iShamba Farmer Insights

Data collection partner:





Welcome To Your 60dB Results

We analyzed the data that iShamba collected from 256 of its farmers!

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iShamba Performance Snapshot

iShamba is positively impacting farmers' livelihood and lives. It has an opportunity to reach poorer farmers with its services.

Inclusivity Ratio

0.79

degree of reaching lowincome farmers

Impact

65%

quality of life 'very much improved'

• • • • •

What Impact

- 46% speak about improved income
- 30% reported increased consumption of food grown on own farm
- 13% speak about improved production

First Access

75%

first time accessing service provided

Challenges

20%

report challenges

• • • •

Farm Production

67%

'very much increased'

• • • •

Farm Productivity

74%

productivity increased on the 'same land'

Farm Revenue

60%

'very much increased'

• • • • •

Farmer Voice

"I always receive information on market prices and also how to control pests and diseases, and also frequent weather updates."

Data Summary

iShamba Performance: 256 farmers interviewed during September 2020.

Quintile Assessment compares iShamba's performance with 60dB Agriculture Benchmark for Farmer as Customer comprised of 38 companies, 17 countries, and 9,600 farmers. Full details can be found in Appendix.

Performance vs. 60dB Benchmark







BOTTOM 20%

Top Insights

iShamba's unique services are positively impacting farms and lives. It can improve farmer satisfaction by addressing their challenges and incorporating their suggestions for improvement.

Headline



iShamba is positively impacting farmers' farm outcomes and quality of life. This impact deepens over time.

Detail

Over 90% of farmers reported improvements in their way of farming, farm production and revenue, and overall quality of life because of iShamba's agricultural information service. They spoke about improved knowledge and ability to plan farm activities, increased yield and volume sold, and having more food for consumption.

Farmers who had used iShamba for over 25 months reported deeper impact on almost all dimensions than those who had used iShamba for lesser time.

While iShamba is providing a unique service to an underserved market, there is opportunity to reach poorer farmers.

75% of farmers were accessing agricultural information of the kind that iShamba provides, for the first time, and 83% could not easily find a good alternative to it.

However, only 35% of iShamba farmers were below the \$3.2 line compared to 47% of Kenyans. There is an opportunity for Mediae to widen its reach among poorer farmers.

Farmers want more specific information, follow-ups and in-person trainings.

One in five farmers reported a challenge working with iShamba. Top challenge was delays in communication. When asked about how iShamba could improve, farmers suggested increasing accuracy and relevance of information, greater frequency of communication and a desire for in-person trainings. Acting on these suggestions could enhance farmer experience.

Key Questions We Set Out To Answer

Who is iShamba reaching?

- Income, farm and disability profile
- Importance of iShamba agricultural information
- · Availability of alternatives in market
- Exposure and resilience to climate shocks

What impact is iShamba having?

- · Impact on way of farming
- Changes in farm production, productivity and revenue
- Impact on quality of life
- Impact on recovery from climate shocks

Are farmers satisfied with iShamba & why / why not?

- · Top challenges experienced
- Suggestions for improvement

Additional insights of interest to iShamba

- Experience with COVID-19
- COVID-19 challenges and requests

[&]quot;I was advised to control diseases on my kales and was thus able to get healthy kales."

Impact

About The Farmer

The average farmer cultivated 2.7 acres in the last 12 months. iShamba's information was applied to 90% of this land.

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

75% of the farmers reside in rural Kenya, and 25% are female.

The average farmer in our sample had interacted with the company for 27 months and about a third of their income came from their farm.

About The Farmers We Spoke With

Data relating to farmer characteristics (n = 247)

Acres were cultivated by the average farmer last year

5.6

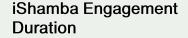
Average household size

90%

Of the land cultivated last year used iShamba's agricultural information

36%

Of household income last year came from farm



(months)



Poverty And Inclusivity

Compared to national averages there is opportunity for iShamba to reach more low-income farmers.

