Farmer Insights for Psaltry
Welcome To Your Lean Data Results

We enjoyed hearing from 263 of your farmers – they had a lot to say!

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Company Performance Snapshot

Psaltry is out-performing the 60 Decibels Supplier benchmark in 5/11 metrics.

Additionally, Psaltry is outperforming the Stanford Seed benchmark in the following metrics:

- > Reaching poorer households
- > No access to alternatives
- > Impact on quality of life
- > Impact on crop production
- > Impact on money earned

Data Collection Details:

Sample size: 263
Method: Phone interviews
Date: June 2019
60dB Benchmark: 8,876 farmers.
Impact Stories

86% said Psaltry had improved their quality of life:

“
My children are now graduates and one has even finished NYSC because of my support from Psaltry. Through Psaltry, I am now more exposed to the usage of banks which I didn’t make use of before.”

“I can take care of my needs, I have received a lot of training which is helping me both in farming and other areas to make money.”

“I am more productive with my land compared to before which gives me money on a steady. I can now take care of my needs and my family better.”

“I have received support to farm cassava so as to provide for my household. I have also gain knowledge for the best practices for cassava cultivation.”

Opinions On Psaltry Value Proposition

32% were promoters and were highly likely to recommend

“Jobless youths from the community have been employed by Psaltry. We farmers have improved in our individual lives. Psaltry even supported in the health aspect, they brought eye specialists and drugs and glasses were given to the community. Psaltry has been beneficial to me as an individual and to the community so I will recommend them highly.”

Opportunities For Improvement

98% had a specific suggestion for improvement

“Psaltry is trying but they are slow in response, they did not come at the point they were to harvest the crops until cows (Fulani Herdsmen) ate them, so we could not get our gain at the time we tried to pay back our loan because most of the cassava went bad. let them be timely when we call them please.”
# Top Insights

## Headline

- Psaltry is often farmers’ first and only access to key services. Further, a majority say that the company contributes to more than half of their household income.

- Farmers report revenue increases due to Psaltry. While at least half also report a corresponding increase in investment, most report decreased time spent.

- Farmer satisfaction is low. Majority report challenges working with Psaltry. But high intended loyalty is encouraging.

## Detail & Suggested Action

- Across Psaltry’s offerings, over 60% said this was their first time accessing these services for their cassava crop. For 55% of farmers, the company now contributes to over half of their household income. 94% say they could not easily find a good alternative to Psaltry.
  
  See slides [13-14, 20]

- 41% of farmers say the money they earned increased because of partnering with Psaltry; however, 34% also report increases in the money they invest. A majority are comfortable with this increase in money spent, but a small fraction express discomfort.

  See slides [24-26, 28]

- NPS for Psaltry is 10. Almost half of their farmers are passive supporters instead of active promoters. 69% experienced challenges working with Psaltry—most commonly delayed payments and lack of transportation support. Addressing these challenges will lay the foundation for a strong long-term relationship. See slides [16-18]
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
- 87% of Psaltry farmers say their quality of life improved because of working with the company. Join us today in supporting Nigerian farmers!
- 84% of cassava farmers working with Psaltry did not have access to training and technical assistance before Psaltry? Join in at the next workshop

Example WhatsApp messages to share with staff & partners
- Would you have guessed that 31% of our farmers said they experienced challenges accessing Psaltry services. How can you help us lower this number by next month?
- 46% of our farmers say that the timeliness of payments for their cassava has “very much improved.” Let’s get to 100% of farmers by 2020!

Example messages to send back to your farmer to close the loop with them
- Thank you for your feedback. We take it very seriously. An agent from Psaltry will be hosting a training session next week.
- We heard you! You said that we should reduce delays in getting payment to you. We have upgraded our process. Keep talking to us
Deep Dive: Insights Along Your Farmer Journey

- Farmer Profile
  - What are the characteristics of a typical Psaltry farmer?
  - What is the poverty profile of Psaltry farmers compared to the Nigeria average?

