

# Kuza

## 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 277 farmers engaged with Kuza 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.

## **Goal**

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

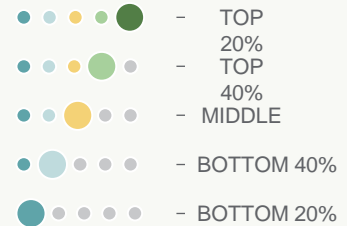
## **The model**

- 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**.

# Performance Snapshot

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

Performance vs 60dB Benchmarks



## Benchmark Overview

Africa geographical focus	Farmers as Customer sector focus	33 companies included	9k+ voices listened to
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### Who are you reaching?

### Benchmark Performance

Inclusivity Ratio	0.53	
% accessing product/service for first time	73	
% could not easily find a good alternative	63	



### What impact are you having?

% seeing 'very much improved' way of farming	66	
% seeing 'very much increased' production	67	
% seeing 'very much increased' money earned	55	
% seeing 'very much improved' quality of life	58	



### How satisfied are your farmers?

Net Promoter Score	31	
% experiencing challenges	9	

# Top Insights

1

**Market Access:** 73% farmers report that they did not have prior access to a service like Kuza's and 63% say they cannot find a good alternative. This indicates that Kuza is providing a unique service to an underserved market.

24% of all Kuza farmers live under \$3.20 per day which is lower than the Kenya rural average of 65%.

**For discussion:** Are there ways in which Kuza can diversify its farmer base to reach poorer farmers in rural Kenya?

See [6-7](#) pages:

2

**Impact on Farm and Life:** Kuza has a significant positive impact on farmers' overall quality of life and their farm. Nearly all farmers have improved their way of farming, which has increased their productivity from the same amount of land and increased the money earned from crops. These themes align with the reasons for improvement in overall quality of life for 95% of farmers.

Kuza farmers rely heavily on their farms financially with 69% of household income coming from crops and livestock. Hence, the increase in money earned from farming, has resulted in increased savings and reduced debt for the majority of farmers.

Further, Kuza's impact deepens over time. Farmers who have been with the company for over a year, are more likely to experience improvements in their quality of life and money earned compared to less tenured farmers. This, in turn, strengthens their financial position with regards to savings and debt.

**An idea:** Share these positive insights with staff to boost morale and with investors as proof of impact. Findings differing by tenure can be included in brochures for recently enrolled farmers to improve retention.

See [9-12](#) pages:

3

**Farmer Experience:** Kuza has a Net Promoter Score® of 31, which is good and indicates that farmers are largely satisfied with the service received. Top drivers of satisfaction are increased access to affordable farm inputs, farm production, and access to company representatives.

**A recommendation:** Despite good satisfaction, farmers would like to see expanded access to a variety of inputs, improved customer service, and additional training.

See [14-16](#) pages:

# Profile

“

I have gained a lot of knowledge on potato farming because of Kuza. Through soil testing, we can know the fertilizer to use which then improved our farming. – Female, 47

## About the Farmer & Farm

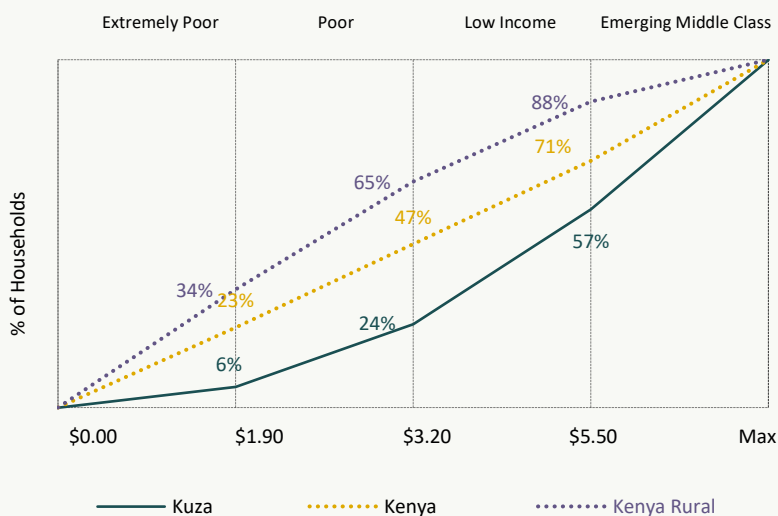
The average Kuza farmers is 44 years old. The average household size is about 6. Top reported services taken from Kuza are trainings on planting crops (74%) and fertilizers (17%).

<p><b>5.7</b></p> <p>Average household size</p>	<p><b>44</b></p> <p>Average age</p>	<p><b>49%</b></p> <p>Female</p>	<p><b>15</b></p> <p>Average months of engagement with Kuza</p>
<p><b>2</b></p> <p>Average number of services received; Training on planting and fertilizer are most common</p>	<p><b>2.5</b></p> <p>Acres cultivated by a typical farmer last year</p>	<p><b>88%</b></p> <p>Of the land cultivated last year used Kuza offerings</p>	<p><b>70%</b></p> <p>Of household income last year came from crop</p>

24% of Kuza customers live in poverty. This is lower than the national average of 47% and the rural average of 65%, indicating that Kuza is serving a relatively wealthier customer base.

