Farm Harvest
Farmer Insights
Welcome To Your Lean Data Results

We enjoyed hearing from 200 of your farmers – they had a lot to say!

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Company Performance Snapshot

Farm Harvest is outperforming the 60 Decibels Supplier benchmark in 4/11 metrics.

However, Farm Harvest is outperforming the Stanford Seed benchmark in 4/13 metrics, particularly:

> Poverty reach
> First access
> No access to good alternatives

Who Is Being Reached?

<table>
<thead>
<tr>
<th>Measure</th>
<th>60dB Supplier Benchmark</th>
<th>Stanford SEED Benchmark</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; 49% live below the $3.20 line</td>
<td>38%</td>
<td>37%</td>
</tr>
<tr>
<td>85% accessed an offering like Farm Harvest’s for the first time</td>
<td>73%</td>
<td>73%</td>
</tr>
<tr>
<td>86% say no good alternative to Farm Harvest are accessible to them</td>
<td>66%</td>
<td>82%</td>
</tr>
<tr>
<td>&gt; 10% perceived quality of life had very much improved</td>
<td>34%</td>
<td>32%</td>
</tr>
<tr>
<td>13% said their sweet corn production had very much improved</td>
<td>28%</td>
<td>39%</td>
</tr>
<tr>
<td>9% said money earned from sweet corn had very much improved</td>
<td>26%</td>
<td>30%</td>
</tr>
<tr>
<td>10% perceived that their income stability had very much improved</td>
<td>41%</td>
<td>24%</td>
</tr>
<tr>
<td>16% said timeliness of payment for sweet corn very much improved</td>
<td>-</td>
<td>35%</td>
</tr>
<tr>
<td>11% said the price they got for sweet corn very much improved</td>
<td>-</td>
<td>30%</td>
</tr>
<tr>
<td>&gt; Net Promoter Score of -15</td>
<td>34</td>
<td>5</td>
</tr>
</tbody>
</table>

Depth of Impact due to Farm Harvest

<table>
<thead>
<tr>
<th>Measure</th>
<th>60dB Supplier Benchmark</th>
<th>Stanford SEED Benchmark</th>
</tr>
</thead>
<tbody>
<tr>
<td>72% experienced ‘no’ challenges with Farm Harvest</td>
<td>59%</td>
<td>60%</td>
</tr>
<tr>
<td>73% see themselves working with Farm Harvest after 1 year</td>
<td>100%</td>
<td>77%</td>
</tr>
<tr>
<td>47% see themselves working with Farm Harvest after 5 years</td>
<td>96%</td>
<td>68%</td>
</tr>
</tbody>
</table>

Data Collection Details:

- Sample size: 200
- Method: Phone interviews
- Date: June 2019
- 60dB Supplier Benchmark: Up to 17 Ag Companies, 1,850 farmers
Farmer Voice Snapshot

We love hearing honest voices. Here are some that stood out.

Impact Stories
73% shared how Farm Harvest had improved their quality of life

“I am now able to earn additional income to support my family and educational needs”

“I no longer buy maize from the market and more importantly we have enough food. I also don’t purchase paraffin because of their solar lighting and my children can easily study through the night.”

Opinions On Farm Harvest Value Proposition
25% were promoters and were highly likely to recommend

“The agriculture officer visit our land regularly and give his feedback and suggestion. Farm Harvest is a reliable buyer and they also disburse money as per ton produced. There is no cheating in weighing the corn cobs.”

“If one is having little water which is enough for 2 months only then sweet corn is the best crop to be cultivated. Moreover, after the harvest its shoots are also used as cattle fodder. The money from the company is sure and we can rely on the company. For these reasons, I strongly recommend Farm Harvest.”

Opportunities For Improvement
58% had a specific suggestion for improvement

“As I said, the initiative is good, farmers can do well if they get such kind of support ... most of them even lack the money to plant their crops so I look at this as a good way of uplifting farmers and that is why I want every one to be part of this.”

“I don’t struggle to pay my bills and would say I am enjoying what I do, it has become my profession just like the guys in the offices.”

“Pay early, immediately [after] harvest. Don’t pay differential payment to me and to the neighbouring village farmers. The payment should be uniform. Farm Harvest itself [should] supply pesticide, which can be deducted from our payment later.”

