficulty remembering or concentrating



1.2%

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



0.4%

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



1.2%

difficulty walking or climbing steps



0.0%

difficulty communicating or being understood, using their usual language



# Key Questions We Set Out To Answer

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“Production increase has been due to the farming strategies that I was taught by one of the officers like two years ago and I use their style now, which is good.”

# Way of Farming

We tried to gauge the effect of Equator Kenya’s services on farmers’ management of their farm.

30% farmers said that their way of farming had ‘very much improved’.

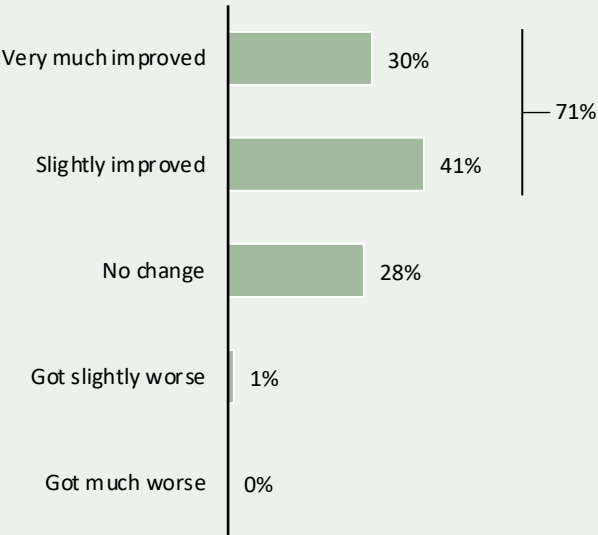
We found a strong correlation between way of farming and production. Farmers who reported improvements in their way of farming, also reported increased production.

Farmers who did not receive training or information services, were much more likely to report no change in their way of farming.

7 in 10 farmers reported an improvement in the way they farm because of Equator Kenya’s services.

## Changes In Way Of Farming

Q: Has your way of farming changed because of Equator Kenya’s services? (n = 254)



### Very much improved:

“I've increased land usage to give me better returns. I'm better equipped on water, fertilizers, pest control and manure issues. This directly translates to better harvests.

### Slightly improved:

“The training I got showed me better quality seeds that I can use to get good harvest and also the best pesticides and input to use which will be good for my plants.”

### No change:

“I haven't had any training or advise that would lead to me changing my method of farming.”

# Way of Farming: Top Outcomes

Farmers were asked to describe – in their own words – the ways in which their farming had changed because Equator Kenya.

The top outcomes are shown on the right.

Others changes included:

- Increased resilience to pests (17%)
- Improved knowledge of farming methods (13%)

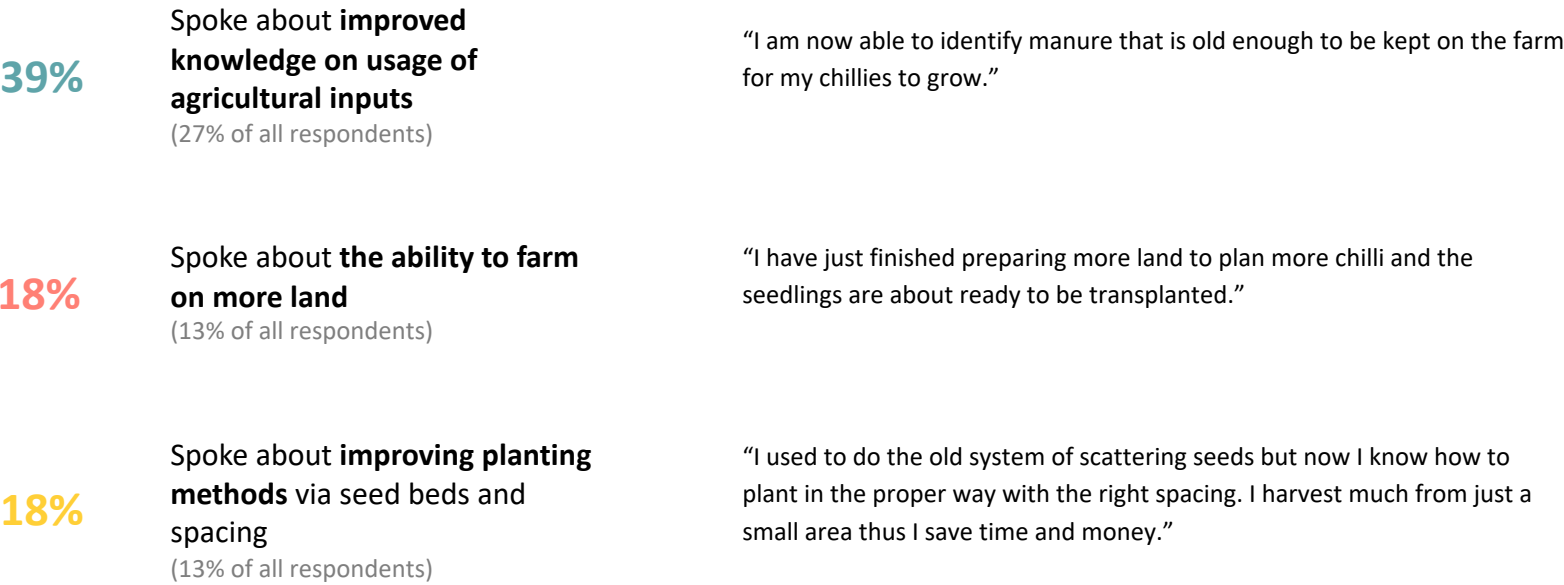
Of farmers reporting no change in their way of farming:

- 28% attribute it to having received no training
- 26% report having financial constraints to making changes

Top improvements in farmers’ approach included better usage of agricultural inputs, increased ability to farm on more land and change in planting methods.

## Top Three Self-Reported Outcomes for 71% of Farmers Who Say Way of Farming Improved

Q: Please explain how your way of farming has improved. (n = 179, multiple responses allowed). Open-ended, coded by 60 Decibels.



# Crop Production

Nearly two-thirds of the farmers reported at least some increase in chilli production.

We asked farmers if they had noticed changes in the production of chillies and what might have caused it.

Among farmers that increased chilli production, 42% of them realized the increase without planting additional land, suggesting an increase in productivity.

Farmers that reported not receiving training were much more likely to report no changes in production.

