

aBi

aBi
Stakeholders
Satisfaction
Survey

Feb. 2020

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1.0 Executive Summary

As aBi implements the new aBi Business Plan 2019-2023, there is need to constantly update and improve understanding of the agribusiness and financial services sectors, of specific VCs and technical and financial innovations relevant to its business. aBi believes that customers' opinions and feedback are one of the most essential components for the sustainability and growth of our business and are considered important throughout the customer/ stakeholder engagement. This was the key motivation for undertaking the survey **that sought for respondents' perceptions and factual experiences in different areas of aBi's business.**

The objective was to determine the current levels of service quality and customer satisfaction among aBi key stakeholders. The feedback sought was to assess satisfaction or dissatisfaction the stakeholders feel with aBi products and services to improve and address the needs and wants of the customer to ensure that satisfaction levels of stakeholders are improved and/or sustained to enhance performance for aBi and partners.

The survey involved a total of 245 respondents comprising of; Implementing Partners (VCD & aBi Finance); Development Partners; Government Ministries, Departments and Agencies; private sector agribusinesses, aBi Board and aBi Staff.. However, responses were received from only a total of 81 respondents representing a response rate of 34% across the entire targeted audience. **From the respondent's recommendations, we have drawn some lessons** to improve the response rate as part of the Action Plan arising from this survey. We thank all the respondents that participated in this survey.

The methodology used was an online survey using customized google forms. The choice of this methodology was because of the advantages associated to it namely; access to unique population in distant locations, and the convenience of having automated data collection, which reduces on the time and cost of the survey. In addition, training of the data collectors was undertaken internally. Each of the above-mentioned respondents had a different and customized online questionnaire and all feedback from the respondents was unanimous to **enhance the stakeholder's confidence. Awareness creation for respondents was carried out** to improve the response rate. To ensure transparency & credibility of the results, collation and analysis of the data collected was independently undertaken and verified by the aBi Internal Audit team. The other aBi functions that organized and conducted this survey included Information Communications & Telecommunication, Advocacy and Communication, and Results Measurement Research and Development.

The findings show that overall satisfaction levels are relatively high i.e. score 4 and 5 (good and excellent). **Donor's rating of aBi's relevance to agricultural sector in Uganda** and achievement of its mission at 100%. Government MDA rating of alignment of aBi Business Plan 2019/2023 to agricultural sector was at 100%. Other respondents rated the integrity of

staff at 92.5% (average score for Development Partners, IPs, Government MDAs and Agribusiness Actors); and the effectiveness of communication and feedback at 76.7% (IPs). The level of satisfaction with the feedback/ justification for denial or approval of grant relationship between aBi and implementing partners was rated at 53.8% and 87.1% respectively which is a big improvement from past assessments. Dissemination of aBi Business Plan 2019 – 2023 to all staff was rated at 63.4% by staff. It was also established that an average of 69% of respondents (aBi Finance at 80.8% and aBi Development at 57.2%) said that aBi was a reliable partner that consistently honored its contractual obligations.

On the other hand the areas spelt out as below average by respondents i.e. score of 3 and below (50% and below) were namely; efficiency and **friendliness of aBi's service** at 50%, quality of Business Development Support and technical advice offered to VCD partners at 42.9%; and orientation and induction of new aBi Development IPs at 35.45%, aBi **leadership's attention on** resourcing and talent management at 46.6% , effectiveness of the new Funding Window approach in the identifying potential partners/ projects at 30.8%; and **Impact and accessibility of aBi's products and services by Government MDA** at 0%.

Comparative analysis indicates that aBi Finance respondents showed higher satisfaction levels than aBi Development respondents and this presents an opportunity for benchmarking in order to improve stakeholder satisfaction across the board.

As per the Action Plan (see section 4.5) there is therefore a need to follow up on the issues observed with the respective stakeholders, with satisfaction level below 50%, to ensure that these levels improve. Likewise we shall endeavor to sustain the high rating in the other areas.

1.2 SUMMARY OF FINDINGS

1.2.1 Results on Development Partners (DPs)

The results have been categorized into three key categories namely (i) excellent, (ii) above average including excellent, and (iii) average and below.

A. Areas rated as excellent

- i. **aBi's relevance to the agricultural sector**
- ii. **Alignment of aBi Business Plan 2019/23 to the needs of Uganda's agriculture and agribusiness sector.**
- iii. **The Impact and Accessibility of aBi's products and services to small holder farmers and agribusinesses.**
- iv. **The impact of aBi Finance on small holder farmers and agribusinesses access to appropriate and serviceable financial products.**
- v. **Reliability of aBi's products and services**

B. Areas rated as above average

- i. **aBi's fulfillment of founders and investors' value proposition**
- ii. **Achievement of aBi objectives**
- iii. **Extent to which aBi addresses cross cutting issues such as gender and the youth empowerment and climate change**
- iv. **Extent to which aBi interventions are socially responsible (SRI)**
- v. **aBi's trust and respect in the agribusiness sector**
- vi. **aBi's impact on increase in sustainable production, productivity and market integration of smallholder farmers.**
- vii. **Beneficiary agri-business performance and sustainability.**
- viii. **aBi's innovativeness.**
- ix. **Strong commitment to a high level of service**
- x. **Management and staff integrity**
- xi. **Management and Staff Professionalism**

C. Areas rated as average

- i. **Efficient and friendly service**

Note: no rating was given for below average, poor, and very poor.

1.2.2 Results from Government MDA Survey

The results have been categorized into three key categories namely (i) excellent, (ii) above average including excellent, and (iii) average and below.

A. Areas rated as excellent

- i. Relevance of aBi the Agricultural Sector in Uganda.
- ii. Efficiency and friendliness of service.
- iii. High integrity of aBi Staff & Management.
- iv. Professionalism of aBi Staff & Management.

B. Areas rated as above average

- i. Fulfillment of value proposition to founders and investors.
- ii. Achievement of aBi objectives.
- iii. Alignment of aBi Business Plan 2019/2023 to agricultural sector.
- iv. **Social responsiveness of aBi's interventions.**
- v. **aBi's trust and respect in the agribusiness sector.**
- vi. **aBi's impact on beneficiary agri-business performance and sustainability.**
- vii. **Reliability of aBi's products and services.**
- viii. **Innovativeness of aBi's interventions.**
- ix. Strong commitment to a high level of service.

C. Areas rated as average and below

- i. **Impact and accessibility of aBi's products and services.**
- ii. Addressing of cross cutting issues.
- iii. Smallholders increased sustainable production, productivity and market integration.
- iv. aBi Finance smallholder farmers and agribusinesses access appropriate and serviceable financial products.

1.2.3 aBi Board of Directors Survey results

There was no area of the survey that was rated by majority of respondents as excellent.

A. Areas rated as above average

- i. **aBi's commitment to fulfilling its proposition to partners.**
- ii. **Impact of aBi's interventions.**
- iii. **aBi's Financial management and investment policies.**
- iv. **aBi's organizational structure fitness for purpose.**
- v. **Effective transition from aBi Trust to aBi Development Ltd.**
- vi. **Assessment, monitoring and mitigating of operational risks and uncertainties.**
- vii. **Assessment, monitoring and mitigation of business goals and mission risks.**
- viii. **Board and Management relationship.**

B. Areas rated as average and below

- i. Communication and cascading of business objectives
- ii. Efficiency of aBi's systems and processes

1.2.4 aBi Finance Ltd Implementing Partners (IPs) Survey results

A. Areas rated majority of respondents as excellent

- i. Keep commitments (honoring agreements).
- ii. Transparency.
- iii. Relevance of aBi's investments to IP business performance and sustainability.
- iv. aBi's relationship with IPs.
- v. Alignment of aBi's mission to agribusiness sector needs and aspirations.
- vi. Effectively supporting financial institutions to expand agricultural finance.
- vii. Criticality of aBi's products and services.
- viii. Reliability of aBi's products and services.
- ix. Efficient and friendly service.
- x. Integrity of aBi Finance staff and management.
- xi. Professionalism of aBi staff and management.

B. Areas rated by majority of respondents as above average and excellent combined but excluding the above.

- i. Effectiveness and user-friendliness of aBi systems and processes.
- ii. Quality of aBi's business development support and technical advice.
- iii. Adequacy of aBi's Monitoring, Results and Measurement (MRM) system.
- iv. Disbursement turnaround time.
- v. Promptness in dealing with audit issues.
- vi. Effectiveness of communication and feedback.
- vii. Reporting requirements.
- viii. Mode of delivery of IPs orientation.
- ix. Quality, depth and capability of orientation facilitators.
- x. Time allocation for orientation and induction.
- xi. Orientation and induction topics covered.
- xii. Stimulation of financial institutions to finance agriculture.
- xiii. Quality of business development support and technical advice.
- xiv. Innovativeness of aBi Finance interventions.
- xv. Timely monitoring, evaluation and business development services.
- xvi. Adequacy of aBi Finance range of product portfolio.
- xvii. Effectiveness of aBi's Gender interventions.
- xviii. Effectiveness of climate change interventions.
- xix. Effectiveness of youth participation interventions.

Note: there was no area of the survey rated by majority of respondents as average and below.

1.2.5 aBi Development Survey results

- A. Areas rated by majority of respondents as excellent**
- i. Relevance of aBi's investments to IPs business and value chains.
 - ii. Alignment of aBi's mission to agribusiness sector needs and aspirations.
- B. Areas rated by majority of respondents as above average and excellent combined but excluding the above.**
- i. User-friendliness and effectiveness of aBi's systems and procedures.
 - ii. Keeping of commitment and honoring of agreements.
 - iii. Transparency.
 - iv. aBi's relationship with IPs.
 - v. Adequacy of aBi's Monitoring, Results and Measurement (MRM) system.
 - vi. Disbursement turnaround time.
 - vii. Dealing with audit issues.
 - viii. Effectiveness and communication and feedback.
 - ix. Alignment of aBi's reporting requirements to IPs capacity and expectations.
 - x. Mode of delivery of orientation of IPs.
 - xi. Quality, depth and capability of IP orientation facilitators.
 - xii. Reliability of aBi's products and services.
 - xiii. Innovative interventions.
 - xiv. Efficient and friendly service.
 - xv. Integrity of aBi Development staff and management.
 - xvi. Professionalism of aBi staff and management.
 - xvii. Timely monitoring, evaluation and business development services.
 - xviii. Effectiveness of aBi's Gender interventions.
 - xix. Effectiveness of climate change interventions.
 - xx. Effectiveness of youth participation interventions.
- C. Areas rated by majority of respondents as average and below**
- i. Quality of aBi's business development support and technical advice.
 - ii. Time allocation for IP orientation and induction.
 - iii. IP orientation and induction topics covered.

1.2.6 Agribusiness actors survey results

The following are the key findings from Agribusiness actors survey.

- i. Approval rate for grant applications received was 38.5%.

- ii. Majority (61.6%) of applicants get feedback on their grant applications within two months.
- iii. Majority (53.8%) of respondents were not satisfied with the justifications given for rejection of their applications.
- iv. **aBi's professionalism** was rated by majority (69.3%) of respondents between good and excellent.
- v. **aBi's transparency** was rated by majority (69.2%) of respondents between good and excellent.
- vi. **aBi's innovation** was rated by majority (84.6%) of respondents between good and excellent.
- vii. **aBi's integrity** was rated by majority (76.9%) of respondents between good and excellent.
- viii. **aBi's due diligence process** was rated by majority (53.8%) of respondents as effective and reliable.
- ix. The new funding window was rated by majority (77%) of respondents as effective in identifying potential IPs and projects but sometimes needs improvement.
- x. Majority (69.2%) of respondents agree that aBi partly meets their agribusiness information and knowledge needs.

1.2.7 aBi staff survey result

A. Areas rated by majority of respondents as excellent

- i. Clear understanding of how the respondents job contributes to the Business Plan objectives.
- ii. Clear definition of job responsibilities and reflection of the work being done.

B. Areas rated by majority of respondents as above average and excellent combined but excluding the above.

- i. Dissemination of aBi Business Plan 2019 – 2023 to all staff
- ii. Making the necessary adjustments to embrace change and to compete effectively.
- iii. Adequacy of aBi systems and processes to ensure attainment of Business Plan objectives.
- iv. Existence of meaningful collaboration amongst teams, sections and departments.
- v. Effectiveness of the 'Mixed Team' approach in delivering aBi objectives
- vi. Solicitation of staff ideas and opinion when making decisions about work.
- vii. Provision of regular feedback by supervisors to staff about work.
- viii. Management of staff performance.
- ix. Health and safety concerns are met within the office environment
- x. Understanding of aBi's code of conduct and the obligations to comply with it.

- xi. Transparency of aBi Leadership and exhibition of a high level of integrity.
- xii. Focus of aBi leadership team on mission and strategic direction.
- xiii. Effective utilization of skills and abilities.
- xiv. Adequate of training, tools and technologies to do the job well
- xv. Recognition and acknowledgement of work by supervisors
- xvi. Valuing of staff feedback and contribution by Supervisors.

C. Area rated by half (50%) of respondents as above average and half (50%) as average and below

- i. Clear understanding of Business Plan objectives.
- ii. Effectiveness and timeliness of communication of aBi news.
- iii. Exhibition of collaboration and team work by aBi leadership.

D. Areas rated by majority of respondents as average and below

- i. Placement of appropriate attention by aBi Leadership on acquiring and retaining relevant skill levels.
- ii. Opportunities for promotions and career advancement.
- iii. Fairness of pay with respect to duties and responsibilities.
- iv. **Assessment of aBi's benefits package.**

2.0 DETAILED SURVEY FINDINGS

Detailed findings are presented under respective categories/sections of respondents below.

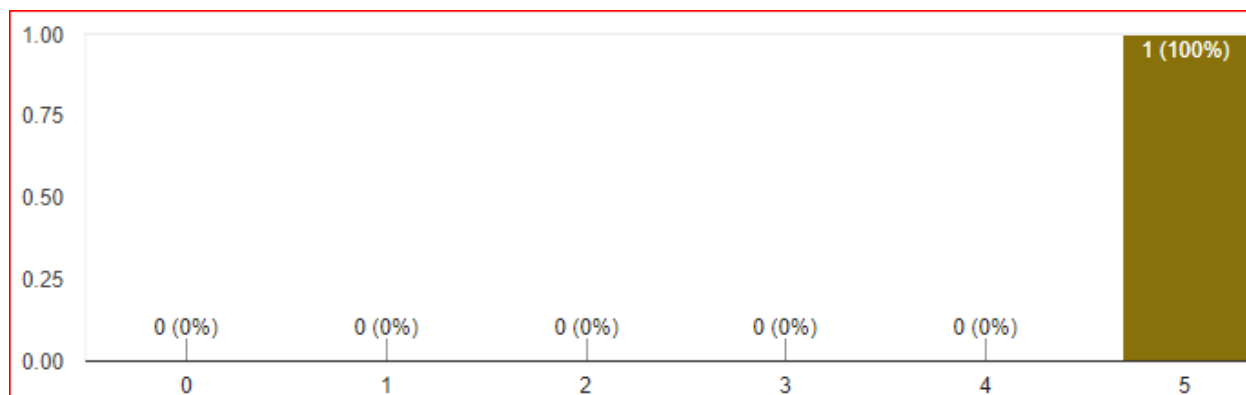
2.1 aBi Development Partners (DPs) Results

The response rate in this section is 33.3%. only 1 out of the expected 3 response was received and the findings are as follows.

2.1.1 aBi's relevance to the agricultural sector

The respondents were asked to rate aBi's relevance to agricultural sector in Uganda and the contribution of its interventions towards the overall business performance and sustainability of agribusiness enterprises.

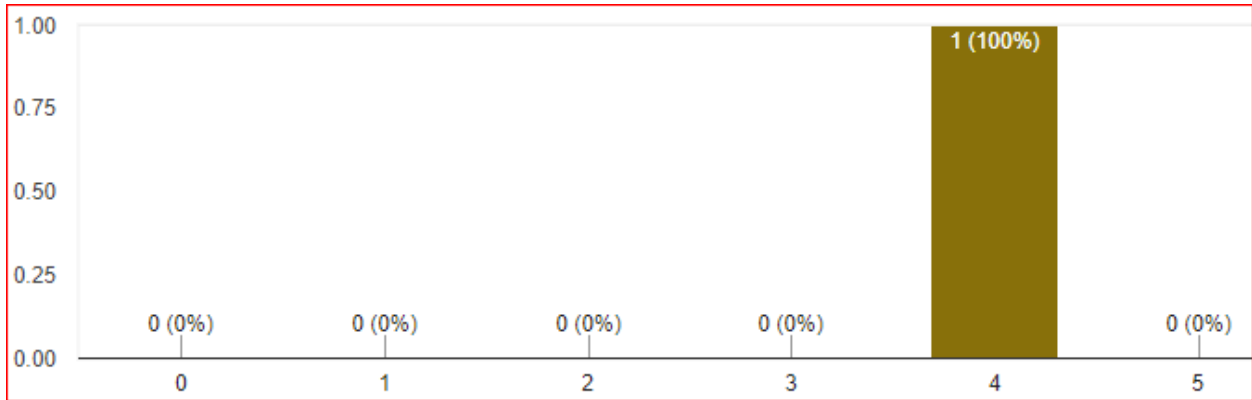
aBi's **relevance** to agricultural sector was rated excellent (5) as per the graph below.



2.1.2 aBi's fulfillment of founders and investors' value proposition

Respondents were asked if aBi fulfils the value proposition of its founders and investors in terms of commitment to being the most efficient, professional and socially responsible vehicle to deliver social investment.

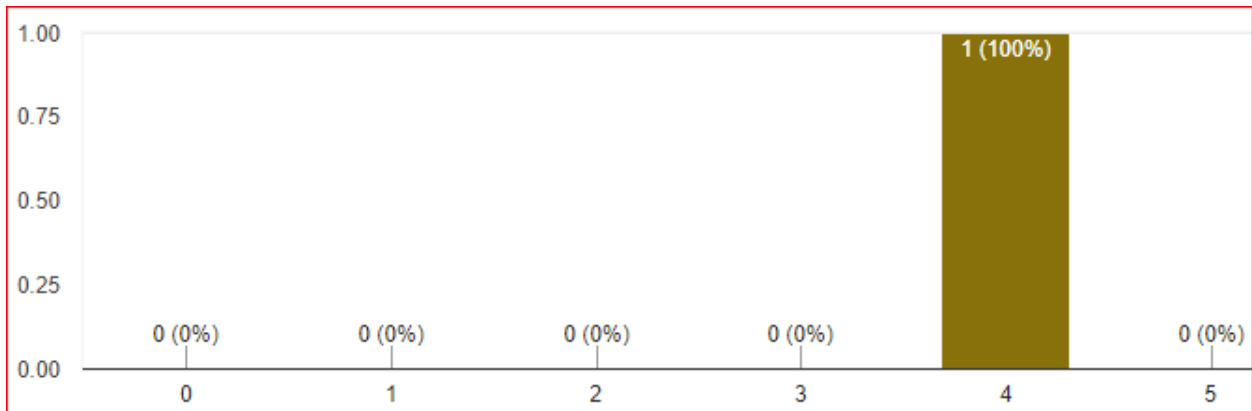
This area was rated as above average (4) as per the graph below. The implication is that though this is above average, there is room for improvement to achieve excellent rating.



2.1.3 Achievement of aBi objectives

Respondents were asked to rate aBi’s **achievement of its** objectives of ensuring a competitive profitable and sustainable agriculture and agribusiness sector in support to equitable wealth creation in Uganda.

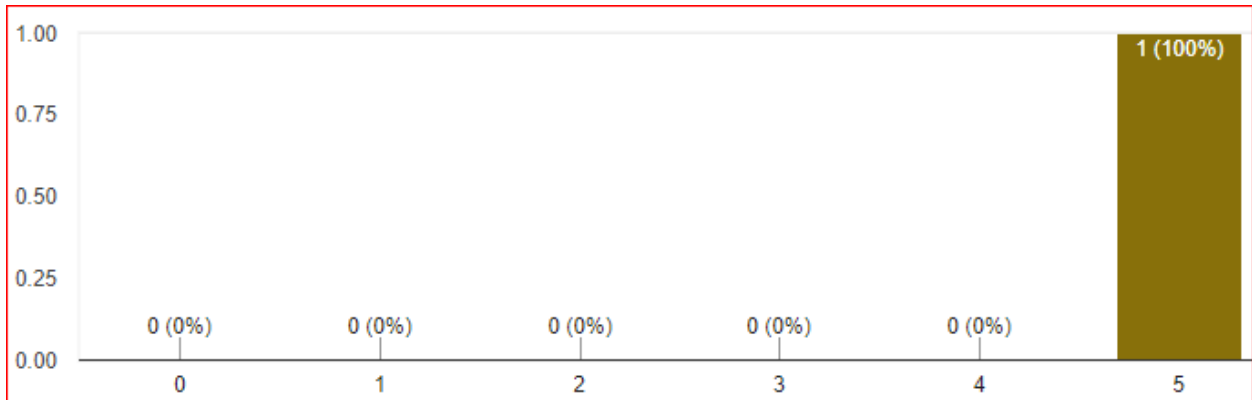
This area was rated above average (4) as per the graph below which indicates that though the rating is good, there is room for improvement to excellent rating.



2.1.4 Alignment of aBi Business Plan 2019/23 to the needs of **Uganda’s agriculture and agribusiness sector.**

Respondents were asked to rate alignment of aBi’s new Business Plan (2019/23) with the needs of agriculture & agribusiness sector in Uganda.

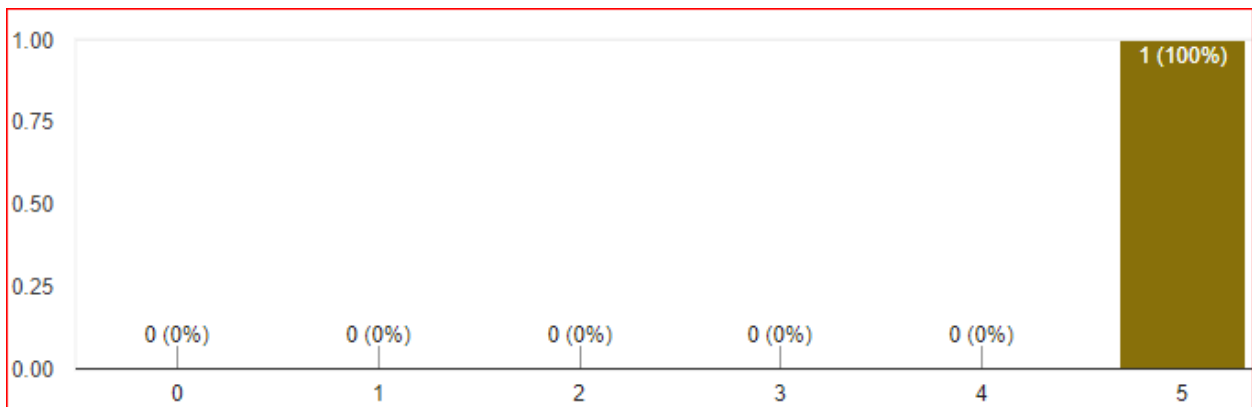
This area was rated as excellent (5) as per the graph below indicating that though the rating is good, there is room for improvement to excellent rating.



2.1.5 The Impact and Accessibility of aBi's products and services to small holder farmers and agribusinesses

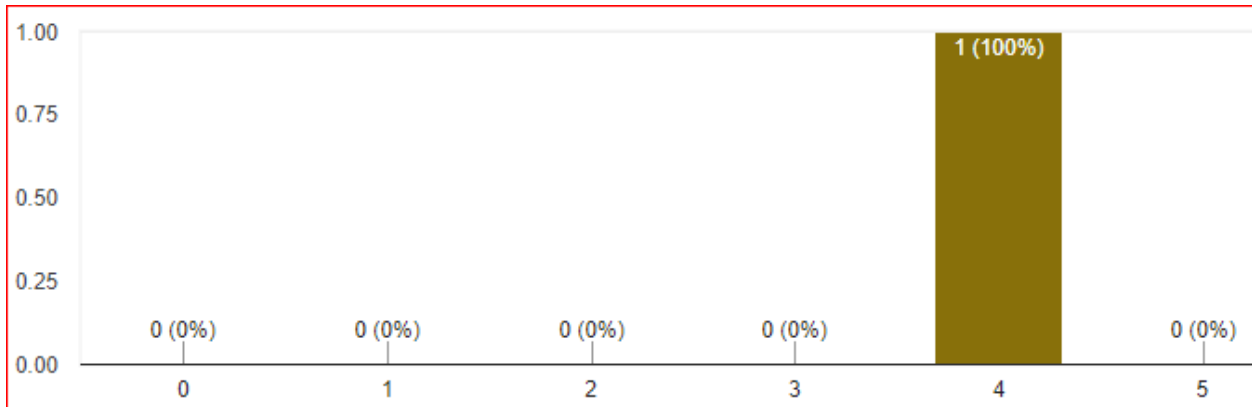
Respondents were asked to rate the impact and accessibility of aBi's services and products to small holder farmers and agribusinesses (quality of aBi's services and products).

This area was rated excellent (5) as per the graph below which indicates that though the performance is good, there is room for improvement to excellent rating.



2.1.6 Extent to which aBi addresses cross cutting issues such as gender and the youth empowerment and climate change.

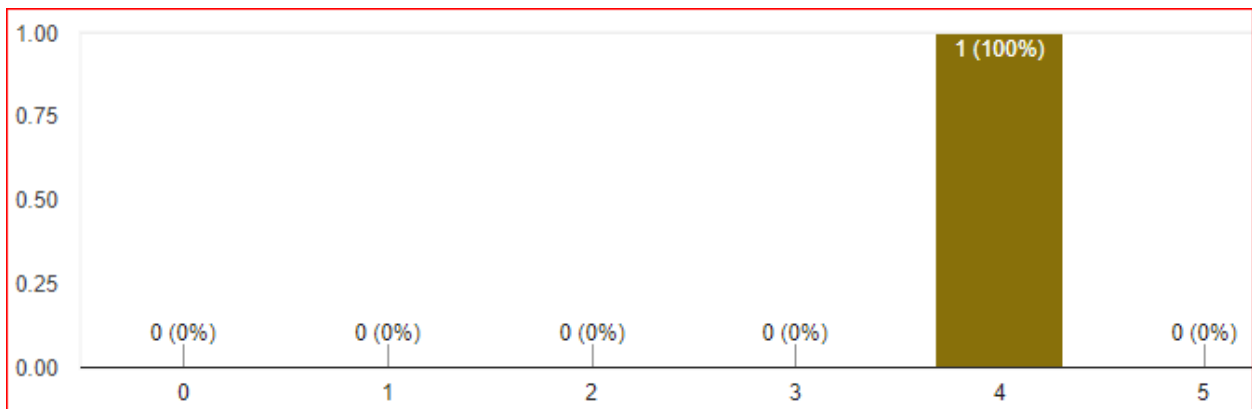
Respondents were asked to rate the extent to which aBi addresses cross cutting issues such as gender, youth empowerment and climate change. This area was rated above average (4) as per the graph below which indicate that though the rating is good, there is room for improvement to excellent rating.



2.1.7 Extent to which aBi interventions are socially responsible (SRI)

Respondents are asked to rate the extent to which aBi's interventions are socially responsible (SRI).

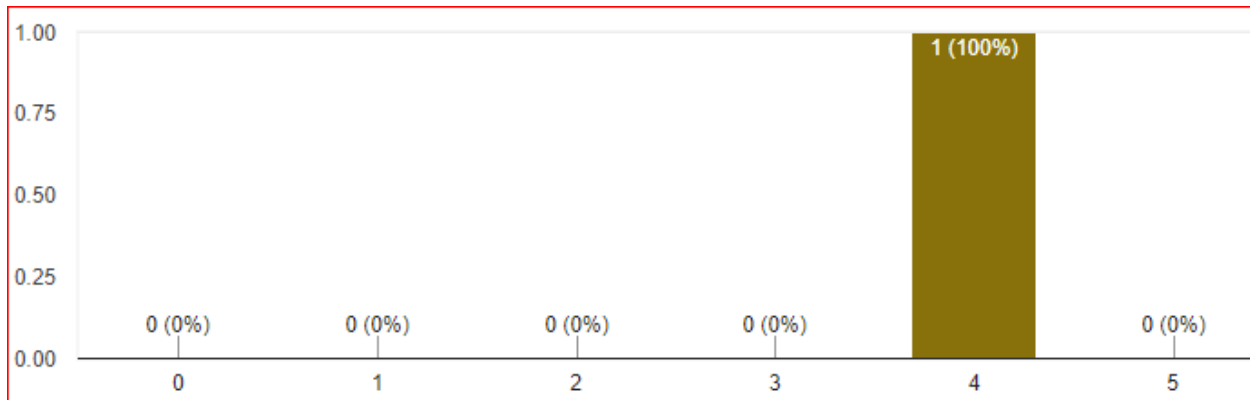
This area was rated above average (4) as per the graph below which indicate that though the rating is good, there is room for improvement to excellent rating.



2.1.8 aBi's trust and respect in the agribusiness sector

Respondents were asked to rate the extent to which aBi is a trusted and respected actor in agribusiness sector.

This area was also rated above average (4) as per the graph below which indicate that though the rating is good, there is room for improvement to excellent rating.



2.1.9 Development partner satisfaction with aBi’s impact on target beneficiaries

The respondents were asked to rate the extent to which aBi impacts on its target beneficiaries.

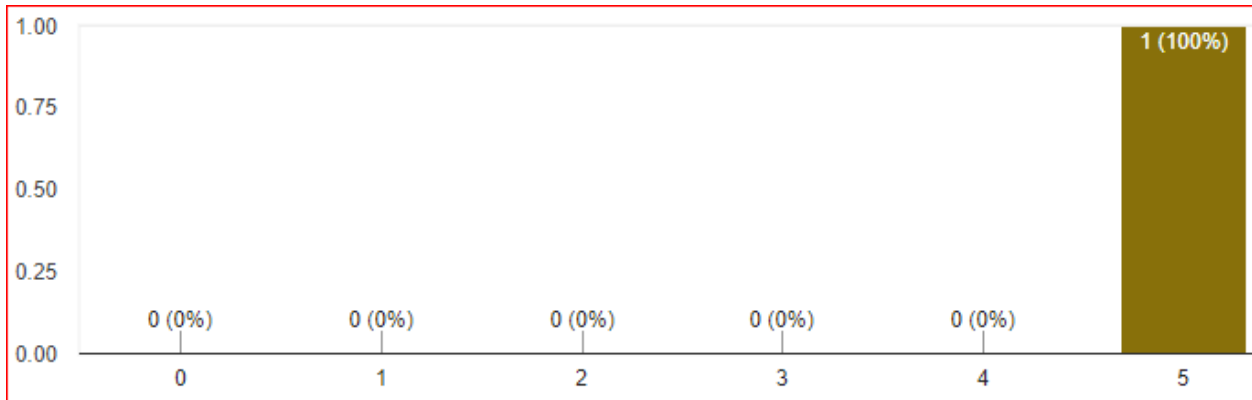
The ratings in this area are as summarized in the table below. aBi’s impact on smallholder farmers is rated as above average as per section a) of the table, impact on beneficiary agri-business is also rate above average as per section b) and impact on aBi Finance smallholder farmers is rated excellent as per section c).

Results show that there is room for improvement in the rating of aBi’s impact on smallholder farmers and beneficiary agribusiness from above average to excellent.

Target beneficiary impact / Rating scale		1	2	3	4	5
a).	Smallholders increased sustainable production, productivity and market integration					
b).	Beneficiary agri-business performance and sustainability					
c).	aBi Finance small holder farmers and agribusinesses access appropriate and serviceable financial products					

2.1.10 Reliability of aBi’s products and services

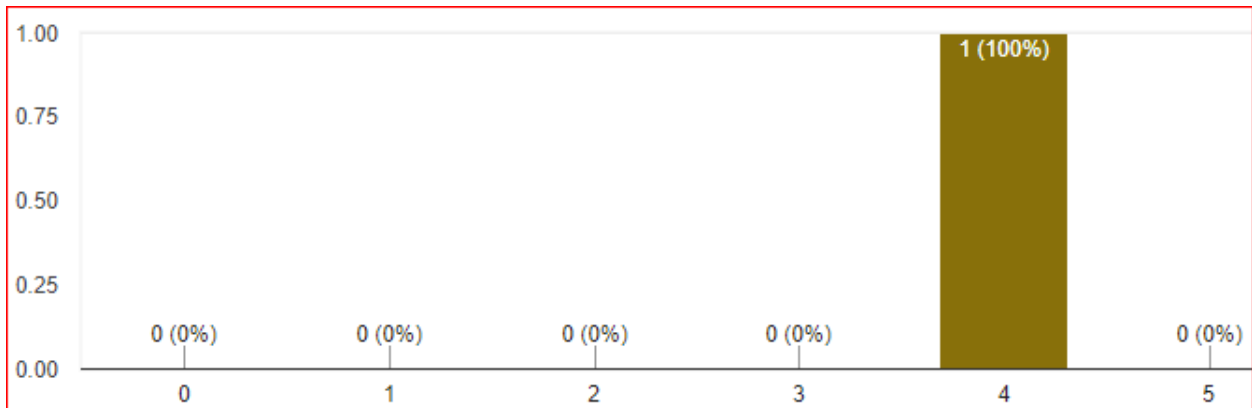
Respondents were asked to rate reliability of aBi’s products and services. The rating in this area is excellent (5) as per the graph below.



2.1.11 Innovation

Respondents were asked to rate innovativeness of aBi's interventions.

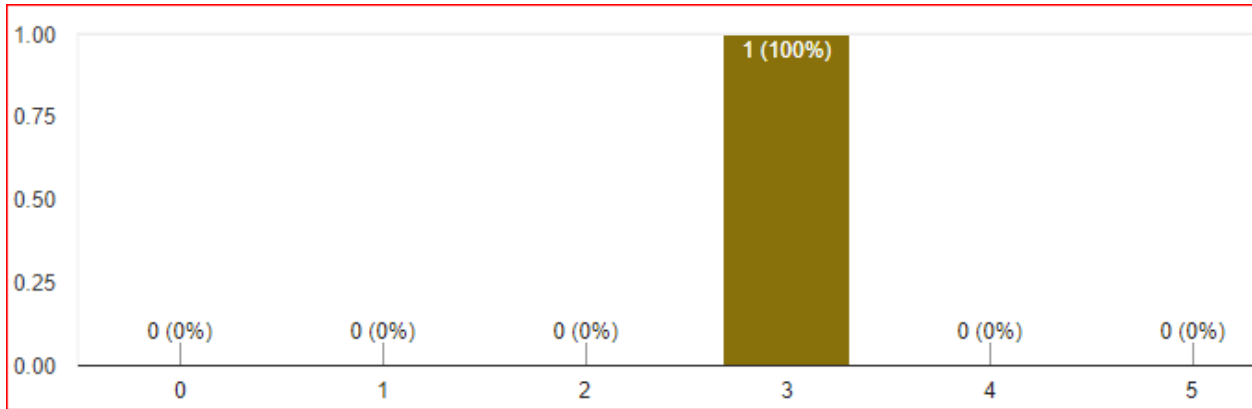
This area was rated above average (4) as per the graph below which indicate that though the rating is good, there is room for improvement to excellent rating.



2.1.12 Efficient and friendly service

Respondents were asked to rate efficiency and friendliness of aBi's service.

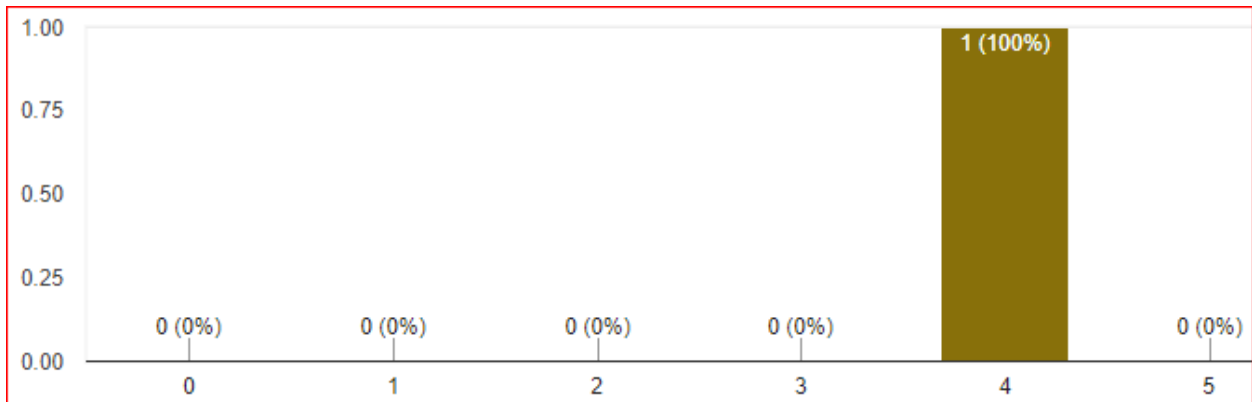
This area was rated average (3) as per graph below which shows there is room for further improvement to either above average or excellent.



2.1.13 Strong commitment to a high level of service

Respondents were asked to rate aBi's Strong commitment to high level of service.

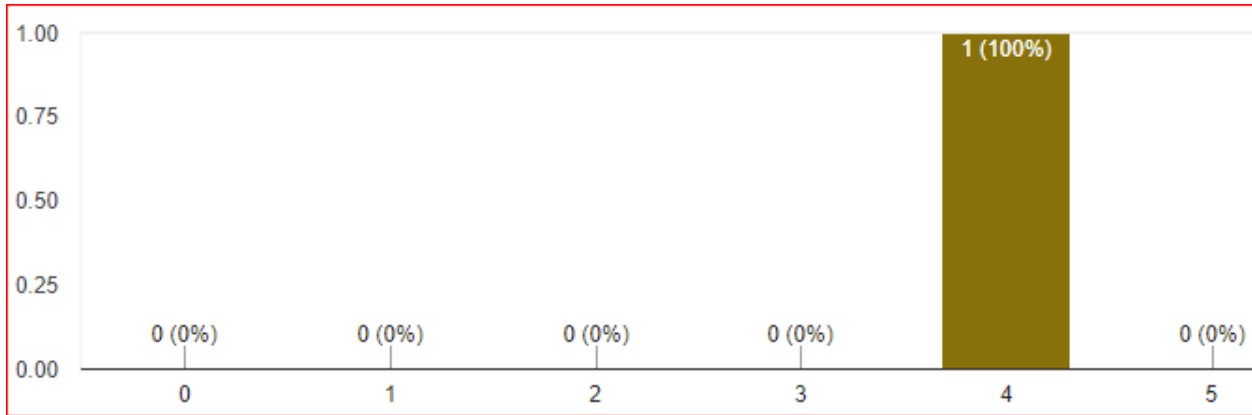
This area was rated above average (4) as per the graph below which indicates that though the rating is good, there is room for improvement to excellent rating.



2.1.14 Management and staff integrity

Respondents were asked to rated aBi's Management and staff integrity.

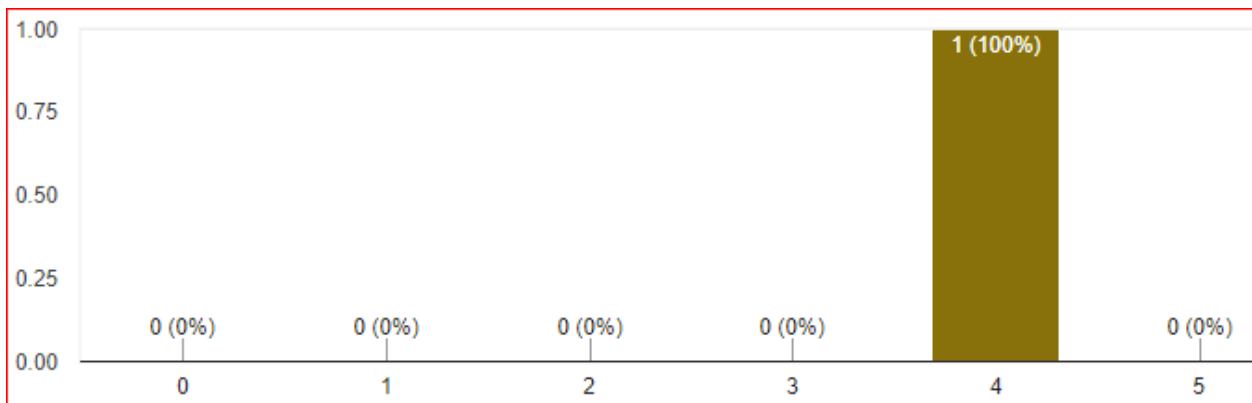
This area was rated above average (4) as per the graph below which indicate that though the rating is good, there is room for improvement to excellent rating.



2.1.15 Management and Staff Professionalism

Respondents were asked to rate the extent to aBi's Management and Staff professionalism is high.

This area was rated average (4) as per the graph below which indicate that though the rating is good, there is room for improvement to excellent rating.



2.1.16 Conclusion

Overall, the DPs rated aBi between above average and excellent in all areas of the survey with exception of efficient and friendly service which was rated as average.

2.2 aBi Board of Directors Survey

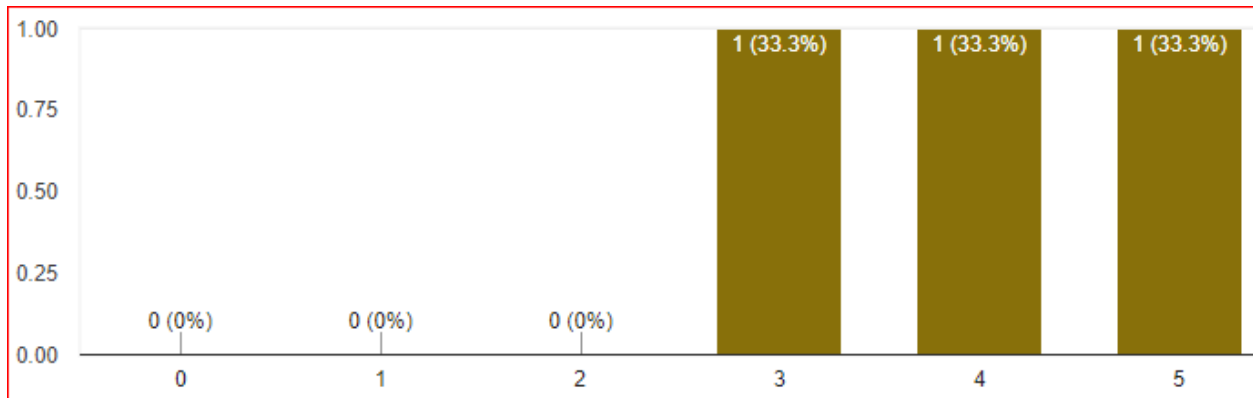
The response rate in this area was 50%. Only 3 out of expected 6 responses were received and the findings are as follows.

2.2.1 aBi's commitment to fulfilling its proposition to partners

Respondents were asked to rate aBi's full commitment to fulfilling her proposition to its partners. The responses were as follows.

