

60\_\_decibels

# Community Based Advisors (CBA) Baseline: Profile & Experience with AGRA

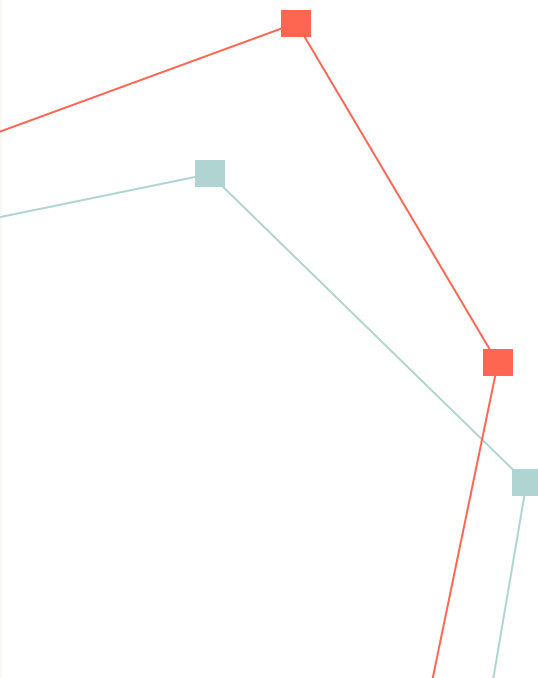
IGNITE Lean Data Insights:

Alliance for a Green Revolution in Africa (AGRA)

Nigeria

February 2023

# Thank You For Working With Us!



## About IGNITE

The Impacting Gender & Nutrition through Innovative Technical Exchange in Agriculture (IGNITE) mechanism is a five-year invested funded by the Bill & Melinda Gates Foundation and implemented by Tanager, Laterite, and 60 Decibels (60dB) to improve household nutrition and women's empowerment by strengthening African institutions' ability to integrate gender and nutrition into their way of doing business and their agricultural interventions.

IGNITE works with African institutions to design, implement, and evaluate nutrition-sensitive and gender-integrated agriculture interventions

## About 60 Decibels

60 Decibels makes it easy to listen to the people who matter most. 60 Decibels is an impact measurement company that helps organizations around the world better understand their customers, suppliers, and beneficiaries. Its proprietary approach, Lean Data, brings customer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 750+ trained Lean Data researchers in 50+ countries who speak directly to customers to understand their lived experience. By combining voice, SMS, and other technologies to collect data remotely with proprietary survey tools, 60 Decibels helps clients listen more effectively and benchmark their social performance against their peers.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit [60decibels.com](https://60decibels.com).

We are proud to be a Climate Positive company.



## Acknowledgements

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This work was generously sponsored by IGNITE.

# Project Overview

## About IGNITE's Support to AGRA

Alliance for a Green Revolution in Africa (AGRA)'s Community Based Agents (CBAs) / Village Based Agents (VBAs) provide timely advice, access to inputs, technology, and markets closer to Small Scale Producers across Africa.

AGRA is looking to take a more gender-informed approach to recruiting, training, and scaling the CBA model to increase the reach and impact of services provided to small scale producers.

IGNITE will help AGRA tailor its recruitment and training for male and female CBAs to address gender issues more thoroughly.

## About this Study

60 Decibels' Lean Data researchers conducted phone interviews with 301 Nigerian CBAs who were recently trained to be a CBA and are in their first season.

This report contains findings from these interviews. It provides a baseline to understand various aspects of where the CBAs are starting; in particular, we dive into:

- Previous work history
- Motivations and recruitment
- Effectiveness of training
- Experience of working with farmers.

For details about our methodology, please see [next page](#).

## Looking Ahead

We will follow up on this study in a few months to analyze how these CBAs' role has evolved, and the impact it has had on them.

Together, these two studies will help AGRA develop new onboarding strategies to maximize the scale and impact of the CBA program.

# Methodology

301 phone interviews completed in November – December 2022, with newly recruited CBAs.

## Methodology

Survey mode	Phone
Country	Nigeria
Language	Hausa
Dates of data collection	November - December 2022
Sample Frame	Random sample from 815 of AGRA's new CBA contacts in Nigeria that were shared with us.
Response rate*	76%

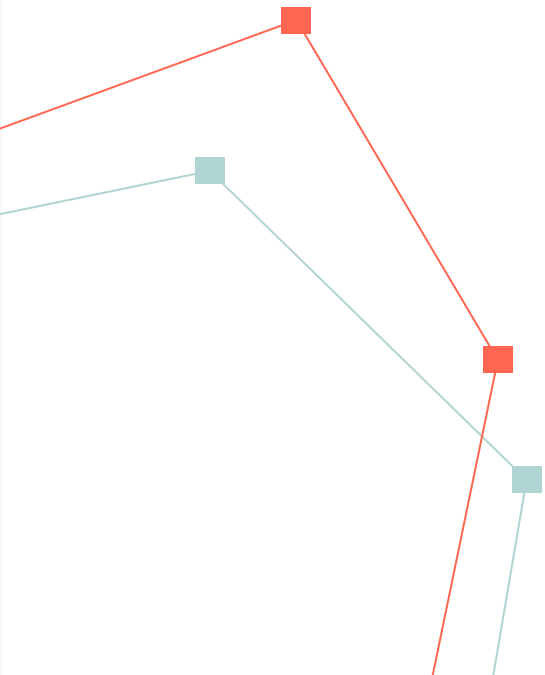
## Responses Collected

Farmers	301
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\*Calculated as follows: Completed # of interviews / (Total numbers dialed – wrong numbers – ineligible numbers)

# Sampling Framework

Our confidence level and margin of error for results are calculated based on the total number of phone numbers for new CBAs that we had access to, not the total population of new CBAs that AGRA has recruited in the past season.



<b>Sampling</b>	% sample	% population
Female	25	24
Kaduna	69	50
Niger	31	50
<b>Accuracy</b>		
Confidence Level		c. 90%
Margin of error		c. 4%

# Welcome To The Results

We enjoyed hearing from 301 of AGRA's CBAs who provide services to farmers - they had a lot to say! 225 of the CBAs are men and 76 are women.

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# AGRA CBA Performance Snapshot

AGRA’s CBAs are highly satisfied with their role, and it has a high impact on their lives. There is room to reach more CBAs who do not have prior access to agricultural training.

<p><b>Poverty Profile</b></p> <p><b>0.90</b></p> <p>Inclusivity Ratio</p> 	<p><b>Impact</b></p> <p><b>97%</b></p> <p>quality of life 'very much improved'</p> 	<p><b>What Impact</b></p> <ul style="list-style-type: none"> <li>• 61% mention increased yield</li> <li>• 51% talk about increased knowledge</li> <li>• 50% mention better farming methods</li> </ul>	<p><b>Female Farmers Served</b></p> <p><b>35%</b></p> <p>of farmers served by CBAs are female</p>	<p><b>Farmer Voice</b></p> <p>“If I am being supported, the community will improve, I will be able to sensitize the people in the community, tell them what to do, and I personally will improve my knowledge and even the way I work.” - Male, 30</p> <p><b>Data Summary</b></p> <p>AGRA Performance: 301 CBA phone interviews in November - December, 2022, in Nigeria.</p> <p>Quintile Assessment compares Company Performance with 60dB Agriculture Benchmark in Western Africa, comprised of 139 companies, 26 countries, and 33,000+ customers. Full details can be found in <a href="#">Appendix</a>.</p> <p><b>Performance vs. 60dB Benchmark</b></p> 
<p><b>Net Promoter Score®</b></p> <p><b>61</b></p> <p>on a -100 to 100 scale</p> 	<p><b>Contribution</b></p> <p><b>43%</b></p> <p>first time accessing agricultural training</p> 	<p><b>First Access to Similar Role</b></p> <p><b>69%</b></p> <p>working in a role like this for the first time</p>	<p><b>Recruitment Barriers</b></p> <p><b>94%</b></p> <p>faced no recruitment barriers</p>	

# Survey Findings

## 1

**Satisfaction with the CBA program is high, and almost all CBAs find AGRA's training to be effective.**

AGRA's CBA program has a Net Promoter Score (NPS) of 61, which is excellent. This is driven by access to agricultural training, gaining knowledge, and access to farm inputs. 87% of CBAs 'strongly agree' to having clarity in what is expected of their role as a CBA. Overall, female CBAs report higher satisfaction and fewer challenges than their male peers.

Most CBAs find their trainers knowledgeable, the training to be timely, and of appropriate length. Nearly 8 in 10 find 'all' or 'most' of the training easy to understand, and subsequently apply it to their farms. This is driven by the practical teaching methods, good teachers, and training structure.

See Pages: [29-31](#), [34](#) and [26-27](#)

## 2

**Most female CBAs are accessing such a role or training for the first time.**

Roughly 4 in 5 female CBAs did not have previous experience in a similar role, and over 3 in 5 did not have prior access to agriculture training. Only 1 in 3 female CBAs had personal income prior to AGRA. Male CBAs fare better on all these metrics.

Despite this, existing female CBAs are more motivated by a desire to help farmers and the community at large, more likely to serve female farmers, and more likely to administer nutritional training than their male peers. This implies that investing in recruiting more female CBAs could help AGRA better meet the core objectives of its CBA program.

See Pages: [16](#), [19](#), [43](#) and [40](#)

## 3

**CBAs are more likely to be serving male farmers. Overall, CBAs prefer working with farmers of the same gender as them.**

On average, 65% of the farmer base CBAs serve is male. Male CBAs' farmer base constitutes of 70% male farmers, while female CBAs' farmer base constitutes 55% male farmers.

1 in 3 CBAs have a gender preference in the farmers they serve; of this group, 67% of male CBAs prefer to work with male farmers, and 85% of female CBAs prefer to work with female farmers.

Female farmers are preferred because they are considered easier to teach or convince, indicating higher receptivity, while male farmers are preferred because they are considered better at farming.

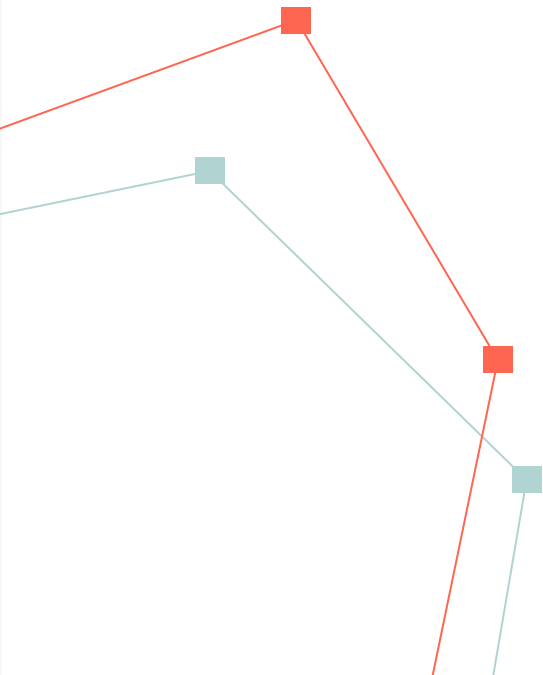
See Pages: [40-42](#)

CBAs are satisfied with the training. Most female CBAs are accessing a role like this for the first time. More male farmers are being served by the current group of CBAs.



# CBA Voices

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



## Impact Stories

97% shared how working as a CBA has improved their quality of life

“I am very happy with AGRA because they have improved my life and my family’s life. Through AGRA, I get to harvest more crops than I ever did before.” – Female, 41

“My life has improved financially, and I am more respected in the community now.”  
– Male, 38

“The method of harvesting and processing rice that I learnt in the AGRA workshop gave me more confidence in what to do and when to do it. They teach us everything we need to know.” – Female, 47

“We now eat good food and are also able to pay children’s school fees.” – Male, 57

## Opinions On CBA Role’s Value Proposition

84% of CBAs are Promoters and highly likely to recommend working as a CBA

“So many women are afraid of taking the risk of farming. However, AGRA is helping women understand that farming is not only for men.” – Female, 22

## Opportunities For Improvement

All CBAs had specific suggestions about what AGRA could do to support them more

“AGRA should provide information on access to a credit facility. Farmers I serve are also in need of more seeds, fertilizers and pesticides.” – Male, 30

# CBA Profile

- Demographics
- Income profile
- Prior access to trainings & similar roles



Credit: AGRA

# About The CBAs

The average CBA we spoke to is 34 years-old, and lives in a male-headed household. Roughly half of them live in a town. Close to 7 in 10 hold an under-graduate degree.

We asked questions to understand the demographics of AGRA CBAs. This helps indicate the degree of variability in this CBA base.

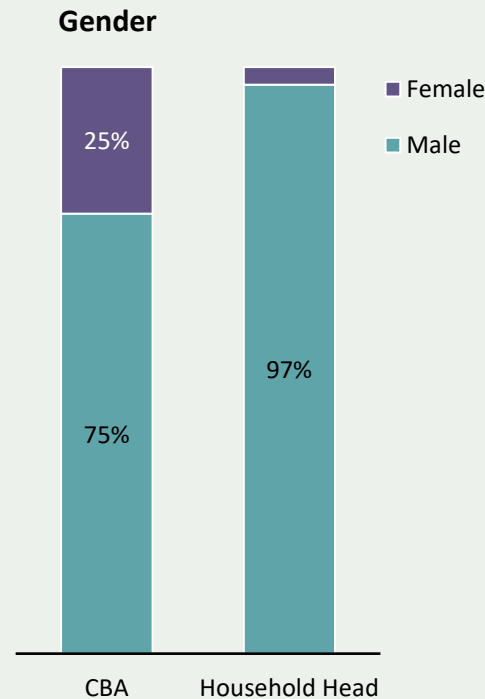
Nearly half of the CBAs we spoke to belong to the following local government areas:

- Kaduna: Zaria (13%)
- Kaduna: Sabon Gari (11%)
- Niger: Agaie (10%)
- Niger: Lavun (8%)
- Kaduna: Makarfi (7%)

We have called out differences by sex wherever they are statistically significant. Throughout this report we will refer to both under-graduate and post-graduate degrees as 'graduate degrees' when describing differences by education level.

## About The CBAs We Spoke With

Data relating to CBA characteristics (n = 301)



### Education Level

- Post-graduate (8%)
- Under-graduate (69%)
- Secondary (21%)
- Primary (1%)
- Did not go to school (1%)

### State

- Kaduna (69%)
- Niger (31%)

### Location

- Town (49%)
- Village / countryside (39%)
- City (12%)

### Age

**34** Median age

### Household Size

**12** Average size

**9** Median size

# About The CBAs: Disaggregated



Male CBAs are more likely to have completed a graduate degree (83%), in contrast to female CBAs (62%).

