



# MARKET INCLUSIVITY AND ACCESSIBILITY FOR SMALLHOLDER FARMERS THROUGH DIGITALISATION

Agri Evolve Uganda July 2025



Source: Agri Evolve

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## About This Report

Agri Evolve is a socially-driven coffee enterprise in Uganda, supporting over 20,000 farmers in the Rwenzori mountains, while focusing on the wellbeing of farmers, businesses, and communities. Farmers are supported through a vast network of agri-partners: individuals working in partnership with Agri Evolve to improve last mile delivery of services. Agri-partners help farmers improve yields, coffee quality, and access the market.

Since 2023, Agri Evolve has partnered with Oikocredit and SSNUP (Smallholder Sustainability Upscaling Programme) to enhance farmers' access to certified markets, digital supply chains, training, and fair, transparent prices.

This report is designed to provide an in-depth understanding of Agri Evolve's farmers, their profile, the outcomes they experience and how satisfied they are with the offerings.

The insights are based on phone interviews with 300 farmers who supply coffee to Agri Evolve and their agri-partners. Respondents were selected randomly from a database of all active farmers associated with Agri Evolve. These interviews were conducted by 60 Decibels trained local researchers.

Differences between segments (e.g., gender, tenure), wherever statistically significant, are highlighted throughout this report. Some overlaps in demographics of farmers were observed during the analysis. For instance, tenured in Agri Evolve's cohort tend to be older and more likely to be certified. The segmentations in this report focus on farmer tenure, as it was found to be most predictive of outcomes.

To learn more about 60 Decibels methodology, head to the [Appendix](#). To contextualize the results, see how Agri Evolve performance compares to similar companies in the [Performance Snapshot](#) and [Appendix](#).

**300 farmers interviewed,  
32% were female.**



*I would highly recommend Agri Evolve, as it has always helped me access the market easily for my coffee. After each harvest, I am confident that I can take my coffee to a Agri Evolve agent. I no longer worry about who I will sell to, where I will sell, or how much I will earn.*

- Male, 60



# I. Impact Performance Report



## Top Insights

### 1 Agri Evolve is creating meaningful improvements in farm and livelihood outcomes, driving a better quality of life.

63% of farmers report significant improvements in their practices due to Agri Evolve, including regular pruning and soil erosion management. 8 in 10 farmers cite advisory services and farm visits as the top drivers of these improvements. As a result, 61% of farmers report a significant increase in coffee production because of Agri Evolve, with a similar proportion seeing **higher** earnings. Increased volume sold and better prices are the main contributors. Among those reporting better prices, most attribute it to improved coffee quality. This has led to 56% of farmers reporting meaningful quality of life improvements (56%), such as the ability to pay school fees for their children or save more.

See pages: [12](#), [13](#), [14](#), [16](#)

### 3 Satisfaction with Agri Evolve is high. Greater access to agri-partners and inputs would elevate farmers' experiences.

Agri Evolve's Net Promoter Score is 44, which is favorable and indicates high farmer satisfaction. Promoters value Agri Evolve's trainings, prices, and timely payments. 61% consider the prices offered to be 'very good'. Passives also appreciate the competitive pricing. Although 79% of farmers say Agri Evolve 'always' pays them on time, 16% of farmers who face challenges with the service cite delayed payments as the top issue, followed by price fluctuations. When asked about improvements, 31% of farmers highlighted the need for better access to inputs like tarpaulins and pangas, and 19% mentioned financial support. Addressing these areas could further enhance farmer satisfaction.

See pages: [22](#), [23](#), [24](#)

### 5 Tenured farmers are more likely to report deeper impact from their engagement with Agri Evolve than their less tenured peers.

Tenured farmers (working with Agri Evolve for more than 3 years) are more likely to report significant improvements in their ability to access emergency expenses (65% vs. 46%) than their less-tenured counterparts. This is likely a result of tenured farmers also reporting great production (65%) and a higher increase in earnings, particularly from selling produce (65%). This suggests that long-term engagement with Agri Evolve drives stronger financial resilience and greater overall impact on their farming outcomes.

See pages: [26](#)

### 2 Farmers report having access to basic elements of a decent standard of living, and Agri Evolve is enabling greater financial resilience.

Reflecting on their households, farmers also report access to elements of a decent standard of living like access to healthcare providers, a working toilet, and school-aged children regularly attending schools. 9 in 10 farmers report increased financial resilience because of Agri Evolve, with 51% noting improvements in financial management, such as better budgeting and discipline. 53% also say Agri Evolve has enhanced their ability to access emergency funds, and 61% of farmers believe Agri Evolve has significantly aided their recovery from climate shocks.

See pages: [10](#), [15](#), [17](#)

### 4 Some farmers demonstrate an appetite for direct mobile money payments from Agri Evolve in the future.

55% of farmers say they would be comfortable if Agri Evolve were to decide the price and pay them directly via mobile money instead of cash. Convenience of accessing funds, reduced chances of theft, and flexibility in transactions are cited as the top drivers. However, a third of farmers may not resonate with this. They talk about high withdrawal charges and limited agent availability in their regions.

See pages: [21](#)





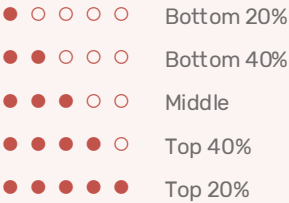
# Performance Snapshot

The performance column showcases how Agri Evolve compare to 60 Decibels Benchmarks in East Africa for the agriculture sector. Additional insights of the results can be found, in the context of the 60 Decibels Benchmarks, in the [Appendix](#).

## Benchmark Overview

East Africa geographical focus	Agriculture sector focus	92 companies included	46,938 voices listened to
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### Performance vs 60dB Benchmarks



## Who is Agri Evolve reaching?

	Agri Evolve Performance	Benchmark Performance
Female	32%	● ● ● ● ○
% accessing service for first time	68%	● ● ○ ○ ○
% reporting no access to alternatives	87%	● ● ● ● ●



## What impact is Agri Evolve having?

% reporting 'very much improved' way of farming	63%	● ● ● ● ●
% reporting 'very much increased' money earned	63%	● ● ● ● ●
% reporting 'very much increased' production	61%	● ● ● ● ●
% reporting 'very much improved' quality of life	56%	● ● ● ● ●
% reporting 'very much improved' access to emergency funds	53%	● ● ● ● ●



## How satisfied are Agri Evolve's farmers?

Net Promoter Score®	44	● ● ● ○ ○
% experiencing no challenges	84%	● ● ● ● ●
% 'always' paid on time	79%	● ● ● ● ●



## Profile

A typical farmer is a 46-year-old male, who has engaged with Agri Evolve for 3 years.

### Demographics (n = 300)



**32%**  
are female



**3 years**  
is the median tenure of  
engagement with Agri Evolve



**46**  
is the median age



**40%**  
are Oikocredit and SSNUP  
supported farmers\*



**7**  
is the median household size

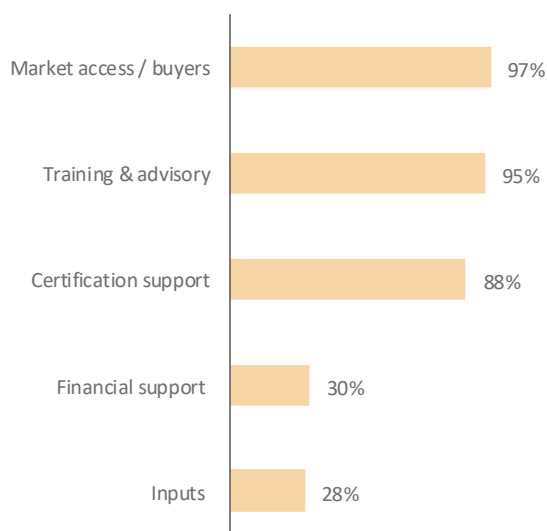


**82%**  
are certified farmers\*\*

\*Learn more about Oikocredit & SSNUP's partnership with Agri Evolve [here](#)

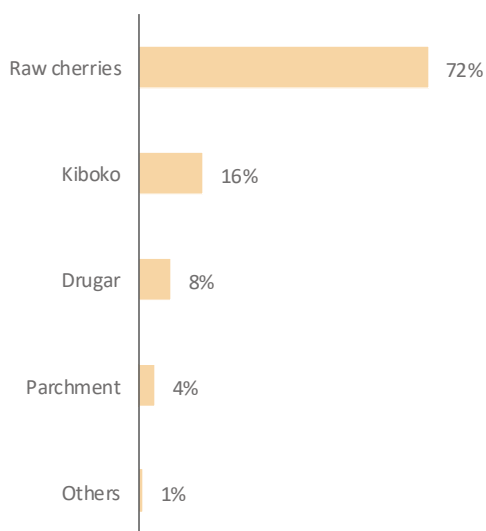
### Services Accessed

Q: Which of these Agri Evolve offerings did you use in the last 12 months? Select all that apply. (n = 300)



### Type of Coffee Sold

Q: Which type of coffee do you primarily sell to Agri Evolve? (n = 292)



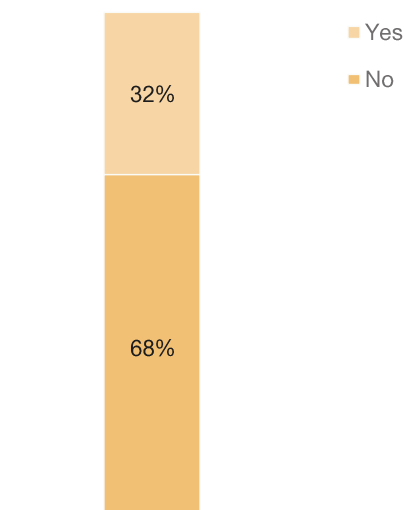
\*\*Based on the MIS data provided by Agri Evolve



## 68% farmers report accessing services like Agri Evolve's for the first time. 87% say they cannot easily find a good alternative.