  “If it’s possible to have another Psaltry we will love it; many many branches or another one entirely. I mean, we have just one of this kind of company in this area and some people have been deprived due to transport fare and other reasons.”
Who’s Your Typical Farmer?

The typical Psaltry farmer is over 45 years old and has worked with Psaltry for an average of 3.5 years. Over three quarters of their farm was planted with cassava.

The average Psaltry farmer planted 17 acres of land last year and sold over half their farm’s produce.

About the Psaltry farmers we spoke with
Data relating to farmer characteristics (N = 263)

- 23% female
- Average age 46; 75% aged between 30 - 60
- Average tenure with Psaltry: 3.5 years

- Average total farm acreage: 17 acres
- Farm planted with cassava: 13 acres
- 55% sold more than half of their farm’s harvest

- 8.2 average household size
- 45% own most of the land they are cultivating and 24% said a family member owns it. The rest rent land.
Is Psaltry Successfully Reaching Low-income Farmers?

Using the Poverty Probability Index we can reliably estimate the income profile of your farmers and compare it to the Nigeria average. This reveals whether you are under- or over-penetrating a certain income segment.

80% of Psaltry farmers live below $5.50/day relative to the Nigeria average of 97%. The difference is even more stark when we compare Psaltry farmers to other rural Nigerians. This suggests that Psaltry is serving significantly wealthier farmers than the Nigeria national and rural averages, as the land tenure data highlighted in the previous page also indicates.

40% live below $3.20/day compared to the national rate of 92% and rural rate of 96%.
Deep Dive: Insights Along Your Farmer Journey

“The company is right here in the community so makes it easy to deal with them. The respect they give as a buyer, [the] loans...and they never reject goods.”
How Do Farmers First Hear About Psaltry?

While Psaltry agents/workshops were source through which farmers heard of the company and the word of mouth of family or friends was a strong channel for farmer acquisition as well.

Slightly more women than men heard about Psaltry through Psaltry agents (52% of women compared to 50% of men) and family or friends (44% of women compared to 41% of men).

Psaltry agents and word-of-mouth referrals are the top acquisition channels.

### Acquisition channel

Q: How did you hear about Psaltry? (N = 263)

<table>
<thead>
<tr>
<th>Acquisition channel</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Psaltry Agent/Workshop</td>
<td>50%</td>
</tr>
<tr>
<td>Family/friends</td>
<td>41%</td>
</tr>
<tr>
<td>Agrodealer</td>
<td>1%</td>
</tr>
<tr>
<td>Radio/TV</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>7%</td>
</tr>
</tbody>
</table>
Why Do Farmers Begin Selling To Psaltry?

Farmers were compelled by a variety of reasons to sell to Psaltry. The opportunity to access inputs and credit were the more frequently mentioned reasons. Access to market and a better selling experience, opportunity to earn better income and training were also mentioned as reasons.

Access to credit and inputs are the top motivations for farmers.

Motivation to sign-up

Q: What motivated you to sign up for Psaltry? (N = 283) Open-ended, coded by Lean Data

- Credit/loan: 23%
- Inputs: 22%
- Ready market: 16%
- Price and better income: 13%
- Better buyer: 8%
- Training: 7%
- Worship or marketing pitch: 5%
- Other: 6%

“They said they will plough land for us, give us everything we need for the cassava to grow and they will still be the ones to buy the cassava so our crops will not waste. Also they said they will give us loan to do everything and we will pay with ease with our cassava when harvested.”
**Are There Alternatives In The Market?**

Availability of alternatives provides insight into the competitive landscape and the degree to which Psaltry is providing a scarce product/service. The fact that 94% said they could not easily find a good alternative suggests that the combination of offerings that Psaltry is providing a unique to the market.

