

Community Inclusion Currencies

Kenya



Welcome To Your 60dB Results

We enjoyed hearing from 325 Sarafu users in Kenya – they had a lot to say!

Contents

Headlines

- 03 / Performance Snapshot*
- 04 / An Intro to Methodology*
- 06 / User Experience Comparison*
- 07 / Top Actionable Insights*
- 08 / Customer Voices*

Detailed Results

- 09 / Deep Dive Into Key Questions*

What Next

- 42 / How to Make the Most of These Results*

Appendix

- 43 / Detailed Benchmarking Summary*
- 46 / Methodology*

Sarafu Performance Snapshot

Grassroots Economics is providing a service to first-time users who do not have access elsewhere. Customer experience and satisfaction is an area for focus.

Profile

29%

live in poverty (below \$3.20/day)



Income Inclusivity

0.62



Impact

44%

send Sarafu to buy household items

What Impact

- 10% say they have access to goods/services without cash
- 6% experienced improvements to business
- 4% increased ability to care for family needs

Customer Voice

“Local shops have over time been plagued with debts from families living nearby. But thanks to Sarafu we see a relief.” – Male, Kisauni

Data Summary

Company Performance: 325 Sarafu user interviews in May-June 2021 in Kenya.

Quintile Assessment compares Company Performance with 60dB Financial Inclusion Benchmark comprised of 88 companies, 26 countries, and 40k+ customers. Full details can be found in [Appendix](#).

Net Promoter Score®

-42

on a -100 to 100 scale



Challenges

39%

report challenges; 100% not resolved



Contribution

99%

first time accessing service provided



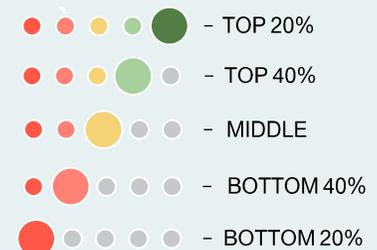
Access to Alternatives

99%

no easy access to a good alternative



Performance vs. 60dB Benchmark



An Intro to Methodology

Here's a bit of info on how we selected participations for the study, and a guide for how to read the results in this report.

We implemented a stratified sampling approach by gender and transaction frequency.

- At the beginning of the study, Grassroots Economics sent us the full user database of 47,858 users who registered between mid-October 2018 and late March 2021. Due to the wide date range and the potential that different trials would affect the experiences of older users, we agreed with Grassroots Economics to only interview users who registered in the last 3-6 months.
- We filtered for users who registered between September 1, 2020 and January 31, 2021. After removing contacts for users who did not provide a name, we had a clean sample of 5,321 unique contacts for interviews.
- We utilised a stratified sampling approach to ensure we would have sufficient sample size to draw conclusions from segments of interest: transaction frequency and gender. We grouped users into non-users, infrequent users, and frequent users based on the individual's number of total transactions (the number of times they sent or received Sarafu) and stratified the three user type groups equally. We also conducted equal stratification of male and female users. From these user groups we then randomly selected contacts.
- For Grassroots Economics level results, we have weighted the results to match the mix of the full user base to ensure results are more representative of the user base as a whole and not shaped by our sample. For example, although 31% of our sample were classified as non-users, 12% of the user base is, so we have weighted results to reflect this.
- Due to differences in representation between the complete user database and the database we sampled from, references to the population throughout this deck refer to the group of users who signed up between September 2020 and January 2021.
- We conducted segmented analysis by user group and gender and have called our insights throughout the report when we saw differences.

Actual Surveyed Demographics

Of the users sampled, we spoke to 38% in Kwale, 27% in Nairobi, 13% in Mombasa, 10% in Siaya, and 6% in Kilifi.

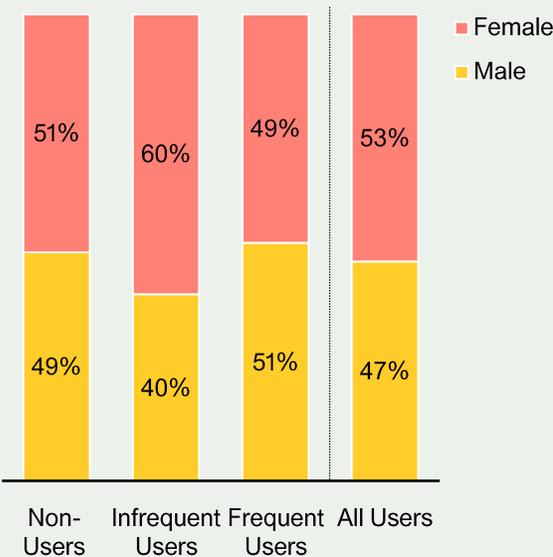
All subsequent analysis incorporates the stratified sampling weighting to ensure representativeness to the full user population. See [slide 46](#) for the weighted sampling breakdown.

Throughout the deck, we utilise weighted metrics to match the representation of the full user base. However, these are the demographics of the users we spoke with in the study.

About the Sarafu* Users We Spoke With

Data relating to user characteristics (n = 325)

Gender



Age

32 Average Age of Respondents Interviewed

Household Size

4.3 Average Household Size of Respondents Interviewed

Area Type

Grassroots Economics Data

- 56% Rural
- 33% Urban
- 4% Peri-Urban
- 7% Other

Location

Self-reported by respondents

- 51% Rural (village/countryside)
- 28% Urban (city)
- 21% Peri-Urban (town)

* Sarafu is the name for the blockchain tokens used as part of the Community Inclusion Currencies program developed by Grassroots Economics in coordination with the Red Cross.

User Experience Comparison

We segmented users by transaction frequency to pull out any insights here.*

> Non-users are those who have signed up but have not made or received any transactions.

> Infrequent users have made or received 1 to 4 transactions in total.

> Frequent users have made or received 5 or more transactions.

The table on the right compares the three user groups. More specific deep-dives into these comparisons can be found throughout the deck.

Customer satisfaction is highest amongst the most frequent users. These users are also more likely to experience quality of life improvements.

	Non-Users 	Infrequent Users 	Frequent Users 
Net Promoter Score®	-76	-40	4
Challenge Rate	37% (100% unresolved)	42% (100% unresolved)	23% (100% unresolved)
Customer Effort Score	1.7	2.7	2.8
Improved Quality of Life	4%	28%	64%
Access to Alternatives	100%	100%	99%

Top Actionable Insights

Sarafu, developed by Grassroots Economics, is reaching customers with no prior access to such a service. Sensitisation and training, and increased participation of shops/businesses would likely increase usage and uptake.

Headline

Detail & Suggested Action



Going Great:

Frequent users see improvements to quality of life, income, savings, and nutrition.

28% of all Sarafu users saw improved quality of life. This was 64% for frequent users. Those using Sarafu frequently also see increases to income (57%), savings (59%), and meal quality and quantity (51%). Nearly all users are accessing a trading system for the first time and could not easily find a good alternative.

An Idea: Unsurprisingly, increased usage creates greater impact and satisfaction. Sharing outcomes for frequent users with potential users may help to encourage increased uptake.



A Finding That Jumped Out:

Non-users ask for more information around the purpose and use of Sarafu. Infrequent users request growing user and shop networks.

Four in ten non-users suggest increasing training around Sarafu, while infrequent users request increased advertising for sign-ups (24%). The biggest barriers to increased usage are training/sensitisation and user networks.

For Discussion: These suggestions also overlap with concerns expressed by Detractors and users who experienced challenges. Continuing to build the user base will be critical to uptake, as well as training and sensitisation.



Area For Improvement:

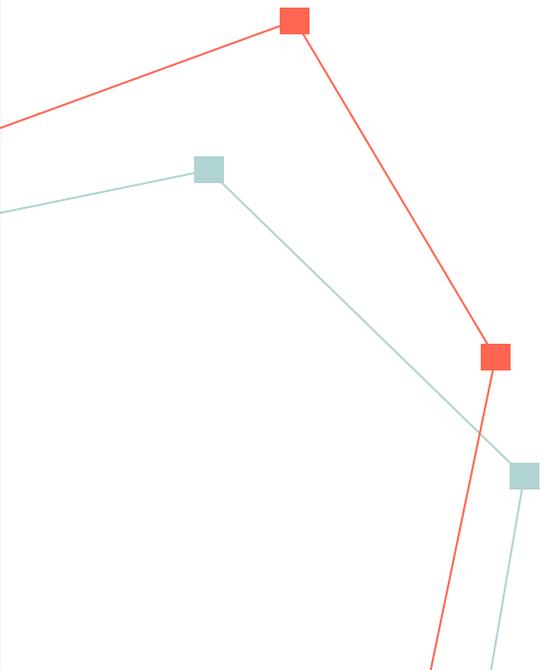
Address customer issues and suggestions to improve satisfaction and loyalty.

Nearly two in five users experienced challenges using Sarafu. None were resolved. Many respondents expressed frustration around not knowing how to get help, and some suggested establishing a customer service support line. Users who experience challenges are less likely to engage frequently with Sarafu or see improvements in quality of life, income, savings, or nutrition.

A Recommendation: Reducing and addressing customer challenges is critical for impact and growth. This could drive positive word of mouth referrals.

Customer Voices

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



Impact Stories

28% shared how using Sarafu has improved their quality of life

“I have confidence that I can afford the next meal.” – Male, Kinango Kwale

“I feel much safer in my business; I am not at a high risk to contract COVID-19 since I am not dealing with cash. Many customers also love buying from my shop because they also feel it is safer to pay with Sarafu and this has improved the number of customers in my business which has improved my income.” – Female, Nyanza

“I am always happy to see my children going to school everyday since nowadays I pay school fees with Sarafu on time. Since I started selling my products through Sarafu, customers have improved in my business.” – Female, Kinango Kwale

“In our village, one shillings are not allowed so you will find that if you buy something and your balance is less than 5 shillings then you are forced to pick sweets. With Sarafu this challenge is solved because I will always pay the exact amount. Sarafu has also helped me to avoid debts because when I do not have money, I simply pay with Sarafu.” – Male, Kisauni

“I have saved money, my business is booming and there is never a time I do not have money. My relationship with neighbours has grown stronger and I feel life is better.” – Male, Misc Mombasa

“We always trade in our group and we use points to buy food stuffs and we divide it among us.” – Male, Kinango Kwale

Opinions On Sarafu Value Proposition

16% were Promoters and were highly likely to recommend

“They gave us money that we used to hire land and we have planted vegetables.” – Female, Kinango Kwale

“We lift each other as business partners and my business is booming each day.” – Female, Misc Mombasa

“One Kenyan shilling is equivalent to one Sarafu. Sarafu is better because when you register you get 400 free points and that is enough to start trading with and improve the quality of your life.” – Male, Kinango Kwale

Opportunities For Improvement

90% had a specific suggestion for improvement

“Sarafu shops should be made available within the shopping centres and towns. It’s a bit of an inconvenience for me to go to the one Sarafu shop that I know just to buy food stuff.” – Male, Kilifi

“There should be a system that reaches out to all registered users to ensure they are equipped with information on how to receive goods and services out of Sarafu without hitches.” – Male, Kinango Kwale

“Sarafu should be mobilised and advertised in the media so that people can know more about Sarafu.” – Male, Kisauni

Key Questions We Set Out To Answer

- 
- Who Is Sarafu Reaching?
 - Demographics & income profile
 - Share of users accessing trading services for the first time
 - Availability of alternatives in the market
 - User acquisition channels & decision-making profiles
 - How Do Users Perceive Sarafu?
 - What Impact Is Sarafu Having?
 - Are Users Satisfied With Sarafu?

