

Agri Sustineri Indonesia Foundation

Pancer Tanis' Impact Insights
Indonesia



Welcome To Your 60dB Results

We enjoyed hearing from 161 of Agri Sustineri Indonesia Foundation's (ASIF's) Pancer Tani farmers - they had a lot to say!

Contents

Headlines

- 03 / Performance Snapshot
- 04 / Top Actionable Insights
- 05 / Farmer Voices

Detailed Results

- 07 / Deep Dive Into Key Questions

What Next

- 32 / How To Make The Most Of These Insights

Appendix

- 33 / Detailed Benchmarking Summary
- 35 / Methodology

Performance Snapshot

The Pancer Tanis are providing reliable, high-quality products and services and improving farm outcomes. Low challenge rate suggests a seamless farmer experience.

Inclusivity Ratio

0.64

degree of reaching poor farmers



Impact

32%

quality of life 'very much improved'



What Impact

- 41% report increased income
- 34% mention the ability to afford household bills
- 17% speak about emotional wellbeing and reduced stress

First Access

61%

first time accessing service provided



Farmer Voice

"I'm more relaxed now. I have more free time, and the work is not that hard anymore, since I can skip the seedling process, and just pick them up from Pancer Tani. So, I don't have to think about seedling and all the hustle."

Data Summary

ASIF's Pancer Tanis' Performance: 161 farmers interviewed during April and May 2021.

Quintile Assessment compares Pancer Tani's performance with 60dB Agriculture Benchmark comprised of 87 companies, 25 countries, and 19,000 farmers. Full details can be found in [Appendix](#).

Net Promoter Score®

35

on a -100 to 100 scale



Challenges

8%

report challenges



Crop Revenue

34%

'very much increased'



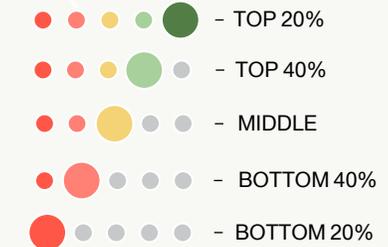
Crop Production

33%

'very much increased'



Performance vs. 60dB Benchmark



Top Impact Insights

Pancer Tanis are providing farmers with improved knowledge on farm practices and increasing their resilience against shocks. There's scope to reach newer customers by highlighting ASIF's Pancer Tanis value proposition.

Headline



ASIF's Pancer Tanis are offering a smooth experience while improving farm production and revenue.

Detail & Suggested Action

ASIF's Pancer Tanis have a Net Promoter Score® - a common gauge satisfaction and loyalty - of 35 which is good. Farmers value access to good quality products and customer service from the Pancer Tanis. Only one in 10 farmers report facing challenges, suggesting a hassle-free farmer experience. Eight out of 10 farmers said their crop production increased. The average farmer across the sample reported a 37% average increase in revenue from crops that Pancer Tani offerings were applied to.

Recommendation: Share these results with your partners!



There is an opportunity to reach an underserved farmer base and deepen presence among current farmers.

Six in 10 farmers are accessing services like Pancer Tanis' for the first time. Fifty percent of this group are Pancer Tanis' active promoters compared to 38% of those who had prior access.

What sets Pancer Tanis apart from alternatives is product quality, easy access, trustworthy staff and training and advisory support. Farmers would also like ASIF's Pancer Tanis to provide a wider variety of farm inputs and machinery.

An idea: Leverage the power of your promoters and emphasize your value proposition to acquire farmers and solidify their loyalty.

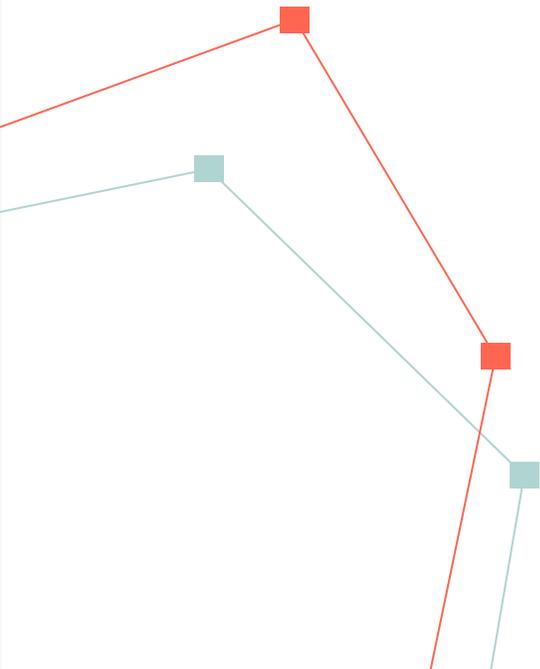


Pancer Tanis are helping smallholder farmers become more resilient against shocks.

Nine in 10 farmers said that their community experienced a negative shock in the last 2 years; top shocks were significant pest/farm disease outbreak, irregular weather patterns and drought. 28% of this group said their household wasn't affected by the shock and over half of them said Pancer Tanis contributed to this. Of those whose households were impacted by the shock, 71% said that the Pancer Tani had a positive impact on their recovery.

Farmer Voices

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



Impact Stories

75% shared how ASIF's Pancer Tani services had improved their quality of life

"Since the quality of the coffee is much better, the quantity increased. economically, I feel really helped, because the money I got from selling coffee beans I use to feed my livestock, raise my goats, as coffee is not my main source."

"Income, we now can pay our children tuition fee in UGM (a notable university in Indonesia) "

"The crops are good, my finance is good, my business has grown and my customers have never rejected the goods that I sold."

"It is making me happier because the volume of the crops sold is getting higher."

"I got more income because of Pancer Tani."

"With additional knowledge, I get additional income too. As Pancer Tani gives additional capital, I can expand more items for my plants. I used to have only 30 items (of medicine and other plants treatment products), now I have around 50 items to support my plants."

Opinions On Pancer Tanis Value Proposition

45% were Promoters and were highly likely to recommend

"[It is] because the profit you get. Plus, I think a company this good deserves more recognition than what it already has at the moment. Currently, I think we're the only ones who use products from Pancer Tani. More people need to know, because these are like premium seeds."

"[It is] because they give good guidance for us farmers. And that definitely adds up on the quality of farming for the farmers."

Opportunities For Improvement

83% had a specific suggestion for improvement

"Like I said, the machines. We need more machines. Because young people here no longer want to be farmers. So, we are lacking workers to the hard stuff. So, for the older farmers, the only way to ease the work is probably with machines. It would be great if Pancer Tani makes machines like that more available here."

"At this moment, I feel satisfied. I think more frequent trainings about proper products usage (fertilizer, medicine, etc.) can be helpful."

Key Questions We Set Out To Answer

Who are ASIF's Pancer Tanis reaching?

- Income, farm and disability profile
- Importance of Pancer Tani offerings
- Availability of alternatives in market
- Exposure and resilience to shocks

What impact are ASIF's Pancer Tanis having?

- Impact on way of farming
- Changes in crop production, productivity and revenue
- Impact on quality of life
- Impact on recovery from shocks

Are farmers satisfied with ASIF's Pancer Tanis offerings?

- Net Promoter Score & drivers
- Top challenges experienced
- Suggestions for improvement

“Pancer Tani has made my work more efficient, so I can reduce my time to manage my land by using the service.”

About The Farmer

The typical farmer we spoke to cultivated 2.6 hectares of land last year. About two thirds of this land was under crops that used Pancer Tanis' offerings.

We asked questions to understand the farmers' homes and farms.

One in 10 farmers we spoke to were women and 9 in 10 live in the countryside or a village.

Over half of the family's income in the last 12 months came from crops that Pancer Tanis' offerings impacted.

About The Farmers We Spoke With

Data relating to farmer characteristics (n = 161)

13%

Were female

4

Average Household Size

67%

Of the land cultivated last year was under crops that used Pancer Tanis' offerings

41

Average Age

2.6

Hectares were cultivated by the average farmer last year

54%

Of household income last year came from crops that used Pancer Tanis' offerings

Engagement with Pancer Tani

The average farmer had interacted with the Pancer Tanis for 2.5 years. For 24% of farmers, this interaction started less than 6 months back and Pancer Tanis' impact will likely deepen over time

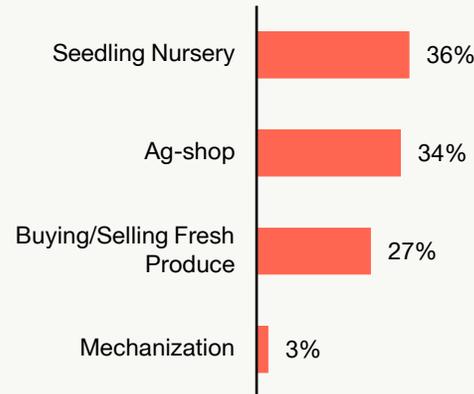
Seven in ten farmers used Pancer Tanis' offering to grow vegetables. These included tomato, eggplant, chili and cucumber.

