



# Impact of the COVID-19 pandemic on farmers

Kenya report

December, 2020

**SCBF** 

**SWISS CAPACITY BUILDING FACILITY**  
Innovating Financial Inclusion

**MSC**   
MicroSave Consulting

# The state of farmers during COVID-19

## Authors:

Diana Siddiqui, Aparna Shukla,  
Anup Singh

## Data analytics:

Aakash Mehrotra, Palak Khanna

## Research partners:

Acre Africa Limited

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## Kenya report



This report provides a detailed country-level view of the impact of COVID-19 on farmers\* and their coping strategies. It also provides recommendations for policymakers and financial service providers to support them.

Recommendations

01

Impact of COVID-19 on farmers

02

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\* The sample size is, clearly, too small to be representative and therefore the percentages throughout this report should be seen as indicative.

## About this report

- This report presents findings, analysis, insights, and recommendations on the impact of the COVID-19 pandemic on farmers in Kenya. It also documents changes since the last survey in September, 2020.
- The research assessed the economic impact of the COVID-19 pandemic on farmers in Kenya to understand the extent of the impact and identify areas that require short, medium, and long-term support. The specific objectives of the research were as follows:
  - Understand, assess, and to the extent possible, quantify the impact of the COVID-19 pandemic on farmers, their families, and farming activities;
  - Assess the impact of COVID-19 on farmers in terms of disruptions in their agricultural income and costs (including input costs), input supply, marketing of produce, and liquidity management;
  - Inform policy and regulatory changes to support the agriculture sector;
  - Understand the usage of communication channels and identify opportunities to recover from the pandemic.
- In this round, we conducted a quantitative survey with 31 farmers and qualitative interviews with 11 farmers across Kenya. The goal was to assess their perspective on the COVID-19 situation and their response to it. (Note: This is not a panel but a survey of different farmers in each round.)
- We have synthesized the findings to provide recommendations and opportunity areas for policymakers and financial service providers to strengthen their efforts further. Please see [Annex 2](#) for the sample characteristics.

### Study sponsor

SCBF and MSC co-funded joint research proposed by MSC to understand the impact of the COVID-19 pandemic on the needs, attitudes, perceptions, and behaviors of farmers in Kenya.



At the time of data collection in December, 2020, the Government of Kenya maintained a nationwide curfew between 10:00 p.m. and 4:00 a.m. The government has further extended the curfew until 12<sup>th</sup> March, 2021. After more than nine months, all schools in Kenya have reopened fully from 4<sup>th</sup> January, 2021.

## Recommendations



# Farmers face dwindling incomes alongside rising expenses and cannot sustain farming activity without external support

## Measures to support the income of farmers

### Key insights



- The household income of farmers has halved since the onset of COVID-19. Besides a drop in non-agricultural income, farmers have been struggling with a rise in farming expenses and instances of crop losses due to pests and diseases. As farmers have limited options to fall back on, they are more vulnerable now as compared to the pre-COVID-19 situation.
- The pandemic has deteriorated the [financial situation](#) of farmers. Therefore, they need assistance from the government to cope with the economic impact of COVID-19.

### Recommendations

01

The government may continue with social protection programs to provide a safety net for vulnerable small-scale subsistence farmers who continue to struggle with job and income losses. In addition to small-scale producers, social protection programs should expand to reach unorganized farmworkers. Several farmers have laid off hired farm labor to curb farm expenses. These farmworkers need support as they have lost their jobs and income.

02

Together with the private sector and non-governmental organizations, the government may help enhance agri-extension services and product marketing support for smallholder farmers. Agri-extension services will enable farmers to plan diversification techniques and cope with the negative impact of the pandemic. Produce marketing will help farmers realize better prices for their produce. The government may formulate policies to curb intermediaries who exploit farmers by paying them less-than-adequate prices for their produce. The government may also set up procurement centers and procure directly from farmers at a minimum support price.

## Measures to reduce the burden of expenses

### Key insights



- Due to the increase in the cost of inputs and transportation, farmers find it difficult to continue farming. Moreover, the Kenya National Bureau of Statistics has noted that [buyers pass on the increase in transportation cost by paying lower prices to farmers](#) for agricultural produce.
- Dwindling revenues, coupled with rising costs result in low working capital for farmers. Since many farmers do not have enough cash to pay wages to farm laborers, they have laid off several wage workers.

### Recommendations

01

The government may explore public-private partnership models to provide affordable transportation services to farmers. It can also utilize technical assistance that agencies like [FAO](#) provide to develop affordable transportation services for farmers.

02

The Ministry of Agriculture, Livestock, Fisheries, and Cooperatives will set up Agricultural Economic Zones (AEZ) in six regional economic blocs to integrate agriculture value chains across production, processing, logistics, and marketing activities. Such value chain integration models achieve economies of scale by addressing the fragmentation and high-cost structure of farming. The government may collaborate with private foundations, donors, and grassroots NGOs to implement the AEZs effectively. The [farmer hub model](#) of the Syngenta Foundation and [One Acre Fund](#) also prove that demand aggregation of agri-inputs and efficient distribution can effectively address the rising costs of agriculture operations.

# Farmers need credit to reduce their dependence on financial reserves as well as support to realize better prices for produce

## Measures to boost access to finance

### Key insights



- To cope with the economic impact of COVID-19, farmers have exhausted their savings. They are now forced to sell their assets to meet household and farm expenses. Without any savings or assets, farmers are highly vulnerable to economic shocks in the future.
- Farmers find it hard to access additional credit due to stringent conditions, the high cost of credit, and the burden of repaying existing loans.
- Farmers appreciate that financial institutions restructured loans, which allowed them some time to repay existing debts. However, they are concerned about the additional interest they will need to pay.

### Recommendations

01

The government and private agencies can support financial institutions with loan guarantee funds. In 2008, under a loan guarantee fund of IFAD and AGRA, Equity Bank developed “[Kilimo Biashara](#),” an affordable agricultural financing product. Similar initiatives may help farmers secure access to credit during the pandemic.

02

Donors may fund financial literacy programs that equip farmers with better knowledge and skills to manage agricultural finance and help them become resilient to any such shocks in the future. For example, [Arifu](#), a digital learning platform, provides training on financial literacy and product education. The platform had a positive impact on the savings and loan behaviors of farmers but it has limited outreach. Also, donors can support the [digital transformation of financial service providers](#) to serve farmers in a cost-effective and client-focused manner.

## Measures to boost access to markets

### Key insights



- As markets reopened, the sale of farmer’s produce improved. However, their margins reduced due to the rise in transportation costs and lower price realization. The squeeze in margins and the uncertain economic scenario have forced farmers to store their harvest rather than sell it in the market to ensure food security for their families.
- As farmers fetch a lower price for their produce, many find it difficult to continue farming as an economic activity. An increase in farmers’ disenchantment with agriculture is a serious risk to the food security of the country.

### Recommendations

01

[Digital technology can help farmers](#) affected by the pandemic to access information, markets, and finance. Existing agricultural platforms, such as [DigiFarm](#) may utilize the opportunity to train farmers on the use of such platforms. This will also enhance the number of farmers that utilize their services. Farmers may use the platforms to better connect with buyers and procure financial and non-financial services as well as agri-inputs.

02

The government and non-government organizations should develop systems and organizations to prepare farmers to respond to adverse situations like COVID-19 in the future. This will increase the resilience of local agriculture and food systems. One such example is the [Utoma Youth Group](#) of Makori and Homa Bay counties. The agri-business of the group suffered due to restrictions in inter-county travel. However, the members soon shifted their focus to local markets to sustain operations and minimize losses due to the disruptions.