“I liked the idea that one could use Sarafu to pay back a debt of cash. It would help clear small debts and you don’t have to worry about having change, unlike carrying a whole 1,000 shillings and the shopkeeper tells you I don’t have change.”

- Male, Misc Mombasa

User Profile: Demographics

We asked questions to understand the users' profile and home.

Users predominantly live in Kwale (42%), Nairobi (24%), Kilifi (10%), or Mombasa (10%). All users living in Kwale live in rural villages, while all users in Nairobi and Mombasa live in urban cities.

Gender Insights

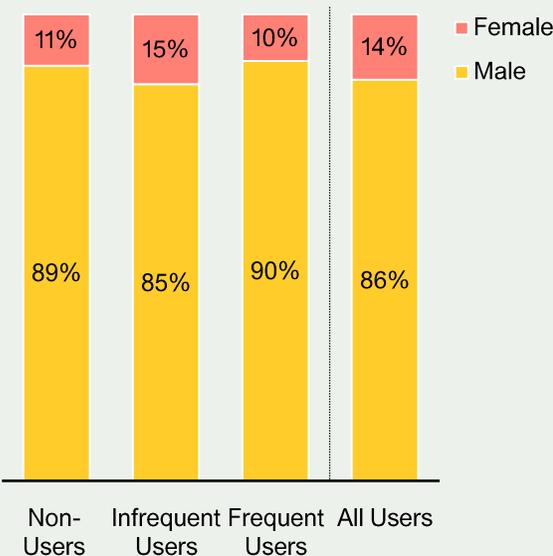
While non-users and frequent users are slightly more likely than average to be male, infrequent users who have only used Sarafu a few times are more likely to be female.

[Slide 5](#) indicates the sampling characteristics. After weighting, a typical Sarafu user is a 32-year-old living in a household of 4, in a village or in the countryside.

About Sarafu Users (Weighted)

Data relating to user characteristics (n = 325)

Gender*



Age

32 Average Age of Respondents Interviewed

Area Type

Grassroots Economics Data

- 56% Rural
- 28% Urban
- 9% Peri-Urban
- 7% Other

Household Size

4.3 Average Household Size of Respondents Interviewed

Location

Self-reported by respondents

- 51% Rural (village/countryside)
- 25% Urban (city)
- 24% Peri-Urban (town)

* 48% of the database shared with 60dB had gender listed as 'unknown'; 44% were listed as male, and 7% as female. Thus, we assumed a similar proportion in the unknown dataset to calculate the weighted gender representation of the population (i.e., 7% / (44% + 7%) = 14% female).

User Profile: Inclusivity

Grassroots Economics is reaching slightly higher-income clients relative to the Kenya population.

Using the Poverty Probability Index[®], we measured how the income profile of your customers compares to the Kenya national population. Kenya is classified as a lower-middle income country by the World Bank, meaning that those living below \$3.20/day are considered to live in poverty.

Grassroots Economics' Inclusivity Ratio is 0.62, which is lower than the 60 Decibels Financial Inclusion Benchmark of 0.84.

Income Distribution of Sarafu Users Relative to Kenya Average

% living below \$xx per person / per day (2011 PPP) (n = 325)



Inclusivity Ratio

Degree that Grassroots Economics is reaching low-income clients in Kenya

0.6x

● ● ● ● ● - BOTTOM 40%

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.

User Profile: First Access and Alternatives

Grassroots Economics is providing first access to a service of its kind for nearly all of its clients. Only one user can find a good alternative to Sarafu.

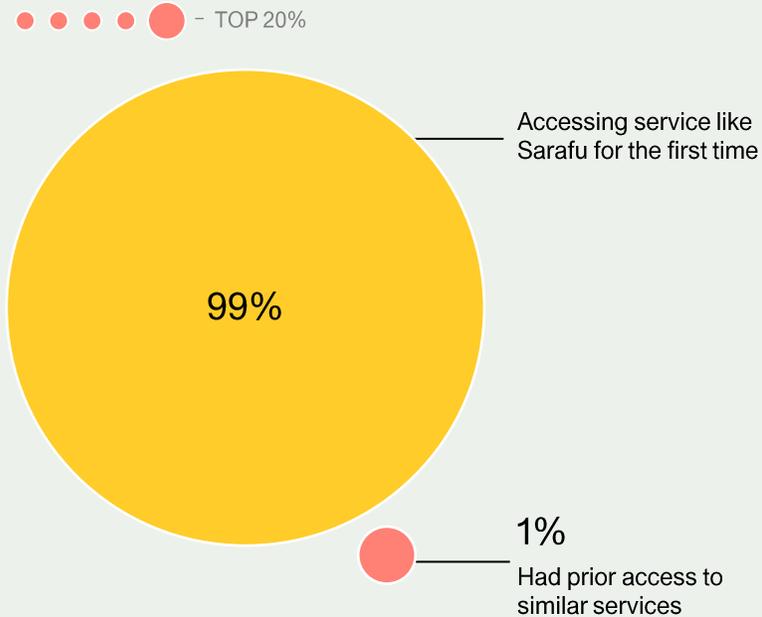
To understand the company's contribution, we ask users if it is facilitating access to a new product or service and whether a similar offering can be easily found elsewhere.

Nearly all users do not think they could easily find a good alternative to Sarafu. This proportion (99%) is outperforming the 60 Decibels Financial Inclusion Benchmark of 70%.

Only one user said they have had prior access to similar trading services like Sarafu, mentioning Bangla-Pesa.

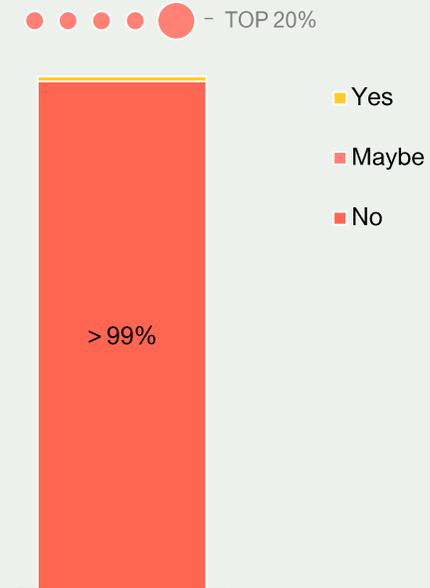
First Access

Q: Before using the service, did you have access to a trading system like Sarafu? (n = 325)



Access to Alternatives

Q: Could you easily find a good alternative to Sarafu? (n = 324)



User Profile: Acquisition and Decision Profile

Users first heard about Sarafu mostly through friends and neighbours or through Red Cross or Sarafu staff.

The top acquisition channel for Sarafu is friends and neighbours, followed by Red Cross or Sarafu staff.

Rural users were more likely to hear of Sarafu through Red Cross or Sarafu staff (44% vs. 21% of urban users), while urban users hear of it from friends (66% vs. 30% of rural users).

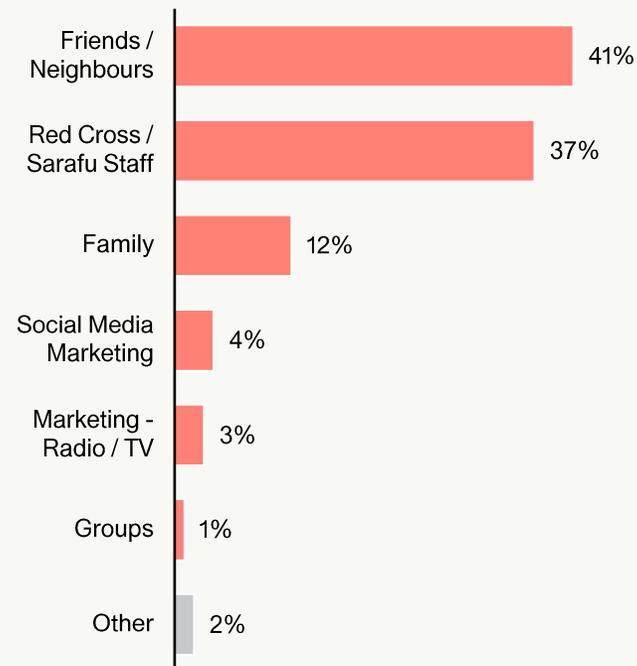
Only 1% of users first heard of Sarafu through a group, including *chamas*, women's groups, and church groups. This could be an interesting avenue to explore.

Gender Insights

Male users are more likely to have heard about Sarafu from friends (42% of men vs. 36% of women), while female users were more likely to hear about the service from staff (46% of women vs. 36% of men).

Acquisition Channels

Q: How did you first hear about Sarafu? (n = 325)



Customer Profile: Adoption Persona

This question helps us understand Sarafu users' likelihood to adopt new products. This is most often shaped by education, risk appetite, income level, and personality, as well as access. The theory comes from the *Diffusion of Innovations* by Rogers (1962).

57% of users are categorised as 'innovators' and are likely to be the first in their communities to try new products. Among frequent users, 80% of respondents consider themselves to be in this category.