Seven in 10 farmers had used either the Seedling Nursery or Ag-shop services. Vegetables, grains and pulses were common crops grown by farmers.

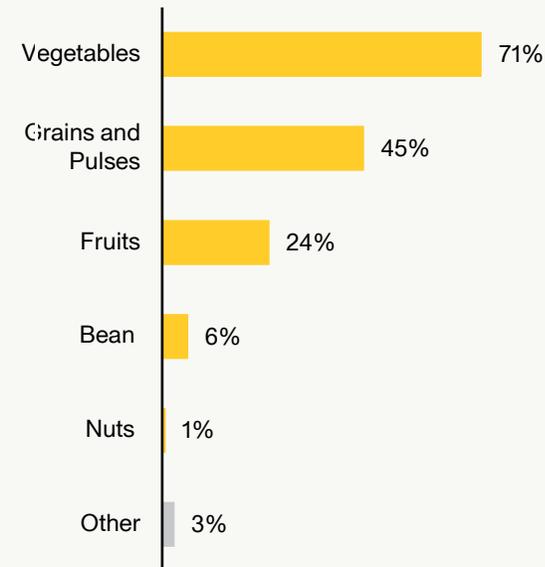
About The Farmers We Spoke With

Data relating to farmer characteristics (n = 161)

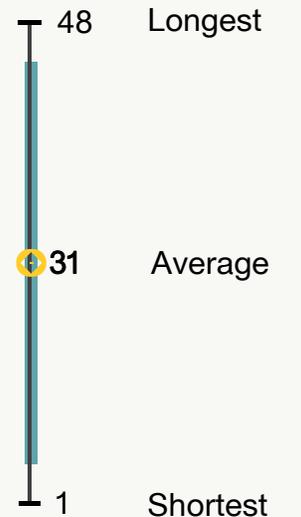
Products/Services Received by Farmers



Crops Grown with Pancer Tanis' Offerings



Tenure* (months)



*26 respondents report a tenure of over 48 months, likely because they associate Pancer Tanis with Syngenta Foundation which has been operating in Indonesia for 20+ years. .

Poverty And Inclusivity

Using the Poverty Probability Index® we measured how the poverty profile of farmers compares to the Indonesia average. This gives insight into whether a company is under- or over-penetrating a certain income segment. You can think of it as a way of gauging organization 'inclusivity'.

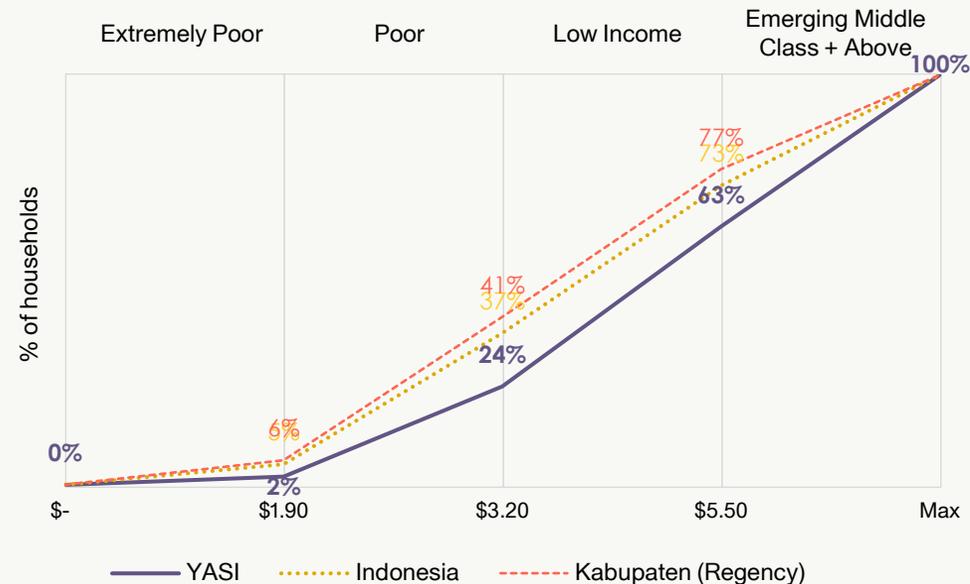
24% of farmers we interviewed live below the poverty line of \$3.20 per person per day, which is below the Indonesia national rate of 37% and the regency rate of 41%.

On average, ASIF's Pancer Tanis are serving a slightly wealthier population than the Indonesia national averages, resulting in an inclusivity ratio of 0.64.

Compared to the Indonesia national average, ASIF's Pancer Tanis have an opportunity to reach more low-income farmers.

Poverty Distribution of ASIF's Pancer Tani Farmers Relative to Indonesia National Average

% living below \$XX per person per day (2011 PPP) (n = 160)



Inclusivity Ratio

Degree to which ASIF is reaching low-income farmers in Indonesia

0.64

● ● ● ● ● - MIDDLE

We calculate the degree to which you are serving low-income farmers compared to the general population. 1 = parity with national pop. ; > 1 = over-serving; < 1 = under-serving.

[See Appendix](#) for calculation.

Access and Alternatives

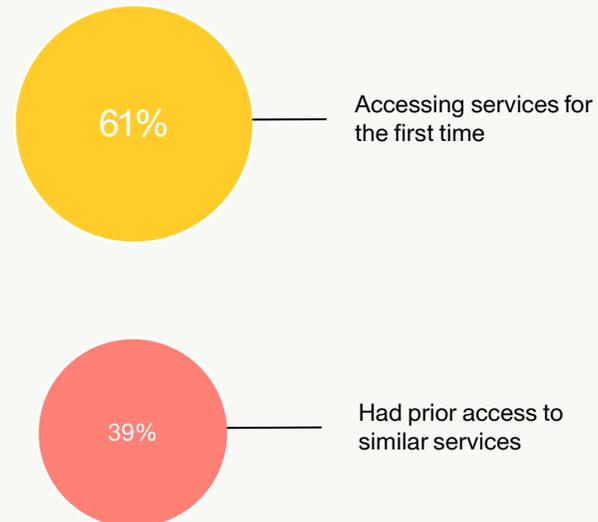
Six in 10 of farmers are accessing the services for the first time and a third could easily find a good alternative to it.

To understand the ASIF's Pancer Tanis' contribution, we ask farmers if it is facilitating access to a new product or service and whether this offering can be easily replaced by an alternative.

First Access

Q: Before you started interacting with Pancer Tani [Name], did you have access to [offering] like those that Pancer Tani [Name] provides? (n = 160)

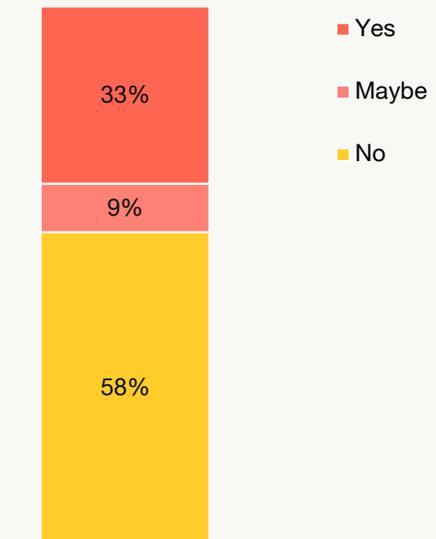
● ● ● ● ● - BOTTOM 40%



Access to Alternatives

Q: Could you easily find a good alternative to Pancer Tani [Name] [offering]? (n = 160)

