



# IMPROVING THE CAPACITY AND AGRICULTURAL PRACTICES OF DAIRY FARMERS IN KENYA

Premier Credit Limited Kenya February 2026



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## About This Report

Premier Credit Kenya is a financial institution with a proven track record of lending to smallholder farmers, with a network of over 70 rural branches and 40,000 rural borrowers. Premier Credit has developed an impact financing business model through its Maziwa loan (Maziwa is milk in Kiswahili), a product through which the company provides investment in dairy enterprises as well as financial advisory technical support, thus increasing financial inclusion for smallholder dairy farmers in Kenya.

In collaboration with SSNUP (Smallholder Sustainability Upscaling Programme, Premier Credit provided dairy farmer training to its affiliated farmers, focusing on improving milk production through better agricultural practices, animal husbandry, and financial literacy.

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

The insights are based on phone interviews with 218 farmers in Kenya. These interviews were conducted by 60 Decibels trained researchers. The farmers were interviewed from a contact list of 657 farmers, all of whom were attempted during data collection. To learn more about 60 Decibels methodology, head to the [Appendix](#).

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

## 218 farmers interviewed, 32% are female.



All interviewed farmers benefited from the SSNUP co-funded project "Improving the capacity and agricultural practices of dairy farmers in Kenya" between June 2023 and September 2025.



*Before this, I had invested so much time and effort into my Napier grass, but I'll be honest, I wasn't getting the silage right. Through their training, I realised there are so many better, more efficient ways to do it. Learning those best practices changed everything. Now, I'm finally making high-quality silage that keeps my cows well-fed and healthy all year round.*

- Male farmer, 58

## Top Insights

### 1 Premier Credit provides a unique service to an underserved farmer base.

32% of the farmers we spoke to are female, with a median age of 45. Of these farmers, 45% have completed tertiary education. They have been working with Premier Credit for a median of 1.5 years and have been dairy farming for 7 years. They currently have an average of 3 dairy cows on their farms.

All of the farmers received dairy farming training from Premier Credit. 70% report receiving this training from a Premier Credit branch manager, and 28% attended a silage demonstration. Additionally, 61% received financial training, and 68% received a Maziwa loan for their dairy farming.

Nearly half of the farmers had no prior access to services like those offered by Premier Credit, and 76% reported not having a good alternative.

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

### 3 More than half of farmers are fully adopting the training they received from Premier Credit, but financial constraints remain a barrier.

72% of farmers report that all the dairy training they received from Premier Credit was easy to understand. More than half applied all of the advisory to their farm, with financial constraints being the main barrier for the others who did not.

9 in 10 farmers have improved their cow feed management (e.g., timing of feeding) due to Premier Credit's training, and 82% are mixing feeds. Older farmers (40+ years old) are more likely to implement practices such as mixing feeds, preventing and treating diseases, providing clean water and mineral salts, and improving hygiene than younger farmers.

The training is also creating a multiplier effect. 87% of farmers shared what they learned with an average of 7 other dairy farmers, expanding the program's impact beyond the individual and into the wider community.

See pages: [12](#), [13](#), and [18](#)

### 2 Satisfaction levels with Premier Credit are high but can be further improved by addressing challenges.

Premier Credit has a strong Net Promoter Score of 54, higher than the 60dB Eastern Africa Agriculture benchmark. Promoters praise the effective training, particularly on silage and feeding, and fast loan processing. Detractors want better customer service and more repayment flexibility.

1 in 5 farmers face challenges with Premier Credit, mostly related to loan repayment pressure, staff harassment, and poor customer service. Addressing these issues could improve satisfaction and loyalty. Farmers without a good alternative to Premier Credit report a higher NPS (60 vs 35). Female farmers (65) are also more satisfied than male farmers (49).

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

**Highlight:** Maziwa Loan recipients show higher impact but lower satisfaction and face more challenges. Addressing the challenges reported by loan recipients could further enhance the impact of the training.

### 4 Farmers are experiencing significant improvements in productivity, earning, and resilience due to Premier Credit.

96% of farmers report increased production, with 39% seeing a significant increase. Most are achieving higher productivity from the same cattle, reflecting the impact of training and investment supported by the Maziwa loan.

This boost in productivity is leading to higher earnings. 95% of farmers say their earnings have increased due to Premier Credit, with 52% reporting a significant increase, mainly from selling more volume. These earnings are being used for household expenses (78%), school fees (68%), and repaying debts (46%).

As a result, most farmers report an improved quality of life because of Premier Credit. Additionally, 41% of farmers say Premier Credit helped them feel more prepared for climate shocks, placing this in the top 20% of the 60dB Benchmark.

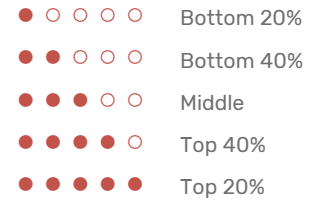
64% of farmers plan to apply for a Maziwa loan next year, and nearly all believe they are more likely to be approved for a higher amount because of Premier Credit.

See pages: [16](#), [19-23](#)

# Performance Snapshot

The Benchmark Performance column showcases how Premier Credit compares to 60 Decibels' Agriculture Benchmarks in East Africa.

Performance vs 60dB Benchmarks



## Benchmark Overview

Africa	Agriculture	90	37,128
geographical focus	sector focus	companies included	voices listened to

## Who is Premier Credit reaching?

	Premier Credit Performance	Benchmark Performance
<u>Female</u>	32%	● ● ● ○ ○
<u>Could not easily find a good alternative*</u>	76%	● ● ● ● ○

## What impact is Premier Credit having?

<u>% seeing 'very much' improved quality of life</u>	61%	● ● ● ● ●
<u>% seeing 'very much' increased farm production</u>	39%	● ● ● ○ ○
<u>% seeing 'very much' increased earnings</u>	52%	● ● ● ● ●

## How satisfied are Premier Credit's farmers?

<u>Net Promoter Score</u>	54	● ● ● ● ○
<u>% experiencing challenges</u>	20%	● ● ● ● ○
<u>% applying 'all' of the training on their farm</u>	53%	● ● ● ○ ○
<u>% reporting 'very satisfied' with loan terms</u>	47%	-
<u>% reporting 'very satisfied' with loan amounts</u>	64%	-

\*Farmer answered 'no' i.e. could not find a good alternative to Premier Credit.



Profile

A typical farmer we spoke to is a 45-year-old male from Uasin Gishu County who has been working with Premier Credit for 1.5 years.

**Farmer Profile**  
(n = 218)



**68%**  
Male farmers  
Female farmers: 32%



**1.5**  
Median years of engagement with Premier Credit



**45**  
Median age  
Youngest: 22  
Eldest: 79



**3**  
Average number of dairy cows



**45%**  
Tertiary or higher  
Completed secondary: 24%  
Incomplete education: 31%



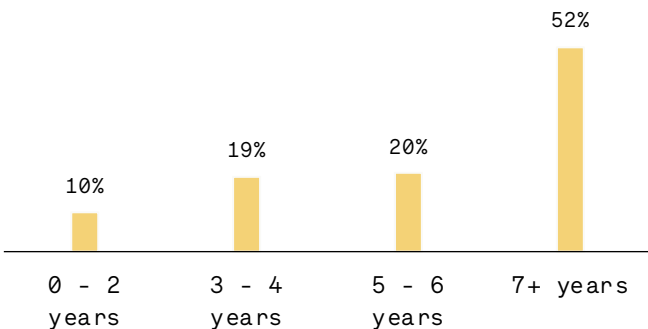
*The SSNUP project co-funded technical training in dairy farming for 2,153 smallholder farmers, 38% of whom were women.*

Farmers we spoke to have been involved in dairy farming for a median of 7 years and typically rear an average of 3 dairy cows.