A vast majority of both male and female CBAs come from male headed households.

Across locations, household size, and gender of household head, we found minimal differences by a CBAs' gender. However, education levels differ by gender.

## CBA Demographics Disaggregated by Gender

Data relating to CBA characteristics (n = 301)

	 <b>Female CBAs</b> (n = 76)	 <b>Male CBAs</b> (n = 225)
<b>Education Level</b>	<ul style="list-style-type: none"> <li>• At least primary (2%)</li> <li>• Secondary (36%)</li> <li>• Under-graduate (58%)</li> <li>• Post-graduate (4%)</li> </ul>	<ul style="list-style-type: none"> <li>• At least primary (1%)</li> <li>• Secondary (16%)</li> <li>• Under-graduate (73%)</li> <li>• Post-graduate (10%)</li> </ul>
<b>Location</b>	<ul style="list-style-type: none"> <li>• Village (38%)</li> <li>• Town (55%)</li> <li>• City (7%)</li> </ul>	<ul style="list-style-type: none"> <li>• Village (40%)</li> <li>• Town (47%)</li> <li>• City (13%)</li> </ul>
<b>Median Household Size</b>	9 members	8 members
<b>Gender of Household Head</b>	<ul style="list-style-type: none"> <li>• Female: 5%</li> <li>• Male: 95%</li> </ul>	<ul style="list-style-type: none"> <li>• Female: 2%</li> <li>• Male: 98%</li> </ul>

# Poverty And Inclusivity

AGRA CBAs' income profile is comparable to the Nigerian national average.

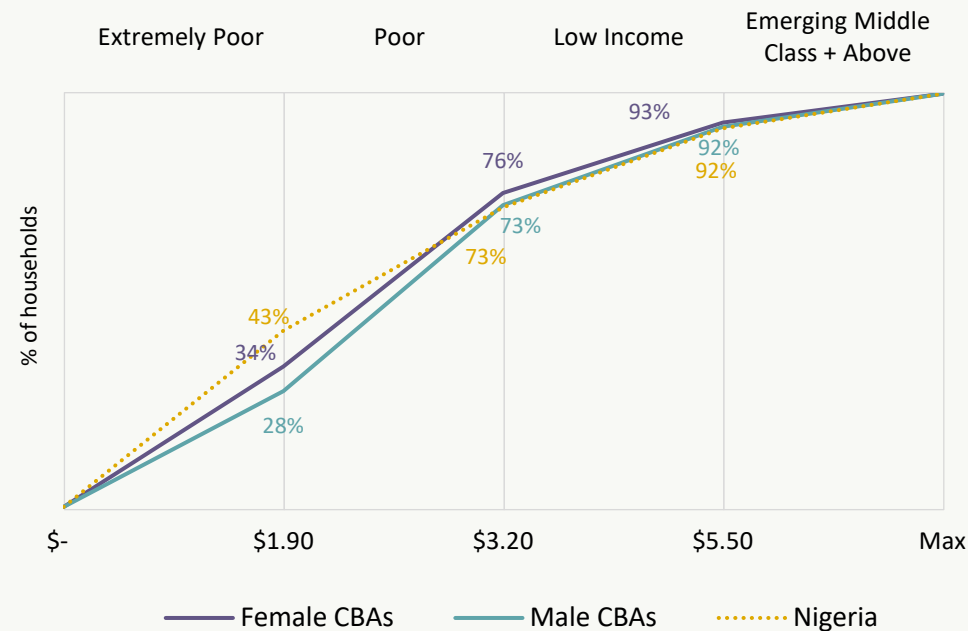
Using the Poverty Probability Index<sup>®</sup> we measured how the income profile of your CBAs compares to the Nigeria average.

According to the World Bank's estimates, Nigeria is considered a lower-middle income country for which the poverty line is \$3.20. 73% of AGRA CBA's live below this line, which is at par with the Nigerian national average of 74%.

The Inclusivity Ratio is 0.90, which indicates that AGRA's CBAs are only slightly wealthier the average Nigerian.

## Income Distribution of AGRA CBAs Relative to Nigeria Average

% living below \$xx per day (2011 PPP) (n = 301; 76 females, 225 males)



## Inclusivity Ratio

Degree to which AGRA is employing low-income CBAs

0.90



We calculate the degree to which you are serving low-income customers compared to the general population. 1 = parity with national population ; > 1 = over-serving; < 1 = under-serving.

See [Appendix](#) for calculation.

# Prior Earnings and Household Income Sources

In addition to differences by gender, CBAs with graduate degrees are more likely to have had prior earnings (81%), compared to those with lower levels of education (19%). This holds true within gender groups, with 75% of women with graduate degrees having prior earnings, compared to 54% of women with lower levels of education.

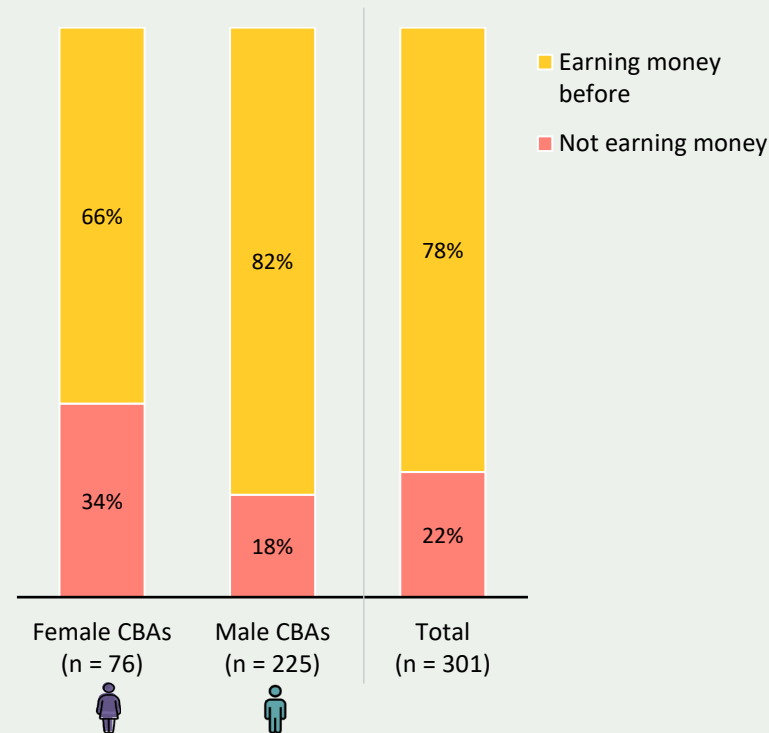
Since female CBAs have less access to higher education and formal employment opportunities, AGRA has an opportunity to target CBA recruitment to women and provide them with an opportunity for skill development, professional education, and an avenue for income generation.

Growing and selling farm produce is by far the most common income source for both male and female CBA households.

82% of male CBAs were earning money prior to working with AGRA compared to 66% of female CBAs. Most CBAs relied on selling farm produce and running a business for their household income in the past one year.

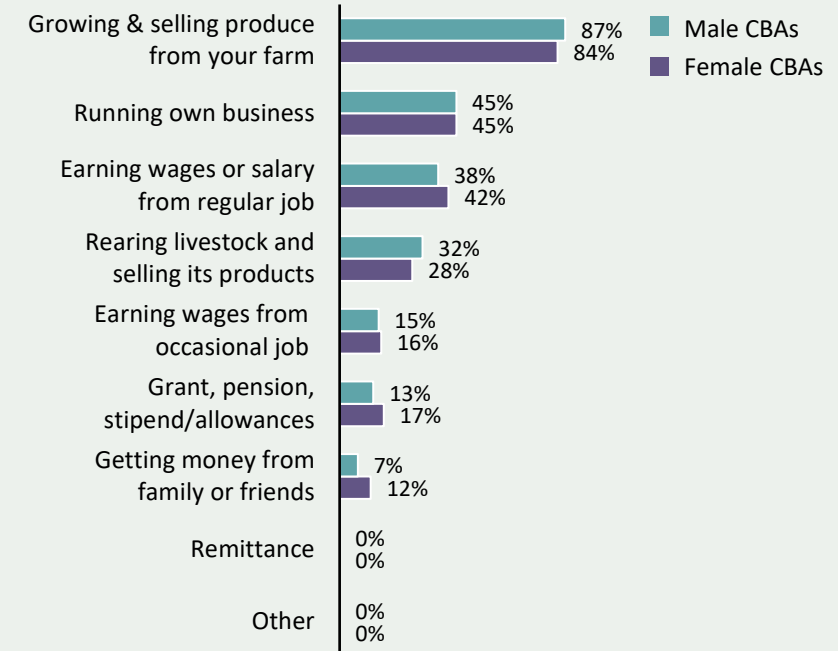
## Prior Earnings Before Becoming a CBA

Q: Were you earning money before becoming a CBA? (n = 301)



## Household Income Sources: Past 12 Months

Q: Which of these sources did your household earn income from in the last 12 months? (n = 301).



# Prior Access to Similar Organizations or Trainings

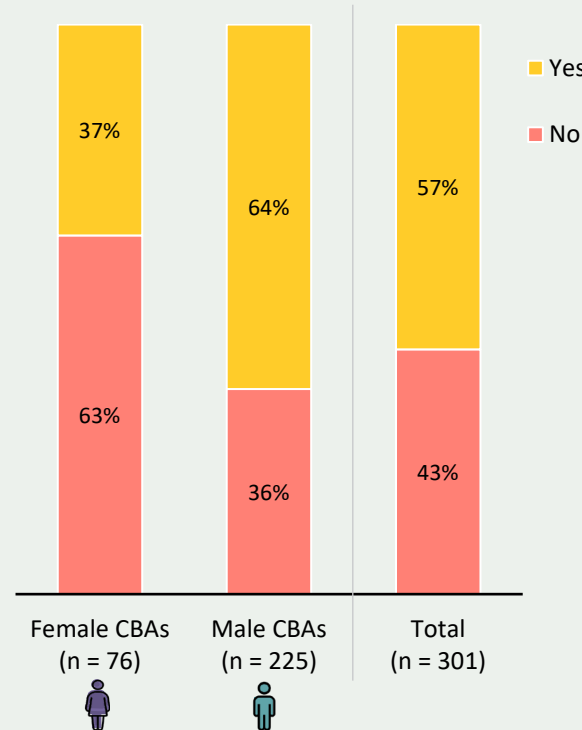
Roughly 7 in 10 CBAs did not work in any similar positions with other organizations prior to AGRA. However, nearly 6 in 10 had prior access to agricultural trainings.

CBAs were asked about their past experiences with similar agricultural training and work.

Despite over 80% of CBAs mentioning agricultural as their main source of household income in the past year (see [page 14](#)), only 57% had prior access to agricultural training. This is even lower for female CBAs, where only 37% had prior access to the same. This mostly agrarian community has a gap in agricultural training that AGRA can fill.

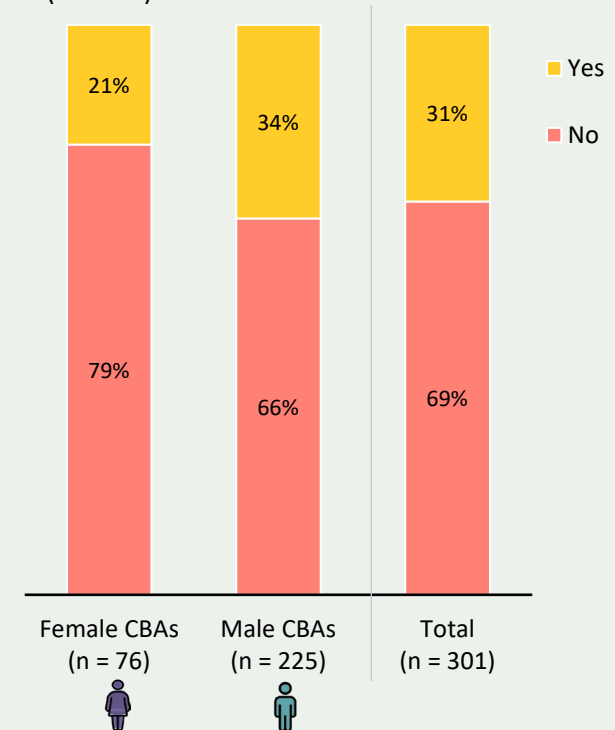
## Prior Access to Agricultural Training

Q: Prior to becoming a CBA did you have access to agricultural training? (n = 301)



## Past Experience in Similar Positions

Q: Before working as a CBA, did you work in any similar positions with other organizations? (n = 301)



# CBA Prior Access: Disaggregated

Male CBAs are more likely to have prior access to earnings, similar roles, and agriculture training, compared to female CBAs.

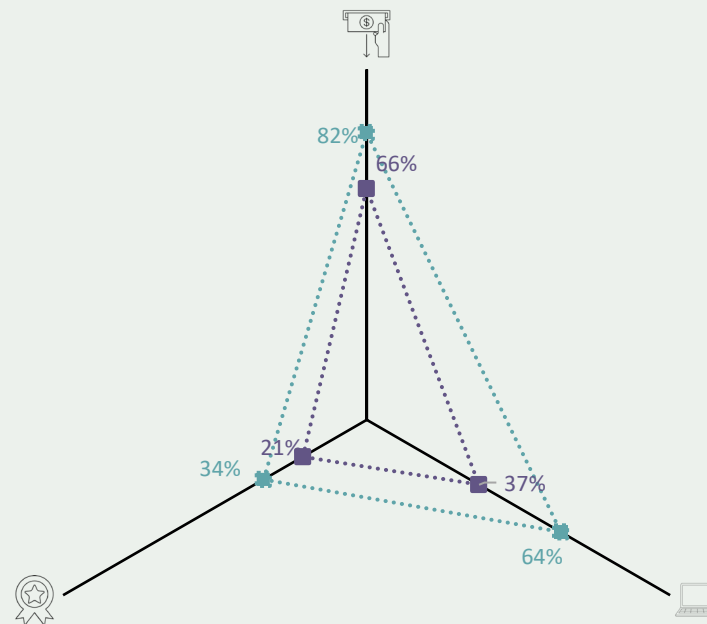
On average, male CBAs have more exposure to both agricultural related training and the job market, when compared to their female peers.

Average Performance by Gender:

- Male CBAs: **60%**
- Female CBAs: **41%**

This can be partially attributed to female CBAs' lower likelihood of holding graduate degrees (see [page 12](#)).