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

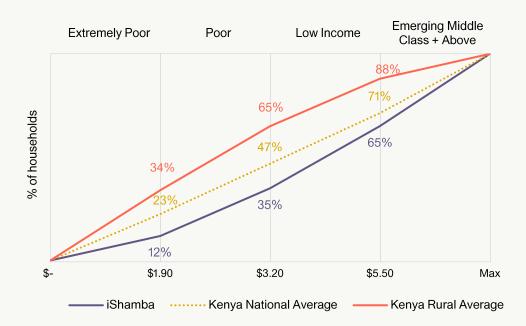
35% of iShamba farmers live on less than \$3.20 per day. This is less than the Kenyan national average of 47%.

This implies that iShamba is serving slightly wealthier farmers than the Kenyan national averages, resulting in an inclusivity ratio of 0.79.

You can read more about inclusivity ratio on the right and here.

Income Distribution of iShamba Farmers Relative to Kenya National Average

% living below \$XX per person per day (2011 PPP) (n = 242)*



*14 farmers refused to respond to our PPI questions

Inclusivity Ratio

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

0.79

- BOTTOM 20%

We calculate the degree to which you are serving lowincome farmers compared to the general population. 1 = parity with national pop.; > 1 = over-serving; < 1 = under-serving. See Appendix for calculation.

To understand the company's contribution, we ask farmers if it is facilitating access to a new product or service and whether this offering can be easily replaced by an alternative.

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

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

First Access

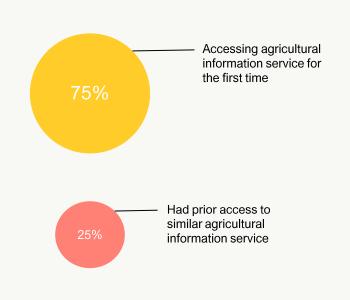
Lean Data Insights For iShamba

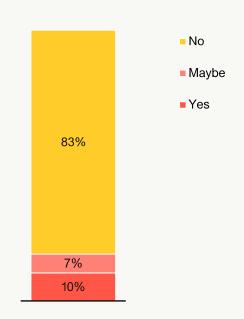
Q: Before you started interacting with iShamba, did you have access to soil care scanner like those that iShamba provides? (n = 256)

Access to Alternatives

Impact

Q: Could you easily find a good alternative to iShamba's agricultural information? (n = 252)





Resilience to Shocks

50% of the farmers whose community experienced a climate shock in the last 2 years have been able to bounce back to at least the same level.

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

Of this group of 251 farmers...

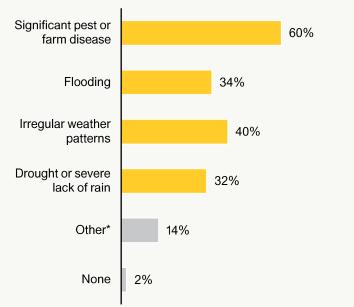
Were not affected by the shock that hit their community

Have recovered fully and are at least at the same level as before the shock

Have not recovered or are worse off post recovery

Shocks Experienced By Community

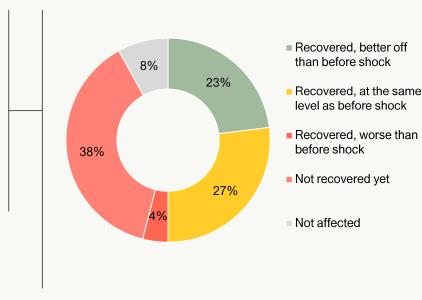
Q: In the last 24 months, which of the following shocks affected your community / village? (n = 251, multiple responses allowed except 'None')



*Other shocks include soil erosion and unexpected frost

Effect and Recovery for Household

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



** Not affected is based on farmers reporting None to guestion: Which of these shocks affected your household the most?

Disability Profile

We used the Washington Group Disability questions on disability to understand the profile of households and how products, services, marketing, training, or after-sales support could be more inclusive.

iShamba farmer households have a 5.4% disability prevalence, which is higher than Kenya's national population disability rate of 3.5%.

