

Innovations Against Poverty

Social Impact
Measurement Insights
of the 1st Investment
Round of Phase II



Welcome To Your Lean Data Results

We enjoyed hearing from 1,748 customers of 7 Innovations Against Poverty (IAP) portfolio companies – they had a lot to share!

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Social Impact Measurement for IAP Phase II Overview

Innovations Against Poverty Phase 2 is an enterprise challenge fund with the mandate to identify and support innovative inclusive businesses that benefit people living in poverty and generate commercial returns to become self-sustaining. The fund is focused on the sectors agriculture and food, energy, and WaSH in Cambodia, Ethiopia, Uganda and Zambia. IAP is funded by Sida, the Swedish International Development Cooperation Agency, and managed by SNV Netherlands Development Organisation in partnership with BoP Innovation Center and Inclusive Business Sweden.

An introduction to the social impact measurement for IAP Phase II and to the report.

Introduction to the report

This report contains data collected by 60 Decibels through our Lean Data approach with IAP investees in Cambodia, Ethiopia, Uganda, and Zambia. The objectives for IAP and the report are to:

1. **Assess effectiveness:** Validate if the approach of inclusive business support is an effective way of achieving social impact.
2. **Measure outreach to low-income people:** Understand the outreach to low-income people (LIP) to determine whether the programme can be improved to better serve intended beneficiaries.
3. **Understand depth of impact created:** Understand how customers experience the goods or services provided by investees and how it affects their quality of life.
4. **Evaluate gender impact:** Get a comprehensive picture of the gender impact of prioritised investees for measurement.



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Project Overview

Lean Data Methodology

Lean Data projects were conducted through one-off surveys with a standardised set of customer profile, impact, and business indicators. This report includes project data and compares data across the portfolio companies selected as part of this impact measurement initiative. The customers sampled were selected randomly from each company's customer base. For IAP-level results, we used the average of company results to ensure companies included were equally weighted.

In 2020, we spoke with 1,692 customers from 6 IAP portfolio companies across 4 countries.

- As part of SNV's effort to evaluate the commercial benefits for the private sector and developmental benefits for low-income people for companies participating in IAP Phase II, SNV commissioned 60 Decibels to evaluate the impact results of selected portfolio companies.
- Participating companies were selected by the IAP team and introduced to 60 Decibels.
- This report presents the results of the research carried out by 60 Decibels on the impact and experience of customers who purchased products and services from 6 companies: AMK, Medeem, Shayashone, WANA Energy Solutions, WE Venture, and Yellow Star. In addition, we have included results from a Lean Data project with IAP investee company Winsol in 2019, funded by the World Bank.
- Over three months (October to December 2020), the 60 Decibels team conducted 1,692 interviews with customers from 6 IAP portfolio companies; 1,748 interviews including Winsol. We have aggregated all the data collected on these customers to present the insights here. In addition, we have conducted segmented analysis by gender of customer; we have highlighted where there were any differences throughout this report. Therefore, if we haven't commented on differences, it will be because there were not significant differences observed here.

Participating Companies

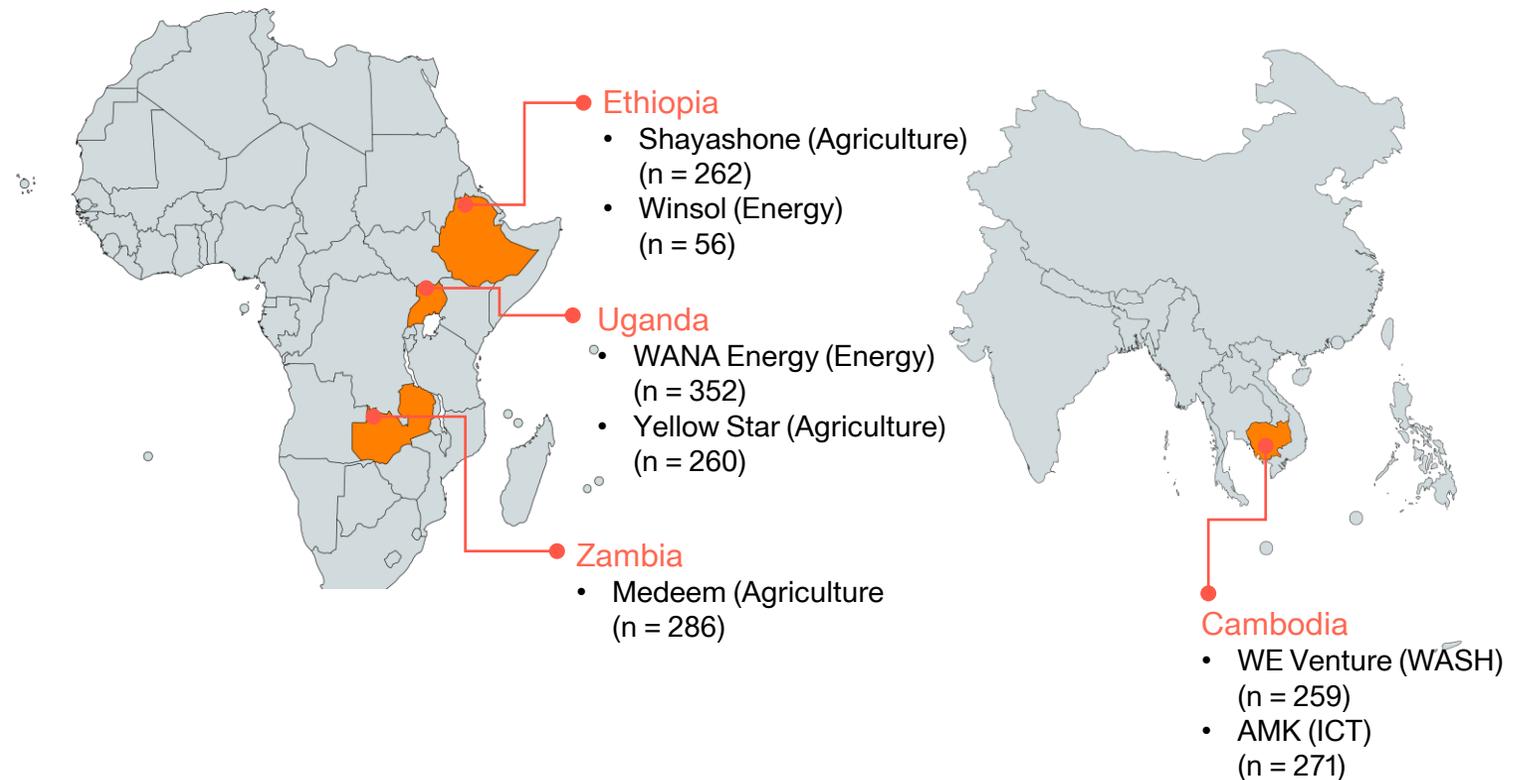
We completed projects with 6 companies in 2020 while one project with Winsol, funded by World Bank, was completed in 2019.

On average, projects were completed in 10 weeks.

Project breakdown:

- > Method: 100% phone interviews
- > Languages: English, Khmer, Bemba, Chewa, Nyanja, Luganda, Amharic, Oromo, Luo
- > Average survey length: 21 minutes
- > Average Response Rate: 76%

An analysis of impact performance across 7 companies, based on feedback direct from customers.



Who Did We Speak To?

Here are the details of the customers we spoke to from each of the 7 companies.

<p>● AMK (n = 271)</p>	<p>● Medeem (n = 286)</p>	<p>● Shayashone (n = 262)</p>	<p>● WANA Energy (n = 352)</p>
<p>Random sample of 901 AMK customers from full database of 20,190 customers</p> <p>We spoke to customers who used the Tonlesap Application to better understand their experience.</p>	<p>Random sample of 786 of Medeem's registered customers.</p> <p>We spoke to customers who had acquired their ParcelCert to understand the impact of the certificate.</p>	<p>Random sample of 471 Shayashone farmers who attended the company's product demo event.</p> <p>We spoke to customers who used PICS bags – an agricultural storage bag.</p>	<p>We drew a random sample of the full customer database of 2,166 contacts.</p> <p>We spoke to customers who used WANA's LPG and related products.</p>
<p>● WE Venture (n = 259)</p>	<p>● Winsol (n = 56)</p>	<p>● Yellow Star (n = 260)</p>	
<p>We spoke to a random sample of 549 WE Venture customers who use the company's water supply and had provided their contact details.</p>	<p>We spoke to 56 customers who use Winsol solar home systems (SHS) – the work was funded by World Bank as part of their support to the Climate Innovation Centre (CIC) in Ethiopia.</p>	<p>Random sample of all of 1,118 Yellow Star distributor and 105 supplier contacts.</p> <p>We spoke to suppliers who had undergone training 2 years ago on <i>Farming as a Business</i>. We talked to distributors; entrepreneurs working for Healthy Entrepreneurs and who sell Yellow Star products.</p>	<ul style="list-style-type: none"> ■ Agriculture ■ Energy ■ ICT ■ WASH

IAP Portfolio Performance Snapshot

IAP portfolio companies are providing customers access to products and services not accessed before. There is an opportunity to be further reaching low-income customers and to increase issue resolution.

Inclusivity Ratio

0.59

degree of reaching low-income customers



Gender

31%

are female



Impact

43%

quality of life 'very much improved'



First Access

83%

first time accessing service provided



Customer Voice

"I am very happy that my income has improved a lot. I also sell products for pregnant women and I can testify that they give birth to big babies. Also, the children that looked malnourished and are using the products, have gained weight. I am very happy about this because it is community growth." [Yellow Star Distributor, Male]

Data Summary

IAP Performance: 1,748 customers interviewed across 7 companies in 4 countries.

Quintile Assessment compares SNV IAP's performance with 60dB Global Benchmark of 350 companies, 50+ countries, and more than 150,000 customers.

Net Promoter Score®

42

on a -100 to 100 scale



Challenges

21%

report challenges; 44% unresolved



Customer Effort Score

3.8

on a scale of 1 to 5



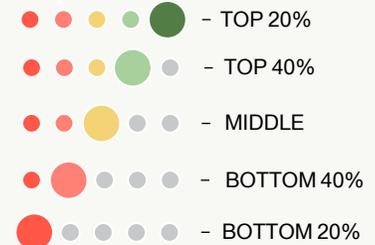
Alternatives

78%

cannot easily find a good alternative



Performance vs. 60dB Benchmark



You can click on the center of the benchmark bubbles to go to the detailed information on this indicator.

Top Portfolio Insights

Companies are bringing low-income households access to new products and services. There are opportunities to share lessons across the portfolio, and from customers that have offered suggestions for improvement.

