

Bayer Crop Science: Semini Vegetable Farmer Weather Insurance

The Philippines



Welcome To Your 60dB Results

We enjoyed hearing from 243 Bayer Seminis vegetable farmers in the Philippines – they had a lot to say!

Contents

Headlines

- 03 / Performance Snapshot
- 04 / Top Insights
- 05 / Farmers' Voices

Detailed Results

- 06 / Farmer Profile
- 09 / Impact Performance
- 19 / Farmer Experience
- 27 / Climate Resilience

Appendix

- 33 / Benchmarking Summary
- 35 / Methodology

Performance Snapshot

Farmers are satisfied with Seminis / Jardine’s offering. There is room to deepen impact and better address farmer challenges.

Gender

21%

female farmers served



Impact

8%

quality of life
'very much improved'



Self-Reported Outcomes

- 43% talk about improved income
- 34% say they can better afford household expenses
- 28% report ability to better afford children’s education

Way of Farming

6%

'very much improved'



Farmer Voice

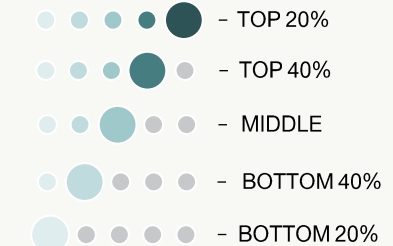
“The quality of our harvest is better using Seminis seeds, crops are bigger in size and heavier. Aside from that, they also offer insurance which will be in some way a help for us when our crops are destroyed due to natural disasters.” - Female, 48

Data Summary

Bayer Seminis / Jardine Performance: 243 farmer phone interviews in March-April 2024 in the Philippines.

Quintile Assessment compares Project Performance with 60dB Global Farmer as Customer Benchmark comprised of 25 companies, 10 countries, and 6,200+ farmers. Full details can be found in [Appendix](#).

Performance vs. 60dB Benchmark



Net Promoter Score®

54

on a -100 to 100 scale



Challenges

38%

report challenges



Crop Income

9%

'very much increased'



Production

10%

'very much increased'



Top Insights

1 Farmers report increases in their production and income because of Seminis. There is scope to deepen this impact by improving farming practices.

72% of farmers see an increase in their crop production and 61% an increase in their earnings because of Seminis / Jardine. However, less than 10% of farmers experience significant increases in either their production or earnings. Similarly, only 6% of farmers report significant improvements in their way of farming while 53% report 'no change'. Improved use of fertilizers and better pest management are the top self reported outcomes among those whose way of farming has improved. On the other hand, 27% of all farmers talk about not receiving formal training from Seminis / Jardine as a reason for there being no change in their farming. Farmers who report significant improvements in their way of farming are more likely to report similar increases in their crop production and income compared to others. This underscores the importance of good farming practices on deepening farmer impact.

See pages [10](#) to [14](#) and [16](#) to [18](#).

2 Farmers are highly satisfied with Seminis / Jardine, despite a high challenge rate.

Seminis / Jardine has an NPS of 54, which is excellent. Promoters value the good quality and high yield of Seminis seeds. However, 38% of farmers report facing a challenge with Seminis / Jardine. The majority are regarding poor germination of seeds, which also emerged as a top theme among Passives. The NPS of farmers without challenges is significantly higher compared to the NPS of those facing challenges (65 vs 39). Educating farmers on the expected rate of germination for different seeds could help resolve challenges and improve farmer satisfaction. See pages [20](#) to [22](#).

4 Farmers who are aware of the seed insurance program are more resilient to climate shocks because of Seminis / Jardine.

Nearly all farmers say their households were affected by a climate shock in the past 24 months. Farmers who are aware of the seed insurance program offered by Seminis / Jardine are more prepared for a future shock compared to farmers with no awareness (55% vs 40%). They are also more likely to say that the amount of time taken to recover from a future shock would be shorter (56% vs. 44%). See pages [28](#) to [30](#).

3 Insurance awareness is low. There is room to improve satisfaction with Seminis / Jardine's on-ground insurance advisors.

Only 30% of all farmers were aware of the seed insurance program. Among this group, Seminis / Jardine's on-ground insurance advisors have an NPS of 13. Passives and Detractors want to see better communication and more follow-ups by Seminis / Jardine's insurance advisors. Expanding on-ground outreach programs to farmers may help boost their familiarity with the insurance and thereby, improve farmer trust and overall satisfaction.

See pages [24](#) to [26](#).

5 Expanding the provision of climate specific training could improve preparedness for climate shocks.

Despite a substantial group of farmers saying they are more prepared, 55% say that Seminis / Jardine has not changed how prepared they feel to face a future shock. When asked to explain, in their own words, why this was the case, 64% of this group cite the need for climate specific trainings from Seminis / Jardine. Consider integrating climate-smart trainings to help fill this gap. See page [31](#).

Farmers' Voices

We love hearing farmers' voices.
Here are some that stood out!

Impact Stories

73% shared how Seminis / Jardine has improved their quality of life

"I've been a farmer for approximately 15 years now. I am very pleased with the Seminis seeds because of their good quality and how easy they are to purchase. I have benefitted a lot from it because I was able to cultivate good watermelons and make a good profit. As a result, I was able to save enough money for house renovations. Also, farming is my primary source of income, and I am grateful that I was able to provide for my family by simply farming." - Male, 35

"Our living conditions have improved, especially since the selling price is high. With the income, I was able to buy appliances for the house, and everyone in the family is happy. I hope it stays that way." - Female, 48

Changes in Farming

47% of report that their way of farming has improved because of Seminis / Jardine

"My way of farming has improved because Seminis is very easy to plant. Also, it does not have too many worms because its durable that's why I was able to minimize the usage of fertilizer in planting Wonderball." - Male, 24

"During seminars, they provide tips and suggestions to improve our farming methods and increase the quality of our produce. After that, they introduce Bayer products, including insecticides, and explain effective ways of using them. I teach these things to my 10 workers at the farm." - Female, 33

Opinions on Value Proposition

58% were Promoters and highly likely to recommend

"I would definitely recommend the Sweet Gold variety of Seminis seeds. We just had our harvest yesterday, and all the watermelons are incredibly large. This is my first-time harvesting watermelons. It only took 60 days to grow these big watermelons and were able to harvest 3,700 kilograms and sell them for 14 pesos per kilogram." - Male, 38

"Here in Nueva Ecija, Seminis seeds are really the best seeds you can buy, and they produce excellent yields. I have never experienced anything negative with Seminis." - Male, 45

Opportunities for Improvement

38% faced challenges with Seminis / Jardine

"The Seminis are good but some of the seeds don't grow. Almost 30% of them don't grow because when we buy the seeds from the supplier. Not every seed they gave was new, they mix it with old seeds which causes the slow growth." - Female, 36

"The challenge that I encountered is that my crops have been affected by black rot and some of my cabbages eventually died." - Male, 33

Table of Contents

- **Farmer Profile**
 - > Demographics
 - > First Access
- **Impact Performance**
 - > Way of Farming
 - > Production & Income
 - > Investment & Confidence in Farming
 - > Quality of Life
 - > Livelihood Stress & Financial Resilience
- **Farmer Experience**
 - > Farmer Satisfaction
 - > Challenges
 - > Trust and Safeguarding Farmers' Interests
 - > Satisfaction with Insurance Advisors
 - > Perception of Insurance Program
- **Climate Resilience**
 - > Climate Shocks and Recovery
 - > Preparedness for Shocks

“Our harvest using Seminis seeds resulted in additional earnings that we used to provide for the needs of my family and to buy school supplies for my children.”

- Male, 31

Demographics

Based on data provided by Bayer, on average, farmers purchased 11 packets of seeds from Seminis.

All farmers that were interviewed for this study have registered or enrolled for insurance, as a part of purchasing Seminis seeds. 3 in 10 farmers we spoke were aware of the seed insurance component offered by Seminis / Jardine. Questions pertaining to the seed insurance were only administered to this subset of farmers.

Throughout the report, statistically significant differences have been reported in the commentary.

Note: The N value signifying sample size may vary based on the survey logic and the number of beneficiaries who chose to skip the question or were unable to answer it.

The typical farmer we spoke to is male, who grows cabbage as their main crop, and resides in the Benguet province.

About the Bayer Seminis Vegetable Farmers We Spoke With

Data relating to farmer characteristics (n = 243)



21%

Female farmers
Male farmers: 79%



5

Median household size



44

Median age
Youngest: 22
Eldest: 72



69%

Cabbage farmers
Watermelon farmers: 23%
Others: 8%



91%

Household smartphone ownership

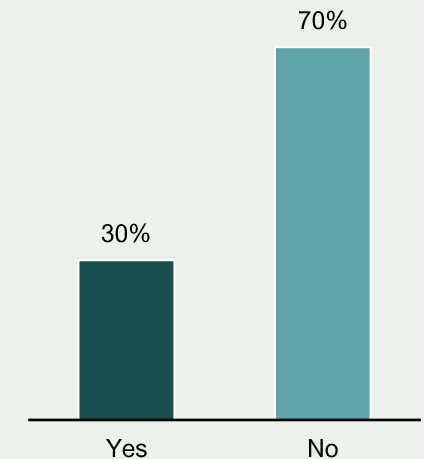


72%

Benguet province
Iloilo: 14%
Pampanga: 9%
Others: 5%

Insurance Awareness

Q: Are you aware of the crop insurance that comes with purchasing the Seminis seeds? (n = 243)



First Access

Farmers who are aware of the seed insurance program offered by Seminis / Jardine are more likely to report that they are accessing such a service for the first time, compared to those who are unaware of the insurance program (58% vs. 44%).