“Avoid giving broken seeds and small seeds in the packet itself. Don’t reduce the money when you have excess procurement. The rate should be as promised in the beginning of cultivation...This should be given. There should be a meeting among farmers cultivating sweet corn so that we can share [among] ourselves.”
## Top Actionable Insights

<table>
<thead>
<tr>
<th>Headline</th>
<th>Detail &amp; Suggested Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Harvest is often farmers’ first and only access to key services. However, most report only slight improvements to their quality of life.</td>
<td>Across the company’s various offerings, over 83% said this was their first time accessing these services for their sweet corn. While 85% say they could not easily find a good alternative to Farm Harvest, only 10% say their quality of life is &quot;very much improved&quot; because of the company. This might be because sweet corn contributes to less than a quarter of the typical farmers’ household income. See slides 13-14, 20, 27.</td>
</tr>
<tr>
<td>Farm Harvest’s competitive pricing is the key acquisition driver as well as top outcome cited by farmers.</td>
<td>Farm Harvest is offering competitive pricing for sweet corn. Of the 71% of farmers who reported improvement in money earned, about a quarter attributed it to better pricing from Farm Harvest. Notably, access to good pricing is not only the top reason farmers were motivated to sell to Farm Harvest, but it is also the area in which they are experiencing the greatest improvement. See slides 12, 21, 24. Suggested action: Diversify your value proposition to non-monetary drivers as price-based differentiation is harder in competitive markets.</td>
</tr>
<tr>
<td>Farm Harvest’s low NPS is driven primarily by exogenous factors but farmers request timely payments, fertilizers and credit.</td>
<td>Despite reports of positive impact, Farm Harvest’s Net Promoter Score is on the lower side. About a quarter of farmers experienced challenges; 80% of which remain unresolved. While external factors such as pests and diseases were dominant challenge, many mentioned delayed payments. Farmers also request additional inputs and credit. See slides 16-18, 33. Suggested action: Address customer challenges as unresolved issues have been shown to encourage negative word of mouth. Consider launching complementary products to support farmers.</td>
</tr>
</tbody>
</table>
**Strengthen Your Brand By Showing You #listenbetter**

Why not share these findings with your team, farmers and social media? This helps demonstrate you take farmer feedback seriously.

**Example Tweets to Share Publicly**

- 73% of our farmers say they intend to continue working with us in a year. Learn more about the work we’re doing in India.
- Did you know that 85% of sweet corn farmers working with Farm Harvest did not have prior access to buyers? Join us today in supporting Indian sweet corn farmers!

**Example WhatsApp messages to share with staff & partners**

- Would you have guessed that 28% of our farmers said they experienced challenges accessing our services. How can you help us lower this number by next month?
- Only 16% of our farmers say that the timeliness of payments for their sweetcorn has “very much improved.” Let’s get to 30% of farmers by 2020!

**Example messages to send back to you farmer to close the loop with them**

- Thanks for your feedback. We know you experienced some challenges accessing our services. We are hosting a feedback session next week; come hear the improvements we are making!
- We heard you! You said we should reduce payment delays. We have upgraded our process, and you will start to notice improvements from next season.
Deep Dive: Insights Along Your Farmer Journey

• What are the characteristics of a typical Farm Harvest farmer?
• What is the poverty profile of Farm Harvest farmers compared to the India average?

“In maize cultivation, it took more time to harvest but sweet corn is a short term crop and we can get quick money out of it.”
Who’s Your Typical Farmer?

The typical farmers we spoke to was over 45 years old and has worked with Farm Harvest for an average of 3 years. Almost all the farmers we spoke to were men.

The average Farm Harvest farmer planted 5 acres of land last year, less than half of which was planted with sweet corn; nearly 90% own most of the land they cultivated.

**About the Farm Harvest farmer we spoke with**

Data relating to farmer characteristics (N = 200)

- **The Farmer**
  - 94% male
  - Average age **49**, ranging between 22 - 70
  - Average engagement with company: 3 years

- **Their Farm**
  - Average total farm acreage: **5 acres**
  - Farm land planted with sweet corn: **2 acres**
  - 75% sold more than half of their farm’s harvest

- **Their Home**
  - 4.5 average household size
  - 89% own most of the land they are cultivating and 10% said a family member owns it, and a small fraction rent land
Using the Poverty Probability Index we can reliably estimate the poverty profile of your farmers and compare it to the India average. This reveals whether you are under- or over-penetrating a certain income segment.

49% of Farm Harvest farmers live below $3.20/day relative to the India’s national average of 57%. This suggests that Farm Harvest is serving slightly wealthier farmers than the India average.

