



IMPROVEMENT OF FINANCIAL AND NON-FINANCIAL SERVICES FOR SMALLHOLDER FARMERS IN BENIN

RENACA March 2025



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About This Report

RENACA-Bénin (Réseau National des Caisses Villageoises d'Épargne et de Crédit Autogérées du Bénin) is a mutual microfinance institution founded in 2005 by the NGO CBDIBA. Its goal is to significantly strengthen the economic foundation of vulnerable self-employed populations in rural, peri-urban, and urban areas across Benin.

This report is designed to provide an in-depth understanding about RENACA's farmers, their profile, the outcomes they experience, how satisfied they are, and what improvements can be applied for greater impact.

The insights are based on phone interviews with 245 farmers in Benin. These interviews were conducted by 60 Decibels trained researchers. We really enjoyed hearing from these farmers.

The farmers were interviewed from a contact list of 1,335 farmers, all of whom were reached out to during the process. To learn more about 60 Decibels methodology, head to the [Appendix](#).

To contextualize the results, see how RENACA's performance compares to other companies in the [Performance Snapshots](#) and [Appendix](#).

245 farmers interviewed, 21% were female.



All interviewed farmers benefited from the SSNUP co-funded project "[Improvement of Financial and Non-Financial Services for Smallholder Farmers in Benin](#)".



I've been with RENACA for over 5 or 6 years now, and the loans I've received have helped me maintain my farming activities. The income I earn allows me to support my family, pay for my children's schooling, and cover various expenses. I've been able to send my children to university and continue to provide financial support.

- Male farmer, 60



Top Insights

1 RENACA provides a unique service to an underserved farmer base.

Nearly all farmers access credit through RENACA, with 38% receiving their first RENACA loan. In addition, 47% receive training in financial education and agricultural practices. Of those trained, half receive basic agricultural training, while the other half participate in a 'training of trainers' program, enabling them to train fellow farmers and promote knowledge sharing.

Farmers view RENACA's services as unique. Two-thirds are using these services for the first time, and a similar percentage report that no good alternatives are available. Female farmers are less likely than male farmers to find alternatives (85% vs. 61%).

The median tenure with RENACA is five years, reflecting strong farmer loyalty. Farmers with more than five years of tenure report higher satisfaction than those with less tenure.

See pages: [7](#), [8](#), [12](#), [22](#), and [25](#)

2 Satisfaction levels with RENACA are high but can be further improved by addressing challenges.

RENACA has a strong Net Promoter Score of 45, and 81% of farmers report improved overall satisfaction over the last 24 months. Farmers who would recommend RENACA cite easy access to loans, good customer service, and flexible repayment terms as the main reasons. On the other hand, less satisfied farmers want better customer service and faster loan processing. 1 in 4 farmers face challenges with RENACA, which negatively impacts their satisfaction. The most common issues are loan denials, poor customer service, and slow processing. Addressing these challenges could improve satisfaction and strengthen loyalty.

See pages: [10](#), [11](#), and [25](#)

Highlight: Female farmers report higher satisfaction levels (NPS of 62 vs 41) and lower challenge rates (13% vs 30%) compared to their male counterparts.

3 RENACA is having a positive impact on the lives and livelihoods of its farmers.

82% of farmers report improvements in their way of farming because of RENACA. Their top self-reported outcomes include improved access to inputs as well as crop diversification and expansion. 85% also report higher crop production, while 84% say their earnings have increased because of RENACA. These factors contribute to the 89% of farmers who report improvements in their quality of life.

Farmers are also now more financially resilient. 77% say their ability to plan their finances has improved, citing the ability to prioritize expenses along with better financial discipline. As a result, 77% report an increase in savings while 83% say their farm investments have increased because of RENACA.

See pages: [15](#) – [20](#)

4 Farmers are generally satisfied with their loans from RENACA and do not feel burdened by the repayment terms.

Farmers are mainly using RENACA's loans for purchasing inputs (58%) and covering operational expenses on the farm (50%). With 87% of farmers satisfied with the loan terms and 79% reporting no issues with repayment, it's evident that the loan structure is manageable and well-suited to farmers' financial needs.

Among farmers who have previously accessed loans from RENACA, 65% report a faster experience this time. Additionally, 75% say RENACA's loan disbursement is quicker than that of other lenders. When it comes to meeting loan requirements, 83% of farmers find it easy, likely due to RENACA's sensitization sessions, which nearly all participants find helpful.

See pages: [22](#) and [23](#)

Performance Snapshot

The Benchmark Performance column showcases how you compare to 60 Decibels' Agriculture Benchmarks in the Farmer as Customer sub-sector globally. The Farmer as Customer benchmark constitutes interventions where the farmer receives a product or service as a customer. This includes farm inputs (fertilizer, seeds), financial inputs (credit, insurance), livestock input (feed, vaccines, medicines), nutrition-enhancing crops, or training and information.

Benchmark Overview

Africa geographical focus	Farmer as Customer sub-sector focus	71 companies included	33,324 voices listened to
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Performance vs 60dB Benchmarks

● ○ ○ ○ ○	Bottom 20%
● ● ○ ○ ○	Bottom 40%
● ● ● ○ ○	Middle
● ● ● ● ○	Top 40%
● ● ● ● ●	Top 20%



Who is RENACA reaching?

	RENACA Performance	Benchmark Performance
<u>Female</u>	21%	● ● ○ ○ ○
<u>Inclusivity Ratio</u>	0.70	● ● ○ ○ ○
<u>Accessing product for the first time</u>	65%	● ● ○ ○ ○
<u>Could not easily find a good alternative*</u>	66%	● ● ○ ○ ○



What impact is RENACA having?

<u>% seeing 'very much' improved quality of life</u>	54%	● ● ● ● ○
<u>% seeing 'very much' improved way of farming</u>	48%	● ● ● ○ ○
<u>% seeing 'very much' increased farm production</u>	43%	● ● ● ○ ○
<u>% seeing 'very much' increased earnings</u>	42%	● ● ● ● ○
<u>% seeing 'very much' increased ability to plan finances</u>	36%	-
<u>% seeing 'very much' increased savings</u>	29%	-
<u>% seeing 'very much' increased farm investment</u>	42%	-



How satisfied are RENACA farmers?

<u>Net Promoter Score</u>	45	● ● ● ○ ○
<u>% experiencing challenges</u>	26%	● ● ● ○ ○

*Farmer answered 'no' i.e. could not find a good alternative to RENACA.

Profile

A typical farmer we spoke to is a 41-year-old male, living in a family of 7, and has been engaging with RENACA for the past 5 years.

Farmer Profile (n = 245)



21%

Female farmers
Male farmers: 79%



5

Median years of engagement
with RENACA



41

Median age
Youngest: 20
Eldest: 72



65%

Growing Maize
Cassava: 45%; Groundnut: 23%;
Palm oil: 18%



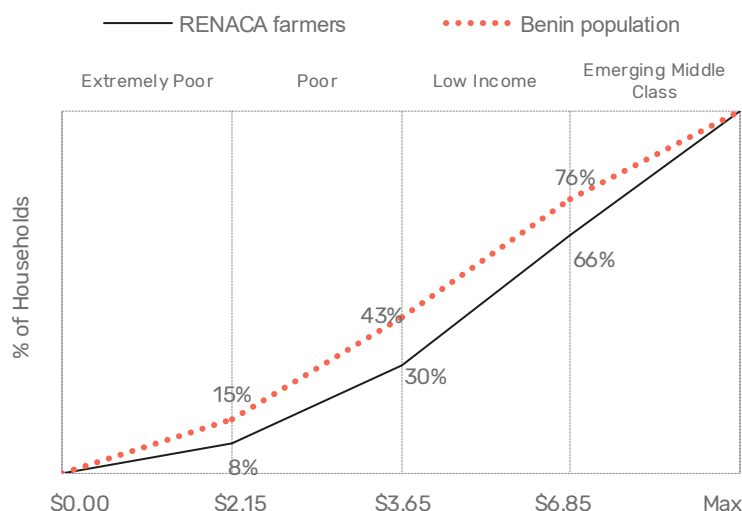
7.2

Average household size

30% of RENACA's farmers live under \$3.65 per day, which is less than the national average in Benin (43%).