### Farmers' Income Distribution Relative to Kenya Average

% living below \$x.xx per person per day (2011 PPP) (n = 275)



### Inclusivity Ratio

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

**0.53**

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

● ○ ○ ○ ○ - BOTTOM 20%



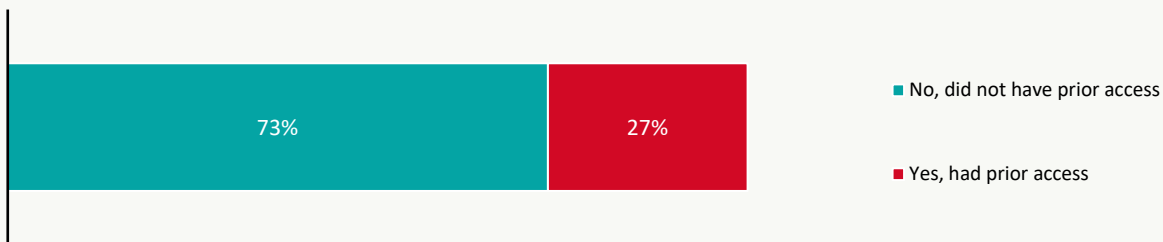
# Access and Alternatives

7 in 10 farmers are accessing services like Kuza provides for the first time. Farmers who have been with Kuza for less than a year are more likely to be accessing a training like this for the first time compared to more tenured farmers (86% vs. 63%). This indicates that Kuza is reaching an underserved farmer base, especially with its most recent onboarding.

## First Access

Q: Before you started interacting with Kuza, did you have access to trainings like those that Kuza provides? (n = 277)

● ● ● ● - BOTTOM 40%

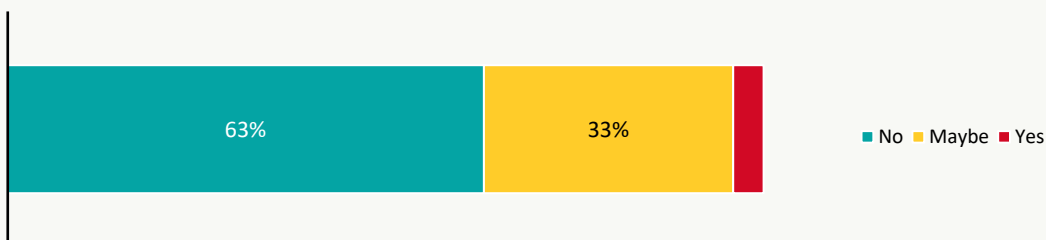


3 in 5 farmers could not easily find a good alternative to Kuza’s services, which is lower than the 60 Decibels Agriculture Benchmark. This suggests that while Kuza is providing a scarce service to many farmers, it faces competition within the market.

## Access to Alternatives

Q: Could you easily find a good alternative to Kuza trainings? (n = 275)

● ● ● ● - BOTTOM 20%



Tenured farmers are less likely to find good alternatives (58%) compared to others (71%). This may be due to farmer perception of a ‘good’ alternative – more tenured farmers who may have experienced greater impact may thus find it difficult to find comparable alternatives.



# Impact

“

Despite the difficult economic times, I can comfortably provide for my family's basic needs. I had some pressing debt and school fee balances that I was able to pay off, so I am now stress-free, and my three children who are still in school can study without being chased home for school fee balances. –

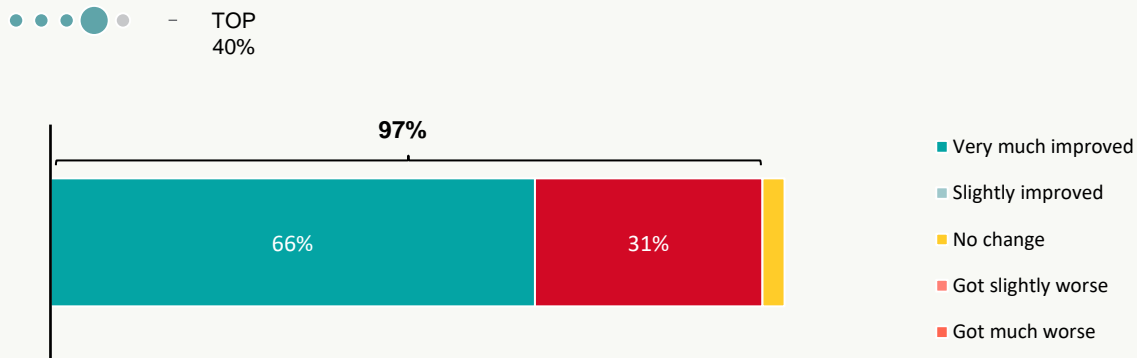
Male, 65

# Way of Farming

Almost all farmers report an improvement in their way of farming because of Kuza. The top reasons for improvement are improved farming skills, better ways of applying fertilizers, and use of better quality seeds. There are no differences in way of farming improvements by gender.

