

Beyond the Grid Fund for Africa (BGFA)

Lean Data Insights
Aggregate Report



Welcome To Your 60dB Results

We enjoyed hearing from 5,033 customers of 17 of your portfolio ESPs – they had a lot to share!

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Report Overview

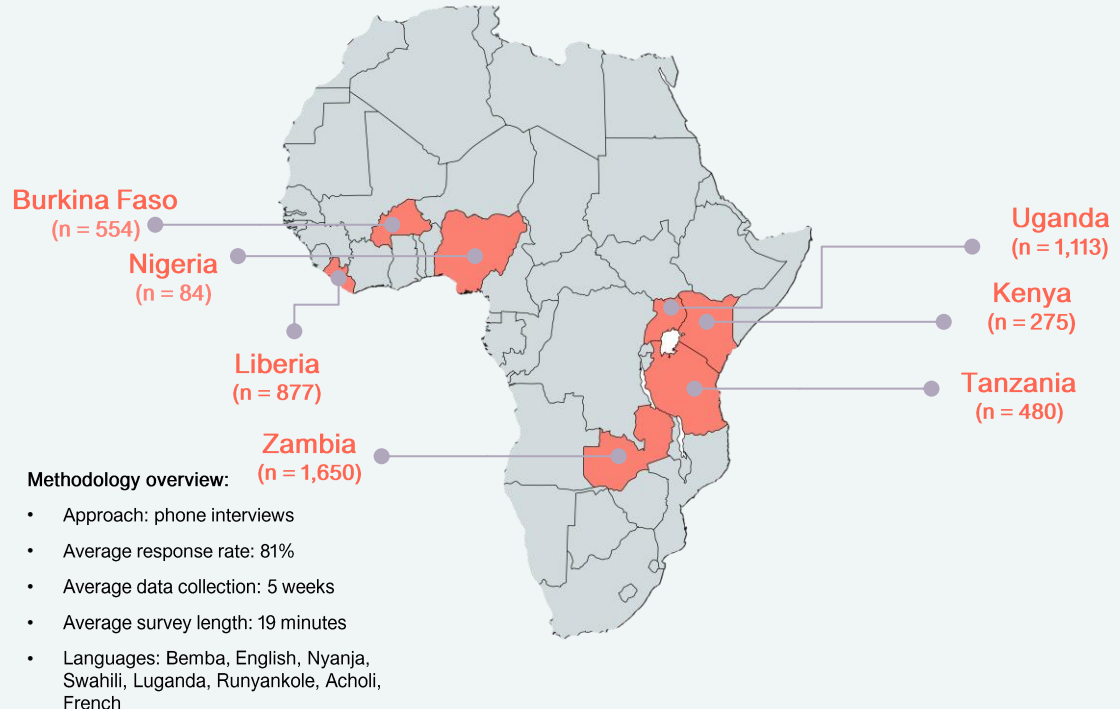
We completed impact studies between April 2022 and December 2024, talking to 5,033 customers of 17 BGFA portfolio ESPs across 7 countries.

This report combines data from 17 Lean Data studies, 7 of which are recent surveys funded by BGFA (BGFA Portfolio) and conducted between September and November 2024, and 10 commissioned by other funders previously (Other similar projects).

The data includes customers who began using energy products and services from 1 April 2022 onward. The 10 earlier studies, included with the consent of the respective companies, complement the 7 BGFA-funded surveys, offering a wider view of impact across the portfolio.

For data privacy, participating companies are anonymised and referred to as Energy Service Providers (ESPs) 1-17.

Location of portfolio ESPs included



Executive Summary

1 The BGFA Portfolio is reaching low-income households, serving previously unreached families, and creating positive impact with happy customers.

4 in 5 customers are accessing a new kind of energy service for the first time, and 94% say it fully meets their needs.

BGFA ESPs aren't just expanding access, they're transforming daily life. Two-thirds of customers have seen their quality of life significantly improved, 3 in 5 are spending less on energy, and three-quarters have moved up the energy ladder.

The Income Inclusivity Rate of the BGFA Portfolio is above Benchmark; with ESPs reaching a relatively representative proportion of low-income customers relative to national poverty rates.

Customer satisfaction is above Benchmark with all BGFA Portfolio ESPs individually being above the 60 Decibels Energy Benchmark. This is something to be celebrated.

2 Customer challenges and issue resolution need some attention.

2 in 5 customers have experienced challenges using their ESS, and over two-thirds of those challenges are unresolved. Issues often relate to technical faults, poor customer service, and payment problems.

Impact and satisfaction are affected by challenges; if a customer cannot use their product/service to full effect, they cannot realise the full potential benefits of it. And customers are less likely to speak positively about their experience to their friends, family, and network.

Detractors talked about service quality, pricing transparency, and product reliability as pain points — all fixable areas that could unlock even stronger loyalty.

Reviewing the common challenges faced by customers and identifying ways to reduce, mitigate, and avoid them can help lower the Customer Challenge Rate. Check out page 38 of the 60 Decibels [Why Off-Grid Energy Matters 2024](#) for ideas to address common challenges.

3 ESPs are supporting customers to feel better able to weather future potential shocks.

Over half of customers feel more prepared for future potential climate shocks and a third say they believe their ability to cope or recover is improved thanks to their ESS. This demonstrates the role energy access can play in resilience in for climate-vulnerable communities.

Productive use of energy remains a largely untapped opportunity, with 16% of customers using their energy services for income-generating activities. Unlocking this could translate perceived resilience into real economic security.

BGFA could explore further which technologies and business models are most likely to be support climate resilience for customers, with a focus on ensuring energy access not only powers homes but also sustains livelihoods in the face of climate risks.

Report Guide

A quick guide to the main concepts we use in this report.

BGFA Portfolio Average: The average was calculated by equally weighting the results of the 7 recent projects funded by BGFA, conducted in 2024.

Other Projects: 7 out of 29 BGFA projects were included in this survey. Therefore, the results are representative only of these 7 projects. Additionally, the results are compared with those of 10 other projects implemented by the same ESPs but financed by different investors. These are marked as "Other similar projects" in the report.

Portfolio Analysis: We looked for differences in results by ESP. Where there are differences, we have called them out throughout the report.

Benchmarks: We have compared the BGFA results to our 60 Decibels Energy Benchmarks wherever applicable. You can find out more here: [60 Decibels Energy Benchmark](#).

Metrics: The data presented on each page includes the sample size for specific indicators. In some cases, the n = number varies because not all indicators were collected for all projects.

60dB Energy Global Benchmark	
• Companies:	115
• Projects:	143
• Respondents:	33,700+
• Countries:	27
• Products:	Solar home systems Solar lantern Cooking Mini-grid Appliances

60dB Energy Africa Benchmark	
• Companies:	103
• Projects:	129
• Respondents:	30,700+
• Countries:	20
• Products:	Solar home systems Solar lantern Cooking Mini-grid Appliances

ESP Guide

A quick guide to the companies included in this report.

The energy products and services represented in this report, which are used by the customers whose data is presented, include solar home systems, cold storage units, solar water pumps, and mini-grid connections.

We use the term Energy Service Subscription (ESS) throughout the report to refer to products or services provided by the Energy Service Providers (ESPs).

The first seven ESPs are the new projects, with customers surveyed in 2024 (BGFA Portfolio). The remaining 10 ESPs represent past BGFA portfolio projects (Other similar projects). For the purpose of this report, the average for the BGFA Portfolio is calculated using data from the first seven ESPs, while the data for the past projects (ESPs 8–17) is compiled and shown as 'Other similar projects' total/average. In some instances, this is greyed out to clearly distinguish it from the recent projects.

#	60 Decibels Report	Sample Size (n)	Grouping
1	2024 (Nov)	279	BGFA Portfolio
2	2024 (Nov)	279	
3	2024 (Nov)	281	
4	2024 (Nov)	275	
5	2024 (Nov)	276	
6	2024 (Nov)	279	
7	2024 (Dec)	222	
8	2023 (July)	276	Other similar projects
9	2023 (Aug)	319	
10	2023 (Aug)	298	
11	2023 (Aug)	295	
12	2023 (Aug)	480	
13	2023 (Aug)	518	
14	2023 (Sept)	319	
15	2023 (Aug)	84	
16	2023 (July)	275	
17	2022 (April)	278	

Performance Snapshot

The BGFA Portfolio outperforms the 60 Decibels Energy Benchmark for Income Inclusivity, Quality of Life, and Customer Satisfaction.

Metric	BGFA Portfolio		60 Decibels Energy Benchmark
Income Inclusivity Inclusivity Rate	0.94	>	0.77
Quality of Life % 'very much improved'	67%	>	55%
Customer Satisfaction Net Promoter Score®, on a scale from -100 to 100	57	>	47
First Access % accessing product for the first time	82%	=	79%
Access to Alternatives % with no easy access	76%	=	76%
Customer Challenge Rate % experiencing challenges	38%	<	32%
Customer Service Rating Customer Effort Score, on a scale from 1 to 5	3.06	<	3.25
Female Reach % female customers	32%	<	38%

Profile

- > Demographics
- > Income Inclusivity
- > First Access
- > Access to Alternatives
- > Grid Access
- > Prior Sources of Energy



“My life has improved very much because the battery can now make charging my computer easier and that helps me work at home. It has reduced my expenditure on gasoline for my generator.” – Male, 50

Demographics

A third of the customers we spoke to in the BGFA Portfolio are women, with an average age of 40. Nearly half live in rural areas with an average household size of 6.