### First Access

Q: Before you started interacting with Agri Evolve, did you have access to services like those that Agri Evolve provides? (n = 300)

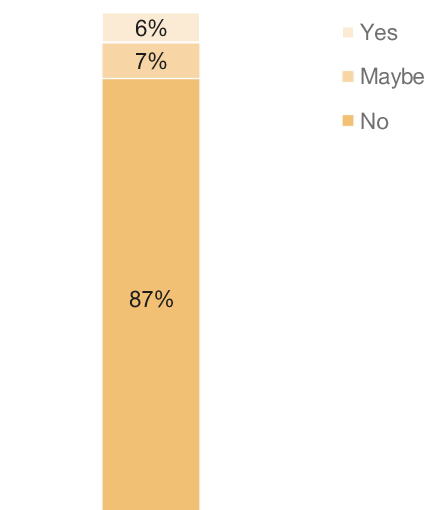


●●○○○

BOTTOM 40% - 60dB Benchmark

### Access to Alternatives

Q: Could you easily find a good alternative to Agri Evolve? (n = 300)



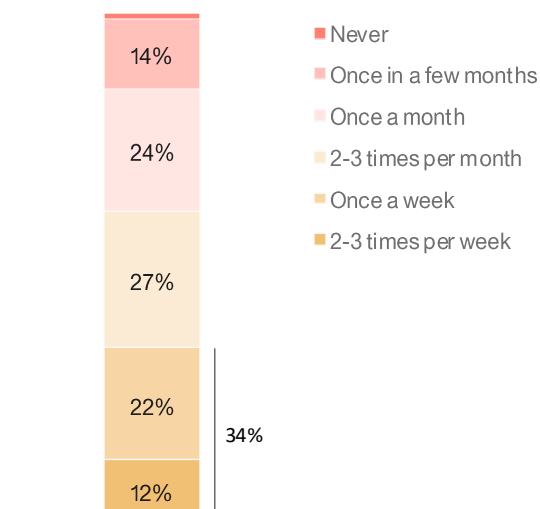
●●●●●

TOP 20% - 60dB Benchmark

## 34% of farmers report communicating with Agri Evolve at least once a week.

### Frequency of Communication with Agri Evolve

Q: How frequently do you communicate with the agri-partner / Agri Evolve field staff that you work with? (n = 300)



Frequency of engagement drives farmers' experiences. Those who communicate with Agri Evolve or agri-partners at least once a week are more likely to be satisfied with Agri Evolve than their peers who interact less periodically (NPS of 79 vs. 27). Find out more about drivers of farmer satisfaction on [page 22](#).

## 02: Living Standards



This section dives into a lean approach to understanding farmers' incomes, unlike typical measures of poverty. It emphasizes the concept of affording a decent standard of living – with elements such as food, water, housing, education, and other essential needs. Limited access to the basics can indicate farmer households being at the risk of income insufficiency.

The key indicator in this section is:

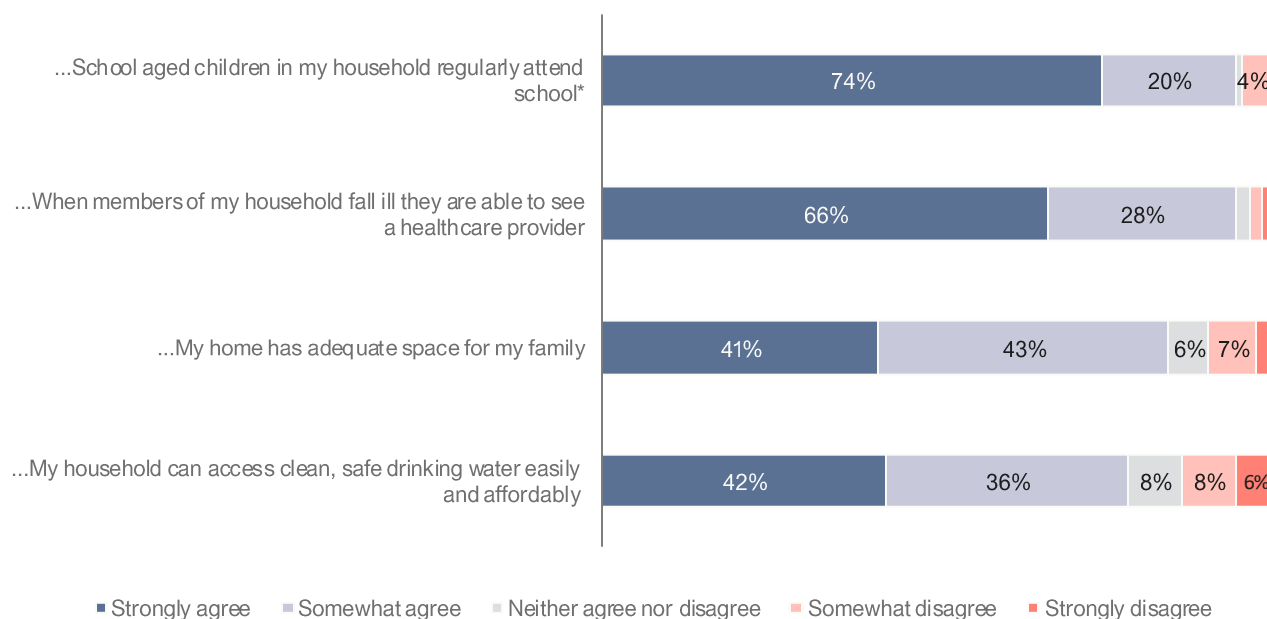
**Living Standards:** Do farmers report access to the basic elements of a decent standard of living such as water, food, education, healthcare provider, working toilets, and adequate space at home.



**While most farmers report access to basic elements of a decent standard of living, 14% say they lack access to clean drinking water.**

### Living Standards

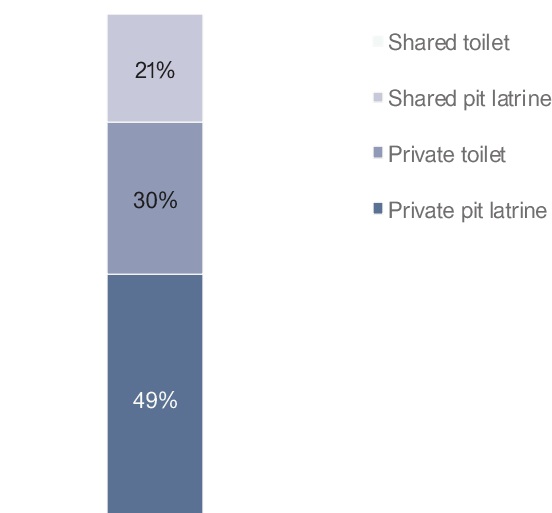
Q: To what extent do you agree or disagree with the following statement about the security of your home and household: (n = 300)



**85% of households are food secure and have access to either a private toilet or private pit latrine.**

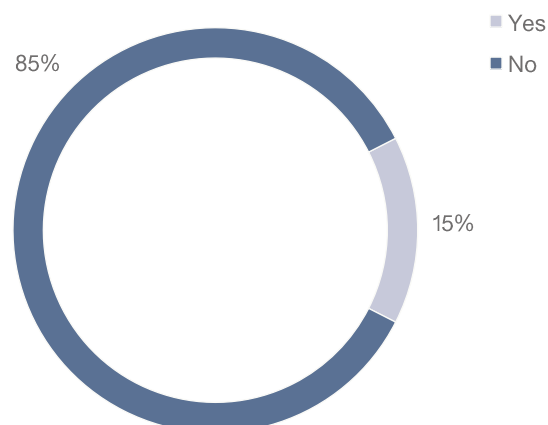
### Access to Working Toilet

Q: Which of the following best describes the toilet or sanitation your household typically uses? (n = 300)



### Food Security

Q: Were there times, in the past 12 months, in which you did not have enough food to meet your family's needs? (n = 300)



\*27 farmers report they do not have children / children of school-going age.

