



# Listening Report 2022

What we learnt from the people our entrepreneurs serve





# Table of Contents

Foreword	3
Who are the NHB?	4
Highlights	5
Executive Summary	6
Insights	8
Investee Spotlights	18
Methodology	19
About Omidyar Network India	20
About 60Db	20
List of participating investees	21
References	22



# Foreword

**L**istening to whom we serve is a powerful way to understand our impact. By doing so, we can really tune in to people's context and experience, to unearth information that strengthens some of our and our investees' hypotheses and actively challenges others. It offers us a window into how our investees are creating lasting change and where the gaps persist.

Omidyar Network India's commitment to creating a holistic impact on India's Next Half Billion (NHB) begins with understanding the challenges faced by this segment and investing in organisations that design solutions addressing these challenges.

With this in mind, Omidyar Network India (ONI) and 60 Decibels launched a systematic listening initiative in 2019, to support our entrepreneurs with customer data and to have an 'ear to the ground' about the evolving journey of India's NHB. The objectives of this exercise were twofold:

1. Help our entrepreneurs do even better in serving their customers every day
2. Help us listen directly from our 'end-customers' and capture their evolving needs, beliefs, attitudes, and behaviours, so we can get better at serving them.

This year we have expanded the effort to listen to over 5,500 end-customers from across 20 states served by 23 investee organisations that jointly reach 130 Mn Indians\*. While we continue to measure our impact year-on-year, this year we have also captured data on digital barriers faced by the NHB and tried to gauge how the ongoing pandemic is affecting India.

The insights that follow are some of our key learnings from all these conversations. We are also sharing examples of where organisations are changing their customer-centric strategies based on the learnings from these conversations.

We hope that entrepreneurs, investors, and the broader impact ecosystem will find this synthesis insightful and actionable.

Thank you for engaging with this report and we're excited to hear your feedback. We are all ears as we look to get better at listening!

On behalf of our teams at Omidyar Network India and 60 Decibels.

---

**Roopa Kudva**  
Managing Partner,  
Omidyar Network India

**Varad Pande**  
Partner, Strategy and Impact,  
Omidyar Network India

**Sasha Dichter**  
Chief Executive Officer,  
60Decibels

\*Total reach of ONI investees is 698 Mn. These number are not unique, as the same person may be served by multiple ONI investees.



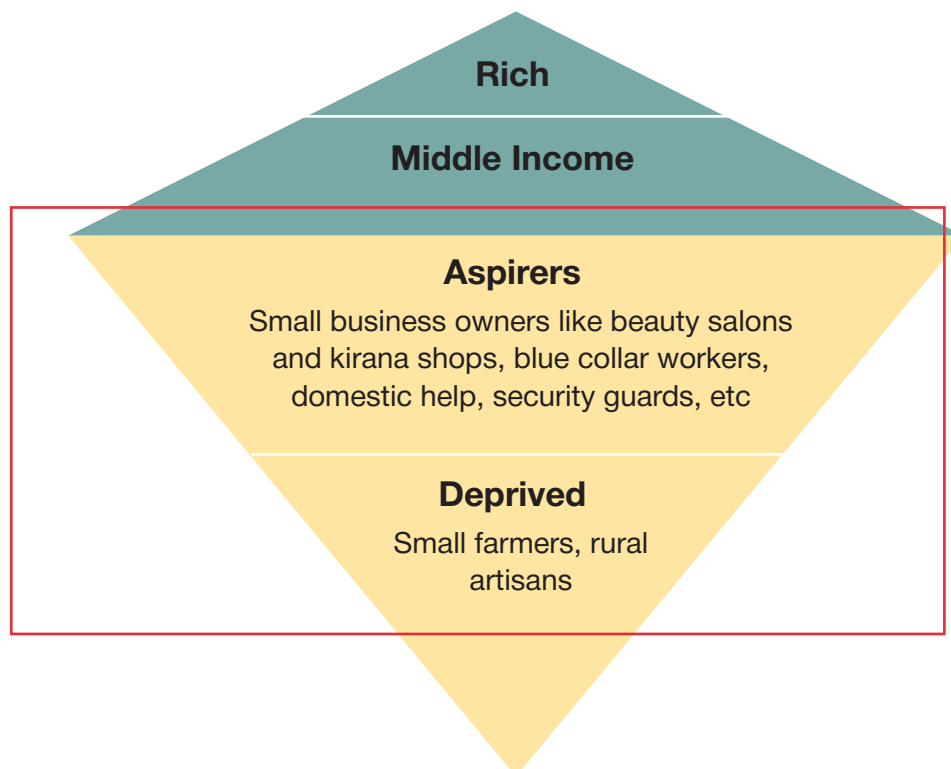
# Who are the NHB?