**Access to alternatives**

Q: Could you easily find a good alternative to Psaltry? (N = 263)

- No: 94%
- Maybe: 4%
- Yes: 2%

**Top alternatives mentioned**

Q: If comfortable with sharing, who are these alternatives are? (N = 16)

47% mentioned another company; several farmers specifically cited Lusada/Yusada.

About half of the group said the company was better than Psaltry, while the other half felt it was worse.
Is Psaltry Providing Access To New Services?

69% of farmers are accessing a reliable buyer for the first time from Psaltry.

<table>
<thead>
<tr>
<th>Service</th>
<th>Before Psaltry</th>
<th>Now</th>
<th>Cannot Say</th>
</tr>
</thead>
<tbody>
<tr>
<td>A reliable buyer</td>
<td>69%</td>
<td>28%</td>
<td>3%</td>
</tr>
<tr>
<td>Credit/loans</td>
<td>82%</td>
<td>16%</td>
<td>2%</td>
</tr>
<tr>
<td>Training</td>
<td>84%</td>
<td>13%</td>
<td>3%</td>
</tr>
<tr>
<td>Inputs</td>
<td>77%</td>
<td>21%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Q: Before you started working with Psaltry did you have access to the following services for your cassava? (N = 263)

<table>
<thead>
<tr>
<th>Service</th>
<th>Yes, purchased</th>
<th>Yes, received</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit/loans</td>
<td>46%</td>
<td>30%</td>
<td>24%</td>
</tr>
<tr>
<td>Training</td>
<td>97%</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Inputs</td>
<td>56%</td>
<td>15%</td>
<td>29%</td>
</tr>
</tbody>
</table>
Deep Dive: Insights Along Your Farmer Journey

- Farmer Profile
- Acquisition
- Experience
  - How satisfied and loyal are farmers? What are the drivers of loyalty?
  - What are the top challenges farmers are experiencing?
  - Do farmers believe Psaltry’s value added services are good value for money?
- Impact
- Retention

“In fact, my friends are in Psaltry already because Psaltry has been very beneficial to me. I always have sales so I will keep recommending to everyone who is not doing well with their cassava.”
How Satisfied And Loyal Are Psaltry Farmers?

Psaltry has a Net Promoter Score of 10, which suggests room for improvement.

The Net Promoter Score is a gauge of satisfaction and loyalty. Anything above 50 is considered excellent. A negative score is considered poor. Psaltry’s score of 10 is lower than our benchmarks for farmer suppliers, West Africa and across the world.

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

Net Promoter Score (NPS)

Q: On a scale of 0-10, how likely are you to recommend XX to a friend or family member? (N = 263)

NPS Benchmarks

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

Lean Data Global average
129 companies

West Africa average
24 companies

Sector average
47 companies

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lean Data Global average</td>
<td>42</td>
</tr>
<tr>
<td>West Africa average</td>
<td>38</td>
</tr>
<tr>
<td>Sector average</td>
<td>34</td>
</tr>
</tbody>
</table>

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 subtle changes in farmer satisfaction.
Lean Data Insights For Psaltry

What’s Driving Satisfaction?

32% are Promoters. They LOVE:
- Access to a buyer services – 26%
- Access to a ready market – 13%
- A trustworthy buyer – 13%

“Their programs are much convenient that other alternative in terms of the quality of the training, the price they cassava are much profitable”

46% are Passives: They like:
- Access to a buyer services – 22%
- A trustworthy buyer – 10%

But complain about:
- Delays or lack of timeliness – 3%

“Their buying price is more preferable than outside price. They also gave us loan initially but have stopped giving us loan.”

22% are Detractors. They dislike:
- Lack of trustworthiness – 21%
- Low financial assistance – 10%
- Poor market access – 7%

“They have harvested part of the cassava since and have refused to come for the rest. They haven’t given me money since then except for 34,000 for workers money. I have also paid 5% they said we should pay so that I can get loan but no loan no deposit. Please do better by bringing to pass your promises”

Qualitative data reveals that promoters value inputs, training and reliability of Psaltry – highlight this in your marketing. Detractors complain about timeliness to accessing inputs and poor prices.