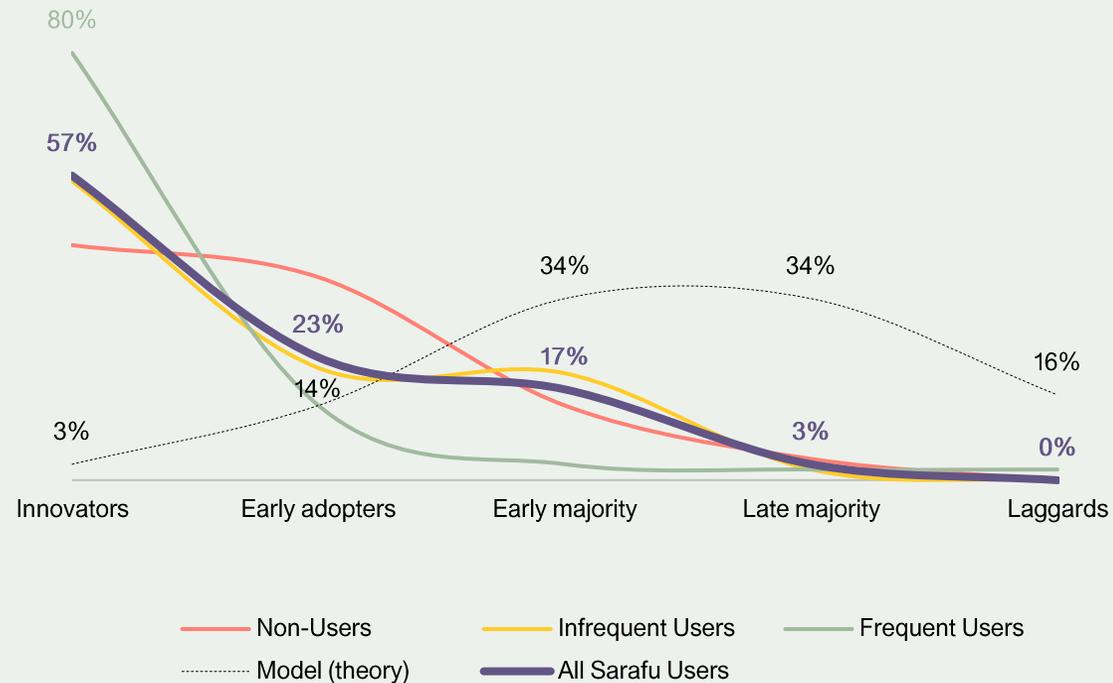
Non-users are more likely than to be 'early adopters' than infrequent or frequent users. All three user segments are more willing to try technologies ahead of the curve.

* We did not use these categories in the question but created statements to describe each category. Respondents would choose the statement described them best.

Eight in ten Sarafu frequent users are 'innovators', meaning they are most likely to try new innovations and technologies.

Innovation Adoption Persona of Sarafu Users

Q: Which statement best describes you when thinking about using new innovations, products, or services?
Data relating to customer characteristics (n = 310)



Key Questions We Set Out To Answer

● Who Is Sarafu Reaching?

● How Do Users Perceive Sarafu?

- Motivation to start using Sarafu
- Describing Sarafu to others
- Common uses, reasons for usage frequency & opportunities to encourage usage
- Trust, ease of use, reservations and concerns, and convenience

● What Impact Is Sarafu Having?

● Are Users Satisfied With Sarafu?

User Perception: Motivation to Start Using Sarafu

Identifying motivations for sign-up can be very insightful for understanding usage patterns and expectations.

Other perceived benefits and motivations to start using Sarafu are shown on the right.

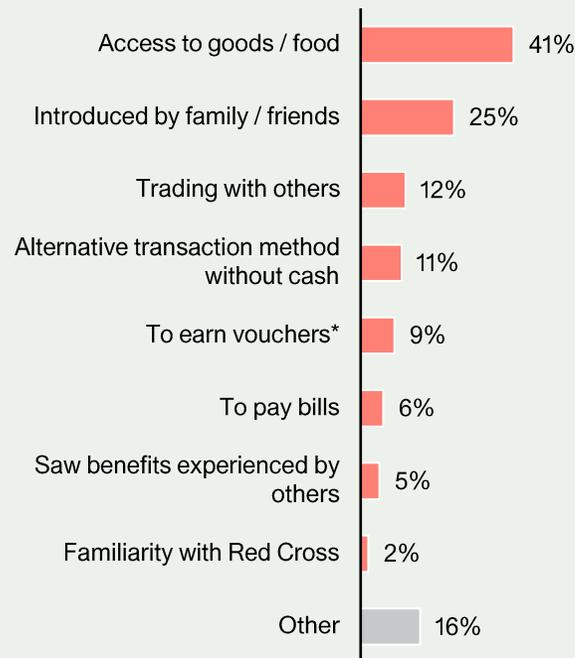
Women are most excited by the access to goods / food (49% vs. 39% of men). Men are more motivated to join after an introduction by family or friends (26% vs. 16% of women).

Compared to other user types, frequent users are most motivated by the opportunity to trade with others (21% vs. 13% of infrequent users and 3% of non-users). This may indicate that those who appreciate the community relationships that Sarafu facilitates are more likely to sign up and use the service frequently.

The most common reasons users registered to use Sarafu was to access goods or food or because of a recommendation from family or friends.

Reasons for Using Sarafu

Q: What motivated you to start using Sarafu? (n = 325). Open-ended, coded by 60 Decibels.



“I used to see other groups benefitting from Sarafu; they could get sugar, maize flour, and rice through Sarafu, so I also inquired from a friend about them and then I joined.”
– Female, Mukuru Nairobi

“I am a business lady, so when I was told that I can sell my products using half Sarafu and half cash I was very happy because I will be selling my firewood using Sarafu.”
– Female, Kinango Kwale

* While Grassroots Economics refers to Sarafu as ‘vouchers’, users overwhelmingly spoke of earning / acquiring ‘points’. We will continue to use the term ‘vouchers’ to refer to Sarafu, except in direct quotes from users.

Common Uses of Sarafu

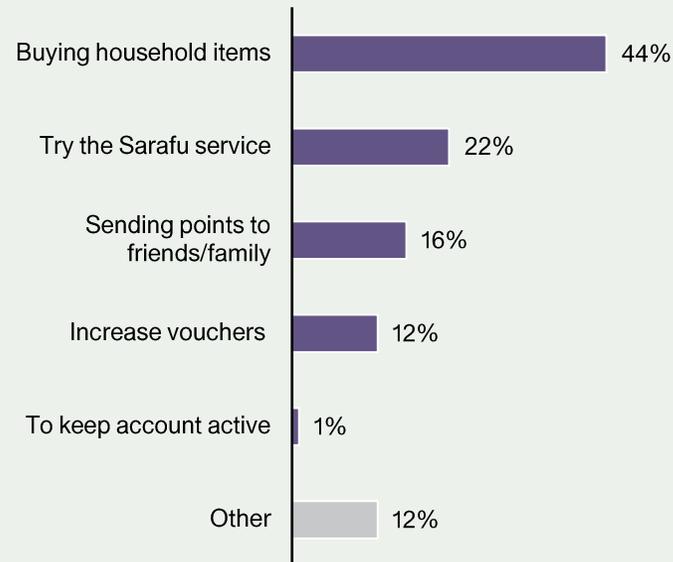
Nearly half of users who have sent Sarafu (37% of all users) bought for a household item with it. Those who received Sarafu often got it from friends and directly from Sarafu.

Respondents most commonly sent Sarafu, with over 85% of users having made a payment to another user. Only 53% of all users have received Sarafu.

Those who send Sarafu more commonly do so to conduct trade and buy goods and services. However, those who receive Sarafu primarily get it from friends, or directly from Sarafu after registration. Only one in five users who receive Sarafu (10% of respondents) have received Sarafu from customers. This potentially highlights that there are not enough businesses that accept Sarafu to meet the needs of buyers.

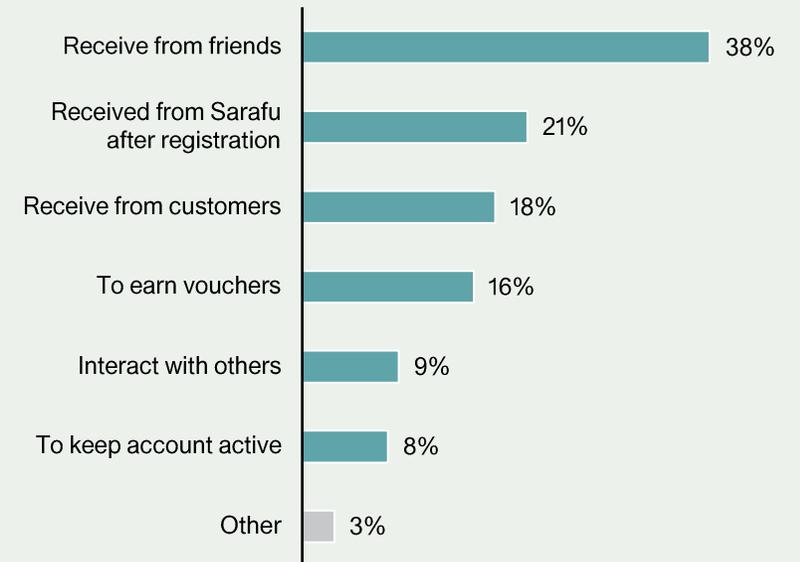
Sending Sarafu

Q: For what reasons do you send others Sarafu? (n = 209).
Open-ended, coded by 60 Decibels.



Receiving Sarafu

Q: For what reasons do you accept or receive Sarafu from others? (n = 164). Open-ended, coded by 60 Decibels.



User Understanding: Describing Sarafu to Others

To gain insight into users' understanding of Sarafu, we asked how they would describe the service to a family member or friend. You can see the most common answers on the right.

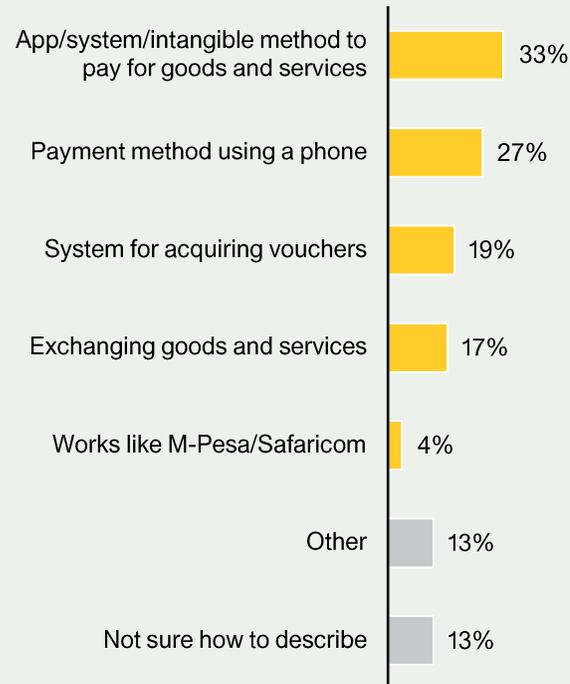
In addition to those who do not know how to describe Sarafu, a few users also believed that Sarafu offered loans or training for farming and planting.

These responses highlight that there may be a knowledge gap around the service. Providing sensitisation and education about the benefits of Sarafu may increase awareness and usage.

Most users appear to understand Sarafu well, but more than one in ten would have trouble describing it to someone.

User Understanding of Sarafu

Q: How would you describe Sarafu to a friend or family member? (n = 323). Open-ended, coded by 60 Decibels.