The Next Half Billion or the NHB represent the second big wave of internet users in India, hence the term “Next”. We define them as the cohort of 500 million first-time internet users that have come online via their mobile phones in the five years between 2018 to 2022.

The NHB form the core of ONI’s work.

They are different from the first wave of internet users that came online pre-2018, in many ways. Being “mobile first” is only one of

them. Unlike the first wave of internet users who were mostly upper and upper-middle income, the NHB are less affluent, coming predominantly from the bottom 60% of India’s income distribution and earning less than Rs. ~21,000 per household per month. From a demographic standpoint, they are small business owners like beauty salons and kirana shops, blue collar workers, domestic help, security guards etc. They are building greater comfort with tech and represent the hustle and ambition of an aspiring India.



We strongly believe they will collectively define our country’s trajectory of growth, well-being, and prosperity in the decades to come.

To learn more about the NHB, please visit:  
<https://www.omidyarnetwork.in/the-next-half-billion>



## Highlights

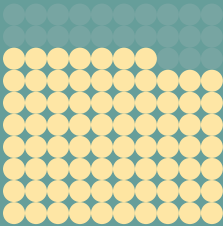
# 5,593

Customers interviewed



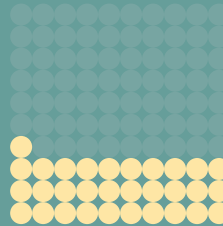
**77%**

report **improved quality of life** due to ON India's investees' product/service.



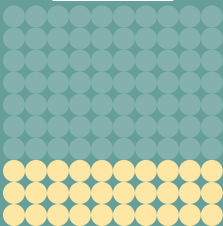
**31%**

of respondents were **women**



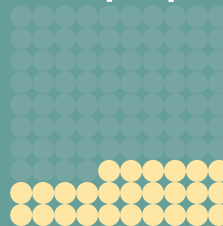
**30%**

live on **less than INR 21,000 per household** per month



**26%**

experience **digital barriers** (75% of the NHB experience digital barriers)



**52**

**Average Net Promoter Score<sup>1</sup>** of all participating ON India's investees



# Executive Summary

1

## **Focusing on inclusive impact can lead to superior business growth and strong financial performance.**

Our analysis shows that the index of inclusive impact (Inclusion x Depth) is positively correlated with Net Promoter Score (NPS). NPS, which gauges customer satisfaction and loyalty, has long been seen as a key driver of competitive advantage, business growth<sup>2</sup> and financial performance.

➡ *Achieve greater competitive advantage by focusing on impact.*

2

## **Companies that regularly listen to their customers show major improvements in customer satisfaction.**

Investees that have consistently acted on customer feedback emerging from our surveys, have seen an average 36-point increase in Net Promoter Score since 2018

➡ *Drive customer satisfaction and loyalty by staying attuned to customer feedback.*

3

## **Women customers, when well-served, can become strong proponents of the organisation.**

While women are 13% more likely than men to experience barriers to digital access, they also report greater depth of impact (10% greater quality of life improvement compared to men) and higher satisfaction levels (average NPS for women customers is higher by 13 points) once they overcome these barriers. While women are 13% more likely than men to experience barriers to digital access, they also report greater depth of impact (10% greater quality of life improvement compared to men) and higher satisfaction levels (average NPS for women customers is higher by 13 points) once they overcome these barriers.

