

mTOMADY

Madagascar



Context

Capsule, our data collection partners in Madagascar, had the capability of conducting in-person interviews in remote areas of the country, where beneficiaries are usually located.

We conducted a survey training session with Capsule's lead researcher, who in-turn trained the enumerators. We also carried out our standard quality assurance processes on the data shared with us.

This report contains the insights from the 106 interviews completed in October and November of 2022.

About the Project

Bayer Foundation partnered with 60 Decibels to conduct research studies with the beneficiaries associated with mTOMADY. Beneficiaries were surveyed on their experience with the Tosik'aina health coverage program and the changes it is enabling in their quality of life and the health of their households.

60 Decibels is a tech-enabled impact measurement company that helps organizations better understand their beneficiaries. We specialize in remote data collection via phone-based surveys in local languages, enabling organizations to hear directly from people who matter the most.

Due to the lack of phone penetration among mTOMADY beneficiaries, 60 Decibels partnered with Capsule, a data collection agency based in Madagascar that conducted in-person interviews of 106 Tosik'aina beneficiaries. This report presents insights based on our analysis of the data collected by Capsule. For details about the methodology, please refer to page [37](#).

About the Results

While the findings of this study are internally valid (hold true for the surveyed beneficiaries), we cannot ascertain external validity (whether findings hold true for the entire population of Tosik'aina beneficiaries) because:

In-person survey methodology: we cannot attest to the randomness of the sample selected by Capsule. Beneficiaries were surveyed by going door-to-door and checking if they had received the Tosik'aina coverage. We do not have information on the wider group of beneficiaries to ascertain representativeness of the sample.

Confidence: a sample of 106 beneficiaries provides a confidence level of 90% and a margin of error of 8% in results. This margin of error is larger than the 5% we typically aim for.

Interpreting the results: all references to figures, proportions and trends hold true for the interviewed sample at the corresponding confidence level. These may or may not be extrapolatable to the whole of mTOMADY's beneficiary population.

Welcome To Your 60dB Results

We enjoyed hearing from 106 of your beneficiaries in Madagascar – they had a lot to say!

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Top Insights

1 mTOMADY is reaching lower-income beneficiaries, many of whom do not have prior access to a program like Tosik'aina and cannot find a good alternative.

95% of beneficiaries have not had prior access to a health coverage program like Tosik'aina, and 90% say they would not be able to find a good alternative to it. 83% of Tosik'aina beneficiaries live under \$2 per person per day. This indicates that mTOMADY is reaching an under-served base of relatively less well-off beneficiaries and providing them with a unique service. There is an opportunity to further diversify this base by reaching more low-income individuals.

See pages [9](#), [10](#), and [11](#).

2 Tosik'aina has enabled beneficiaries to access better quality healthcare, which has improved the health in their household and enhanced the overall quality of life.

96% of beneficiaries say they access better quality health services because of Tosik'aina, which is a contributing factor for improved health in their household. Improved family health, reduced medical bills, and increased ability to afford household bills emerge as the top reasons for improved quality of life by 92% of beneficiaries.

See pages [13](#) - [17](#)

3 Most beneficiaries are satisfied with the service received and see good value in it.

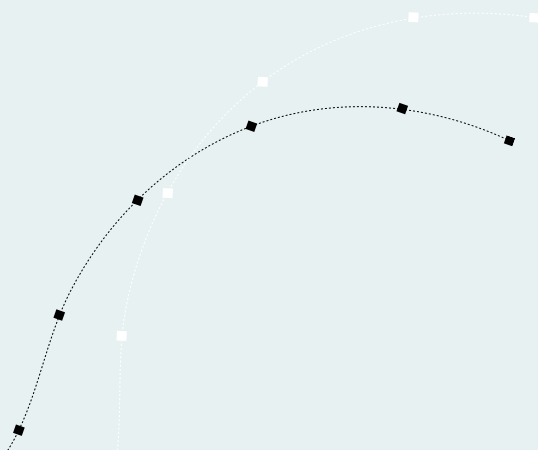
79% of beneficiaries would recommend the Tosik'aina's healthcare program to friends and family. The main drivers of satisfaction are reduced medical expenses and friendly representatives. In addition, 93% of beneficiaries would rate the value offered as 'very good' or 'good'.

See pages [20](#), [21](#), and [23](#).

4 Beneficiaries face challenges with the service and have concrete suggestions for improvement.

31% of beneficiaries mention they don't have enough information regarding Tosik'aina and its different characteristics. 19% also talk about how the service is no longer available. Continuing the service recurs as a top suggestion alongside increasing the coverage amount. Implementing these top suggestions could increase mTOMADY's impact on the lives of beneficiaries.

See pages [24](#), [25](#), and [26](#).



Performance Snapshot

Tosik'aina is doing a good job at reaching underserved beneficiaries and creating a positive impact on their quality of life and the health of their household members.

Poverty Profile

0.87

Inclusivity Ratio



Net Promoter Score®

73

on a -100 to 100 scale



Impact

92%

quality of life improved



What Impact

- 52% mention reduced medical expenses
- 19% talk of improved family health
- 18% report increased ability to afford household and bills

Contribution

95%

first time accessing service provided



Beneficiary Voice

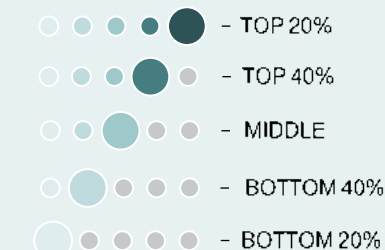
"We are in need but we are often sick. All of our money used to be focused on illness only. But since Tosik'aina, the money spent is shared. It helps us very much." – Female, 36

Data Summary

Company Performance: 106 Tosik'aina beneficiaries, in-person interviews in October and November 2022, in Madagascar.

Quintile Assessment compares Company Performance with 60dB Health Sector Benchmark comprised of 28 companies, 17 countries, and 11k + respondents. Full details can be found in [Appendix](#).

Performance vs. 60dB Benchmark



Health Change

96%

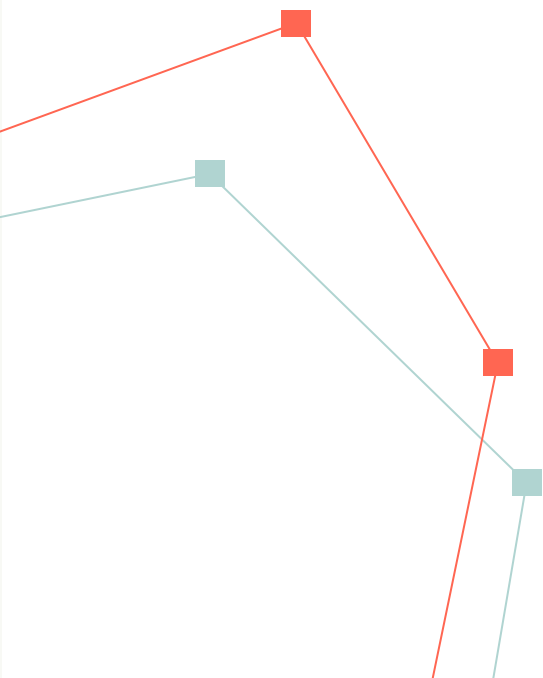
mention an improvement in health in their household

Health Change Reason

- 52% mention disease recovery
- 21% report improved access to medicine
- 17% talk about increased hospital visits

Beneficiary Voices

We loved hearing beneficiaries' voices.
Here are some that stood out.



Impact Stories

92% shared how the Tosik'aina's awareness program had improved their quality of life

"Tosik'aina improved my life as well as my family's. Before, when someone was sick, we only bought medicine, but now we can even go to the health center. Our expenses for health have reduced and we are able to afford food and other necessities."
- Male, 51

"In terms of health, when someone is sick at home, I don't worry about money. I go to the hospital Salfa because medicine is already taken care of and the finances I spend at the hospital as well." - Female, 39

"We don't worry about finances and when someone gets sick, we don't hesitate to go to health centers."
- Male, 24

"My life has improved because of Tosik'aina's help. It encourages people to go to the hospital when they are sick and not just stay at home. Also, if I didn't give birth at Salfa and without the help of Tosik'aina, my child might not have been born." - Female, 40

"I wish that it keeps going on and never stops. It motivates me to look for healthcare. Medicine is always available and most of it is affordable."
- Female, 70

"I got healthy. It is easier to pay the bills as it is divided by two and only a part of it has to be paid by the beneficiary." - Female, 21

Opinions On Tosik'aina Value Proposition

79% were Promoters and highly likely to recommend

"Tosik'aina made sure that I didn't leave the hospital until I was healthy." - Female, 42

"I spend less because Tosik'aina helps with 80% of my medication and also encourages me to go to good hospitals. Moreover, sick and needy people have the hope to get proper medical care." - Female, 39

Opportunities For Improvement

90% had a specific suggestion for improvement

"They need to educate more because some people don't know how it works. It should also spread its services throughout Madagascar." - Female, 24

"They should encourage more people to seek medical care and come to them when they are sick." - Male, 45

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“The reception was great, they know how to be kind toward patients. I will recommend it to my friends.” - Female, 32

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Demographics

On average, beneficiaries reside in households with 5 other members.