## Prior Access of CBAs: Disaggregated by Sex



Key:

- Female CBAs (n = 76)
- Male CBAs (n = 225)

**Prior Earnings**  
% saying 'yes' to earning before becoming a CBA

**Access to Agriculture Training**  
% with prior access to an agriculture training

**Access to Similar Roles**  
% with prior access to a similar position or role with another organization



# Motivation and Recruitment

- Acquisition channels
- Motivation
- Decision to become a CBA



# Acquisition Channels

Both male and female CBAs primarily heard about AGRA through friends or family, and extension agents. Female CBAs are slightly more likely than male CBAs to hear about AGRA through community groups.

Aside from friends or family, and extension officers, CBAs with prior experience in similar roles were more likely to hear about AGRA through community groups, while those with no prior experience were more likely to learn about this opportunity from government officials instead.

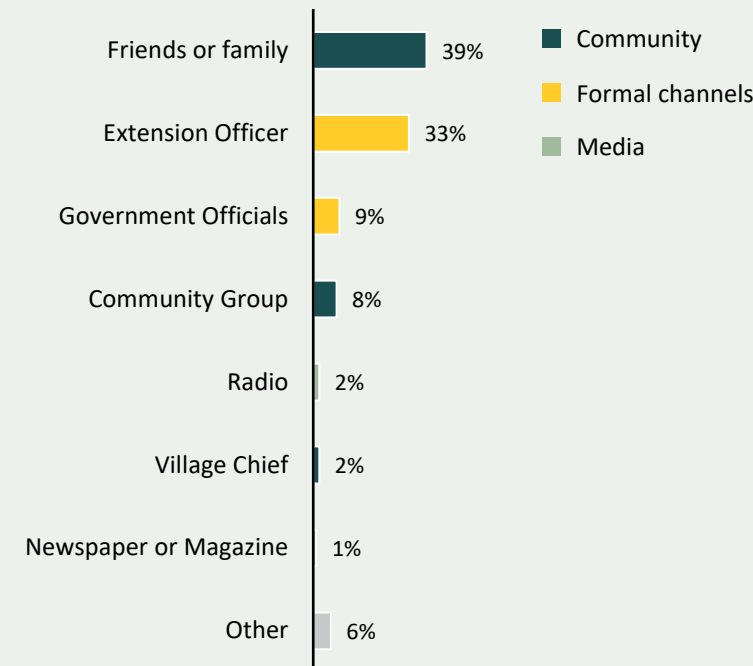
## To consider

Given the most common channels via which CBAs hear about AGRA, consider how you can utilize the existing network of CBAs' friends and family to attract new recruits.

Further, it may be worth investing in fostering a formal collaboration with extension agents and services to systematically recruit new CBAs.

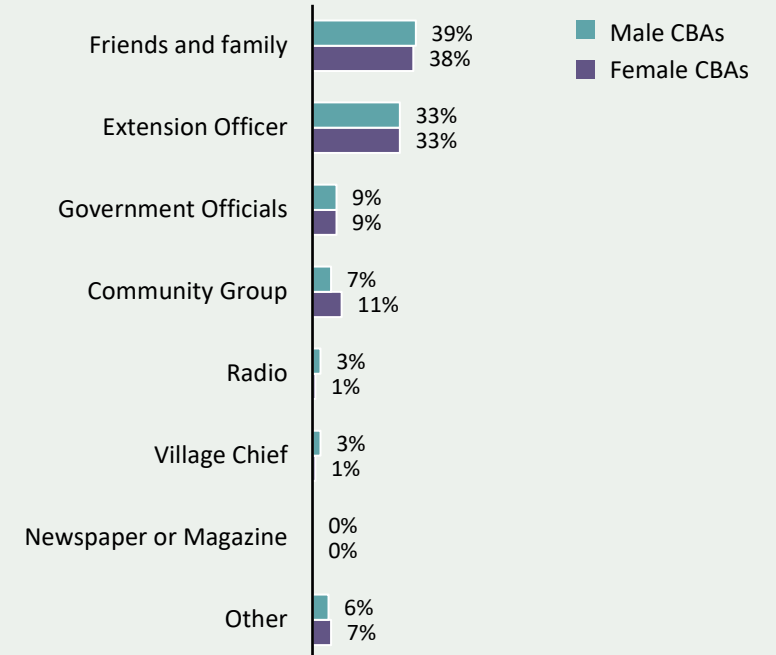
### How CBAs Heard About AGRA

Q: How did you first hear about the opportunity to be a CBA with AGRA? (n = 301).



### Disaggregated by Gender of the CBA

(n = 301; 76 Female CBAs, 225 Male CBAs)



# Motivation Drivers

CBA's are motivated by gaining agricultural knowledge and improving farmer practices. These drivers vary by CBA profile and past experience.

We see interesting variation in motivation based on CBA's education, prior access to agricultural training, and prior employment.

Female CBA's, who have lower levels of education and less experience working in similar roles (see [page 15](#)), are more likely to be motivated by their career / income (55%), compared to their male counterparts (45%).

CBA's who had prior access to agriculture training are more likely to be driven by social factors (87%), compared to those who had no prior training (72%).

Similarly, CBA's who have a graduate degree are also more motivated by social factors (85%), in contrast to those with lower levels of education (67%).

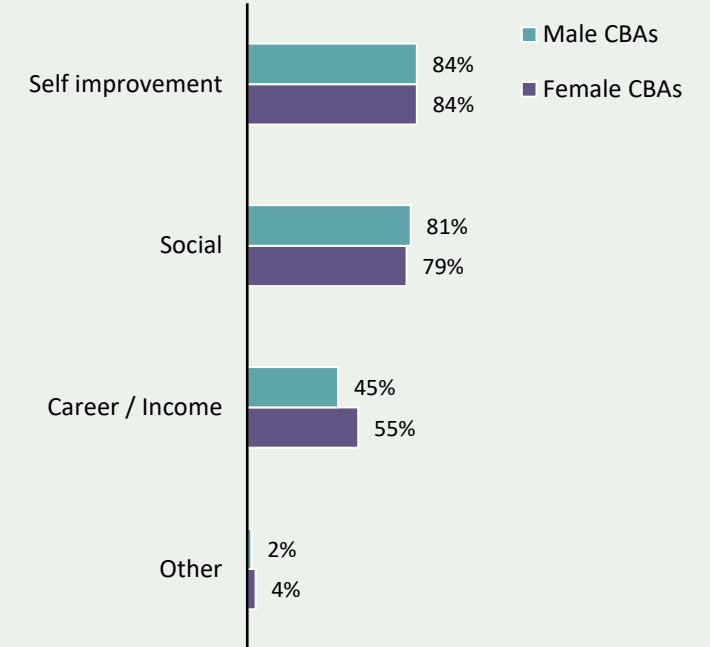
## Motivation to Become a CBA

Q: What motivated you to become a CBA with AGRA? (n = 301; 76 Female CBA's, 225 Male CBA's). Multi-select question.



## Aggregated Themes of Motivation

Q: What motivated you to become a CBA with AGRA? (n = 301; 76 Female CBA's, 225 Male CBA's). Aggregated themes.



# Decision to Become a CBA

Male CBAs exercise more autonomy in their decision to become a CBA, in contrast to their female peers.

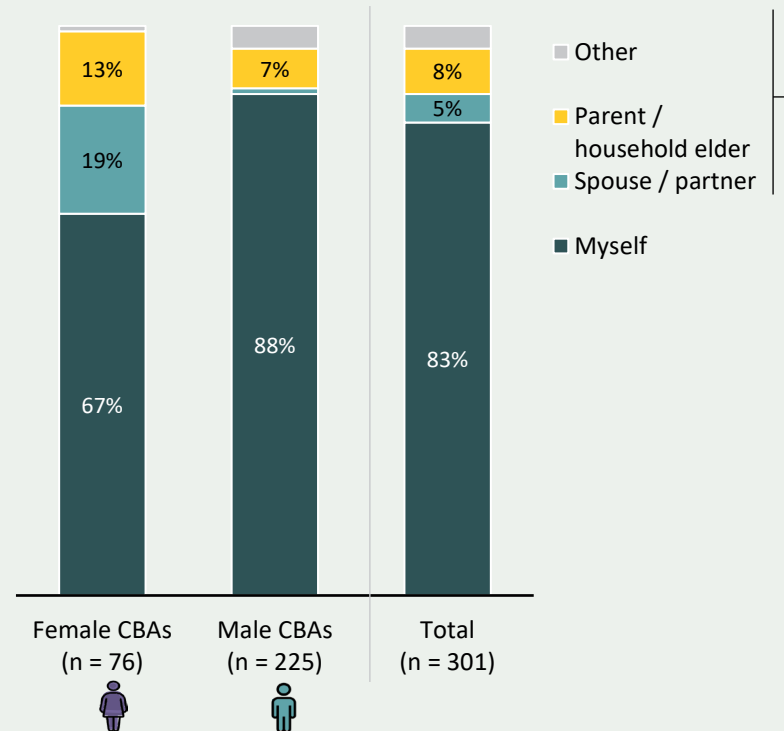
Female CBAs are less likely to decide by themselves if they should become a CBA. Younger female CBAs are more likely to rely on their parents or household elders (24%), compared to older female CBAs (5%).

Even amongst those who did not make the final decision on becoming a CBA by themselves, male CBAs are more likely to report having 'a lot' of input on the decision (73%), compared to 39% of female CBAs.

Education also plays a role in the autonomy of this decision - CBAs who have a graduate degree are much more likely to say they decided to become a CBA by themselves (80%), compared to their peers with lower levels of education (20%).

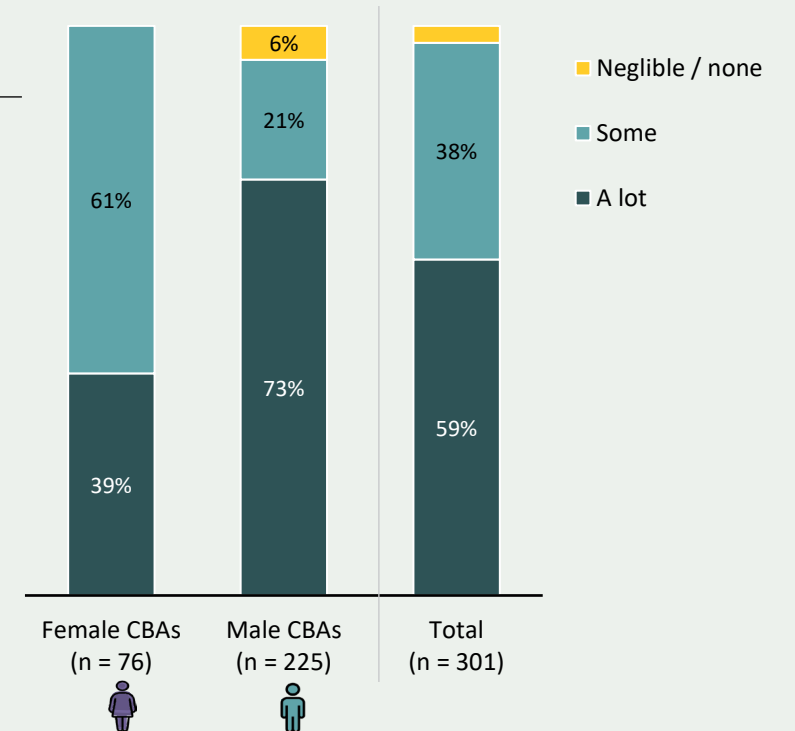
## Key Decision-Maker

Q: Who made the final decision on you becoming a CBA in your household / community? (n = 301)



## Input in Decision-Making

Q: How much input did you have in this decision? (n = 60, Asked only to those who did not select 'Myself')



# Training

- Perception of skills & confidence levels
- Training topics covered
- Training experience
- Training effectiveness



# Perception of Skills

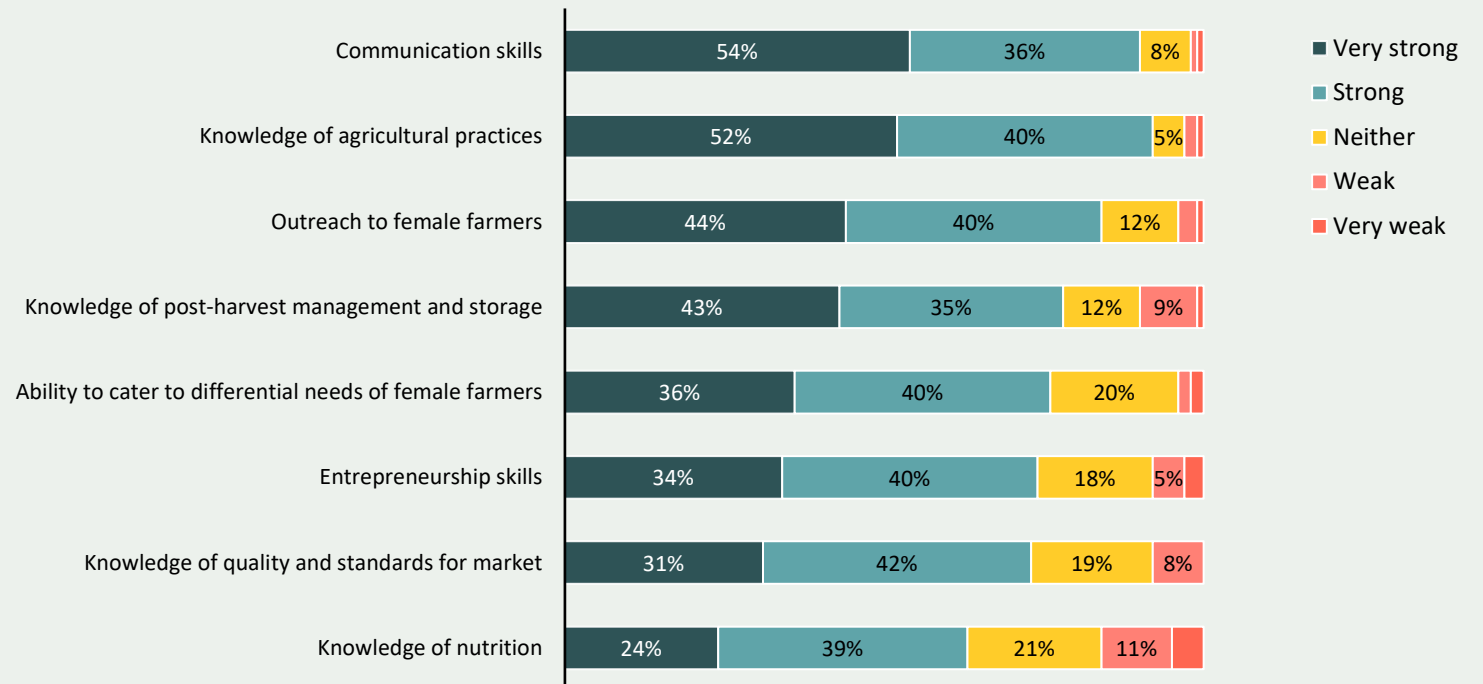
Overall, CBAs perceive their communication and knowledge of agricultural practices to be their strongest skillsets.