Excellent, above average and average each had a rating of (33.3%) as per the graph below.

Results also indicate that 66.7% of respondents believe that there is room for improvement to excellent rating in this area.

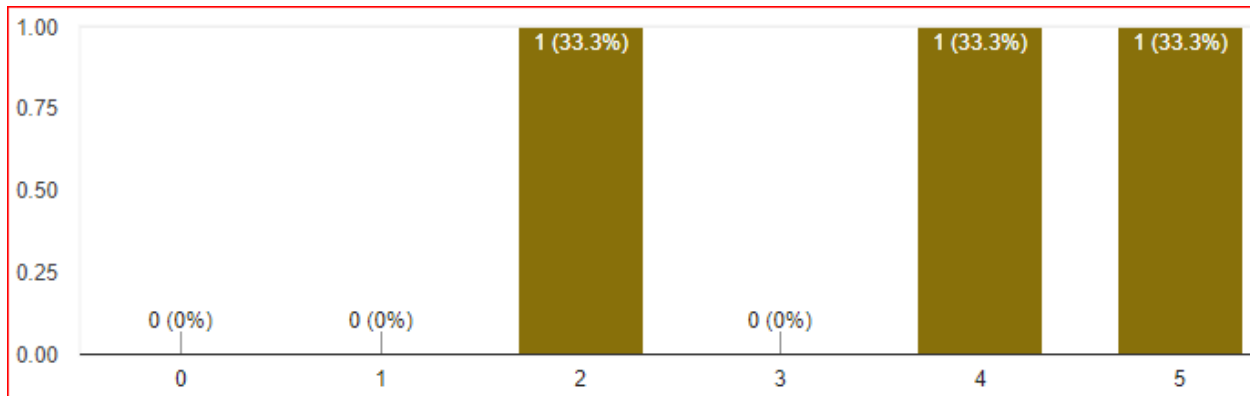


2.2.2 Impact of aBi's interventions

Respondents were asked rate **whether aBi's interventions are meaningful and evident**.

Excellent, above average and below average each had a rating of (33.3%) as per the graph below. The graph also indicates that 66.7% of respondents believe that there is room for improvement to excellent rating in this area.

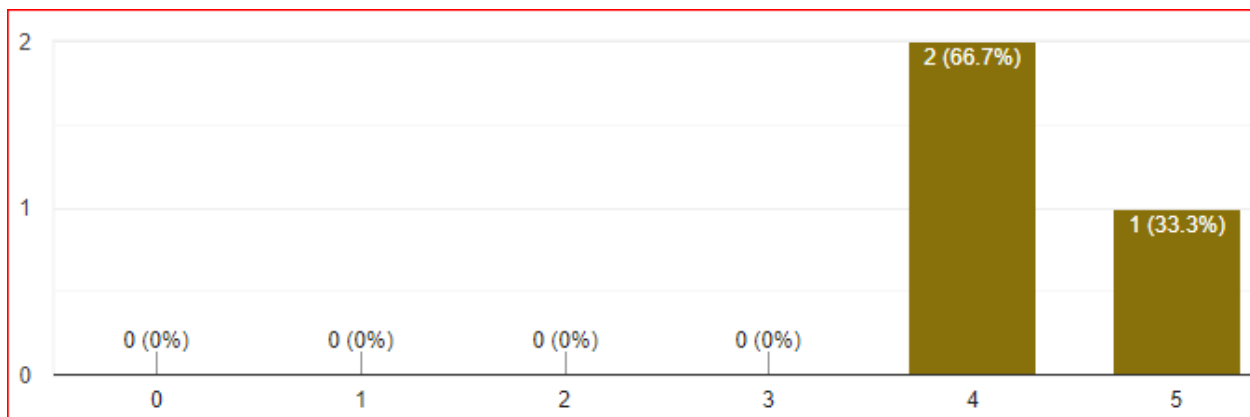
One of the respondents who felt that the performance in this area was below average gave the following justification. The need to split the question into two parts (i) meaningful and (ii) evident. Further that there was need for more proficiency in measuring and communicating agribusiness performance and impact.



2.2.3 aBi's Financial management and investment policies

Respondents were asked rate whether aBi's financial management and investments policies were prudent to support sustainable growth.

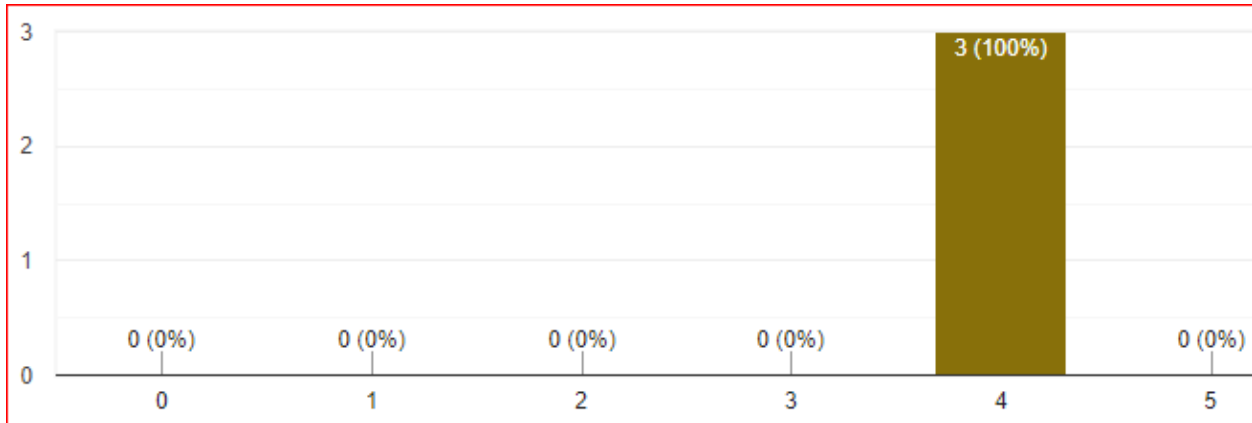
33.3% of respondents rated this area as excellent (5) while 66.7% of them rated it as above average (4) as per the graph below. The results indicate that 66.7% of respondents who rated this area as above average believe that there is room for improvement to excellent rating.



2.2.4 aBi's organizational structure fitness for purpose

Respondents were asked rate whether aBi's organizational structure was fit for purpose in delivering its objectives.

All (100%) of the three respondents rated this area above average (4) as per the graph below. The results indicate that though the rating is above average, there is room for improvement to excellent.

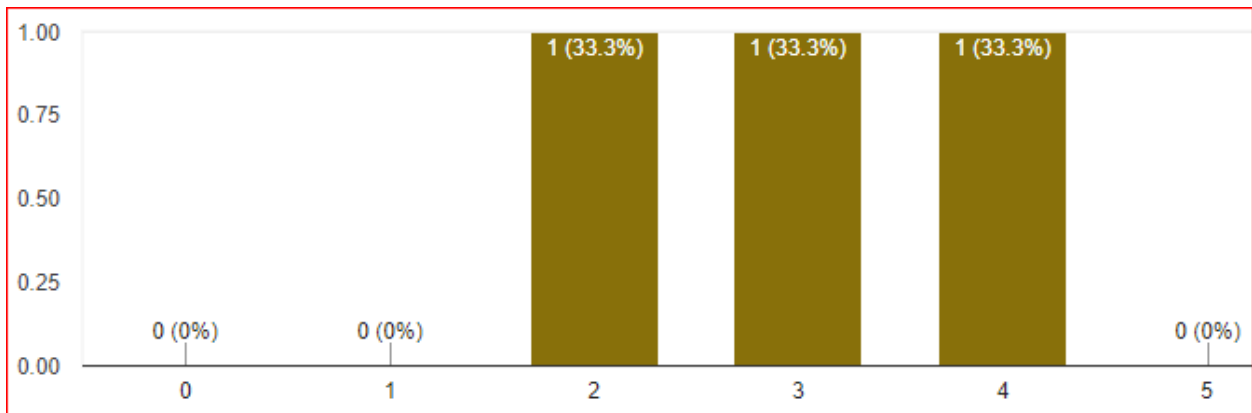


2.2.5 Communication and cascading of business objectives

Respondents were asked rate **whether aBi's objectives were properly communicated and cascaded** throughout the various layers of the organization.

Above average (4), average (3) and below average (2) was each rated by 33.3% of respondents as per the graph below. All (100%) of respondents believe that there is room for improvement.

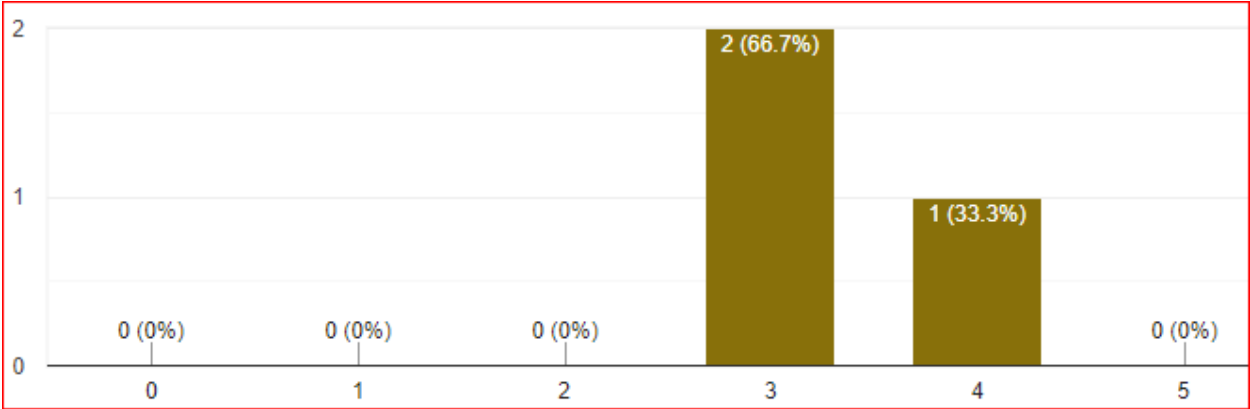
The rating of below average (2) was justified by suboptimal business analytics, projections, indicators, incentives and investment making.



2.2.6 Efficiency of aBi's systems and processes

Respondents were asked to rate **whether aBi's systems and processes are efficient and enable aBi to achieve its objectives.**

Majority (66.7%) of respondents rated this area as average while 33.3% rated it as above average as per the graph below. All (100%) of the respondents believe that there is room for improvement in this area.

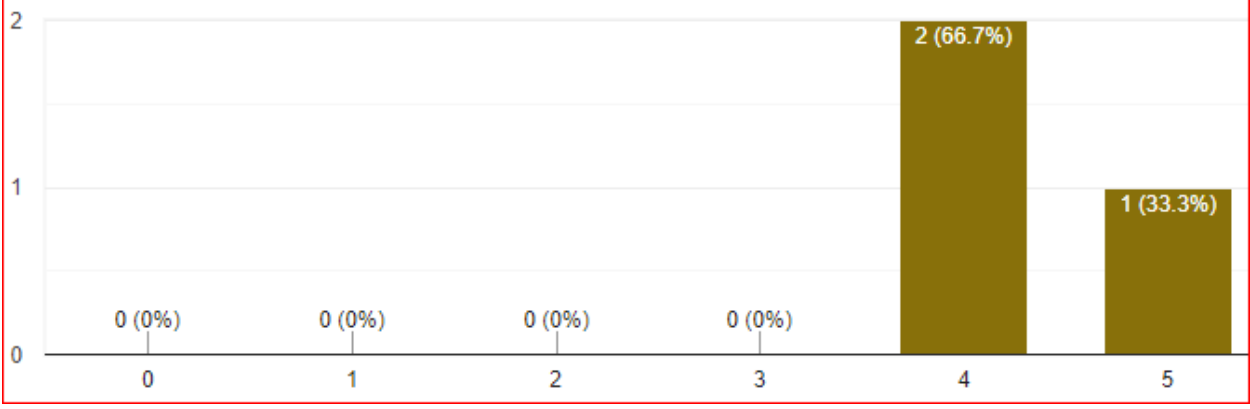


2.2.7 Effective transition from aBi Trust to aBi Development Ltd

Respondents were asked to rate whether transition from aBi Trust to aBi Development was effectively done.

Majority (66.7%) of respondents rated this area as above average while 33.3% rated it as excellent as per the graph below.

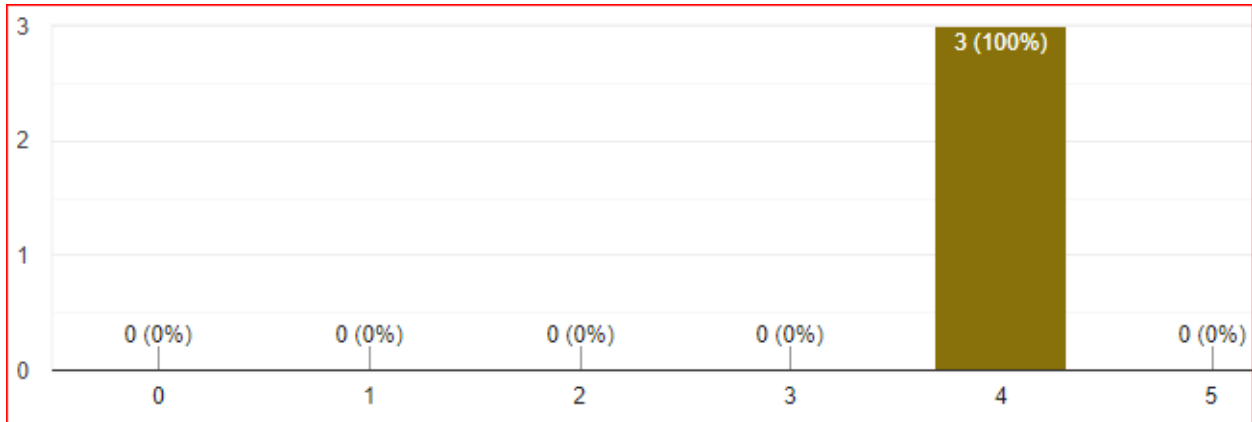
66.7% of the respondents believe that there is room for improvement in this area to attain excellent rating.



2.2.8 Assessment, monitoring and mitigating of operational risks and uncertainties

Respondents were asked to rate whether operational risks and uncertainties facing aBi are assessed, monitored and mitigated against.

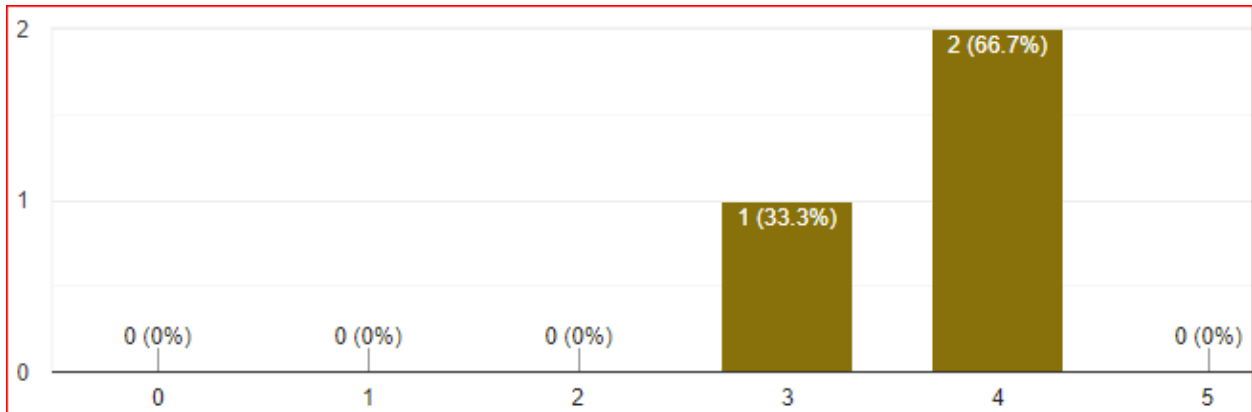
All (100%) of respondents rated this area as above average as per the graph below. All respondents believe that there is room for improvement in this area to attain excellent rating.



2.2.9 Assessment, monitoring and mitigation of business goals and mission risks

Respondents were asked to rate whether business goals and mission risks are assessed, monitored and mitigated against.

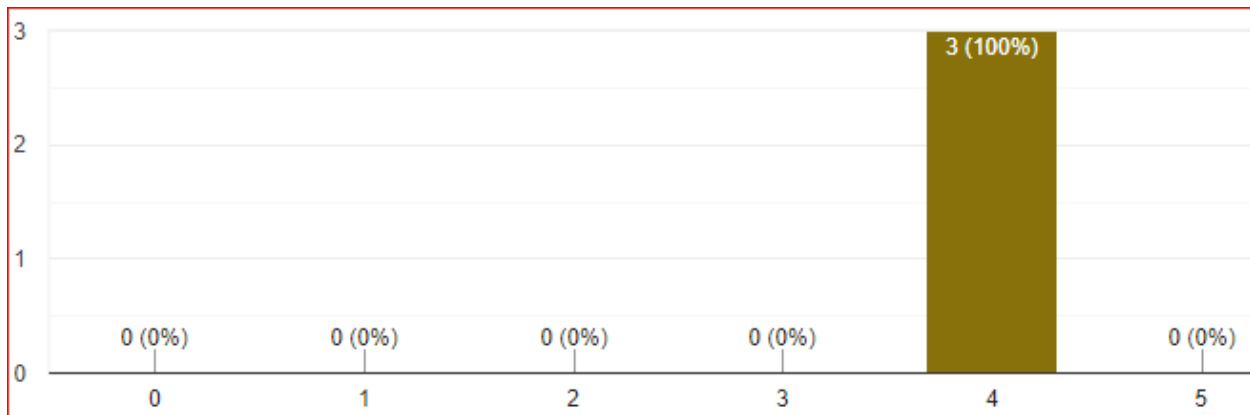
Majority (66.7%) of respondents rated this area as above average while 33.3% rated it as average as per the graph below. All respondents believe there is room for further improvement to attain excellent rating.



2.2.10 Board and Management relationship

Respondents were asked to rate whether senior management and board relationships are cordial and effective.

All (100%) of respondents rated this area as above average as per the graph below. All respondents believe that there is room for improvement in this area to attain the rating of excellent.



2.2.11 Conclusion

Majority of Board of Directors rated most parts of the survey as above average with exception of the following areas that were rated by majority as average and below.

- i. Communication and cascading of business objectives
- ii. **Efficiency of aBi's systems and processes**

Note that although there was no majority rating for excellent, a few areas were rated 33.3% of respondents as excellent.

2.3 aBi Finance Ltd Implementing Partners (IPs) Survey results

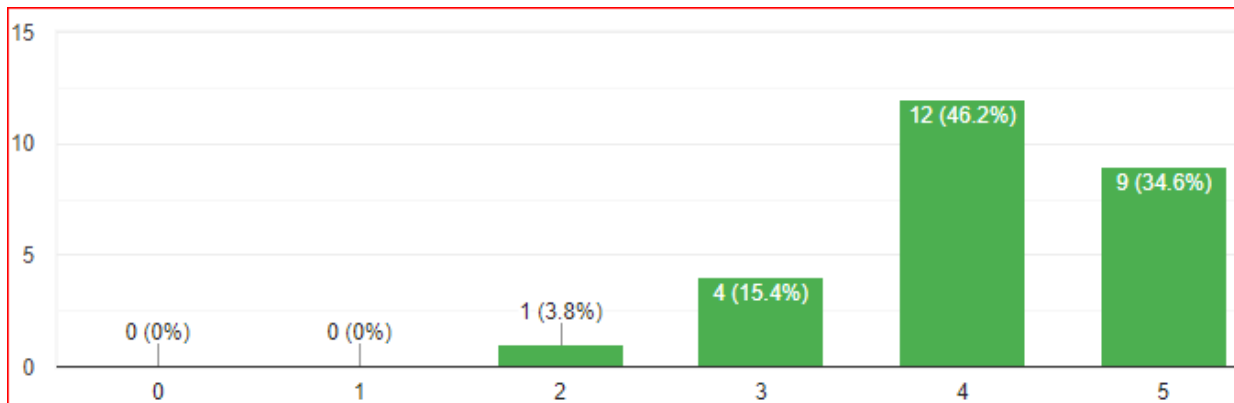
The response rate in this area was 32.5%. A total of 26 out of expected 80 responses were received and the findings are as follows.

2.3.1 Effectiveness and user-friendliness of aBi systems and processes

Respondents were asked to rate user-friendliness and effectiveness of aBi Finance Ltd systems and procedures.

34.6% of the respondents rated this area as excellent, 46.2% as above average, 15.4% as average and 3.8% as below average as per the graph below.

Majority (65%) of the respondents believe that there is room for improvement in this area to attain excellent rating.

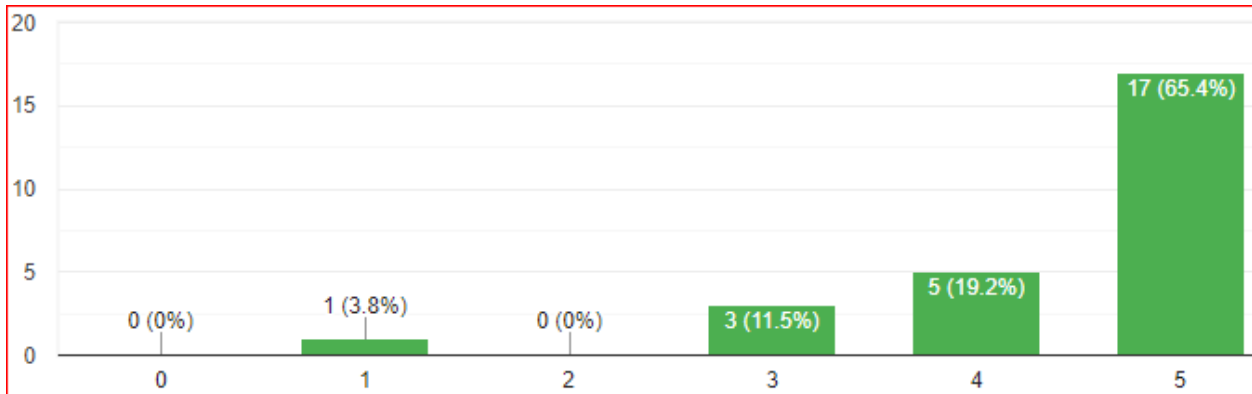


2.3.2 Keep commitments (honoring agreements)

Respondents were asked to rate aBi Finance Ltd in terms of keeping commitments and honoring agreements.

Majority (65.4%) of respondents rated this area as excellent, 19.2% as above average, 11.5% as average and 3.8% as poor as per the graph below.

Overall, Majority (65.4%) of respondents were very satisfied and only 34.6% believe that there is room for improvement in this area to attain excellent rating.

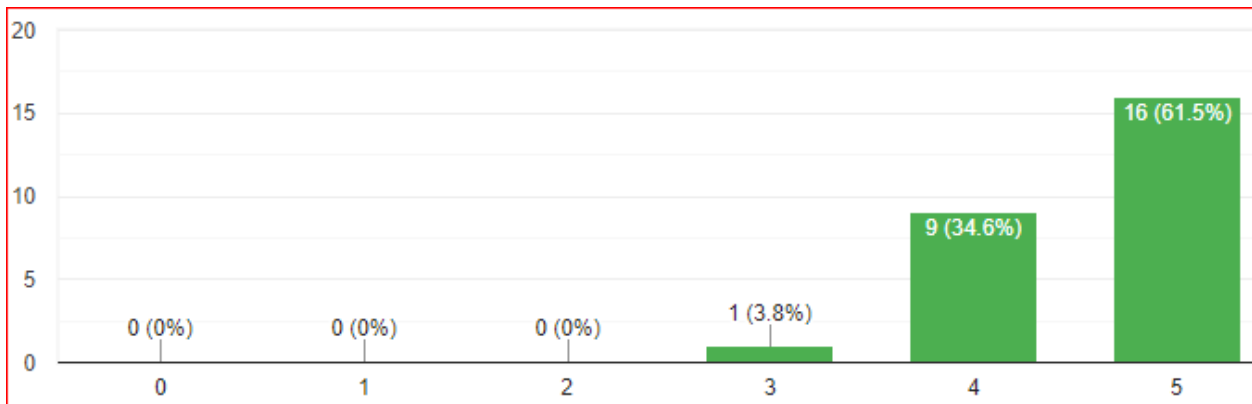


2.3.3 Transparency

Respondents were asked to rate aBi Finance Ltd in terms of transparency when dealing with IPs.

Majority (61.5%) of respondents rated this area as excellent, 34.6% as above average and 3.8% as average as per the graph below.

Overall, majority (61.5%) were very satisfied and only 38.5% believe that there is room for improvement in this area to attain excellent rating.

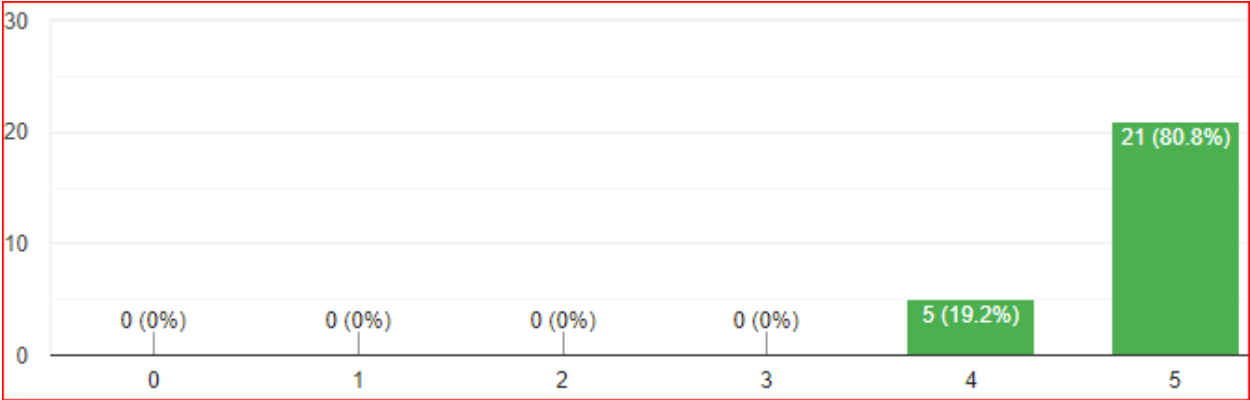


2.3.4 Relevance of aBi's investments to IP business performance and sustainability

Respondents were asked to rate whether aBi Finance Ltd investments are relevant to their business performance and sustainability.

Significant majority (80.8%) of respondents rated this area as excellent and 19.2% 4 above average as per the graph below.

The results indicate that a significant majority (80.8%) of respondents were very satisfied with performance in this area and only 19.2% of them believe that there is room for improvement in order to attain excellent rating.

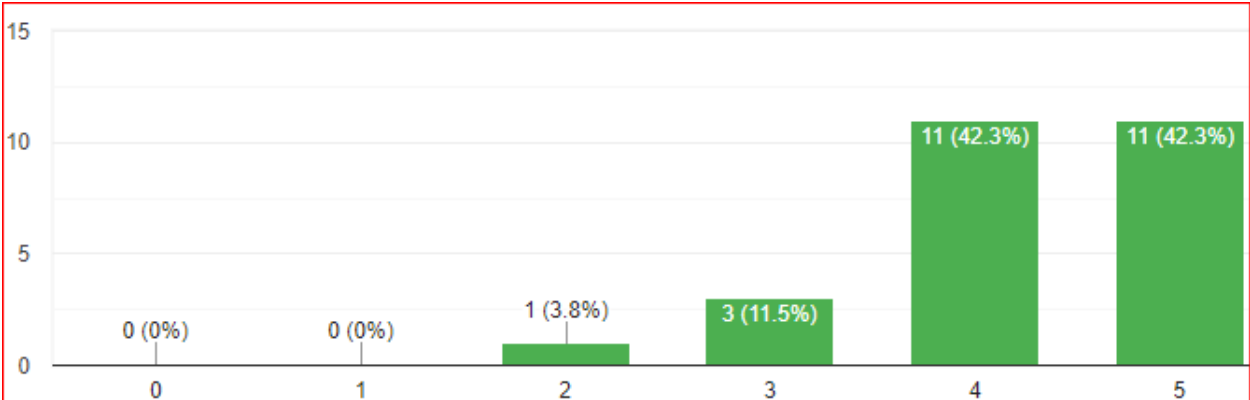


2.3.5 Quality of aBi’s business development support and technical advice

Respondents were asked to rate the quality of aBi Finance Ltd business development support and technical advice provided.

Excellent and above average were both rated by 42% of the respondents, 11.5% of respondents rated it as average and 3.8% as below average as per the graph below.

Overall, 42% of the respondents were very satisfied with performance in this area while 58% believe that there is room for improvement in order to attain excellent rating.

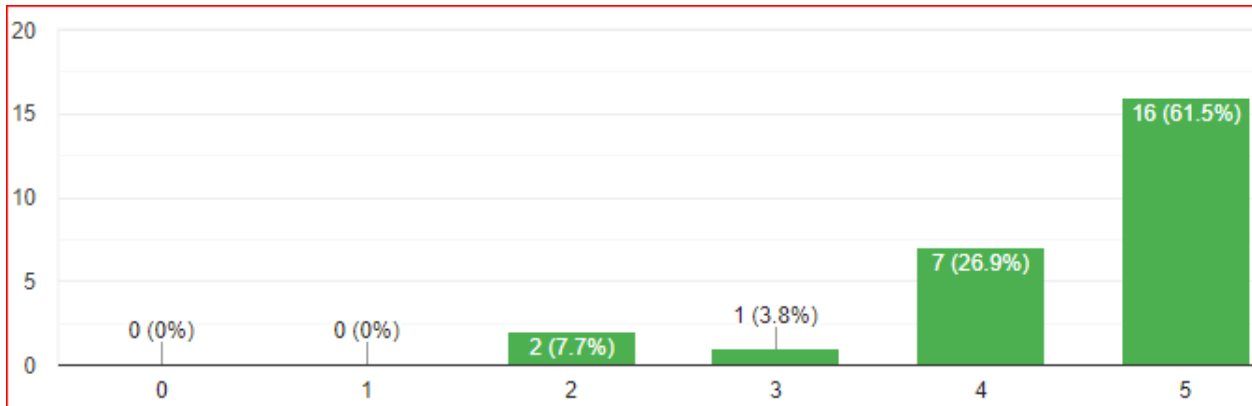


2.3.6 aBi's relationship with IPs

Respondents were asked to rate whether aBi Finance Ltd maintains cordial relationships with IPs.

Majority (61.5%) of respondents rated this area as excellent, 26.9% as above average, 3.8% as average and 7.7% as below average as per the graph below.

Overall, 61.5% of respondents were very satisfied with performance in this area and only 38.5% of them believe that there is room improvement in order to attain excellent rating.

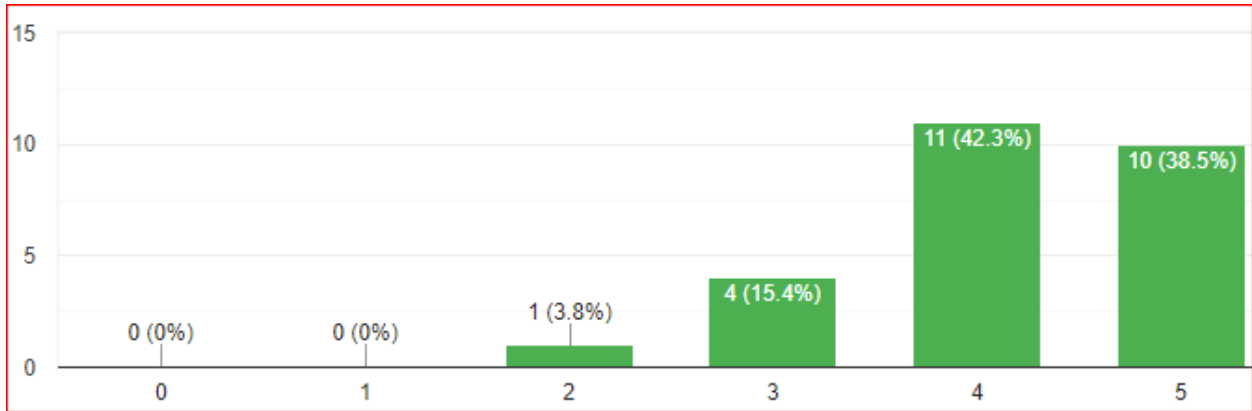


2.3.7 Adequacy of aBi's Monitoring, Results and Measurement (MRM) system

Respondents were asked to rate whether aBi Finance MRM system is adequate and whether the data produced by the system is credible.

38.5% of the respondents rated this area as excellent, 42.3% as above average, 15.4% as average and 3.8% as below average as per the graph below.

Overall, though 38.5% of respondents were very satisfied with the current performance, majority (61.5%) of respondents believe that there is room for improvement in order to attain excellent rating.

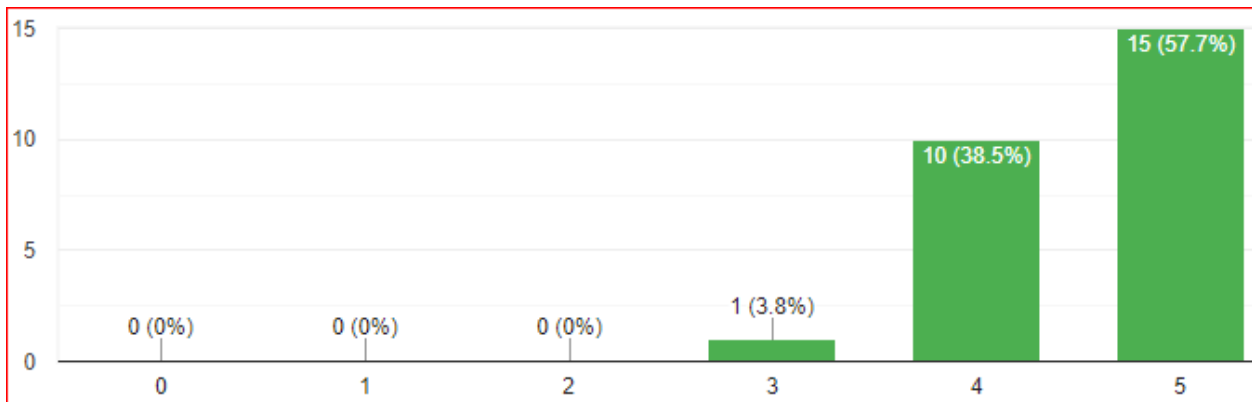


2.3.8 Alignment of aBi's mission to agribusiness sector needs and aspirations

Respondents were asked to rate whether aBi's mission is in line with agribusiness sector needs and aspirations.

Majority (57.7%) of respondents rated this area as excellent, 38.5% as above average and 3.8% as average as per the graph below.

Overall, Majority (57.7%) of respondents are very satisfied and only 42.3% of them believe that there is room for improvement in this area.

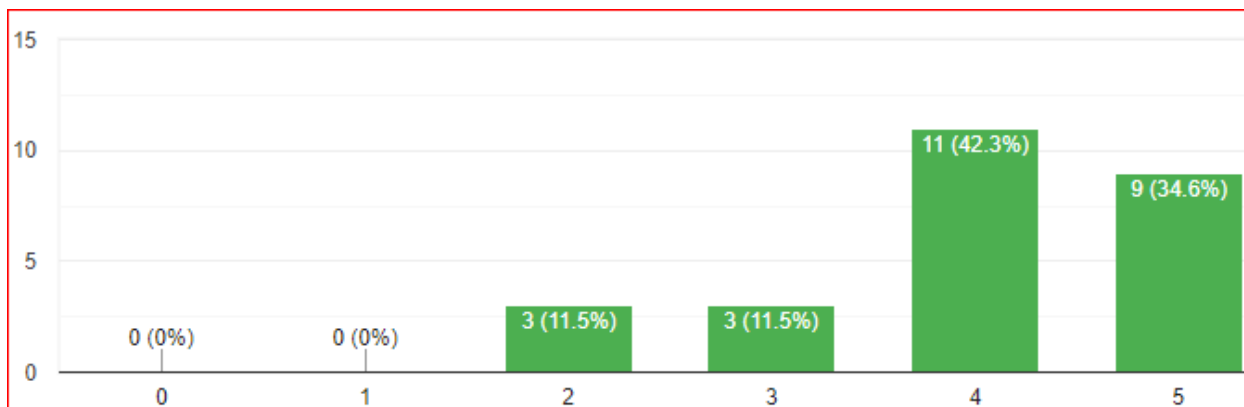


2.3.9 Disbursement turnaround time

Respondents were asked to rate whether aBi's disbursement turnaround time is acceptable to them.

34.6% rated this area as excellent, 42.3% as above average, 11.5% as average and another 11.5% as be below average ad per the graph below.

Overall, though 34.6% of respondents were very satisfied, majority (65.4%) of them believe that there is room for improvement in this area to attain excellent rating.

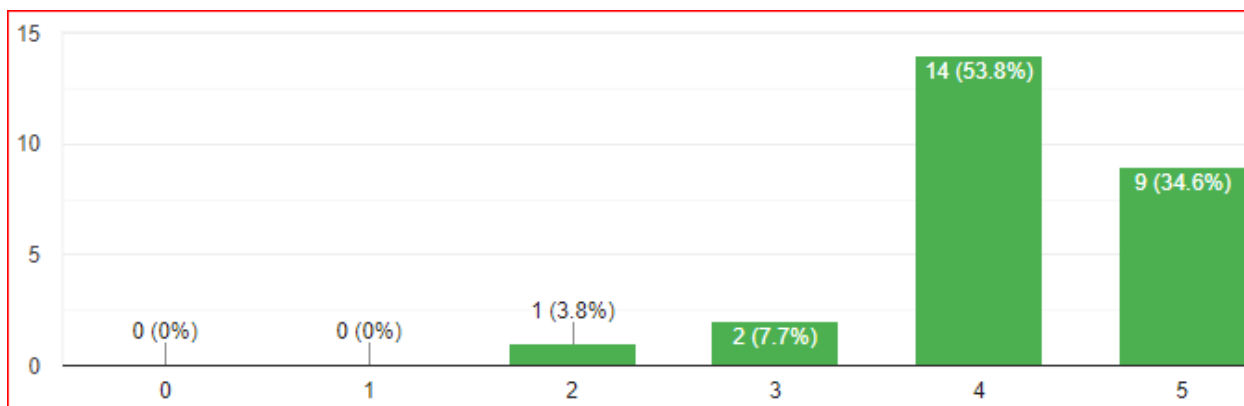


2.3.10 Promptness in dealing with audit issues

Respondents were asked to rate prompt handling of audit issues.

34.6% of respondents rated this area excellent, majority (53.8%) as above average, 7.7% as average and 3.8% as below average as per the graph below.

Overall, though 34.6% of respondents were very satisfied with the current performance, majority (65.4%) of them believe that there is room for improvement to attain excellent rating.

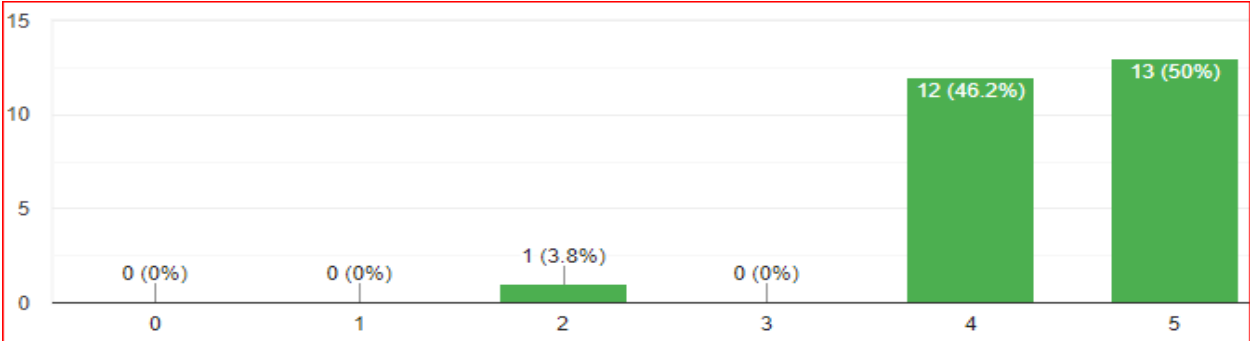


2.3.11 Effectiveness of communication and feedback

Respondent were asked to rate effectiveness of aBi Finance Ltd communication and feedback.

Half (50%) of respondents rated this area excellent, 42.6% as above average and 3.8% as below average as per the graph below.

Overall, though half (50%) of respondents were very satisfied with performance in this area, the other half (50%) though satisfied to some extent believe that there is room for improvement to attain excellent rating.

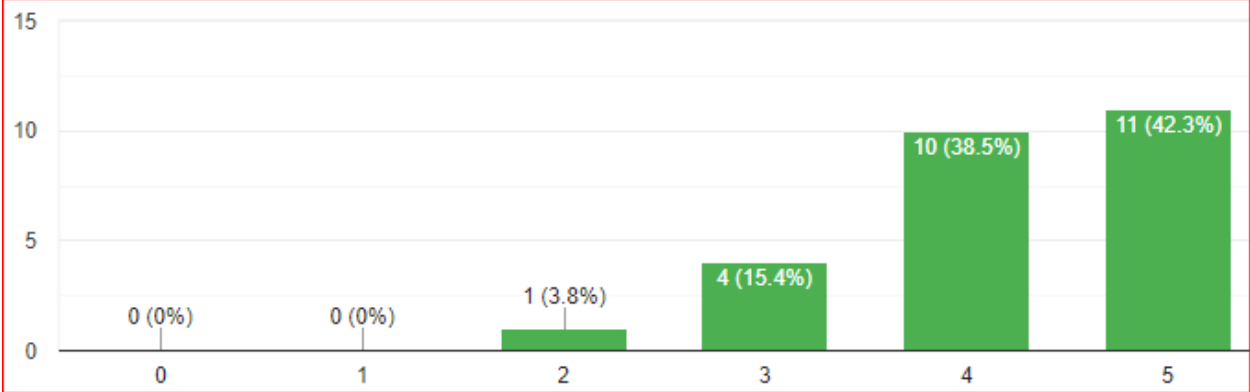


2.3.12 Reporting requirements

Respondents were asked to rate whether aBi's reporting requirements are in line with IPs' capacity and expectations.

42.3% of respondents rated this area as excellent, 38.5% as above average, 15.4% as average and 3.8% as below average as per the graph below.

Overall, though 42.3% of respondents were very satisfied with this area, majority (57.7%) of them believe that there is room for improvement to attain excellent rating.