● ● ● ● ● - BOTTOM 20%



Prior Access to Similar Services

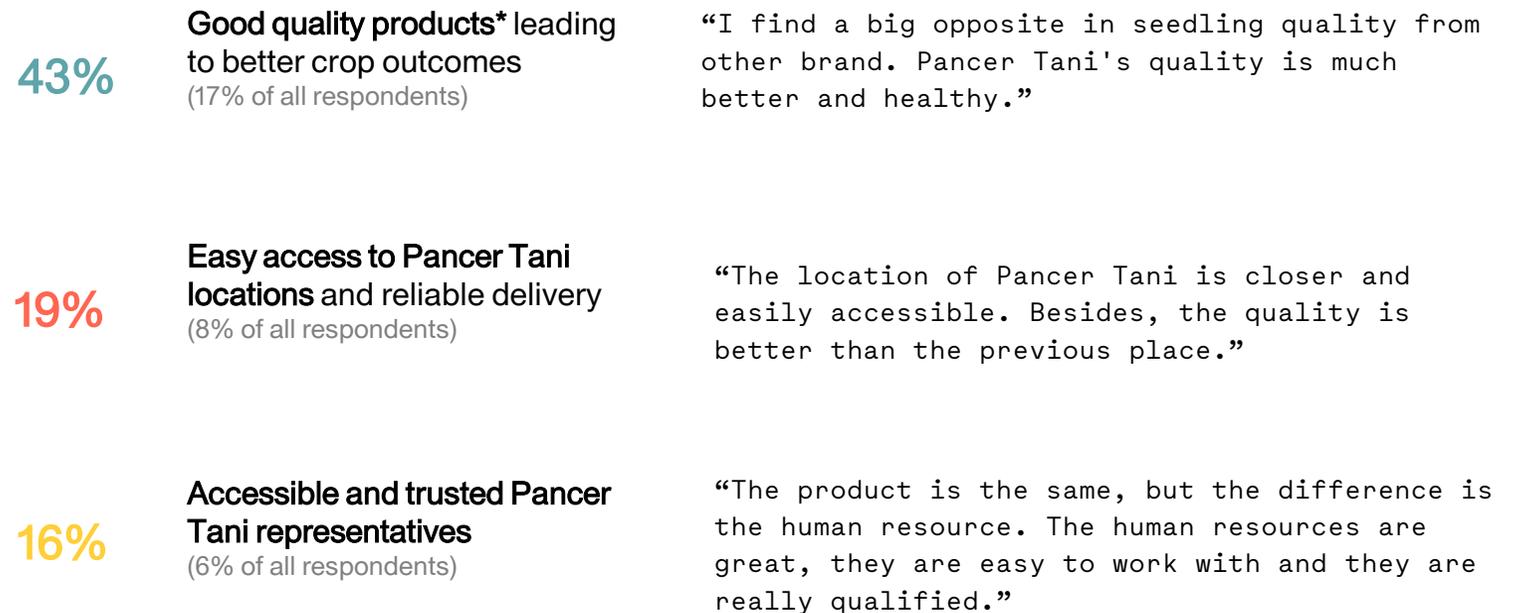
The 39% farmers who reported having prior access to similar offerings prior to Pancer Tani were asked to describe what differentiates the company. The top differentiators are shown on the right.

While most farmers highlighted benefits, a few farmers (14%) also mentioned that Pancer Tanis' products were more expensive.

Top differences experienced by farmers who had prior access to a similar services include better quality, improved availability and access to trusted representatives.

Top Changes Experienced by 39% Farmers with Prior Access to Similar Service

Q: What is different about this Pancer Tani [Name][offering] compared to what you were using before? (n = 63, multiple responses allowed). Open-ended, coded by 60 Decibels.



*Farmers who spoke about good quality products were mostly referring to seedlings and Ag-shop products.

Resilience to Shocks

Nearly half of the farmers whose community experienced a shock in the last 2 years have been able to bounce back while 22% are yet to recover.

86%

Of all farmers said their community experienced at least one negative shock in the last 24 months

Of this group of 138 farmers...

28%

Were not affected by the shock that hit their community

47%

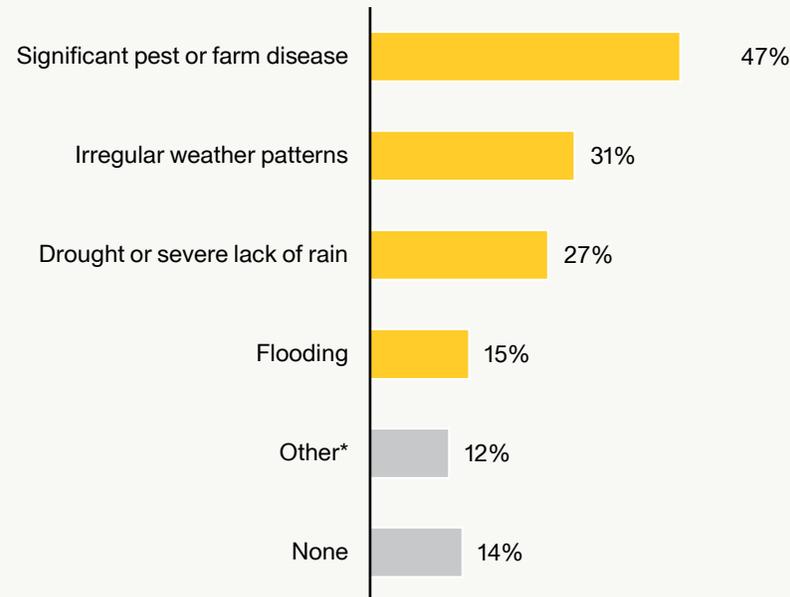
Have recovered fully

22%

Have not recovered

Shocks Experienced By Community

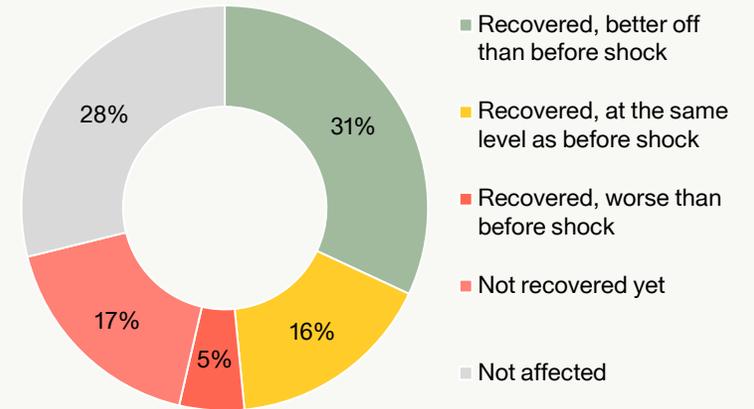
Q: In the last 24 months, which of the following shocks affected your community / village? (n = 138, multiple responses allowed except 'None')



* Responses in Other include unexpected frost and soil erosion.

Effect and Recovery for Household

Q: To what extent was your household able to recover from this event? (n = 138)**



** Not affected is based on farmers reporting 'Faced a shock at village but that shock did not affect the household to question: Which of these shocks affected your household the most?'

Disability Profile

We used the [Washington Group Disability questions](#) on disability to understand the profile of households and how products, services, marketing, training, or after-sales support could be more inclusive.

ASIF farmer households have a ~6% disability prevalence, which is nearly thrice Indonesia's national population disability rate of 2.1%. This can be a result of the high proportion of farmers over the age of 40 in the sample.

You can use this information to identify ways to better serve your farmers. For example, if respondents have challenges with eyesight, consider larger informational stickers or brochures. If they have challenges with walking or climbing steps, consider whether the Pancer Tani locations are easily accessible.

The disability rate among ASIF's Pancer Tani farmer households is nearly thrice of that of Indonesia's national population.

Disability Profile of ASIF's farmer Households

% who said a member of their household had a lot of difficulty doing any of the following or cannot do at all. (n = 156)*

5.6%

Respondents said that one or more of their household members had at least one of six disabilities



3.7%

difficulty seeing, even if wearing glasses (if available)



0.6%

difficulty remembering or concentrating



0.6%

difficulty hearing, even if using a hearing aid (if available)



0%

difficulty with self-care, such as washing all over or dressing



0.6%

difficulty walking or climbing steps



0%

difficulty communicating or being understood, using their usual language

*5 respondents refused to answer at least one of the 6 disability profile questions

Key Questions We Set Out To Answer

“I received a lot of useful advice and instructions especially regarding choosing which commodity to plant, and to deal with pests. It is helpful, to prevent loss and gain as much benefit, to know which commodity will be best to plant this season. They held a lot of discussions and give really good advices.”

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Way of Farming

We tried to gauge the effect of Pancer Tanis' services on farmers' management of their farms.

25% farmers who reported 'No change' attributed it to:

- No change in farming methods used (58%)
- Pancer Tani not providing any farming guidance (29%)

Over seven in 10 farmers reported an improvement in the way they farm due to ASIF's Pancer Tanis' offerings.

Changes In Way Of Farming

Q: Has your way of farming changed because of Pancer Tani [Name] [offering]? (n =153)

● ● ● ● ● - BOTTOM 40%



Very much improved:

“I can say Pancer Tani was my start into better farming. I used to do the seedling myself and the results weren't that good. Now I use trays for the seeds, and the seeds are so much better.”

Slightly improved:

“The volume of the crops are getting bigger because of the seedling nurseries.”

No change:

“Not much difference really, the spraying period or other part of the farming before harvest season stays the same. I just noticed there are less white spots on the plants.”

Way of Farming: Top Outcomes

Farmers were asked to describe – in their own words – the ways in which their farming had changed because of the Pancer Tanis.

The top outcomes are shown on the right.

Others changes included:

- Improved access to inputs and Pancer Tani shops (12%)
- Faster growth of crop (10%)

Top improvements in farmers' approach included improved farming knowledge, easier access to quality products and ability to produce more.

Top Three Self-Reported Outcomes for 74% of Farmers Who Say Way of Farming Improved

Q: Please explain how your way of farming has improved. (n = 114, multiple responses allowed). Open-ended, coded by 60 Decibels.