*The PPI graph represents consumption data which varies from season to season.
Deep Dive: Insights Along Your Farmer Journey

“I came to know about Farm Harvest through my village farmers. I then contacted Mr. Rajamanickam who explained to me about the benefits of Farm Harvest. This motivated me to cultivate sweet corn.”

- Farmer Profile
- Acquisition
  - How did farmers hear about Farm Harvest?
  - What was their motivation to start selling to Farm Harvest?
  - Are their alternatives in the market? How does Farm Harvest compare?
  - Are farmers accessing new value added services? How many are paying for these?
- Experience
- Impact
- Retention
### How Do Farmers First Hear About Farm Harvest?

Two thirds of the respondents heard about Farm Harvest from a company agents or at a company organized event. A third heard about it from family or friends indicating an opportunity to grow word of mouth referrals.

### Acquisition channel

Q: How did you hear about Farm Harvest? (N = 200)

<table>
<thead>
<tr>
<th>Acquisition channel</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Harvest Agent or Workshop</td>
<td>63%</td>
</tr>
<tr>
<td>Friends / family</td>
<td>37%</td>
</tr>
<tr>
<td>Agrodealer</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
</tbody>
</table>

Food for thought

Are there opportunities to further leverage word of mouth?
Farmers were compelled by a variety of reasons to become a Farm Harvest supplier. Naturally, good price was the leading driver for farmer acquisition. However, about a quarter mentioned access to inputs as a driver. A similar proportion were drawn by the possibility of financial gain.

At least a quarter of the farmers were persuaded by company staff or a friend or family member.

#### Motivation to sign-up

Q: What motivated you to sign up for Farm Harvest? (N = 200) Open-ended, coded by Lean Data

**Good Price**: 66%

**Company staff**: 33%

**Inputs**: 27%

**Friends and family**: 27%

**Gain**: 24%

**Market access**: 12%

**Brand**: 10%

**Training Information**: 9%

“I joined because one of my friend suggested that compared to local wholesalers farm harvest is paying high money for sweet corn produced.”

“The Farm Harvest agent mentioned that they will provide good pricing, technical support and a high yield seed so I got motivated to sell to Farm Harvest.”
Are There Alternatives In The Market?

Availability of alternatives provides insight into the competitive landscape and the degree to which Farm Harvest is providing a scarce product/service.

The fact that only 15% said they could easily find a good alternative suggests high market penetration of Farm Harvest.

Of those 13 farmers who could identify an alternative, More than two thirds believe Farm Harvest is better than the alternative and 40% believe Farm Harvest is more convenient than the alternative.

**Question to ponder on:**
Is it surprising that similar companies are rare?

Only 15% say they could easily find a good alternative. The main alternatives mentioned were local buyers.

**Access to alternatives**

Q: Could you easily find a good alternative to Farm Harvest? (N = 200)

- Yes: 11%
- Maybe: 4%
- No: 84%

**Top alternatives mentioned**

Q: Would you be comfortable sharing who these alternatives are? (N = 13)

- 11 mentioned Local buyers
- 2 could not remember the specific name or did not know of any alternative

“Farm Harvest is a stable company which has been with us for many years. Other individual who tried to do this business could not continue.”
We asked farmers how many of Farm Harvest’s core and support offerings had they received before working with the company.

Over 80% felt that they were accessing most of these offerings for the first time.

Farm Harvest is providing farmers first time access to a market and value added services for their sweet corn crop.

### Comparison of farmers’ access to services before Farm Harvest and now

Q: Before working with Farm Harvest did you have access to the following services for sweet corn? (N = 200)

<table>
<thead>
<tr>
<th>Service</th>
<th>Before with Farm Harvest</th>
<th>After with Farm Harvest</th>
<th>Cannot say</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training</td>
<td>94%</td>
<td>1%</td>
<td>5%</td>
</tr>
<tr>
<td>A reliable buyer</td>
<td>85%</td>
<td>9%</td>
<td>6%</td>
</tr>
<tr>
<td>Credit/loans</td>
<td>83%</td>
<td>14%</td>
<td>3%</td>
</tr>
<tr>
<td>Inputs</td>
<td>83%</td>
<td>16%</td>
<td>1%</td>
</tr>
</tbody>
</table>
Deep Dive: Insights Along Your Farmer Journey

“It took a lot of time to receive money from Farm Harvest. I had to wait for one and a half a month to receive the money. The pests are not controlled by any pesticide.”
How Satisfied And Loyal Are Farm Harvest Farmers?