“It is an organisation that supports people financially. They come to a group, finance them in order to start business, and then they encourage them to trade using Sarafu.”
– Female, Mukuru Nairobi

“Sarafu is like M-Pesa but you cannot withdraw money. You can use Sarafu to pay bills using a phone.” – Female, Kinango Kwale

Reasons for Non-Usage

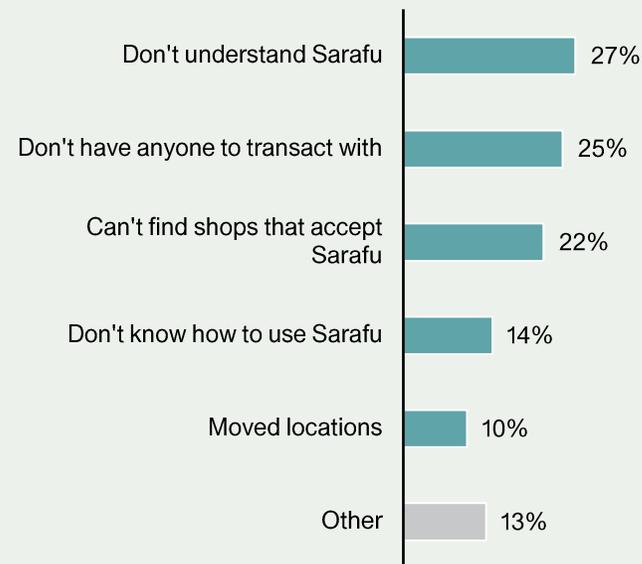
The most common reasons for no usage included a lack of understanding of Sarafu or lack of acceptance of Sarafu by shops and other users. Increasing training to use Sarafu was the top recommendation by non-users.

We wanted to understand what was happening for the group of registered users who hadn't made any transactions.

Non-users appear to be limited by knowledge, network, or both. This group had ideas for what would make them more likely to use the program. Take a look at the chart on the right.

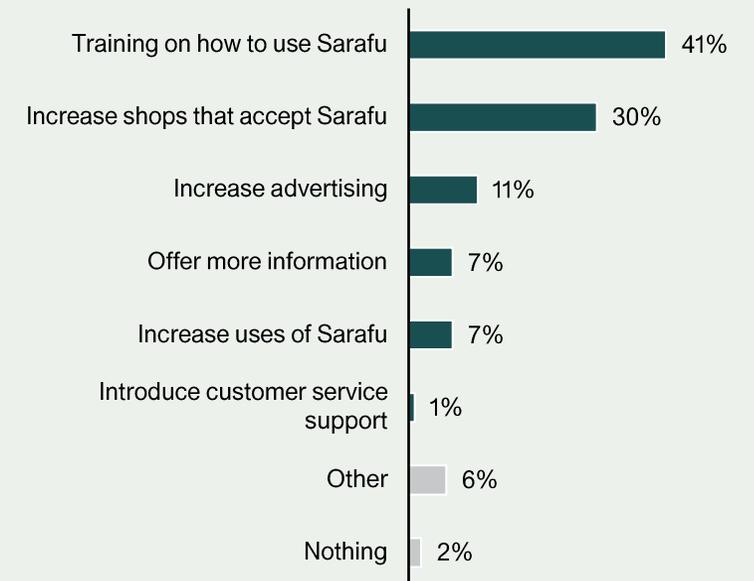
Reasons for No Usage

Q: I see that you haven't used Sarafu to send or receive goods or services so far. Could you share why that is? (n = 101). Open-ended, coded by 60 Decibels.



Actions by Sarafu to Encourage Usage

Q: Is there anything Sarafu could do to make you more likely to use the program? (n = 87). Open-ended, coded by 60 Decibels.



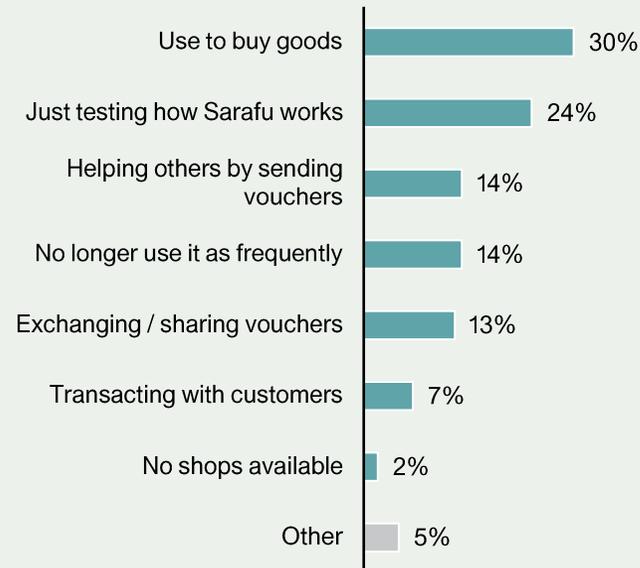
Reasons for Infrequent Usage

Infrequent users better understand the value proposition of Sarafu than non-users, but are limited by a small community with whom they can use Sarafu with. These respondents say more advertising is needed to increase sign-ups for individuals and shops to transact with.

Users who have used Sarafu just 1 to 4 times have primarily used it to buy goods or to test how it works. Increasing the network of shops and users was the top suggestion for improvement.

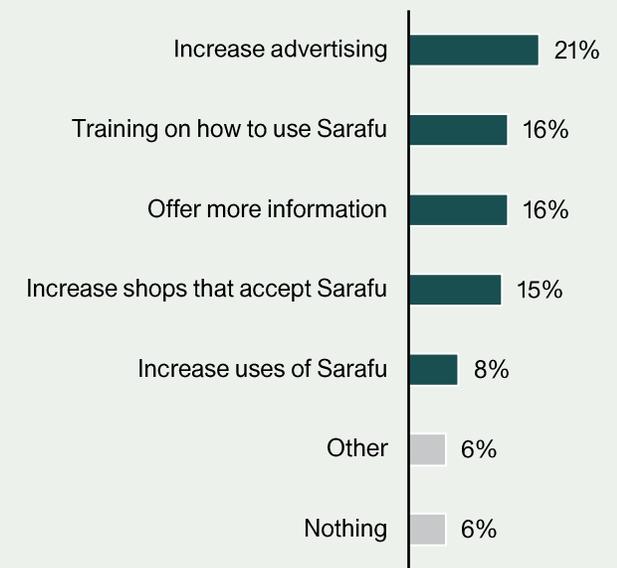
Reasons for Infrequent Usage

Q: I see that you have used Sarafu to send or receive goods or services <5 times, so far. Could you share why that is? (n = 109). Open-ended, coded by 60 Decibels.



Actions by Sarafu to Encourage Usage

Q: Is there anything Sarafu could do to make you more likely to use the program? (n = 81). Open-ended, coded by 60 Decibels.



Insights from Frequent Users

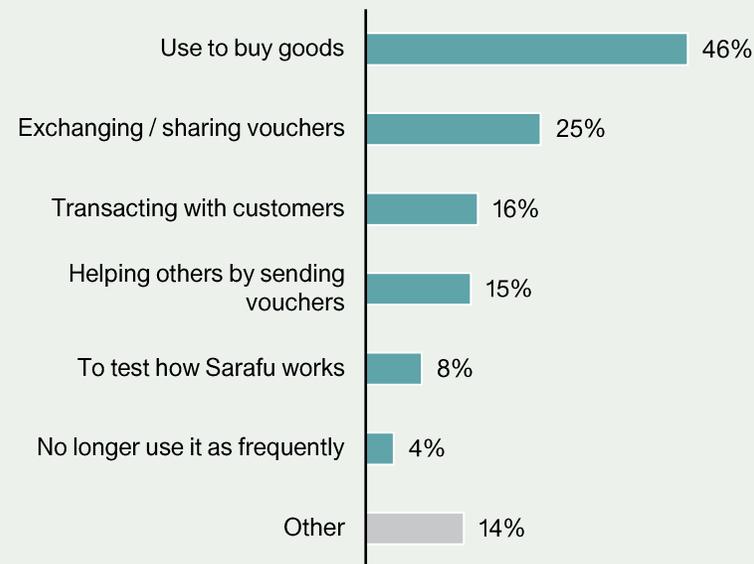
The most common usage for frequent users was for buying goods. This group appreciates the easy and cashless system of payment. Some also appreciate the bonuses offered by Sarafu.

We asked the frequent users – those who have transacted more than 5 times, why they use Sarafu and what they would miss if they were no longer able to use Sarafu.

Bonuses and vouchers were mentioned frequently. In other parts of our interviews, some respondents expressed frustration that rewards were not given. Improving allocation and/or communication of vouchers may increase user happiness and incentivise continued usage.

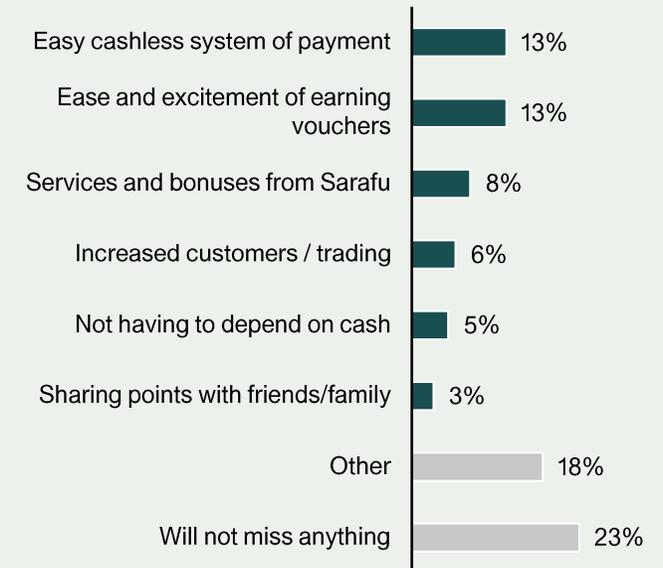
Reasons for Frequent Usage

Q: I see that you have used Sarafu to send or receive goods or services >5 times, so far. Could you explain why you frequently use Sarafu? (n = 113). Open-ended, coded by 60 Decibels.



Why Do Frequent Users Like Sarafu?

Q: If you could no longer use Sarafu, what is one thing you would miss the most? (n = 99). Open-ended, coded by 60 Decibels.



Trust and Ease of Use

The majority of users feel that they can trust Sarafu, but respondents are more ambivalent about the ease of using the service.

70% of users agree that they trust they can spend the Sarafu that they receive. Only 6% of frequent users disagree that they can trust Sarafu, compared to 16% of infrequent users and 44% of non-users. Trust is a critical element of intangible trade and may further explain why some non-users do not use Sarafu.