39%

Improved knowledge on farm practices such as spacing, planting, and fertilizer use
(27% of all respondents)

“Ever since I'm with Pancer Tani Wijiono, my way of farming has changed compared to the one before. My current way of farming is more modern, faster, and there are many new theories that I've learned.”

18%

Ease in farming due to good quality products
(13% of all respondents)

“Yes, the seed was the best and it was easy to be planted in my farm, if we compared to the seeds offered by another seedling nursery store and the treatment of plant is also easier.”

15%

Ability to produce more
(11% of all respondents)

“It improved in way which yesterday the farm yielded two quintals of rice, because Pancer Tani's assistance, now it increased.”

Crop Production

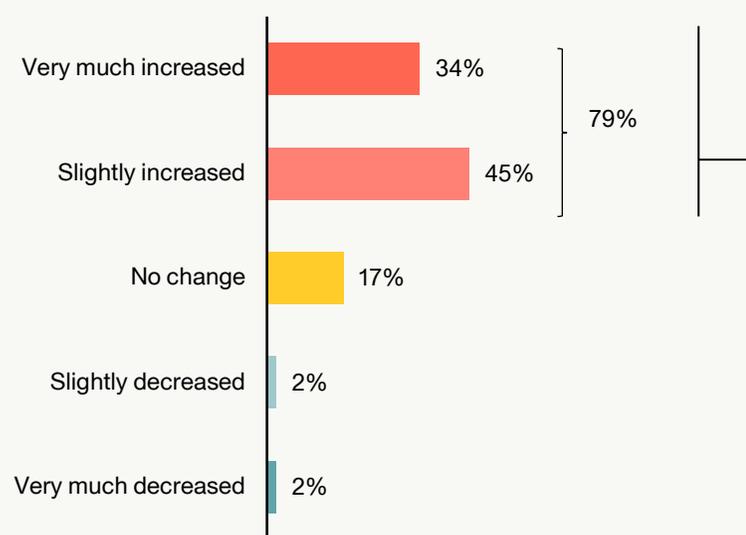
Eight in 10 farmers reported at least some increase in crop production; 89% of this group realized the increase without planting additional land, suggesting an increase in productivity.

We asked farmers if they had noticed changes in the production of crops that used Pancer Tanis' offerings and what might have caused it.

Impact on Production

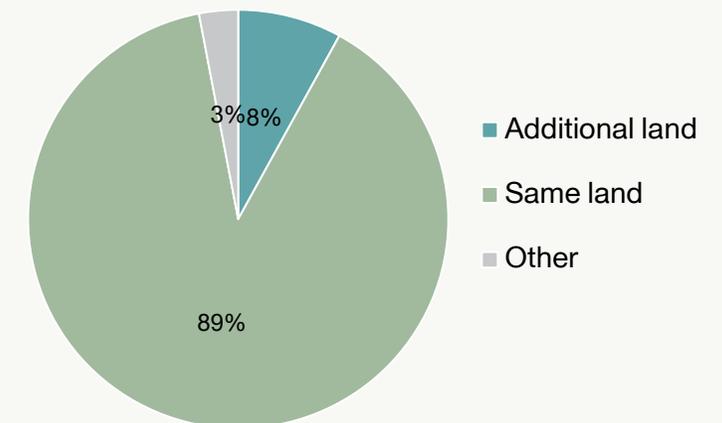
Q: Has the total production from your crop changed because of Pancer Tani's [offering]? (n=151)*

● ● ● ● ● - MIDDLE



Reasons for increases in production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n=119)



*10 respondents were not able to answer this question.

Crop Revenue (1/2)

85% of farmers reported at least some increase in revenue from crops that used Pancer Tanis' offering. Two thirds of this group attributed the change to increase in volume sold.

The fact that over 50% of farmers' income comes from crops using Pancer Tanis' services suggests that this increase in money earned is significant to the household.

Different services could have varying levels of impact on farmer revenue. The split by services are as follows: Seedling Nursery (37%), Ag-shop (33%), Buying Selling (27%), and Mechanization (3%).*

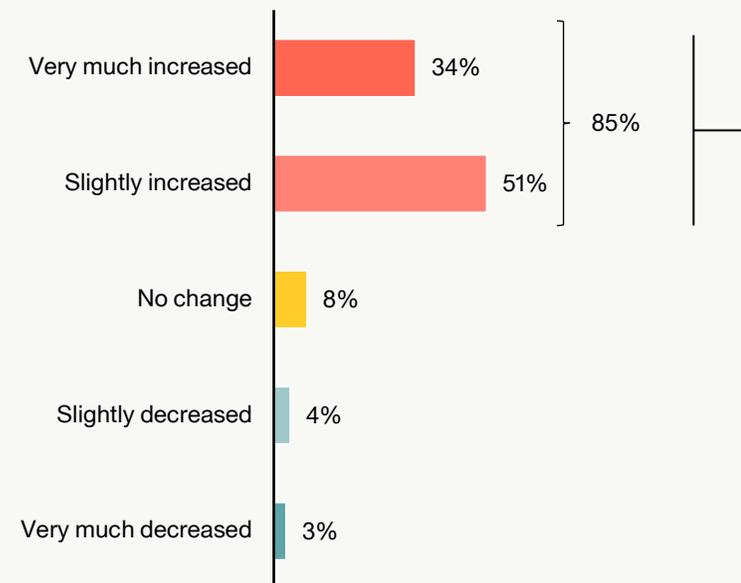
Farmers reporting an increase in revenue from crops were more likely to report an increase in way of farming and crop production.

*Farmers may be using other Pancer Tanis products/services as well which may also be impacting crop revenue.

Returns from Crops

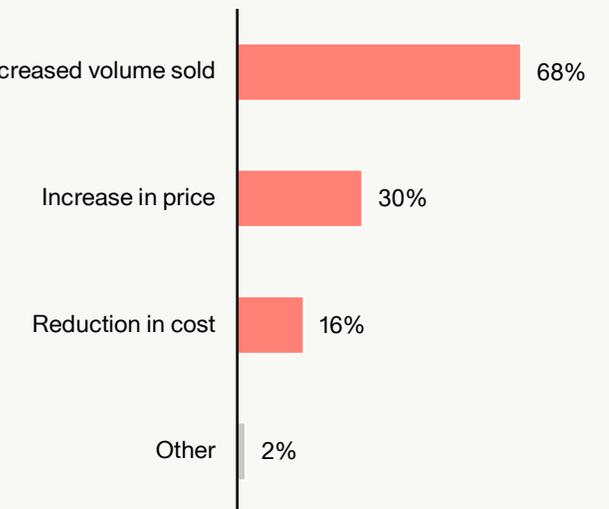
Q: Has the money you earn from [crop] changed because of Pancer Tani [offering]? (n=153)

● ● ● ● ● - TOP 40%



Reasons for Increased Returns

Q: What were the main reasons for the increase in money earned? (n=130)



Crop Revenue (2/2)

Looking across the sample, the average farmer reported a 37% increase in revenue, which contributed 54% to household income in the last 12 months.

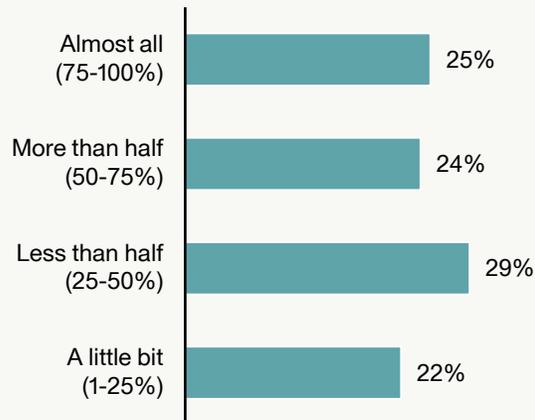
54% Of household income last year came from crops that Pancer Tanis' offerings were applied to

37% Was the average increase in revenue from crops that Pancer Tanis' offerings were applied to

92% Rated this change a significance of 4 or 5 when thinking about its contribution to household income

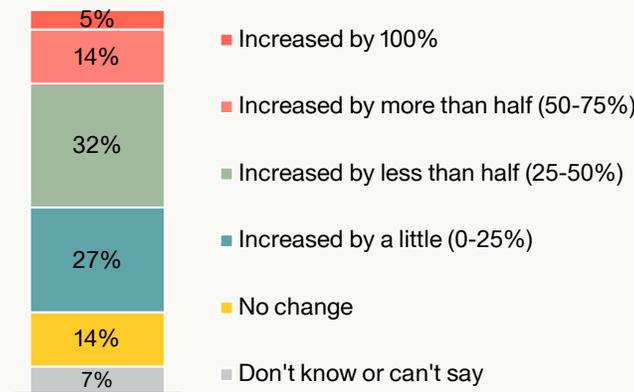
Household Income Impacted By Pancer Tani

