




MERCY CORPS AGRIFIN & THE WORLD BANK

Partner Experience Report



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Overview

Mercy Corps AgriFin and World Bank Kenya partnered with 60 Decibels to assess the impact of the Disruptive Agriculture Technology Partnership (referred to as Partnership across this report) on the companies in its cohort as well as the end farmers affiliated with these companies.

60 Decibels surveyed 11 partners from 8 companies that were a part of the DAT Partnership Cohort to understand the effectiveness of the Partnership, the partners' satisfaction and challenges with the program as well as their recommendations for improvement.

On the right are all the companies who participated in these surveys. All interviews were completed over phone except with partners of M-Shamba and DigiCow who filled out an online survey. Phone interviews were conducted with the company representatives closest to the everyday operations of projects run under the Partnership.

This report contains insights from these interviews.

11 partners interviewed.

Mode of interview	#
Online Survey	6
Phone surveys conducted by 60dB team	5



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**.

Top Insights



1

The Partnership has a large positive impact on partners:

Positive changes for the company is a key theme that emerges when partners are asked to describe their engagement with the Partnership in 3 words. This is corroborated by the rest of the impact narrative where the Partnership has helped partner organizations recognize its long-term goals and how their business would have been negatively affected without its support. The partners have also been able to incorporate a gender-lens into their way of doing business due to the Partnership.

An insight: Partners especially value that the Partnership helped them expand their customer base. This was a long-term goal for 55% of the partners and over a third mention that they would've had a smaller base if it weren't for the funding.

See pages:
[6-9](#)

2

Partners are highly satisfied but experience some

challenges: The Net Promoter Score® for the Partnership is 73 which is excellent and reflects high satisfaction. Specifically, partners like the easy access to industry experts, the supportive nature of the Partnership staff, and the quick issue resolution.

An idea: Partner experience can be further improved by effective issue resolution. 3 in 10 partners report having faced challenges and the issues reported are difficult target setting and poor communication.

See pages:
[12-13](#)

3

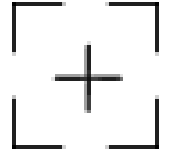
Partners have a long-term vision and clear recommendations for how the Partnership can better support them:

Over half of the partners would like to expand their customer base in the next 3 years. The Partnership has already been supporting this aim as we see earlier in insight 1. Partners would like to receive more funding and want an open-communication channel. When asked about the additional support they'd like to receive, partners primarily talk about needing support with market expansion and more networking.

For discussion: Better communication is a recurring theme when partners are asked about what can be improved. How can the Partnership establish more effective channels of communication?

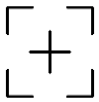
See pages:
[15-17](#)

01: Impact



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The service they provide is great. You call and they respond to you. We are very grateful to the Partnership. It allows farmers to increase productivity and improve their livelihood.



Partners' description of the DAT Partnership can be categorized into three key themes.

Descriptions of the Partnership

Q: Can you describe your experience engaging with the AgriFin World Bank DAT Partnership in 3 words? (n = 10)

Sr.no.	#1 Word	#2 Word	#3 Word
1	Impactful	Supportive	Implementable
2	Easy	Engaging	Eye-opener
3	Innovative	Disruptive	Eye-opener
4	Robust Communication	Encouraging	
5	Convene	Catalyse	Collaborate
6	Refreshing	Insightful	Relevant
7	Transformative	Supportive	Synergy
8	Reliable	Consistent	Supportive
9	Extremely Fulfilling Experience		
10	Great understanding of start ups		

■ Collaborative, supportive, and group engagement

■ Inventive, novel, and fresh

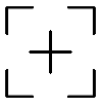
■ Created positive change for the company

Collaborative, Inventive, and Impactful

The primary aim of the DAT Partnership is to incubate the ecosystem of agriculture technology entrepreneurs and create positive impact on their organizations through collaboration and innovation. When asked to describe the Partnership in their own words, these three themes emerge in the partner responses.

The most commonly appearing theme is collaboration (occurs 7 out of 30 cases) followed by inventiveness (occurs 6 out of 30 cases), and positive impact on their companies (occurs 4 out of 30 cases).

