Bayer Crop Science: Better Life Farming

India

Source: Better Life Farming

March 2023

Welcome To Your 60dB Results

We enjoyed hearing from 684 of Better Life Farming farmers in India – they had a lot to say!

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Project Overview

Bayer Crop Science aims to learn about the impact that Better Life Farming (BLF) is having on chili and tomato farmers in India. The goal is to gather insights on farmer profile, acquisition, satisfaction, training experience, and impact performance.

60 Decibels designed this project to cover these needs through two Lean Data studies.

This report has the results, analysis, and insights from the baseline and comparison group studies. The report structure is explained on the right.

Between October 2022 and February 2023, we completed two Lean Data studies with Better Life Farming farmers, including a baseline and comparison group.

Lean Data Study	Baseline	Comparison Group
Sample Size	400 farmers	284 farmers
Farmer Profile Demographics + Income Profile	√	√
Impact Performance Quality of Life + Outcomes	√	√
Farmer Satisfaction Challenges + Value for Money	√	√
Farmer Acquisition First Access + Experience pre-BLF		√
Training Experience Usefulness + Application	√	
Long-term Impact Household Impact + Investing	√	

Top Insights

1 Farmers who have engaged with BLF for longer report deeper impact and higher satisfaction.

Farmers who have been with BLF for 1+ years (old farmers) are more likely to report positive impact on farm outcomes and quality of life (p 23), as well as household outcomes and overall wellbeing (p 41), compared to those who have worked with BLF for less than a year (new farmers). Given that impact deepens over time, it is important to keep farmers engaged and retain them through consistent visits and trainings, as suggested by farmers themselves (p 22).

2 Initiatives like demonstrations and staff interactions are the top reported channels for farmer acquisition.

3 in 5 farmers report staff interactions and demos as their first touchpoint with BLF and also their motivation for joining BLF. Just over 1 in 10 reported hearing about BLF from or joining BLF because of friends and family. This suggests that word-of-mouth alone may not be a successful farmer acquisition strategy, and farmers may need to interact with staff and the BLF ecosystem to feel motivated to join in (p 26).

3 There is an opportunity to improve reach among farmers who face market access challenges.

BLF's impact on quality of life was higher for those previously receiving poor prices. However, poor prices before BLF were a pain point for only 22% farmers (p 30). Further, 88% farmers did not switch the off-takers they were selling to after they started working with BLF (p 31), suggesting that bad quality off-takers may not have been a pain-point before BLF either.

Tapping into field networks may help identify communities for whom finding good off-takers and prices is a challenge, when looking to reach more farmers in the future.

4 Farmers who apply most or all of BLF's training experience greater increase in revenue, which can translate into deeper impact on wellbeing and quality of life.

Nearly all farmers who apply 'most' or 'all' BLF's training report increased crop production and revenue (p 37). Revenue increase is linked with improved ability to plan finances (p 39), improved quality of life (p 15), and higher satisfaction (p 17). Hence, supporting more farmers in applying the training would be key to improving farmer incomes and overall wellbeing.

5 More regular meetings and trainings and improving BLF staff's responsiveness to farmers are key to farmer satisfaction.

Frequent training and interaction with BLF staff were a common thread when farmers were asked about what drives satisfaction and specific suggestions for BLF (p 18 and 22). Infrequent trainings and unresponsive staff were also the top reported challenges among farmers (p 20). This suggests that BLF can improve farmer satisfaction by encouraging the field team to tune in with farmers more regularly.

Performance Snapshot

BLF creates positive impact on farm livelihoods, with room to improve satisfaction and deepen impact by understanding what drives value among farmers.

Gender

5%

female farmers

First Access

66%

accessing service like BLF for the first time.

Impact

21%

quality of life 'very much improved'

What Impact

- 53% mention increased income
- 37% say they can afford household expenses
- 25% talk about farm maintenance

Farmer Voice

"Better Life Farming is doing great work by sharing information about farming with us. This really improves productivity." – Male, 36

Data Summary

Better Life Farming Performance: 684 farmer phone interviews between October 2022 and February 2023 in India.

Net Promoter Score®

27

on a -100 to 100 scale

Challenges

20%

report challenges

Crop Revenue

16%

'very much increased'

Production

25%

'very much increased'

Farmers’ Voices

We love hearing farmers’ voices.

Here are some that stood out.

Impact Stories

65% shared how Better Life Farming had improved their quality of life

“As my farm productivity increased, I was able to earn a good price from the market. Recently, my daughter got married and I was able to manage the expenditure on my own without borrowing.” – Male, 48

“Once I started using the correct product, I saw my chili crop production increase. I am now able to earn more money as a result.” – Female, 36

“After working with BLF, I am more confident about running my farm and I feel more independent.” - Female, 45

“I have paid my debts from the profit that I earned. In fact, a month ago my son was hospitalized, and I managed to pay for it without having to ask anyone for money.” – Female, 45

“I am making changes to my house without borrowing from others because of the profit that I am making from farming.” - Male, 42

“I am taking care of child tuition and school fees. Due to the good profit, I have also changed my child’s school..” – Male, 38

Opinions on Value Proposition

51% were Promoters and highly likely to recommend

“The crop protection that BLF gives works very well on the crop. Earlier, we had to spray them multiple times but now we don’t have to do that which reduces our work. The crops grow well.” – Female, 38

“Their training helps in better seed, pesticide, and fertilizer selection as well as on farming techniques. The staff’s support helps me to learn well.” – Male, 32

Opportunities for Improvement

57% had a specific suggestion for improvement

“BLF should come to rural areas and give more information on how to earn money, use fertilizers, seeds and how to apply pesticides.” – Male, 55

“I want to try Better Life Farming products but if they provide us with some information about how to use the crop protection, it will be helpful for us.” – Male, 55

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"I am very happy that we have access to the best agricultural inputs that promotes growth and production. Now I have increased land size for farming." - Male, 40

Demographics

We spoke with 684 BLF farmers from Jharkhand and Uttar Pradesh. Nearly all BLF farmers are male, and 2 in 3 have been working with BLF for over a year.

We asked farmers how long they have been interacting with BLF for to determine their tenure of engagement. Based on their reported tenure, farmers were categorised as:

- Old (tenure of more than 1 year)
- New (tenure of 1 year or less)

Throughout this report, we showcase results segmented by farmer tenure.

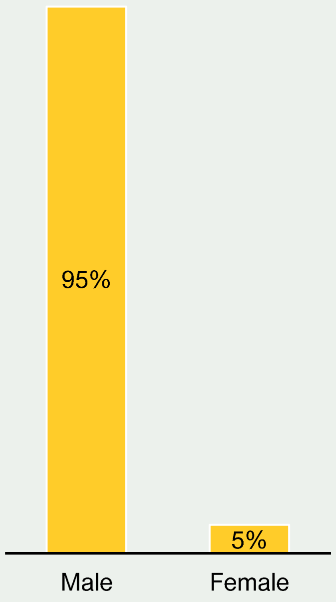
In addition to tenure, results in this report have been segmented by state as well. Statistically significant differences have been reported.

Note: The sample size for each question may vary based on the survey logic and the number of farmers who chose to skip a question or were unable to answer it.

About the BLF Farmers We Spoke With

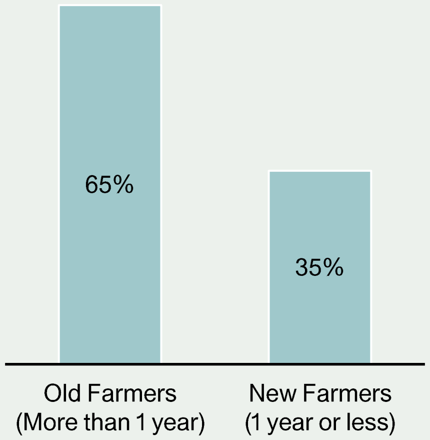
Data relating to farmer characteristics (n = 684)

Gender



Average Tenure (in years)

2.4



Average Household Size

6.6

Average Age

41

Region

- Jharkhand (50%)
- Uttar Pradesh (50%)

Income Profile

BLF is currently reaching fewer low-income households than the state average in both Jharkhand and Uttar Pradesh.

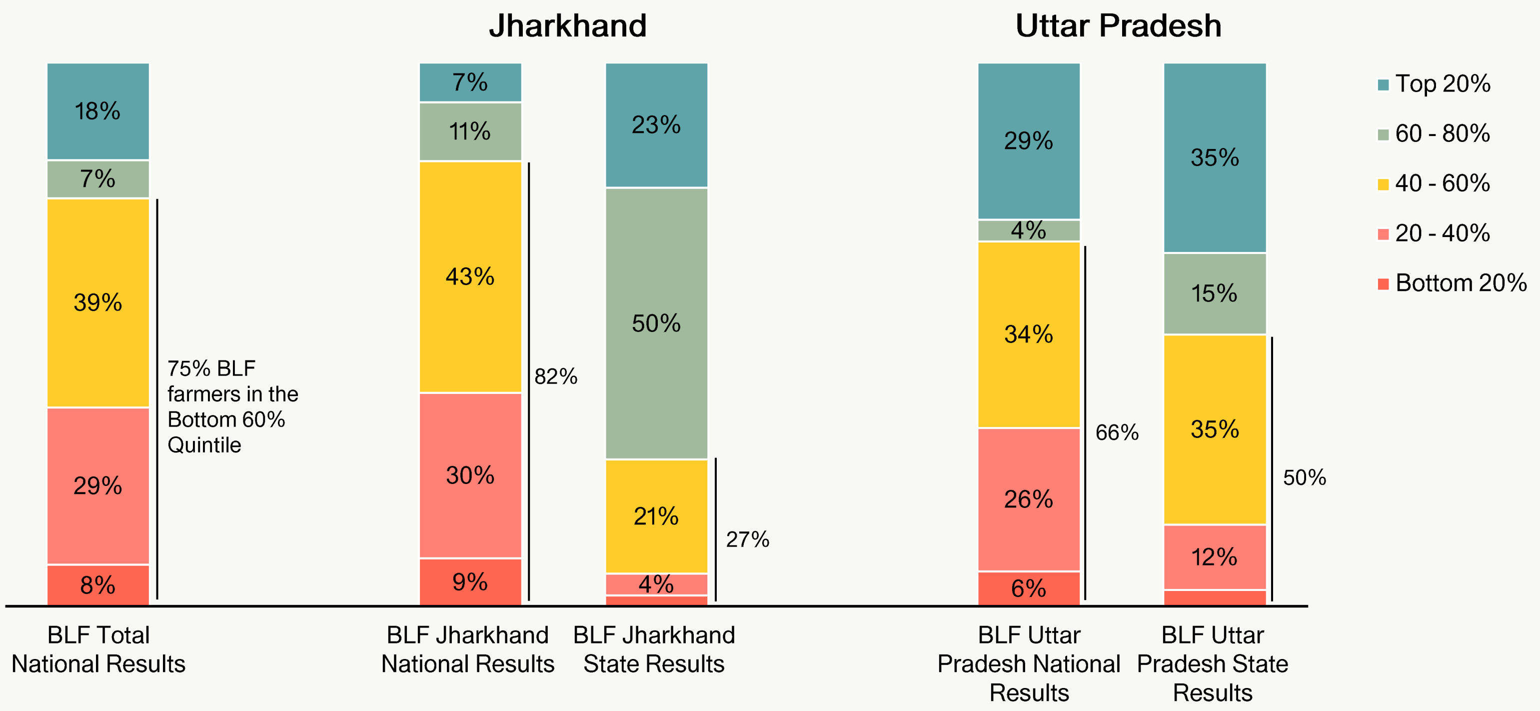
Using the Wealth Index developed by Innovations for Poverty Action, we measured how the wealth profile of BLF farmers' households compares to the India national quintiles and Jharkhand and Uttar Pradesh state quintiles.