**Years in Dairy Farming**

How many years have you been engaged in dairy farming?  
(n = 218)

**7**  
Median years of dairy farming experience

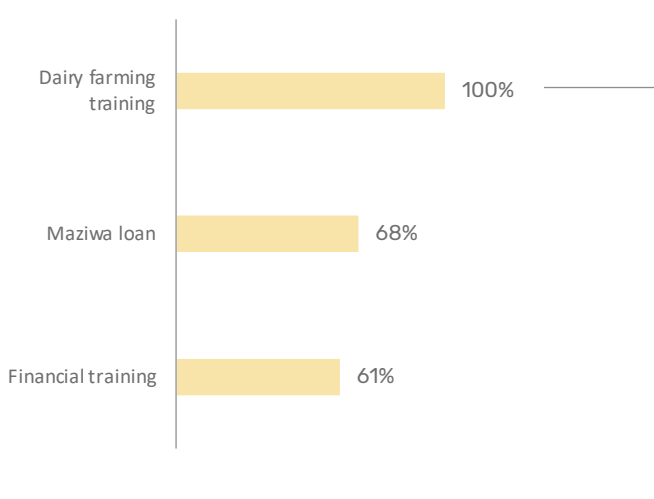


Profile

Along with the training, 68% of farmers received Premier Credit’s Maziwa loan. Of these, 79% used the loans to buy inputs.

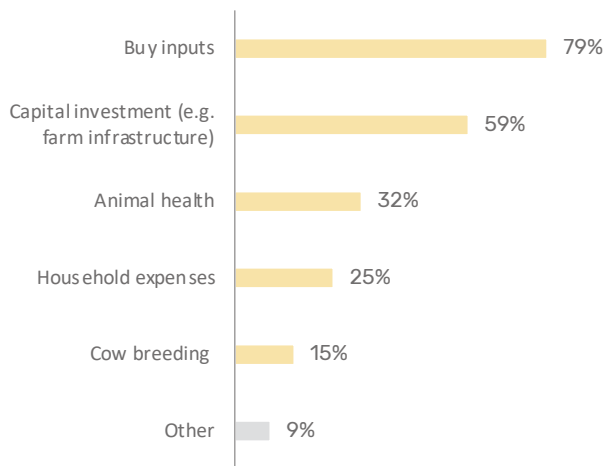
Services Accessed

Q: Which of these services have you received from Premier Credit in the last two years? Multi-select (n = 218)



Use of Loan

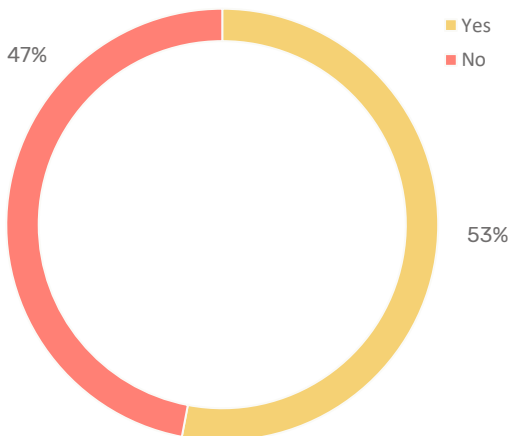
Q: Please describe how you are using/used the latest loan from Premier Credit? Multi-select (n = 148)



47% of farmers had no prior access to services like those offered by Premier Credit, and 76% do not have a good alternative.

First Access

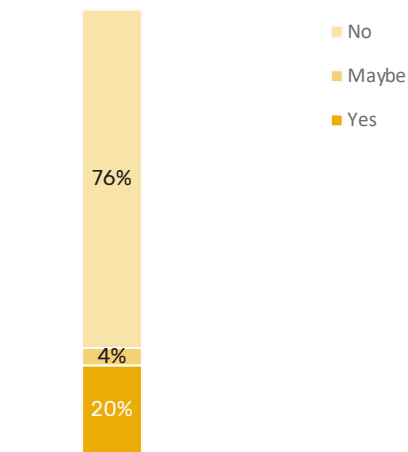
Q: Before Premier Credit did you have access to services like the ones Premier Credit provides? (n = 218)



●○○○○  
BOTTOM 20% - 60dB Benchmark

Access to Alternatives

Q: Could you easily find a good alternative to Premier Credit? (n = 218)



●●●○○  
TOP 40% - 60dB Benchmark


# 02: Farmers Experience



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

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

The key indicators in this section are:

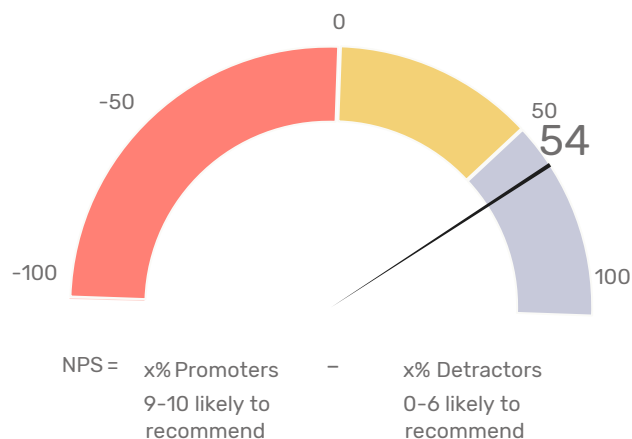
- **Net Promoter Score:** How likely are farmers to recommend Premier Credit to a friend? Have there been any changes in the satisfaction levels over the last 24 months?
  - **% Experiencing Challenges:** What proportion of farmers experience challenges with Premier Credit services?
  - **Training Experience:**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

Experience

Premier Credit has an NPS of 54 which is excellent and in the top 40% of 60dB's Agriculture Benchmarks in East Africa.

**Net Promoter Score® (NPS)**

Q: On a scale of 0-10, how likely are you to recommend Premier Credit to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 218)



The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the per cent 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. Premier Credit in Kenya has an NPS of 54, which is excellent.

Segments	NPS
Female	65
Male	49
Received Maziwa loan	52
Did not receive Maziwa loan	59

●●●●○  
TOP 40% - 60dB Benchmark

Promoters value the effective training, especially on silage and feeding. Passives would like to see lower interest rates.

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

62% 😊  
are Promoters

They love:

1. Effective training (72% of Promoters / 45% of all farmers)
2. Silage and feeding information (39% of Promoters / 24% of all farmers)
3. Fast loan processing (30% of Promoters / 18% of all farmers)

30% 😐  
are Passives

They like:

1. Effective training (72% of Passives / 15% of all farmers)
2. Fast loan processing (29% of Passives / 9% of all farmers)

**They want to see:**

3. Lower interest rates (20% of Passives / 6% of all farmers)

8% 😞  
are Detractors

They want to see:

1. Better customer service (35% of Detractors / 6 farmers)
2. More frequent trainings (29% of Detractors / 5 farmers)



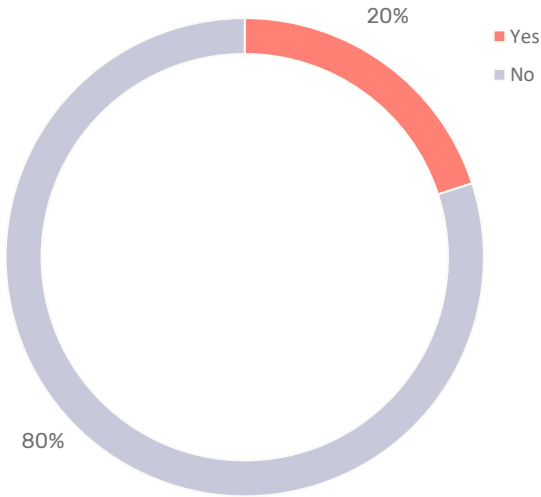
Farmers without a good alternative to Premier Credit report a much higher NPS than those with alternatives (60 vs 35). Female farmers (65) are also more satisfied with Premier Credit than male farmers (49), see more on page 27.