Beneficiaries were asked about their locality and the majority said they live in a city (39%), followed by village or countryside (34%) and town (27%).

Results in this report have been segmented by gender, age, duration of engagement and statistically significant differences have been reported. Given the small sample size overall, the sample size of each segment may be small (less than 30) and not externally valid to the larger population.

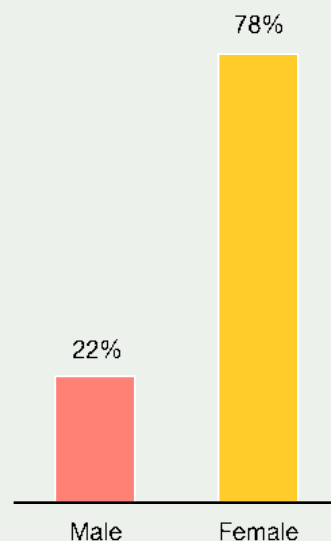
The N value signifying sample size may vary based on the survey logic and the number of beneficiaries who chose to skip the question or were unable to answer it.

78% of beneficiaries interviewed were women, mostly between 30-49 years old, who had interacted with the Tosik'aina program for 10 months, on average.

About the Tosik'aina Beneficiaries We Spoke With

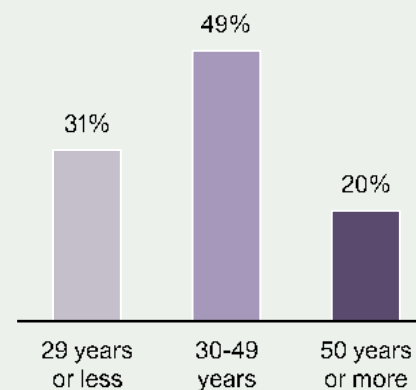
Data relating to beneficiary characteristics (n = 106)

Gender



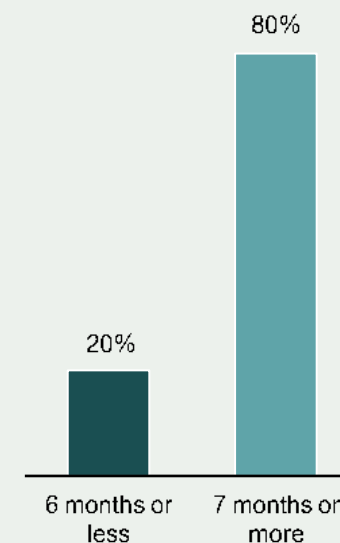
Age

38 Average years



Tenure of Engagement

10 Average months



Income Profile

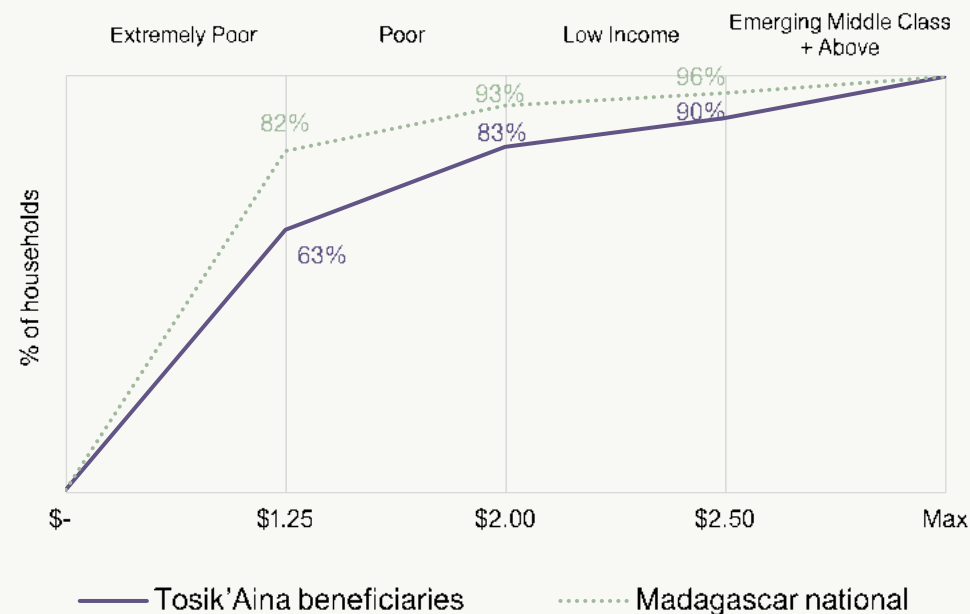
mTOMADY is doing a great job of reaching relatively less well-off beneficiaries.

Using the Simple Poverty Scorecard[®] we measured how the income profile of your beneficiaries compares to the Senegal national average.

83% of all beneficiaries live on less than \$2.00 per person per day, which is the poverty line recommended for Madagascar by the World Bank. The resulting Inclusivity Ratio against the national averages is 0.87 which is significantly higher than the 60dB Health benchmark of 0.35.

Distribution of Beneficiaries Relative to Madagascar Average

% living below \$xx per person / per day (2011 PPP) (n = 106)



Inclusivity Ratio

Degree that mTOMADY is reaching low-income beneficiaries in Madagascar

0.87

● ● ● ● ● - TOP 20%

We calculate the degree to which you are serving low-income beneficiaries compared to the general population.

1 = parity with national average

> 1 = over-serving

< 1 = under-serving.

See [Appendix](#) for calculation.

First Access

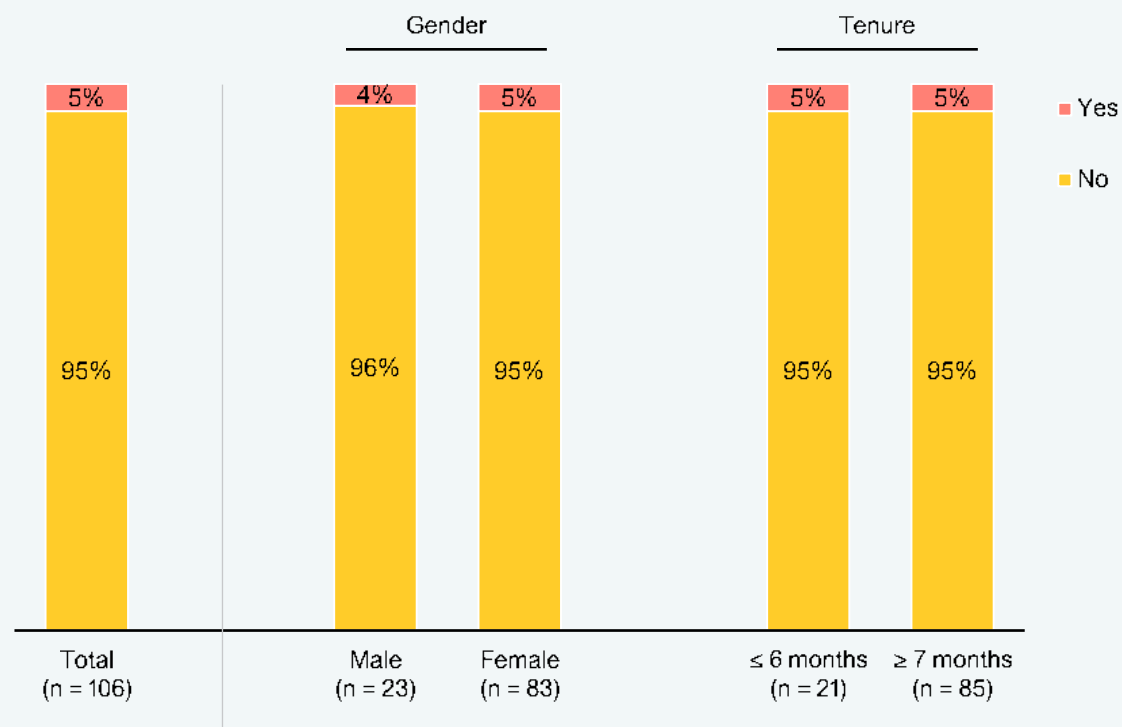
95% of clients are accessing health care program like Tosik'aina for the first time. This is higher than the 60dB Health benchmark average of 54%.