Headline

● The IAP portfolio is performing well across social and operational impact metrics.

● The agriculture sector companies are outperforming those in energy, WASH and ICT.

● Customer challenge rates are an area to focus on.

Detail

The Innovations Against Poverty portfolio average is at par with the 60dB Global benchmark on six key social and operational performance metrics. 83% of customers served by portfolio companies report accessing a product or service for the first time and 78% say they cannot easily find a good alternative. 92% of customers across the portfolio have seen an improvement in their quality of life, and customer satisfaction is good with a portfolio Net Promoter Score of 42. Outcomes for men and women were relatively similar across satisfaction and improved quality of life.

An idea: NPS varied from 4 to 83 across the portfolio. What learning can be shared across the companies?

Agriculture companies – Medeem (Zambia), Shayashone (Eithopia), Yellow Star (Uganda) - are outperforming companies in other sectors. Their customer base is also the most inclusive of the poorest in the countries.

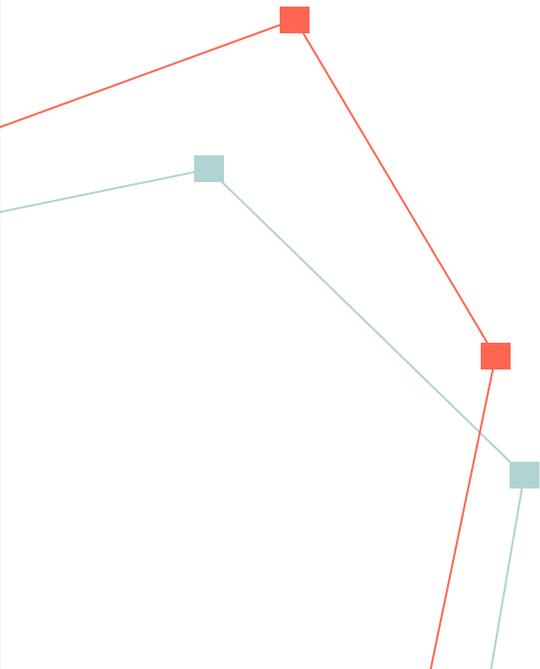
Food for thought: Are some sectors inherently more likely to be providing products and services that better serve low-income families?

21% of customers interviewed have experienced a challenge using the IAP portfolio companies' products and services, with 44% not having had these issues resolved. Customers' top suggestions for improvement mirrored the challenges they faced, which varied by company and sector. Even so, the average Customer Effort Score is 3.8 out of 5 showing that customers are reasonably satisfied with how companies are handling their issues.

Next step: We encouraged companies to call back customers who have complaints or unresolved issues to find out more, demonstrate they care, and aim to resolve or fix the challenge.

Customer Voice Snapshot

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



Impact Stories

“[The PICS bag] enabled me to generate higher income by preserving and selling grains at a higher price during times when prices go up.” [Shayashone, Female]

“My profits have increased since I spend less on WES gas and it lasts longer so I have been able to open up another branch of the restaurant.” [WANA Energy, Female]

“From the profits I make after selling my produce, I have started constructing a commercial building in Pader district.” [Yellow Star Supplier, Male]

“It is convenient for me to use; I can drink, cook, wash. It is different from before when I used to get water from the river; now I just turn on the water and I have it.” [WE Venture, Female]

“Winsol solar light illuminates my whole compound during the night & this protects my cattle from different enemies.” [Winsol, Male]

“I can proudly say I own my own land and soon I will stop paying rent once I finish building on my land.” [Medeem, Male]

Opinions On Company Value Proposition

“I would recommend Medeem’s Parcel Certificate because for me, I find that it helped me obtain my land in a very quick and efficient way. I was able to pay slow and this allowed me not to be finally stressed.” [Medeem, Male]

“The water supply is easy to use. The flow of water is so good, the water is clean, I feel good and safe when I use the water supply.” [WE Venture, Female]

“I have learnt how to make a business plan, to spend and save money. This has helped me in managing how I spend and calculate if I make profits.” [Yellow Star Supplier, Female]

Opportunities For Improvement

“I would like to request that the owner post more new technical videos, or information, and I would like to find out the new things from this app.” [AMK, Cambodia]

“We need the solar energy that can power TV and more powerful appliances.” [Winsol, Male]

“I want the company to give us incentives like bicycles to ease our day-to-day distribution of the products to broaden the coverage.” [Yellow Star Distributor, Male]

Deep Dive: Lean Data Core Metrics

“I love the WES gas because of good customer care in the form of free delivery to my home. I love it because it is unique in everything it does.” [WANA Energy, Male]

- Who are the Companies Reaching?
 - Demographic profile
 - Poverty reach & inclusivity
 - Inclusivity vs. first time access
- What Impact are the Companies Having?
 - Impact on Quality of Life & top outcomes
 - Net Promoter Score & Promoter drivers
 - Customer experience and challenges
 - Customer suggestions for improvement
- Deep Dive: Impact on Household Income
 - Change in spend on related products/services
 - Usage of product/service for income generation
 - Impact on household Income
 - Impact on decision-making
- Deep Dive: Portfolio Impact Performance
 - Comparing company performance to IAP Average
 - Comparing IAP portfolio performance: By gender
- COVID-19 Insights

Customer Profile: Demographics

We asked a number of questions to understand the typical customer household that IAP's companies are reaching.

The characteristics of the average customer are summarised on the right.

The typical customer of the IAP portfolio companies we interviewed is male; aged 41, living in a household of 6.

Demographic Information of IAP Portfolio Customers Interviewed

Average data relating to customer characteristics (n = 1,748 customers)

	AMK (n = 262)	Medeem (n = 286)	Shayashone (n = 262)	WANA Energy (n = 352)	WE Venture (n = 259)	Winsol (n = 56)	Yellow Star (n = 260)	IAP (n = 1,753)
Age (in years)	34	48	41	38	42	37	43	41
Female (%)	13	31	3	46	54	9	63	31
Education (above secondary %)	100	95	85	100	83	41	92	85
Household Size	4.8	6.5	6.8	5.2	5.1	4.5	7.7	5.8
Male Head of Household (%)	93	80	98	86	77	-	90	86

Poverty Profile

On average, the companies in the IAP portfolio are serving a slightly wealthier customer base than the populations of the countries they're operating in.

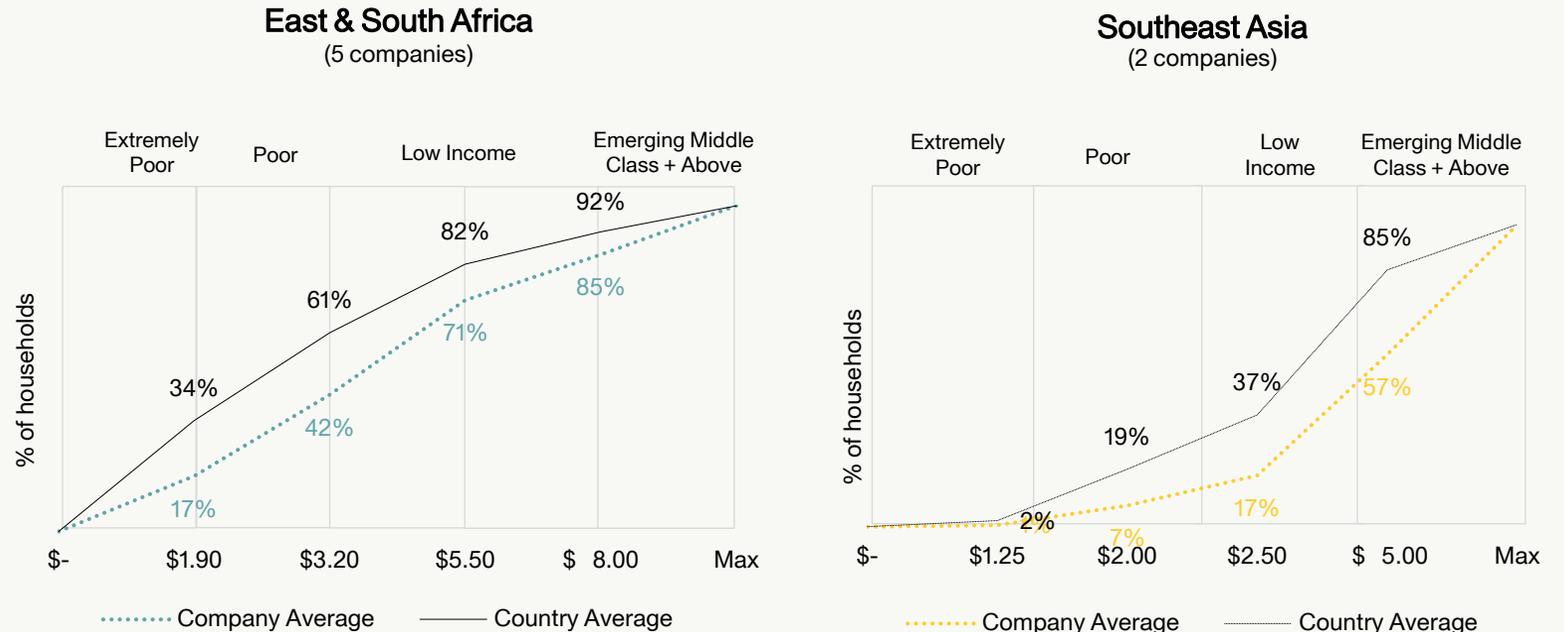
Using the Poverty Probability Index[®], we can measure the income profile of customers and compare it to the country's average. This reveals whether a company is under- or over-penetrating a certain income segment. One can think of it as a way of gauging company 'inclusivity'.

We compared the poverty profile of the companies' customers to the population of the countries they were operating in.

42% of IAP portfolio companies' customers we interviewed in East & South Africa live below the poverty line of \$3.20 per person per day compared to the average population rate of 61%. IAP portfolio companies we worked with in Cambodia show similar results. Data on the \$8 income line is not available in Cambodia.

Income Distribution of companies Relative to Portfolio Country Average

% living below \$xx per day (2011), (n = 1,578)



Percentages are cumulative, adding up to 100% when intersecting the max. y-axis

Customer Profile: Inclusivity

Inclusivity ratios indicate the degree that companies are penetrating low-income segments. There was wide variation; Shayashone appears most inclusive of low-income customers.

The Inclusivity Ratio is used by 60 Decibels to show the degree to which companies are over- or under-penetrating low-income segments in the countries they operate in. A ratio above 1 means over-penetrating, a ratio below 1 means under-penetrating.