➡ *Efforts to digitally include vulnerable segments through efforts like inclusive design have high business payoffs.*

4

## **Tech-enablement and community outreach can be key levers for customer engagement, even during adverse events such as COVID-19.**

Customers who experience digital barriers were 33% more likely to have been hit financially by the pandemic. At the same time, 6 in 10 customers either maintained or increased use of investees' products and services, suggesting that digital services or tech-enabled products and community outreach can play an important role in customer retention and engagement.

➡ *Double-down on use of technology and community outreach, to deepen customer connect.*

5

## **While the pandemic was financially destabilising for most customers, they look ahead with hope and seek specific learning and development opportunities to become more resilient.**

Savings and borrowing money helped customers tide over the challenges brought about by the pandemic. They look to the future with optimism and know what they need to bounce back. In addition to financial resilience, they seek greater opportunities of income generation, education & skill development.

➡ *Customers have put the pandemic behind and are ready to embrace aspirational products and services.*

# Building confidence

---

“The training sessions were helpful for my parlour. I am more confident in handling customers and the free colours attracted customers very well.

—**Samhita's** returnable grant recipient



## Insight 1



# Focusing on inclusive impact<sup>3</sup> can lead to superior business growth and strong financial performance.

With an 'impact first' orientation, ON India invests in organisations that seek to create a positive impact on the lives of the Next Half Billion Indians (NHB). Inclusivity<sup>4</sup> and Depth of Impact<sup>5</sup>, are two key metrics we use to measure the impact performance of our portfolio, and the Net Promoter Score (NPS) metric helps us understand level of customer satisfaction, loyalty and identify any customer pain-points to solve for.

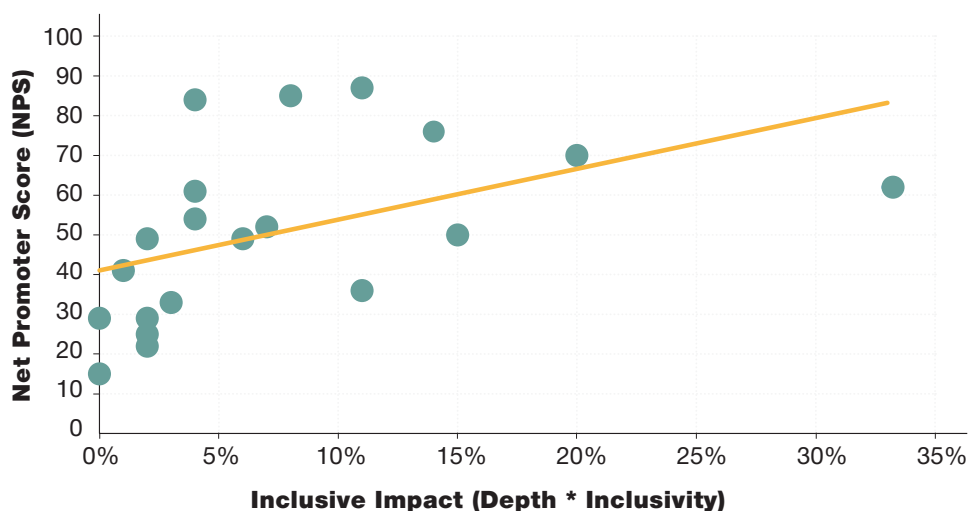
We examined data from 5,500+ respondents across 23 organisations that participated in the 2021 listening exercise and found a positive correlation (0.47) between inclusive

impact and NPS, indicating that impact (through depth and inclusion) can be achieved alongside business growth (indicated by a high Net Promoter Score).

While correlation may not imply causation here, it is important to recognise the strategic value of favourably serving those previously excluded and underserved.

There is also ample evidence<sup>6,7</sup> that showcases how focus on impact and responsible practices yields competitive advantage for companies and paves way for business growth and sustained profitability.