CBAs' perception of their skills varied with gender and experience with prior agricultural training:

- Male CBAs are more likely to report having 'very strong' knowledge of agricultural practices (58%), compared to their female peers (34%). This can be attributed to male CBAs' higher experiences with agricultural training (see [page 15](#)), which could be driving their confidence.
- Female CBAs are more likely to report their ability to reach out to female farmers as 'very strong' (54%), compared to male CBAs (40%). This is likely driving female CBA's preference to serve female farmers. We will explore these preferences on [page 40](#).

## CBA Perception of Own Skills and Abilities

Q: Please rank yourself for the following skills on a scale from 1 to 5, where 1 is Very weak and 5 is Very strong (n = 301).



# Confidence in Knowledge



Both male and female CBAs are most confident in their knowledge of new planting methods. Female CBAs are least confident about expanding their market for selling produce. Male CBAs are least confident in gender focus trainings.

CBAs were asked to rank training topics that they felt most or least confident in, to identify any gaps in their knowledge.

There is room to upskill female CBAs in accessing untapped markets. Both male and female CBAs would benefit from refreshers on gender focus trainings and group formations with farmers.

## Confidence in Training Topics

Q: For which of these topics do you feel most confident / least confident in your knowledge? Select your top 3. (n = 301)

	Topics CBAs Are Most Confident With	Topics CBAs Are Least Confident With
 <b>Female CBAs</b>	<ol style="list-style-type: none"> <li>1. New planting methods (83%)</li> <li>2. Fertilizer, weedicide or chemical application (72%)</li> <li>3. Proper storage of produce (42%)</li> </ol>	<ol style="list-style-type: none"> <li>1. Expanding market for produce (66%)</li> <li>2. Gender focus training (68%)</li> <li>3. Group formation with fellow farmers (67%)</li> </ol>
 <b>Male CBAs</b>	<ol style="list-style-type: none"> <li>1. New planting methods (80%)</li> <li>2. Fertilizer, weedicide or chemical application (72%)</li> <li>3. Proper storage of produce (47%)</li> </ol>	<ol style="list-style-type: none"> <li>1. Gender focus training (64%)</li> <li>2. Group formation with fellow farmers (51%)</li> <li>3. Nutritional knowledge (55%)</li> </ol>


# Training: Topics Covered

Almost all CBAs report undergoing trainings in fertilizer and weedicide application and new planting methods in their new CBA role.

Only half the CBAs report receiving gender focus training. This aligns with both male and female CBAs identifying gender focus training and nutritional knowledge as the areas they are less comfortable in (see [page 23](#))

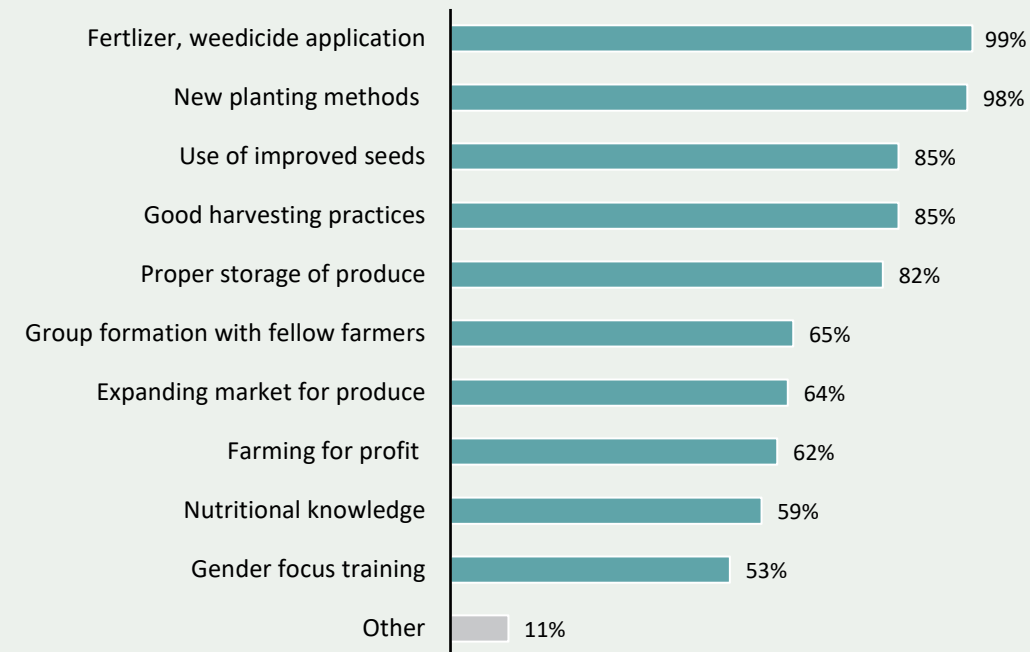
Some of the training topics mentioned in 'Other' include:

- Land preparation and clearing (5%)
- Proper spacing of plants (3%)
- Using digital tools and maintaining progress records (2%)

 No statistical differences by sex of the CBA

## Topics Covered During the CBA Training

Q: Since you started as a CBA, what topics have been covered in your trainings?  
(n = 301) Multi-select question.






# Training: Perceived Experience

A majority of CBAs 'strongly agree' that their trainers were knowledgeable, the training came on time, and that their training duration was appropriate.

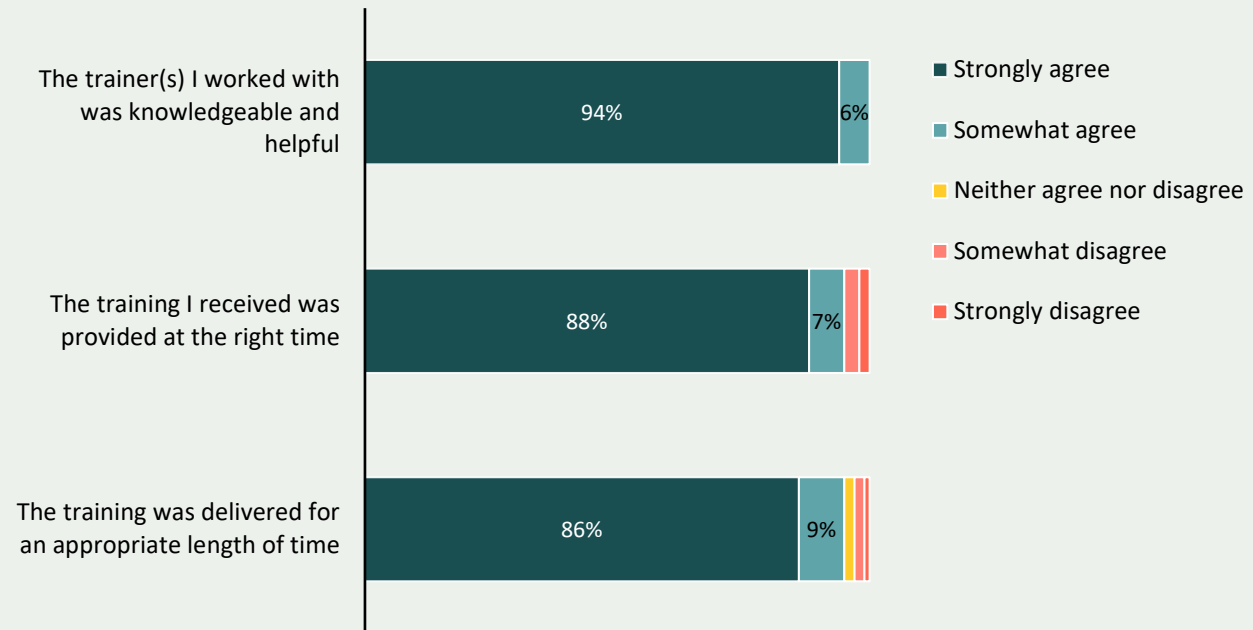
CBAs were asked if they agreed with three statements to assess their overall experience with the training.

Most respondents 'strongly agree' with all three statements, regardless of their profile, indicating an almost universal positive perception of the training experience.

 No statistical differences by sex of the CBA

## CBA Perception of Training Effectiveness

Q: To what extent do you agree or disagree with the following statements [...]? (n = 301)



# Training: Ease of Understanding & Application

6 in 10 CBAs found 'all' of the training easy to understand, and applied it to their work.

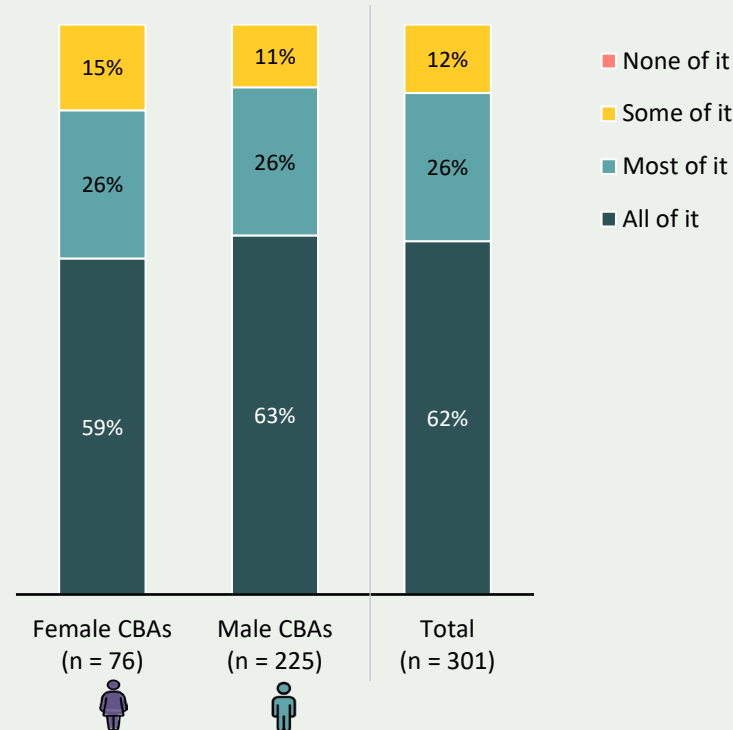
CBAs understood the AGRA training similarly, irrespective of profile and past experiences. This again points to a uniformly high perception of training effectiveness among CBAs.

There is a strong relationship between perceived ease of training and the application of it, with 87% of those who understand 'all' of the training, reporting that they also apply 'all' of the training to their work.

This indicates the importance of clear training delivery in ensuring overall effectiveness of the program for CBAs.

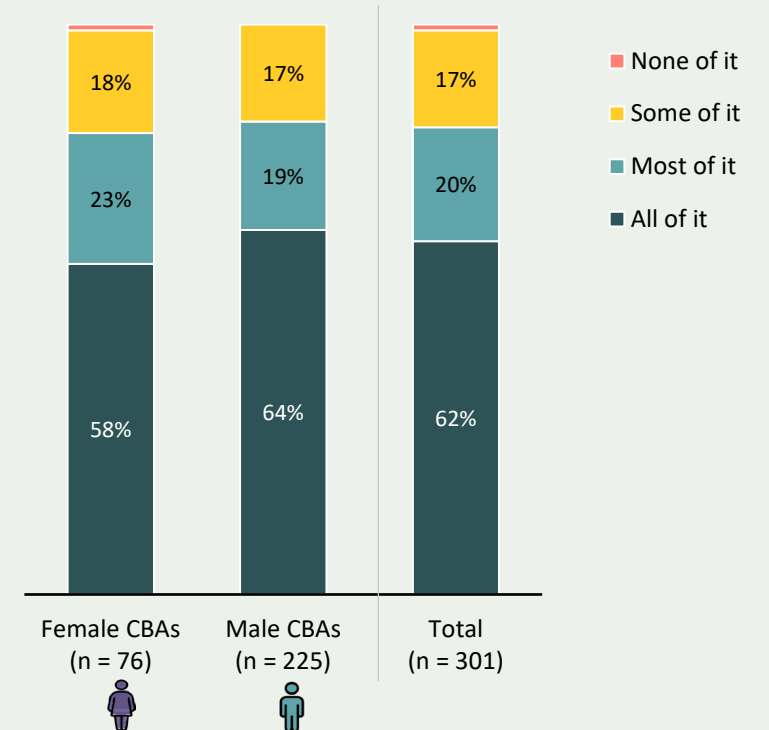
## Ease of Understanding Training

Q: How much of the training you received was easy to understand? (n = 301)



## Application of Training to Work

Q: How much of the training you received are you applying to your work as a CBA? (n = 301)



# Training Effectiveness: Top Drivers

CBA's were asked to describe, in their own words, why they found the training to be easy to understand and apply to their work. The top drivers are on the right.

In addition to practical learning methods and training structure, male CBAs valued good trainers, while female CBAs valued clarity in the processes they were taught.

The remaining CBAs who struggled to understand the training and apply it, attributed this to:

- Hard to follow training (28%)
- Incomplete training (23%)

Training effectiveness was driven by the practical learning methods used during the training for nearly half of male and female CBAs.

## Top Drivers of Training Effectiveness for those who Apply 'All' or 'Most' of the Training to their Work

Q: How much of the training you received are you applying to your work as a CBA? Explain your answer. (n = 248). Open-ended, coded by 60 Decibels.



**Female CBAs**  
(n = 61)

**51%**

mentioned **practical learning methods**

(13% of all respondents who apply 'all' or 'most' of the training)

**36%**

talked about a **good training structure**

(9% of all respondents who apply 'all' or 'most' of the training)

**34%**

reported **clarity in farming processes they were taught**

(8% of all respondents who apply 'all' or 'most' of the training)



**Male CBAs**  
(n = 187)

**50%**

mentioned **practical learning methods**

(38% of all respondents who apply 'all' or 'most' of the training)

**45%**

talked about **good trainers**

(34% of all respondents who apply 'all' or 'most' of the training)

**42%**

reported a **good training structure**

(32% of all respondents who apply 'all' or 'most' of the training)

# Training Effectiveness: Top Drivers

CBA's were asked to describe, in their own words, why they found the training to be easy to understand and apply to their work. The top drivers are on the right.