# Impact of COVID-19 on farmers

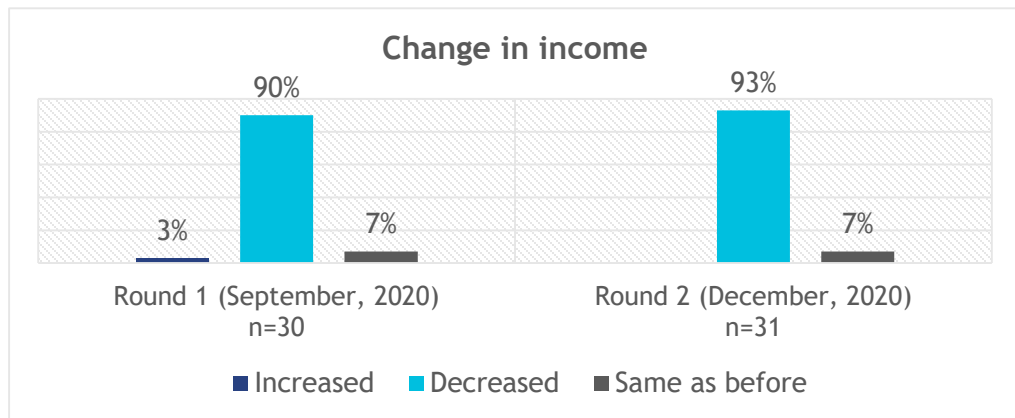


# Impact of COVID-19 on farmers

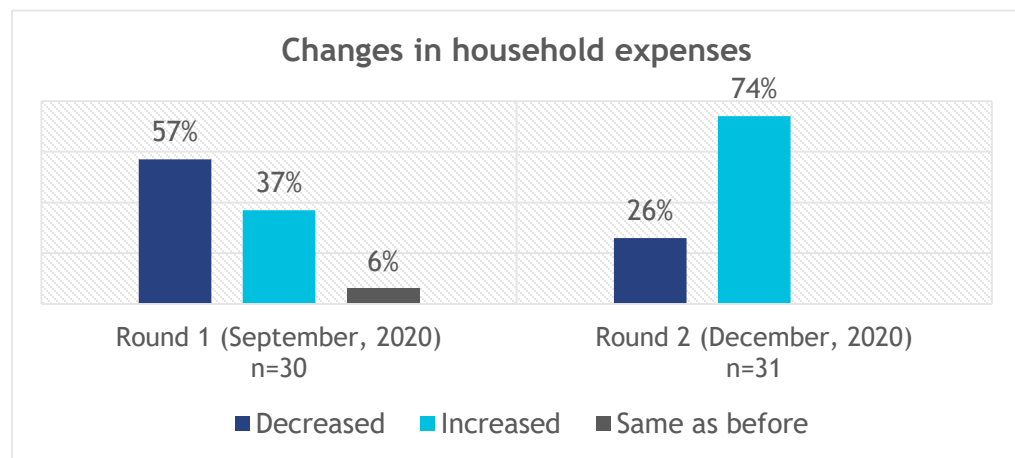


# Farmers continue to face a substantial decline in household income and a significant surge in expenses

93% of the farmers reported a decline in their household income



Around three-fourths of the farmers reported an increase in household expenses



## Smallholder farmers continue to lose revenue due to the low price of their produce



- Smallholder farmers reported an average decline of 56% in household income in December, 2020, as compared to a 45% decline in September. This is due to a drop in non-agricultural income, an increase in transportation and input costs, lower prices of produce, and crop losses due to pests and disease.
- Most farmers reported an increase in household expenditure as children continued to stay at home and family members and relatives who lost jobs returned to rural areas. To cope with the rise in expenses, farmers changed the dietary habits in their households. They increased the consumption of their farm produce instead of spending money on the purchase of food.



“To cope with the decline in household income, I have been trying to reduce household expenses. I had to survive by borrowing cash and selling bananas and sweet potatoes to purchase items like sugar and salt.” -A farmer from Trans Nzoia

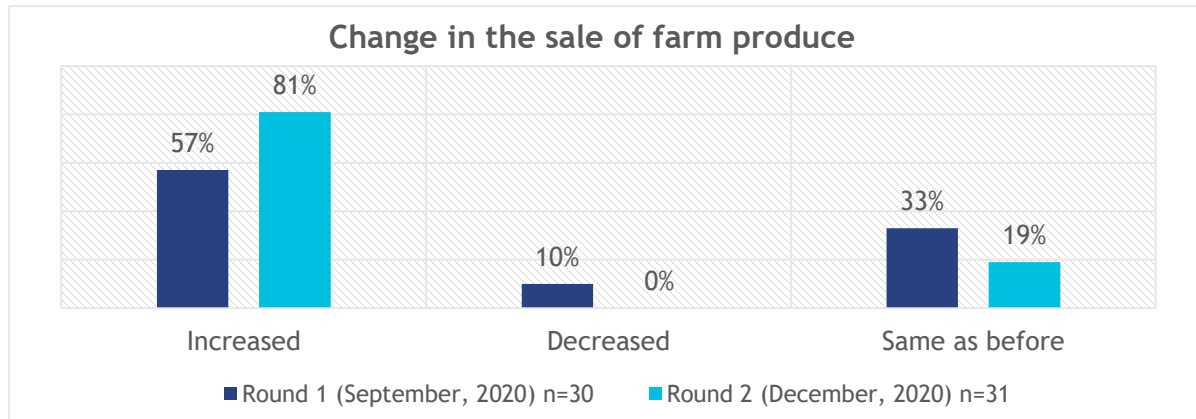


“Labor was scarce during the pandemic, which led to a poor harvest. My household income declined but my expenses have increased. I have exhausted all my savings.” -A woman farmer from Makueni

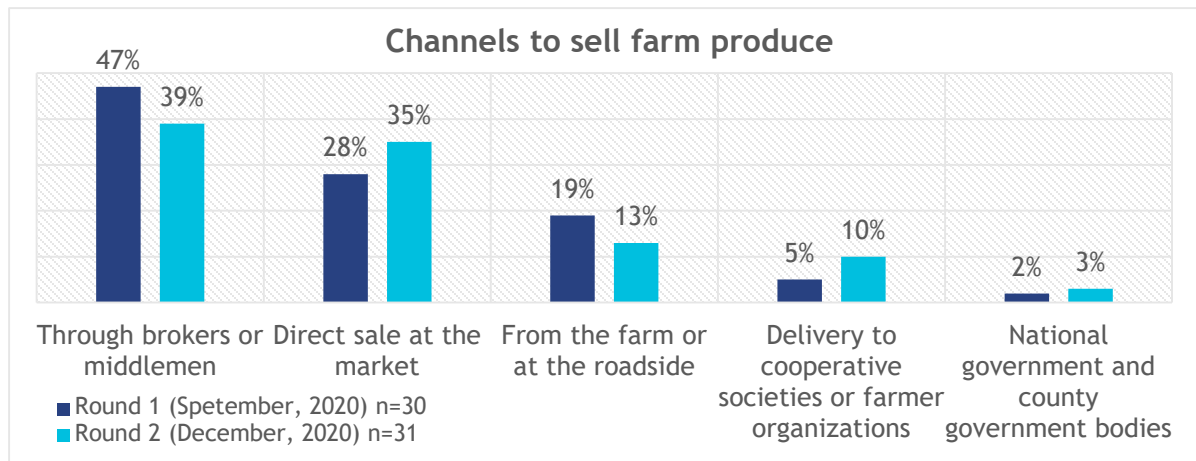
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# The reopening of markets has enabled farmers to sell their produce but the lower price realization is a cause for concern

More than 80% of farmers reported an increase in the sales of farming produce after government restrictions were relaxed



35% of the farmers surveyed sell directly at the market, compared to 28% in September, 2020



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## The sale of agricultural produce has improved but the associated costs reduce farmers' margins



- As markets reopened and travel restrictions were relaxed, the sale of farmers' produce improved. The greater availability of transport facilities has allowed farmers easier access to the markets. However, to offset the increase in transportation costs, buyers pay lower prices than what farmers expect. This has led to a decline in the farmers' margins.
- Due to the squeeze in margins and the uncertain economic scenario, farmers have been forced to store their harvest for domestic consumption. This deprives them of an opportunity to earn some income from selling their produce. Farmers have prioritized household food security given the economic uncertainty in the future.