Farmers' Income Distribution Relative to Country Average

% living below \$x.xx per person per day (2017 PPP) (n = 241)



Inclusivity Ratio

Degree to which cooperatives is reaching low-income farmers in Benin (n = 241)

0.70

1 = parity with population;

> 1 = over-serving;

< 1 = under-serving.

See [Appendix](#) for calculation.

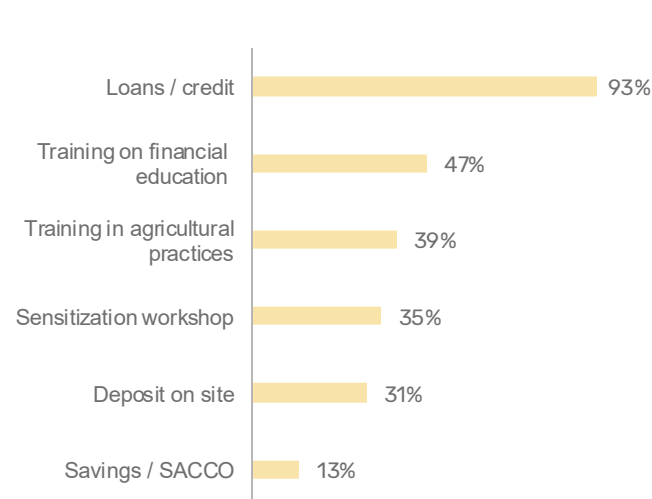


BOTTOM 40% - 60dB Benchmark

93% of farmers access loans from RENACA. Half of them use the loans to purchase farm inputs and manage operational expenses.

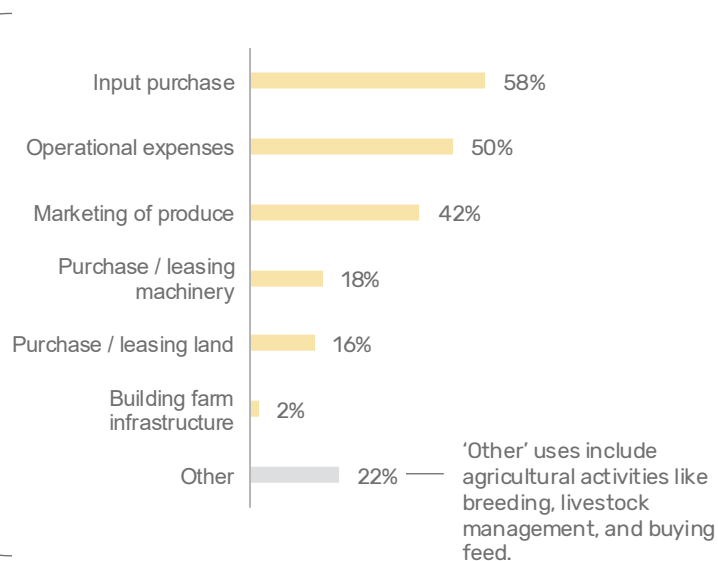
Services Accessed

Which of these services have you received from RENACA in the last two years? (n = 245)



Use of Loan

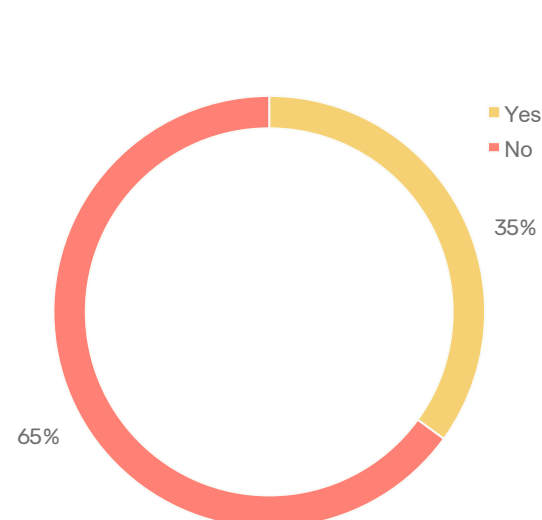
Q: Please describe how you are using/used the latest loan from RENACA? (n = 227)



65% of farmers did not have prior access to services like the ones RENACA provides. 66% can not find an alternative to RENACA.

First Access

Q: Before RENACA did you have access to services like the ones RENACA provides? (n = 245)

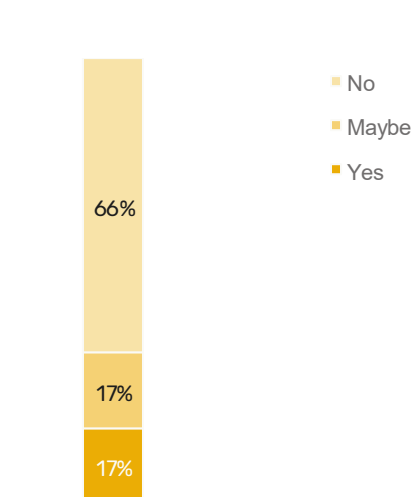


●●○○○

BOTTOM 40% - 60dB Benchmark

Access to Alternatives

Q: Could you easily find a good alternative to RENACA? (n = 245)



●●○○○

BOTTOM 40% - 60dB Benchmark

02:

Farmers Experience



If RENACA's farmers are unhappy, it's unlikely they will continue to choose the services or recommend to others.

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

The key indicators in this section are:

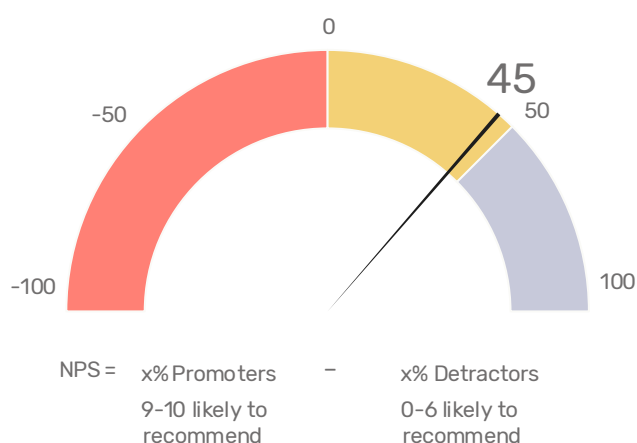
- **Net Promoter Score:** How likely are RENACA's farmers to recommend the services to a friend? Has there been any changes in the satisfaction levels over the last 24 months?
- **% Experiencing Challenges:** What proportion of farmers experience challenges with RENACA's services?
- **Training Experience:** How much of the provided advisory was useful to the farmers? How much of the information did the farmers apply to their farms? What are the barriers to application?



RENACA has an NPS of 45 which is very good. 49% of farmers say their satisfaction with RENACA has 'very much improved' in the past 2 years.