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

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

Tip: Negative word of mouth is costly. What’s fixable here?
What Challenges Did Farmers Experience?

69% of farmers experienced challenges. Among this group, almost all said that their challenge had not yet been resolved. Unresolved challenges can encourage negative word-of-mouth. The top challenges included untimely payments, lack of transportation and poor service delivery.

69% report challenges with Psaltry; the most common ones are delayed payments and lack of promised transportation.

Proportion of farmers reporting challenges
Q: Have you experienced any challenges working with Psaltry? (N = 263)

- Yes: 69%
- No: 31%

Top challenges reported
Q: Please explain the challenge you have faced (N = 209)

1. Untimely payment (27% of total)
   “Delay in payment after supply. Also, there is no enough tractors to assist our farming when needed. There is always delay in getting tractor to work on our farm.”

2. No transport service or poor delivery (22% of total)
   “Their promise of transport was not fulfilled. I spent much money transporting the harvest to their company which consumed the profit I’m expected to get.”

3. Lowtrust (9% of total)
   “They just give us price without a bargain because they don’t have a competitor here. The weighing scale is not exposed for us to see the rate we are charged, this is breeding suspicion and we are not pleased by it.”
Deep Dive: Insights Along Your Farmer Journey

“Although its not that they will not buy after they have removed their loan from the cassava but they will tell you to bring it to their office which wasn’t the agreement initially, and some of us are financially handicapped, we don’t have money to finance the harvest and transportation to their company and these has led to a lot of wastage”

• Farmer Profile
• Acquisition
• Experience
• Impact
  • How important are Cassava and Psaltry to the farmer household?
  • How is Psaltry impacting farm outcomes and experience? Are these attributable to Psaltry?
  • What is the impact of [company] on crop income and overall financial health of the household?
  • Is the Psaltry improving overall quality of life of households? What are the top outcomes?
  • Are there externalities from working with Psaltry? Are farmers comfortable with these?
• Retention
How Important Is Cassava To Farmer Household?

To understand the importance of cassava to the farmer, we asked what proportion of their farm was under cassava in the last 12 months. 87% said that more than half of their land was under cassava cultivation last year.

Relatedly, about half of the farmers said that more than half of their household income came from selling cassava to Psaltry. This is above other companies in the 60 Decibels supplier benchmark (34%).

For 55% of farmers, more than half to almost all their household income in the last 12 months came from selling cassava to Psaltry.

**Proportion of land under cassava cultivation**

Q: How much of that land did you farm with cassava in the last 12 months? (N = 263)

- Less than 25% of land: 3%
- 25-50% of land: 10%
- 50-75% of land: 29%
- More than 75% of land: 58%

**Proportion of household income from Psaltry**

Q: In the last 12 months, what proportion of your household income came from cassava sold to Psaltry? (N = 263)

- None: 6%
- Don’t know: 10%
- A little bit (1-25%): 11%
- Less than half (25-50%): 18%
- More than half (50-75%): 43%
- Almost all (75-100%): 12%
How Is The Crop Experience Changing?

We wanted to understand the type of changes that farmers may be experiencing in growing, harvesting, and selling their crop to Psaltry. Almost all farmers reported some increases in their cassava production and productivity, amount of land under the crop and their confidence about growing the crop due to Psaltry. Fewer farmers reported improvements in price and timeliness of payment received for the cassava crop.

Farmers report improvements in most outcomes related to their cassava crop due to Psaltry.