Q: In the last 12 months, what proportion (%) of your household's total income, came from [crop/livestock]? (n=155)



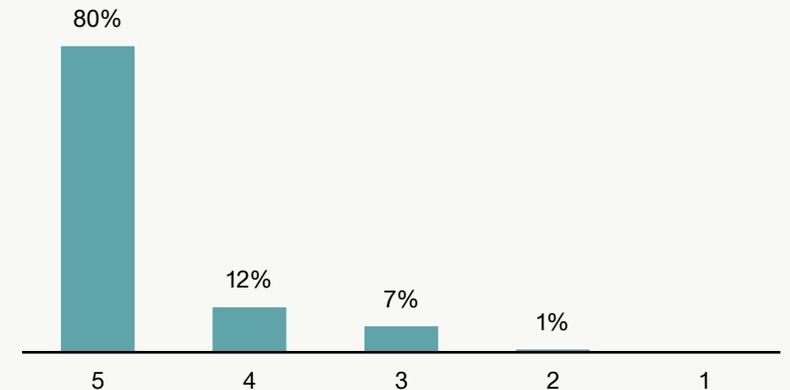
Change In Crop Returns

Q: Can you give a rough estimate how much your money earned from your crop has increased because of Pancer Tani offering? (n=161)



Significance of Change in Crop Returns

Q: On a scale of 1 to 5, where 1 is not significant at all and 5 is very significant how significant is this increase to your overall household income? (n=130)



Quality of Life

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

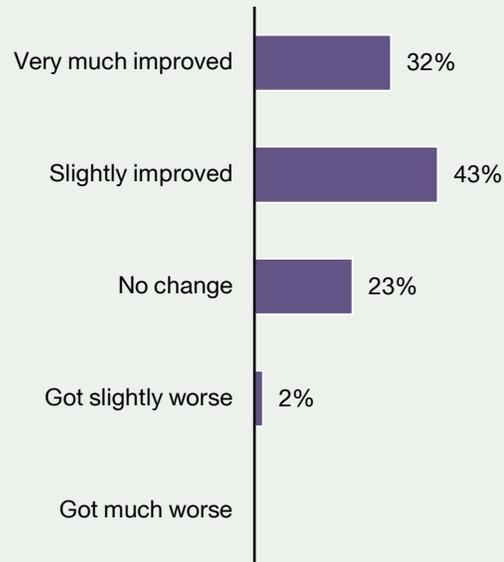
23% said they had not experienced any change yet. Over a third of these farmers felt that Pancer Tanis' products had no direct impact on their quality of life.

Three in 4 farmers reported improvements in their quality of life, while one in 4 reported no change.

Perceived Quality of Life Change

Q: Has your quality of life changed because of Pancer Tani? (n = 155)

● - BOTTOM 40%



Very much improved:

“I think so, I really feel less burdened because Pancer Tani Berkah Tani helps us to sell our crops, and I can borrow money to finance my needs in the farm, so less stress because there are so many helps.”

Slightly improved:

“The quality and quantity both improved. It's a huge help for our economy. We could use the money from the harvest to fulfill our daily needs like food, for the house.”

No change:

“I have not seen much changes. Everything is still the same, the time I spend on farming, our way of living, all the same.”

Quality of Life: Top Outcomes

Farmers were asked to describe – in their own words – the positive changes they were experiencing because of Pancer Tanis’ services.

The top outcomes are shown on the right.

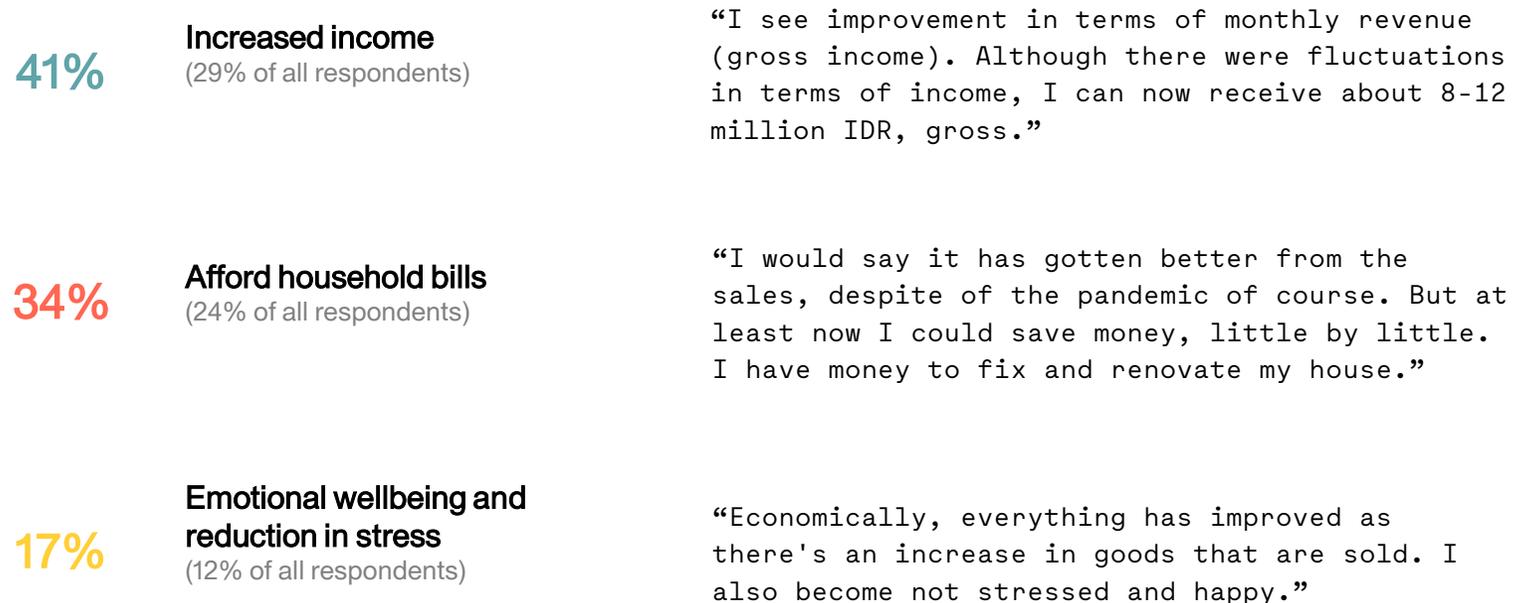
Others included:

- Improved ability to afford education (14%)
- Improved agriculture and farming knowledge (11%)

Farmers talked about increased income, ability to afford household expenditures and increased emotional wellbeing.

Top Three Self-Reported Outcomes for 75% of Farmers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 116, multiple responses allowed). Open-ended, coded by 60 Decibels.



Recovery From Shocks

Over half of the farmers attributed their resilience in the face of a negative shock that their community faced, to Pancer Tanis. Two-third attributed the recovery of their household to the company.

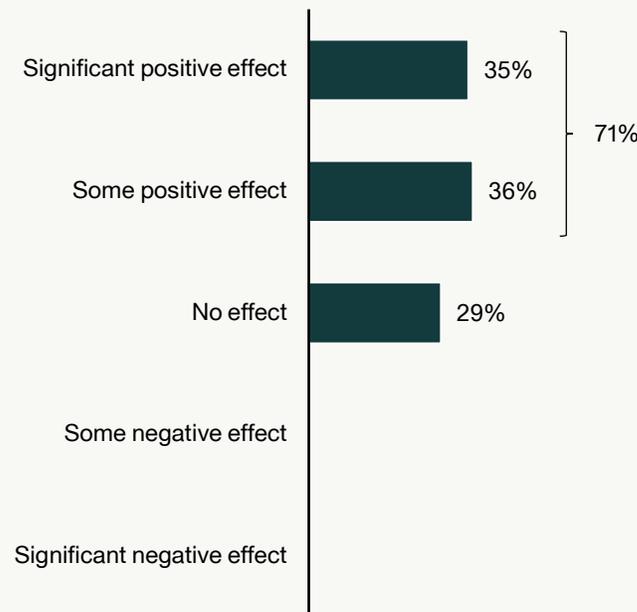
As shown in slide 12, 62% were resilient in the face of shock that hit their community while 28% said that their household was unaffected.

Seven in 10 of the former reported that Pancer Tanis had a positive effect on their recovery.

Six in 10 of the latter said that Pancer Tanis had contributed to their household being unaffected.