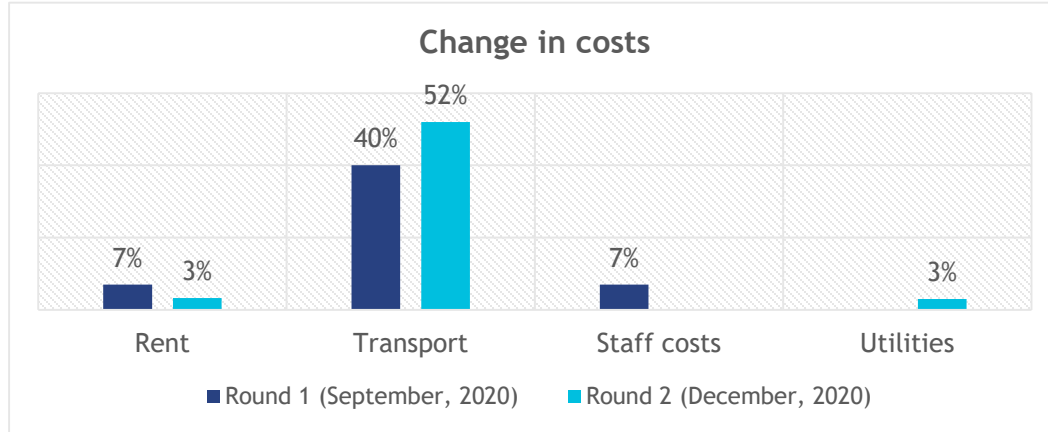
"We have stocks of maize at our home but the market hardly has any buyers. I generally used revenues from the sale of my produce to pay the school fees of my children and meet household expenses. Before the pandemic, we used to make a profit by selling maize but now that the prices are low, we only incur losses."  
-A maize farmer from Trans Nzoia



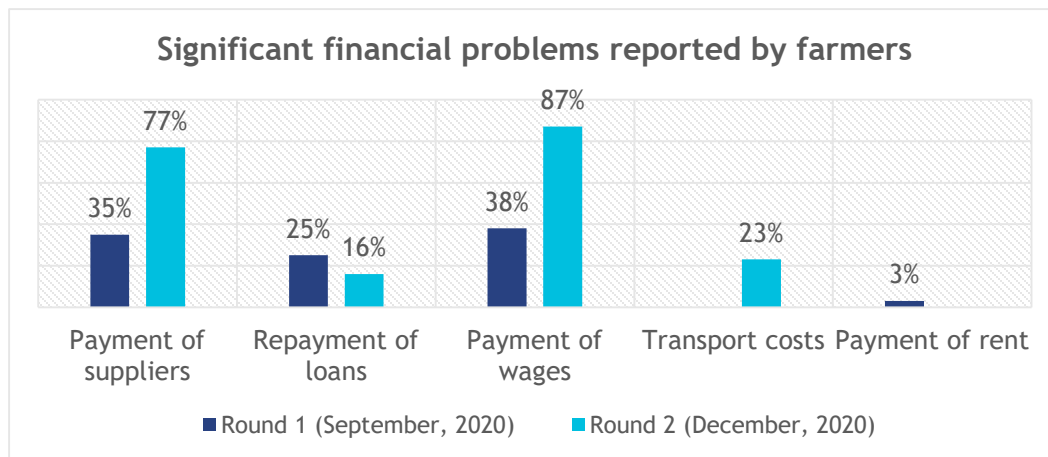
"I had to sell maize at a relatively lower price. Instead of KES 100 (USD 1) per kg, I sold it at KES 60 (USD 0.60) per kg. Buyers are difficult to get due to the low demand in the market."  
-A farmer from Meru

# Rising transportation costs continue to pressurize the resources of farmers; the payments due to farm labor and suppliers as well as loan repayments are their major financial concerns

52% of farmers reported an increase in transportation costs in December, 2020, as compared to 40% of farmers in September



87% of farmers reported the payment of wages to farm laborers as the most significant financial challenge in December, 2020



## The mounting burden of expenses has stressed smallholder farmer households and their farm workers



- The cost of transportation continues to rise, with an average increase of 48% in December, 2020, as compared to a 44% increase in September.
- Dwindling revenues, coupled with rising costs, result in low working capital for farmers. Most farmers have laid off several farm workers as they do not have enough cash to pay their wages.
- The pandemic resulted in reverse migration, with family members returning from urban areas, while schools remained closed. Hence, more family members have been available to carry out agricultural activities. As farmers rely on the support of their families for various activities on the farm, they may not hire as many wage workers in the future.

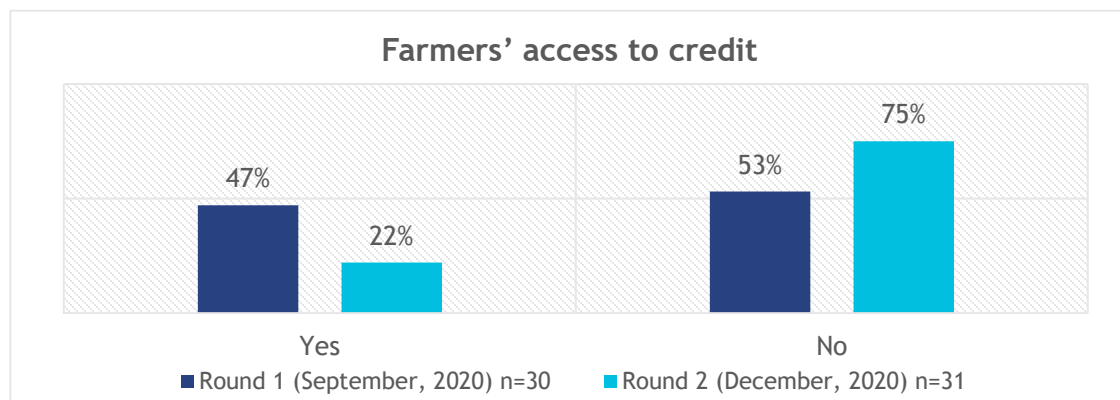
“Currently, I have no employees. Before the pandemic, I employed two laborers on my farm. I now depend only on my family members for farming activities.”  
-A bean farmer from Matuu

“Before COVID-19, I employed up to 25 laborers. However, at the height of the pandemic, I only employed five workers on my farm.” -A commercial maize and bean farmer from Makueni

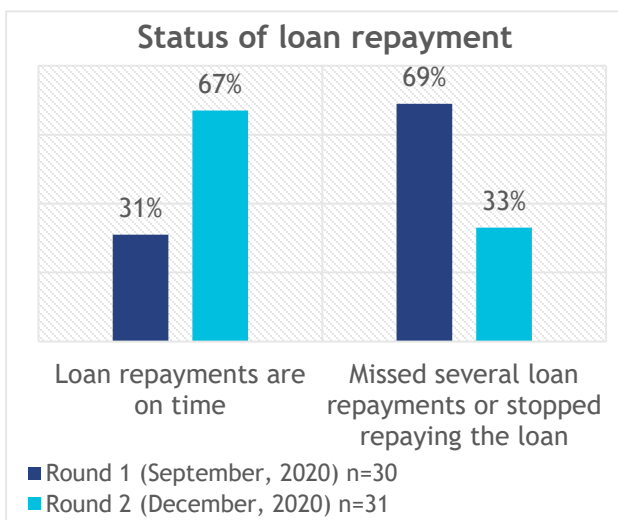
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# Farmers cannot access additional credit due to stringent conditions, the high cost of credit, and pending repayment of existing loans

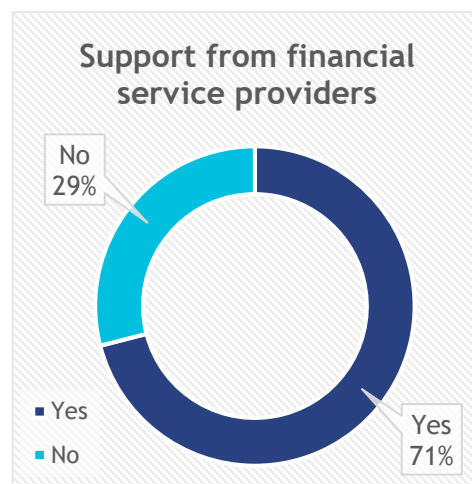
Only 22% of the farmers surveyed received credit after the pandemic



Two-thirds of farmers made timely repayments, as compared to 31% in September, 2020



71% of farmers who had taken loans received some support from financial service providers



## Farmers struggle to keep up with their loan repayments even as they use their reserves to meet agricultural expenses

- 22% of farmers managed to secure loans during the pandemic. Farmers struggle to access additional credit due to stringent conditions, which include a demand for higher collateral, reduction in loan amounts, and delays in disbursement. Other factors include the high cost of credit as financial institutions are risk-averse and price loans higher to set off potential credit risks as well as the burden of repaying existing loans.
- Among farmers who managed to get loans, 71% reported that they received support from financial service providers in the form of an extension of the repayment period. However, farmers are concerned that they will have to pay additional interest.
- Microfinance institutions and SACCOs also struggled with liquidity and, therefore, could not meet some requests for loans, even after the restrictions were relaxed.