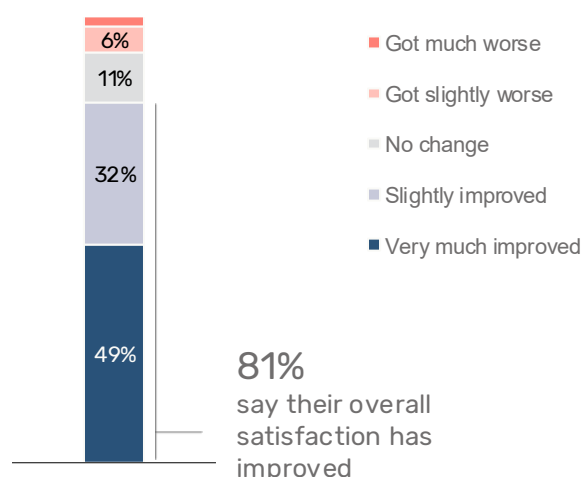
Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend RENACA to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 242)



Change in Satisfaction Level

Q: In the past 24 months, has your overall satisfaction with RENACA changed? (n = 244).



MIDDLE 60dB - Benchmark

Promoters value the easy access to loans. Detractors want better customer service and more flexible repayment terms.

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

56% 😊

are Promoters

They love:

1. Easy access to loans
(48% of Promoters / 27% of all farmers)

2. Fast customer service
(29% of Promoters / 17% of all farmers)

3. Flexible repayment terms
(21% of Promoters / 12% of all farmers)

33% 😐

are Passives

They like:

1. Fast customer service
(30% of Passives / 10% of all farmers)

2. Quick loan disbursement
(21% of Passives / 7% of all farmers)

They want to see:

3. Faster loan processing
(25% of Passives / 8% of all farmers)

11% 😞

are Detractors

They want to see:

1. Better customer service
(46% of Detractors / 5% of all farmers)

2. Flexibility in repayment
(42% of Detractors / 4% of all farmers)



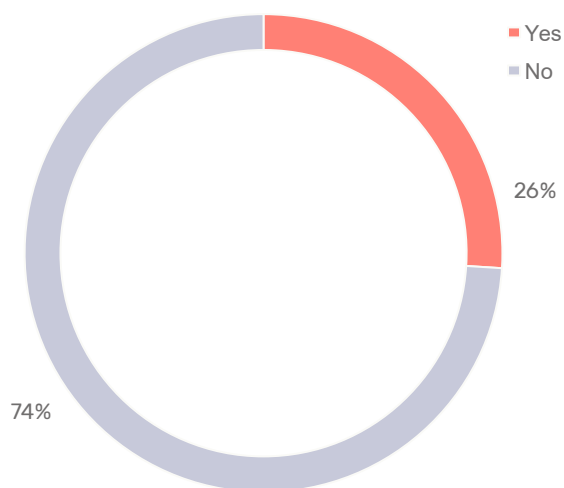
Farmers without any good alternatives to RENACA are report a significantly higher Net Promoter Score compared to their counterparts who may have alternatives (NPS of 65 vs 7).

Experience

A quarter of farmers report facing a challenge with RENACA. These challenges negatively effect satisfaction levels.

Proportion of farmers Reporting Challenges

Q: Have you experienced any challenges with RENACA?
(n = 245)



●●●○○

MIDDLE 60dB - Benchmark

Segments	NPS
No challenges	55
Experienced challenges	18

Segments	% challenge experienced
≤5 years tenure	23%
>5 years tenure	32%
Male	29%
Female	14%

Among those facing challenges, the most common issues are loan denials, poor customer service, and delays in loan processing.

Most Common Challenges

Q: Please explain these challenges. (n = 64).
Open-ended, coded by 60 Decibels.

23%

talk about denial of
loan application
(6% of all farmers)

23%

report poor customer
service
(6% of all farmers)

22%

mention delays in
loan processing
(5% of all farmers)

“Last year, I applied for a loan, and RENACA came to visit me, but I didn't receive the loan. I don't understand why.”

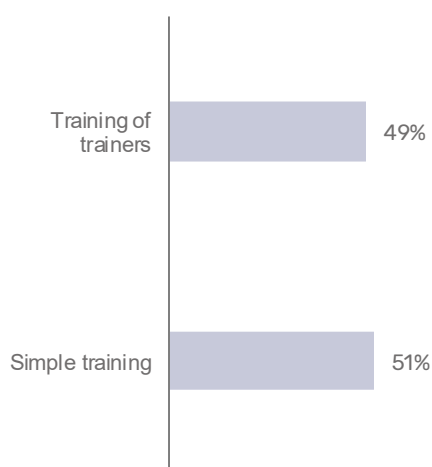
– Male farmer, 29

Experience

Among farmers trained by RENACA, around half received simple training, and the rest participated in training of trainers.

Type of Training Received

Q: What training did you follow with RENACA ?
(n = 177*)

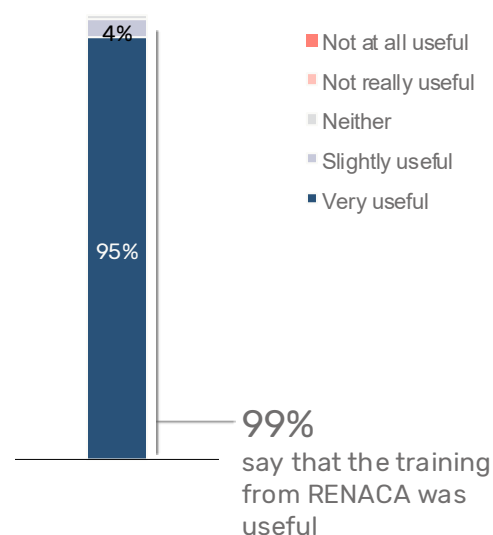


The SSNUP project co-funded a training of trainers' programme for 100 lead smallholder farmers, who act as liaisons or role models within their communities by sharing knowledge, practices, and resources with fellow farmers. As part of this initiative, farmer field schools were established on the farms of 20% of these lead farmers to support practical, hands-on learning.

95% of farmers find the training 'very useful' to their work, and 78% find 'all' of it easy to understand.

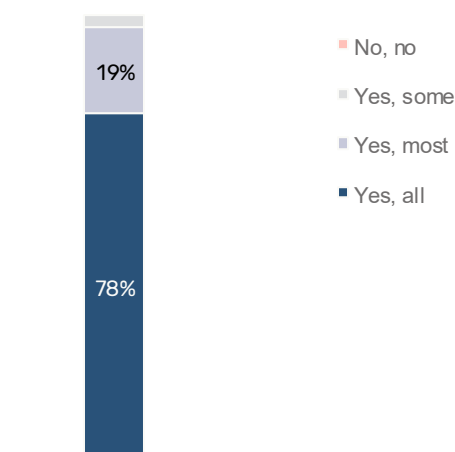
Usefulness of Training

Q: Was the training/information useful (to your work) . (n = 177*)



Ease of Understanding

Q: How much of this information was easy to understand? (n = 177*).



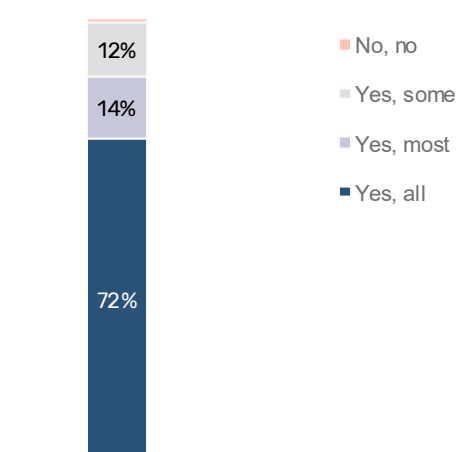
*Only asked to farmers who receive training from RENACA..