75% BLF farmers are in the Bottom 60% of the national wealth quintile, suggesting that BLF is over-penetrating low-income households at the national level. However, only 27% farmers from Jharkhand and 50% from Uttar Pradesh are in the Bottom 60% of the state wealth quintile, suggesting that BLF can do more to reach low-income households in both states.

Note: Jharkhand is the 2nd poorest and Uttar Pradesh the 3rd poorest state in India based on NITI Aayog's Multi-dimensional Poverty Index. Hence, the state wealth quintile is more appropriate than the national quintile for benchmarking BLF's performance.

Wealth Quintiles

% living in the below the xx% wealth quintile in India (n = 662 | Jharkhand n = 336, Uttar Pradesh n = 326)



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"Now, the crop health has improved such that they are disease free. BLF staff also visit our fields and guide us about what to do."- Male, 40

Way of Farming: Overview

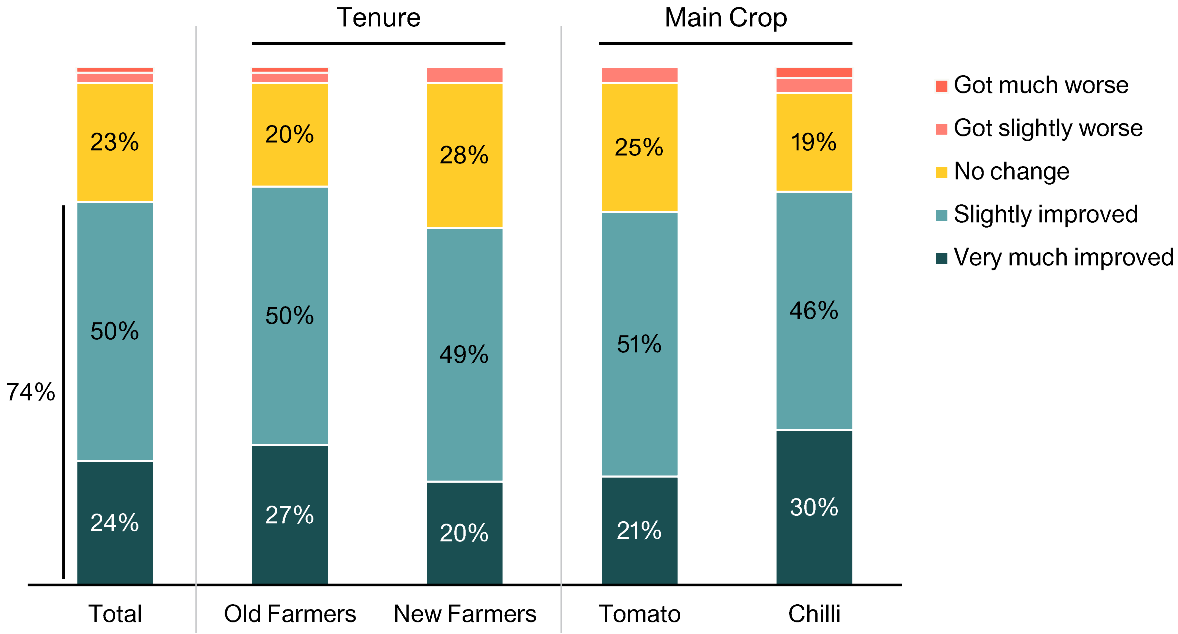
We also asked farmers to specify how their way of farming has changed because of BLF. These findings are shown on the next page.

*Crop type was only asked to 400 of 684 farmers (baseline survey), but these results are still statistically significant.

3 in 4 farmers say their way of farming has improved because of Better Life Farming, with a quarter reporting significant improvements.

Perceived Way of Farming Change

Q: Has your way of farming changed because of Better Life Farming? Has it: (n = 675 | old = 431, new = 244 | tomato = 278*, chilli = 122*)



Way of Farming: Top Outcomes

When we look at farmers' open-ended responses, we discover the top three reasons why they say their way of farming has improved.

Top Self-Reported Outcomes for Farmers Whose Way of Farming Improved

Q: How was your way of farming improved? (n = 501 | old = 333, new = 168). Open-ended, coded by 60 Decibels.

77% of Old Farmers	69% of New Farmers		
36% (18% of all farmers)	38% (9% of all farmers)	mention use of **better quality farm inputs (pesticide, seeds, fertilizers etc.)**	"BLF provides good quality seeds and pesticides. Using these effective products has improved my way of farming."- Male, 27
28% (13% of all farmers)	16% (4% of all farmers)	talk about **timely application of farm inputs**	"BLF taught me on how to apply plant protection inputs and organic fertilizers in a timely manner to treat the plants." - Male, 33
21% (10% of all farmers)	35% (8% of all farmers)	report **adopting improved farming technology**	"Due to BLF, I was able to understand how much fertilizers and water is needed for farming which in turn helps growth of better products." - Male, 25

Note: The percentages in brackets are a proportion of the total sample.

Crop Production

Nearly 8 in 10 farmers report increased production with 9 in 10 of them saying this was on the same land, suggesting improved productivity.

Old farmers are more likely to report significant increase in production compared to new farmers (29% vs. 18%).

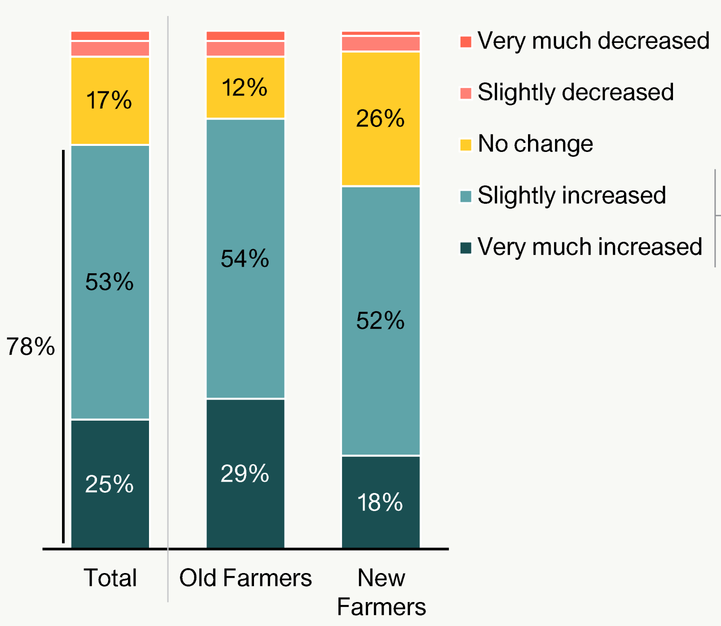
In addition to impact on production, we also calculate the proportion of farmers who report an increase in productivity*. 68% of farmers report increased productivity because of BLF.

Farmers who report an improved way of farming are more likely to report increased production compared to farmers reporting no change in their way of farming (96% vs. 32%).

*Farmers who report increased production while planting on the same amount of land are said to have experienced an increase in productivity.

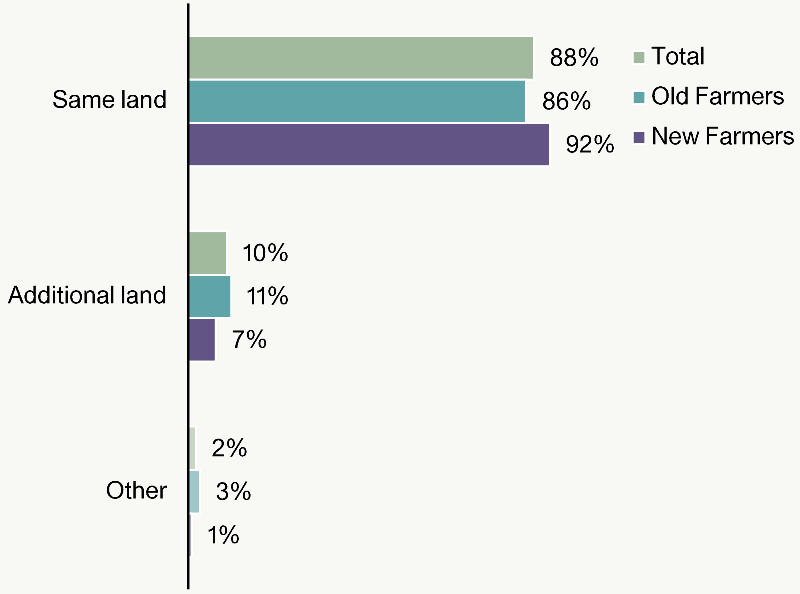
Changes in Production

Q: Has the total production from your crop changed because of Better Life Farming? (n = 682 | old = 439, new = 243)



Reasons for Increased Crop Revenue

Q: What were the main reasons for the increase in money earned? Select all that apply. (n = 488 | old = 334, new = 154)



Income Change

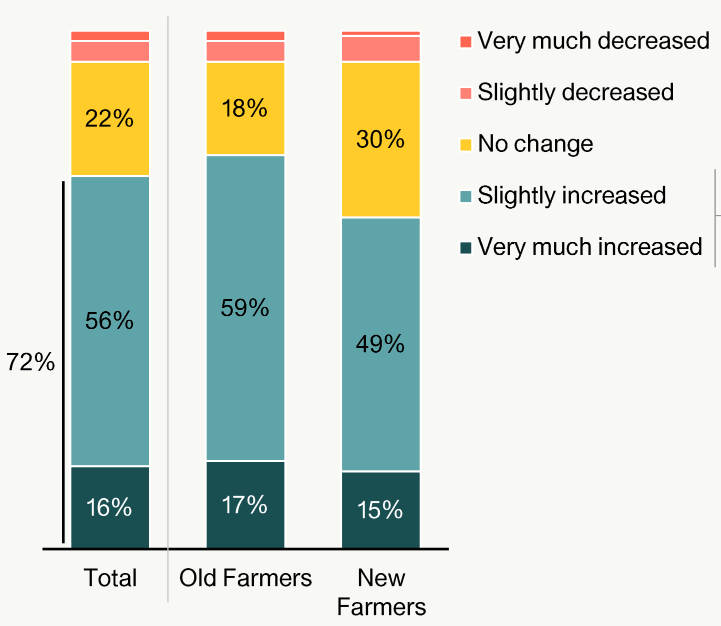
Nearly 3 in 4 farmers report an increase in revenue from crops because of BLF. Among them, 9 in 10 attribute revenue increases to being able to sell more produce.

Increase in production translates into increase in revenue, as 89% farmers attribute revenue increases to selling more.