## Change in Way of Farming

Q: Has your way of farming changed because of Kuza trainings? (n = 277)



## Top Reasons for 97% of Farmers Reporting Way of Farming Improvements

Q: How has it improved? (n = 268). Open-ended, coded by 60 Decibels.

- 41%** report **better farming skills** (40% of all respondents)
 

“I now plant with a string so that I can space properly. This makes my production very high. Also, the farm looks organized.” – Male, 37
- 33%** mention **application of fertilizer** (32% of all respondents)
 

“It has improved because I am applying good fertilizer and pesticides appropriately.” – Female, 43
- 26%** talk about **using better quality seeds** (25% of all respondents)
 

“We learnt about hybrid seeds which gave us very impressive yields of tomatoes which are very easy to sell.” – Male, 48



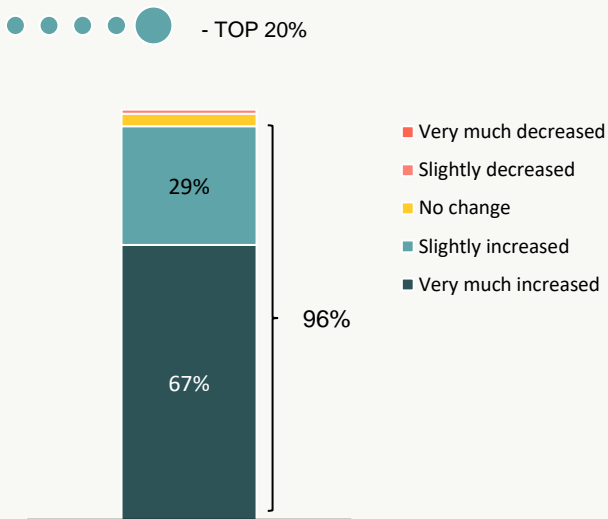
Farmers who interacted with Kuza for more than a year are more likely to report ‘very much improved’ way of farming (75%) compared to those who have interacted with Kuza for less than a year (53%).

# Farm Production and Earnings

Almost all farmers report increased production. 87% of this group achieved this without planting additional land, suggesting an increase in productivity. In turn, farmers are selling a higher volume of farm produce leading to an increase in income for 94% of farmers.

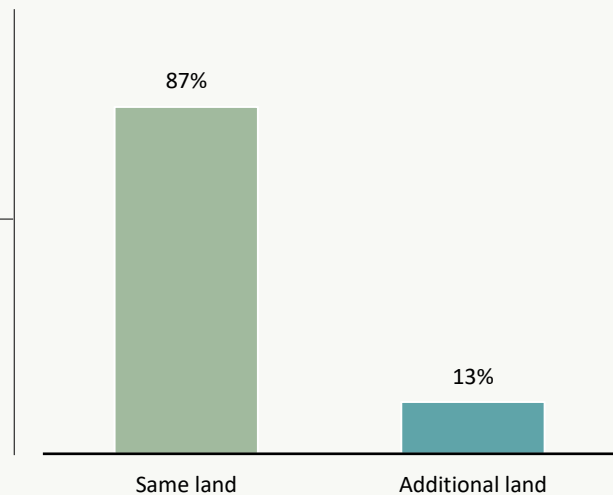
## Farm Production

Q: Has the total production from your farm changed because of Kuza trainings? (n = 277)



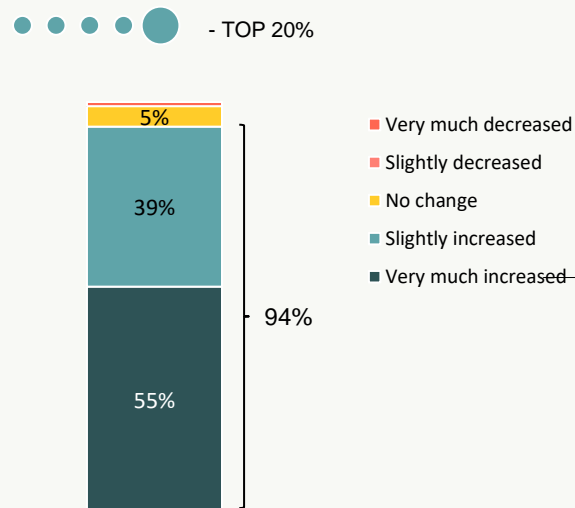
## Reasons for Increased Production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n = 266)