Experience

7 in 10 applied 'all' of the advisory to their farm. For the rest, the main barrier to implementation is a lack of financial resources.

Application of Trainings

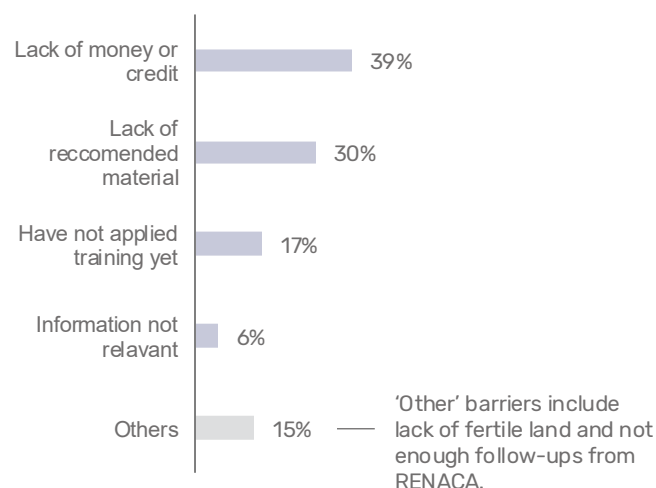
Q: How much of this information did you apply to your farm?
(n = 176*)



*Only asked to farmers who receive training from RENACA..

Barriers to Application

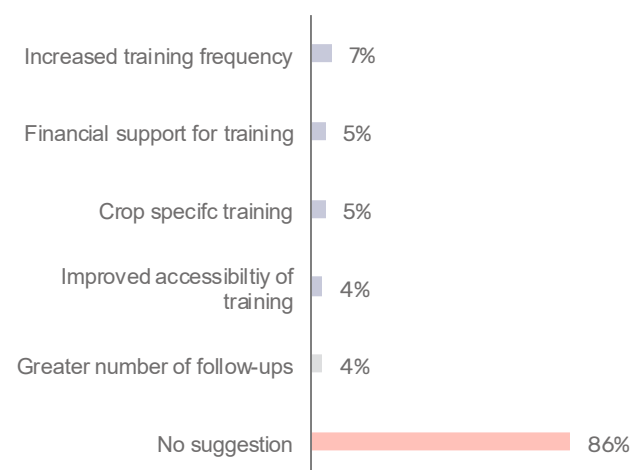
Q: Would you mind sharing with me what prevented you from applying all of the information? (n = 46)



Most farmers who have suggestions to improve the training want more frequent sessions and additional financial support.

Suggestions for Improvement

Q: Do you have any suggestions to improve these training courses. (n = 211). Open-ended, coded by 60 Decibels.



I want the training to be more regular. It would also be helpful if it were more practical.

– Male farmer, 39

03:

Impact on Farmers



The best way to understand the social impact that you RENACA is having, is to simply ask farmers whether their quality of life has changed as a result of access to RENACA's services, and if so, how.

This section shows the degree to which RENACA is impacting quality of life, and what outcomes, if any, are farmers experiencing, in their own words.

The key indicators in this section are:

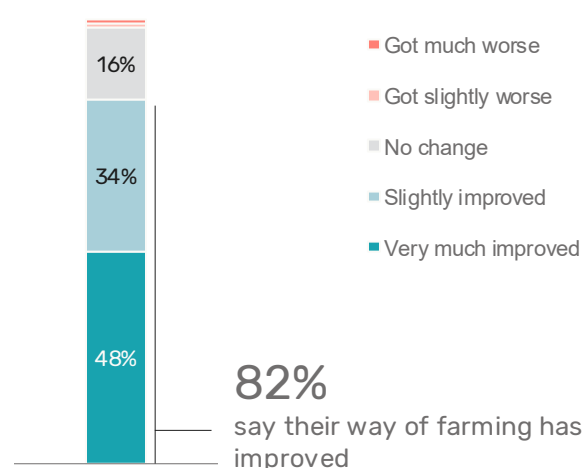
- **Way of Farming:** Have farming practices changed because of farmers' interaction with RENACA?
- **Production and Earnings:** To what extent are farmers experiencing production and earning changes because of RENACA?
- **Quality of Life Change:** To what extent has the quality of life of your farmers changed?
- **Financial Resilience:** Are farmers able to better plan their finances, save money and invest in their farms because of RENACA?



82% of farmers say that their way of farming has improved because of RENACA.

Change in Way of Farming

Q: Has your way of [farming/managing] [crop/ farm/ livestock] changed because of RENACA's offering? (n = 245)



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MIDDLE 60dB - Benchmark



Farmers who find the training from RENACA 'very useful' are significantly more likely to report that their farming practices have 'very much improved' compared to others (61% vs 22%).

Farmers are equally likely to report significant improvements in their farming practices regardless of the type of training received (simple training vs training of trainers). However, farmers receiving simple training are more likely to report crop diversification as an improvement in their way of farming compared to others (24% vs 13%).

Farmers cite improved access to inputs, as well as crop diversification and expansion as their top farming improvements.

Q. How has it improved? Open-ended question - Farmers' responses indicating how RENACA's offerings have changed the way of farming. Coded by 60dB

33%

talk about improved access to farm inputs
(27% of all farmers)

26%

report crop diversification and expansion
(21% of all farmers)

20%

mention improved farm management
(17% of all farmers)

[The trainings] taught us various production methods, how to use fertilizers effectively, especially the right timing for application, and how to grow multiple crops simultaneously.

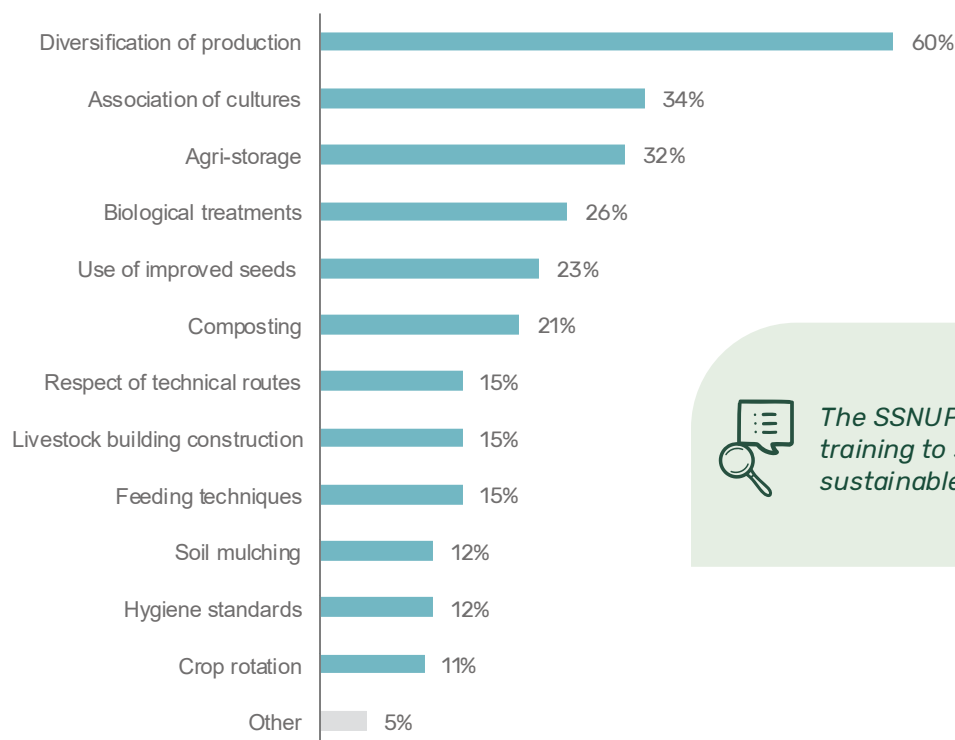
- Male farmer, 34

*As a result of training received from RENACA.

