Meaningful Use

An overview for innovators



Meaningful Use Overview

Gauge farmer adoption of your digital solution in three simple questions.

Digital solutions are transforming farmers' access to essential resources, but how do we measure if farmers are truly engaging with them? Current performance metrics—like registered users or downloads—are not accurate measures of adoption. For instance, a farmer subscribed to an SMS service may fully engage or ignore it, yet they're still counted as a 'user' though they have not incorporated it into their farming practices.

To address this, the Bill & Melinda Gates Foundation, Busara Center for Behavioral Economics, and 60 Decibels developed a simple, farmer-focused approach to measure 'meaningful use' of DFS. This approach assesses whether farmers engage with DFS in ways that change some aspect of their farming, such gaining access to new services, improving convenience, reducing cost, or improving outcomes.

'Meaningful use' offers several key benefits:

- > It focuses on value rather than just operational use
- > It provides a more robust measure of adoption and predicts sustained use, which is necessary to achieve impact
- > It is standardized to compare across different types of DFS services and modalities
- It is designed for quick and easy data collection

To create the 'meaningful use' score, we conducted focus groups with farmers and consulted experts on how DFS delivers value. We then tested the score with 4,800 farmers using services from 18 DFS providers across Kenya, Nigeria, Ethiopia, Ghana, and India. Our findings confirmed that the 'meaningful use' metrics strongly correlate with perceived impacts of DFS, such as increased production, higher earnings, greater farm investment, improved product quality, and better access to reliable markets.

For more on meaningful use and insights gathered from data across 18 DFS providers, see the <u>full report</u>.

'Meaningful use' is comprised of three metrics, outlined below with the questions and criteria. To qualify as a 'meaningful user,' a farmer must meet all three criteria; otherwise, they are considered a 'casual user.'

1. Net Promoter Score® (NPS):

Q: On a scale of 0-10, how likely are you to recommend [DFS] to a friend or family member, where 0 is not at all likely and 10 is extremely likely?

To be a meaningful user, a farmer must:

> Give a Net Promoter Score (NPS) of 9 or 10 (indicating high satisfaction)

2. Effectiveness in Meeting Needs:

Q: Think about [service*] you needed for your farm. Did [DFS] [product/service] meet none, some, most or all of your needs?

To be a meaningful user, a farmer must:

> 'All' or 'most' of their needs met by the DFS

3. Impact on Overall Farming Season:

Q: Overall, has your experience of this most recent farming season been better, the same, or worse because of the [DFS] [product/service]? Has your experience of the farming season been:

To be a meaningful user, a farmer must:

> Season is 'much better' because of the DFS

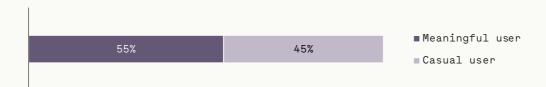
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^{*}Such as information, inputs, market, credit, or insurance.

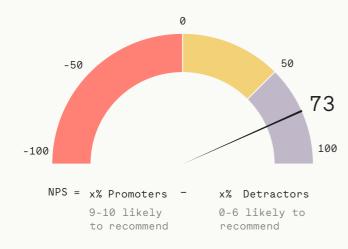
Example Insights

Here's what you can expect to learn from a meaningful use survey.

Meaningful Users



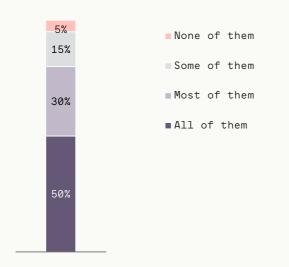
Net Promoter Score® (NPS)



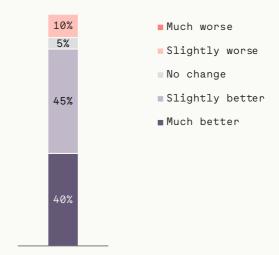
The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of farmers rating 9 or 10 ('Promoters') minus the percent of farmers rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

The score can range from -100 to 100.

Effectiveness in Meeting Needs



Impact on Overall Farming Season



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Additional Information

Relationship between 'Active' use and 'Meaningful' Use

We initially planned to analyze company-defined measures of 'active use' alongside farmer-reported engagement and outcomes. 'Active use' can be defined in various ways, such as monthly logins, app downloads, sales made through the service, or the frequency of reading messages. However, only 5 out of the 18 DFS companies were able to provide active use data.

The analysis revealed inconsistent trends between active use and meaningful use across different service types. We examined active use and operational data from five companies that were able to share this data, including metrics such as repeat behavior, app usage duration, average weekly session count, and login activity, but no clear patterns emerged.

Additionally, we measured frequency of use, asking farmers how often they used the DFS, and analyzed frequency against meaningful use.

Frequency of use and meaningful use are not consistently correlated. This supports our initial hypothesis that, to better measure the impact on farmers, we must move beyond the traditional 'active use' metric and focus on the value created for them.

Validation of Meaningful Use

We conducted correlation tests to explore the relationships between our indicators and various impact metrics, as well as the interrelationships among the indicators. All indicators showed similar correlation levels with the impact metrics, approximately 50-60% with impacts on farming methods, produce quality, and production changes, and about 40-50% with impacts on input access and quality. Further analysis revealed that the impact of DFS on the overall farming season was significantly correlated with convenience, comfort, and level of disappointment.

Given the similar correlation levels across all indicators, we refined our focus to the following final variables for score construction:

- DFS effectiveness in meeting farming needs
- Likelihood of recommending DFS
- Impact of DFS on the overall farming season



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How-to Guide for Innovators

Here's how to measure meaningful use in a few simple steps!

Conduct a Farmer Survey

Surveys require a balance between rigor and feasibility. Here are some best practices:

- Survey a random sample of all registered users of your digital solution.
- 275 respondents ensures 90% confidence and 5% margin of error. But smaller samples can still yield very useful insights!
- Using a third-party survey firm, like 60
 Decibels, can minimize bias. But you can also
 collect the data yourself.
- We like phone surveys, but if you have field agents, they can conduct surveys in-person.
 Or you can explore SMS, WhatsApp, or withinplatform options, depending on the digital engagement of your user base.



Ask These Questions:

- 1. On a scale of 0-10, how likely are you to recommend [your company/solution] to a friend or family member, where 0 is not at all likely and 10 is extremely likely?
- 2. Think about [service*] you needed for your farm. Did [your company/solution] meet none, some, most or all of your needs?
 - a. All
 - b. Most
 - c. Some
 - d. None

For "service," fill in with the main service you provide farmers. This could be information & advisory, inputs, financial services, market access, etc.

Simple Analysis:

Calculate % of farmers who responded: Q1 = 9 or 10 AND Q2 = a or b AND Q3 = a

That is your % meaningful users!

- 3. Overall, has your experience of this most recent farming season been better, the same, or worse because of [your company/solution]? Has your experience of the farming season been:
 - a. Much better
 - b. Slightly better
 - c. No change
 - d. Slightly worse
 - e. Much worse

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About 60 Decibels

60 Decibels is the world's leading customer insights Institution 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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Thank You For Working With Us!

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