The results show a wide variation, with Shayashone being the most inclusive (0.99), and AMK being the least inclusive (0.11). The income inclusivity amongst male and female customers is similar.

Five out of the seven IAP portfolio companies we interviewed are performing below the 60dB global benchmark for this indicator. IAP has an opportunity to deepen penetration among low-income populations.

You can find a deep-dive using the \$8 income line of the African country projects on page 40.

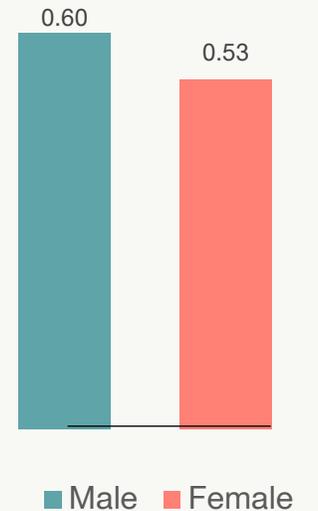
Inclusivity Ratio

Degree that customer base is representative of country population (n = 1,578)



Inclusivity Ratio by Gender

(n = 1,508)



Reaching Unserved Populations

First Access provides insight into the degree to which companies are reaching an unserved population.

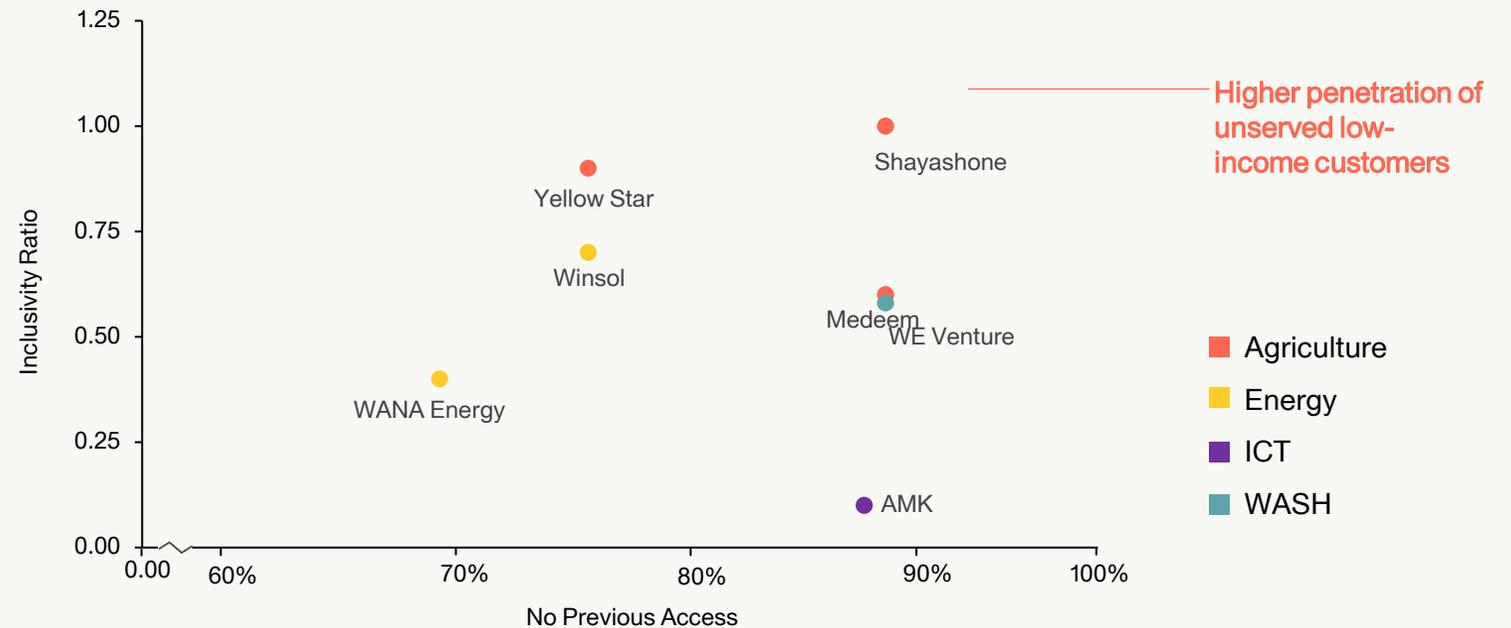
Combining this with the Inclusivity Ratio enables us to identify companies who are reaching a high proportion of low-income, relative to the country population, and unserved customers – companies in the top right of the chart show this.

The agriculture sector, on average, appears to be reaching a higher percentage of low-income customers across the IAP portfolio.

Shayashone, Yellow Star, & Winsol reach a higher proportion of under-served customers: low-income households who had no prior access to similar products or services.

Inclusivity Ratio vs. First Access

(n = 1,578)



Deep Dive: Lean Data Core Metrics

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“I have learnt a lot of information related to agriculture, market price, and the place where I can buy things. Moreover, I can teach and share with farmers for them to know and practice in their farms.” [AMK, Male]

Quality of Life

Over nine in ten customers have improved quality of life as a result of the IAP company products and services.

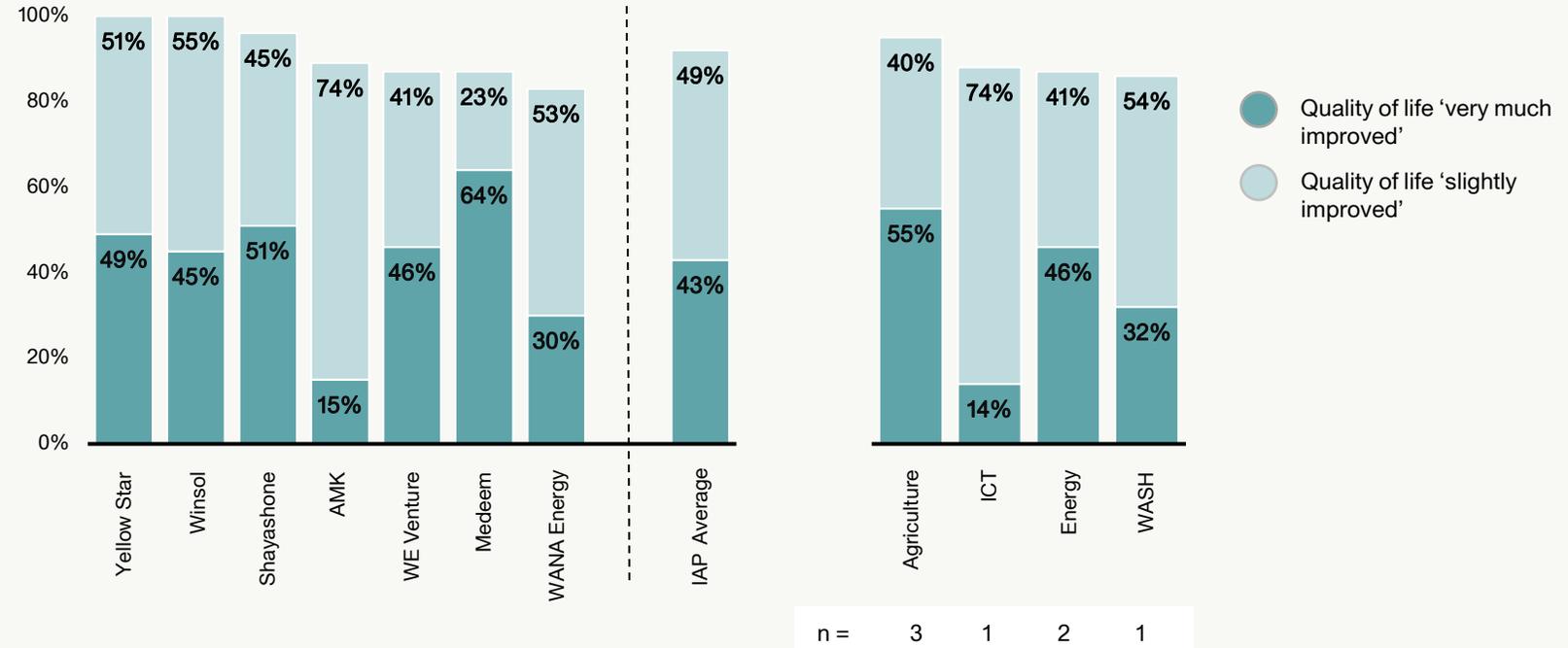
To gauge depth of impact, customers were asked to reflect on whether their quality of life has changed because of company products or services.

92% of customers saw improvements in their quality of life as a result of access to the product or service that the IAP portfolio were providing.

The agriculture sector saw the most improvement (95%) followed by ICT (88%). Improvements are most significant in agriculture, followed by energy and WASH, and last ICT.

Quality of Life by Company and Initiative

Q: Has your quality of life changed because of [company] product/service? (n = 1,746)