This indicates that farmers are more likely to perceive the bundled offering of seeds and insurance as a novel service provided by Seminis / Jardine compared to just seed purchase.

52% of the farmers are accessing services like the ones provided by Seminis / Jardine for the first time.

First Access

Q: Before Seminis/Jardine, did you have access to services like Bayer Seminis provides? (n = 243)

● ● ● ● ● - BOTTOM 20%

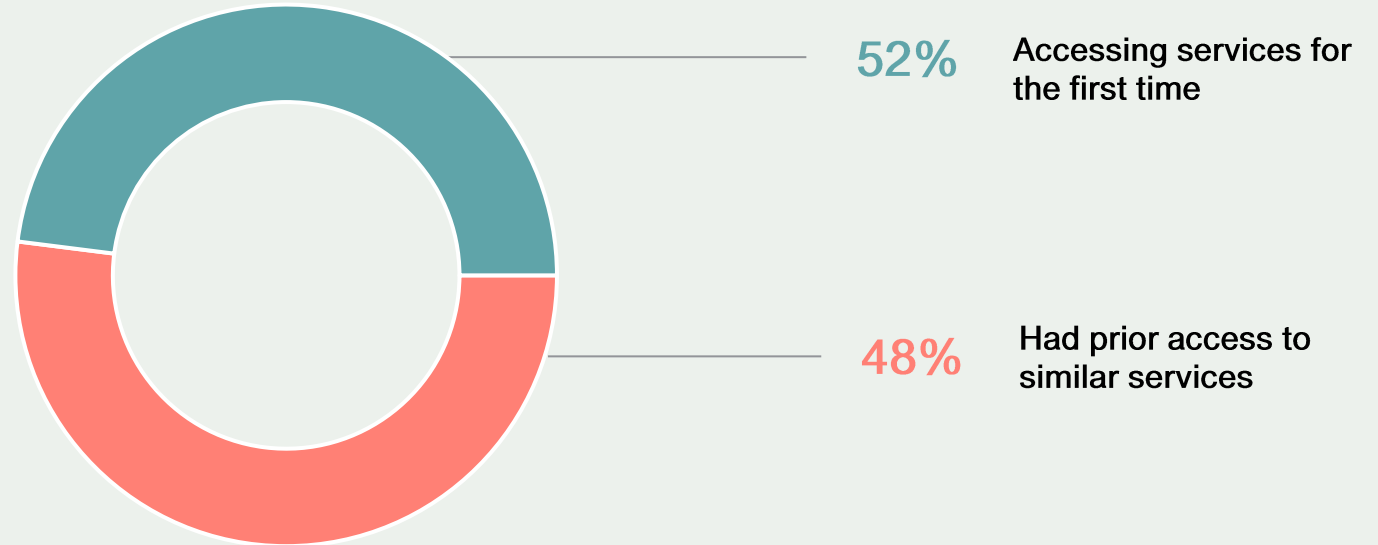


Table of Contents

“Seminis has the best quality seeds not just for cabbage but also for carrots and bell-peppers. I have been using it for a long time now, it's a trusted brand. It produces large-sized vegetables, especially for cabbage.”
- Male, 32

- Farmer Profile
 - > Demographics
 - > First Access
- Impact Performance
 - > Way of Farming
 - > Production & Income
 - > Investment & Confidence in Farming
 - > Quality of Life
 - > Livelihood Stress & Financial Resilience
- Farmer Experience
 - > Farmer Satisfaction
 - > Challenges
 - > Trust and Safeguarding Farmers' Interests
 - > Satisfaction with Insurance Advisors
 - > Perception of Insurance Program
- Climate Resilience
 - > Climate Shocks and Recovery
 - > Preparedness for Shocks

Way of Farming: Overview

Older farmers (> 40 years) are more likely to report 'no change' in their way of farming compared to their younger counterparts (57% vs. 45%).

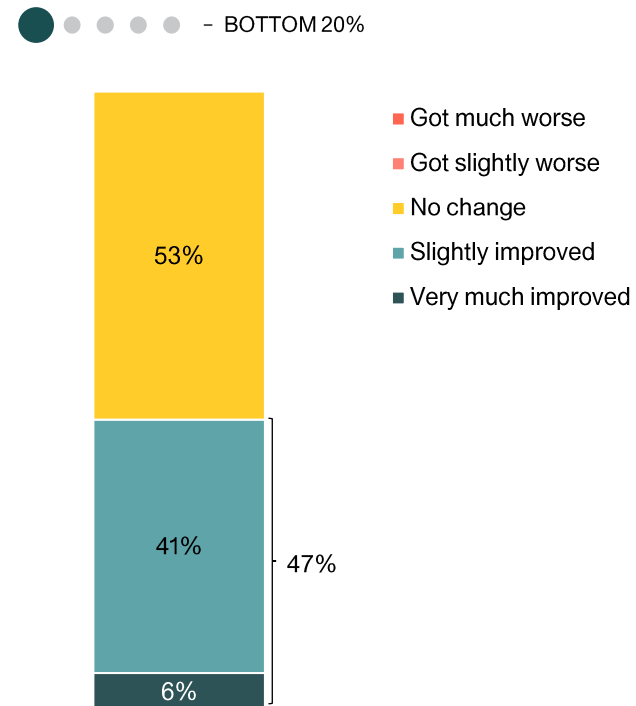
Across age groups, the dependence on traditional ways of farming comes up as one of the top explanations among farmers reporting 'no change' in their way of farming.

Find out more about what they had to say on the next page!

While 47% of farmers report improvements in their way of farming because of Seminis / Jardine, 53% report 'no change'.

Perceived Way of Farming Change

Q: Has your way of farming changed because of Seminis / Jardine? Has it: (n = 243)



Very much improved:

“With the help of their technicians, I was able to learn about effective products to maintain our crops. I learned about DACONIL and ANTRACOL insecticides, which I didn't know about before.” - Male, 50

Slightly improved:

“We were able to use only a small amount of fertilizers because it is not hard to take care of crops from Seminis seeds.” - Male, 39

No change:

“I just follow the practices common in our place, and I use the same method and equipment I used since I started farming.” - Male, 30

Way of Farming: Top Outcomes

Farmers were asked to describe how and why their way of farming had changed because of Seminis / Jardine.

The top positive outcomes are shown on the right. Other way of farming improvements include reduced usage of fertilizers (18%), improved resilience to weather conditions (17%) and adoption and use of tractors (13%).

Farmers growing cabbage are more likely to report reliance on traditional methods when explaining why their way of farming did not change, compared to farmers growing watermelon (63% vs. 56%).

Older farmers (> 40 years) are more likely to attribute no changes in their way of farming to a lack of training, compared to younger farmers (58% vs. 41%).

Better use of fertilizers and pesticides is the top way of farming improvement. Farmers reporting no change in their practices talk about reliance on traditional farming methods and lack of training from Seminis.

Top Reasons for Improvements

Q: Please explain how your way of farming has improved. (n = 115). Open-ended, coded by 60 Decibels.

43% mention **better use of fertilizers and pesticides**
(20% of all farmers)

42% report **improved pest management**
(19% of all farmers)

19% talk about **practicing crop rotation**
(9% of all farmers)

“During seminars, they provide us with tips and suggestions on how to improve our usage of pesticides and insecticides.” - Female, 33

Top Reasons for No Change

Q: Please explain why your way of farming has not changed. (n = 128). Open-ended, coded by 60 Decibels.

58% mention **reliance on traditional farming methods**
(30% of all farmers)

52% report **not receiving formal trainings**
(27% of all farmers)

13% talk about **financial constraints**
(7% of all farmers)

“We have been following the same old farming pattern. Does Seminis provide training to help us? It would be great if I could join.” - Female, 50

Crop Production

Farmers growing cabbage and watermelon as their main crop are both equally likely to report an increase in their production (75% vs. 70%). However, watermelon growers are more likely to report 'very much increased' production compared to farmers growing cabbage (16% vs. 7%).

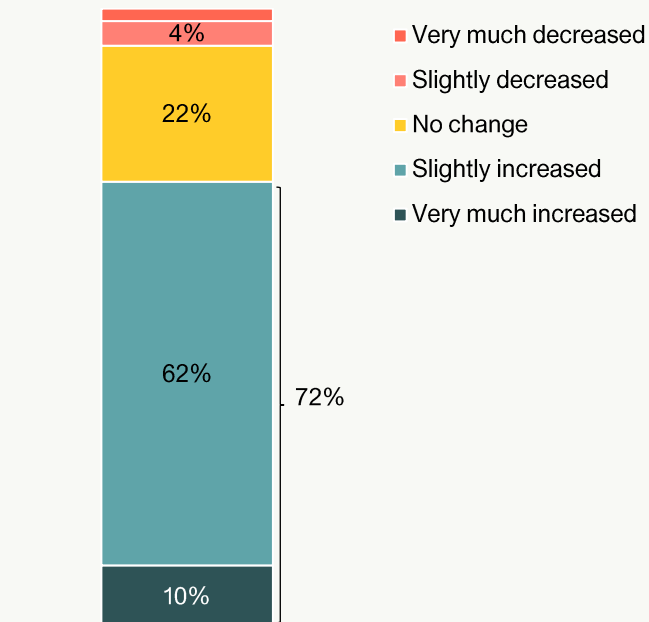
Cabbage farmers are more likely to have achieved higher production from the same land compared to watermelon farmers (84% vs. 62%). This indicates that while watermelon farmers are more likely to report significant increases in their yields, cabbage farmers indicate better productivity.