Experience

1 in 5 farmers report facing challenges with Premier Credit.

Proportion of farmers Reporting Challenges

Q: Have you experienced any challenges with Premier Credit? (n = 218)



Segments	% challenges
Received Maziwa loan	26%
Did not receive Maziwa loan	7%

●●●●○  
TOP 40% - 60dB Benchmark

Among those facing challenges, the most common issues are loan repayment pressure and poor customer service.

Most Common Challenges

Q: Please explain these challenges. (n = 43).  
Open-ended, coded by 60 Decibels.

**42%**  
talk about loan repayment burden  
(18 farmers)

**35%**  
report harassment from staff  
(15 farmers)

**21%**  
mention poor customer service  
(9 farmers)

*It's about the payment of the loan. If I am late, I should be given time and heard, as I am the one who committed to it. Also, sometimes people in the office really harass us and speak to us badly. Their customer care communication is not good.*

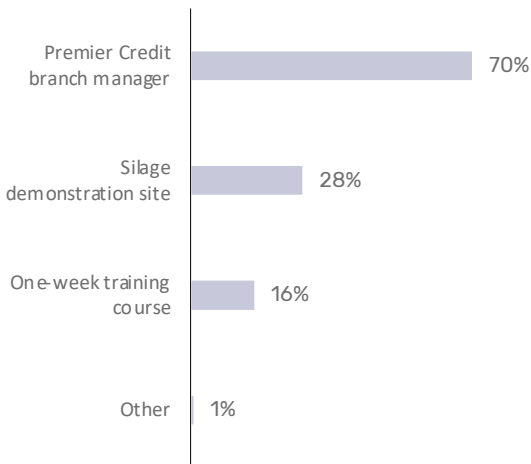
- Male farmer, 57

Experience

70% of farmers report receiving dairy farming training from a Premier Credit branch manager. 28% attended a silage demonstration.

Method of Receiving Training

Q: How did you receive the dairy farming training from Premier Credit? Multi-select (n = 218)

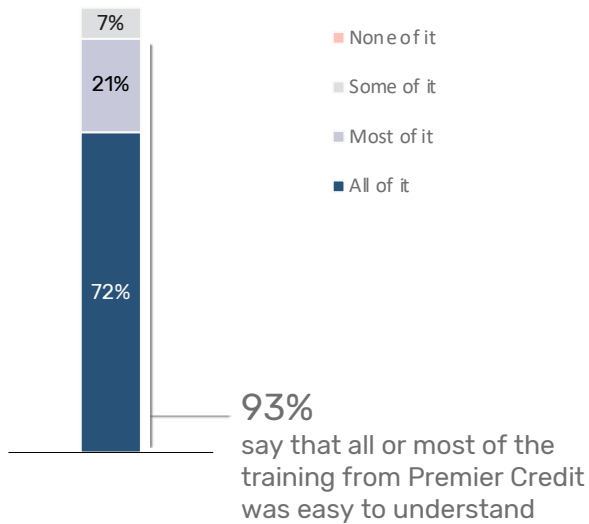


*The SSNUP project co-funded technical training including the establishment of silage-making demonstration facilities, one-week training events for farmers, and the development and dissemination of training materials through a training-of-trainers approach.*

72% of farmers report that all of the dairy training they received from Premier Credit was easy to understand.

Ease of Understanding

Q: How much of the dairy training you received from Premier Credit was easy to understand? (n = 218)\*



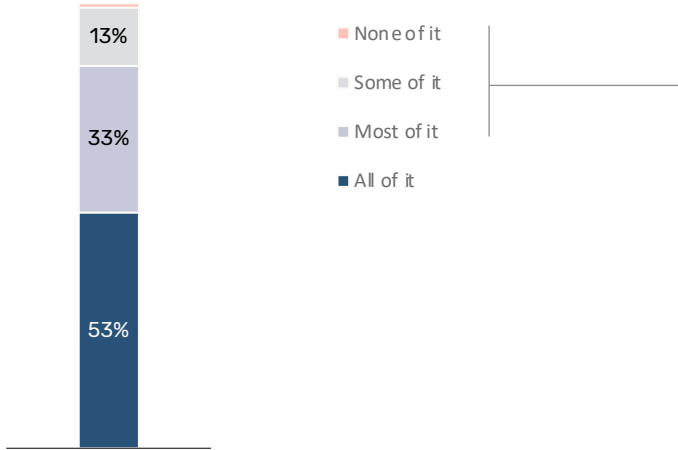
\* Respondents were asked to reflect on both the dairy keeping and feed training when answering.

Experience

More than half applied 'all' of the advisory to their farm. For the rest, the main barrier to implementation is financial constraints.

Application of Trainings

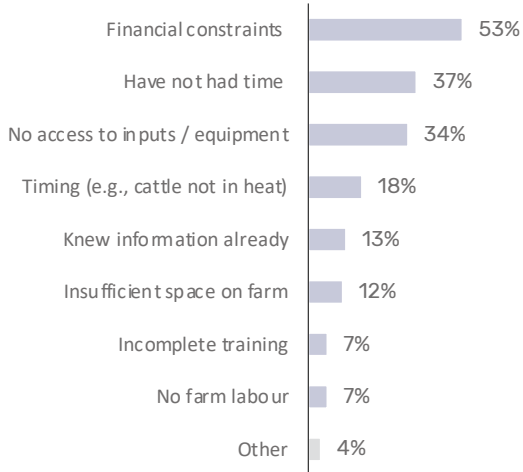
Q: How much of the dairy training you received from Premier Credit did you apply to your dairy farm? (n = 218)



MIDDLE - 60dB Benchmark

Barriers to Application

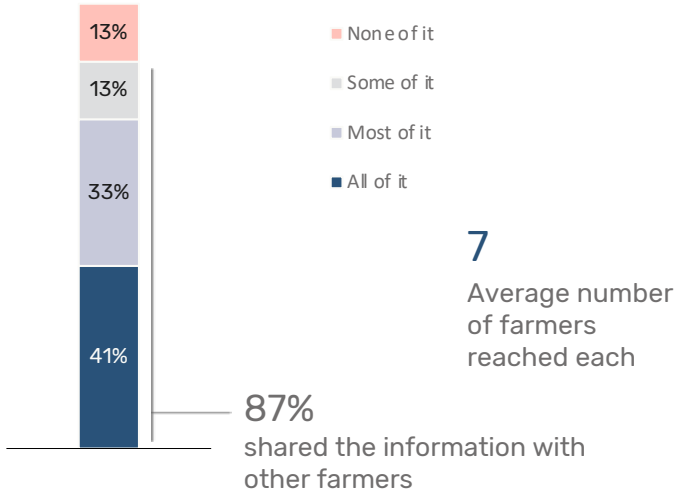
Q: Would you mind sharing with me what prevented you from applying all of the information? Open-ended, coded by 60 Decibels. (n = 93)



87% of farmers shared the information they learned from the training with other dairy farmers, reaching an average of 7 farmers each.

Sharing Knowledge from Trainings

Q: How much of the information you learned from Premier Credit's training did you share with other dairy farmers in your community? (n = 218).



*I gained more knowledge and have been encouraging other farmers to feed their cows better. I was inspired to increase my milk production from 2 cups to over 3 L by using better, more nutritious feed.*

- Male farmer, 50

# 03: Loan Experience and Impact



Offering farmers favorable loan terms and adequate loan amounts will not only meet their immediate needs but also build long-term relationships with Premier Credit, improving their overall experience and encouraging future loan engagements.