The high percentage of beneficiaries who are accessing a health care support program like Tosik'aina provides for the first time suggests that Tosik'aina is reaching an under-served beneficiary base.

There are no statistical differences in first-time access across gender, age, and tenure.

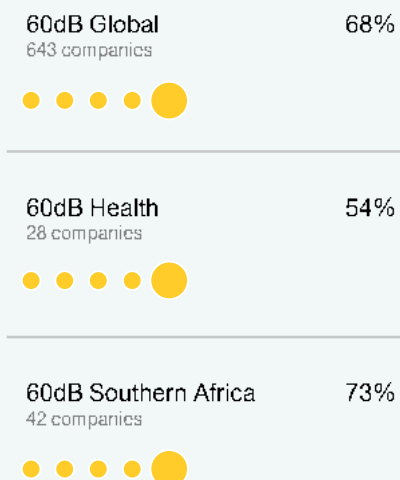
First Access

Q: Before Tosik'aina, did you have access to health care support like Tosik'aina provides? (n = 106)



Benchmarks

Relative performance analysis.



Availability of Alternatives

Most of the beneficiaries cannot easily find a good alternative to Tosik’aina’s healthcare support.

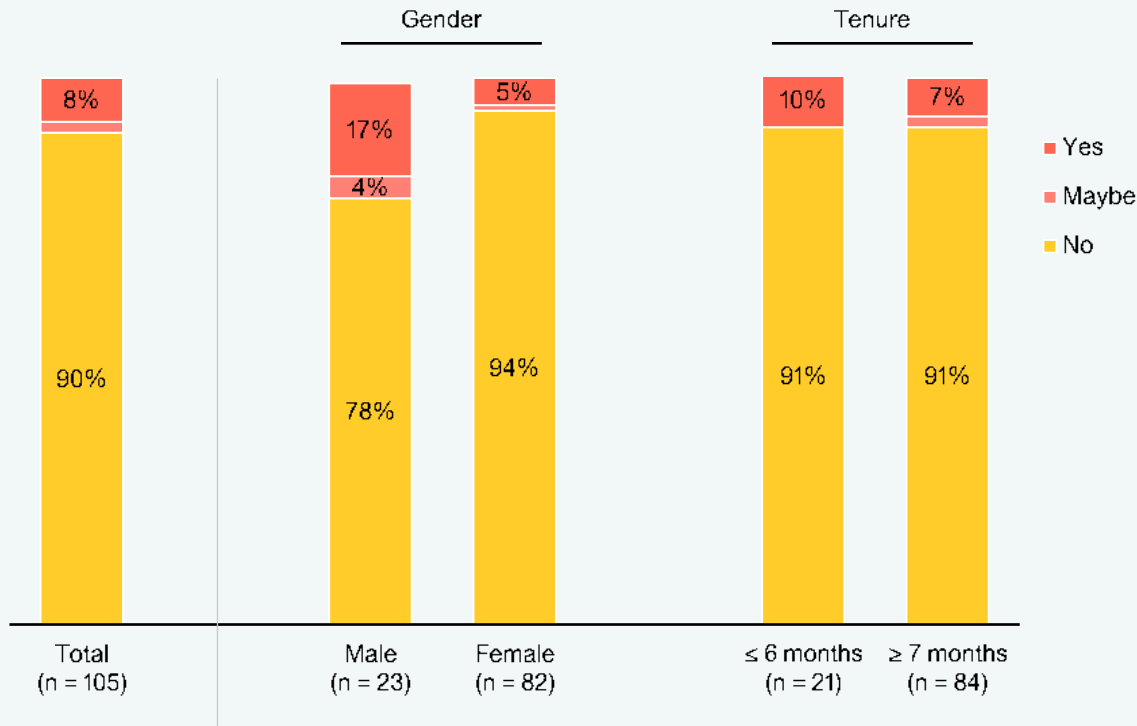
Availability of alternatives provides insight into the competitive landscape and the degree to which mTOMADY is providing a scarce service.

Men are more likely to have access to alternatives (17%) than women (5%).

There are no significant differences across age and tenure.

Access to Alternatives

Q: Could you easily find a good alternative to Tosik’aina’s healthcare support? (n = 105)



Benchmarks

Relative performance analysis.

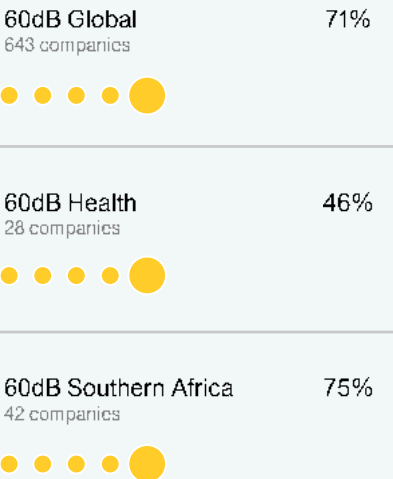


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“I was not indebted as the due invoice was lower. The invoice was lower and the money left was used to supply the family with food.” – Female, 48



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Quality of Health Services

Almost all beneficiaries say they are able to access better quality health services because of Tosik'aina.

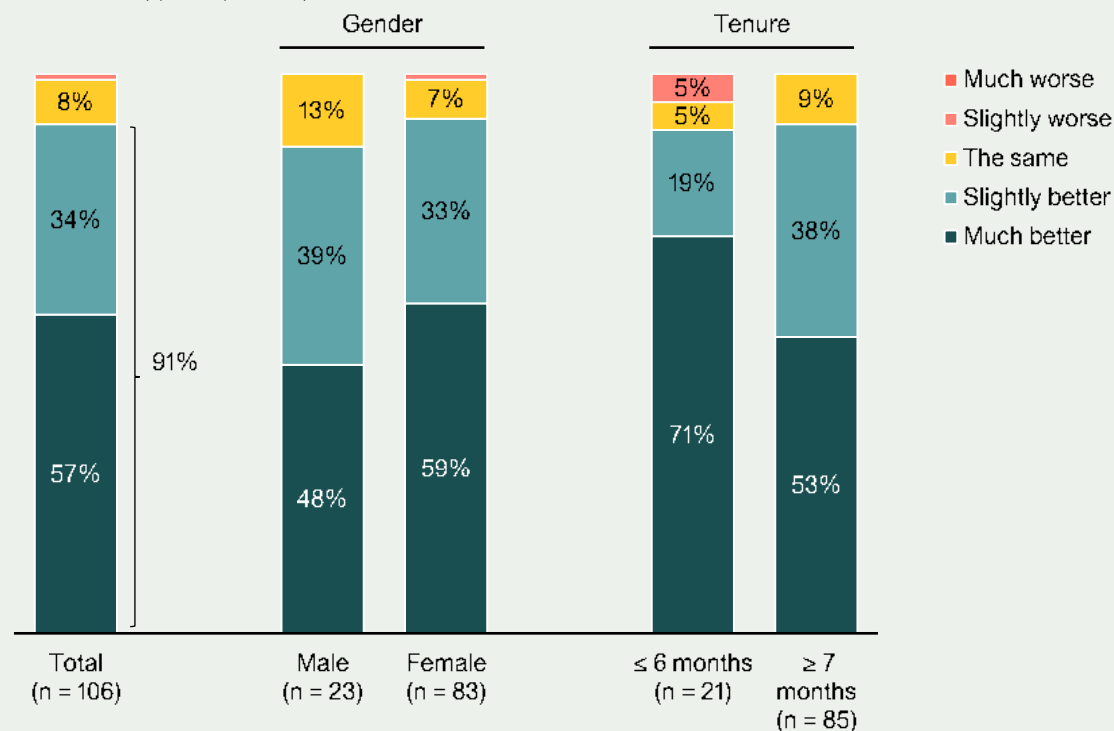
91% of beneficiaries report improvements in the quality of health service they access.

Less tenured beneficiaries are more likely to say they access 'much better' quality health care because of Tosik'Aina compared to their more tenured counterparts.

There were no significant differences across gender and age.

Quality of Health Services

Q: Is the quality of the health service you receive better or worse than before you started using Tosik'aina's healthcare support? (n = 106)



Health in Household: Overview

96% of beneficiaries say the health of their household members has improved, with 68% reporting it has 'very much improved'.

Beneficiaries who report access to 'much better' quality health care services than before are also more likely to report 'very much improved' health in the household.