Changes in farming experience
Q: Have the following changed because of Psaltry? (N = 263)

<table>
<thead>
<tr>
<th>Change in Farming Experience</th>
<th>Very Much Improved</th>
<th>Slightly Improved</th>
<th>No Change</th>
<th>Slightly Worse</th>
<th>Got Much Worse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confidence in ability to grow healthy cassava</td>
<td>69%</td>
<td>25%</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount of land used for cassava</td>
<td>61%</td>
<td>30%</td>
<td>8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production* of cassava</td>
<td>61%</td>
<td>29%</td>
<td>8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Productivity* of cassava</td>
<td>60%</td>
<td>30%</td>
<td>7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price you get for cassava</td>
<td>46%</td>
<td>36%</td>
<td>12%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>Timeliness of payment for cassava</td>
<td>43%</td>
<td>24%</td>
<td>18%</td>
<td>12%</td>
<td></td>
</tr>
</tbody>
</table>

*Production is the total volume of crop harvested from all acres. Productivity is the volume harvested from a single acre.
Are These Changes Attributed To Psaltry?

To understand whether the changes that farmers experience are attributable to Psaltry, we asked how many changes are due to things or situations other than Psaltry. Extrapolating from this, we learnt to what extent changes could be attributed to the company.

Less than 10% of farmers attributed changes to reasons other than Psaltry, implying strong attribution to the company.

Nearly 90% of farmers attribute almost all changes to Psaltry.

Changes due to things other than Psaltry
Q: How many of these changes happened due to things or situations other than Psaltry? (N = 263)

Other factors farmers attribute changes to.
Q: Please explain your answer. (N = 15)

“Cattle herders are really disturbing us, they keep eating our crops reducing our harvest.”

“BAT trained me so every of my achievement is attributed to BAT not Psaltry.”

Others mentioned different challenges with accessing resources including stem seed and funds.
Has Psaltry Impacted Farm and Farming Practices?

93% say their way of farming has improved because of Psaltry.

To understand how Psaltry is specifically impacting farmers’ livelihoods, we asked how their way of farming may have changed due to Psaltry. 93% say their way of farming as “very much improved” or “slightly improved.”

The most frequently cited improvements included increases in cassava production, and farming know-how.

Those reporting negative change spoke about reduced production.

Perceived changes in way of farming
Q: Has your way of farming changed because of Psaltry? (N = 263)

<table>
<thead>
<tr>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very much improved</td>
<td>60%</td>
</tr>
<tr>
<td>Slightly improved</td>
<td>33%</td>
</tr>
<tr>
<td>No change</td>
<td>6%</td>
</tr>
<tr>
<td>Slightly worse</td>
<td>1%</td>
</tr>
<tr>
<td>Got much worse</td>
<td>1%</td>
</tr>
</tbody>
</table>

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

Improved (N = 226)
43% said they had gained knowledge
19% said they had improved production

“They trained me on how to plant correctly unlike before that my production was by chance but now it’s assured; my productivity will be high because I am following the training.”

“I have learnt a lot from my trainings from Psaltry, and it has been beneficial. I have expanded my land usage from 5 hectares to 25 hectares.”
Have Earnings From Cassava Changed?

77% say their revenue from cassava had increased due to Psaltry. Three quarters of this group reported an increase of over 50%.

To understand how Psaltry is impacting farmers’ incomes, we asked how much money they earned may have changed due to Psaltry.

77% say the money they earned has “very much improved” or “slightly improved.” Farmers who indicated no change tended to be new to working with Psaltry.

Of the farmers reporting an increase, three quarters said the magnitude of increase was greater than 50%.

**Perceived changes in money earned**
Q: Has the money you earn changed because of Psaltry? (N = 263)

- **Very much improved**: 41%
- **Slightly improved**: 36%
- **No change**: 17%
- **Slightly worse**: 5%
- **Got much worse**: 1%

**Increases in money earned from Cassava**
Q: How much higher is the money you earn from cassava compared to before you sold to Psaltry? (N = 111)

- **A little bit (1-25%)**: 10%
- **Less than half (25-50%)**: 15%
- **More than half (50-75%)**: 48%
- **Almost all (75-100%)**: 27%
What Is The Impact On Income Stability?

In addition to whether farmers’ incomes had increased, we wanted to know whether working with Psaltry impacted farmers’ income stability.