72% farmers report an increase in their production because of Seminis / Jardine. 79% of them achieved higher yields from the same land, indicating improved productivity.

Impact on Production

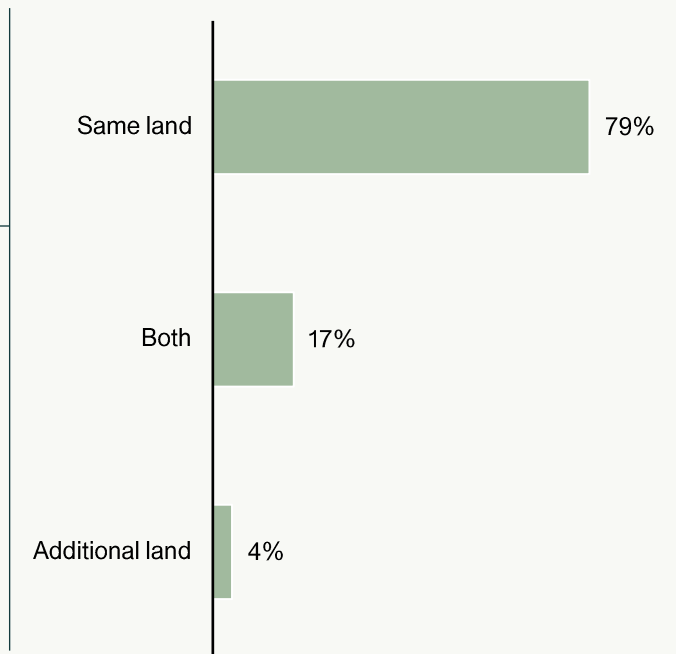
Q: Has the total production from your main crop changed because of Seminis / Jardine? (n = 243)

● ● ● ● ● - BOTTOM 20%



Reasons for Increase in Production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n = 175)



Income Change

Farmers who report that their way of farming has 'very much improved' are significantly more likely to report similar increases in their crop income compared to others (47% vs 7%).

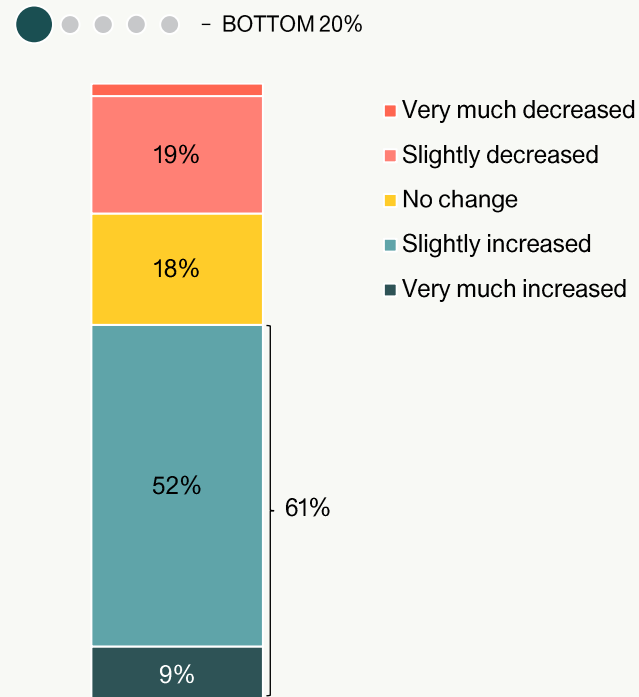
Like with production, cabbage and watermelon growers are both likely to report increased earnings (61% and 65%). However, farmers growing watermelon are more likely to report very much increased crop earnings compared to their counterparts growing cabbage (16% vs 5%).

21% of farmers report decreases in their crop earnings. Find out why on the next page!

61% of farmers report an increase in their crop earnings because of Seminis / Jardine, with 9% reporting a significant increase.

Changes in Income

Q: Has the money you earn from your main crop changed because of Seminis / Jardine? (n = 242)



“Seminis is more durable than other varieties. Because of this, we can harvest more and increase our income. We can buy food for the family.” - Female, 40

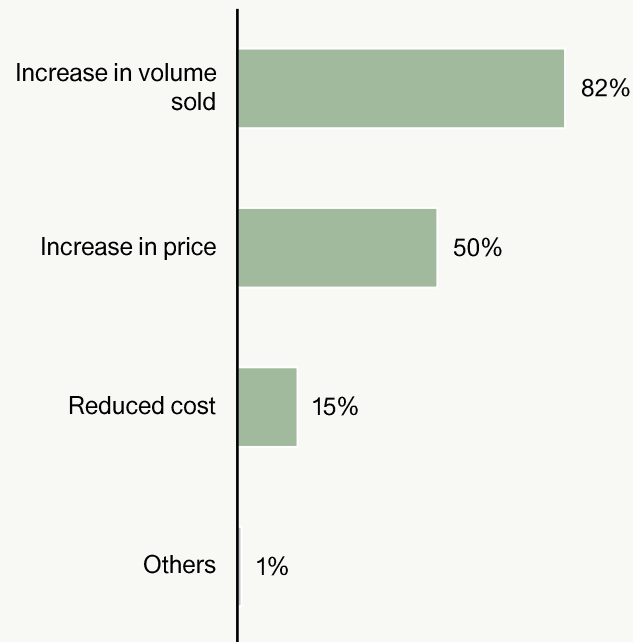
“Our harvest has increased and so has our income. We no longer have to borrow money for farming, that's why our life has become easier.” - Male, 37

Reasons for Income Change

Of the 61% farmers who report an increase in their crop earnings, around 8 in 10 mention an increase in volume sold as the top reason for this change. Farmers attribute decreased or no change in income to lower prices.

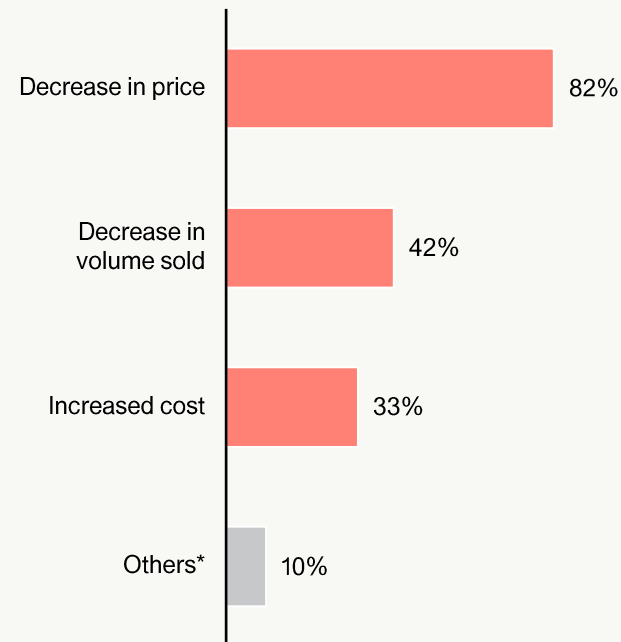
Reasons for Increased Income

Q: What were the main reasons for the increase in money earned? Select all that apply. (n = 148)



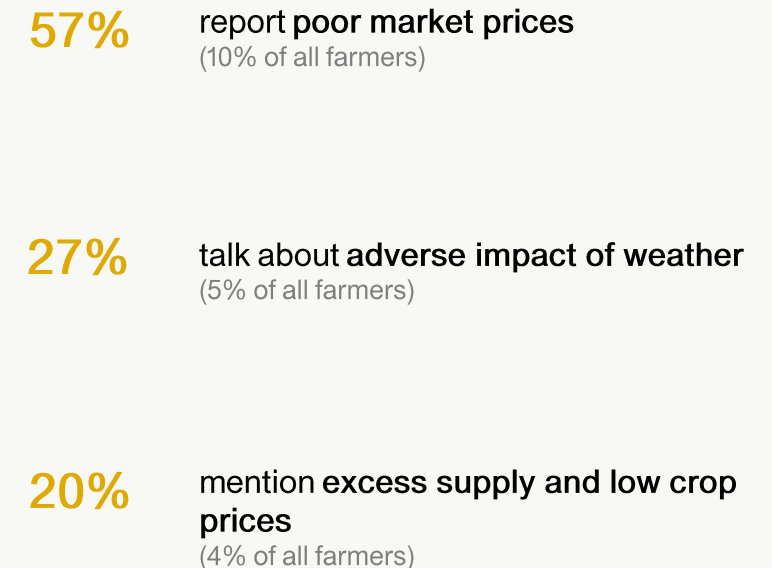
Reasons for Decreased Income

Q: What were the main reasons for the decrease in money earned? Select all that apply. (n = 50)



Reasons for No Change in Income

Q: Why do you think you have not seen any changes in money earned? Open-ended, coded by 60 Decibels. (n = 44)



*Others include inconsistent harvests with Seminis (3 farmers) and pest attacks leading to loss of crops (2 farmer).