Increase in revenue is also linked with positive impact on farmers' quality of life (p 16) and wellbeing (p 42)

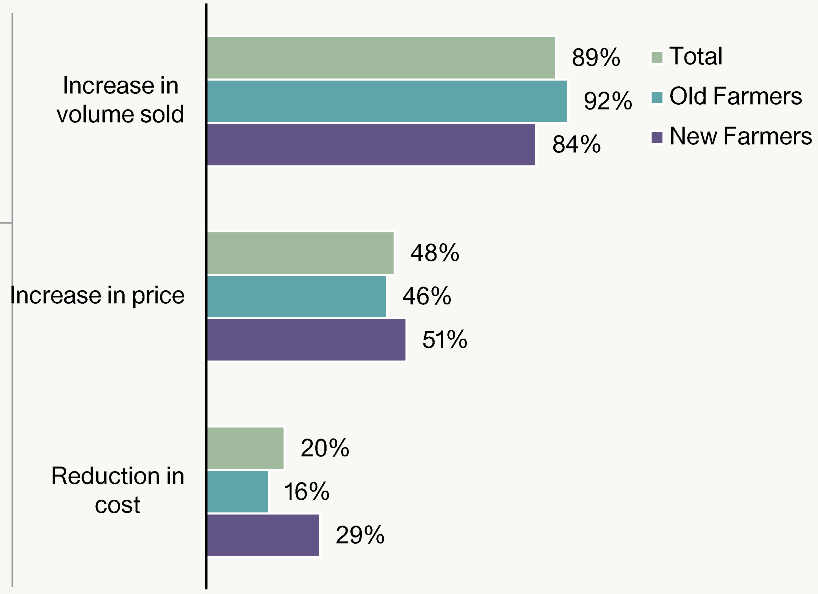
Changes in Crop Revenue

Q: Has the money you earn from your crop changed because of Better Life Farming? (n = 676 | old = 437, new = 239)



Reasons for Increase in Production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n = 532 | old = 363, new = 169)



Quality of Life: Overview

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

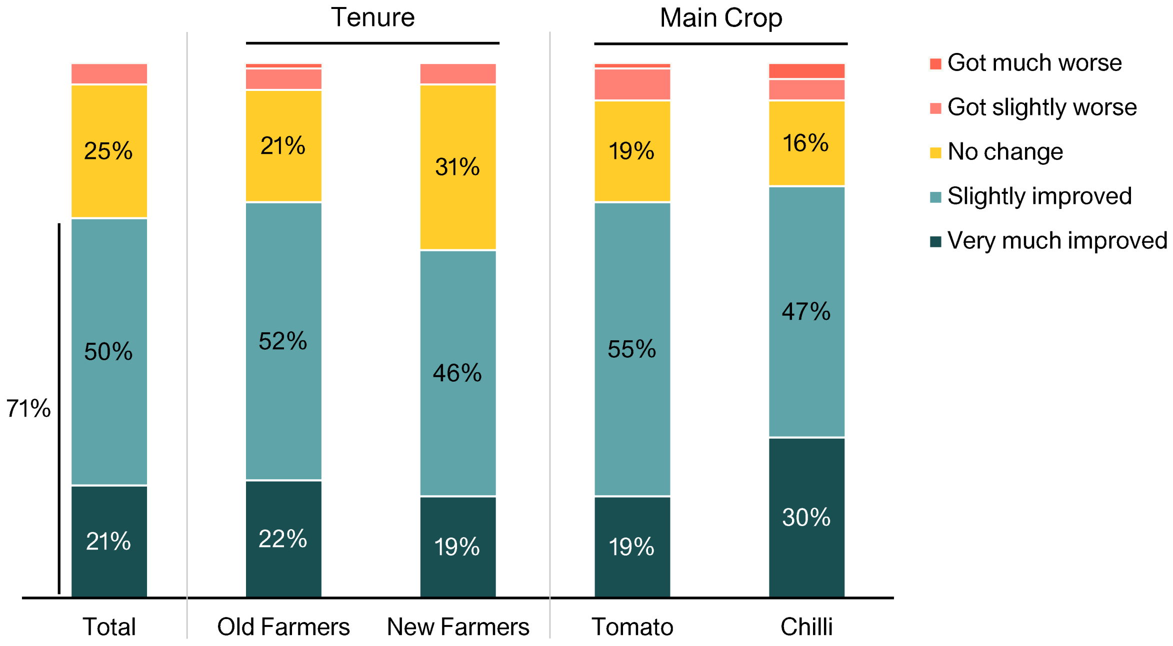
Farmers who experienced an increase in revenue because of BLF were significantly more likely to that their quality of life 'very much improved' (27%) compared to those who experienced no change in revenue (3.5%).

*Crop type was only asked to 400 of 684 farmers (baseline survey), but these results are still statistically significant.

7 in 10 of farmers report quality of life improvements with 2 in 10 reporting significant improvements.

Perceived Quality of Life Change

Q: Has your quality of life changed because of Better Life Farming? Has it:
(n = 629 | old = 414, new = 215 | tomato = 278*, chilli = 122*)



Quality of Life: Top Outcomes

When we look at farmers' open-ended responses, we discover the top three reasons why they say their quality of life has improved.

Top Self-Reported Outcomes for Farmers Whose Quality of Life Improved

Q: How was your quality of life improved? (n = 444 | old = 304, new = 140). Open-ended, coded by 60 Decibels.

69% of Old Farmers	57% of New Farmers		
52% (20% of all farmers)	57% (12% of all farmers)	mention **increased income**	"I am very happy that we have access to the best agricultural inputs which promotes growth and production. Not only do I have more income, but also have increased land size for farming." - Male, 40
40% (19% of all farmers)	31% (6% of all farmers)	talk about **affording household expenses and basic needs**	"Through BLF, I was able to earn a profit through farming, which helps me to buy groceries and other needs. I am also able to get my family some of their favorite things." - Male, 31
26% (9% of all farmers)	25% (5% of all farmers)	report **improved farm maintenance**	"I have invested my money in land preparation for the next season of farming, which helps in profitability." - Female, 38

Note: The percentages in brackets are a proportion of the total sample.

Farmer Satisfaction: Overview

The Net Promoter Score® for BLF farmers is 27 which is fair.

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

The Net Promoter Score of old farmers is higher then that of new farmers which suggests that farmer satisfaction can improve over time.

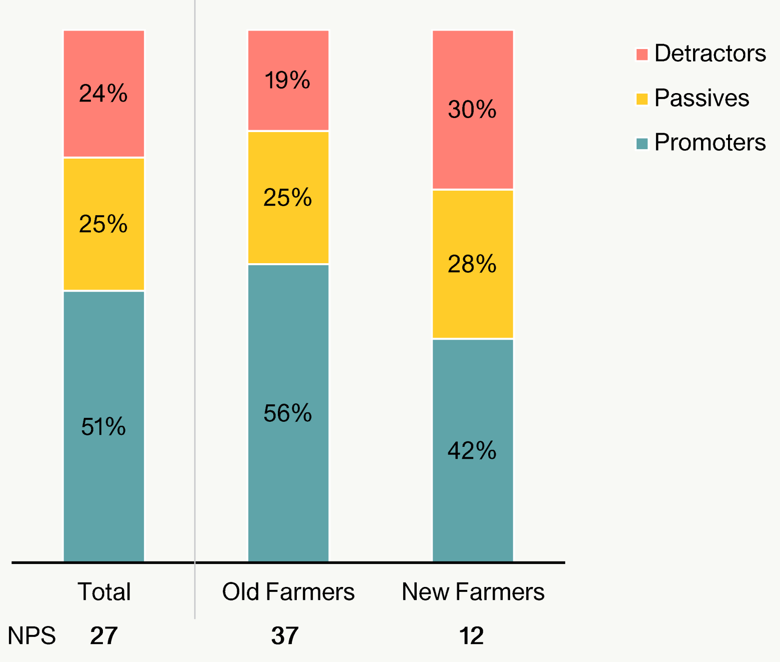
Farmers who experienced an increase in revenue because of BLF were also more satisfied (NPS of 57) than farmers whose revenue did not increase (NPS of -41).

Asking respondents to explain their rating provides insight into what they value and what creates dissatisfaction. These details are on the next page.

Please see the appendix to know more about how the NPS is calculated.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Better Life Farming to a friend, where 0 is not at all likely and 10 is extremely likely? (n = 684 | old = 439, new = 245 | tomato = 278*, chilli = 122*)



State	NPS
Jharkhand	28
Uttar Pradesh	28
Crop Type*	
Chilli	48
Tomato	36

*Crop type was only asked to 400 of 684 farmers (baseline survey), but these results are still statistically significant.

Farmer Satisfaction: NPS Drivers

Promoters value good quality crop protection and other farm inputs. Detractors complain about lack of trainings, irregular meetings, and ineffective inputs.

:)   : \   : (

Old Farmers (n = 439)

56% are Promoters. They love:

1. Good farm inputs (40%)
2. Good quality crop protection (35%)
3. Helpful staff (19%)

25% are Passives: They like:

1. Good farm inputs (48%)
2. Increased productivity (43%)

But complain about:

1. Expensive crop protection (19%)

19% are Detractors. They dislike:

1. Irregular meetings/No visits (33%)
2. Lack of trainings and demos (21%)
3. Ineffective fertilizers/pesticides (17%)

New Farmers (n = 245)

42% are Promoters. They love:

1. Good quality crop protection (24%)
2. Helpful staff (23%)
3. Good farm inputs (22%)

28% are Passives: They like:

1. Good farm inputs (46%)
2. Helpful visits and meetings (44%)
3. Increased farm productivity (29%)

30% are Detractors. They dislike:

1. Lack of trainings and demos (36%)
2. Irregular meetings or no visits (23%)
3. Ineffective fertilizers/pesticides (19%)

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?

Challenges: Overview

1 in 5 farmers experienced a challenge with BLF. Farmers with no challenges report higher satisfaction, suggesting that addressing challenges can improve value creation.

New farmers are less likely to have experienced any challenges with Better Life Farming (85%), as compared to old farmers (77%).

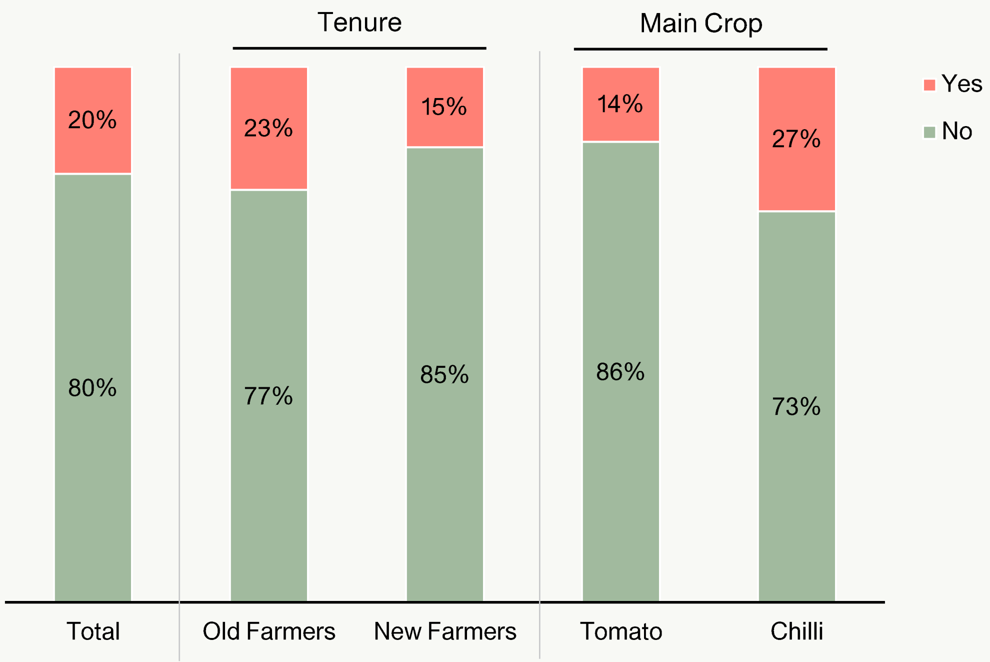
The Net Promoter Score of farmers with challenges is lower (-30) compared to that of farmers with no challenges (42) implying challenges are a driver of satisfaction and loyalty.

Challenges were slightly higher among chili farmers (27%) compared to tomato farmers (14%)*.

*Crop type was only asked to 400 of 684 farmers (baseline survey), but these results are still statistically significant.