“I have been servicing a loan, but it has been in arrears during COVID-19. I asked for a top-up but my financier declined my request, given the ongoing economic crisis caused by the pandemic.” -A female farmer from Muranga

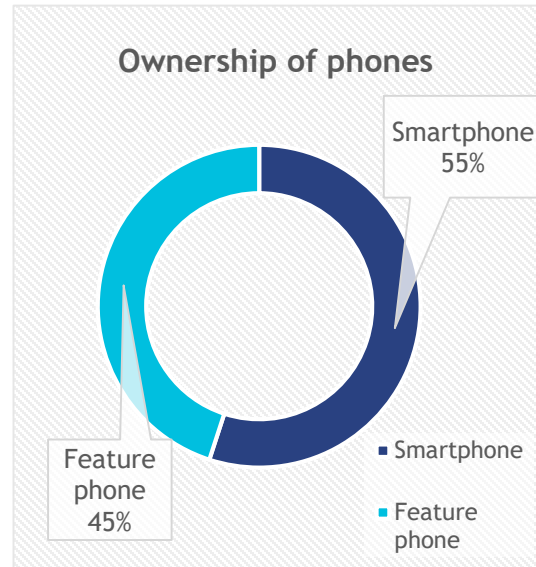
“I have not borrowed as I fear they (financial service providers) can impound your assets if you cannot repay the loan.” -A women farmer from Embu

“I have an existing loan that I found difficult to repay. I got my loan term extended, which will eventually increase my interest pay-off.” -A farmer from Kathonzweni

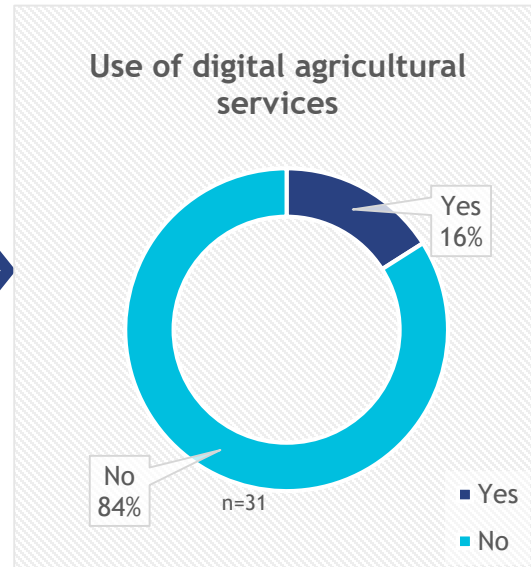
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# Farmers cannot utilize digital technologies due to low awareness, lack of access to devices, and financial constraints

55% of the surveyed farmers own smartphones



Only 16% of farmers have used digital agricultural services



## The lack of digital literacy has contributed to lower uptake of digital technology among farmers



- 84% of farmers have never used any digital platform. Farmers are yet to understand how digital technology can boost production, enhance information about markets, and increase access to finance. Generation of awareness may enhance the uptake of digital platforms among farmers.
- Owing to the complexities of digital platforms, farmers that tried such platforms only used them sparingly. To enhance their usage, digital farmer service providers can simplify the content and expand the use-cases to enable farmers to procure financial and non-financial services and get better access to markets.
- While a few farmers used social media platforms to sell their produce, none of them partnered with e-commerce players.
- Though digital platforms can help enhance the profitability of agriculture, low awareness among farmers, lack of access to devices, and financial constraints limit their uptake. 45% of the farmers surveyed do not have a smartphone. Thus, to achieve universal outreach, digital service providers need to design digital solutions accessible through both feature phones or smartphones.



“I have subscribed to DigiFarm and iShamba. I get information on planting and weather updates through text messages.”  
-A farmer from Meru



“I still use traditional farming mechanisms. For instance, we know the seasons for planting through experience. We do not need technology to know that.” -A farmer from Tharaka

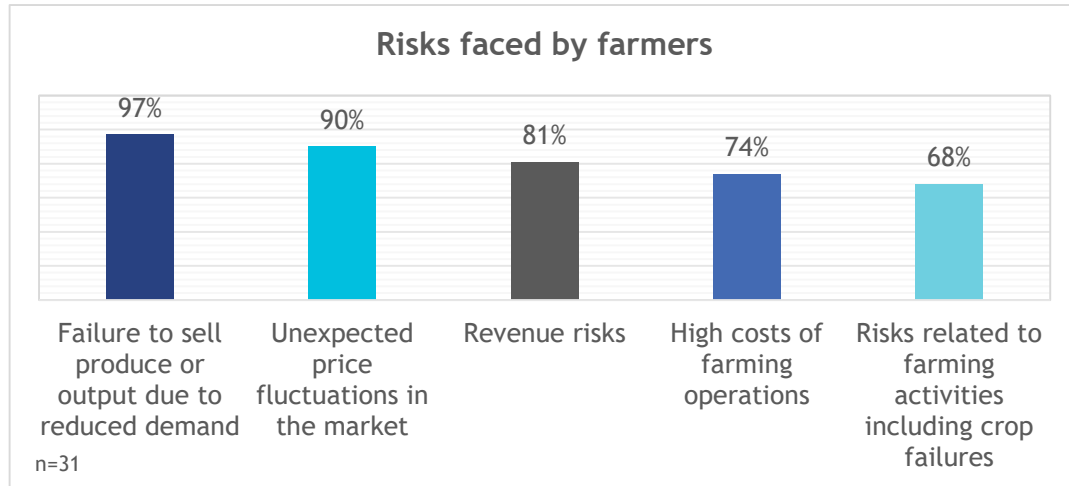


“I have not used any digital technology. I have faith in traditional knowledge that the rain comes in June.”  
-A female farmer from Embu

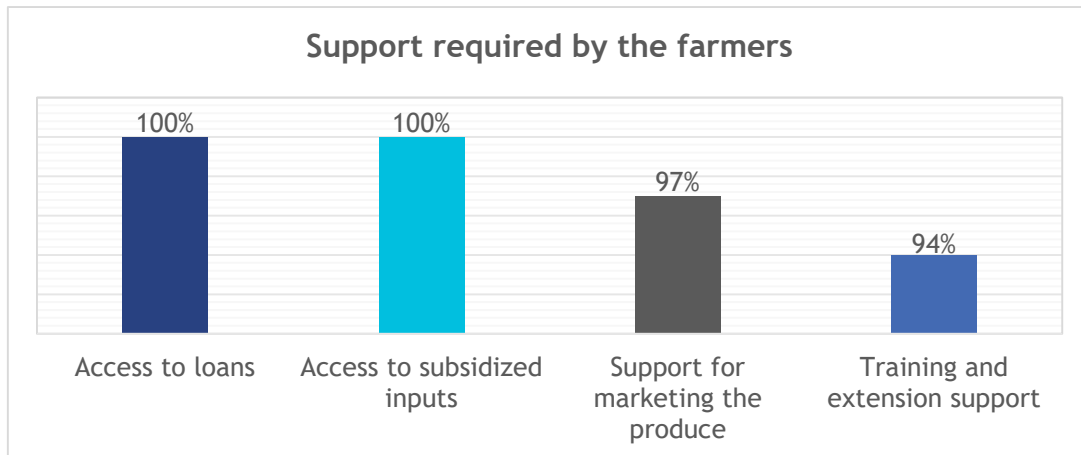
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# Price fluctuations and a lack of demand have increased agricultural risks for farmers

Market-related risks and reduced demand have affected more than 90% of farmers



Farmers need credit, subsidized input, support for marketing, and training or extension services as crucial to recover from the effects of the pandemic



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## Farmers need immediate interventions from the government to mitigate risks



- Farmers reported a risk of reduced household incomes as they cannot sell their produce due to low demand in the market and unexpected price fluctuations. Moreover, with increased household consumption, farmers are left with little marketable surplus.
- As farmers fetch a lower price for their produce, most of them find it difficult to continue farming as an economic activity. An increase in farmers' discontent with agriculture is a serious risk to the food security of the country.