### Impact vs NPS



As this chart indicates, some of our investees are still early in their journey of inclusive impact. They are not only accessible by the NHB but are also necessary, 'category-creating' endeavours serving mixed-income segments. They are leading the way for imitators focused on the NHB by helping lay down sector shaping infrastructure.

**Achieve greater competitive advantage by focusing on impact.**



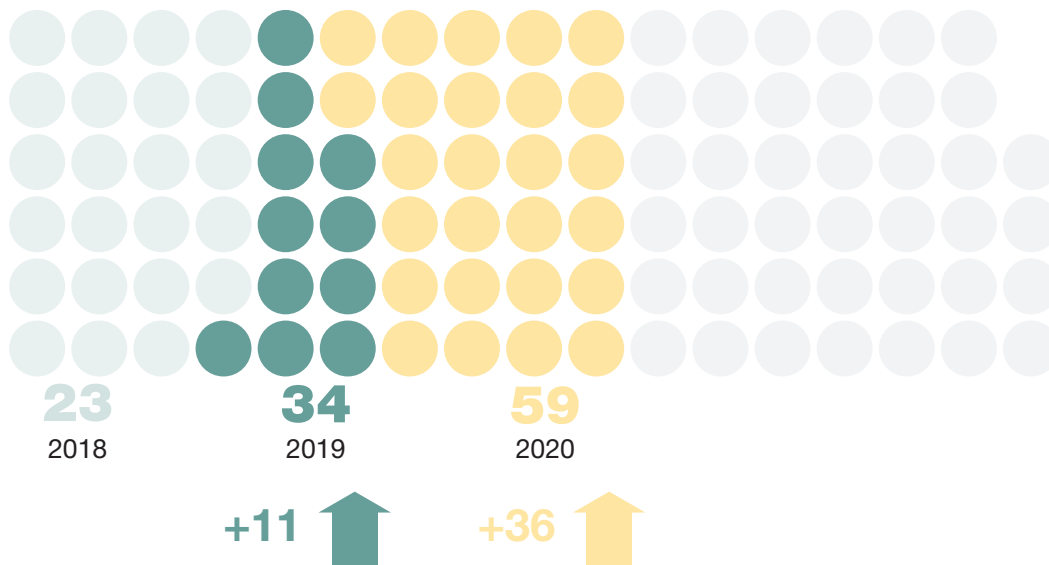
## Insight 2



# Companies that regularly listen to their customers show major improvements in customer satisfaction.

Q: On a scale of 0-10, how likely are you to recommend [company/organization name] your friends and family where 0 is not at all likely and 10 is extremely likely? (n = ~3000 respondents across the 4 organizations who participated in the listening exercise in 2018, 2019, 2021)

## Net Promoter Score®



In 2020, we reported on the value of listening, in understanding customer experience and in identifying pain-points, which if solved, can improve satisfaction levels. This year we once again validated this finding and went a step further—the 4 organisations that participated in the customer surveys i.e., the “listening exercise” for three consecutive cycles—2018, 2019 and 2021 saw an overall 36-point increase in their average NPS—from 23 in 2018 to 59 in 2021.

**Drive customer satisfaction and loyalty by staying attuned to customer feedback.**

## Insight 2



**Companies that regularly listen to their customers show major improvements in customer satisfaction.**

## Investee Spotlight



**Saw an increase in Citizen NPS from -27 in 2019 to 44 in 2021.  
What did they do?**

eGovernments Foundation uses technology to transform urban governance. It has developed an open-source tech platform that enables efficient and effective municipal operations, better decision making, enhanced accountability and transparency, and in-turn improve urban service delivery. To learn more, visit: <https://egov.org.in/about-us/>

- Built new capabilities of access such as WhatsApp chatbots,
- Offered door-step delivery of services,
- Co-created citizen adoption programs with government partners which included shared targets,
- Launched public awareness campaigns and
- Shifted culture to focus to citizen adoption.

