

Hand in Hand

Rapid Response Survey



Welcome To Your Lean Data Results

We enjoyed hearing from 173 of your members
– they had a lot to say!

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Company Performance Snapshot

Here is a snapshot of Hand in Hand’s performance relative to core 60 Decibels Global benchmarks.

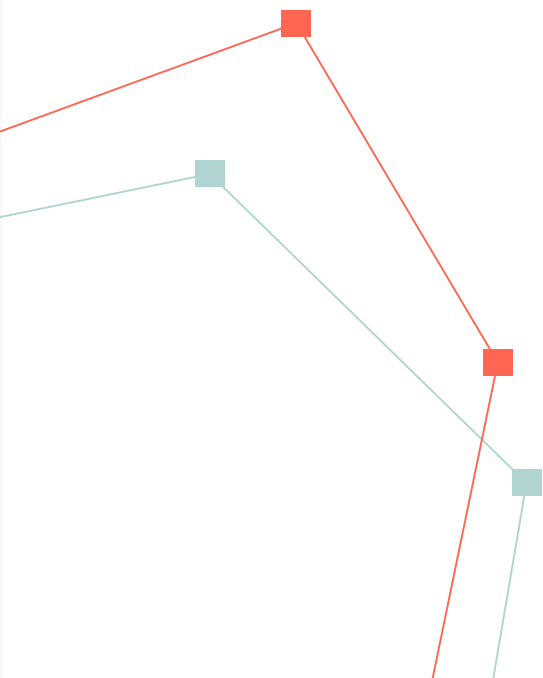
Data Collection Details:

Sample size:	173
Method:	Phone interviews
Date:	December 2019
60dB Global Benchmark:	100+ Companies, 25,000 Customers

	Hand in Hand Performance	60dB Global Benchmark
Who Is Being Reached?	82% female	38%
	92% say no good alternative are accessible	75%
Depth of Impact	95% experienced quality of life improvements	76%
	88% experienced quality of work improvements	n . . a .
Satisfaction	Net Promoter Score of 45	40

Member Voice Snapshot

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



Impact Stories

95% shared how Hand in Hand had improved their quality of life

“I earn more money from my business now which has enabled me to pay my children's school fees and save up for rainy days”

“I am making more and doing other things from my home. This means am able to do a lot of things at ago and also also provide for my family more.”

“I now like groups. Initially I used to dislike chama groups but now I can proudly be a member.”

“I was taught about kitchen garden and I don't spend on vegetables anymore. We are able to eat fresh vegetables straight from the garden. With my increased income I am also able to buy other things in the house.”

“I now have knowledge and skills that I can use on my next business to ensure that it doesn't fail.”

“I have seen a slight increase in the income I get and my budgeting skills have enabled me to pay expenses such as school fees.”

Opinions On Hand in Hand Value Proposition

49% were promoters and were highly likely to recommend

“The training was always full because they used to come during our meeting on Monday and everyone was excited because the teacher always had something new to teach us on business or even a cooking class.”

“I only had one cow at the start but after training and going to different places, I have three cows now. They gave us loans, tanks and now am saving a lot of water.”

Opportunities For Improvement

59% had a specific suggestion for improvement

“Teach us more because there are youths out there who don't have ideas, but when you reach them and training them, they become much better. Hand in Hand can also create opportunities because they are few right now.”

“If you could offer us grants to be able to grow as a group, we could do bigger and more impactful projects unlike with loans which people have to look over their shoulders until they are done paying for them.”

Top Actionable Insights

The quality of training is valued by members driving positive social and business outcomes. Members requested more financing from HIH despite high levels of financial access.

Headline

Detail & Suggested Action



The quality of the Hand in Hand (HIH) training is a key driver of member acquisition, satisfaction and impact

69% say training quality is the reason they enrolled, 77% said trainings are the most valuable aspect of HIH, and 59% of respondents classified as Promoters say their satisfaction with the program is due to the quality of the training and information they received. The results suggest that HIH trainings appears to be driving both business performance and impact. See slides 12, 16, 17, 25.

Suggested action: Continue to highlight the quality and content of the training in marketing material.



HIH’s NPS of 45 is very good, but 41% of members are passives, suggesting an opportunity to convert these to active promoters.

All Members were generally positive about the programme. However, Passives and Detractors appear less likely to be applying HIH training content in their current business. This gap in application suggests an opportunity to better target members. There were interesting trends by sector, with grain/crop farmers applying the most HIH content. See slides 15, 19, 20.

Suggested action: Can this be addressed to increase both satisfaction and impact for these groups?



74% of members are banked. Nevertheless increased financing was top suggestion for improvement.

Member’s level of banking is higher than the WorldBank Findex average for Kenya of 56%. Only 12% of members reported having neither a bank account nor an account at another institution. Nevertheless, customers requested more financing suggesting members value the flexible business loans provided by HIH.

Suggested action: How can Hand in Hand’s loans be used to enhance formal institutions?

Strengthen Your Brand By Showing You #listenbetter

Why not share these findings with your team, Members and social media? This helps demonstrate you take Member feedback seriously.



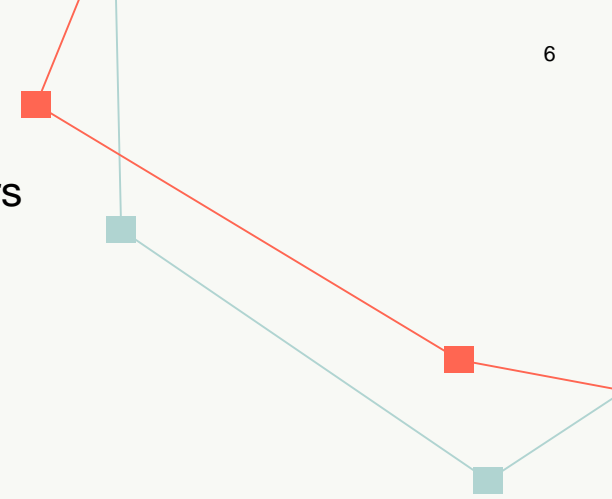
Example Tweets to Share Publicly

- 95% of our Members say the quality of their lives has improved since working with us. "Their training is very good because I learnt about agribusiness and also how to save." #listenbetter
- 49% of Member would recommend us to a friend or family member – what're you waiting for?
- 88% of Members saw their income increase since working with us. #listenbetter

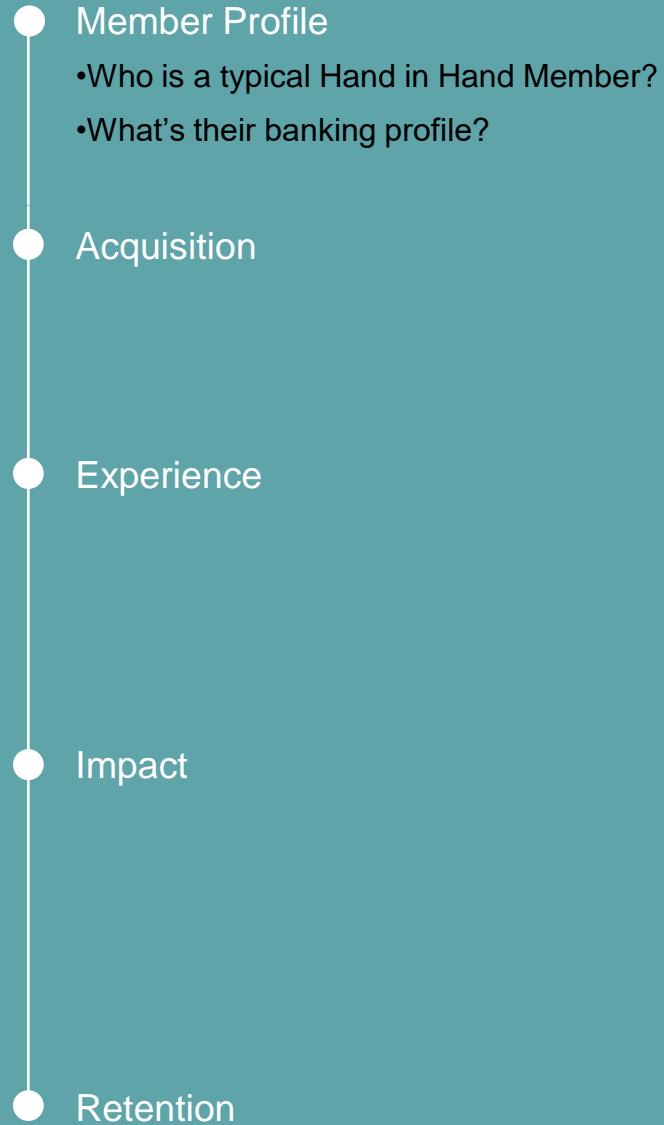


Example Whatsapp messages to share with staff & partners

- Members in the poultry/livestock sector have some of the lowest rates of training application – how can we improve our training to make them more applicable to this group? Text us your ideas.