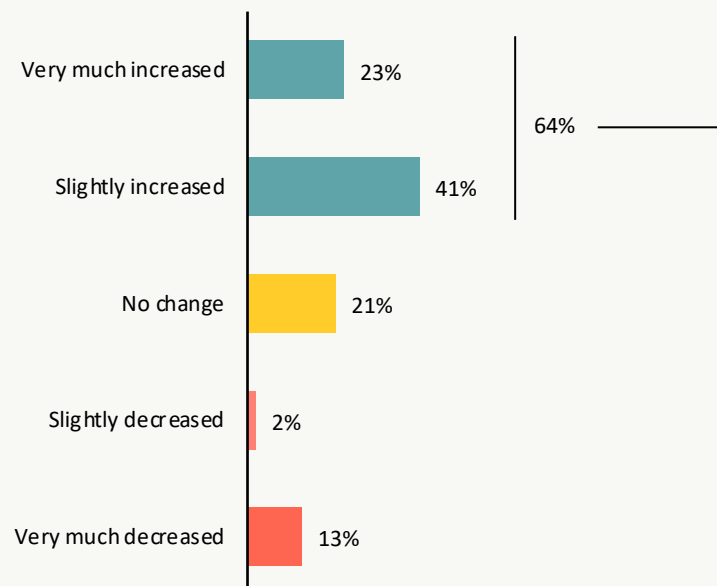
Of those reporting a decrease in production, majority explained that their crop was damaged due to drought.

12% farmers reported not having grown chillies before Equator Kenya and hence they weren't asked about changes in production.

## Impact On Production

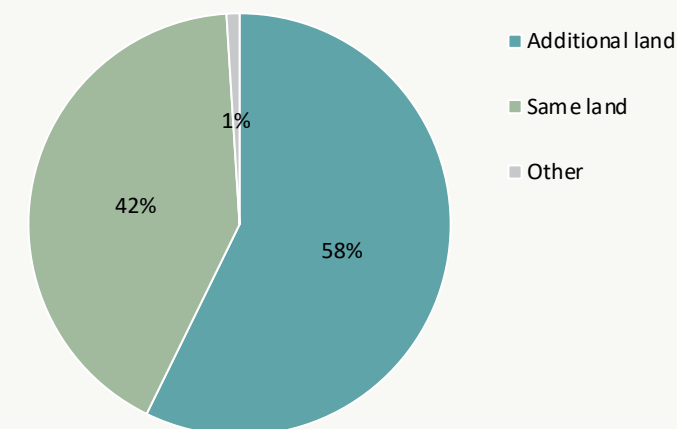
Q: Has the total production from your chillies changed because of Equator Kenya's services? (n=219)

● ● ● ● ● MIDDLE



## Reasons For Increases In Production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n=139)



# Crop Revenue (1/2)

75% farmers reported at least some increase in revenue from chillies farming due to Equator Kenya's services. 64% of them attribute the increase to selling a higher volume.

We asked farmers if they had noticed changes in the revenue they earned from their chillies after receiving Equator Kenya's services.

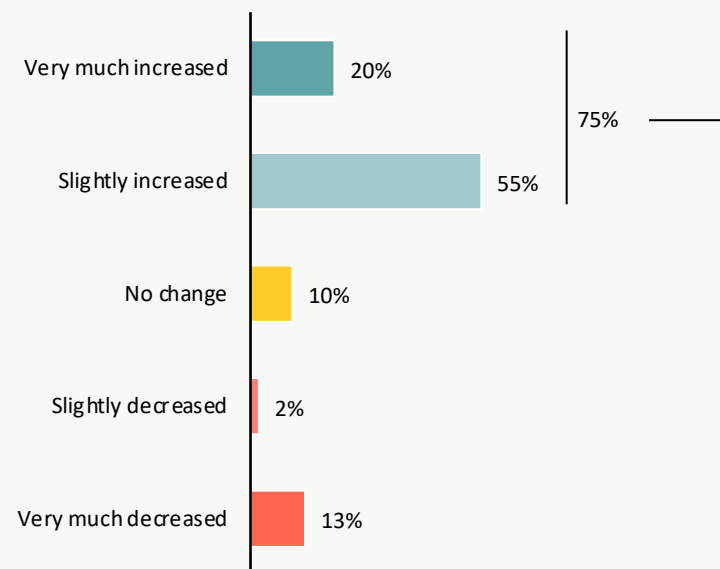
Of those reporting a decrease in returns, majority explained that their crop was damaged due to drought, affecting their ability to sell.

12% farmers reported not having grown chillies before Equator Kenya and hence they weren't asked about changes in revenue.

## Returns From Chillies

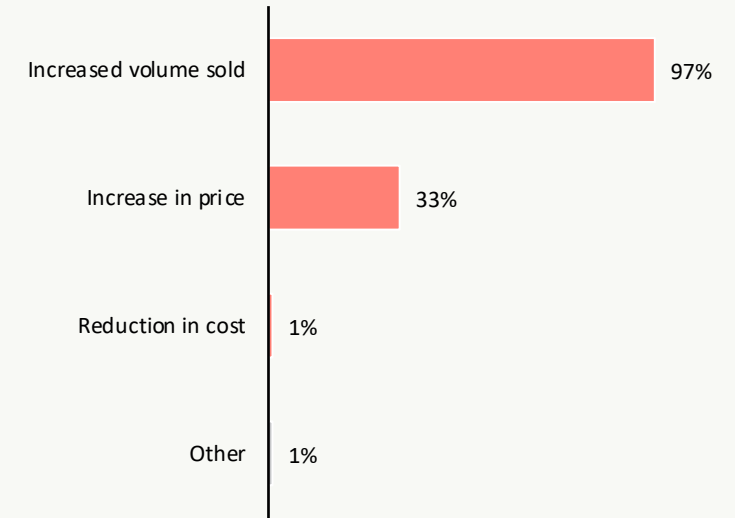
Q: Has the money you earn from chillies farming changed because of Equator Kenya's different services? (n=218)

● ● ● ● — BOTTOM 40%



## Reasons For Increased Returns

Q: What were the main reasons for the increase in money earned? (n=165)



# Crop Revenue (2/2)

Farmers reported a net increase of 24% in revenue, which contributed to 58% of total household income in the last 12 months.