This section evaluates farmers' satisfaction with Premier Credit's loan terms and amounts, their plans for future loans, and how they intend to use them.

The key indicators in this section are:

- **Satisfaction with Loan:** How easy was it for farmers to meet the loan requirements? How satisfied are they with the credit terms?
- **Future Loan Plans:** Are farmers planning on applying for loans with the company in the future? How do they plan to use these loans?

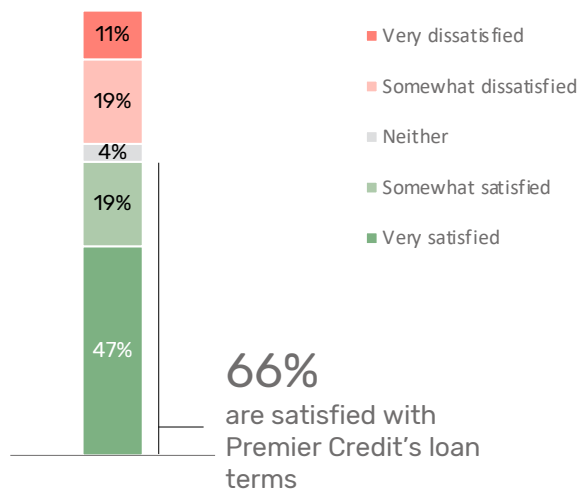


Loan Experience

66% of farmers are satisfied with Premier Credit's loan terms.

Satisfaction with Loan Terms

Q: How satisfied or dissatisfied are you with Premier Credit's current / latest loan terms (e.g. interest rates, loan fees, payment terms)? (n = 148\*)



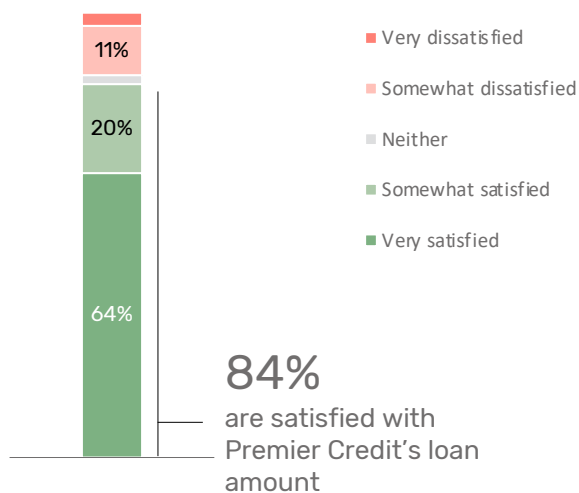
*The Maziwa loan product enables smallholder dairy farmers to access financing with flexible tenures of 1 to 12 months. Premier Credit also offers optional livestock insurance, charged at 3% of the insured value per cow.*

\*only asked to farmers who took the Maziwa loan.

84% say they are satisfied with Premier Credit's loan amounts.

Satisfaction with Loan Amount

Q: How satisfied or dissatisfied are you with the loan amounts for the current/latest loan from Premier Credit? (n = 148\*).



*The loan instalments are easy to repay. You are given a large amount but allowed to repay in small monthly amounts which was easy for me to afford from selling milk.*

- Male farmer, 61

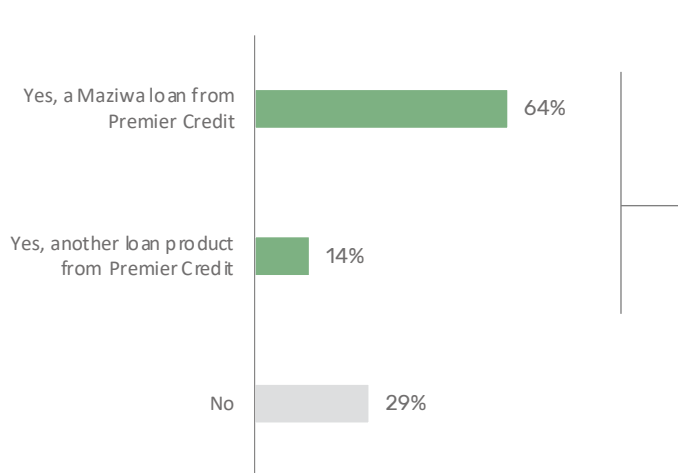
\*Only asked to those who received a Maziwa loan.

## Loan Experience

64% of farmers plan to apply for a Maziwa loan from Premier Credit in the next year, with an expected loan amount of KES 100,000.

### Future Plans to Apply for Loans

Q: Do you plan to apply for a loan for your dairy farm in the next year from Premier Credit? Multi-select question. (n = 217)



Of farmers who previously held a Maziwa loan, 66% plan to reapply.

### Expected Loan Amount (Median)

Q: Approximately what loan amount will you apply for? (n = 147)

**KES 100,000 (USD 778)**

Median loan amount

Max: KES 400,000 (USD 3,112)

Min: KES 10,000 (USD 78)

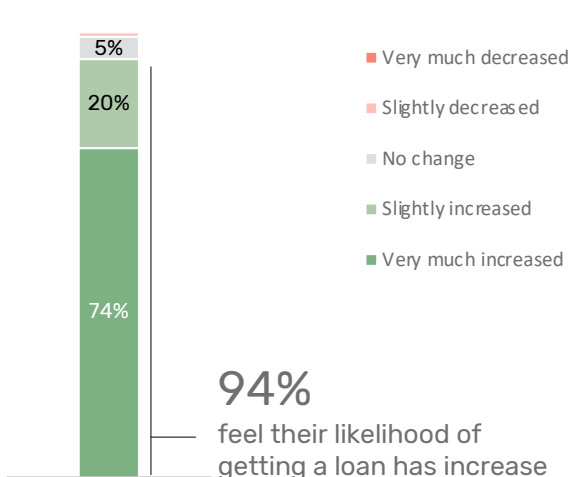


*By reducing feed costs and improving fodder quality, technical training is expected to enhance smallholder farmers' capacity, productivity, and earnings, leading to a 50% increase in average loan size. The goal was to raise qualifying loan amounts from KES 11,000-20,000 to KES 31,000-50,000.*

94% believe Premier Credit increased their chances of getting a loan. Most farmers plan to use the loans for inputs or additional livestock.

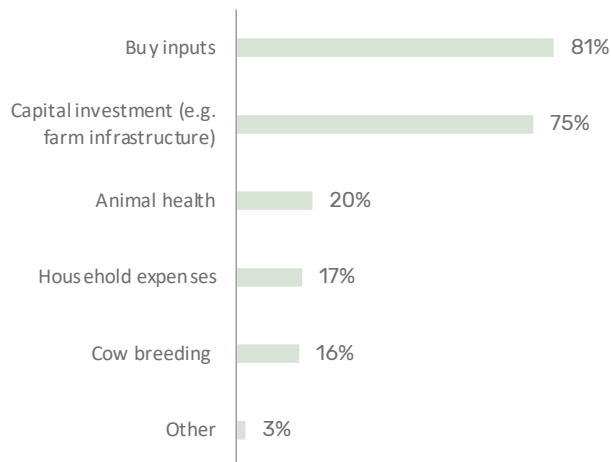
### Perception of Likelihood of Receiving Loan

Q: Has the likelihood of you getting that loan changed because of Premier Credit? Has it: (n = 155).



### Use of Loan

Q: What would you use the loan for? Multi-select question. (n = 154)



# 04:

## Impact on Farmers



60 Decibels believe that the best way to understand the social impact that Premier Credit is having, is to simply ask farmers whether their quality of life has changed as a result of access to a Premier Credit's service, and if so, how.