In addition to practical learning methods and training structure, male CBA's valued good trainers, while female CBA's valued clarity in the processes they were taught.



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## Top Drivers of Training Effectiveness for those who Apply 'All' or 'Most' of the Training to their Work

Q: How much of the training you received are you applying to your work as a CBA? Explain your answer. (n = 248). Open-ended, coded by 60 Decibels.

	 Female CBA's	 Male CBA's
<b>Undergraduate degree or higher</b> (n = 198; 39 females; 159 males)	<ul style="list-style-type: none"> <li>• Practical learning methods (44%)</li> <li>• Good training structure (33%)</li> <li>• Clarity in farming processes they were taught (26%)</li> </ul>	<ul style="list-style-type: none"> <li>• Practical learning methods (52%)</li> <li>• Good trainers (47%)</li> <li>• Good training structure (43%)</li> </ul>
<b>Secondary school or lower</b> (n = 50; 22 females; 28 males)	<ul style="list-style-type: none"> <li>• Practical learning methods (64%)</li> <li>• Clarity in farming processes they were taught (50%)</li> <li>• Good training structure (41%)</li> </ul>	<ul style="list-style-type: none"> <li>• Practical learning methods (39%)</li> <li>• Good training structure (39%)</li> <li>• Good trainers (32%)</li> </ul>

# CBA Experience and Satisfaction

- Net Promoter Score & drivers
- Clarity in role expectations as a CBA
- Recruitment barriers & challenges



# CBA Satisfaction: Net Promoter Score

The Net Promoter Score® of AGRA’s CBA program is 61 – 58 for male CBAs, and 71 for female CBAs. Both scores are excellent, and above the 60dB average in Agriculture.

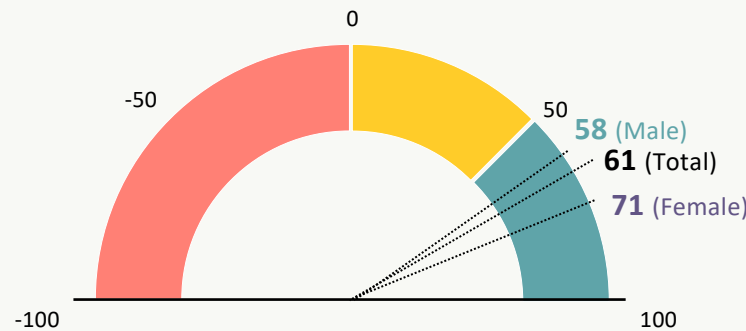
The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered very good. A negative score is considered poor.

Asking respondents to explain their rating provides insight into what they value and what creates dissatisfaction. These details are on the next page.

Prior access to agricultural training influences satisfaction levels - CBAs with no prior agricultural training have a higher NPS (75), compared to those with past training experience (51).

## Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely is it that you would recommend working as a CBA with AGRA to a friend, where 0 is not at all likely and 10 is extremely likely? (n = 301)



NPS = 67% Promoters — 6% Detractors

9-10 likely to recommend

0-6 likely to recommend

## NPS Benchmarks

● ● ● ● ● - TOP 40%

**60 Decibels Global average** **45**  
536 companies

**60 Decibels Agriculture Average** **41**  
152 companies

# Net Promoter Score Drivers

Promoters and Passives value their access to quality agricultural training and the avenue to improve their farming knowledge.

: )

Female  
CBAs



**72% are Promoters. They LOVE:**

1. Access to agricultural training (47%)
2. Improved farming knowledge (46%)
3. Access to free farm inputs (29%)

: \

**26% are Passives: They LIKE:**

1. Good quality training (75%)
2. Access to free farm inputs (30%)
3. Improved farming knowledge (25%)

: (

**1% are Detractors. They DISLIKE:**

1. No choice in seeds (1 CBA)

Male  
CBAs



**65% are Promoters. They LOVE:**

1. Access to agricultural training (46%)
2. Improved farming knowledge (44%)
3. Better yield on personal farm (35%)

**27% are Passives: They LIKE:**

1. Good quality training (54%)
2. Access to free farm inputs (34%)
3. Improved farming knowledge (33%)

**8% are Detractors. They DISLIKE:**

1. Poor communication methods (6 CBAs)
2. Lack of financial support (6 CBAs)
3. Inadequate farm inputs (5 CBA)

# Clarity in CBA Role Expectations

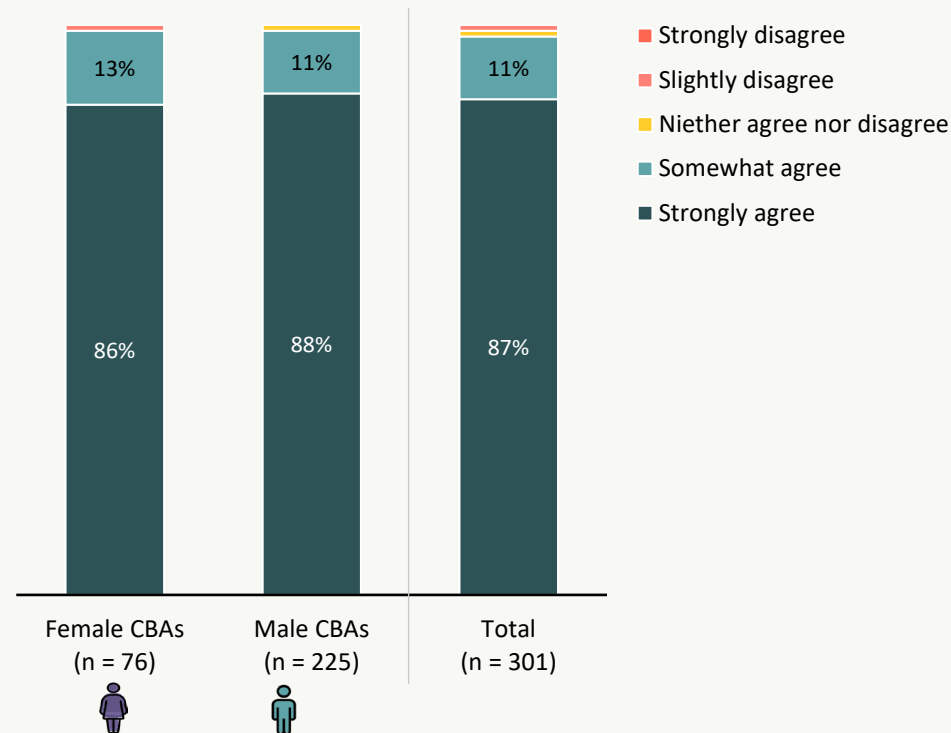
Most CBAs agree that their expectations from their role are clear and easy to understand.

We found no differences by profile or prior work or training experience. This demonstrates a uniformity in how clearly CBAs understand their role expectations.

Almost all CBAs agree that the expectations from them as a CBA are clear.

## Extent of Clarity in Role Expectations

Q: To what extent do you agree or disagree with the following statement: "The expectations for me as a CBA are clear and easy to understand". (n = 301)



- Only 2 CBAs disagreed that the expectations in their role were unclear:
- One complained about the lack of clarity around financial compensation
  - One complained about unclear instructions during training



# Recruitment Barriers

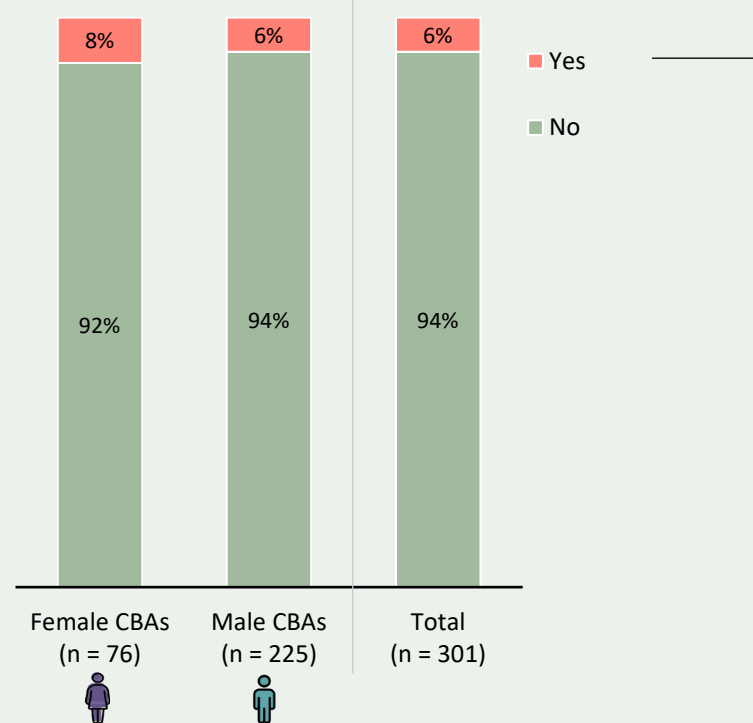
Over 9 in 10 CBAs did not face any barriers through the course of recruitment. Those who did face challenges primarily report the lack of transportation to get to the venue.

CBAs were asked about barriers that they faced during the recruitment process and how they overcame them.

Although the proportion of CBAs who faced barriers is small, of those who did face barriers, CBAs with prior agricultural training are more likely to report barriers compared to CBAs who are new to training.

## Extent of Recruitment Barriers Faced by CBAs

Q: Did you face any barriers while you were going through the recruitment process to become a CBA?  
(n = 301)



## Top Recruitment Barriers Faced and Overcoming Them

Q: Please describe how you overcame the barriers you faced.  
(n = 19). Open ended, coded by 60 Decibels.

- 7 CBAs** Arranging for transport or funds to get to the venue; venue too far
- 6 CBAs** Staying upto date with communication about the recruitment
- 2 CBAs** Limited spots available

# CBA Challenges: Top Issues

CBA's were asked to describe – in their own words – the top 3 challenges they experienced in their role.

13% of CBA's reported not facing any challenges at all. The top challenges for the rest, disaggregated by CBA gender are shown on the right.

Other challenges mentioned by CBA's include:

1. Unrealistic expectations from farmers (14%)
2. Farmer unresponsive/not cooperative (11%)
3. Late supply of inputs to farmers (10%)

Both male and female CBA's report similar challenges in their CBA role, such as insufficient farm inputs and lack of finances for farm visits.

## Top Reported Challenges Experienced by 87% of CBA's

Q: What are the top 3 challenges you face in your role as a CBA? (n = 261).  
Open-ended, coded by 60 Decibels.



**Female CBA's**  
(n = 62)

**47%**

mentioned **inadequate inputs to share among farmers**  
(11% of all respondents with challenges)

**24%**

talked about **lack of finances for farm visits or transport**  
(6% of all respondents with challenges)

**21%**

reported **communication challenges with farmers**  
(5% of all respondents with challenges)



**Male CBA's**  
(n = 199)

**42%**

mentioned **inadequate inputs to share among farmers**  
(32% of all respondents with challenges)

**27%**

talked about **lack of finances for farm visits or transport**  
(20% of all respondents with challenges)

**16%**

reported **farmers being indifferent to new methods**  
(12% of all respondents with challenges)

# CBA Satisfaction: Disaggregated

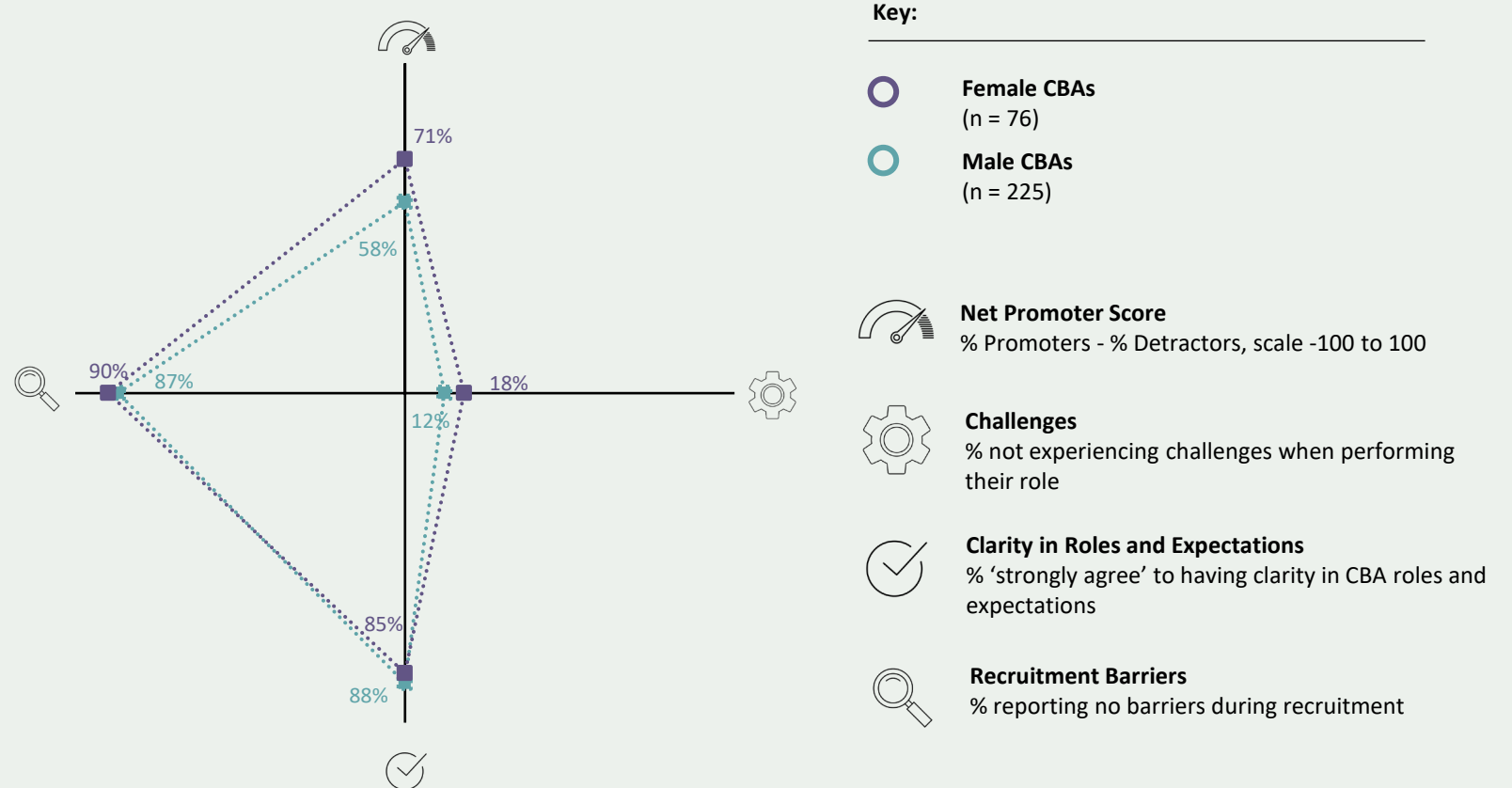
Female CBAs report slightly higher levels of overall satisfaction compared to their male peers.