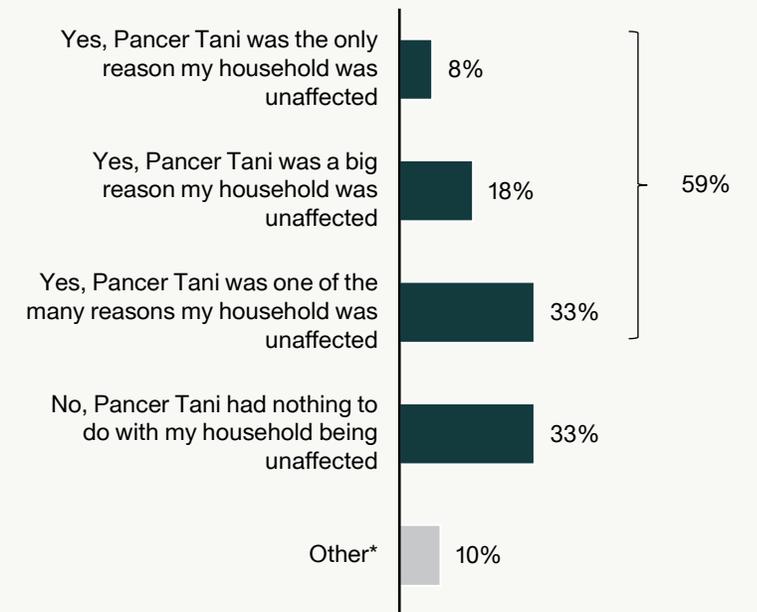
Impact of Pancer Tani on Recovery

Q: Did your involvement with the Pancer Tani have a positive, negative or no effect on your recovery? (n=97)



Impact of Pancer Tani on Household Resilience

Q: Did [Pancer Tani Name] contribute to your household remaining unaffected by the shock/event? (n=40)



*Responses in Other include did not need help from Pancer Tanis

Impact on Local Community

We asked farmers an open-ended question about whether Pancer Tanis has impacted their local community, and if so, then how.

While roughly a third of farmers felt Pancer Tanis had no impact on their local community, close to 17% saw an improvement in farming techniques and 16% experienced improvement in farm knowledge and community interactions.

Improved farming techniques, knowledge and interactions are the top community impact outcomes due to ASIF's Pancer Tanis.

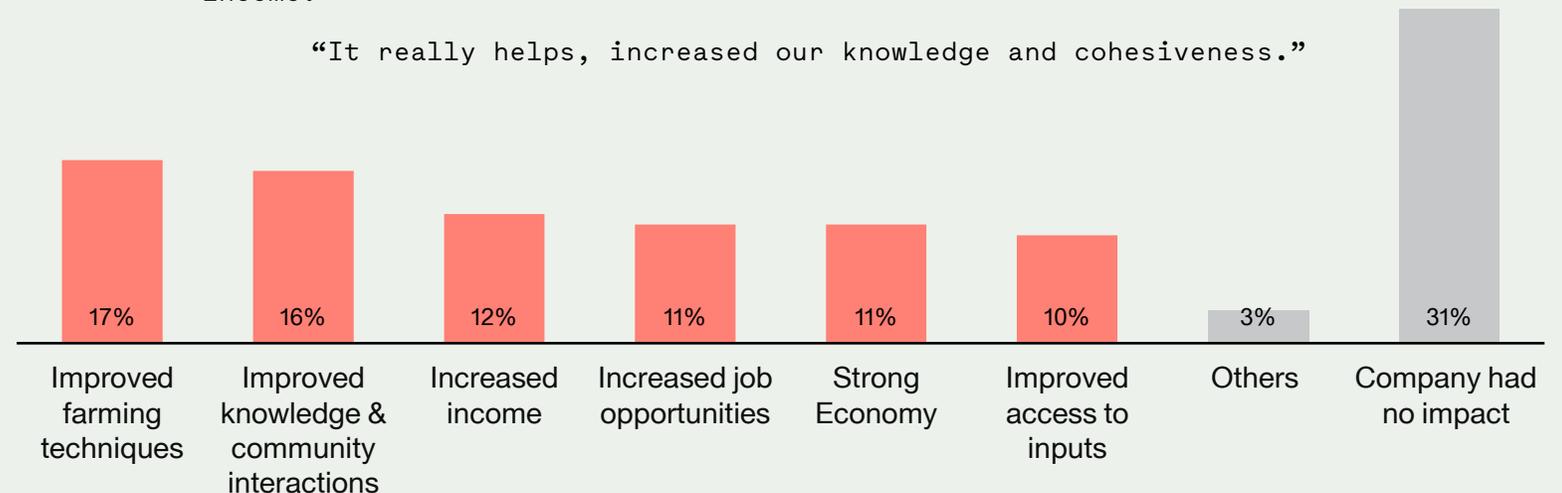
Impact on Local Community by ASIF

Q: How has Pancer Tani [Name] impacted your local community, if at all? (n = 160, Open ended coded by 60 Decibels, % of respondents)

“I think Pancer Tani helped people to work more efficiently through the reduction of time spent on plowing lands. I also feel like people are getting more educated about proper techniques and medications.”

“It creates more jobs, and everyone becomes happier as they get more income.”

“It really helps, increased our knowledge and cohesiveness.”



Key Questions We Set Out To Answer

“Because of Pancer Tani, there is a slight improvement to my life I feel like. Because back then, our house was small, and now we could slowly renovate our house. We could save money for the kids' education, for them to go to school. So there was a slight improvement.”

- Who are ASIF's Pancer Tanis reaching?
 - Income, farm and disability profile
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 - Availability of alternatives in market
 - Exposure and resilience to shocks
- What impact is ASIF's Pancer Tanis having?
 - Impact on way of farming
 - Changes in crop production, productivity and revenue
 - Impact on quality of life
 - Impact on recovery from shocks
- Are farmers satisfied with ASIF's Pancer Tanis offerings?
 - Net Promoter Score & drivers
 - Top challenges experienced
 - Suggestions for improvement

Farmer Satisfaction: Net Promoter Score

ASIF's Pancer Tanis have a Net Promoter Score® of 35 which is good, and is at par with the 60dB benchmark of 34 for similar business models.

The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered very good. A negative score is considered poor. ASIF's Pancer Tanis' score of 35 is fair.

Pancer Tanis can improve its NPS score by focusing on the passive farmers and identifying ways to improve their experience and minimise dissatisfaction.

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

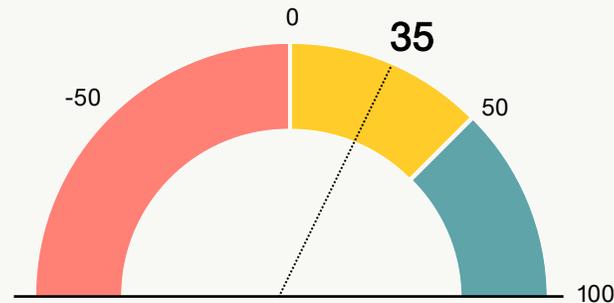
Insight

You're in the median of our agriculture benchmark for this indicator.

Increasing this score by 3 points move you into the next quintile!

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Pancer Tani to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 159)



NPS = % Promoters — % Detractors

9-10 likely to recommend

0-6 likely to recommend

NPS Benchmarks



60 Decibels Global Agri Average 34
80+ companies

NPS Drivers

Promoters value the good quality products and Pancer Tanis' customer service. Passives complain about the lack of easy access to products.

45% are Promoters :)

They love:

1. Quality of the product
(28% of Promoters / 12% of all respondents)
2. Good customer service
(23% of Promoters / 9% of all respondents)
3. Training and knowledge received
(17% of Promoters / 7% of all respondents)

“Pancer Tani has been very helpful to farmers with all its good service products so farmers cannot be separated from Pancer Tani.”

Tip:

Highlight the above value drivers in marketing.

Promoters are powerful brand ambassadors — can you reward them?

45% are Passives :\

They like:

1. Quality of product resulting in better yield
(25% of Passives / 11% of all respondents)
2. Good customer service
(24% of Passives / 11% of all respondents)

But complain about:

1. Lack of easy access to products
(13% of Passives/ 6% of all respondents)

“Because the products provide by Pancer Tani Widodo are good, but sometimes they are out of stock or unavailable to buy. So, I cannot really recommend it if there is no stock.”

Tip:

Passives won't actively refer you in the same way that Promoters will.

What would it take to convert them?

10% are Detractors :(

They complain about:

1. Lack of varied agricultural inputs
(25% of Detractors / 2% of all respondents)
2. Unaffordable and expensive products
(19% of Detractors / 1% of all respondents)
3. Lack of guidance and training
(19% of Detractors / 1% of all respondents)

“I hope there is assistance. It would be better if the assistance is in the form of money because we have variety needs.”

Tip:

Negative word of mouth is costly.

What's fixable here?

NPS by Prior Access

Farmers accessing services like those of Pancer Tanis for the first time had a higher Net Promoter Score than those who have had prior access to similar services.

We wanted to understand what drove farmers' satisfaction with ASIF's Pancer Tanis' products and services. Upon analysing, we found a strong correlation between NPS and first access by the farmer.