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

The key indicators in this section are:

- **Production and Earnings:** To what extent are farmers experiencing production and earning changes because of Premier Credit?
- **Quality of Life Change:** To what extent has the quality of life of Premier Credit's farmers changed?
- **Financial Resilience:** Are farmers able to better plan their finances, save money and invest in their farms because of Premier Credit?
- **Climate Resilience:** What are the top climate shocks that farmer households have experienced? Did Premier Credit play a role in preparing farmers for the shock?

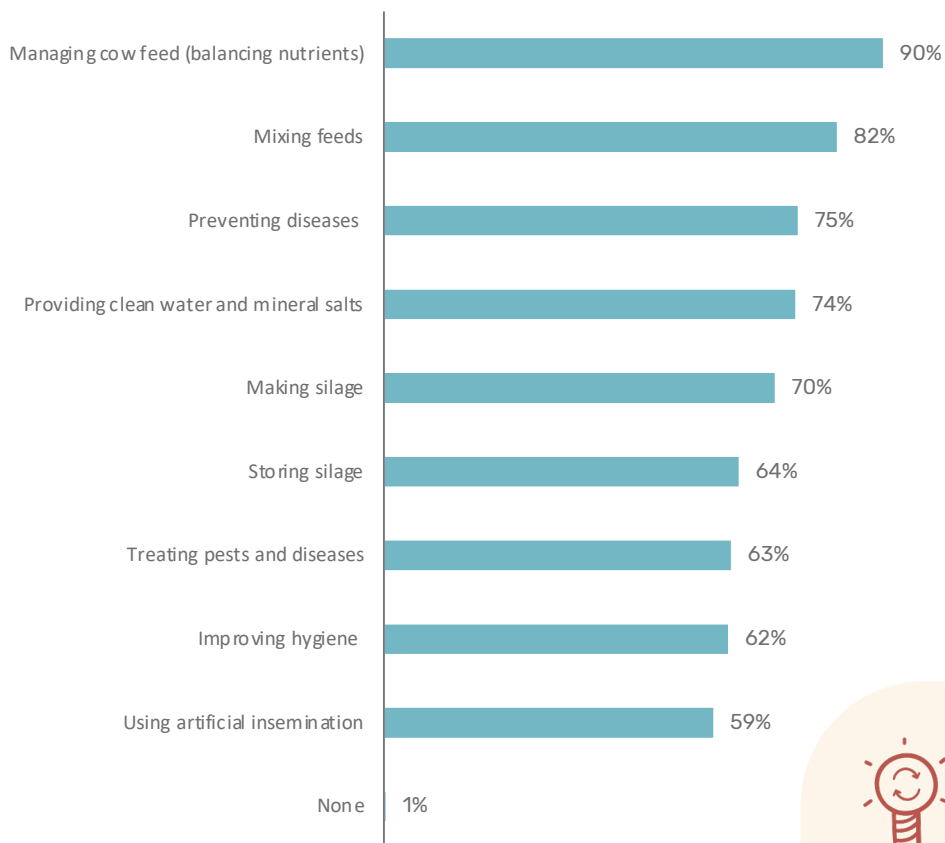



Impact

Farmers are improving many of their practices due to training from Premier Credit, including feed management and disease prevention.

Improvement in Farming Practices

Q: Have you improved your use of any of the following practices on your dairy farm because of Premier Credit's training? Multi-select question. (n = 216).



 Older farmers (40+ years old) are more likely to implement practices like mixing feeds, preventing and treating diseases, providing clean water and mineral salts, and improving hygiene than younger farmers.

*You'll save a fortune by mixing your own feed. I used to buy expensive bags of commercial feed that weren't even good. Premier Credit taught me how to mix my own nutrients. It's cheaper, better for the cows, and it's one of the main reasons my profit margins are finally growing.*

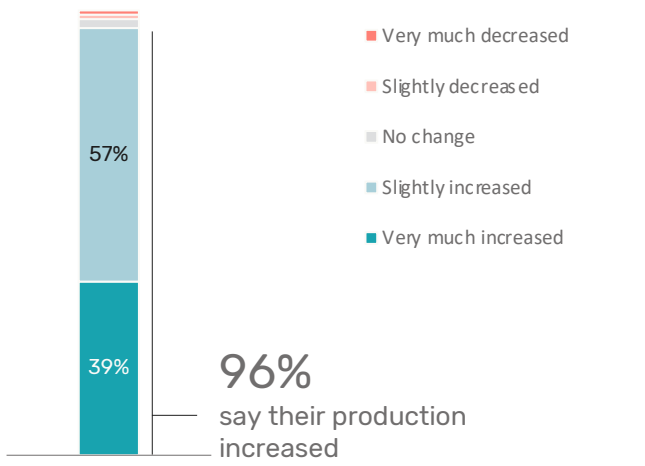
- Female farmer, 48

Impact

96% of farmers report an increase in production because of Premier Credit. 94% report higher productivity from the same cattle.

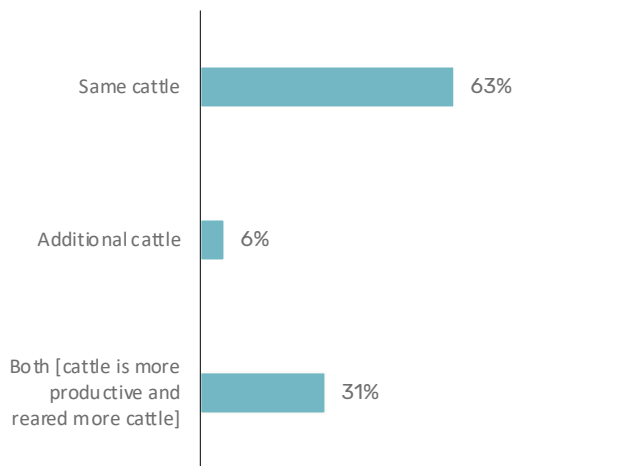
Change in Production

Q: Has the total production from your dairy farm changed because of Premier Credit's offering? (n = 218)



Reasons for Increase in Production

Q: Was this increase because you reared additional cows or was it from the same amount of cows? (n = 210)



MIDDLE 60dB - Benchmark

Managing cow feed and making silage has had the biggest impact on farmers' productivity.

Most Impactful Training Practice

Q: Which practice from the training do you think had the biggest impact on your productivity? (n = 218)

**42%**  
talk about **managing cow feeds**  
(90 farmers)

**22%**  
report **mixing feeds**  
(48 farmers)

**17%**  
mention **preventing diseases**  
(37 farmers)

*The methods we were trained on, including making silage, feeding and watering the cows, and giving them minerals, are very effective in increasing milk production. I was able to increase my daily milk production from 18L to 30L once I went home and applied them.*

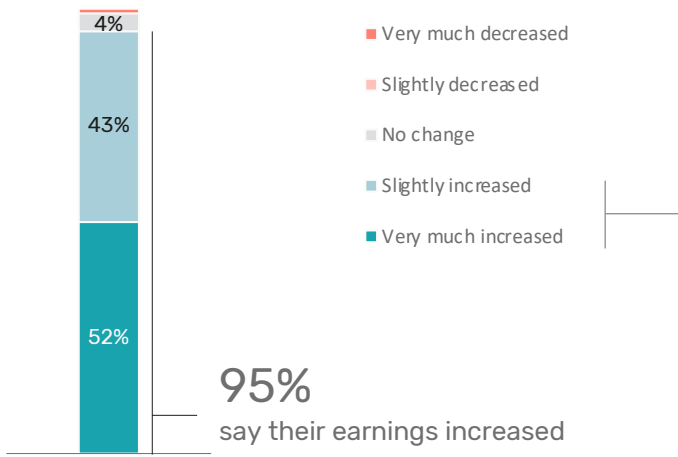
- Male farmer, 26

Impact

95% of farmers report increased earnings due to Premier Credit, with 97% attributing this growth to higher production volumes.