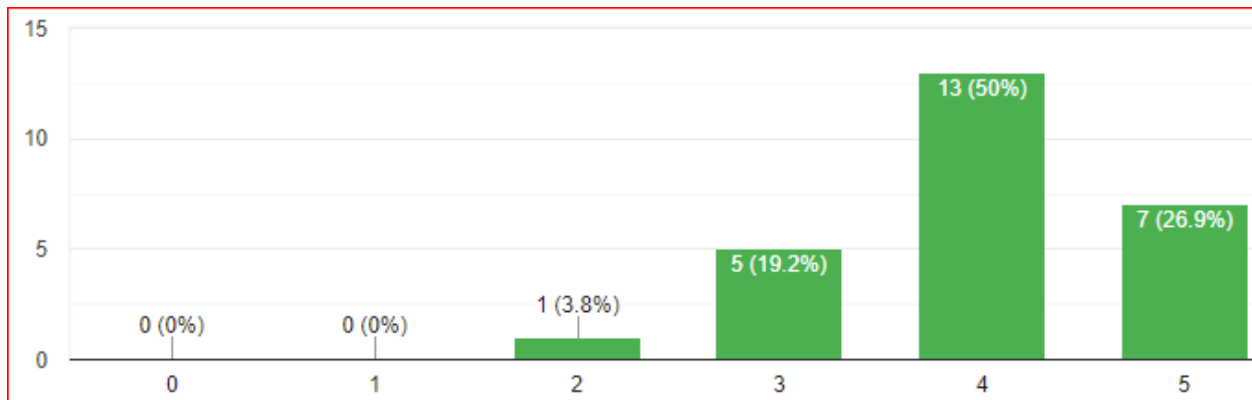


2.3.13 Mode of delivery of IPs orientation

Respondents were asked to rate the mode of delivery and presentation aids for IP orientation.

26.9% of respondents rated this area as excellent, half (50%) as above average, 19.2% as average and 3.8% as below average as per the graph below.

Overall, though 26.9% of respondents were very satisfied with performance in this area, majority (73.1%) of them though satisfied to some extent believe that there is room for improvement to attain excellent rating.

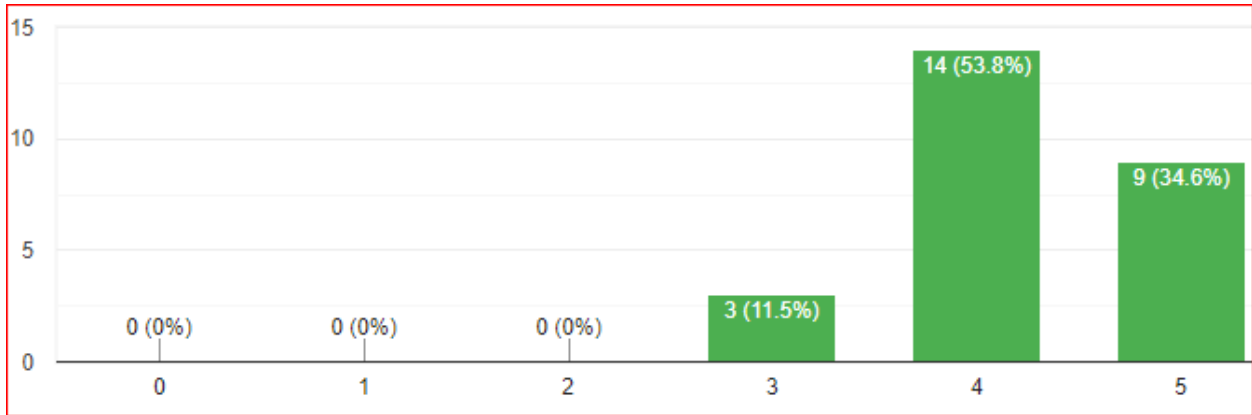


2.3.14 Quality, depth and capability of orientation facilitators

Respondents were asked to rate the quality, depth and capability of orientation facilitators.

34.6% of respondents rated this area as excellent, majority (53.8%) as above average, and 11.5% as average as per the graph below.

Overall, though 34.6% of respondents were very satisfied with this area, 65.4% of them believe that there is room for improvement to attain excellent rating.

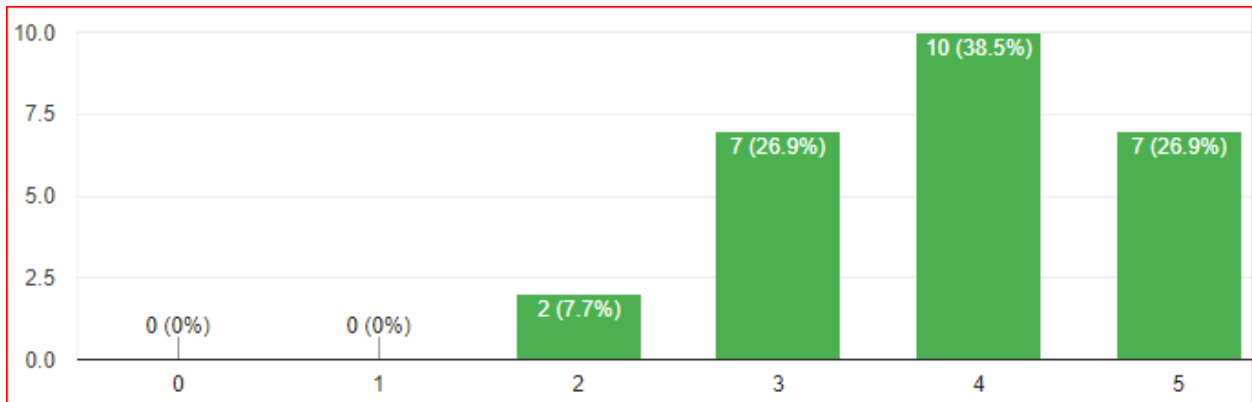


2.3.15 Time allocation for orientation and induction

Respondents were asked to rate the sufficiency of time allocated for orientation and induction.

26.9% of respondents rated this area excellent, 38.5% as above average, 26.9% as average and 7.7% of them as below average as per the graph below.

Though 26.9% of respondents were very satisfied with time allocation, 73.1% of them though satisfied to some extent believe that there is room for improvement to attain excellent rating.

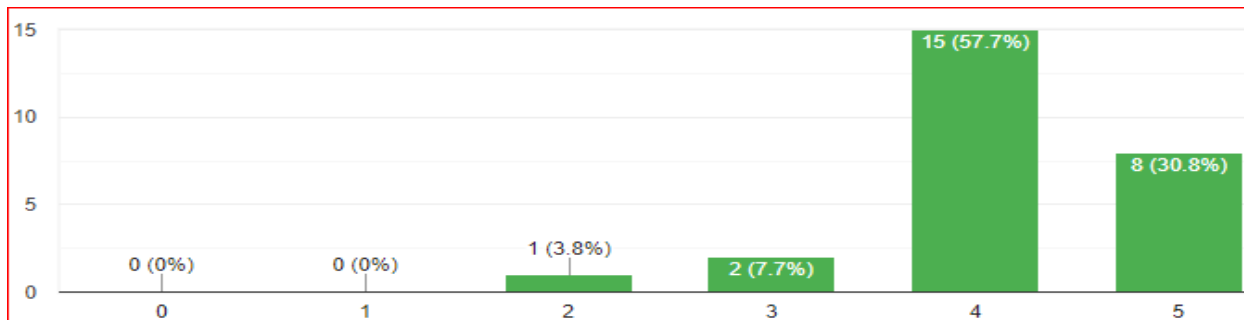


2.3.16 Orientation and induction topics covered

Respondents were asked to rate the relevance of topics covered under IP orientation.

30.8% of respondents rated this area as excellent, majority (57.7%) as above average, 7.7% as average and 3.8% as below average as per the graph below.

Though 30.8% of respondents were very satisfied with this area, majority (69.2%) of them believe that there is room in the current orientation and induction topics in order to attain excellent rating.

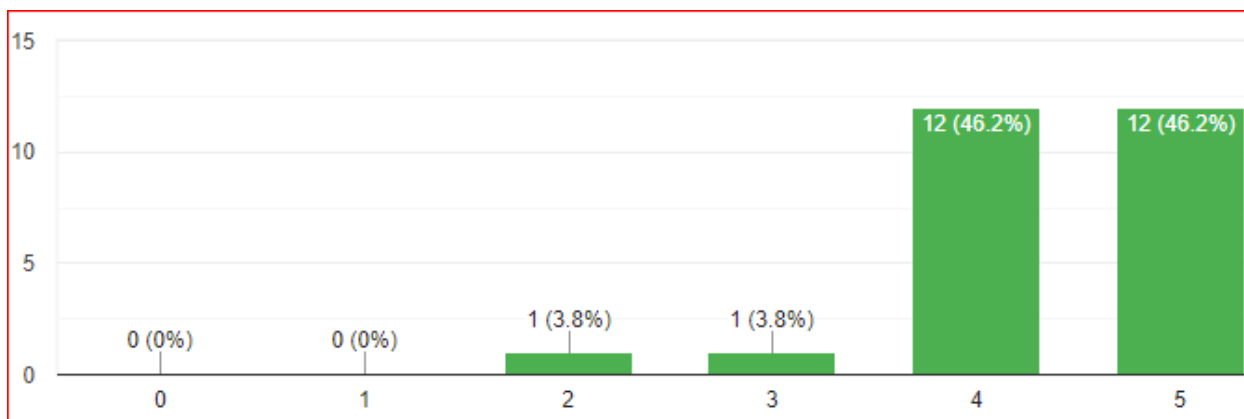


2.3.17 Stimulation of financial institutions to finance agriculture

Respondents were asked to rate whether aBI Finance Ltd stimulates financial institutions to initiate and/ or expand financing of agricultural businesses and producers.

46.2% of respondents rated this area excellent, another 46.2% as above average, 3.8% as average and another 3.8% as below average as per the graph below.

Though 46.2% of respondents were very satisfied with this area, majority (53.8%) of respondents though satisfied to some extent believe that there is room for improvement to attain excellent rating.

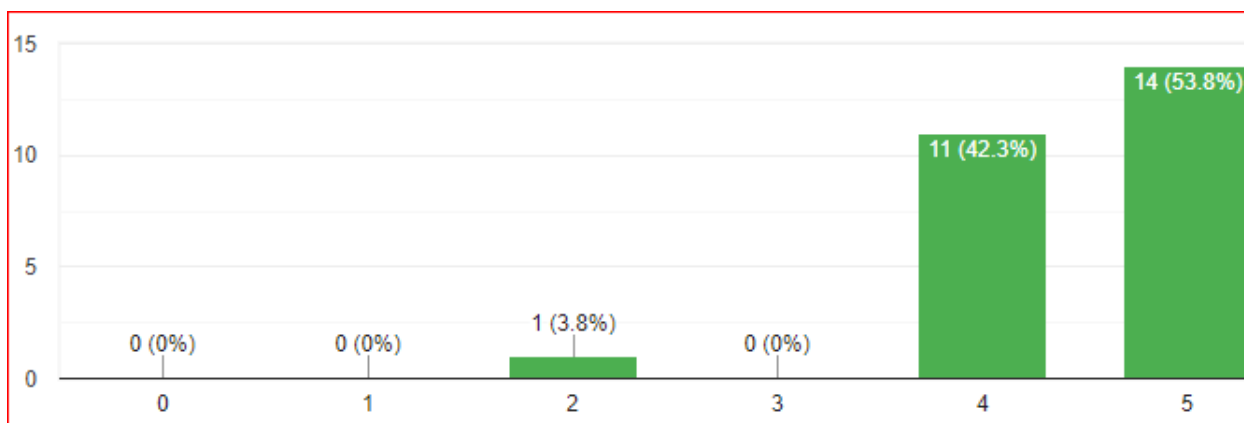


2.3.18 Effectively supporting financial institutions to expand agricultural finance

Respondents were asked to rate whether aBi effectively supports participating financial institutions to expand agricultural finance through such initiatives as Agric product development, branches and branchless expansion mechanism/platforms among others.

Majority (53.8%) of respondents rated this area excellent, 42.3% as above average and 3.8% as below average as per the graph below.

Overall, majority (53.8%) of respondent are very satisfied with this area and 46.1% of respondents though satisfied to some extent feel that there is room for improvement to attain excellent rating in this area.

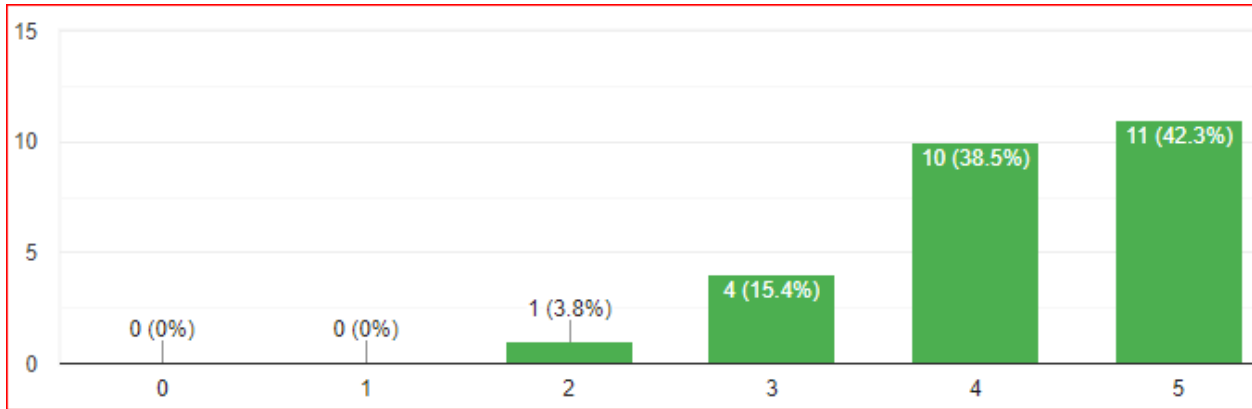


2.3.19 Quality of business development support and technical advice

Respondents were asked to rate the quality of business development support and technical advice provided by aBi Finance to participating financial institutions.

42.3% of rated this area as excellent, 38.5% as above average, 15.4% as average and 3.8% as below average as per the graph below.

Though 42.3% of respondents were very satisfied with the current support, majority (57.7%) of them though satisfied to some extent believe that there is room for improvement to attain excellent rating.

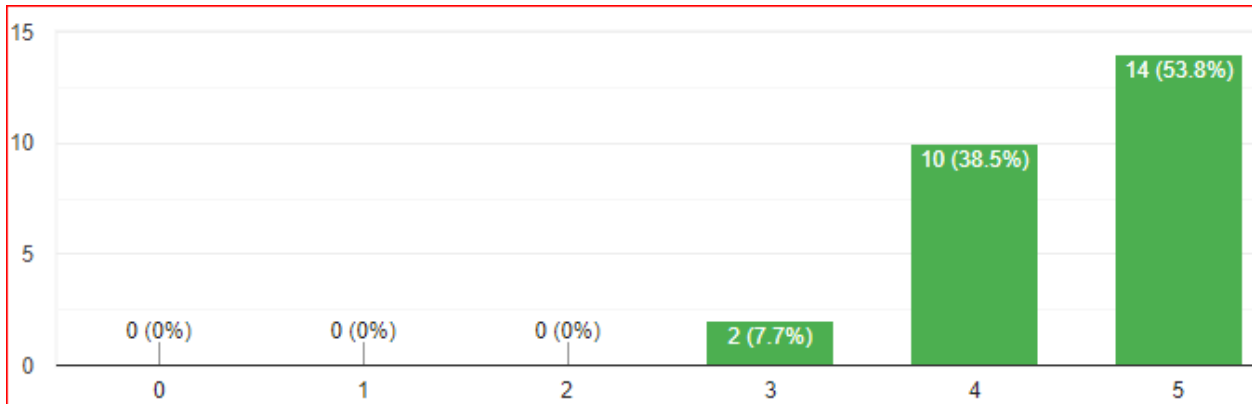


2.3.20 Criticality of aBi's products and services

Respondents were asked to rate the criticality of aBi Finance products and services to financial institutions' agricultural product development.

Majority (53.8%) of respondents rated this as excellent, 38.5% as above average and 7.7% as average as per the graph below.

Though majority (53.8%) of respondents found aBi Finance products and services very critical, 46.2% of them believe there is room for improvement to attain excellent rating.

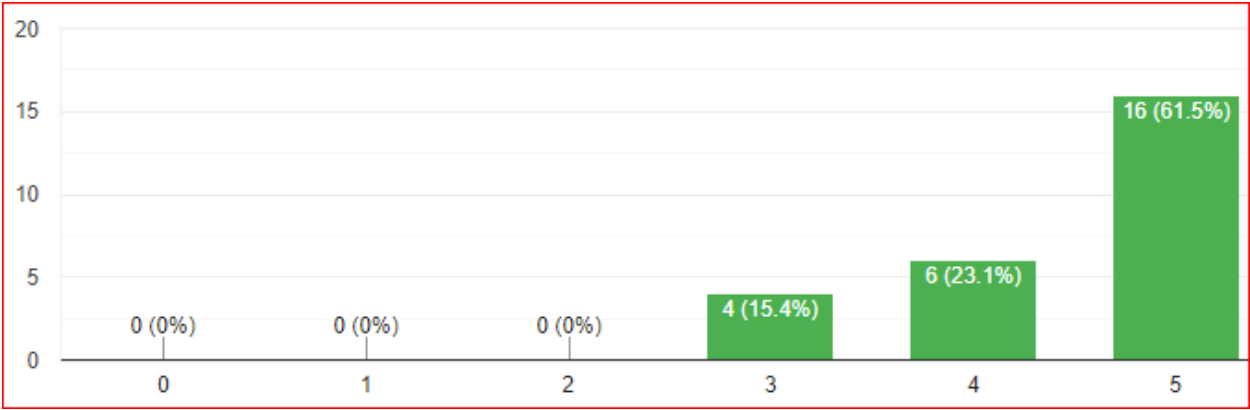


2.3.21 Reliability of aBi's products and services

Respondents are asked to rate the reliability of aBi's products and services.

Majority (61.5%) of respondents rated this area as excellent, 23.1% as above average and 15.4% as average as per the graph below.

Overall, majority (61.5%) of respondents were very satisfied with this area and only 38.5% of them though satisfied to some extent believe that there is room for improvement to attain excellent rating.

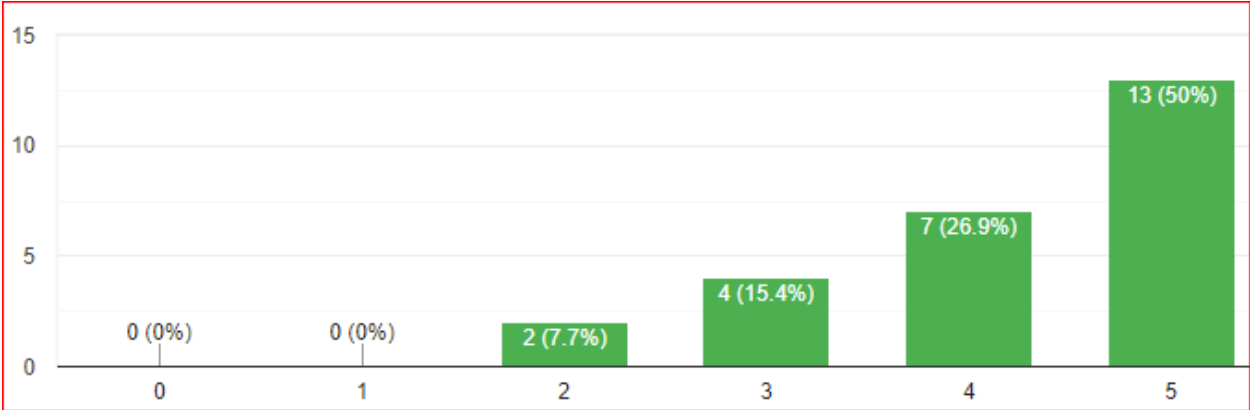


2.3.22 Innovativeness of aBi Finance interventions

Respondents were asked to rate innovativeness of aBi Finance interventions.

Half (50%) of respondents rated this area as excellent, 26.9% as above average, 15.4% as average and 7.7% as below average as per the graph below.

Half (50%) of respondents were very satisfied with this area and the other half (50%) though satisfied to some extent believe that there is room for improvement to attain excellent rating.

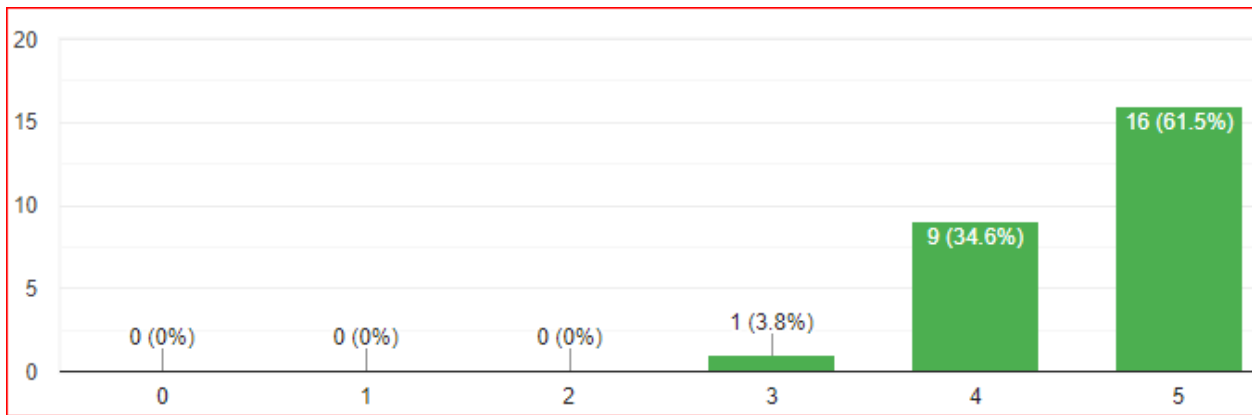


2.3.23 Efficient and friendly service

Respondents were asked to rate efficiency and friendliness of aBi Finance services.

Majority (61.5%) of respondents rated this as excellent, 34.6% as above average and 3.8% as average as per the graph below.

Majority (61.5%) of respondents were very satisfied with this area and only 38.5% of them though satisfied to some extent believe that there is room for improvement to attain excellent rating.

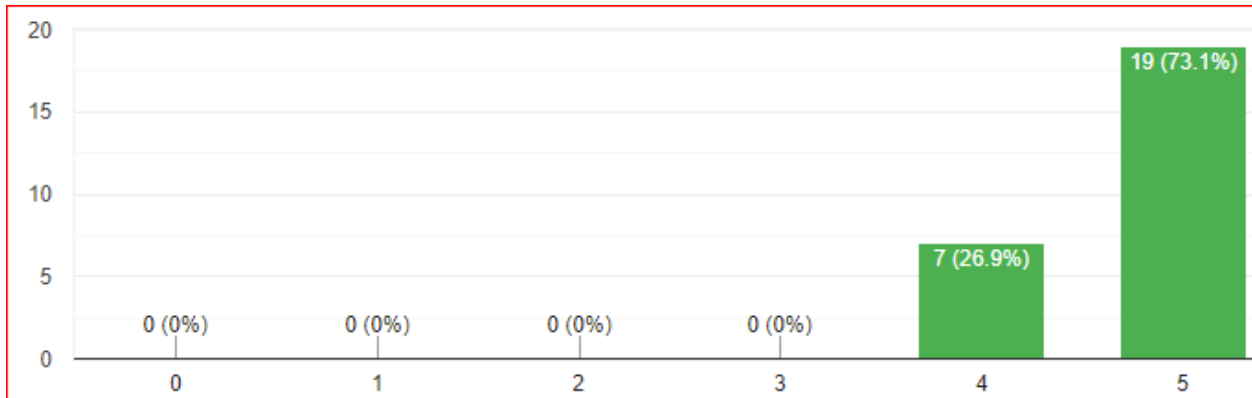


2.3.24 Integrity of aBi Finance staff and management

Respondents were asked to rate integrity of aBi Finance management and staff in terms of abiding with the highest ethical principles.

Significant majority (73.1%) of respondents rated this area as excellent and 26.9% as above average as per the graph below.

Significant majority (73.1%) of respondents were very satisfied with this area and only 26.9% of them though satisfied to some extent believe that there is room for improvement to attain excellent rating in this area.

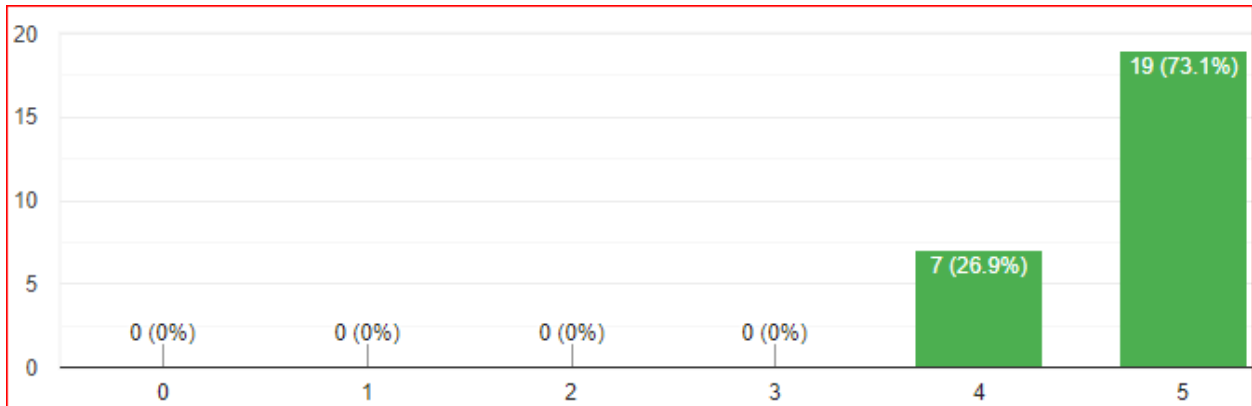


2.3.25 Professionalism of aBi staff and management

Respondents were asked to rate whether professionalism of aBi Finance staff and management is high.

Significant majority (73.1%) of respondents rated this area as excellent and 26.9% of them as above average as per the graph below.

Significant majority (73.1%) of respondents were very satisfied with this area and only 26.9% of them though satisfied to some extent believe that there is room for improvement to attain excellent rating as per the graph below.

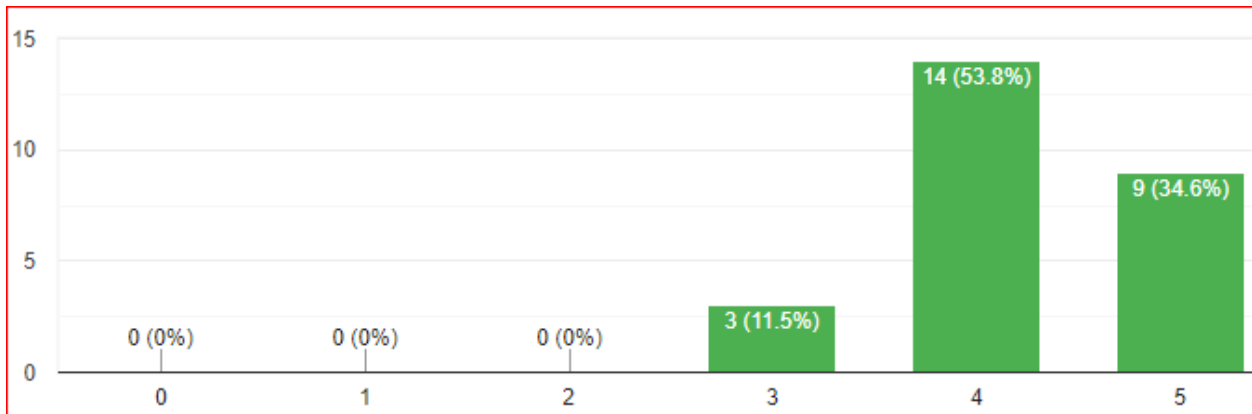


2.3.26 Timely monitoring, evaluation and business development services

Respondents were asked to rate timeliness of aBi's monitoring, evaluation and business development services.

34.6% of respondents rated this area as excellent, majority (53.8%) of them as above average and 11.5% as average as per the graph below.

Overall, though 34.6% of respondents are very satisfied with this area, 65.4% of them though satisfied to some extent believe that there is room for improvement in order to attain excellent rating.

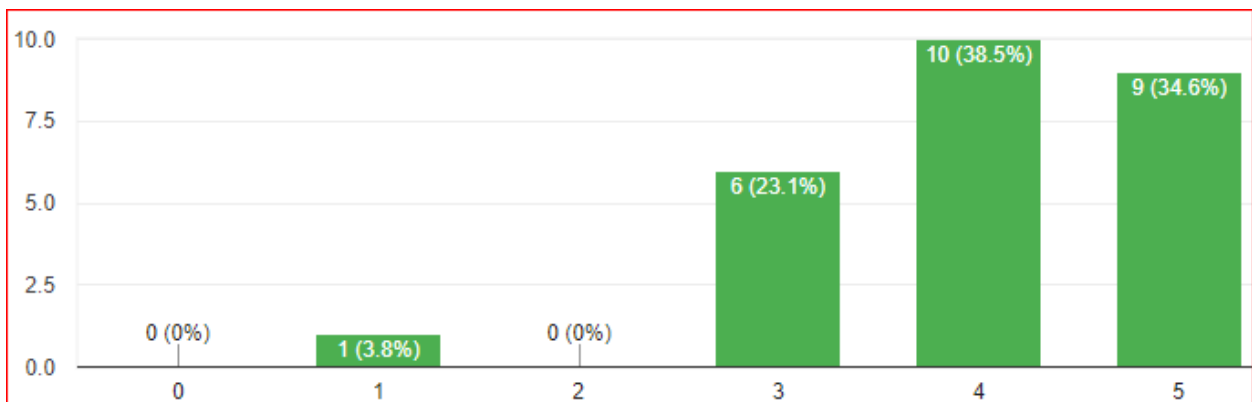


2.3.27 Adequacy of aBi Finance range of product portfolio

Respondents were asked to rate adequacy of aBi Finance portfolio of products.

34.6% of respondents rated this area as excellent, 38.5% as above average, 23.1% as average and 3.8% as poor as per the graph below.

Overall, though 34.6% of respondents were very satisfied with the performance in this area, majority (65.4%) of them though satisfied to some extent believe that there is room for improvement to attain excellent rating. More notable category is the 3.8% that believes that the current range of portfolio of products is poor.

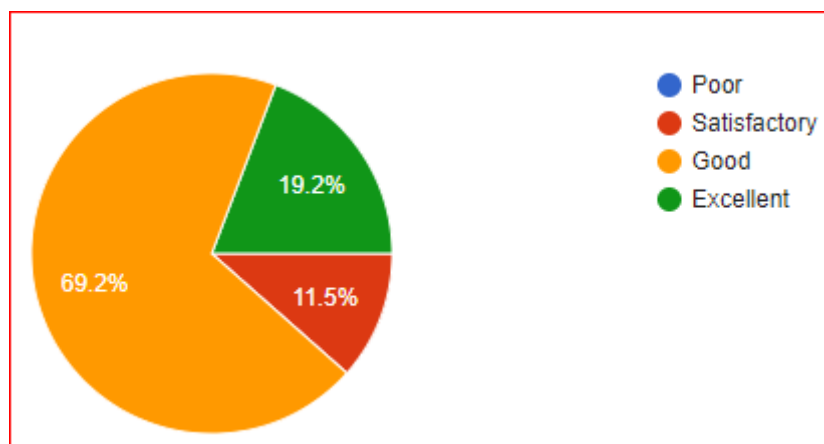


2.3.28 Effectiveness of aBi's Gender interventions

Respondents were asked to assess effectiveness of aBi's gender interventions.

Majority 18(69%) of respondents assessed effectiveness of aBi's gender interventions as good, 5(19%) as excellent and 3 (12%) as satisfactory as per the chart below.

Generally, all respondents are at least satisfied with aBi Finance gender interventions. With exception of the 19.2% who rated it as excellent, 81.8% of respondents believe that there is room for further improvement.



2.3.29 Effectiveness of climate change interventions

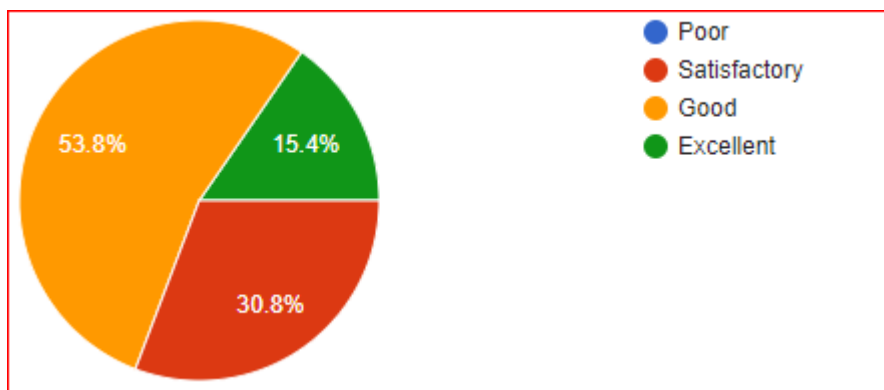
Respondents were asked to assess effectiveness of aBi's climate change interventions.

Majority 4(54%) of respondents assessed aBi Finance climate change interventions as good, 8 (31%) as satisfactory and 4 (15%) as excellent as per the chart below.

Generally, the results indicate that at least all respondents are satisfied with aBi Finance climate change interventions, and unlike 15.4% of respondents who assessed it as excellent, 84.6% of respondents believe that there is room for improvement.

In comparison, though both gender and climate change interventions have good assessment, the former are highly rated compared to the latter as 69.2% of respondents assessed gender interventions as good compared to 53.8% for climate change intervention. Similarly, 19.2% of

respondents assessed gender interventions as excellent compared to 15.4% for climate change interventions, and 11.5% of respondents assessed gender interventions as satisfactory compare to 30.8% for climate change interventions. The relatively lower assessment of climate change interventions compared to gender interventions could be attributed to the fact that climate change is a relatively new development that is complex to understand and apply for many actors.



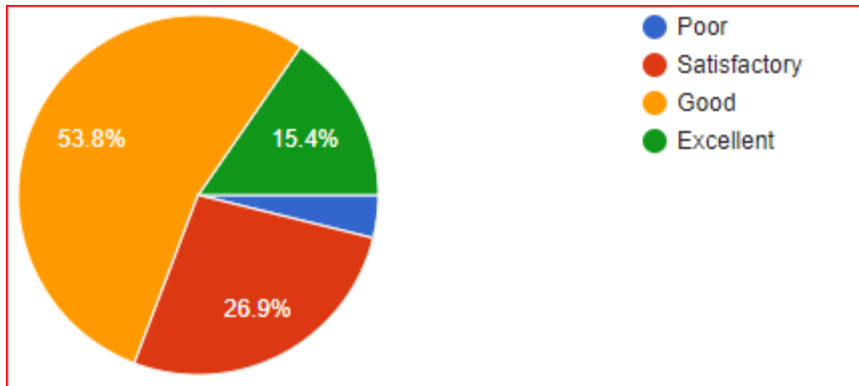
2.3.30 Effectiveness of youth participation interventions

Respondents were asked to assess effectiveness of aBi's interventions on youth participation.

Results indicate that majority 14 (54%) of respondents assessed interventions on youth participation as good, 7 (27%) as satisfactory, 4(15%) as excellent, and 1 (4%) as poor as per the chart below.

Analysis of results indicate that a significant majority (96%) of respondents are at least satisfied with aBi Finance interventions on youth participation as only 4% of respondents assessed the same as poor.

Similar to climate change interventions, 84.6% of respondents though at least satisfied, they also believe there is room for more improvement as only 15.4% assessed youth participation as excellent. Though youth participation interventions are generally assessed by majority respondents as good, its assessment ranks lower than gender and climate change interventions as none of the aforementioned had any poor rating.

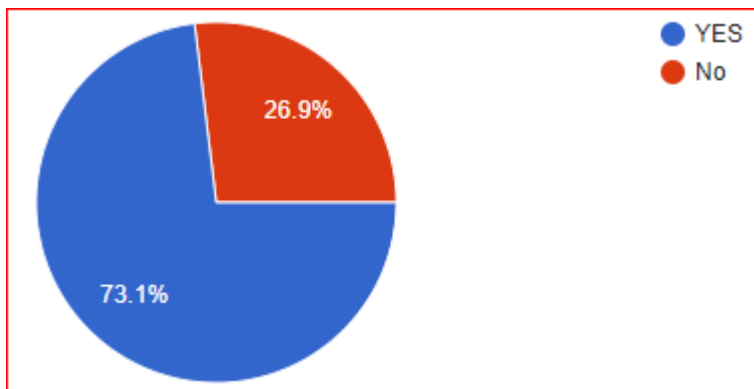


2.3.31 Availing of Manuals, guidelines and tools to IPs

Respondents were asked whether they were availed a copy of a funding manual.

Majority 19 (73%) of respondents confirmed receiving a copy of the funding manual while 7 (27) confirmed not receiving the same indicated by the chart below.

Although majority of respondents confirmed receiving copies of aBi funding manual, this could have been misunderstood to mean grantee guidelines as aBi never issues out copies of a funding manual to IPs. A funding manual is **aBi's internal** document but aBi issues to IPs grantee guidelines which are annexed to the funding manual. This could as well explain why 26.9% of respondents justifiably indicated that they did not receive copies of the funding manual.

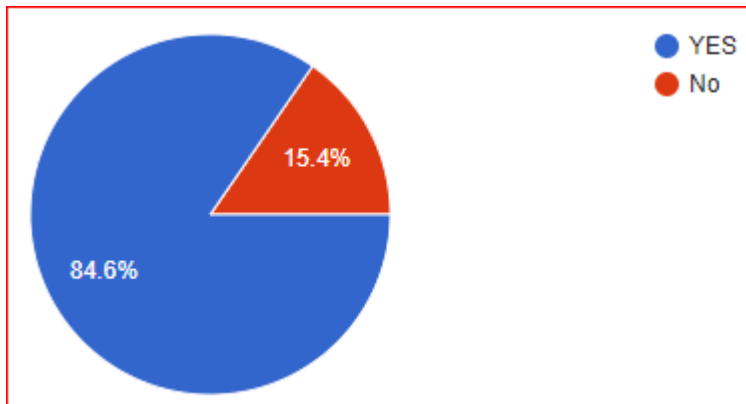


2.3.32 Reading of Financial and Procurement Manuals

Respondents were asked whether they had read the Financial and Procurement Manuals.

Majority 22(85%) of respondents confirmed reading the Manuals while 4 (15%) confirmed not reading the Manuals as shown by the chart below.

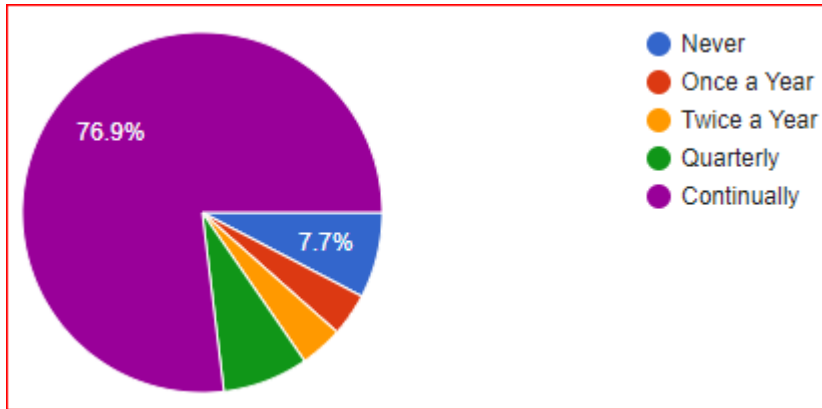
From analysis, more (85%) of respondents read the financial and procurement manual as per the chat below than those who received (73.1%) copies of a funding manual as per the chat above. The possible explanation for this occurrence is either some respondents read the guidelines they received through other sources other than aBi, or some of the respondents who indicated that they never received a funding manual from aBi were affected by a misunderstanding between a funding manual (not issued to IPs) and grantee guidelines (issued to IPs).



2.3.33 Making reference to guidelines

Respondents were asked how often they made reference to guidelines provided.

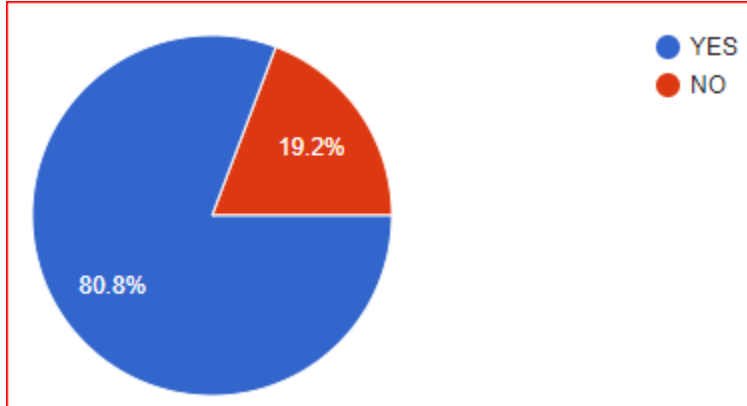
Majority 20 (76.9%) of respondents referred to the guidelines continually, 2 (7.7%) quarterly, 1 (3.8%) once a year, 1 (3.8%) twice a year and 4 (7.7%) never referred to the guidelines as shown below.



2.3.34 Wide sharing and understanding of aBi guidelines

Respondents were asked whether they widely shared and understood aBi guidelines within their organizations.

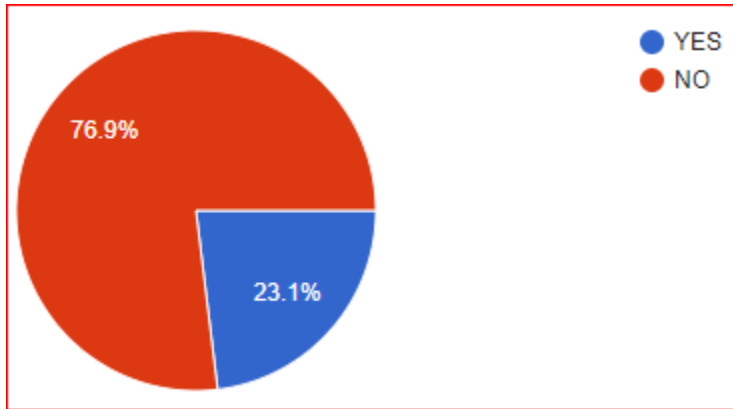
Majority 21 (81%) of respondents widely shared and understood aBi guidelines while 5 (19%) never shared or understood aBi guidelines as shown below.



2.3.35 Guidelines that require improvement

Respondents were asked if there were guidelines that required improvement.

Majority 20 (77%) of respondents indicated that no guidelines required improvement while 6 (23%) indicated that there were guidelines that required improvement as shown by the chart below.



