



M-KOPA

Outcome Collection | December 2023

USAID/Microsoft Airband Initiative

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## BUY-IN OVERVIEW

- Client: Innovation, Technology, and Research Hub (ITR) and Gender Equality and Women's Empowerment Hub (GenDev)
- Period of Performance: May 12, 2021 – December 31, 2022
- Budget: \$484,771

In August 2020, the Microsoft Corporation's [Airband Initiative](#) and the [U.S. Agency for International Development](#) (USAID) launched the [USAID/Microsoft Airband Initiative](#), a public-private partnership seeking to bring Internet access to more women around the world, expand women's economic opportunities, and enable digital development services. [M-KOPA](#) was one of six Airband partners funded.

M-KOPA provides digital financial services to underbanked consumers in Kenya, Uganda, Nigeria, and Tanzania, allowing more women to access affordable smartphones through the company's pay-as-you-go model, which allows customers to put down an upfront deposit for a product followed by regular micro-payments until full repayment. To further address social and economic constraints that often prevent women from purchasing smartphones, M-KOPA researched and piloted solutions to improve its engagement with female agents and customers, including developing and testing direct-to-women sales channels and strategies in its Kenya market.

## SUMMARY OF OUTCOMES

During the performance period, M-KOPA:

1. Identified scalable and commercially viable gender-intentional approaches and strategies.
2. Achieved greater awareness and buy-in within the company to incorporate a gender lens in its commercial strategy.
3. Increased access to smartphones and digital skills for women.
4. Improved quality-of-life and income for female customers and sales agents.

The project established a profitable model for smartphone sales on credit to rural women and debunked the assumption that women were high-risk borrowers, with women in female cooperative groups demonstrating higher repayment rates compared to the rest of the customer base. Over the course of the project, of the 682,000 phones sold, 258,000 (38 percent) of them were sold to women. Meanwhile, the project's sales campaigns increased the incomes of female sales agents, some by as much as 100 percent. According to the project impact study, conducted by the impact measurement firm 60 Decibels, 97 percent of surveyed female sales agents (197) and 90 percent of surveyed female customers (173) reported a positive impact on their quality-of-life after purchasing a M-KOPA smartphone. These results were shared across the various M-KOPA country offices, which cultivated greater awareness and buy-in to incorporate a gender lens into the company's overarching commercial strategy.

## STUDY OVERVIEW

This study aims to identify robust outcomes that resulted from the M-KOPA grant activity, which focused on the company's Kenya market. Through qualitative interviews and analysis, the evaluation team aimed to answer three core questions:

1. What were the key achievements from the grant?
2. How did the grant contribute to the identified outcomes, and what would have happened in the absence of the project?
3. What were the lessons learned from the process of generating these outcomes?

## OUTCOMES

### OUTCOME #1: IDENTIFIED SCALABLE AND COMMERCIALY VIABLE GENDER-INTENTIONAL APPROACHES AND STRATEGIES

#### PROBLEM AND APPROACH

Prior to the start of the project, M-KOPA had a general marketing and sales strategy that targeted all customers and was not strategically focused on women. Adopting a gender-intentional strategy was not M-KOPA's main focus or priority. From the company's perspective, a sale was a sale, irrespective of the gender of the customer. It assumed it was reaching women at the same rate as men and did not gender disaggregate its customer data.

This project was an impetus to M-KOPA's success in identifying and incorporating scalable and commercially viable strategies to target more women. The company began its grant-funded activities by examining its commercial data in Kenya to understand the gender gaps in its workforce and customer base. It saw that 67 percent of its customer base in Kenya was male and 33 percent was female. Meanwhile, 56 percent of its agents in the country were male and 44 percent were female. These results were presented to key business stakeholders and leadership, including the general manager for the Kenya market, the director of marketing, the head of sales, and other departmental personnel responsible for project piloting. This group later formed the steering committee/project team. The results challenged them to consider how they could systematically address this gender gap via profitable and sustainable gender-focused strategies

#### OUTCOME

The project contributed to M-KOPA piloting several strategies, mentioned below. M-KOPA assessed strategies' commercial viability via its key performance indicators such as repayment rate after purchase, retention of sales agents, number of sales, and whether sales (revenue) outweighed costs. In order to demonstrate a strategy's commercial success/scalability, sales needed to be strong and customers had to repay at a rate that hit the company's minimum repayment threshold.