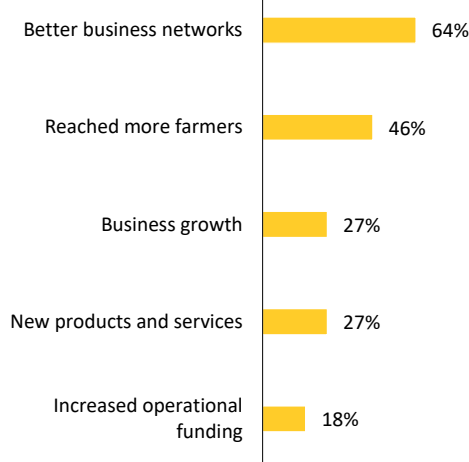
This indicates that the Partnership is able to deliver on its aims according to the partners.



64% of partners cite access to better business networks as the most significant change experienced during the Partnership.

Most Significant Change Due to Partnership

Q: What has been the most significant change at your organization? (n = 11)



“The World Bank was able to link us with counties, and they helped bring us in connection with more SACCOs. AgriFin came in very recently and we were able to have a lot of discussion. They have been pushing us to train farmers and take out extension services. That is why we appreciate them.”

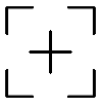
Key Themes

Better Business Networks

The majority of partners who have developed better business networks talk about their ability to expand in more counties and effectively tap into their target market.

Reached More Farmers

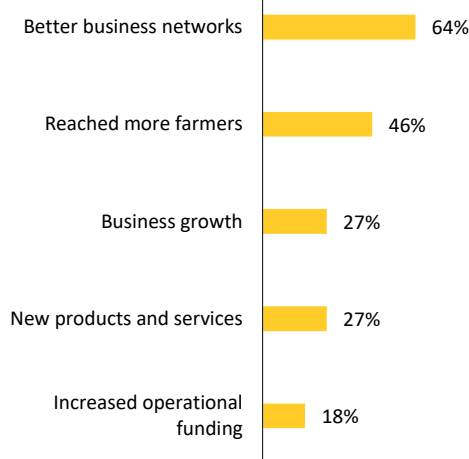
As indicated on the chart above, nearly half of the partners mention that because of the Partnership, their organizations have been able to scale their services and reach a wider number of farmers. From the partner narratives, we understand more about the ways in which they have scaled their services which include establishing a farmer onboarding system, expanding their agronomic information services, and introducing products that cater specifically to female farmers.



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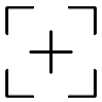
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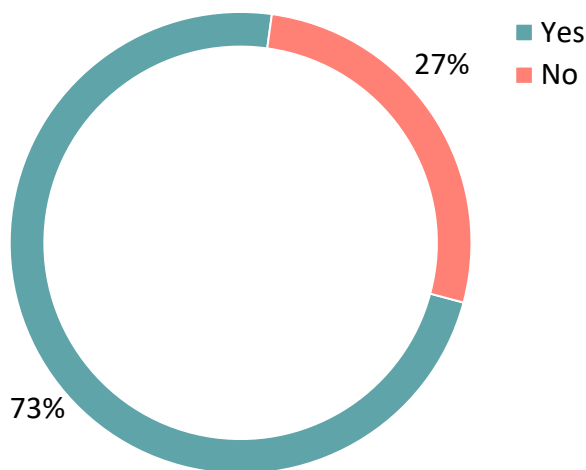
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73% of the partners say they have changed the way they incorporate a gender-lens in their way of doing business.

Gender Lens in Way of Doing Business

Q: Has the Partnership changed how you incorporate a gender-lens into your way of doing business? (n = 11)



“We scaled our digital group trainings that enables us to work with more women farmers who do not own a smartphone.”

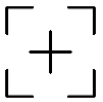
Please explain how you have incorporated a gender-lens:

8 partners say that the Partnership has changed how they incorporate a gender-lens in their way of doing business. Of these, 6 partners mention proactively reaching out to more female farmers.