**“ Given the multiple layers between the work we do and its impact, customer surveys are a robust way of measuring both the health and direction of the citizen outcomes.”**

**Drive customer satisfaction and loyalty by staying attuned to customer feedback.**

### Insight 3



## Women customers, when well-served, can become strong proponents of the organisation.

Women form a third of our customer base, up from a fourth in 2019. Understanding the challenges they face, particularly in digital access, can help us serve them better. We focused on four barriers to digital access—affordability, accessibility, trust in online transactions and safety. The charts below show how a higher proportion of women face barriers compared to men—with the greatest barriers being affordability of mobile devices and data, and lack of safety online. These barriers coupled with women’s already lower levels of internet usage than men<sup>8</sup>, is an urgent area to address for nearly half of India’s NHB. On the flip side, women report higher NPS than men (60 vs. 47) and report experiencing deeper impact (31% vs. 21%), indicating their value as a customer set.

### While more women face barriers to digital access...

% experiencing barriers to digital access



### ...when served well, they report deeper impact.

Net Promoter Score



% experiencing 'very much improved' quality of life



(n = 5,593 respondents across 23 organizations)

**Efforts to digitally include vulnerable segments through efforts like inclusive design have high business payoffs.**

### Insight 3



**Women customers, when well-served, can become strong proponents of the organisation.**

### Investee Spotlight



**Their customer base comprises 98% women clients reporting an exceptional NPS of 85. What did they do?**

REVIVE Alliance, an initiative led by Samhita CGF, is a USD \$23 million blended finance facility and livelihood accelerator to help informal workers and micro-entrepreneurs recover from the COVID-19 pandemic and thrive.

To learn more visit: <https://www.revivealliance.com/>

- Designed the experience in partnership with local NGOs,
- Offered longer and flexible repayment terms,
- Explained the financial terminology in local, understandable language and
- Developed training in ways that account for women's preferences.



**Listening to women's needs is integral to understanding and validating whether our initiatives are truly achieving the goal of irreversible increase in income."**

**Efforts to digitally include vulnerable segments through efforts like inclusive design have high business payoffs.**



# Working with constraints

---

I am not allowed to use a phone as it is against my family. I use my husband's phone for activities related to work.

—**Samhita's** returnable grant recipient

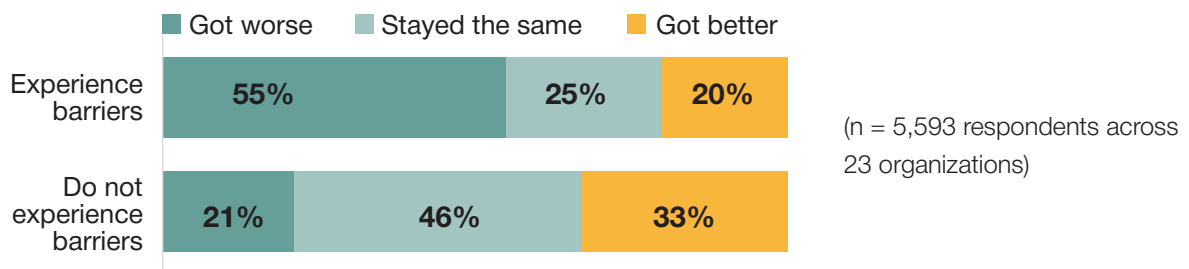
#### Insight 4



## Tech-enablement and community outreach can be key levers for customer engagement, even during adverse events such as COVID-19.

ON India's portfolio cumulatively reaches 698 million people across the country—urban and rural, men and women, farmers and retailers, housewives, students, and borrowers—all of whom were affected by the pandemic in one or more ways. The chart below captures how those experiencing barriers to digital access are also more likely to have taken a bigger financial hit during the pandemic than those who may not experience any barriers to digital access.