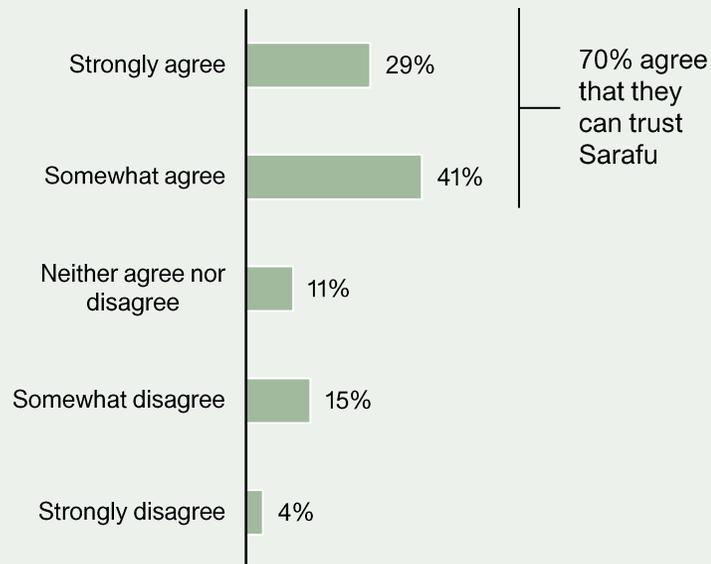
Additionally, 33% of all users say Sarafu to buy or sell goods is hard. There is an opportunity for Grassroots Economics to improve training or support to users to increase ease of use.

Gender Insights

Female users are more likely to find it difficult to use Sarafu: 40% of females found it 'slightly' or 'very difficult' compared to 32% of men.

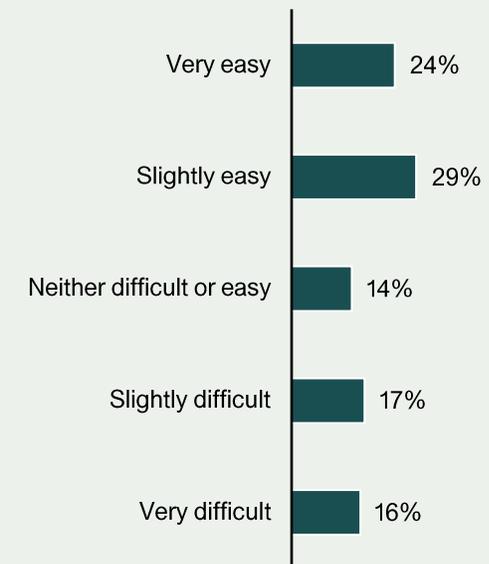
Trust in Sarafu

Q: To what extent do you agree or disagree with the following statement: "Overall, I feel I can trust that I can spend the Sarafu I receive from others." Do you: (n = 324)



Ease of Use

Q: How easy or difficult did you find using Sarafu to buy or sell goods or services? (n = 324)



Reservations About Sarafu

Common concerns from the 14% of users with reservations echo previous findings around lack of knowledge and access.

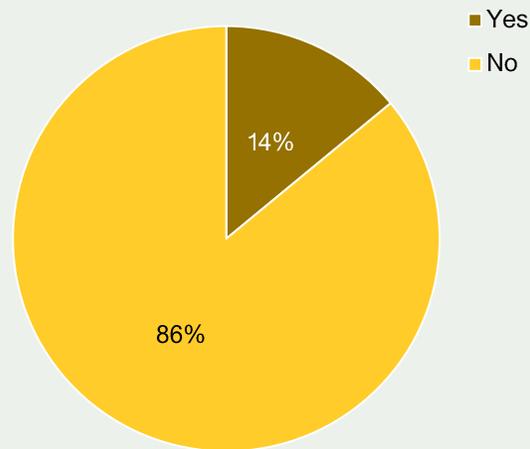
Additionally, nearly one in five users say they are unclear on how Sarafu is valued compared to Kenyan shillings. Some users say they were unaware that Sarafu is a 1:1 exchange for shilling. Others say they feel that they paid more for goods, sometimes paying in both Sarafu and shillings.

There is opportunity here for Grassroots Economics to set and communicate clear valuations for goods, which may in turn increase trust in Sarafu.

Most users don't have any reservations or concerns. Reservations from others are around lack of understanding how to use the service, lack of access to shops to trade with, and not knowing how goods are priced in Sarafu.

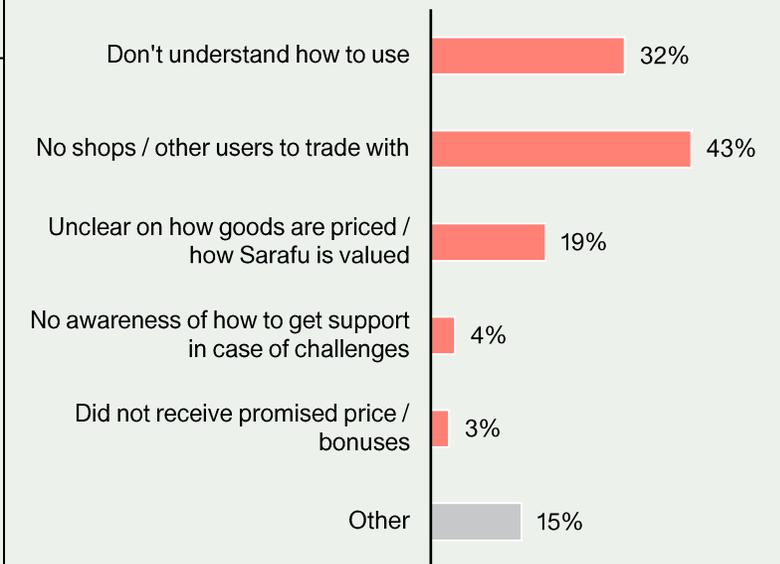
Existence of Concerns

Q: Do you have any reservations or concerns about sending or receiving Sarafu for your goods or services? (n = 325)



Common Concerns

Q: Please explain [your concerns]. (n= 49). Open-ended, coded by 60 Decibels.



Convenience

More than half of users say Sarafu is more convenient than paying or accepting payment with Kenyan shillings.

Convenience is a key element of Sarafu's value proposition, but this does not appear to reflect the experience of all users. We've shared the full raw database – it may be useful to take a look at the qualitative data, the responses that users shared, to get more nuanced insight and identify areas for improvement.

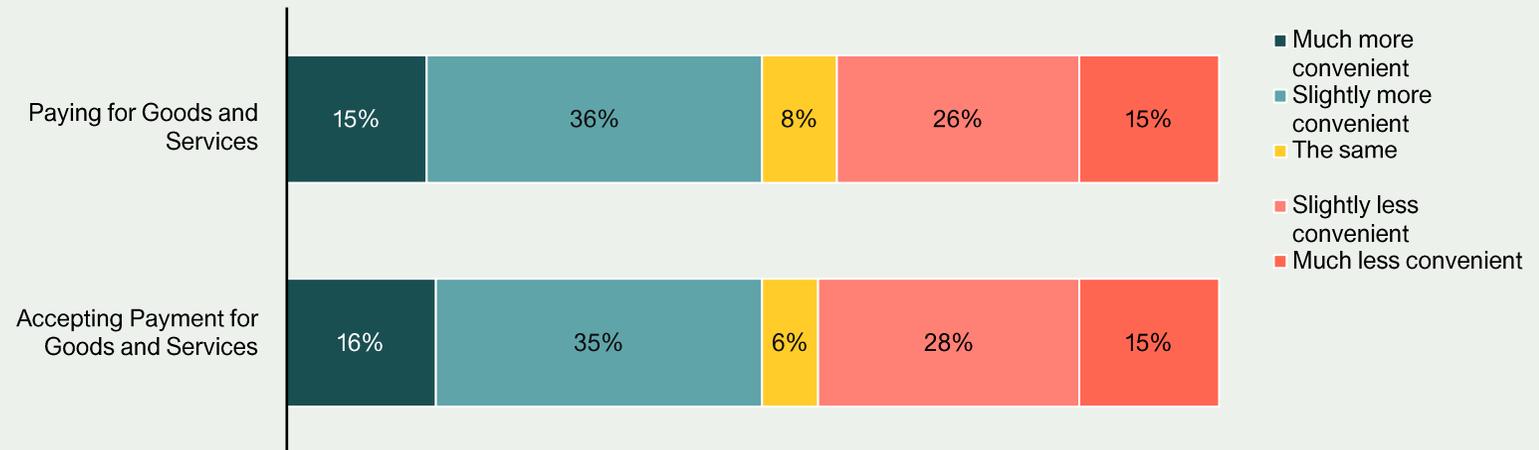
There is no statistically significant relationship between gender and convenience.

User Insights

Frequent users were more likely to say Sarafu is much more convenient (average of 40% for both dimensions) than infrequent users (14%) and non-users (4%).

Convenience Compared to Kenyan Shillings

Q: Is Sarafu more or less convenient than your previous method of paying / accepting payment for goods or services *without* Kenyan shillings? (n = 325)



“We always save money in our table banking group and then exchange it for Sarafu. Everyone gets a share according to their savings. All our phones always have Sarafu which we use for various uses; to buy food and supplies for my pastry business.”

- Female, Kinango Kwale

Key Questions We Set Out To Answer

- 
- Who Is Sarafu Reaching?
 - How Do Users Perceive Sarafu?
 - What Impact Is Sarafu Having?
 - Impact on quality of life
 - Changes to financial and household welfare
 - Are Users Satisfied With Sarafu?

Impact Performance: Quality of Life

To gauge depth of impact, respondents were asked to reflect on whether their quality of life has changed as a result of using Sarafu. The proportion of users seeing an improved quality of life (28%) is lower than the 60 Decibels Financial Inclusion Benchmark of 78%.

Users who saw 'very much improved' quality of life are significantly more likely to recommend Sarafu: 62% are considered Promoters of the service (see page 33 for more information on the Net Promoter Score).

User Insights

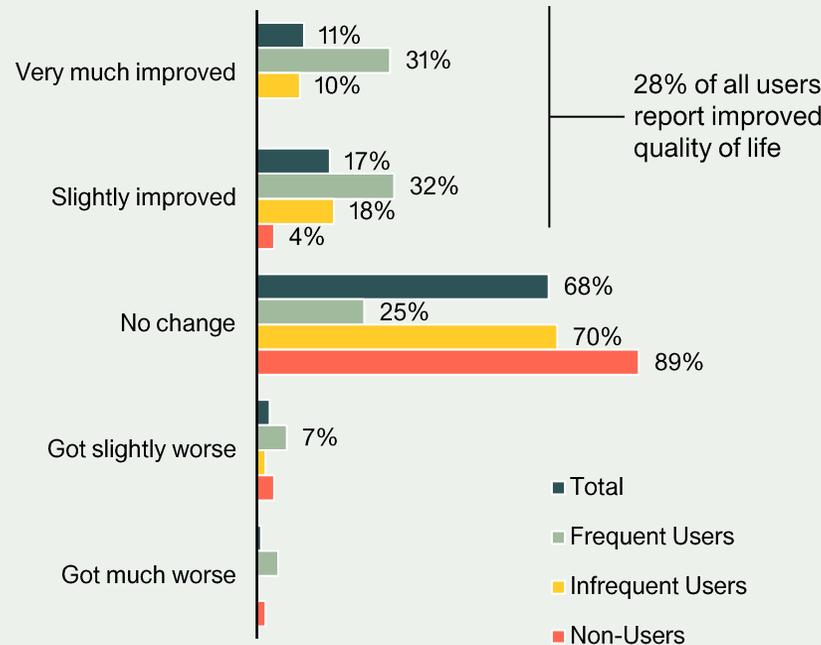
63% of frequent users saw improvements, compared to 28% of infrequent and only 4% of non-users. There is no relationship between quality of life and gender.

