Amtech
Impact Performance Report
Overview

Introduction

Mercy Corps Agrifin and World Bank Kenya partnered with 60 Decibels to assess the impact of the Disruptive Agriculture Technology partnership on the companies in its cohort as well as the end farmers affiliated with these companies.

60 Decibels surveyed 275 farmers engaged with Amtech in Kenya. Farmers were asked about their experience with the company and types of changes this interaction in enabling in their farms and lives. This report presents insights from these interviews. To learn more about our methodology please refer to the Appendix.

We checked for trends by gender and tenure and called them out wherever statistically significant. A full breakdown of the key metrics by gender and tenure can be found on pages 19 and 20.

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Mercy Corps AgriFin Program (MCAF)

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

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

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

The Benchmark Performance column shows how you compare to 60 Decibels’ Agriculture Benchmarks.

<table>
<thead>
<tr>
<th>Benchmark Overview</th>
<th>Benchmark Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa geographical focus</td>
<td>Performance vs 60dB Benchmarks</td>
</tr>
<tr>
<td>Farmer as Customer sector focus</td>
<td>- TOP 20%</td>
</tr>
<tr>
<td>33 companies included</td>
<td>- TOP 40%</td>
</tr>
<tr>
<td>9k+ voices listened to</td>
<td>- MIDDLE</td>
</tr>
<tr>
<td></td>
<td>- BOTTOM 40%</td>
</tr>
<tr>
<td></td>
<td>- BOTTOM 20%</td>
</tr>
</tbody>
</table>

**Who are you reaching?**

| % accessing product/service for first time | 72 |
| % could not easily find a good alternative | 71 |

**What impact are you having?**

| % seeing ‘very much improved’ way of farming | 33 |
| % seeing ‘very much increased’ production | 34 |
| % seeing ‘very much increased’ money earned | 27 |
| % seeing ‘very much improved’ quality of life | 32 |

**How satisfied are your farmers?**

| Net Promoter Score | 1 |
| % experiencing challenges | 18 |
Top Insights

1. **Market Contribution:** Amtech is providing a unique service to a relatively underserved market. 72% of farmers had no prior access to a service like Amtech’s, and 71% report that they can not find a good alternative to it. This is, however, lower than 60dB Benchmarks for similar business models.

29% of Amtech farmers live under $3.20 per day which is lower than the Kenyan national (47%) and rural (65%) averages.

**For discussion:** Are there ways in which Amtech can diversify its customer base to reach more lower income farmers who may not have had prior access to services like these?

2. **Impact on Farm and Life:** Amtech is having a positive impact on the farm and lives of its farmers. 83% of farmers say their way of farming has improved which in turn has increased their farm productivity, contribution to higher production and money earned.

Increased earnings from farm has helped farmers increase their influence in household decision-making and improve their financial position in terms of more savings and reduced debt.

86% of farmers have also made a full recovery from the climate shocks that impacted their household and the majority attribute the recovery to Amtech saying it played a positive role.

**An idea:** Use these positive insights in your marketing material as proof of your impact and share them with staff to boost morale.

3. **Farmer Experience:** Amtech has a Net Promoter Score® of 1, which is fair but leaves room for improvement.

**A recommendation:** We recommend looking at what the Promoters* and Passives* value, and understanding what Detractors want to see improved. Emphasizing these in your marketing materials, along with focussing on quick issue resolution can help increase satisfaction and boost NPS.

*The Net Promoter Score (NPS) is a common gauge of satisfaction and loyalty; the score ranges from -100 to 100 and based on that respondents are categorized as ‘Promoters’, ‘Passives’ and ‘Detractors’. More on this on page 15.
As a result of selling milk to the company, at least I do not have to struggle that much to provide for my family because the money that I normally get from the company comes in handy. With it, I can take care of my family and make sure that they do not lack food. – Female, 45
About the Farmer & Farm

The average age of Amtech farmers is 47 years with an average household size of 6. Farmers have engaged with Amtech for about 24 months. Top services received from Amtech are training on dairy farming and market access.