**Kiosks.** Initial research showed that more than half of female sales agents were dissatisfied or left their jobs at M-KOPA due to gender-based reasons, namely sexual harassment, feeling unsafe in the field, and

time constraints due to competing household priorities. Female sales agents had to go into the field on their own, and reported they did not go out after 6 p.m. because of security concerns and reports of sexual assault cases in the area. A strategic response the team tested for this was setting up stationary kiosks for female sales agents at central locations in their towns or communities. The stationary model—a strategy resulting from a series of brainstorming sessions with the general manager and head of sales for the Kenya market—was intended to offer female sales agents an alternative to their previous “roaming” sales model and assess possible improvements in female sales agent recruitment and retention, job satisfaction, and their ability to sell more smartphones to female customers. Female agents stationed at the kiosks reported greater job satisfaction and sold more smartphones. M-KOPA piloted twenty kiosks, each with two female sales agents, in two service locations. M-KOPA’s sales at a kiosk in one of these locations, which was in a village—not a city, large town, or busy urban market—were higher than they were in Kenyan cities. When the kiosk model proved successful, M-KOPA scaled the model across more service centers in Kenya, setting up almost 200 kiosks and stationary tent sales points for female agents.

### **Significance:**

- **Expedited roll-out and at a larger scale.** Without the grant, M-KOPA may still have pursued the kiosk strategy, but roll-out would have likely occurred on a much slower and smaller scale as it would not have been a high priority and would have been contingent on leftover budget. The grant enabled M-KOPA to conduct research and test solutions deeper and more rapidly than it would have otherwise. Additionally, M-KOPA gained operational insights into the costs of kiosk roll-out which now serve as cost references to make decisions on future scaling operations.
- **Kiosks demonstrated commercial viability.** After the success of the pilot sites, kiosks were set up in other parts of the country, and M-KOPA observed that more customers were willing to buy from female sales agents at the kiosks than from roaming sales agents.

**Kuza Chama Initiative.** The [Kuza Chama Initiative](#) was one of two direct-to-women sales strategies M-KOPA tested. The sales and marketing team came up with the idea to sell directly to chamas—popular informal savings groups in East Africa, especially Kenya, in which the members, mostly women, in the community discuss finances and pool and invest their savings. While many sales agents are already chama members and tap into their local networks first as a customer pool, the Kuza Chama Initiative formalized engagement with chamas. Agents were asked to nominate chamas to be a part of the Kuza Chama Initiative. Following this, M-KOPA made presentations at selected chamas and offered basic smartphone trainings and demonstrations. The project demonstrated that targeting chamas was more impactful because they resulted in higher quality sales; women from the chamas had higher repayment rates than M-KOPA’s other customer bases. By the end of the project, 637 chama groups were reached and 2,456 smartphone phones were sold to chama members; 60 percent of those sales were to women. While M-KOPA also sold to other groups, they were primarily groups for men. Compared to the chamas, predominantly male community savings groups are not as organized, and meeting attendance is not as strong as the women groups.

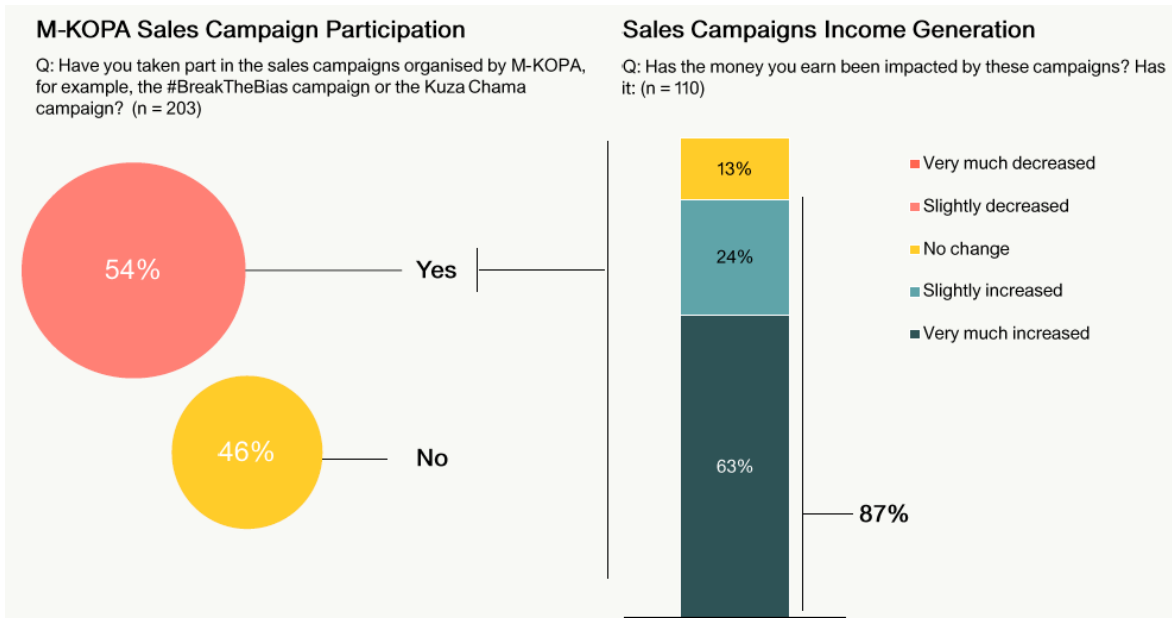
## Significance:

- **Formalized intentional engagement with chamas.** In the absence of this project, it is highly unlikely that this initiative would have been approved due to M-KOPA's perception that chama customers would default at a high rate. Although M-KOPA's awareness of and engagement with chamas already existed, albeit on a small scale, the company believed it was difficult to sell to female chama members and would instead prefer to use resources on safer initiatives like marketing through traditional channels. The grant allowed M-KOPA to intentionally deepen engagement with chamas in a more effective and strategic way.
- **Gender misconceptions were debunked.** The project helped debunk beliefs that female chama members would not be profitable customers. M-KOPA operates on credit and customers with a high repayment rate—as most female chama members proved to be—are strong customers; failure to repay results in a loss.
- **Chamas provided a promising pool of women customers.** M-KOPA, prior to the project, would not have thought to drive up sales through chamas; while some of its sales came from chama members, chamas were not the company's main sales driver. Instead, M-KOPA would have continued to attempt to boost sales by tapping into its existing marketing channels. The grant gave M-KOPA an opportunity to see why chamas were ideal places for sales agents to sell to a high volume of women customers. First, chama groups tend to have many members as most women do not need permission from their husbands to attend local chama meetings. Second, as chamas typically have about 50 members in each group, they are ideal forums to reach many women in one place. Third, chamas are well organized, with structured hierarchies and have common objectives. Such structures make it easier for sales agents to connect with the chama leadership and arrange to follow up with prospective chama customers.

**#BreakTheBias Campaign.** The #BreakTheBias campaign was the second direct-to-women sales strategy the company tested. This campaign incentivized sales agents to increase smartphone sales to women by providing an extra bonus for every smartphone sale made to a woman customer. M-KOPA created the campaign in response to learning that its male and female sales agents did not prioritize women as customers because they believed it was more difficult to sell to women. Agents said they preferred men because they believed that they would be able to make a quicker sale to male customers. They believed that women tended not to be the financial decision-makers in the household and often needed time to discuss any decisions such as purchasing a smartphone with their husband or family—which could slow down the sales process. In addition, agents said they thought that some women were less educated about, and therefore less interested in, smartphones than men. These beliefs resulted in low smartphone sales to women and prompted M-KOPA to consider testing a strategy of offering financial incentives to motivate agents to sell to more women. The project steering team workshoped this idea with their sales team to understand how it could fit into their current operations. In March 2022, during the month of this campaign, the percentage of female customers as a portion of M-KOPA's customer base increased from 38 percent to 40 percent, reaching over 34,000 new women—the highest number of new female smartphone customers acquired during the project period. In the absence of ideation and exploration catalyzed by the grant funding, it is unlikely that M-KOPA would have piloted the sales incentive strategy.

## Significance:

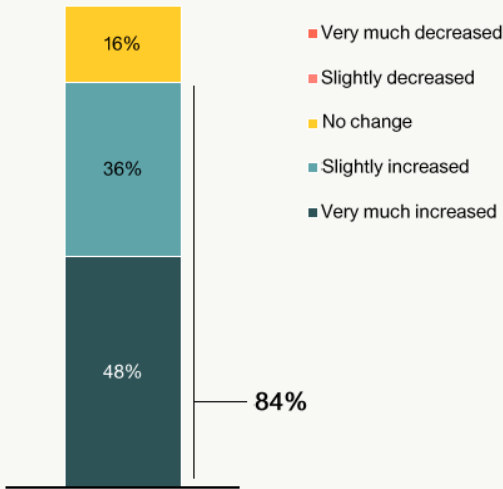
- **Campaigns can work to increase sales, especially to women.** By launching sales campaigns targeting women, M-KOPA was able to earn high sales numbers by reaching more women. As illustrated below, the impact study found that 87 percent of sales agents who participated in the Kuza Chama Initiative or #BreaktheBias campaign increased their sales and income.