Quality of Life: Top Improvements

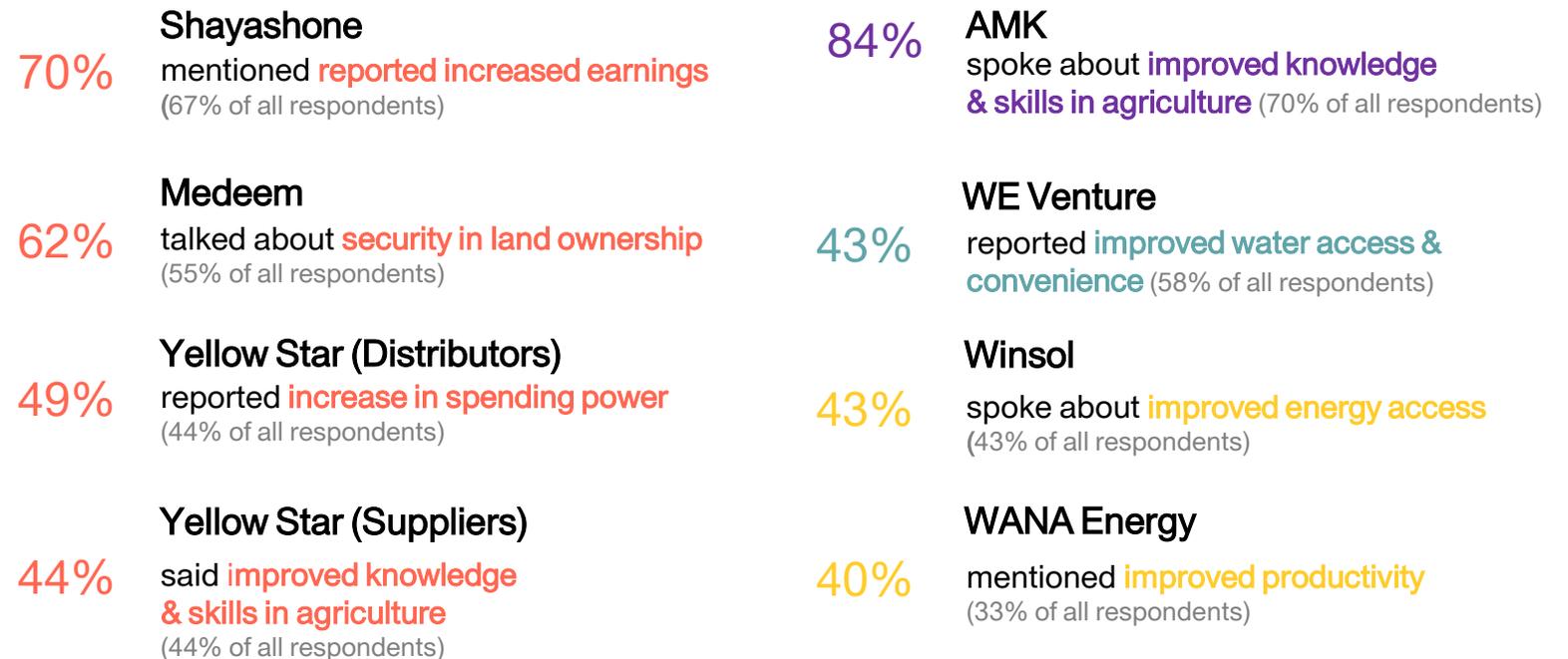
Customers were asked to describe – in their own words – the impact they were experiencing because of the products and services received.

The top outcome for each company is shown on the right.

There was wide variation in outcomes across companies for customers who reported an improvement in their quality of life.

Top Self-Reported Outcomes for 92% of Customers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 1743). Open-ended, coded by 60 Decibels.



Quality of Life: No Change

Top outcomes for customers who reported no change in their quality of life are shown on the right.

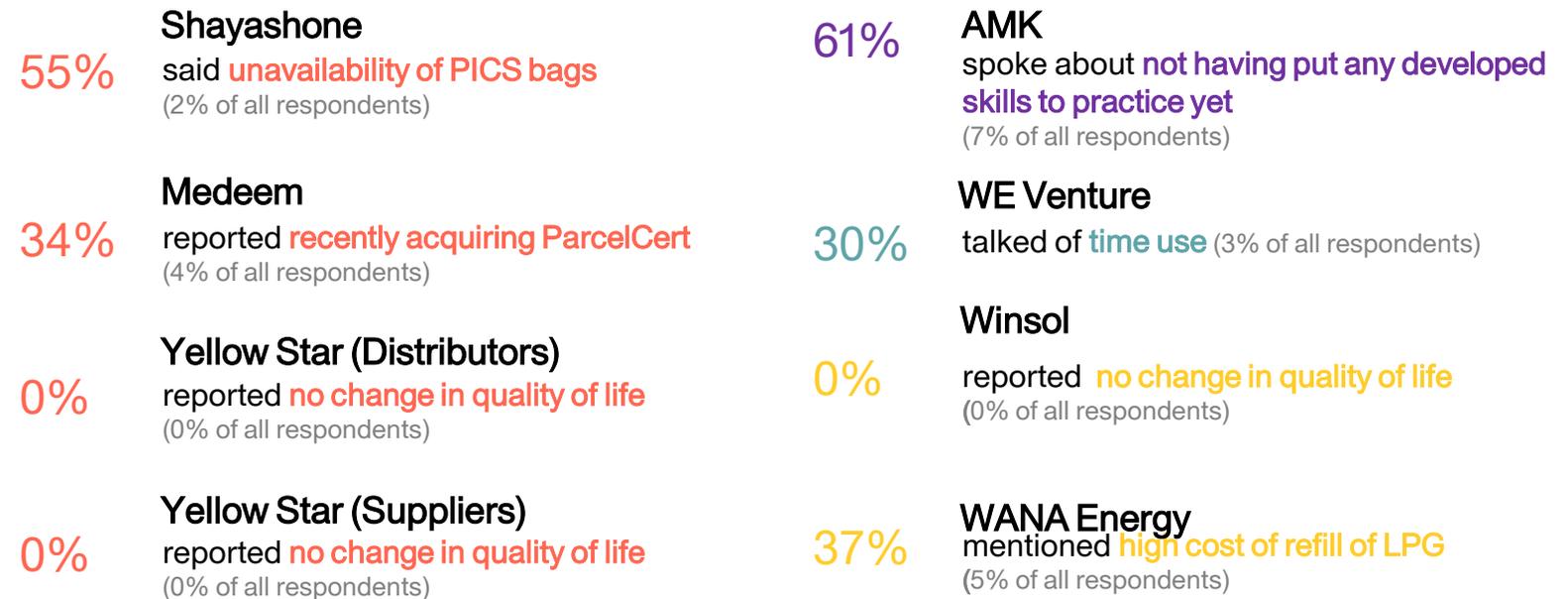
Only 2% of WANA and WE Venture customers reported that their quality of life had become worse,. There was no incidence of this for the other 5 companies. Top outcomes for these customers are mentioned below:

- 83% of WANA Energy customers complained about the high cost of LPG
(2% of all respondents)
- 43% of WE Venture customers mentioned that water runs out often and the amount is not enough for use
(1% of all respondents)

Most customers who reported no change in their quality of life had not interacted with the product or service for long enough to experience changes.

Top Self-Reported Outcomes for 8% of Customers Who Report No Change in Quality of Life

Q: Please explain why your quality of life has not changed. (n = 1,430). Open-ended, coded by 60 Decibels.



“I have been impressed at how Medeem is helping us women acquire land. In the past it was a challenge for a woman to own land and for this I highly recommend Medeem.”

[Medeem, Female]

Net Promoter Score®

The average NPS for the companies in the IAP portfolio we worked with is 42. Top performers are Shayashone, Yellow Star, and Winsol.

The Net Promoter Score® (NPS) is a gauge of satisfaction and loyalty.

It is calculated like so:

$$NPS = \% Promoters - \% Detractors$$

It can be anything from -100 to 100 and anything above 50 is considered very good. A negative score is considered poor.

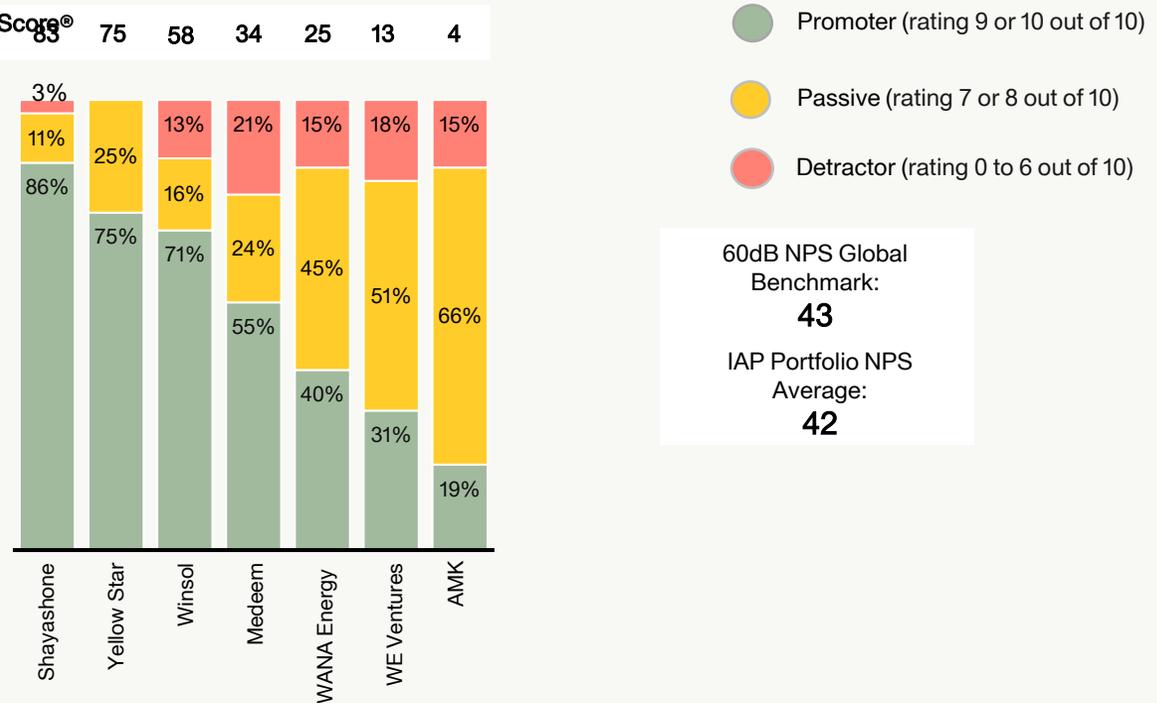
There is quite a range within the IAP portfolio from 83 to 4. Companies in the agriculture sector are doing better, on average, with an NPS of 64 (3 companies), compared to 43 in Energy (2 companies), 13 in WASH (1 company), 4 in ICT (1 company) – but note the small sample sizes.

The next pages show more insight into the reasons customers gave for their ratings and provides information on drivers of satisfaction and dissatisfaction.

Net Promoter Score (NPS) by Company and Sector

Q: On a scale of 0-10, how likely are you to recommend [product/service] training to a friend or family member where 0 is least likely and 10 is most likely? (n = 1,746)

Net Promoter Score®	83	75	58	34	25	13	4
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60dB NPS Global Benchmark: **43**

IAP Portfolio NPS Average: **42**

NPS Drivers (Agriculture)

Promoters of agriculture companies valued the efficacy of companies' products and services. Detractors complained about waiting periods.

What Do Promoters Value? :-)

Medeem (n = 158)

- Land security provided by ParcelCert (30% of all respondents)
- Application process is easy and affordable (12% of all respondents)

Yellow Star Distributors (n = 224)

- Products' efficacy in treating health issues (39% of all respondents)
- Affordability of Yellow Star's product (22% of all respondents)

Shayashone (n = 224)

- PICS bags maintain high quality of goods (35% of all respondents)
- Chemical-free storage (32% of all respondents)

Yellow Star Suppliers (n = 61)

- Gained knowledge and skills to turn farming into business (58% of all respondents)
- Training was practical and effective (12% of all respondents)

What Do Detractors Complain about? :-(

Medeem (n = 59)

- Long time period taken to receive the ParcelCert (16% of all respondents)
- Irregular communication from Medeem (3% of all respondents)

Yellow Star Distributors (n = 2)

- Untimely delivery of products (1 respondent)
- High price of products (1 respondent)

Shayashone (n = 7)

- High price of PICS bags (2 respondents)
- Low PICS bag quality (2 respondents)

Yellow Star Suppliers (n = 0)

N/A

NPS Drivers

(Energy, WASH, & ICT)

Promoters valued access to products and services.
Detractors complained about product-specific problems.