You can use this information to identify ways to better serve your farmers. For example, if respondents have challenges with eyesight, consider larger informational stickers or brochures.

The disability rate among iShamba farmer households is higher than the Kenyan average.

Disability Profile of iShamba's farmer Households

% who said a member of their household had a lot of difficulty doing any of the following or cannot do at all. (n = 256)

5.4%

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



2.7%

difficulty seeing, even if wearing glasses (if available)



1.2%

difficulty remembering or concentrating



0.4%

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



0%

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



1.9%

difficulty walking or climbing steps



0%

difficulty communicating or being understood, using their usual language

Key Questions We Set Out To Answer

- Who is iShamba reaching?
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 - · Impact on way of farming
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 - Experience with COVID-19
 - COVID-19 challenges and requests

"There are diseases I am dealing with in the farm which I have learnt how to handle."

Way of Farming

We tried to gauge the effect of iShamba's agricultural information on farmers' management of their farm.

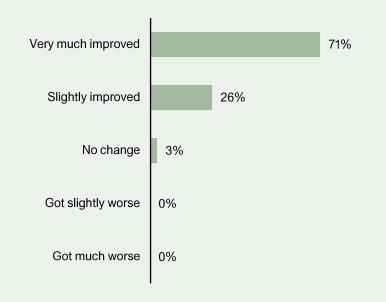
71% farmers said that their way of farming had 'very much improved'.

We found a strong correlation between improvements in way of farming and production.

97% reported an improvement in the way they farm due to iShamba's agricultural information.

Changes In Way Of Farming

Q: Has your way of farming because of iShamba's agricultural information? (n = 253)



Very much improved:

"My livestock farming improved due to the information provided by iShamba."

"Good predictions of weather has enabled timely farming procedures."

"My chicken farming has improved and they no longer die."

Slightly improved:

"Using right spacing gave me a better maize and beans yield."

Way of Farming: **Top Outcomes**

Farmers were asked to describe – in their own words - the ways in which their farming had changed because iShamba's agricultural information service.

The top outcomes are shown on the right.

Other changes included:

- Ability to produce more (10%)
- Increased resilience against pests and disease (7%)
- Increased ability to plan farming activities (6%)

Top improvements in farmers' way of farming included increase in yield and improved knowledge of farming seasons.

Top Two Self-Reported Outcomes for 97% of Farmers Who Say Way of Farming Improved

Q: Please explain how your way of farming has improved. (n = 246), multiple responses allowed). Openended, coded by 60 Decibels.

46%

Spoke about increase in yield

(45% of all respondents)

"The information has assisted me to plant on time and increase yields."

22%

Reported improved knowledge about farming cycle

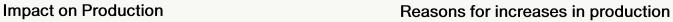
(21% of all respondents)

"I can time the planting season well depending on the weather updates & market prices I get."

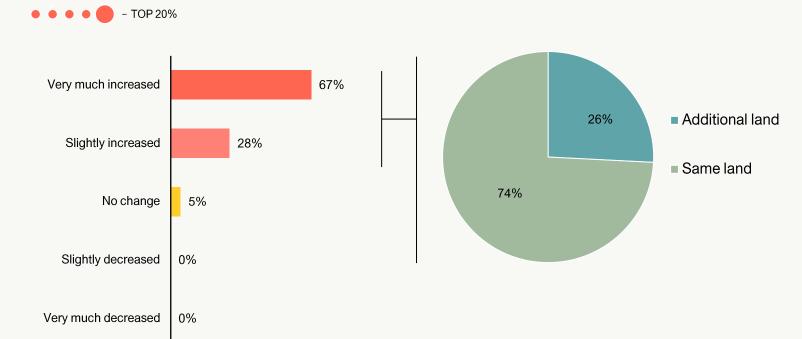
Farm Production

95% of farmers reported increase in farm production. 74% of this group realized the increase without planting additional land, suggesting an increase in productivity.