60% of farmers report diversifying their production because of RENACA.

Change in Farming Practices

Q: Have you increased your use of any of the following because of RENACA? (n = 228).



The SSNUP project enabled the provision of training to smallholder farmers on sustainable agricultural practices.

I've been able to diversify my production, and today I grow carrots, pepper, and beetroot. Additionally, I've expanded my field to 3.5 hectares and purchased four motor-driven pumps. When it's time to plough, I rent the machine and operator, who come to do the work for me.

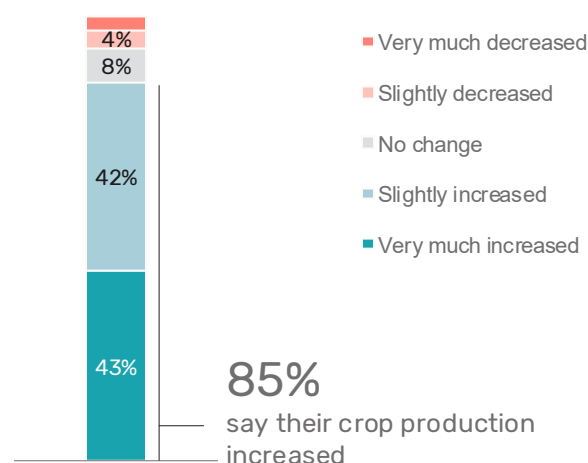
- Female farmer, 47

Impact

85% of farmers report increased production due to RENACA. 54% achieving this on the same land—implying improved productivity.

Change in Production

Q: Has the total production from your crop/livestock/farm changed because of RENACA's offering? (n = 240)



●●●○○

MIDDLE 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? (n = 178*)

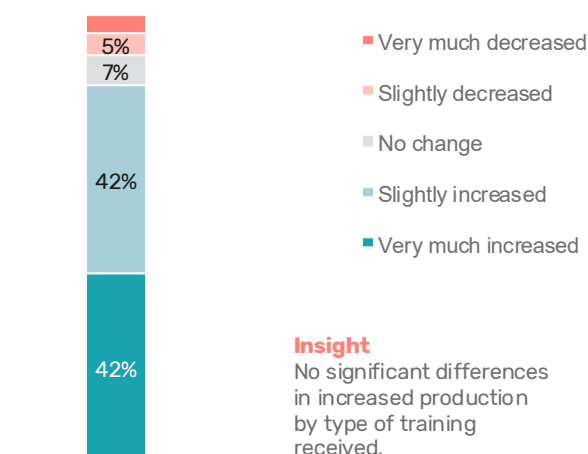


*25 farmers were unable to answer the question.

84% report increased earnings because of RENACA. They attribute this increase to better farming techniques and market access.

Change in Earnings

Q: Has your overall earnings changed because of RENACA? (n = 244)



●●●●○

TOP 40% - 60dB Benchmark

Q: What factors have contributed to the increase in your overall income? Open-ended question. Coded by 60dB

26%

talk about improved farming techniques (21% of all farmers)

23%

report better market access (20% of all farmers)

21%

mention ability to access credit at the right time (18% of all farmers)

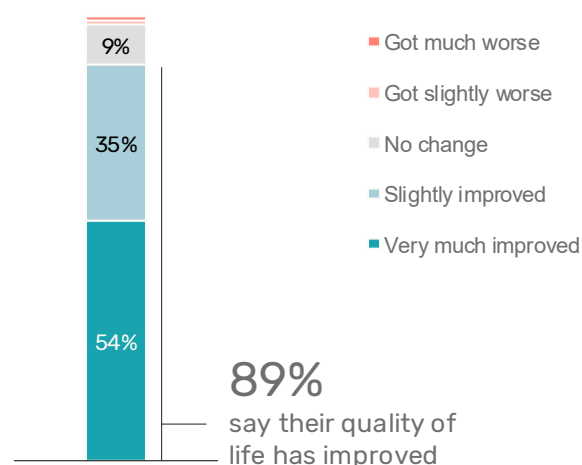


Sustainable farming practices can contribute to increasing individual farmers' incomes while promoting environmental stewardship.

89% of farmers report that their quality of life has improved because of RENACA.

Change in Quality of Life

Q: Has your quality of life changed because of RENACA?
(n = 243)



Farmers reporting 'no change' or 'worse' quality of life (11%) talk about the being unable to access loans from RENACA (12 farmers), poor farming income (5 farmers), and insufficient loan amounts (3 farmers).

●●●●○

TOP 40% - 60dB Benchmark

Farmers report acquiring assets, better living conditions, and business expansion as their top quality of life improvements.

Open-ended question, responses coded by 60dB

39%

talk about acquiring assets such as land, vehicles and livestock
(34% of all farmers)

31%

report improvements in living conditions
(28% of all farmers)

27%

mention business expansion
(24% of all farmers)



I was able to expand my plantation, which has increased my income. My way of managing my finances has improved, allowing me to take better care of my family. Now, I'm even considering buying a plot of land to build on. At first, I had a bicycle, and today, I own a motorized bicycle.

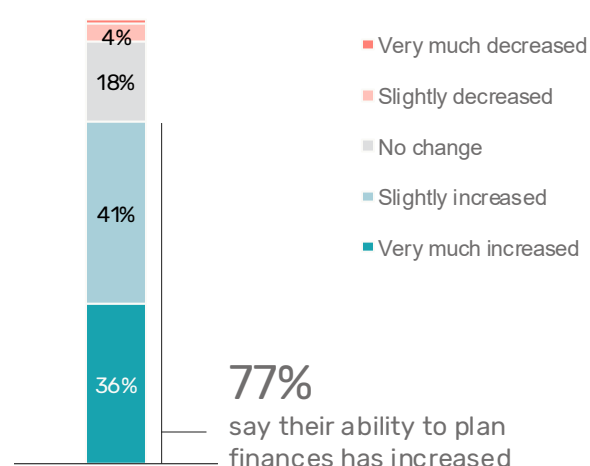


- Male farmer, 52

77% of farmers report increased financial planning ability, largely due to prioritizing expenses and better financial discipline.