Farmers Reporting Challenges

Q: Have you experienced any challenges with Better Life Farming? (n = 682 | old farmers = 437, new = 245)



Top Challenges Reported

The top challenges reported by farmers revolve around bad input quality and non-responsive company staff.

Top Self Reported Outcomes for Those Who Faced Challenges

Q: Please explain the challenges you have experienced. (n = 139 | old = 101, new = 38). Open-ended, coded by 60 Decibels.

23% of Old Farmers	16% of New Farmers		
21% (22 farmers)	24% (9 farmers)	mention **bad input quality**	"The crop protection suggested by BLF did not work on crops, as all the leaves dried up and died and it did not produce any fruit. " – Male, 48
20% (21 farmers)	16% (6 farmers)	talk about **non-responsive company staff**	"BLF staff are not communicating regularly with us. Sometimes we call for some reason, but they don't answer my calls." – Female, 35
17% (17 farmers)	13% (4 farmers)	report **infrequent trainings**	"Their workers only visit during farming season and should visit us at other times of the year, as we are freer and can devote time to training and other programs." – Male, 55

Note: The numbers in brackets are farmers who mentioned that specific challenge.

Value Perception

3 in 5 farmers report that the value offered by Better Life Farming is good or very good with nearly a third saying it is 'very good'.

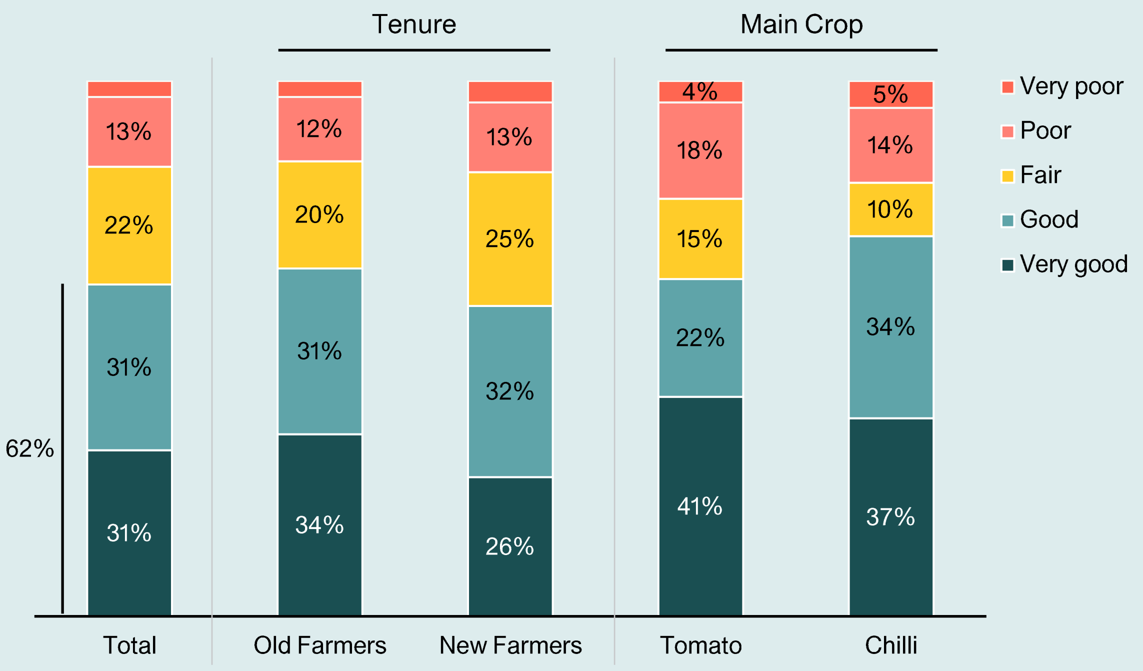
Farmers who report an increase in money earned are more likely to say the value offered by Better Life Farming is 'very good' (41%) compared to farmers reporting no change in revenue (6%), suggesting revenue is a positive driver for the perception of Better Life Farming's value.

Value for money and NPS are closely linked, with customers rating value for money as 'good' or 'very good' having a significantly higher NPS (57), than those rating it 'poor' or 'very poor' (-50). This insight suggests that an effective marketing and awareness strategy for the product/service should focus on affordability and value of BLF's service.

*Crop type was only asked to 400 of 684 farmers (baseline survey), but these results are still statistically significant.

Perceptions on Value of Better Life Farming

Q: Do you think the value offered by Better Life Farming is…? (n = 643 | old = 421, new = 222 | tomato = 278*, chilli = 122*)



Farmer Suggestions

57% of those we interviewed had specific suggestions for improvement for BLF.

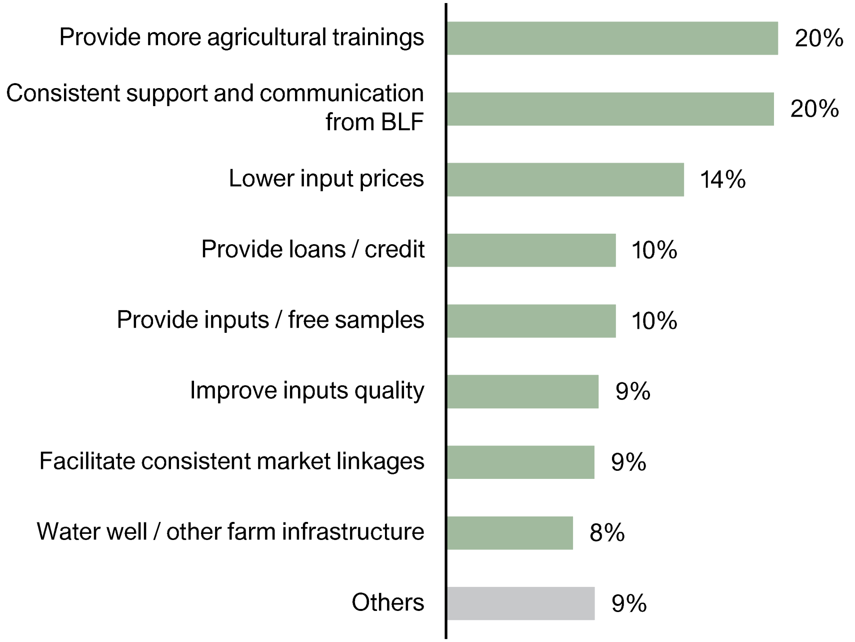
Others include timely communication about the day and time of training and improving the quality of trainers. Outside of BLF, farmers requested access to and awareness about government schemes, health insurance, and infrastructure support (such as vehicles or home refurbishments).

Farmers who applied 'all' or 'most' of the training are slightly more likely to mention lower input prices compared to those who applied 'some' or 'none' of it (13% vs. 5%). Effective adoption and implementation of the training may nudge farmers to think about input prices more proactively.

Farmers request for consistent support from BLF and more trainings when asked what BLF can do that would be helpful.

Suggestions from Farmers

Q: Is there anything that BLF can do that would be particularly helpful to you? (n = 390)



"It would be great if they come to visit fields regularly to check crops and soil, and also educate us about different schemes for the upliftment of farmers. " - Male, 30

"BLF should ensure that there is guidance and training related to various methods of agriculture. "
- Male, 45

"The crop protection which BLF recommends have become very expensive, and we would like it if the price is a little lower." - Male, 45

Impact by Farmer Tenure

Farmers who have engaged with BLF for over a year report slightly deeper impact on farm livelihoods and quality of life, and higher satisfaction with BLF, compared to their peers.

We checked for trends in key impact metrics to understand if tenure has any influence on Better Life Farming's impact on farmers lives.

Average performance across metrics:

- Old farmers: 73%
- New farmers: 62%

This suggests that retention and continuous engagement may be key to deeper impact.

Impact Comparison by Farmer Tenure with BLF

(n = 684)

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"Since interacting with BLF, I have got to learn about farming tools, inputs, crop protection, and their usage. This helps me decide what inputs would work best in my field." - Male, 32

Farmer Acquisition

We asked a subset of 284 farmers questions to understand factors that lead to successful farmer acquisition and their experience with prices received for produce, off-takers, and use of formal credit before BLF.

Throughout this section, we analyse how acquisition channels and experience prior to BLF differs among new and old farmers.

“In our area the land is rocky, and Bayer’s crop protection has effectively helped in better crop development.”- Male, 31

Source: Penn Today

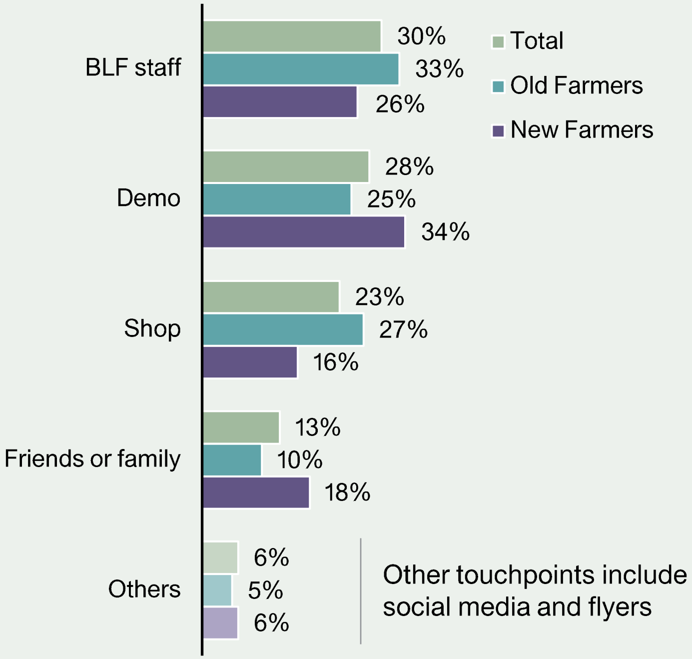
Farmer Acquisition

3 in 5 farmers heard about BLF through staff outreach and field demonstrations. These were also the top reported motivation factors for joining BLF.

BLF's field demonstrations seem to be more effective among newer farmers, as they are more likely to report these as the first touchpoint with BLF as well as their top motivation for joining BLF.

First Touchpoint with BLF

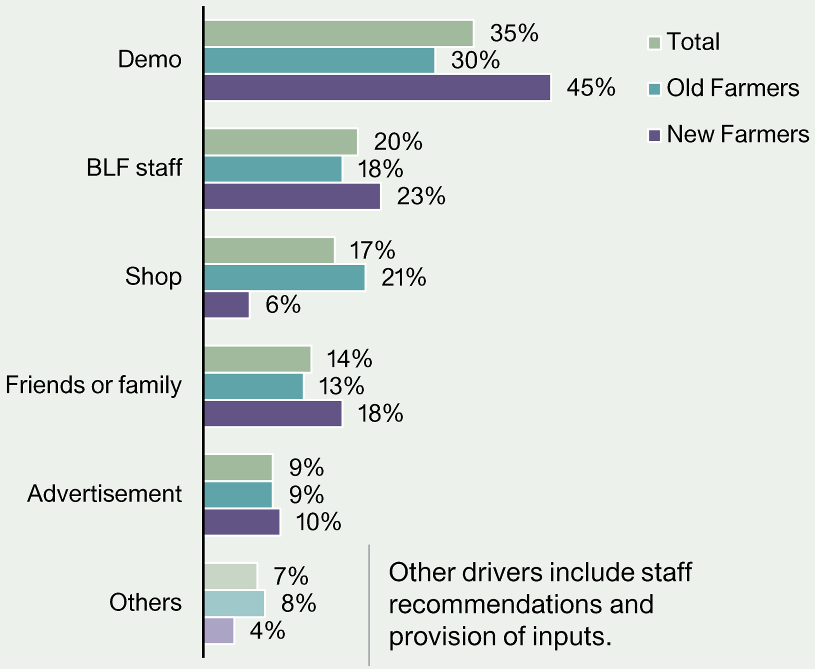
Q: How did you hear about the Better Life Farming program? (n = 283 | old = 175, new = 108)



No respondents report hearing about channels like TV, groups and radio.