We asked farmers if they had noticed changes in their farm production due to iShamba's agricultural information and what might have caused it.



Q: Has the total production from your farm changed because of Q: Was this increase because you planted additional land or was it iShamba's agricultural information? (n = 251) from the same amount of land? (n = 239)



Farm Revenue (1/2)

93% of farmers reported at least some increase in farm revenue. Ability to sell more was the primary reason for this increase.

We asked farmers if they had noticed changes in their farm revenue because of iShamba's agricultural information.

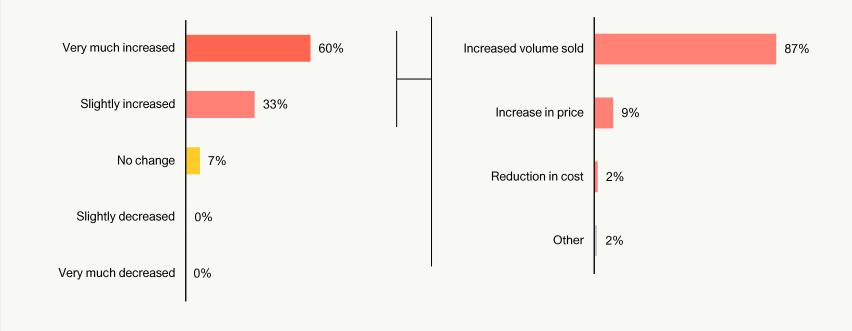
Returns from Farms

Q: Has the money you earn from your farm changed because of iShamba agricultural information? (n = 249)



Reasons for Increased Returns

Q: What were the main reasons for the increase in money earned? (n=256)



Impact

Farm Revenue (2/2)

Looking across the sample, the average farmer reported a 34% increase in farm revenue, which contributed 36% to household income in the last 12 months.

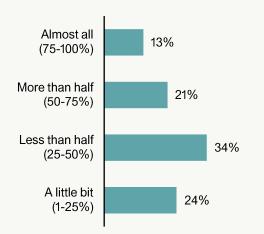
Of household income last year came from farm

86%

Rated this change a significance of 3 or 4 when thinking about its contribution to household income

Household Income Impacted By iShamba

Q: In the last 12 months, what proportion (%) of your household's total income, came from farm? (n=241)

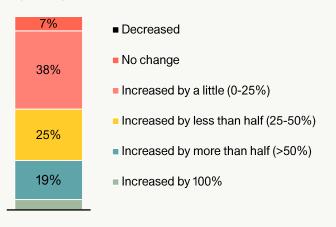


Change In Farm Returns

Q: a) Can you give a rough estimate of how much your money earned from farm has increased because of ACRE Africa's insurance services? (n = 253)

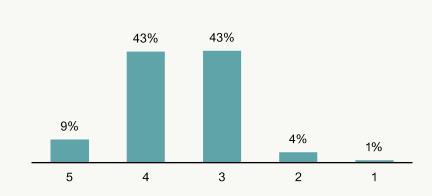
revenue from farm

Was the average increase in



Significance of Change in Farm Returns

Q: On a scale of 1 to 5, where 1 is not significant at all and 5 is very significant how significant is this increase to your overall household income? (n = 232)



Quality of Life

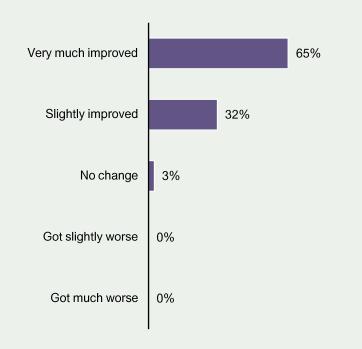
To gauge depth of impact, farmers were asked to reflect on whether their quality of life has changed because of iShamba.

97% farmers reported improvements because of iShamba's agricultural information.

Perceived Quality of Life Change

Q: Has your quality of life changed because of iShamba? (n = 256)





Very much improved:

"I sell some of the produce and use the rest in my household."

"I have better sales which mean more income enables me to plan for my family."