Demographic Profile of BGFA Portfolio ESP Customers

Data relating to customer characteristics (n = 5,033)

ESP	BGFA Portfolio							BGFA Portfolio Total/ Average	Other Similar Projects Total/ Average
	1	2	3	4	5	6	7		
Sample Size (n)	279	279	281	275	276	279	222	1,891	3,142
Female reach	33%	34%	36%	40%	24%	35%	19%	32%	39%
Age	44	41	42	39	37	35	41	40	43
Household Size	7.0	6.3	6.1	5.7	6.0	6.1	6.6	6.3	6.7
Urban (city)	38%	4%	4%	1%	1%	93%	0%	20%	28%
Peri-urban (town)	55%	35%	26%	24%	31%	7%	38%	31%	28%
Rural (village)	7%	61%	70%	75%	68%	0%	62%	49%	44%

Poverty Reach

2 in 5 customers live in extreme poverty with two-thirds living in relative poverty. 85% are low-income.

Using the Poverty Probability Index®, we evaluated the income profile of the customers served by the ESPs.

This indicator provides a detailed understanding of the economic characteristics of the customer base. It highlights the direct reach and impact of the companies on their specific customer demographics.

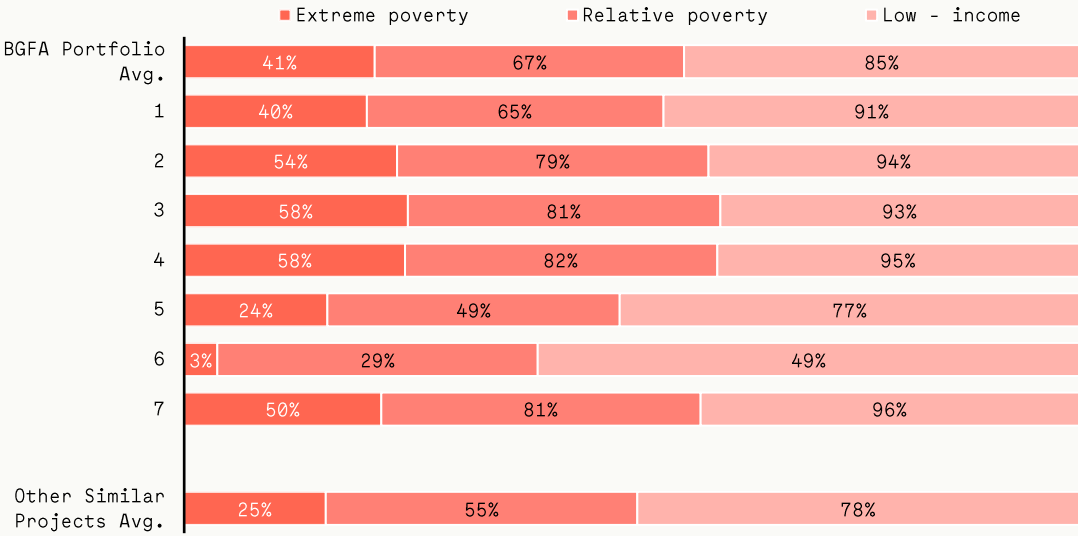
- Extreme poverty: below \$1.90 or \$2.15/day.
- Relative poverty: below \$3.20 or \$3.65/day.
- Low-income: below \$5.50 or \$6.85/day.
- Aligned to international World Bank poverty lines which differ by country. See more [here](#).

Top Performer: ESP 7 for Poverty Reach.

Poverty Reach

% of customers living below \$x.xx per person per day; estimated using the Poverty Probability Index®

● ● ● ● TOP 40%



Income Inclusivity

The BGFA Portfolio has an Income Inclusivity Rate of 0.94, which is higher than the 60dB Energy Benchmark of 0.77.

The Income Inclusivity Rate shows the degree to which companies are reaching low-income customers relative to the poverty rate in that country. This allows us to compare income inclusivity across countries and projects.

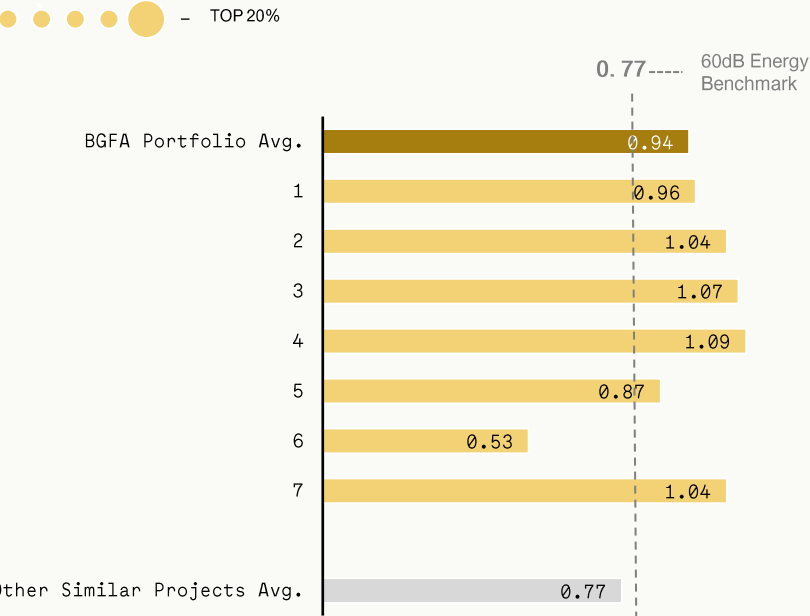
A rate above 1 means that an ESP is serving a higher proportion of low-income customers than the national population. A ratio below 1 means an ESP is reaching a lower proportion of low-income customers relative to the national average.

6 out of 7 companies in the BGFA Portfolio are above the 60dB Energy Benchmark (0.77).

Top Performer: ESP 4 for Income Inclusivity Rate.

Income Inclusivity Rate

The degree to which the BGFA portfolio ESPs are reaching population segments at \$1.90/2.15, \$3.20/3.65, and \$5.50/6.85 per day income lines, relative to national poverty rates



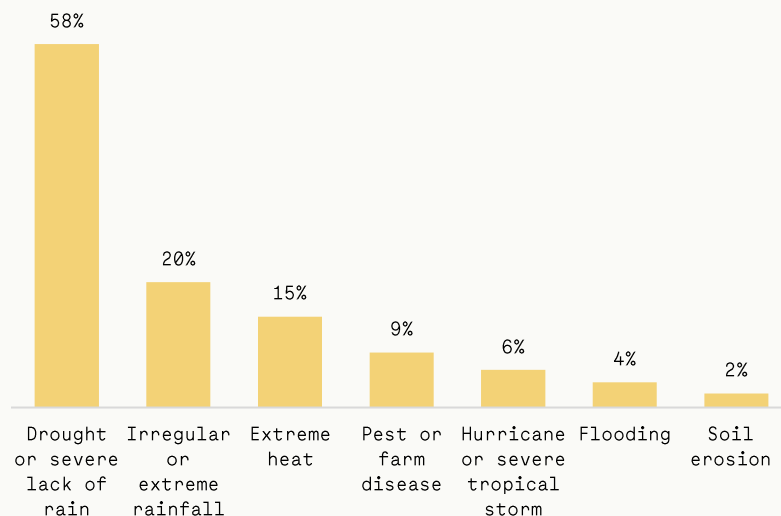
Climate Vulnerability

Over three-quarters of customers have experienced climate shocks in the past two years.

Over the past 24 months, 77% of customers reported that their community experienced at least one climate shock, with drought or severe lack of rain emerging as the most frequently mentioned challenge.

Climate Vulnerability

Q: In the last 24 months, did you experience any of the following climate shocks? (n = 1,061)*



77%

have experienced a climate shock in the last 2 years.

* These questions were only asked to customers of 4 of the 7 BGFA Portfolio companies. 60 Decibels sponsored the addition of the Climate Resilience module questions to the surveys.

First Access

3 out of the 7 BGFA Portfolio ESPs are outperforming the 60 Decibels Energy Benchmark for First Access.