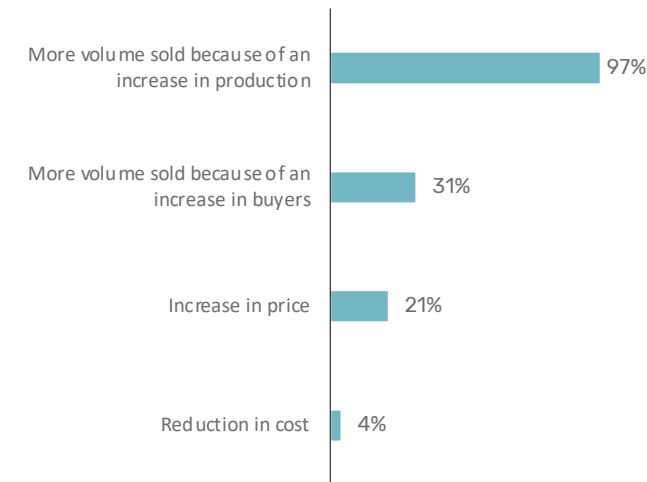
Change in Earnings

Q: Have your overall earnings changed because of Premier Credit? (n = 218)



Reason for Increased Earnings

Q. What were the main reasons for the increase in money earned? Multi-select (n = 125)

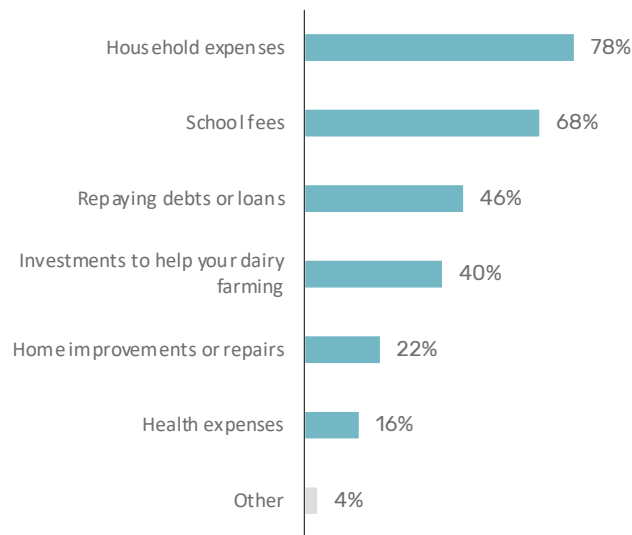


TOP 20% - 60dB Benchmark

Most farmers used their additional income to cover household expenses, pay school fees, and repay debts.

Use of Additional Earnings

Q: Did you use the additional earnings for any of the following? Multi-select (n = 190)



*My income has improved in recent years due to increased milk production from my cows. This happened after I used artificial insemination and learned how to make silage for my cows. I can now repay loans and school fees on time with less struggle.*

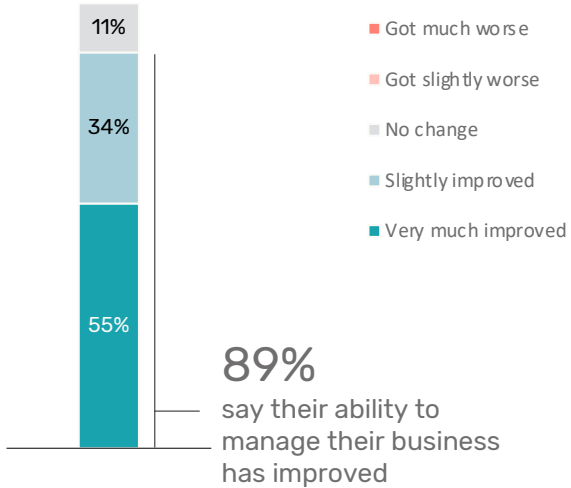
- Female, 35

Impact

# 89% of farmers report improved business management, regularly tracking milk production and recording expenses.

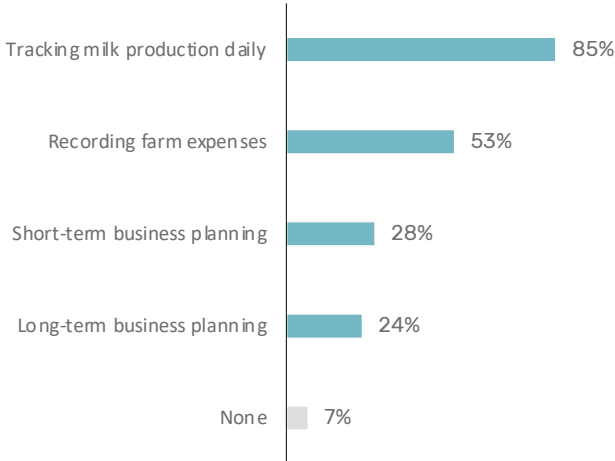
## Change in Ability to Manage Business

Q: Has your way of managing your business changed because of Premier Credit? Has it: (n = 218)



## Business Management Activities

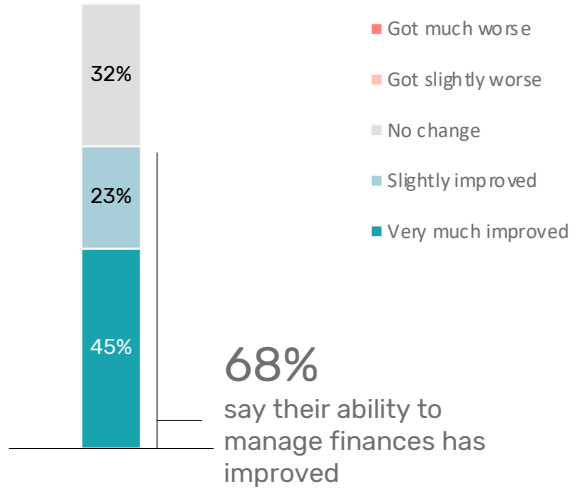
Q: Do you regularly do any of the following because of Premier Credit? Has it: (n = 218)



# 68% of farmers report an increase in their ability to manage finances. 93% say their confidence in investing in their farm has increased.

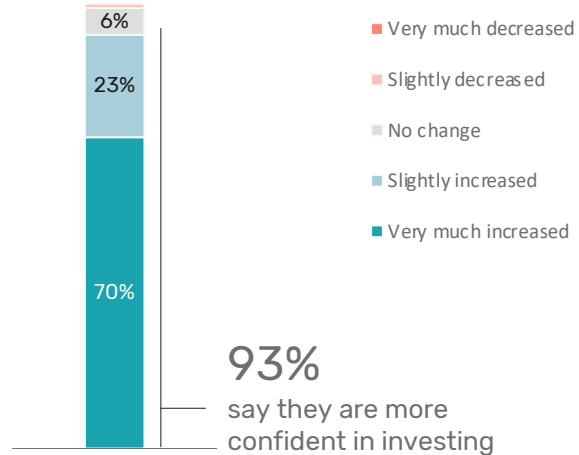
## Change in Ability to Manage Finances

Q: Has your ability to manage your finances changed because of Premier Credit? (n = 218)



## Change Confidence in Farm Investment

Q: Has your level of confidence in investing in your farm changed because of Premier Credit? (n = 218).