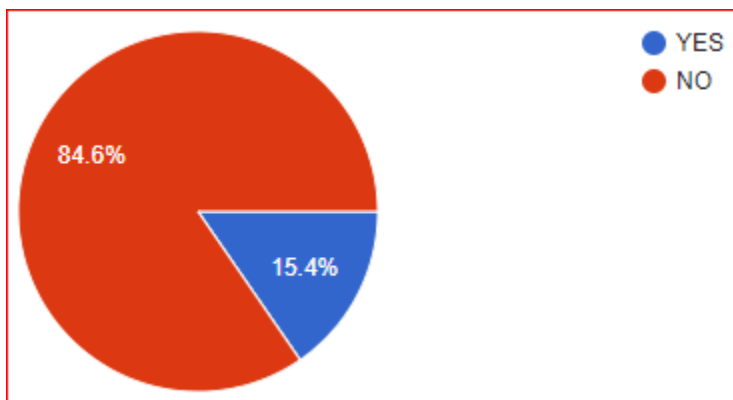
According to respondents, improvements needed include;

- Guidelines on procurement of services like Radio services
- Training of relationship officers on operation of guarantee schemes for example in the areas of monitoring and timely submission of claims
- The Green response discussions need to be designed with clear workplans for PIs
- Social Performance Measures also remains key but with grey areas for PIs to explore on how to best implement.
- Support for better clarity is welcome.

2.3.36 Necessary guidelines that are not captured

Respondents were asked whether there were any guidelines they considered necessary but were not captured.

Majority 22 (85%) of respondent indicated that all necessary guidelines were captured while 4 (15%) indicated that there were necessary guidelines that had not been captured as shown by the chart below.



According to respondents, the following guidelines were necessary but had not been captured.

- Knowledge capitalization during monitoring and evaluation
- Timeframe for disbursement of claims after submission
- Guidelines on how to procure services like local Radio services which do not require media houses to bid
- Social Performance Measurement indicators and best ways to monitor them from the time loans are assessed to the time the loans are disbursed all need to be written out.
- At the exit of aBi Trust from a region, it is important to have a harmonized exit strategy so that IPs do not get a draw back
- Need to increase the limit for considering two bidders

2.3.37 Conclusion

All areas of the survey were rated by majority of respondents as either excellent or above average. Though there were no areas in the survey where majority of respondents rated as average and below, there were a few cases of such ratings by minority of respondents.

2.4 aBi Development Ltd Implementing Partners (IPs)

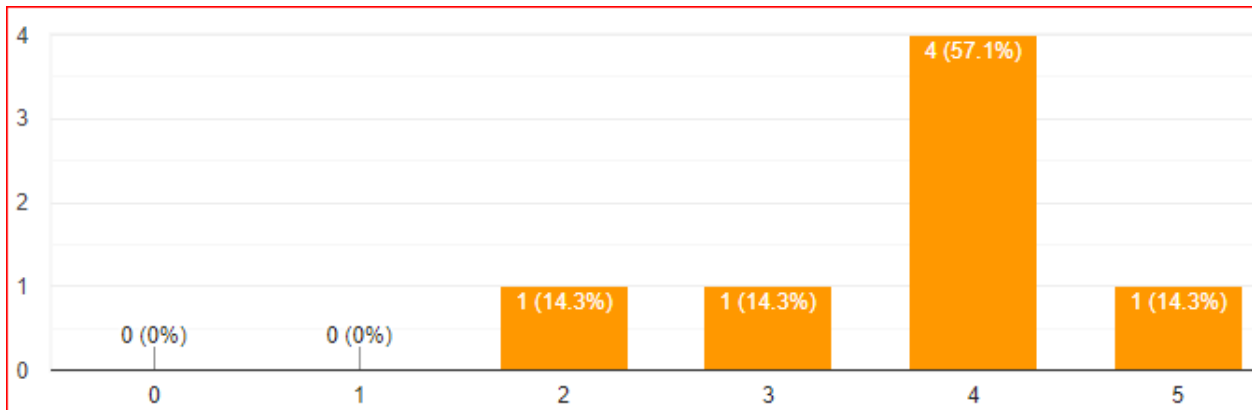
The response rate in this area is 28%. A total of 7 out of expected 25 responses were received and the findings are as follows.

2.4.1 User-friendliness and effectiveness of aBi's systems and procedures

Respondents were asked to rate user-friendliness and effectiveness of aBi's systems and procedures.

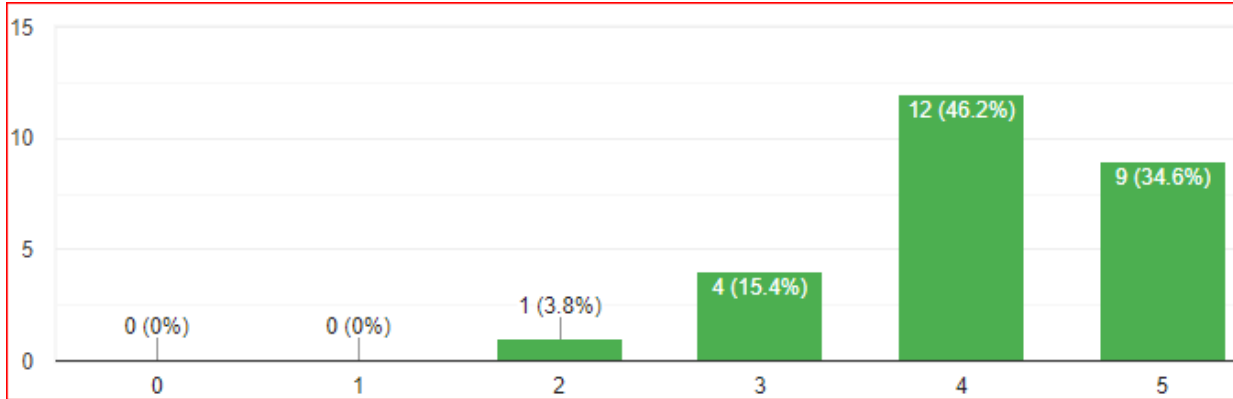
Majority 4 (57.1%) of respondents rated this area as above average while excellent, average and below average was each rated by 14.3% of respondents as per the graph below.

Overall, with exception of 14.3% of respondents who rated this area as excellent, majority (85.7%) of respondents though satisfied to some extent believe that there is need for improvement.



Comparative analysis of findings indicates that though majority of both aBi Development and aBi Finance respondents were relatively satisfied with performance in this area, aBi Finance respondents were more relatively satisfied compared to aBi Development respondents as per aBi Finance graph below.

From both graphs, it is evident that only 14.3% of aBi Development respondent rated this area as excellent compared to 35% of aBi Finance respondents who rated the same as excellent. By implication, a higher proportion (85.7%) of aBi Development respondents believe there is room for improvement compared to the 65% of aBi Finance respondents.

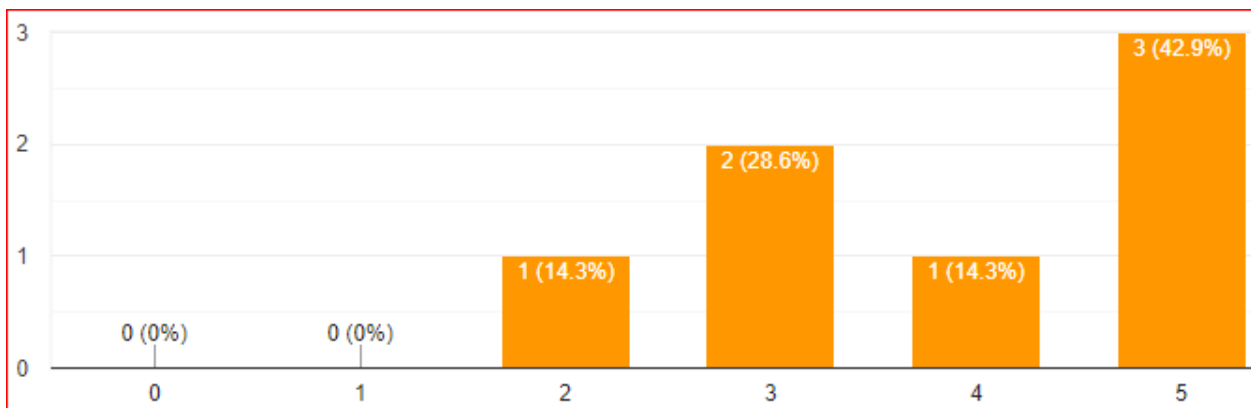


2.4.2 Keeping of commitment and honoring of agreements

Respondents were asked to rate aBi in terms of keeping commitments and honoring agreements and the responses were as below.

3 (42.9%) of respondents rated this area as excellent, 14.3% as above average, 28.6% as average while another 14.3% rated it as below average as per the graph below.

Overall, though 42.9% of aBi Development were very satisfied, majority (57.1%) of respondents though satisfied to some extent, they believe there is room for improvement.



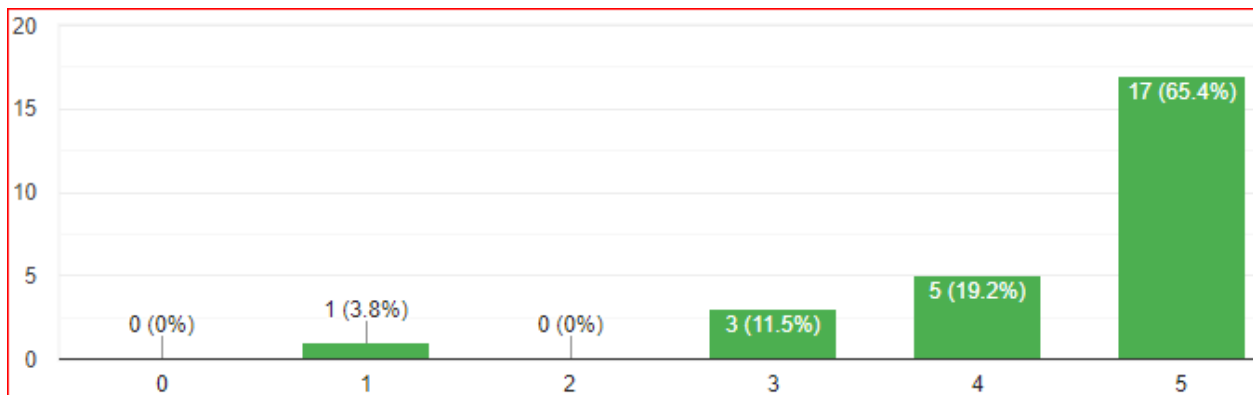
Comparative analysis indicates that though respondents for both aBi Development and aBi Finance were satisfied with performance in this area to varying degrees, aBi Finance had

relatively favorable performance compared to aBi Development as per aBi Finance graph below.

Majority (65.4%) of aBi Finance respondents rated this area excellent compared to 42.9% of aBi Development respondents who rated the same as excellent.

In addition, only 34.6% of aBi Finance respondents believed that there was room for improvement compared to 57.1% of aBi Development.

In terms of the worst rating, aBi Development had its worst rating as below average (2) in this area as per the graph above compared to aBi Finance worst rating of poor (1) as per the graph below. Hence, aBi Development had a relatively fair worst rating compared to that of aBi Finance.

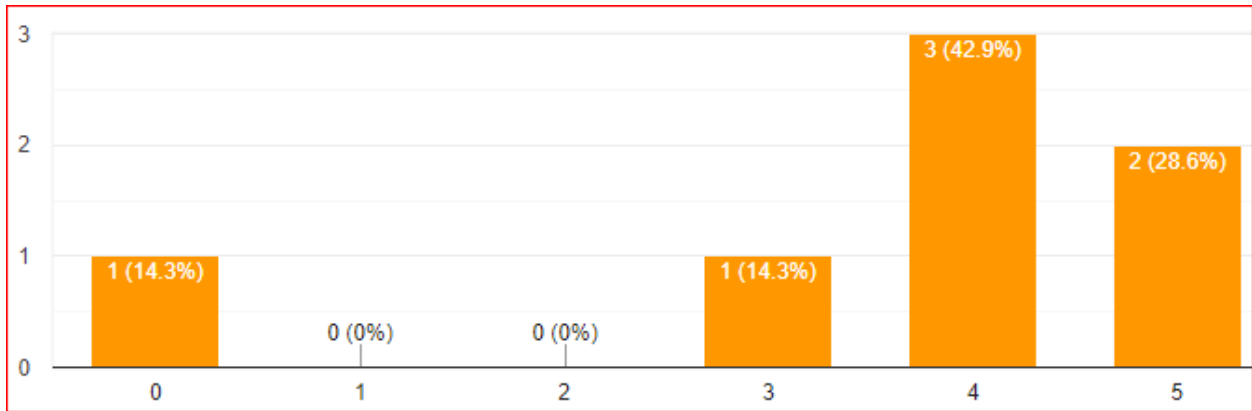


2.4.3 Transparency

Respondents were asked to rate aBi's transparency when dealing with IPs and the responses were as follows.

28.6% of respondents rated this area as excellent, 42.9% as above average, 14.3% as average and another 14.3% as very poor as per the graph below.

Overall, though 28.6% of respondents rated this area as excellent, majority 71.4% of respondents though satisfied to some extent believe that there is room for improvement in this area.

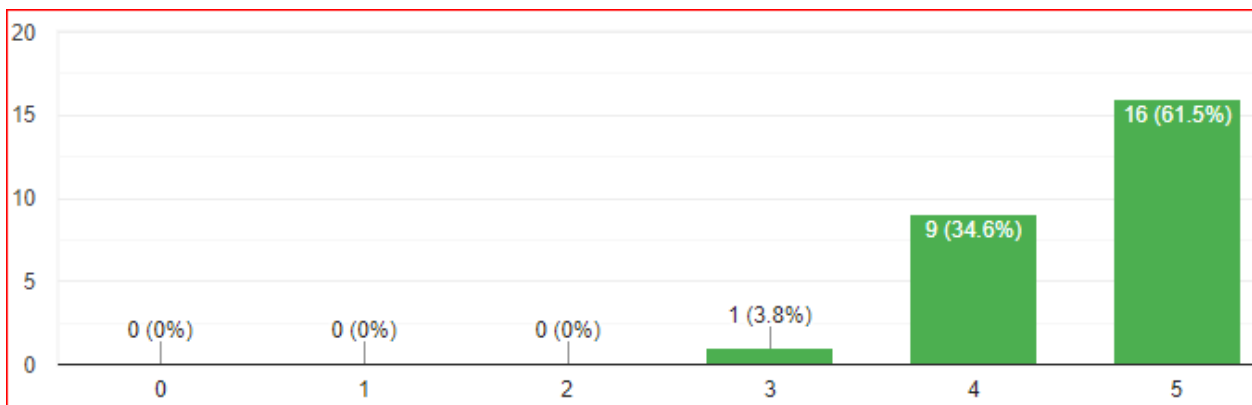


Comparative analysis indicated that though respondents for both aBi Development and aBi Finance had varying levels of satisfaction with transparency of respective institutions, aBi Finance had relatively higher rating in terms of transparency.

Majority (61.5%) of aBi Finance respondents rated this area as excellent as per the graph below compared to only 28.6% of aBi Development respondents who rated the same as excellent as per the above graph.

Only 38.5% of aBi Finance respondents believed that there was room for improvement in this area compared to the majority (71.4%) of aBi Development respondents who believe that there is room for improvement in the same area.

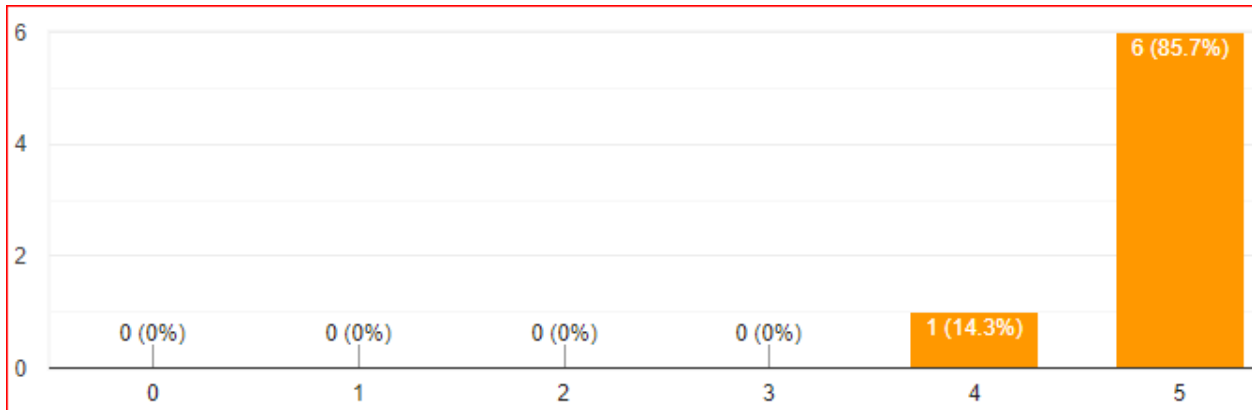
Equally notable is aBi Development registered the worst rating of very poor (0) by 14.3% of its respondent in this area compared to aBi Finance worst rating of average (2) by 3.8% of respondents.



2.4.4 Relevance of aBi's investments to IPs business and value chains

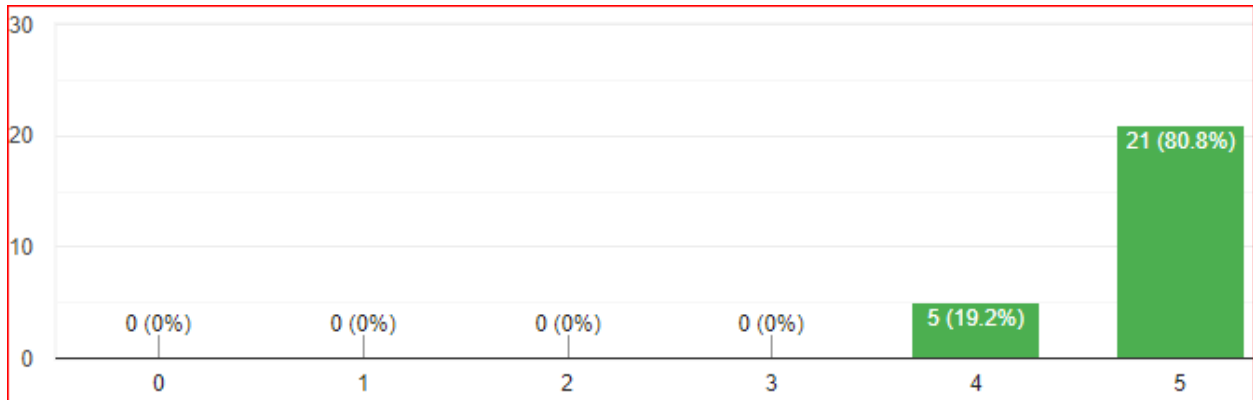
Significant majority 6 (85.7%) of respondents rated this area as excellent and the remaining 14.3% of them rated it as above average as per the graph below.

Overall, significant majority (85.7%) of respondents are very satisfied with this area and only 14.3% of respondents though satisfied to some extent believe that there is room for improvement to attain excellent rating.



Comparative analysis between aBi Development and aBi Finance rating in this area indicates that.

- i. Though a significant proportion of both aBi Development (85.7%) and aBi Finance (80.8%) respondents **were very satisfied with the relevance of aBi's investments to their businesses and value chains**, aBi Development had a higher proportion of respondents in this category compared to aBi Finance.
- ii. By implication, only 14.3% of aBi Development respondents believed that there was room for improvement in this area compared to 19.2% of aBi Finance respondents.

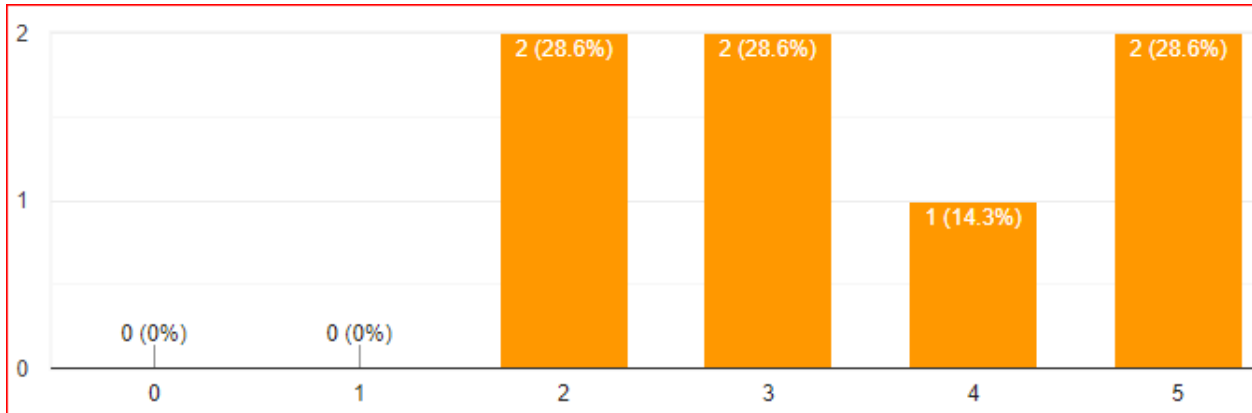


2.4.5 Quality of aBi's business development support and technical advice

Respondents were asked to rate the quality of aBi's business development support and technical advice provided to them.

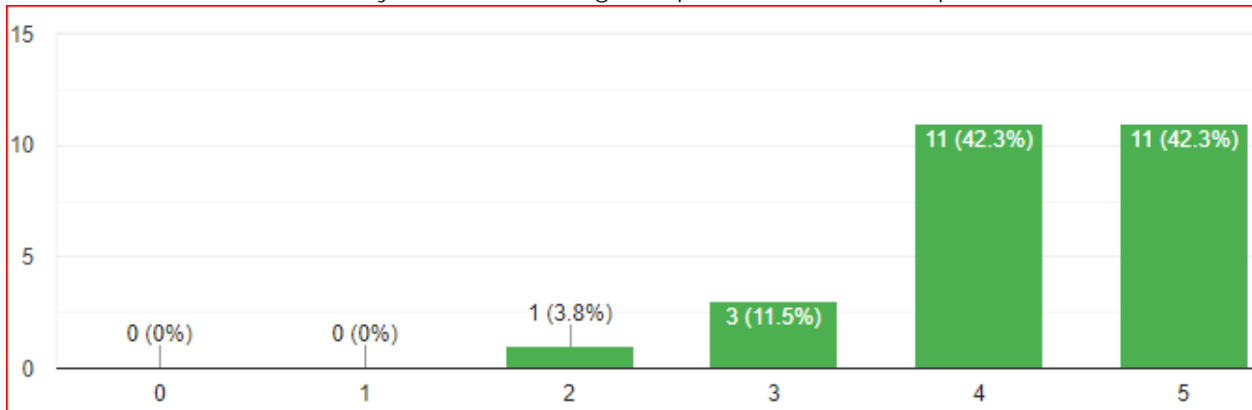
28.6% of respondents rated this area as excellent, 14.3% as above average, 28.6% as average and another 28.6% as below average as per the graph below.

Overall, though 28.6% of respondents were very satisfied, majority (71.4%) of respondents despite being satisfied to some extent believed that there was room for improvement in this area in order to attain excellent rating.



Comparative analysis indicates that;

- i. 42.3% of aBi Finance respondents were very satisfied compared to only 28.6% of aBi Development.
- ii. 57.7% of aBi Finance respondents believed that there was room for improvement in the quality of business development support and technical advice compared to 71.4% of aBi Development respondents.
- iii. Though both aBi Development and aBi Finance had good ratings in this area, aBi Finance had relatively favorable rating compared to aBi Development.

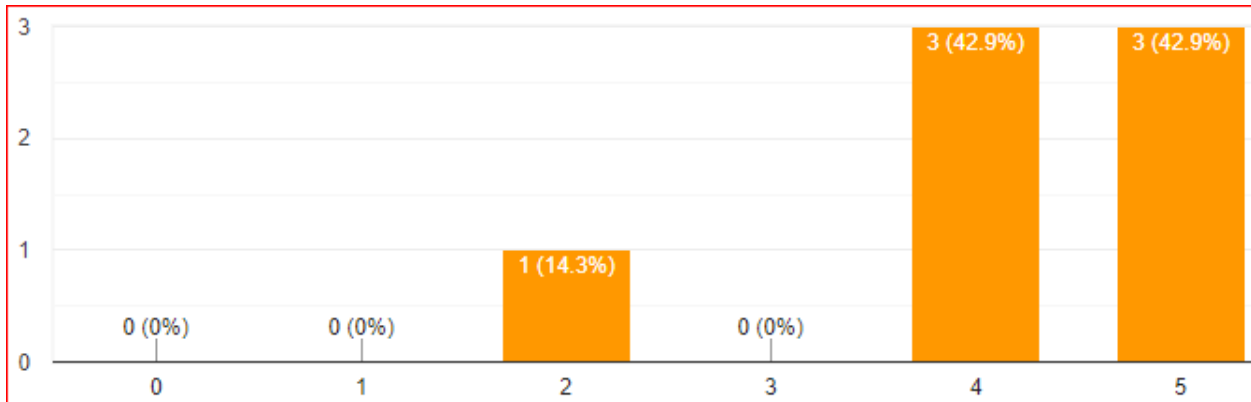


2.4.6 aBi's relationship with IPs

Respondents were asked to rate whether aBi maintains cordial relationships with IPs.

42.9% of respondents rated this area as excellent, another 42.9% as above average and 14.3% as below average as per the graph below.

Though 42.9% of respondents were very satisfied with aBi Development’s relationships with IPs, majority (57.1%) of them though satisfied to some extent believed that there is room for improvement in order to attain excellent rating.

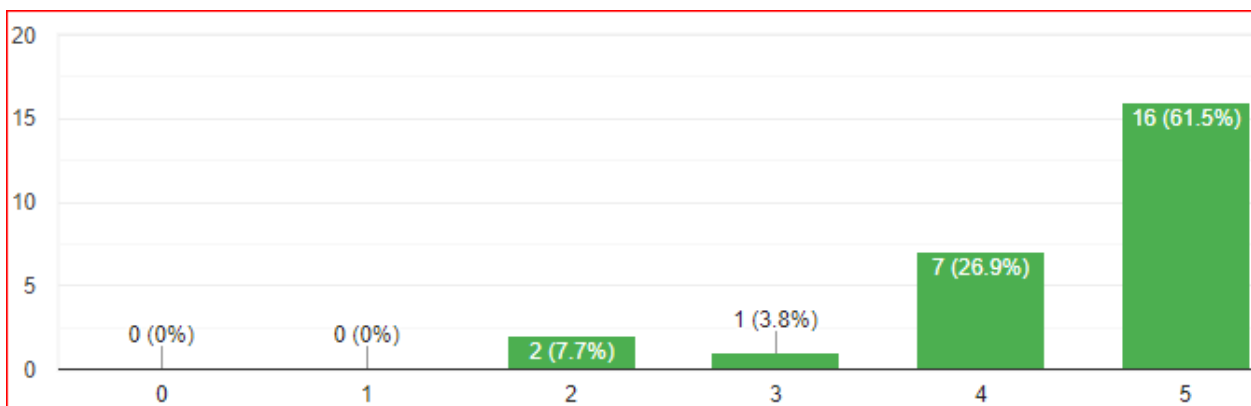


Comparative analysis indicates that:

Majority (61.5%) of aBi Finance respondents were very satisfied in this area as per the graph below compared to 42.9% of aBi Development respondents.

Only 38.5% of aBi Finance respondents believe that there is room for improvement in this area compared to majority (57.1%) of aBi Development respondent.

Though both aBi Development and aBi Finance have good ratings in this area, aBi Finance had a relatively favorable rating compared to aBi Development.

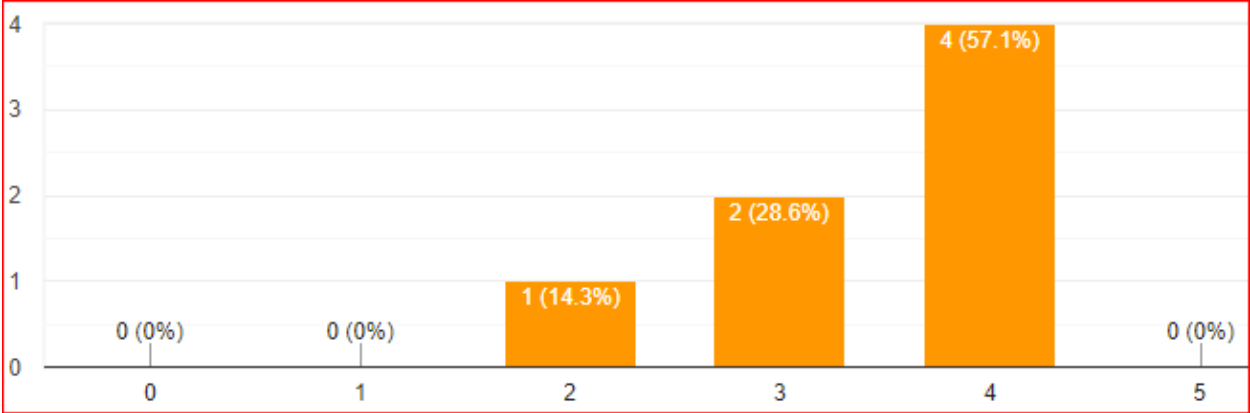


2.4.7 Adequacy of aBi’s Monitoring, Results and Measurement (MRM) system

Respondents were asked to rate whether aBi's MRM system is adequate and whether the data produced by the system is credible.

Majority (57.1%) of respondents rated this area as above average, 28.6% as average and 14.3% as below average as per the graph below.

Overall, all (100%) of respondents though satisfied to some extent believe that there is room for improvement in this area as none of the respondents rated it as excellent.

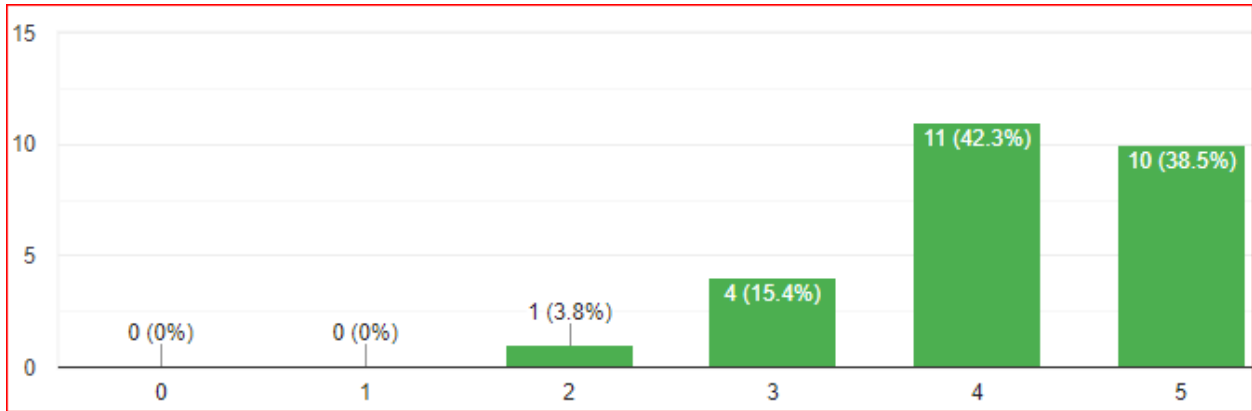


Comparative analysis indicates that;

Though aBi Development had no respondent rating this area as excellent, 38.5% of aBi Finance rated this area as excellent as per the graph below.

All (100%) of aBi Development respondents believe that there is room for improvement in order to attain excellent rating compared to only 61.5% of aBi Finance respondents believe in the same.

Though both aBi Development and aBi Finance have good ratings in this area, aBi Finance has relatively a favorable rating.

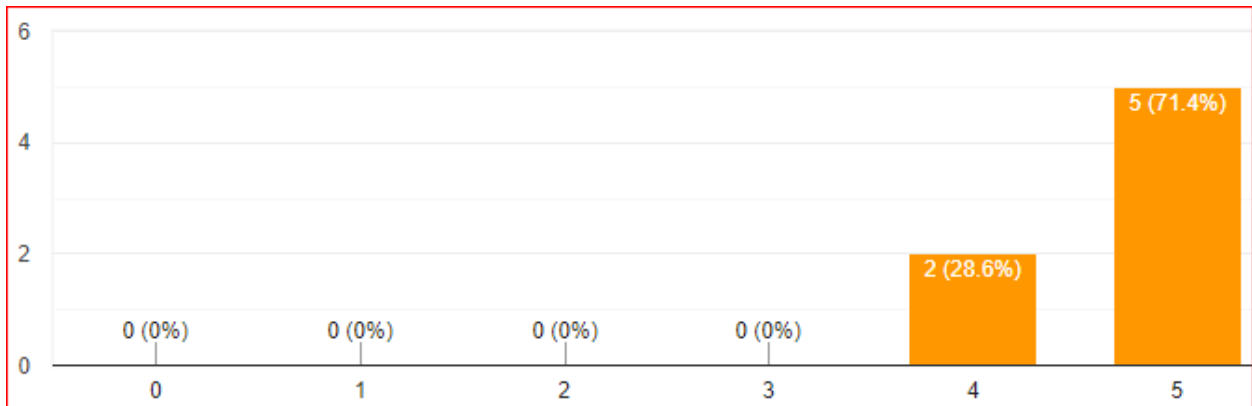


2.4.8 Alignment of aBi's mission to agribusiness sector needs and aspirations

Respondents were asked to rate whether aBi's mission is in line with agribusiness sector needs and aspirations.

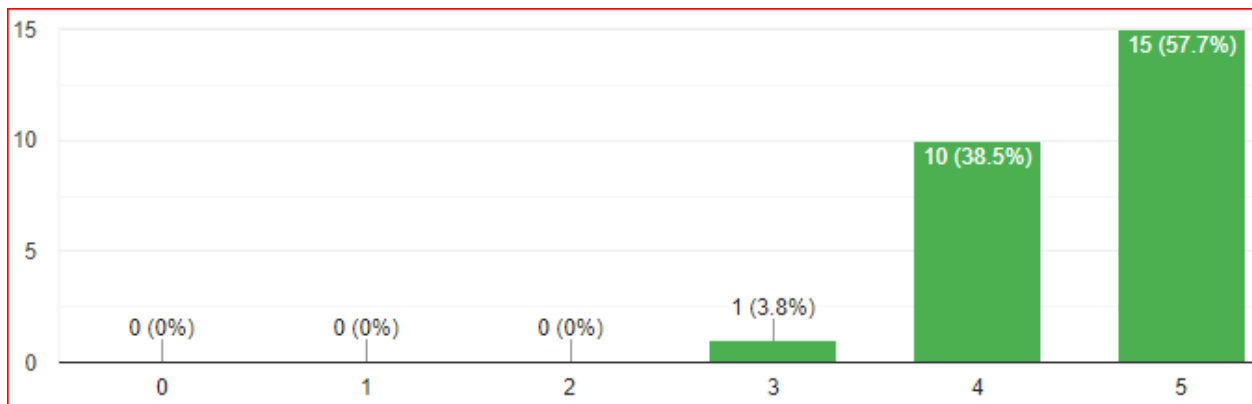
Significant majority (71.4%) of respondents rated this area as excellent and 28.6% of them rated it as above average as per the graph below.

Overall, significant majority (71.4%) of respondents were very satisfied with this area and only 28.5% of them though satisfied to some extent believe that there is room for improvement in order to attain excellent rating.



Comparative analysis indicates that:

- i. 71.4% of aBi Development respondents were very satisfied with this area compared to only 57.7% aBi Finance respondent were very satisfied with this area as per the graph below.
- ii. A higher proportion of aBi Finance (42.3%) respondents believe that there is room for improvement compared to only 28.6% of aBi Development.
- iii. A higher proportion of aBi Development respondents see aBi's **mission** to be aligned to agribusiness needs and aspiration compared to aBi Finance respondents.

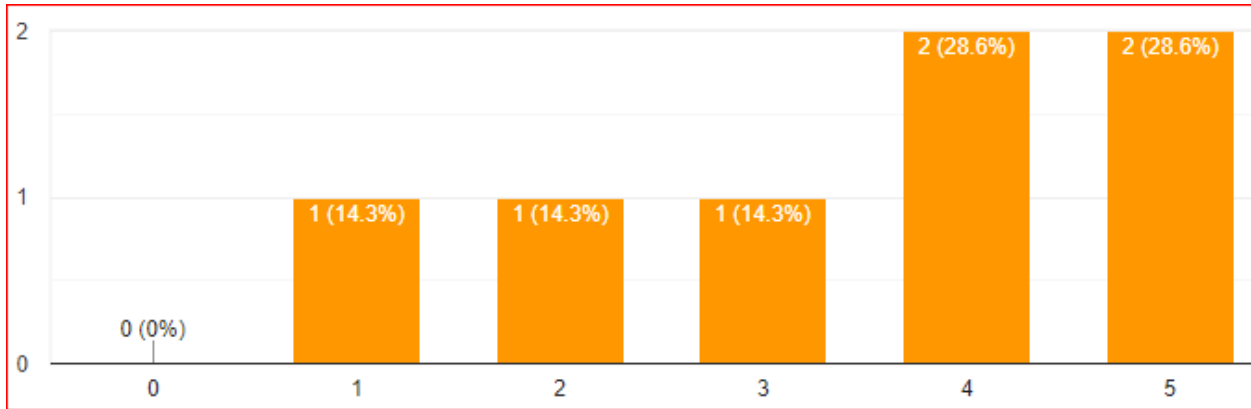


2.4.9 Disbursement turnaround time

Respondents were asked to rate whether aBi's disbursement turnaround time is acceptable to them.

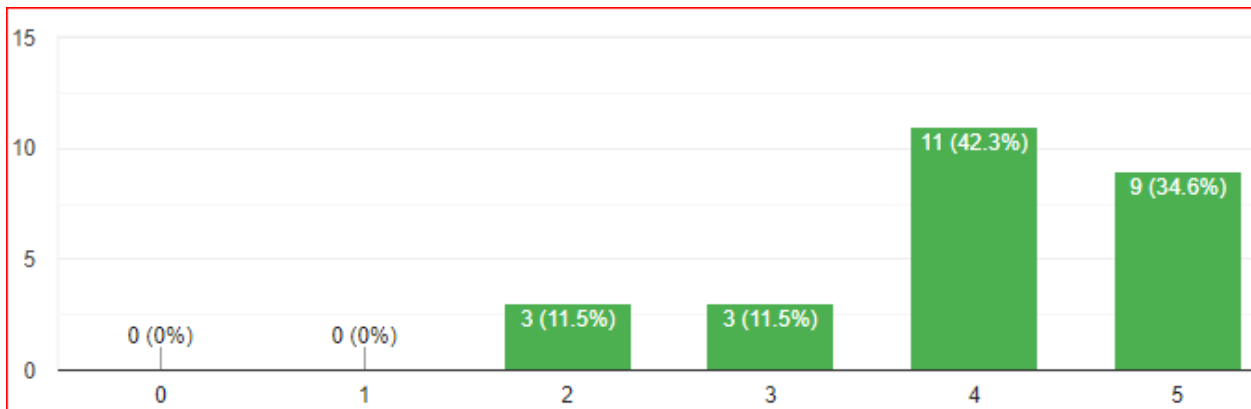
28.6% of respondents rated this area as excellent, another 28.6% as above average and average, below average and poor was each rated by 14.3% of respondents as per the graph below.

Overall, though 28.6% of respondents were very satisfied with this area, majority (71.4%) of respondents though satisfied to some extent believed that there is room for improvement in order to attain an excellent rating in this area.



Comparative analysis indicates that;

- i. 28.6% of aBi Development respondents rated this area as excellent as per the above graph compared to 34.6% of aBi Finance respondents as per the graph below.
- ii. Similarly, 71.4% of aBi Development respondents believe that there is room for improvement compared to 65.4% of aBi Finance.
- iii. Though majority of both aBi Development and aBi Finance believe that there is room for improvement, a higher proportion of aBi Development believes in room for improvement compared to that of aBi Finance respondents.

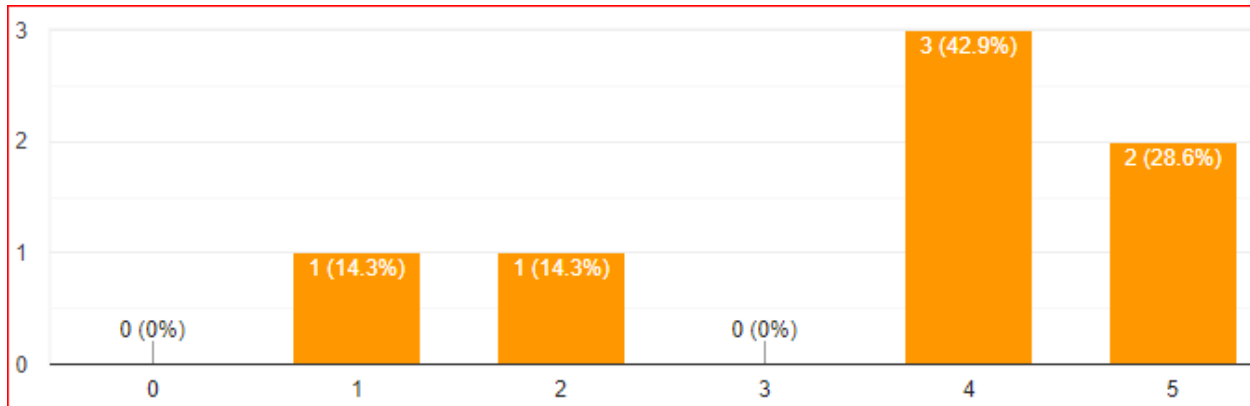


2.4.10 Dealing with audit issues

Respondents were asked to rate whether audit issues were dealt with promptly.

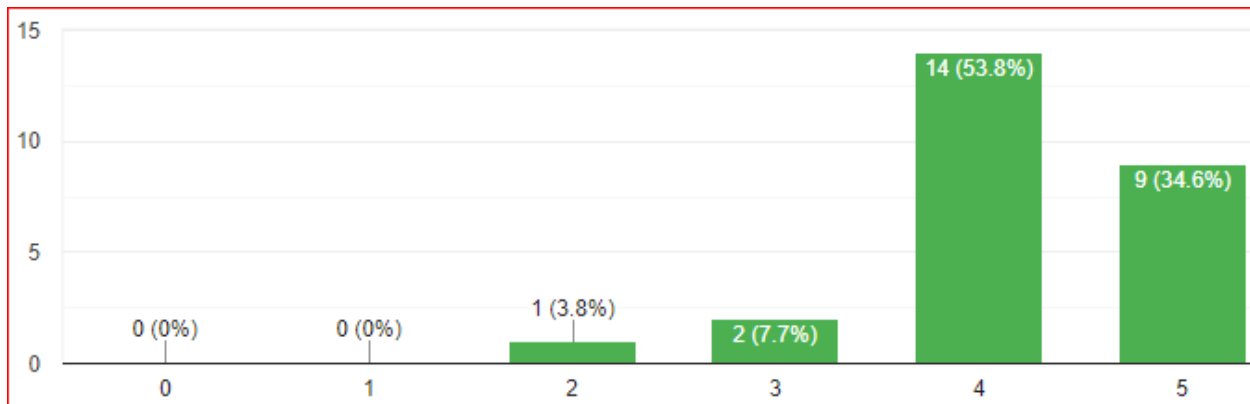
28.6% of respondents rated this area as excellent, 42.9% as above average, 14.3% as below average and another 14.3% as poor as per the graph below.