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Average</td>
<td>Average age</td>
<td>Female</td>
<td>Average</td>
</tr>
<tr>
<td>household size</td>
<td></td>
<td></td>
<td>engagement</td>
</tr>
<tr>
<td>6</td>
<td>47</td>
<td>43%</td>
<td>27</td>
</tr>
<tr>
<td>43%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>47</td>
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</tbody>
</table>

29% of Amtech farmers live in poverty. This is lower than the Kenyan national and rural averages of 47% and 65% respectively. This indicates there is room for Amtech to reach poorer farmers in rural Kenya.

Farmers’ Income Distribution Relative to Kenya Average
% living below $x.xx per person per day (2011 PPP) (n = 273)

<table>
<thead>
<tr>
<th>Extremely Poor</th>
<th>Poor</th>
<th>Low Income</th>
<th>Emerging Middle Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>34%</td>
<td>29%</td>
<td>23%</td>
<td>8%</td>
</tr>
</tbody>
</table>

Inclusivity Ratio
Degree to which Amtech is reaching low-income farmers in Kenya

0.60

1 = parity with population;  
> 1 = over-serving;  
< 1 = under-serving.  
See Appendix for calculation.
Access and Alternatives

72% of farmers are accessing services like Amtech for the first time. This indicates that the services offered by Amtech are unique and bridge a gap in the market.

First Access

Q: Before you started interacting with Amtech, did you have access to [product/service] like those that Amtech provides? (n = 274)

- 72% No, did not have prior access
- 28% Yes, had prior access

3 in 4 farmers could not easily find a good alternative to Amtech’s services, which is lower than the 60 Decibels Agriculture Benchmark. This suggests that while Amtech is providing a scare service to many farmers, it faces competition within the market.

Access to Alternatives

Q: Could you easily find a good alternative to Amtech’s service? (n = 263)

- 74% No
- 21% Maybe
- 5% Yes

Farmers who have interacted with Amtech for more than a year are less likely to find a good alternative (80%) when compared to those who have interacted with the company for less than a year (63%). This may be due to more tenured farmers experiencing a greater impact, and thus, finding it difficult to find a comparable alternative.
The use of AI has helped my cows to conceive in time. The drugs provided by the SACCO have helped me save some money since I now spend less money in treating my cows. – Female, 58
Way of Farming

4 in 5 farmers report improvements in their way of farming. Farmers reporting ‘no change’ talk about inadequate training and those experiencing worsened way of farming talk about poor weather conditions.

Change in Way of Farming

Q: Has your way of farming changed because of Amtech? (n = 275)

Using good quality animal feed, improving milk production and use of artificial insemination are the top ways in which farmers have improved their farming.

Top Reasons for 83% of Farmers Reporting Way of Farming Improvements

Q: How has it improved? (n = 229). Open-ended, coded by 60 Decibels.

- **47%** talk about **use of good quality animal feed**
  (39% of all respondents)
  “The Sacco gives us dairy meal which supplements the cow feed and thus increase the volume of milk.” – Female, 40

- **17%** report **improved milk production**
  (14% of all respondents)
  “I am providing better quality salt to my cows which has led to more milk production as compared to before.” – Female, 45

- **9%** mention **using artificial insemination**
  (8% of all respondents)
  “With time I have been able to improve breeds through Artificial insemination (AI) method and the milk production also increased.” – Male, 73
Farm Production and Earnings

4 in 5 farmers report an increase in farm production. 73% of them used the same amount of land and livestock to achieve this increase, suggesting an increase in productivity. Increased volume of sales, driven by production increases, has lead to an increase in earnings for 90% of farmers.

Farm Production

Q: Has the total production from your farm changed because of Amtech service? (n = 275)

- Very much decreased: 6%
- Slightly decreased: 10%
- No change: 48%
- Slightly increased: 27%
- Very much increased: 34%

Reasons for Increased Production

Q: Was this increase because you reared additional [land / livestock] or was it from the same amount of [land / livestock]? (n = 227)

- Same land / livestock: 73%
- Additional land / livestock: 27%

Farm Earnings

Q: Has the money you earn from farm changed because of Amtech? (n = 274)

- Very much decreased: 6%
- Slightly decreased: 63%
- No change: 10%
- Slightly increased: 27%
- Very much increased: 90%

Reasons for Increase in Earnings

Q: What were the main reasons for the change increase in the money earned? Select all that apply: (n = 247)

- Increase in volume sold: 91%
- Increase in price: 65%
- Reduction in cost: 30%
- Other: 1%

Farmers interacting with Amtech for over a year are more likely to report ‘very much increased’ farm earnings (32%) compared to farmers interacting with Amtech for less than a year (20%).
Decision Making & Household Finances

Increase in income is helping farmers become more financially resilient and have more influence in household decisions. 4 in 5 farmers report that their ability to influence household decisions changed because of Amtech. 83% farmers see an increase in savings and nearly half of them see a decrease in their borrowing.