Three in ten users see improvements to their quality of life due to Sarafu, but nearly seven in ten see no change.

Perceived Quality of Life Change

Q: Has your quality of life changed because of Sarafu? Has it: (n = 324)

● ● ● ● ● - BOTTOM 20%



Very much improved:

“These days I restock my vegetables every day because people can use their Sarafu to get whatever I sell. I am making good profits too.” - Female, Misc Mombasa

Slightly improved:

“My kids use the money we save [by using Sarafu] as bus fare to school. A fraction of my needs are sorted.” - Male, Kisauni

No change:

“I have not used it much to see a life-changing experience. It becomes very discouraging when people shun the idea when you are trying your best to explain its importance and how more people will enhance its trade.” - Male, Kisauni

Quality of Life: Top Outcomes

Customers were asked to describe – in their own words – any changes they experienced since using Sarafu.

The top outcomes are shown on the right.

For the 62% of users who saw no change in quality of life, they mentioned:

- Too little use to see benefits (42%)
- Never having used Sarafu (33%)
- No shops accepting Sarafu (17%)

4% said their quality of life got worse. Again, this group also spoke of difficulty finding establishments that accept Sarafu (75% of those with worsened quality of life).

One in three users who experienced quality of life improvements said Sarafu allowed them to access goods and services when they lack cash. Others mentioned improving their businesses and taking care of their families.

Most Common Three Self-Reported Outcomes for 28% of Users Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 103). Open-ended, coded by 60 Decibels.

34%

mentioned **access to goods and services when they do not have other liquidity**

(10% of all respondents)

“We always trade in our group and we use points to buy food stuffs and we divide it among us.”

– Male, Kinango Kwale

23%

talked about **overall improvements to their business**

(6% of all respondents)

“I have a business, I sell vegetables and it is never lacking Sarafu customers and I also can go to other Sarafu shops to buy food stuff that I may be lacking.” – Female, Kinango Kwale

13%

reported **increased ability to take care of themselves and their families**

(4% of all respondents)

“My life improved at this time. I have a business and I can pay fees for my children and also provide food for them.” – Female, Kinango Kwale

Financial Impact: Change in Income & Savings

Frequent users saw improvements in income and savings, but this wasn't common across all user groups.

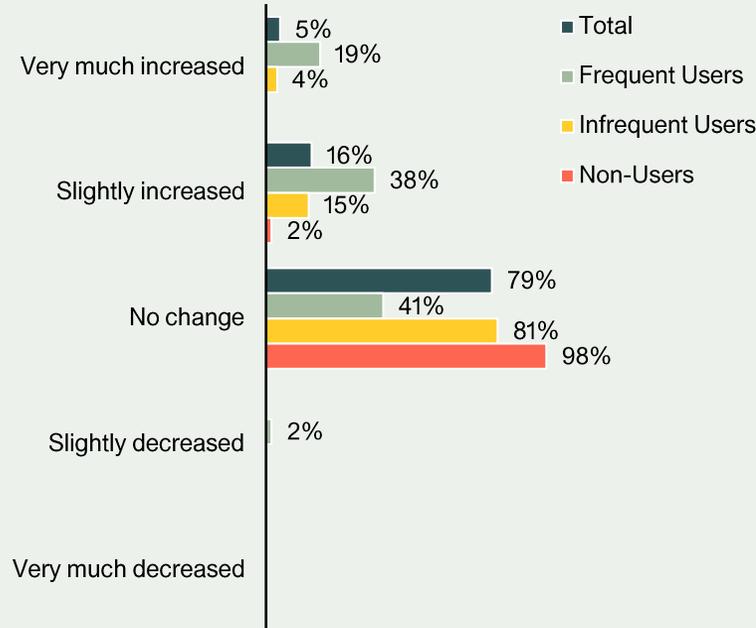
There is a strong statistically significant relationship between user type and change in income and savings.

57% of frequent users increased income and 59% increased savings. On the other hand, 81% of infrequent users and 98% of non-users reported no change to either dimension because of Sarafu.

There is no statistically significant relationship between gender and either income or savings change.

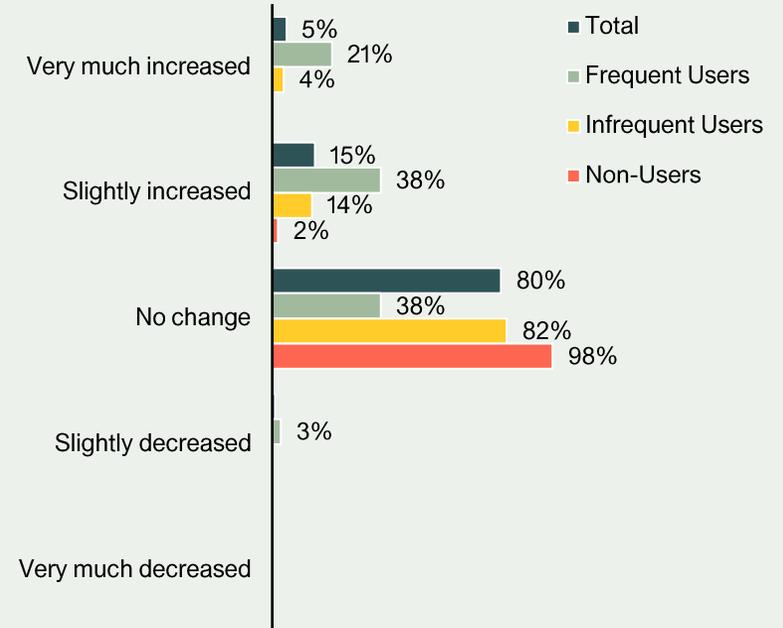
Change in Income

Q: Has the money you earn (income) as a household changed because of Sarafu? (n = 325)



Change in Savings

Q: Has your ability you save as a household (in Kenyan shillings) changed because of Sarafu? (n = 325)



Household Impact: Change in Nutrition

A quarter of users' families eat more and/or better quality meals because of Sarafu.

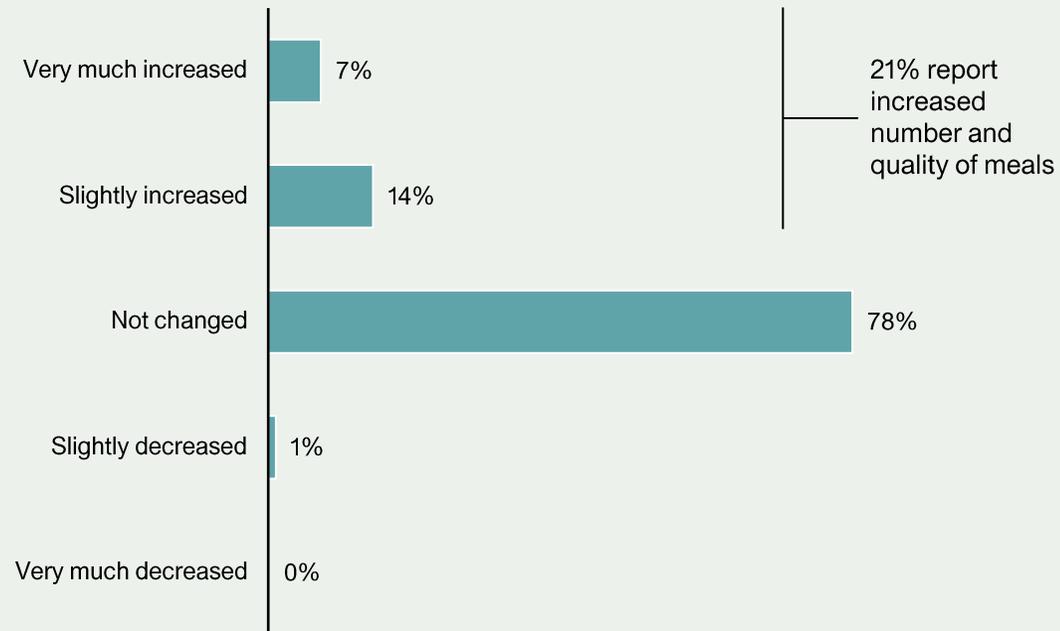
Unsurprisingly, there is a strong relationship between transaction frequency and household welfare outcomes:

- 51% of frequent users experienced increased nutrition quality and meal quantity; 46% say it is unchanged
- 21% of infrequent users increased this dimension; 79% say it is unchanged
- 2% of non-users increased; 98% say it is unchanged

There is no significant relationship between gender and nutrition quality change as a result of Sarafu.

Change in Nutrition Quality and Meal Frequency

Q: Has the number and quality of meals your family eats changed because of Sarafu? (n = 325)



Key Questions We Set Out To Answer

- 
- Who Is Sarafu Reaching?
 - How Do Users Perceive Sarafu?
 - What Impact Is Sarafu Having?
 - Are Users Satisfied With Sarafu?
 - Net Promoter Score® & drivers
 - Top challenges experienced
 - Suggestions for improvement

“They should improve their language; they do not talk to customers in a polite way. They should be able to respond to our challenges. When the shop I am directed to is not working, they should be able to direct me to another shop.” – Male, Mukuru Nairobi

Customer Satisfaction: Net Promoter Score

Sarafu has a Net Promoter Score® of -42, which is lower than the 60 Decibels Global, East Africa, and Financial Inclusion Benchmarks.

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.

While NPS does not vary between gender, it differs significantly by user types. The NPS for:

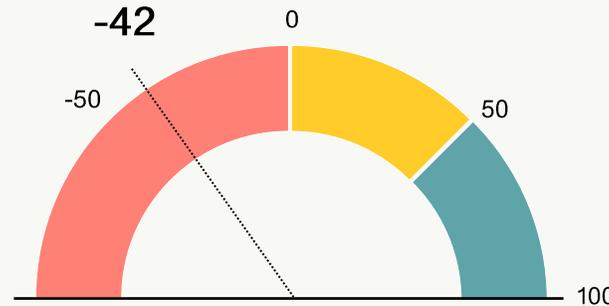
- Frequent users is 4,
- Infrequent users is -40,
- Non-users is -76.

Recommendation

NPS is a helpful metric to track over time to detect subtle changes in customer satisfaction. Companies looking to improve their NPS set a target of increasing NPS by 7 points over 12 months, on average.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Sarafu to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 325)



NPS = % Promoters — % Detractors

9-10 likely to recommend 0-6 likely to recommend

NPS Benchmarks



60 Decibels Global Average 419 companies	42
East Africa Average 124 companies	42
Financial Inclusion Average 76 companies	49

NPS Drivers

Promoters and Passives value the ease of use and the ability to exchange Sarafu for goods and services. Detractors and some Passives want to see expanded service and acceptance, as well as training to use Sarafu.