Investment & Confidence in Farming

Farmers who report that their way of farming has 'very much improved' are more likely to report similar increases in their farm investment (47% vs 10%) as well as in their confidence to invest compared to others (60% vs 11%). This suggests improved farming practices can positively reinforce farmers' appetite to invest in their farms.

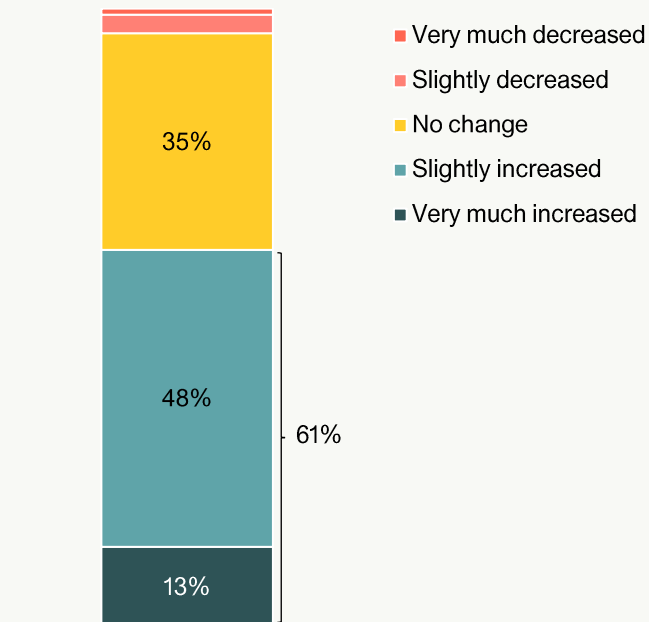
We also find that male farmers are significantly more likely to say that their confidence to invest has 'very much increased' compared to female farmers (17% vs 4%), despite both groups being equally likely to report improvements in their way of farming.

What are the barriers experienced by female farmers when it comes to increasing investments and how can Seminis/Jardine support them in the future?

61% of farmers report that the amount they invested in their farm has increased, and 71% feel more confident about investing in their farm because of Seminis / Jardine.

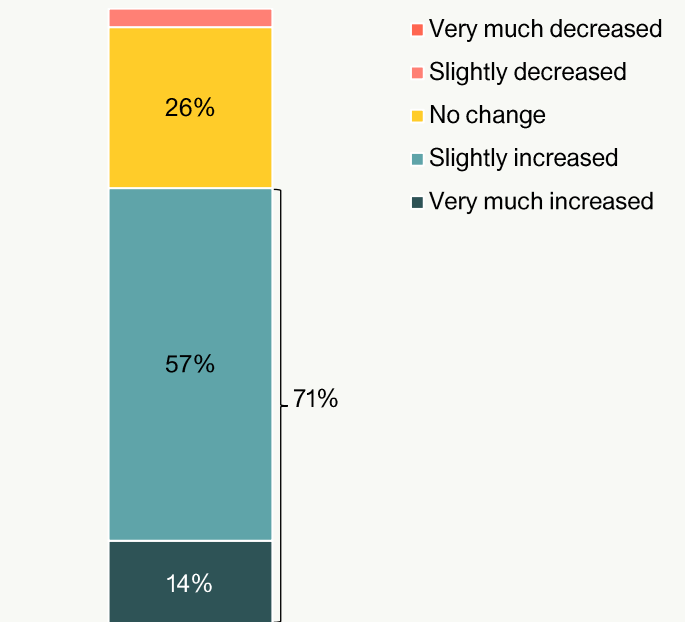
Changes in Farm Investment

Q: Has the amount you invested in your farm changed because of Seminis / Jardine? Has it: (n = 243)



Change in Confidence in Farm Investment

Q: Has your level of confidence in investing in your farm changed because of Seminis / Jardine? Has it: (n = 243)



Quality of Life: Overview

Farmers who report the following are significantly more likely to say that their quality of life has 'very much improved' compared to others:

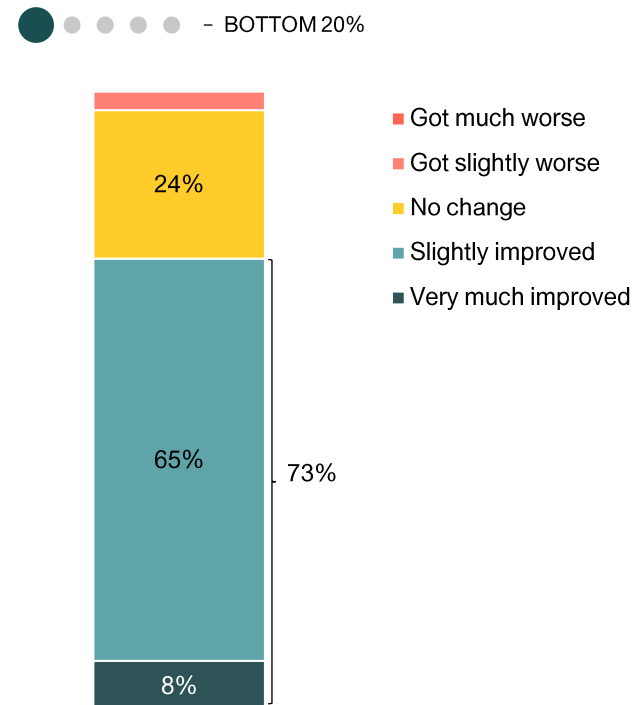
- 'very much improved' way of farming (53% vs 5%)
- 'very much increased' crop production (32% vs 5%)
- 'very much increased' money earned (55% vs 3%)

We also find that farmers growing watermelon as their main crop are more likely to report that their quality of life has 'very much improved', compared to those growing cabbage (23% vs 2%). This is likely driven by the fact that watermelon farmers are more likely to report significant increases in production and income compared to cabbage farmers.

73% of farmers say that their quality of life has improved because of Seminis / Jardine, with 8% reporting a significant improvement.

Perceived Quality of Life Change

Q: Has your quality of life changed because of Seminis / Jardine? (n = 242)



“Because of our income from Seminis, we were able to buy home appliances such as a TV and a fridge. Additionally, for the farm, I was able to buy a water pump, which is very useful for irrigation.” - Male, 39

“Because of the money we earned from cabbage, we were able to invest in essential machinery for the farm, such as an electric water pump for irrigation and a tractor to expedite land preparation, reducing our labor costs and increasing efficiency.” - Female, 33

Quality of Life: Top Outcomes

The top quality of life outcomes are shown on the right. Others include:

- Ability to better afford food (29%)
- Ability to invest in farming equipment (20%)
- Increased savings (18%)

Of the 21% of farmers who report 'no change' in their quality of life, the majority talk about limited profits (61%) and loss of crops grown with Seminis seeds (31%).

Farmers talk about improved crop income and the ability to afford household expenses as the top drivers of improved quality of life.

Top Outcomes for 73% of Farmers Who Say their Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 177). Open-ended, coded by 60 Decibels.

58%

talk about improved income
(43% of all respondents)

“My life has improved a lot after growing Seminis. The selling price of vegetables is higher now which has led to an overall increase in my income.” - Male, 46

47%

mention their ability to afford household expenses
(34% of all respondents)

“My quality of life has improved because of the good quality crops that I harvest with Seminis seeds. Because of this, I earn additional income which helps me afford household needs such as food and clothing.” - Male, 48

38%

report ability to better afford children's education
(28% of all respondents)

“Farming is my only source of my income, and because of the good income I get from Seminis, my two children were able to finish their studies in college. Now, they have good jobs and are earning on their own.” - Male, 60

Livelihood Stress & Financial Resilience

58% of farmers say their level of stress about meeting their family's basic needs has decreased because of Seminis / Jardine. However, 52% would find it difficult to afford an emergency expense.

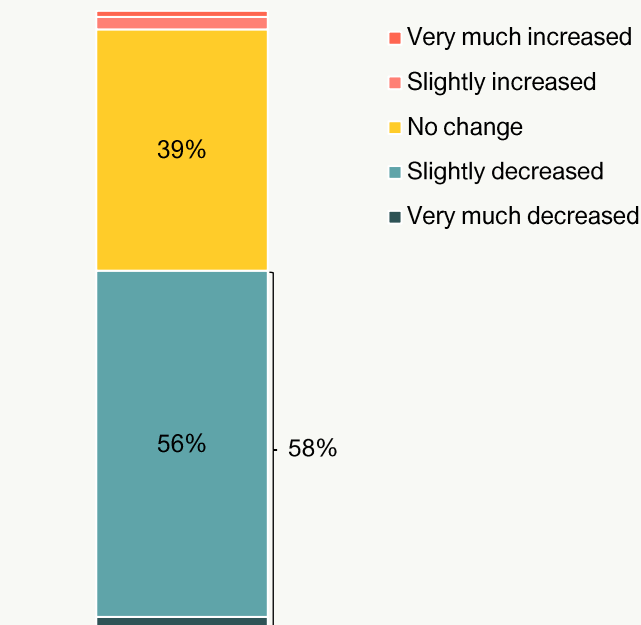
Farmers who report increased farm production are more likely to say that their stress levels have decreased compared to others (75% vs. 13%).