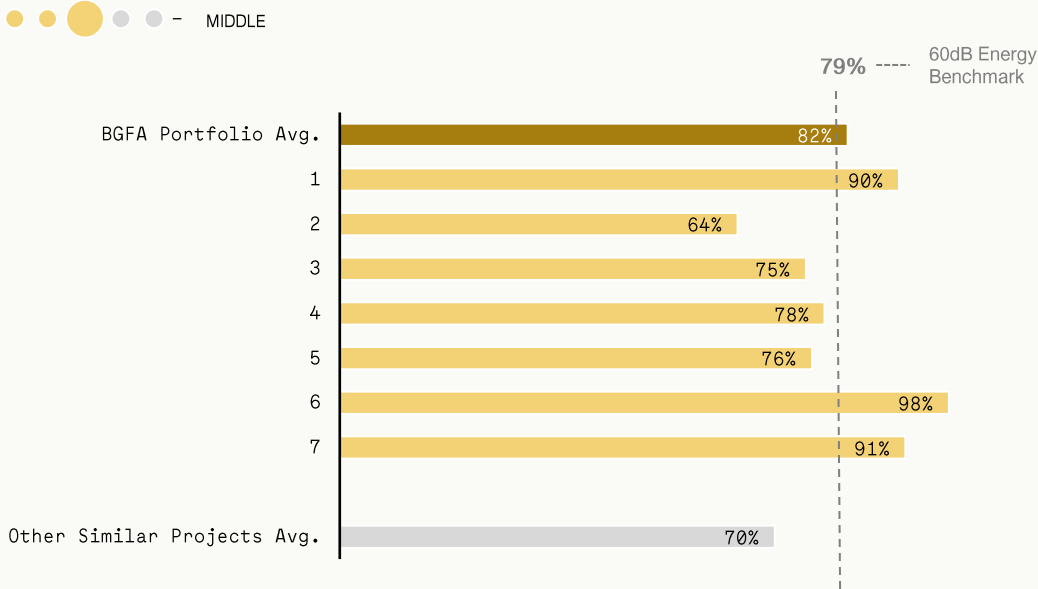
The First Access indicator shows how well companies are reaching unserved populations.

Overall, 82% of customers we interviewed from the BGFA Portfolio are accessing an ESS like this for the first time, indicating that the portfolio ESPs are reaching an underserved market.

Top Performer: ESP 6 for First Access.

First Access

Q: Before [ESP], did you have access to a [ESS] like this? (n = 1,891)
Chart shows % 'No, did not have prior access'



Access to Alternatives

Three-quarters of customers say they could not easily find a good alternative to their ESS suggesting that the ESPs are filling a critical market gap.

Access to Alternatives provides insight into the competitive landscape and the degree to which BGFA Portfolio are providing a scarce ESS.

Companies 6 and 1 are particularly strong performers, with 90% or more of customers saying they could not easily find a good alternative to them.

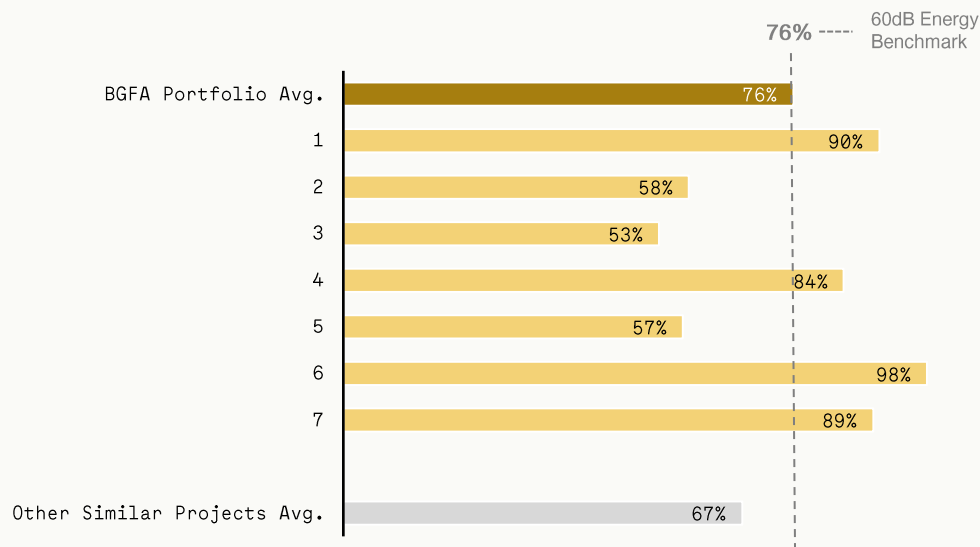
Top Performer: ESP 6 for Availability of Alternatives.

Access to Alternatives

Q: Could you easily find a good alternative to [ESP]'s [ESS] ? (n = 1.887)

Chart shows % 'No'

● ● ● ● ● — TOP 40%



Sources of Lighting

We asked customers what sources of energy they used before and after purchasing products from the BGFA Portfolio ESPs.

Torches and candles were the most common lighting sources among customers before.

Others include: solar panels, motorbike batteries, charging booths, and solar batteries.

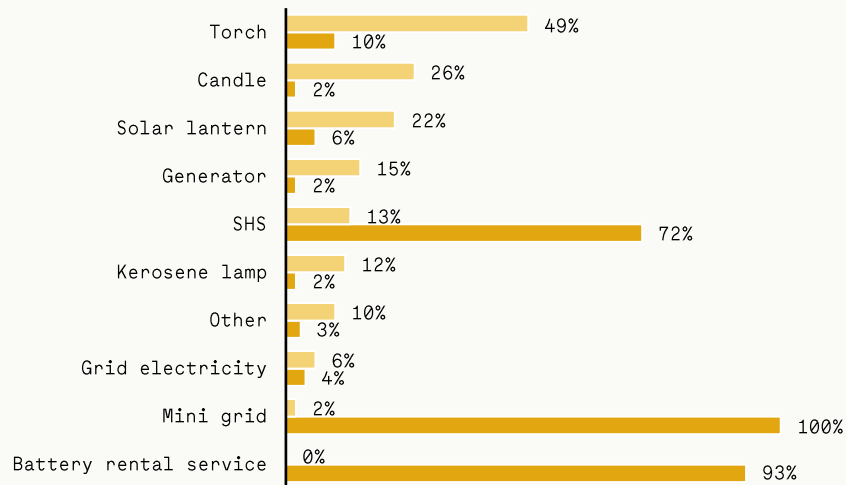
BGFA Portfolio ESPs are generally enabling customers to transition to better sources of energy.

Energy Sources: Prior & Current

Q: What were you using for lighting or energy before the [ESP]'s [ESS] ? What are you now using for lighting and/or energy? (n = 1,891)*

■ Prior sources of energy used before the [ESP]'s [ESS]

■ Sources used now (post-purchase)



74%

moved up the energy ladder;
transitioning from traditional energy sources to more modern, efficient, and less polluting ones.

● ● ● ● TOP 40%

Usage: Change

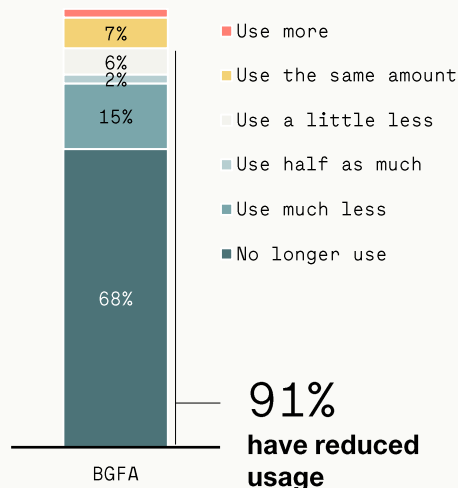
9 in 10 customers are using their prior sources of energy less, or not at all, now.

The fact that 91% of customers use their prior sources less or not at all now and that 94% of them have reduced or stopped using these previous sources because the Energy Service Subscription (ESS) sufficiently meets all their needs, suggests that it effectively fulfills the demands of its users.

A smaller portion of customers (4%) are using less of the prior sources of energy due to financial constraints, highlighting that affordability is a key factor influencing their consumption decisions.

Change in Usage

Q: Because of [ESP]'s [ESS], has your usage of [answer to [prior sources] where the respondent is still using [prior sources] changed? Do you now: (n = 1,884)*



Needs Met

Q: Are you using prior sources less because the [ESP]'s [ESS] meets all your lighting and/or energy needs and/or because you don't have the funds available to spend additional income on this? (n = 1722)

94%

of those who use their prior sources less, or not at all, do so because the ESS meets all their needs.

4% use less because they do not have funds available to spend additional income on this.

2% cite a combination of both reasons: the ESS meets their needs, and they lack the funds for further energy spending.

Impact

- > Quality of life
- > Top outcomes Experienced
- > Change in Energy Spending
- > Productive Use
- > Safety
- > Security
- > Climate Resilience

“Before the battery rental service, I used to take my phone to a nearby charging booth, but it would often get stolen because there was no proper security. Now, with the battery rental service, I no longer worry about losing my phone since I can charge it at home, where it's safe.” - Female, 22



Quality of Life

Two-thirds of the customers we interviewed from the BGFA Portfolio say their quality of life has significantly improved because of the ESS. This is above the 60 Decibels Energy Benchmark of 55%.

