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 Shamba Pride 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 Benchmark.

### Benchmark Overview

<table>
<thead>
<tr>
<th>Africa geographical focus</th>
<th>Farmers as Customer sector focus</th>
<th>43 companies included</th>
<th>12k+ voices listened to</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Who are you reaching?

<table>
<thead>
<tr>
<th>Inclusivity Ratio</th>
<th>1.11</th>
<th>Benchmark Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>% accessing product/service for first time</td>
<td>75</td>
<td>- TOP 20%</td>
</tr>
<tr>
<td>% could not easily find a good alternative</td>
<td>67</td>
<td>- TOP 40%</td>
</tr>
</tbody>
</table>

### What impact are you having?

| % seeing ‘very much improved’ way of farming | 40 | - MIDDLE |
| % seeing ‘very much increased’ production | 24 | - BOTTOM 20% |
| % seeing ‘very much increased’ money earned | 24 | - BOTTOM 40% |
| % seeing ‘very much improved’ quality of life | 29 | - MIDDLE |

### How satisfied are your farmers?

<table>
<thead>
<tr>
<th>Net Promoter Score</th>
<th>55</th>
<th>Benchmark Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>% experiencing challenges</td>
<td>16</td>
<td>- MIDDLE</td>
</tr>
</tbody>
</table>
Top Insights

1. Market Access: 75% farmers report that they did not have prior access to services similar to Shamba Pride and 67% say they cannot find a good alternative. This indicates that Shamba Pride is providing a unique service to an underserved market. Tenured farmers are more likely to access similar trainings for the first time and have greater access to alternatives as compared to less tenured farmers.

54% of all Shamba Pride farmers live under $3.20 per day which is higher than the Kenya national average of 47% but lower than the Kenya rural average of 65%.

For discussion: What has Shamba Pride changed in the last year to be able to reach more underserved farmers? How can it continue to do this?

See pages: 6-7

2. Impact on Farm and Life: Farmers working with Shamba Pride experience a high positive impact on their overall quality of life and farm. 83% 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.

Further, Shamba Pride’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, money earned and reduction in debt compared to less tenured farmers. Similarly, farmers who have received inputs from Shamba Pride are more likely to report a higher improvement in quality of life, way of farming, NPS, farm production and earnings as compared to those who have not.

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 pages: 9-12

3. Farmer Experience: Shamba Pride has a Net Promoter Score® of 55, which is excellent and indicates that farmers are largely satisfied with the service received. Top drivers of satisfaction are good training, access to good seeds and affordable farm inputs.

A recommendation: Shamba Pride can work on improving delivery of inputs, accessibility to representatives, and good quality seeds.

See pages: 14-16
Their seeds, pesticides and fertilizers are of good quality, and they work well. Their customer service is good too. It’s a great initiative and effort for us village folk, looking forward to working together more in future. – Female, 73
About the Farmer & Farm

The average Shamba Pride farmer is 49 years old. The average household size is 6. Top reported services taken from Shamba Pride are inputs (80%) and trainings on planting crops (72%). 49% of farmers received seeds from Shamba Pride.

- Average household size: 6
- Average age: 49
- Female: 76%
- Average months of engagement with Shamba Pride: 11
- Average number of services received: 2
- Acres cultivated by a typical farmer last year: 3.4
- Of the land cultivated last year used Shamba Pride’s offerings: 66%
- Of household income last year came from crops: 63%

54% of Shamba Pride customers live in poverty (below $3.20/ per day). This is slightly higher than the national average of 47%, indicating that Shamba Pride is serving a poorer customer base overall resulting in an Inclusivity Ratio of 1.11. However, when comparing to Kenyan rural average (65%), there is room for Shamba Pride to reach poorer rural farmers.