The Net Promoter Score is a gauge of satisfaction and loyalty. Anything above 50 is considered excellent. Farm Harvest’s score of -15 exhibits low satisfaction among its supplier base.

Asking respondents to explain their score highlights the main value drivers and dissatisfaction drivers; these are explored on the next page.

Farm Harvest has a Net Promoter Score of -15 which shows room for improvement.

**Net Promoter Score (NPS)**

Q: On a scale of 0-10, how likely are you to recommend Farm Harvest to a friend or family member? (N = 200)

**NPS Benchmarks**

Selected Lean Data Benchmarks
(N = 120+ companies, 70,000+ respondents)

- Lean Data Global average
  - 129 companies
  - 42

- India average
  - 24 companies
  - 34

- Farmer as a Supplier
  - 17 companies
  - 34

- Sector average
  - 47 companies
  - 40

- Stanford SEED average
  - 3 companies
  - 5

- NPS = % Promoters − % Detractors

9-10 likely to recommend
0-6 likely to recommend

Recommendation

NPS is a helpful metric to track over time to detect changes in farmer satisfaction.
Lean Data Insights For Farm Harvest

What's Driving Satisfaction?

25% are Promoters. They LOVE:
1. Income increase – 30%
2. Use of shoots as cattle feed – 24%
3. Free of cost seed – 22%

"Compared to the local market, Farm Harvest pays high price and the inputs achieve high yield. They also provide seeds free of cost.”

Tip: Highlight the above value drivers in marketing.
Promoters are powerful brand ambassadors – can you reward them?

35% are Passives: They like:
1. Income increase – 24%
2. Training or information – 19%

But complain about:
1. External factors; pests and water shortage – 3%
   “If there is enough water and pests are under control we can get good yield and increase profit, making it likely to recommend to others.”

Tip: Passives won’t actively refer you in the same way that promoters will. What would it take to convert them?

40% are Detractors. They dislike:
1. External factors; pests and water shortage – 28%
2. The price – 10%
3. Increased expenditure/costs – 9%

"Earlier there was good money and the support service was good. Now the rate given for sweet corn is not comparable with other crops in the market.”

Tip: Negative word of mouth is costly. What's fixable here?

Qualitative data reveals that promoters value income increase, inputs and by products from planting corn. The main driver for detraction is exogenous - pests and water shortage.
A quarter of the farmers report challenges working with Farm Harvest. While 60% of this group spoke of exogenous challenges such as pests, a third mentioned delayed payments.

**What Challenges Did Farmers Experience?**

28% of farmers experienced challenges. Among those who did, 80% said that their challenge had not yet been resolved. Unresolved challenges can encourage negative word-of-mouth.

The top challenges are listed on the right.

**Recommendation**

Resolving customer challenges has been shown to increase NPS.

**Top challenges reported**

Q: Please explain the challenge you have faced (N = 56)

1. **Pests and water shortage (60% of total)**
   
   “Pests attack is a major challenge. We have to spend a lot for the pesticides. Farm Harvest should supply pesticides.”

2. **Problem with payment (32% of total)**
   
   “It took almost a month to get paid by the agent.”

3. **Poor farmer service (7% of total)**
   
   “Field visit by Farm Harvest experts get delayed which affects our progress.”
“Because of Farm Harvest I am able to pay back my locally availed credit for my daughter’s marriage that I got from good yield.”

Deep Dive:
Insights Along Your Farmer Journey

- How important are Sweet Corn and Farm Harvest to the farmer household?
- How is Farm Harvest impacting farm outcomes and experience? Are these attributable to Farm Harvest?
- What is the impact of Farm Harvest on crop income and overall financial health of the household?
- Is the Farm Harvest improving overall quality of life of households? What are the top outcomes?
- Are there externalities from working with Farm Harvest? Are farmers comfortable with these?
How Important Is Sweet Corn To The Farmer Household?

To understand the importance of sweet corn to the farmer, we asked what proportion of their farm was under sweet corn in the last 12 months.

64% of farmers said this was less than half of their land to cultivate sweet corn.

To understand the importance of Farm Harvest, we asked what proportion of their income came from selling to Farm Harvest.

A majority of farmers say Farm harvest contributed to less that 25% of their income in the last 12 months.