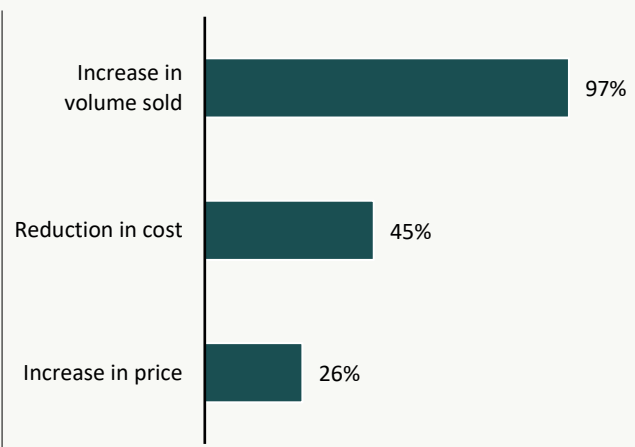
## Farm Earnings

Q: Has the money you earn from [crop/livestock/farm] changed because of Kuza? (n = 277)



## Reasons for Increase in Returns

Q: What were the main reasons for the change increase in the money earned? Select all that apply: (n = 260)



**Farmers with a tenure of over a year with Kuza are more likely to report 'very much increased' farm returns compared to less tenured farmers (46%).**

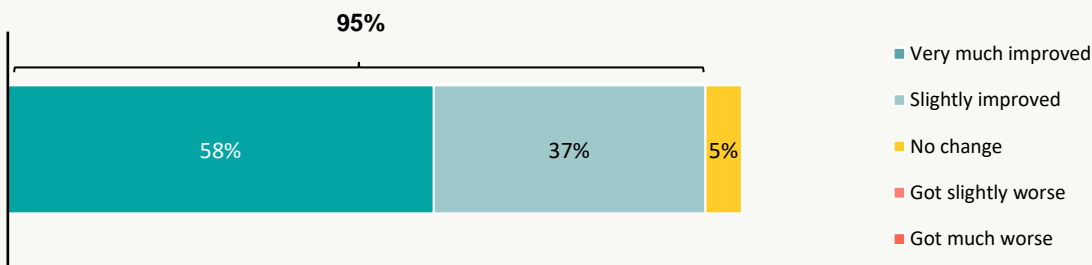
# Quality of Life

95% of farmers experience an improved quality of life. The top reasons for improvement are increased income, improved farm production, and ability to afford food.

## Change in Quality of Life

Q: Has your quality of life changed because of Kuza? (n = 277)

● ● ● ● ● - TOP 20%



## Top Outcomes for 95% of Farmers Reporting Quality of Life Improvements

Q: How has it improved? (n = 262). Open-ended, coded by 60 Decibels.

- 63%** talk about **increased income**  
(60% of all respondents)

“My dairy and crop production has increased and I am able to earn good money from the sale of my harvest.” – Female, 27
- 32%** report **improved farm production**  
(30% of all respondents)

“I made some money by selling the surplus maize I harvested. My children's school fees was paid on time.” – Male, 40
- 31%** mention **being able to afford food**  
(30% of all respondents)

“My crop production increased which enabled me to get enough food to feed my family and reduce expenditure on buying food.” – Male, 40



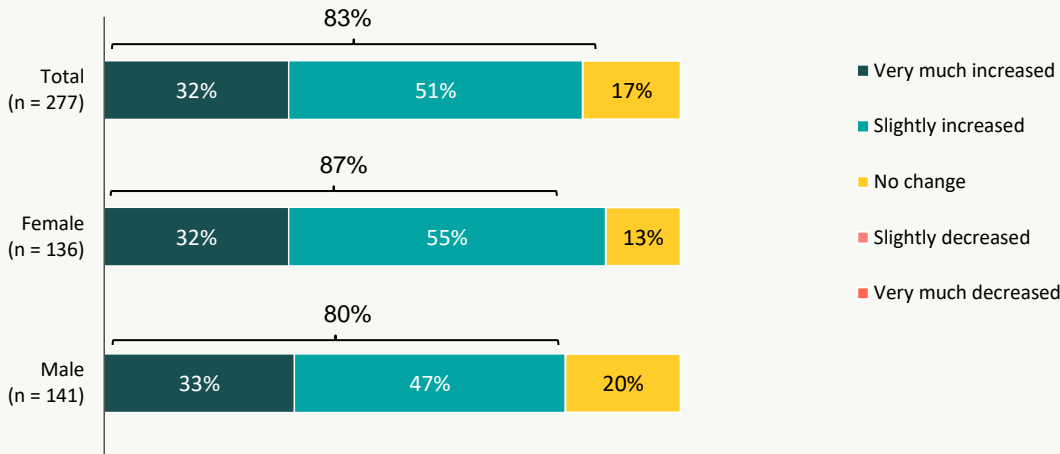
Kuza is in the top 20% of our benchmarks for similar business models. Share these findings of your positive impact with internal staff & investors to boost morale.

# Decision Making & Household Finances

The majority of farmers say their influence in household decisions has increased due to Kuza. Although not statistically different, women are slightly more likely to report increased influence in decision-making compared to men.