As illustrated below, the impact study found that 84 percent of surveyed sales agents experienced an increase in sales to women as a result of the sales campaigns, with 47 percent saying they increased their female customer base by more than half. Through post-campaign agent feedback, M-KOPA learned that sales agents believed a higher incentive bonus would have further boosted their sales to women, though a sales scheme with higher incentives has not been tested yet. The feedback also showed that if sales agents fully understood the social impact of digital inclusion for women, they would have found additional (non-financial) incentive and motivation to increase sales to women customers.

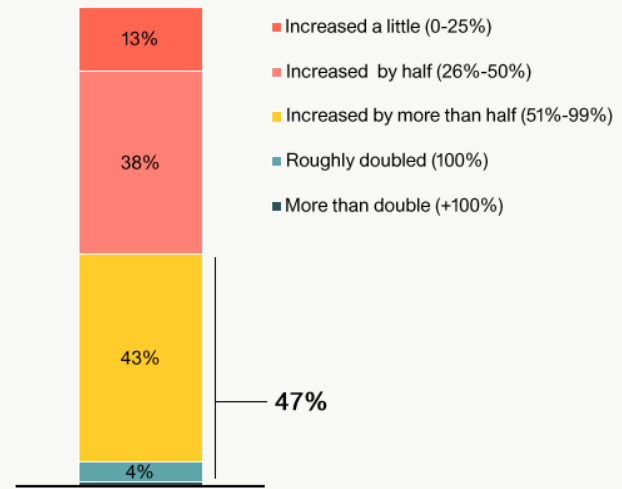
### Women Customer Base

Q: Have the sales support initiatives impacted the number of sales you make to women? Have the sales: (n = 187)



### Women Customer Base Increase

Q: By how much would you say you have increased your female customer base? Has it: (n = 137)



**The grant enabled M-KOPA to minimize the financial risks related to testing multiple market access approaches.** The financial support enabled the company to test multiple approaches across the Kenyan market for an extended period of time and to cover the required human capital costs necessary for these exploratory efforts. While testing new ideas and strategies is common at M-KOPA, testing is often done at a smaller scale, and it is unlikely that M-KOPA would have examined its customer base from a gender lens and allocated the same amount of money to test a completely new sales channel focused only on women. As a result, M-KOPA was able to gather evidence following these market access tests to demonstrate success and advocate for scaling pilots further. Lastly, M-KOPA was able to conduct a standalone impact study. This evidence ultimately gave M-KOPA the data to de-risk future scaling efforts if the company decides to replicate financial incentive initiatives in their other markets.

### LEARNINGS

- **Piloting strategies within existing commercial operations increases their chances of success.** M-KOPA knew that any given successful strategy would not be commercially scalable if it did not fit into any of its existing operations. Therefore, the company ensured that new strategic approaches were agreed upon and owned by the individual teams they pertained to and that these strategies would be able to be integrated successfully into company operations if commercialized.
- **Pilots need sufficient time for testing and data collection.** The project allowed M-KOPA to operate pilots for a month or longer, allowing sufficient time to collect relevant performance data. As a result, the company was able to identify trends in their data.



## OUTCOME #2: ACHIEVED GREATER AWARENESS AND BUY-IN TO INCORPORATE A GENDER LENS IN ITS COMMERCIAL STRATEGY

### PROBLEM & APPROACH

Prior to the project, the M-KOPA team did not have many conversations or create strategies focused on gender. The few relevant gender conversations were generally held within the executive teams at company headquarters, but not in the country offices or among staff at the ground level. M-KOPA staff regularly attend “lunch and learn” events which are well-attended by staff from all levels, including country general managers, directors, heads of departments, senior product engineers, and junior-level staff. In one lunch and learn, the results of the project were shared. At that event, there were comments from staff who had been working in other M-KOPA markets for a long time saying they had not been aware that there was a gender gap in their customer base; they reported that they had not analyzed the customer data from a gender disaggregated perspective because they assumed the company had been reaching women at the same rate as men. As a sign that they were carrying this gender-intentionality forward post-project, staff participants used an April 2023 lunch and learn to brainstorm how to address gender disparities in the customer base and how to use data-driven solutions and gender-intentional products to increase sales.