41% said the stability of their income had “very much improved.”

69% 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 Psaltry? (N = 263)

<table>
<thead>
<tr>
<th>Change In Income Status</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very much improved</td>
<td>28%</td>
</tr>
<tr>
<td>Slightly improved</td>
<td>41%</td>
</tr>
<tr>
<td>No change</td>
<td>25%</td>
</tr>
<tr>
<td>Slightly worse</td>
<td>4%</td>
</tr>
<tr>
<td>Got much worse</td>
<td>2%</td>
</tr>
</tbody>
</table>

“I am a retired principal who is now dependent on my cassava cultivation and I must say that I have been receiving my income on a steady [basis] as I sell so I feel great.”

“[My income is] very stable to the extent that I don’t need a loan again to continue farming.”

“My income has been quite stable since I started selling cassava to Psaltry. As a matter of fact, I always sell all my cassava and this has stabilized my income.”
How Is Psaltry Impacting Farmers’ Financial Health?

Two-thirds of the farmers reported improvements in ability to cover household expenses, deal with emergencies, and invest in cassava.

Beyond changes in income, we asked farmers whether working with Psaltry impacted their ability to manage their finances.

Farmers reported improvements along a number of dimensions; they seem to have derived value from their engagement with the company for both short-term or unpredictable expenses as well as long-term investments.

Psaltry’s impact on farmers’ finances

Q: Thinking back to the last 12 months, did working with Psaltry affect the following? (N = 263)

<table>
<thead>
<tr>
<th>Feature</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 cover household expenses</td>
<td>68%</td>
<td>25%</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>Amount of cash available for emergencies</td>
<td>64%</td>
<td>27%</td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>Ability to invest in &amp; further develop cassava</td>
<td>63%</td>
<td>27%</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Ability to save part of income</td>
<td>61%</td>
<td>28%</td>
<td>7%</td>
<td>5%</td>
</tr>
</tbody>
</table>
Is Farmers’ Quality Of Life Changing?

86% of farmers reported improvements in quality of life. Improved income and financial security were the top outcomes reported.

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

49% said “very much improved” compared with the Lean Data benchmark of 34% for farmer as suppliers.

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

The top outcomes are shown on the right.

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Perceived Quality of Life change
Q: Has your quality of life changed because of Psaltry? (N = 263)

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very much improved</td>
<td>49%</td>
</tr>
<tr>
<td>Slightly improved</td>
<td>37%</td>
</tr>
<tr>
<td>No change</td>
<td>10%</td>
</tr>
<tr>
<td>Slightly worse</td>
<td>2%</td>
</tr>
<tr>
<td>Got much worse</td>
<td>1%</td>
</tr>
</tbody>
</table>

Top three themes in farmers who experienced quality of life improvements.

- **25% experienced improved ability to meet household expenditure**
  - “Because of the support provided, the money I would have spent on cassava is being used to cater for my household”

- **24% experienced improved income**
  - “I get more income from cassava cultivation as a result of Psaltry which helps to cater for myself and family needs”

- **9% experienced improved ability to pay for school fees**
  - “I am able to meet family needs like children school fees, indeed, I have a better standard of living”
Are There Externalities That Farmers Are Experiencing?

Almost half the farmers reported increase in money spent, while less than a fifth spoke of increase in time spent on cassava. Most farmers in this group reported high level of comfort with these increases.

We asked farmers whether the money and/or time they spend on their cassava has changed because they began selling to Psaltry to understand whether they are investing more.

45% report that the money they invest has increased. Three quarters of this group are comfortable with this increase.

17% report that the time they invest has increased, and almost all are comfortable with this increase.

**Changes in money and time spent on Cassava**

Q: Has the money/time you spend on crop changed because you started selling to Psaltry? (N = 263)

<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>
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<tbody>
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<tr>
<td></td>
<td>34%</td>
<td>11%</td>
<td>9%</td>
<td>21%</td>
<td>25%</td>
</tr>
</tbody>
</table>

53% are “completely” comfortable with this increase, while 18% are only partly comfortable.