Deep Dive: Insights Along Your Member Journey



“I now implement all that I have learnt
and it is working for me in agribusiness.”

Who’s Your Typical Member?

Hand in Hand’s Member base appears primarily female with a high level of access to financial services.

There was a wide degree of variability in the business profile of Members, with businesses ranging from agriculture to beauty.

This suggests that Hand in Hand is successfully appealing to a broad range of female entrepreneurs.

Members are primarily female poultry/livestock farmers who have a retail business. 3 in 4 have bank accounts.

About the Hand in Hand Members We Spoke With

Data relating to Member characteristics (n = 173)



The Member

- 82% female



Their Business

- 29% are poultry/livestock farmers, 29% are in retail, and 18% are in grain or vegetable farming



Their Financial Access

- 75% have bank accounts
- 66% have had it for 3+ years
- 41% have a mobile wallet account

What Is the Banking Profile of Members?

74% of members said 'yes' they had a bank account, which is higher than the WorldBank index average for Kenya of 56%. Of those that had a bank account, 66% said they have had the bank account for 3+ years.

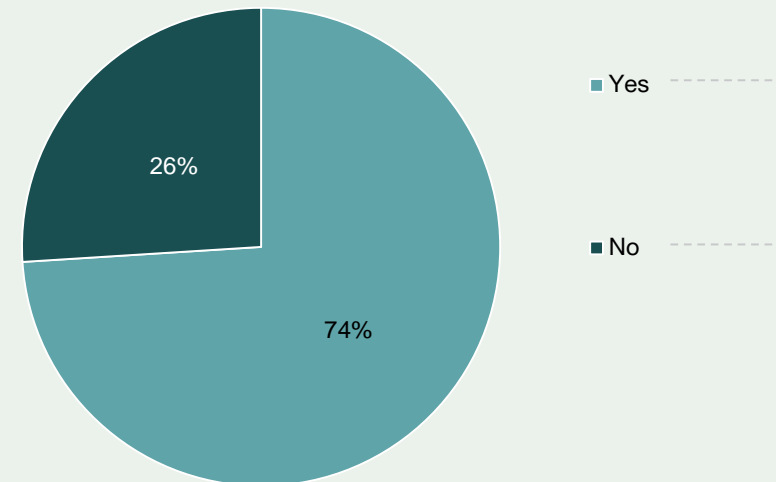
Unbanked Members identified two primary reasons for not having an account. 51% said they preferred the other intuitions such as saccos, and 40% said they did not have enough money to open an account.

It was interesting to see the difference in perceived banking value between banked and unbanked members. 82% of banked Members value the safety provided by a bank, while unbanked Members rate access to business loans with the highest value.

Banked and unbanked members differ in what they value from a bank account. Banked Members value having a safe place to save, while unbanked Members value loan access.

Prevalence of Bank Account

Q: Do you have a bank account? (n = 173)



Value Driver of Bank Account

Q: Which of the following services are most valuable from your bank? (n = 126)

1. Safe place to save (82%)
2. Loan to support business (16%)
3. Other (2%)

Value Driver of Potential Bank Account

Q: Which of the following services would be most valuable from your bank? (n = 43)

1. Loan to support business (58%)
2. Safe place to save (40%)
3. Other (2%)

Are Members Accessing Other Financial Services?

Recognizing that financial access encompasses more than just banking, we asked Members whether they had accounts at other financial institutions.

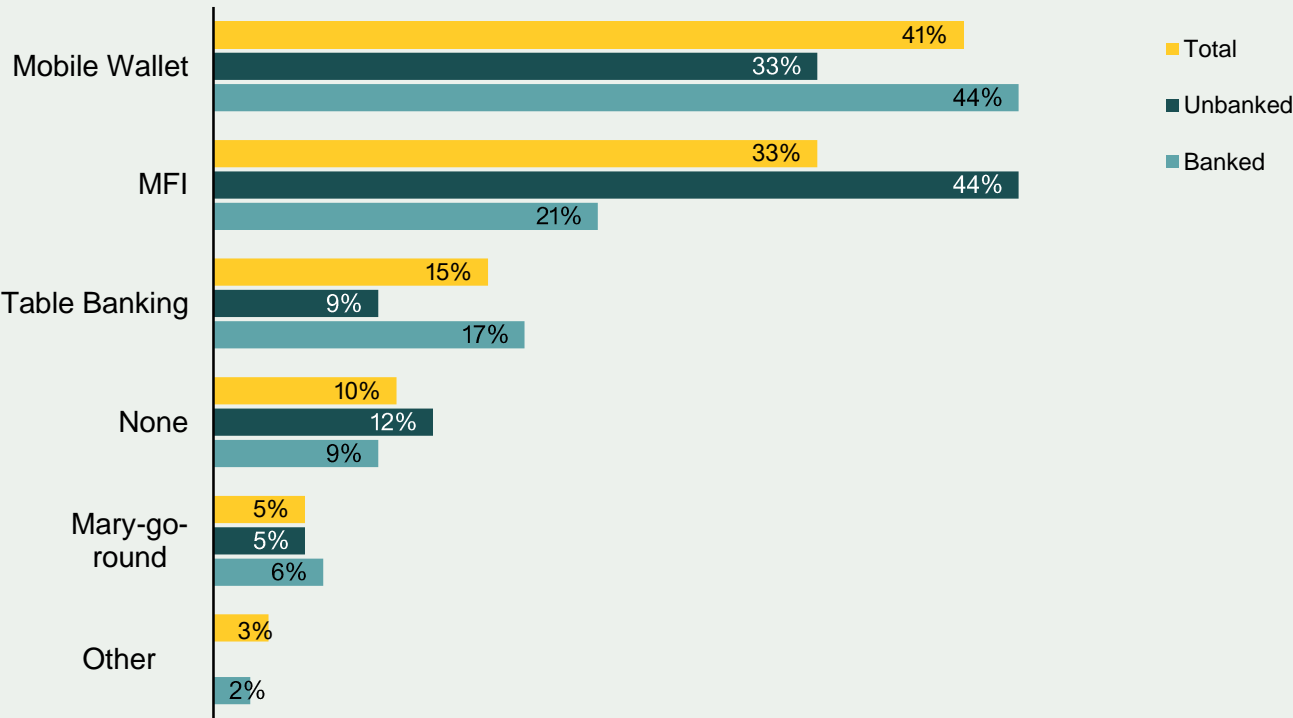
Unsurprisingly, unbanked Members appear less likely to have an account at other financial institutions. However, a higher proportion of unbanked members have accounts at MFIs as compared to banked Members.

This high proportion of MFI access amongst unbanked members aligns with the 51% of unbanked Members who said they were unbanked because they preferred the convenience of sacco's.

Banked Members report higher levels of mobile wallet and table banking accounts, while unbanked members have higher rates of MFI accounts.