Reduction in stress is also more likely to lead to increased farm investments. Farmers who say that their level of stress has decreased are more likely to report that their confidence to invest in their farm has 'very much increased' compared to others (23% vs. 3%).

Female farmers are slightly more likely to find it 'very difficult' to come up with funds for an emergency expense compared to male farmers (19% vs 7%).

Impact on Livelihood Stress

Q: Has your level of stress changed because of Seminis / Jardine? (n = 243)



Ability to Manage Emergency Expense

Q: Imagine that tomorrow you have an unexpected emergency and need to come up with PHP 10,091 within the next month. How easy or difficult would it be to come up with this money? (n = 243)

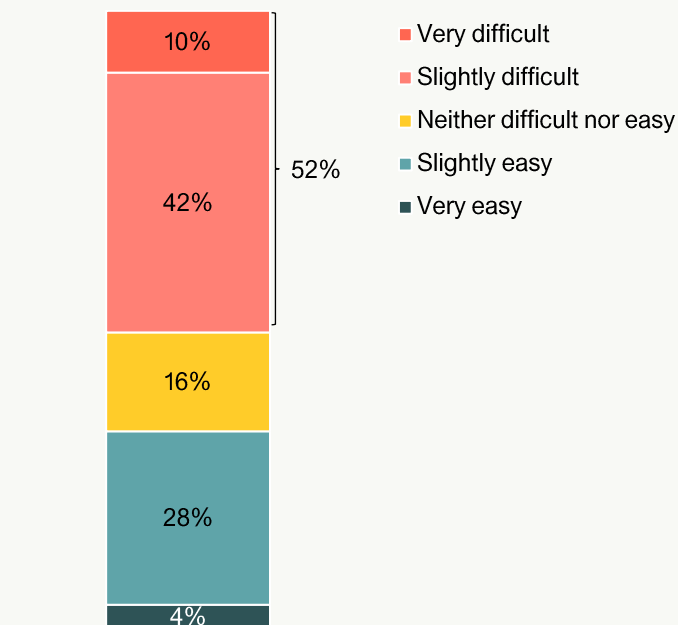


Table of Contents

“Seminis technicians are very helpful. They even came to visit last November to check the progress of my plants and offered some tips and suggestions. They even explained about the insurance when I purchased the seeds.” - Male, 34

- Farmer Profile
 - > Demographics
 - > First Access
- Impact Performance
 - > Way of Farming
 - > Production & Income
 - > Investment & Confidence in Farming
 - > Quality of Life
 - > Livelihood Stress & Financial Resilience
- Farmer Experience
 - > Farmer Satisfaction
 - > Challenges
 - > Trust and Safeguarding Farmers' Interests
 - > Satisfaction with Insurance Advisors
 - > Perception of Insurance Program
- Climate Resilience
 - > Climate Shocks and Recovery
 - > Preparedness for Shocks

Farmer Satisfaction: Overview

The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered excellent. A negative score is considered poor.

Satisfaction is higher among those who did not have prior access to services like the ones Seminis / Jardine provides, compared to those with prior access (NPS of 66 vs. 42).

It's also worth noting that awareness of insurance has no link with farmer satisfaction, indicating that it may not be top of mind as a driver of farmer satisfaction.

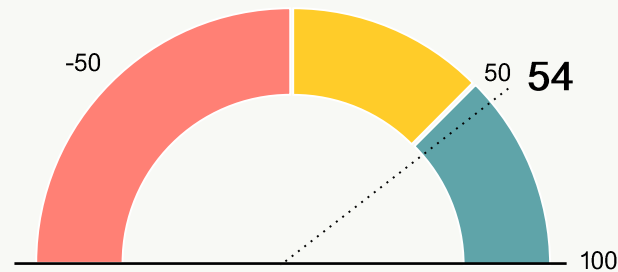
Details on satisfaction and dissatisfaction drivers are on the next page.

Seminis / Jardine has a Net Promoter Score® of 54, which is excellent and in the top 40% of the 60dB Farmer as Customer benchmark.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Seminis / Jardine to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 243)

● ● ● ● ● - TOP 40%



NPS = % Promoters — % Detractors

9-10 likely to recommend

0-6 likely to recommend

Promoters

“I've been using Seminis seeds since the day I first planted cabbage. I haven't tested any other seed varieties because I'm already happy with the quality of Seminis seeds. It's also easy to make purchases because the suppliers are friendly and helpful.” - Male, 28

Passives

“Seminis seeds are of really good quality. Actually, most of the farmers here are using Seminis. They have a good quality produce, but of course there are some seeds that did not grow.” - Male, 36

Detractors

“Unfortunately, the onion seeds I purchased from them were of poor quality. Only half of the onions we harvested were sellable; the other half were rejected.” - Male, 62

Farmers Satisfaction: NPS Drivers

Promoters and Passives value the good quality of Seminis seeds. A proportion of Passives would however like to see better seed germination rates.

58% are Promoters :)

They love:

1. Good quality of seeds
(71% of Promoters / 42% of all farmers)
2. High yields
(28% of Promoters / 17% of all farmers)
3. High seed germination rate
(27% of Promoters / 16% of all farmers)

“I would absolutely recommend using Seminis seeds because they have the highest quality seeds. Before Seminis, I tried numerous other types of seeds and was dissatisfied with them. But I trusted the *Wonderball* seed variety from the start and have continued to use it to this day.” - Male, 53

38% are Passives :\

They like:

1. Good quality of seeds
(65% of Passives / 25% of all farmers)
2. High seed germination rate
(19% of Passives / 7% of all farmers)

They want to see:

1. Better seed germination rate
(26% of Passives / 10% of all farmers)

“What I like best about Seminis is the high quality of their seeds, although it's not guaranteed that all seeds will grow. However, only a few of them are not good, and most are of excellent quality. I've tried other brands of seeds, but so far, Seminis remains my top choice.” - Female, 33

4% are Detractors :(

They want to see:

1. Better quality seeds
(4 farmers)
2. Better sized yields
(3 farmers)
3. Seed replacement support
(3 farmers)

“The seeds were of poor quality, and their staff was not helpful with us customers. I accepted their offer of seed replacement, however, they never followed up or came back again.” - Female, 50

Challenges

38% of farmers report experiencing a challenge with Seminis / Jardine. Poor germination of seeds is the top challenge reported.

The top challenges faced by farmers are reported on the far right, others include:

- Counterfeit seeds (11 farmers)
- Inconsistent quality of seeds (11 farmers)

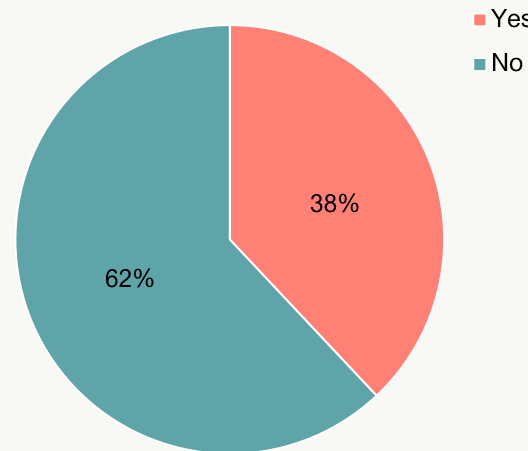
We find no significant difference in challenge rate by gender, region or crop type.

Challenge rate is closely linked to satisfaction. The NPS of farmers facing no challenges is significantly higher than for those facing challenges (65 vs 39). Addressing challenges and thereby improving challenge resolution can help drive increased satisfaction among farmers.

Farmers Reporting Challenges

Q: Have you experienced any challenges with Seminis / Jardine? (n = 243)

● ● ● ● ● - BOTTOM 20%



Top Challenges

Q: Please explain these challenges using the Seminis / Jardine. (n = 93). Open-ended, coded by 60 Decibels.

1. Poor seed germination

(33% of farmers facing a challenge / 17% of all farmers)

“There is always a small percentage of weak seedlings from every batch of seeds that exhibit poor-quality of fruits, as well as seeds that do not germinate.” - Male, 65

2. Pest and disease infestations

(19% of farmers facing a challenge / 13% of all farmers)

“Some of the seeds did not grow and were also affected with black rot, which caused the wilting to rapidly spread, resulting in some of the plants dying.” - Female, 38

3. Vulnerability to weather changes

(12% of farmers facing a challenge / 7% of all farmers)

“Sometimes when it rains a lot the leaves, or even the entire cabbage dies.” - Male, 37

Trust and Safeguarding Farmers' Interests

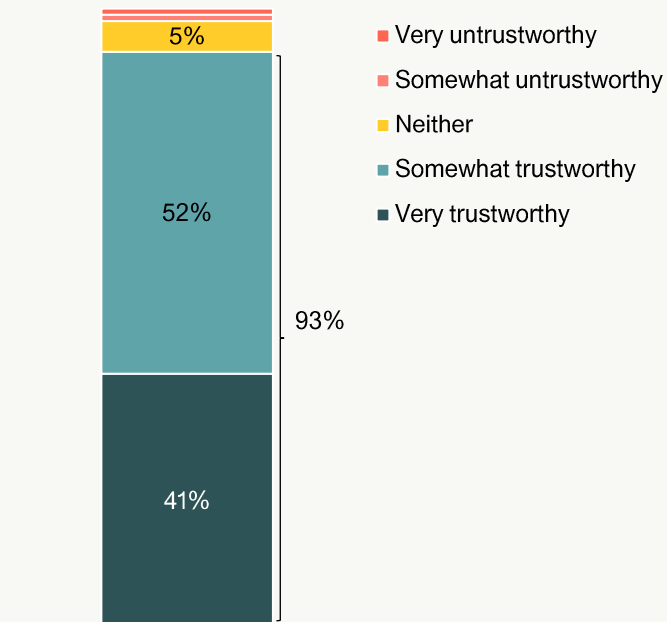
Farmers who report that their production has increased are significantly more likely to find Seminis / Jardine to be 'very trustworthy' compared to those who do not see increases in production (51% vs 13%). It is likely that these tangible changes in output strengthen farmer trust and loyalty over time.