Although both male and female CBAs have clarity in what is expected of their role and faced minimal recruitment barriers, female CBAs are slightly more satisfied than male CBAs.

Average performance across metrics:

- Male CBAs: **62%**
- Female CBAs: **66%**

## Experience & Satisfaction with AGRA: Disaggregated by Sex



# Impact

- Quality of Life changes
- Impact on skills & sense of accomplishment



Credit: AGRA

# Quality of Life

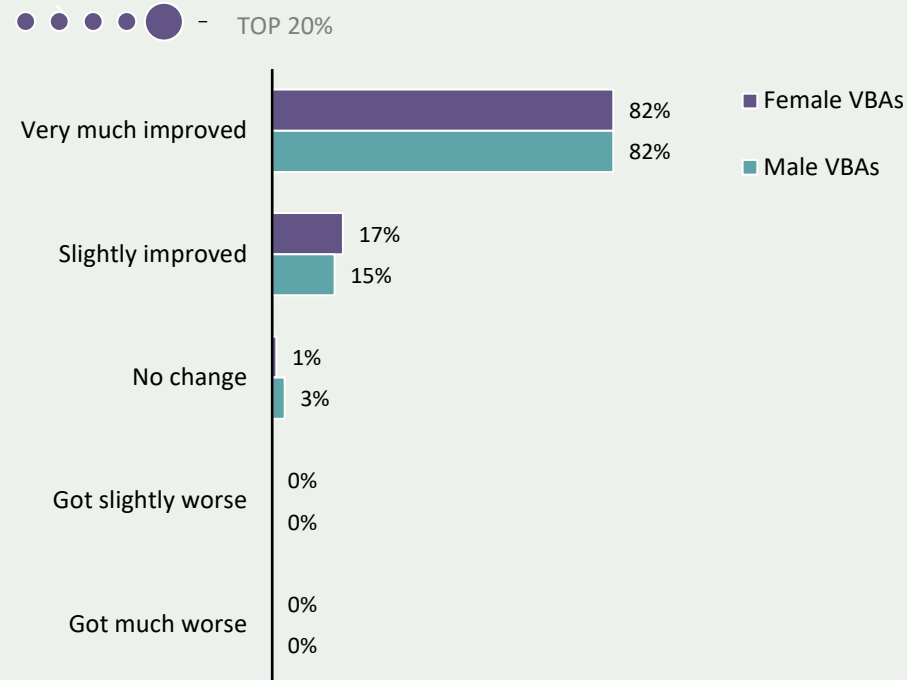
To gauge depth of impact, CBAs were asked to reflect on whether their quality of life has changed since becoming a CBA with AGRA.

CBAs who were able to apply ‘all’ the training they received are more likely to report that their quality of life has ‘very much improved’ (64%), compared to those who applied only ‘most’ (20%), or ‘some’ (16%) to their work.

Over 4 in 5 CBAs report significant quality of life improvements since becoming a CBA with AGRA.

## Perceived Quality of Life Change

Q: Has your quality of life changed since becoming a CBA? (n = 301; 76 females, 225 males)



### Very much improved:

“I have seen the difference on my farm. Before, I used to get 10 to 12 bags of rice, but now I harvest over 20 bags after planting with this new method.” – Male, 37

### Slightly improved:

“There was knowledge we acquired, exposure to new ideas and people. The application of the training have boosted my farm activities as well.” – Male, 27

### No change:

“The seed I planted did not yield. I have not been able to convince my fellow farmers about the practices that work.” – Male, 26

# Quality of Life: Top Outcomes

Most CBAs cite applying agricultural training to their own farms and witnessing improvements in their harvest or yield; this explains why those who applied more of the training to their work report deeper impact.

Given female CBAs are more likely to be accessing a training like this for the first time (see [page 15](#)), it is unsurprising that they value increased agricultural knowledge slightly more (55%) than male CBAs (49%).

Other outcomes include:

- More respect and confidence gained (39%)
- Increased income earned from the farm (38%)
- Access to better inputs (20%)

Both male and female CBAs report similar quality of life improvements. However, they rank these improvements differently.

## Three Most Common Self-Reported Outcomes for 97% of CBAs Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 301). Open-ended, coded by 60 Decibels.



**Female CBAs**  
(n = 76)

**55%**

mentioned **increased agricultural knowledge**  
(14% of all respondents)

**50%**

talked about **increased yield or productivity witnessed**  
(13% of all respondents)

**49%**

reported **now practicing better farming methods**  
(13% of all respondents)



**Male CBAs**  
(n = 225)

**64%**

mentioned **increased yield or productivity witnessed**  
(48% of all respondents)

**50%**

talked about **now practicing better farming methods**  
(38% of all respondents)

**49%**

reported **increased agricultural knowledge**  
(37% of all respondents)

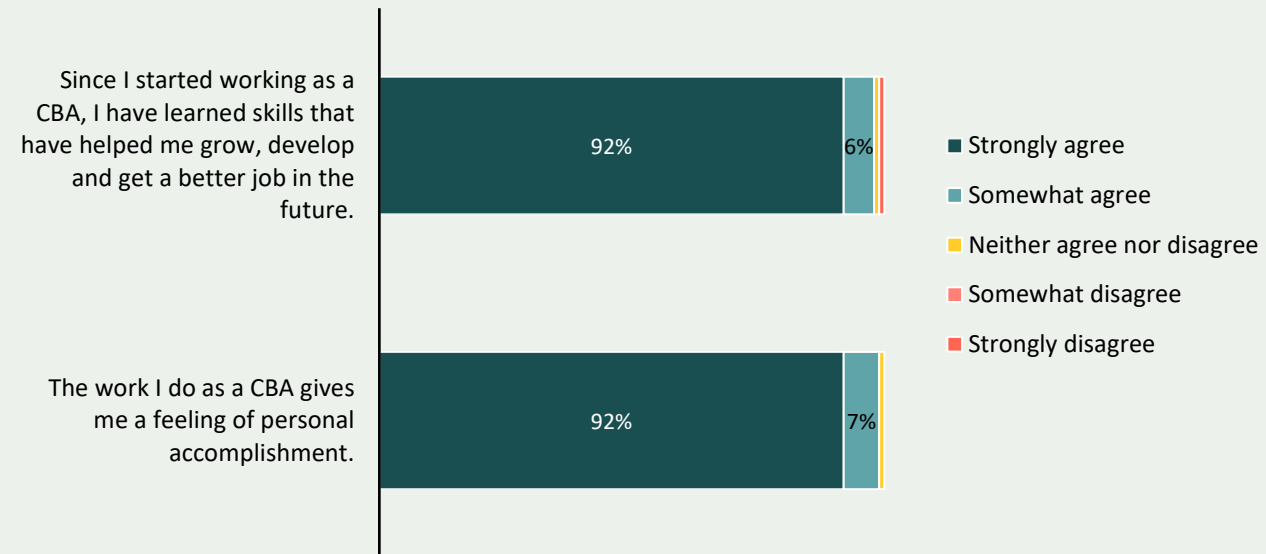
# Impact on Skills & Sense of Accomplishment

Nearly all CBAs 'strongly agree' to learning skills that will help them secure a better job in the future and they feel a sense of personal accomplishment in their role.

We asked CBAs how equipped they feel about future opportunities and whether they feel a sense of accomplishment.

## Change in CBA Skills and Sense of Personal Accomplishment

Q: To what extent do you agree or disagree with the following statements [...]? (n = 301)



# Engagement with Farmers

- Farmers served & gender preferences
- Services provided
- Prior connection to provide services
- Farmer acquisition channels
- Suggestions for improvement



Credit: Rockefeller Foundation



# Farmers Served by CBAs

Male CBAs are serving more male farmers, while female CBAs are serving roughly an equal split of both male and female farmers.

This gap could be a potential result of male CBAs' lack of confidence in gender focus training and female farmer outreach (see [pages 22 & 23](#)), and a refresher on the same could help bring more female farmers into the fold.

Preferences for farmers to serve based on gender are explored on the next page.

Overall, CBAs are serving a higher proportion of male farmers than female farmers. Male CBAs are much more likely to serve male farmers.

## Farmers Served by CBAs

Q: How many farmers do you currently serve? (n = 301)

Q: What proportion of the farmers you serve are female? Male? (n = 301)



	Female CBAs (n = 76)	Male CBAs (n = 225)	Total (n = 301)
Median farmers served in the current season	240 farmers	280 farmers	280 farmers
% of female farmers served (Median)	45%	30%	35%
% of male farmers served (Median)	55%	70%	65%

# Gender Preferences of CBAs

The CBA group's generally high preference for farmers of their own sex can be mitigated by more targeted gender focus training. Further, investing in recruiting more female CBAs who have both the network and preference to work with female farmers will help diversify the farmer bases served.



Prior agricultural training also shapes these preferences - CBAs with prior agricultural training are more likely to have a preference of working with a certain gender (35%), in contrast to those who are new to training (20%).

Reasons for CBAs' gender preferences are on the next page.

Similar proportions of male and female CBAs have a gender preference for the farmers they serve. Overall, CBAs indicate a preference of working with farmers of their own sex.

## Gender Preferences of CBAs

Q: Do you feel more comfortable working with other women, men, or feel the same working with both?  
(n = 301)

	 Female CBAs (n = 76)	 Male CBAs (n = 225)	Total (n = 301)
<b>Have a preference</b>	<b>26%</b> (n = 20)	<b>30%</b> (n = 66)	<b>29%</b> (n = 86)
Prefer working with female farmers*	<b>85%</b> (n = 17)	<b>33%</b> (n = 22)	<b>45%</b> (n = 39)
Prefer working with male farmers*	<b>15%</b> (n = 3)	<b>67%</b> (n = 44)	<b>55%</b> (n = 47)

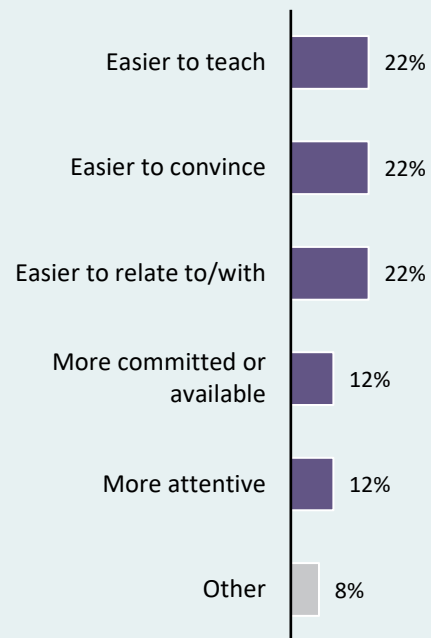
\*Percentages are out of total CBAs who have a preference.

# Reasons for Gender Preferences

CBAAs who prefer working with female farmers, believe they are easier to teach and convince. CBAAs who prefer working with male farmers believe they are better at farming, and more focused on farming.

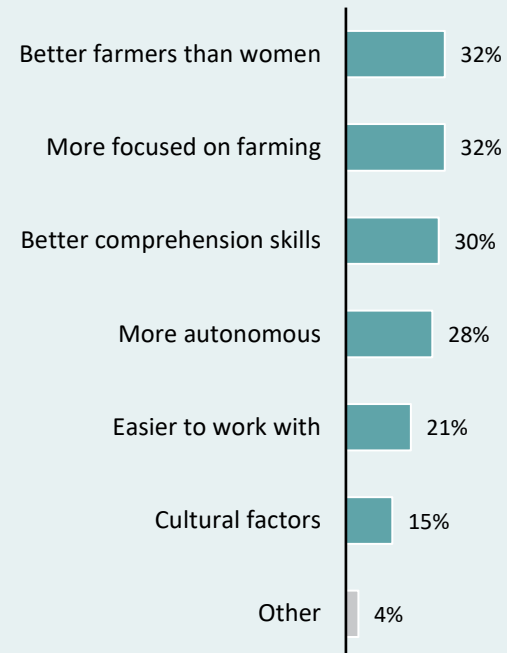
## Reasons for Preference to Work with Female Farmers

Q: Why do you prefer working with women? (n = 39). Open-ended, coded by 60 Decibels.



## Reasons for Preference to Work with Male Farmers

Q: Why do you prefer working with men? (n = 47). Open-ended, coded by 60 Decibels.



### Preference to Work with Female Farmers:

“Females will understand things better than men. Men sometimes are just strict to what they think, and they cannot be convinced. That is why I prefer female farmers.”  
– Female, 26

### Preference to Work with Male Farmers:

“The female farmers are restricted to housework and very few are allowed to work in farms. The men have more power, and it is the normal standard and tradition for men to engage in farming.” – Male, 36

# Services Provided to Farmers

Both male and female CBAs provide crop management advisory, agricultural trainings, and trainings on proper use of inputs to their farmer groups.

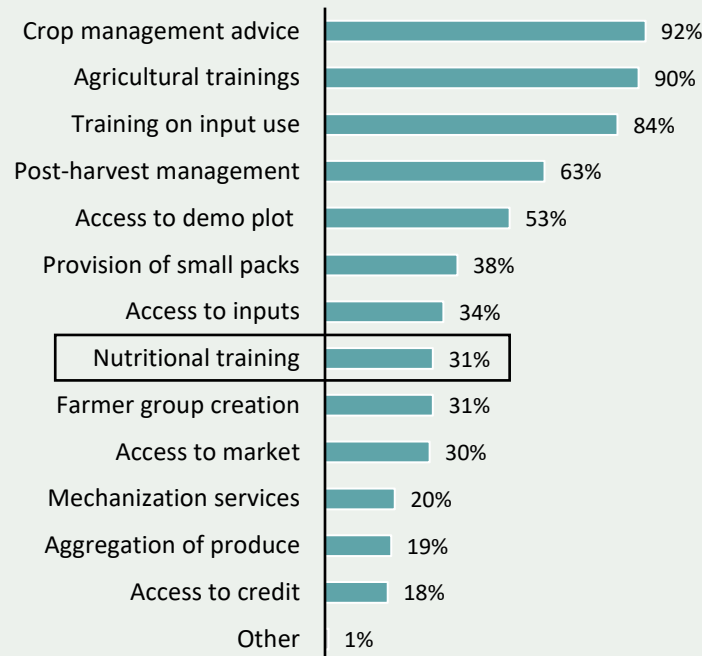
A similar proportion of both male and female CBAs offer these top three services.