Farmers’ Income Distribution Relative to Kenya Average

% living below $X.xx per person per day (2011 PPP) (n = 277)

Inclusivity Ratio

Degree to which Shamba Pride is reaching low-income farmers in Kenya

1.11

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

75% of farmers are accessing services like those that Shamba Pride provides for the first time. This indicates that Shamba Pride is reaching an underserved farmer base. Female farmers are more likely to report no prior access (78%) compared to male farmers (68%).

First Access
Q: Before you started interacting with Shamba Pride, did you have access to services like those that Shamba Pride provides? (n = 277)

67% of farmers could not easily find a good alternative to Shamba Pride’s services, which is lower than the 60dB Agriculture Benchmark of 89%. This suggests that while Shamba Pride is providing a scare service to many farmers, it faces competition within the market. Women are more likely to report not having access to alternatives (71%) compared to men (56%).

Access to Alternatives
Q: Could you easily find a good alternative to Shamba Pride? (n = 276)

Farmers who have been with Shamba Pride for a year or less are more likely to be accessing an offering for the first time compared to more tenured farmers (84% vs. 61%). Similarly, less tenured farmers are also unable to find alternatives compared to their tenured counterparts (75% vs. 39%). This indicates that in the last year, Shamba Pride has been able to reach more underserved farmers with no available alternatives.
The sales from the farm pay for farm labor, school fees, and my home needs. We also eat the produce at home, and I have since bought and reared 40 chickens to consume and sell. – Female, 40
Way of Farming

83% of farmers report an improvement in their way of farming because of Shamba Pride. The top reasons for improvement are use of good quality fertilizer/pesticide/manure, improvement in land preparation methods, and better application of fertilizers.

Change in Way of Farming

Q: Has your way of farming changed because of Shamba Pride? (n = 277)

- Very much improved
- Slightly improved
- No change
- Got slightly worse
- Got much worse

83% of farmers report an improvement in their way of farming because of Shamba Pride. The top reasons for improvement are use of good quality fertilizer/pesticide/manure, improvement in land preparation methods, and better application of fertilizers.

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

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

- 31% report using good quality fertilizer/pesticide/manure (26% of all respondents)
  “My farm yield has improved from the same piece of land due to better farming techniques like the use of the right fertilizer.” – Male, 42

- 25% mention improvement in land preparation methods (21% of all respondents)
  “I have implemented crop rotation in my farm, having different crops growing every planting season.” – Female, 37

- 18% talk about better application of fertilizers (14% of all respondents)
  “I apply fertilizers differently compared to how I used to do it in the past.” – Female, 52

Farmers who received inputs are more likely to report ‘very much improved’ way of farming compared to those who did not (42% vs. 33%).
Farm Production and Earnings

68% farmers report increased production. 62% of this group achieved this without planting additional land, suggesting an increase in productivity. 66% farmers report an increase in earning, primarily due to an increase in the volume of crop sold.

**Farm Production**

Q: Has the total production from your crops changed because of Shamba Pride services? (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 = 190)

**Farm Earnings**

Q: Has the money you earn from crop changed because of Shamba Pride? (n = 275)

**Reasons for Increase in Returns**

Q: What were the main reasons for the increase in the money earned? Select all that apply: (n = 181)

More tenured farmers are more likely to report increase in farm earnings (88%) compared to less tenured farmers (61%). This suggests that farmers realize changes to their income after continued engagement with Shamba Pride. Farmers who received inputs are more likely to report higher production (75% vs. 47%) & money earned (74% vs. 38%) compared to others.
Quality of Life

7 in 10 farmers experience an improved quality of life. The top reasons for improvement are increased ability to afford food, increased income, and ability to afford education.

Change in Quality of Life

Q: Has your quality of life changed because of Shamba Pride? (n = 276)

Top Outcomes for 70% of Farmers Reporting Quality of Life Improvements

Q: How has it improved? (n = 193). Open-ended, coded by 60 Decibels.