Change in Ability to Plan Finances

Q: Has your ability to plan your finances changed because of RENACA? (n = 245)



Q. Please explain how your ability to plan your finances has improved? Open-ended question. Coded by 60dB

28%

talk about the ability to better prioritize expenses
(22% of all farmers)

27%

report being more disciplined when spending loan
(20% of all farmers)

26%

mention increased saving an investments
(20% of all farmers)

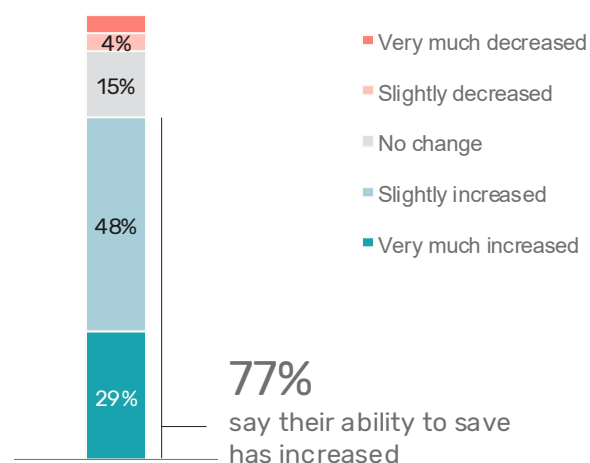


The SSNUP project enabled the provision of financial education training to smallholder farmers. In addition, all smallholder farmers who received a loan from RENACA participated in a financial awareness session.

77% of farmers report an increase in savings due to RENACA. 83% say their farm investments have also increased.

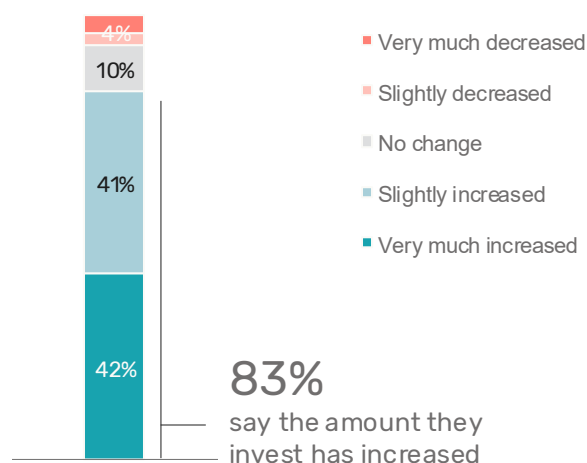
Change in Savings

Q: Has the amount you save changed because of RENACA? (n = 245)



Change in Farm Investment

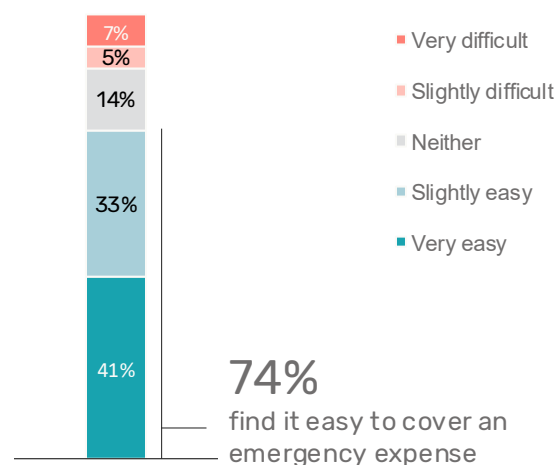
Q: Has the amount you invest (in your farm) changed because of RENACA? (n = 241).



74% of farmers could easily cover an emergency expense, and 70% say RENACA has improved their ability to do so.

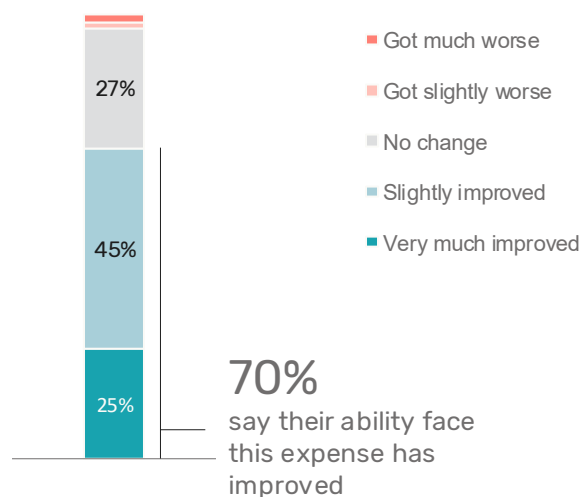
Financial Resilience

Q: Imagine that tomorrow, you have an unexpected emergency and need to come up with XOF 44,913 within the next month. How easy or difficult would it be to come up with this money? (n = 245)



Change in Financial Resilience

Q: Has your ability to face this major expense changed thanks to RENACA? (n = 245)



Whether through brief sensitization sessions when obtaining a loan or more comprehensive financial literacy training, capacity building is crucial for effective loan management. This combination benefits not only the smallholder farmer's activity—such as investments in the farm—but also their household, leading to improved savings and overall financial stability.



Thanks to RENACA, I've learned how to save money. This allowed me to buy more plots and finish developing my farm. What's more, my family and I eat well, and I no longer go hungry.

- Male farmer, 44

04:

Farmer Protection



Providing farmers with information and education regarding the terms of their loan helps ensure clients are making informed decisions regarding the costs/benefits of their loan.

This section measures the degree to which farmers are informed of RENACA's loan conditions prior to borrowing, unexpected fees, and repayment burdens.

The key indicators in this section are:

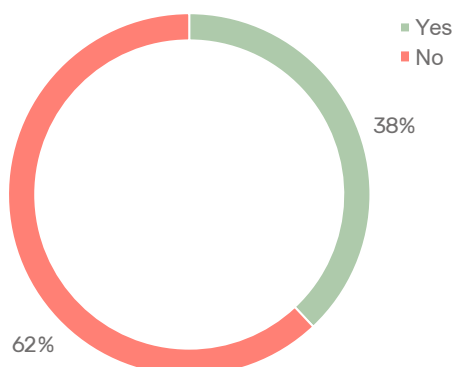
- **Prior Access to Loans:** Have farmers previously availed loans from RENACA or other financial institutions?
- **Timeliness of Loan:** How do farmers rate the timeliness of the loan approval and disbursement compared to their past experiences with RENACA and other financial institutions?
- **Satisfaction with Loan:** How easy was it for farmers to meet the loan requirements? How satisfied are they with the credit terms?
- **Repayment Burden:** What kind of burden do farmers face when repaying their loan?



38% of farmers say this is their first loan from RENACA, and 86% are receiving a loan from a financial institution for the first time.

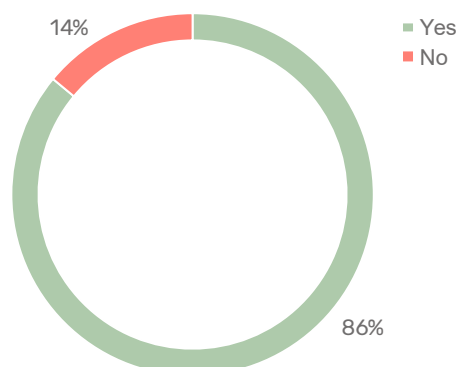
Previous Access to RENACA's Loans

Q: Is this your first loan with RENACA? (n = 227)



Prior Access to Formal Loans

Q: Was the loan you received from RENACA your first loan from a financial institution ? (n = 86)

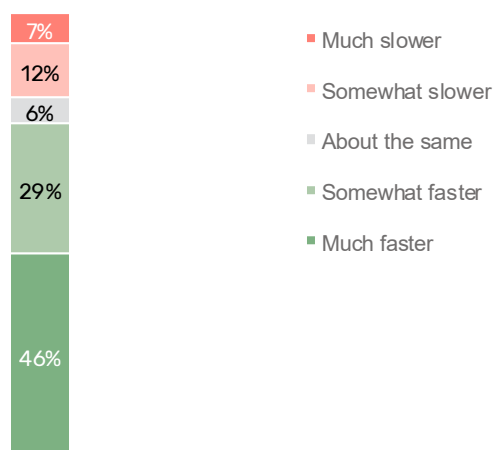


The SSNUP project enabled the provision of training to RENACA agents on preparing agricultural credit applications to enhance their ability to assess and analyse them effectively.