Motivation to Join BLF

Q: What motivated you to join the program? (n = 283 | old = 175, new = 108). Open ended, coded by 60 Decibels.



First Access

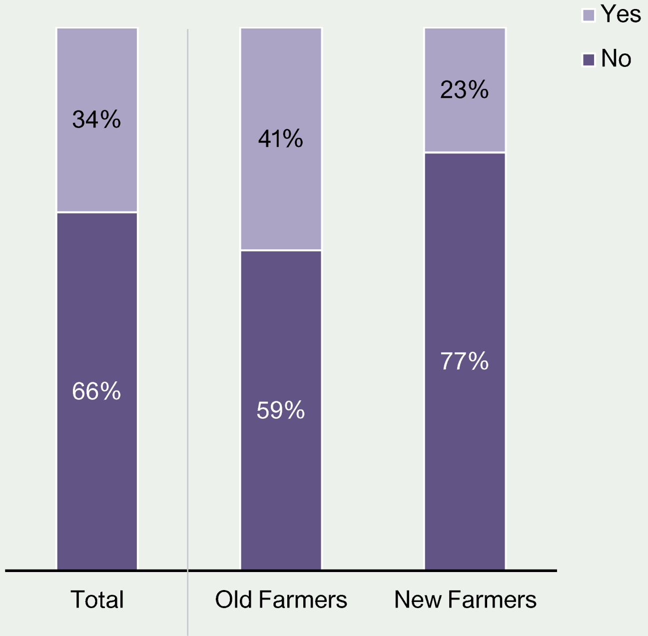
Over 3 in 5 new farmers are accessing a service like BLF for the first time. A majority of farmers had access to seeds and fertilizers before BLF.

New farmers are less likely to have had prior access to a program like Better Life Farming (23%) as compared to old farmers (41%). This could be an indicator of the program being able to reach more underserved farmers in the past 12 months.

Only 1 in 3 farmers had access to services like credit and training before BLF. By providing these services, BLF differentiates itself from other providers in the market.

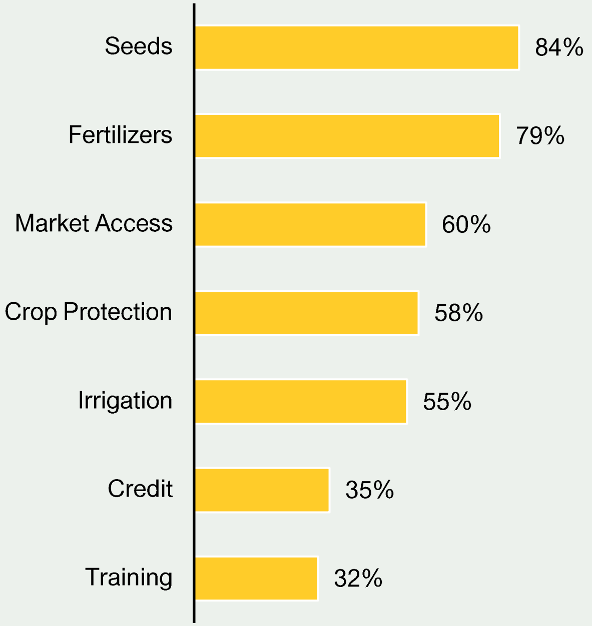
First Access

Q: Before BLF, did you have access to a program like BLF provides? (n = 280 | old = 173, new = 107)



Services Accessed Before BLF

Q: Which of these products or services did you have access to before BLF? (n = 284)



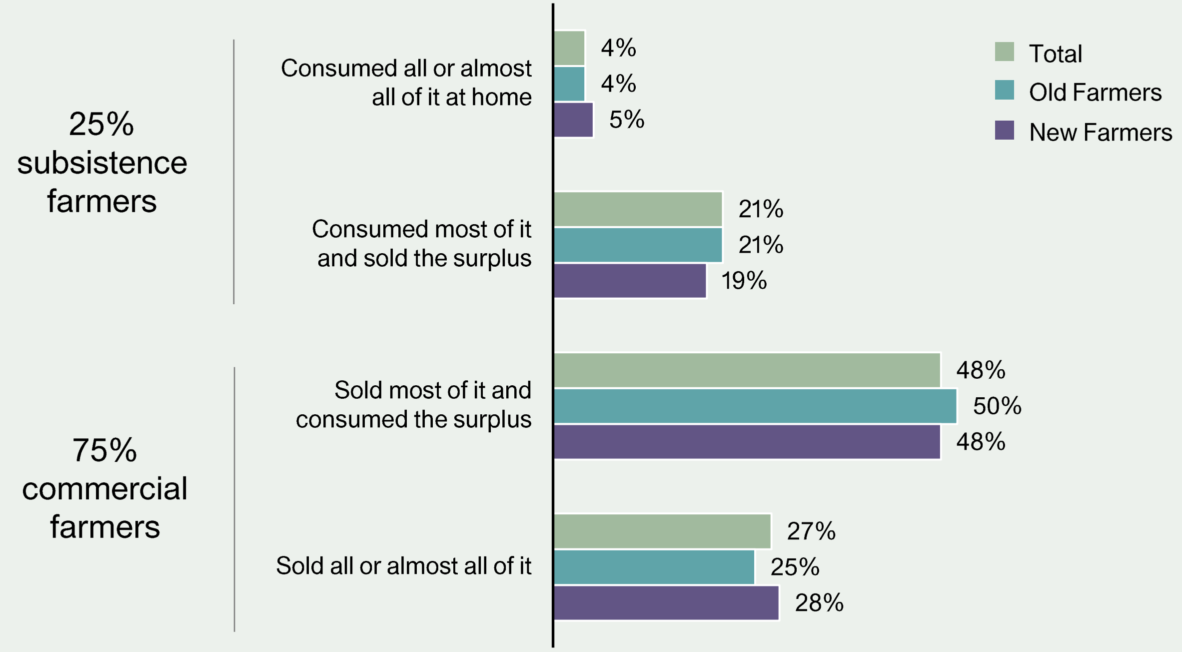
Before BLF: Farm Produce

3 in 4 farmers that BLF is reaching are commercial farmers, who sell most or all of their produce.

To understand how farmers were managing their produce before BLF, we asked them about the sale and consumption of produce harvested. We used this as a proxy to classify those who consumed most or all of their produce as subsistence farmers, and those who sold most or all of their produce as commercial farmers.

Managing Farm Produce Before Better Life Farming

Q: What did you do with your farm's production before interacting with Better Life Farming? (n = 283 | old = 175, new = 108)



Before BLF: Information Sources

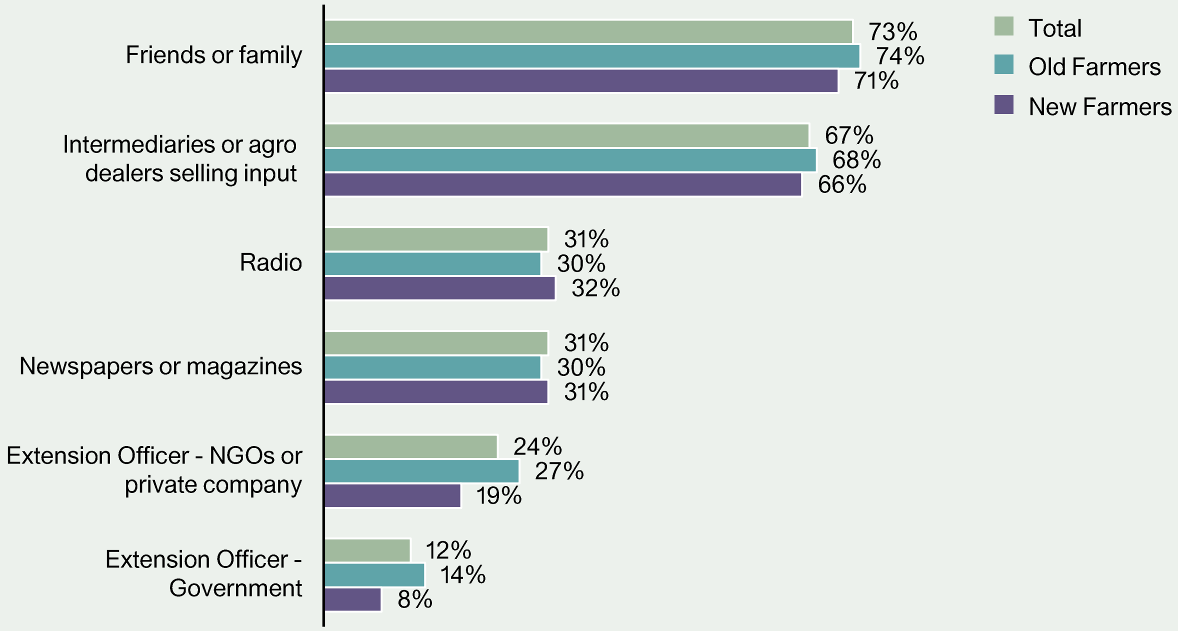
3 in 4 farmers relied on friends and family for farming and 2 in 3 on intermediaries and agro-dealers for information and advice before BLF.

The top 6 sources of information before BLF are showcased on the right. Other sources of information included religious leaders and mobile phone based sources like YouTube, mobile applications, and internet search.

That the majority relied on people-centric sources of farming information as opposed to electronic or media sources (radio, newspapers) suggests that most farmers prefer having a human touch point when it comes to advisory.

Information Sources Before Better Life Farming

Q: What were your top three sources of information before Better Life Farming? (n = 283 | old = 176, new = 107)



Before BLF: Perception of Prices Received

Less than 1 in 10 farmers were receiving ‘very good’ or ‘good’ prices and poor prices were a pain point for 2 in 10 before BLF.

Those who had prior access to a service like BLF’s were more likely to report good or very good prices (19%) compared to those who were accessing a service like BLF for the first time (6%).

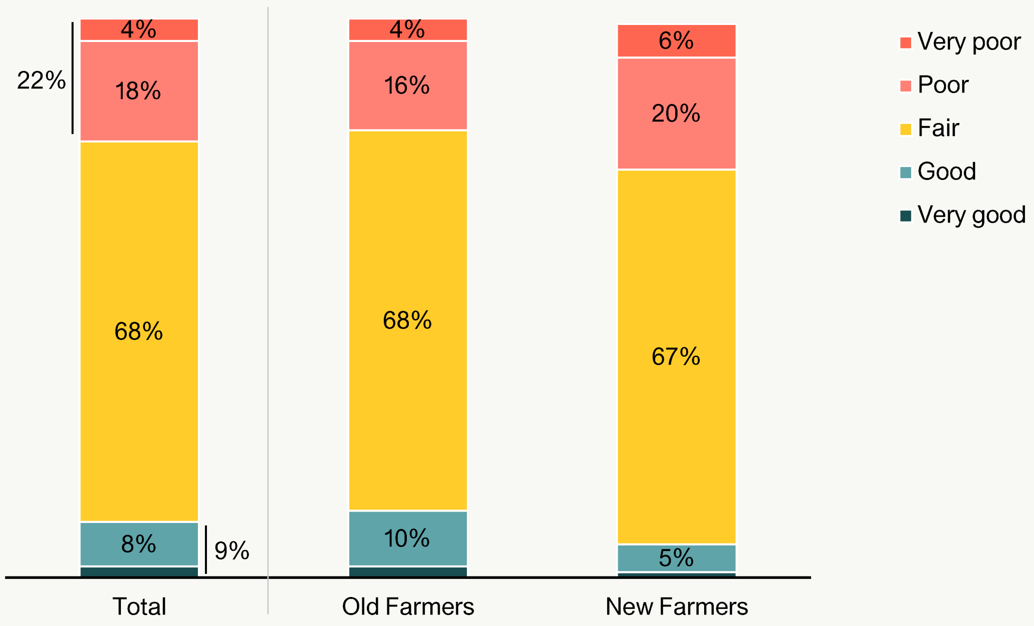
Quality of life improvements because of BLF are significantly higher among those previously receiving poor prices (83%), compared to others (56%).