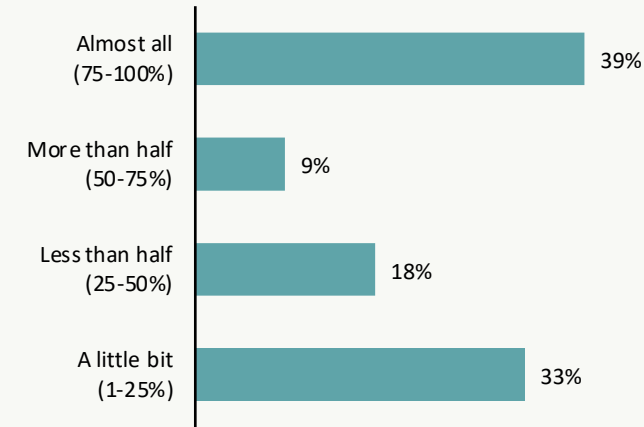
**58%** Of household income last year came from chillies

**24%** Was the average net increase in revenue from chilli farming since their interaction with Equator Kenya

**53%** Rated this change a significance of 4 or 5 when thinking about its contribution to household income

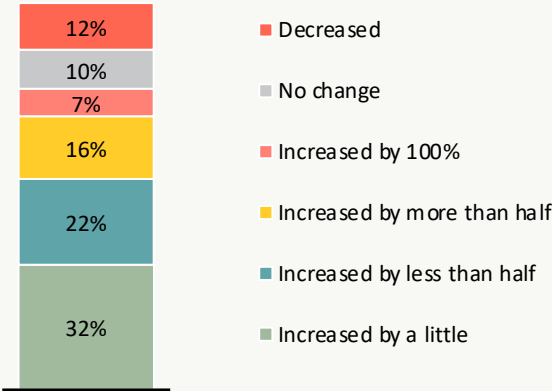
## Household Income Impacted By Equator Kenya

Q: In the last 12 months, what proportion (%) of your household’s total income, came from chillies farming? (n=243)



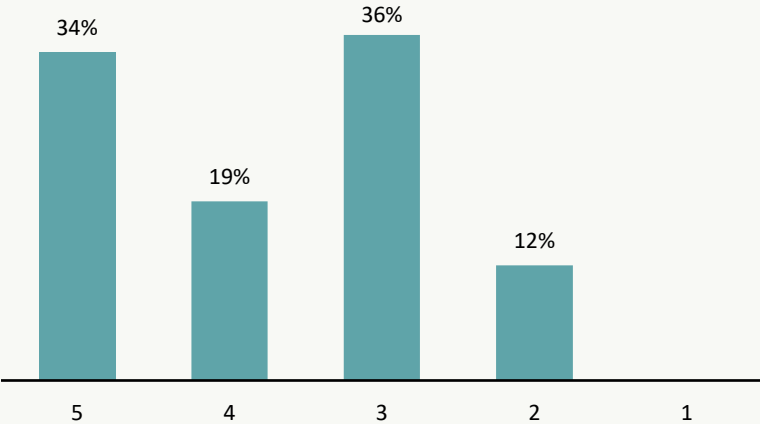
## Change In Crop Returns

Q: Can you give a rough estimate how much your money earned from your crop has increased because of Equator Kenya offering? (n=218)



## 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=168)





# Quality of Life

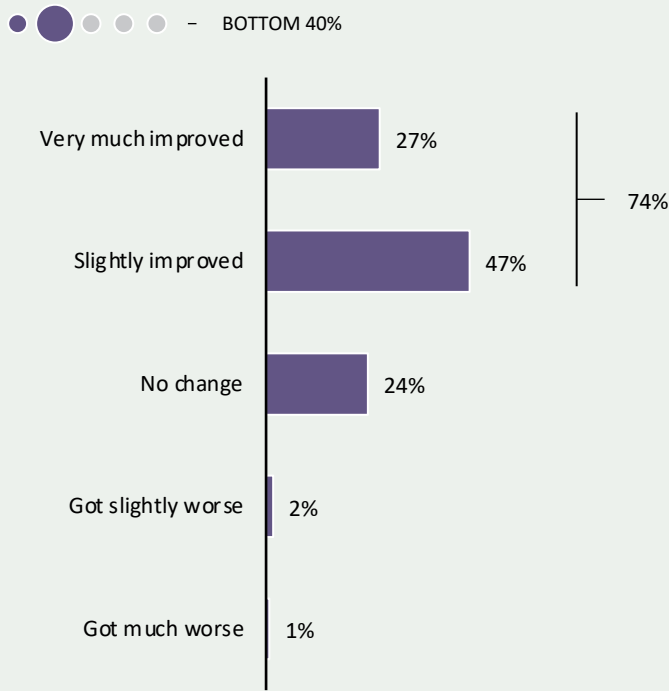
To gauge depth of impact, farmers were asked to reflect on whether their quality of life has changed because of Equator Kenya.

24% reported no change in their quality of life. Majority of these farmers explained that they hadn't sold enough volumes or received enough income from selling chillies, to experience a discernible change.

Close to three quarters of farmers have reported an improvement in their quality of life because of Equator Kenya.

## Perceived Quality of Life Change

Q: Has your quality of life changed because of Equator Kenya? (n = 253)



### Very much improved:

"I'm able to school my children and take care of one of my kids who's been unwell for a while and that's really slowed me down in the farm. I'm able to foot labor and harvest costs."

### Slightly Improved:

"I can now increase the number of chillies on my farm and ensure that my family can daily sustain itself."

### No Change:

"The money made from the sales isn't that significant. I'm simply growing mostly out of passion...the benefits are minimal for now. The selling price isn't motivating."

# Quality of Life: Top Outcomes

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

The top outcomes are shown on the right.

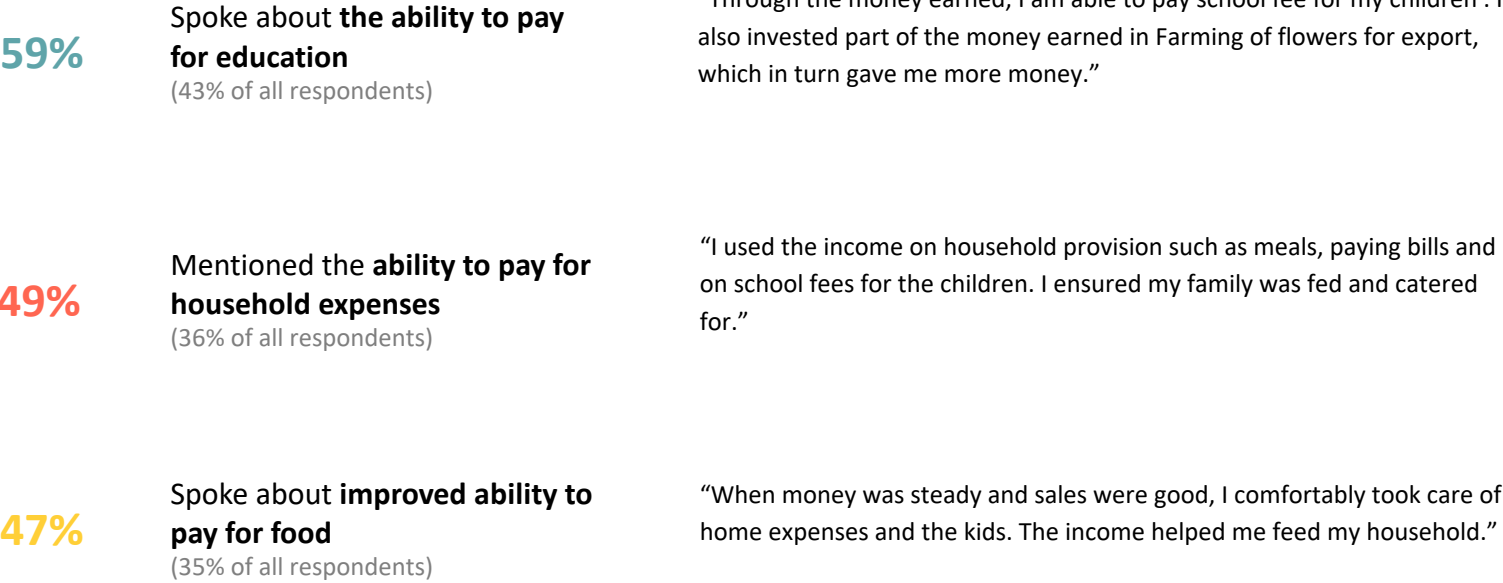
Others included:

- Purchasing livestock (32%)
- Made changes to house or living conditions (13%)

Farmers talked about the improved ability to pay for education, household expenses and food.