Trust in Seminis / Jardine is also closely linked to farmer satisfaction. The NPS of farmers who find Seminis / Jardine to be 'very trustworthy' is significantly higher compared to others (82 vs 47).

Nearly all farmers find Seminis / Jardine trustworthy and agree that they put farmers' interests first.

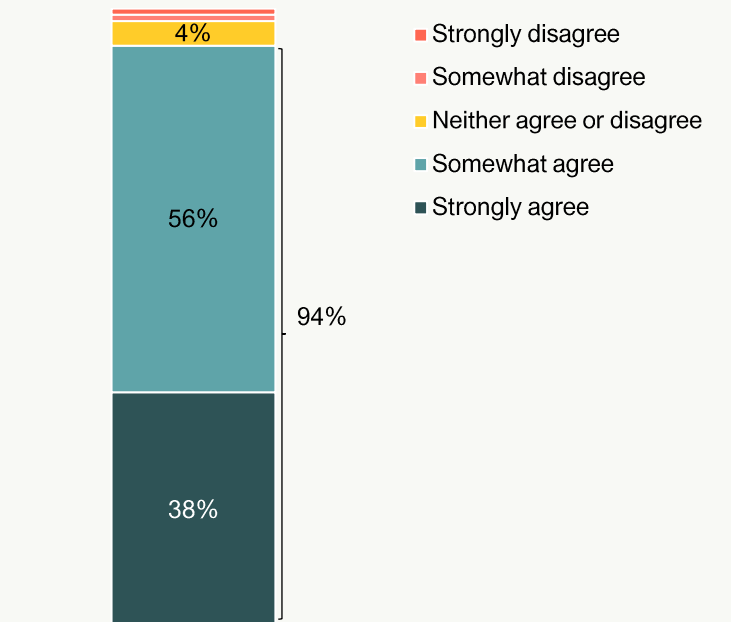
Trust in Seminis / Jardine

Q: How trustworthy or untrustworthy do you consider Seminis / Jardine? (n = 243)



Farmer Perception of Seminis / Jardine

Q: To what extent do you agree or disagree with the following statement: "Seminis / Jardine puts the interest of the customer first." (n = 243)



Satisfaction with Insurance Advisors

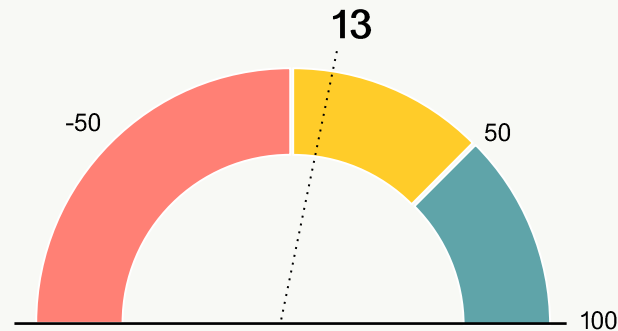
Farmers who are satisfied with Seminis / Jardine's on-ground insurance advisors are significantly more likely to find the company to be 'very trustworthy' compared to others. This is reflected in the difference in NPS between farmers who find Seminis / Jardine to be 'very trustworthy' compared to others (NPS of 43 vs -19).

The majority of Passives and Detractors want to see better communication and greater number of follow-ups from Jardine's on-ground insurance advisors. Find out more about what they had to say on the next page.

Among farmers aware of the insurance, Seminis / Jardine's on-ground insurance advisors have a Net Promoter Score® of 13.

Insurance Advisors' Net Promoter Score®

Q: [only asked to farmers who are aware of the insurance program] On a scale of 0-10, how likely are you to recommend Seminis / Jardine's on-ground insurance advisors to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 73)



NPS = % Promoters — % Detractors

9-10 likely to recommend

0-6 likely to recommend

Promoters

“I like how the insurance advisor explains the insurance. I learnt a lot in that event. In fact, I first got interested in Seminis because if I buy 4 packs of seeds, I automatically have crop insurance.” – Male, 32

Passives

“The advisor conducted an orientation regarding the insurance with some other farmers and assisted us in enrolling for the insurance. However, he never visited our farm after the harvest as he had promised.” – Male, 43

Detractors

“I know that there is an insurance program, but it seems like there's no insurance advisor coming to our area. Someone from Seminis visits, but they just look at the crops and visits occasionally.” – Male, 64

Top Drivers of Satisfaction with Insurance Advisors

Promoters value the good coverage offered by insurance. Passives and Detractors want to see better communication and more follow-ups from Seminis / Jardine's insurance advisors.

40% are Promoters :)

They love:

1. Good coverage of insurance
(62% of Promoters / 18 farmers)
2. Clear explanation of insurance benefits
(55% of Promoters / 16 farmers)
3. Helpful customer support
(38% of Promoters / 11 farmers)

“What I like about Jardine insurance is whenever a calamity occurs, we have an assurance that the seeds destroyed will be replaced. I am satisfied with the enrollment and agreed that I understand the terms and condition of the insurance.” - Male, 31

33% are Passives :\

They like:

1. Clear explanation of insurance benefits
(50% of Passives / 12 farmers)

They want to see:

1. Better communication and follow-ups
(33% of Passives / 8 farmers)
2. More information on seed purchase prerequisites
(29% of Passives / 7 farmers)

“The insurance advisor had clearly discussed the coverage of the insurance which only outlined the replacement of seeds to due the effects of specified weather conditions. But he did not verify my enrolment or come to check the farm.” - Male, 29

27% are Detractors :(

They want to see:

1. Better communication and follow-ups
(45% of Detractors / 9 farmers)
2. Simplified documentation
(25% of Detractors / 5 farmers)
3. Direct outreach by advisors
(20% of Detractors / 4 farmers)

“No one followed up with me to explain the additional benefits of the insurance. They simply took my name and contact information, and that's all.” - Male, 35

Insurance Experience

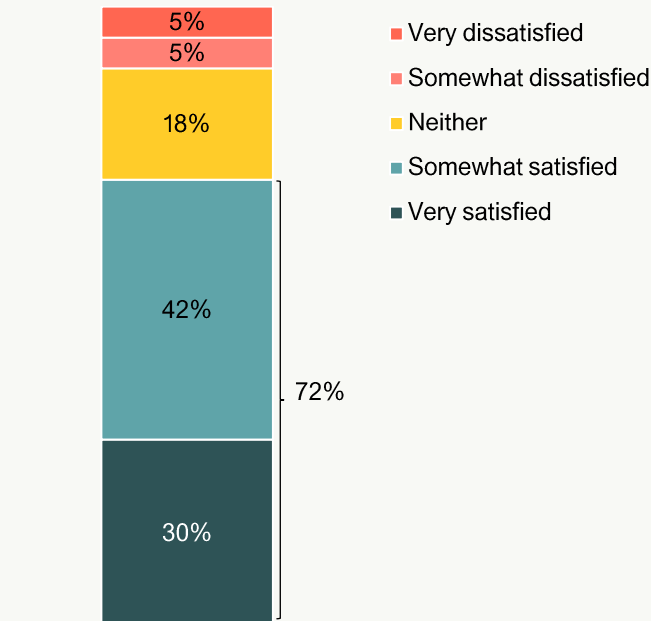
Farmers who are 'very satisfied' with the insurance enrolment process are much more likely to recommend their on-ground advisors to others compared to those who may not be as satisfied with enrolment (NPS of 80 vs. -13). The same trend holds true for those who 'strongly agree' that they understand all of the terms and conditions (NPS of 67 vs. -10).

Similarly, a positive experience with Jardine's on-ground insurance advisors can go a long way in driving farmer trust. Farmers who 'strongly agree' that they understand all the terms and conditions of the insurance program are more likely to find Seminis / Jardine to be 'very trustworthy' compared to others (85% vs 7%).

72% of farmers are satisfied with Seminis / Jardine's insurance enrolment process. 82% agree that they understand the terms and conditions of the program.