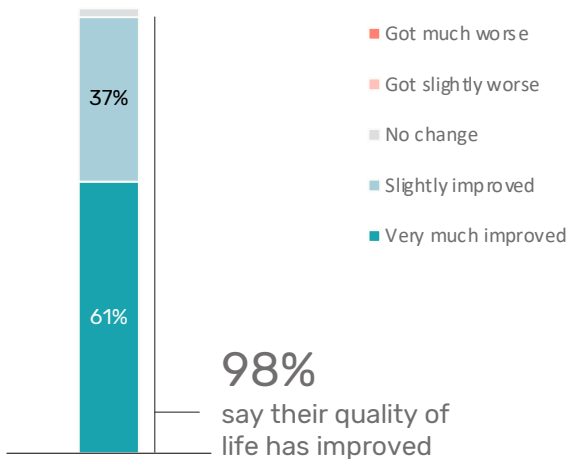


Impact

98% of farmers report that their quality of life has improved because of Premier Credit.

Change in Quality of Life

Q: Has your quality of life changed because of Premier Credit?  
(n = 218)



●●●●●  
TOP 20% - 60dB Benchmark

Farmers attribute their improved quality of life to increased milk production, higher income, and better financial management.

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

**69%**  
talk about increased milk production  
(67% of all farmers)

**51%**  
report increased income  
(49% of all farmers)

**32%**  
mention improved financial management  
(31% of all farmers)

“Thanks to the training I received on best dairy farming practices and financial management, I’m now able to feed my cows properly, which has improved my milk production. I can also track my daily milk production and know the amount I will receive at the end of the month.”

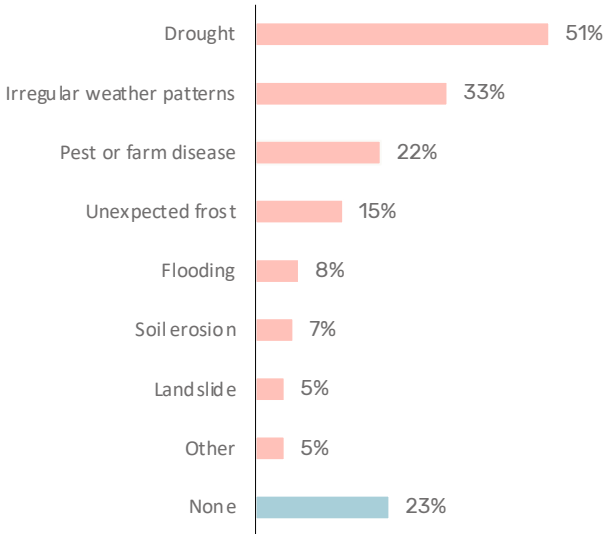
- Male farmer, 65

Impact

77% of farmers report their households experienced a climate shock in the last 24 months, most commonly drought and irregular rainfall.

Climate Shocks Experienced

Q: Which of these events has affected your household the most in the last 24 months, if any? Multi-select question. (n = 200)



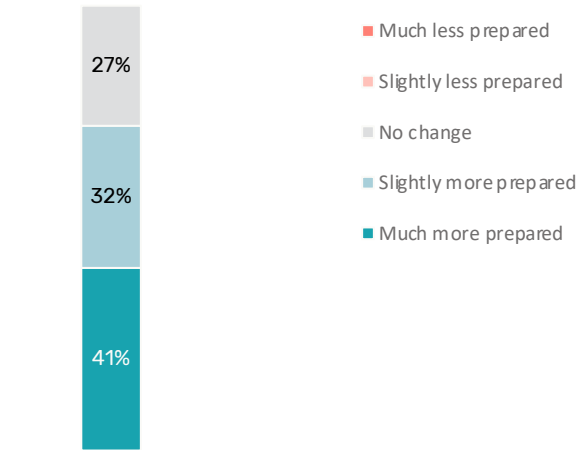
*Premier Credit gave me the opportunity to learn how to make silage. I no longer have to worry about feeding my animals during the dry season, as I now have the skills to preserve feed year-round.*

- Male farmer, 68

41% of farmers say their household is 'much more' prepared for this climate shock because of Premier Credit.

Climate Shock Preparedness

Q: [only asked to those who experienced climate shock]: Was your household more or less prepared for this shock experienced because of Premier Credit? (n = 160)



One of the goals of Premier Credit's training is to help farmers manage drought and other climate shocks. Male farmers (46%) are more likely to say their household is 'much more' prepared for this climate shock than female farmers (31%).

TOP 20% - 60dB Benchmark

# 05: Segmentation Analysis



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

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

The key indicators in this section are:

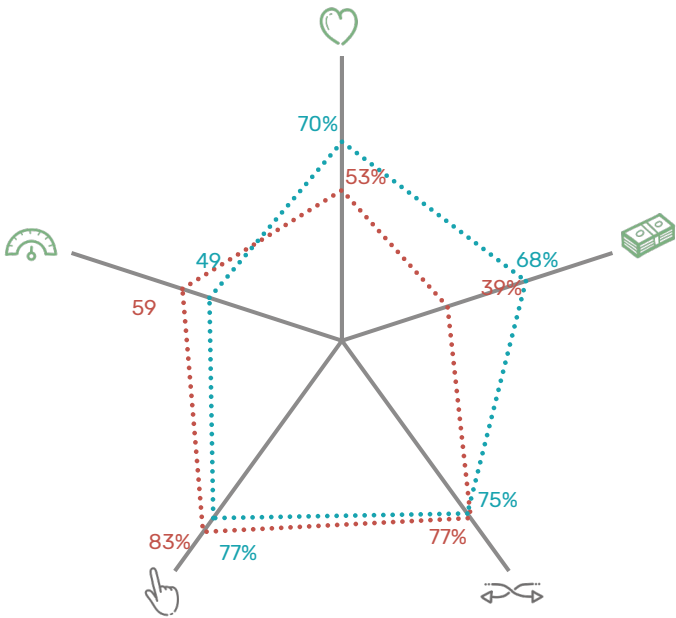
- **Improved quality of life**
- **Increased earnings**
- **No access to alternatives**
- **No challenges reported**
- **Net Promoter Score**



Segmentation

Farmers who have worked with Premier Credit for longer are more likely to report significant improvements in income and quality of life.

Premier Credit Engagement Analysis



Key

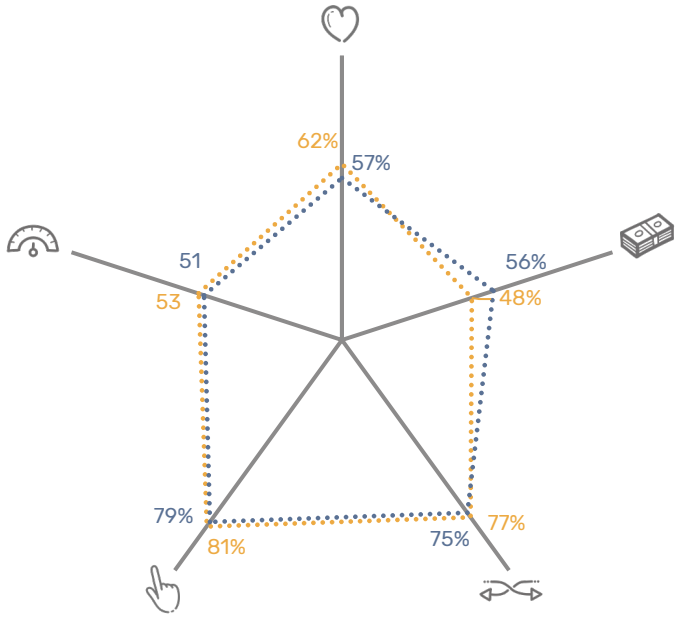
- Quality of life**  
% of farmers whose lives have significantly improved
- Earnings**  
% of farmers whose earnings significantly increased
- No access to alternatives**  
% of farmers not able to access a good alternative
- No challenges reported**  
% of farmers not experiencing challenges
- Net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

Results

..... < 2 years avg. n = 119      ..... ≥ 2 years avg. n = 99

Impact and satisfaction with Premier Credit does not significantly vary by age.