## Influence in Household Decision Making

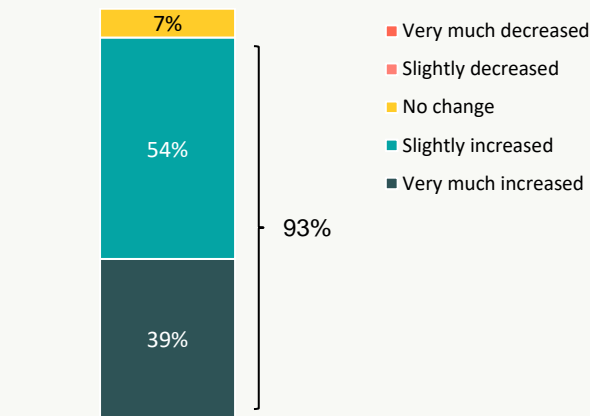
Q: Has your influence in household decisions changed because of Kuza? (n = 277)



Farmers are financially better off due to Kuza. 9 in 10 of them say their savings have increased and nearly 8 in 10 report decreased household debt. Farmers who report increased money earned are more likely to report increase in their influence in household decisions, increased savings, and decreased debt.

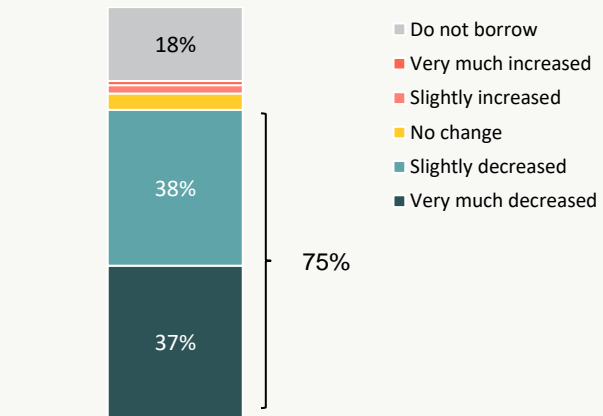
## Household Savings

Q: Has the amount you save as a household changed because of Kuza? (n = 277)



## Household Debt

Q: Has the amount you need to borrow to meet your household expenses changed because of Kuza? (n = 277)



**More tenured farmers are more likely to report an increase in their influence in household decision-making (88% vs. 77%) and improved savings (97% vs. 86%) compared to less tenured farmers. Contrastingly, less tenured farmers are more likely to report reduced debt compared to their more tenured counterparts (82% vs 69%).**

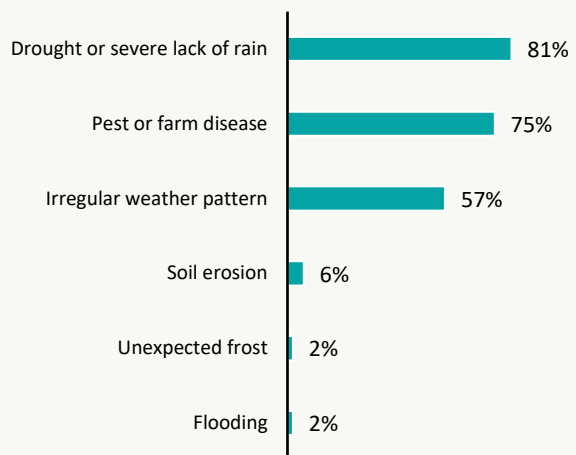
# Resilience to Climate Shocks

Nearly all farmers have experienced a climate shock in their community that has also affected their household. Farmers have been affected by drought and pest infestations. 95% of farmers say that Kuza has had a positive effect on their recovery from shock.

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

## Shocks Experienced by Household

Q: In the last 24 months, did any of these shocks affect your household? Select all that apply (n = 273)



## Of this group of 273 farmers...

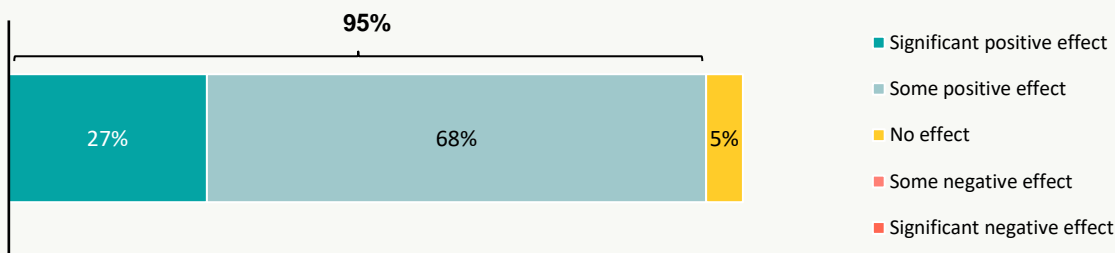
**100%** Farmer households were affected by the shock that hit their community