- 43% talk about increase in ability to afford food (30% of all respondents)
  “I now have food to eat in my house that has assured my family of food security.” – Female, 48

- 40% report increased income (28% of all respondents)
  “I have increased my earnings greatly, allowing me to be stable financially and even mentally.” – Male, 45

- 28% mention improved ability to afford education (20% of all respondents)
  “I can now afford to pay for school fees, family expenses and farm labour.” – Male, 42

More tenured farmers are more likely to report improvements in their quality of life as compared to less tenured farmers (80% vs 64%). Farmers who received inputs are more likely to report an improvement when compared to others (76% vs. 51%).
Decision Making & Household Finances

Increase in income is helping farmers become more financially resilient and have more influence in household decisions. 43% of farmers say their influence in their household decisions has changed because of Shamba Pride.

Influence in Household Decision Making

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

<table>
<thead>
<tr>
<th></th>
<th>Total (n = 277)</th>
<th>Female (n = 211)</th>
<th>Male (n = 66)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>43%</td>
<td>45%</td>
<td>35%</td>
</tr>
<tr>
<td>Very much increased</td>
<td>24%</td>
<td>17%</td>
<td>24%</td>
</tr>
<tr>
<td>Slightly increased</td>
<td>19%</td>
<td>28%</td>
<td>11%</td>
</tr>
<tr>
<td>No change</td>
<td>57%</td>
<td>55%</td>
<td>65%</td>
</tr>
<tr>
<td>Slightly decreased</td>
<td>5%</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>Very much decreased</td>
<td>12%</td>
<td>17%</td>
<td>26%</td>
</tr>
</tbody>
</table>

Farmers are financially better off due to Shamba Pride. Slightly more than half of them say their savings have increased and nearly 43% report decreased household debt.

Household Savings

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

- Total: 36% very much increased, 45% slightly increased, 12% no change.
- Female: 36% very much increased, 45% slightly increased, 12% no change.
- Male: 31% very much increased, 41% slightly increased, 28% no change.

Household Debt

Q: Has the amount you need to borrow to meet your household expenses changed because of Shamba Pride? (n = 276)

- Total: 27% very much increased, 24% slightly increased, 19% no change, 43% do not borrow.
- Female: 27% very much increased, 24% slightly increased, 19% no change.
- Male: 30% very much increased, 21% slightly increased, 29% no change.

Tenured farmers are more likely to report an increase in their influence in household decision-making (75% vs. 43%) and debt reduction (67% vs. 40%) compared to less tenured farmers. Farmers who received inputs are more likely to report a decrease in debt (48% vs. 27%), increase in savings (66% vs. 28) & increase influence in household decisions (49% vs. 21%) compared to others. This is likely driven by them also being more likely to experience increases in money earned.
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, pest infestations, and irregular weather patterns. 44% of farmers say that Shamba Pride has had a positive effect on their recovery from shock.

93% Of all farmers said their community experienced at least one shock in the last 24 months

Of this group of 258 farmers...

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

37% Have recovered fully

63% 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 = 258)

- Drought or severe lack of rain: 84%
- Pest or farm disease: 53%
- Irregular weather pattern: 49%
- Soil erosion: 2%

Contribution to Recovery

Q: Did your involvement with the Shamba Pride have a positive effect, negative effect, or no effect on your recovery? Has it (n = 253)

- Significant positive effect: 44%
- Some positive effect: 30%
- No effect: 14%
- Some negative effect: 30%
- Significant negative effect: 56%

Shamba Pride’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, financial 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

“

The fact that they availed to me that I had lacked for so long. I had not come across the spreading tents nor did I have any market for my products but through the company, I was able to access them. I also got the seeds free of charge.

– Female, 49
**Net Promoter Score®**

Shamba Pride has a Net Promoter Score® of 56 which is higher than 60dB benchmarks. The NPS for women is higher compared to men. This may be partially driven by them being more likely to gain first time access via the Shamba Pride and not having access to other alternatives (pg. 7).

**Net Promoter Score® (NPS)**

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

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.