Overall, though 28.6% of respondents were very satisfied with this area, majority (71.4%) of respondents though satisfied to some extent believe that there was room for improvement in order to attain excellent rating.



Comparative analysis indicates that;

- i. 28.6% of aBi Development respondents rated this area as excellent compared to 34.6% of aBi Finance respondents as per the graph below.
- ii. Similarly, majority of both aBi Development (71.4%) and aBi Finance (65.4%) respondent believe that there is room for improvement in this area.
- iii. A relatively higher proportion of aBi Development respondents believe in room for improvement compared to the proportion of aBi Finance respondents who believe in the same.
- iv. This findings in this area could have also been influence by the fact that aBi Development had more audits and problematic cases than to aBi Finance.



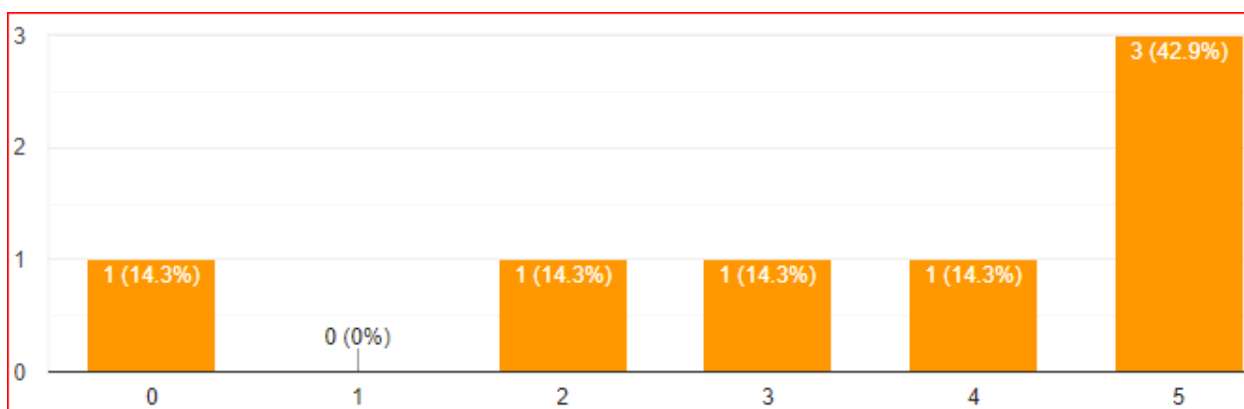
2.4.11 Effectiveness and communication and feedback

Respondent were asked to rate effectiveness of aBi's communication and feedback.

42.9% of respondents rated this area as excellent while above average, average, below average and very poor were each rated by 14.3% of respondents as per the graph below.

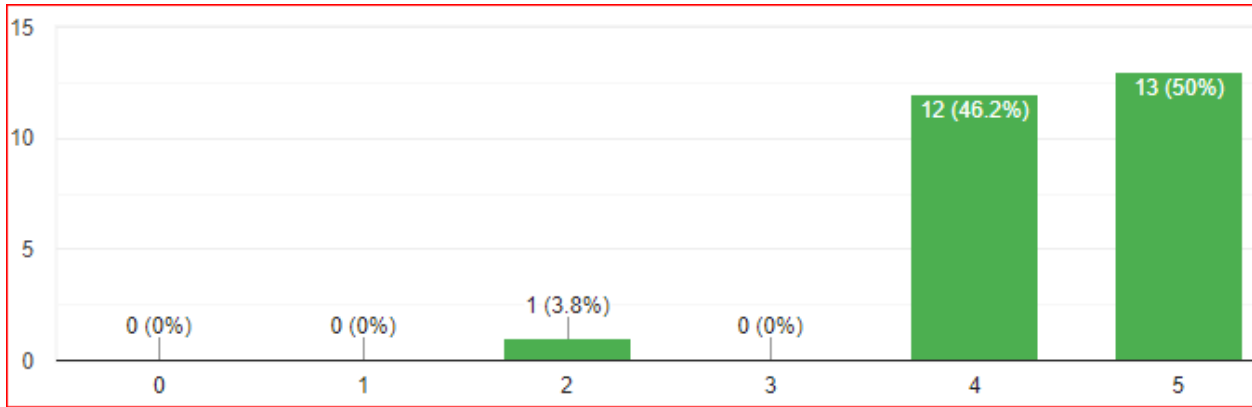
Overall, whereas 42.9% of respondents were very satisfied, majority (57.1%) of respondents though satisfied to some extent believe that there is room for improvement to attain excellent rating.

This area also presents the lowest rating of very poor by 14.3% of respondents.



Comparative analysis indicates that;

- i. Half (50%) of aBi Finance respondents rated this area excellent compared to 42.9% of aBi Development respondents who had the same rating.
- ii. A half (50%) of aBi Finance respondents feel that there is room for improvement compared to majority (57.1%) of aBi Development respondents.
- iii. Similarly, aBi Finance worst rating in this area is below average by 3.8% of respondents compared to aBi Development rating of very poor by 14.3% of respondents. Note that in absolute terms, the above percentages represent 1 respondent.
- iv. The results indicate that though both aBi Development and aBi Finance had good ratings in this area, aBi Finance had relatively favorable rating in this area compared to aBi Development.

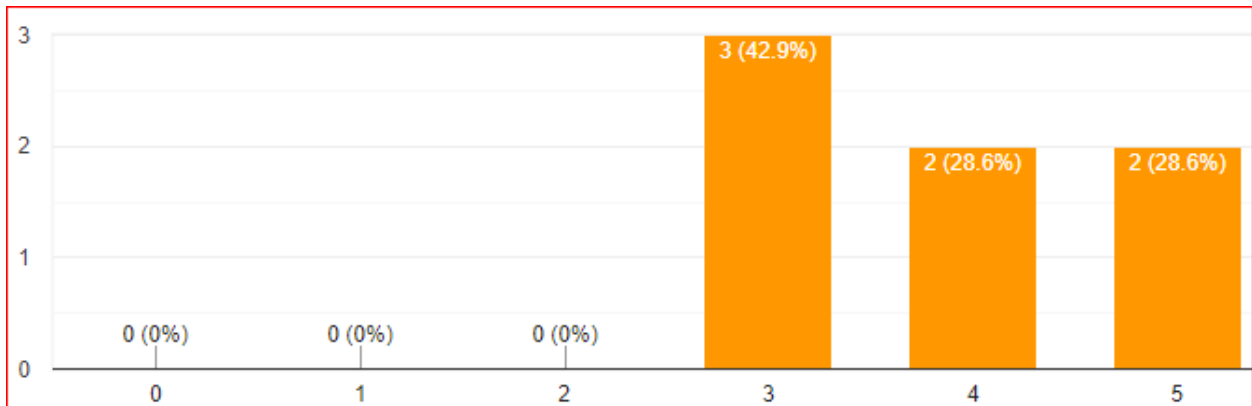


2.4.12 Reporting requirements

Respondents were asked to rate whether aBi's reporting requirements are in line with IPs' capacity and expectations.

28.6% of respondents rated this area as excellent, another 28.6% as above average and 42.9% as average as per the graph below.

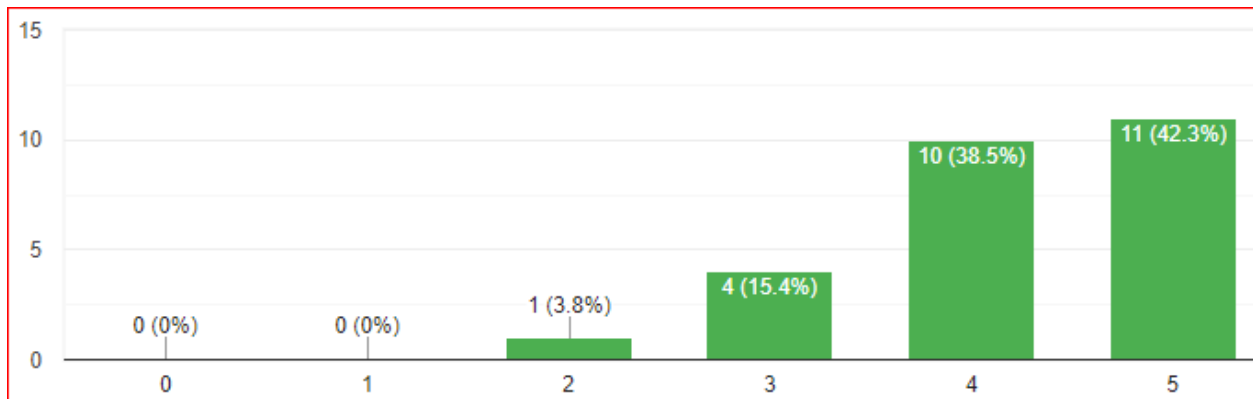
Overall, though 28.6% of respondents were very satisfied with this area, majority (71.4%) of them though satisfied to some extent believe that there is room for improvement in order to attain excellent rating.



Comparative analysis indicates that;

- i. 28.6% of aBi Development respondents rated this area as excellent compared to 42.3% of aBi Finance respondents who had the same rating.

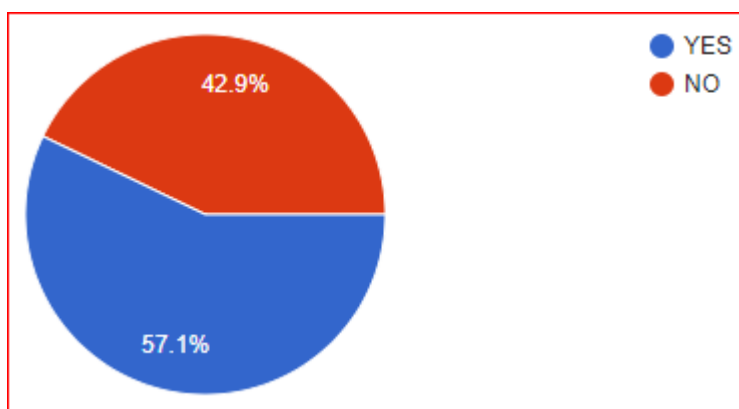
- ii. 71.4% of aBi Development respondent though satisfied to some extent believe that there is room for improvement in this area in order to attain excellent rating compared to only 57.7% of aBi Finance respondents believe in the same.
- iii. Though majority of both aBi Development and aBi Finance respondents believe in room for improvement, a higher proportion of aBi Development respondents believe so compared to aBi Finance respondents.



2.4.13 Satisfaction with aBi Development service level

Respondents were asked whether they are satisfied with aBi Development service level.

Majority (57.1%) of respondents were satisfied while 42.9% were not as shown by the chart below.



Reasons given by respondents who were not satisfied include;

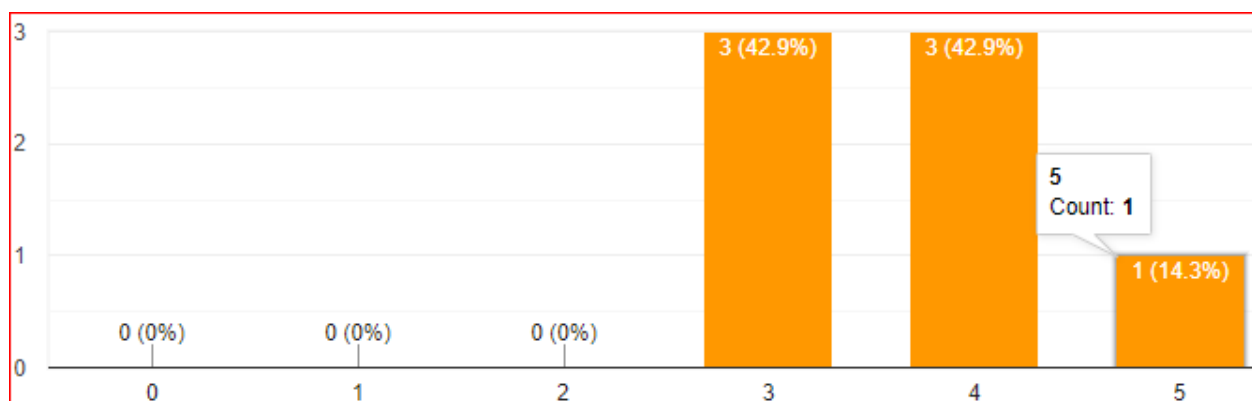
- i. It has been over one year since we have received our final distribution. The auditing process has taken that long and we have lost momentum in our project without the final aBi support. This was to be a one year project and we are now at 2.5 years with only three disbursements.
- ii. The manner in which you evaluate project based on inception report without looking at the project proposal and disqualify them is questionable.
- iii. There is need to build the capacity of the primary cooperatives to have the potentials of competing for the grant each and every window especially the cooperative in the northern part of Uganda with limited entrepreneurial capacity of developing winning proposals for grants and implementation.

2.4.14 Mode of delivery of orientation of IPs

Respondents were asked to rate the mode of delivery and presentation aids for IP orientation.

14.3% of respondents rated this area as excellent, 42.9% as above average and another 42.9% as average as per the graph below.

Overall, though 14.3% of respondents were very satisfied with performance in this area, majority (85.7%) of them though satisfied to some extent believe that there is room for improvement to attain excellent rating.

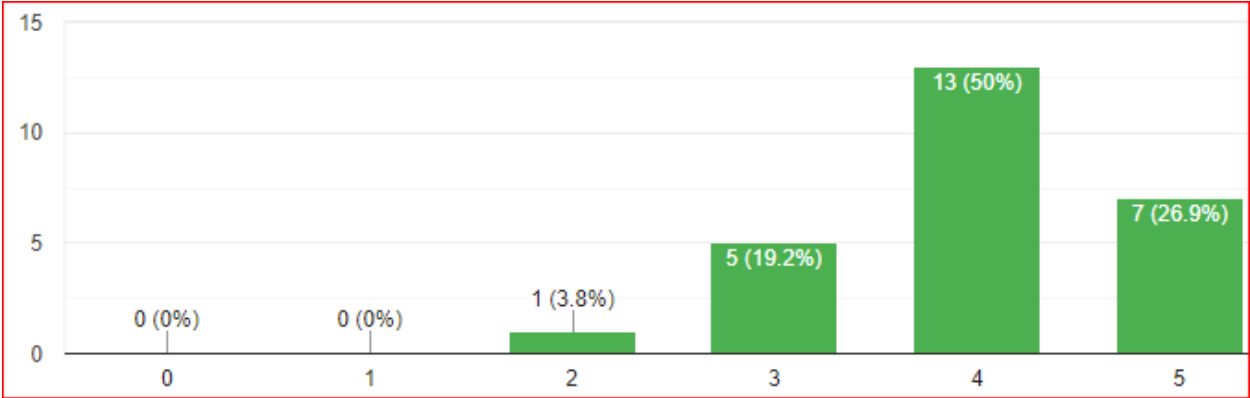


Comparative analysis indicates that

14.3% of aBi Development rated this area excellent compared to 26.9% of aBi Finance respondents who had the same rating as per the graph below.

Majority of both aBi Development (85.7%) and aBi Finance (73.1%) respondents feel that there is room for improvement in this area.

aBi Finance had a relatively favorable rating in this area compared to aBi Development.

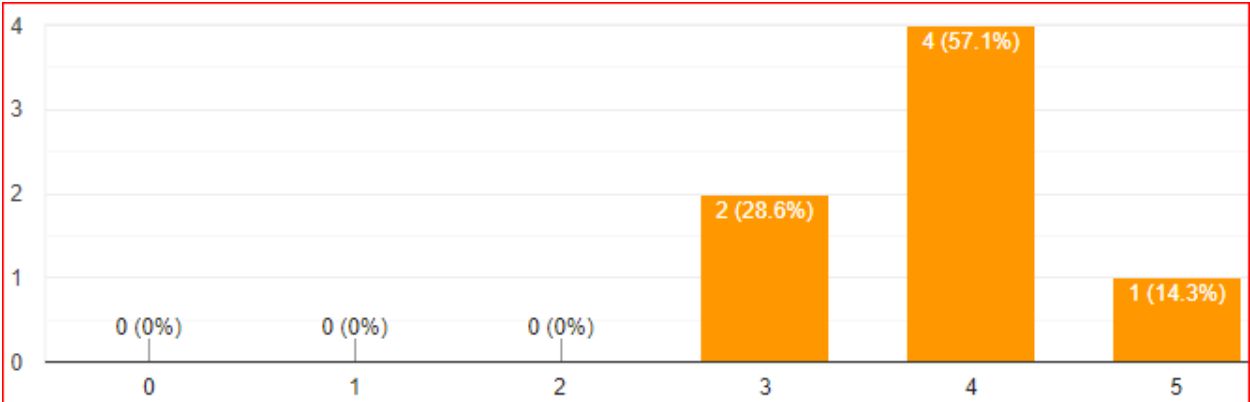


2.4.15 Quality, depth and capability of orientation facilitators

Respondents were asked to rate the quality, depth and capability of orientation facilitators.

14.3% of respondents rated this area as excellent, majority (57.1%) of them as above average and 28.6% as average as per the graph below.

Overall, though 14.3% of respondents were very satisfied with this area, majority (85.7%) of them though satisfied to some extent believe that there is room for improvement in the quality, depth and capability of orientation facilitators in order to achieve excellent rating.

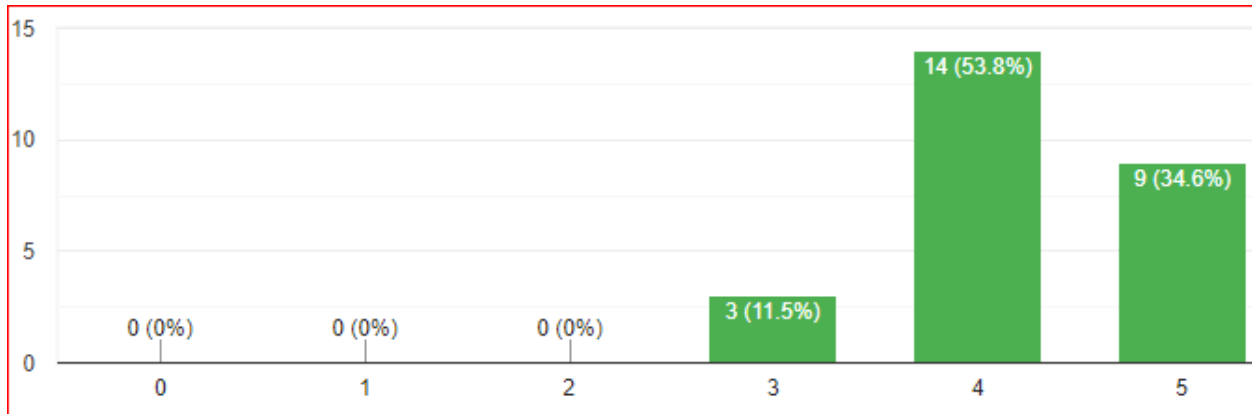


Comparative analysis indicates that;

14.3% of aBi Development respondents were very satisfied with this area compared to 34.6% of aBi Finance respondents as per the graph below.

Majority of both aBi Development (85.7%) and aBi Finance (65.4%) respondents believe that there is room for improvement in this area.

aBi Finance had a relatively favorable rating compared to aBi Development.



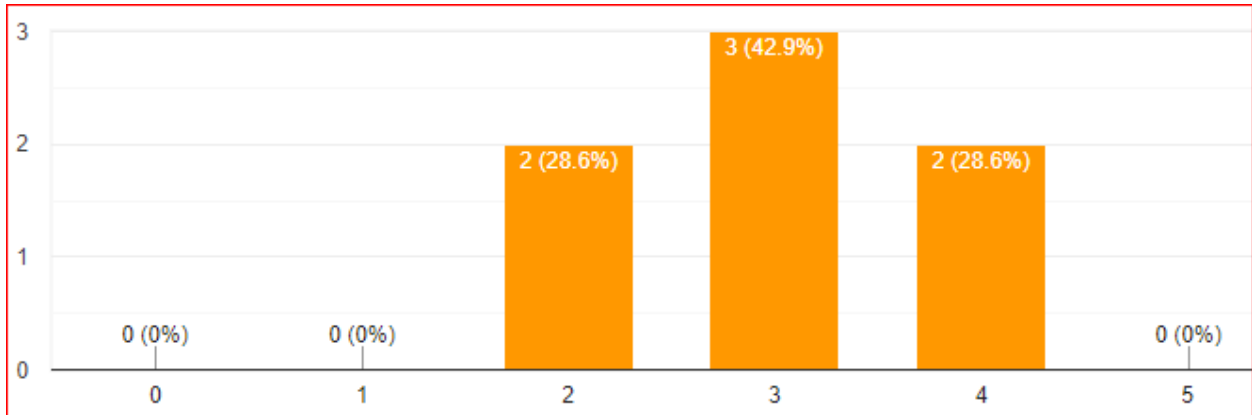
2.4.16 Time allocation for orientation and induction

Respondents were asked to rate sufficiency of time allocated for orientation and induction.

28.6% of respondents rated this area as above average, 42.9% as average and another 28.6% as below average as per the graph below.

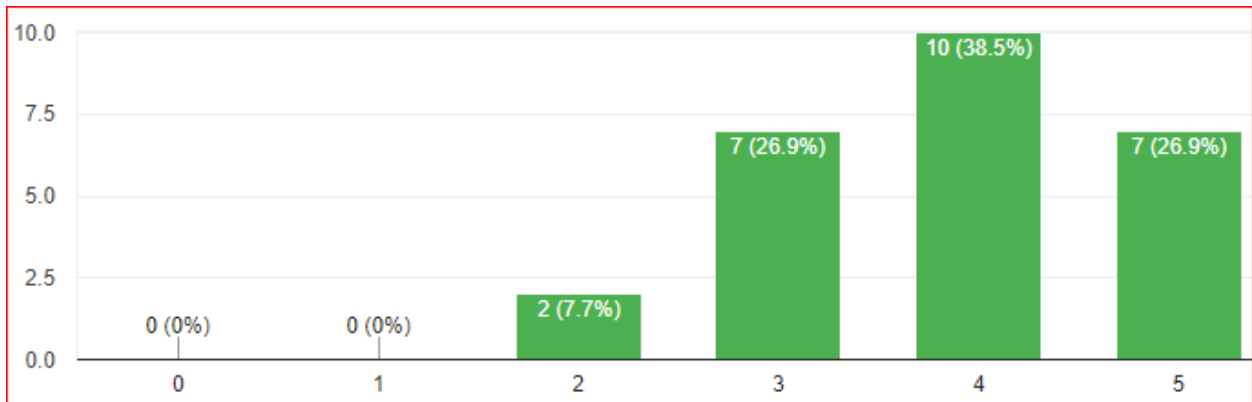
None of the respondents rate this area either as excellent, poor or very poor.

All (100%) of respondents though satisfied to some extent believe that there is room for improvement in this area.



Comparative analysis indicates that;

- i. Though none of aBi Development respondents rated this area excellent, 26.9% of aBi Finance respondents rated the same as excellent as per the graph below.
- ii. All (100%) of aBi Development respondents believe that there is room for improvement compared to only 73.1% of aBi Finance respondents.
- iii. Though both aBi Development and aBi Finance had relatively good ratings in this area, aBi Finance had more favorable rating compared to aBi Development.

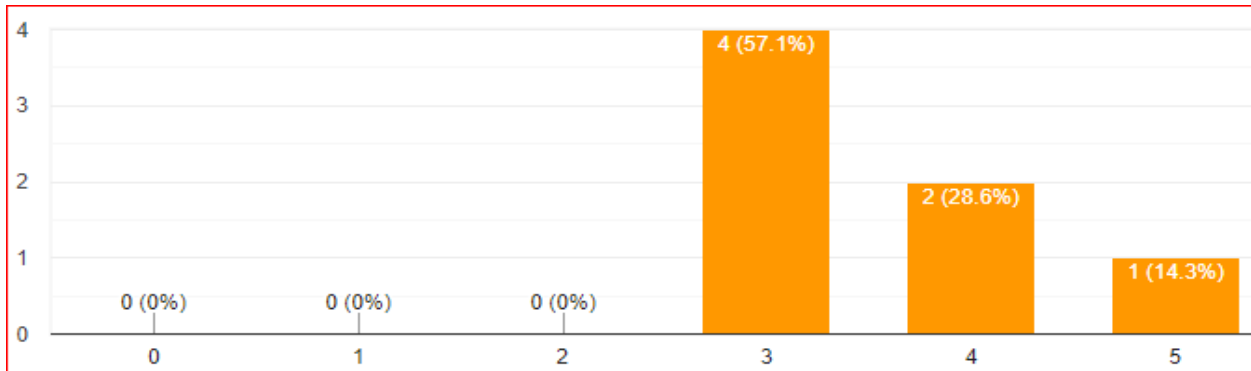


2.4.17 Orientation and induction topics covered

Respondents were asked to rate the topics covered under IP orientation.

14.3% of respondents rated this area as excellent, 28.6% of them as above average and majority (57.1%) rated it as average as per the graph below.

Overall, though 14.3% of respondents were very satisfied with this area, majority (85.7%) of them though satisfied to some extent believe that there is room for improvement in order to attain excellent rating.

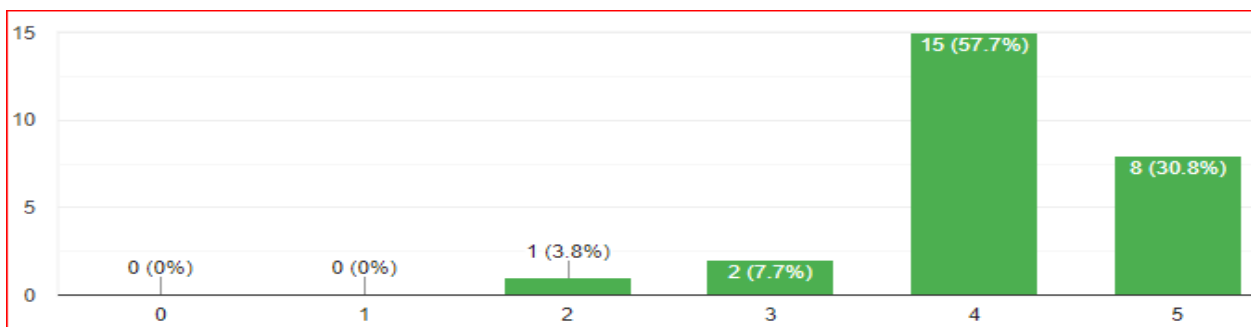


Comparative analysis indicates that;

14.3% of aBi Development respondents rated this area as excellent compared to 30.8% of aBi Finance respondents who had the same rating in this area.

85.7% of aBi Development respondent believe that there is room for improvement in this area compared to only 69.2% of aBi Finance respondents who believe in the same.

Though majority of both aBi Development and aBi Finance respondents believe that there is room for improvement, aBi Finance had a relatively favorable rating compared to aBi Development.

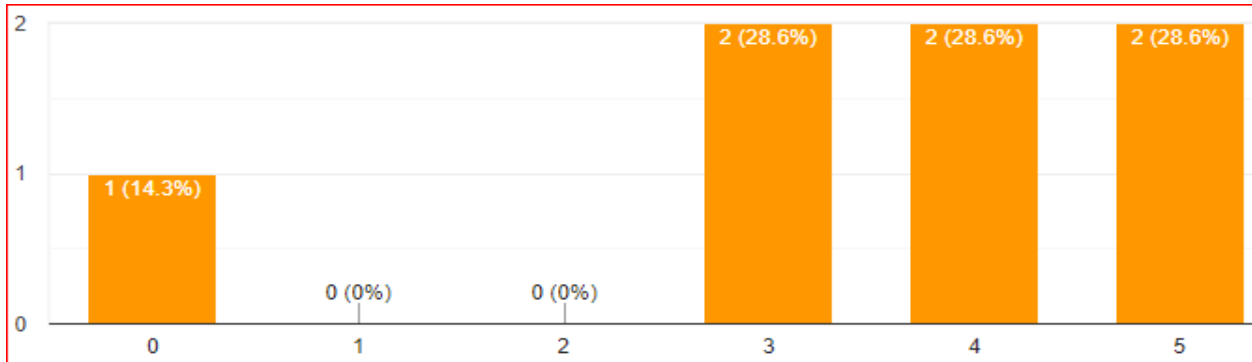


2.4.18 Reliability of aBi's products and services

Respondents are asked to rate the reliability of aBi's products and services.

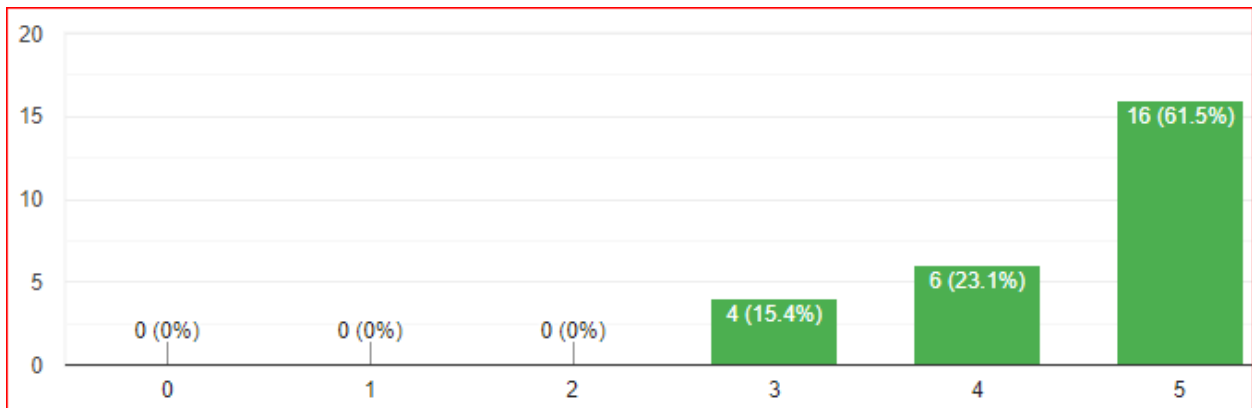
Excellent, above average and average was each rated by 28.6% of respondents while very poor was rated by 14.3% of respondents as per the graph below.

Though 28.6% of respondents were very satisfied with this area, majority (71.4%) of respondents though satisfied to some extent believed that there is room for improvement.



Comparative analysis indicates that;

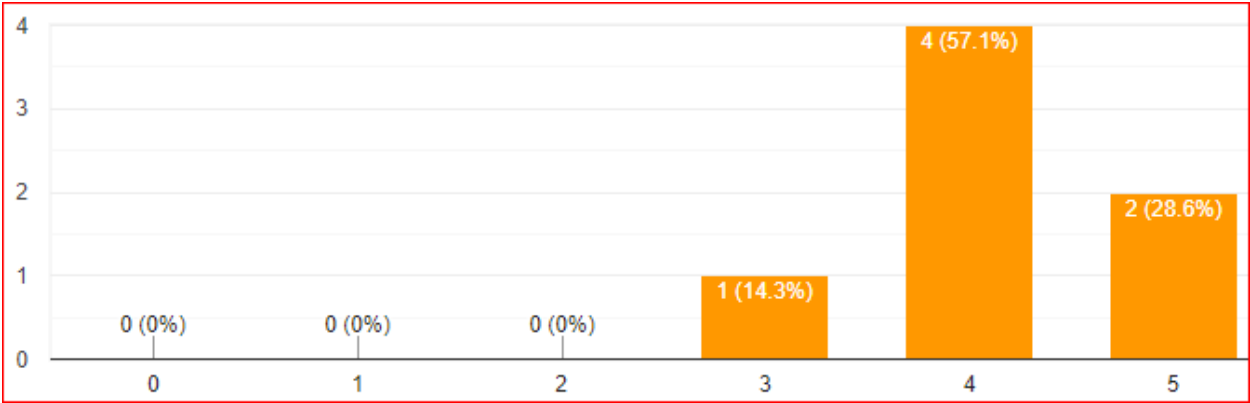
- i. Only 28.6% of aBi Development respondents rated this area as excellent compared to majority (61.5%) of aBi Finance respondents who had the same rating as per the graph below.
- ii. Though majority (71.4%) of aBi Development respondents believed that there is room for improvement, only 38.5% of aBi Development respondents believe in the same.
- iii. Though both aBi Development and aBi Finance had relatively good ratings in this area, aBi Finance had more favorable rating compared to aBi Development.



2.4.19 Innovative Interventions

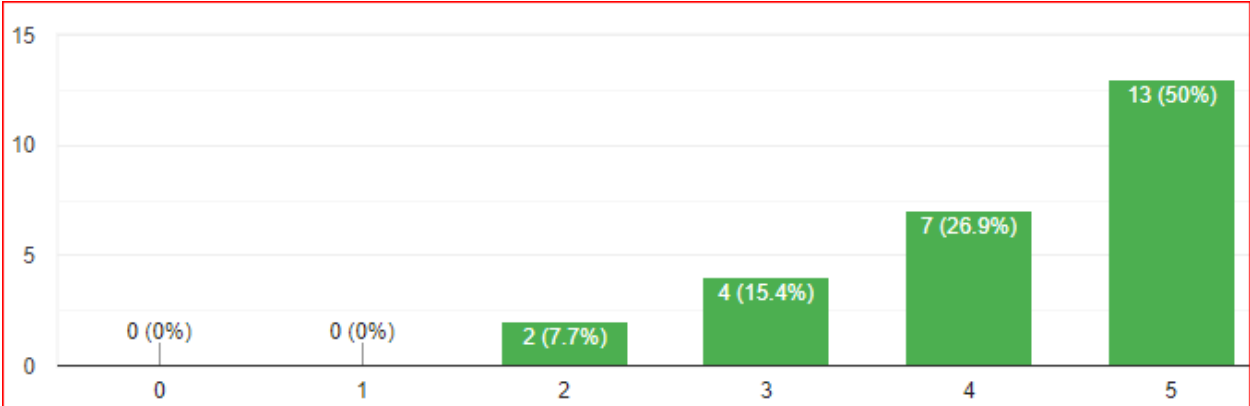
Respondents were asked to rate whether aBi Development interventions are innovative. 28.6% of respondents rated this area as excellent, majority (57.1%) of them rated it as above average and 14.3% of them as average as per the graph below.

Majority (71.4%) of respondents though satisfied with this area to some extent believe that there is room for improvement.



Comparative analysis indicates that;

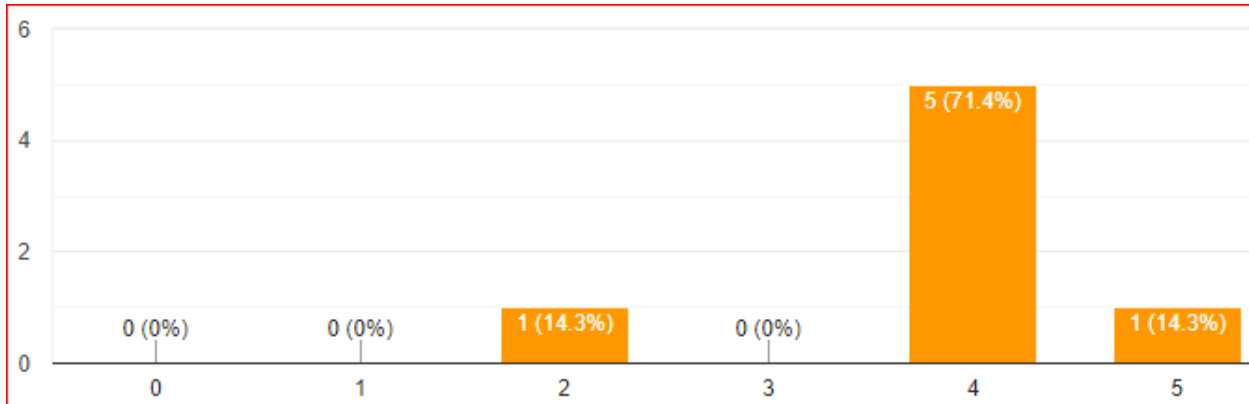
- i. 28.6% of aBi Development respondents rated this as excellent compared to half (50%) of aBi Finance respondents who had the same rating in this area as per the graph below.
- ii. Significant majority (71.4%) of aBi Development respondents believed that there is room for improvement in this area compared to only half (50%) of aBi Finance respondents who believed in the same.
- iii. Though both aBi Finance and aBi Development had relatively good ratings in this area, aBi Finance had more favorable rating in this area compared to aBi Development.



2.4.20 Efficient and friendly service

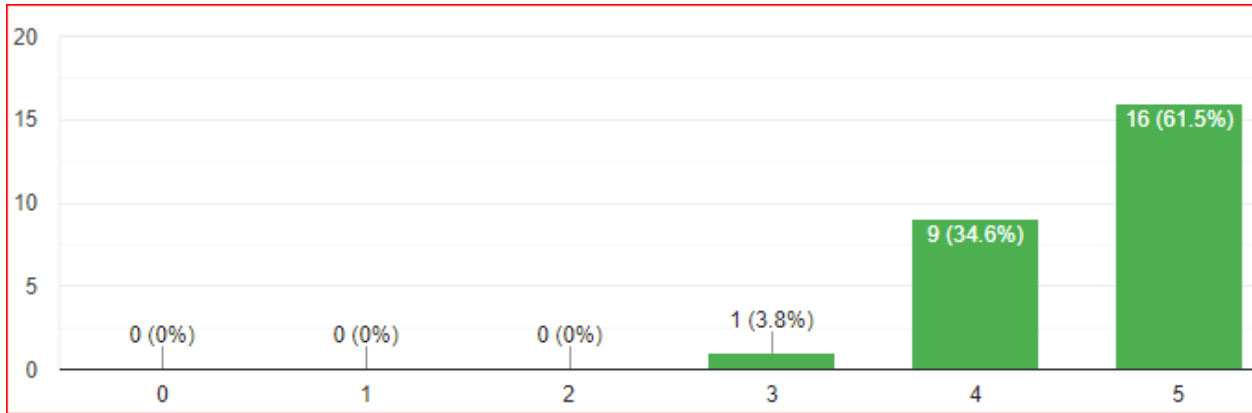
Respondents were asked to rate efficiency and friendliness of aBi Development services. 14.3% of respondents rated this area as excellent, majority (71.4%) as above average and another 14.3% as below average as per the graph below.

Though 14.3% of respondents were very satisfied with this area, majority (85.7%) of them though satisfied to some extent believed that there is room for improvement.



Comparative analysis indicates that;

- i. Only 14.3% of aBi Development respondents rated this area as excellent compared to majority (61.5%) of aBi Development respondents with the same rating as per the graph below.
- ii. Majority (85.7%) of aBi Development respondents believe that there is room for improvement compared to only 38.5% of aBi Finance respondents.
- iii. Though both aBi Development and aBi Finance had good ratings in this area, aBi Finance had relatively more favorable rating compared to aBi Development.



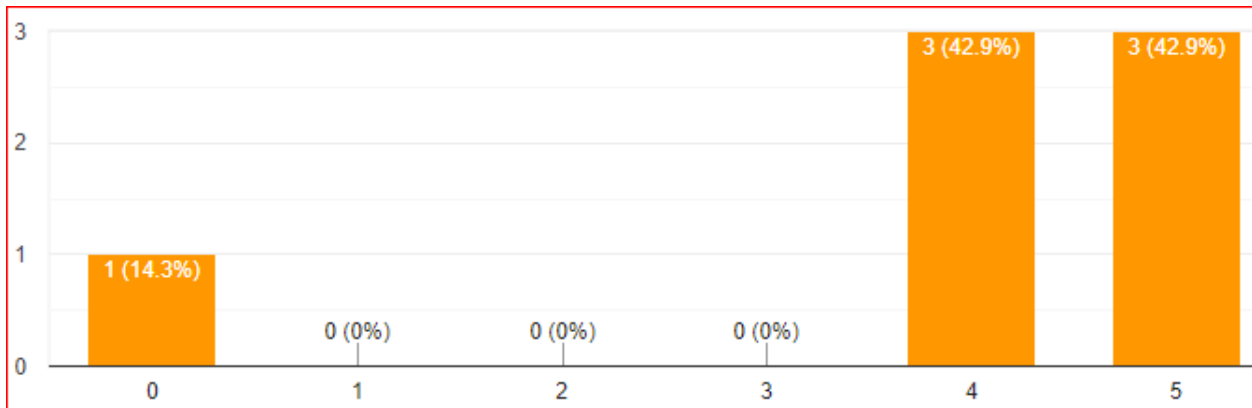
2.4.21 Integrity of aBi Development staff and management

Respondents were asked to rate the integrity of aBi Development staff and management in terms of abiding with the highest ethical principles in dealing with other persons and entities.

42.9% of respondents rated this area as excellent, another 42.9% as above average and 14.3% as very poor as per the graph below.

Though 42.9% of respondents rated this area as excellent, majority (57.1%) of them though satisfied to some extent believe that there is room for improvement to attain excellent rating.

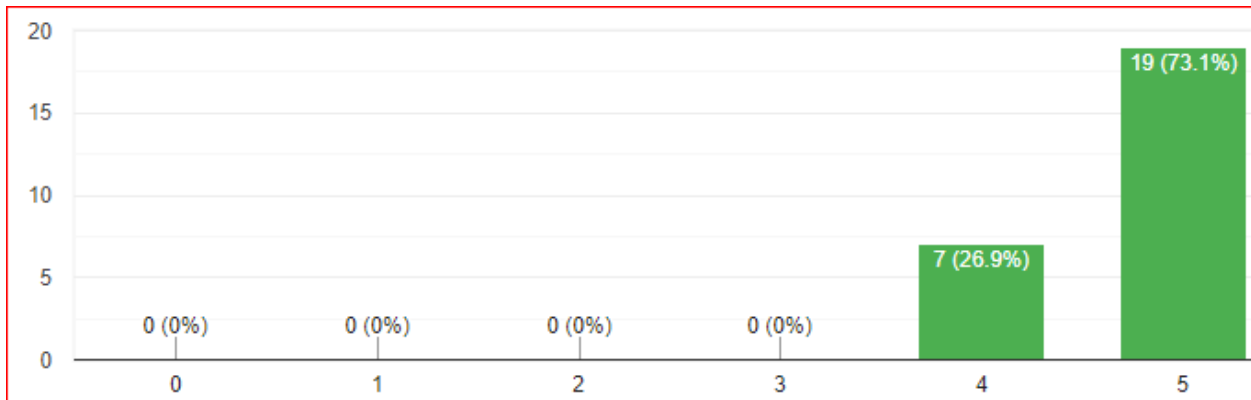
Although only 14.3% of respondents rated this area as very poor, this should not be taken lightly as integrity is expected to be at excellent rating.



Comparative analysis indicates that;

- i. Only 42.9% of aBi Development respondents rated this area as excellent compared to majority (71.3%) of aBi Finance respondents as per the graph below.