Partners are either adapting their products to the differentiated needs of female farmers or doing targeted outreach to expand their female customer base. Some of the ways in which they are doing this are:

Product Design for Female Farmers	Targeted Female Outreach
Modifying digital trainings to reach female farmers with no access to smart-phones.	Onboarding female-farmer groups
Actively thinking about female farmers when creating new products	Targeting women on platforms they are more likely to use (e.g. digishops)
Leveraging strengths of female agro-dealers to better farmer experience with company	Targeting women groups and ensuring that agents onboard more female farmers

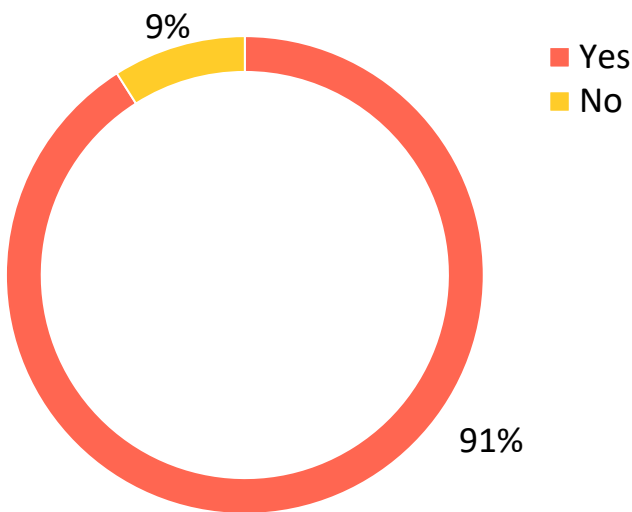
2 partners also talk about the Gender Impact Report and Toolkit as a good information resource that has been helpful.



Almost all partners say that the Partnership helped their organization get closer to their long-term goals.

Support in Realizing Long Term Goals

Q: How has this engagement with this AgriFin World Bank DAT Cohort Partnership helped your organization get closer to your long-term goal? (n = 11)



“We look at bridging the gap on information poverty as our goal, so being able to give timely info to farmers as and when they need it is critical and the Partnership helped us achieve that goal. Growth in number of farmers is also an obvious benefit.”

How has this Partnership helped your long-term goal?

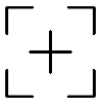
10 partners say that the Partnership helped them get closer to their long-term goal. The goals they were able to achieve include:

- Reach more farmers (6 of 10 partners)
- Upgrade their offering (4 of 10 partners)
- Venture into new markets/ geographies (4 of 10 partners)

Partners have upgraded their offering in varied ways. They have included financial services, established a new digital marketplace, introduced a new farmer training method that doesn't require them to be on field, and bridged the gaps in agronomic information.

What could be done to better support that goal?

1 partner suggests that the Partnership could help connect partners with other entrepreneurs which could help them aggregate services/ products and offer affordable rates to small-scale farmers.



All partners report that without the funding from the Partnership, their organization would be negatively impacted.

Importance of Funding

Q: If your organization hadn't received funding as part of this AgriFin World Bank DAT Cohort Partnership, would there be any difference? (n = 11)

36%

report potential business delays

“Without funding we would have soldiered on at a slow pace, but the funding came in at the right time to really accelerate.”

36%

mention limited resources for growth

“The funds helped get human resources to put on the ground. We knew it was the right thing to do but didn't have the resources.”

36%

talk about having a smaller customer base

“Less exposure to smallholder farmers and diminished sales.”



Credit: Shamba Pride

02: Experience



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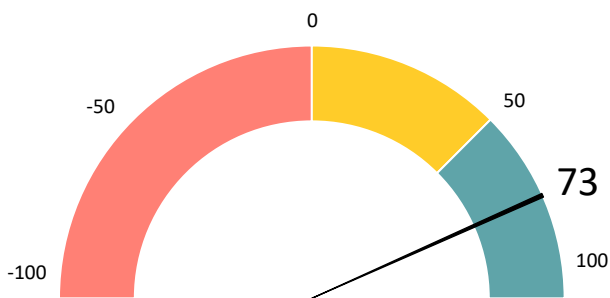
We were able to engage more with farmers in areas we were not previously able reach. That made it easier for us to penetrate new markets.



DAT Cohort Partnership has an NPS of 73 in Kenya, which is excellent.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend the AgriFin DAT Cohort Partnership as an investor to a partner where 0 is not at all likely and 10 is very likely? (n = 11)



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

The Net Promoter Score® (NPS) is a gauge of client satisfaction and loyalty. The NPS is the percent of clients 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.

Promoters value access to industry experts, supportive staff, and quick challenge resolution. Passives like good support, trainings, and networking opportunities.