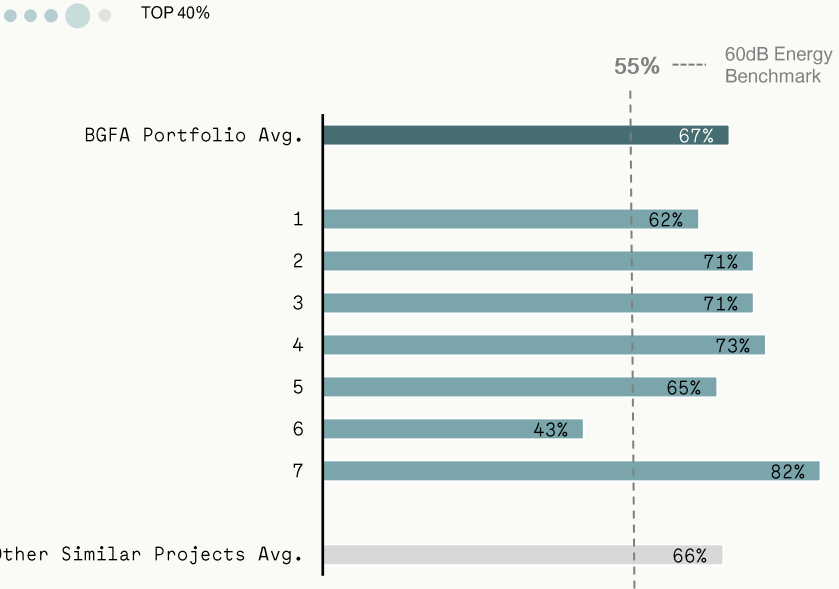
To gauge depth of impact, customers were asked whether their quality of life has changed because of the project companies' ESS.

67% of customers of the BGFA Portfolio said their life had significantly improved. Overall, 96% said their lives had improved (slightly and very much).

Top Performer: ESP 7 for Quality of Life.

Quality of Life by ESP

Q: Has your quality of life changed because of [ESP]'s [ESS]? (n = 1,250)
Chart shows % reporting 'very much improved'



Quality of Life: Top Outcomes

When we look at customers’ open-ended responses, we discover how they describe their quality of life improving.

Customers were asked to describe – in their own words – any changes they were experiencing because of the different BGFA Portfolio ESP products and services.

The homogeneity of results suggests that BGFA Portfolio ESPs are able to contribute similar impact for customers despite having diverse offerings with different business models in various markets.

- Other outcomes included:
- Improved access to information
 - Increased farm productivity
 - Reduction in wastage

A small but important 1% have seen their quality of life get worse. This is because of financial burden and inconsistent power supply.

Top Outcomes for 96% of Customers Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. Open-ended, coded by 60 Decibels. (n = 1.816)

Key:

- #1 outcome
- #2 outcome
- #3 outcome

ESP	1	2	3	4	5	6	7
Improved energy access/ power supply			#1 outcome	#1 outcome	#1 outcome	#1 outcome	#1 outcome
Increased convenience/ comfort	#3 outcome	#2 outcome	#2 outcome	#2 outcome	#2 outcome	#2 outcome	
Enhanced security		#1 outcome			#3 outcome		
Increased study/ work productivity	#2 outcome						
Financial benefits	#1 outcome		#3 outcome	#3 outcome			
Improved family time/ entertainment	#1 outcome		#3 outcome	#3 outcome			

Energy Spending

The majority of BGFA Portfolio ESP customers see a reduction in their weekly spending on energy since having their ESS.

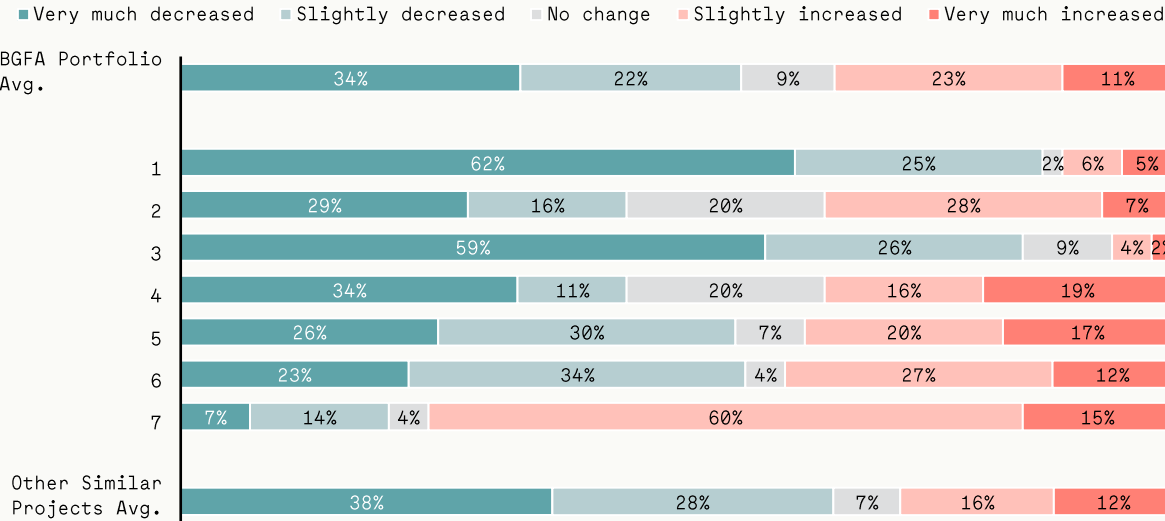
Overall, 62% of customers report a decrease in their weekly energy spending due to using a BGFA Portfolio ESP ESS, with 36% reporting significant reductions.

This is linked to the reductions in the use of traditional lighting and/or energy sources like torches that we saw.

“The improvement I have seen is that the money I am spending now is less than before, when I used to buy candles, other lighting sources, and batteries.” - Male, 64

Weekly Energy Spending

Q: Has your average weekly spending on lighting and/or energy changed because of having the [ESS]? Please include any payments made for the [ESS]. Has it: (n = 1,861)



Productive Use

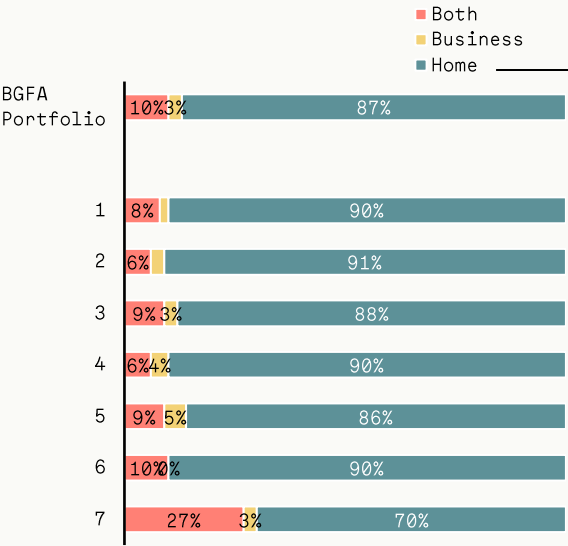
Less than 2 in 5 customers use their ESS for income-generating activities – either in a place of business or at home.

87% of customers use their ESS for domestic purposes.

Among those who use the ESS in their homes, most are likely to reside in rural areas (50%), compared to urban areas (22%).

Usage Location

Q: Are you using the [ESS] in your home and/or business or farm? (n = 1,891*)



Usage Location

Q: [If home] Do you use the [ESS] for income-generating activities? (n = 1,639)

3% of customers use their product to generate an income from their home.

16%

Productive Use of Energy



* This data represents results from 7 companies, all of which are BGFA Portfolio projects.

Income Change

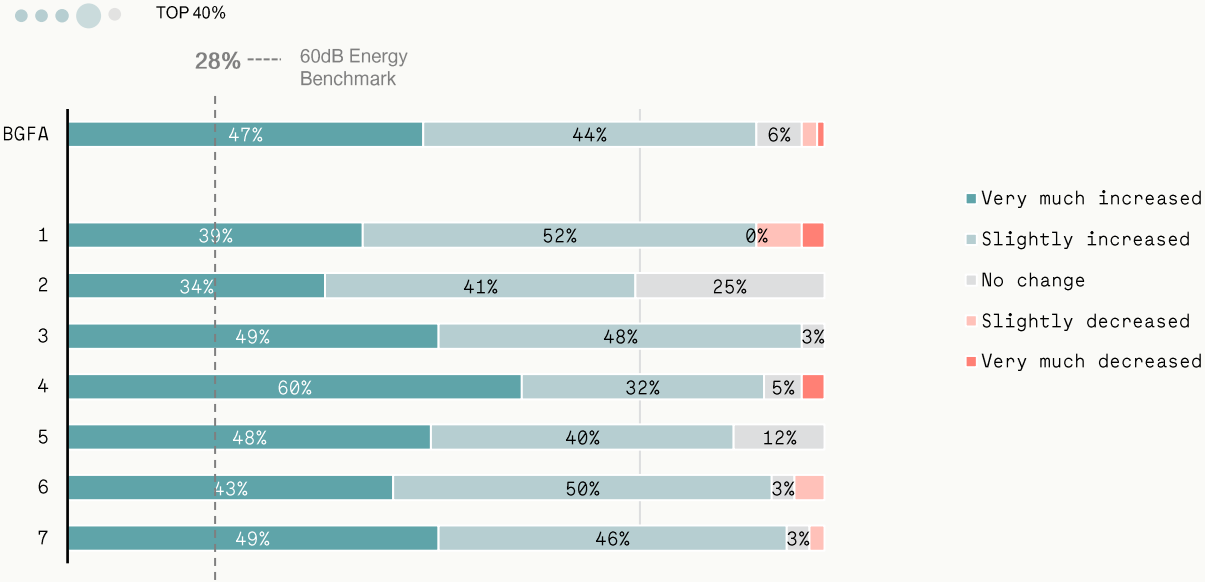
Of the 16% of customers who use their products or services for income generation, 47% of them say that their income has 'very much increased' since using BGFA Portfolio ESPs' products and services.