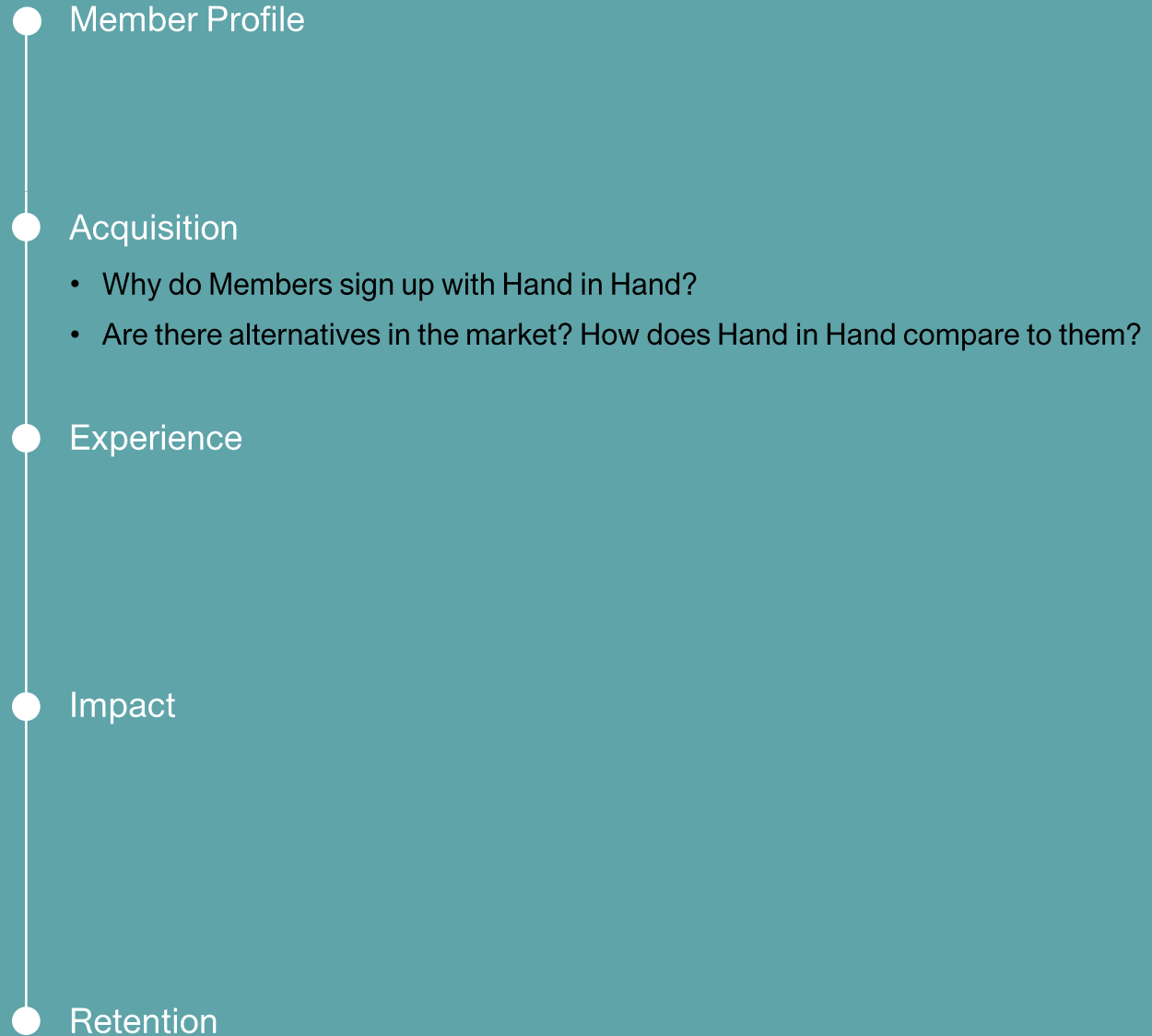
Use of Other Financial Institutions

Q: Do you have an account with any other Financial Institution? (n = 173)



Deep Dive: Insights Along Your Member Journey

“I offer more products and services and I consolidated all my business under one roof to save on costs and make management better.”



Why Do Members Sign-Up?

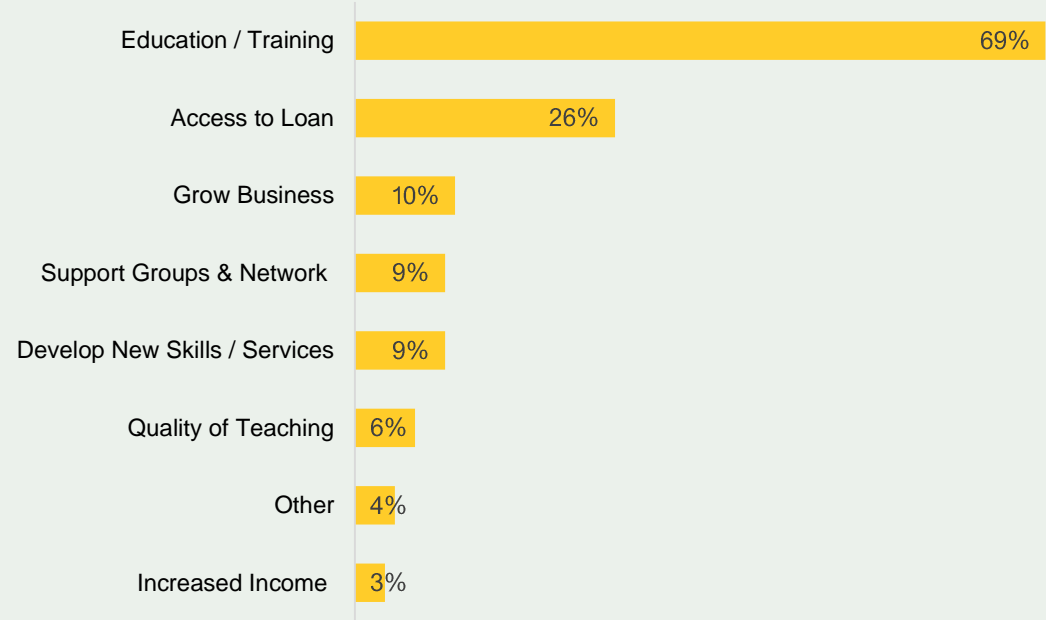
Members tended to list seven different reasons for deciding to become a Hand in Hand Member.

The provision of education and training was by far the most often quoted, suggesting this is key to converting members.

Access to training as well as loans are the top motivations for Members.

Motivation to Sign-Up

Q: What motivated you to sign up for Hand in Hand? (n = 173) Open-ended, coded by Lean Data



“I wanted to be trained on how to prepare detergents like soap and yoghurt.”

“I wanted to learn how I could manage my business better, and gain access to business loans.

Are There Available Alternatives?

Only 4% say they could easily find a good alternative; of those, 85% believe Hand in Hand is better than the alternative.

Availability of alternatives provides insight into the competitive landscape and the degree to which Hand in Hand is providing a scarce service.

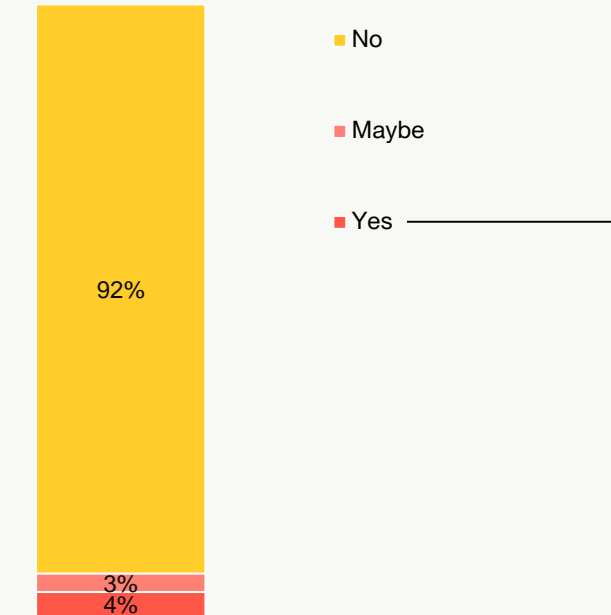
The fact that 92% said they could not easily find a good alternative suggests Hand in Hand is providing a service that is otherwise inaccessible.