# 03: Impact



60 Decibels believe that the best way to understand the social impact that Agri Evolve is having, is to simply ask farmers whether their livelihood and farm outcomes have changed because of access to Agri Evolve's offering, and if so, how.

This section shows the degree to which Agri Evolve is impacting the farmers' farm and livelihoods.

The key indicators in this section are:

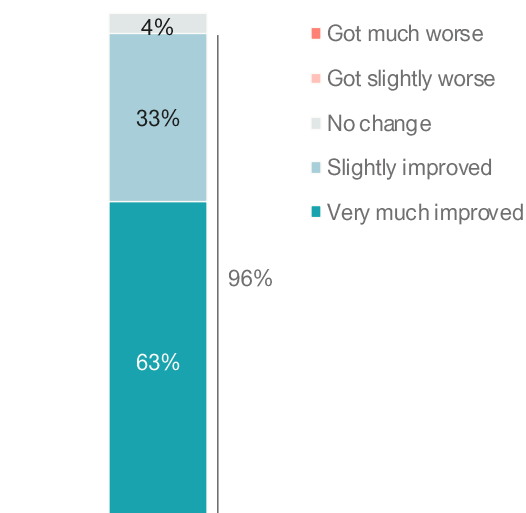
- **Money Earned:** How has the money earned from coffee changed because of Agri Evolve? What are the top reasons for this change?
- **Coffee Production:** Are farmers seeing a change in their coffee production because of Agri Evolve? What is driving this change?
- **Way of Farming:** To what extent have farmers' practices changed because of Agri Evolve's offering? What are the main drivers?
- **Quality of Life Change:** To what extent has farmers' quality of life of farmers changed because of Agri Evolve's offering?
- **Financial Resilience:** Are farmers able to afford emergency expenses because of Agri Evolve?



## 63% of farmers say their way of farming has significantly improved because of Agri Evolve.

### Change in Way of Farming

Q: Has your way of farming changed because of Agri Evolve? Has it:  
(n = 300)



Farmers interacting with Agri Evolve at least once a week, are more likely to report significant improvements in their practices compared to those interacting only once in a few months (68% vs 45%), underscoring the role of agri-partner engagement in driving farm outcomes.

Similarly, farmers who report accessing inputs, such as coffee seedlings, via Agri Evolve are more likely to report significant improvements in their way of farming than those who did not (69% vs. 59%).



TOP 20% - 60dB Benchmark

## Pruning and managing erosion are the top improvements reported. Farmers primarily attribute these to Agri Evolve's general advisory.

### Improvements in Way of Farming

Q: How has your way of farming improved? Open-ended question, responses coded by 60dB. (n = 289)

# 40%

talk about **pruning regularly**  
(39% of all respondents)

# 32%

mention **improved soil erosion management**  
(e.g. digging trenches, mulching and terracing)  
(31% of all respondents)

# 30%

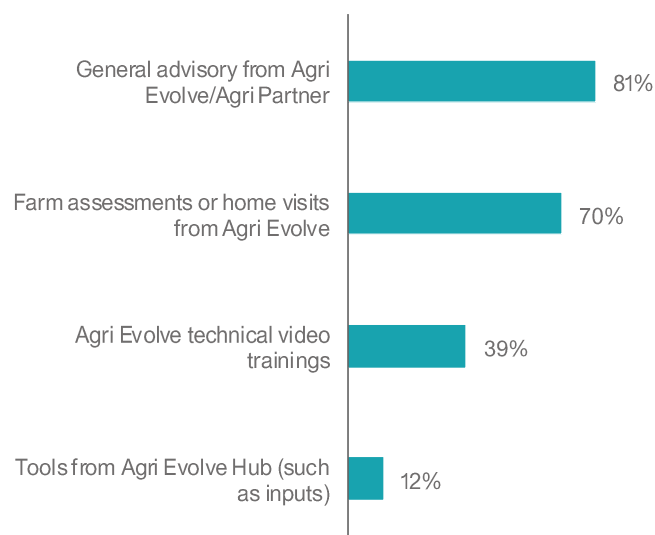
report **mulching**  
(29% of all respondents)

# 23%

mention **using organic manure**  
(22% of all respondents)

### Key Drivers of Improvement

Q: Which of the following primarily contributed to an improvement in your farming practices? Select all that apply. (n = 290)\*

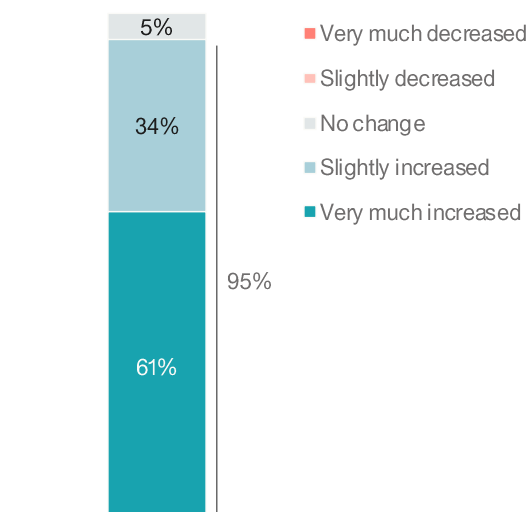


\*Only asked to farmers who report 'very much improved' or 'slightly improved' practices

## Almost all farmers report an increase in their coffee production, largely from the same land, indicating higher productivity.

### Change in Production

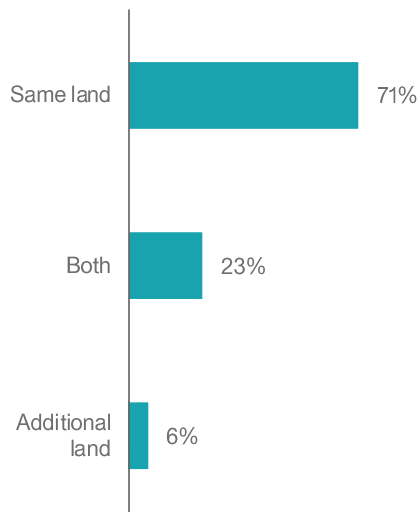
Q: Has the total production from your coffee changed because of Agri Evolve? Has it: (n = 300)



TOP 20% - 60dB Benchmark

### Reasons for Increase in Production

Q: Was this increase because you planted additional land or was it from the same amount of land, or both? (n = 284)



*Due to [Agri Evolve]'s training, I started effectively mulching and spacing my coffee plants. This practice has improved my farming, resulting in higher coffee yields and increased production.*

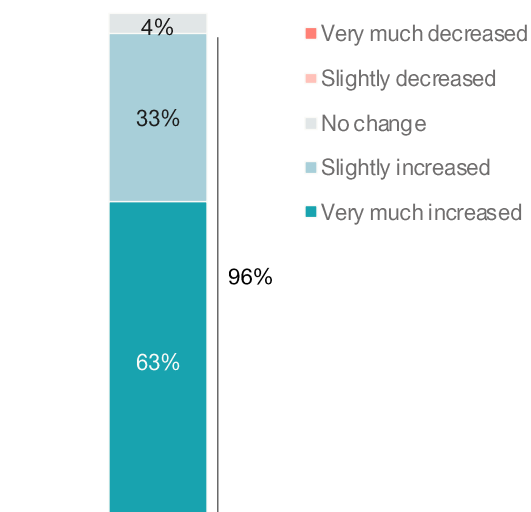
- Male, 32



## 63% farmers report a significant increase in their earnings because of Agri Evolve, primarily due to higher volumes and better prices.