Top Performer: ESP 4 for Income Change from PUE.

The majority of customers who use the ESS for productive use say that their income has increased as a result.

Income Earned

Q: Because of the [ESP]'s [ESS] have you seen any change in your income or money earned? Has it: (n = 305*)



* This data represents results from 7 companies, all of which are BGFA Portfolio projects.

Safety & Security

More than 7 in 10 customers say how safe they feel in their home and how secure they feel their assets are have significantly improved because of the ESS.

To dive deeper into a specific area of potential impact, customers were asked to reflect on whether their safety at home, as well as the security of their assets in their homes or businesses, had improved as a result of access to energy.

Overall, 94% said their safety and the security of their assets in their homes or businesses has improved.

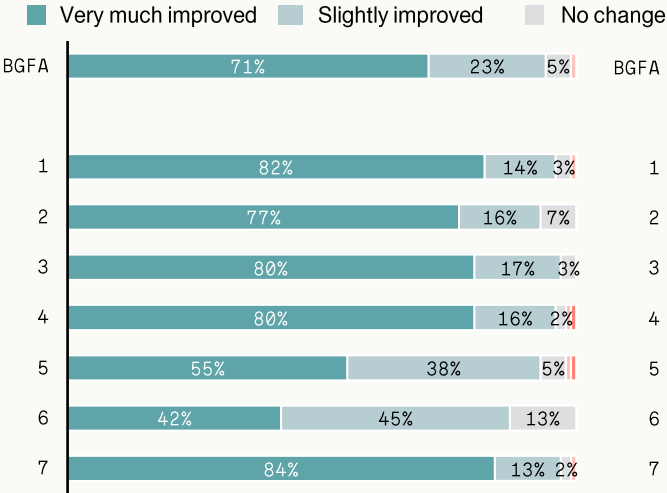
For reference, these are the relevant 60 Decibels Benchmarks for Improved Safety:

Energy: 89%
Energy, Africa: 89%

Safety

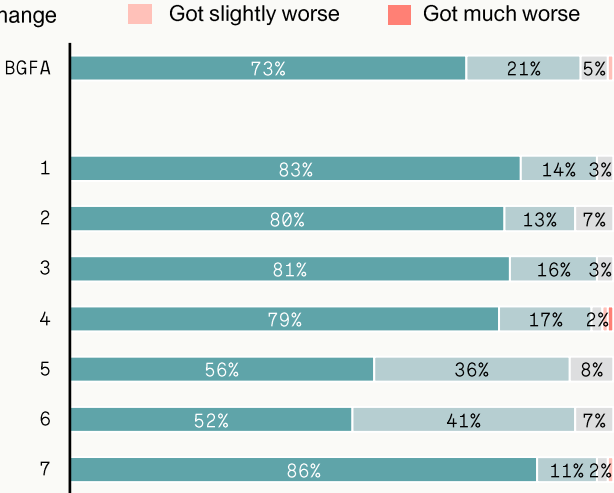
Q: Has how safe you feel in your home/business changed because of having the [ESS]? Has it: (n = 1,888*)

● ● ● ● TOP 40%



Security

Q: Has how secure you feel about the assets in your home or business changed because of having the [ESS]? Has it: (n = 1,889*)



* This data represents results from 7 companies, all of which are BGFA Portfolio projects.

Climate Resilience

The BGFA Portfolio Climate Resilience Score is 31%.

The Climate Resilience Score looks at how BGFA ESS have improved the resilience of customers to potential future climate/weather-related shocks. In the next pages, you'll find a detailed breakdown of each metric.

Climate Resilience Score

Average of the following results. (n = 1,061)*

		2	3	6	7	BGFA Portfolio
Preparedness	% reporting that they feel more prepared for a future shock because of [ESP]'s [ESS]	29%	46%	28%	49%	38%
Ability to Cope	% feeling improved ability to cope with a future shock because of [ESP]'s [ESS]	21%	31%	30%	49%	32%
Ability to Recover	% reporting improved ability to recover from a future shock because of [ESP]'s [ESS]	21%	30%	29%	49%	31%
Time to Recover	% who believe the time taken to recover from a future shock is shorter because of [ESP]'s [ESS]	19%	19%	16%	43%	24%

* These questions were only asked to customers of 4 out of 7 BGFA Portfolio projects. 60 Decibels sponsored the addition of the Climate Resilience module questions to the surveys.

Preparedness

Half of the customers we listened to feel more prepared for a potential future climate shock because of the BGFA Portfolio ESS.

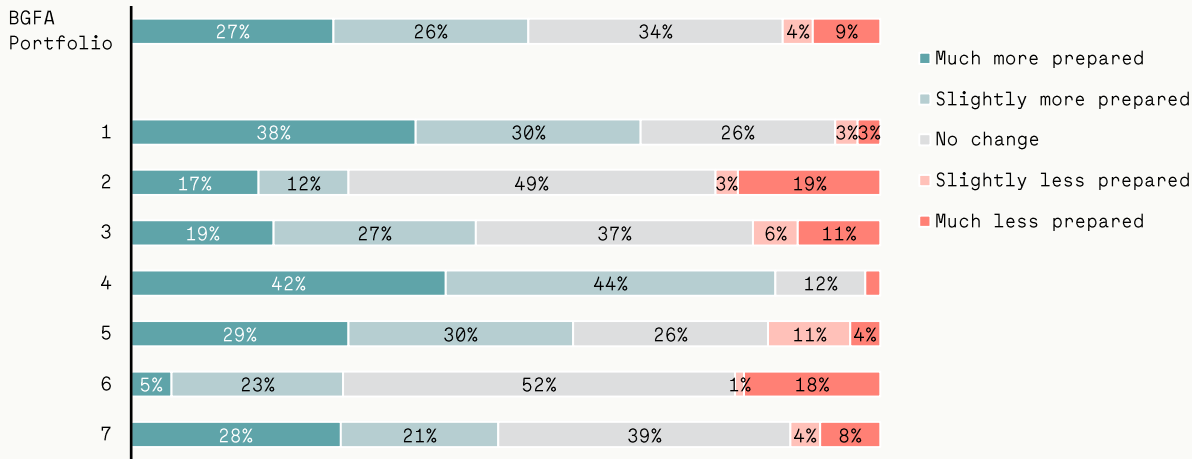
We asked customers to assess how their preparedness for potential climate shocks—such as flooding, drought, and irregular or extreme rainfall—has changed due to ESP's product/service.

This question aimed to understand the extent to which the ESP's interventions have enhanced their ability to cope with and recover from these challenges, reflecting the product's role in building resilience to climate-related risks.

53% of customers feel more prepared for a potential future climate shock because of their BGFA Portfolio ESP's ESS, with 27% feeling much more prepared.

Climate Shock Perceived Preparedness

Q: Do you feel your preparedness for a potential future climate shock such as flooding, drought, irregular, or extreme rainfall, has changed because of the [ESP]'s [ESS] ? Would you say you are: (n = 1,806)*

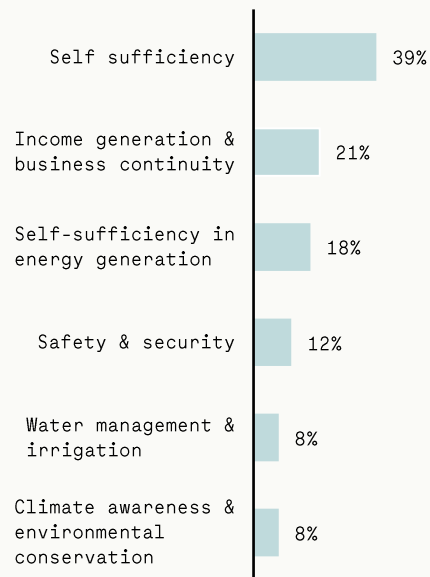


* This data represents results from 7 companies, all of which are BGFA Portfolio projects.

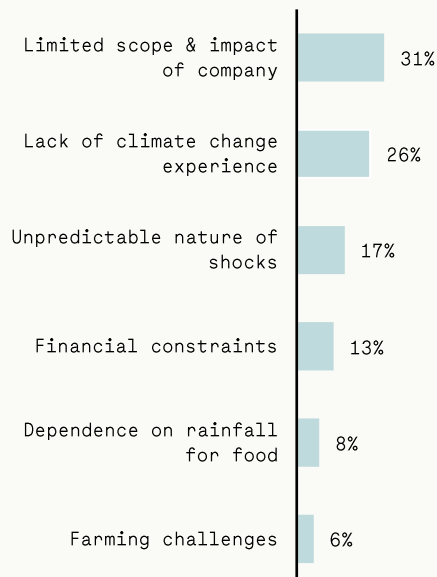
Preparedness : Reasons

Open-ended feedback reveals key reasons why customers feel they are more prepared, remain the same, or feel less prepared for future shocks.