This lack of alternatives points to Hand in Hand's significant impact potential, and suggests an opportunity to scale and expand the programme.

For those that could find an alternative, 85% believe Hand in Hand is better, suggesting a strong market position.

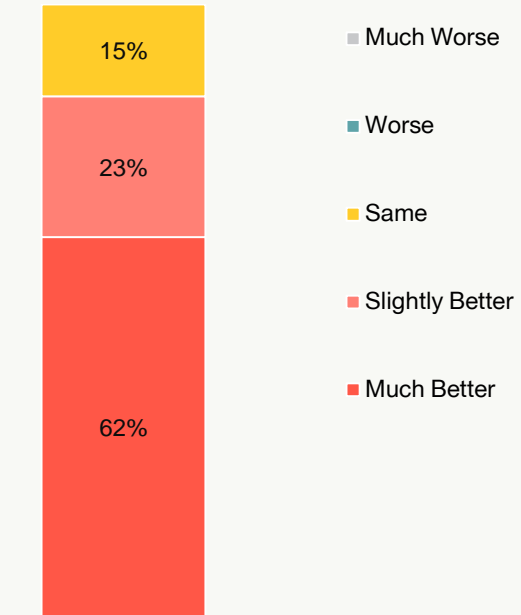
Access to Alternatives

Q: Could you easily find a good alternative to Hand in Hand?
(n = 173)



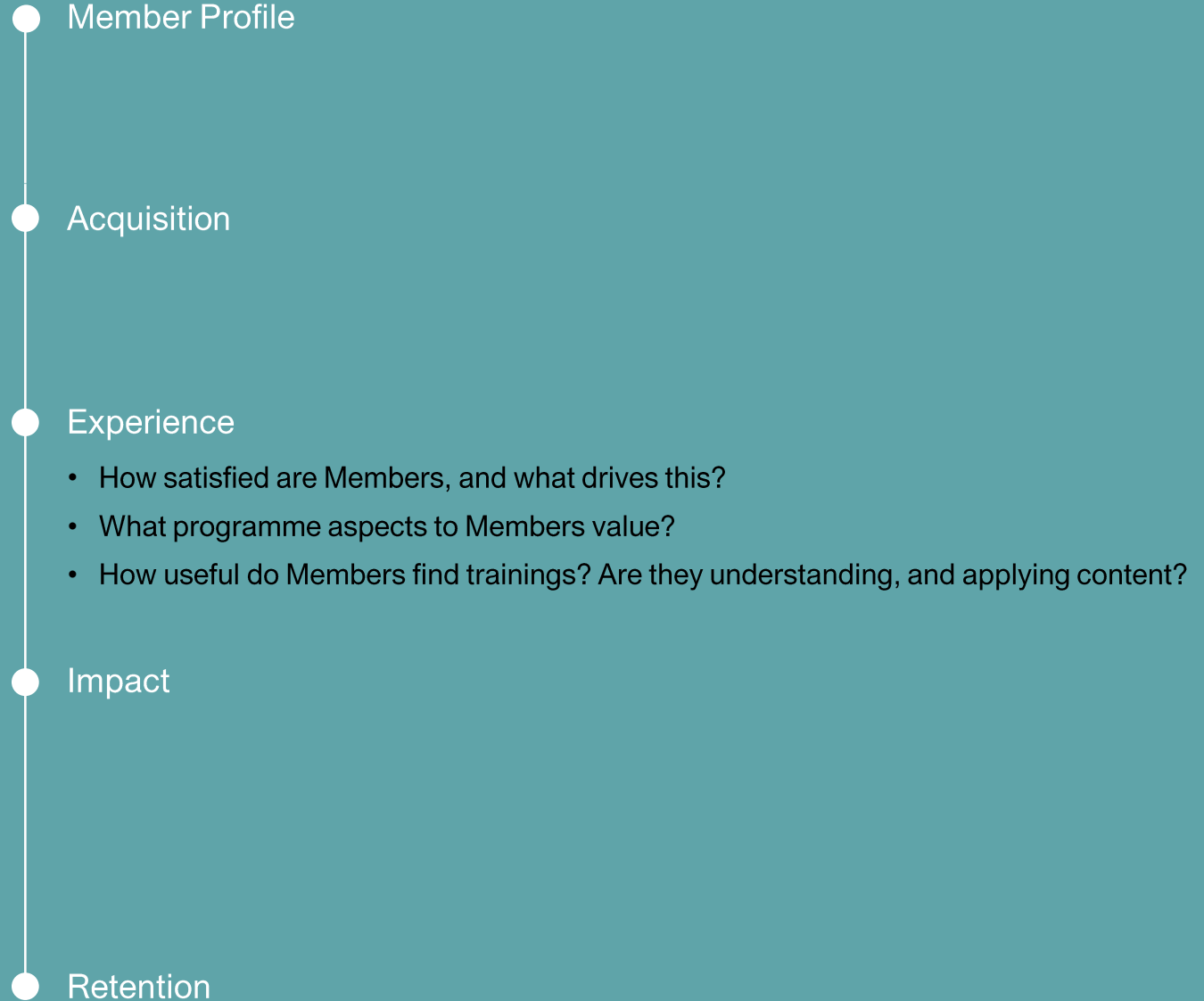
Comparison of Alternatives

Q: How would you compare this alternative to Hand in Hand? Hand in Hand is: (n = 13)



Deep Dive: Insights Along Your Member Journey

“We have various businesses like water vending, kiosk, salon and barber shop and a farm that we grow various crops. This training have helped us to know about book keeping because earlier the businesses were cancelling each other because one business profit could be used to run another because of poor record keeping but now all the money is going straight to the bank..”



How Satisfied Are Hand in Hand Members?

Hand in Hand has a Net Promoter Score® of 45 which is good, and better than the 60 Decibels average globally, in East Africa, and Financial Inclusion specifically.

The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered excellent. A negative score is considered poor. Hand in Hand’s score of 45 is good.

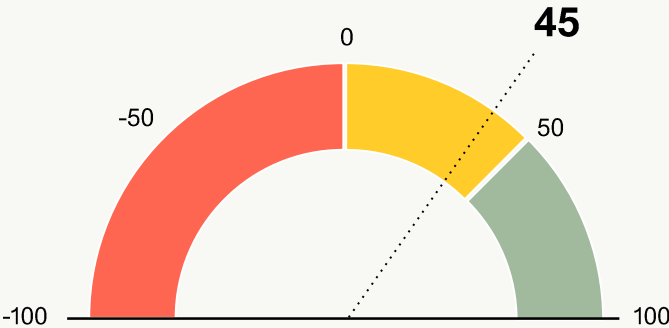
Asking respondents to explain their score explains what they value and what creates dissatisfaction. These details are on the next page.

Recommendation

NPS is a helpful metric to track over time to detect subtle changes in participant satisfaction

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend working with Hand in Hand to a friend or family member? (n = 173)



NPS = % Promoters — % Detractors

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

NPS Benchmarks

Selected 60 Decibels Benchmarks
(n = 150+ companies, 40,000+ respondents)

60 Decibels Global average	40
214 companies	
East Africa average	39
66 companies	
Financial Inclusion average	43
35 companies	

What’s Driving Satisfaction?

Promoters value the training quality and the ability to develop new knowledge and skills. Detractors were also positive, but had complaints about delivery and follow-up.