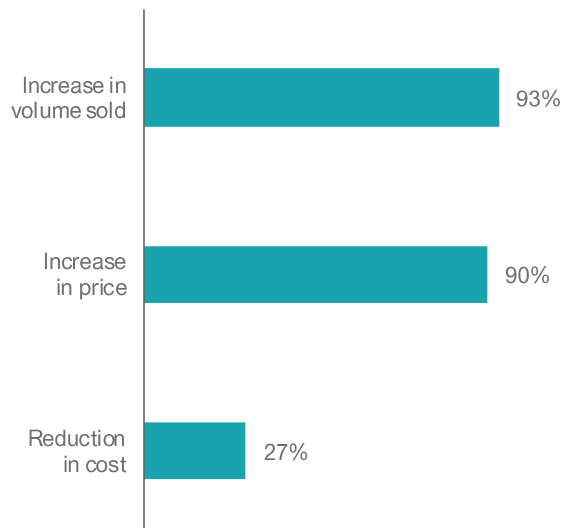
### Change in Earnings

Q: Has the money you earn from coffee changed because of Agri Evolve? Has it: (n = 300)



### Reasons for Increase in Earnings

Q: What were the main reasons for the increase in money earned (n = 289)

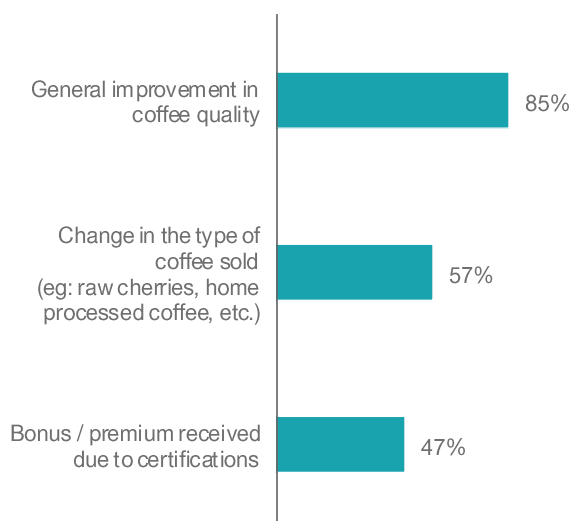


TOP 20% - 60dB Benchmark

## Among farmers who attribute higher earnings to better prices, the top driver is improved coffee quality because of Agri Evolve.

### Reasons for Increase in Prices Received

Q: What are the primary drivers of an increase in price? Select all that apply. (n = 260)\*



*As a result of [Agri Evolve]'s training, my yields have increased, and I now produce high-quality coffee, which has boosted my income. With this increased income, I was able to start a business.*

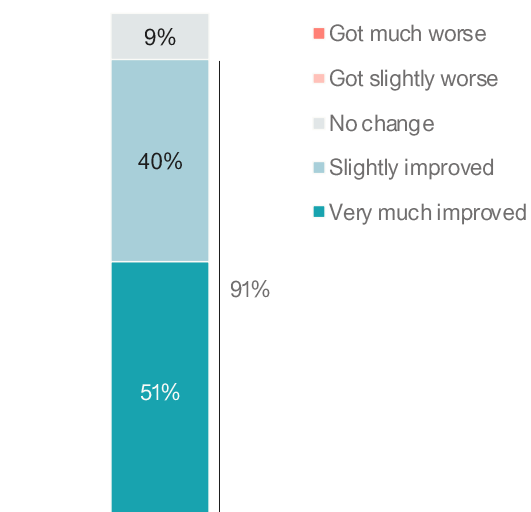
- Male, 25

\*Only asked to farmers who report 'increase in price' as the main reason for their increase in money earned.

## Half of all farmers report significant improvements in their ability to plan finances because of Agri Evolve.

### Change in Financial Planning

Q: Has your ability to plan your finances changed because of Agri Evolve? Has it: (n = 300)



Male farmers are more likely to report 'very much improved' financial planning than female farmers (55% vs. 42%).

## Better budgeting practices are reported as a key driver of these improvements.

### Reasons for Improved Financial Planning

Q: Can you please explain your answer? Open-ended question, responses coded by 60dB. (n = 271)

# 53%

talk about **improved budgeting**  
(50% of all respondents)

# 40%

mention being **more financially disciplined**  
(38% of all respondents)



*There have been financial literacy trainings from Agri Evolve which has brought about a mindset change among farmers. This has therefore helped me balance my incomes very well.*



- Male, 65

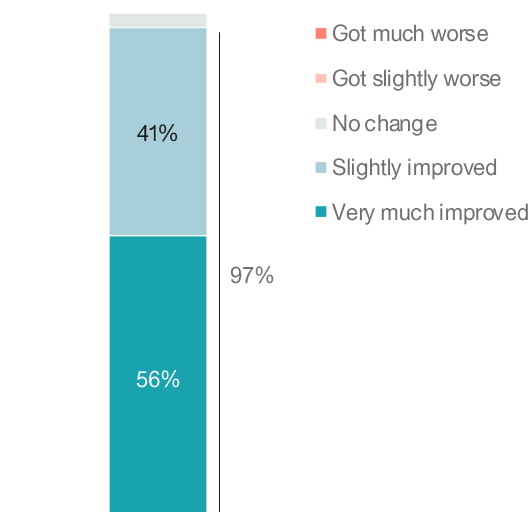
# 34%

report **better savings and investment strategies**  
(36% of all respondents)

## Nearly all of farmers say their quality of life has improved because of Agri Evolve, with 56% reporting significant improvements.

### Quality of Life Change

Q: Has your quality of life changed because of Agri Evolve? (n = 300)



Male farmers are more likely to report significant improvements in their quality of life when compared to female farmers (63% vs 39%).

Additionally, farmers who report accessing financial services through Agri Evolve (such as Emata/VSLA loans or insurance) are more likely to report a significant improvement in their quality of life compared to those who did not avail any kind of financial support (67% vs 51%).



TOP 20% - 60dB Benchmark

## Greater ability to pay for their children's education and improved savings are the top improvements in farmers' quality of life.

### Reasons for Improved Quality of Life

Q: Has your quality of life changed because of Agri Evolve? Open-ended question, responses coded by 60dB. (n = 290)

# 48%

mention **ability to pay children's school fees**

(46% of all respondents)

# 43%

talk about **improved savings**

(41% of all respondents)

# 29%

report **being able to afford better quality food**

(28% of all respondents)

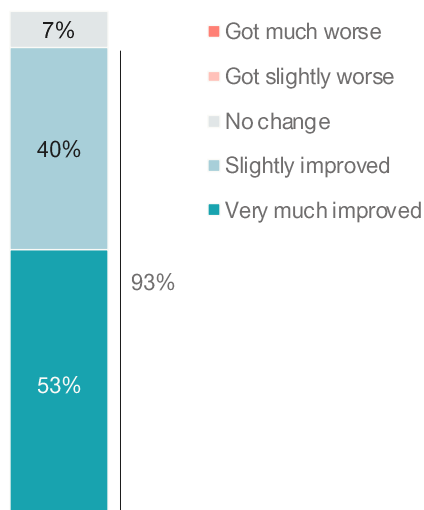
*Before I would pay the school fees of my children late because the money I could get from coffee was little. But since I started selling at a higher price and in large quantities to Agri Evolve, I manage to pay the school fees for my children.*

- Male, 43

## 53% of farmers say that their ability to access funds in case of an emergency has ‘very much improved’ because of Agri Evolve.

### Financial Resilience

Q: Has your ability to access UGX 185,000 in the event of an unexpected emergency changed because of Agri Evolve? Has it: (n = 300)



Farmers who say Agri Evolve has ‘very much improved’ their ability to afford emergencies are more likely to report deeper quality of life impact than others (81% vs. 26%).

Improved financial stability is also a top quality of life driver self-reported by farmers (see previous page), highlighting the critical role of liquidity during emergencies in driving overall farmer wellbeing.

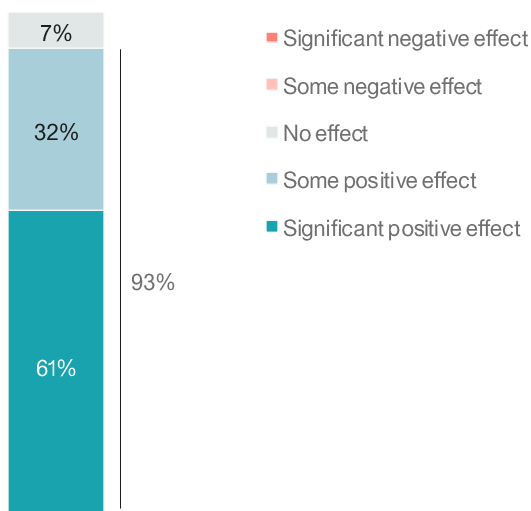


TOP 20% - 60dB Benchmark

## 61% farmers say Agri Evolve has had a ‘significant positive effect’ on their recovery from a climate shock in the past 24 months.

### Climate Shock Recovery

Q: Think about any climate shocks (such as drought, flood, irregular weather, etc.) that your household has experienced in the past 24 months. Did your involvement with the Agri Evolve have a positive, negative, or no effect on your recovery? (n = 300)



Having timely access to Agri Evolve’s services has a significant impact on farmers’ recovery from climate shocks. Farmers who say they are ‘always’ able to access their agri-partner services\* when they need to are more likely to report a ‘significant positive effect’ on their recovery than those who were ‘rarely’ or ‘never’ able to access their agri-partners (68% vs. 42%).

\*This could apply to any service provided by agri-partners, including advisory, market access, etc.

# 04: Experience



If Agri Evolve's farmers are happy, it's likely they will continue to choose Agri Evolve's service or recommend it to others.