73%

are Promoters 😊

They love:

1. Easy access to industry experts
2. Good and supportive staff
3. Quick challenge resolution

27%

are Passives 😐

They like:

1. Good support
2. Clear trainings
3. Good networking

0%

are Detractors ☹️



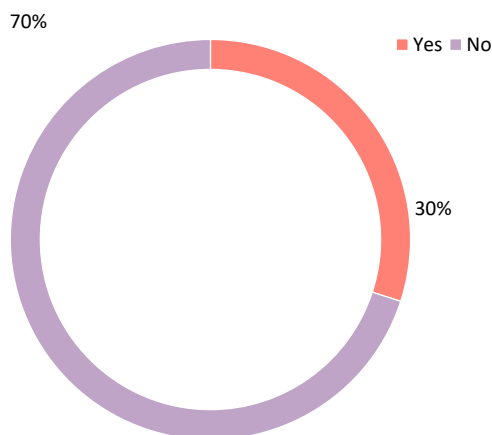
None of the partners are detractors. This means that the majority of them are very likely/ somewhat likely to recommend the Partnership to others.



3 partners report facing a challenge with the DAT Partnership and the most common issue reported is the difficult targets set.

Challenges Experience

Q: Have you experienced any challenges in this Partnership? (n = 10)



“ AgriFin enforces multiple partnerships, with for example counties and other partners, where there is some sense of difficulty and ambiguity of communications which delays milestones. ”

Top Challenges Experienced

Difficult Target Setting

All the challenges reported by partners ultimately boil down to wanting more flexibility in delivering targets. Partners experience different hinderances in target delivery including:

- Difficult stakeholder management with counties & other partners
- Delays by the third-party firm responsible for the product-build
- Managing farmer activities amidst elections

Unclear Communication

2 in 3 partners say they could benefit from clearer communications. 1 partner discussed the ambiguity in communications when dealing with multiple stakeholders and the remaining partner spoke about the lack of clarity in the farming training targets (specifically how many trainings needed to be administered).

03: Looking Forward



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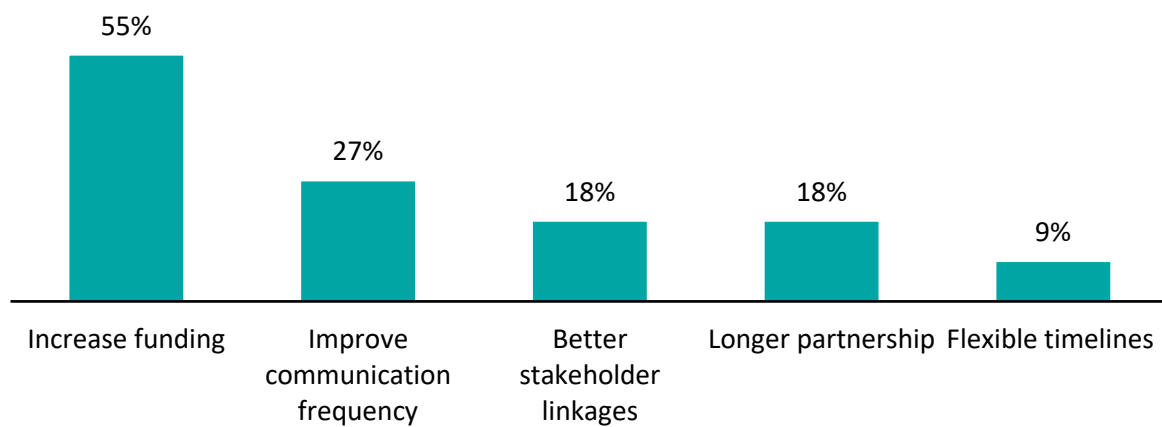
The funding support goes a long way catalyzing commercial sustainability for agriculture insurance products.



Over half of the partners would benefit from increased funding.

Suggestions for Improvement

Q: What is the one thing that the AgriFin World Bank DAT Cohort Partnership could do differently going forward? (n = 11)



Key Themes

Increase Funding

6 partners, each from a different organization, say that the Partnership can increase their funding going forward. 3 partners would like to channel this funding towards farmer training, especially in helping them adopt the new partner technology.