What Do Promoters Value? :-)

WANA Energy (n = 143)

- Shortened cooking time
(14% of all respondents)
- Customer service: reliable delivery of LPG
(13% of all respondents)

Winsol Customers (n = 40)

- Improved energy access
(30% of all respondents)
- Savings on energy expenditure
(21% of all respondents)

WE Venture (n = 81)

- Good water quality: clean & odourless
(27% of all respondents)
- Good customer care and service
(12% of all respondents)

AMK (n = 51)

- Access to information about growing crops & animal husbandry
(15% of all respondents)
- Access to better prices/inputs/market
(2% of all respondents)

What Do Detractors Complain about? :-(

WANA Energy (n = 51)

- High product cost
(9% of all respondents)
- Few service branches
(4% of all respondents)

Winsol Customers (n = 7)

- Not receiving other product solutions from the company
(4 respondents)
- Low product quality
(2 respondents)

WE Venture (n = 48)

- Low quality of water; murky, odour
(11% of all respondents)
- Water runs out; no consistent supply
(9% of all respondents)

AMK (n = 51)

- Not enough information provided
(3% of all respondents)
- Information is not easy to understand
(2% of all respondents)

Customer Challenges

On average, 21% of customers experienced a challenge using the IAP company's products or services. Of the 21% who experienced challenges, 44% said that their challenge had not yet been resolved (9% of total customers). Unresolved challenges can encourage negative word-of-mouth and detract from positive impact.

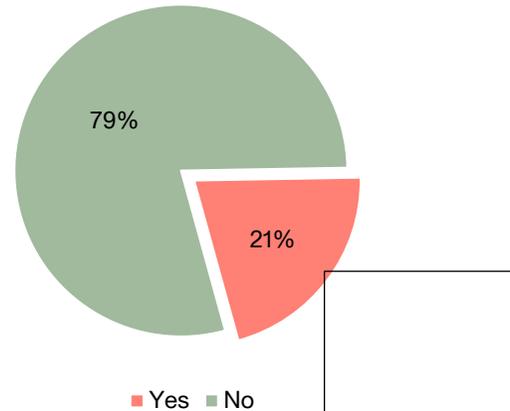
The most common challenges are reported on the next page.

IAP portfolio companies we interviewed have a CES of 3.8 out of 5. The Customer Effort Score (CES) indicates how easy customers feel it is to get an issue handled or resolved. Customers who have experienced a challenge are asked to what extent they agree with the statement: '[company] has made it easy for me to handle my issue.' with 5 being 'Agree' and 1 being 'Disagree'.

2 out of 10 customers reported experiencing challenges with using their products or services.

Proportion of Customers Reporting Challenges

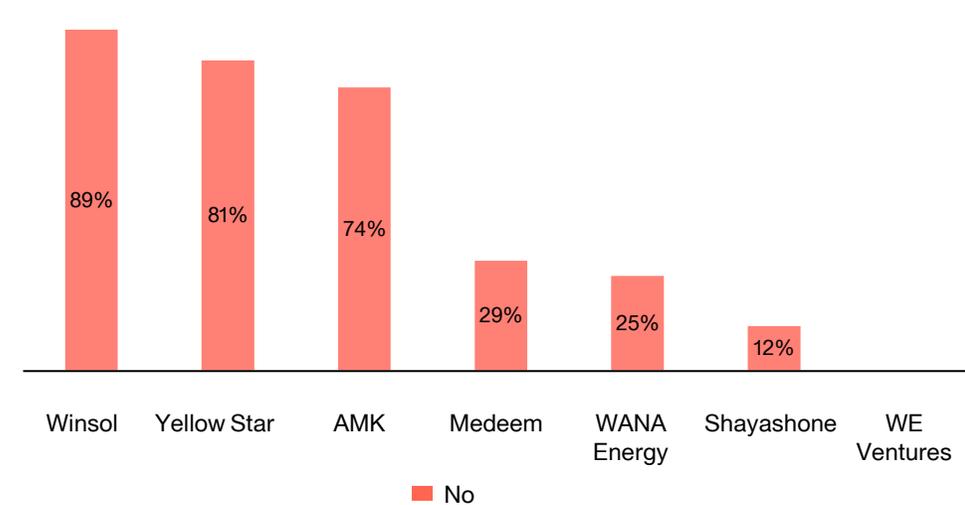
Q: Have you experienced any challenges with [company]'s product/service? (n = 1,745)



Customer Effort Score
IAP Average

3.8

Q: Has the challenge with product/service been resolved? (n = 1,745)



Customer Challenges: Top Issues

We ask the challenges question as framed by customer experience rather than fault. Therefore, challenges can sit in three different themes and can be best addressed in different ways. Often the customer (and our Research Assistants) won't know which category the challenge fits into:

- Technical fault - there is something wrong with the product/service.
- Mismatched expectations - the customer says the product/service isn't working because they expected it to work differently but it is working as intended.
- Misuse - the customer isn't using the service properly; often not deliberately but through lack of awareness/training.

The most common issues experienced by customers included lack of access, poor customer service, and poor product quality.

Most Common Issues for Customers Who Say They Experienced a Challenge

Q: Please briefly explain the challenge you have faced. (n = 409). Open-ended, coded by 60 Decibels.

21%

mentioned **lack of consistent access to product/service**

(21% of all respondents)

“We haven't received the PICS bag for almost a year. There is a high demand for bags. We hope the supply will get resumed.” [Shayashone, Male]

11%

talked about **bad customer experience**

(11% of all respondents)

“Sometimes, I cannot open this app, sometimes I need to delete it and then download again because it is stuck, and unable to scroll.” [AMK, Female]

9%

reported **issues with product quality**

(9% of all respondents)

“The challenge is that sometimes when the water flows it also contains a white substance and is translucent.” [WE Venture, Male]

Customer Suggestions for Improvement

We asked customers at the end of the interview whether they had anything further to share.

While most customers did not have any comments, some of them used the opportunity to give suggestions for improvements.

Increasing access to products or services and reduction in prices were the most common suggestions given by customers across all companies.

Top Suggestion for Improvement by Company

Q: Is there anything else you would like to share? Open-ended responses coded by 60dB (n = 1,746).

Agriculture	Yellow Star (Distributors)	Better access to products/availability of training (41%)
	Yellow Star (Suppliers)	Want financial support/funding for farming (12%)
	Medeem	Reduce the length of process to acquire a ParcelCert (5%)
	Shayashone	Increase access to hermetic bags (4%)
Energy	WANA Energy	Reduce prices/offer discounts on product (30%)
	Winsol	Provision of better/more powerful solar home systems (27%)
ICT	AMK	More agricultural information added to the Tonlesap App (19%)
WASH	WE Venture	Reduce price/offer discounts on product (15%)

Deep Dive: Impact on Household Income

- Who are the c\Companies Reaching?
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“From the money I get after the sale of products, I have been able to invest in other enterprises such as poultry.” [Yellow Star Distributor, Female]

Change in Spending

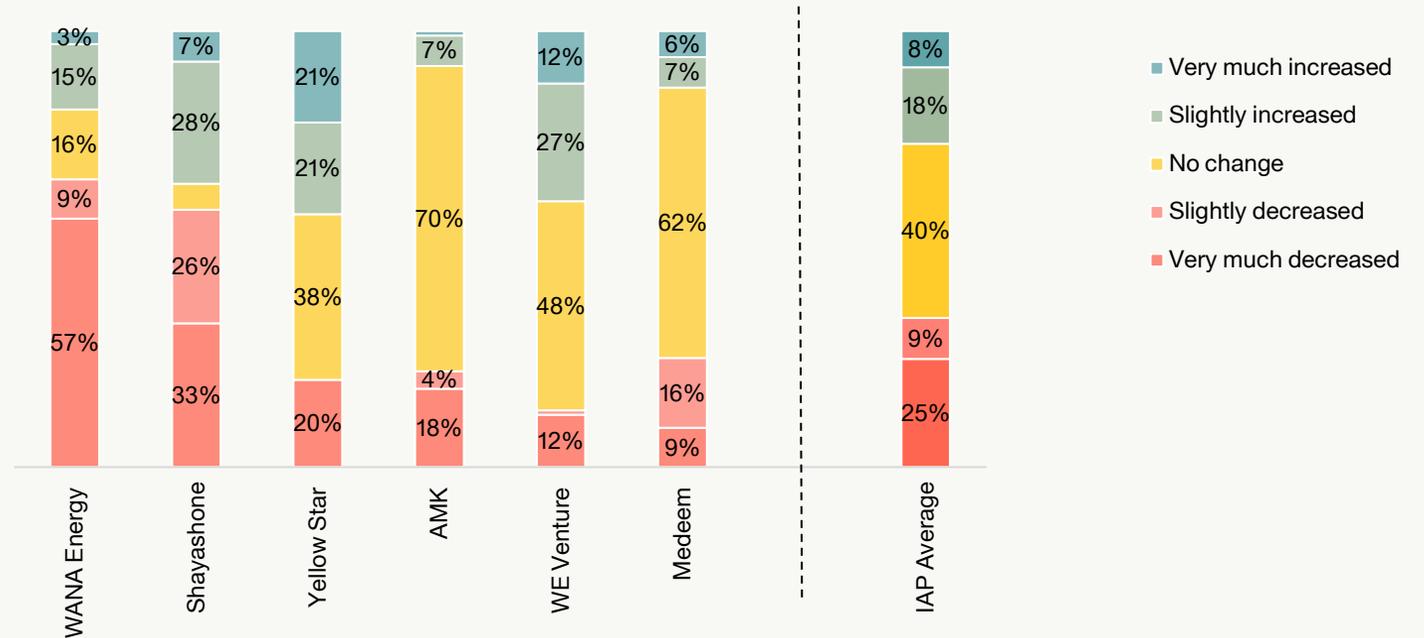
34% customers reported a decrease in costs because of the product/service they accessed from the IAP portfolio company.