"I am able to buy farming equipments and build a home."

No change:

"I am doing poultry and fish farming and iShamba has not given me information on that"

Quality of Life: **Top Outcomes**

Farmers were asked to describe – in their own words – the positive changes they were experiencing because of iShamba's agricultural information.

The top outcomes are shown on the right.

Farmers talked about improved income, increase in consumption of food grown on their farm and greater farm production.

Top Three Self-Reported Outcomes for 97% of Farmers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 254, multiple responses allowed). Open-ended, coded by 60 Decibels.

46%

Spoke about improved income

(44% of all respondents)

(29% of all respondents)

"The poultry project is picking well and giving me an additional income boost."

30%

Reported increased consumption of food grown on own farm

"I have sufficient food, and more income due to increased vields."

Spoke about increase in production (13% of all respondents)

"Better production have increased income, which enables me to better plan for my family"

Recovery From Climate Shocks

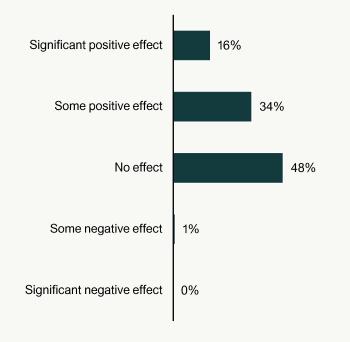
About half the farmers whose household experienced a climate shock in the last 2 years said that iShamba impacted their recovery.

We asked 251 farmers who reported being affected by a climate shock if iShamba had impacted their recovery.

48% said that iShamba had no effect on their recovery.

Impact of iShamba on Recovery

Q: Did you involvement with the iShamba have a positive, negative or no effect on your recovery? (n = 251)



"I always receive information on maize prices and information on what to plant during short rains and long rains."

Impact

Additional Insights: **Disaggregation By Tenure**

We wanted to understand if farmer experience with the service and the farming outcomes changed over time.

Farmers who have worked with iShamba for longer report greater impact.

Average performance across metrics:

• 18 months or less: 45%

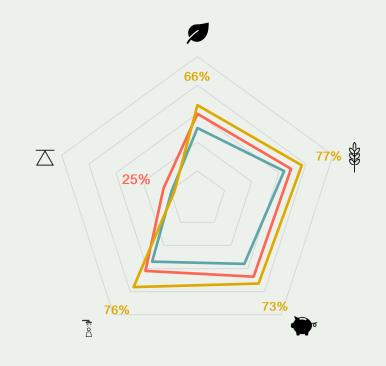
• 19 - 24 months: 50%

25 months or more: 55%

iShamba's impact on farming practice is likely to deepen over time.

Experience and Farming Outcomes by Tenure

Lean Data Insights For iShamba



Key: Farmer Tenure

18 months of less n = 85

19 - 24 months n = 81

25 months or more n = 90

Way of Farming

% reporting "very much improved" because of iShamba weather forecasts

% reporting "very much improved" because of iShamba weather forecasts

Money Earned

% reporting "very much improved" because of iShamba weather forecasts

Quality of Life Impact

% reporting "very much improved" because of iShamba weather forecasts

Challenges % "no" challenges with iShamba

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"I always receive information on how to improve my farming, how to control pest and diseases that are affecting my farms."

Farmer Challenges

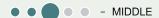
Asking about farmer challenges enables iShamba to identify problem areas and tackle them proactively.

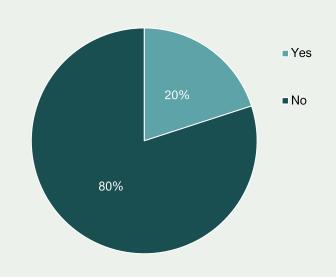
Unresolved challenges can encourage negative word-of-mouth and detract from positive impact. iShamba can address these challenges to increase farmer satisfaction.

One in five farmers report challenges with iShamba's agricultural information service. The most common challenge is delayed response on farmer queries.

Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges [working with/using] iShamba [product/service]? (n = 256)





Top Challenges Reported

Q: Please explain the challenge you have experienced (n = 51)

1. Delayed response on farmer queries

(37% of farmers w. challenges / 7% of all respondents)

"Sometimes my questions are not answered, they take a long time to respond to them."

2. Agricultural information lacking accuracy

(16% of farmers w. challenges / 3% of all respondents)

"Some recommendations do not do that well in some regions because of soil limitations."

3. Lack of regular follow ups

(12% of farmers w. challenges / 2% of all respondents)

"iShamba could not visit my home at the time when I had major farm challenges that needed their attention."

While roughly a quarter could not think of a specific suggestion, 18% asked for more relevant agricultural information while 15% said increasing communication, especially in the form of in-person trainings would enhance iShamba's service.

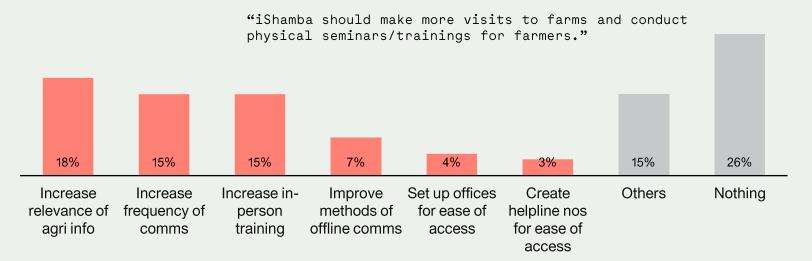
More relevant agricultural information, increased frequency of communication and inclusion of in-person training were most common suggestions for improvement.

Suggested improvements

Q: What about iShamba could be improved? (n = 256, Open ended coded by 60 Decibels, % of respondents)

"iShamba should narrow down the weather update region to county instead of regions."

"They should improve on engaging farmers more directly than texts for specific concerns."



Key Questions We Set Out To Answer

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"When there were COVID restrictions, I was able to get farming information even during lockdown."

Concern About COVID-

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

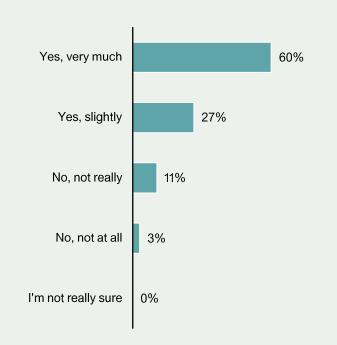
When asked to share how their life could be improved during this time of the COVID-19 pandemic, farmers asked for agricultural inputs, cash handouts, and market access.

Responses in other include support with medical supplies (3%), improved compensation for produce sold (3%), and precautionary information around COVID-19 (3%) to name a few.

Nearly eight months since the first curfew, 60% of farmers remained concerned about COVID-19.

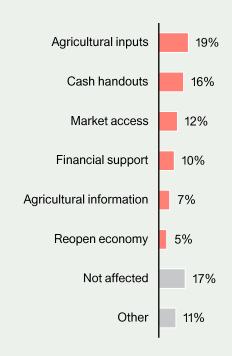
Level Of Concern About COVID-19

Q: Are you concerned about COVID-19? (n = 256)



Things That Could Improve Life

Q: Related to this pandemic, what one thing could improve your life at this time? (n = 256) Open-ended, coded by 60 Decibels



Next Month on Farm **During COVID-19**

We asked farmers what phase of farming they will be in next month and whether they're confident in their ability to manage as they normally would.

41% farmers report that they will be managing the crop on their farm; 25% said they would be planting in the next month.

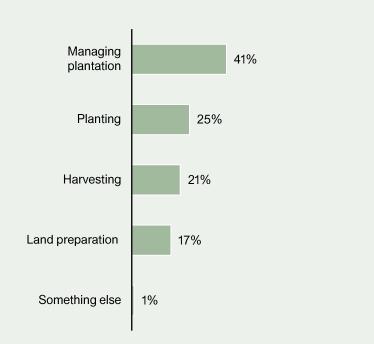
85% of farmers indicated they were 'very confident' and 15% 'slightly confident' that they will fare well in the next month.