This section uses the popular Net Promoter Score® to understand the level and drivers of satisfaction and loyalty. Additional insights on challenges and suggestions for improvement highlight areas that can be improved.

The key indicators in this section are:

- **Frequency of Communication:** How frequently do farmers interact with Agri Evolve?
- **Market Access:** What are the main sources to which farmers are selling their produce, and how long does it take them to reach their nearest point of sale? How do Agri Evolve's farmers perceive price and payment timelines?
- **Mobile Money Preference:** Would farmers be willing and comfortable to receive payments via mobile money in the upcoming seasons?
- **Net Promoter Score®:** How likely are farmers to recommend Agri Evolve to a friend or family member?
- **% Experiencing Challenges:** What proportion of Agri Evolve's farmers experience challenges?

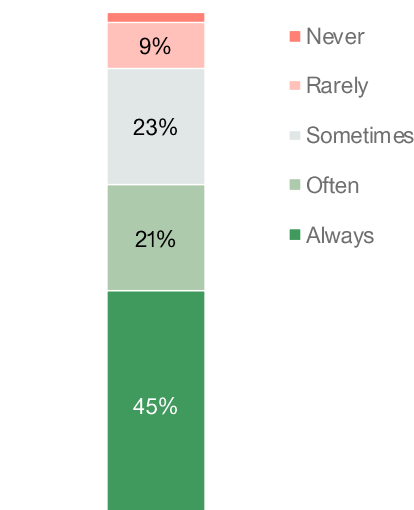


## Experience

45% of farmers say they were 'always' able to access Agri Evolve when they need to. The majority sell via Agri Evolve's partners.

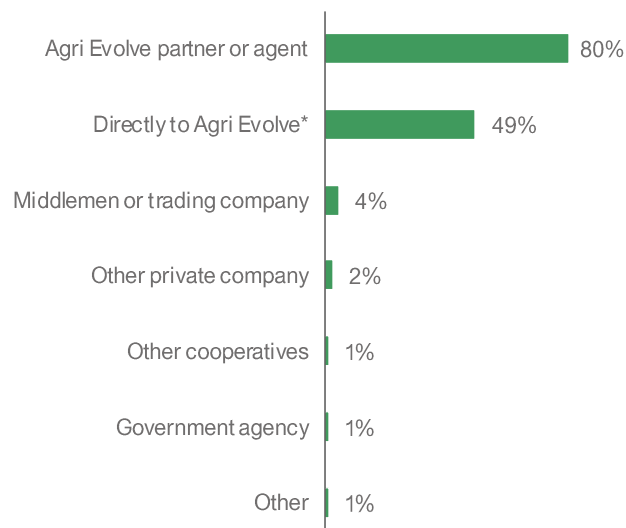
### Timeliness of Engagement with Agri Evolve

Q: In the past 12 months, were you able to access an agri-partner's services or an Agri-Hub when you needed to? (n = 300)



### Coffee Sales Channels

Q: Who did you sell coffee to in the last 12 months? Select all that apply. (n = 300)\*



\*Agri Evolve farmers can sell their coffee through multiple channels: either directly to the company, or through their agri-partners, or both.

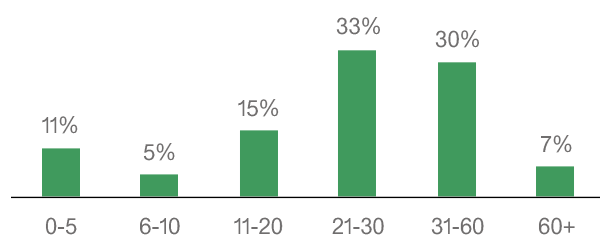
Farmers typically take 30 minutes to travel to their nearest point of sale.

### Time Taken to Travel to Nearest Point of Sale

Q: How long does it take you to travel to your nearest point of sale? (n = 292)\*

# 30 minutes

Median Travel Time



\*Only asked to farmers who report selling to Agri Evolve.



Farmers who sell directly to Agri Evolve (i.e. not via agri-partners) take longer than half an hour to reach their nearest point of sale compared to those with access to an agri-partner (71% vs. 55%).

Proximity to agri-partners or their network is potentially helping farmers save time.

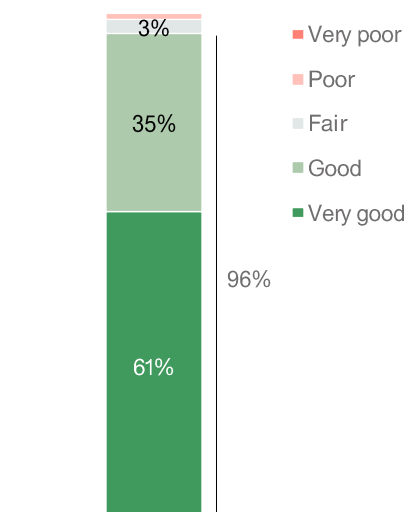


## Experience

61% of farmers find the price offered by Agri Evolve to be 'very good'.

### Price Perception

Q: How do you rate the price offered by Agri Evolve? (n = 292)



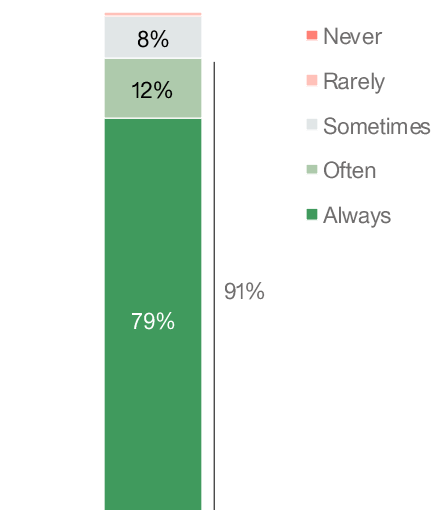
*Agri Evolve offers prices that are higher than the local market average, allowing me to earn more from my coffee. This financial incentive has directly improved my livelihood.*

- Male, 32

79% of farmers report that Agri Evolve 'always' pays them on time.

### Payment Timeliness

Q: How often does Agri Evolve pay you on time? (n = 292)



Farmers who have 'always' received their payments from Agri Evolve on time are more likely to report a significant improvement in their ability to plan finances, compared to those who don't receive payments on time (56% vs. 39%).

Timely payments from Agri Evolve may be positively influencing farmer households' financial management.

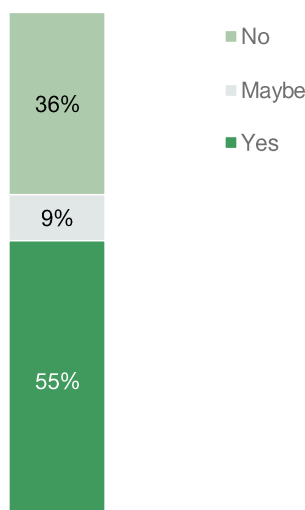


TOP 20% - 60dB Benchmark

Looking ahead, 55% of farmers would be open to Agri Evolve deciding the price and paying them directly via mobile money.

### Mobile Money Preference

Q: In upcoming season, if Agri Evolve were to decide the price and pay you directly via mobile money instead of cash, would you feel comfortable with it? (n = 271)\*



*I am comfortable being paid via mobile money because it saves me time, as I don't have to travel to the Agri Evolve offices. It is also a safe and effective payment system, as I can withdraw the money from anywhere.*

- Male, 50

\*Question included mid-data collection.

Farmers mention convenience in accessing funds as the top reason for their comfort with mobile money.

### Reasons for Mobile Money Preference

Q: Why would you feel comfortable? Open-ended question, responses coded by 60dB. (n = 150)

63%

talk about **convenience in accessing funds**  
(32% of all respondents)

39%

mention **reduced chances of theft**  
(19% of all respondents)

### Reasons for Not Preferring Mobile Money

Q: Why would you not feel comfortable? Open-ended question, responses coded by 60dB. (n = 150)

45%

talk about **high withdrawal charges**  
(16% of all respondents)

31%

mention **limited agent availability**  
(11% of all respondents)

36%

talk about **flexibility in transactions\***  
(18% of all respondents)

28%

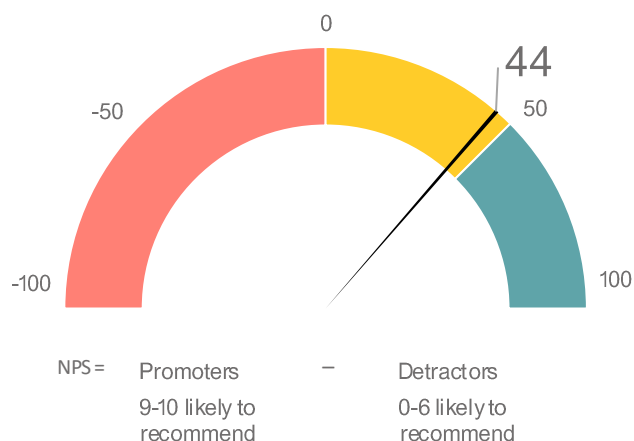
talk about **additional transport costs**  
(10% of all respondents)

\*Refers to the ability to make payments or transfers at any time.