The largest decrease in costs were seen by WANA Energy and Shayashone users; where products are likely displacing more expensive alternatives. 39% of WE Venture customers reported an increase in spend, which is likely because of the introduction of a new household water supply, and therefore cost.

A third of customers say their spending has decreased due to the IAP portfolio's product/service.

Change in Spend on Related Products/Services

Q: Since you have had [company] product/service have you seen any change in your costs associated with spend related to the [product utility]? (n = 1,689)



Productive Use

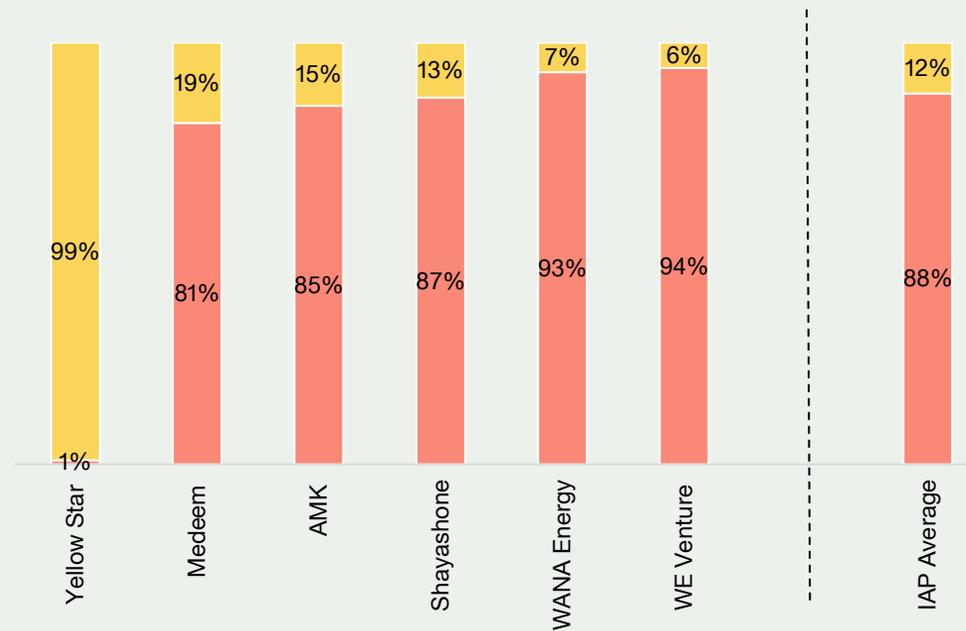
12% of customers do use the product or service they access from the IAP portfolio company for income-generating activities.

Yellow Star interviews were conducted with suppliers where their relationship is supplying inputs to Yellow Star for income. We have reported the numbers here but have not included it in the average.

The majority of customers do not use their product or service for income-generating activities.

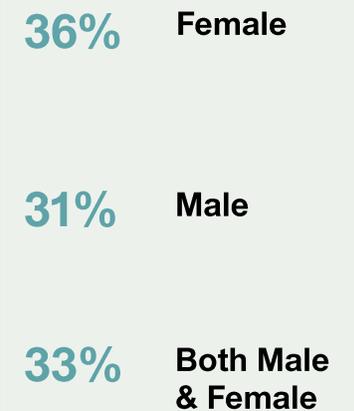
Proportion of Customers Using Product/Service for Income Generation

Q: Does the household use the [company] [product/service] for income-generating activities? (n = 1,516)



Main User

Q: Who uses it for this? [multiple responses] (n = 253)



Impact on Household Income

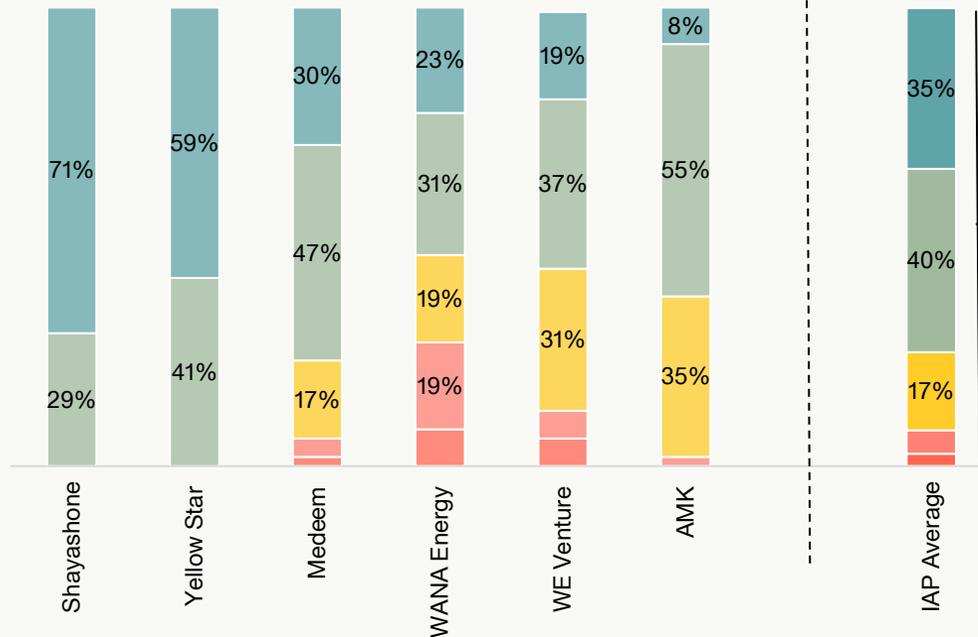
Three-quarters of customers using their product for income generation reported an increase in household income.

We followed up with the 12% of customers who use their product or service for income-generating activities, to ask if they had seen any changes in household income. On average, 75% report seeing increases in their household income as a result.

Shayashone and Yellow Star customers saw the biggest increases; while 27% of WANA customer reported a decrease in income.

Change in Household Income

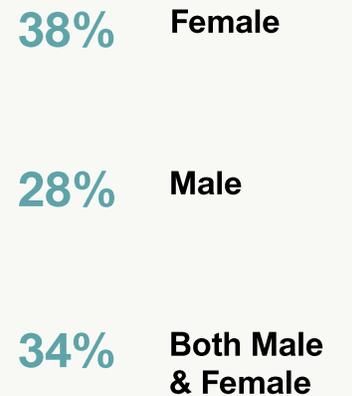
Q: Since you have had the [company] [product/service] have you seen any change in household income, related to the [product/service]?? (n = 425)



Very much decreased Slightly decreased No change Slightly increased Very much increased

Main Decision Maker

Q: Who makes decisions around the way the income earned is used? [multiple responses] (n = 425).



Impact on Income for Low-income Customers

Change in household income provides insight into the extent to which companies are providing opportunities for low-income customers to increase their income.

Combining this with the Inclusivity Ratio enables us to identify companies who are impacting a high proportion of low-income families, relative to the country population. Companies in the top right of the chart show this.

The agriculture sector, on average, appears to be impacting a higher percentage of low-income customers' household income across the IAP portfolio.

Shayashone and Yellow Star create biggest impact on household income for low-income customers who reported using their product for income generation.

Inclusivity Ratio vs. Increase in Household Income

(n = 1,594)



Impact on Decision Making

While the sample for these question is low, it suggests that these products and services are playing a role in improving the economic empowerment of women in the household.

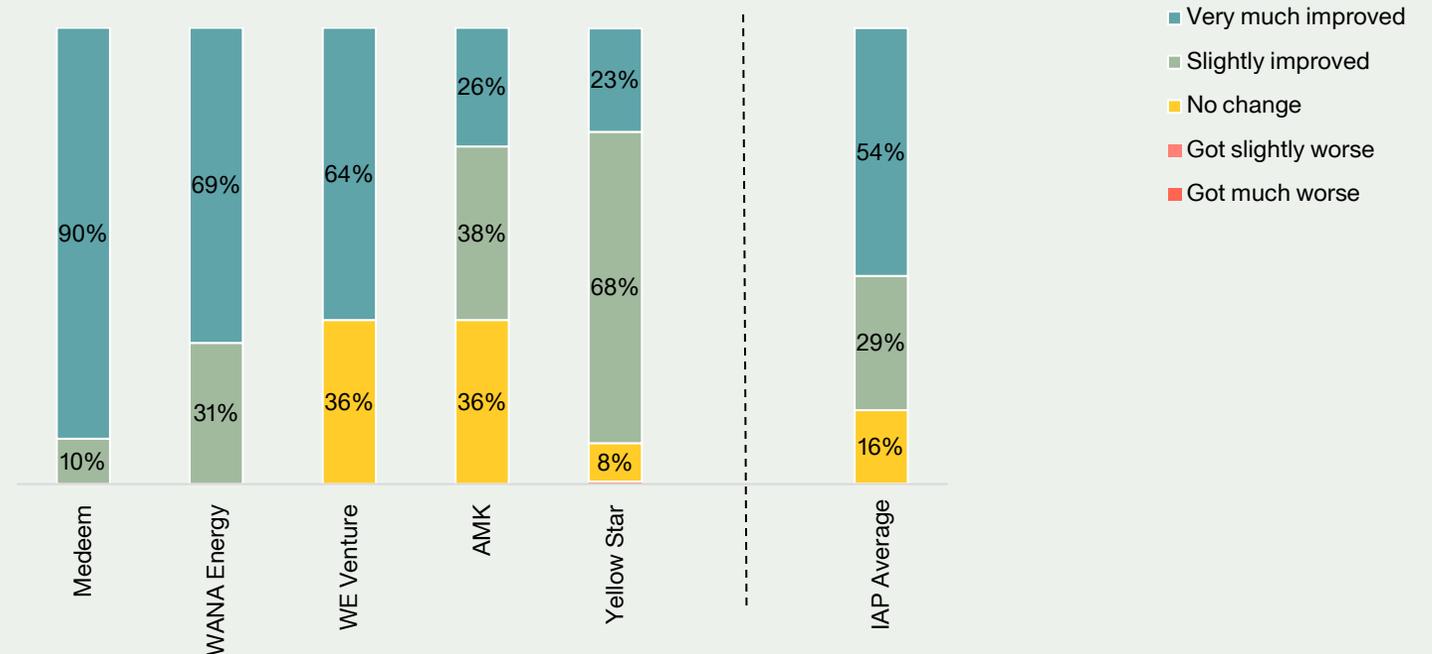
For this question, we have excluded Shayashone from average analysis due to a small sample size (5 female respondents).

This question was not asked in the Winsol project which was not part of this round of data collection, but funded by World Bank in 2019.

For female customers who were able to generate income by using these products and services, 8 out of 10 said that their ability to make decisions about the money earned has improved.