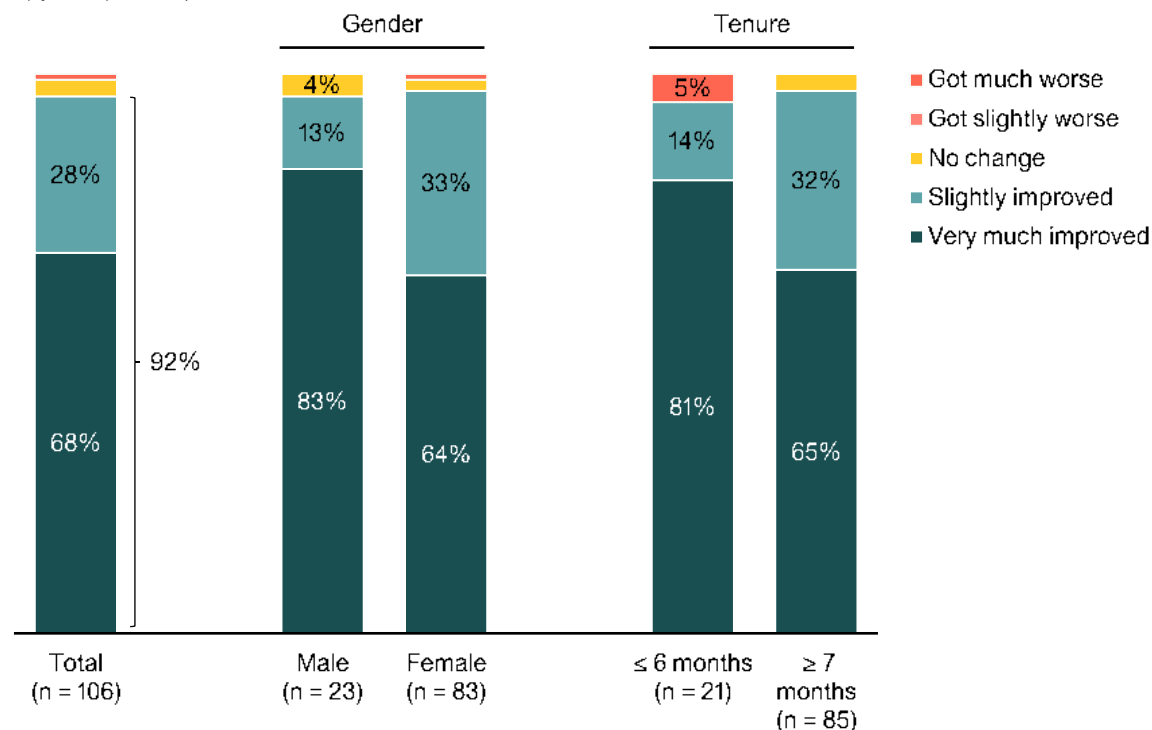
Beneficiaries with a shorter tenure are more likely to report 'very much improved' health in the household compared to tenured beneficiaries. This may be because less tenured beneficiaries are also more likely to report the quality of health service now being 'much better' than before.

Note: 1 beneficiary mentioned that the health in the household 'got much worse'. Although they received all the required health care and treatment, their condition was not able to improve.

The majority of beneficiaries have experienced significant improvements in the health of their household members.

Perceived Change in Household Health

Q: Have you noticed a change in the health of household members since using Tosik'aina's healthcare support? (n = 106)



Health in Household: Top Outcomes

Beneficiaries were asked to describe how and why the health of their household and business members has improved. The top outcomes are shown on the right.

96% of beneficiaries who report improved health in the household attribute it to disease recovery, improved medicine access, and increased hospital visits.

Top Outcomes for 96% of Beneficiaries Who Say Health Has Improved

Q: Please explain how your health or the health of household/business members has improved. (n = 102)
Open-ended, coded by 60 Decibels.

54%

mention disease recovery
(52% of all respondents)

“My health has improved because I have been well taken care of and have fully recovered. Without Tosik’aina, the treatment might not have been done because of the lack of means.” – Female, 42

37%

report improved access to medicine
(21% of all respondents)

“They didn’t hesitate to help us with the medicine. They did not set limits on the money that should have been sent and on all of our bills, we only paid 20%.” – Female, 50

22%

talk about increased hospital visits
(14% of all respondents)

“It reduces the cost of the medicines that should be used for treatment. We are now eager to go to the health center instead of doing self-medication.” – Female, 34

Quality of Life: Overview

To gauge depth of impact, beneficiaries were asked to reflect on whether their quality of life has changed because of Tosik'aina's healthcare support. 92% of beneficiaries say their quality of life has improved due to Tosik'aina.

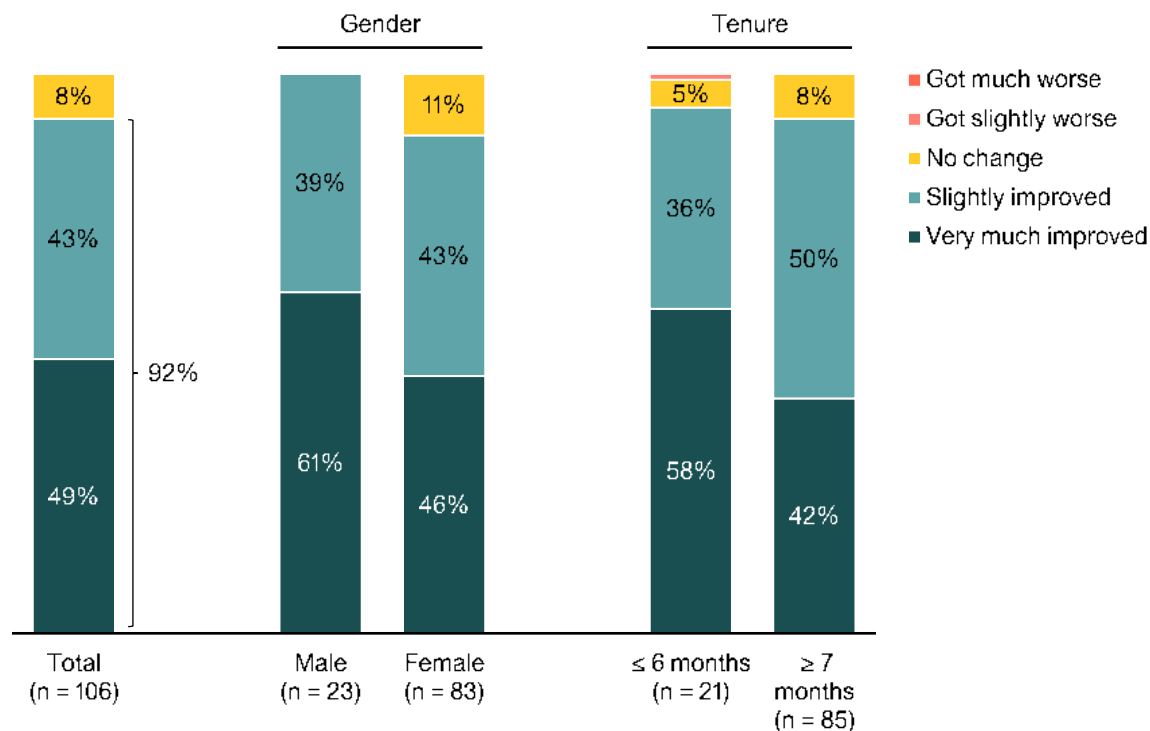
'Much better' health care service has contributed to 'very much improved' health in the household which has in turn attributed to 'very much improved' quality of life for beneficiaries.

Beneficiaries with a shorter tenure of engagement are more likely to report 'very much improved' quality of life compared to tenured beneficiaries. This may in part be driven by less tenured beneficiaries accessing better quality healthcare and experiencing better outcomes for health in their household.

Almost all beneficiaries report an improvement in their quality of life, with 49% reporting significant improvements.

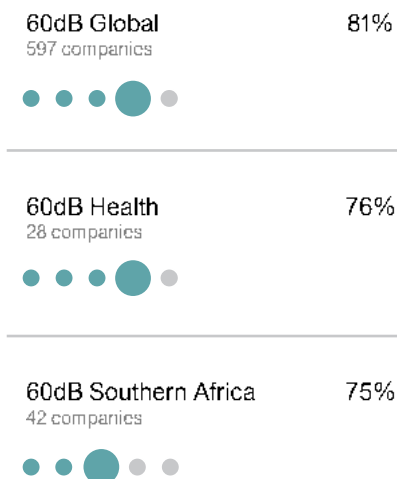
Perceived Quality of Life Change

Q: Has your quality of life changed because of Tosik'aina's healthcare support? Has it: (n = 106)



Benchmarks

Relative performance analysis.