An Idea

Since impact on quality of life is linked with receiving poor prices previously, BLF can increase its impact by providing market access and better prices to farmers who are dissatisfied with the prices they are receiving. Consider using field networks to identify and expand services to communities where poor prices are a pain point.

Perception of Prices Offered Before Better Life Farming

Q: Before Better Life Farming, how did you rate the price offered by the typical buyer? (n = 282 | old = 175, new = 107)



Before BLF: Off-takers

Close to 9 in 10 farmers say that the off-takers they sold to before BLF are not different from their current buyers.

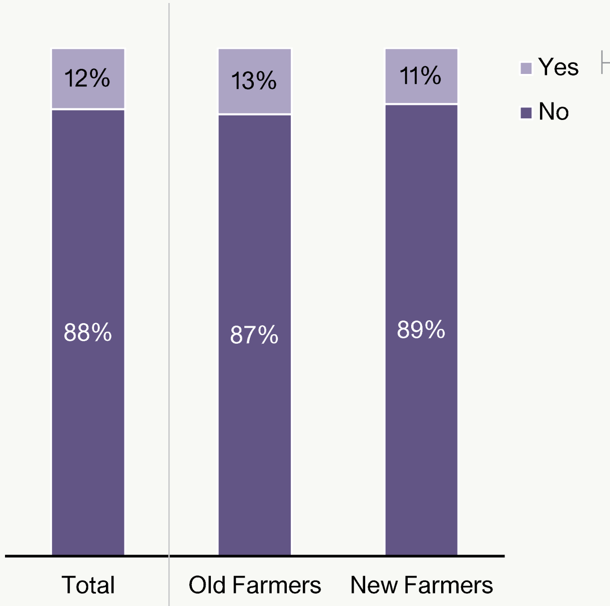
Farmers who are selling to different off-takers now are significantly more likely to say their way of farming 'very much improved' (50%) compared to those who are selling to the same off-takers as before BLF (21%).

Further, those selling to different off-takers now also report higher satisfaction with BLF (NPS of 35) compared to those selling to the same off-takers as before (NPS of 7).

These findings combined with the insight on prices received by farmers before BLF (page 32) show that BLF can have higher impact on those who are facing market access challenges.

Change in Off-takers After BLF

Q: Were the off-takers you sold to before Better Life Farming different from those you sell to today? (n = 280 | old = 176, new = 104)



Differences in Off-takers

Q: Could you please describe the difference? (n = 34)

Better rates received now

(41% of farmers saying 'yes' / 5% of all respondents)

"Earlier, we used to sell less crops and at a lower rate. Now we are selling more at a higher rate." - Male, 32

More savings compared to before

(29% of farmers saying 'yes' / 3% of all respondents)

"I used to sell wheat and rice to government centers but now I sell them to other companies. Transportation charge is saved since they pick it up from our doorstep." - Male, 82

Before BLF: Formal Borrowing

1 in 3 farmers had a farm loan from a formal source, and half of them found it difficult to get this loan.

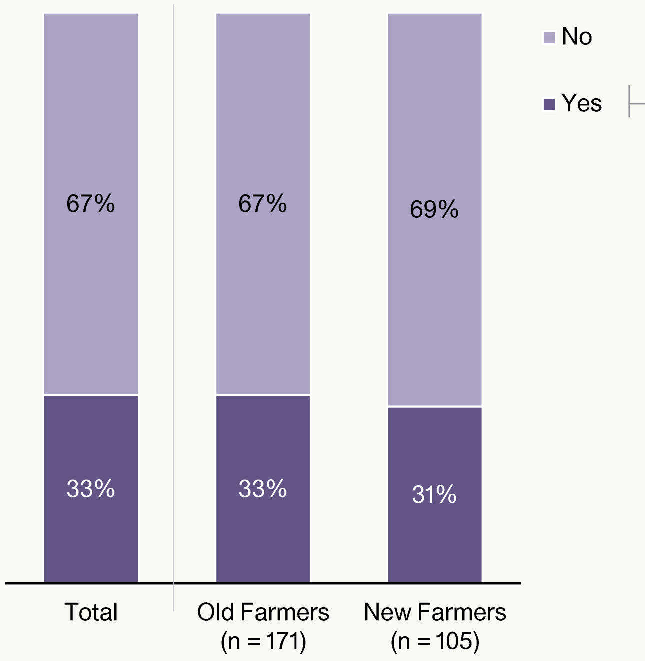
Complicated loan procedures, lack of information on how to get a loan and high interest rates are the top barriers to formal borrowing reported by farmers who could not get a loan.

Farmers who didn't have a formal loan or credit before BLF say they did not borrow because they did not need it (46%), or could not get one (21%, i.e. 14% of all respondents). Among those who got a loan, 53% found the process difficult (i.e. 17% of all respondents).

Hence, formal borrowing before BLF was a challenge for 31% of farmers – 14% were not able, and 17% were able but found it difficult.

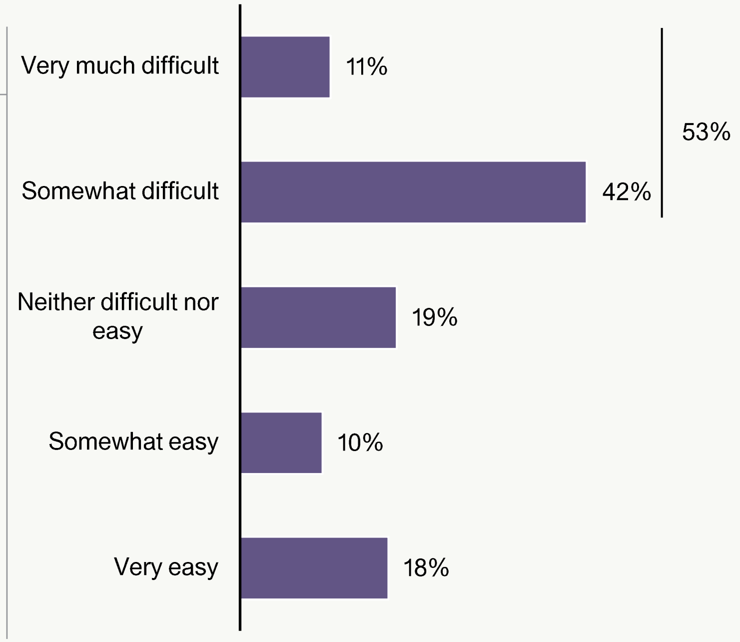
Institutional Credit Availability

Q: Did you have an institutional farm loan / credit before Better Life Farming? (n = 276 | old = 171, new = 105)



Ease of Availing Credit

Q: If yes: How easy or difficult was it for you to get this loan? (n = 90)



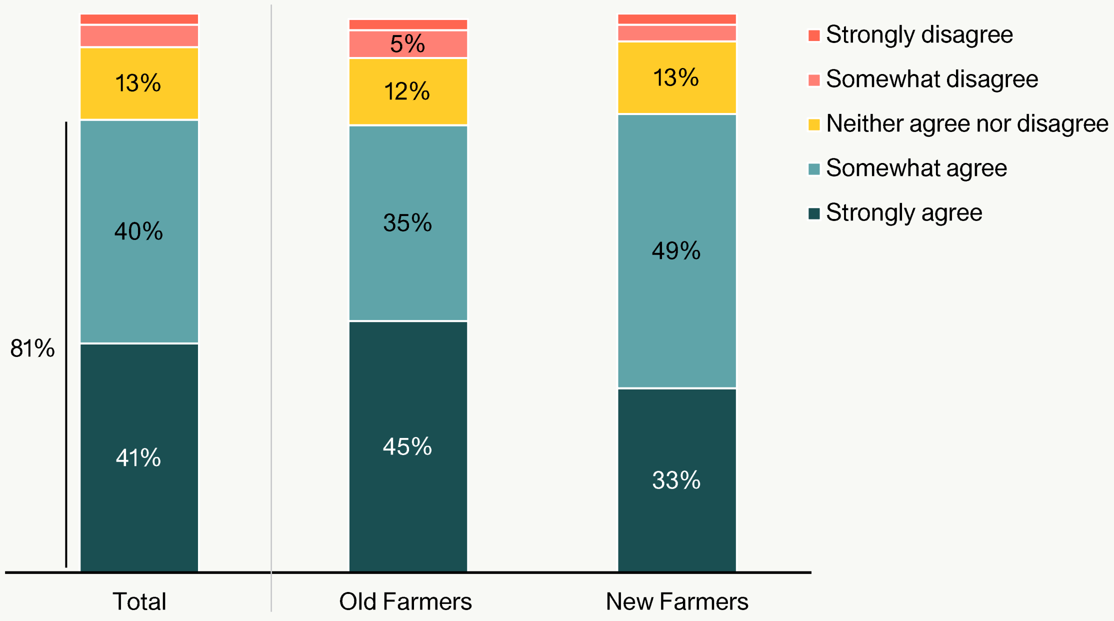
Safeguarding Farmers' Interests

4 in 5 farmers strongly agree that BLF puts their interests first.

Farmers who have worked with BLF for more than a year are more likely to 'strongly agree' that BLF puts their interest first (45%) compared to newer farmers (33%).

Farmer Perception of BLF

Q: To what extent do you agree or disagree with the following statement: "BLF puts my interest first."
(n = 277 | old = 175, new = 102)



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"BLF is an important component for me as a farmer because they help me sell the produce at a good price on the market." - Male, 38

Training & Long-Term Impact

We asked a subset of 400 farmers about their experience with the BLF training, and BLF's impact on their households and wellbeing.

Throughout this section, we segment training experience and impact metrics by farmer tenure to understand how these differ among old and new BLF farmers.

"The training provides us with agri-solutions like usage of fertilizer, crop protection, irrigation, and marketing. [BLF] encourages me to farm in scientific ways."
- Male, 26

Training Experience: Usefulness & Understanding

Farmers who found the training to be useful are more likely to be satisfied with BLF (NPS of 74) compared to farmers who received the training, but don't remember any of the information (NPS of - 46).