Agri Evolve has an NPS of 44, which is favourable and is in the top 40% of relevant 60dB benchmark in East Africa.

### Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely is it that you would recommend Agri Evolve to a friend, where 0 is not at all likely and 10 is extremely likely? (n = 300)



The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of farmers rating 9 or 10 ('Promoters') minus the percent of farmers rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

The score can range from -100 to 100. Agri Evolve has a NPS of 44, which is favourable.



TOP 40% - 60dB Benchmark

## Promoters and Passives both value good coffee prices and timely payments.

Follow up from NPS question: 60 Decibels ask respondents to explain their rating to provide an insight into what they value and what creates dissatisfaction.

**55%** 😊

are Promoters

#### They love:

1. Access to training and education (50% of Promoters / 28% of all respondents)
2. Competitive prices (41% of Promoters / 23% of all respondents)
3. Timely payments (30% of Promoters / 17% of all respondents)

**34%** 😐

are Passives

#### They like:

1. Competitive prices (47% of Passives / 16% of all respondents)
2. Timely payments (36% of Passives / 12% of all respondents)
3. Bonuses or incentives (25% of Passives / 8% of all respondents)

**11%** ☹️

are Detractors

#### They want to see:

1. Increased agent availability (21% of Detractors / 7 respondents)
2. More frequent trainings (21% of Detractors / 7 respondents)



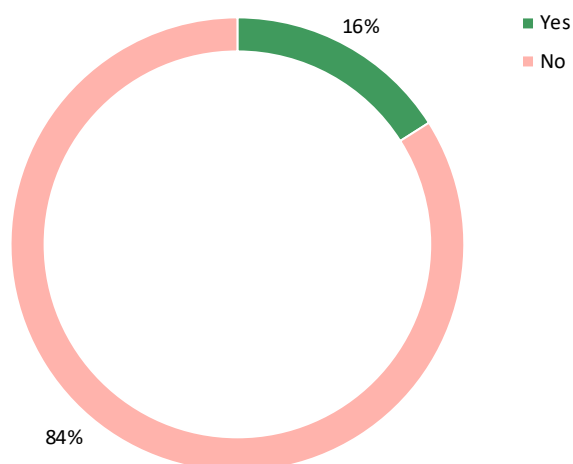
**Other Drivers for Promoters:** Frequent farm visits (24%), access to stable markets (20%), bonuses (18%), and transparent pricing (11%).

## Experience

84% of farmers say they do not face any challenges with Agri Evolve and its services.

### Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges with Agri Evolve? (n = 300)



Farmers who don't always get paid on time are significantly more likely to report challenges with Agri Evolve than farmers who are 'always' paid on time (42% vs. 8%). This is also highlighted in the top challenge reported by farmers, in their own words. More below.



TOP 20% - 60dB Benchmark

Farmers primarily complain about payment delays, fluctuating prices, and the long distance to agri-hubs.

### Top Challenges

Q: Please explain these challenges. (n = 49). Open-ended, coded by 60dB.

37%

talk about **payment delays**  
(18 respondents)

14%

mention **price fluctuations**  
(7 respondents)

14%

report **agri-hubs being far**  
(7 respondents)



*Agri Evolve has delayed paying me. At times, I have had to wait for a week to get paid. When I take my coffee to them, they give me a receipt and ask me to come back when they have the cash.*



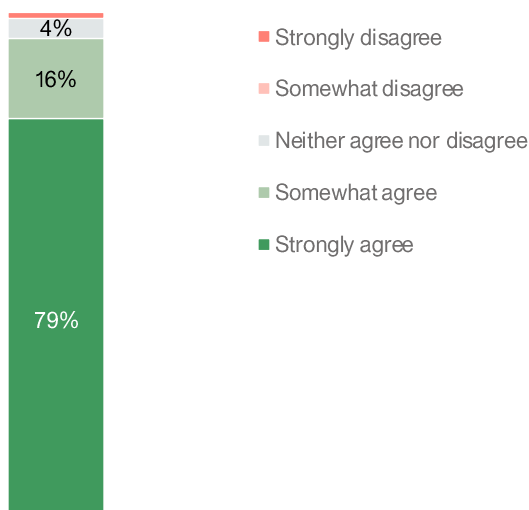
- Female, 43

## Experience

# 79% of farmers 'strongly agree' to wanting their children to produce coffee as adults in the future.

## Intergenerational Outlook

Q: To what extent do you agree with the following statement: "I want my children to produce coffee as adults?" (n = 295\*)



Male farmers are more likely to 'strongly agree' that their children should continue producing coffee as adults than female farmers (82% vs. 71%). Male farmers experience deeper impact on their quality of life, compared to female farmers (see [page 16](#)) which may influence their future outlook.

\*Only asked to farmers who have children in the appropriate age group

# When asked about suggestions for improvement, farmers report wanting access to inputs and tools from Agri Evolve.

## Suggestions for Improvement

Q: What about Agri Evolve can be improved? (n = 300). Open-ended, coded by 60dB.

# 31%

talk about **want farm inputs and tools**

# 19%

suggest **loan and financial support**



*They should provide tools to use such as tarpaulins, wheelbarrows, pangas, and spray tanks - which encourages good farming practices.*



# 13%

mention **more frequent farm visits and monitoring**

- Male, 67

# 05:

## Segmentation Analysis



Not every farmer is the same. Understanding Agri Evolve's impact across different groupings of farmers can reveal additional insights into how performance can be improved.

This section disaggregates results by tenure across five key indicators introduced in previous sections.

The key indicators in this section are:

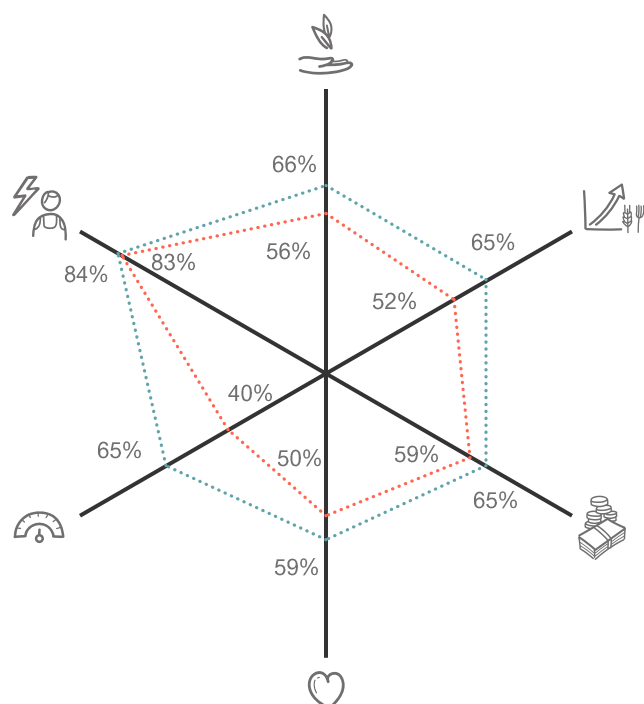
- Change in Production
- Change in Earnings
- Way of Farming
- Net Promoter Score®
- Challenges





## More tenured farmers are more likely to report deeper livelihood impact than their less tenured counterparts.

### Tenure Segmentation Analysis



#### Key\*



#### Way of Farming

% of farmers whose way of farming have 'very much improved'



#### Change in Production

% of farmers whose production has 'very much improved'



#### Change in Earnings

% of farmers whose earnings from coffee have 'very much improved'



#### Quality of Life

% of farmers report 'very much improved' quality of life



#### Net Promoter Score (NPS)

% Promoters



#### Challenges

% of farmers not experiencing challenges

#### Results

..... Less-tenured  
Farmers (< 3 years)  
n = 115

..... More-tenured  
farmers (≥ 3 years)  
n = 185

## Insights

- 1 Across all key impact indicators, Agri Evolve's tenured farmers appear to be faring better than their less-tenured peers.

Tenured farmers are more likely to report significant improvements in their ability to access emergency expenses compared to their less-tenured counterparts (62% vs. 46%), which is a downstream effect of income improvements enabled by Agri Evolve for long-term farmers.

An increase in coffee volumes sold is the top driver of higher earnings among the tenured group compared to others (96% vs. 79%). Reflecting on coffee production, these growers attribute greater volumes to the same amount of land compared to less-tenured farmers (73% vs. 59%), underscoring higher productivity over time, likely enabled by improved way of farming practices.