Quality of Life: Top Outcomes

Beneficiaries were asked to describe – in their own words – the changes they were experiencing because of Tosik'aina's healthcare support.

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

- Improved access to medicine (16%)
- Afford food (12%)
- Improved access to healthcare (11%)

8% of beneficiaries who report 'no change' mention little or irregular use.

When we look at beneficiaries' open-ended responses, we discover the top three reasons why they say their quality of life has improved.

Top Outcomes for 92% of Beneficiaries Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 97). Open-ended, coded by 60 Decibels.

57%

mention reduced medical expenses

(52% of all respondents)

“I felt relieved because my expenses in healthcare have been reduced and I can use the money for other necessities.” – Female, 56

21%

talk about improved family health

(19% of all respondents)

“We are now in good health and we can work because we are healthy. We didn't have to sell anything to settle the bill. ” – Male, 38

20%

report increased ability to afford household and bills

(18% of all respondents)

“In terms of finances, the expenses of the family have been reduced. Now we can buy more stuff. In terms of health, we are healthy because the medicines are good.” – Male, 47

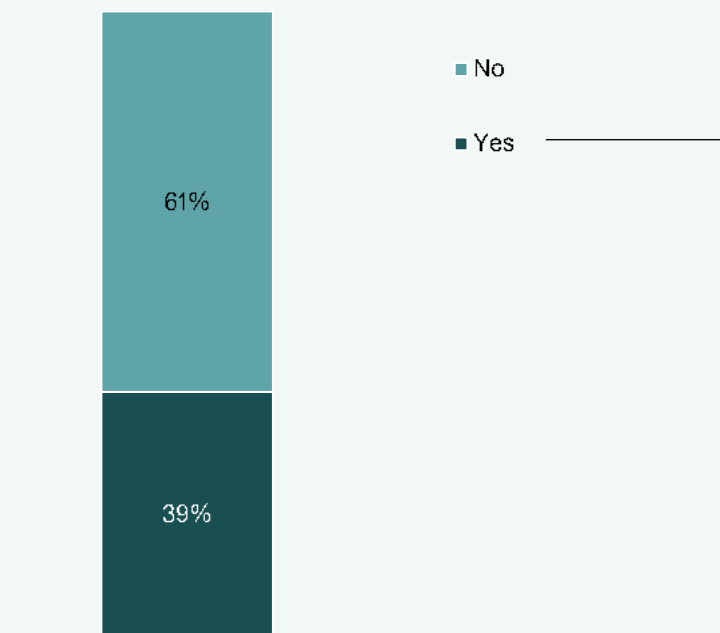
Resilience to Shocks

39% of beneficiaries have experienced a negative shock in the last 12 months. Of these, 78% of these say Tosik'aina have had a positive effect on their recovery.

There were no significant differences across gender, location, and age.

Shocks Experienced by Household

Q: In the last 12 months, did your household experience a significant event that negatively affected your ability to manage your livelihood? (n = 105)



Company Effect on Household Recovery

Q: Did your involvement with Tosik'aina have an effect on your recovery? (n = 41) *Small sample size.*

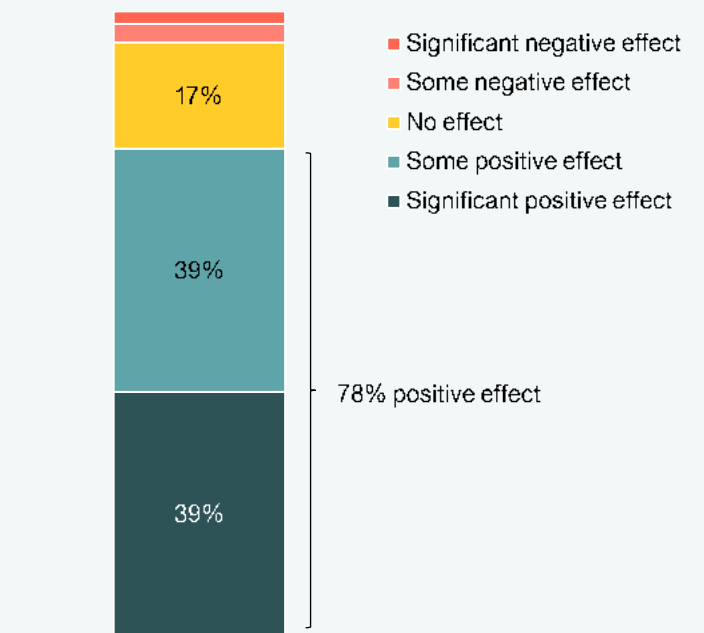


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“Thanks to Tosik’aina, we do not worry when we go to the hospital because we only have to pay 20%.”
- Male, 24

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Beneficiary Satisfaction: Overview

The Net Promoter Score® for Tosik’aina beneficiaries is 73 which is very good and outperforms 60dB benchmarks.

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

The NPS for older beneficiaries of Tosik’aina is higher compared to their younger counterparts:

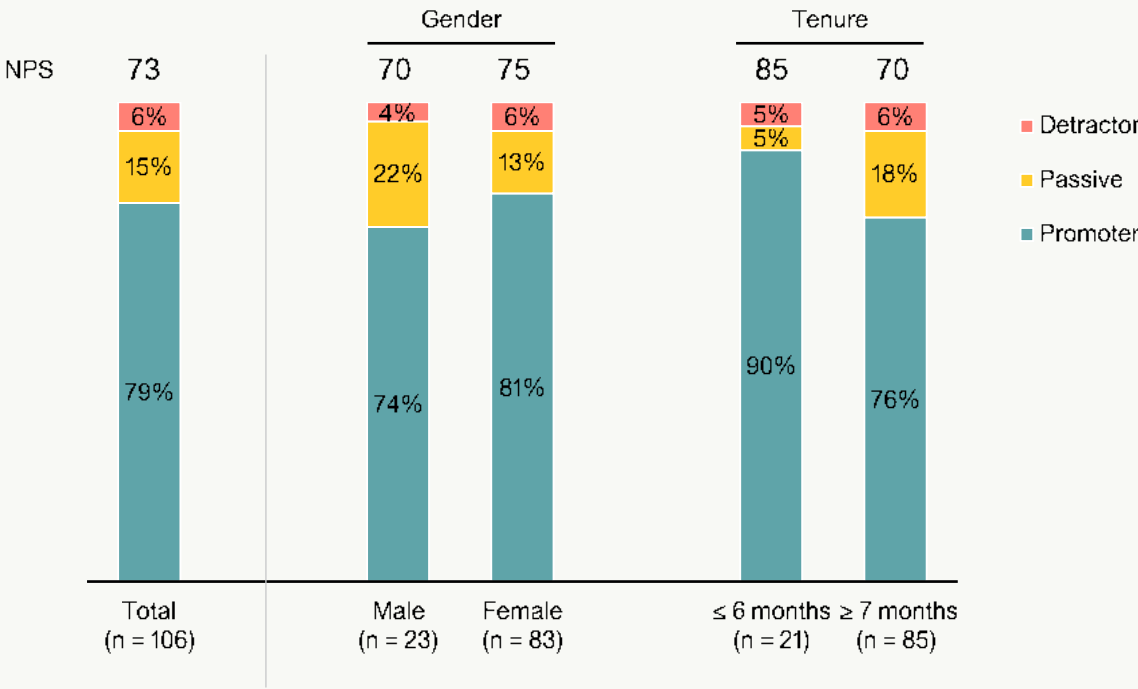
- > 50 years or older [n = 21]: 95
- > 30-49 years [n = 52]: 69
- > 29 years or less [n = 33]: 67

There were no significant differences in NPS across gender and location.

Insight
You’re in the top 20% of our Health benchmark for this indicator.

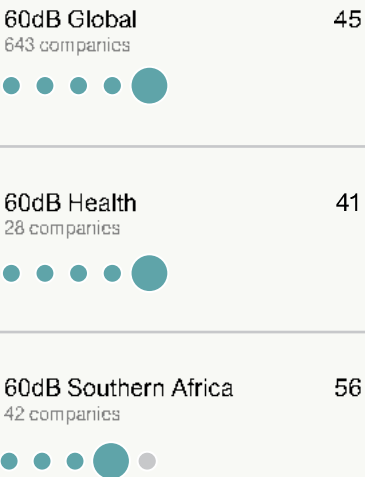
Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Tosik’aina’s healthcare support to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 106)



Benchmarks

Relative performance analysis.



Beneficiary Satisfaction: NPS Drivers

Promoters value reduced medical expenses, friendly company representatives and access to medicine.