## Top Three Self-Reported Outcomes for 74% of Farmers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 187, multiple responses allowed). Open-ended, coded by 60 Decibels.



# Recovery From Climate Shocks

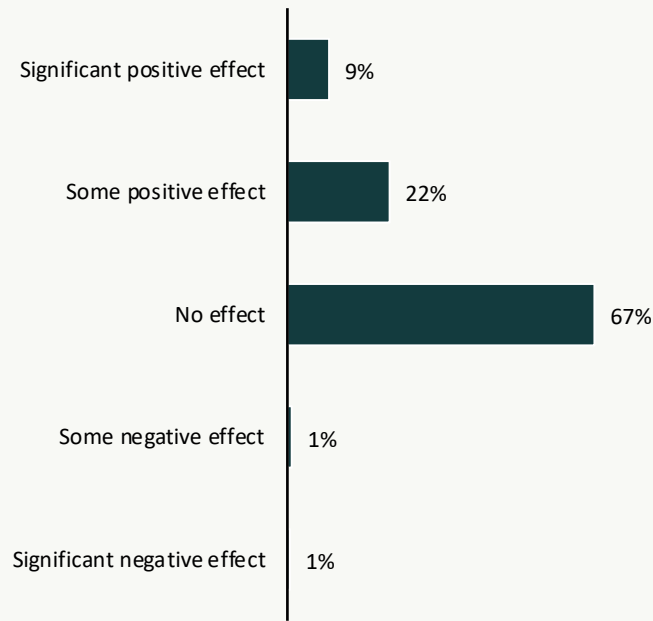
67% of farmers who were hit by a climate shock said that the company had no impact on their recovery.

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

While a majority reported no effect of Equator Kenya on their recovery, close to a third of them were able to recover due to the services availed.

## Impact of Equator Kenya on Recovery

Q: Did you involvement with Equator Kenya have a positive, negative or no effect on your recovery? (n=197)



“Drought kills my crop in the ground before it sprouts. The chillies do grow but they're sickly and unhealthy when it's harshly dry. I can't take those to the collection point.”

“Drought has rendered us cropless. My harvest has really decreased. We're also plagued by birds who eat our chillies. They're a menace.”

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“I'm glad to have a ready market through them. When I grow my chillies, they buy and I have a guarantee on payment at the end of each month.”

# Farmer Satisfaction: Net Promoter Score

Equator Kenya has a Net Promoter Score® of 38 which is good, and slightly higher than the 60dB benchmark of 30 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. The farmer hubs' score of 38 is good.

Male farmers had a slightly higher NPS of 46, compared to 35 for female farmers.

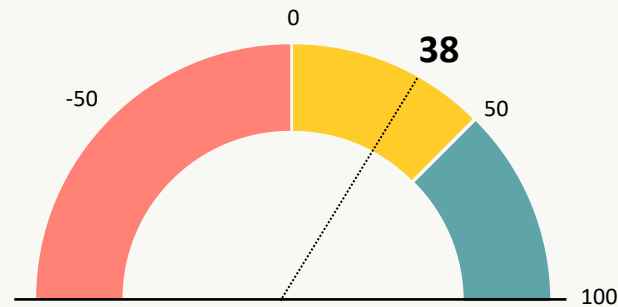
Asking respondents to explain their rating explains what they value and what creates dissatisfaction. These details are on the next page

## Insight

**You're at the middle of our agriculture benchmark for this indicator.** Increasing this score by 5 points will see you move into the top 40%!

## Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Equator Kenya to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 254)



NPS = % Promoters — % Detractors

9-10 likely to recommend

0-6 likely to recommend

## NPS Benchmarks

● ● ● — MIDDLE

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

**Farmer As Supplier Average** 30  
29 companies

**East Africa average** 33  
32 companies

# NPS Drivers

Promoters value access to an assured buyer. Detractors complain about delays in payment and no access to loans.

59% are Promoters : )

## They love:

1. Access to an assured buyer  
(44% of Promoters / 26% of all respondents)
2. Increased knowledge of agriculture practices  
(19% of Promoters / 11% of all respondents)
3. Easy selling process  
(12% of Promoters / 7% of all respondents)

“I'm able to sell my chillies without strain. Looking for a market can be very tiresome.”

### Tip:

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

21% are Passives : \

## They like:

1. Access to an assured buyer  
(11% of Passives / 2% of all respondents)
2. Increased knowledge of agriculture practices  
(11% of Passives / 2% of all respondents)

## But complain about:

1. Payment delays  
(53% of Passives/ 11% of all respondents)

“They're good but I've had delays with payments and that's such an inconvenience since I solely rely on farming.”

### Tip:

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

What would it take to convert them?

21% are Detractors : (

## They complain about\*:

1. Delays in payment  
(50% of Detractors / 10% of all respondents)
2. Lack of loans offered  
(27% of Detractors / 6% of all respondents)
3. No change in compensation  
(15% of Detractors / 3% of all respondents)

“Pay farmers on time because the delay is too frustrating while it isn't even a very large amount of money that is being delayed.”

### Tip:

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



# NPS by Segment

The NPS was notably lower for farmers who faced delayed payments or other challenges.

Farmers have reported delays in payments as a challenge, and also as an issue when asked about their likelihood to recommend Equator Kenya to their friends and family. For those who faced payment delays, the NPS score was 15 compared to those who did not.

Unsurprisingly, farmers reporting challenges in their experience with Equator Kenya have an NPS of 24, compared to a score of 58 of those who did not.