75% of borrowers say RENACA's loan processing is faster than other lenders. 65% of repeat borrowers report a quicker experience.

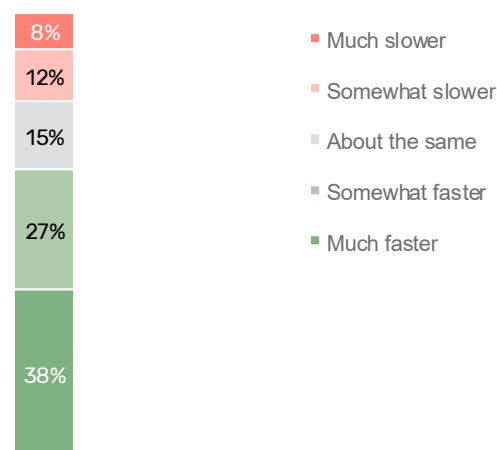
Timeliness of Approval and Disbursement

Q: How would you rate the timeliness of loan approval and disbursement with RENACA compared to your previous experiences with other lenders? (n = 169)



Timeliness Compared to Previous RENACA Loan

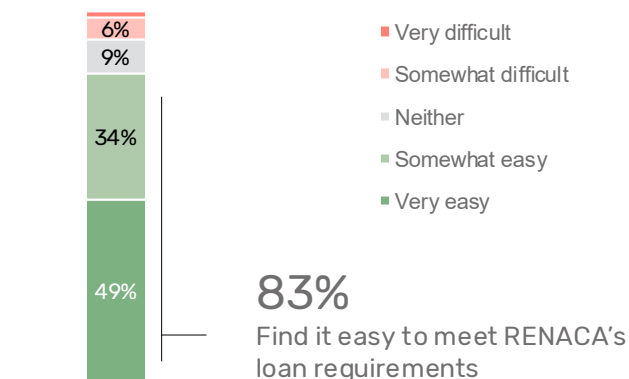
Q: How would you rate the speed of approval and disbursement of your current loan with RENACA compared to your previous experience with RENACA? (n = 142).



83% of farmers find it easy to meet their loan requirements, and nearly all find the sensitization sessions to be useful.

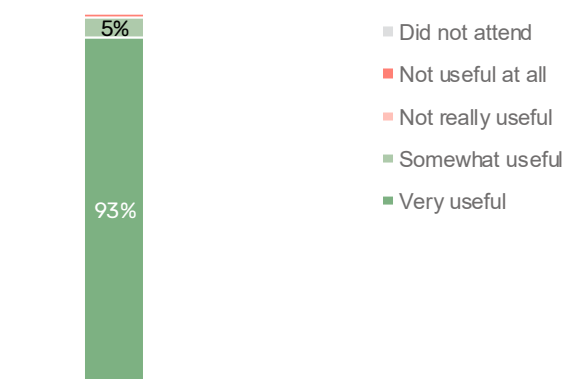
Ability to Meet Loan Requirements

Q: How easy or difficult was it for you to meet RENACA's loan requirements? (n = 238)



Usefulness of Sensitization Session

Q: How useful was the sensitization session offered prior to accessing the loan? (n = 236).

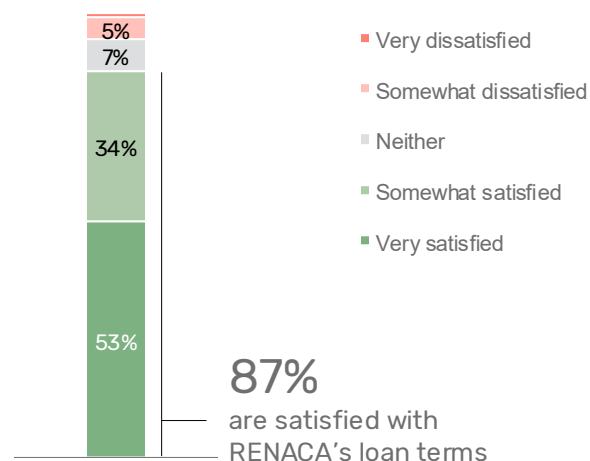


The SSNUP project enabled the provision of financial education training to smallholder farmers. In addition, all smallholder farmers who received a loan from RENACA participated in a financial awareness session.

87% of farmers are satisfied with RENACA's loan terms. 79% do not have a problem repaying the loan.

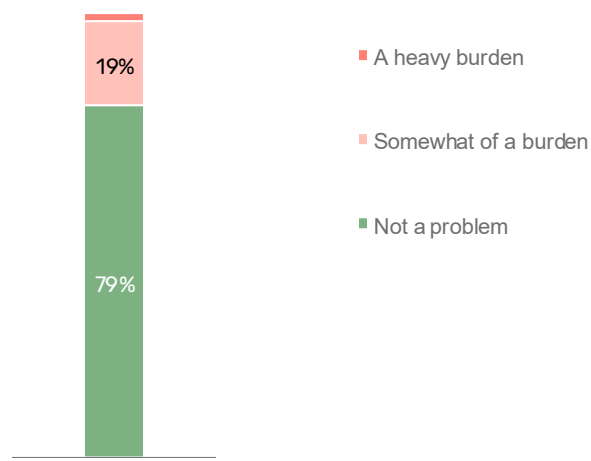
Satisfaction with Loan Terms

Q: How satisfied or dissatisfied are you with RENACA's current / latest loan terms (e.g. interest rates, loan fees, payment terms)? (n = 238)



Repayment Burden

Q: Thinking about your loan repayments from [RENACA], are they a heavy burden, somewhat of a burden, or not a problem? (n = 231).



05:

Segmentation Analysis



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

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

The key indicators in this section are:

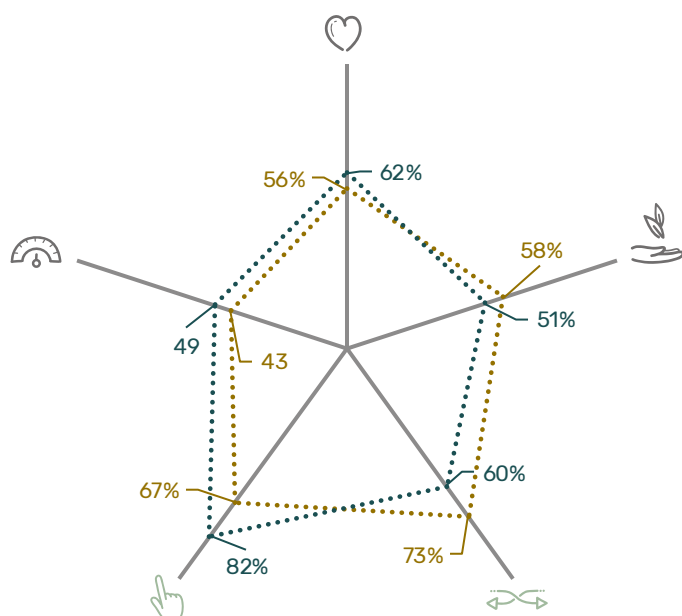
- **Quality of life**
- **Way of farming**
- **Access to alternatives**
- **Ease of use**
- **Net Promoter Score**



Segmentation

Farmers report similar impact and satisfaction levels with RENACA regardless of the type of training they receive.