### Financial Impact of COVID-19 vs Digital Access Barriers

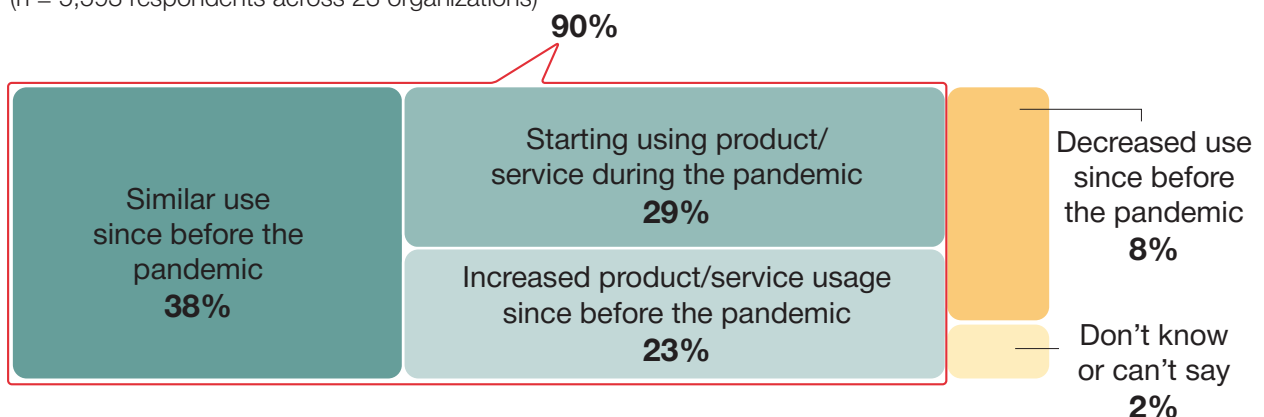


There lies a massive opportunity in not only minimising the digital divide but also ensuring effective customer outreach and high relevance of products and services.

It is encouraging to see that 6 in 10 of ON India's end-customers reported using the investees' products and services either as frequently or more frequently than they did before the pandemic, with an additional 3 in 10 using it for the first time during the pandemic (chart below).

### Change in Usage Since COVID-19

Q: Are you using your [company] [product/service] as you normally did before the COVID-19 pandemic?  
(n = 5,593 respondents across 23 organizations)



Investees with a strong tech backbone — well-designed ed-tech, digital farmer services, and those with strong community presence — ranging from on-ground agricultural support to innovative financing, are among the most relevant and resilient to the pandemic.

**Double-down on use of technology and community outreach, to deepen customer connect.**

# Adapting to pandemic-led changes

---

“Before the pandemic, I did not know how to use a smart phone but now I am trying to learn a little and improve.”

—Farmer using **Krishify** app – an online community of farmers, retailers and brands



## Insight 5

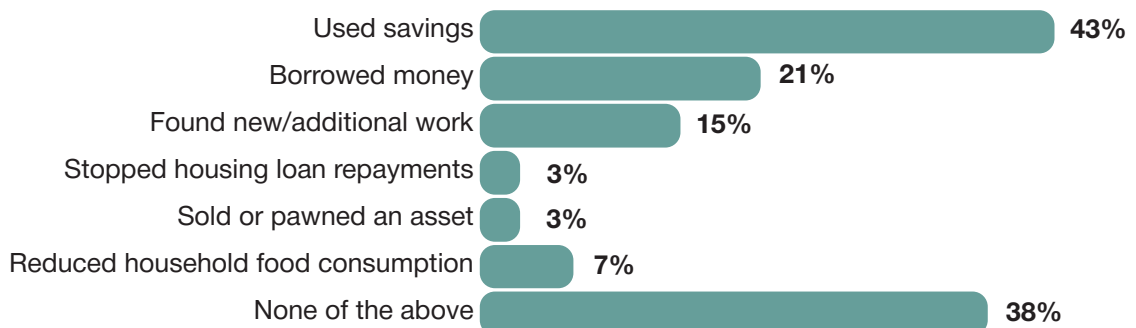


While the pandemic was financially destabilising for most customers, they look ahead with hope and seek specific learning and development opportunities to become more financially resilient.