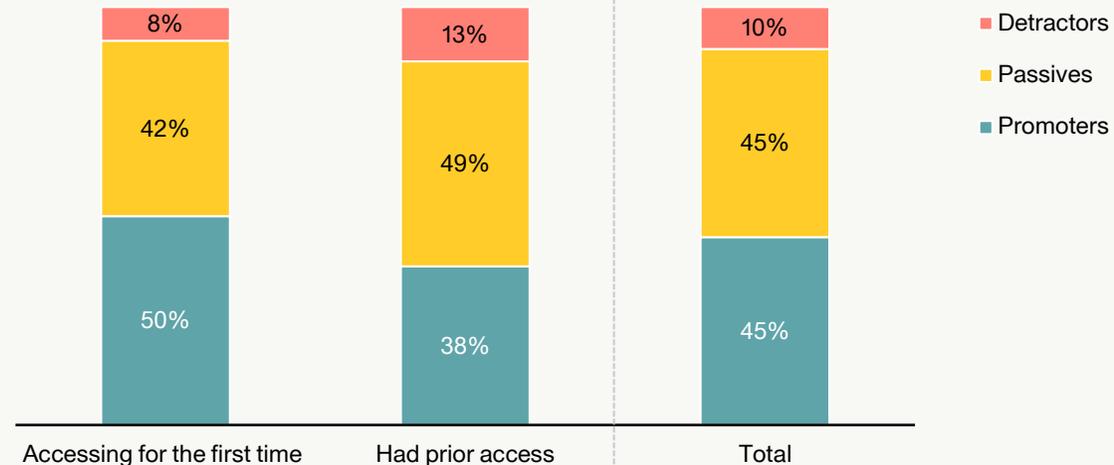
The NPS for those accessing services for the first time was 42, compared to only 25 for those who have had prior access. This is unsurprising as farmers who had access to similar services before, are more likely to find alternatives.

Recommendation

NPS is a helpful metric to track over time to detect subtle changes in customer satisfaction. Companies looking to improve their NPS set a target of increasing NPS by 7 points over 12 months, on average.

Net Promoter Score by Access

Q: On a scale of 0 to 10, how likely are you to recommend Pancer Tani to a friend or family?



| | | | |
|-------------|----|----|-----------|
| NPS: | 42 | 25 | 35 |
| n = | 95 | 63 | 158 |

Farmer Challenges

Asking about farmer challenges enables the ASIF's Pancer Tanis to identify problem areas and tackle them proactively.

8% farmers reported facing challenges while working with Pancer Tanis. Unresolved challenges can encourage negative word-of-mouth and lower satisfaction.

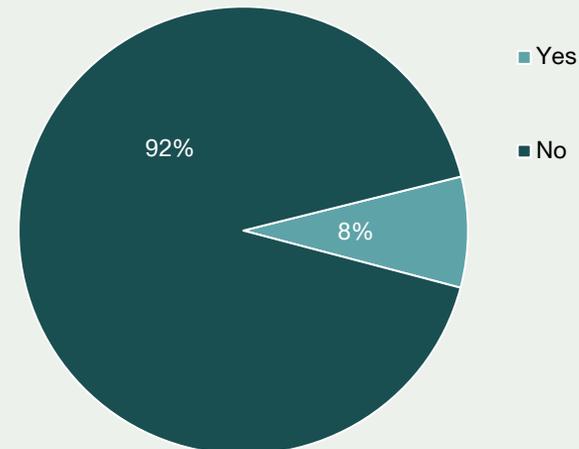
We found that farmers who experienced challenges were less likely to report improvements in their quality of life, way of farming and revenue earned.

Only 8% of farmers reported challenges with Pancer Tanis' services. Poor quality products and payment delays were most common challenges reported.

Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges working with Pancer Tani? (n = 161)

● ● ● ● ● - TOP 20%



Top Challenges Reported

Q: Please explain the challenge you have experienced. (n = 12)

1. Poor quality products

(75% of farmers w. challenges / 8 respondents)

“Sometimes the seedling just doesn't work, it's been happening for a few years. Some farmers said the quality is good, some say not, it is a farmer typical.”

2. Delay in payments

(8% of farmers w. challenges / 2 respondents)

“Once I had a problem regarding payment. It was 2 weeks late. I mean regarding payment, they had to understand that it goes back to the farmer, for us to farm again, and get the money back in the cycle.”

3. Financial constraints

(8% of farmers w. challenges / 2 respondents)

“The problem is from the financial perspective, sometimes farmers want to buy coffee but don't have money.”

Other Agricultural Services

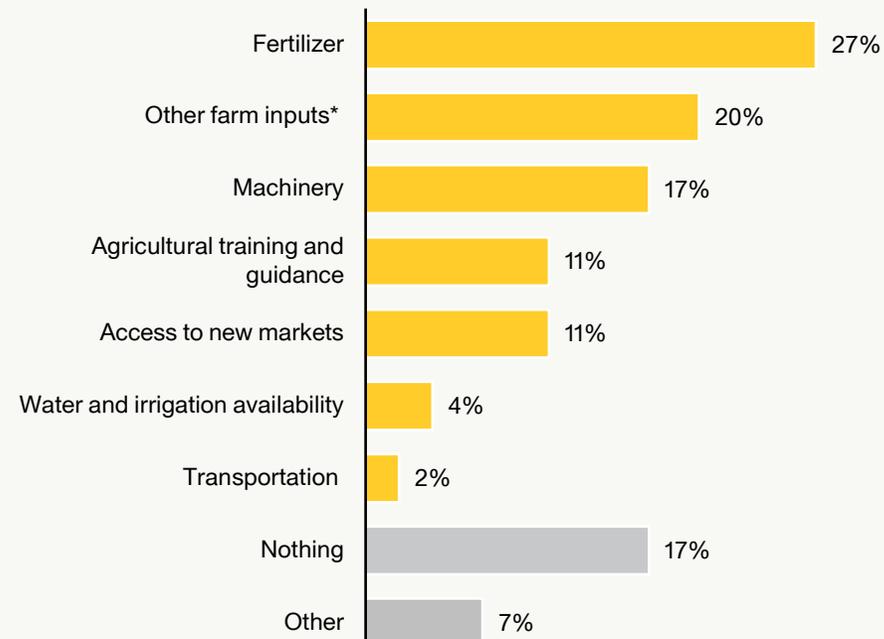
To better understand farmers' needs, we asked respondents what additional agricultural services they would find most useful.

Farmers who asked for access to other farm inputs mentioned the need for increased variety of seeds and seedling nurseries.

Access to fertilizers, machinery and other farming inputs are top services farmers would find useful besides the services offered by Pancer Tanis.

Agricultural Services Beyond Currently Offered

Q: Besides the services offered by [Pancer Tani], what kind of agricultural services farmers like you would most find useful? (n = 161)



*Responses in 'other farm inputs' include need for increased variety of seeds and seedling nurseries.

“For people who plant vegetables, we need more medicines and fertilizers. The nearest Pancer Tani shop (owned by Pak Widodo) is 30 minutes away, so I rarely went there (less than 1 time/month).”

“A lot, like medicine, seeds.. places to buy the medicine and a mentoring on the methods of planting.”

Farmer Suggestions

We asked farmers an open-ended question about their suggestions to help Pancer Tanis improve.

While roughly a fifth of farmers could not think of a specific suggestion, 22% asked for access to machinery and fertilizers, while 19% said improving seed quality would improve Pancer Tanis.

Access to machinery and fertilizers, quality products and training were farmers' most common suggestions for Pancer Tanis' improvement.

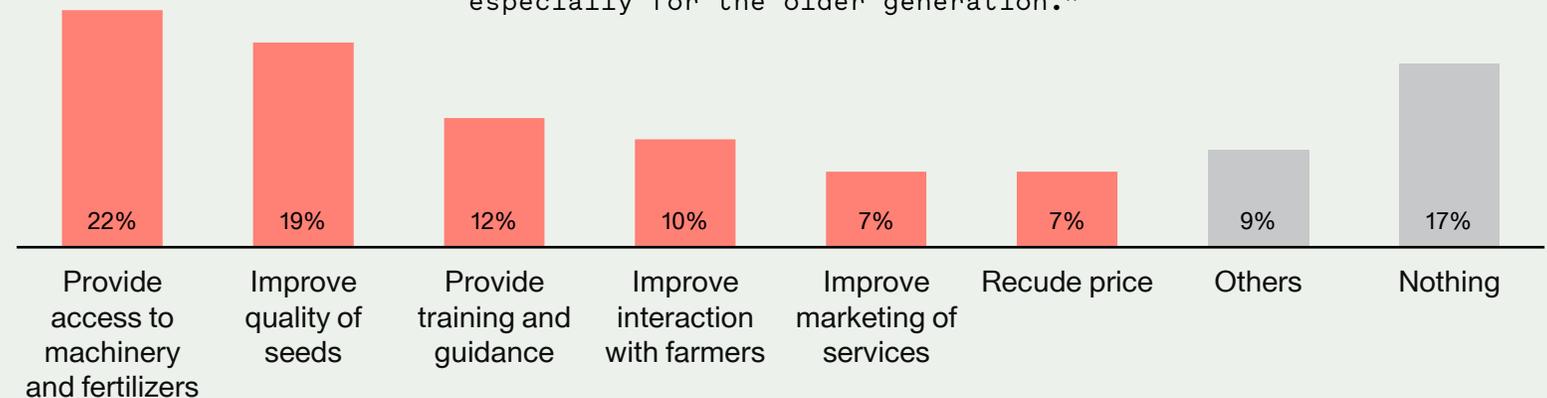
Suggested improvements

Q: What about Pancer Tani could be improved? (n = 161, Open ended coded by 60 Decibels, % of respondents)

“Our wish is for Pancer Tani [company] to have more variety of seedlings, which when it grows, it would be heavier and bigger so it can be an advantage for the farmers.”