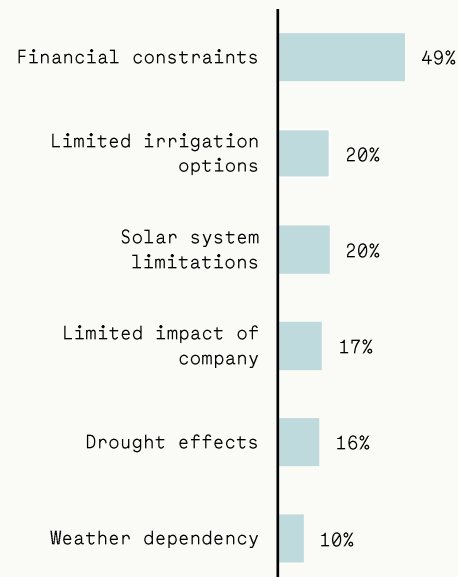
Q: How are you more prepared? (n = 252*)
Open-ended, coded by 60 Decibels



Q: Why is there no difference? (n = 343*)
Open-ended, coded by 60 Decibels



Q: How are you less prepared? (n = 133*)
Open-ended, coded by 60 Decibels



Ability to Cope & Recover

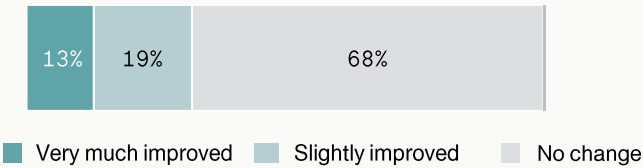
The majority of customers see no change in their ability to cope, recover, and/or the time to recover from the impact of a future shock because of the ESS.

For customers who reported a change in their ability to cope, recover, and/or the severity of the impact of a future shock due to the ESP's ESS, we asked them to share, in their own words, how this change has occurred.

Overall, 33% report changes. The most common reasons cited were enhanced communication and emergency response, improved safety and resilience, and improved support for livelihoods and daily activities.

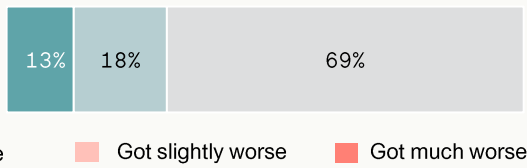
Ability to Cope*

Q: Do you feel your ability to cope with a future shock has changed because of the [ESP] [product/ service]? Would you say your ability is: (n = 1,036)



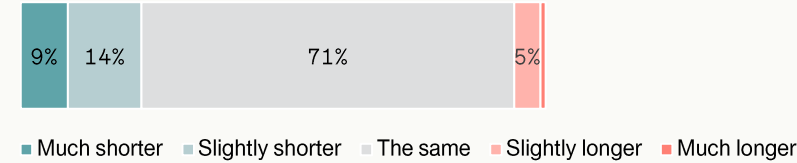
Ability to Recover*

Q: Do you feel your ability to recover from a future shock has changed because of the [ESP]'s [ESS] ? Would you say your ability is: (n = 1,036)



Time to Recover*

Q: Do you feel the amount of time you would expect your household would need to recover from such a shock has changed because of the [ESP]'s [ESS] ? Would you say time to recover would be: (n = 1,033)



* These questions were only asked to customers of 4 out of 7 BGFA Portfolio projects.

Experience

- > Customer Satisfaction
- > Customer Challenge Rate
- > Consumer Protection

“The solar ESP favours low-income earners like me because I pay in small installments. The agents are also very close to me and check on me regularly to see how the solar system is working. So far, I have already recommended two people.” - Male, 35



Customer Satisfaction

The BGFA Portfolio Net Promoter Score is 57, which is good and higher than the 60dB Energy Benchmark of 47.

The Net Promoter Score (NPS) is a gauge of customer satisfaction and loyalty. Anything above 50 is considered good. A negative score is considered poor.

On average, 65% of customers of the BGFA Portfolio are Promoters, which suggests that the majority of BGFA Portfolio ESP customers are relatively satisfied with the ESS they receive.

For reference, these are the relevant 60 Decibels Benchmarks for NPS:

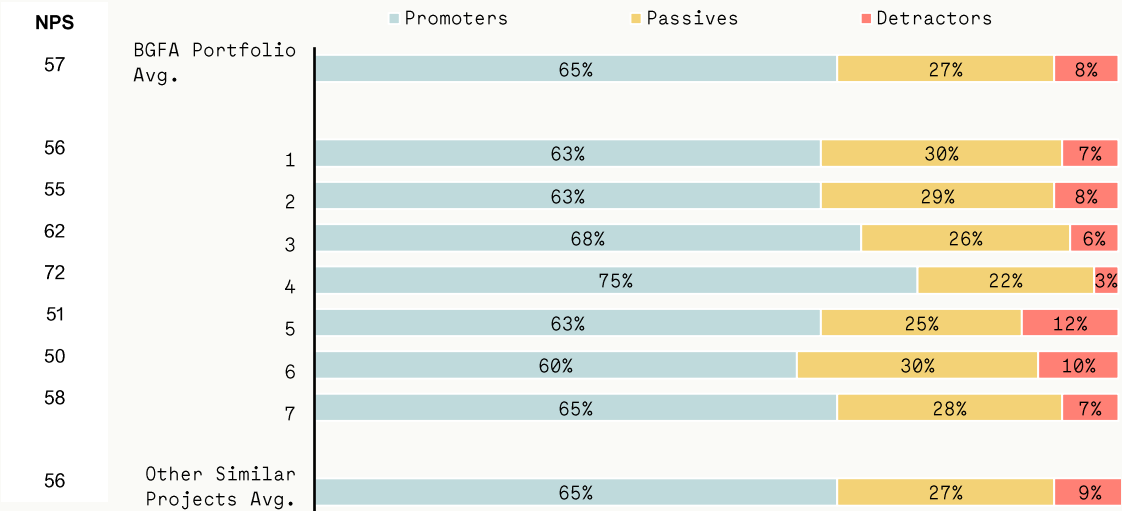
- Energy: 47%
- Energy, Africa: 47%

Top Performer: ESP 7 for Customer Satisfaction.

Net Promoter Score by ESP

Q: On a scale of 0 to 10, how likely are you to recommend the [ESP]'s [ESS] to a friend or family member, where 0 is least likely and 10 is most likely? (n = 1,891)

● ● ● ● MIDDLE



NPS: Drivers

We coded customers' open-ended responses to group the most common value drivers and top complaints by Detractors.

Companies may find value in highlighting these value drivers in marketing and sales materials. Promoters can be powerful brand ambassadors, particularly in markets where word of mouth is key.

Detractors would love to see;

- Better customer service
- Affordable and transparent pricing
- Improved product quality and reliability
- Streamlined recharge and payment systems
- Expanded accessibility and availability

Most Common Drivers for 65% of Customers Who are Promoters

Q: What specifically about [ESP]'s [ESS] would cause you to recommend it to a friend or family member? (n = 1,235). Open-ended, coded by 60 Decibels.

Key:

#1 outcome

#2 outcome

#3 outcome

ESP	1	2	3	4	5	6	7
Brightness/ lighting quality	#1 outcome	#1 outcome	#1 outcome	#3 outcome	#1 outcome	#1 outcome	
Durability/ reliability	#3 outcome	#2 outcome	#2 outcome		#3 outcome	#3 outcome	#1 outcome
Product performance/ power supply			#3 outcome	#1 outcome	#2 outcome		
Affordability/ payment options		#3 outcome		#2 outcome			#3 outcome

Customer Challenges

Nearly 2 in 5 customers of the BGFA Portfolio, on average, have experienced challenges using their ESS from the BGFA Portfolio.

As opposed to other 60 Decibels metrics, a lower rate represents better performance.

Importantly, Customer Challenge Rate and Customer Satisfaction (NPS) are correlated with satisfaction much lower for those experiencing challenges, unsurprisingly.

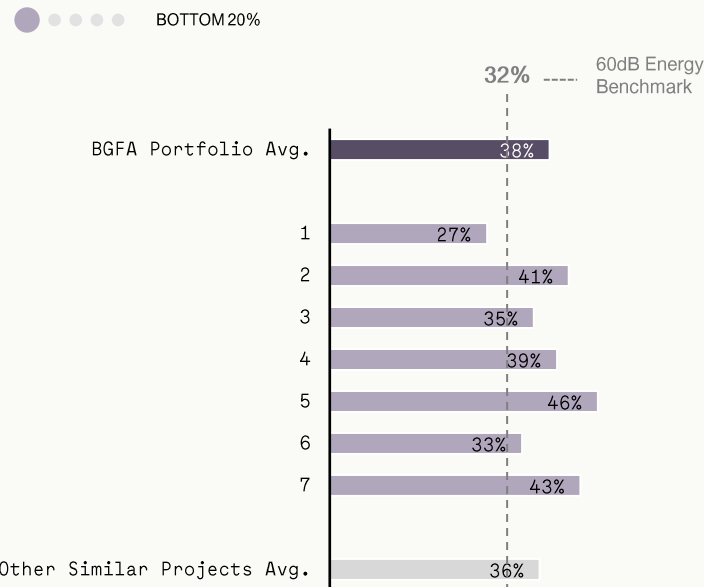
- NPS for those who didn't experience any: 72
- NPS for those who experienced a challenge but it was resolved: 57
- NPS for those who have an unresolved issue: 24

There is significant room for improvement for companies above the Benchmark. The next page shows the most common issues experienced.