79% are Promoters :)

They love:

1. Reduced medical expenses
(75% of Promoters / 59% of all respondents)
2. Friendly representatives
(16% of Promoters / 12% of all respondents)
3. Access to medicines
(14% of Promoters / 11% of all respondents)

“Tosik’aina cares about health, it is easy for people to go to the doctor when they fall sick since they don’t have to pay a lot of money anymore or self-medicate.” – Male, 58

15% are Passives : \

They like:

1. Reduced medical expenses
(75% of Passives / 11% of all respondents)
2. Improved health
(19% of Passives / 3% of all respondents)
3. Access to medicines
(6% of Passives / 1% of all respondents)

“I would like many members of my family to know about Tosik’aina. Their service is very satisfying. Without them, I would have spent a lot of money on healthcare.” – Female, 33

6% are Detractors : (

They want to see:

1. More education about the service
(2 respondents)
2. Higher coverage
(2 respondents)
3. Resumption of operations
(2 respondents)

“The aid should be continued and not interrupted. Tosik’aina should increase the amount covered and offer support in purchasing healthy foods for babies.” – Female, 18

Challenge Experience

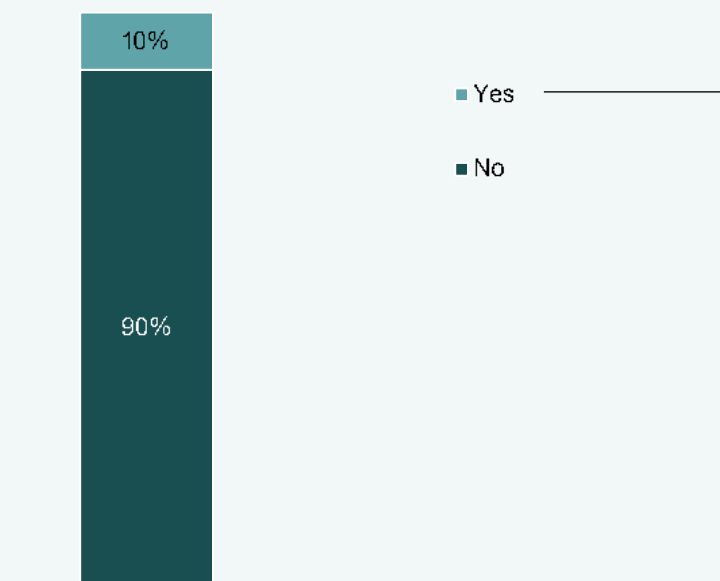
10% of beneficiaries report experiencing a challenge with Tosik'aina.

Beneficiaries were asked to state in their own words the challenges they were facing. The top reported challenges are on the right.

There are no significant differences in challenge rate across gender, age, tenure of interaction, and tenure.

Beneficiaries Reporting Challenges

Q: Have you experienced any challenges with Tosik'aina's healthcare support? (n = 106)



Challenges Reported

Q: Please explain the challenge(s) you have experienced (n = 11). Open-ended, coded by 60 Decibels. *Small sample size.*

1. Lack of sim card

(4 respondents)

"The difficulty was in the matter of network in transferring the money. We had to wait for a long time at the hospital, however, the room rent is expensive." - Female, 25

2. Coverage is limited to a few diseases

(2 respondents)

"I paid the whole bill for diabetes treatment as Tosik'aina did not cover that." - Female, 52

3. Service is no longer available

(2 respondents)

"There was difficulties because I was not admitted by the doctors the second time I went to hospital." - Female, 27

Value Offered

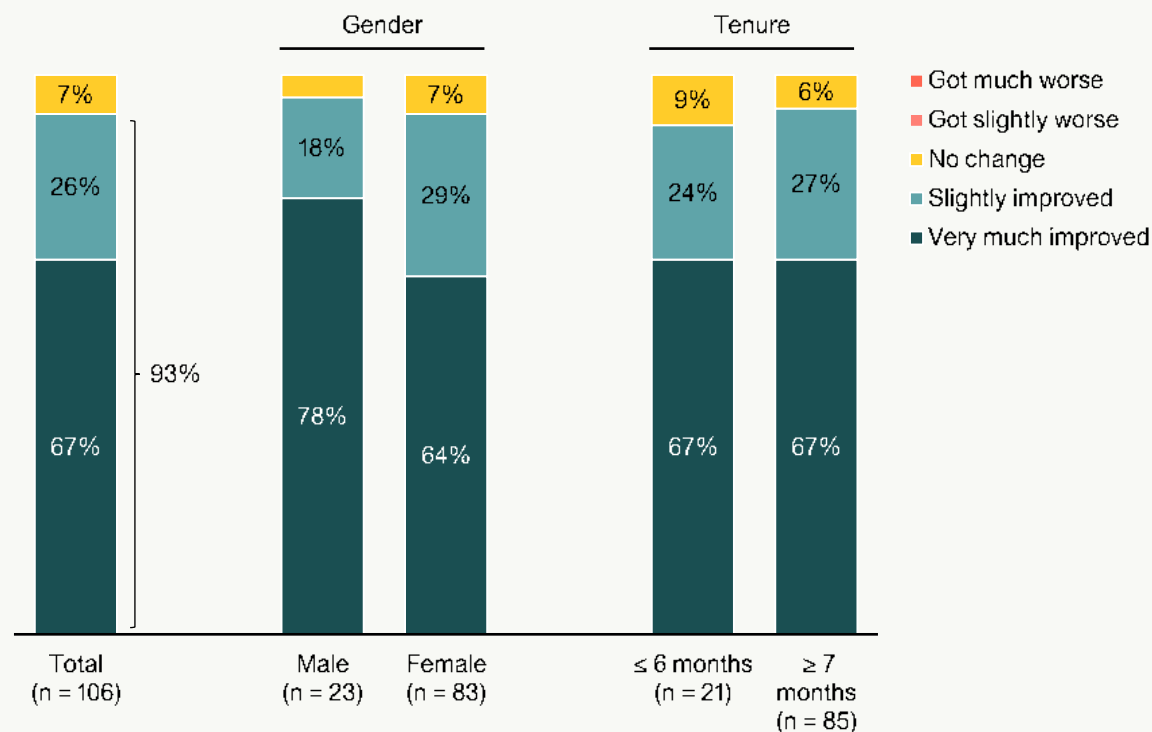
93% of beneficiaries would rate the value offered by Tosik'aina as 'very good' or 'good'.

Beneficiaries who report that the value offered by Tosik'aina's support is 'very good' are more likely to report 'very much improved' quality of life and health in the household.

There are no significant differences in value offered across age, gender, and tenure.

Value Offered by the Tosik'aina

Q: How do you rate the value offered by Tosik'aina's support? (n = 106)



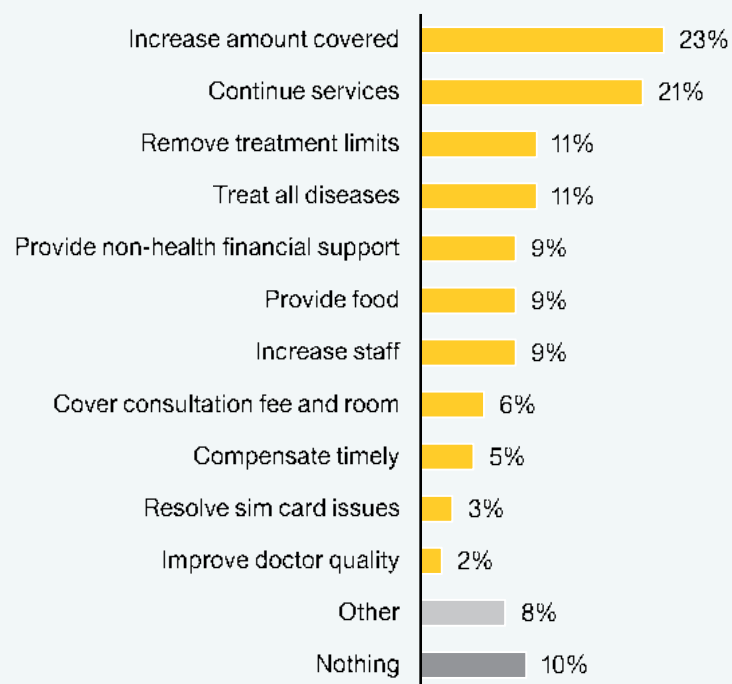
Beneficiary Suggestions

Beneficiaries want to see an increased coverage and request that Tosik'aina continues its service.

90% of the beneficiaries had a particular suggestion for improvement.

Suggested Improvements

Q: What about Tosik'aina's healthcare support can be improved? (n = 106). Open-ended, coded by 60 Decibels.