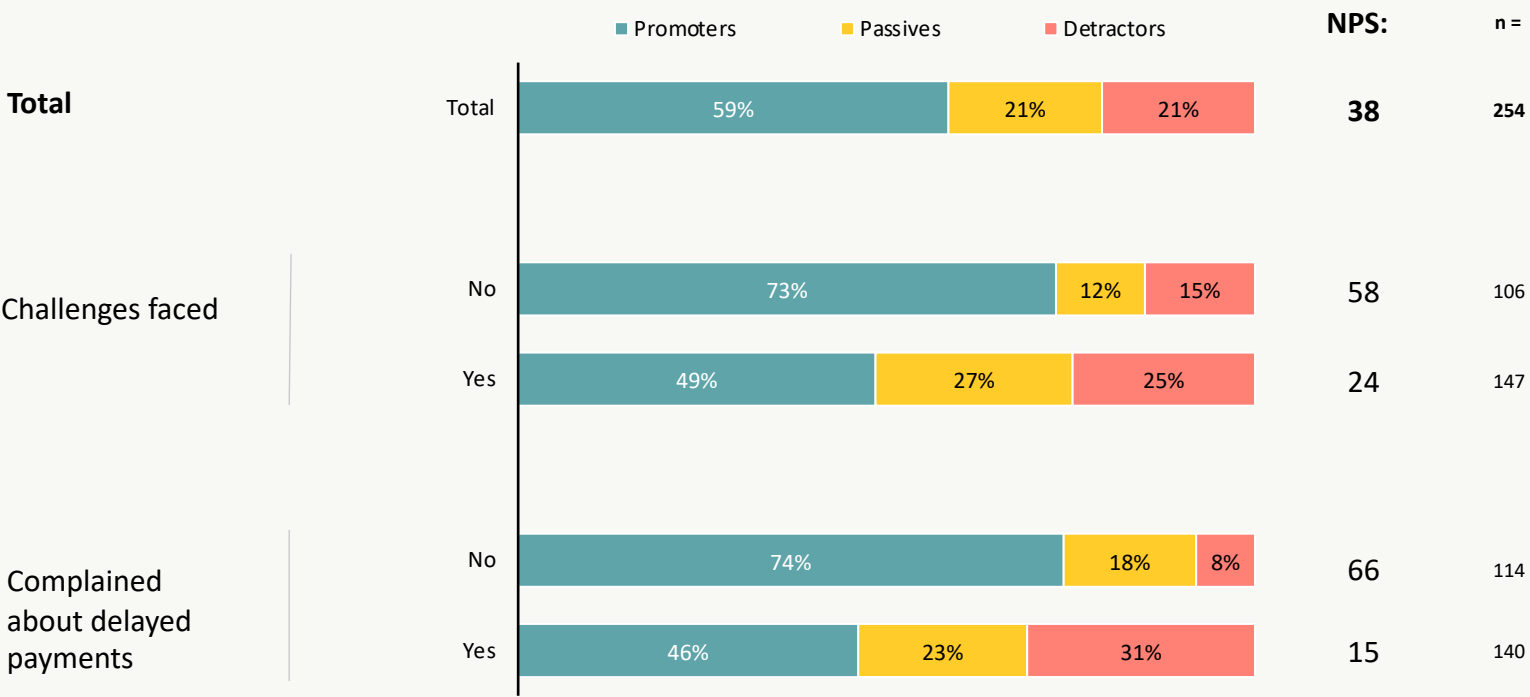
## Recommendation

Establishing a seamless payment process can help drive up satisfaction levels amongst farmers.

## Net Promoter Score by Segment

Q: Respondents who have complained about delayed payments during their interview (n=254)

Q: Have you experienced any challenges with Equator Kenya? (n=253)



# Farmer Challenges

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

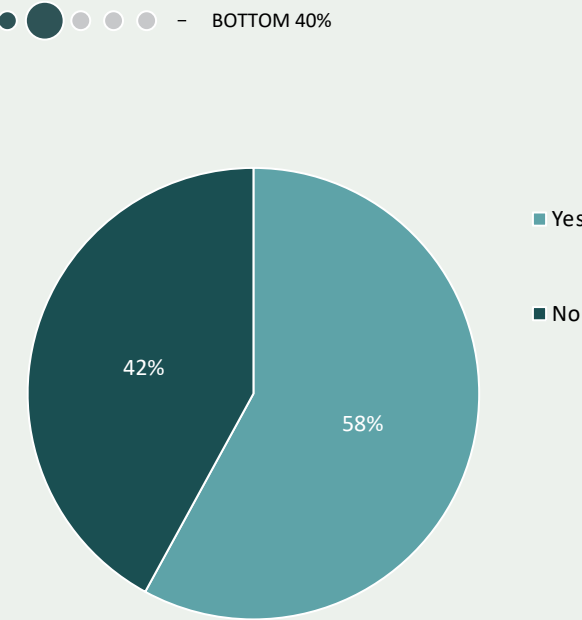
We found the that farmers reporting challenges had a Net Promoter Score® of 24 compared to 58, for those that did not face any challenges.

This implies that unresolved challenges could encourage negative word-of-mouth and detract from positive impact.

Over half report challenges with Equator Kenya. The most common challenges are delays in payment and low compensation for chillies.

## Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges with Equator Kenya? (n = 253)



## Top Challenges Reported

Q: Please explain the challenge you have experienced (n = 40)

- 1. Delay in payment**  
(69% of farmers w. challenges / 40% of all respondents)  
“I've had my payment delay for about 3 months. I've heard issues of payments disappearing without a trace, from fellow farmers.”
- 2. Low price paid for chillies**  
(17% of farmers w. challenges / 10% of all respondents)  
“The prices of selling chillies at the market is too low and also payment takes too long before I get it and at times I want to give up on chilli farming.”
- 3. Delay in collecting chillies**  
(9% of farmers w. challenges / 5% of all respondents)  
“Equator Kenya delaying to collect the chillies and instead they got bad.”

# Farmer Suggestions

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

While 5% could not think of a specific suggestion. Among those who could, 40% asked for fewer delays in payment while 30% said access to loans would enhance Equator Kenya’s service. Outside of these, farmers also could requested for increasing prices, providing more inputs, and improving company communication.

Reduce payment delays and access to loans were most common suggestions for improvement.