### PROJECT OUTCOMES

The biggest indication that there is greater awareness and buy-in to incorporate a gender strategy within M-KOPA is the willingness of staff to give their time to gender-based efforts. Key leaders in the business were willing to let their teams work on the grant-funded project initiatives. In addition, since project completion, there has been notable interest within M-KOPA around this project and staff awareness on gender intentionality has grown; even software engineers expressed interest in learning how the project incorporated gender intentional strategies. Below are several examples of how stakeholders from various levels have displayed greater awareness after the project about the commercial viability of gender-intentional initiatives and strategies.

**Mindset and operational shift.** From the country offices to the sales agents at the ground level, this grant project changed M-KOPA’s thinking around gender and helped the company upgrade its operations to tackle the gender gap. This was the first project M-KOPA implemented related to gender strategies and approaches and it deepened the company’s understanding on how it could be more gender-intentional. M-KOPA staff now believe they can and should work to reach more women as this will create positive social impact. M-KOPA CEO Jesse Moore is passionate about this effort; in a June 2023 press release, he discussed the company’s role in ending the gender divide by continuing “to create a positive environmental and social impact by systematically addressing the barriers to digital financial services.”

Following the project activities and data collection, M-KOPA now leverages these rich datasets on its customers to inform its outreach efforts. For instance, the head of sales in Kenya recently observed that smartphone sales to chama members were higher than sales to other audience groups. Such data insights would not have been possible without the grant resources. In addition, after the lunch and learns, the general manager of the Uganda market remarked that they took a closer look at the sales agents and quality of sales data from a gender-disaggregated perspective, a practice they had not done in the past.

Most of M-KOPA's sales agents were men. However, after the project, there was a shift to hire more females. By the end of the project, M-KOPA recruited and trained 6,449 female sales agents (52 percent of all sales agents). The kiosks contributed to recruitment, with some sales managers reporting that new female agents had applied to M-KOPA after seeing the kiosks. One sales manager mentioned that she only considered working with more females because of the project. She used to prefer to work with male sales agents, perceiving them as harder-working as they seemed to take leave less often for family-related reasons. Following the project, she said she understood the context of female agents' work availability. She is now training her female sales agents on ways they can increase their income. Meanwhile, female sales agents reported that since the project, they were more motivated to encourage each other, and they post updates about their achievements in WhatsApp groups.

**Development of a corporate gender-focused impact strategy.** Since the project, M-KOPA has put together an impact strategy that aligns with its larger corporate strategy. The company aims to roll out the Impact Strategy company-wide at the end of the year to spur inclusive growth in all their markets. Once the strategy has been communicated throughout the company, each office and department in M-KOPA will need to implement it in its markets, seeking guidance as-needed to develop appropriate gender-intentional actions and deciding on these actions' KPIs.

Development of the **Gender Lens & Action Toolkit.** Building on the project's insights, M-KOPA developed a Gender Lens & Action Toolkit to help different teams within M-KOPA assess their work through a gender lens, identify areas of opportunity and action, and commit to these actions through the course of the year with clear KPIs. The toolkit provides examples, best practices, and commercial results from the pilots from this project, which can be used as guidance for M-KOPA staff. The toolkit has been tested with M-Kopa's electric mobility team, which consists mainly of men, and has received positive feedback to date.

## LEARNINGS

- **Evidence and effective dissemination are needed to cultivate comprehensive buy-in and awareness.** The impact study, paired with the ample data and evidence generated from the piloted activities, enabled M-KOPA leadership to prove their effectiveness to the entire company. Meanwhile, M-KOPA has capitalized on its regular lunch and learn events to share these results and cultivate conversations across the company on mainstreaming gender-intentional actions.
- **Institutionalizing learnings furthers the gender-intentional agenda in the company.** To ensure that learnings were not lost after the project concluded, M-KOPA took steps to integrate gender intentionality into its corporate strategy and developed a toolkit to equip staff with the tools to assess their work through a gender lens.