“Reduce the payment of the beneficiaries to only 10%, in order to allow us to afford food and other necessities.” - Female, 53

“Tosik'aina should not be interrupted. Recently, there was no news from it. It was stopped between last July and August.” - Male, 22

Closing Thoughts

At the end of the interview, we asked, as we always do, whether there was anything else the beneficiary would like to share.

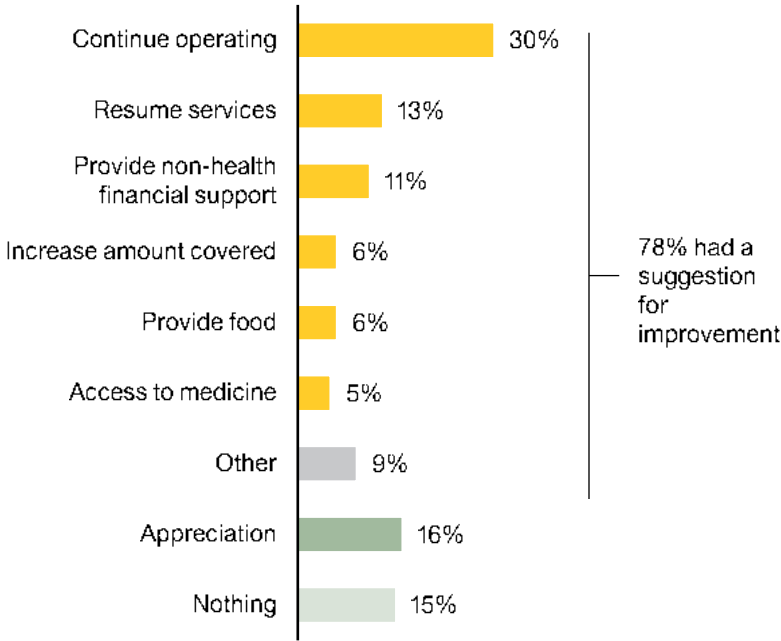
78% of those we interviewed had a specific suggestion for improvement.

16% of those we interviewed had a comment of appreciation about Tosik'aina health care support.

Beneficiaries suggested that Tosik'aina should continue operating and provide more financial support other than health.

Closing Thoughts

Q: Is there anything else you'd like to share related to what we've been talking about? (n = 106).
Open-ended, coded by 60 Decibels.



“The support from Tosik'aina should be spread all over Madagascar.” – Male, 38

“Tosik'aina should be continued to encourage people to go to hospital when needed.” – Female, 24

Additional Insights from Informal Discussions

After completing the formal interviews, Capsule enumerators asked respondents about their experience with the survey. No formal survey script was followed for these discussions and respondents were free to share anything.

During these informal discussions, beneficiaries shared more on their experience with Tosik'aina and outlined the challenges they had faced. This setting motivated them to share details they had not shared during the interviews.

Capsule shared these field notes with 60 Decibels, who coded them. In addition to the challenges and recommendations already shared, mTOMADY could deepen its impact by resolving the issues highlighted on the right.

After being further probed, beneficiaries mention they are not fully aware of the terms of the Tosik'aina coverage. They also complain about the service not being available.

Top Themes Reported

Open-ended responses from beneficiaries, coded by 60 Decibels.

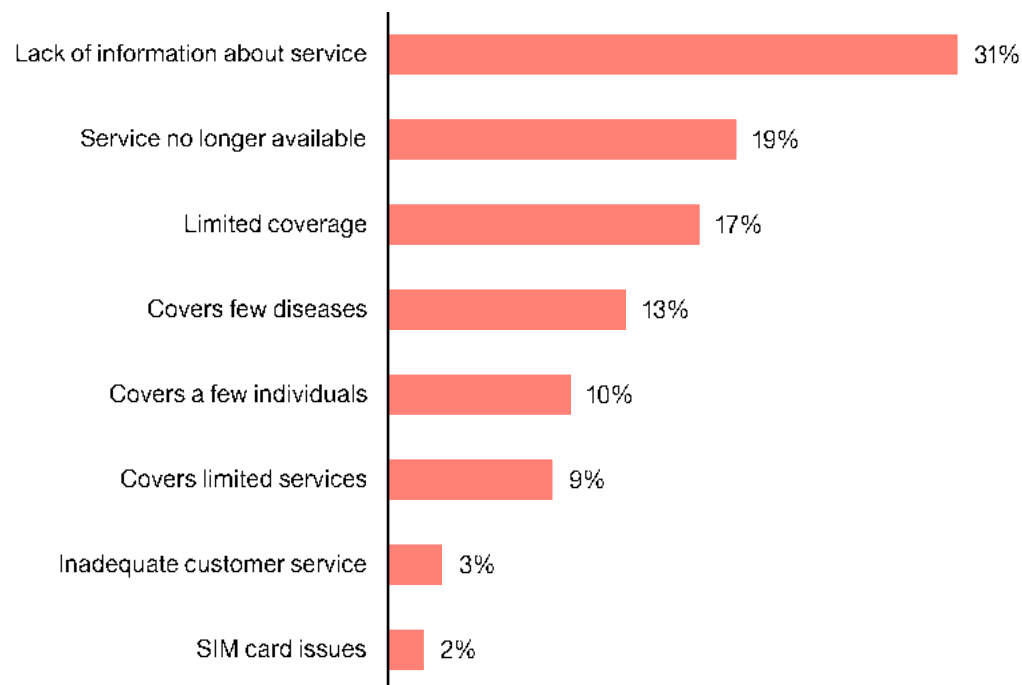


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“I was well-monitored during the surgery until I recovered. I am no longer sick anymore.” – Female, 27



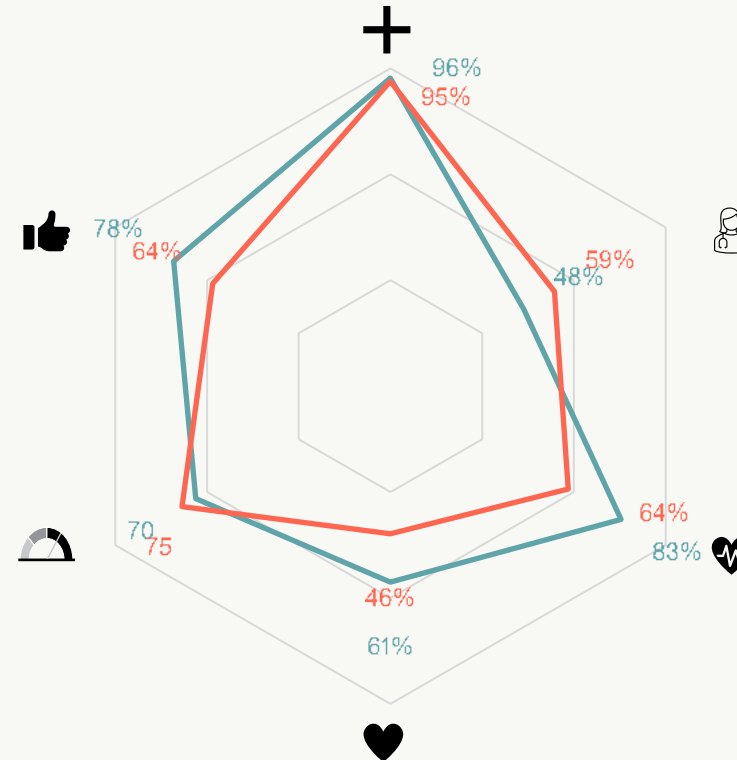
- Beneficiary Profile
 - > Demographics
 - > Income Profile
 - > First Access
 - > Availability of Alternatives
- Impact Performance
 - > Quality of Health Service
 - > Health in Household
 - > Quality of Life
 - > Resilience to Shocks
- Beneficiary Experience
 - > Beneficiary Satisfaction
 - > Challenge Experience
 - > Value Offered
 - > Suggestions
- Segmentation Analysis
 - > Gender Focus
 - > Tenure Focus

Gender Focus

Tosik'aina is having a similar impact on men and women.

Results on this slide are illustrative and hold true for this sample. They are not conclusive of trends in the larger population due to the small sample size.