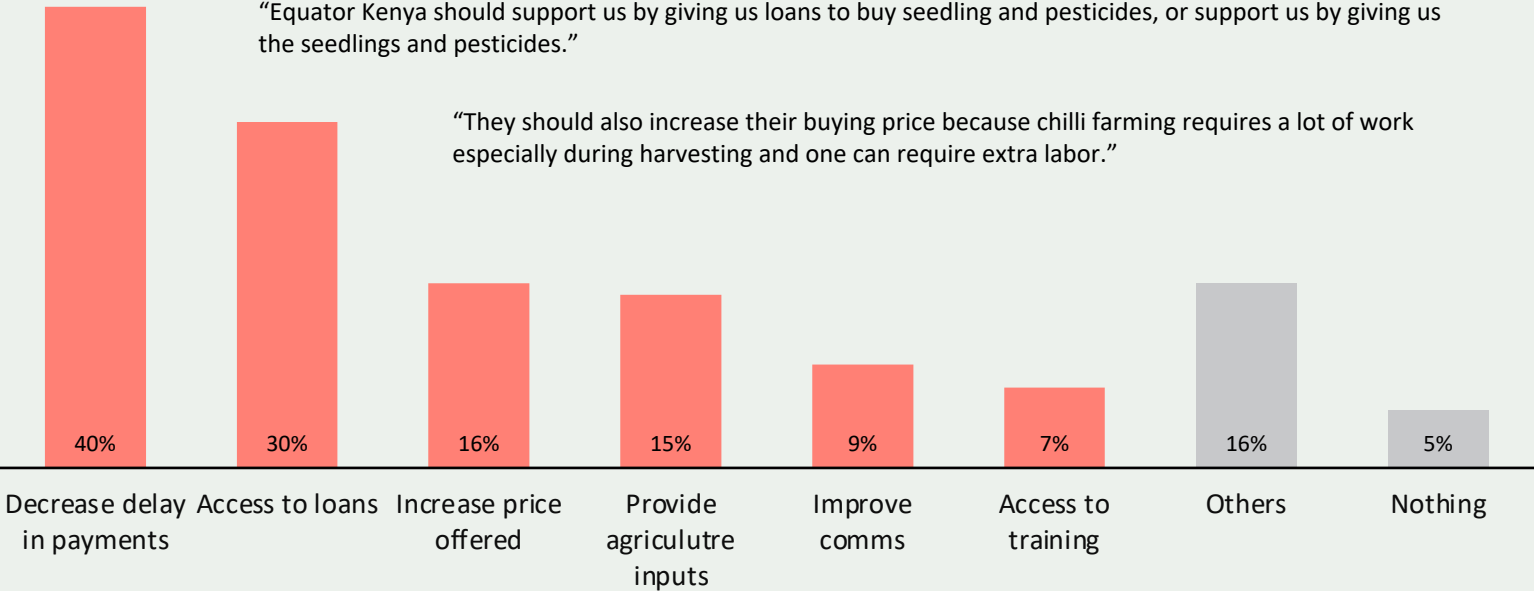
## Suggested improvements

Q: What about Equator Kenya could be improved? (n = 254, Open ended coded by 60 Decibels, % of respondents)

“They should not delay our payment since it is our main issue. At times we wait so much and we are left heart broken.”

“Equator Kenya should support us by giving us loans to buy seedling and pesticides, or support us by giving us the seedlings and pesticides.”

“They should also increase their buying price because chilli farming requires a lot of work especially during harvesting and one can require extra labor.”



# Key Questions We Set Out To Answer

- Who is Equator Kenya reaching?
  - Income, farm and disability profile
  - Importance of Equator Kenya offerings
  - Availability of alternatives in market
  - Exposure and resilience to climate shocks
- What impact is Equator Kenya having?
  - Impact on way of farming
  - Changes in crop production, productivity and revenue
  - Impact on quality of life
  - Impact on recovery from climate shocks
- Are farmers satisfied with Equator Kenya & why / why not?
  - Net Promoter Score & drivers
  - Top challenges experienced
  - Suggestions for improvement
- Additional insights of interest to Equator Kenya
  - Experience during COVID-19
  - Additional services demand and willingness to pay

“If I could get loans, I'd be able to revive my other small businesses and better my farming too.”

# Concern About COVID-19

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

Concern levels are lower than the [60dB benchmark](#) of 81% in Kenya.

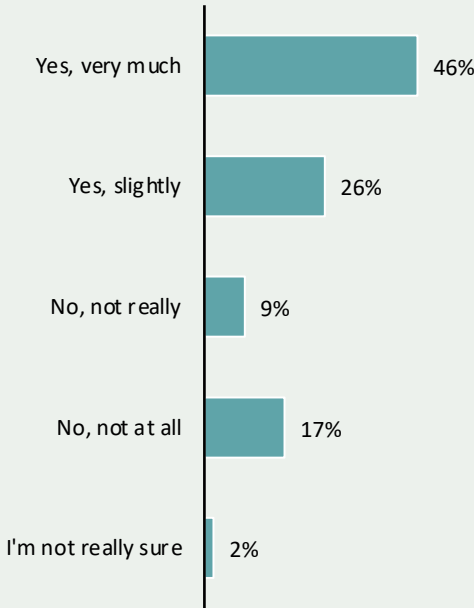
When asked to share how their life could be improved during this time of the COVID-19 pandemic, farmers asked for cash handouts, medical supplies and agricultural inputs.

Responses in other include support with cash for general household expenses (8%), general amenities (4%), and employment opportunities (2%) to name a few.

Close to half of the farmers said they are ‘very much’ concerned about COVID-19.

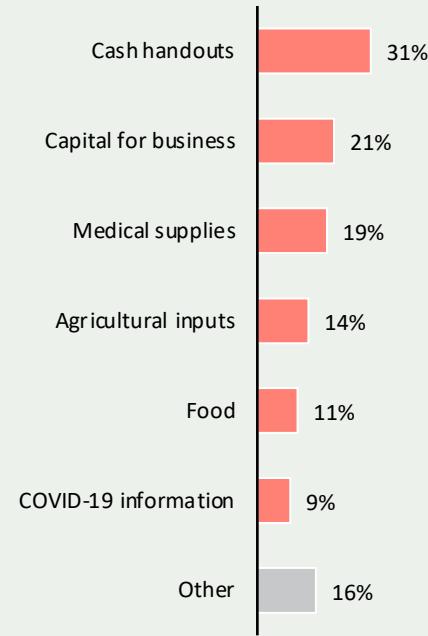
## Level Of Concern About COVID-19

Q: Are you concerned about COVID-19? (n = 254)



## Things That Could Improve Life

Q: Related to this pandemic, what one thing could improve your life at this time? (n = 254) 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.

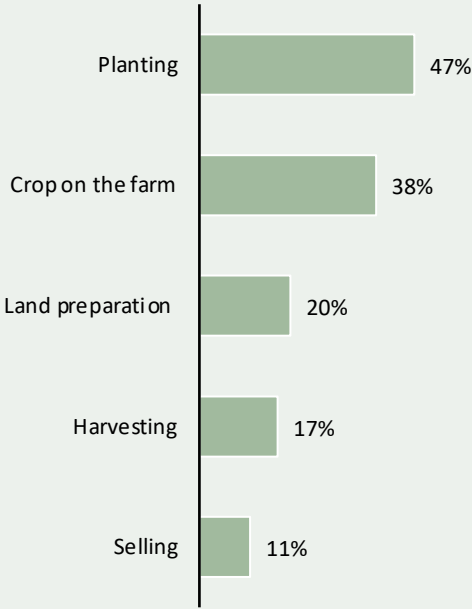
47% of the farmers report that they will be planting their crop in the next month. 38% said they would be applying inputs and weeding i.e crop on the farm. 60% of farmers indicated they were 'very confident' and 24% 'slightly confident' that they will fare well in the next month.