Age Segmentation Analysis



Key

- Quality of life**  
% of farmers whose lives have significantly improved
- Earnings**  
% of farmers whose earnings significantly increased
- 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

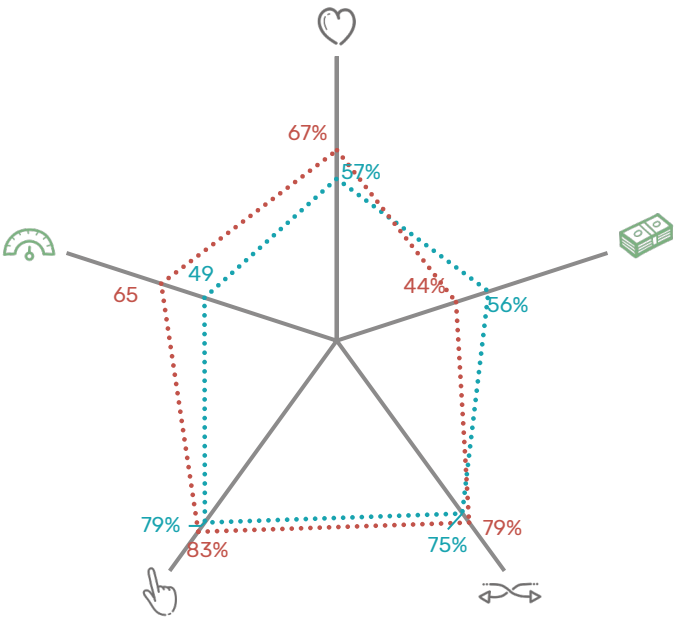
..... < 45 years avg. n = 94      ..... ≥ 45 years avg. n = 108

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

Segmentation

Male farmers are more likely to see a significant increase in earnings but report lower satisfaction with Premier Credit.

Gender Segmentation Analysis



Key

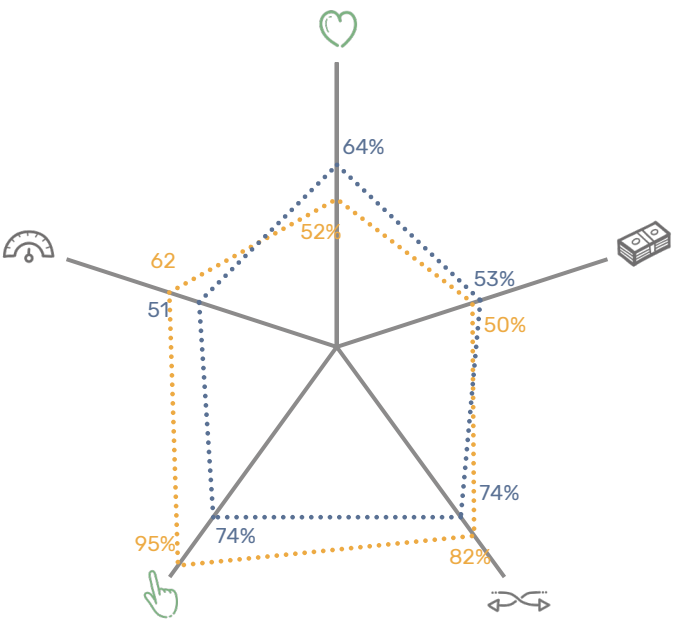
- Quality of life**  
% of farmers whose lives have significantly improved
- Earnings**  
% of farmers whose earnings significantly increased
- No access to alternatives**  
% of farmers not able to access a good alternative
- No challenges reported**  
% of farmers not experiencing challenges
- Net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

Results

..... Female avg. n = 70      ..... Male avg. n = 148

Farmers with more experience in dairy farming are less likely to report challenges and experience higher satisfaction with Premier Credit.

Number of Years Farming Analysis



Key

- Quality of life**  
% of farmers whose lives have significantly improved
- Earnings**  
% of farmers whose earnings significantly increased
- 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

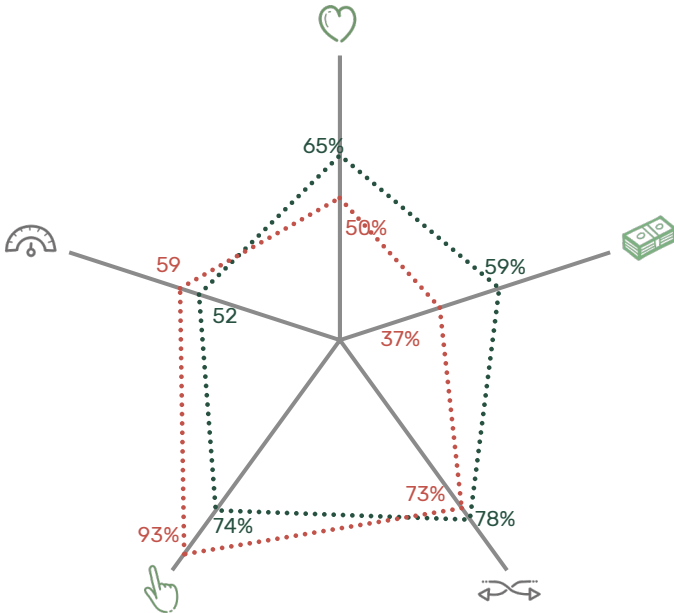
..... < 5 years avg. n = 62      ..... ≥ 5 years avg. n = 156

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

Segmentation

Farmers who received a loan from Premier Credit are more likely to report improvements in their quality of life and earnings.

Product Segmentation Analysis



Key

- Quality of life**  
% of farmers whose lives have slightly or significantly improved
- Earnings**  
% of farmers whose earnings significantly increased
- 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

..... Received loan. n = 148      ..... Did not receive a loan n = 70

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

*Dairy farming has created employment for me, as I am now fully engaged in caring for my cows. Through the monthly earnings I receive from selling milk, I am now able to repay my loan on time and pay school fees for my children.*

- Female farmer

*In 2013, I started dairy farming with one cow. After joining Premier Credit, I used the loan I received to buy more cows, which doubled my milk production and increased my income. In addition, the training I received on dairy farming practices made my work easier, as I was able to apply what I learned, such as proper silage storage.*

- Male farmer, 30

# 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 2026, 60 Decibels' trained researchers conducted 218 phone interviews with Premier Credit's farmers. The farmers were interviewed from a contact list of 657 farmers, all of whom were contacted during the process. The regional breakdown of farmers is as follows:

Uasin Gishu	<b>47%</b>
Bomet	<b>20%</b>
Trans Nzoia	<b>13%</b>
Kericho	<b>12%</b>
Nandi	<b>4%</b>
Elgeyo-Marakwet	<b>4%</b>

Country	<b>Kenya</b>
Sample Frame	<b>657</b>
Interviews Completed	<b>218</b>
Response Rate	<b>53%</b>
Languages	<b>Swahili, English</b>
Average Survey Length	<b>22 mins</b>
Confidence Level	<b>95%</b>
Margin of Error	<b>5%</b>

## 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

#### Net Promoter Score®

The Net Promoter Score (NPS) is a common gauge of client satisfaction and loyalty. It is measured by asking clients to rate their likelihood to recommend a 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'.



## About ADA and SSNUP

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

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

**Email:** [ssnup@ADAimpact.lu](mailto:ssnup@ADAimpact.lu)

## About 60 Decibels

60 Decibels is the world's leading customer insights Premier Credit 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.

**Website:** [www.60decibels.com](http://www.60decibels.com)

**Email:** [hello@60decibels.com](mailto:hello@60decibels.com)