Although 40% of farmers’ land was under sweet corn in the last 12 months, less than 25% of their household income came from this livelihood.

### Proportion of land dedicated to sweet corn

<table>
<thead>
<tr>
<th>Proportion of land dedicated to sweet corn</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25% of land</td>
</tr>
<tr>
<td>(25-50%) of land</td>
</tr>
<tr>
<td>(50-75%) of land</td>
</tr>
<tr>
<td>&gt;75% of land</td>
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</tbody>
</table>

**Proportion of income from selling to Farm Harvest**

Q: In the last 12 months, what proportion of your total household’s income came from sweet corn sold to Farm Harvest (N = 200)

<table>
<thead>
<tr>
<th>Proportion of income from selling to Farm Harvest</th>
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</thead>
<tbody>
<tr>
<td>A little bit (1-25%)</td>
</tr>
<tr>
<td>Less than half (25-50%)</td>
</tr>
<tr>
<td>More than half (50-75%)</td>
</tr>
<tr>
<td>Almost all (75-100%)</td>
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</tbody>
</table>
How Is The Crop Experience Changing?

We wanted to understand the type of changes farmers may be experiencing in growing, harvesting, and selling their crop to Farm Harvest.

Over two thirds of farmers reported some improvements in price and confidence in selling and growing a healthy crop.

Over 60% reported improvement related to production, productivity and timeliness of payments.

Fewer respondents spoke about increasing the amount of land under sweet corn.

*Production is the total volume of crop harvested from all acres. Productivity is the volume harvested from a single acre.*

Farmers experiencing greatest improvements in price and confidence.

<table>
<thead>
<tr>
<th>Changes in farming experience</th>
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</thead>
<tbody>
<tr>
<td>Q: Have the following changed because of Farm Harvest? (N = 200)</td>
</tr>
<tr>
<td>Price</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>11%</td>
</tr>
<tr>
<td>Confidence</td>
</tr>
<tr>
<td>25%</td>
</tr>
<tr>
<td>Production</td>
</tr>
<tr>
<td>13%</td>
</tr>
<tr>
<td>Productivity</td>
</tr>
<tr>
<td>13%</td>
</tr>
<tr>
<td>Timeliness of Payments</td>
</tr>
<tr>
<td>16%</td>
</tr>
<tr>
<td>Acreage</td>
</tr>
<tr>
<td>7%</td>
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</tbody>
</table>
Are These Changes Attributed To Farm Harvest?

To understand whether the changes that farmers experience are attributable to Farm Harvest, we asked how many changes are due to things or situations other than Farm Harvest. Extrapolating from this, we learnt to what extent changes could be attributed to the company and what couldn’t.

In general, farmers attribute some changes to Farm Harvest. For many increased income and production of sweet corn contributed to their positive outcome while external factors such as pests and water shortage were cited as the main contributors to their negative outcome.

A fifth of the attribute all changes to Farm Harvest about half attribute at least some changes to the company.

Changes due to things other than Farm Harvest
Q: How many of these changes happened due to things or situations other than Farm Harvest? (N = 200)

- 22% Almost none of them
- 57% Some of them
- 16% Almost all of them
- 5% Cannot say

How farmers attribute changes
Q: Please explain your answer. (N = 129)

“Since I started planting sweet corn the productivity of has lowered. There are also a lot of pests that have affected my crop and damaged the cobs which has increased wastage.”

“For agriculture, we have to consider other factor such as availability of water, soil condition and weather conditions.”

“The market fluctuation on the rate of sweet corn affect us negatively. Some times the sweet corn rate is lower than the previous year.”

“This year there is drought, we are even suffering to get drinking water. This means there is little water available for cultivation as we depend on the monsoon rain.”
How Has The Way Of Doing Farming Changed?

64% say their way of farming has improved because of overall increased knowledge and efficient ways of farming.

Perceived changes in way of farming
Q: Has your way of farming changed because of Farm Harvest? (N = 200)

- Very much improved: 9%
- Slightly improved: 55%
- No change: 31%
- Got slightly worse: 6%
- Got much worse: 1%

How way of farming has changed
Q: How has your way of farming improved / become worse? Why has it not changed?

Improved (N = 127)
31% said their knowledge had improved.

“I now know that to achieve good yield one need to practice scientific method of farming like yard/foot distance keeping to have proper growth. I have also learnt the importance of farming with the right fertilizers and at the right time and quantity.”

28% said they have learnt how to use and apply efficient ways of farming such as drip irrigation.