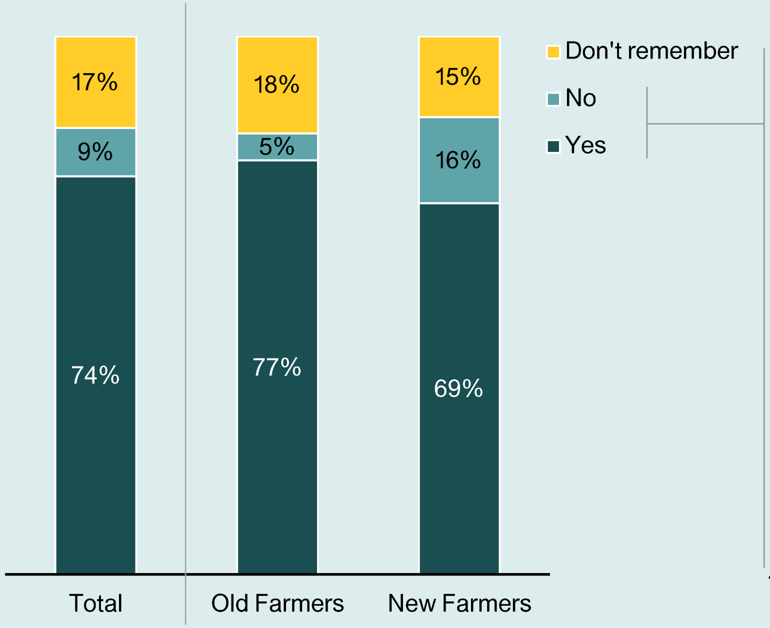
Further, farmers who found 'all' or 'most' of the training easy to understand are more likely to report their ways of farming to have 'very much improved' (33%) than their counterparts, who did not find all of it easy to understand (12%).

This suggests that information needs to be understood well and retained by farmers for them to realize deeper impact.

Farmers who have worked with BLF for over a year are slightly more likely to find the training useful and easy to understand compared to new BLF farmers.

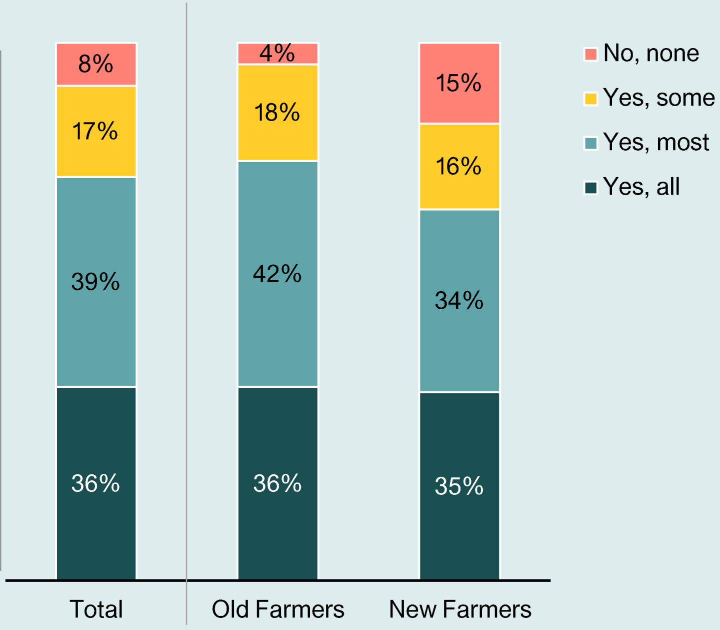
Usefulness of BLF Training

Q: Was the training/information you received from model farms useful to your work? (n = 399 | old = 263, new = 136)



Ease of Understanding BLF Training

Q: How much of this training/information was easy to understand? (n = 399 | old = 216, new = 116)



Training Experience: Application to Work

Nearly 3 in 5 farmers report applying ‘all’ or ‘most’ of the information to their farming practices. Lack of credit or money is the top barrier to applying BLF’s training.

Farmers who applied ‘all’ or ‘most’ of the training report significantly more positive impact on production and revenue compared to their peers, who only applied ‘some’ or ‘none’:

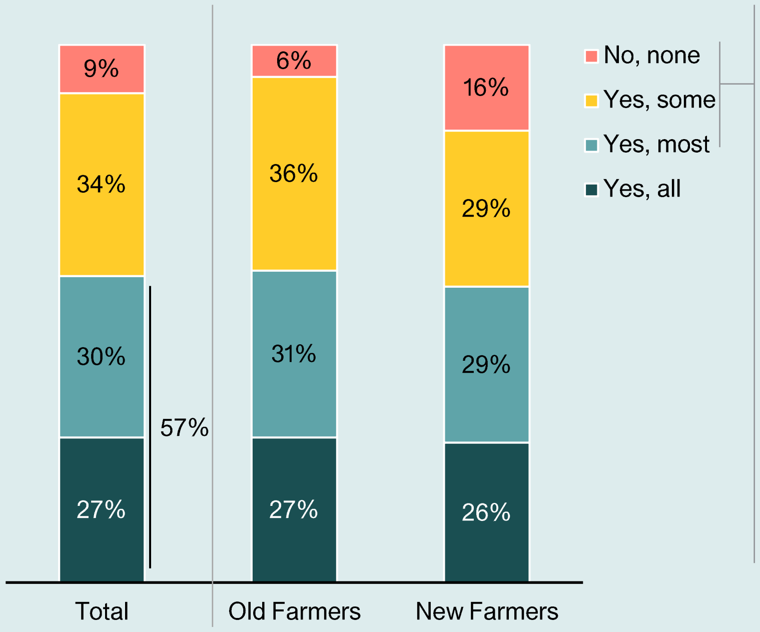
> Production increase: 96% vs. 68%

> Revenue increase: 94% vs. 70%

While new and old farmers were equally likely to apply most or all training, barriers to training application were slightly different for the two groups. Newer farmers are more likely to report lack of trust and unclear information (20% and 12%) as barriers to applying BLF’s training, compared to older farmers (7% and 4%). This underscores the importance of building trust early on to improve adoption of training and by extension, impact on production and revenue.

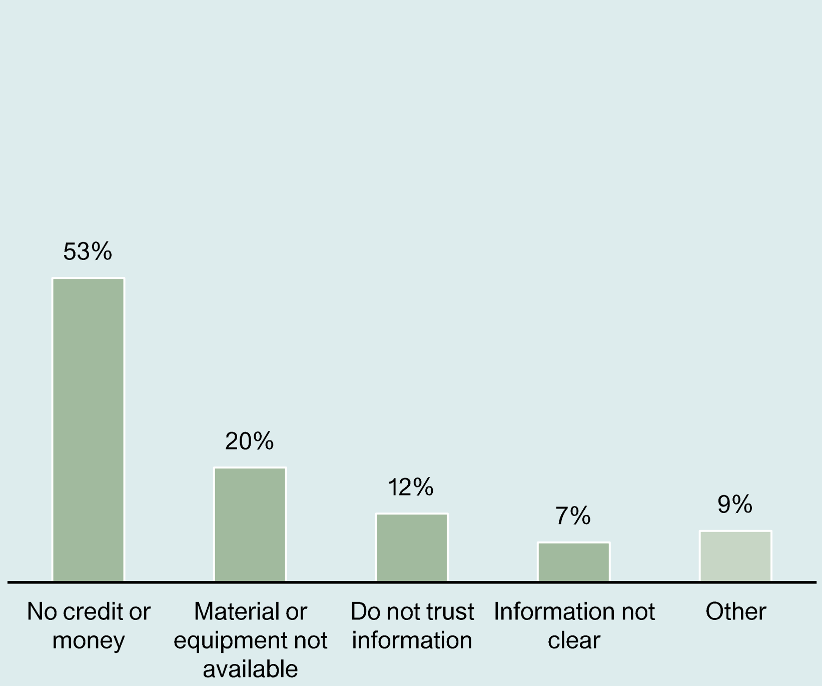
Application of BLF Training

Q: How much of this [information] did you apply to your farming practices? (n = 332 | old = 216, new = 116)



Barriers to Training Application

Q: Would you mind sharing with me what prevented you from applying all of the [training / information]? (n = 235 | old = 153, new = 82)



Household Impact

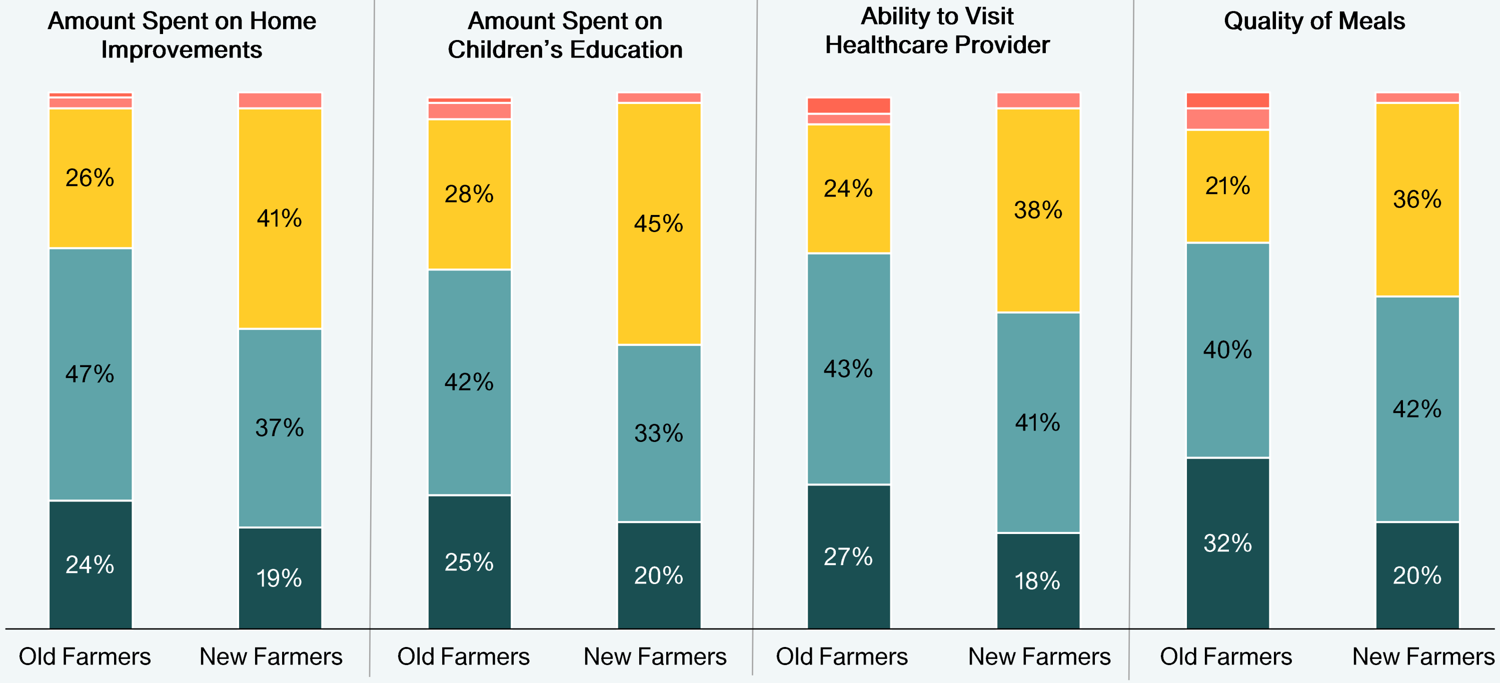
Across all metrics, old BLF farmers are slightly more likely to report positive impact of BLF on the household compared to new farmers.

While the majority report positive impact of BLF on their household, newer farmers are slightly more likely to report 'no change' in their spending on home improvements and children's education, healthcare provider visits, and quality of meals compared to older farmers.

This suggests that positive household impact may manifest for farmers over time, with longer engagement with BLF.