- ii. Majority (57.1%) of aBi Development respondents believe that there is room for improvement in order to attain excellent rating compared to only 26.9% of aBi Finance respondents.
- iii. The worst performance for aBi Development in this area was very poor by 14.3% of respondents compared to above average by 26.9% of aBi Finance respondents.
- iv. Though both aBi Development and aBi Finance have relatively good ratings in this area, aBi Finance had more favorable rating compared to aBi Development.

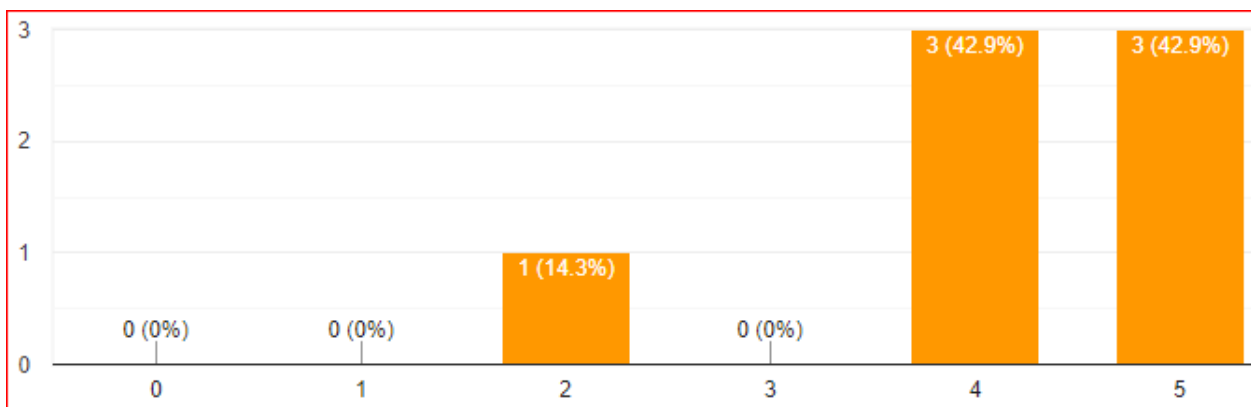


2.4.22 Professionalism of aBi staff and management

Respondents were asked to rate whether professionalism of aBi staff and management is high.

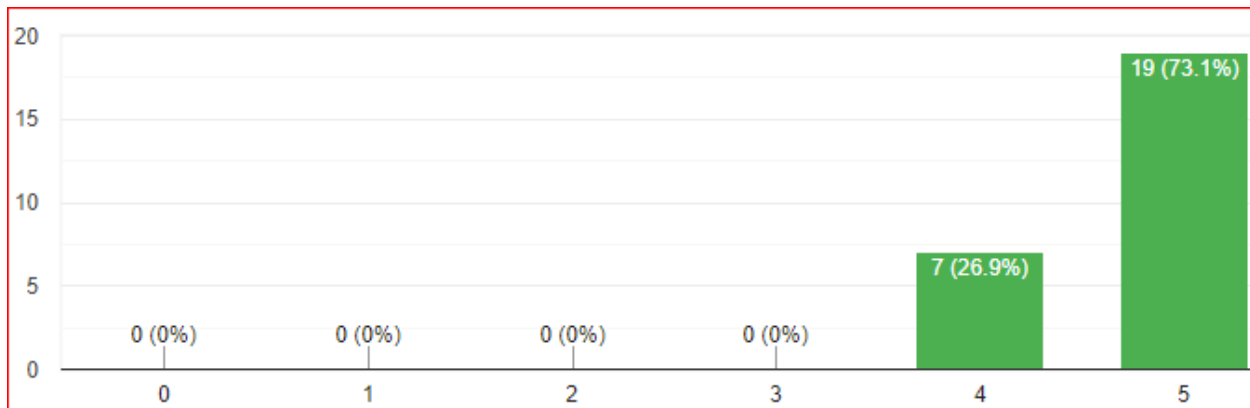
42.9% of respondents rated this area as excellent, another 42.9% as above average and 14.3% as below average as per the graph below.

Though 42.9% of respondents rated this area as excellent, majority (57.1%) of them though satisfied to some extent believe that there is room for improvement in this area.



Comparative analysis indicates that

- i. 42.9% of aBi Development respondents rated this area as excellent compared to majority (71.3%) of aBi Finance respondents who rated this area the same as per the graph below.
- ii. Majority (57.1%) of aBi Development respondents though satisfied to some extent believe that there is room for improvement compared to only 26.9% of aBi Finance respondents who believe the same.
- iii. The worst performance for aBi Development in this area was below average by 14.3% of respondents compared to aBi Finance worst rating of above average by 26.9% of respondents.
- iv. Though both aBi Development and aBi Finance had relatively good ratings in this area, aBi Finance had more favorable rating compared to aBi Development.

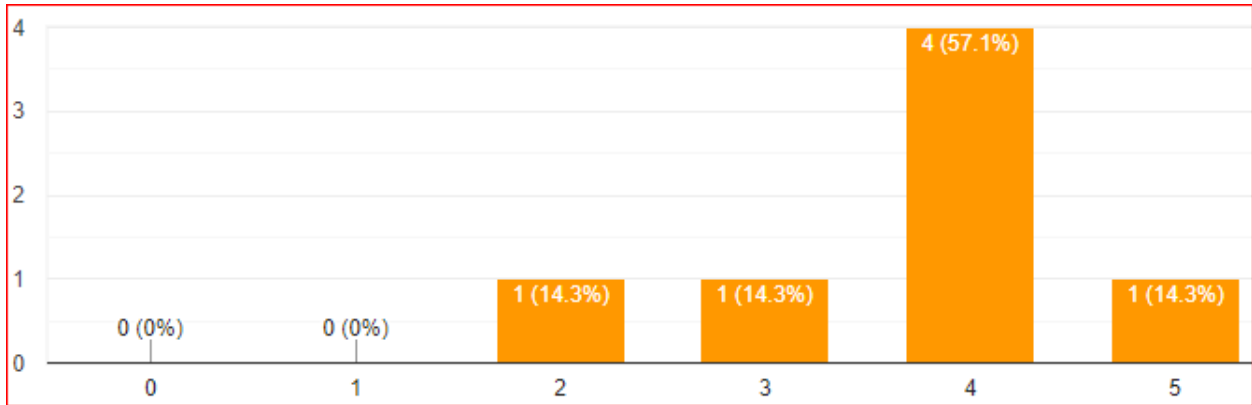


2.4.23 Timely monitoring, evaluation and business development services

Respondents are asked to rate the timeliness of aBi's monitoring, evaluation and business development services.

Excellent, average and below average were each rated by 14.3% of respondents and above average was rated by majority (57.1%) of respondents as per the graph below.

Majority (85.7%) of respondents though satisfied to some extent believe that there is room for improvement in order to attain excellent rating as per the graph below.

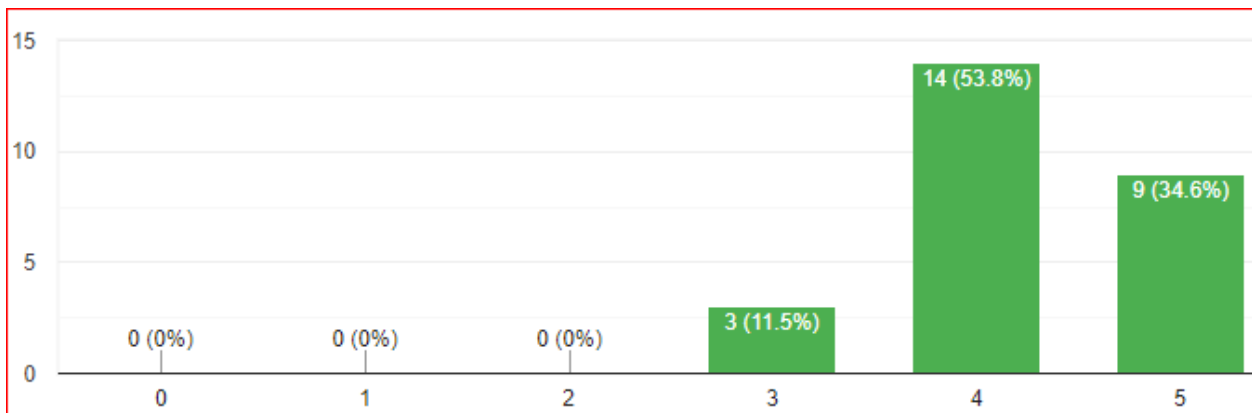


Comparative analysis shows that;

14.3% of aBi Development respondents rated this area as excellent compared to 34.6% of aBi Finance respondents who rate the same as excellent as per the graph below.

85.7% of aBi Development respondents believe that there is room for improvement compared to only 65.4% of aBi Finance respondents who believe in the same. The worst performance rating for aBi Development in this area is below average by 14.3% of respondents compared to aBi Finance above average rating by majority 53.8% of respondents.

Though both aBi Development and aBi Finance had relatively good ratings, aBi Finance had more favorable rating in this area compared to aBi Development.

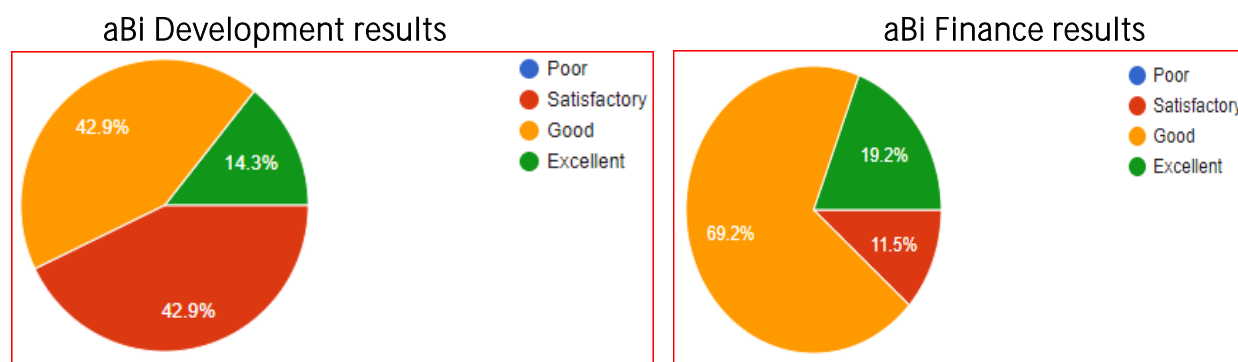


2.4.24 Effectiveness of aBi's Gender interventions

Respondents were asked to assess effectiveness of aBi's gender interventions. 3 (42.9%) of respondents assessed aBi Development Gender interventions as good, another 3 (42.9%) of respondents assessed it as satisfactory while 1 (14.3%) assessed it as excellent as per aBi Development chart below.

Comparative analysis of Gender rating indicates that aBi Finance has a higher proportion of respondents rating it as excellent (19.2%) and good (69.2%) compared to aBi Development rating that stood at 14.3% for excellent and 49.2% for good as per the charts below. aBi Development has more respondents in the rating of satisfactory (42.9%) compared to 11.5% for aBi Finance.

Results indicate that Gender interventions for both Finance and aBi Development are generally perceived to be effective, and that aBi Finance Gender interventions are perceived to be more effective compared to aBi Development interventions.



2.4.25 Effectiveness of climate change interventions

Respondents were asked to assess effectiveness of aBi's climate change interventions.

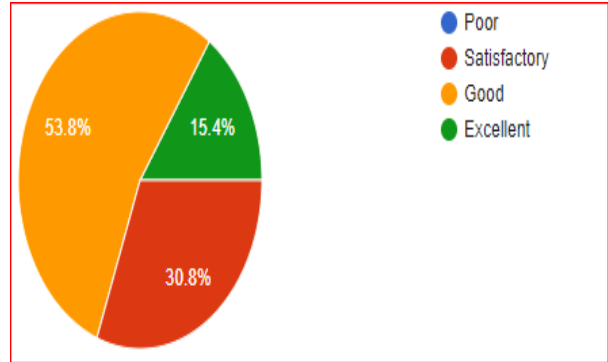
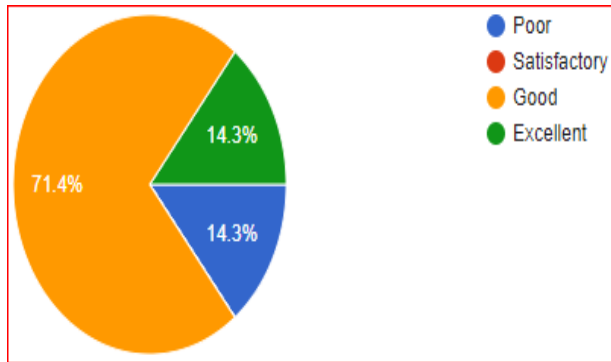
Majority (71.4%) of respondents rated effectiveness of aBi Development climate change interventions as good, 14.3% of them rated it as excellent and another 14.3% as poor as per the chart below.

Comparative analysis shows that aBi Development has a higher proportion (85.7%) of respondents in the category of good to excellent compared to aBi Finance with 69.2% in the same category.

In terms of worst rating, aBi Development has 14.3% of its respondent in the poor category compared to none in the poor category for aBi Finance. aBi Finance however has 30.8% of its respondents in the satisfactory category compared to none for aBi Development in the same category.

aBi Development results

aBi Finance results



2.4.26 Effectiveness of youth participation interventions

Respondents were asked to assess effectiveness of aBi’s interventions on youth participation.

Significant Majority (85.7%) of respondents rated effectiveness of aBi’s interventions on youth participation as good while the remaining 14.3% rated it as satisfactory as per the aBi Development results below.

Generally, aBi Development rating on youth participation is good but with room for improvement toward excellent rating.

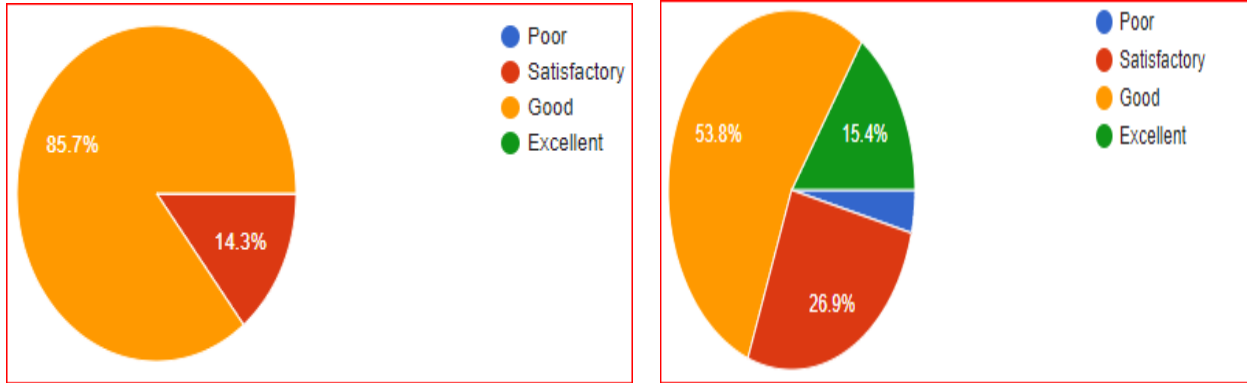
For comparison purposes, aBi Finance also had a simple majority (53.8%) of respondent rating its youth interventions as good, 15.4% as excellent, 26.9% as satisfactory and 3.8% as poor as per aBi Finance results below.

In terms of best rating, aBi Finance has excellent with 15.4% of its respondents compared to good (85.7%) for aBi Development. In terms of worst rating, aBi Development has satisfactory with 14.3% of its respondents compared to poor (3.8%) for aBi Finance.

Overall, despite variations of results in different categories, both aBi Development and aBi Finance generally have good ratings in terms of youth participation interventions.

aBi Development results

aBi Finance results



2.4.27 Availing of Manuals, guidelines and tools to IPs

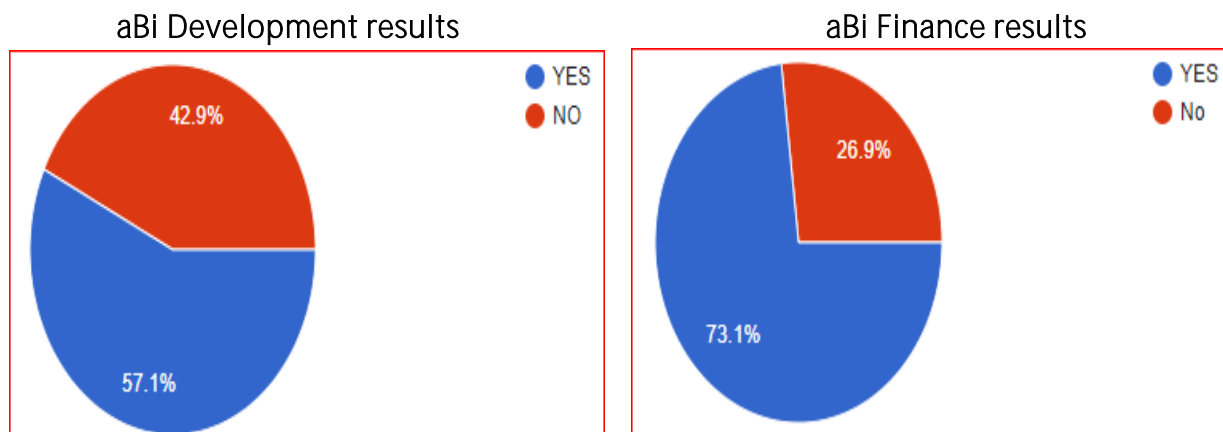
Respondents were asked whether they were availed a copy of aBi funding manual.

Simple majority (57.1%) of aBi Development respondents confirmed that they were availed a copy of aBi Funding Manual while 42.9% of them confirmed not being availed a copy of the manual as per aBi Development results below.

In comparison, a higher proportion of aBi Finance respondents (73.1%) confirmed being availed a copy of the manual while only 26.9% confirmed not to have received the same.

As already noted under aBi Finance section above, this question may have been misunderstood by respondents as aBi Development never avails a copy of its Funding Manual to IPs. aBi Funding Manual is an internal document but IPs are availed grantee guidelines which form part of the annexation in the Funding Manual.

Proper response in this case **would have been 100% of respondents saying “No”** because aBi does not avail copies of the Funding Manual to IPs. Due to possible misunderstanding of the question in this area, it is not prudent to rely on the results in this area to draw conclusions or make decisions.



2.4.28 Reading of Financial and Procurement Manuals

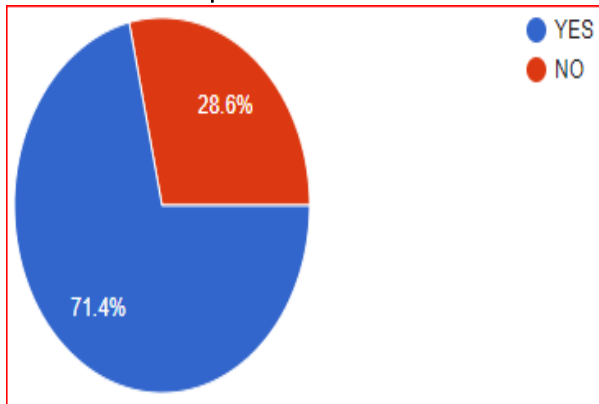
Respondents were asked whether they read the Financial and Procurement Manuals.

Significant majority (71.4%) of aBi Development respondents confirmed reading the said manuals while 28.6% confirmed not reading the same as per aBi Development results below.

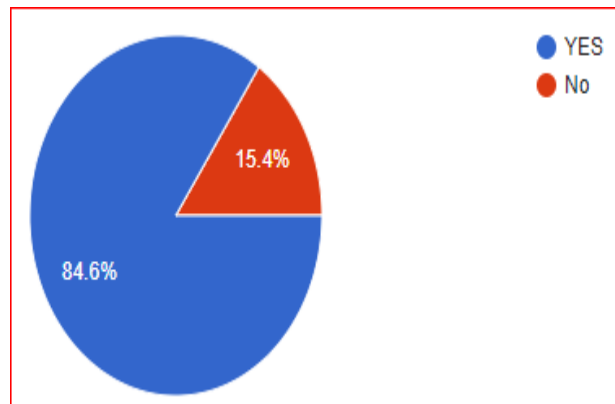
Comparative analysis shows that 71.4% of aBi Development respondents read the Finance and Procurement Manual compared to 84.6% of aBi Finance respondents who read he said manuals. From these results it is evident that a higher proportion of aBi Finance respondents read the said manuals compare to aBi Development respondents.

Note that though it may be assumed that the higher the proportion of respondents that read the guidelines, the higher the compliance with the partnership requirements, it is important to know the organizational roles of those who read or did not read the said guidelines in order to make more informed conclusions and decisions. For example, it is more beneficial for the finance and procurement staff to read the above manuals than the agronomists or field extension staff.

aBi Development results



aBi Finance results



2.4.29 Making reference to guidelines

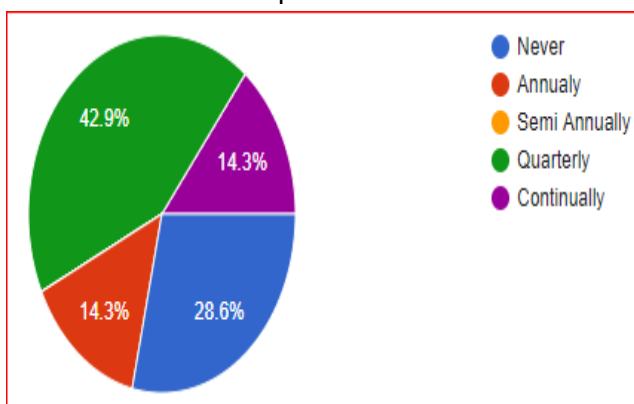
Respondents were asked how often they made reference to the guidelines provided.

42.9% of aBi Development respondents made reference quarterly, 14.3% annually, another 14.3% continually while 28.6% never made reference to the guidelines as per aBi Development results below.

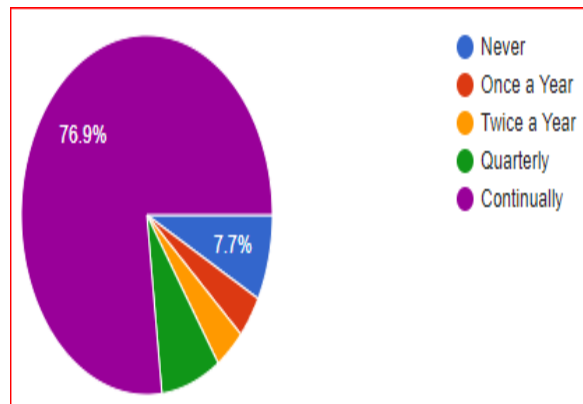
Comparative analysis indicates that while a significant majority (76.9%) of aBi Finance respondents continually referred to the guidelines, on 14.3% of aBi Development respondents did the same as per the respective results below. Similarly, only 7.7% of aBi Finance respondents did not make reference to the guidelines compared to 28.6% of aBi Development.

It is evident from the above results that more aBi Finance respondents made continuous reference to the guidelines provided compared to aBi Development respondents. This could also be one of the contributors to better performance by both aBi Finance and its respondents.

aBi Development results



aBi Finance results



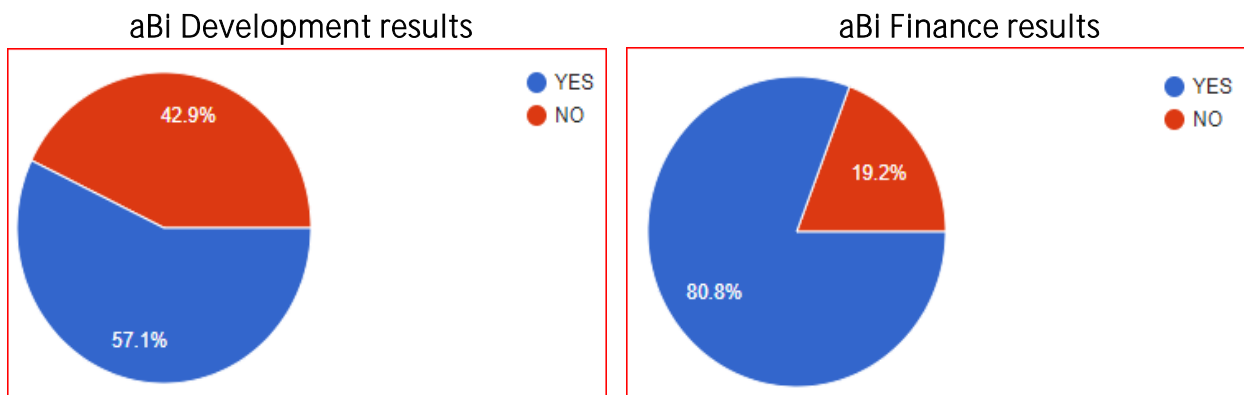
2.4.30 Wide sharing and understanding of aBi guidelines

Respondents were asked whether they widely shared and understood aBi guidelines within their organizations.

Majority (57.1%) of respondents confirmed widely sharing aBi's guidelines within their organizations while 42.9% of them did not share the same as per the graph below.

Comparative analysis indicates that 57.1% of aBi Development respondents widely shared aBi's guidelines within their organizations compared to (80.8%) of aBi Finance respondents who did the same as per aBi Finance results below.

More aBi Finance respondents widely shared aBi guidelines within their organizations compared to aBi Development respondents.



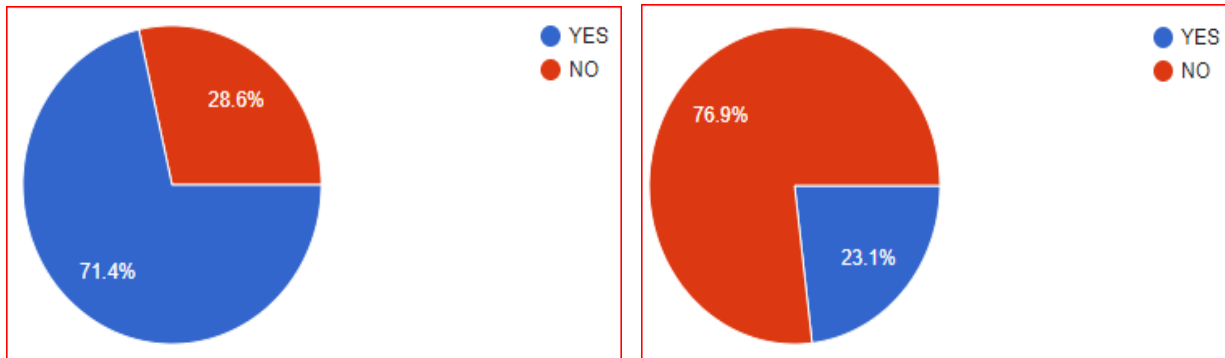
2.4.31 Guidelines that require improvement

Respondents were asked if there were guidelines that required improvement. A significant majority (71.4%) of respondents agreed that there are some of aBi guidelines that require improvement and only 28.6% of respondents were satisfied with the current guidelines staying the way they are.

Comparative analysis indicates that only 28.6% of aBi Development respondents were satisfied with the guidelines staying the way they are compared to a significant majority (76.9%) of aBi Finance respondents who were satisfied with the same as per the results below.

aBi Development results

aBi Finance results



According to respondents, the feedback included;

- i. The whole paperwork process was very misunderstood from the beginning of our project. We were trained 4 months after the project started and we never really understood it well and that affected our compliance all along.
- ii. Procurement guidelines should be given to the implementing partners at the beginning of the project.
- iii. The orientation period of new IPs should be extended.
- iv. We have not understood how you approve projects for funding because those who qualify are eliminated on inception stage
- v. The procurement guidelines have some provisions that are too restrictive
- vi. There is need to know where to find the guidelines and who to interpret areas where I need consultations

2.4.32 Guidelines necessary but not captured

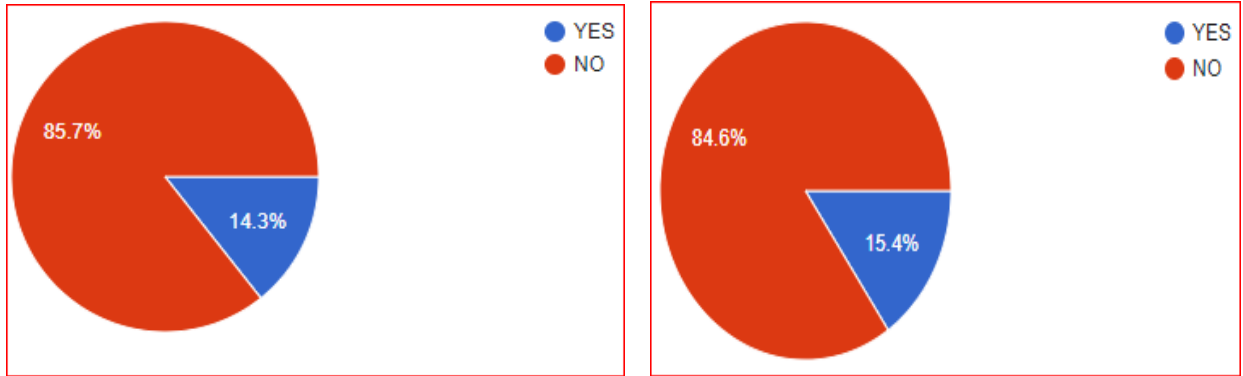
Respondents were asked whether there were any guidelines they considered necessary but were not captured.

Significant majority (85.7%) of aBi Development respondents confirmed that there were no necessary guidelines that had not been captured by aBi and only 14.3 of the respondents felt that there are guidelines that are necessary but not captured as per the results below. According to the respondents who said yes, guidelines on RSI and others were necessary but not captured by aBi.

Comparative analysis indicates that a similar proportion of both aBi Development (85.7%) and aBi Finance (84.6%) respondents indicated that all necessary guidelines were captured. Similarly, only 14.3% and 15.4% of aBi Development and aBi Finance respondents respectively indicated that there were necessary guidelines that had not been captured compared as per the results below.

aBi Development results

aBi Finance results



2.4.33 Conclusion

All areas of the survey were rated by majority of respondents as above average with exception of the following areas which were rated by majority of respondents as either excellent or average and below.

The following areas were assessed by majority of respondents as excellent

- i. **Relevance of aBi's investments** to IPs business and value chains.
- ii. **Alignment of aBi's mission to agribusiness sector needs and aspirations.**

The following areas were rated by majority of respondents as average and below.

- i. **Quality of aBi's business development support and technical advice.**
- ii. Time allocation for IP orientation and induction.
- iii. IP orientation and induction topics covered.

2.5 aBi Staff and Management Survey results

The response rate in this area was 57%. A total of 30 out of expected 53 responses were received and the findings are as follows.

2.5.1 Dissemination of aBi Business Plan 2019 – 2023 to all staff

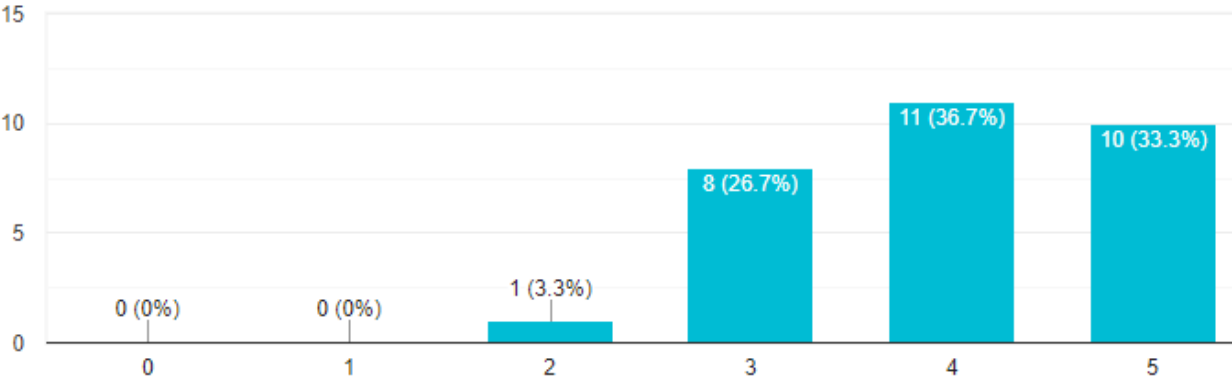
Staff were asked to rate the dissemination of aBi Business Plan to all staff.

33.3% of staff rated dissemination of aBi Business plan at 5 (maximum), 36.7% at 4, 26.7% at 3 while 3.3% rated it at 2 as per the graph below.

In effect, 33.3% of respondents rated this area as excellent, 36.7% as above average, 26.7% rated as average and 3.3% as below average as per the graph below.

Majority (70%) of respondents believed that the dissemination of the Business Plan was between above average (4) and excellent (5), while 30% of respondents rated the same between average (3) and below average (2).

Similarly, a slightly lower majority (66.7%) of respondents though satisfied with the dissemination of aBi Business Plan to some extent, believe that there is room for improvement.



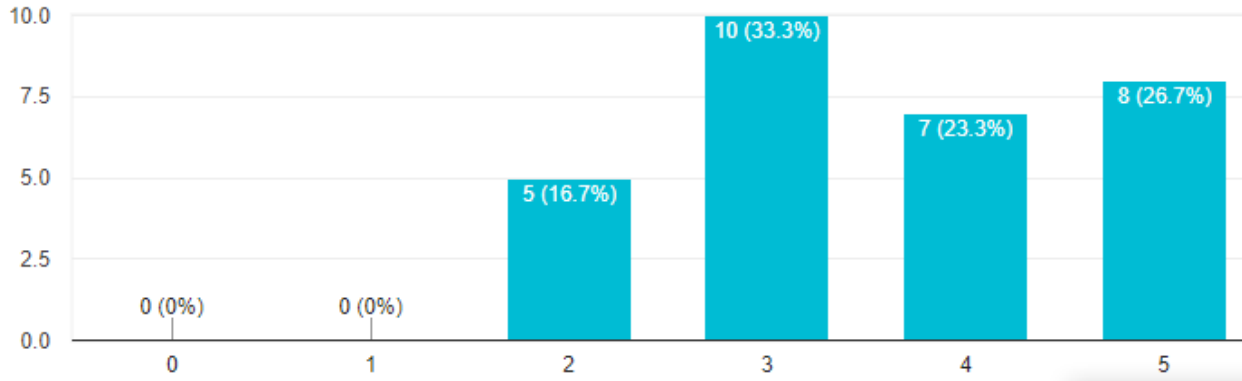
2.5.2 Clear understanding of Business Plan objectives

Respondents were asked to rate whether they clearly understood the Business Plan objectives.

26.7% of respondents rated their understanding the Business Plan objectives at excellent, 23.3% rated it as 4 (above average), 33.3% at 3 (average) and 16.7% at 2 (below average) as per the graph below.

Half (50%) of staff believe the dissemination of Business Plan was between above average and excellent, while the other half (50%) believed that it was between average and below average.

Overall, majority (73.3%) of respondents to satisfied with the dissemination of the Business Plan to some extent, they felt that there was room for improvement.



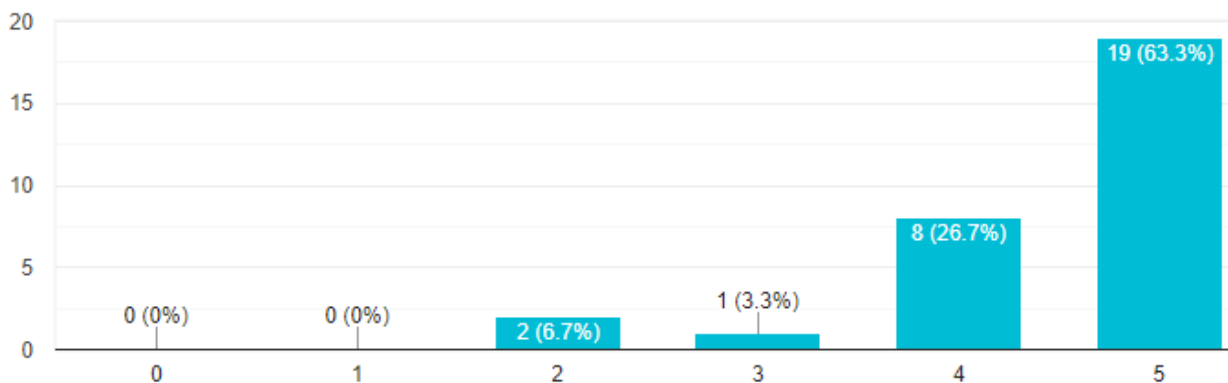
2.5.3 Clear understanding of how the respondents job contributes to the Business Plan objectives.

Respondents were asked to rate their understanding on how their job contributes to the Business Plan objectives.

Majority (63.3%) of respondents had very clear understanding of how their jobs contribute to the Business Plan objectives, 26.7% of respondents had above average understanding, 3.3% had average and 6.7% had below average understanding of the same as per the graph below.

Generally, a significant majority (90%) of respondents had above average clear understanding of how their jobs contribute to the Business Plan objectives while only 10% of respondents had their understanding ranging between average and below average.

Similarly, only 36.7% of respondents believed that there was room for improvement in clearly understanding how their jobs contribute to the Business Plan objectives.



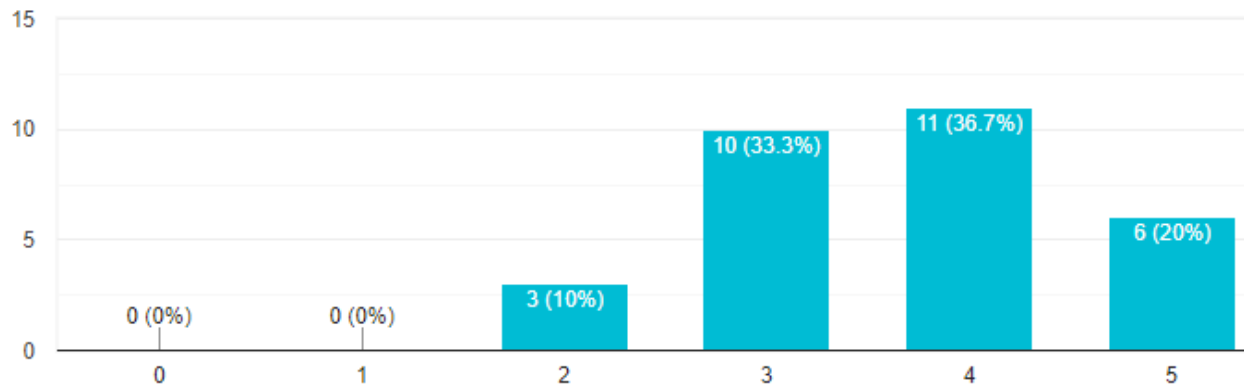
2.5.4 Making the necessary adjustments to embrace change and to compete effectively.

Respondents were asked to rate whether aBi is making the necessary adjustments to embrace change and to compete effectively.

20% of respondents rated this as excellent (5), 36.7% as above average, 33.3% as average, another 33.3% as below average and 10% as below average as per the graph below.

Majority (56.7%) of respondents rated this between above average (4) and excellent (5), while 43.3% rated the same average and below.

80% of respondents believe that there is room for improvement.



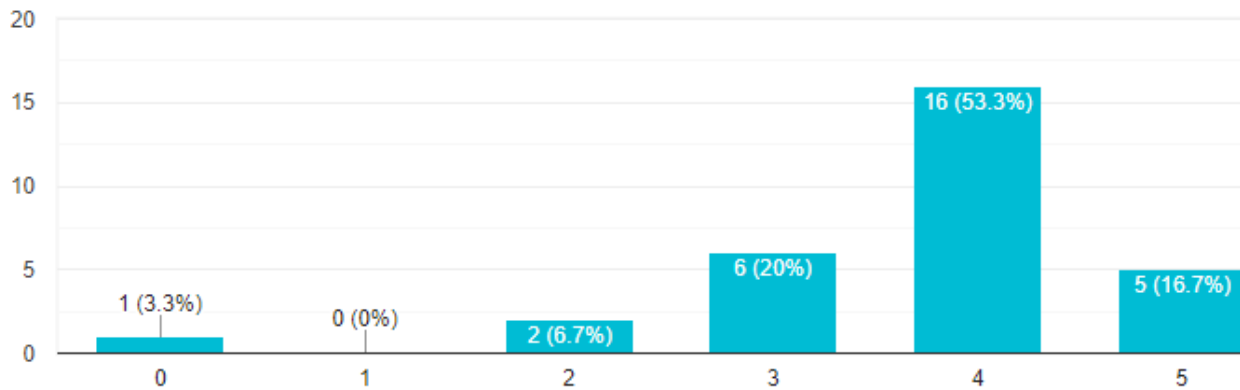
2.5.5 Adequacy of aBi systems and processes to ensure attainment of Business Plan objectives.

Respondents were asked to rate the adequacy of aBi's systems and processes to ensure attainment of Business Plan objectives.

16.7% of respondents rated this at excellent (5), majority (53.3%) as above average, 20% as average, 6.7% as below average and 3.3% as very poor as per the graph below.

Significant majority of respondents (70%) rated this area between above average and excellent while 30% rated it at average and below as per the graph below.

Similarly, 83.3% of respondents believe that there is room for improvement in this area.



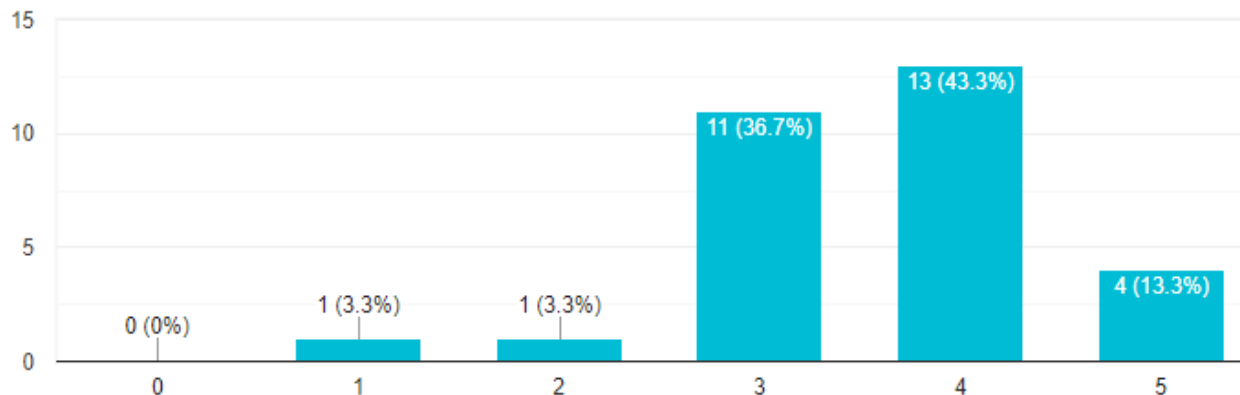
2.5.6 Existence of meaningful collaboration amongst teams, sections and departments

Respondents were asked to rate whether meaningful collaboration exists amongst teams, sections and departments.