“We are now using drip irrigation, earlier we used canal method to irrigate our crops which consumed more water.”

To understand how Farm Harvest is specifically impacting farmers’ livelihoods, we asked how their way of farming may have changed due to Farm Harvest.

64% say their way of farming as “very much improved” or “slightly improved.” Most cite improvements in knowledge and efficient ways of farming.
How Has Earning From Sweet Corn Changed?

To understand how Farm Harvest is impacting farmers' incomes, we asked how the money they earn from sweet corn may have changed due to Farm Harvest.

71% say their money earned as “very much improved” or “slightly improved.” Most cite improvements such as increase in production and better prices for sweet corn.

71% say their money earned has improved, primarily due to increase in production and better prices for sweet corn.

**Perceived changes in money earned**

Q: Has the money you earn changed because of Farm Harvest? (N = 200)

- Very much improved: 9%
- Slightly improved: 62%
- No change: 21%
- Got slightly worse: 8%
- Got much worse: 2%

**How money earned has changed**

Q: How has your money earned improved / become worse? Why has it not changed?

**Improved (N = 137)**

- 37% said increase in production
  - “My yield has slightly improved from 5 tons to 6.5 tons due to proper care of crops, application of low cost farm yard manure.”
  - 28% said better price
  - “Farm Harvest has provided good rate for our produce. Every year they increase the rate which is helpful for us.”
By How Much Have Farmers’ Incomes From Sweet Corn Increased And Why?

For the farmers who said that the money they earned has improved, we asked them by how much their income from sweet corn has increased, as well as the main reasons for the increases.

For the group that reported increase in earnings from corn, the average increase was 27% compared to earlier.

The top explanations for increases in income were increase in price and increase in productivity.

Among the 71% who say their money earned has improved, their incomes have increased by 27% on average.

**Increases in money earned from Sweet Corn**
Q: How much higher is the money you earn from Sweet Corn compared to before you sold to Farm Harvest? (N = 200)

- Did not Increase: 16%
- A little bit (1-25%): 64%
- Less than half (25-50%): 17%
- More than half (50-75%): 2%
- Almost all (75-100%): 1%

**Reasons for income increases**
Q: What were the main reasons for the increase in money earned? (N = 137)

- 81% cited increases in price
- 64% cited increases in productivity
- 44% cited increases in amount of land used for crop
- 23% cited reductions in cost
- 2% cited other reasons, including use of natural manure and increase in plating periods
In addition to whether farmers’ incomes had increased, we wanted to know whether working with Farm Harvest impacted farmers’ income stability.

10% said the stability of their income had “very much improved.”

Among those who reported improvements in income stability good price, increased production and productivity were the top reasons.

53% say their income stability has improved to some extent.

Perceived changes in income stability
Q: Has the stability of your income changed because you started working with Farm Harvest? (N = 200)

- Very much improved: 10%
- Slightly improved: 43%
- No change: 40%
- Got slightly worse: 7%
- Got much worse: 1%
How Is Farm Harvest Impacting Farmers’ Financial Health?

Beyond changes in income, we asked farmers whether working with Farm Harvest impacted their ability to manage their finances. While the majority said they had not experienced significant changes to their financial health, most farmers spoke about at least some improvements in their ability to manage household expenses. A third of the farmers reported significant improvements in savings and investments. Fewer, close to a fifth, reported significant changes in being able to manage shorter-term needs.

Over 30% of farmers reported benefits in their long-term financial security, with particular improvements in saving ability.

### Farm Harvest's impact on farmers’ finances

Q: Thinking back to the last 12 months, did working with Farm Harvest affect the following? (N = 200)

<table>
<thead>
<tr>
<th>Category</th>
<th>Yes, positively</th>
<th>No, did not affect</th>
<th>Cannot say</th>
<th>Yes, negatively</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to save</td>
<td>41%</td>
<td>43%</td>
<td>14%</td>
<td>4%</td>
</tr>
<tr>
<td>Ability to invest</td>
<td>30%</td>
<td>40%</td>
<td>28%</td>
<td>3%</td>
</tr>
<tr>
<td>Cash for emergencies</td>
<td>24%</td>
<td>54%</td>
<td>17%</td>
<td>6%</td>
</tr>
<tr>
<td>Household expenses</td>
<td>21%</td>
<td>69%</td>
<td>6%</td>
<td>5%</td>
</tr>
</tbody>
</table>
About two thirds of farmers report improvements to their quality of life.