Consistent with the theme of listening, we asked respondents how they coped with the financial impact of the pandemic. We learnt that 43% of customers dipped into their savings and 21% borrowed money to cope with the pandemic. More broadly, over 6 in 10 used one or more coping mechanisms to keep afloat the difficult times.

### Top Financial Mechanisms Used to Cope During the Pandemic

(n = 5,593 respondents across 23 organizations)



Mechanisms arranged in increasing order of severity

We explicitly asked respondents what their pandemic-related needs are, so we can understand customer sentiment and enable our investees to leverage their capabilities and grow their impact.

The word cloud below points to the future by capturing the key themes that emerged from customers' responses. They seek specific aspirational products and services to enhance their prospects in a post-pandemic world and to become more resilient, going forward.

### COVID-19: Top Needs

Question asked to respondent: Related to the pandemic, what is the one thing that could improve your life at this point? Something that you currently do not have/ do not have enough of. Please explain.

(n = 5,593 respondents across 23 organizations)



Customers have put the pandemic behind and are ready to embrace aspirational products and services.

# **Keen on learning and growing**

---

**“I want to learn  
how to work  
online, so I do  
not once again  
face the problems  
that I did during  
COVID.**

—User of **eGovernment Foundation’s**  
municipal platform

# Investee Spotlights



FOUNDATION FOR ECOLOGICAL SECURITY

**74% of respondents are low-income with a high NPS of 70. What did they do?**

The Foundation for Ecological Security (FES) enables people in rural India to access legal rights to share, self-govern, and conserve common land. The organization represents landless communities and organizes long-term secure tenure to common land. To learn more visit: [fes.org.in](https://fes.org.in)

- Identified regions in India's hinterlands where communities are dependent on collective commons and often do not have secure access to their land;
- Spent decades building trust with local communities and worked with deeply engaged organisations to deliver services to vulnerable segments of the population.

**“ Customer surveys help us understand how respondents hear about FES – if it's increasingly via other communities and not just from our staff, we know we are doing good work.”**



**75% of respondents are female with a high NPS of 61. What did they do?**

Kutuki is enabling pre-school students from across India to develop critical foundational skills like literacy, numeracy, and life skills, and thus set them up for future success. Kutuki uses relatable Indian characters and multiple Indian languages to engage kids and improve learning outcomes. To learn more visit: [www.kutuki.in](https://www.kutuki.in)

- Designed the app—colours, messaging, narrative—to be very child-centric.
- Chose to keep the app design gender neutral; it's encouraging that girls spend 10% more time on the app than boys.
- Focused on having strong female role models alongside male ones to make content more inclusive.

**“ Listening to our customers (through The Lean Data exercise) was very helpful in providing data on income proxies; and separately on acquisition channels—we realized we were mainly English language focused and are now diversifying that.”**



**51% of students are female with a high NPS of 84. What did they do?**

Dream a Dream works to empower children with the skills necessary to adapt and tackle everyday challenges with confidence. To learn more visit: [www.dreamadream.org](https://www.dreamadream.org)

- Brought gender-inclusive values to building trust,
- Created safe spaces for student wellbeing, accepting students regardless of their background and nurturing, caring, compassionate adults. The on-groundwork for over 10 years has led to a strong bond between DAD and the local community.

**“ The customer survey has given us a quantitative overview of the demographics of young people and the attitudinal response to the support we have provided over the years.”**

# Methodology

21  
States

11  
Languages

72%  
Response rate



**We commissioned** a series of surveys of end-customers for 23 of our investees in partnership with 60 Decibels. 60 Decibels' enumerators interviewed 5,593 respondents, across 21 states and UTs (see map) in 11 languages, in late 2021 and early 2022.



**Omidyar Network India (ONI)** and 60 Decibels, aligned on a combination of standard and custom survey questions to understand customers' profile and experiences, keeping in mind our collective learning objectives.



**Each investee** was asked to provide a list of ~1000 randomly selected customer contacts for 60 Decibels' researchers to call and conduct phone interviews. Phone surveys were conducted in local languages with a response rate of 72%. We spoke with respondents who were customers, students, small business owners, retailers, farmers, and more. We aimed to reach ~200 of an investee's customers for the results to be statistically significant in most cases with 90% confidence interval and 6% margin of error.