13.3% of respondents rated this as excellent (5), 43.3% as above average, 36.7% as average, 3.3% as below average while another 3.3% as poor as per the graph below.

Majority (56.6%) of respondents rated this area between above average and excellent while 43.4% rated the same between average and poor.

Significant majority (86.7%) of respondents believe that there is room for improvement.



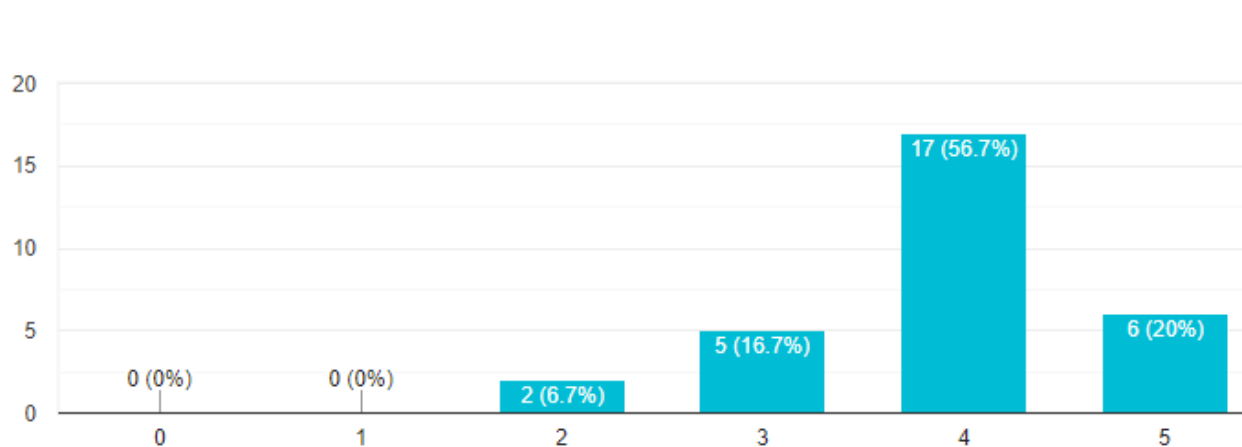
2.5.7 Effectiveness of the 'Mixed Team' approach in delivering aBi objectives

Respondents were asked to rate the effectiveness of the 'Mixed Team' approach in delivering aBi objectives.

20% of respondents rated this as excellent (5), majority (56.7%) rated it as above average (4), 16.7% as average (3) while 6.7% as below average (2) as per the graph below.

A significant majority (76.7%) of respondent rated this area between above average and excellent 23.3% of respondents rated the same between average and below.

A significant majority (80%) of respondents though satisfied to some extent believe that there is room for improvement.



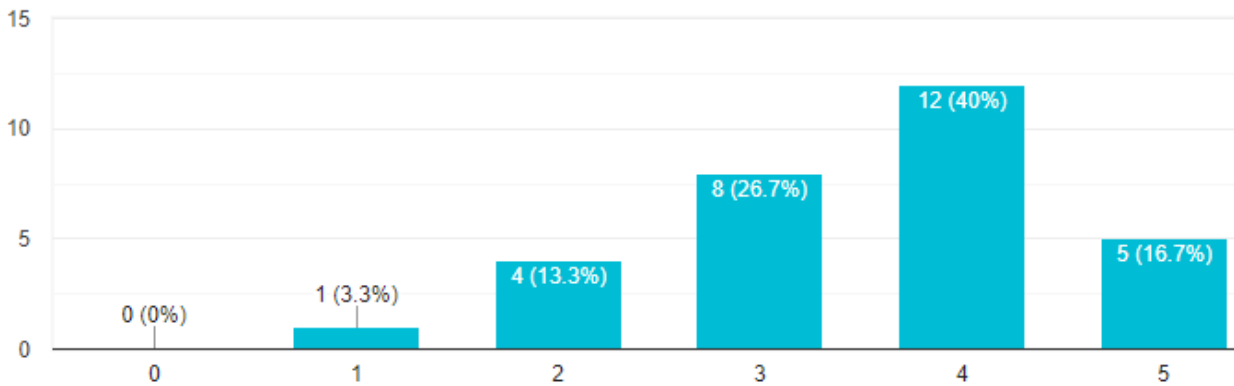
2.5.8 Solicitation of staff ideas and opinion when making decisions about work

Respondents were asked to rate whether their ideas and opinion are solicited when decisions about work are made.

16.7% of respondents rated this as excellent (5), 40% as above average (4), 26.7% as average (3), 13.3% as below average and 3.3% as poor (2) as per the graph below.

Majority (56.7%) of respondents rated this area between above average and excellent while 43.3% of respondents rated it between average and poor.

Significant majority (83.3%) of respondents believe that there is room for improvement.



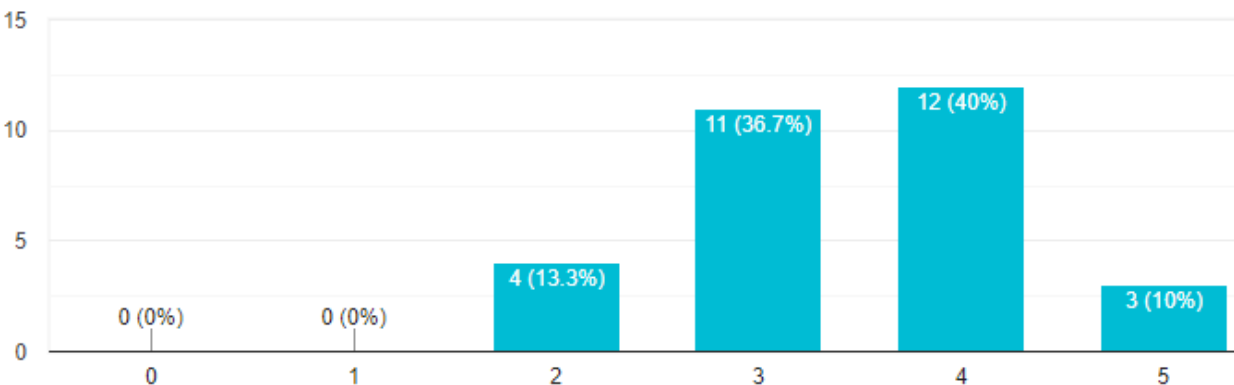
2.5.9 Effectiveness and timeliness of communication of aBi news

Respondents were asked to rate whether aBi news is communicated in an effective and timely manner.

10% of respondents rated this as excellent (5), 40% as above average, 36.7% as average and 13.3% as below average (2) as per the graph below.

Half (50%) of respondents rated this area between above average and excellent while the other rated it between average and below average.

A significant majority (90%) though satisfied to some extent believe that there is room for improvement.



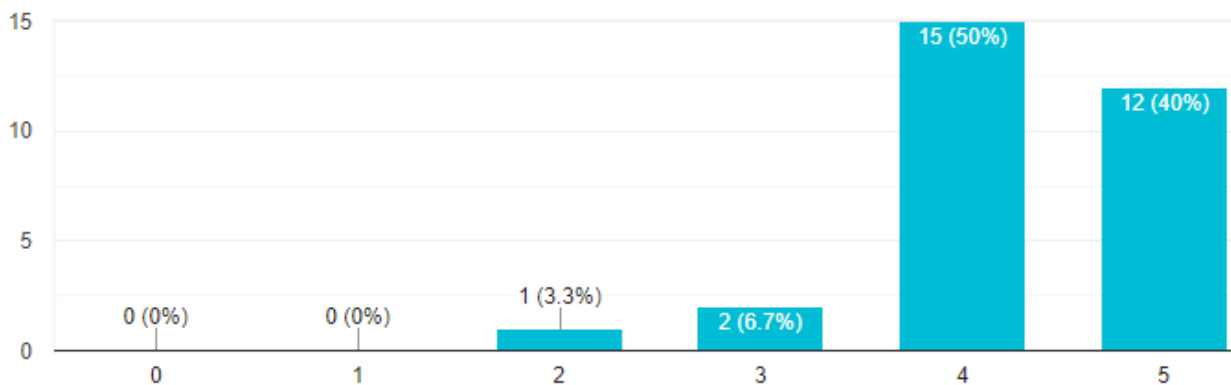
2.5.10 Provision of regular feedback by supervisors to staff about work

Respondents were asked to rate whether their supervisors provide regular feedback on how they do their work.

40% of respondents rated this area excellent (5), half (50%) of respondents rated it as above average, 6.7% as average and 3.3% as below average as per the graph below.

Significant majority (90%) of respondents rated this area between above average and excellent while 10% of respondents rated it between average and below average.

Majority (60%) of respondents believe that there is room for improvement.



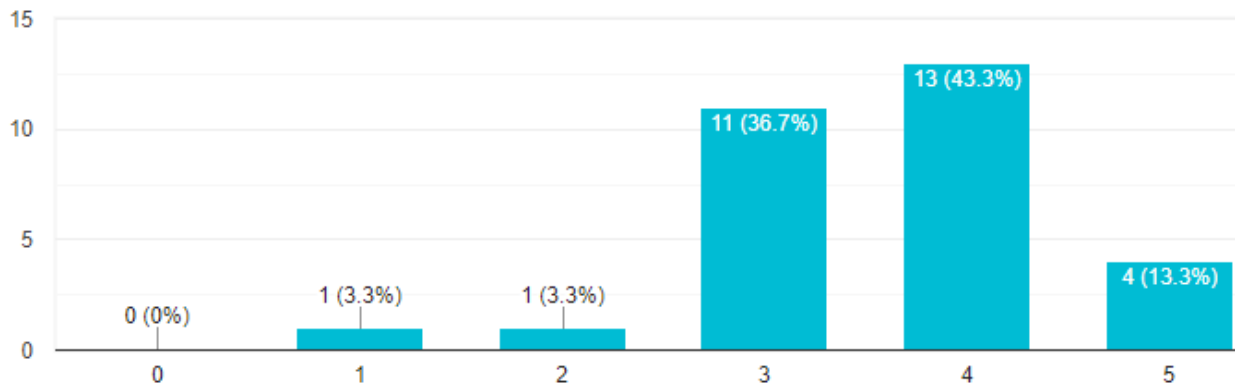
2.5.11 Management of staff performance

Respondents were asked to rate whether staff performance is managed effectively.

13.3% of respondents rated this area as excellent, 43.3% as above average, 36.7% as average, 3.3% as below average and another 3.3% as poor as per the graph below.

Majority (56.6%) of respondents rated this area between average and excellent while 43.4% of respondents rated the same between average and poor.

A significant majority (86.7%) of respondents believe that there is room for improvement in this area.



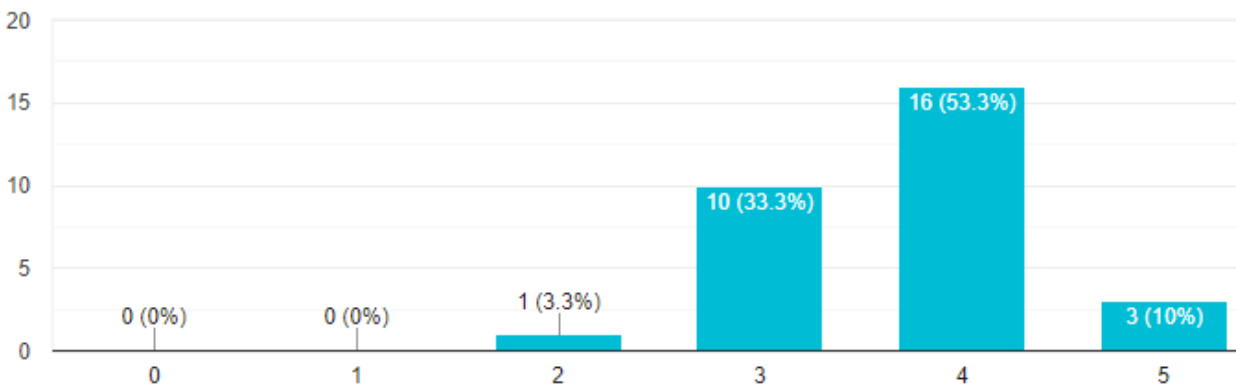
2.5.12 Health and safety concerns are met within the office environment

Respondents were asked to rate their satisfaction health and safety concerns within the office environment.

10% of respondents rated this area as excellent, majority (53.3%) as above average, 33.3% as average and 3.3% as below average as per the graph below.

Majority (63.3%) of respondents rated this between above average and excellent while 36.7% rated the same between average and below average.

A significant majority (90%) of respondents believe there is room for improvement in this area.



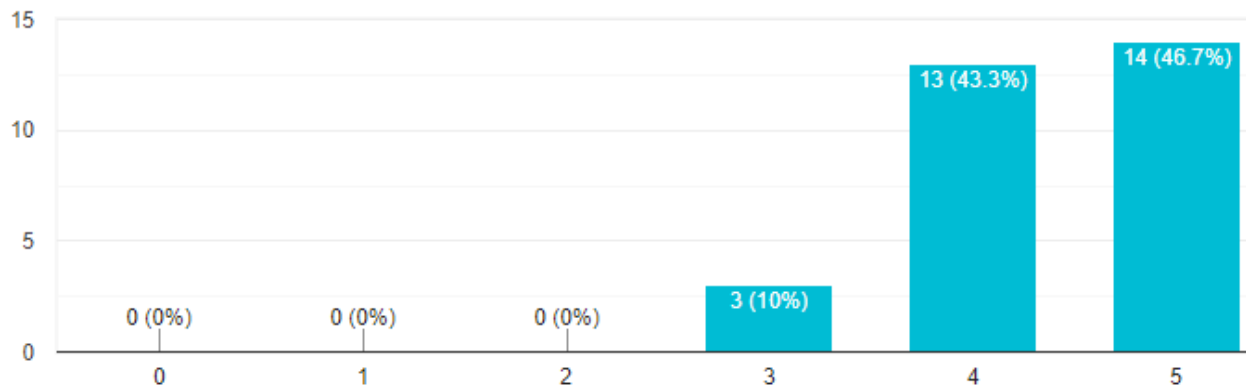
2.5.13 Understanding of aBi's code of conduct and the obligations to comply with it.

Respondents were asked to rate their understanding of aBi's code of conduct and the obligations that they must comply with.

46.7% of respondent rated this as excellent (5), 43.3% as above average (4) and 10% as average (3) as per the graph below.

A significant majority (90%) of respondent rate this area between above average and excellent and only 10% rated it as average.

Majority (53.3%) of respondents believe that there is room for improvement in this area.



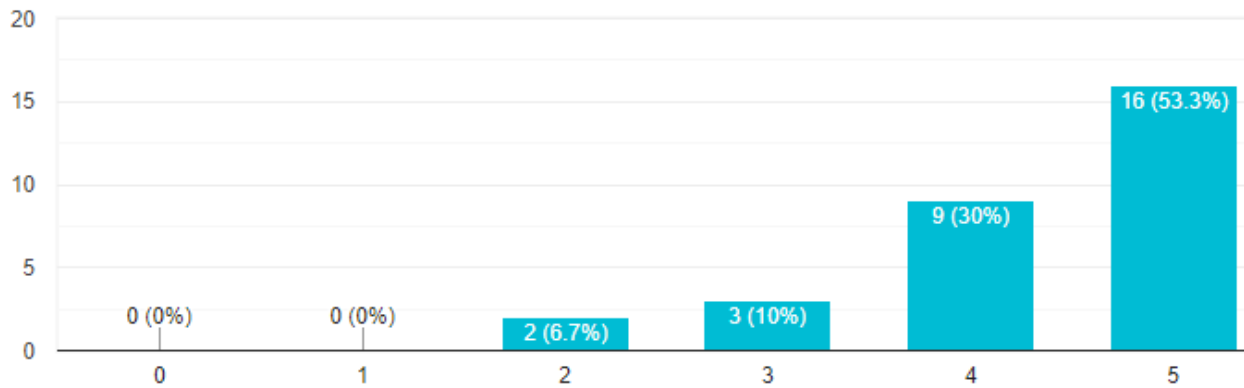
2.5.14 Clear definition of job responsibilities and reflection of the work being done

Respondents were asked to rate whether their job responsibilities are clearly defined and reflect the work they do.

Majority (53.3%) of respondents rated this as excellent (5), 30% as above average, 10% as average and 6.7% as below average as per the graph below.

Significant majority (83.3%) of respondents rated this area between above average and excellent while 16.7% of respondents rated it between average and below average.

Only 46.7% of respondents believe that there is room for improvement in this area.



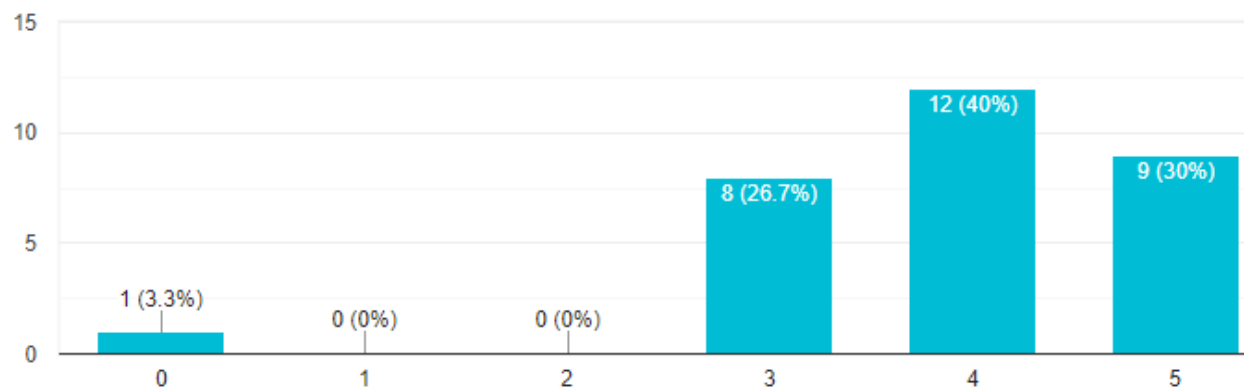
2.5.15 Transparency of aBi Leadership and exhibition of a high level of integrity.

Respondents were asked to rate whether aBi Leadership is transparent and exhibits a high level of integrity.

30% of respondents rated this as excellent, 40% as above average, 26.7% as average and 3.3% as very poor as per the graph below.

Significant majority (70%) of respondents rated this area between above average and excellent while 30% of respondents rated it between average and very poor.

Significant majority of respondents though satisfied to some extent believe that there is room for improvement in this area.



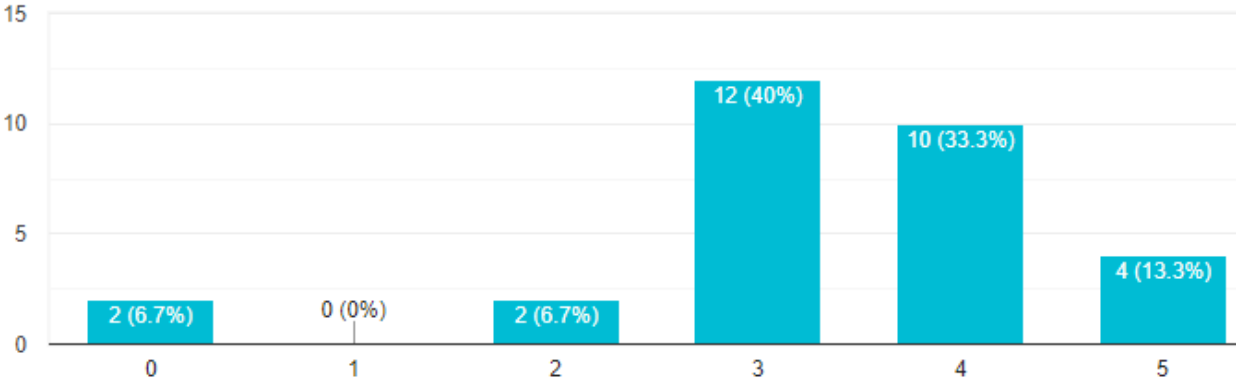
2.5.16 Placement of appropriate attention by aBi Leadership on acquiring and retaining relevant skill levels.

Respondents were asked to rate whether aBi Leadership places an appropriate amount of attention on acquiring and retaining relevant skill levels.

13.3% of respondent rated this area as excellent (5), 33.3% as above average, 40% as average, 6.7% as below average and 6.7% as very poor as per the graph below.

Only 46.6% of respondent rated this area between above average and excellent while majority (53.4%) of respondents rated it between average and very poor.

Significant majority (86.7%) of respondents though satisfied to some extent believe that there is room for improvement in this area.



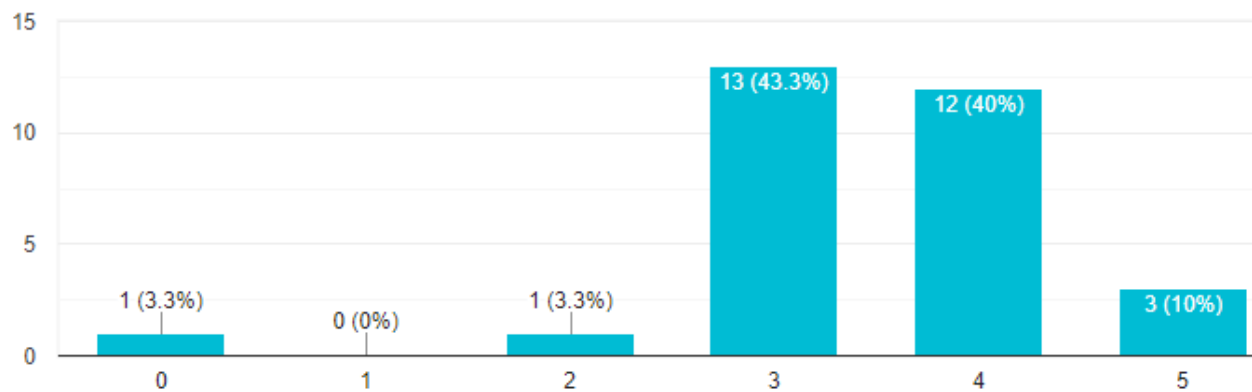
2.5.17 Exhibition of collaboration and team work by aBi leadership

Respondents were asked to rate whether aBi leadership team exhibits collaboration and teamwork.

10% of respondents rate this area as excellent (5), 40% as above average (4), 43.3% as average (3), 3.3% as below average (2) and another 3.3% as very poor (0) as per the graph below.

Half (50%) of respondents rated this area between above average and excellent while the remaining half rated it between average and very poor.

A significant majority (90%) of respondents believe that there is room for improvement in this area.



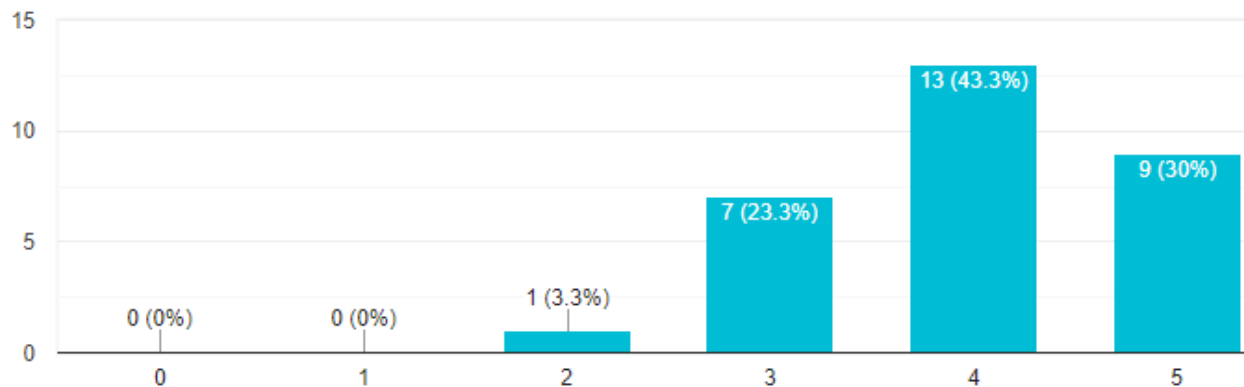
2.5.18 Focus of aBi leadership team on mission and strategic direction.

Respondents were asked to rate whether aBi leadership team keeps the organization focused on its mission and strategic direction.

30% of respondents rated this at excellent (5), 43.3% at above average, 23.3% at average and 3.3% at below average as per the graph below.

Significant majority (73.3%) of respondents rated this area between above average and excellent while 26.7% rated it between average and below average.

Significant majority (70%) of respondents though satisfied to some extent, believe that there is room for improvement in this area.



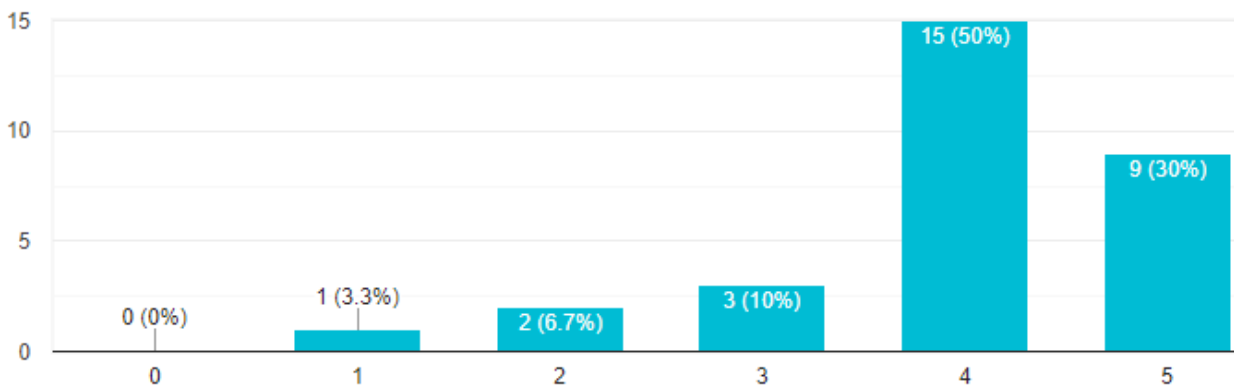
2.5.19 Effective utilization of skills and abilities

Respondents were asked to rate effectiveness of utilization of their skills and abilities at aBi.

30% of respondents rated this area as excellent (5), half (50%) as above average (4), 10% as average, 6.7% as below average and 3.3% as poor as per the graph below.

Significant majority (80%) of respondents rated this area between above average and excellent while 20% rated it between average and poor.

Significant majority (70%) of respondents though satisfied to some extent, believe that there is room for improvement in this area.



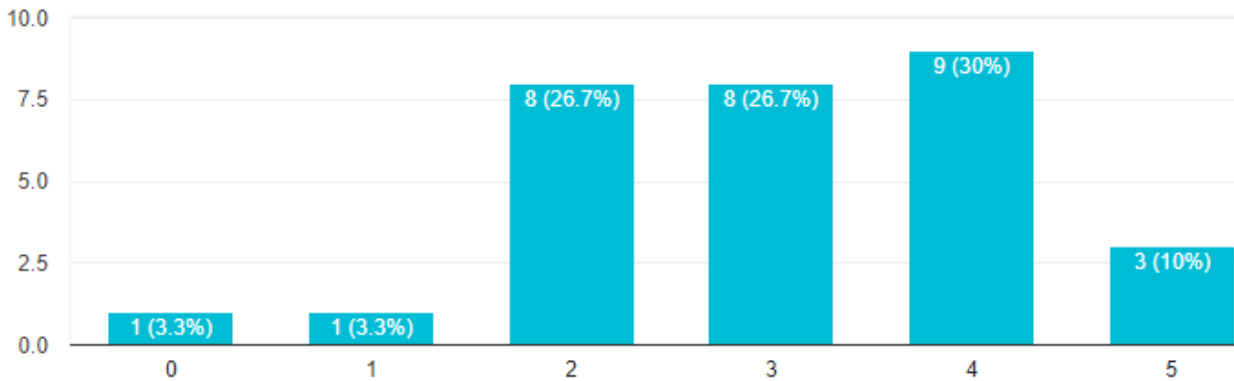
2.5.20 Opportunities for promotions and career advancement

Respondents were asked to rate whether aBi offers adequate opportunities for promotions and career advancement.

10% of respondents rated this area as excellent (5), 30% as above average, 26.7% as average and another 26.7% as below average, 3.3% as poor and another 3.3% as very poor as per the graph below.

Only 40% of respondents rated this area between above average and excellent while majority of respondents rated it between average and very poor.

A significant majority (90%) of respondents believe that there is room for improvement in this area.



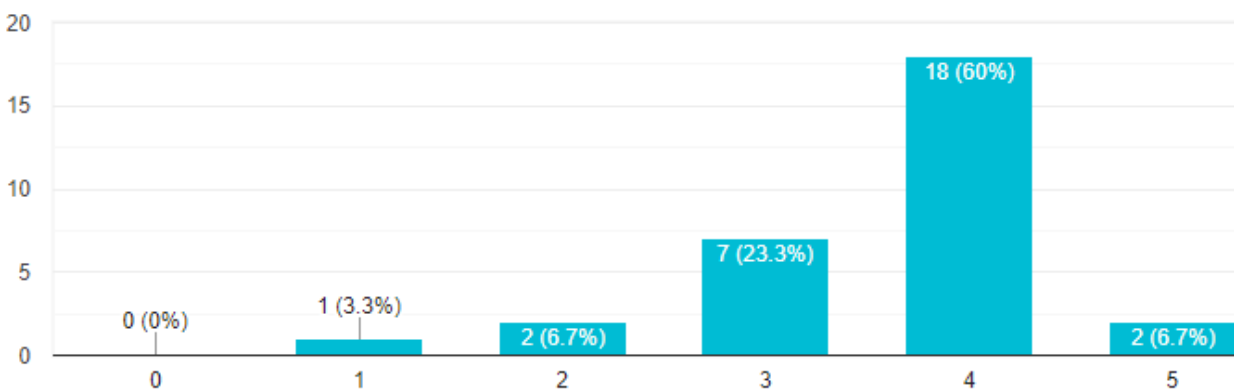
2.5.21 Adequate of training, tools and technologies to do the job well

Respondents were asked to rate whether they have adequate training, tools and technologies to do their jobs well.

6.7% of respondents rated this area as excellent (5), majority (60%) as above average, 23.3% as average, 6.7% as below average and 3.3% as poor as per the graph below.

Majority (66.7%) of respondents rated this area between above average and excellent while only 33.3% of respondents rated it between average and poor.

A significant majority (93.3%) of respondents though satisfied with the performance in this area to some extent believe that there is room for improvement.



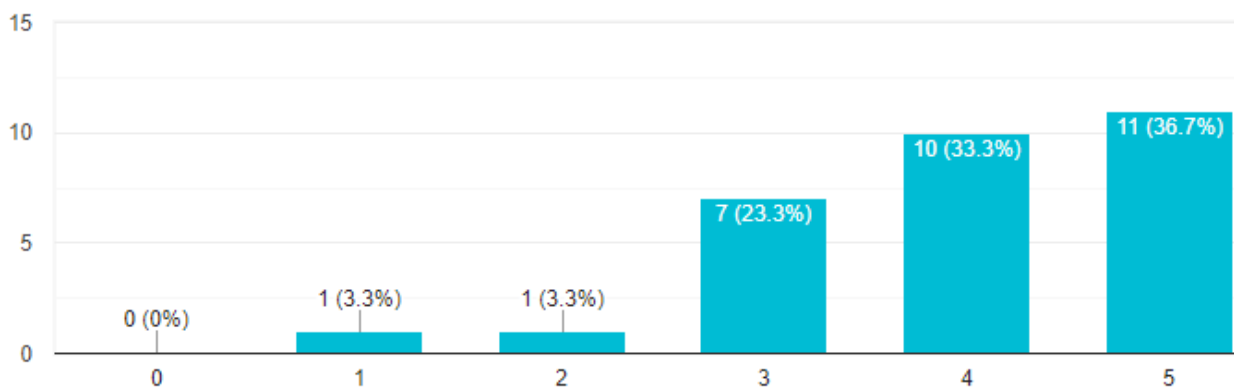
2.5.22 Recognition and acknowledgement of work by supervisors

Respondents were asked to rate whether their supervisors recognize and acknowledge them when they do their job well.

36.7% of respondents rated this area as excellent (5), 33.3% as above average, 23.3% as average, 3.3% as below average and another 3.3% as poor as per the graph below.

Significant majority (70%) of respondents rated this area between above average and excellent while only 30% of respondents rated it between average and poor.

Majority (66.3%) of respondents though satisfied with performance in this area to some extent believe that there is room for improvement.



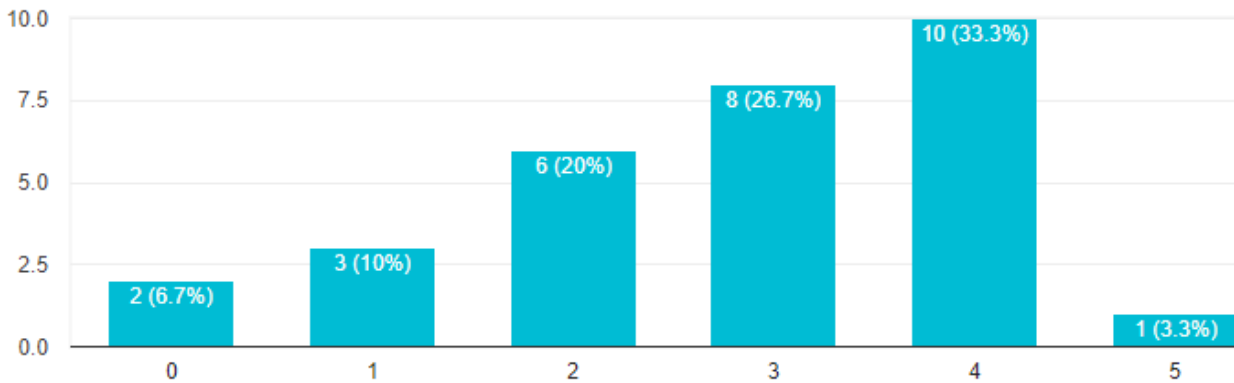
2.5.23 Fairness of pay with respect to duties and responsibilities

Respondents were asked to rate whether they consider their pay to be fair considering their duties and responsibilities.

3.3% of respondents rated this area as excellent (5), 33.3% rated it as above average, 26.7% as average, 20% as below average, 10% as poor and 6.7% as very poor as per the graph below.

Only 36.6% of respondents rated this area between above average and excellent while majority (63.4%) of respondents rated it between average and very poor.

A significant majority (96.7%) of respondents believe that there is room for improvement in this area.



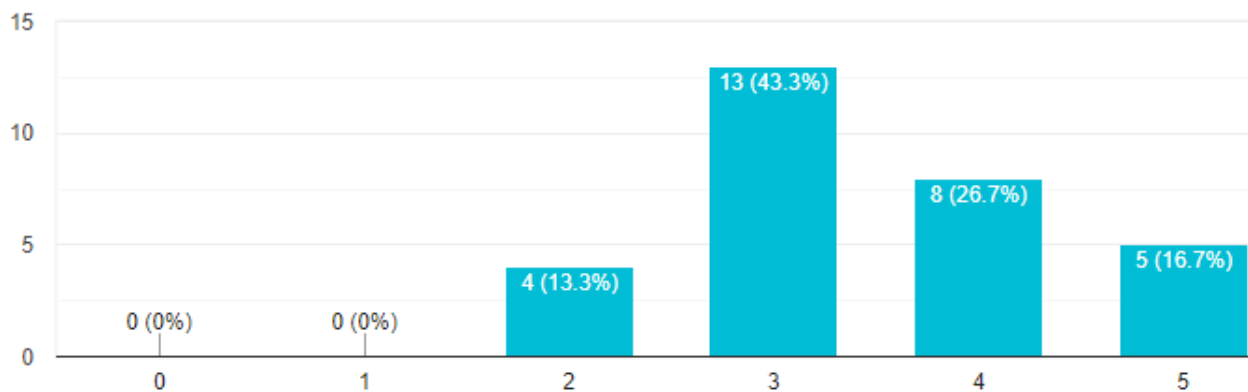
2.5.24 Assessment of aBi's benefits package

Respondents were asked to rate whether aBi offers good benefits package.

16.7% of respondents rated this at excellent (5), 26.7% as above average (4), 43.3% as average and 13.3% as below average as per the graph below.

43.4% of respondents rated this area between above average and excellent, majority (56.6%) as average and below.

Significant majority (83.3%) of respondents though satisfied with performance in this area feel that there is room for improvement.



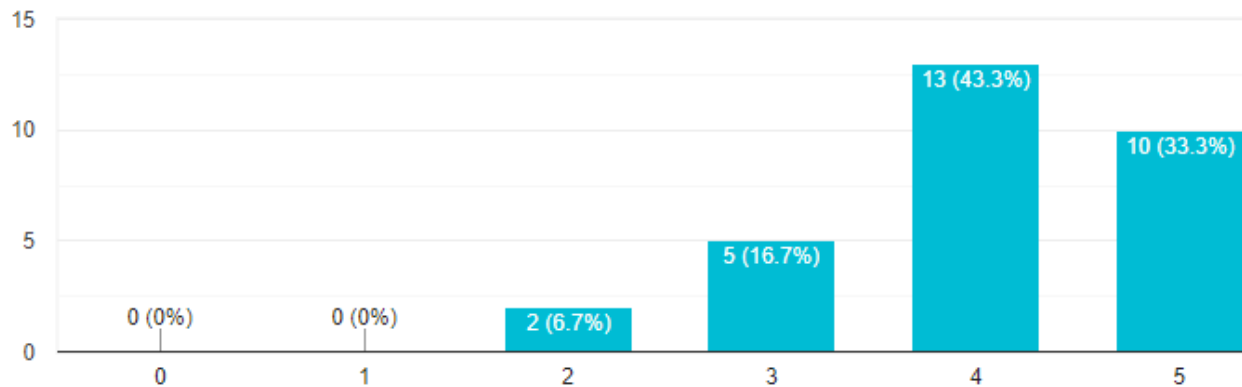
2.4.25 Valuing of staff feedback and contribution by Supervisors

Respondents were asked to rate whether their supervisors value their feedback and contribution.

33.3% of respondents rated this as excellent (5), 43.3% as above average (4), 16.7% as average (3) and 6.7% as below average (2) as per the graph below.

Significant majority (76.6%) of respondents rated this area between above average and excellent while only 23.4% of them rated it between average and below average.

Majority of respondents though satisfied with the performance in this area to some extent believe that there is room for improvement.



2.5.26 Conclusion

Most of the areas of the survey were rated by majority of respondents as above average with a few areas rated by majority of respondents as excellent, average and below average.

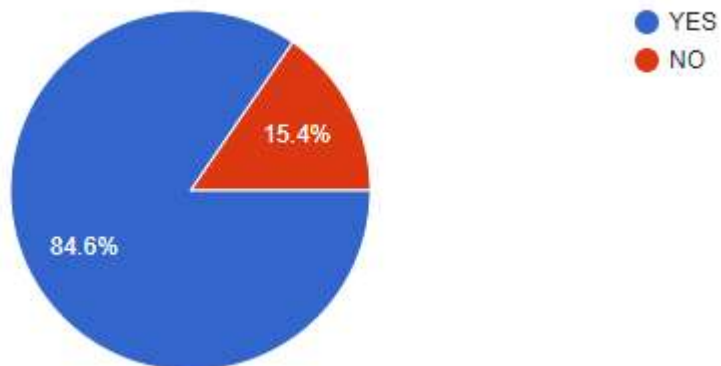
2.6 Agribusiness Actors Survey

The response rate in this area was 19%. Only 13 out of expected 69 responses were received and results are as follows.

2.6.1 Have you ever applied for a grant from aBi

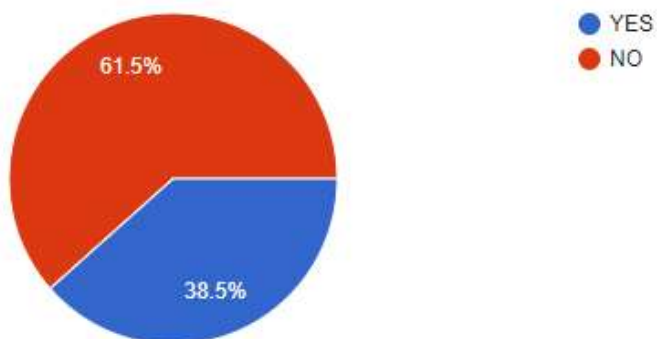
Respondents were asked if they have ever applied for a grant from aBi.

Results indicate that a significant majority (84.6%) of respondents had ever applied for a grant from aBi while 15.4% have never applied for the same as per the graph below.



2.6.2 Approval of grant application by aBi

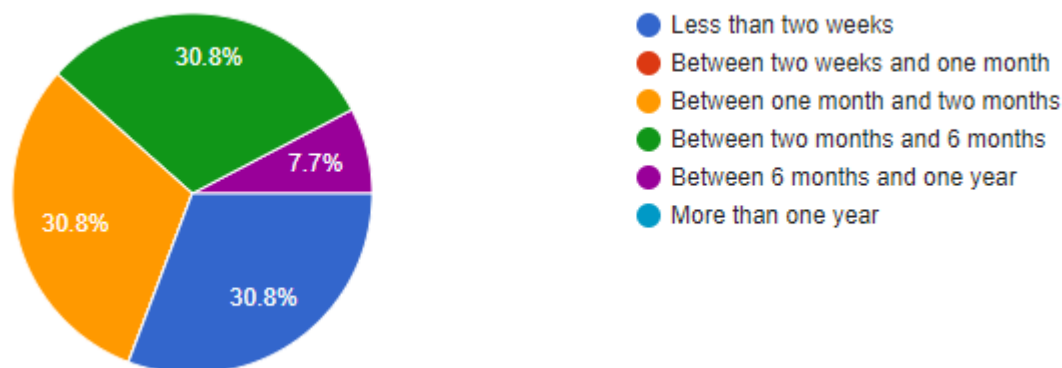
Respondents were asked if their grant application was approved by aBi. Only 38.5% of respondents had their grant application approved by aBi as per the graph below.



2.6.3 Period lapsed before getting feedback from aBi on proposals

Respondents were asked how long it took aBi to provide them with feedback on their proposals. All respondents received feedback on their proposals at least within one year of applying as per the graph below.

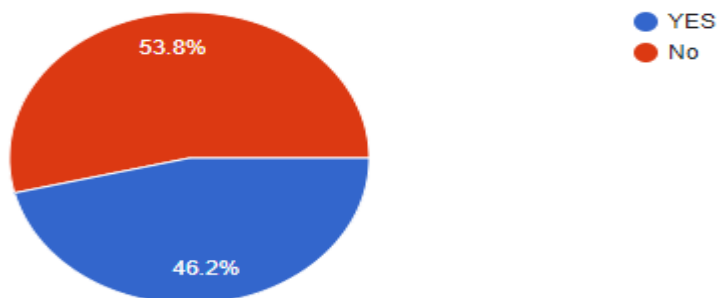
Each category of less than two weeks, between one month and two months, and between two months and six months was rated by 30.8% of the respondents while between six months and one year was rated by 7.7% of the population.