Improve Communication Frequency

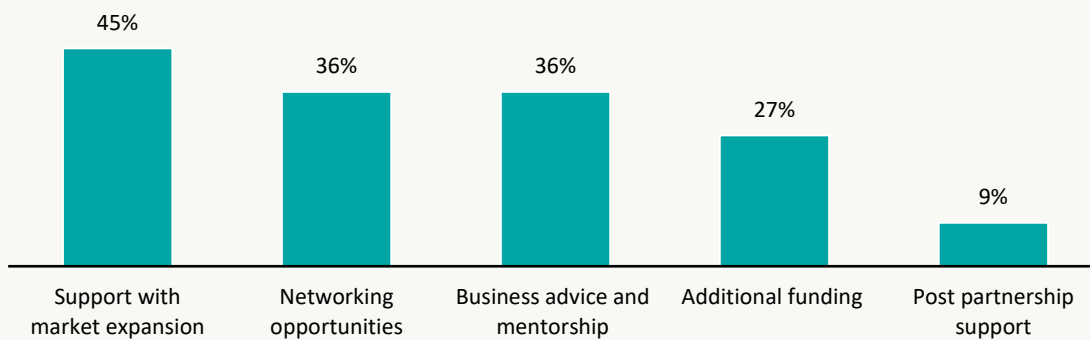
3 partners believe that their experience could benefit from an open communication channel. Most of them would like to receive constant feedback and check-ins during the Partnership. 1 of the partners recommends that the feedback should be a two-way engagement so that partners also have a sense of their performance.



45% of partners would like support with market expansion.

Additional Support

Q: What additional support would you like to receive? (n = 11)



Key Themes

Support with Market Expansion

45% of partners would like support with venturing into markets in new geographies, customer segments and sectors. Over half of these partners would like to expand their business internationally and request that the Partnership leverage their networks to support them with this. 1 partner mentioned needing help with capacity building with female farmers.

Networking Opportunities

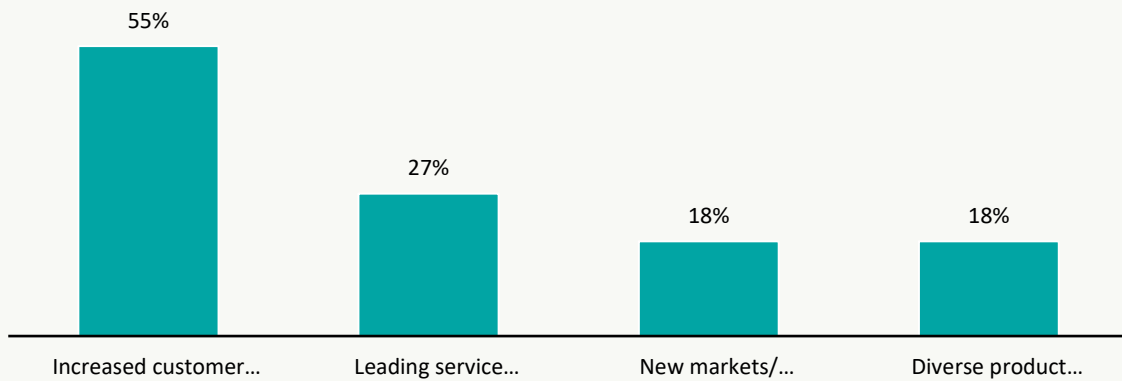
36% of the partners suggest the Partnership use its existing networks with governments and other institutions to create more opportunities for them. 1 of the partners suggests engagement with the Partnership's alumnus network for continued collaboration.



The majority of partners envision expanding their customer base in the next three years.

Vision for Next Three Years

Q: Where would you like your organization to be in the next 3 years? (n = 11)



Key Themes

Increased Customer Base

More than half of the partners say that they would like to see their customer base increase in the next 3 years. A third of those who envision a growing customer base also anticipate to increase their network of supporting agents, thus expanding their business overall. It is noteworthy that when asked about how the Partnership had helped them achieve their long-term goal, the majority of partners say they were able to expand their farmer base (page 9). This indicates that the Partnership is well-focused on company priorities and has helped them achieve their goal already to a certain extent.

Leading Service Provider

27% of the partners would like to be the leading service provider in their respective sectors of dairy and farm insurance.



“

The support we received from AgriFin gave us the momentum that we desired as a bootstrapped startup. We were low on resources and extremely stretched before the Partnership.

Get in Touch



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CORPS**

AGRIFIN

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