49% are Promoters :)

They love:

- 1. Quality of the Training and Information (59%)
- 2. Development of Knowledge and Skills (39%)
- 3. Access to Financing (28%)

“They have good business ideas and lessons, they are easily accessible and their teachers know how to teach very well.”

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

41% are Passives : \

They like:

- 1. Quality of the Training and Information (67%)
- 2. Development of Knowledge and Skills (35%)

“Good facilitation. Everything that was taught was beneficial to us”

Tip:
Although Passives were generally positive, they won’t actively refer you in the same way that promoters will.
What would it take to convert them?

5% are Detractors : (

They dislike:

- 1. Training Delivery (29%)
- 2. Lack of Follow-up (29%)

“The teachings are good but they need to follow up to check the progress of how people are implementing the teachings.”

Tip:
Negative word of mouth is costly. What’s fixable here?

What Programme Aspect Do Members Value?

Members identified four key features as the most valuable aspects of Hand in Hand's training programme.

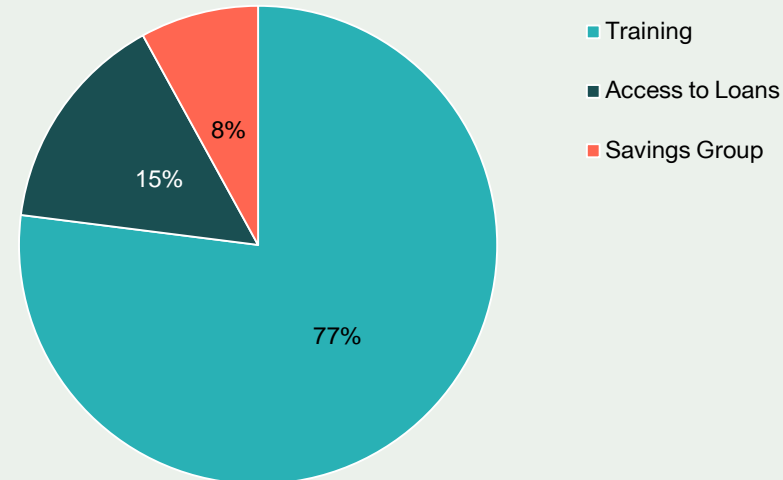
Almost three quarters of the respondents mentioned business management or budgeting skills, while others highlighted new techniques for farming and auxiliary products such as soap or yoghurt.

13% of Members also mentioned the quality of Hand in Hand's teachers, as a value driver of the trainings.

77% say 'training' is the most valuable aspect of the Hand in Hand programme.

Programme Aspect Most Valued by Members

Q: What aspect of Hand in Hand's programme do you find most valuable? (n = 173)



Drivers of Training Satisfaction

Q: What about HIH's training do you find most valuable (n = 133)

1. Learning how to run a business (38% of total)

"I was trained on how to do business - I can now tell if I'm running on a loss or a profit."

2. Ability to offer new products (31% of total)

"I now know how to prepare liquid soap which I can sell and get income."

3. Learning how to handle money (25% of total)

"I learnt budgeting skills to help me improve my spending."

4. Learning new farming practices (24% of total)

"I have learnt new farming practices like growing kales in sacks and potatoes in tyres."

How Useful Are Trainings?

Respondents find Hand in Hand's trainings to be both easy to understand, and useful for their work.

The long-term impact of Hand in Hand's training depends on members' ability to comprehend and apply training information. We asked members to reflect on the content, usefulness, and applicability of these trainings to diagnose potential barriers of impact.

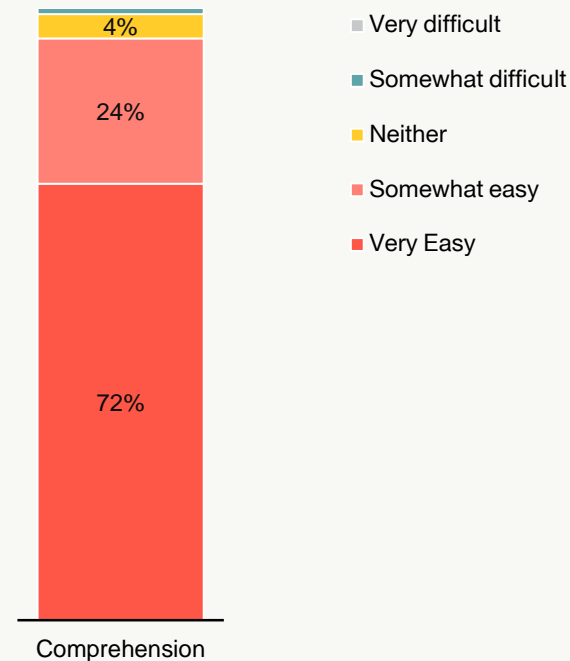
96% of respondents say the information in the Hand in Hand training was easy to understand, with 72% saying it was 'Very easy.' members also find the trainings useful for their work, with 47% saying all, and 32% saying most of the content was useful.

Idea

How can we use the next phase of our engagement to test comprehension and knowledge acquisition immediately following trainings?

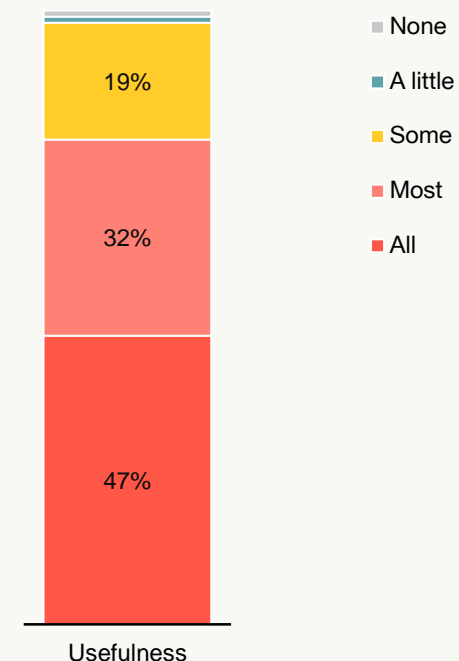
Comprehension of Trainings

Q: How easy was it to understand the Hand in Hand training information? (n = 173)



Usefulness of Trainings

Q: How much of the information in the Hand in Hand training programme is useful to your work? (n = 173)



Are Members Applying Training Content?

95% of respondents are applying something from the training to their current business; Promoters are applying a larger proportion of training content.

It was great to hear nearly all members say they are applying something from the training in their current job, with 67% saying they are applying 'most' or 'all' of the training information. Passives and Detractors are applying less of the training content as compared to Promoters.

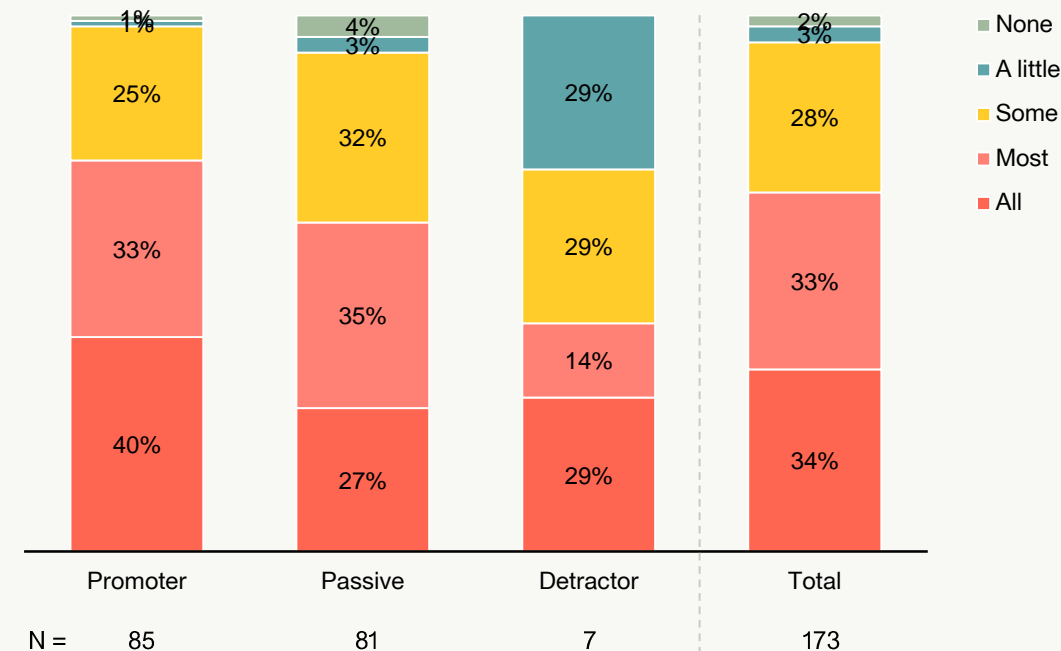
Perhaps unsurprisingly, we observed a strong statistical relationship between individuals that found the training content useful for their business and those that are currently applying the training to their business.