Training Type Segmentation Analysis



Key

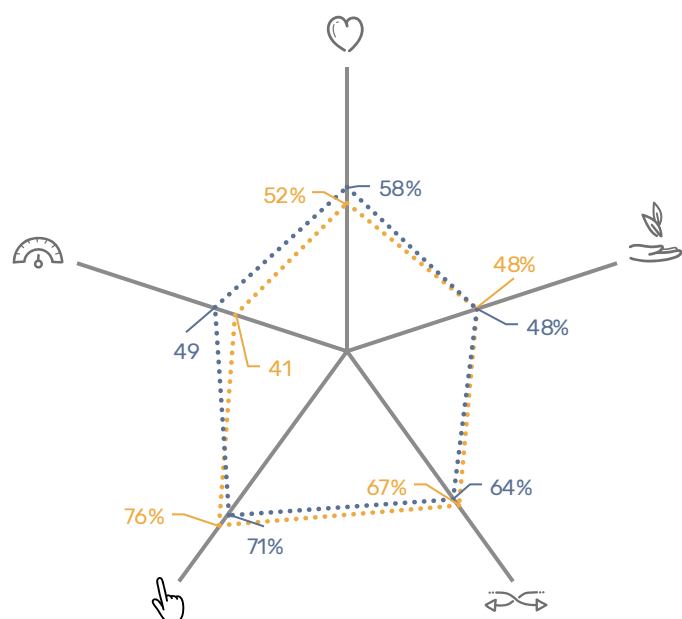
- Quality of life**
% of farmers whose lives have significantly improved
- Way of farming**
% of farmers whose way of farming have significantly improved
- No access to alternatives**
% of farmers not able to access a good alternative
- No challenges reported**
% of farmers not experiencing challenges
- Net Promoter Score (NPS)**
Scale -100 to 100

Results

- Simple training avg. n = 88
- Training of trainers avg. n = 87

Impact and satisfaction with RENACA does not significantly vary by age.

Age Segmentation Analysis



Key

- Quality of life**
% of farmers whose lives have slightly or significantly improved
- Way of farming**
% of farmers whose way of farming have slightly or significantly improved
- No access to alternatives**
% of farmers not able to access a good alternative
- No challenges reported**
% of farmers not experiencing challenges
- Net Promoter Score (NPS)**
Scale -100 to 100

Results

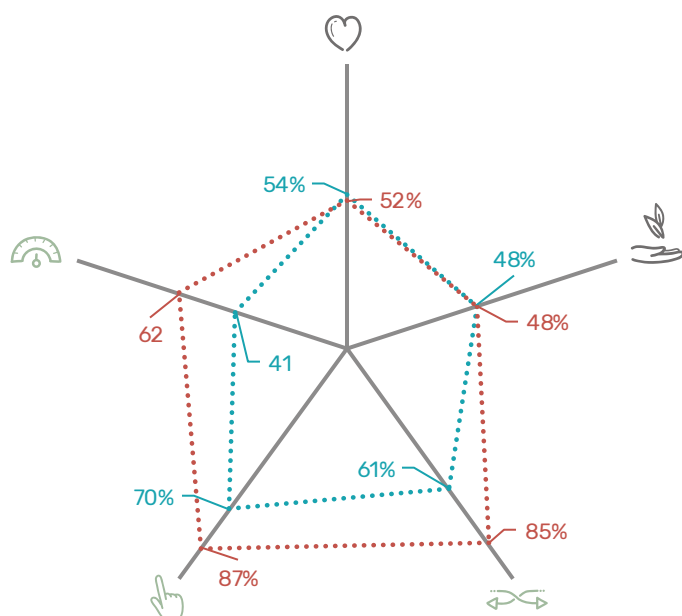
- ≤ 40 years. n = 124
- > 40 years n = 114

*Icons where there are statistically significant differences are highlighted in green

Segmentation

Female farmers are less likely to report having good alternatives to RENACA and are more satisfied with its services.

Gender Segmentation Analysis



Key

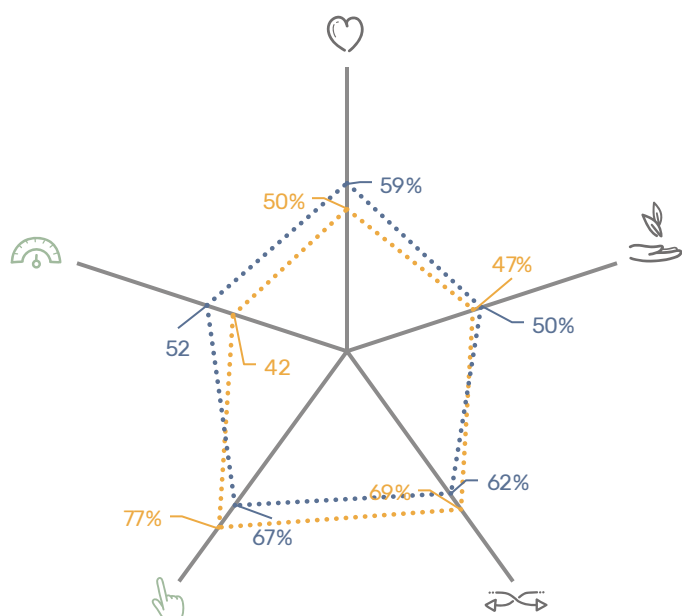
- Quality of life**
% of farmers whose lives have significantly improved
- Way of farming**
% of farmers whose way of farming have significantly improved
- No access to alternatives**
% of farmers not able to access a good alternative
- No challenges reported**
% of farmers not experiencing challenges
- Net Promoter Score (NPS)**
Scale -100 to 100

Results

- Female avg.
n = 52
- Male avg.
n = 193

More tenured farmers report higher satisfaction levels with RENACA, despite being more likely to experience challenges.

Tenure Segmentation Analysis



Key

- Quality of life**
% of farmers whose lives have slightly or significantly improved
- Way of farming**
% of farmers whose way of farming have slightly or significantly improved
- No access to alternatives**
% of farmers not able to access a good alternative
- No challenges reported**
% of farmers not experiencing challenges
- Net Promoter Score (NPS)**
Scale -100 to 100

Results

- ≤ 5 years avg.
n = 159
- > 5 years avg.
n = 86

*Icons where there are statistically significant differences are highlighted in green

Appendix



For those who are curious about the calculations used in the report and want to learn more about the stakeholders interviewed, the Appendix includes the following sections:

- **Methodology**
- **Calculations and Definitions**



Methodology

About the 60 Decibels Methodology

Between January and February 2025, 60 Decibels’ trained researchers conducted 245 phone interviews with RENACA’s farmers. The farmers were interviewed from a contact list of 1,335 farmers, all of whom were reached out to during the process. The regional breakdown of farmers is as follows:

Atlantique	89
Zou	81
Collines	30
Mono	23
Couffo	15
Borgou	6
Littoral	1

Country	Benin
Sample Frame	1335
Interviews Completed	245
Response Rate	23%
Languages	Fon, French
Average Survey Length	22 mins
Confidence Level	90%
Margin of Error	5%

Calculations and Definitions

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

Metric	Calculation
Inclusivity Ratio	<p>The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an organization is reaching less well-off clients. It is calculated by taking the average of Company % / Country %, at the \$1.90, \$3.20, and \$5.50 lines for low income and low-middle income countries, or at the \$5.50, \$8.00 and \$11.00 lines for middle income countries. The formula is:</p> $\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{([Country] Poverty Line \$x)} / 3$
Net Promoter Score®	<p>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 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’.</p>

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

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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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