16% are Promoters :)

They love:

1. Ease of use and convenience of trade
(49% of Promoters / 8% of all respondents)
2. Accessibility to goods/services without cash
(28% of Promoters / 4% of all respondents)
3. Improved livelihoods
(14% of Promoters / 2% of all respondents)

“Sarafu offers the best services and what a good way to help families afford to buy food. Communities boost each other through trade.” – Male, Kisauni

Tip:

Highlight the above value drivers in marketing. Promoters are powerful brand ambassadors—can you reward them?

26% are Passives :\

They like:

1. Means to exchange to acquire goods/services
(45% of Passives / 12% of all respondents)
2. General life improvements
(19% of Passives / 5% of all respondents)

But complain about:

1. Lack of support for those who experience challenges
(11% of Passives / 2% of all respondents)

“My first experience was smooth just the distance from the Sarafu shops is a bit of an inconvenience.” – Male, Misc Mombasa

Tip:

Passives won't actively refer you in the same way that Promoters will. What would it take to convert them?

58% are Detractors :(

They want to see:

1. Support to help understand how to use Sarafu
(49% of Detractors / 28% of all respondents)
2. More advertising to increase users
(45% of Detractors / 26% of all respondents)
3. Increased acceptance by shops/vendors
(19% of Detractors / 11% of all respondents)

“They should be available at least to train their newly registered members.” – Female, Mukuru Nairobi

Tip:

Negative word of mouth is costly. What's fixable here?

NPS & Challenges

Users who experienced a challenge are much less likely to recommend Sarafu to friends or family. This is one area of improvement that Grassroots Economics could focus on.

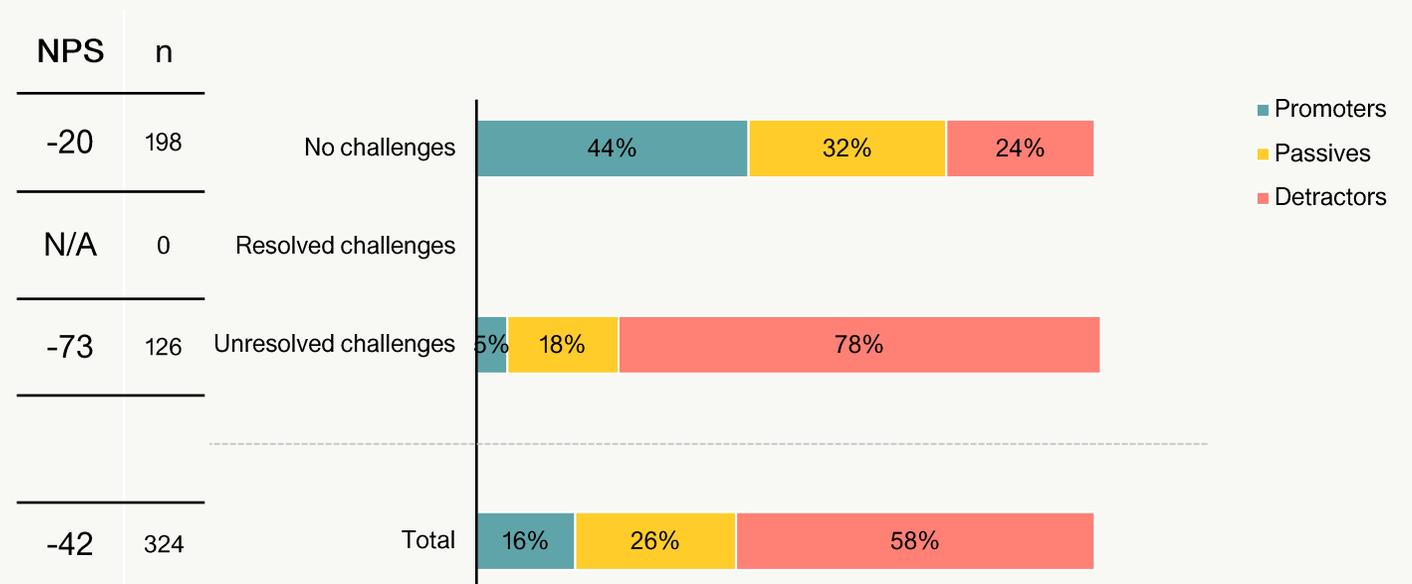
Customer satisfaction is shaped by customer challenge rate. To avoid negative word-of-mouth and to maximise impact, reducing and addressing these issues is key.

Recommendation

Filter the 60 Decibels raw database for those with challenges and read more about what issues they are facing. Review your issue resolution processes and see if there are opportunities to clarify and improve.

Net Promoter Score by Challenge Rate

Segmented by customers reporting challenges (n = 118)



NPS by Location

We conducted an analysis of NPS by location, considering locations that have more than 5% representation in our sample.

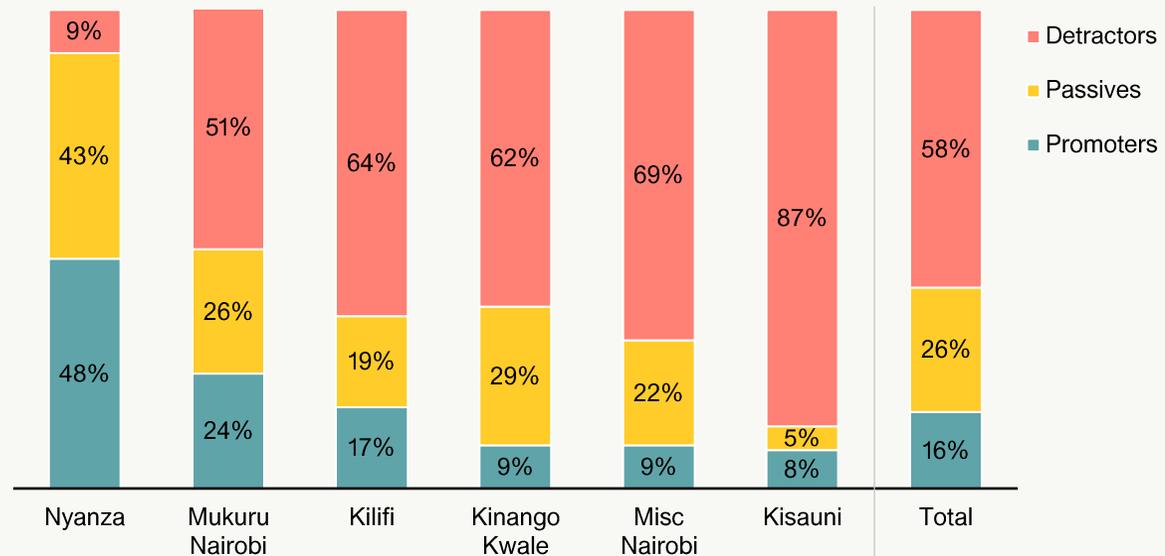
We discovered that Nyanza has an overall NPS that is much higher than any other location, and even higher than the overall NPS for frequent users. On the other hand, Kisauni has the lowest NPS.

Given that different regions may have different implementations, there is opportunity for Grassroots Economics to identify best practices in the Nyanza operation and share learnings with other locations.

NPS is highest in Nyanza and lowest in Kisauni. What insights can this uncover around what is/isn't working?

Net Promoter Score by Location

(n = 312)



NPS	39	-27	-47	-53	-60	-79	-42
n =	26	69	26	152	18	22	325

User Challenges & Customer Service

No respondents said their challenges have been resolved. Unresolved challenges can encourage negative word-of-mouth and detract from positive impact. The next page shows the most common issues experienced.

To improve user experience and satisfaction, Grassroots Economics should design and communicate a clear issue resolution process to support users who have problems.

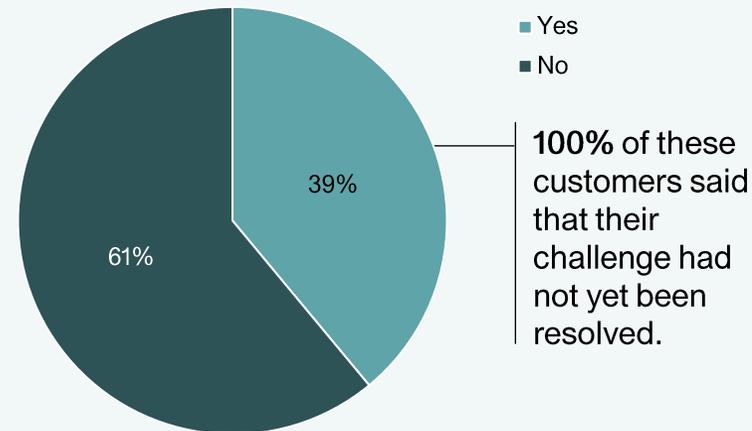
Users who have experienced a challenge are asked about how easy it was to get an issue handled or resolved. This is the Customer Effort Score (CES) and it is the average rating of all users. Sarafu has a CES of 2.55 out of 5, showing that users are dissatisfied with the level of customer service they have received from the company.

39% of respondents have experienced challenges with using Sarafu. Infrequent users were most likely to experience challenges (42%), followed by non-users (37%) and frequent users (23%).

Proportion of Users Reporting Challenges

Q: Have you experienced any challenges with using Sarafu?
(n = 324)

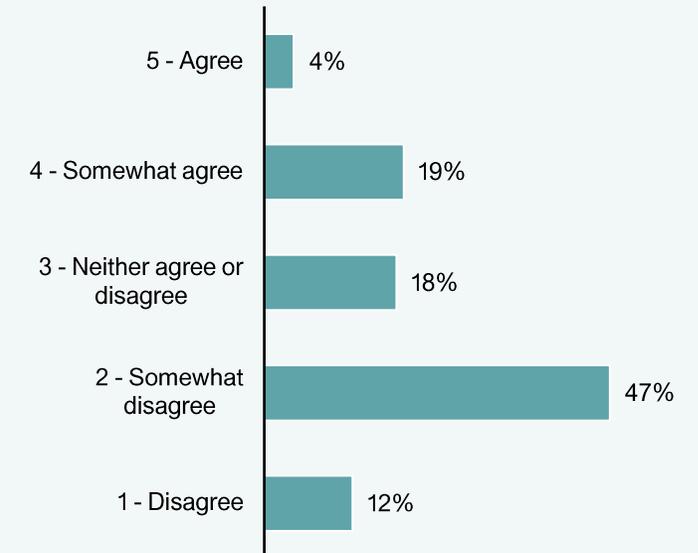
● ● ● ● ● - BOTTOM 20%



Customer Effort Score

Q: How do you feel about the statement? Overall, Sarafu made it easy for me to handle my issue. Do you: (n = 126)

● ● ● ● ● - BOTTOM 20%



Customer Challenges: Top Issues

We ask the challenges question as framed by customer experience rather than fault. Thus, challenges can sit in different themes and may be addressed in different ways.