Recommendation

What barriers are Passives and Detractors facing in applying training content? Can these be addressed to increase both satisfaction and impact for these groups?

Current application by Net Promoter Score

Q: How much of the information in the Hand in Hand training do you currently apply to your business? (n = 173)



Does Training Application Differ By Business Sector?

Members who are engaged in crop farming business are applying the most of the training to their business, while those in the beauty industry are applying the least.

Members working in grain/crop farming, transportation, tailoring, and retail sectors have training application levels higher than the Hand in Hand average. Those in the service, livestock, and beauty industries have below average rates of training application, with 33% of members working in beauty saying they are applying none of the training.

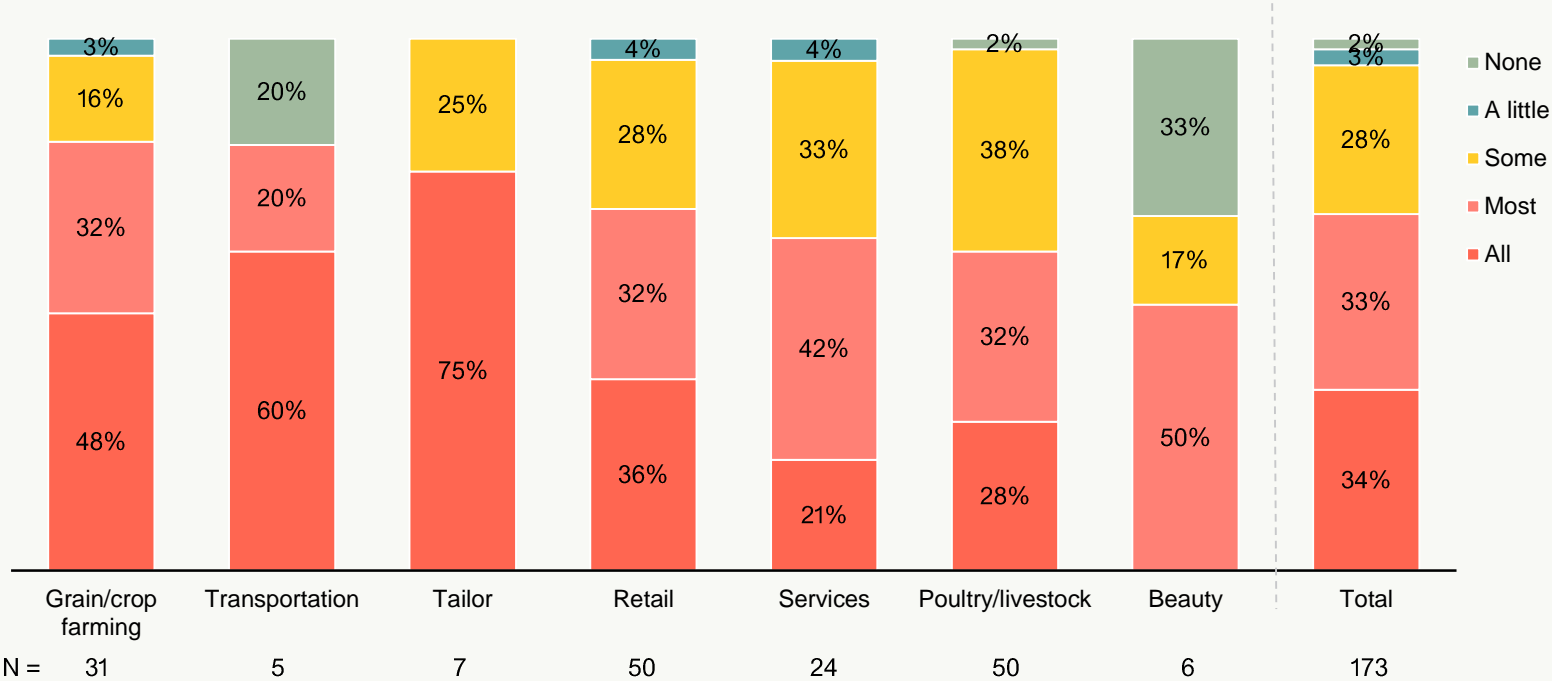
Something that stood out to us was the difference between members in the grain/crop farming sector vs. those in the poultry/livestock farming sector. Does Hand in Hand have any idea what could be driving this difference?

Discussion

Are these differences between business type surprising?