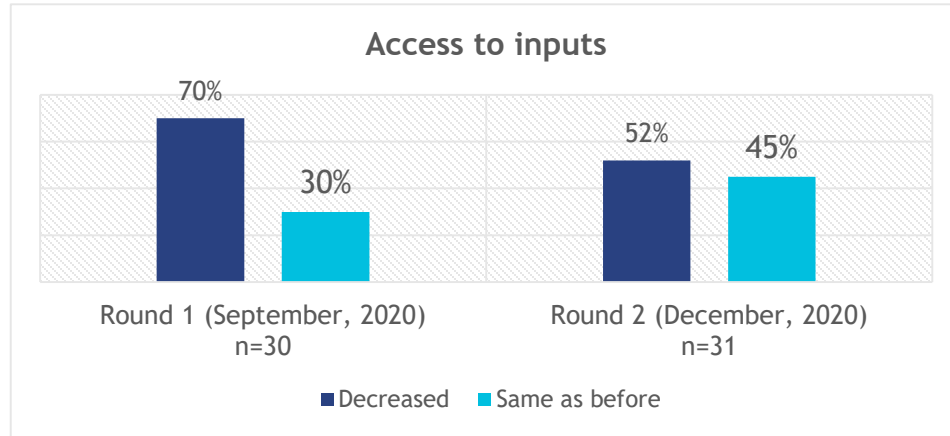
“Besides the pandemic, we face several other challenges, such as a scarcity of labor, drought, and price fluctuation in the market. This will lead to poor business performance.”  
-A farmer from Makueni



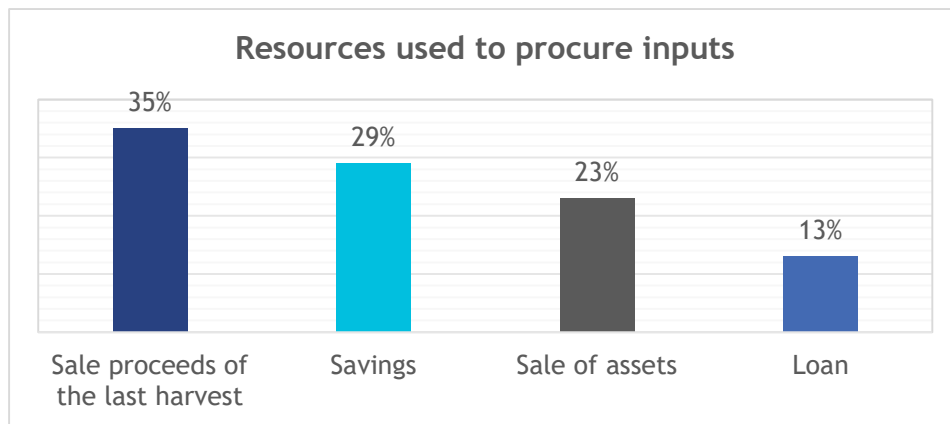
“A lack of demand in the market and price fluctuations are the major factors for the decline in my revenue.”  
-A farmer from Matuu

# The availability of farm inputs has improved but farmers are worried about the rise in input prices

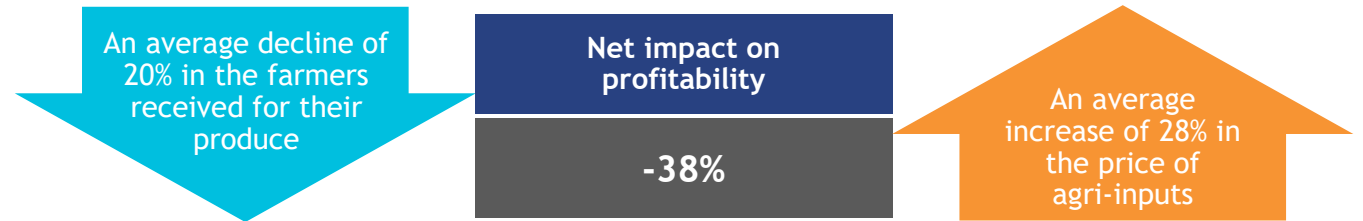
52% of the surveyed farmers found it difficult to access inputs, as compared to 70% in September, 2020



35% of the respondents purchased inputs from the sale proceeds of the last harvest



Farmers have been experiencing a huge squeeze on their net income. An increase in the price of agri-inputs coupled with a decline in the price of agricultural produce has made farming untenable.



## To purchase inputs, farmers had to deplete their savings

- The availability and variety of farm inputs improved as markets reopened and travel restrictions were relaxed. However, the availability is significantly lower compared to the pre-COVID-19 situation. Also, farmers mentioned that suppliers take advantage of the situation and sell inputs of inferior quality.
- Farmers reported an average increase of 28% in agri-input prices. In a study conducted by [60 Decibels](#), 72% of farmers reported that essential farm inputs cost more after the pandemic.
- Most farmers used their savings, sale proceeds from the last harvest, and the sale of other assets to purchase farm inputs. Only 13% of farmers reported using credit to purchase inputs as most could not access credit on favorable terms. Also, several farmers continue to struggle to repay their existing loans. Financial institutions do not consider such farmers eligible for additional loans.

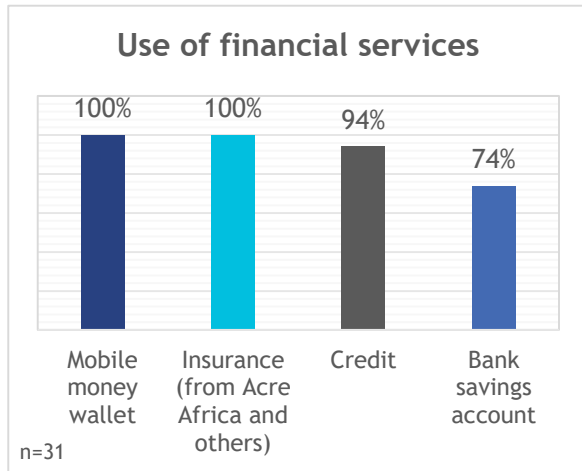


“During the crisis, some brokers saw an opportunity to exploit farmers by selling inferior quality seeds and fertilizers to them.”  
-A farmer in Matuu

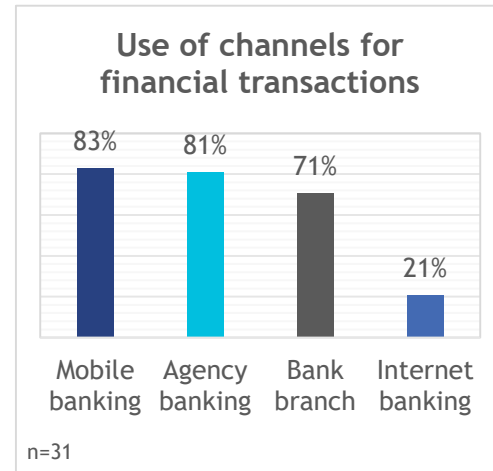
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# Farmers prefer mobile money and banking agents to conduct financial transactions

100% of farmers reported the use of mobile money wallets

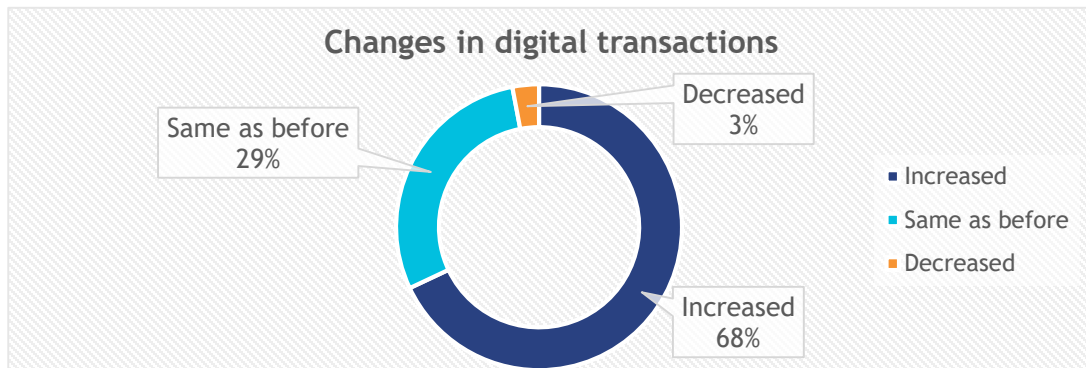


83% of farmers prefer to use mobile money wallets for transactions



\*All farmers in the sample have used insurance products as the sample is drawn from the clients of Acre Africa, an insurance intermediary that provides risk management solutions to reduce agricultural and climate risks. This is not representative of the insurance uptake of the country.

60% of the farmers surveyed reported an increase in the use of mobile transactions.