- 2 Besides deeper impact, tenured farmers are also more satisfied with Agri Evolve than others, with an NPS of 57 compared to 24 among their less-tenured peers. NPS is closely tied to their frequency of engagement with agri-partners (see [page 19](#)), with 39% of tenured farmers interacting with an them at least once a week, compared to just 23% of less-tenured farmers, who likely interact less periodically. Continue strengthening the agri-partner network to enable ease of access, which is appreciated by long-term growers!

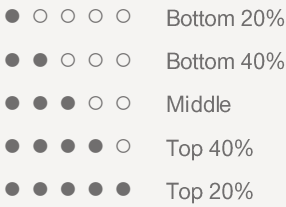
# Appendix



# Detailed Agri Evolve Impact Performance

The Benchmark Performance column showcases how Agri Evolve compares to 60 Decibels’ Agriculture Benchmarks in East Africa.

Performance vs 60dB Benchmark



Benchmark Overview	# Companies	# Respondents
East Africa   Agriculture	92	46,938

Indicator	Description	Agri Evolve	60dB Benchmark	60dB Top 20%	Performance Relative to Benchmark
🍷 Profile & Access					
Gender	% female	32	29	46	● ● ● ● ○
First Access	% accessing service for first time	68	76	90	● ● ○ ○ ○
Access to Alternatives	% no access to alternatives	87	79	88	● ● ● ● ○
🎯 Impact					
Money Earned	% 'very much increased' money	63	33	47	● ● ● ● ●
Quality of Life	% 'very much improved' quality of life	56	38	52	● ● ● ● ●
Way of Farming	% 'very much improved' way of farming	63	39	56	● ● ● ● ●
Production	% 'very much increased' production	61	38	50	● ● ● ● ●
Financial Resilience	% reporting 'very much improved' access to emergency funds	53	28	36	● ● ● ● ●
📊 Satisfaction					
Net Promoter Score	NPS, on a scale -100 to 100	44	33	54	● ● ● ● ○
No Challenges	% not experiencing challenges	84	73	86	● ● ● ● ●
Payment Timeliness	% 'always' paid on time	79	50	71	● ● ● ● ●



# Methodology

## About the 60 Decibels Methodology

In May – June 2025, 60 Decibels’ trained researchers conducted 300 phone interviews with Agri Evolve’s farmers. They were randomly sampled from a database of farmers from Agri Evolve’s. Here is the breakdown of how 60 Decibels collected this data:

Besides conducting 300 surveys, 60 Decibels interviewed an additional 150 farmers to ensure a sufficient sample of those supported by Oikocredit and SSNUP, bringing the total to 450 surveys. However, this report focuses on the responses of 179 general Agri Evolve farmers and 121 Oikocredit and SSNUP-supported farmers, reflecting the natural distribution within Agri Evolve’s database (approximately 60% Agri Evolve farmers and 40% supported farmers).

Country	Uganda
Sample Frame	1,360
Interviews Completed	300
Response Rate	64%
Languages	Lhukonzo, Runyankole, Rutooro
Average Survey Length	29 mins
Confidence Level	90%
Margin of Error	4%

## Calculations and Definitions

For those who like to geek out, here’s a summary of some of the calculations 60 Decibels used in this report.

Metric	Calculation
Net Promoter Score®	The Net Promoter Score (NPS) is a common gauge of client satisfaction and loyalty. It is measured by asking clients to rate their likelihood to recommend a product/service to a friend or family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of clients rating 9 or 10 out of 10 (‘Promoters’) minus the % of clients rating 0 to 6 out of 10 (‘Detractors’). Those rating 7 or 8 are considered ‘Passives’.



## II. Oikocredit & SSNUP Performance Snapshot



# About the Report

## Oikocredit and SSNUP’s Partnership with Agri Evolve

Agri Evolve works with close to 20,000 registered coffee smallholder farmers in Rwenzori to improve their overall wellbeing by providing training, certifications, and market access. The Rwenzori Mountains are often described as a unique and challenging environment, especially for coffee farmers who lack basic infrastructure and external support services. Farmers are supported through a vast network of agri-partners: individuals working in partnership with Agri Evolve to improve last mile delivery of services.

In 2023, Oikocredit and the Smallholder Sustainability Upscaling Programme (SSNUP) partnered with Agri Evolve to improve 10,000 farmers’ access to certified markets, digital supply chains, training, and fair prices\*. These farmers are existing growers that were already part of the Agri Evolve network. The programme’s target group was farmers in hard to reach, remote regions - aimed to enhance service offerings and deepen farmer impact.

This performance snapshot provides an overview of Oikocredit and SSNUP-supported farmer voices. The insights are based on phone interviews conducted in June 2025 with 271 farmers. To learn more about 60 Decibels methodology, head to the [Appendix](#).

\*Learn more about Oikocredit & SSNUP’s partnership with Agri Evolve [here](#)

## 60dB Perspective

Nearly all Oikocredit and SSNUP-supported farmers report receiving market access, training and certification support from Agri Evolve. Half mention financial services such as loans, and a quarter mention receiving inputs from Agri Evolve.

Most farmers report meaningful impact across their farm and livelihood outcomes, with 61% reporting significant way of farming improvements, and 65% citing ‘very much increased’ money earned from coffee because of Agri Evolve. Half are Promoters of Agri Evolve, primarily owing to their competitive prices and access to trainings. Agri Evolve is offering high-quality services to farmers, which is further enhanced by Oikocredit and SSNUP’s offering. This is apparent through a greater proportion of the programme’s farmers talking about access to financial support, bonuses or premiums, primarily through certifications, and better farming practices.

1 in 5 farmers report challenges with Agri Evolve. This could be mitigated through timely payments and sustaining investments in improving buying station access (directly or through agri-partner networks). Additionally, looking ahead, farmers want to see improved access to farm inputs, credit, and agronomic training.

## About A Typical Farmer (n = 271)



**35%**  
are female



**72%**  
accessing a service like Agri Evolve’s for the first time



**44**  
median age



**83%**  
lack access to good alternatives



**7**  
median household size



**100%**  
are certified\*\*



**3 years**  
median tenure of engagement with Agri Evolve  
≥ 3 years: 54%  
< 3 years: 46%



**30%**  
communicate with Agri Evolve’s agents ‘at least once a week’

\*\* Based on the MIS data provided by Agri Evolve.





## Farmer Voices

Here are some farmer voices that stood out:

### A farmer on why they would recommend Agri Evolve

“I recommend [Agri Evolve] because of the stable market access and timely payments. Their staff visits my home and farm, which other partners don't. They advise me on how to prune my coffee trees and which trees to remove. I have applied their advice and cut some trees, which has improved my coffee quality.”

- Female, 46

### A farmer on how their quality of life improved

“Thanks to the market access through Agri Evolve, I earn good money due to their fair prices. This income allows me to meet my family's needs, including clothes, food, and other essentials. Paying school fees for my children is no longer a hassle because of the good prices from Agri Evolve, which have enabled me to earn well and cover these expenses.”

- Male, 48

### A farmer on how their way of managing their farm improved

“A belief in my community was that adding manure to coffee plantations causes them to dry up, so I never used it. My plantation still dried up. When Agri Evolve trained me and advised me to use manure, I followed their advice. My coffee plantation looks healthy now. I currently harvest a lot and sell at higher prices. This is proof that my farming has improved.”

- Female, 38

### A farmer on a challenge they faced

“Sometimes, late payments occur when you take the coffee to the Agri Evolve agent, and if they do not have enough money, it can take about one and a half weeks to get paid by the agent.”

- Male, 33

### A farmer on how Agri Evolve can improve

“There is a need for provision of farm inputs to farmers because, although we are taught farm activities like spraying our coffee, we lack the necessary tools and end up not implementing what we are trained to do.”

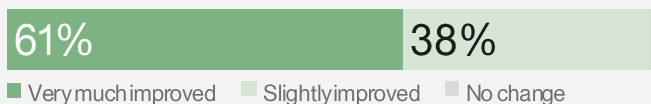
- Female, 45



## Impact on Farmers

60 Decibels asked Oikocredit and SSNUP-supported farmers how Agri Evolve has impacted some of their key livelihood outcomes like farming practices, production, income earned through coffee, and their overall quality of life, along with drivers for any changes that they witnessed. Here is what they learnt:

### Change in Way of Farming



■ Very much improved ■ Slightly improved ■ No change



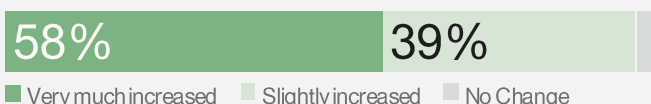
Practice improvements reported to the right align with the programme's goals of training farmers on soil and water conservation. Programme beneficiaries are more likely to report better control over soil erosion as a top improvement than other Agri Evolve peers (39% vs. 25%).