Change in Ability to Make Decisions

Q: Has your ability to make decisions about the money you earn changed because of [company] [product/service]? (n= 208)



Deep Dive: Lean Data Core Metrics

- Who are the Companies Reaching?
 - Demographic profile
 - Poverty reach & inclusivity
 - Inclusivity vs. first time access
- What Impact are the Companies Having?
 - Impact on Quality of Life & top outcomes
 - Net Promoter Score & Promoter drivers
 - Customer experience and challenges
 - Customer suggestions for improvement
- Deep Dive: Impact on Household Income
 - Change in spend on related products/services
 - Usage of product/service for income generation
 - Impact on household Income
 - Impact on decision-making
- Deep Dive: Portfolio Impact Performance
 - Comparing company performance to IAP Average
 - Comparing IAP portfolio performance: By gender
- COVID-19 Insights

“The specific thing about WE Venture water supply is that the quality of water is good, transparent, no problem, and strong power, easy to use.” [WE Venture, Cambodia]

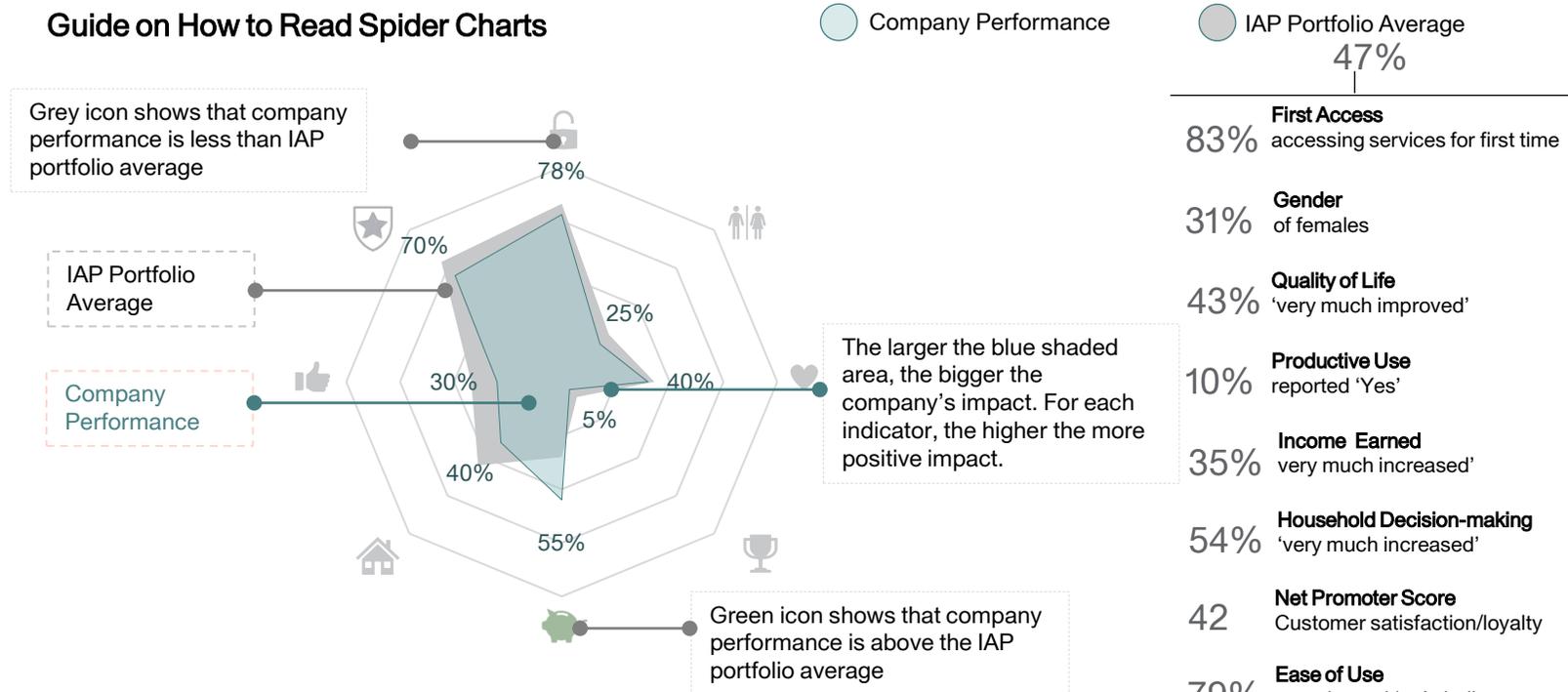
Portfolio Comparison

In line with IAP's objectives, we selected eight indicators to visualise the performance of the IAP portfolio companies.

The selected indicators cover comparable aspects of the companies' performance and impact on customers based on IAP's objectives:

- **Outreach:** Is the company providing customers first time access to a product/service? How well does it serve men and women?
- **Depth of impact:** To what extent are customers reporting improvements in overall quality of life because of the company? What is the impact on productive use, household income and decision-making?
- **Satisfaction:** How likely are customers to recommend the company to someone? Did they experience any challenge using the product or service?

Guide on How to Read Spider Charts



Key

First Access
% accessing services for first time

Quality of Life
% 'very much improved'

Income Earned
% 'very much increased'

Net Promoter Score
Customer satisfaction/loyalty

Gender
% of females

Productive Use (Income Generation)
% reported 'Yes'

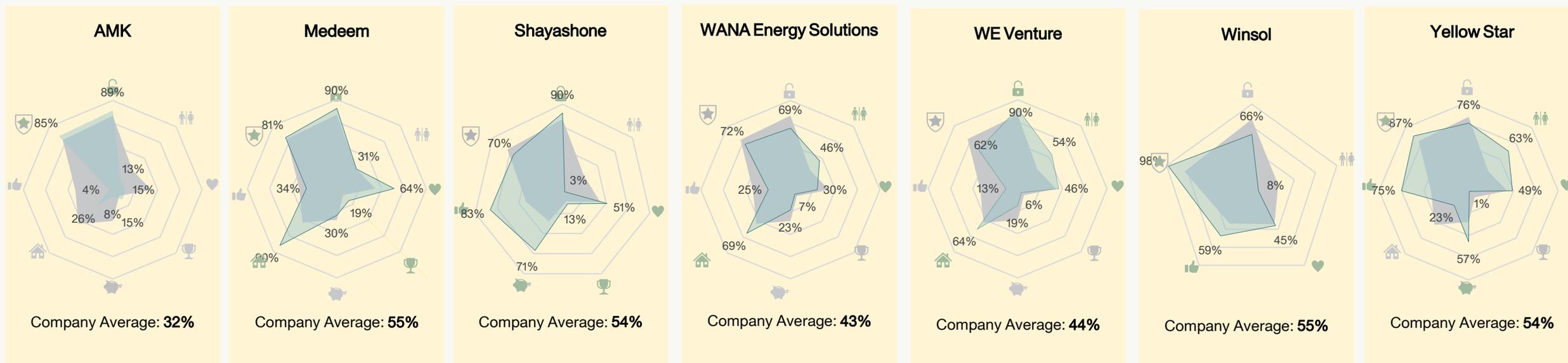
Household Decision-making
% 'very much increased'

Ease of Use
% experienced 'no' challenges

Comparing Company Performance to IAP Average

Comparing each company to the IAP Portfolio average, we can see which companies are relatively over and under-performing. Winsol, Medeem, Shayashone and Yellow Star perform particularly well, while AMK has room for improvement.

We don't have data for some indicators for Shayashone (productive use) and Winsol (productive use, income earned, and household decision-making).



Key

● IAP Average

○ Company Performance

👍 Green icon = Outperforming IAP Average

🔒 **First access**
% accessing services for first time

👤 **Gender**
% of females

❤️ **Quality of Life**
% 'very much improved'

🏆 **Productive Use (Income Generation)**
% reported 'Yes'

💰 **Income Earned**
% 'very much increased'

🏠 **Household Decision-making**
% 'very much increased'

👍 **Net Promoter Score**
Customer satisfaction/loyalty

🛡️ **Ease of Use**
% experienced 'no' challenges

Gender Insights

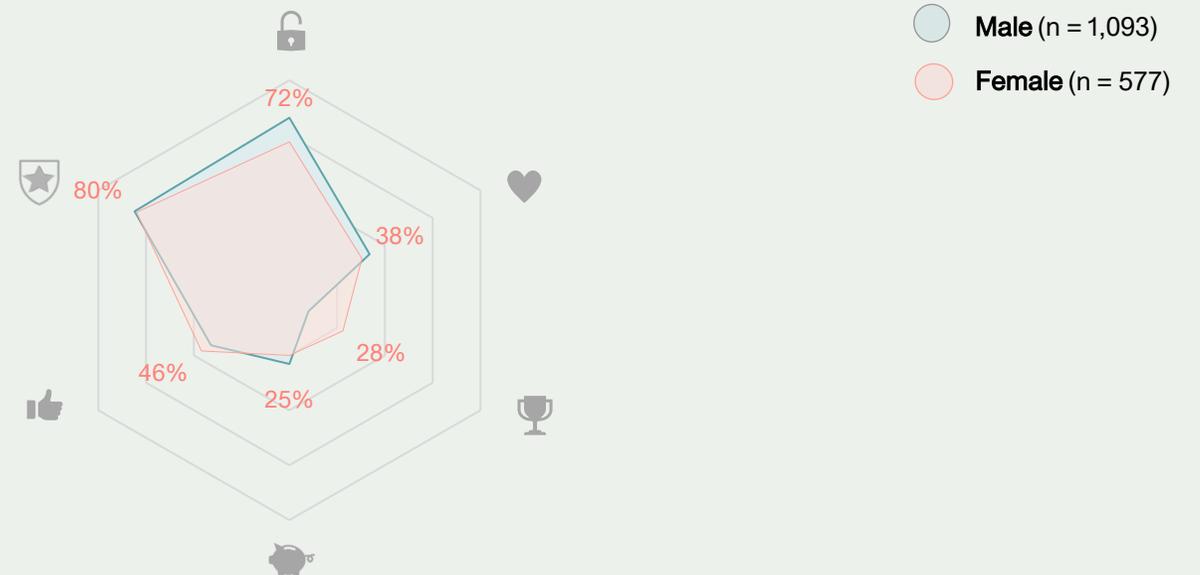
Male and female customers experienced broadly similar impact.

We wanted to understand if customer experience differed based on gender.

The impact on both men and women was relatively comparable across satisfaction and improved quality of life. Female customers were found to be significantly ahead (28%) of male customers (10%) on productive use.