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## Farmers prefer mobile money the most to conduct financial transactions



- In Kenya, 37% of farmers receive payments into a mobile money account. All the farmers surveyed reported using mobile money accounts to make payments. More than 80% of farmers use mobile money to conduct financial transactions. They find mobile money easy and convenient to use, as compared to other modes of transaction.
- In March, 2020, the Government of Kenya encouraged digital financial transactions and urged service providers to waive transaction fees for all transactions up to KES 1,000 (USD 10) until December, 2020. This led to a substantial increase in the use of mobile money. As per FSD Kenya, digital payments by agricultural enterprises and cooperatives increased by 54%.
- The use of mobile money for loan repayments and savings has also increased. Farmers are both aware of and use digital credit channels like M-Shwari. However, they generally repay loans through cash-in cash-out agents.

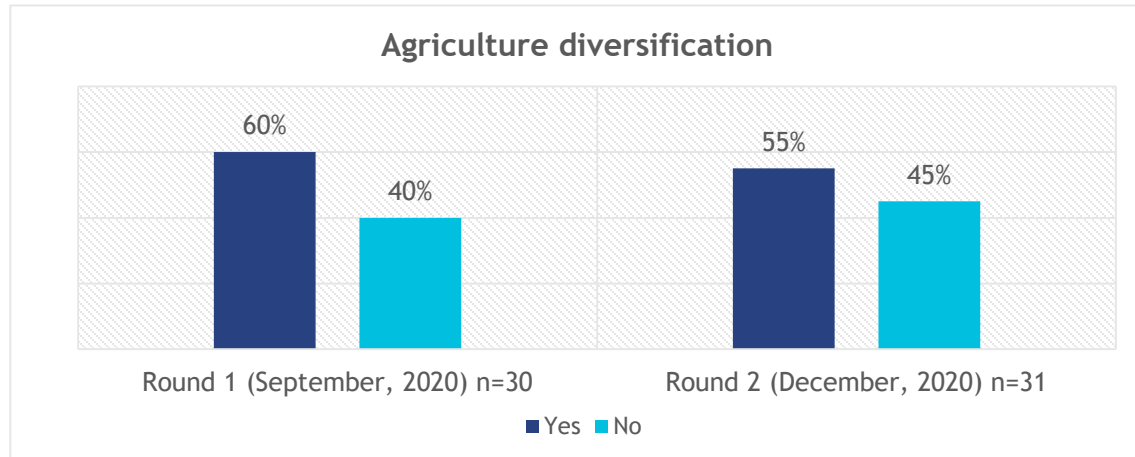
“My visits to the bank have reduced due to the lockdown and restrictions in movement. My savings transactions have also reduced. I use M-PESA to make my payments.”  
-A female farmer from Makueni

“I use both formal and informal financial services. My income declined during the pandemic while my expenses have increased. Due to financial constraints, I have stopped saving. My loan is also in arrears.” -A female farmer from Muranga

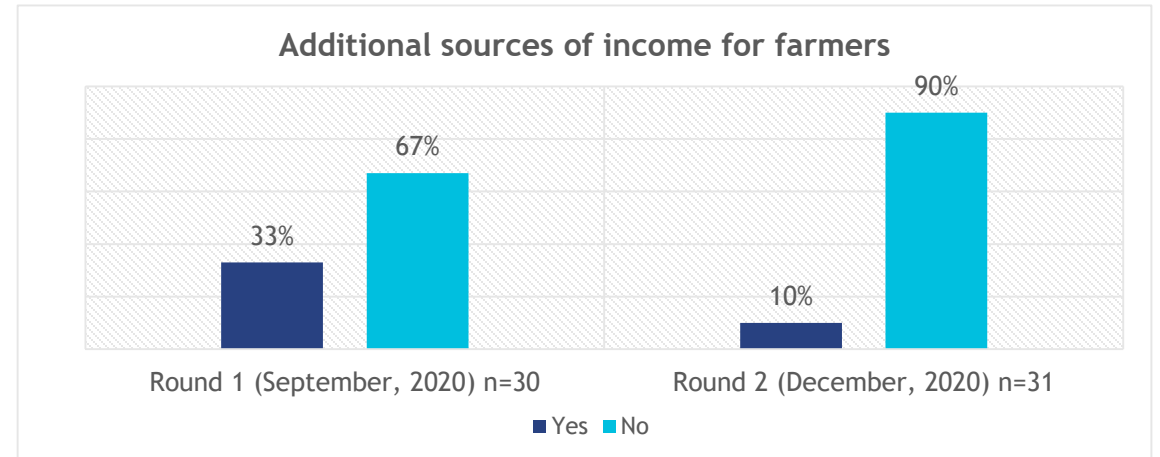


# Even as farmers diversify and adopt new farming activities to mitigate economic risks, they continue to rely on agricultural incomes

55% of the surveyed farmers have diversified into new farming activities since the onset of the pandemic



Only 10% of the farmers reported that they rely on other businesses to supplement their income, as compared to 33% in September, 2020



## To cope with the economic impact of the pandemic, farmers have started to diversify their sources of income



- More than half of the farmers have started to cultivate new crops based on the current demand, market conditions, and perishability of crops. They have started to move away from more perishable produce like flowers, fruits, vegetables, and grains.
- With the decline in non-farm income, agriculture has become more important for the livelihoods of farmers. Only 10% of farmers relied on other sources of income in December, 2020, compared to 33% in September.
- Some farmers started new businesses to diversify their income. Most of them opened grocery shops due to the high demand for essential products.
- Some farmers invested in their existing businesses. However, these businesses have also been reeling under the impact of the pandemic, which has resulted in low demand for products and services and a consequent drop in profits. For such farmers, the contribution of non-farm income to the overall household income has declined.

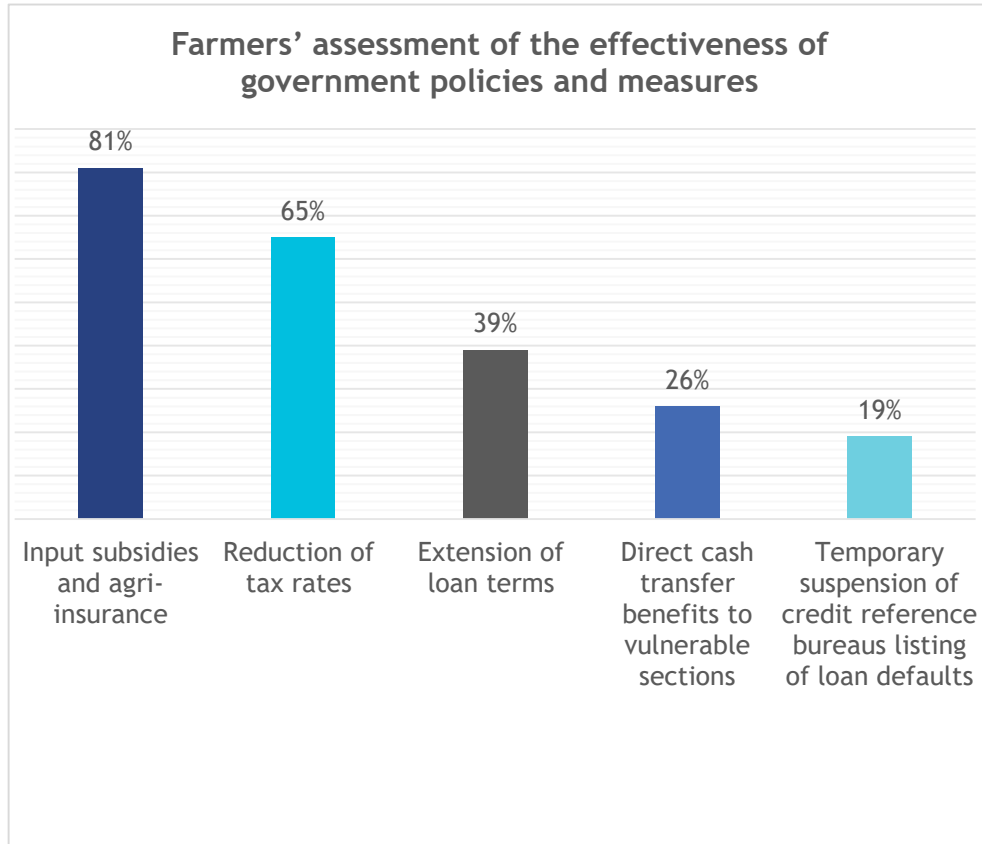
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## Coping mechanisms

# The government needs to extend further support to address the needs of the farmers for inputs, access to finance, capacity building, and access to markets

Among all key policies and measures, farmers perceived input subsidies and agri-insurance as the most effective measure for support during the pandemic



## The government should assess the requirements of the farmers and take necessary steps



- None of the surveyed farmers received any form of support from the government. Most farmers expect the following interventions from the government and non-government agencies:
  - Provide them with subsidized inputs
  - Help them market the produce
  - Regulate the price of produce so intermediaries cannot exploit farmers
  - Enable access to credit on favorable terms
  - Build their skills through better agriculture extension and training
- Without such support, farmers cannot sustain farming in the next agricultural season. Farmers believe that these measures will help them continue farming.