**Influence in Household Decision Making**

Q: Has your influence in household decisions changed because of Amtech? Has it: (n = 275)

<table>
<thead>
<tr>
<th>Total (n = 275)</th>
<th>Very much increased</th>
<th>Slightly increased</th>
<th>No change</th>
<th>Slightly decreased</th>
<th>Very much decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>51%</td>
<td>18%</td>
<td></td>
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</tr>
</tbody>
</table>

**Female (n = 122)**

<table>
<thead>
<tr>
<th>Total (n = 122)</th>
<th>Very much increased</th>
<th>Slightly increased</th>
<th>No change</th>
<th>Slightly decreased</th>
<th>Very much decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>26%</td>
<td>55%</td>
<td>19%</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Male (n = 152)**

<table>
<thead>
<tr>
<th>Total (n = 152)</th>
<th>Very much increased</th>
<th>Slightly increased</th>
<th>No change</th>
<th>Slightly decreased</th>
<th>Very much decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>33%</td>
<td>49%</td>
<td>18%</td>
<td></td>
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</tbody>
</table>

**Household Savings**

Q: Has the amount you save as a household changed because of Amtech? (n = 274)

<table>
<thead>
<tr>
<th>Total (n = 274)</th>
<th>Very much decreased</th>
<th>Slightly decreased</th>
<th>No change</th>
<th>Slightly increased</th>
<th>Very much increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>11%</td>
<td>63%</td>
<td>83%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Household Debt**

Q: Has the amount you need to borrow to meet your household expenses changed because of Amtech? (n = 274)

<table>
<thead>
<tr>
<th>Total (n = 274)</th>
<th>Do not borrow</th>
<th>Very much increased</th>
<th>Slightly increased</th>
<th>No change</th>
<th>Slightly decreased</th>
<th>Very much decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>6%</td>
<td>20%</td>
<td>10%</td>
<td>28%</td>
<td>17%</td>
<td>45%</td>
</tr>
</tbody>
</table>

Men are more likely to report ‘very much increased’ savings compared to women (29% vs. 9%). More tenured farmers are more likely to report increased savings (88% vs. 78%) and decreased debt (51% vs. 35%) compared to less tenured farmers.
Quality of Life

9 in 10 of farmers experience an improved quality of life because of Amtech. Increase in income, ability to afford household bills, and affording education are the top reasons for this improvement.

Change in Quality of Life
Q: Has your quality of life changed because of Amtech? (n = 274)

Top Outcomes for 92% of Farmers Reporting Quality of Life Improvements
Q: How has it improved? (n = 253). Open-ended, coded by 60 Decibels.

45% talk about increased income
(42% of all respondents)

“I am able earn from selling milk. I can pay for my children’s school fees and take care of bills.” – Female, 43

38% report increased ability to afford household bills
(35% of all respondents)

“I am now able to provide for my family through the money that I get from my milk sell and also crops.” – Male, 35

32% mention ability to afford education
(29% of all respondents)

“With the amount of money I am getting, I am able to cater for my family’s basic needs and pay for my children’s school fees.” – Male, 50

Male farmers are more likely to report a ‘very much improved’ quality of life (38%) as compared to female farmers (25%). What steps can Amtech take to improve impact on its female farmers?
Resilience to Climate Shocks

Nearly 7 in 10 farmers have experienced a climate shock in their community and almost all have experienced the negative effects in their household. Farmers have been affected by drought and pest infestations and the majority have managed to recover from it, with 82% saying Amtech had a positive role to play in their recovery.

68% Of all farmers say their community experienced at least one climate related shock in the last 24 months

Of this group of 188 farmers...