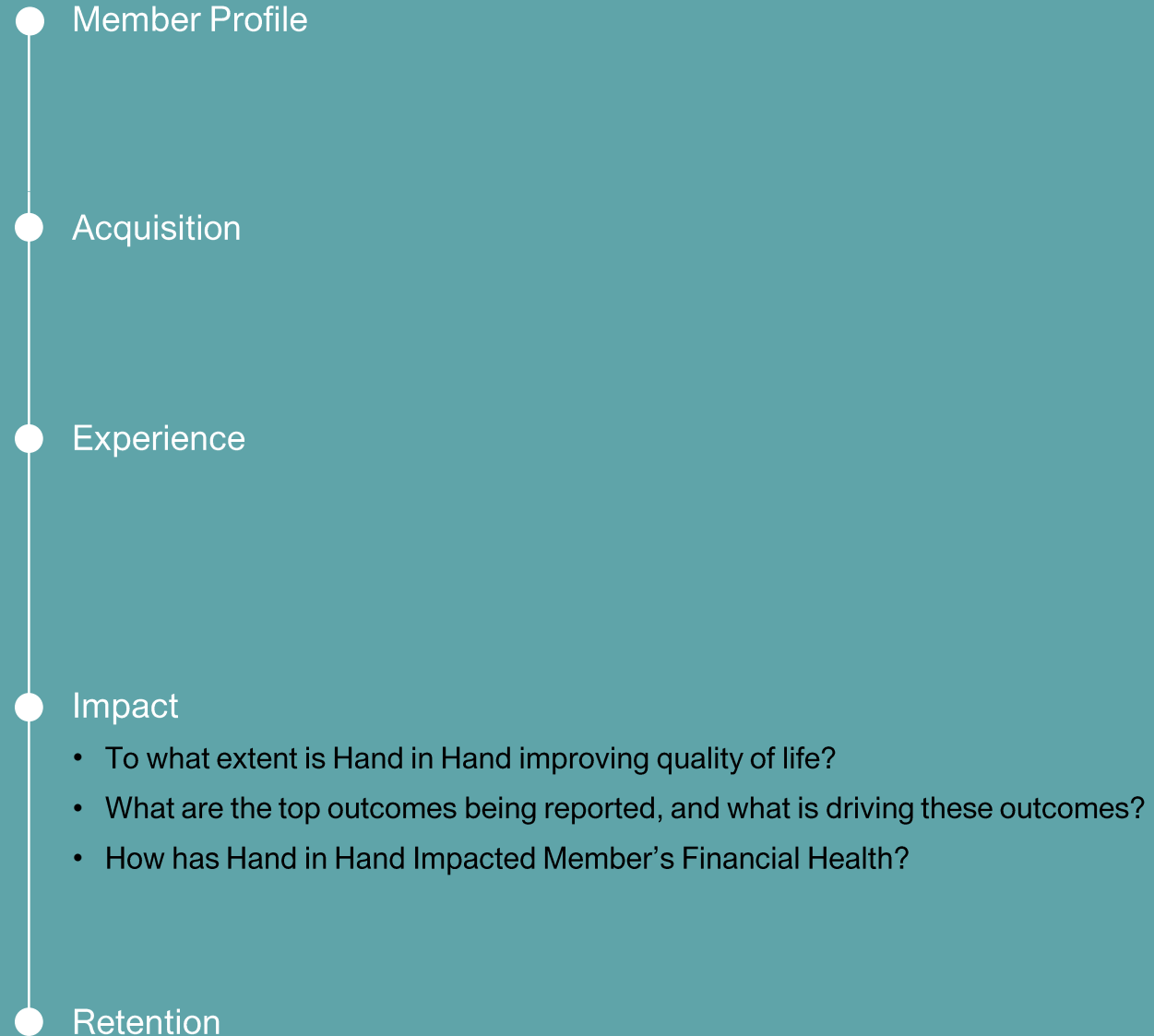
Current application by Business Type

Q: How much of the information in the Hand in Hand training do you currently apply to your business? (n = 173)



Deep Dive: Insights Along Your Member Journey

“We have support from the group since it's not just about business all the time, we are friends too.”



Is Member Quality Of Life Changing?

To gauge depth of impact, members were asked to reflect on whether their quality of work has changed because of the Hand in Hand programme.

In total, 95% said their life had improved, with 51% of total members reporting it had “Very much improved.”

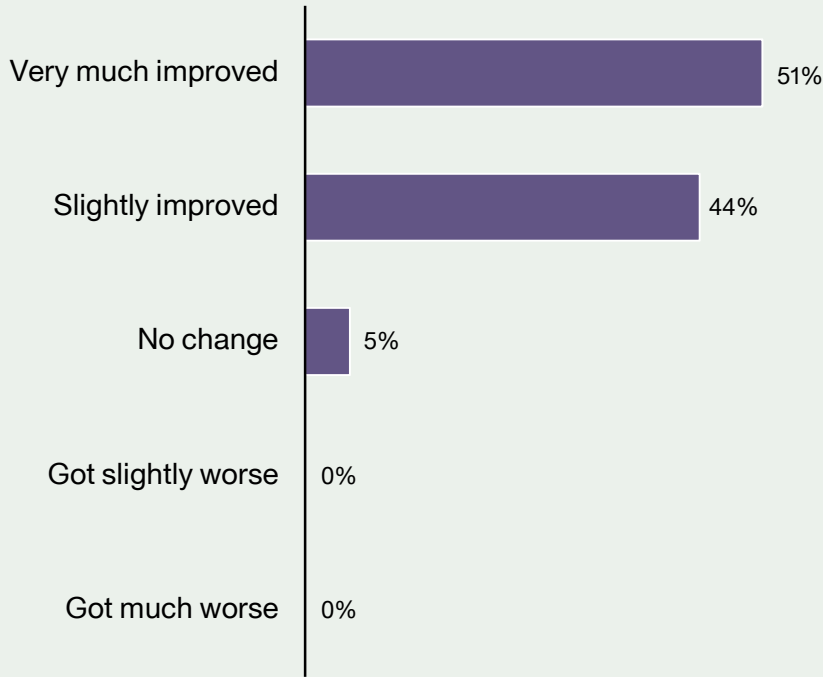
Members who report “very much improved” quality of life are also more likely to report improvements in their way of doing business and money earned.

Similarly, individuals that say their quality of life is ‘Very much improved’ are more likely to report higher levels of usefulness and application of training content.

95% of members report their quality of life has “Very much improved” or “Slightly improved”.

Perceived Quality of Life Change

Q: Has your Quality of Life changed because of Hand in Hand? (n = 173)



Very much improved:

“My business has expanded and I learnt about table banking which helps me get finance for my business.”

Slightly improved:

“I have money for family expenses and just not relying on my husband.”

No change:

“Yes I got the training, but I still need some funds to implement what I learnt.”

What Outcomes Are Being Experienced?

Members were asked to describe – in their own words – the positive changes they were experiencing because of Hand in Hand’s information and communication materials.

The top outcomes are shown on the right. Others included:

- Ability to save (19%)
- New knowledge and skills (17%)

These qualitative responses align with the 88% of Members who reported an income increase to any extent, with 31% of those saying the money they earned ‘very much increased.’

Increased income and an ability to cover household expenses were the top outcomes being experienced by over 67% of members.

Top Three Self-Reported Outcomes for 95% of members Who Say Quality of Life Improved*

Q: Please explain how your quality of life has improved. (n = 165). Open-ended, coded by 60 Decibels.

35%

reported **increased income**

“I am my own boss now and am earning even more.”

28%

reported **an increased ability to pay expenses and purchase necessary items**

“There were a lot of things that I had wished to buy, now am buying them even if it is slower. My family is happier.”

20%

reported **a better ability to manage finances**

“I’m able to tell the stand of my business since I know how to differentiate between revenue and expenditure. Due to this I can plan and budget for my family.”

*Percentages shown are percentage of total respondents

Is Way Of Doing Business Changing?

In addition to quality of life improvements, 88% of respondents have also experienced improvements in their quality of work, with 53% of total members reporting it had “Very much improved.”

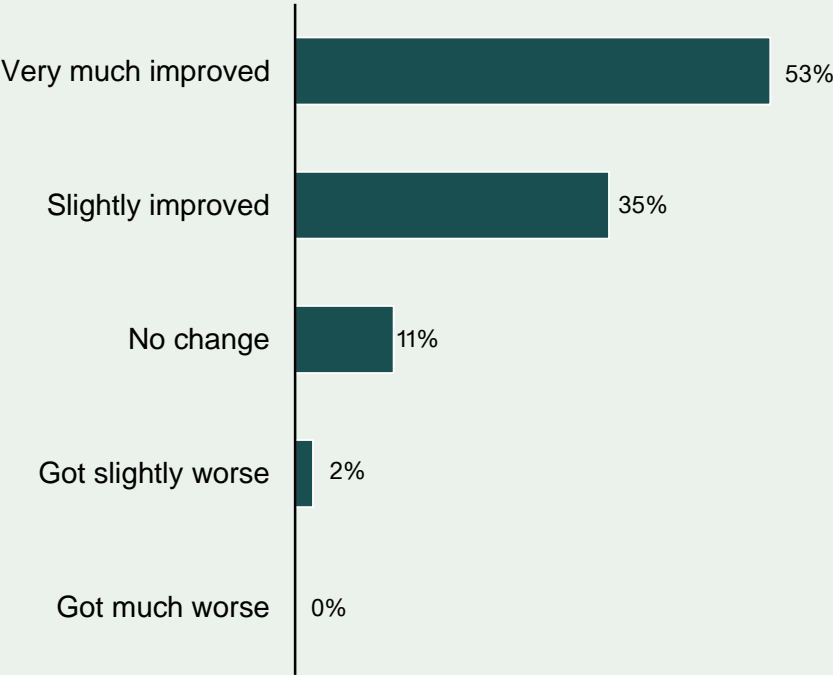
For those that experienced business improvements, 46% say Hand in Hand contributed to almost all of those changes, while 41% say Hand in Hand contributed to some of the changes.

In addition to these improvements, 20% of Members said the number of people they employ has increased because of Hand in Hand. Those who reported an increase in employees were more likely to say their way of doing business had ‘very much improved.’