## OUTCOME #3: INCREASED ACCESS TO SMARTPHONES AND DIGITAL SKILLS FOR WOMEN

### PROBLEM AND APPROACH

Despite overall increased smartphone penetration across the country, Kenyan women are still less likely than men to own a mobile phone. According to [The Mobile Gender Gap Report 2023](#), commissioned by

GSMA), 93 percent of adult men in the country own a mobile phone, compared to 88 percent of adult women. This gender digital divide widens further when looking at mobile Internet adoption; 59 percent of men have adopted mobile Internet practices compared to only 39 percent of women. The project contributed to the development of female-focused sales strategies such as formalizing engagement with chama groups and providing financial incentives to sell to more women. These strategies led to more females owning smartphones and developing digital skills.

## PROJECT OUTCOMES

**Greater smartphone ownership amongst women.** 682,000 phones were sold over the course of the project, with 258,000 (38 percent) sold to women. According to the Impact Study, one in four women chama members who purchased an M-KOPA phone through the project were “first access” customers, meaning they had never owned a smartphone prior to their M-KOPA phone. M-KOPA saw its highest sales numbers—reaching a collective 83,931 new customers (34,000 of whom were women)—during the #BreaktheBias campaign, the Kuza Chama Initiative, and the kiosk roll-outs. Meanwhile, a manager of sales agents in one service location said that they would not have increased their female customer base if M-KOPA had not recruited more female sales agents. For example, when female sales agents attended chama meetings, more females bought smartphones. Sales gradually increased from 400 smartphones sold to 1,000 in that service location. Of the 1,000 phones sold in that location, the twenty-five female sales agents at the kiosks sold 400 (40 percent) of them.

**Improved digital skills.** Through this project, M-KOPA developed digital skills trainings for their sales agents and for chama members. In absence of the project, it is unlikely the training courses would have been approved given the sales teams’ busy schedules and lack of time to devote to custom training. The project allowed M-KOPA to develop the [M-KOPA Academy](#)—a digital learning management system agents can access through their smartphones. According to the 60 Decibels impact study, all sales agents believed that the M-KOPA Academy training was important for their sales skills, and 9 in 10 believed it increased their earnings.

### Significance:

- **M-KOPA became better positioned to secure funding to build up digital literacy trainings.** M-KOPA secured funding through the Gates Foundation to focus on digital skills training. This project allowed M-KOPA to build the M-KOPA platform; the Gates funding will now allow the company to develop digital skills training content for customers and integrate it with the M-KOPA app. This will narrow the digital skills gap M-KOPA has observed in its customer base.

## LEARNINGS

- **Training sales agents increased their confidence in their ability to make sales.** M-KOPA developed the M-KOPA Academy to help its agents meet commercial goals. According to the Impact Study, female sales agents believed that the M-KOPA Academy training was an important tool to develop their sales skills, which led to increased income.
- **Access to smartphones helped female sales agents make more sales.** 89 percent of female sales agents use their M-KOPA smartphones to find potential customers. They reported that the top three ways they do this are advertising through social media, posting messages to

potential clients in their WhatsApp status updates, and maintaining a contact database for marketing updates.

- **Female customers use their smartphones to start and grow their businesses.** Women with businesses use their smartphones to promote their products and services on social media, reach new customers, receive payments, and order products.

## OUTCOME #4: IMPROVED QUALITY-OF-LIFE AND INCOME FOR FEMALE CUSTOMERS AND SALES AGENTS

### PROBLEM AND APPROACH

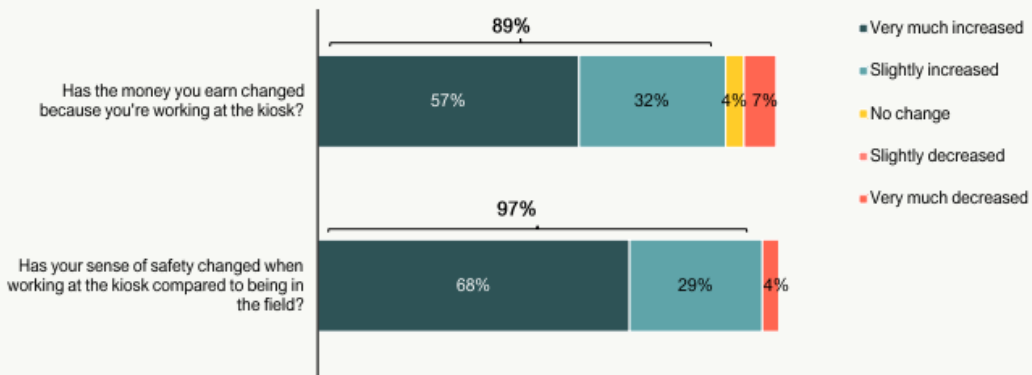
In the impact study conducted by 60 Decibels, 94 percent of those who experienced challenges buying a smartphone cited affordability. M-KOPA's pay-as-you-go model helped mitigate this issue. The sales strategies allowed more women to buy smartphones, which positively impacted their lives and livelihoods. Similarly, 97 percent of female sales agents said their quality-of-life improved as a result of working for M-KOPA. The three most common outcomes reported by these sales agents include increased savings to support their families (38 percent), supporting their children's education (26 percent), and increased earnings (17 percent).