<table>
<thead>
<tr>
<th>Segments</th>
<th>NPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>58</td>
</tr>
<tr>
<td>Male</td>
<td>46</td>
</tr>
<tr>
<td>≤ 1 year</td>
<td>57</td>
</tr>
<tr>
<td>&gt; 1 year</td>
<td>57</td>
</tr>
<tr>
<td>Received inputs</td>
<td>60</td>
</tr>
<tr>
<td>No inputs</td>
<td>41</td>
</tr>
</tbody>
</table>

Promoters value greater access to agricultural training, good quality seeds, and ability to afford inputs.

65% are Promoters ☺

They love:
1. Access to agricultural training
   (45% Promoters / 29% of respondents)
2. Good quality seeds
   (30% Promoters / 20% of respondents)
3. Ability to afford inputs
   (17% Promoters / 11% of respondents)

26% are Passives ☹

They like:
1. Good quality seeds
   (28% Passives / 7% of respondents)
2. Access to agricultural training
   (22% Passives / 6% of respondents)
3. Detailed training content
   (15% Passives / 4% of respondents)

9% are Detractors ☹

They want to see:
1. Improve delivery
   (11 respondents)
2. Improve accessibility to representatives
   (5 respondents)
3. Improve seed quality
   (5 respondents)

Farmers having access to input report a higher NPS compared to others (60 vs. 41).
Challenge Experience

Over 4 in 5 farmers have not experienced any challenges with Shamba Pride. Farmers reporting a challenge talk about unreliable delivery, decreased access to inputs, and poor seed quality.

Farmers Reporting Challenges

Q: Have you experienced any challenges with Shamba Pride? (n = 277)

Most Common Challenges

Q: Please explain these challenges. (n = 44). Open-ended, coded by 60 Decibels.

- **57%** talk about unreliable delivery
  (25 respondents)
  “We were promised seeds after the training last year and that has not happened yet.” – Female, 46

- **18%** report decreased access to inputs
  (8 respondents)
  “Seeds run out sometimes at training but are later restocked and available.” – Female, 52

- **18%** mention poor quality of seeds
  (8 respondents)
  “The seeds did not do well, and we have not been compensated as promised.” – Male, 39
Price Perception & Suggestions

We asked farmers who purchased inputs from Shamba Pride how they would rate the price. Nearly 3 in 5 say the price is ‘very good’ or ‘good’.

Price Perception

Q: [asked only if farmer purchased inputs] Do you think the price offered by Shamba Pride is? (n = 212)

77% of farmers had a concrete suggestion for improvement. Top suggestions include having more reliable delivery, more inputs, and greater access to company representatives.

Suggestions for Improvement

Q: What about the services being offered by Shamba Pride could be improved? (n = 277). Open-ended, coded by 60 Decibels.
What stresses most parents is how to pay school fees for their children. I can say that for me this stress has been reduced because the beans mainly are sold to get this money. – Male, 44
Gender Focus

Both male and female farmers report similar levels of impact. However, female farmers are more likely to report no access to good alternatives (71% vs. 56%).

“"I used to struggle in settling my children’s school fees but now because I harvest a high volume, I can take cereals like beans to schools, and this has helped reduce the level of stress in me because the school fees is now catered for.”
- Female, 42

“I have made more money since I started working with Shamba Pride and I was able to complete some home improvements. I put cement on my kitchen floor which was the only section that was earthen.”
- Male, 30

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

Shamba Pride’s impact deepens over time. Farmers engaged with Shamba Pride for longer report a higher impact their life and farm as compared to others. Besides the key metrics indicated on the chart, tenured farmers are also more likely to report lesser prior access to similar services, lesser debt, and an increased influence in household decision-making.