Impact on the Farmer's Household

Q: Have the following changed because of BLF? (n = 400 | old = 263, new = 137)



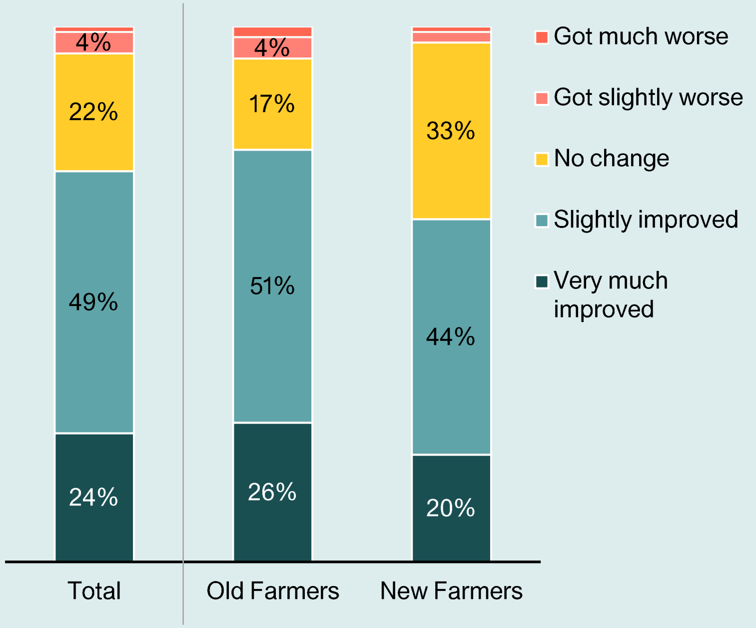
Wellbeing Impact

Overall, 36% farmers report increased stress related to meeting basic needs. BLF's influence on farmer revenue appears to have a substantial impact on wellbeing. Farmers who report increased revenue because of BLF are significantly more likely to report reduced stress and improved financial planning, compared to those experiencing no changes in revenue.

Old farmers are more likely to report improved ability to plan finances and reduced stress compared to new BLF farmers.

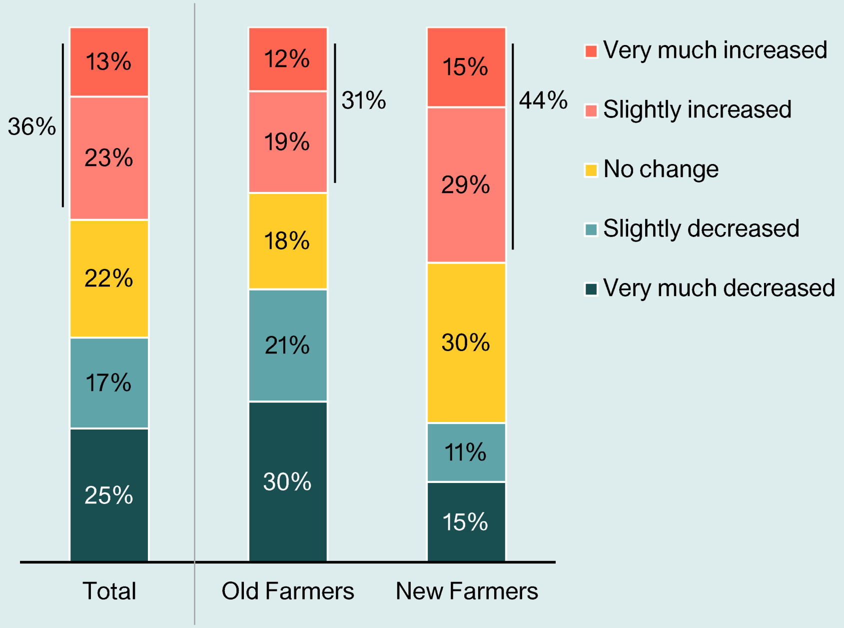
Impact on Planning Finances

Q: Has your ability to plan your finances changed because of Better Life Farming [offering]? (n = 398 | old = 263, new = 135)



Impact on Stress Levels

Q: Has how stressed you feel about meeting you family's basic needs changed because of Better Life Farming? (n = 400 | old = 263, new = 137)



Investing in Agriculture

Over 2 in 3 farmers say their confidence to make farm investment decisions has increased because of BLF. Newer farmers are slightly less likely to report this increase.

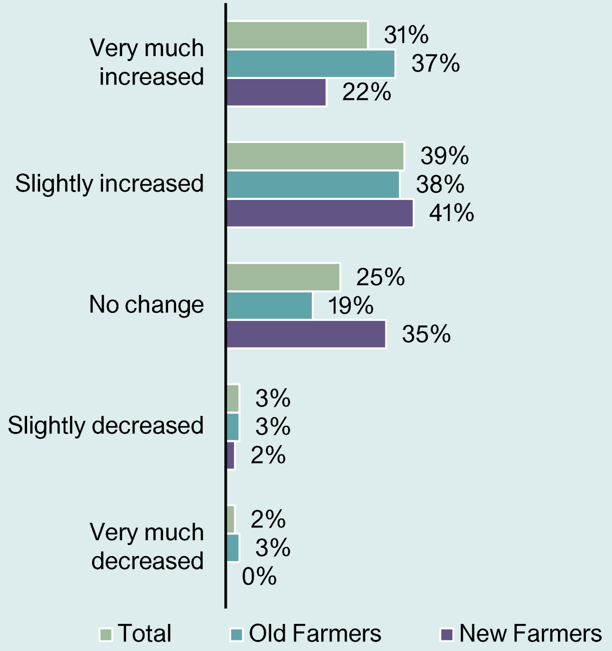
Most farmers feel confident in making decisions to invest in agriculture because of BLF (70%). Top drivers of increase in confidence are shown on the right.

Those reporting 'no change' in confidence levels had the following to say:

1. No tangible change farming methods after engaging with BLF (78%)
2. Inability to afford inputs or bad input quality (15%)

Perceived Confidence Change

Q: Has your confidence to make decisions on investing in agriculture changed because of BLF? (n = 400 | old = 263, new = 137)



Drivers of Confidence

Q: Please explain how the above have changed for you. (n = 282). Open ended, coded by 60 Decibels.

Availability of good quality inputs
(47% of respondents with increased confidence)
"I used branded seeds and fertilizers for farming. Though it is costlier, they give me good results." - Male, 38

Access to trainings, new information, and techniques
(33% of respondents with increased confidence)
"BLF educated me on inputs, insurance and finances. This helped me identify products which are good." - Male, 23

Witnessed improved crop yield and quality
(26% of respondents with increased confidence)
"Productivity increased with the same land. I easily sell it to BLF and in village with good price." - Male, 56

Impact by Farmer Tenure

Farmers who have worked with BLF for over a year are significantly more likely to improved wellbeing and deeper positive impact on their household compared to newer farmers.

Farmers who have been working with BLF for more than 12 months report slightly deeper impact across all long-term impact metrics.

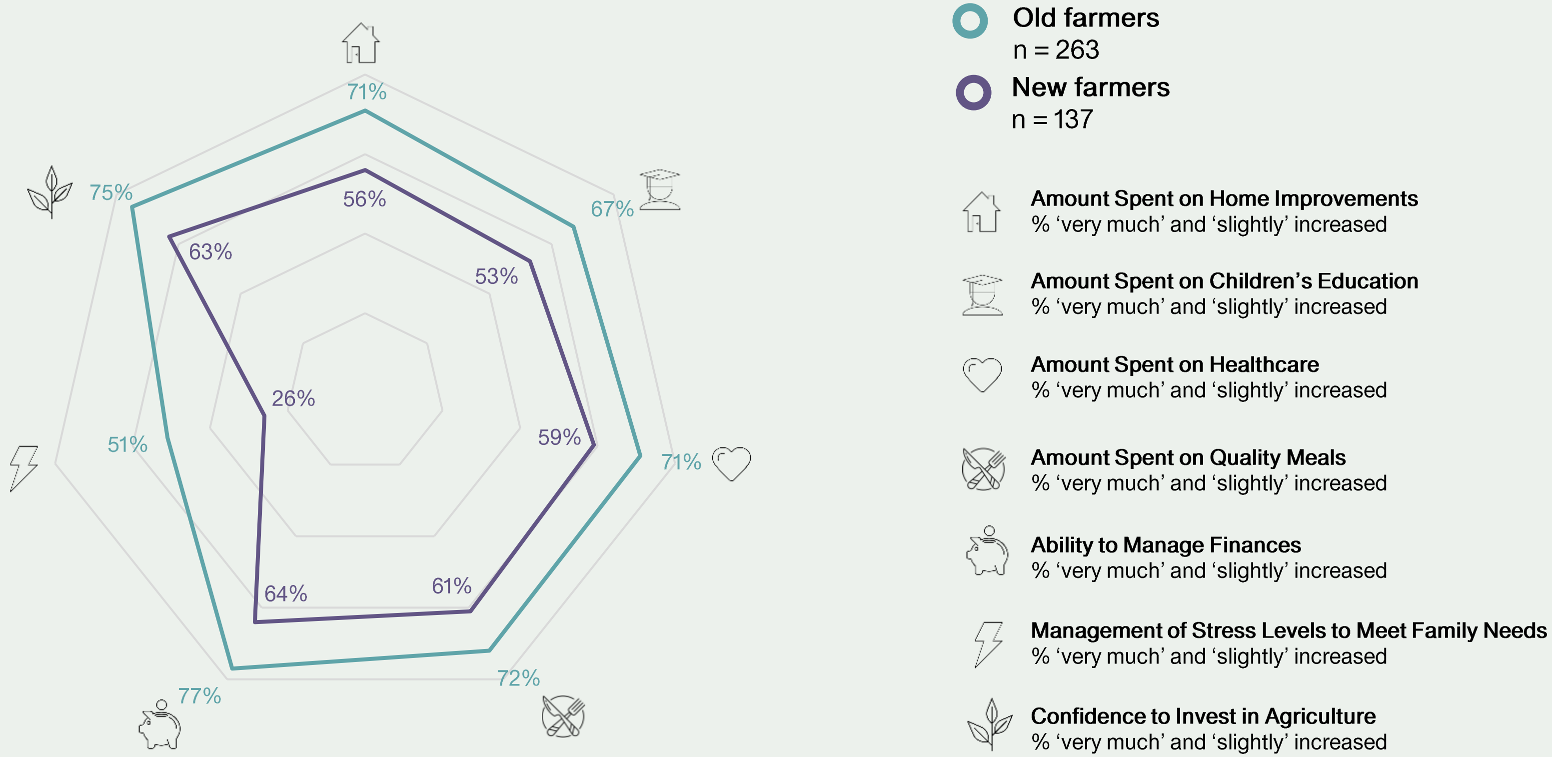
Average performance across metrics:

> Old farmers: 69%

> New farmers: 55%

Impact Comparison by Farmer Tenure with BLF

(n = 400)



Appendix

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'.
Wealth Index	What proportion of your farmers lie in the bottom three wealth quintiles of India's and the state's population? This indicator uses the Wealth Quintiles developed by the Innovations for Poverty Action, to identify the likelihood of your farmers living in a certain wealth quintile compared to the country and state population. We use the index to determine the proportion of farmers that lie in the Bottom 20th,, Bottom 40th, Bottom 60th, and Bottom 80th wealth quintiles in India. This gives you insight into the inclusivity of your business/work.

Summary Of Data Collected

684 phone interviews completed between October 2022 and February 2023.

Methodology

Survey mode	Phone
Country	India
Language	Hindi
Dates	October 2022 – February 2023
Sampling	Random sample of 684 Better Life Farming farmers randomly selected from a farmer database of 2,228 farmers provided by Bayer Crop Science.
Response rate	73%
Average time p/interview	17 mins

Responses Collected

Farmers	684

Accuracy

Confidence Level	~90%
Margin of error	~3%

Research Assistant Gender

Female	6
Male	4

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. 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 and Harmanpreet for their support throughout the project.

This work was generously sponsored by Bayer Crop Science.

They have provided in-depth training on how to cultivate different types of vegetables in scientific ways to get the best yield from agriculture.

I would like to recommend BLF because:

> they provide crop protection of quality; and

> they also arrange for trainings

on how to use it.

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