### PROJECT OUTCOMES

**Greater income and improved quality-of-life and employment conditions.** The project funded the pilot testing of twenty kiosks in two service locations. Each kiosk was manned by two female sales agents. The kiosk pilot doubled the incomes of these sales agents, cut down on time and travel expenses, and improved their safety in the field. Further, working at the official branded kiosks increased the morale of the female sales agents and built their confidence to pursue more sales, especially to female customers. The branded kiosks were visible to passersby and easily accessible due to their central locations in town and markets, in locations that local women frequented, which gave the sales agents more access to potential customers.

### M-KOPA Kiosks' Impact on Sales and Sales Experience

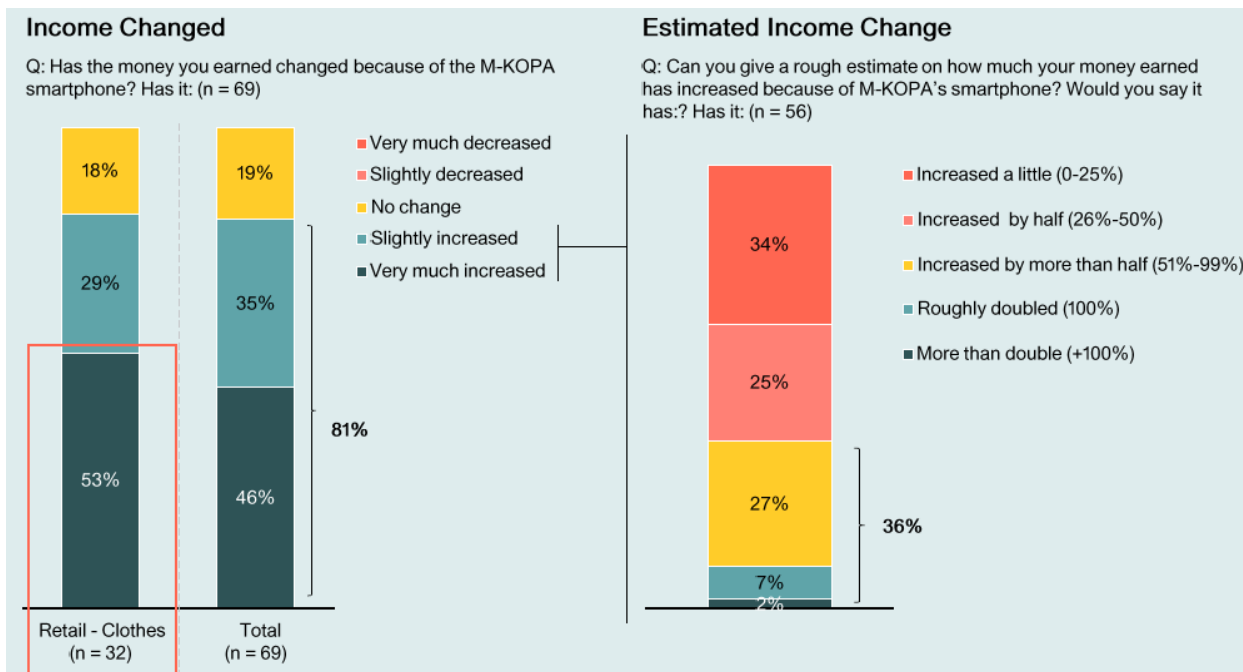
Q: What has been the impact of the M-Kopa Kiosks?: (n = 28)



According to a manager of sales agents in one service location, 90 percent of M-KOPA customers prior to kiosk deployment were men. After deployment, the amount of female customers increased by 20 percent. Additionally, the company's top-five sales agents had typically been males, but since June 2022 the top five agents have been female agents stationed at the kiosks. The kiosks-based female sales agents now sell between 70 and 100 phones each month, a significant increase from the five to ten phones sold previously. With each phone sold, they receive a commission of about \$6 USD (1,000 Kenyan shillings). As a result, their incomes have increased to about \$665 (100,000 shillings) each month. This is significant as sales agents do not receive a salary; their compensation is based solely on commission.