Over 80% of farmers are confident they will be able to undertake activities for next month's farming.

Current Agricultural Activity

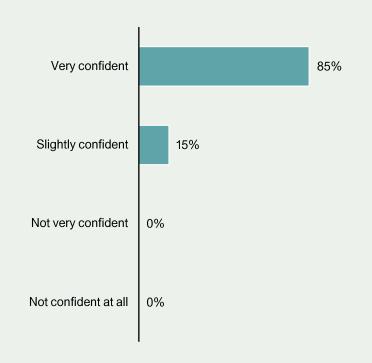
Lean Data Insights For iShamba

Q: Which of these phases of farming will you be in for the next month? (select multiple) (n = 251)



Confidence in Performing Activity

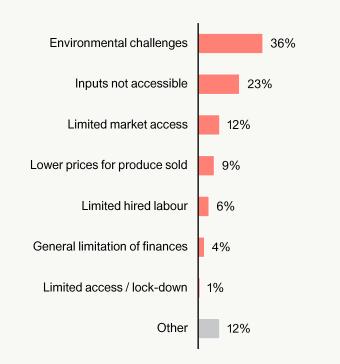
Q: How confident do you feel that you will be able to undertake these activities as you would have normally? (n = 253)



When we asked farmers what they need to overcome challenges on their farm, most of them asked for access to subsidized inputs, credit and markets.

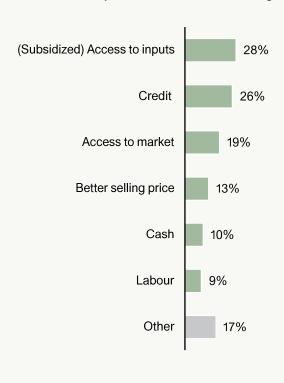
Top Challenges Related to COVID-19

Q: What do you anticipate the biggest challenges being? (n = 256)



Solutions for Top Challenges

Q: What kinds of agricultural products / services / information would be most useful for you to overcome these challenges? (n = 256)



What Next?

...& Appendix

How To Make The Most Of These Insights

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

Example tweets or Facebook posts to share publicly

- 97% of our farmers say the quality of their lives has improved since working with us. "The information is very empowering and rare to find." #listenbetter with @60_decibels
- 37% of all challenges faced by our farmers are related to delayed response to farmer queries— what improvements would you like to see? We #listenbetter with @60_decibels

What You Could Do Next. An Idea Checklist From Us To You :-)

| | · · · · · · · · · · · · · · · · · · · | | |
|---------------------|---|--|--|
| Engage Your Team | Send deck to team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places! | | |
| | Set up team meeting & discuss what's most important, celebrate the positives & identify next steps | | |
| Spread The Word | Reach a wider audience on social media & show you're invested in your farmers – we've added some example posts on the left | | |
| Close The Loop | Let us know if you'd like us to send an SMS to interviewed farm with a short message letting them know feedback is valued an a result, you'll be working on XYZ | | |
| | If you can, call back the farmers with challenges and/or complaints to find out more and show you care. | | |
| | After reading this deck, don't forget to let us know what you thought [feedback form] | | |
| Take Action! | Collate ideas from team into action plan including responsibilities | | |
| | Keep us updated, we'd love to know what changes you make based on these insights | | |

☐ Share staff quiz – it's a fun way to fuel engagement & discussion

Detailed Benchmarking Comparison

Comparison to benchmarks can be useful to identify where you are underor over-performing versus peers, and help you set targets. We have aligned your results to the Impact Management Project framework – see next slide.

Information on the benchmarks is found below:

iShamba Data

farmers 256

60dB Global Average:

companies 316 # interviews 143,787

60dB Agriculture Farmer as Customer Average

companies 38 # farmers 9671

60dB East Africa Average

companies 19 # farmers 5326 iShamba performs particularly well on improving farm production, revenue and farmers' overall quality of life. iShamba can reach more low-income farmers.