88% of members report their way of doing business has “Very much improved” or “Slightly improved”.

Perceived Way of Doing Business Change

Q: Has your way of doing business changed because of Hand in Hand? (n = 173)



Very much improved:

“I have been able to grow my business, I can manage it better and I offer more products.”

Slightly improved:

“I never used to keep records but now I have. I also know how to save.”

No change:

“For now am just hustling here and there as I look for money to boost my art business.”

What Business Outcomes Are Being Experienced?

Members were asked to describe – in their own words – the positive business changes they were experiencing because of Hand in Hand.

The top outcomes are shown on the right.

Others included:

- New knowledge and skills (23%)
- Increased income (11%)
- Access to financing (9%)

Business growth and financial planning were the top outcomes being experienced by over 92% of Members.

Top Three Self-Reported Outcomes for 95% of Members Who Say Way of Doing Business*

Q: Please explain how your way of doing business has improved. (n = 165). Open-ended, coded by 60 Decibels.

48%	reported business growth	“I have been able to grow my business, I can manage it better and I offer more products.”
44%	Reported an increased ability to manage business finances	“I can manage my finances better, I keep records of my transactions and I have been able to expand my business.”
25%	Reported being able to add new services or streams of business	“I offer more products up for sale at my shop and I run it a bit better.”

*Percentages shown are percentage of total respondents

Deep Dive: Insights Along Your Member Journey

“I really needed this training because am a farmer and needed to learn how to improve my yield.”

● Member Profile

● Acquisition

● Experience

● Impact

● Retention

- What are Members suggestions for improvement?

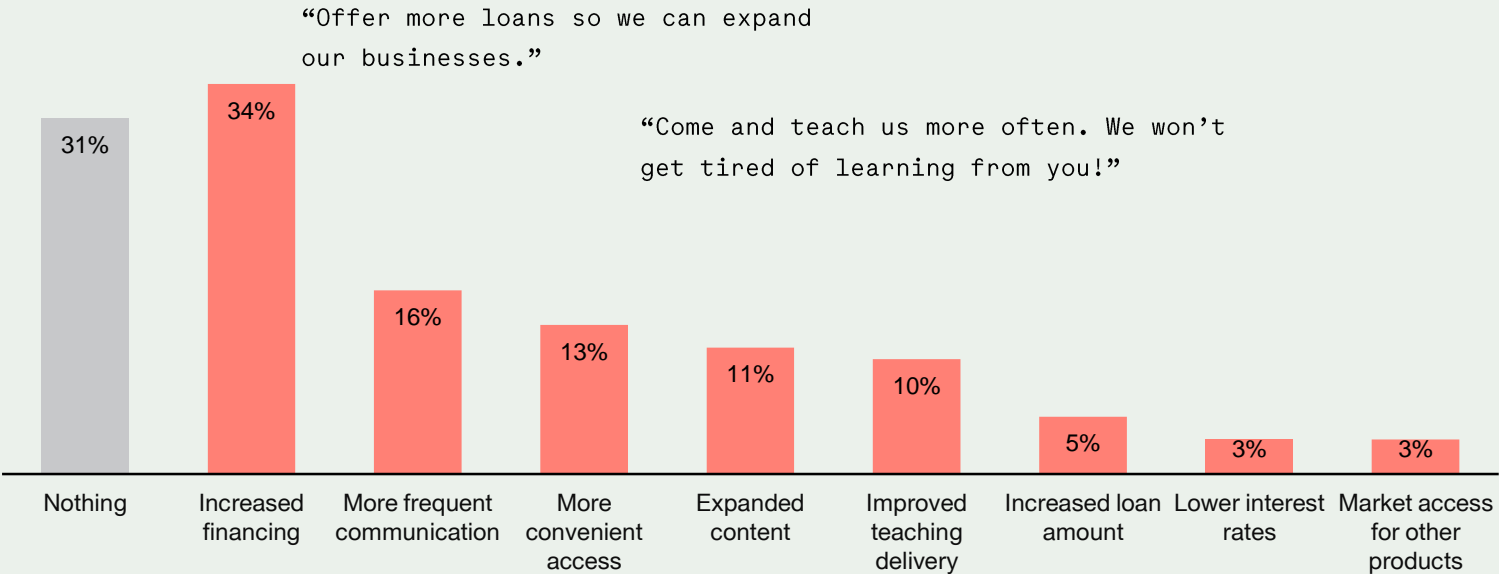
What Do Members Want More Of?

While roughly a third could not think of a specific improvement, 34% asked for increased financing while 16% said higher frequency of communication would enhance Hand in Hand’s service.

Increased financing and more frequent communication were top suggestions for improvement.

Suggested Improvements

Q: What else can Hand in Hand do to serve you better? (n = xxx)



Appendix

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 organizations around the world better understand their Members, suppliers, and beneficiaries. Its proprietary approach, Lean DataSM, brings Member-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 150+ trained Lean DataSM researchers in 34 countries who speak directly to Members 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.

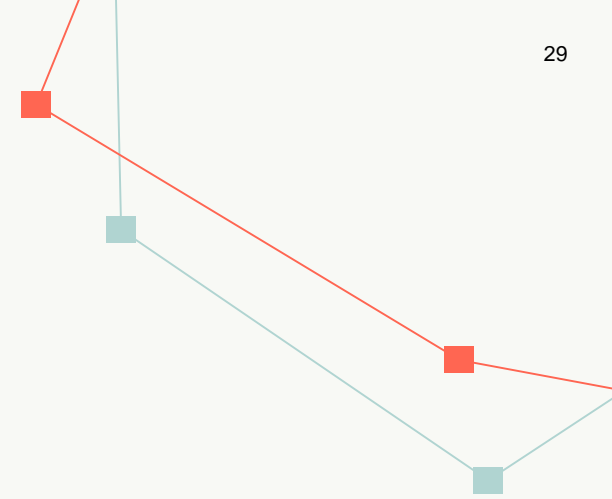
60 Decibels has offices in London, Nairobi, New York, and Mumbai. To learn more, visit 60decibels.com.

Your Feedback

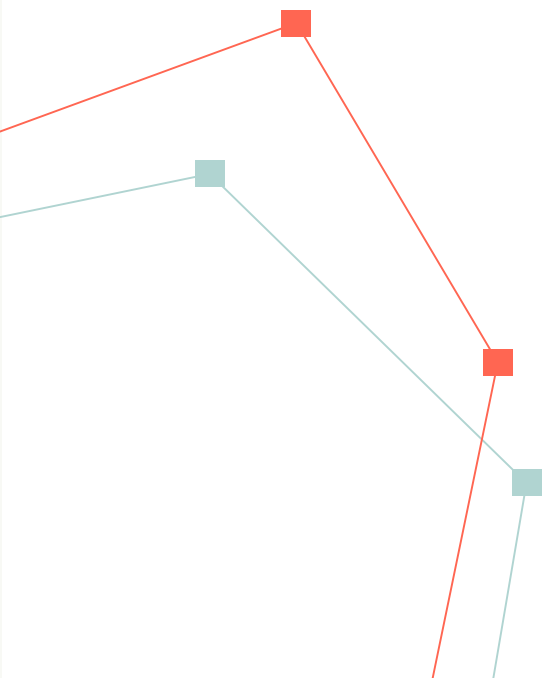
We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our feedback survey [here](#)!

Acknowledgements

Thank you to Amalia for her support throughout the project.



Summary Of Data Collected



173 phone interviews completed in December 2019

Methodology:

Survey mode	Phone
Country	Kenya
Language	Swahilli, English
Dates	22 nd November – 6 th December 2019
Survey length (mins)	12 minutes
Response rate	74%

Total Responses Collected:

Members	173
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I have advanced my business.
I have been able to create jobs by employing one person
I have bought sheep and chicken

I learnt

how to

>save

>how to deal with people,

>how to do record keeping,

>how to talk to members.

Katie Reberg
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