**Perceived Quality of Life change**

Q: Has your quality of life changed because of Farm Harvest? (N = 200)

- **Very much improved**: 10%
  - "The income received from sweet corn has helped me to purchase grocery expenses of my family."
- **Slightly improved**: 63%
  - "We get paid within shorter durations which help us to spend without taking loans outside."
- **No change**: 24%
  - "I have cultivated only once and my crops were rejected. I got little income through which my quality of life not changed."
- **Got slightly worse**: 3%
- **Got much worse**: 1%

**Note:** Farmers who report "very much improved" quality of life are also more likely be promoters of Farm Harvest.

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

10% said “very much improved” compared with the Lean Data benchmark of 49%. Even so, less than 5% of farmers reported negative impacts on their quality of life, and 63% had experienced slight improvements.
What Outcomes Are Being Experienced?

Farmers were asked to describe — in their own words — the positive changes they were experiencing because of Farm Harvest.

The top outcomes are shown on the right. Note that farmers talk about levelling out of their income a little more frequently than they do increases in the amount itself.

Other outcomes included:

- Lower costs (22%)
- Improved savings (20%)
- Improved efficiency (16%)

Recommendation

Consider including these outcomes in your marketing collateral.

Improved financial security as well as increases in income amount and stability were top outcomes farmers reported.

Top three self-reported outcomes for 73% of farmers who say quality of life improved

Q: Please explain how your quality of life has improved. (N = 146). Open-ended, coded by 60 Decibels.

- **32% experienced improved ability to cover small and large expenses**

  “We have two acres of land. We used to cultivate sweet corn for the past 10 years. The shoot of sweet corn is used as cattle feed. So we spend less for cattle feed. The amount that we receive for the harvest is helping us to meet the festival expenses such as purchase of clothes and food expenses. So, during festival seasons we need not get loan from outside.”

- **25% experienced more stable income**

  “I regularly cultivate sweet corn and get regular income. I am using this money to join chit funds. The money helps me to pay the instalments without fail. The accumulated money has improved my quality of life.”

- **24% experienced increased income**

  “I started cultivation of sweet corn and sell to Farm Harvest for the past 6 years. It started Rs.3000 per ton but now it has increased to Rs. 6000 per ton. The increasing rate and the increase in acre of cultivation led me to get more money year by year which has reduced my burden of purchase of inputs and other crops also. I am living debt free life.”
Are There Externalities That Farmers Are Experiencing?

We asked farmers whether the money and/or time they spend on their sweet corn has changed because they began selling to Farm Harvest.

71% of farmers reported increases in the money they earn because of working with the company (page 24); here we see that 33% also report increases in money invested. Only a small fraction (11%) are completely comfortable with this increase. On the other hand, Farm Harvest has contributed to a decreased time burden for 40% of farmers.

Food for thought:

What about Farm Harvest’s processes could be contributing to the time increase for 15% of farmers?

Changes in money and time spent on Sweet Corn

Q: Has the money/time you spend on crop changed because you started selling to Farm Harvest? (N = 200)

<table>
<thead>
<tr>
<th>Money invested</th>
<th>Very much increased</th>
<th>Slightly increased</th>
<th>No change</th>
<th>Slightly decreased</th>
<th>Very much decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>2%</td>
<td>31%</td>
<td>20%</td>
<td>48%</td>
<td>1%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time invested</th>
<th>Very much increased</th>
<th>Slightly increased</th>
<th>No change</th>
<th>Slightly decreased</th>
<th>Very much decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>2%</td>
<td>13%</td>
<td>47%</td>
<td>38%</td>
<td>2%</td>
<td></td>
</tr>
</tbody>
</table>
“Due to the heavy use of pest control, soil gets degraded fast. Because of this there is a chance I might be switching to organic farming soon.”

Deep Dive: Insights Along Your Farmer Journey

- Farmer Profile
- Acquisition
- Experience
- Impact
- Retention
  - How likely are Farm Harvest farmers to continue working with Farm Harvest in the future? Why would they drop out?
Majority of farmers would be willing to work with Farm Harvest next year, but this intended loyalty drops from 74% to 47% five years into the future.