“I know some people received KES 1,000 per month. I have inquired about such benefits without any success. Only a few farmers received support from the government.”

-A farmer in Makueni



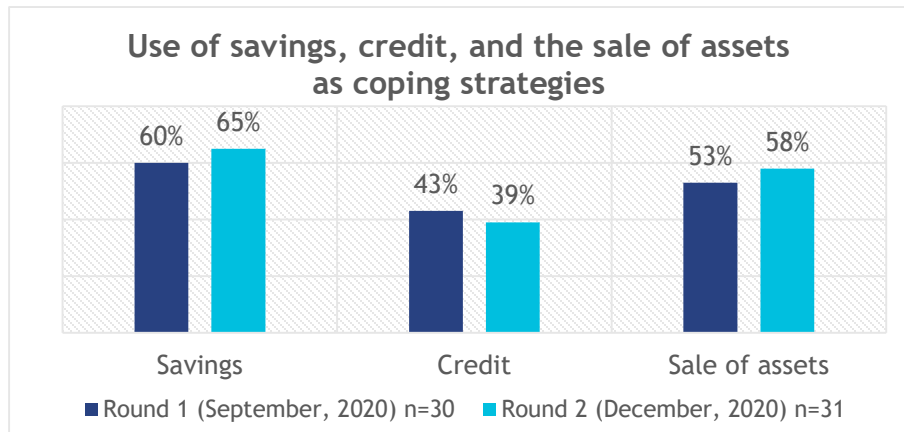
“We did not receive financial support from the government or any other organization. I had to buy KALRO-certified seeds for my farm. We do not have enough variety of seeds for planting.”

-A farmer from Machakos

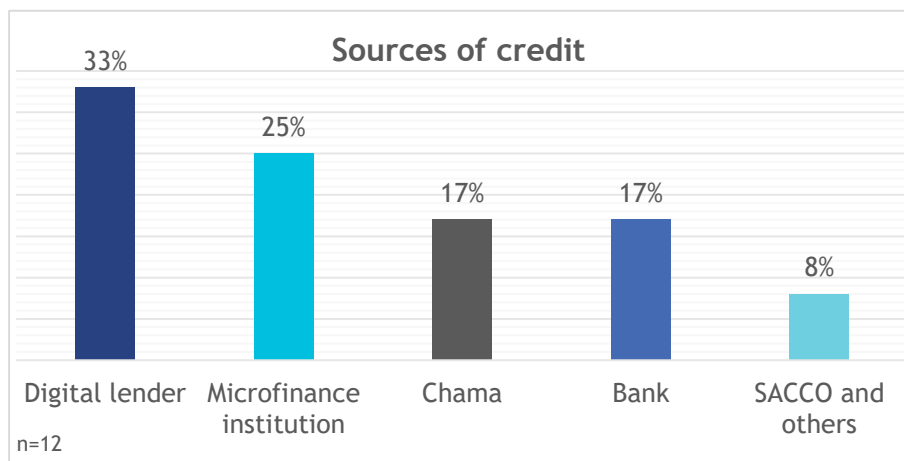
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# Farmers are forced to use their savings and sell assets to cope with the economic impact of the pandemic

65% of the farmers surveyed relied on savings to meet their household needs



33% of farmers reported borrowing from digital lenders to meet household expenses while 25% borrowed from microfinance institutions



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## An increase in the use of savings and the sale of assets will further enhance financial distress and vulnerabilities of farmers



- To cope with the economic impact of the pandemic, most farmers relied on their savings (65% in December, up from 60% in September, 2020) and sale of assets (58% in December, up from 53% in September, 2020). Farmers continue to exhaust their financial reserves by drawing from savings and selling assets. This highlights the financial distress and vulnerabilities of farmers.
- Around 43% of farmers borrowed to cope with the financial situation. 33% borrowed from digital lending platforms while 25% preferred microfinance institutions. These loans provided temporary relief to farmers to manage the increase in household expenses. The findings of [60 Decibels'](#) report also highlight that borrowing is among the major coping mechanisms of farmers.

“The sales of farm proceeds dropped at the the onset of the pandemic, from KES 10,000 (USD 100) per week to KES 5,000 (USD 50) per week. The broker took advantage of the situation. He paid half of what is due with a promise to pay the balance later. This situation is still better than when the inter-county lockdown was in force and I could not sell at all.” -A female farmer from Matuu

“As the sales of milk and poultry have reduced compared to the pre-pandemic times, my revenues from farming activities have reduced from significantly KES 50,000 (USD 500) to KES 23,000 (USD 230) per week.” -A female farmer from Muranga

# Annexes



# Annex 1: Unprecedented support during an unprecedented crisis

## Government



- In May, 2020, the Government of Kenya announced an economic stimulus package worth KES 53.7 billion (USD 537 million) to support the agriculture sector, among others. Of the package, KES 3 billion (USD 30 million) is earmarked for the supply of farm inputs to 200,000 small-scale farmers in 12 counties in the first phase. The Government of Kenya, with Kenya Commercial Bank (KCB) and Safaricom, has also been implementing an e-voucher program. The e-voucher system will reduce pilferage and ensure the purchase of farm inputs by farmers. Only vulnerable farmers with five acres of land or less are eligible for the support in the form of an e-voucher worth KES 20,000 (USD 200) per acre.
- The government also allocated KES 1.5 billion (USD 15 million) to help horticultural and flower producers continue to supply international markets.
- The Ministry of Agriculture laid out protocols and guidelines at the onset of the pandemic to minimize interruptions within the food supply chain. These include:
  - Designation of alternative market spaces for food vendors and farmers, such as stadia
  - Monitoring of prices of key commodities and food in major markets each day
  - Enforcement of recommended sanitary measures in market places, such as cleaning and sanitizing of markets after operations
  - Encouraging the use of digital technologies for food procurement and home deliveries to minimize interactions
- The government launched the Kenya Cereal Enhancement Program-Climate Resilient Agricultural Livelihoods Window Plus (KCEP-CRAL plus) in five counties—Nakuru, Nandi, Kakamega, Bungoma, and Trans Nzoia. The program has a grant funding of EUR 5 million (KES 500 million) from the European Union. The grant constitutes 83% of the total funds, with the remaining 17% funded domestically.