However, looking at the less commonly offered services, a higher proportion of female CBAs provide nutrition training to farmers (42%), compared to male CBAs (31%).

As AGRA looks to expand its nutrition focus, consider how increased recruitment of female CBAs will help scale these messages quicker.

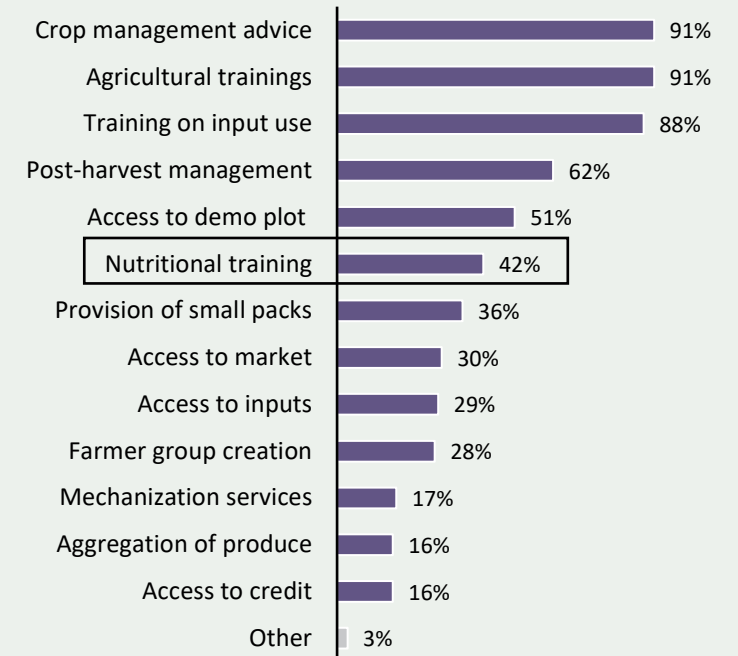
## Services Provided by Male CBAs

Q: What services do you provide to farmers? (n = 225). Multi-select question.



## Services Provided by Female CBAs

Q: What services do you provide to farmers? (n = 76). Multi-select question.



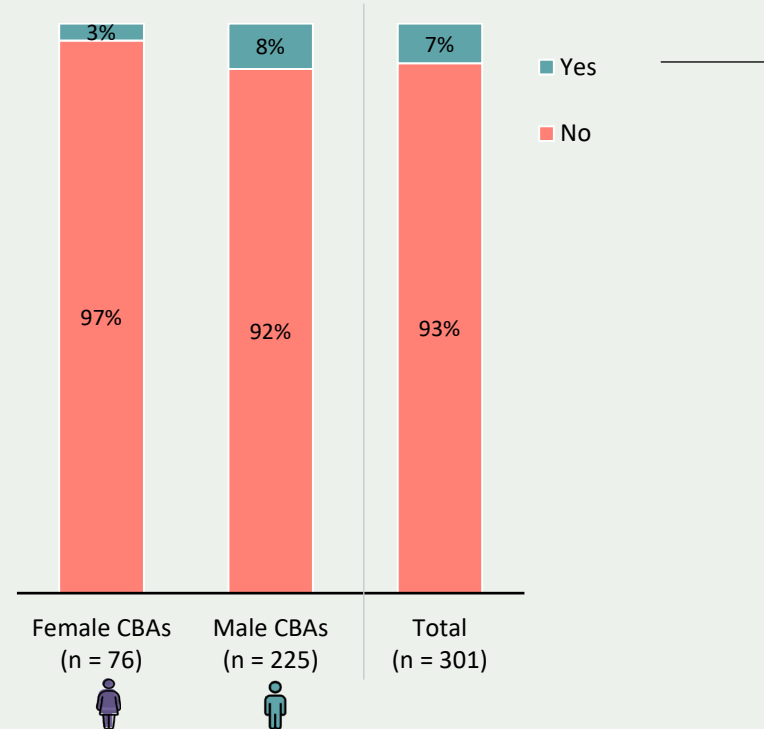
# Differential Services Provided Based on Farmer Gender

Most CBAs do not provide different services to male and female farmers. Those who do, are motivated by the type of information that they need to provide to farmers.

CBAs with prior agricultural training are slightly more likely to provide different services to male and female farmers (9%), compared to those who had no prior training (2%).

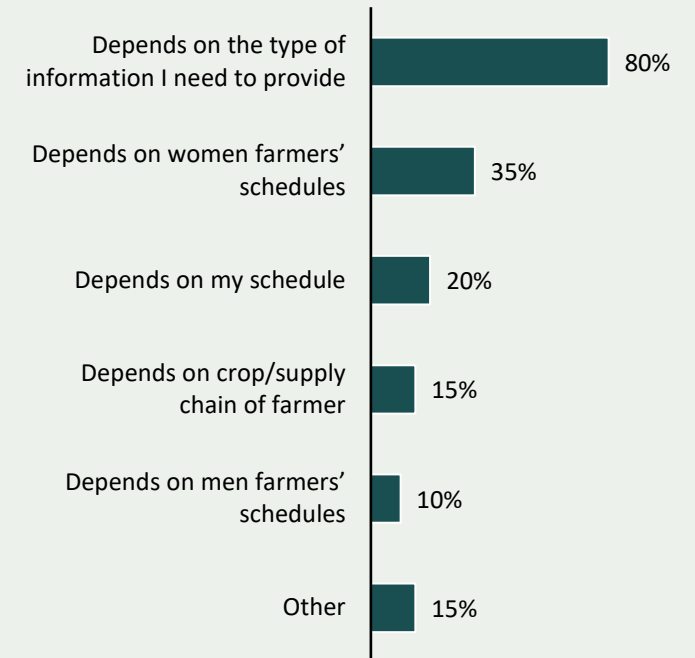
## Differences in Services Provided

Q: Do you provide different services to female farmers than you do male farmers? (n = 301)



## Determinants of Providing Different Services

Q: How do you determine what services to provide to male and female farmers?. (n = 20; 2 females; 18 males). Multi-select question.



# Additional Services Provided to Farmers

3 in 5 CBAs provide additional services to farmers. Provision of farm inputs like improved seeds, fertilizer and pesticides is the most common additional service.

We asked CBAs if they provided any extra services to gauge if/how they are going beyond their prescribed advisory role.

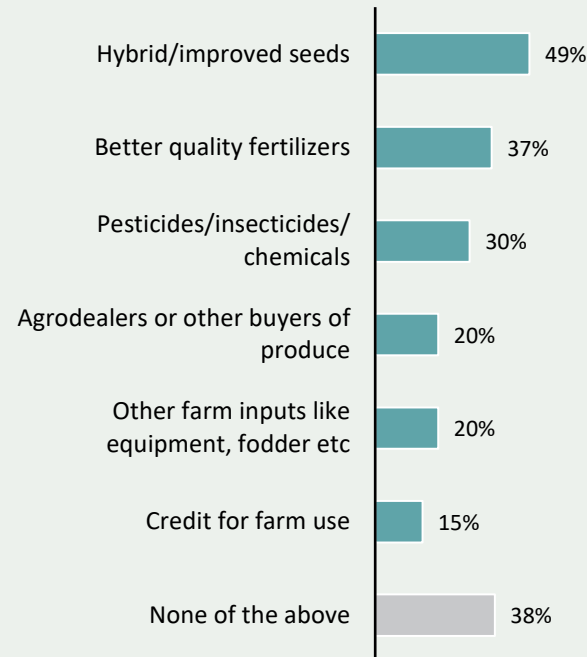
CBAs who have similar prior experience in other organizations are more likely to provide additional services (78%), compared to those with no prior experience (53%).

### Food for thought

Consider what's driving these new CBAs who are offering additional services to go beyond their role. This is something we can investigate in the follow-up study.

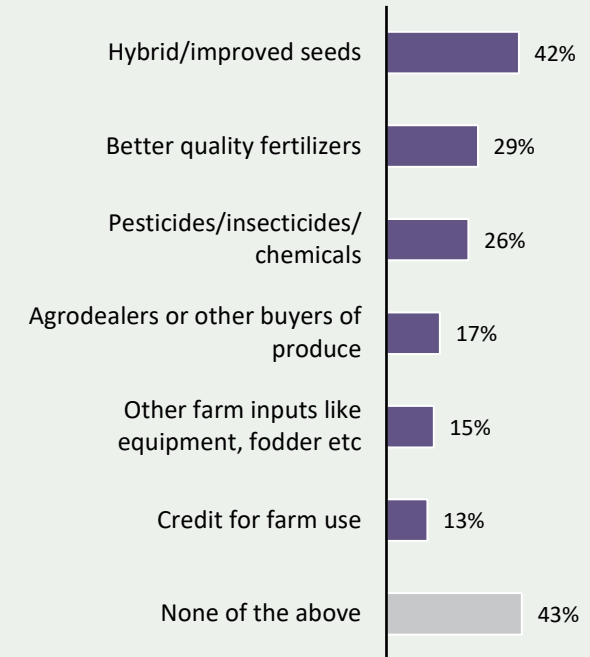
### Additional Services Provided by Male CBAs

Q: In addition, do you provide your farmers with access to the following? (n = 225). Multi-select question.



### Additional Services Provided by Female CBAs

Q: In addition, do you provide your farmers with access to the following? (n = 76). Multi-select question.



# Prior Connections Used by CBAs

Of those who provide additional services to farmers, only 1 in 5 CBAs rely on prior connections. Close to 2 in 3 use other agricultural companies or farmer groups to deliver these services.

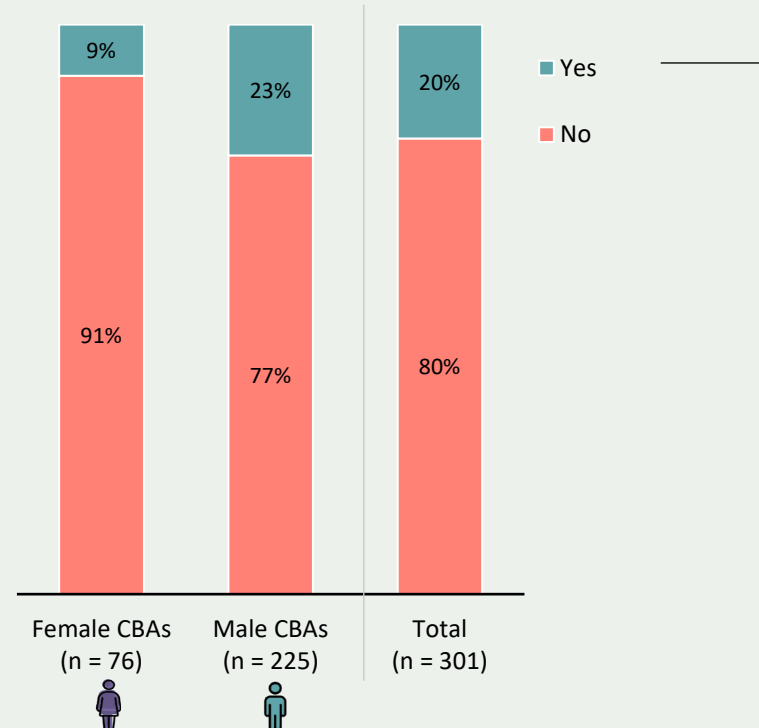
CBAs are leveraging their prior connections to agriculture work and training to deliver services.

CBAs with prior agricultural training are more likely to use prior connections to deliver additional services (27%) compared to those with no prior training (10%). The former are also more likely to use connections to individuals in agricultural companies to deliver these services (38% vs. 14% for CBAs without prior training).

Similarly, CBAs with experience in a similar role are more likely to use prior connections (28%) compared to those with no prior experience (15%). The former are also more likely to use connections to individuals in agricultural companies (45%) to deliver services, compared to those with no prior training (19%).

## Usage of Prior Connections to Deliver Services

Q: Do you use any connections you had prior to your work with AGRA to provide these services? (n = 182)



## Types of Prior Connections Used

Q: What types of prior connections do you use? (n = 36)



# Farmer Acquisition Channels

CBA's were asked about how they identify farmer groups that they serve.

Older CBAs (> 34 years) favour more formal acquisition channels like farmer groups (78%) and aggregators and co-operatives (45%), compared to their younger counterparts (66% and 29% respectively). These younger CBAs rely more on going door to door.

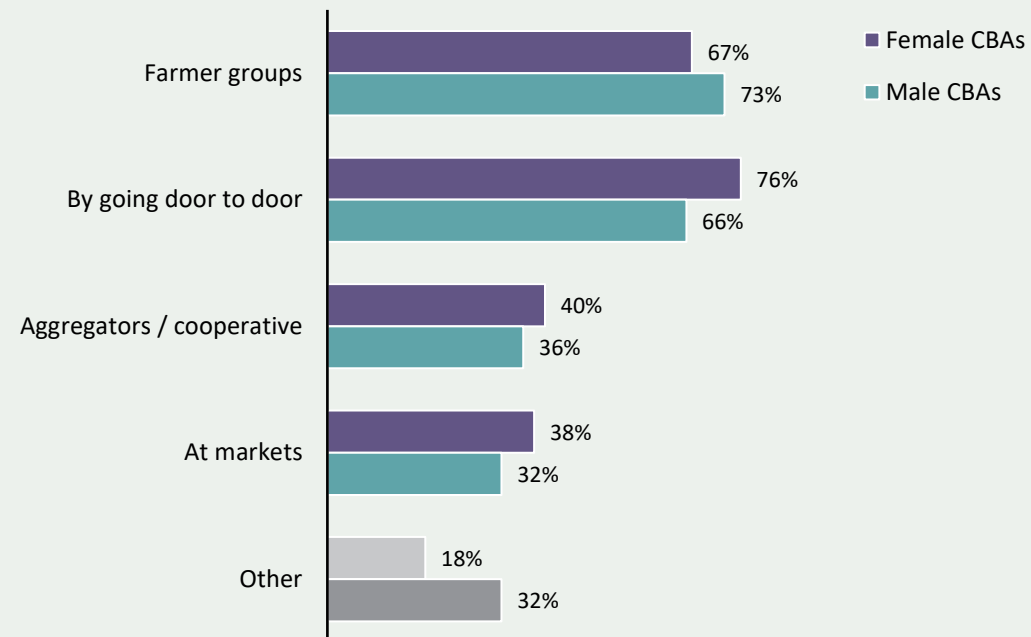
'Other' acquisition channels include:

1. Community gatherings or place of worship (17%)
2. Referrals, word of mouth or phone calls (8%)
3. Village leaders or chiefs (4%)

CBAs primarily rely on farmer groups and door to door outreach to identify farmers that they serve.