Farmers who report plating in the next month were the most confident about managing the activity like they normally would.

Over three quarters 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 = 254)



## 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 = 251)





# Challenges and Requests

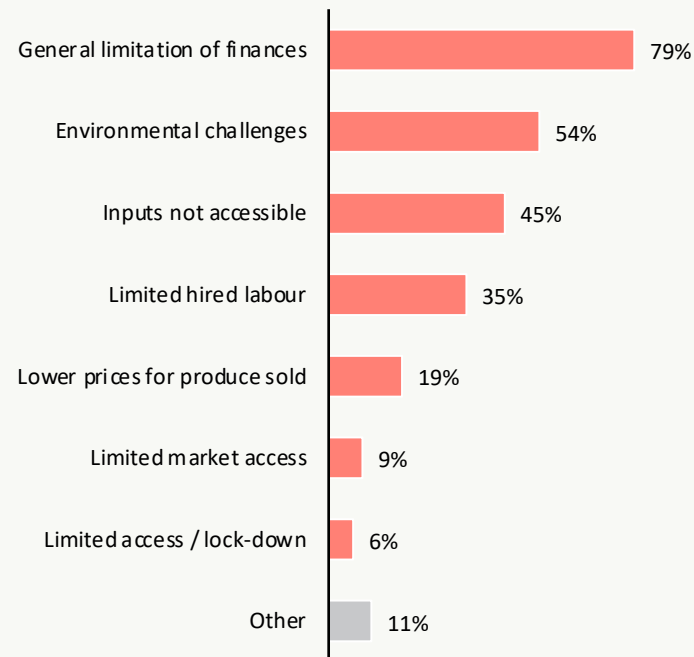
Over three quarters of the farmers are in need for financial support and ask for credit or cash.

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

79% reported general limitation to finances as a major challenge. Naturally, they asked for credit or cash to be able to overcome these challenges.

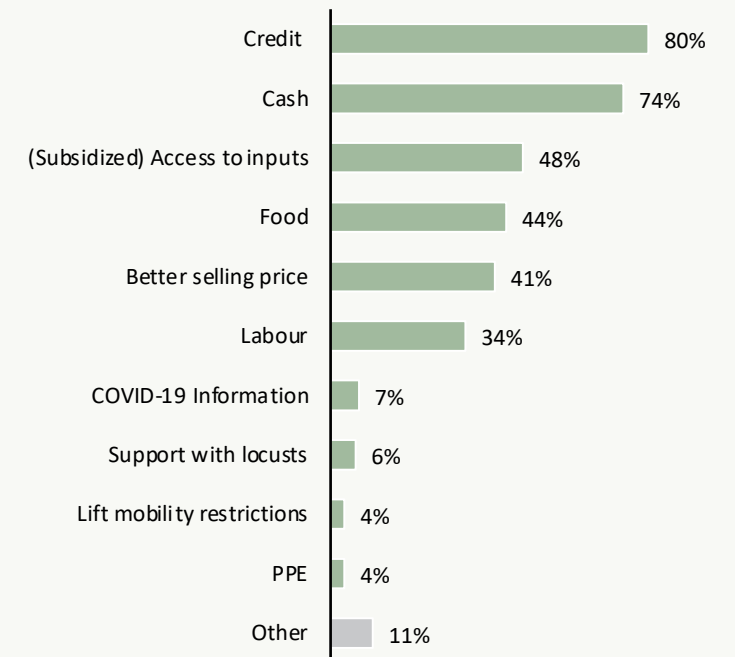
## Top Challenges Related to COVID-19

Q: What do you anticipate the biggest challenges being? (n = 254, multiple responses allowed)



## Solutions for Top Challenges

Q: What kinds of agricultural products / services / information would be most useful for you to overcome these challenges? (n = 254, multiple responses allowed)



# Additional Services: Demand & Willingness To Pay

Most farmers find SMS communication with an expert and information on weather forecasts useful in the next year. Roughly half of them are willing to pay for it via loan.

We asked farmers what services would be most useful for them in the next 12 months.

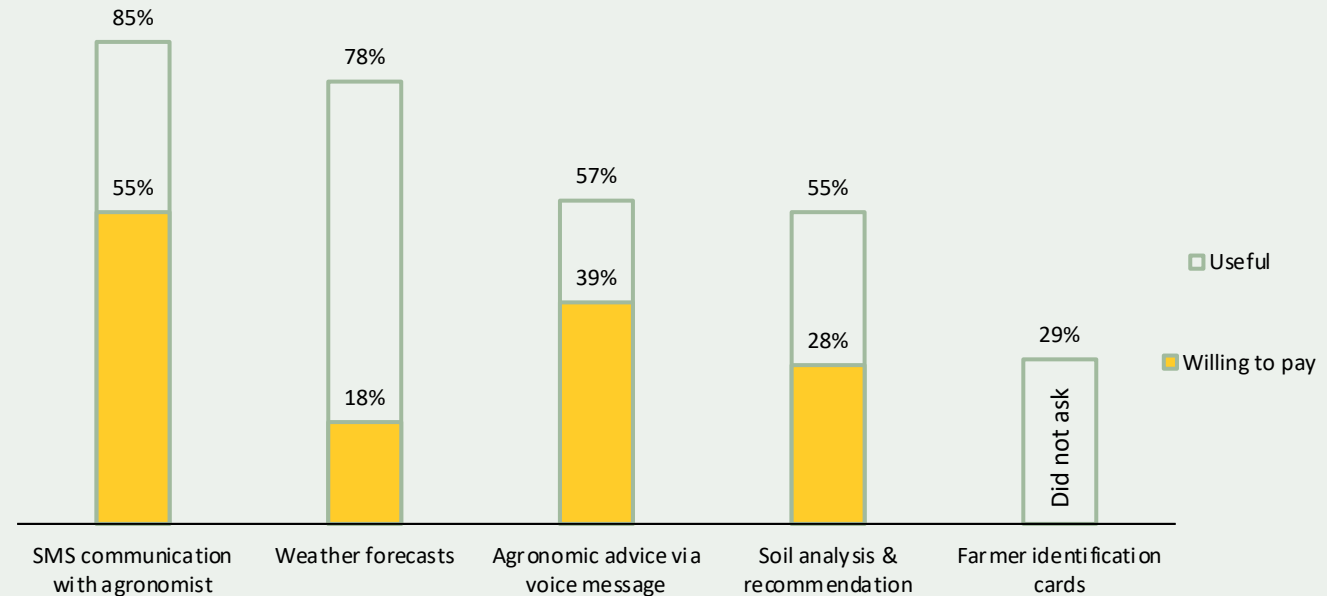
82% reported SMS communication with agronomist, 77% reported weather forecasts and 55% reported advice via voice message would be useful.