<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>
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</tr>
<tr>
<td></td>
<td>10%</td>
<td>7%</td>
<td>15%</td>
<td>36%</td>
<td>32%</td>
</tr>
</tbody>
</table>

72% are “completely” comfortable with this increase, while 15% are only partly comfortable.
Deep Dive: Insights Along Your Farmer Journey

“I will like them to include other members of my association because they only gave three people from my association and others are expecting them because they could see the difference in my life.”

- Farmer Profile
- Acquisition
- Experience
- Impact
- Retention
  - How likely are the farmers to work with Psaltry in 1 and 5 years?
  - What do farmers want more of?
Do Farmers See Themselves Working With Psaltry In The Future?

Majority of farmers expressed willingness to continue working with Psaltry, both in the near and long-term; less than 5% said they would not consider partnering with the company both in a year and five from the survey date.

Among those who do not see themselves continuing to work with Psaltry in 5 years, delays in payment for their crop was the primary reservation. While these data suggest strong farmer loyalty, they may also be reflective of the limited alternatives to the service offered by Psaltry.

Food for thought
How can you grow farmer loyalty that can withstand future competitors?

Over 80% of farmers see themselves working with Psaltry in the short- and long-term.

Likelihood of future partnership with Psaltry
Q: Do you see yourself working with Psaltry next year? Five years from now? (N = 263)

- **In 5 years**
  - Yes, definitely: 84%
  - Yes, maybe: 15%
  - No: 2%

- **In 1 year**
  - Yes, definitely: 84%
  - Yes, maybe: 14%
  - No: 2%

Reasons farmers would not work with Psaltry
Q: Please explain why not. (N = 4)

- “We were on our own when they came to meet us to work with them but things have worsened in terms of debt.”
- “We are better off without their assistance because we won't owe anyone and we won't starve either.”
- “No payment, things are not good again. I have already said I won't work with you again. It's better to sell outside where I know I can sell immediately and get my profit.”
What Do Farmers Want More Of?

Surprisingly, more farmers cited streamlining of the payment process, over increments in the price Psaltry buys their cassava. In fact, farmers suggested improving trust or transparency more frequently than price. Other services farmers requested include equipment like tractors as well as inputs; notably, timeliness was emphasized in the delivery of these as well.

Payment delays and request for additional or improved inputs were the top suggestions from farmers.

Suggested improvements
Q: What else can Psaltry do to serve you better? (N = 262)

- 47% Payment delays
- 38% Request for transport services
- 7% Price increments
- 6% Other

“Let them expose the scale so we understand what we are paying for. Let prices remain the same way as they are in the agreement we signed.”

“Help us with the transportation of our harvest, make available more tractors to meet farmers demand and help increase the buying price.”

“Supply input in time and come to harvest in time.”

“Let the ploughers always come early enough. Let the payment process be fast tracked so we can get our money to commence another cultivation.”
Appendix
Experiments

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.

Almost all farmers (99%) had not taken a feedback survey like this one before.

Given the customer base is 77% 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: 1%
- No: 99%

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)

- Yes: 5%
- No: 95%
Summary Of Data Collected

263 phone interviews completed in June 2016

Methodology:
Survey mode: Phone
Country: Nigeria
Language: Hausa, English, Yoruba
Dates: 4th June – 20th June, 2019
Survey length (mins): 27 minutes
Sampling method: Randomized from a list of 1,018 phone numbers of farmers provided by company. These farmers had worked with the company in the last 12 months.
Response rate: 48%

Total responses collected:
Farmers: 263
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 Yemisi Iranloye and Philips Adeolu for their support throughout the project.

This work was generously sponsored by Stanford SEED.
I can now plant on time.
I used to delay getting seeds.
I was interested in the payment plan.

My family is very
> healthy
> happy
> safe
> hopeful

now.

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