Satisfaction with Enrolment Process

Q: How satisfied are you with the following: Seminis / Jardine's insurance enrolment process? (n = 66)



Understanding of Terms and Conditions

Q: To what extent do you agree or disagree with the following statement: "I understand all of the terms and conditions of the Seminis / Jardine's insurance program, including payments and coverage limits"? (n = 66)

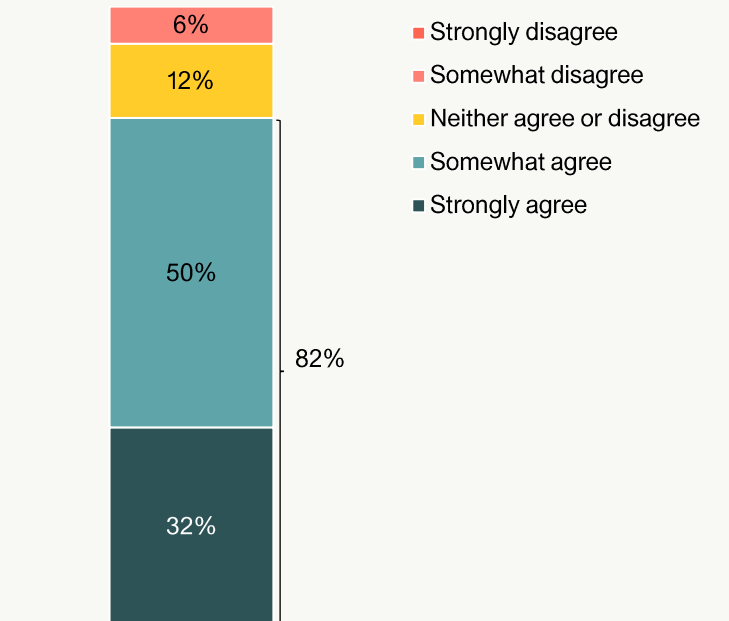


Table of Contents

- Farmer Profile
 - > Demographics
 - > First Access
- Impact Performance
 - > Way of Farming
 - > Production & Income
 - > Investment & Confidence in Farming
 - > Quality of Life
 - > Livelihood Stress & Financial Resilience
- Farmer Experience
 - > Farmer Satisfaction
 - > Challenges
 - > Trust and Safeguarding Farmers' Interests
 - > Satisfaction with Insurance Advisors
 - > Perception of Insurance Program
- Climate Resilience
 - > Climate Shocks and Recovery
 - > Preparedness for Shocks

“We are prepared in the sense that we are confident that if a shock happened, we can quickly replant and recover in a short period of time.

Because of Seminis seeds, our farm will produce a reliable harvest.” – Male, 44

Climate Shocks: Overview

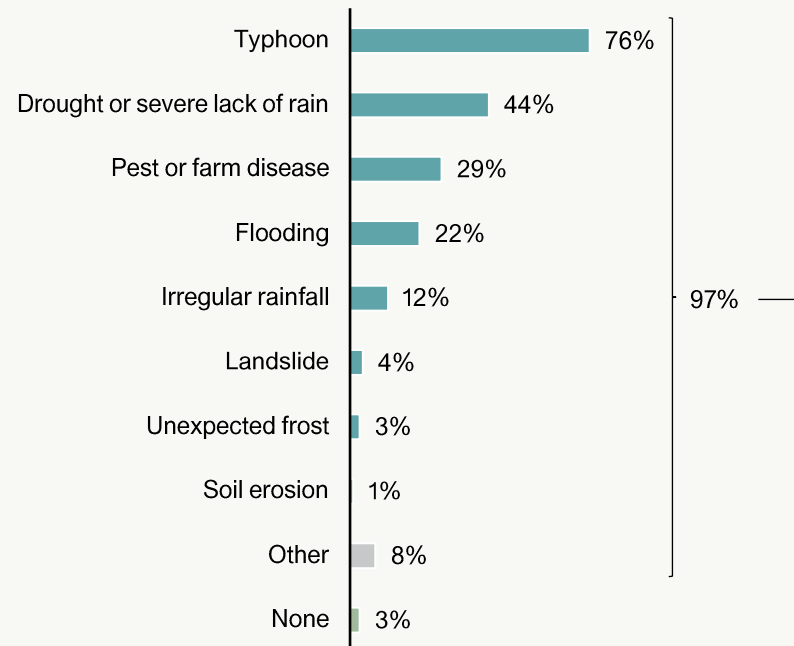
We asked farmers a series of questions to understand their resilience to climate shocks and whether their involvement with Seminis / Jardine has had any impact in their ability to prepare for, adapt to, and recover from these shocks.

Farmer households from Benguet are the most likely to be affected by typhoons compared to other provinces (67% vs 28%).

Nearly all farmer communities experienced a climate shock in the past 2 years. Typhoons were the most common shock affecting farmer households.

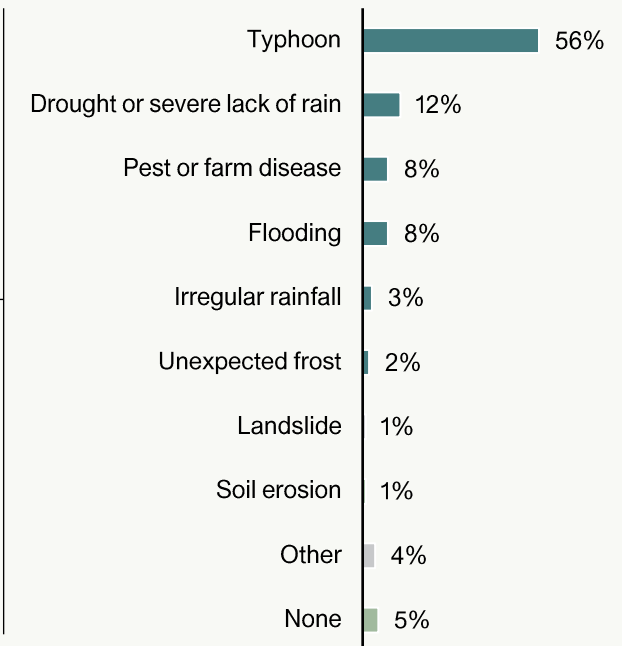
Shocks Experienced By Community

Q: In the last 24 months, did your farming community experience any of the following? Select all that apply (n = 243)



Shocks Experienced By Households

Q: Which of these events affected your household the most in the last 24 months, if any? (n = 235)



Climate Shocks: Realized Resilience

Farmers who report that the money they earn from their main crop has increased because of Seminis / Jardine are significantly more likely to have recovered from a climate shock compared to others (62% vs 39%). They are also more likely to say that Seminis / Jardine had a positive effect on their recovery (74% vs 28%).

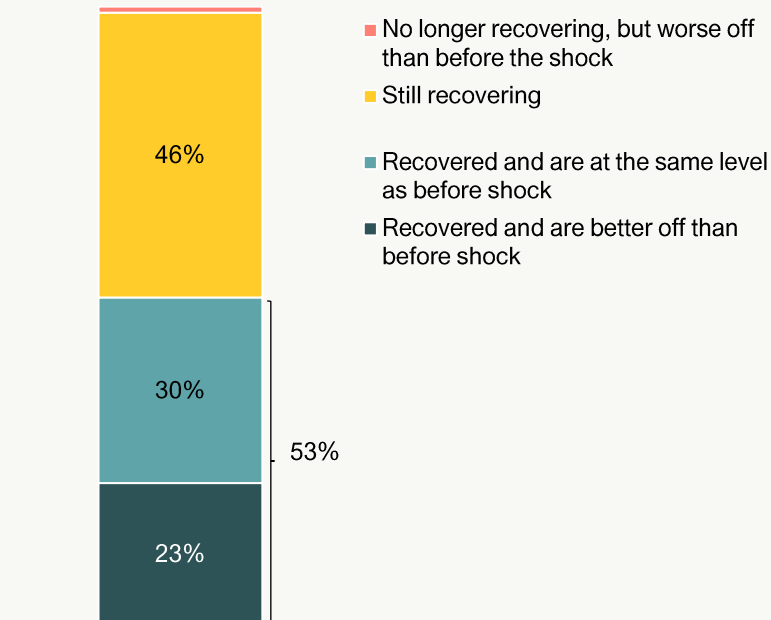
This shows that by improving farmer's incomes, Seminis / Jardine is positively impacting their ability to recover from climate shocks.

More than 40% of farmers are still recovering from a climate shock and say that Seminis / Jardine and 'no effect' on their ability to recover.

53% of farmer households affected by climate shocks were able to recover from the shock. 56% say that Seminis / Jardine had a positive effect on their recovery.

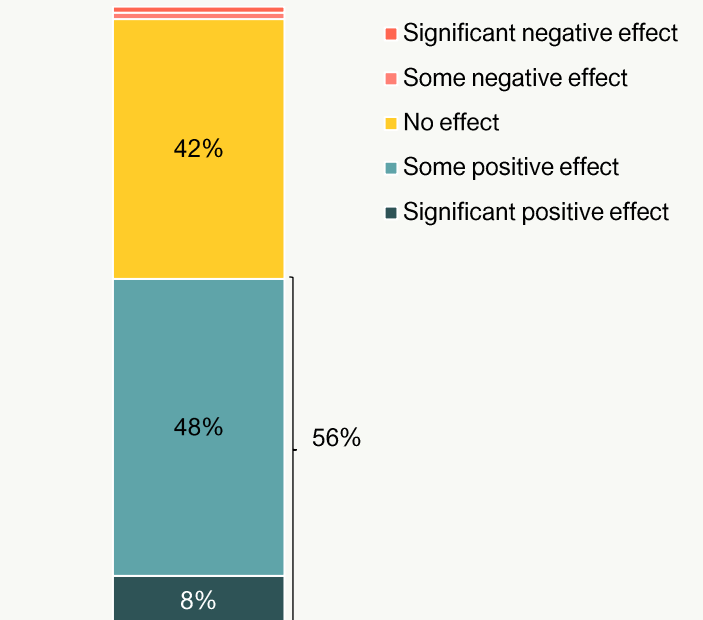
Extent of Recovery from Shocks

Q: To what extent was your household able to recover from this event? (n = 223)



Impact of Seminis / Jardine on Recovery

Q: Did your involvement with the Seminis / Jardine have a positive, negative, or no effect on your recovery? (n = 223)



Climate Shocks: Perceived Resilience

55% of farmers say that Seminis / Jardine has not changed how prepared they feel to face a future shock. 50% expect 'no change' in their recovery timelines.