Comparison of iShamba Performance to Selected 60dB Benchmarks

| Dimension | Indicator | iShamba | Global Average | Agriculture* Average | Africa Average |
|----------------|---|---------|-------------------|-------------------------|-------------------|
| Who | Inclusivity Ratio | 0.79 | 0.74 | 1.09 | 0.75 |
| 0 | % female | 25 | 37 | 34 | 37 |
| How Much | % reporting quality of life very much improved | 65 | 46 | 46 | 49 |
| | % reporting quality of life slightly improved | 32 | 38 | 36 | 37 |
| | % reporting farm production very much improved | 67 | - | 45 | 53 |
| | % reporting farm revenue very much improved | 60 | - | 38 | 43 |
| What Impact | % reporting in open-ended responses Outcome 1 | - | - | - | - |
| | % reporting in open-ended responses Outcome 2 | - | - | - | - |
| | % reporting in open-ended responses Outcome 3 | - | - | - | - |
| Contribution + | % first time accessing iShamba agricultural information | 75 | 68 | 77 | 82 |
| | % saying no good alternatives are available | 90 | 73 | 87 | 92 |
| Risk ∆ | % experiencing challenges | 20 | 33 | 24 | 28 |

60dB

60dB

60dB East

For those who like to geek out, here's a summary of some of the calculations we used in this deck.

| Metric | Calculation |
|---------------------|---|
| Net Promoter Score® | The Net Promoter Score is a common gauge of farmer loyalty. It is measured through asking farmers to rate their likelihood to recommend your service to a friend on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of farmers rating 9 or 10 out of 10 ('Promoters') minus the % of farmers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'. |
| 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 farmers. It is calculated by taking the average of iShamba % / 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: $\sum_{x=1}^{3} \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$ |

Summary Of Approach

60 Decibels and the Mediae Company partnered to get insights from farmers receiving support from iShamba. Here's how we split responsibilities:

- 60 Decibels was responsible for survey design, analysis and report writing.
- Mediae was responsible for data collection and quality assurance.
 The enumerators were hired and trained by Mediae and have been working with iShamba for 3+ years.

256 phone interviews were by completed by enumerators that were trained by iShamba, in October 2020.

Methodology

Survey mode Phone Interviews

Conducted by Mediae's enumerators

Country Kenya

Language Swahili and English

Dates September – October 2020

Sampling Randomly sampled from amongst 4,000 farmers that responded to

Mediae's SMS, inquiring if they'd like to participate in the survey

Response rate 26%

Responses Collected

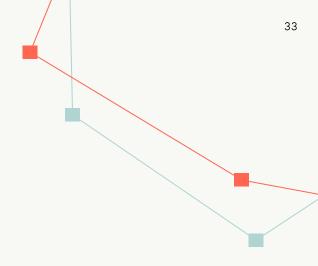
Farmers 256

With Us!

Thank You For Working

Lean Data Insights For iShamba

Let's do it again sometime.



About 60 Decibels

60 Decibels makes it easy to listen to the people who matter most. 60 Decibels is an impact measurement company that helps organizations around the world better understand their farmers, suppliers, and beneficiaries. Its proprietary approach, Lean DataSM, brings farmer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 500+ trained Lean DataSM researchers in 45+ countries who speak directly to farmers to understand their lived experience. By combining voice, SMS, and other technologies to collect data remotely with proprietary survey tools, 60 Decibels helps clients listen more effectively and benchmark their social performance against their peers.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

Your Feedback

We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our feedback survey here!

Acknowledgements

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| iShamba | have | been | sending | messages regularly. |
|----------|------|-------------|-------------|---------------------|
| Guidance | on | farming | has been | very helpful. |
| I always | use | iShamba for | agriculture | consultation. |

I always receive information on

how to

>improve my farming
>control pest
>control diseases

that are affecting my farms.

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