**52%** Have recovered fully

**48%** Have not recovered

## Contribution to Recovery

Q: Did your involvement with the Kuza have a positive effect, negative effect, or no effect on your recovery? Has it (n = 271)



**Kuza'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, overall quality of life, and recovery from shocks. Share this in your onboarding materials with new farmers to improve retention over time. See more details [here](#).**

# Satisfaction

“

Kuza offers good trainings on how to improve our lives by creating their income without having to seek employment from other sources. Second, they also connect and link farmers to other agricultural service providers and this means they can get farm inputs in good time and also at affordable prices. –  
Female, 38

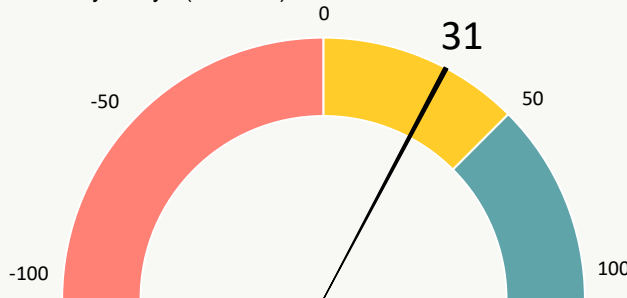


# Net Promoter Score®

Kuza has a Net Promoter Score® of 31 which is good. Female farmers report a higher NPS when compared to male farmers.

## Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Kuza to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 277)



NPS = % Promoters (9-10 likely to recommend) - % Detractors (0-6 likely to recommend)

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.

● ● ● ● ● - BOTTOM 40%

Segments	NPS
Female	40
Male	23
≤ 1 year	23
> 1 year	37

Promoters value greater access to inputs, increased crop production, and accessible company representatives while detractors want more access to inputs.

### 43% are Promoters : )

#### They love:

1. Access to affordable inputs (40% Promoters / 17% of respondents)
2. Increased crop production (38% Promoters / 17% of respondents)
3. Accessible company representatives (33% Promoters / 14% of respondents)

### 45% are Passives: \

#### They like:

1. Access to agricultural training (75% Passives / 34% of respondents)
2. Improved farming skills (31% Passives / 14% of respondents)
3. Access to good quality inputs (28% Passives / 13% of respondents)

### 12% are Detractors: (

#### They want to see:

1. Access to more inputs (14 respondents)
2. Improved accessibility of representatives (8 respondents)
3. Access to agricultural training (8 respondents)



Farmers who have interacted with Kuza for over a year report a higher NPS as compared to less tenured farmers. This may be in part be a result of the deeper impact they experience.

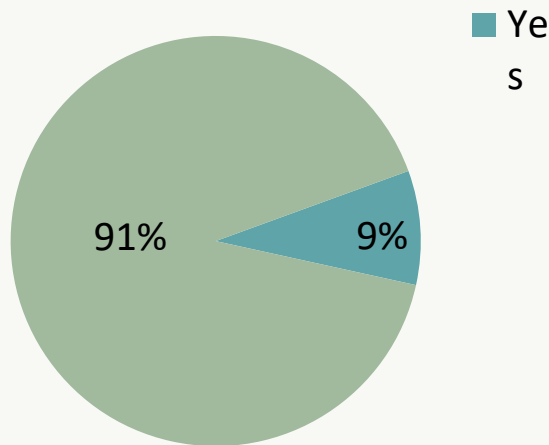
# Challenge Experience

9 in 10 of farmers have not experienced any challenges with Kuza. Farmers reporting a challenge talk about limited access to agricultural training, inaccessible company representatives, and decreased crop production as their top challenges.

## Farmers Reporting Challenges

Q: Have you experienced any challenges with Kuza?

● ● ● ● ● - TOP 20%



## Most Common Challenges

Q: Please explain these challenges. (n = 26). Open-ended, coded by 60 Decibels.

35%

talk about **limited access to agricultural training**  
(9 respondents)

“They have not been consistent in coming to train us.” – Male, 65

31%

report **inaccessible representatives**  
(8 respondents)

“They only train us in groups, but they don't visit our farms on a personal basis to advise us.” – Male, 36

15%

mention **decreased crop production**  
(4 respondents)