96% Say their household was affected by the shock that hit their community

86% Have recovered fully

14% Have not recovered

Shocks Experienced by Household
Q: In the last 24 months, did any of these shocks affect your household? Select all that apply (n = 181)

- Drought or severe lack of rain: 64%
- Irregular weather patterns: 49%
- Pest or farm diseases: 28%
- Unexpected frost: 9%
- Other: 4%

Contribution to Recovery
Q: Did your involvement with the Amtech have a positive effect, negative effect, or no effect on your recovery? Has it (n = 181)

- Significant positive effect: 82%
- Some positive effect: 54%
- No effect: 18%
- Some negative effect: 28%
- Significant negative effect: 4%

Amtech’s impact deepens over time across all impact metrics. This means that farmers who have been with the company for longer than a year are more likely to experience improvements in their farm outcomes and recovery from shocks. Share this in your onboarding materials with new farmers to improve retention over time. See more details here.
I would recommend Amtech to friends because while working with the company, I have never lacked animal feeds from them as they always supply me without fail. – Male, 65
Net Promoter Score®

Amtech has a Net Promoter Score® of 1 which is good but has room for improvement. Resolving common challenges can help increase customer satisfaction (more details on the next page).

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Amtech to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 275)

The Net Promoter Score® (NPS) is a gauge of customer satisfaction and loyalty. The NPS is the percent of customers rating 9 or 10 (‘Promoters’) minus the percent of customers rating 0 to 6 (‘Detractors’). Those rating 7 or 8 are ‘Passives’. The score can range from -100 to 100.

Net Promoter Score

<table>
<thead>
<tr>
<th>% Promoters</th>
<th>% Detractors</th>
</tr>
</thead>
<tbody>
<tr>
<td>9-10 likely to recommend</td>
<td>0-6 likely to recommend</td>
</tr>
</tbody>
</table>

Promoters value improved timely payments, good produce prices, and access to agricultural training. Detractors would like a higher compensation.

24% are Promoters

- They love:
  1. Timely payments (49% Promoters / 12% of respondents)
  2. Good price received (40% Promoters / 10% of respondents)
  3. Access to agricultural training (37% Promoters / 9% of respondents)

53% are Passives

- They like:
  1. Good price received (24% Passives / 13% of respondents)
  2. Access to agricultural training (23% Passives / 12% of respondents)

- But complain about:
  1. Poor payment timelines (43% Passives / 23% of respondents)

23% are Detractors

- They want to see:
  1. Better compensation amount (34% Detractors / 8% of respondents)
  2. Provision of new loans (19% Detractors / 4% of respondents)
  3. Access to more farm inputs (19% Detractors / 4% of respondents)
Challenge Experience

4 in 5 farmers have not experienced any challenges with Amtech. The NPS for farmers with challenges is significantly lower than those without challenges. Top challenges reported are poor prices received, bad payment schedule, and reduced access to farm inputs.

Farmers Reporting Challenges
Q: Have you experienced any challenges with Amtech? (n = 274)

Most Common Challenges
Q: Please explain these challenges. (n = 49). Open-ended, coded by 60 Decibels.

<table>
<thead>
<tr>
<th>Segments</th>
<th>NPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Challenges</td>
<td>-35</td>
</tr>
<tr>
<td>No challenges</td>
<td>9</td>
</tr>
</tbody>
</table>

29% talk about poor prices received
(14 respondents)

“They offer bad prices on our goods. They should do something about this.” – Female, 35

29% report bad payment schedule
(11 of all respondents)

“They do not pay on time even if you agree on a specific time they always delay.” – Male, 40

16% mention reduced access to farm inputs
(8 respondent)

“Sometimes there are delays in getting farm inputs when requested. This delay sometimes causes someone to miss planting at the right time.” – Male, 35
Price Perception & Suggestions

Nearly half of Amtech farmers report that the prices offered to them for their produce are good. Similar to what we see in the open-ended responses, (page 15) Detractors are significantly more likely to report the price received as poor (19%) compared to others (3%).

Price Perception

Q: [asked only if farmer received market access] Do you think the price offered by Amtech is? (n = 63)

Farmers would like to see better compensation, more agricultural trainings, and access to new loans.