## How CBAs identify farmers to serve

Q: Please rank from 1 to 3, how you primarily identify the farmers you serve. (n = 301; 76 females; 225 males). (shown below are the % of CBAs mentioning the farmer identification channel in their top 3)





# Farmer Acquisition Channel Drivers

Most CBAs are motivated to acquire farmers through farmer groups or door to door outreach because they find it easy to reach a lot of people via these methods.

While the ease of reaching a lot of people was cited as the top reason, CBAs who heavily rely on door to door outreach are motivated by not having to travel far (57%).

Those that use farmer groups do so because:

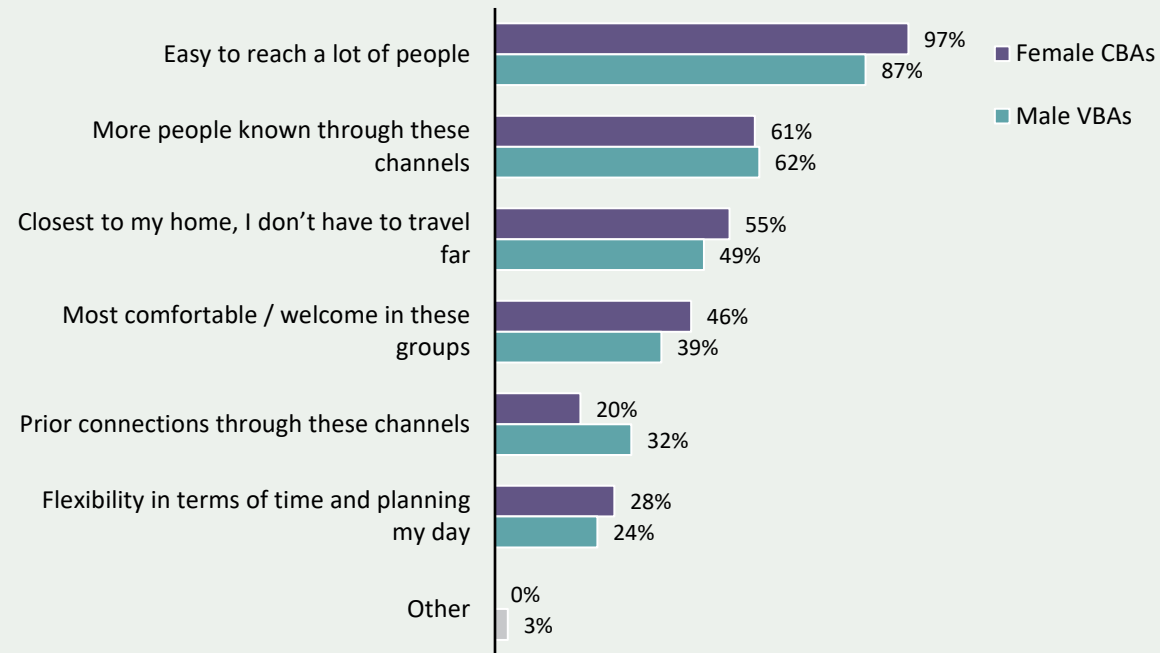
- 88% find it easy to reach a lot of people
- 65% know more people through this channel
- 51% find this channel is closest to their home

Those that use door-to-door outreach, do so because:

- 88% find it easy to reach a lot of people
- 63% know more people through this channel
- 57% find this channel is closest to their home

## Drivers for Selecting Certain Acquisition Channels

Q: Please explain why you choose to identify the farmers you serve in this way. (n = 301; 76 females; 225 males). Multi-select question.



# Suggestions for Improvement

Nearly all CBAs had a suggestion for improvement to share. A majority of CBAs seek farm inputs, as seeds, fertilizers, machinery, etc.

## A recommendation

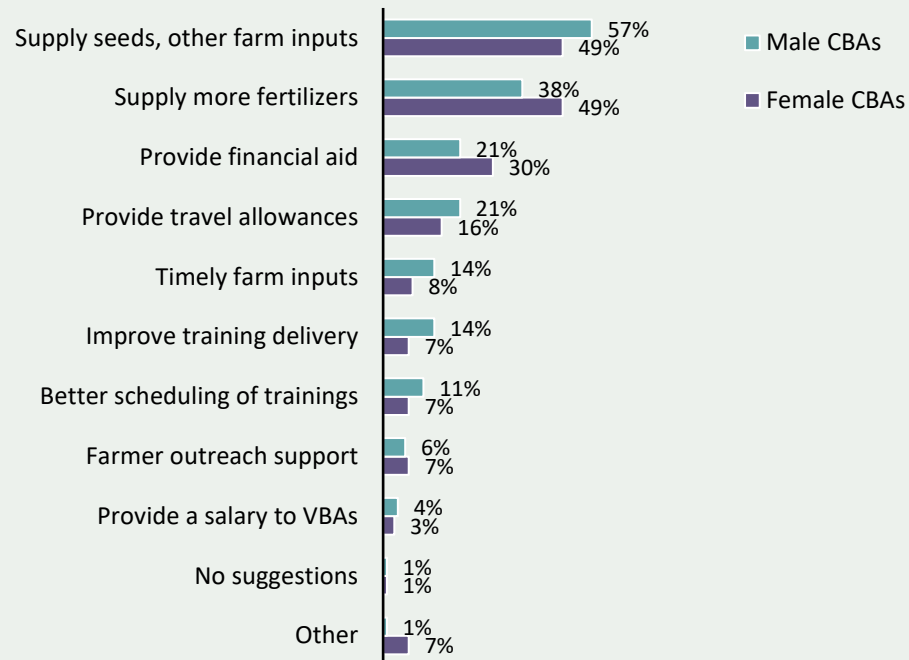
The desire for travel allowance is a common refrain amongst the CBAs. In addition to being one of a common suggestions for improvement, it is cited as a top challenge by both male and female CBAs (see [page 33](#)).

Consider rolling out monthly passes, or some other subsidized form of travel allowance.

CBAs top requests are access to more farm inputs, financial support, and a travel allowance, so they can serve farmers better.

## Suggestions for Improvement from CBAs

Q: What could AGRA do to support you more as a CBA and to help you serve farmers better? (n = 301; 76 females, 225 males)



“I just want this one big assistance: I want them to supply us with enough farm inputs like fertilizer and pesticides for our farmers. I also want to be re-trained from time to time.”  
– Male, 44

“I want AGRA to create a credit scheme where farmers can take loans to make use of it for farming.”  
- Male, 37

“They should pay the allowances so I can work better with my farmer. Also they can provide financial assistance to help us, with transport to go to the farm.”  
– Female, 35

# Recommendations

# Recommendations

Male and female CBAs have gaps in prior experience and skills can be addressed. CBAs also have a few requests to aid them in their role.

## Headline

## Detail & Suggested Action



**Male CBAs leverage their past connections among the agriculture community in their role as a CBA.**

Since male CBAs have more experience in similar roles and had better access to prior agricultural training, they come with a stronger foothold in the agricultural field. They are more confident of their agricultural knowledge; they are also able to use prior connections to offer additional services to farmers. **Recruit more female CBAs to address this disparity in access to training. Formalize access to agricultural companies and agro-dealers, to enable all CBAs to provide additional services. See Pages: [16](#), [22](#), and [46](#).**



**There are upskilling avenues for both male and female CBAs to reach more farmers and provide additional services.**

Female CBAs are least confident with expanding their farmer-base, which male CBAs can help with, due to their prior connections. On the other hand, male CBAs struggle with outreach to female farmers and nutritional knowledge, both of which female CBAs are stronger at. **Joint refresher trainings and working sessions can bridge these gaps. How can AGRA leverage the group's collective knowledge and access to foster a community of CBAs that can upskill each other? See pages: [23](#), [46](#), [22](#) and [43](#).**



**While CBAs are experiencing meaningful quality of life improvements, there are ways to support them further, so farmers experience similar impact.**

Most of the positive impact for CBAs has been catalyzed by application of training on their own farms. In order to assist them with outreach to farmers they can serve, CBAs request access to farm inputs that they can supply to farmers, and financial aid so they can travel to villages and carry out their work. **Consider collating a list of resources CBAs can use to get farm inputs; this could help them become aggregators of farmer demand in their communities. Can travel allowances be accommodated into their compensation models? See Pages: [49](#).**

What Next?

...& Appendix

# How to Make the Most of These Insights

Example tweets or Facebook posts to share publicly:

- 8 in 10 CBAs report that they applied 'all' or 'most' of AGRA's training to their livelihood. "The trainers make sure we understood what they teach, and they even did a practical presentation at my farm." #ListenBetter with @60\_decibels
- Over 3 in 5 CBAs would recommend working as a CBA with AGRA to a friend – what are you waiting for?
- 43% of our CBAs are accessing agricultural training like ours for the first time – let's continue to do the good work! #ListenBetter with @60\_decibels

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

## What You Could Do Next. An Idea Checklist From Us To You :-)

<b>Engage Your Team</b>	<input type="checkbox"/> Share staff quiz – it's a fun way to fuel engagement & discussion
	<input type="checkbox"/> Send deck to team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places!
	<input type="checkbox"/> Set up team meeting & discuss what's most important, celebrate the positives & identify next steps
<b>Spread The Word</b>	<input type="checkbox"/> Reach a wider audience on social media & show you're invested in your customers – we've added some example posts on the left
<b>Close The Loop</b>	<input type="checkbox"/> We recommend posting on social media/website/blasting an SMS saying a "Thanks to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on XYZ".
	<input type="checkbox"/> If you can, call back the customers with challenges and/or complaints to find out more and show you care.
	<input type="checkbox"/> After reading this deck, don't forget to let us know what you thought <a href="#">here!</a>
<b>Take Action!</b>	<input type="checkbox"/> Collate ideas from team into action plan including responsibilities
	<input type="checkbox"/> Keep us updated, we'd love to know what changes you make based on these insights

# Detailed Benchmarking Comparison

Comparison to benchmarks can be useful to identify where you are under- or over-performing versus peers, and help you set targets. We have aligned your results to the [Impact Management Project](#) framework – see next slide.

Information on the benchmarks is found below:

## Company Data

# CBAs 301

## 60dB Global Average:

# companies 536  
# customers 160,226

## 60dB Agriculture Average

# companies 152  
# customers 50,258

## 60dB Western Africa Agriculture Average

# companies 139  
# customers 32,434

AGRA in significant improvements to quality of life and way of farming, as well as overall CBA satisfaction. There is room to reduce the proportion of challenges faced.

## Comparison of Company Performance to Selected 60dB Benchmarks

Dimension	Indicator	AGRA	60dB Global Average	60dB Agriculture Average	60dB Agri Western Africa Average
Who	Inclusivity Ratio	0.90	0.74	0.83	0.83
	% female respondents	25	37	26	26
How Much	% reporting quality of life very much improved	82	36	36	36
	% reporting quality of life slightly improved	15	43	42	42
What Impact	% reporting increased yield and productivity	61	-	-	-
	% reporting improved agricultural knowledge	51	-	-	-
	% reporting practicing better farm methods	50	-	-	-
Contribution	% first time accessing service	43	67	74	73
Risk	% experiencing challenges	77	21	21	21
Experience	Net Promoter Score	61	45	41	41

# Impact Management Project

We take pride in making the data we collect easy to interpret, beautiful to look at, and simple to understand and act upon.

We also align our data with emerging standards of best practice in our space, such as the [Impact Management Project \(IMP\)](#).

The IMP introduces five dimensions of impact: Who, What, How Much, Contribution, and Risk.

These dimensions help you check that you haven't missed any ways of thinking about, and ultimately measuring, the positive and negative changes that are occurring as a result of an intervention.

**IMPACT  
MANAGEMENT  
PROJECT**

We aligned your results to the Impact Management Project. We're big fans of the IMP – it's a simple, intuitive and complete way of conceptualizing impact.

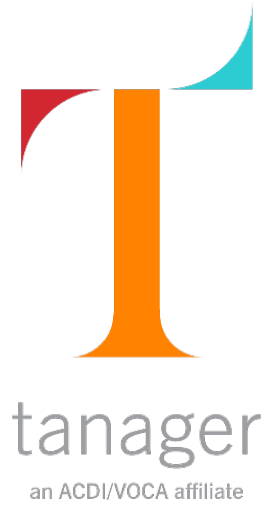
Dimension	Explanation
Who ○	The <b>Who</b> of impact looks at the stakeholders who experience social and environmental outcomes. All things equal, the impact created is greater if a particularly marginalised or underserved group of people is served, or an especially vulnerable part of the planet protected. <b>For the who of impact, we tend to work with our clients to understand poverty levels, gender and disability inclusivity.</b>
What Impact □	<b>What</b> investigates the outcomes the enterprise is contributing to and how material those outcomes are to stakeholders. We collect most of this what data using qualitative questions designed to let customers tell us in their own words the outcomes they experience and which are most important to them.
How Much ≡	<b>How Much</b> looks at the degree of change of any particular outcome.
Contribution +	<b>Contribution</b> seeks to understand whether an enterprise's and/ or investor's efforts resulted in outcomes that were better than what would have occurred otherwise. In formal evaluation this is often studied using experimental research such as randomised control trials. Given the time and cost of gathering these data, this is not our typical practice. We instead typically ask customers to self-identify the degree to which the changes they experience result from the company in question. We ask customers whether this was the first time they accessed a product of technology like the one from the company, and we ask how easily they could find a good alternative. If a customer is, for the first time, accessing a product they could not easily find elsewhere, we consider that the product or service in question has made a greater contribution to the outcomes we observe.
Risk △	<b>Impact Risk</b> tells us the likelihood that impact will be different than expected. We are admittedly still in the early days of figuring out how best to measure impact risk – it's an especially complex area. That said, where customers experience challenges using their product or service, we do think that this correlates with a higher risk that impact does not happen (i.e. if a product or service is not in use then there's no impact). Hence, we look at challenge rates (the percent of customers who have experienced challenges using a product or service), and resolution rates (the percent of customers who experienced challenges and did not have them resolved) as customer based proxies for impact risk.



# 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
<b>Net Promoter Score®</b>	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'.
<b>Inclusivity Ratio</b>	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:
	$\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$



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# Thank you!

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