2.6.4 Satisfaction with the feedback/justification for denial or approval of grant

Respondents were asked if they were satisfied with the feedback/justification for denial or approval of their grant request.

Majority (53.8%) of respondents were not satisfied with the feedback/justification given for denial of grant while 46.2% of respondents were satisfied with the feedback/justification given to them as per the chart below.



The reasons given for dissatisfaction with aBi's feedback/justification were:

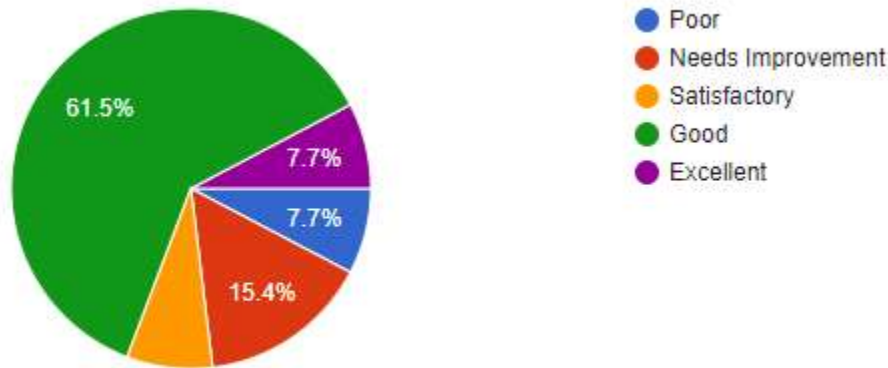
- i. Feedback on full proposal yet to come.

- ii. During the launch in Acholi, some partners were invited while others were not.
- iii. There was no explanation as to why the proposal was not approved.
- iv. The cooperatives in Northern Uganda need to be supported since the level of entrepreneur at the cooperative leadership is low to develop the proposal and the tight due diligent that the cooperative cannot meet the standards.
- v. We are extremely disappointed that aBi did consider our contribution in the value chain and rejected our inception report without looking at our project proposal which was partly funded by world bank.

2.6.5 Rating of aBi's Professionalism

Respondents were asked to rate aBi's professionalism.

Majority (61.5%) of respondents rated this area as good, 15.4% feel that this area needs improvement while each of excellent, satisfactory and poor was rated by 7.7% of the respondents as per the chart below.



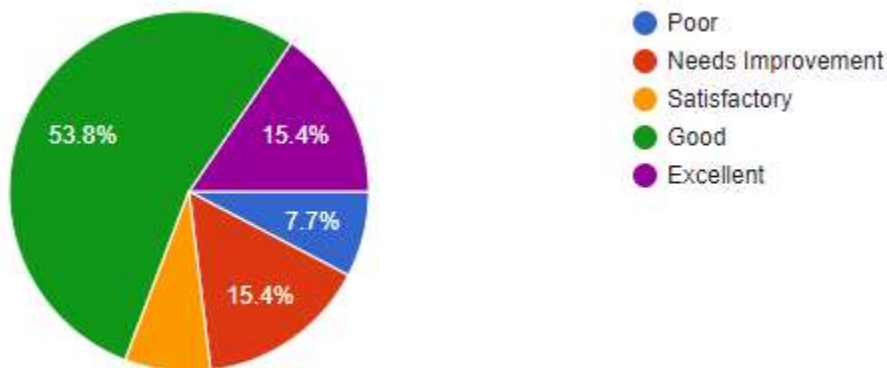
2.6.6 Rating of aBi's Transparency

Respondents were asked to rate aBi's transparency.

Majority (53.8%) of respondents rated this area as good, 15.4% as excellent, another 15.4% feel that there is need for improvement, 7.7% as satisfactory and another 7.7% as poor as per the graph below.

Significant majority (76.9%) of respondents rated this area in the categories of excellent, good and satisfactory, while only 23.1% of respondents rated the same in the categories of poor and needs improvement.

Although the performance in this area is generally good, transparency being one of the pillars for good governance, the feedback of the 23.1% respondents need not be ignored.

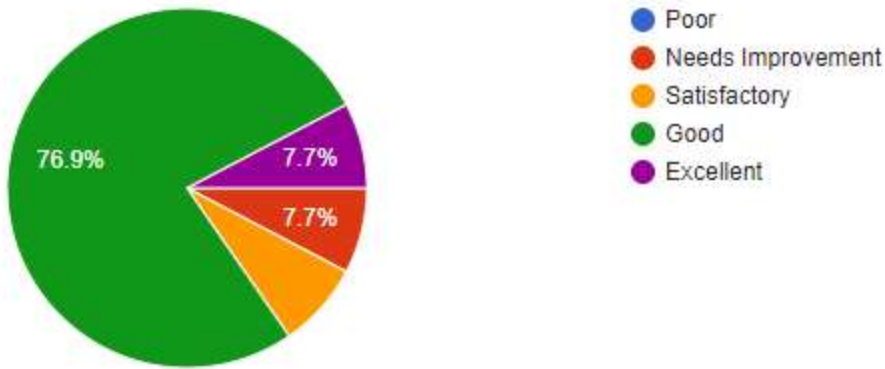


2.6.7 aBi's Innovation

Respondents were asked to rate aBi's innovation.

Results indicate that a significant majority (76.9%) of respondents rated this area as good while each of excellent, satisfactory and needs improvement was rated by 7.7% of respondents as per the chart below.

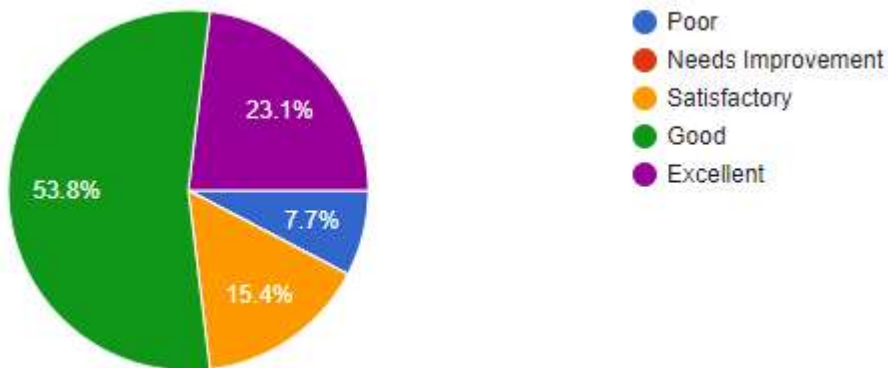
Generally, aBi's innovation is well rated by the respondents as 92.3% of them rated this area between excellent and satisfactory.



2.6.8 aBi's Integrity

Respondents were asked to rate aBi's integrity. Results indicate that majority (53.8%) of respondents rated this area as good, 23.1% as excellent, 15.4% as satisfactory and 7.7% as poor as per the chart below.

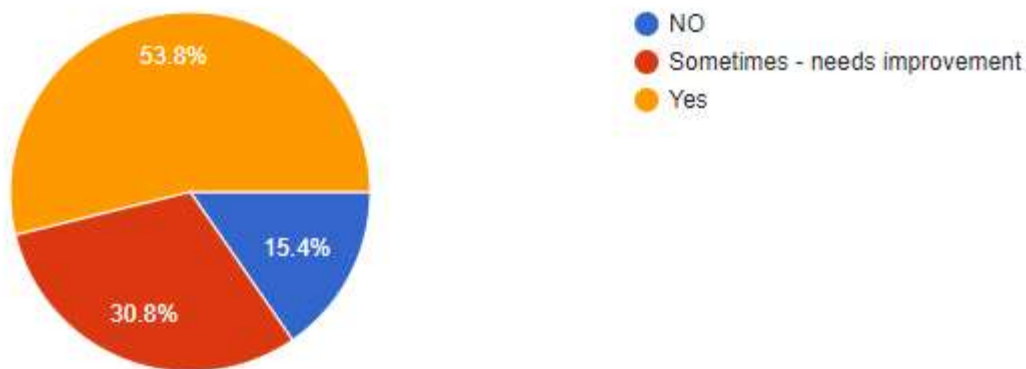
Significant majority (76.9%) of respondents rated this area between good and excellent.



2.6.9 Rating of sufficiency and reliability aBi's due diligence process

Respondents were asked to rate the sufficiency and reliability aBi's due diligence process.

Majority (53.8%) of respondents agree that aBi's due diligence process is sufficient and reliable, 30.8% rated it as sometimes – needs improvement and 15.4% of respondents do not agree as per the chart below.



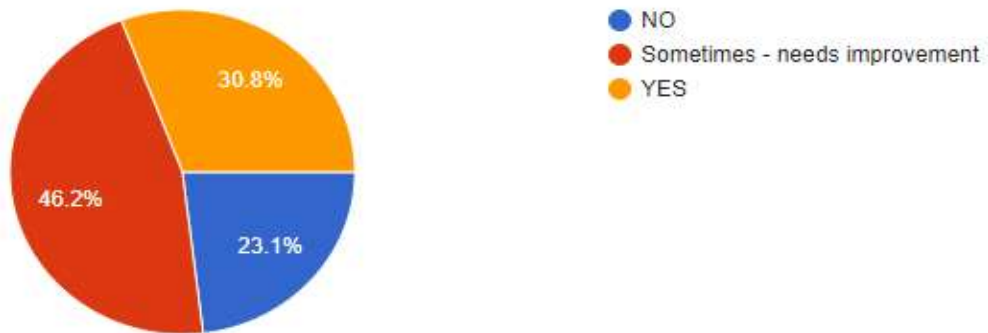
The reasons given by those who do not agree that aBi's due diligence process is sufficient and reliable are below.

- i. All the Districts of West Nile should be involved, particularly the DFAs.
- ii. Primary cooperatives in the north need to be nurtured for getting the grants, using the grant to development their capacity on management and financial literacy.
- iii. Involve stakeholders in your program to understand challenges and how to address them.
- iv. Equal weights have to be applied equally and fairly to all applicants. If some criteria weigh more than others, this weight should be evaluated and disclosed to all applicants in a transparent manner.
- v. There is need for timely notification so that the preparations for the due diligence are more effective.

2.6.10 Effectiveness of the new Funding Window approach in the identifying potential partners/ projects

Respondents were asked to rate effectiveness of the new Funding Window approach in identifying potential partners/ projects.

Only 30.8% of respondents agreed that the new funding window approach was effective in identifying potential partners/projects, 46.2% rated it as sometime – needs improvement and 23.1% of the respondents disagreed as per the chart below.



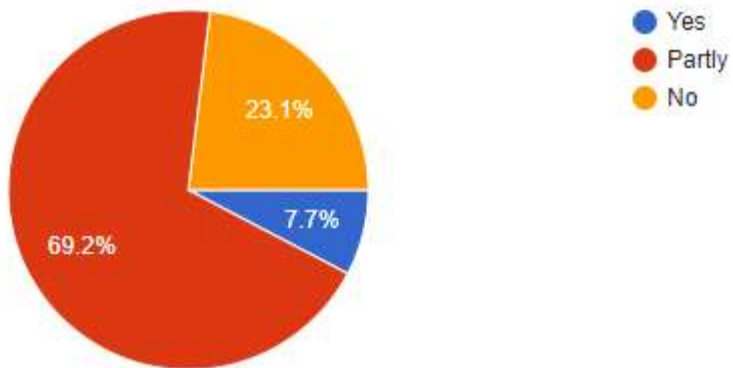
The reasons given by respondents who did not agree with the effectiveness of the new funding window gave the following reasons.

- i. Over concentration of funding to one region in Uganda and leaving, the rest is unfair.
- ii. It is restrictive.
- iii. The application system is not favorable to applicants. It shows that you have successfully submitted yet documents are not in the system.
- iv. The approach stops at the region. Regions like West Nile not covered. Instead, Gulu was chosen as the Centre for the North.
- v. Effectively explaining the new approach to the low-level cooperative which are being left out in the funding windows.

2.6.11 Meeting of agribusiness information and knowledge needs by aBi.

Respondents were asked if their agribusiness information and knowledge needs were met by aBi.

Only 7.7% of respondents agreed that their agribusiness information and knowledge needs were fully met by aBi, majority (69.2%) indicated that their agribusiness information and knowledge needs were partly met while 23.1% of the respondents indicated that the same was not met as per the chart below.



2.6.12 Conclusion

The approval rate for grant applications received is 38.5% while majority (61.6%) of applicants received feedback on their grant applications within two months of submitting applications. Most areas of the survey were rated between good and excellent.

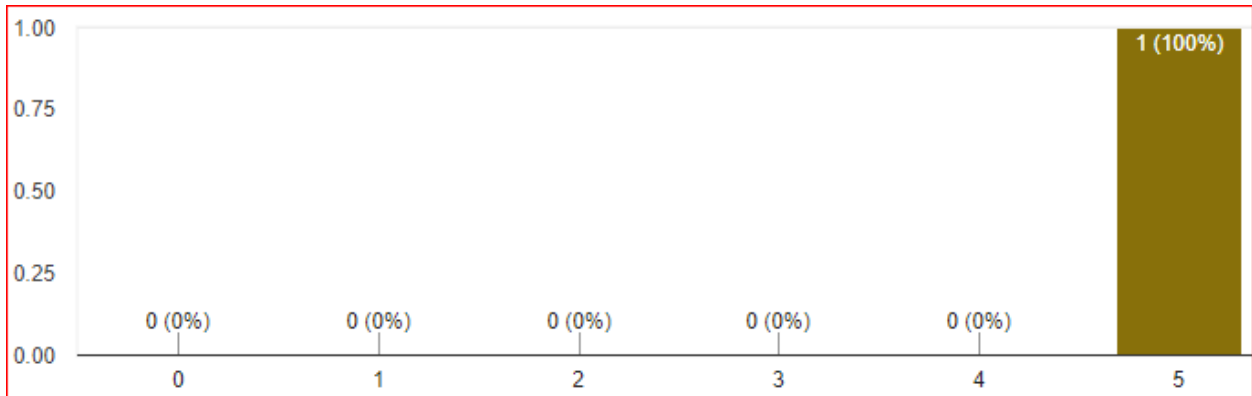
2.7 Government of Uganda Ministries, Departments and Agencies (MDA) Survey

The response rate in this area is 7%. A total of only 1 out of expected 15 responses was received and the findings are as follows.

2.7.1 Relevance of aBi the Agricultural Sector in Uganda

Respondents were asked to rate whether aBi is relevant to the agricultural sector in Uganda.

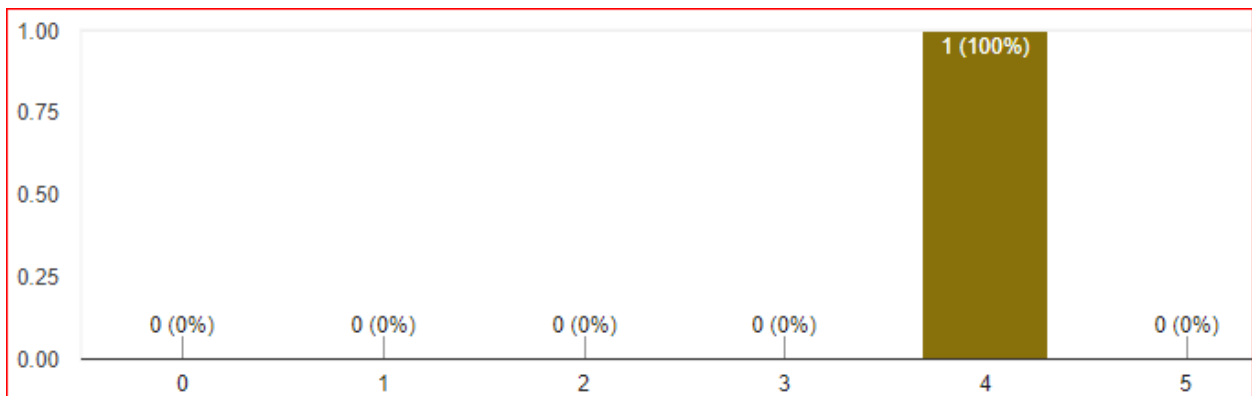
The only response received rated this area excellent (5) as per the graph below.



2.7.2 Fulfillment of value proposition to founders and investors

Respondents were asked to rate whether aBi is fulfilling the value proposition to its founders and investors (commitment to be the most efficient, professional and socially responsible vehicle to deliver social investment).

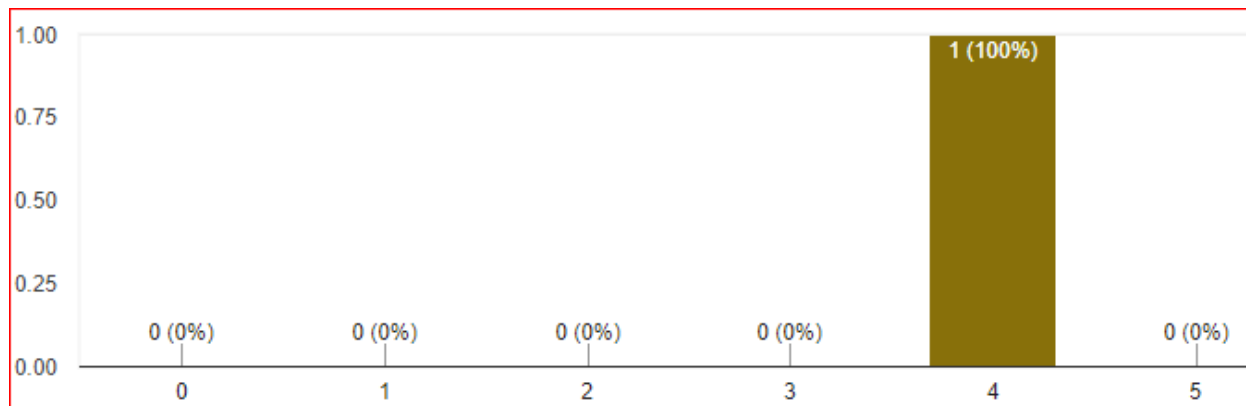
This was rated above average (4) as per the graph below.



2.7.3 Achievement of objectives

Respondents were asked to rate whether objectives of aBi are being achieved (e.g. ensuring a competitive profitable and sustainable agriculture and agribusiness sector in support to equitable wealth creation in Uganda).

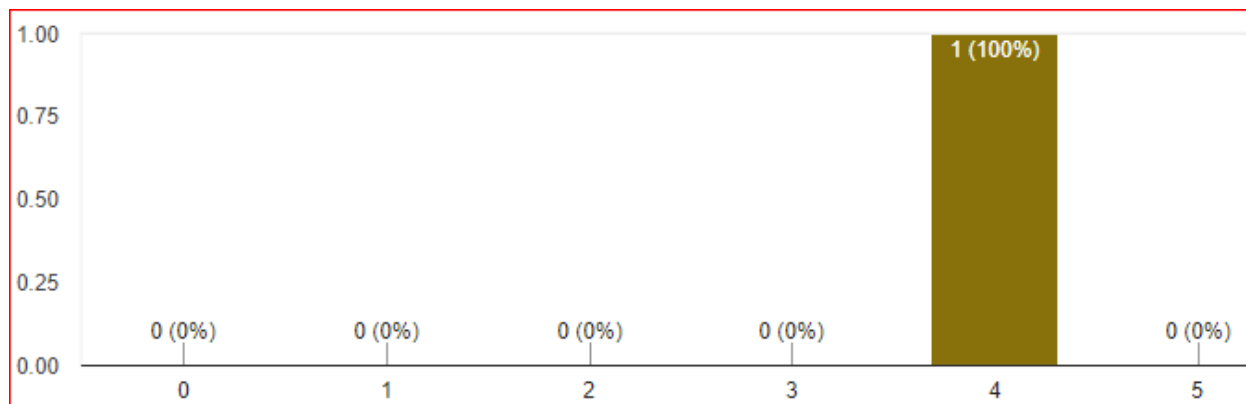
This was rated above average (4) as per the graph below.



2.7.4 Alignment of aBi Business Plan 2019/2023 to agricultural sector

Respondents were asked to rate whether aBi's new Business Plan (2019/23) is in line with the needs of the agriculture & agribusiness sector in Uganda.

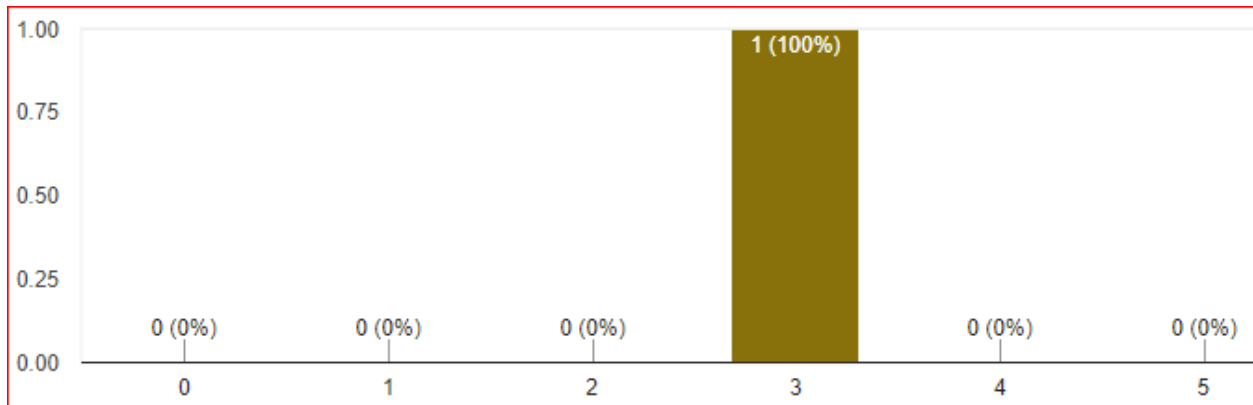
This was rated above average (4) as per the graph below.



2.7.5 Impact and accessibility of aBi's products and services

Respondents were asked to rate whether aBi's services and products have impact and are accessible to small holder farmers and agribusinesses? (quality of aBi's services and products).

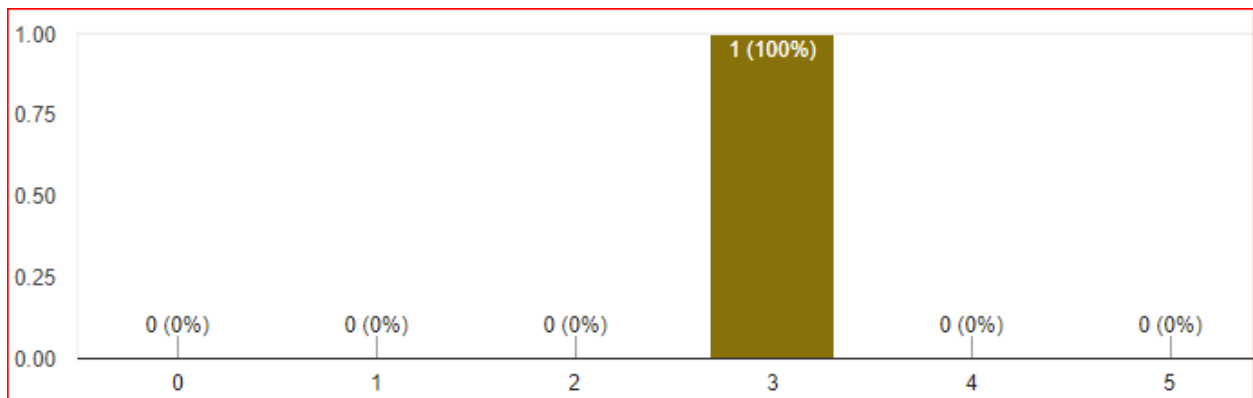
This was rate average (3) as per the graph below.



2.7.6 Addressing of cross cutting issues

Respondents were asked to rate whether cross cutting issues (such as gender and youth empowerment and climate change) are addressed by aBi.

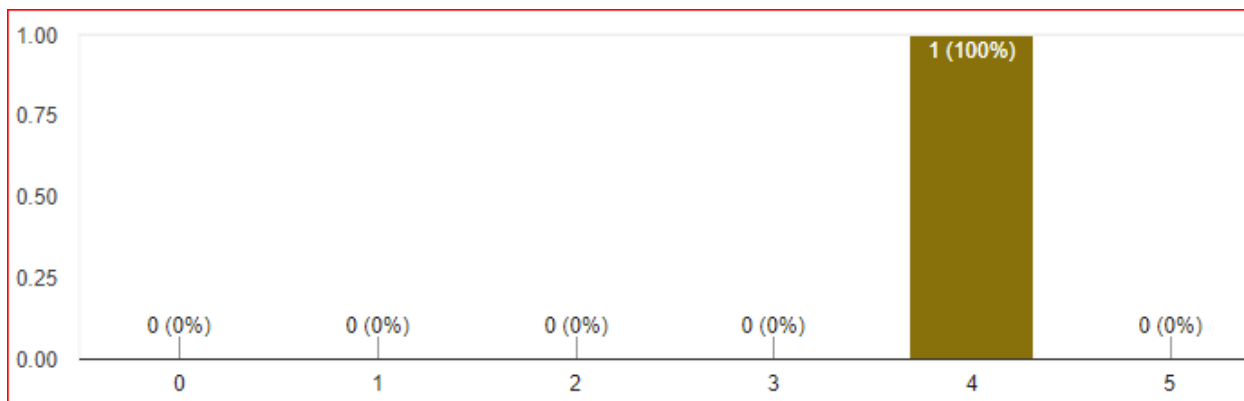
This was rated average (3) as per the graph below.



2.7.7 Social responsiveness of aBi's interventions

Respondents were asked to rate whether aBi's interventions are socially responsible (SRI).

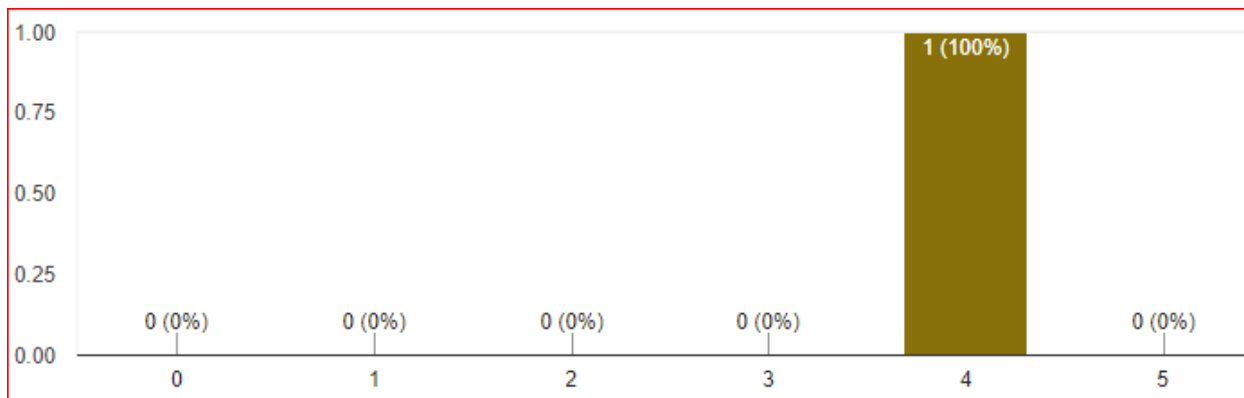
This was rated above average (4) as per the graph below.



2.7.8 aBi's trust and respect in the agribusiness sector

Respondents were asked to rate whether aBi is a trusted and respected actor in the agribusiness sector.

This was rated above average (4) as per the graph below.



2.7.9 Government MDA satisfaction with aBi's impact on target beneficiaries

The respondents were asked to rate the extent to which aBi impacts on its target beneficiaries.

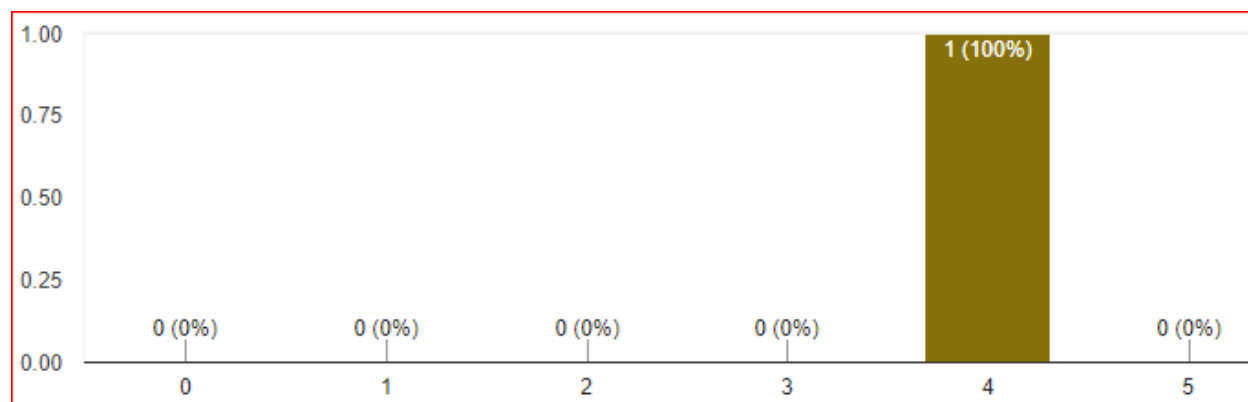
The benefit to smallholder farmers was rated as average, beneficiary agribusiness as above average and aBi Finance smallholder farmers as average as summarized in the table below.

Target beneficiary impact / Rating scale		0	1	2	3	4	5
a).	Smallholders increased sustainable production, productivity and market integration						
b).	Beneficiary agri-business performance and sustainability						
c).	aBi Finance smallholder farmers and agribusinesses access appropriate and serviceable financial products						

2.7.10 Reliability of aBi's products and services

Respondents were asked to rate whether aBi's products and services are reliable.

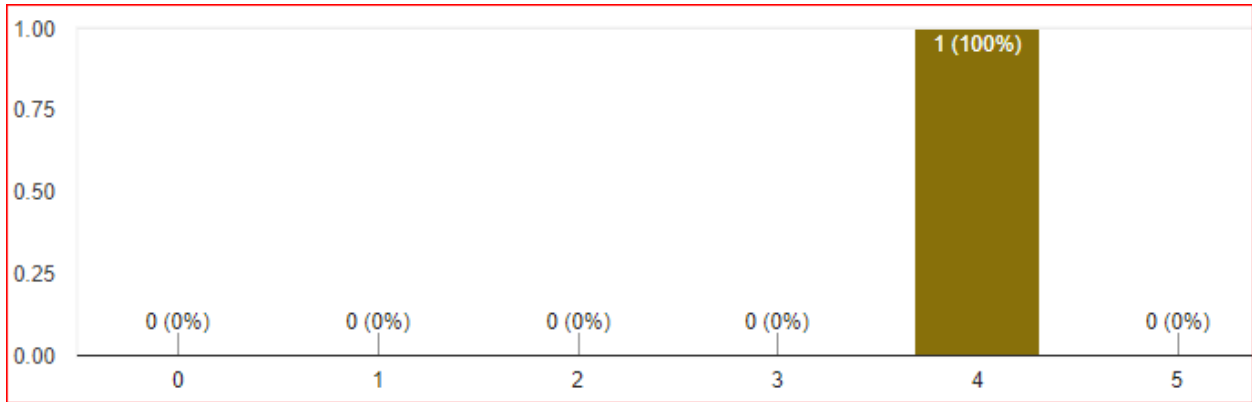
This area was rated above average (4) as per the graph below.



2.7.11 Innovativeness of aBi's interventions

Respondents were asked to rate whether aBi's interventions are innovative

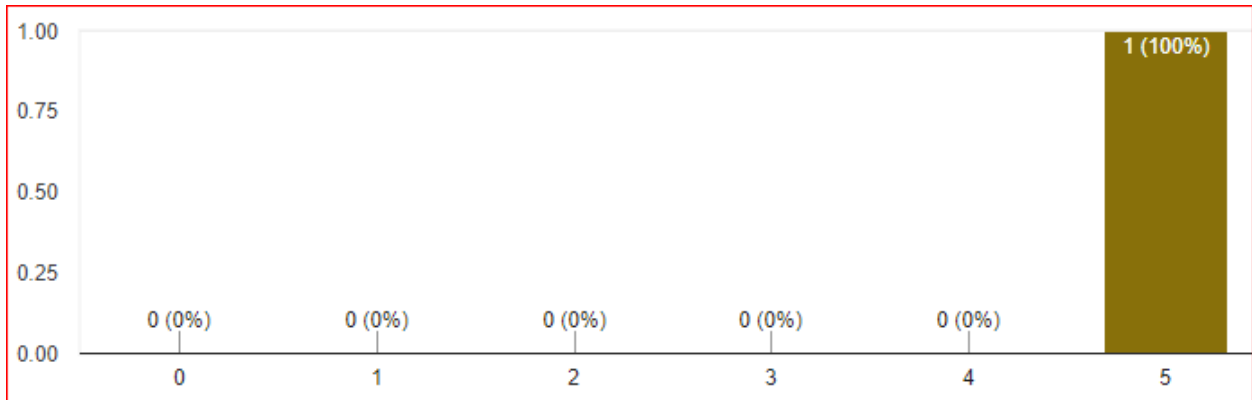
This area was rated above average (4) as per the graph below.



2.7.12 Efficiency and friendliness of service

Respondents were asked to rate aBi's efficiency and friendliness of service

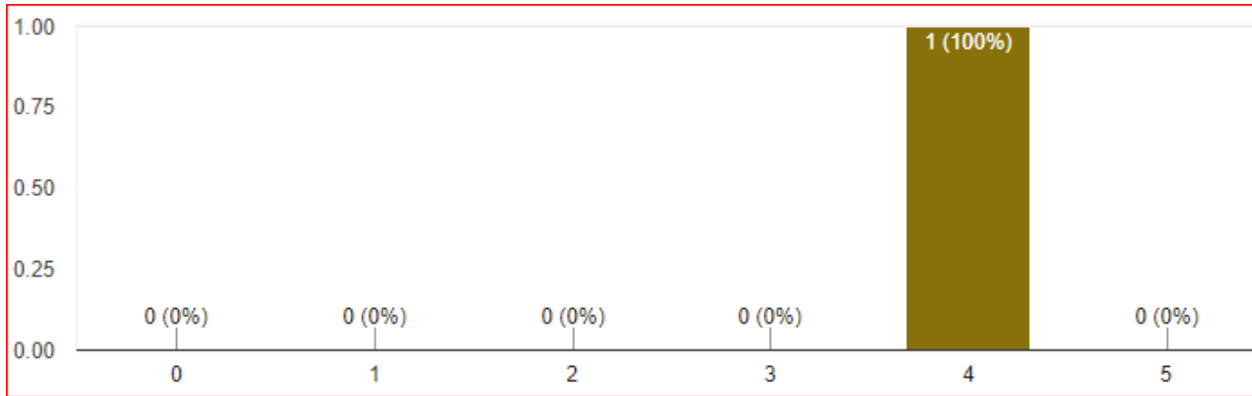
This area was rated as excellent (5) as per the graph below.



2.7.13 Strong commitment to a high level of service

Respondents were asked to rate aBi's strong commitment to a high level of service

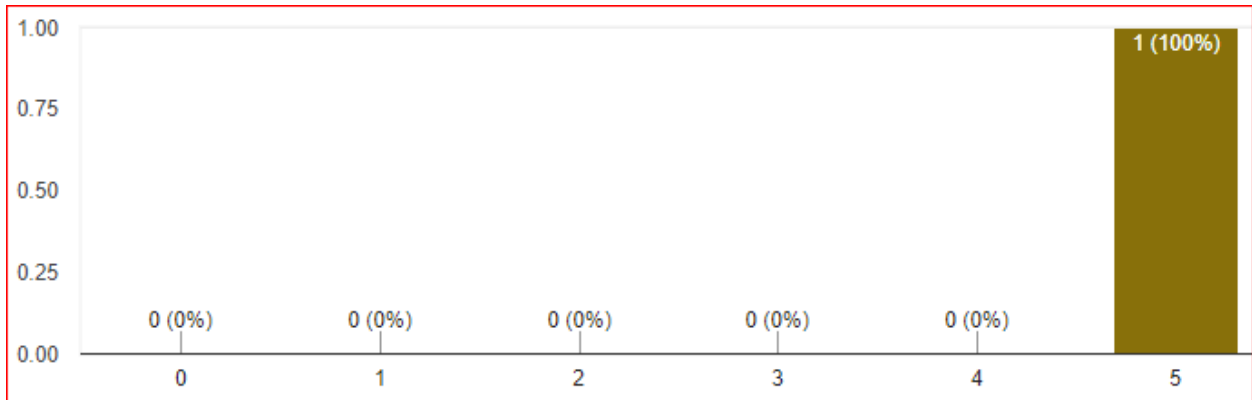
This area was rated as above average (4) as per the graph below.



2.7.14 High integrity of aBi Staff & Management

Respondents were asked to rate whether aBi staff and management have high integrity.

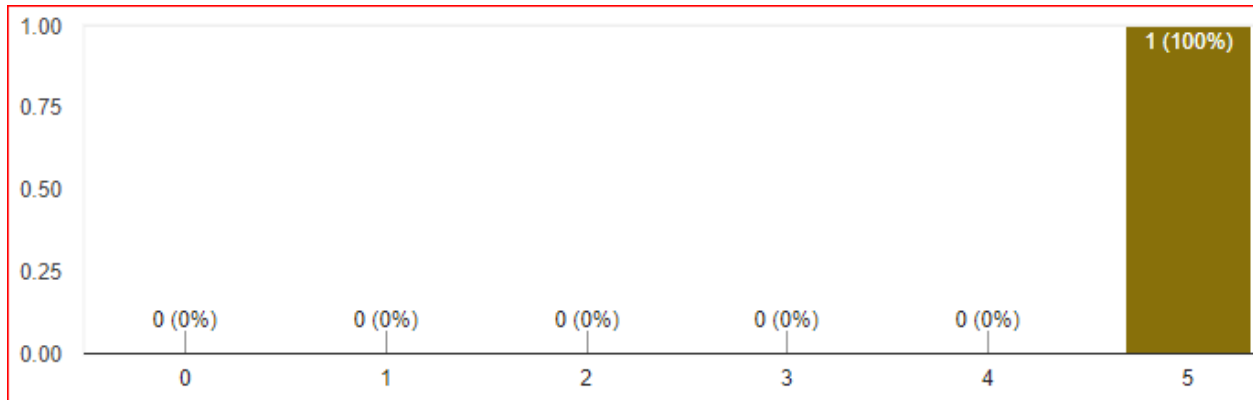
This was rated as excellent (5) as per the graph below.



2.7.15 Professionalism of aBi Staff & Management

Respondents were asked to rate whether professionalism of aBi Staff & Management is high

This was rated as excellent (5) as per the graph below.



2.7.16 Conclusion

The Government MDA's rate all areas of the survey between above average and excellent with exception of the following areas that were rated as average and below.

- i. Impact and accessibility of aBi's products and services.
- ii. Addressing of cross cutting issues.
- iii. Smallholders increased sustainable production, productivity and market integration.
- iv. aBi Finance smallholder farmers and agribusinesses access appropriate and serviceable financial products.

3.0 Recommendations

3.1 Need to refine the questionnaires: Considering the length of the tools (questionnaires) used in this survey, it is highly recommended that the same be shortened/refined to focus on only key aspect of aBi operations that are of interest and knowledge to the target respondents. The other option to consider could be to split the survey into two or more phases where some areas are assessed in the first phase (possibly first half of the year) and the other areas assessed in the subsequent phase. There is also need for improvement in the communication and follow up of the respondents to enhance response.

3.2 Need to utilize comparative analysis for internal benchmarking: The comparative analysis should be utilized to identify areas for possible internal benchmarking especially on areas where one entity (aBi Development & aBi Finance) is performing better than the other to improve stakeholder experience and ultimately, efficiency.

3.3 Need for benchmarks to aid determination of acceptable performance: Consider developing benchmarks or minimum acceptable scores for areas assessed in order to aid determination of which areas are within acceptable limits and which ones are below such limits. This will help focus attention to areas that require urgent intervention.

3.4 Need to implement the Action Plan to sustain and improve good performance: Excellent performance should be sustained while measures to ensure improved performance for areas with low rating should be designed and adopted.

4.0. ACTION PLAN

The Action Plan is capturing the most critical areas that were rated average (50%) or below average (49% - 0). It highlights the recommendations for improving the satisfaction levels, the responsibility centers and the implementation timelines.

Focus Area	Current Satisfaction Level	Recommendation	Responsibility Centre	Implementation / Date
Survey Response Rate	34%	Improve the Response Rate thru; Refining and shortening the questionnaire, effective communication & follow up of respondents, and allow adequate time for data collection	ACM, ICT & RMRD	1 st October 2020
Efficiency and friendliness of aBi's services.	50%	Improve efficiency across the board (to be measured by attainment of efficiency KPIs as per AWPB)	GCEO, Chiefs	31 st December 2020
Business development support and technical advice to VCD partners	42.9%	Improve quality of BDS Extend additional BDS especially to VCD IPs	COO VCD, BDSO	31 st December 2020
Communication and cascading of business objectives/Business Plan dissemination	33.3% BOD rating even though BP Plan dissemination was rated at 63.7% by Staff	Continuous implementation of dissemination plan of business objectives covering the Board, staff & other stakeholders	GCEO, Chiefs, Board Office, & ACM	30 th June 2020
Orientation and induction of aBi Development IPs	28% (quality of orientation) 42.9% (topics and delivery)	Increase the time allocated for IP induction Improve on the delivery of induction/ orientation (enhance capacity of	Chiefs	30 th September 2020

		facilitators)		
Acquiring and retaining relevant skill levels by aBi leadership.	46.6%	Placement of appropriate attention by aBi leadership on acquiring and retaining relevant skill levels. Job evaluation conducted. HR Retention Strategy formulated	GCEO, COO CS & HHRSS	30 th September 2020
Staff salaries	36.6%	Conduct Job Evaluation & Salary Review exercise to appreciate how aBi compares to market	GCEO, COO, CS, HHRSS	31st December 2020
Opportunities for staff promotions and career advancement	40%			
Other staff welfare packages	43.4%			
Effectiveness of the new Funding Window approach in the Identifying potential partners/projects	30.8%	Popularise and improve the FW approach	Chiefs, ACM	31st December 2020
Cross-cutting issues addressed	0% (Government MDAs rating even thou the Development Partners rated it at 100%)	Further mainstream and support cross cutting issues in aBi operations Enhance collaboration/partnerships with government initiatives Advocacy & awareness creation to GoU partners	Chiefs, HoPD & BDM	Ongoing
Impact and accessibility of aBi's products and	0% (1 respondent out of	Advocacy & awareness creation to GoU partners	Board, GCEO, ACM	Ongoing

services by Government MDA	targeted 15 MDA respondents)	Enhance collaboration/partnerships with government initiatives.		
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