Suggestions for Improvement

Q: What about the services being offered by Amtech could be improved? (n = 275). Open-ended, coded by 60 Decibels.
“Amtech is a good company because they gave me chicken, and this shows that the company does support young and upcoming farmers like myself hence I would recommend them to friends. – Male, 23
Gender Focus

Male farmers are more satisfied with Amtech’s services than female farmers, and they experience a greater impact in quality of life. In addition to these key metrics, male farmers are more likely to report higher savings than female farmers (29% vs 9%).

“I am now selling more volume of milk hence having much money which is enough for me and my family. I am also able to pay my bills such as school fees with ease.”
- Female, 40

“I get my money on weekly basis. This has helped me to have money to pay for my children school fees and the house bills like buying food for the family.”
- Male, 49

*Results that are statistically significantly different are colored in yellow
Tenure Focus

Amtech’s impact deepens over time. Farmers who have engaged with Amtech for over a year report higher improvement in their way of farming, production, income and resilience to climate shocks. In addition to these key metrics, tenured farmers are also more likely to report higher savings (88% vs. 78%) and lesser debt (51% vs. 35%).

“I can now get milk throughout the year hence I have money throughout. This has helped me to pay my bills accordingly and I have been able to save some cash since I spend less in feeding my cows.” - Female, 36

“I am able to add additional livestock, plant more maize, and feeds for the livestock while also providing for the entire family by buying fresh vegetables for food.” - Male, 36

*Results that are statistically significantly different are colored in yellow
“My life has improved with Amtech because with the money that I make from the company, I am able to pay school fees for my kids and provide basic needs for my family. – Male, 35
## What Next?

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

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

In November 2022, 60 Decibels’ trained researchers conducted 275 phone interviews with Amtech farmers. The farmers were randomly selected from Amtech’s contact database. To the right is a breakdown of the data collected.

While the findings of this study are internally valid (hold true for the surveyed farmers), we cannot ascertain external validity (whether findings hold true for the entire population of the company’s farmers) because:

- **Contacts received**: We received a non-random sample of 852 farmers from a larger group that Amtech works with. We do not have information on the wider group of farmers to ascertain representativeness of our sample.

- **Response rate**: We made up to 5 attempts to reach a respondent. We completed surveys with nearly 6 in 10 attempted surveys. While this is high, our results do not present the views of 4 in 10 eligible farmers.

- **Interpreting the results**: All references to figures, proportions and trends hold true for that sample that we interviewed; these may or may not be extrapolatable to the whole of your population.

- **Confidence**: A sample of 275 farmers provides a confidence level of 90% and a margin of error of 4% in results for the farmer base we had phone numbers of.

<table>
<thead>
<tr>
<th>Country</th>
<th>Kenya</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact base Shared</td>
<td>852</td>
</tr>
<tr>
<td>Interviews Completed</td>
<td>275</td>
</tr>
<tr>
<td>Response Rate</td>
<td>55%</td>
</tr>
<tr>
<td>Languages</td>
<td>English, Swahili</td>
</tr>
<tr>
<td>Average Survey Length</td>
<td>18 mins</td>
</tr>
<tr>
<td>Confidence Level*</td>
<td>90%</td>
</tr>
<tr>
<td>Margin of Error</td>
<td>4%</td>
</tr>
</tbody>
</table>

*Our confidence level cannot account for two unknowns for this population: Mobile penetration and extent of completeness of Amtech’s farmer phone number list.
### Calculations and Definitions

<table>
<thead>
<tr>
<th>Metric</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Promoter Score®</strong></td>
<td>The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered very good. A negative score is considered poor. It is measured through asking customers to rate their likelihood to recommend your service to a friend on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of customers rating 9 or 10 out of 10 ('Promoters') minus the % of customers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.</td>
</tr>
</tbody>
</table>
| **Inclusivity Ratio**      | The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an enterprise is reaching less well-off customers. It is calculated by taking the average of Company % / National %, at the $1.90, $3.20 & $5.50 lines for low-middle income countries, or at the $3.20, $5.50 and $11 lines for middle income countries. The formula is:  
\[
\sum_{x=1}^{3} \frac{\text{[(Company Poverty Line $x$)}}}{\text{[(Country Poverty Line $x$)]}} / 3
\]  |
Get in Touch

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