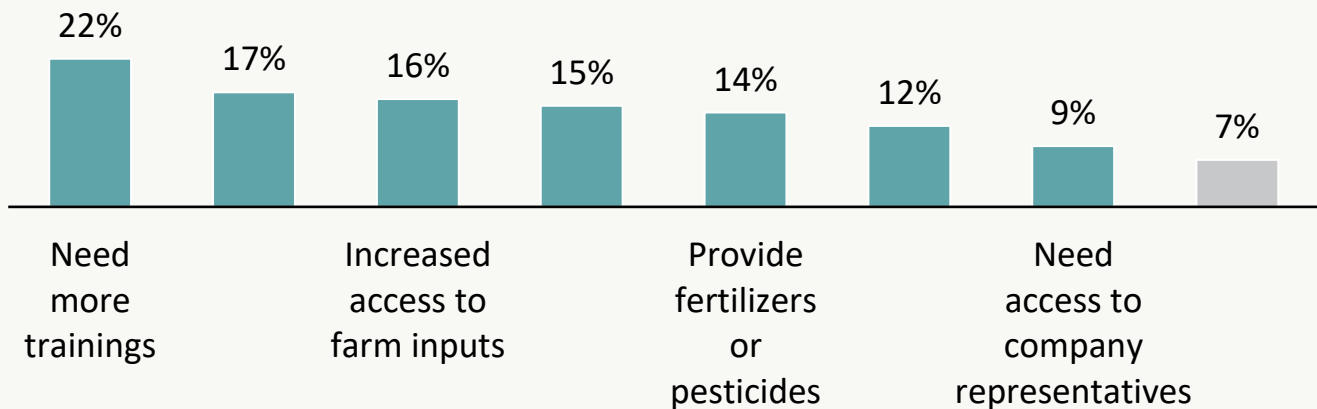
“I planted beans, and they didn't do very well. I don't know what went wrong but I am taking a break from planting beans.” – Female, 50

# Suggestions

Top suggestions from farmers are having better access to agricultural trainings, loans and farm inputs.

## Suggestions for Improvement

Q: What about the services being offered by Kuza could be improved? (n = 246)



“When Kuza recommends which satisfied seeds to plant, they should help source them for because when we travel like 20 kilometers to go and purchase the same the cost implications become more hence not saving at all. I would request them to support us in full circle not piece meals.”  
- Male, 22

“Kuza should come up with more training, especially in the areas of planting different types of crops like how space crops, how to apply fertilizers and pesticides. They should also provide recommendations on good pesticides to use to protect our crops from getting destroyed by pests or diseases.” - Female, 28

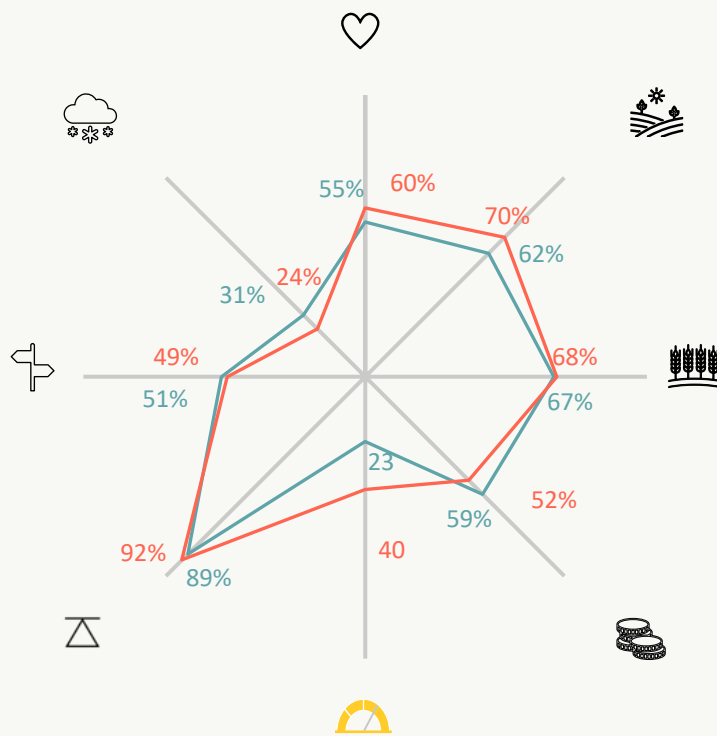
# Segmented Analysis

“

I used the broadcasting method of planting earlier. But now I employ the string method whereby we measure the distance between the plants and I am seeing better results than before. – Male, 38

# Gender Focus

Kuza has a similar positive impact on both male and female farmers. However, female farmers are more satisfied with Kuza's service and therefore the NPS for women is higher than for men (40 vs. 23).



### Key\*

- Quality of Life**  
% very much improved
- Way of Farming**  
% very much improved
- Production**  
% very much increased
- Money Earned**  
% very much increased
- Net Promoter Score®**  
% Promoters - % Detractors
- Challenge Rate**  
% no challenges
- Recovery from Climate Shock**  
% significant positive effect of Kuza
- Access to Alternatives**  
% no access