Top Performer: ESP 1 for Ease of Use.

Customer Challenges

Q: Have you experienced any challenges with using [ESP] [product]?
(% 'yes', n = 712)



Customer Challenges: Top Issues

The most common challenges experienced were battery-related issues, product malfunctions, and technical faults.

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

- Technical fault - there is something wrong with the product.
- Mismatched expectations - the customer says the product/service isn't working because they expected it to work differently but it is working as intended.
- Misuse - the customer isn't using the product properly; often not deliberately but through lack of awareness/training.
- External factors – sometimes factors outside of the control of companies or customers affect usage and therefore impact. This could be theft, war, environmental.

Most Common Issues for 38% of Customers Experiencing Challenges

Q: Please explain the challenge you have experienced. (n = 712). Open-ended, coded by 60 Decibels.

Key:

#1 outcome

#2 outcome

#3 outcome

ESP	1	2	3	4	5	6	7
Battery related issues	<div></div>		<div></div>	<div></div>	<div></div>	<div></div>	
Product malfunctions/ technical faults	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>		
Unreliable product/ poor quality							
Payment/ repair delays		<div></div>	<div></div>		<div></div>		<div></div>
Poor customer service						<div></div>	<div></div>

Issue Resolution

Two-thirds of customers who have experienced a challenge have not had their issue resolved. Customer service in most of the BGFA Portfolio ESPs has room for improvement.

Of the 38% who experienced challenges, 71% said that their challenge had not yet been resolved (26% of total customers). Unresolved challenges can encourage negative word-of-mouth and detract from positive impact.

Customers who have experienced a challenge are asked about how easy it was to get an issue handled. This is the Customer Effort Score (CES), and it is the average rating of all customers.

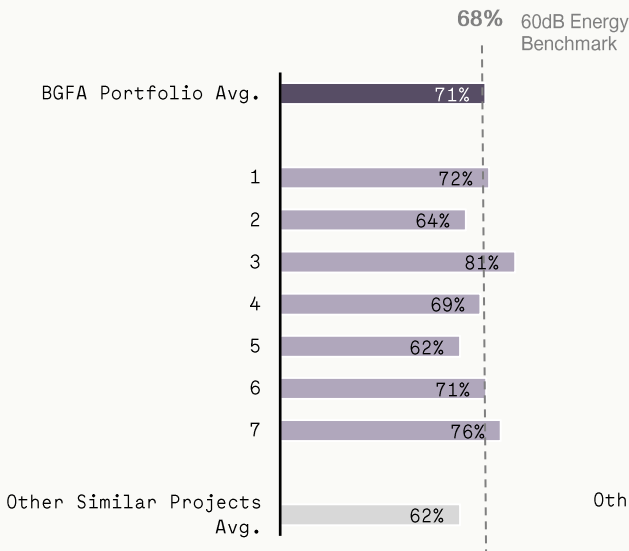
The average CES of the current BGFA Portfolio ESPs is 3.06 out of 5.

Top Performer: ESP 5 for Issue Resolution. ESP 6 Customer Service.

Unresolved Challenges

Q: Has the challenge been resolved? (n = 495) Chart shows % unresolved.

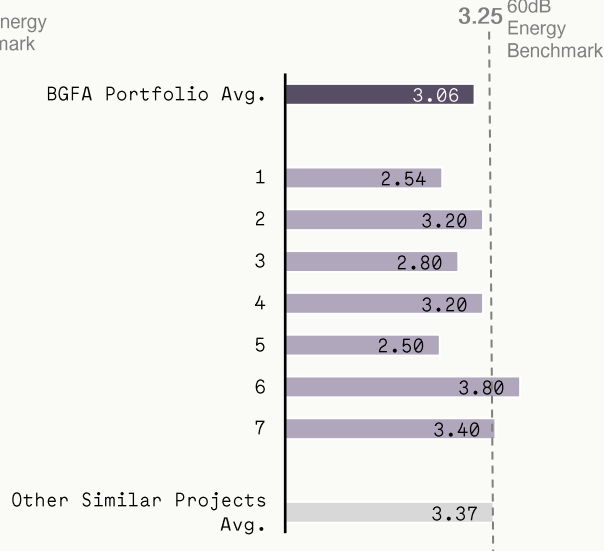
● ● ● ● MIDDLE



Customer Effort Score

Q: How do you feel about the statement? Overall, [ESP] made it easy for me to handle my issue. (n = 692)*

● ● ● ● - BOTTOM 40%



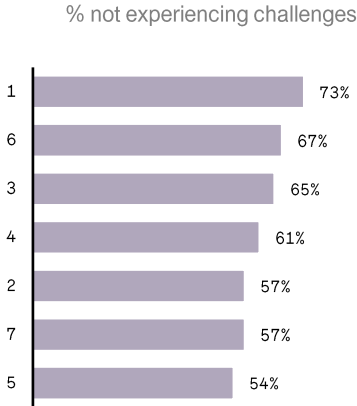
* This question was only asked to those who reported experiencing challenges

Ranked Performance

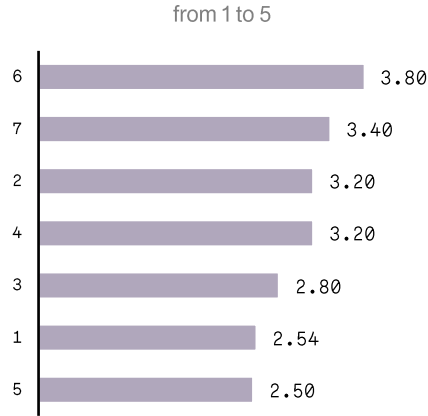
We ranked the BGFA Portfolio companies for the experience metrics in this section.

Overall, ESP 4 is performing the best, though performance varies across different metrics, with each company demonstrating strengths and areas for improvement.

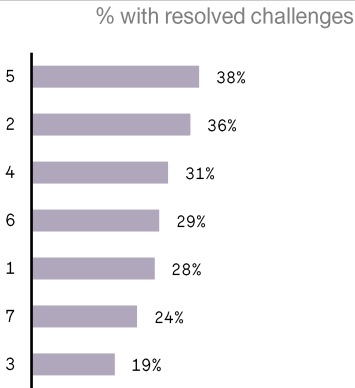
Ease of Use (No Challenges)



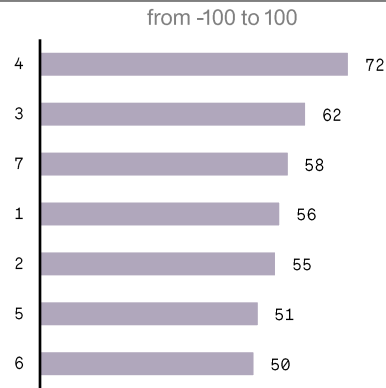
Customer Effort Score



Resolved Issues



Net Promoter Score



Consumer Protection

The Consumer Protection section looks at organisation performance on safeguarding impacts and respecting the rights of consumers, in particular for organisations offering consumer financing.

GOGLA sponsored the addition of this set of questions for 3 companies. For other ESPs included in this analysis, the questions were funded either by other sponsors or by 60 Decibels.

The indicators align with the GOGLA Consumer Protection Code.

The Consumer Protection Score is the average of three themes equally weighted from nine indicators. These themes are awareness of key contract terms, ability to pay, and ease of use. They are rated on a 0-100% scale, where 100% is highest performing.

The BGFA Portfolio Consumer Protection Score is 62%.

This is at par with the 60 Decibels Benchmark.

Consumer Protection Score

Average of the following results. (n = 830*)

	1	4	5	BGFA
Awareness of Key Contract Terms	82%	80%	68%	74%
Ability to Pay	72%	65%	53%	63%
Ease of Use	51%	46%	46%	48%
Consumer Protection Score	68%	64%	56%	62%

* This data represents the results of 3 out of 7 BGFA Portfolio projects. GOGLA sponsored the addition of the Consumer Protection module questions to the surveys.

Awareness of Key Contract Terms

While customer awareness of contract details and payment plans is generally high, the data underscores the importance of addressing the needs of the minority who remain uninformed.

Enhanced efforts in communication, transparency, and education can bridge these gaps and ensure that all customers fully understand their obligations and the terms of their agreements.