M-KOPA selected disadvantaged female sales agents to work at the piloted kiosks. For example, five of the women grew up as orphans and five were separated from their partners. Their lives have changed as a result of their involvement with the project. The project brought profound changes to their lives, increasing their incomes to allow investment in farming and other businesses. One female sales agent, for example, said she has more than doubled her income. As a mother of four children, her monthly income was initially between \$266 and \$400 USD (40,000 to 60,000 shillings). Her income now ranges between \$665 and \$1,332 USD (100,000 and 200,000 shillings) a month. With this income, she was able to invest in land where she hopes to build rental houses.

Meanwhile, four in five of the female customers surveyed (56) who use their smartphone for business saw higher income from using their M-KOPA smartphones. Two in five female customers (76) said their incomes more than doubled. Overall, nine in ten female customers (173) believed their M-KOPA smartphones led to positive changes in their quality-of-life, as their phones helped them make financial transactions, connect with family and friends, and access new information online.



**More women became first-time smartphone owners.** The Kenya-based M-KOPA staff have seen lives changed in the chamas. According to the impact study, 83 percent of women who purchased a smartphone through the Kuza Chama Initiative said that the initiative increased their awareness of smartphones and digital access. Previously, they mainly used their phones to make calls. Through the trainings M-KOPA provided on digital skills and how to use their smartphones, chama women were able to market their small businesses online. Some entrepreneurs find customers by posting about them in their WhatsApp status updates, and others market their businesses through Facebook and Instagram. In addition, more women said they are using smartphone apps like Google Maps, shopping online, and using the Internet to educate their children at home.

## LEARNINGS

- **The kiosks improved retention of female sales agents.** While M-KOPA experiences sales agent turnover, all of the female sales agents assigned to the kiosks are still with M-KOPA a year later. This signals that they are satisfied with their income and employment with M-KOPA.

## ANNEX 1: DATA SOURCES & METHODOLOGY

This study used the following sources to identify the core outcomes in this report:

1. **Progress reports:** During the project, M-KOPA submitted quarterly reports to DAI documenting challenges, successes, and progress against performance indicators. A final report, with cumulative figures against project indicators, was also submitted at the close of all project activities.
2. **Impact study:** M-KOPA commissioned 60 Decibels to conduct an Impact Study of the project. The study focused on the experiences of female customers and sales agents. In November and December 2022, 60 Decibels conducted 404 phone interviews in Kenya in English and Kiswahili. A random sample of M-KOPA smartphone customers and sales agents were selected from a full database. Response rates were high, with 72 percent of female customers (201) and 81 percent of female sales agents (203) participating in interviews. Not every surveyed customer/sales agent responded to every question.
3. **Baseline interview and closeout conversation with the lead project manager.** DAI staff conducted two semi-structured conversations with the lead project manager remotely: a baseline interview in October 2021 and a closeout conversation in March 2023.
4. **Interviews with M-KOPA staff:** DAI staff conducted three online semi-structured interviews with M-KOPA staff from May to June 2023 with the lead project manager, the sales lead for the Kuza Chama Initiative, and the field sales manager in charge of sales agents in one of the pilot kiosk services locations. These individuals were closely involved in implementing the project's strategies.

## ANNEX 2: CONTRIBUTING FACTORS

Factors that contributed to M-KOPA's success included:

- **Culture of Research and Learning:** M-KOPA Labs regularly conducts research and development and incubates small pilots to test products. In addition, M-KOPA now has monthly meetings called the Voices of the Customer and the Agent where staff share insights about what they've learned about their customers and agents. There are also monthly deep dives on specific topics.
- **Project Management Approach:** M-KOPA uses an agile methodology. It believes iterative design enables them to continuously learn, test, adapt, and scale successful approaches. It also consults all the relevant project members in the design and implementation process, which builds greater buy-in. In this project, many key strategic business stakeholders at the executive level were involved, including the managing director of Kenya and the directors of marketing, sales, customer insights, strategic finance, and impact. This enabled the team to collectively develop a scope to use a gender lens through which to evaluate their business operations and to guide gender-intentional research and pilots.
- **Relationship with Microsoft:** M-KOPA was selected to participate in the Airband initiative because of its pre-existing relationship with Microsoft.