Impact on Customers By Gender

(n = 1,670)



Key

 **First Access**
% accessing services for first time

 **Productive Use (Income Generation)**
% reported 'Yes'

 **Net Promoter Score**
Customer satisfaction/loyalty

 **Quality of Life**
% 'very much improved'

 **Income Earned**
% 'very much increased'

 **Ease of Use**
% experienced 'no' challenges

Comparing Company Performance: Gender

We disaggregated company performance by gender to compare impact experienced by male and female customers. Yellow Star and WE Venture male and female customers are experiencing similar impact across metrics.



We don't have data on some indicators for Winsol (productive use, income earned, and household decision-making).

*We have used Yellow Star data on suppliers on productive use.

Key

- Male
- Female
- 🔒 **First access**
% accessing services for first time
- 🏆 **Productive Use (Income Generation)**
% reported yes
- 👍 **Net Promoter Score**
Customer satisfaction/loyalty
- ❤️ **Quality of Life**
% 'very much improved'
- 💰 **Income Earned**
% 'very much increased'
- 🛡️ **Ease of Use**
% experienced no challenges

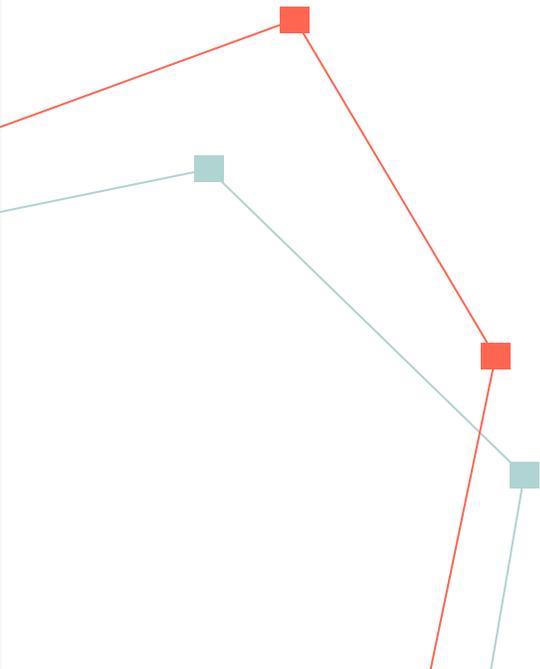
COVID-19 Insights

“It is a dangerous disease and affects our social and economic issues. It increases the cost of every item.” [Shayashone, Male, Ethiopia]

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Hope and Support during COVID-19

All customers were aware of COVID-19 and 73% of them were very concerned about it.



Customers said that the provision of masks, sanitisers, and soap would be the most helpful way to support them at this time.

What Actions Are Giving Customers Hope?

Q: What actions, if any – by friends, community, government, or other – are giving you hope right now? (n = 1,411)

29%

People following health guidelines

23%

COVID-19 personal actions

13%

Government actions

What Could Improve Customers' Lives At This Time?

Q Related to this pandemic, what one thing could improve your life at this time? (n = 1,411). Open-ended, coded by 60 Decibels.

24%

mentioned provision of protective materials

22%

talked about needing financial assistance like capital for their businesses

16%

reported wanting a source of income/job

Appendix

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Customer Profile: Inclusivity at \$8 Income line

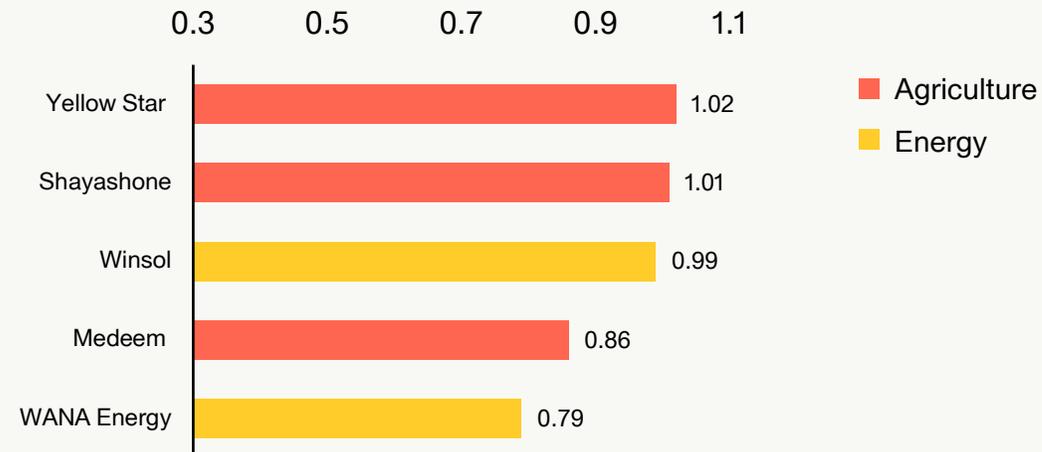
We calculated the Inclusivity Ratio for the companies working in Africa where the \$8 income line was available.

The results show Yellow Star (1.02) and Shayashone (1.01) as the most inclusive. WANA Energy is the least inclusive (0.79) at this income level.

Using the \$8 income line Yellow Star, Shayashone, and Winsol are serving a customer base that looks similar, income-wise to the populations of the countries they're operating in.

Inclusivity Ratio using the \$8 Income Line

(n = 1,048)



Calculations & Definitions

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

Metric	Calculation
Net Promoter Score®	The Net Promoter Score is a common gauge of customer loyalty. It is measured through asking customers to rate their likelihood to recommend your service to a friend on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of customers rating 9 or 10 out of 10 ('Promoters') minus the % of customers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.
Inclusivity Ratio	The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an enterprise is reaching less well-off customers. It is calculated by taking the average of Company % / National %, at the \$1.90, \$3.20 & \$5.50 lines for low-middle income countries, or at the \$3.20, \$5.50 and \$11 lines for middle income countries. The formula is: $\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$
Customer Effort Score	How easy do you make it for your customers to resolve their issues? This measure captures the aftersales care and customer service. Customers who have experienced a challenge are asked to what extent they agree with the statement: Do you agree or disagree with statement: Overall, [Company] made it easy for me to handle my issue : disagree (1), somewhat disagree (2), neither agree or disagree (3), somewhat agree (4), agree (5). The CES is the average score between 1 and 5. It is an important driver of uptake, adoption, and referrals, as well as of impact.

Indicator Glossary (1/2)

The indicators are designed so that a higher score is a more positive impact score. 100% is the best a company could achieve from a social impact perspective.

Ease of use

The percent of Customers who have not experienced challenges with the product/service. (Options: 'Yes', 'Maybe', 'No', 'Not sure')

First access

The percent of Customers saying they did not own or have access to the relevant product/service before their engagement with the company. (Options: 'Yes', 'No')

Income Inclusivity

We compare the poverty levels of customers to national poverty lines in the countries they are working in. This allows us to assess how representative the company is in comparison to the market they are operating in. $\sum_{x=1}^3 \frac{(\text{Grantee Poverty Line } \$x)}{(\text{Country Poverty Line } \$x)} / 3$, where x= 1, 2 and 3 are \$1.90, \$3.20 and \$5.50 respectively for East and South Africa and \$1.25, \$2, \$2.5 and \$5 for Southeast Asia.

Customer Effort Score

The Customer Effort Score (CES) indicates how easy customers feel it is to get an issue handled through the company (Options 'Disagree', 'Somewhat Disagree', 'Neither Agree nor Disagree', 'Somewhat Agree', 'Agree').

Indicator Glossary (2/2)

Net Promoter Score®

The NPS is used the world over to gauge customer satisfaction and loyalty. NPS is measured through asking customers to rate their likelihood to recommend a product or service to friends or family on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the percent of customers rating 9 or 10 out of 10 ('Promoters') minus the percent of customers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are 'Passives'. The score can be anything from -100 to 100.

No access to alternatives

This indicator looks at awareness of and access to alternatives in the market and gives us an idea of how critical the company is for providing access. This is measured through % of customers saying they could not easily find an alternative to the product or service. (Options: 'Yes', 'Maybe', 'No', 'Not sure').

Poverty reach

The percent of customers living below different poverty lines. We use the Poverty Probability Index® (PPI), a standardized tool developed by Grameen Foundation, now housed at Innovations for Poverty Action. The PPI identifies the likelihood of customers living at different internationally recognized income levels. We use the World Bank relative poverty line of \$3.20 per day and the extreme poverty line at \$1.90 per day, using 2011 PPP.

Quality of Life

The percent of customers saying their quality of life has improved because of a product or service. For benchmarking, we look at those saying their quality of life has 'very much improved' i.e. a meaningful change. (Other options: 'got much worse', 'got slightly worse', 'no change', 'slightly improved')

Thank You For Working With Us!

Let's do it again sometime.

About 60 Decibels

60 Decibels is a global, tech-enabled impact measurement company that brings speed and repeatability to social impact measurement and customer insights. We provide genuine benchmarks of impact performance, enabling organizations to understand impact relative to peers and set performance targets.

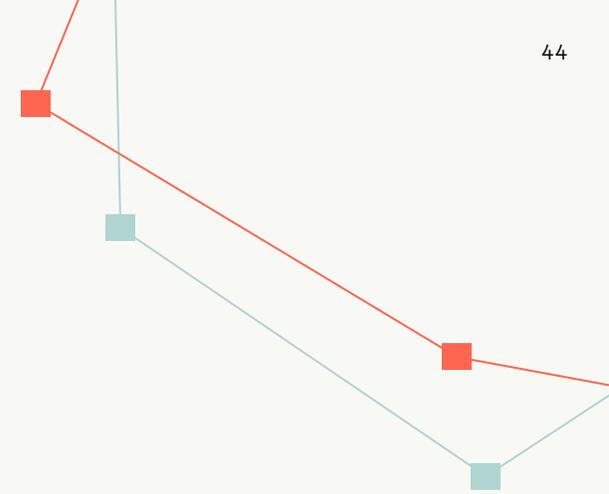
We have a network of 750+ researchers in 50+ countries and have worked with more than 350 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations. 60 Decibels makes it easy to listen to the people who matter most.

We are proud to be a Climate Positive company. 

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

Acknowledgements

Thank you to Benjamin Cok, Heng Sun, Agnes Nansubuga, Caroline Mufune, Peter Lungu, and Yared Sertse for their support, advice and enthusiasm throughout these projects.



I have been able to pay school fees for my children.
My land is secure and I have no worries anymore.
LPG made my cooking easy.

When I need to
buy things

>I
>can
>buy
>from
>the
>app

I don't need to spend lots
of time as before.

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