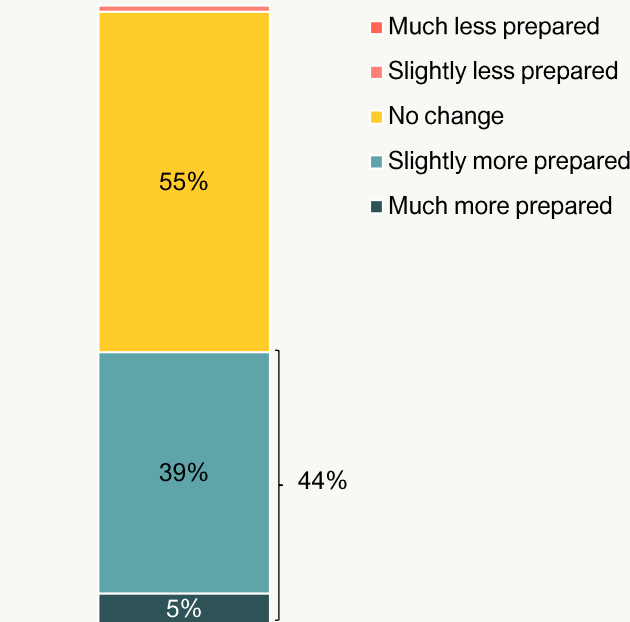
We asked all farmers whether their preparedness and time needed for recovery from a future shock has changed because of Seminis / Jardine.

Farmers who are aware of the seed insurance program offered by Seminis / Jardine are more likely to feel more prepared for future shocks compared to farmers with no awareness (55% vs 40%). They are also more likely to say that the amount of time taken to recover from a future shock would be shorter because of Seminis (56% vs. 44%).

Considering that the insurance program is still in a nascent stage, farmers' perception of their future resilience may change positively only once they start availing claims and witness tangible benefits.

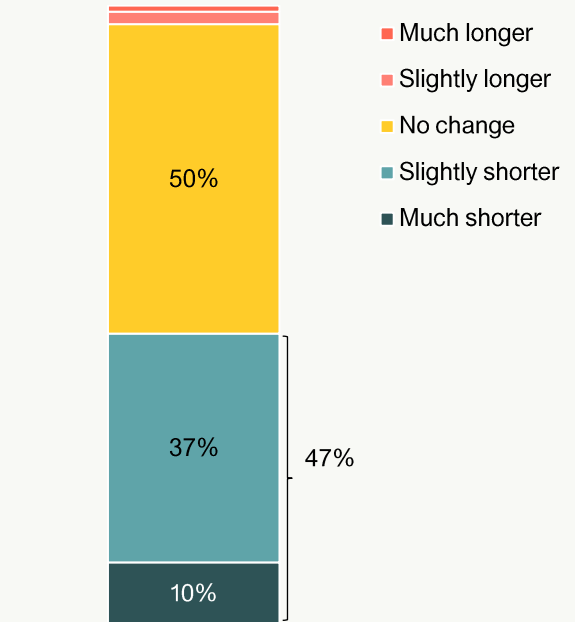
Preparedness for Future Shocks

Q: Has Seminis / Jardine affected how prepared you feel for such a shock? (n = 242)



Expected Duration of Recovery

Q: Has Seminis / Jardine changed the amount of time you would expect your household would need to recover from such a shock? (n = 240)



Climate Shocks: Preparedness Drivers

Farmers were asked to describe, in their own words, how their preparedness for future climate shocks has changed because of Seminis / Jardine.

The top outcomes among farmers reporting 'no change' (55%) in their preparedness can be found on the far right. Others include:

- Financial constraints (21%)
- Limited interaction beyond seed purchase (17%)
- Unfulfilled expectations with seed reimbursement (10%)

Farmers reporting increased preparedness for future shocks attribute it to the good quality of Seminis seeds. Those reporting no change want to see more climate-specific training.

Top Reasons for Increased Preparedness

Q: [if farmer feels more prepared for a climate shock because of Seminis / Jardine] Can you please explain your answer? (n = 107). Open-ended, coded by 60 Decibels.

53% mention **good quality seeds**
(26% of all respondents)

32% talk about **agronomic support and training**
(14% of all respondents)

28% report **adoption of resilient practices**
(12% of all respondents)

“I am more prepared for shocks because of the quality of Seminis seeds, which still survive despite rain and heat.”
- Female, 38

Top Reasons for No Change in Preparedness

Q: [if there is no change in preparedness for climate shock] Can you please explain your answer? (n = 134). Open-ended, coded by 60 Decibels.

64% want **climate-specific trainings**
(36% of all respondents)

33% talk about **inability to predict shocks**
(24% of all respondents)

29% report **lack of access to insurance**
(16% of all respondents)

“I haven't received any orientation or training which would enable me to be better equipped were such a shock to occur.” - Male, 51

Appendix

Benchmarking Summary

Comparison to benchmarks can be useful to identify where you are under- or over-performing versus peers, and help you set targets. Information on the benchmarks is found below:

Bayer Seminis Vegetable Farmers

farmers 243

60dB Global Agriculture Benchmark:

companies 82

farmers 16,000+

60dB Farmer as Customer Benchmark

companies 25

farmers 6,200+

60dB Asia Benchmark

companies 11

farmers 2,700+

	Bayer Seminis Vegetable Farmers	60dB Global Agriculture Benchmark	60dB Farmer as Customer Benchmark	60dB Asia Agriculture Benchmark
Profile and Access				
% female respondents	21	29	28	10
% accessing service for the first time	48	71	83	81
Impact				
% way of farming 'very much improved'	6	36	52	35
% production 'very much increased'	10	35	39	25
% money earned 'very much increased'	9	33	33	21
% quality of life 'very much improved'	8	33	37	25
Satisfaction				
Net Promoter Score®	54	42	46	43
Insurance Advisors' Net Promoter Score®	13	-	-	-
% reporting challenges	38	20	18	15

Calculations & Definitions

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'.

Summary Of Data Collected

We received 555 farmer contact numbers. We were unable to reach 50% of these farmers either because the respondent was unavailable, the number was unreachable, or they refused to be interviewed. Our enumerators made a minimum of 3 call attempts per respondent.

Additionally, 6% of our sample frame was ineligible for the study, mainly because they had not planted Seminis seeds in the past 12 months.

243 phone interviews completed in March-April 2024.

Methodology

Survey mode	Phone
Country	Philippines
Language	Tagalog
Dates	March-April 2024
Sampling	Random sample of 243 farmers using Seminis seeds. Sampled from a database of 555 of Bayer Seminis farmers
Response rate	58%
Average time per interview	16 mins

Accuracy

Confidence Level	~90%
Margin of error	~4%

Research Assistant Gender

Female	5
Male	0

Thank You For Working With Us!


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

60 Decibels has a network of 830+ trained Lean Data researchers in 70+ 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.

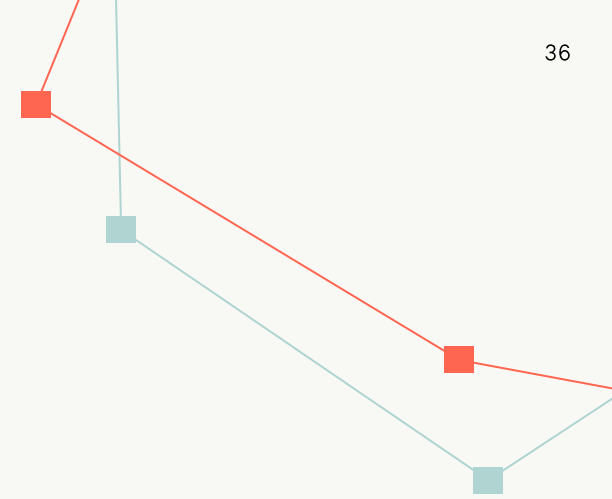
We are proud to be a Climate Positive company. 

Your Feedback

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

Acknowledgements

Thank you to Constance Spitzer, Alexander Korten and Reshma Menon for their support throughout the project. This work was generously sponsored by Bayer Corporation.



Since we planted Seminis, our harvest has improved. And because of that our income has also increased with which we have bought a vehicle for the farm to carry fertilizers and medicines for the plants.

We are now

- > practicing crop rotation
- > applying organic fertilizer

after receiving training from Seminis.

Project Team

Ramiro Rejas
Malavika Rangarajan
Jacob Thamarappally
Sanjana Singh
Vikas S R

For queries, please email:

ramiro@60decibels.com;
malavika@60decibels.com