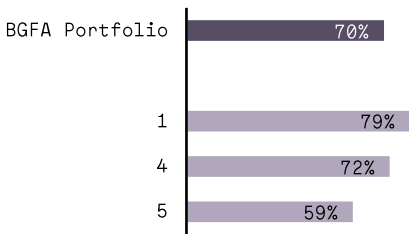
Awareness of Contract Length*

Q: Did you know how long the full contract or sales agreement was for at time of purchase? I mean, the entire contract length when you first purchased, not what is remaining now.
(n = 712) (% Yes)



Information on Plan Changes Shared*

Q: Did the [ESP] representative share with you any circumstances that may result in a change of price of payment plan length? (n = 580) (% Yes)



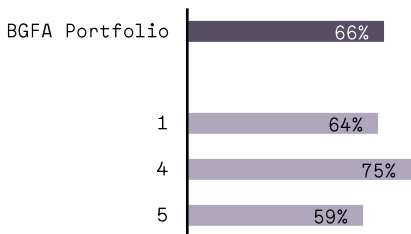
Awareness of Non-Payment Consequences*

Q: Did you know what would happen if you made no, or late, payments?
(n = 703) (% Yes)



Check of Understanding of Key Terms*

Q: Did [ESP] check to ensure you understood the key terms and conditions of the payment plan? This might have been in person, via a phone call, or through an automated system.
(n = 547) (% Yes)



Ability to Pay

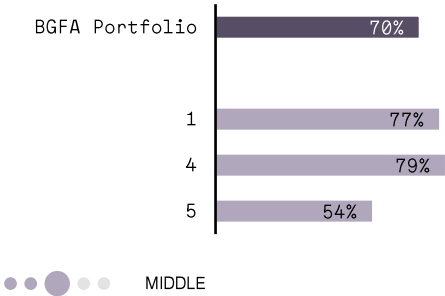
Among the BGFA Portfolio customers, 7 in 10 report that payments are ‘not a problem’, placing them in the middle quartile of the 60dB Energy Benchmark.

69% indicate they never have to reduce food consumption to make payments, and 52% state they have never fallen behind on making product payments.

While these figures reflect relative stability for most customers, a significant proportion still experiences challenges with affordability and payment consistency, highlighting opportunities for improvement.

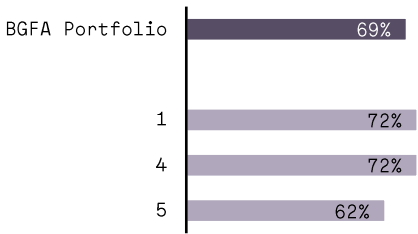
Overindebtedness*

Q: Thinking about the SHS payments, are they a heavy burden, somewhat of a burden, or not a problem? (n = 580) (% ‘not a problem’)



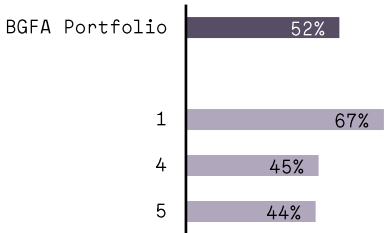
Food Consumption*

Q: Have you had to reduce your household’s food consumption to make payments where you didn’t have to before? Would you say: (n = 569) (% ‘never’)



Missed Payments*

Q: During the payment period have you, on at least one occasion, fallen behind on making payments? (n = 426) (% No)



Ease of Use

This data is just for the ESPs that had the full Consumer Protection module included – you can find more on Customer Challenge Rate and Issue Resolution on page 31.

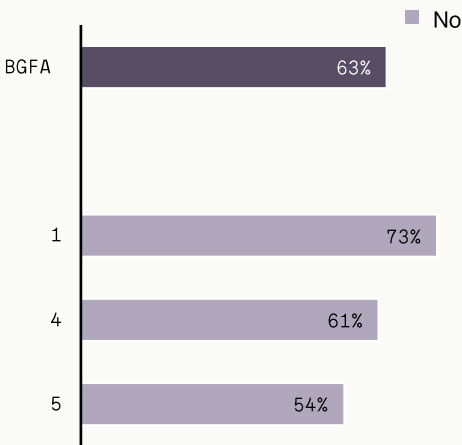
More than half of the customers report no challenges, suggesting that the product or service is generally accessible and user-friendly for most users. However, 32% of those who do experience issues indicate that their concerns remain unresolved.

The likelihood of customer disengagement increases if their challenges remain unaddressed, potentially impacting retention rates, particularly if customers feel their concerns are not being adequately addressed.

BGFA ESPs should explore the types of **challenges** customers are facing to identify key areas for improvement.

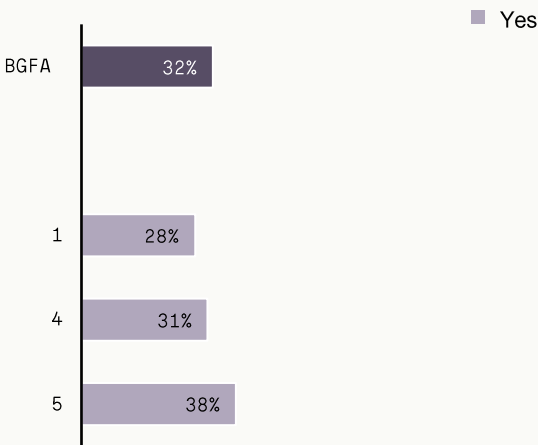
No Customer Challenges*

Q: Have you experienced any challenges using the ESP SHS?
(n = 520) (%- No)



Issue Resolution*

Q: [If Yes] Has the issue been resolved? (n = 103) (% - yes)



* This data represents the results of 3 out of 7 BGFA Portfolio projects.

Appendix

- > Performance Comparison
- > Calculations & Definitions
- > How to Make the Most of These Insights



Performance Within the BGFA Portfolio

ESP 4 outperforms BGFA’s Portfolio average across 7 of 8 metrics. ESP 5 is below BGFA Portfolio average across 6 of 8.

Indicator	BGFA Portfolio							BGFA Portfolio Average	Other Similar Projects Avg.
	1	2	3	4	5	6	7		
Female Reach % female customers	33%	34%	36%	40%	24%	35%	19%	32%	39%
Rural Reach % living in rural areas	7%	61%	70%	75%	68%	0%	62%	49%	44%
Quality of Life % 'very much improved'	62%	71%	71%	73%	65%	43%	82%	67%	63%
Access to Alternatives % with no easy access	90%	58%	53%	84%	57%	98%	89%	76%	67%
First Access % accessing product for the first time	90%	64%	75%	78%	76%	98%	91%	82%	70%
Income Inclusivity Inclusivity Rate	0.96	1.04	1.07	1.09	0.87	0.53	1.04	0.94	0.77
Customer Challenge Rate % experiencing challenges	27%	41%	35%	39%	45%	33%	43%	38%	39%
Net Promoter Score on a scale from -100 to 100	56	55	62	72	51	50	58	57	56

Key : ■ Outperforming BGFA Portfolio Average ■ At par with BGFA Portfolio Average

Performance Compared to 60dB Energy Benchmark

ESPs 4 outperforms the 60dB Energy Benchmarks across almost all metrics, followed by ESP 1 and ESP 7.

Indicator	BGFA Portfolio							Other Similar Projects Avg.	60dB Energy Benchmark
	1	2	3	4	5	6	7		
Female Reach % female customers	33%	34%	36%	40%	24%	35%	19%	39%	38%
Rural Reach % living in rural areas	7%	61%	70%	75%	68%	0%	62%	44%	56%
Quality of Life % 'very much improved'	62%	71%	71%	73%	65%	43%	82%	63%	55%
Access to Alternatives % with no easy access	90%	58%	53%	84%	57%	98%	89%	67%	76%
First Access % accessing product for the first time	90%	64%	75%	78%	76%	98%	91%	70%	79%
Income Inclusivity Inclusivity Rate	0.96	1.04	1.07	1.09	0.87	0.53	1.04	0.77	0.77
Customer Challenge Rate % experiencing challenges	27%	41%	35%	39%	45%	33%	43%	39%	32%
Net Promoter Score on a scale from -100 to 100	56	55	62	72	51	50	58	56	47

Key : ■ Outperforming 60dB Energy Benchmark ■ At par with 60dB Energy Benchmark

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'.
Income Inclusivity Rate	<p>The Income Inclusivity Rate 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 ESP % / 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:</p> $\sum_{i=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$
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, [ESP] 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.
Consumer Protection Score	Consumer Protection Score is the average of three themes equally weighted from nine indicators. These themes are awareness of key contract terms, ability to pay, and ease of use. They are rated on a 0-100% scale, where 100% is highest performing.
Climate Resilience Score	The Climate Resilience Score looks at how a company's products have improved the resilience of customers to potential future climate/weather-related shocks. It is the average of five metrics equally weighted. These indicators are vulnerability, preparedness, ability to cope, ability to recover, and time to recover.

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 organisation 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 1,600+ trained Lean Data researchers in 95+ 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 customers 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 [here!](#)

Acknowledgements

Thank you to Petra Mikkolainen and the Nefco team for their support throughout the project.

This work was sponsored by the Nordic Environment Finance Corporation (Nefco).

I can now charge my phone in my own
house.
Now I don't suffer from kerosene smoke.
I spend less on fuel.

I have enough time to

> enjoy at home,
> use television,
> use radio

now.

Work delivered by 60dB team:

- > Kat Harrison
- > Kate Njoroge
- > Vivian Moraa
- > Joyce Nyokabi
- > Phillitricia Baraza

For queries, please email:

kat@60decibels.com;

vivian@60decibels.com