Trends by Gender



Key



Male
n = 23



Female
n = 78



First Access
% accessing for first time



Quality of Health Service
% 'much better'



Health in Household
% 'very much improved'



Quality of Life
% 'very much improved'



Net Promoter Score®
% Promoters - % Detractors



Value Rating
% 'very good'

Gender Focus

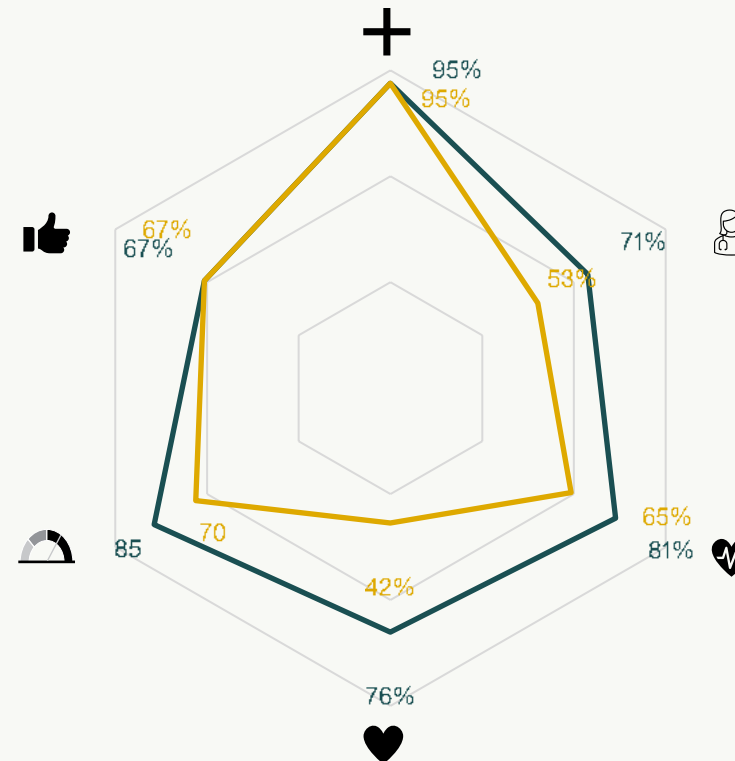
Beneficiaries with a shorter tenure experience a higher impact compared to others.

Beneficiaries with a tenure of 6 months or less are more likely to report access to 'much better' health services now and 'very much improved' health in the household and overall quality of life due to Tosik'Aina.

While not statistically significant, they also report a higher satisfaction with Tosik'aina compared to their more tenured counterparts.

Results on this slide are illustrative and hold true for this sample. They are not conclusive of trends in the larger population due to the small sample size.

Trends by Gender



Key



≤ 6 months
n = 21



7-12 months
n = 85



First Access
% accessing for first time



Quality of Health Service
% 'much better'



Health in Household
% 'very much improved'



Quality of Life
% 'very much improved'



Net Promoter Score®
% Promoters - % Detractors



Value Rating
% 'very good'

What Next?

...& Appendix

How to Make the Most of These Insights

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

Example tweets or Facebook posts to share publicly

- 92% of our beneficiaries say the quality of their lives has improved since accessing Tosik'aina's healthcare support. "I am more motivated to see the doctors because the medical bill is less." #ListenBetter with @60_decibels
- 79% of beneficiaries would recommend us to a friend or family member. #ListenBetter with @60_decibels
- 96% of beneficiaries say the health in their household has improved because of our awareness programs. #ListenBetter with @60_decibels

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

Engage Your Team	<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 beneficiaries – we've added some example posts on the left
Close The Loop	<input type="checkbox"/> We recommend posting on social media/website/blast an SMS saying a 'thank you to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on XYZ'
	<input type="checkbox"/> After reading this deck, don't forget to let us know what you thought here!
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

Tosik'aina performs well in providing scarce services to its beneficiaries with a good impact on quality of life and health.

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	
# beneficiaries	106
60dB Global Benchmark:	
# companies	643
# respondents	258k +
60dB Health Sector Benchmark	
# companies	28
# respondents	11k +
60dB Southern Africa Benchmark	
# companies	42
# respondents	17k +

Comparison of Company Performance to Selected 60dB Benchmarks

Dimension	Indicator	Tosik'aina	60dB Global Benchmark	60dB Health Benchmark	60dB Southern Africa Benchmark
Who ○	% live in poverty (below \$2.00 line)	83	26	-	41
	Inclusivity Ratio	0.87	0.83	0.35	0.65
	% female	78	42	60	42
How Much ≡	% reporting quality of life very much improved	49	36	47	55
	% reporting quality of life slightly improved	43	43	30	32
	% reporting quality of health very much improved	68	-	-	-
	% reporting quality of health slightly improved	28	-	-	-
What Impact □	% reporting reduced medical expenses	52	-	-	-
	% reporting improved family health	19	-	-	-
	% reporting afford household and bills	18	-	-	-
Contribution +	% first time accessing service	95	68	54	73
	% saying no good alternatives are available	90	71	46	75
Risk △	% experiencing challenges	10	21	22	24
Experience	Net Promoter Score	73	45	41	56

Impact Management Project

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

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

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

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

**IMPACT
MANAGEMENT
PROJECT**

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

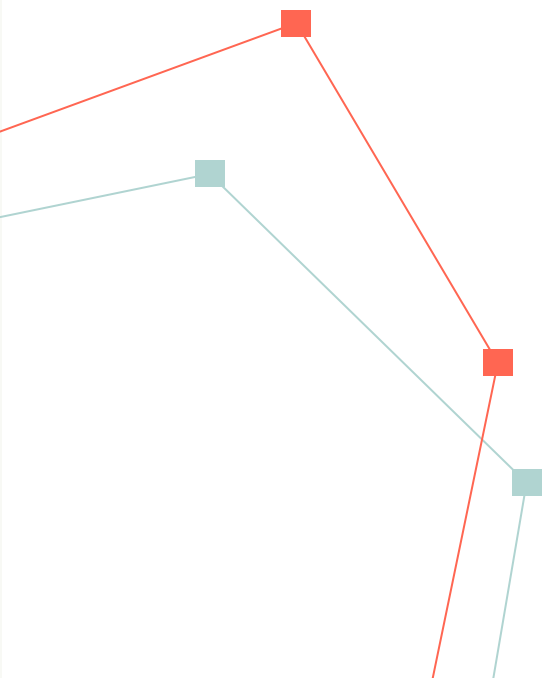
Dimension	Explanation
Who ○	The Who of impact looks at the stakeholders who experience social and environmental outcomes. All things equal, the impact created is greater if a particularly marginalised or underserved group of people is served, or an especially vulnerable part of the planet protected. 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 ⁽⁶⁰⁾	The Net Promoter Score is a common gauge of customer loyalty. It is measured through asking beneficiaries 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 beneficiaries rating 9 or 10 out of 10 ('Promoters') minus the % of beneficiaries rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.
Inclusivity Ratio	<div>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. For Madagascar, we consider the \$1.25, \$2.00 and \$2.50 lines. The formula is:</div> $\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{(Country Poverty Line \$x)} / 3$

Methodology



106 phone interviews completed by Capsule in October and November of 2022.

Methodology

Survey mode	In-person interviews conducted by Capsule Agency
Country	Madagascar
Language	Malagasy
Dates	Oct-Nov 2022
Sampling	Door-to-door eligibility checks in program area by Capsule
Average time p/interview	25 mins

Accuracy

Confidence Level	~90%
Margin of error	~8%

Responses Collected

Beneficiaries	106
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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 clients, suppliers, and customers. Its proprietary approach, Lean Data, brings customer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 940+ trained Lean Data researchers in 75+ 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.

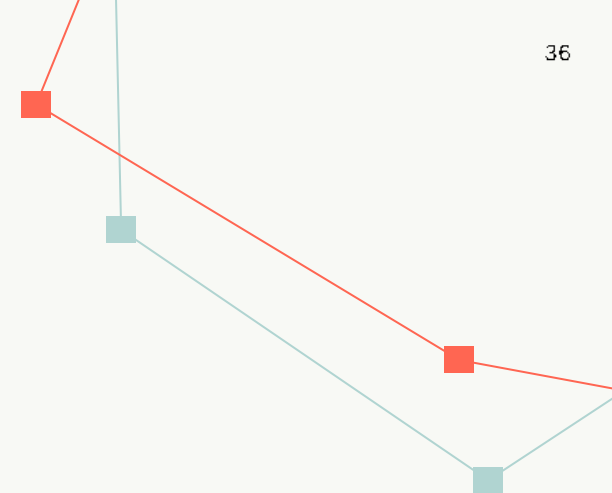
We are proud to be a Climate Positive company. 

Your Feedback

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

Acknowledgements

Thank you to Jennifer Bencivenga and Elsa Rajemison for their support throughout the project. This work was generously sponsored by Bayer Foundation.



Tosik'aina helps us get healthcare and medicine.
We are not struggling anymore.

There are fewer cases of self-medication, people have

- > become healthier
- > been able to see good doctors
- > gotten proper medicine

now.

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