“If they are able, they have to put out the superior seed assets that they can afford. What this means is that they should sell the best superior seeds at affordable prices.”

“I hope Pancer Tani provides qualified agricultural knowledge for farmers and is expected not to be stingy with knowledge, especially for the older generation.”



What Next?

...& Appendix

How To Make The Most Of These Insights

Example tweets or Facebook posts to share publicly

- 75% of our farmers say the quality of their lives has improved since working with us. “The income we get really helps us to buy several needs for my family. We also can prepare much easier for farming capital because of the benefits obtained from harvesting such as processing and production.” #listenbetter with @60_decibels
- 45% of farmers]would recommend us to a friend or family member – what are you waiting for?
- 75% of all challenges faced by our farmers are quality related – what improvements would you like to see? We #listenbetter with @60_decibels

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

What You Could Do Next. An Idea Checklist From Us To You :-)

| | |
|-------------------------|---|
| Engage Your Team | <ul style="list-style-type: none"> <input type="checkbox"/> Share staff quiz – it’s a fun way to fuel engagement & discussion <input type="checkbox"/> Send deck to team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places! <input type="checkbox"/> Set up team meeting & discuss what’s most important, celebrate the positives & identify next steps |
| Spread The Word | <ul style="list-style-type: none"> <input type="checkbox"/> Reach a wider audience on social media & show you’re invested in your farmers – we’ve added some example posts on the left |
| Close The Loop | <ul style="list-style-type: none"> <input type="checkbox"/> Let us know if you’d like us to send an SMS to interviewed farmers with a short message letting them know feedback is valued and as a result, you’ll be working on XYZ <input type="checkbox"/> If you can, call back the farmers with challenges and/or complaints to find out more and show you care. <input type="checkbox"/> After reading this deck, don’t forget to let us know what you thought [feedback form] |
| Take Action! | <ul style="list-style-type: none"> <input type="checkbox"/> Collate ideas from team into action plan including responsibilities <input type="checkbox"/> Keep us updated, we’d love to know what changes you make based on these insights |

Detailed Benchmarking Comparison

Comparison to benchmarks can be useful to identify where you are under- or over-performing versus peers, and help you set targets. We have aligned your results to the [Impact Management Project](#) framework – see next slide.

Information on the benchmarks is found below:

ASIF Data

farmers 161

60dB Global Average:

companies 400
farmers 165,998

60dB Agriculture Average

companies 87
farmers 18,714

ASIF's Pancer Tani performs particularly well on improvement in farm outcomes. Satisfaction and reaching under-served customers are areas for improvement.

Comparison of ASIF Performance to Selected 60dB Benchmarks

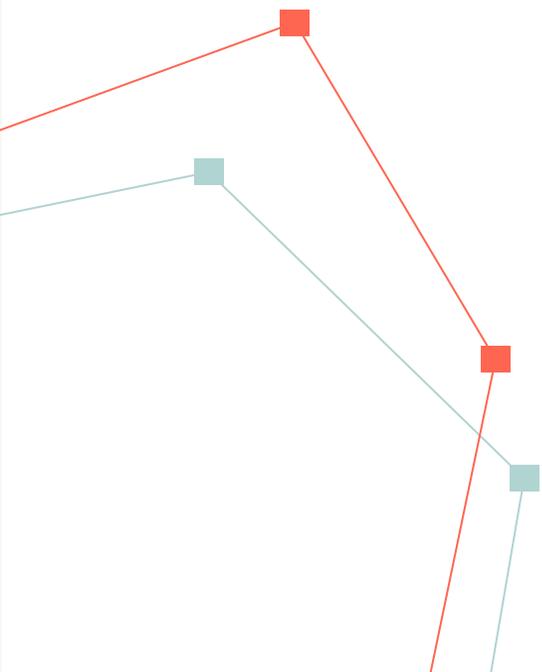
| Dimension | Indicator | ASIF | 60dB Global Average | 60dB Agriculture Average | 60dB Southeast Asia Average |
|-------------------|--|------|---------------------|--------------------------|-----------------------------|
| Who ○ | Inclusivity Ratio | 0.64 | 0.79 | 1.14 | 0.4 |
| | % female | 13 | 39 | 31 | 6 |
| How Much ≡ | % reporting quality of life very much improved | 32 | 44 | 40 | 11 |
| | % reporting quality of life slightly improved | 43 | 39 | 40 | 74 |
| | % reporting crop production very much improved | 34 | - | 39 | 18 |
| | % reporting crop revenue very much improved | 34 | - | 34 | 10 |
| What Impact □ | % reporting increase in income | 41 | - | - | - |
| | % reporting increase ability to afford household bills | 34 | - | - | - |
| | % reporting emotional wellbeing and reduced stress | 17 | - | - | - |
| Contribution + | % first time accessing ASIF offerings | 61 | 67 | 72 | 49 |
| | % saying no good alternatives are available | 58 | 73 | 79 | 75 |
| Risk △ | % experiencing challenges | 8 | 31 | 29 | 27 |
| Experience | Net Promoter Score | 35 | 43 | 34 | 8 |

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'. |
| Inclusivity Ratio | The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an enterprise is reaching less well-off farmers. It is calculated by taking the average of ASIF % / National %, at the \$1.90, \$3.20 & \$5.50 lines for low-middle income countries, or at the \$3.20, \$5.50 and \$11 lines for middle income countries. The formula is: $\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$ |

Summary Of Data Collected



161 phone interviews completed in March and April of 2021

Methodology

Survey mode Phone Interviews

Country Indonesia

Language Bahasa

Dates March and April 2021

Sampling Contacted full customer database of 1433 ASIF's Pancer Tani customers.

Response rate 25%

Responses Collected

Farmers 161

Sampling

| | % sample | % population |
|----------|----------|--------------|
| % female | 13% | 2% |

Accuracy*

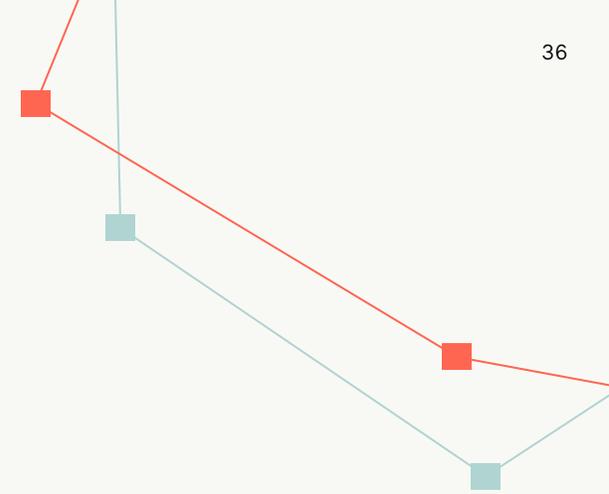
| | |
|------------------|--------|
| Confidence Level | c. 95% |
| Margin of error | c. 7% |

| | |
|-----------------|-------|
| Margin of error | c. 7% |
|-----------------|-------|

*Our confidence level cannot account for two unknowns for this population: mobile penetration and extent of completeness of ASIF's farmer phone number list.

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

60 Decibels has a network of 500+ trained Lean DataSM researchers in 45+ 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.

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 Ronny Setyawan, Teddy Tambu and Yuan Zhou for their support throughout the project.

This work was generously funded by the Strengthening Impact Investing Markets in Agriculture (SIIMA) programme, through FCDO's Research and Evidence Division and Syngenta Foundation

They're helping the nursery seedling process.
Nowadays I start to try a new way of farming, a modern way.
Pancer Tani is close so if you need anything, you can get it fast and easy.

The revenue I got
has increased
significantly.

It made my
>quality life better.

I could
>pay my children's
school fees

and

>give proper meals
to my family.

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