## Private sector commitments

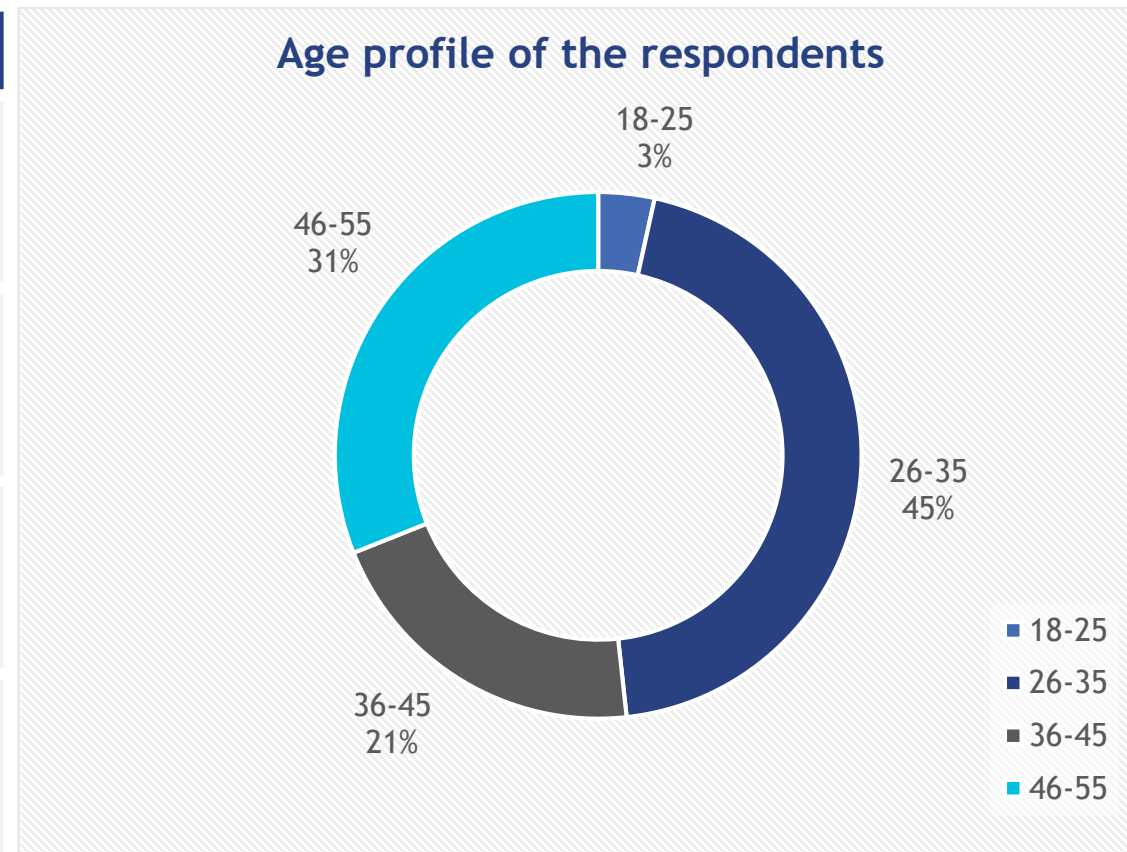
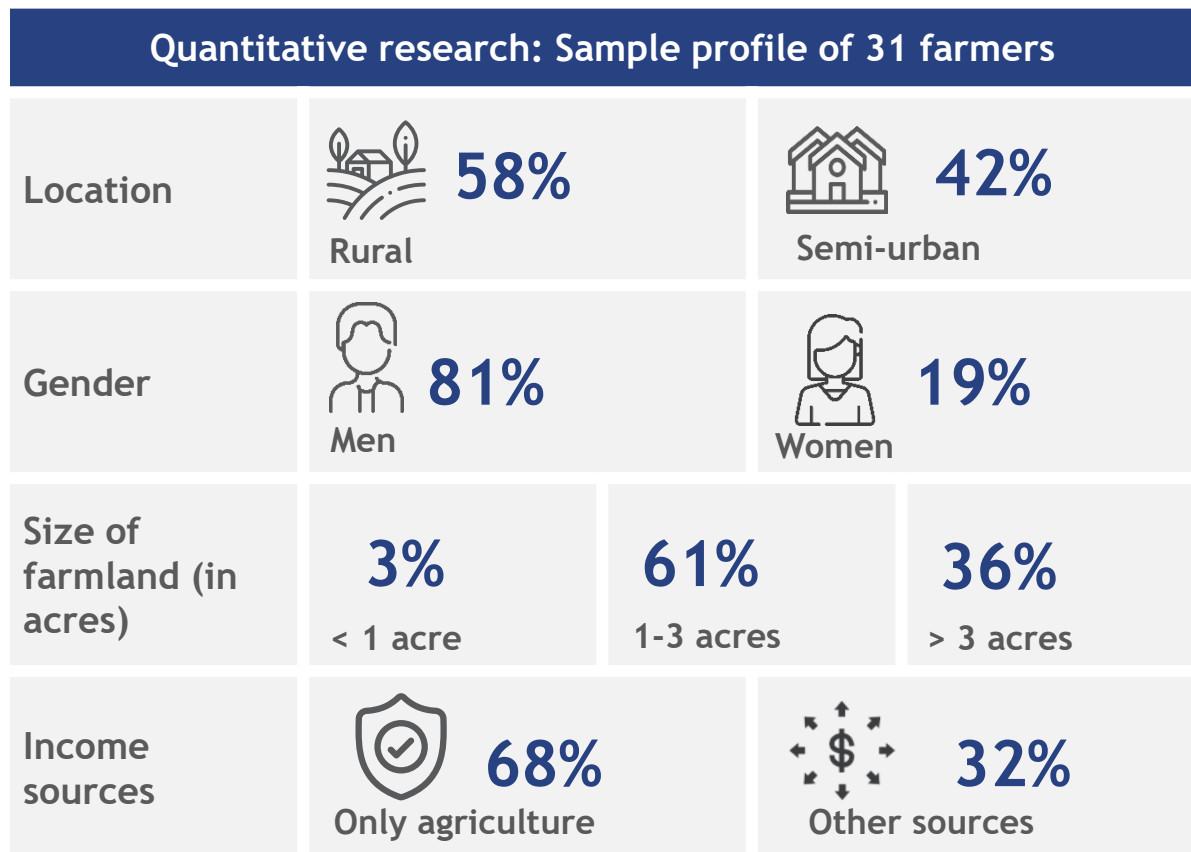


- Bayer East Africa has committed to donating seeds to 200,000 smallholder farmers from 10 counties in Kenya. The company will distribute seeds worth KES 93 million (USD 930,000).
- Alliance for a Green Revolution in Africa (AGRA) has been supporting the Government of Kenya through data analytics. The organization has also provided support for the digitization of training for village-based advisors.
- The Waitrose & Partners Foundation has provided GBP 200,000 (USD 270,000) from its Global Fund to protect overseas farming communities affected adversely by the COVID-19 pandemic. The fund includes GBP 88,000 (USD 115,000) to help Waitrose's suppliers in Kenya develop healthcare and sanitation measures to prevent the spread of COVID-19 and protect farmworkers.

Note: This is not an exhaustive list of measures to provide relief against COVID-19. The details are based on information available until December, 2020.

Source: Government of Kenya and the Ministry of Agriculture, Livestock, Fisheries, and Cooperative, among others

## Annex 2: Respondents' profile



### Qualitative research:

- A sample of 11 farmers interviewed
- 73% female farmers and 27% male farmers
- Age profile: 45% of respondents aged 26-35 years, 36% aged 36-45 years, and 19% aged 46-55 years

Note: Please note that the sample size given above is not representative of farmers in Kenya.

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## Some of our partners and clients





## This is SCBF

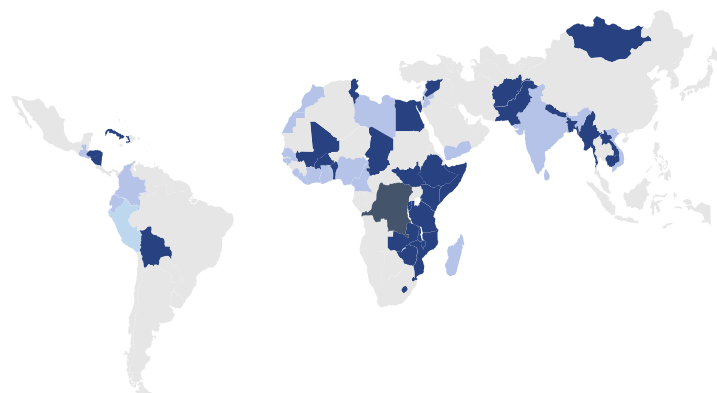
- SCBF co-funds **technical assistance (TA) grants** to develop client-centric **financial products, channels, and services** for low-income clients in developing countries
- Target end-clients:** Low-income populations, particularly women, smallholder farmers, micro, small, and medium enterprises (MSMEs), and rural populations
- Goals:** Build resilience, economic empowerment, and access to essential services



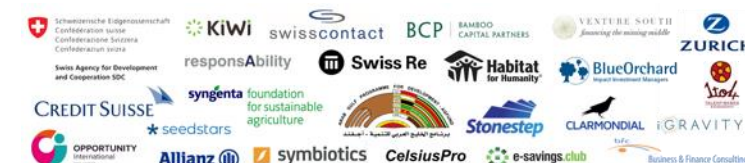
## Outreach

<b>2.1M+</b> Low-income clients	<b>91+</b> Partner financial institutions	<b>43</b> Countries
<b>59%</b> Low-income women	<b>36+</b> Technical assistance providers	<b>55%</b> Rural clients

## Eligible countries



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### Asia head office

28/35, Ground Floor, Princeton Business Park,  
16 Ashok Marg, Lucknow, Uttar Pradesh, India 226001  
Tel: +91-522-228-8783 | Fax: +91-522-406-3773 | Email: [manoj@microsave.net](mailto:manoj@microsave.net)

### Africa head office

Shelter Afrique House, Mamlaka Road,  
P.O. Box 76436, Yaya 00508, Nairobi, Kenya  
Tel: +25-420-272-4801 | Fax: +25-420-272-0133 | Email: [anup@microsave.net](mailto:anup@microsave.net)

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