54% are willing to pay for the advice via SMS, 51% for soil analysis and nutrient recommendation and 45% for weather forecasts through a loan.

## Useful Services For The Next Year & Willingness to Pay Using Loans

Q: Which of these services would be most useful to you in the next 12 months? (n = 254, multiple responses allowed)

Q: Which of these services would you be willing to pay for via a loan? (n= 254, multiple responses allowed)



# Additional Services: Willingness to Pay

Willingness to pay was highest for soil analyses, followed by generalised farming tips.

We asked farmers how much they would be willing to pay for each of the services they reported will be useful for them in the next year.

A high proportion of farmers expressing interest in SMS weather forecasts, personalized farming tips and generalized farming tips report wanting to pay KES 10-25 for 10 SMSes per month.

77% of farmers interested in soil analyses are willing to pay KES 100 or over for the service.

Among those willing to pay for the services  (column total = 100%)	Soil analysis and nutrient recommendation	SMS weather forecast	Personalized farming tips	Generalized farming tips
	One soil test	10 SMSes per month		
KES 10-25	11%	67%	83%	65%
KES 26-50	11%	9%	4%	20%
KES 51-100	0%	0%	0%	0%
KES 100-250	35%	22%	11%	9%
KES 251-500	32%	2%	2%	6%
More than KES 500	10%	0%	0%	0%

# 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

- 74% of our farmers say the quality of their lives has improved since working with us. “I have been able to supplement my income and use the money to take care of my family.” #listenbetter with @60\_decibels
- 59% of [farmers] would recommend us to a friend or family member – what are you waiting for?
- 69% of all challenges faced by our farmers are payments 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

# 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 Equator Kenya % / National %, at the \$1.90, \$3.20 &amp; \$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> $\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$

# 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:

**Equator Kenya Data**

# farmers 254

**60dB Global Average:**

# companies 70  
# farmers 14,000

**60dB Agriculture Farmer as Supplier Average**

# companies 28  
# farmers 3,818

**60dB East Africa Average**

# companies 31  
# farmers 6,900

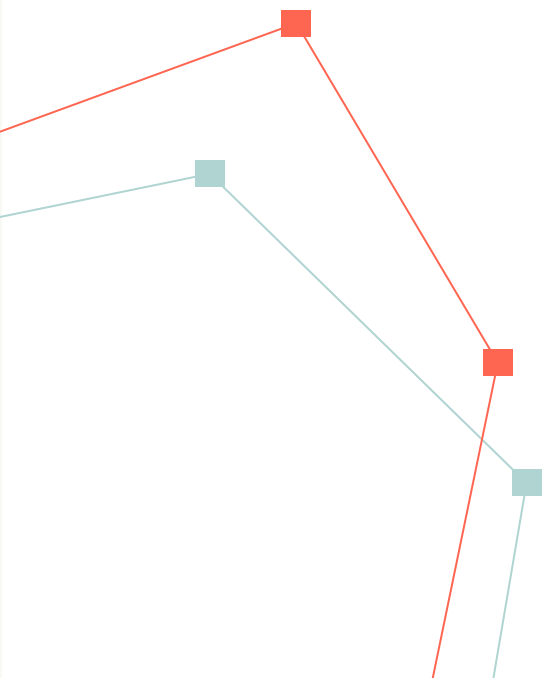
Equator Kenya performs particularly well on reaching female farmer base and providing first access to services farmers consider unique. Challenge rate is area for improvement.

Comparison of Equator Kenya Performance to Selected 60dB Benchmarks

Dimension	Indicator	Equator Kenya	60dB Global Average	60dB Agriculture* Average	60dB East Africa Average
Who	Inclusivity Ratio	1.5	1.2	1.08	0.68
	% female	74	30	27	32
How Much	% reporting quality of life very much improved	47	41	34	47
	% reporting quality of life slightly improved	27	39	45	39
	% reporting crop production very much improved	23	39	32	54
	% reporting crop revenue very much improved	20	38	34	45
What Impact	% reporting ability to pay for education	59	-	-	-
	% reporting ability to pay for household expenses	36	-	-	-
	% reporting improved ability to pay for food	35	-	-	-
Contribution	% first time accessing Equator Kenya offerings	95	73	64	73
	% saying no good alternatives are available	88	79	65	87
Risk	% experiencing challenges	58	28	34	27
Experience	Net Promoter Score	38	34	30	37

\*Specifically, Agriculture – Farmer As Supplier Average

# Summary Of Data Collected



265 phone interviews completed in October –November 2020

Methodology

Survey mode	Phone Interviews
Country	Kenya
Language	Swahili
Dates	October-November 2020
Sampling	Selected randomly 925 Equator Kenya farmers who had worked with company for at least 6 months
Response rate	42%

Responses Collected

Farmers	254
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Sampling

% female	74%	% population	68%
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Region

Kilifi County	82%	83%
Kwale County	7%	7%
Lamu County	7%	6%

Accuracy\*

Confidence Level	c. 85%
Margin of error	c. 5%

\*Our confidence level cannot account for two unknowns for this population: mobile penetration and extent of completeness of Equator Kenya’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 Data<sup>SM</sup>, brings farmer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 500+ trained Lean Data<sup>SM</sup> 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](https://60decibels.com).

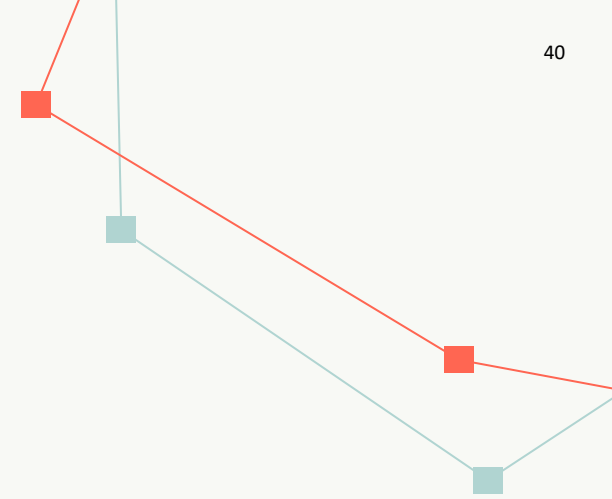
## Your Feedback

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 Jan Willem van Casteren from Equator Kenya, 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.





I built two houses.

I paid school fees for my kids.

I am able to meet my daily needs.

My kids are

> well fed

> in school

> happy

now.

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