Likelihood of future partnership with Farm Harvest
Q: Do you see yourself working with Farm Harvest next year? Five years from now? (N = 200)

<table>
<thead>
<tr>
<th></th>
<th>Retention next year</th>
<th>Retention next 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>73%</td>
<td>47%</td>
</tr>
<tr>
<td>Yes, maybe</td>
<td>24%</td>
<td>47%</td>
</tr>
<tr>
<td>Yes, definitely</td>
<td>4%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Reasons farmers would not work with Farm Harvest
Q: Please explain why not. (N = 14)

4 mentioned decreased income
“It fully depends on earning. Next time if the seed is good quality and...[you] give assurance, only then can I cultivate sweet corn. Farmers like us where will [we] go, [if] even you don’t buy the bird-bitten corn also.”

4 mentioned payment terms
“We are rethinking of cultivating sweet corn since you reject small sized corns. We sell those rejected corns to the local salesman at the rate of 1 rupee per corn, which we find profitable.”

4 mentioned productivity
“I want to protect my land from further deterioration. I will will cultivate alternate crops in my field to resume productivity.”

Do Farmers See Themselves Working With Farm Harvest In The Future?

Majority of farmers expressed intended loyalty to Farm Harvest, with 73% saying they “definitely” see themselves working with Farm Harvest in a year. This number falls to 47% in 5 years. Interestingly, female farmers (58%) have a higher intended loyalty as compared to male farmers (46%).

Among those who do not see themselves continuing to work with Farm Harvest in 5 years, lower income, unfavourable payment terms and productivity concerns were top reasons.

Food for thought
How can you instil long-term farmer loyalty?
What Do Farmers Want More Of?

One third of the farmers requested for Farm Harvest to provide pesticides, better prices and financial assistance to farmers.

“Give loan to poor farmers to set up drip irrigation, which would help them to save water.”

“Farm Harvest should give pesticides for subsidized rate, find some alternative solution for pest issues, increase the rate.”

“Farm Harvest should issue money immediately after the harvest. They have to increase the money for the harvest since we have to spend more on pesticides.”

Provision of pesticides and better prices were the top suggestions for improvement mentioned by farmers.

Suggested improvements

Q: What else can Farm Harvest do to serve you better? (N = 116)
Appendix
Experiments

For most farmers, this survey was their first opportunity to provide feedback to a company; they expressed willingness to allow access to otherwise excluded female respondents.

We try to draw insights from all angles of our work, and tested the following two experiments, replicated across the Stanford Seed projects: the regularity of studies like this one, and the willingness of household members to let us speak to a female adult.

Over 85% farmers had not taken a feedback survey like this one before.

Given the customer base is 94% male, understanding the structural barriers to accessing and serving women is critical. Often, male respondents tend to keep their household mobile or feel more able to respond to our questions. The willingness to let us speak to an adult woman in the family was high at close to 80%, suggesting women are reachable for feedback if the company is interested.

Engaged in multiple surveys
Q: Have you been asked to provide feedback to a company survey like this one before? (N = 200)

- Yes: 86%
- Maybe: 11%
- No: 4%

Gender inclusion in surveying
Q: If there’s another [female/male] adult, would they be available to speak to us if need be? (N = 28)

- No: 79%
- Yes: 21%
Summary Of Data Collected

200 phone interviews completed in June 2019

Methodology:
Survey mode: Phone
Country: India
Language: Tamil, English
Dates: May – July 2019
Survey length (mins): 15 minutes
Sampling method: Randomized from a list of 420 phone numbers of farmers provided by company. These farmers had worked with the company in the last 12 months.

Response rate: 66%

Total responses collected:
Farmers: 200
Thank You For Working With Us!

We hope it’s not the last time.

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 Data℠, brings customer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 120+ trained Lean Data℠ researchers in 32 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 Mumbai. To learn more, visit www.60decibels.com.

Acknowledgements

Thank you to Rajesh Kumar and Sathish B. from Farm Harvest for their support throughout the project.

This work was generously sponsored by Stanford SEED.
I could meet
> the hospital expenses
> educational expenses
> and family needs
through the additional income gained through Farm Harvest.

So, for these expenses we need not get loan outside but can adjust with the Farm Harvest income.

Very supportive organization for farmers, and provides all round support to farmers. Farm Harvest provides
> high price
> market access
> and free services like seeds.

Earlier there were no reliable buyers, now Farm Harvest purchases all our harvest and give money. We need not stock pile our produce till we get a good price. Whatever we produce, Farm Harvest gives money according to the standard.

Dyana Mageto
dhee@60decibels.com

Venu Aggarwal
venu@60decibels.com