### Top Drivers for Improved Farming Practices

The top improvements reported are pruning (42%), soil erosion prevention through terracing and trenches (39%), and mulching (28%). Improvements are attributed to:

- > General advisory from Agri Evolve (84% of respondents)
- > Farm assessments and home visits (69% of respondents)
- > Agri Evolve's technical video trainings (42% of respondents)

### Change in Production



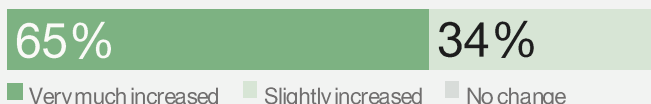
■ Very much increased ■ Slightly increased ■ No Change

### Drivers of Increased Production & Income

Most farmers (72%) report an increase in their production from the same land, indicating improved productivity. Among those reporting higher earnings, the top drivers are:

- > General improvement in coffee quality (72% of respondents)
- > Bonus or premium through certifications (51% of respondents)
- > Changes in the type of coffee sold (50% of respondents)

### Change in Money Earned

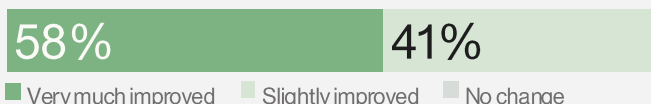


■ Very much increased ■ Slightly increased ■ No change



Consistent with the programme's objectives, farmers supported by Oikocredit and SSNUP report a significant increase in their earnings, primarily due to an increase in volumes sold (93%) and better prices (84%). Among those reporting higher prices for their coffee, bonuses or premiums through certifications are most prevalent — a factor cited more frequently by programme participants than by typical Agri Evolve growers (61% vs. 38%).

### Change in Quality of Life



■ Very much improved ■ Slightly improved ■ No change



49% of Oikocredit and SSNUP-supported farmers say that their ability to plan finances has 'very much improved'. Besides household budgeting and saving strategies, 26% of farmers cite participation in community saving groups as the top improvement — a driver more frequently mentioned by programme beneficiaries than their other Agri Evolve peers (15%).

“[Agri Evolve]’s trainings are delivered as videos, which is interactive and easy to understand and memorize as we put it into practice on the farm. ▀▀

- Female, 66

“After attending Agri Evolve's financial literacy trainings, I decided to join a VSLA group. Now, I can save money and borrow at the same time, especially when I face financial challenges. ▀▀

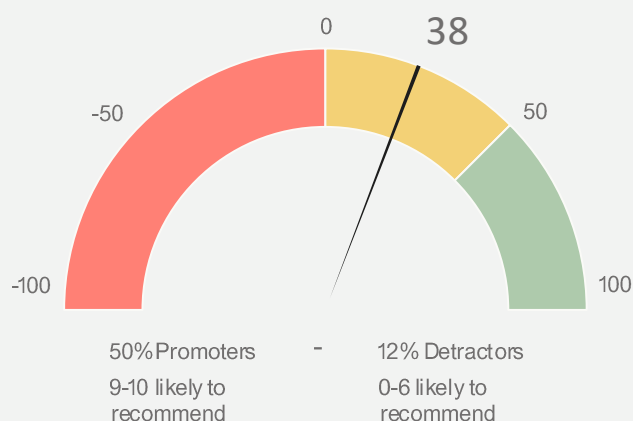
- Female, 47



## Farmer Experience

Beyond impact, 60 Decibels asked farmers about their experiences with Agri Evolve, challenges that they may have faced, and suggestions for improvement in the future. They had a lot to share:

### Net Promoter Score®



The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of farmers rating 9 or 10 ('Promoters') minus the percent of farmers rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

### Promoters like:

- > Competitive prices offered  
(53% of Promoters / 20% of all respondents)
- > Access to training and education  
(39% of Promoters / 15% of all respondents)
- > Stable market access  
(32% of Promoters / 12% of all respondents)

### Detractors would like to see:

- > Loan services  
(10 respondents)
- > Provision of inputs  
(9 respondents)



At face value, Agri Evolve farmers are slightly more satisfied than their Oikocredit and SSNUP-supported peers (NPS of 44 vs. 38). This is likely driven by the programme cohort being newer to Agri Evolve's interventions compared to their tenured peers, who have engaged with the programme for longer.

### Challenges



**21%** report facing challenges with Agri Evolve

### Top Challenges

- > Payment delays  
(16 respondents)
- > Limited access to buying stations  
(10 respondents)
- > High transport cost due to distance from buying station  
(9 respondents)



Farmers who can easily access their agri-partners are far less likely to face challenges. 42% say they're 'always' able to access their agri-partner when they need to, and only 9% of them report issues, compared to a 29% challenge rate among those with limited to infrequent partner access. Strengthening agri-partner networks can enhance farmers' overall experience.

### Suggestions for Improvement

**28%**

want farm inputs and tools like tarpaulins and pangas

**21%**

mention loan and other financial support

**15%**

ask for more coffee agronomy training



# Methodology

## About the 60dB Methodology

In June 2025, 60 Decibels’ trained researchers conducted 271 phone interviews with Agri Evolve’s farmers. The farmers were randomly selected from a random sample of Agri Evolve’s farmer database in Uganda and is representative of the underlying population of the Oikocredit and SSNUP-supported farmers. Only farmers marked as an Oikocredit beneficiary in the MIS are showcased in this report. Here is the breakdown of how 60 Decibels collected this data:

Country	Uganda
Sample Frame	1017
Interviews Completed	271
Languages	Lhukonzo/Rhuconzo, Rutooro, Runyancole
Average Survey Length	29 mins
Confidence Level	90%
Margin of Error	4%

## Calculations and Definitions

For those who like to geek out, here’s a summary of some of the calculations 60 Decibels used in this report.

Metric	Calculation
Net Promoter Score®	The Net Promoter Score (NPS) is a common gauge of farmer satisfaction and loyalty. It is measured by asking farmers to rate their likelihood to recommend a product/service to a friend or family member 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’.

# Detailed Impact Performance

The Benchmark Performance column showcases how Agri Evolve compares to 60 Decibels’ Agriculture Benchmarks in East Africa.

Benchmark Overview			Performance vs 60dB Benchmark	
	# Companies	# Respondents		
East Africa   Agriculture	92	46,938	● ○ ○ ○ ○ Bottom 20%	
			● ● ○ ○ ○ Bottom 40%	
			● ● ● ○ ○ Middle	
			● ● ● ● ○ Top 40%	
			● ● ● ● ● Top 20%	

Indicator	Description	Agri Evolve	60 dB Benchmark*	Performance Relative to Benchmark	60dB Top 20%
Production	% ‘very much improved’ production	58	38	● ● ● ● ●	50
Money Earned	% ‘very much increased’ money earned	65	33	● ● ● ● ●	47
Way of Farming	% ‘very much improved’ way of farming	61	39	● ● ● ● ●	56
Quality of Life	% ‘very much improved’ quality of life	58	38	● ● ● ● ●	52
Net Promoter Score	NPS, on a scale -100 to 100	38	33	● ● ● ● ○	54
Challenges	% not experiencing challenges	79	73	● ● ● ● ●	86

\*Refers to the median value of the benchmark.

## About ADA and SSNUP

Appui au développement autonome (ADA) is involved in inclusive finance in Africa, Latin America and Asia and focuses on three main topics: youth entrepreneurship, agricultural and forestry value chains and access to basic services. These activities address three transversal themes: climate change, gender and the use of digital technologies. ADA is the coordinator of the Smallholder SustainAbility Upscaling Programme (SSNUP), a 10-year programme launched in 2020 that aims to improve the resilience of smallholder households through technical assistance and investment in agricultural value chains, ultimately enhancing the well-being of low-income populations. Funded by the Swiss Agency for Development and Cooperation, the Liechtenstein Development Service, and the Luxembourg Directorate for Development Cooperation and Humanitarian Affairs, SSNUP works as a facility to co-finance technical assistance projects led by impact investors active in the field. ADA is responsible for coordinating the programme and managing its knowledge management component.

**Website:** [www.ssnup.org](http://www.ssnup.org)

**Email:** [ssnup@ada-microfinance.lu](mailto:ssnup@ada-microfinance.lu)

## About 60 Decibels

60 Decibels is the world's leading customer insights company for social impact. We bring speed and repeatability to social measurement, making it easy to listen directly to the people who matter most. Our network of 1,400+ researchers in 80+ countries gives you global reach. Couple this with standardized questions across thousands of projects and you get the largest data set of social performance benchmarks worldwide – with a focus on Financial Inclusion, Off-Grid Energy, and Agriculture value chains. These data help investors, funders, Fortune 500 companies, and NGOs understand their impact performance relative to their peers. Get in touch to find out more about our award-winning approach to impact measurement.

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