**The responses were** then categorised into quantitative and qualitative themes, compared to the 60 Decibels India Benchmark, and further analysed to provide detailed insights reports for each investee. Investees then had the opportunity to discuss their detailed results with ON India and 60 Decibels.



We recognise that there are some methodological limitations to such surveys. Even so, we feel that such a 'listening' exercise provides important perspectives about the stakeholders our investees serve.

# About Omidyar Network India

Omidyar Network India invests in bold entrepreneurs who help create a meaningful life for every Indian, especially the hundreds of millions of Indians in low-income and lower-middle-income populations, ranging from the poorest among us to the existing middle class. To drive empowerment and impact at scale, we work with entrepreneurs in the private, nonprofit and public sectors, who are tackling India's hardest and most chronic problems. We invest in the areas of Digital Society, Education, Emerging Tech, Financial Inclusion, Cities & Innovation and Property Inclusivity.

Omidyar Network India is part of the Omidyar Group, a diverse collection of companies, organizations and initiatives, supported by philanthropists Pam and Pierre Omidyar, founder of eBay.

To learn more about our investment thesis, portfolio companies and impact measurement methodologies, please visit: <https://www.omidyarnetwork.in/>

## About 60 Decibels

60 Decibels is a global, tech-enabled impact measurement company that brings speed and repeatability to impact measurement and customer insights. We provide genuine benchmarks of impact performance, enabling organizations to understand impact relative to peers and set performance targets. We have a network of 900+ researchers in 75+ countries and have worked with more than 800 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations. 60 Decibels makes it easy to listen to the people who matter most.

### 60 Decibels



**Sasha Dichter**  
CEO



**Pranav Sridhar**  
Lead, Client Success



**Tripti Singh**  
Head of Office, India

### Omidyar Network India



**Roopa Kudva**  
Managing Partner



**Varad Pande**  
Partner,  
Strategy and Impact



**Priya Sharma**  
Consultant,  
Strategy and Impact



**Twinkle Malhan**  
Consultant,  
Strategy and Impact

### Designed by:

How India Lives ([howindialives.com](http://howindialives.com))

## List of Participating Investees



## References

- [1] The Net Promoter Score® (NPS) is a common gauge of customer satisfaction and loyalty. Respondents are asked on a scale of 0-10 how likely they are to recommend the investee to a friend or family member. Respondents who answer 9 or 10 are Promoters, 7 & 8 are Passives, and 6 and below are Detractors. NPS is the percentage of Promoters minus the percentage of Detractors. The NPS can range from -100 to 100. Any score above 20 is considered good, and a score above 50 is in the top 25%.
- [2] The Economics of Loyalty – Bain & Co.
- [3] Inclusive impact is a function of Quality-of-Life improvement (depth of impact) and inclusion of the NHB. This helps us assess the depth of impact in the lives of the NHB, the core focus of our work.
- [4] We measure this by using the Wealth Index methodology. This indicator helps us identify the likelihood of your customers / beneficiaries living in a certain wealth quintile compared to India's and the state's populations. To learn more, you can refer to this FAQ document.
- [5] The Quality of Life (QoL) is an indicator developed by 60 Decibel looking at the depth of impact. It is measured by the % of customers/beneficiaries saying their quality of life has 'very much improved' because of access to an organization's [product/service] (other options: 'slightly improved', 'no change', 'got slightly worse', 'got much worse').
- [6] India's Most Purposeful Brands – Kantar Research <https://www.kantar.com/inspiration/brands/2021-indias-most-purposeful-brands-amazon-asian-paints-and-tata-tea>
- [7] Leading with Purpose: The New Business Norm? - Stanford Social Innovation Review.
- [8] Results from the latest NFHS and the Observer Research Foundation indicate that 1 in 3 women have used the internet compared to 6 in 10 men. Sources: Hindustan Times, ORF