### Results

— Male n = 141      — Female n = 136

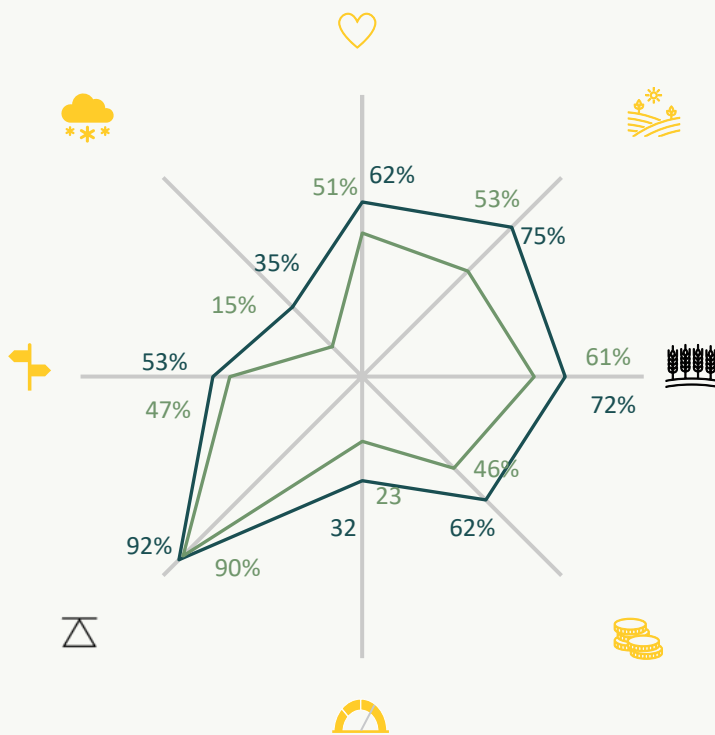
“I have hired people who are further creating jobs for other unemployed people. I make a good living for myself and am financially self-sufficient.” - Female, 57

“The increase in my yield has made me a content farmer. I'm feeling good enough to even expand the area I farm.” - Male, 30

\*Results that are statistically significantly different are colored in yellow

# Tenure Focus

Kuza's impact deepens over time. Farmers with a longer tenure of engagement with Kuza realize a higher impact on their farm and life and are more satisfied with the services received. Besides the key metrics indicated on the chart, tenured farmers are also more likely to have higher savings, lesser debt and experience increased influence in decision-making. These factors are highly correlated with increased money earned which may be driving positive results for more tenured farmers.



### Key\*

- Quality of Life**  
% very much improved
- Way of Farming**  
% very much improved
- Production**  
% very much increased
- Money Earned**  
% very much increased
- Net Promoter Score®**  
% Promoters - % Detractors
- Challenge Rate**  
% no challenges
- Recovery from Climate Shock**  
% significant positive effect of Kuza
- Access to Alternatives**  
% no access

### Results

— > 1 year n = 130      — ≤ 1 year n = 147

“My family does not struggle to pay my children's school fees. I have gotten out of a lot of bothersome debts and am now able to save some money for future use or to do other things.”

- Male, 43

“I was able to secure a permanent home for my family and install electricity. My family and I are content with our circumstances. My children are also in school, and there is less stress in meeting their basic needs.” - Female, 28

\*Results that are statistically significantly different are colored in yellow

# Appendix

“

Kuza is empowering farmers by helping them adopt modern ways of farming like quality seeds. We can now buy affordable farm inputs. Lastly, Kuza also connects buyers to farmers and this help farmers to reach farmers easily on the ground without involving middlemen –  
Female, 28



# What Next?

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

## Review Your Results

- Review your results and qualitative farmer responses. There's a lot of interesting feedback in there!

## Engage Your Team

- Send the report to your team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places!
- Set up a team meeting & discuss what's most important, celebrate the positives, and identify next steps.

## Spread The Word

- Reach a wider audience on social media & show you're invested in your farmers.

## Close The Loop

- We recommend posting on social media/website/blasting an SMS saying a 'thank you to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on XYZ.
- After reading this report, don't forget to let us know what you thought: [Click Here!](#)

## Take Action!

- Collate ideas from team into an action plan including responsibilities.
- Keep us updated, we'd love to know what changes you make based on these insights.
- Set up the next Lean Data project – we recommend checking in again in 6 to 12 months.

# Methodology

## About the 60dB Methodology

In November 2022, 60 Decibels’ trained researchers conducted 277 phone interviews with Kuza farmers. The farmers were randomly selected from Kuza’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 422 farmers from a larger group that Kuza works with. We do not have information on the wider group of farmers to ascertain representativeness of our sample.
- **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.
- **Response rate:** We made up to 5 attempts to reach a respondent. We completed surveys with nearly 7 in 10 attempted surveys. While this is high, our results do not present the views of 3 in 10 eligible farmers.
- **Confidence:** A sample of 277 farmers provides a confidence level of 90% and a margin of error of 3% in results for the farmer base we had phone numbers of.

Country	<b>Kenya</b>
Contact base Shared	<b>422</b>
Interviews Completed	<b>277</b>
Response Rate	<b>73%</b>
Languages	<b>Swahili</b>
Average Survey Length	<b>20 mins</b>
Confidence Level	<b>90%*</b>
Margin of Error	<b>3%</b>

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

# Calculations and Definitions

Metric	Calculation
Net Promoter Score®	<p>The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered very good. A negative score is considered poor.</p> <p>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'.</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 customers. It is calculated by taking the average of Company % / 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> $\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$

# Get in Touch



AGRIFIN

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To learn more about our work visit our  
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