We identified two key areas of major challenges, which are in line with issues shared by Detractors:

- Lack of accessibility to transact Sarafu: users may find it difficult to find a location that accepts the exchange. Similarly, some reported that Sarafu is not reliable and may stop working.
- Lack of support to use Sarafu: users are not provided training or education and do not have clear methods to contact the company when experiencing challenges. 12% of non-users especially expressed this challenge.

Nearly three in four users who experienced a challenge mentioned difficulty in finding shops to use Sarafu. This was consistent across the three user groups. The other two top challenges were unreliability of service and lack of support when experiencing challenges.

Most Common Issues for 39% of Customers Who Say They've Experienced a Challenge

Q: Please briefly explain the challenges you have experienced. (n = 118). Open-ended, coded by 60 Decibels.

72%	mentioned difficulty in finding shops that accept Sarafu (28% of all respondents)	<i>“People do buy my charcoal and they pay with Sarafu, but I do not have another place to exchange these points with another product since many people in my place stopped using Sarafu.” – Male, Mukuru Nairobi</i>
12%	talked about unreliability / lack of service functionality (5% of all respondents)	<i>“The Sarafu company stopped working, making it difficult for us to use Sarafu.” – Female, Kinango Kwale</i>
10%	reported needing support to resolve challenges (4% of all respondents)	<i>“I do not know who to ask in case I have a challenge.” – Female, Mukuru Nairobi</i>

User Suggestions

Near the end of the interview, we asked users if they had suggestions for improvement for Sarafu.

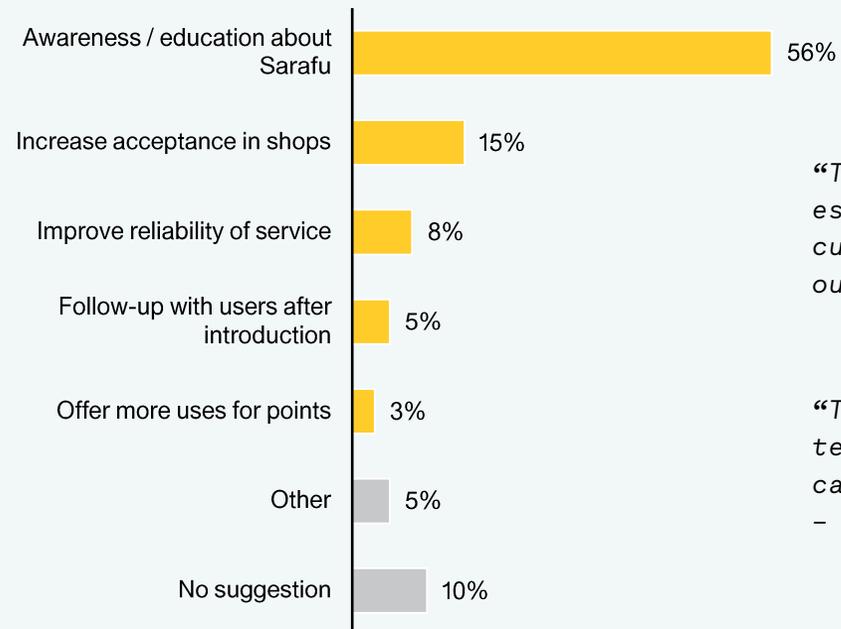
Many suggested improvements reiterated challenges experienced and complains from Detractors. The biggest suggestion was to increase awareness of Sarafu by offering training and education and creating a larger network of Sarafu users to increase transaction acceptance.

Other comments included improving the service reliability or process, following up with new users after sign-up, and offering more uses for Sarafu such as to pay school fees or to withdraw to Kenyan shillings.

Top suggestions from customers included providing awareness and training around Sarafu, increasing acceptance in shops, and improving the reliability of service.

Suggested Improvements

Q: What about Sarafu can be improved? (n = 323). Open-ended, coded by 60 Decibels.



“They should mobilize more people to join especially business people so that we customers we can easily buy from them using our points.” – Male, Mukuru Nairobi

“They should improve their training techniques. Words alone are not enough they can demonstrate how to use this service.” – Male, Mukuru Nairobi

What Next?

...& Appendix

How to Make the Most of These Insights

Example tweets or Facebook posts to share publicly

- More than 58% of frequent Sarafu users see improvements to income and/or savings. “My business is doing well. I have been able to save cash to cater for other needs in my family, I have paid fee balances for my children.” #ListenBetter with @60_decibels
- 44% of users have paid for a household item using Sarafu – what are you waiting for?
- Sarafu users are more able to purchase items to improve their personal and family wellbeing. “I really wish to own a smartphone and I am very happy that very soon I will be owning one through Sarafu.” We #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 :-)

Engage Your Team	<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
Spread The Word	<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
Close The Loop	<input type="checkbox"/> Let us know if you’d like us to send an SMS to interviewed customers with a short message letting them know feedback is valued and as a result, you’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: Feedback Form!
Take Action!	<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

Grassroots Economics excels on providing a service with no good alternative. Issue resolution and customer satisfaction are areas for improvement.

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

customers 325

60dB Global Average:

companies 401
customers 167k+

60dB Financial Inclusion Average

companies 83
customers 38k+

60dB East Africa Average

companies 124
customers 63k+

Comparison of Company Performance to Selected 60dB Benchmarks

Dimension	Indicator	Grassroots Economics	60dB Global Average	60dB FI Average	60dB East Africa Average
Who ○	% live in poverty (below \$3.20 line)	29	45	37	44
	Inclusivity Ratio	0.62	0.79	0.83	0.63
	% female	14	39	52	36
How Much ≡	% reporting quality of life very much improved	11	44	35	52
	% reporting quality of life slightly improved	17	39	43	38
	% reporting improvement to income	21	-	-	-
	% reporting improvement to savings	20	-	-	-
	% reporting increase in number / quality of meals	21	-	-	-
What Impact □	% reporting access to goods and services without cash	10	-	-	-
	% reporting improvements to their business	6	-	-	-
	% reporting improved ability to care for families	4	-	-	-
Contribution +	% first time accessing a trading system	99	67	63	67
	% saying no good alternatives are available	99	73	70	80
Risk △	% experiencing challenges	39	31	22	35
Experience	Net Promoter Score	-42	42	49	42

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 conceptualising impact.

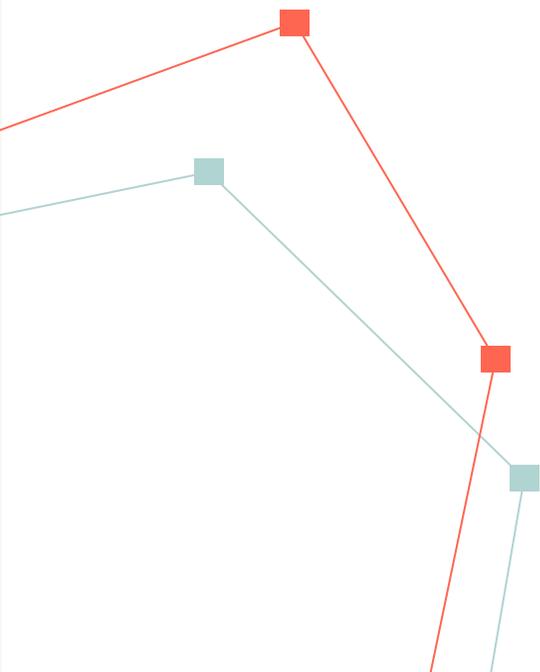
Dimension	Explanation
Who ○	The Who of impact looks at the stakeholders who experience social and environmental outcomes. All things equal, the impact created is greater if a particularly marginalised or underserved group of people is served, or an especially vulnerable part of the planet protected. For the who of impact, we tend to work with our clients to understand poverty levels, gender and disability inclusivity.
What Impact □	What 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 ≡	How Much looks at the degree of change of any particular outcome.
Contribution +	Contribution 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 △	Impact Risk 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
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, Grassroots Economics 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.

Summary Of Data Collected



325 phone interviews completed between May – June 2021.

Methodology		Sampling	% sample	% population*	
Survey mode	Phone	% female	53%	14% [†]	
Country	Kenya	% rural	56%	54%	
Language	Swahili	% urban	28%	36%	
Dates	May – June 2021	% peri-urban	8%	4%	
		% other	7%	7%	
Sampling	Randomly selected from a sample of 5,321 unique contacts who registered for Sarafu between September 1, 2020 – January 31, 2021.	% Kinango Kwale	47%	48%	
		% Mukuru Nairobi	21%	22%	
		% Misc Nairobi	6%	10%	
		% Kisauni	7%	6%	
		% Kilifi	8%	4%	
Response rate	54%	% Misc Mombasa	2%	4%	
Responses Collected	Users	325	% Nyanza	8%	3%
			% Misc Rural Counties	2%	2%
Accuracy	Confidence level	c. 90%	% Other	1%	1%
	Margin of error	c. 4%			

* Population percentages only represent the group of users who signed up between Sept-2020 and Jan-2021.

[†] See page 4 for the assumption we used to obtain the gender representation of the population.

Thank You For Working With Us!

Let's do it again sometime.

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 organisations 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.

We are proud to be a Climate Positive company. 

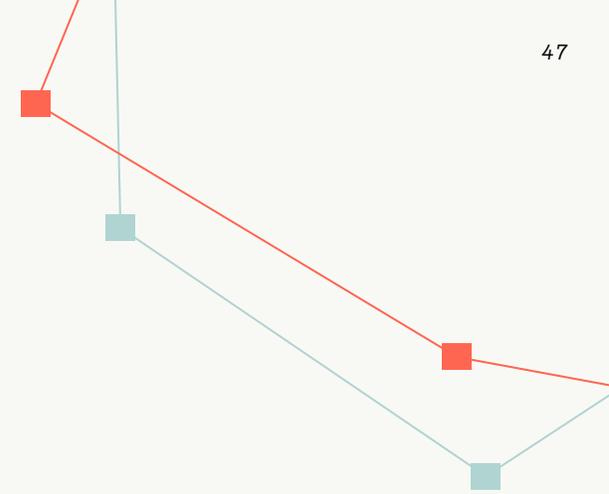
Your Feedback

We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our [feedback survey!](#)

Acknowledgements

Thank you to Will Ruddick and the entire Grassroots Economics team for their support throughout the project.

This work was generously sponsored by the DOEN Foundation.



If one doesn't have even a shilling,
They are not left at a disadvantage.
It has amazing offers and is easy to use.

I also like

>the idea
>that I can
>buy
>goods

without cash.

Kat Harrison
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