Key*

<table>
<thead>
<tr>
<th>Category</th>
<th>&gt; 1 year</th>
<th>≤ 1 year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of Life</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Way of Farming</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money Earned</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Promoter Score®</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenge Rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recovery from Climate Shock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to Alternatives</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

"I used to struggle to pay my children’s school fees but now because I harvest a high volume, I can take cereals like beans to the school and am able to pay the fees now." - Female, 42

"I used to harvest very little from my farm but ever since this company came along, I harvest more and sell the surplus which helps me cater for my family’s needs such as clothes." - Male, 70

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

Farmers accessing inputs from Shamba Pride report higher improvements in their life and farm. Besides the key metrics indicated on the chart, farmers who have received inputs are less likely to have had prior access to similar services, reduced debt, increased savings, and influence in household decision-making. Increasing access to Shamba Pride inputs can help deepen impact and improve satisfaction among farmers.

Key*

<table>
<thead>
<tr>
<th>Metric</th>
<th>% Promoters</th>
<th>% Detractors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of Life</td>
<td>83%</td>
<td>72%</td>
</tr>
<tr>
<td>Way of Farming</td>
<td>41%</td>
<td>60%</td>
</tr>
<tr>
<td>Production</td>
<td>85%</td>
<td>91%</td>
</tr>
<tr>
<td>Money Earned</td>
<td>66%</td>
<td>72%</td>
</tr>
<tr>
<td>Net Promoter Score®</td>
<td>14%</td>
<td>27%</td>
</tr>
<tr>
<td>Challenge Rate</td>
<td>33%</td>
<td>14%</td>
</tr>
<tr>
<td>Recovery from Climate Shock</td>
<td>33%</td>
<td>19%</td>
</tr>
<tr>
<td>Access to Alternatives</td>
<td>14%</td>
<td>14%</td>
</tr>
</tbody>
</table>

Results

<table>
<thead>
<tr>
<th></th>
<th>Inputs received</th>
<th>Inputs not received</th>
</tr>
</thead>
<tbody>
<tr>
<td>n = 213</td>
<td>n = 64</td>
<td></td>
</tr>
</tbody>
</table>

“The inputs sold by the company are the main reason for my recommendation. I have bought fertilizer and seeds from Agro vets and they work well. I have harvested more than ever using their inputs.” - Male, 42

“The fact that the company gives us a ready market for our produce makes. Getting a market for our products is not an easy thing but the company has solved this problem for is and we are grateful.” - Female, 70

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

“I used to struggle a lot to get seeds since we live in a very dry area, I would walk for hours to look for seeds but now it is much easier since I get them from the company, and they are always of good quality.” – Male, 57
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 February 2023, 60 Decibels’ trained researchers conducted 277 phone interviews with Shamba Pride farmers. The farmers were randomly selected from Shamba Pride’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 459 farmers from a larger group that Shamba Pride 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 8 in 10 attempted surveys being successful.

- 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.

<table>
<thead>
<tr>
<th>Country</th>
<th>Kenya</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact base Shared</td>
<td>459</td>
</tr>
<tr>
<td>Interviews Completed</td>
<td>277</td>
</tr>
<tr>
<td>Response Rate</td>
<td>77%</td>
</tr>
<tr>
<td>Languages</td>
<td>Swahili, Kamba</td>
</tr>
<tr>
<td>Average Survey Length</td>
<td>23 mins</td>
</tr>
<tr>
<td>Confidence Level</td>
<td>90%*</td>
</tr>
<tr>
<td>Margin of Error</td>
<td>3%</td>
</tr>
</tbody>
</table>

*Our confidence level cannot account for two unknowns for this population: mobile penetration and extent of completeness of Shamba Pride’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:  
\[
\text{Inclusivity Ratio} = \frac{\sum_{x=1}^{3} \left( \frac{(\text{Company Poverty Line } x)}{(\text{Country Poverty Line } x)} \right)}{3}
\] |
Get in Touch

In collaboration with:

Collins Marita
MERAL Director
cmarita@mercorps.org

Katie Reberg
katie@60decibels.com

Aayushi Kachalia
aayushi@60decibels.com

Akanksha Singh
akanksha@60decibels.com

Jeff Shelton
jeff@60decibels.com

To learn more about our work visit our website - www.mercycorpsagrifin.org