

60 — decibels

Commissioned by



# DIGITAL SMALL-SCALE FARMER FINANCE INITIATIVE IN ZAMBIA

AB Bank Zambia November 2024



Source: AB Bank Zambia

voice of the farmers 

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## About This Report

This report is designed to provide an in-depth understanding about AB Bank Zambia customers, their profile, the outcomes they experience, how satisfied they are, and what improvements can be applied for greater impact and business performance.

The insights are based on phone interviews with 285 customers, in Zambia. These interviews were conducted by 60 Decibels trained researchers.

60 Decibels employed a random sampling method to select respondents. To learn more about 60 Decibels methodology, head to the [Appendix](#).

To contextualize the results, see how AB Bank Zambia's performance compares to other financial sector companies in the [Performance Snapshots](#) and [Appendix](#).

**285 customers interviewed,  
54% were female.**



*AB Bank is so far offering the best for us entrepreneurs, their interest rates are very low. I have been getting business loans from them for three years now and I have never been disappointed.*

- Male, 44



## Top Insights

### 1 AB Bank is expanding access to formal financial services, with 1 in 2 customers receiving their first formal loan through the bank.

50% of customers report receiving their first formal loan through AB Bank. 67% of customers had no prior access to similar financial offerings, highlighting the bank's role in reaching underserved populations across various economic sectors, 80% of AB Bank's customers report being unable to find good alternatives elsewhere. While AB Bank's contribution is substantial, an inclusivity ratio of 0.49 indicates the opportunity to extend its services further to include more vulnerable groups.

**Highlight:** AB Bank is significantly enhancing financial inclusion by providing financial services to previously underserved customers and has the opportunity to scale this impact further.

See pages: [7](#), [8](#), [9](#).

### 2 Customers record high satisfaction with AB Bank's services, recording Net Promoter Score (NPS) of 55.

Promoters particularly value AB Bank's repayment flexibility, quality of customer service, and support for small businesses. Overall satisfaction has grown over the past 24 months, with notable improvements among customers who appreciate the bank's loan terms and efficient approval and disbursement processes. 9 out of 10 customers are satisfied with the loan terms, and more than 80% find it easy to meet the loan requirements, suggesting that streamlined processes are facilitating smoother access to credit.

**Recommendation:** AB Bank should continue emphasizing its key strengths, and given the higher satisfaction among female customers, targeted initiatives to engage this segment could further enhance loyalty and drive higher advocacy.

See pages: [11](#), [13](#), [18](#).

### 3 1 in 4 customers report facing challenges, with nearly all indicating that the challenge remains unresolved.

Those facing challenges with AB Bank mainly report a lack of loan repayment flexibility, concerns about customer service quality, and issues with loan conditions. Detractors are calling for a reassessment of loan eligibility. eTumba users primarily use the platform to access loans, which may explain the less frequent usage recorded. These users also highlight challenges such as platform unavailability, system downtime, and transaction delays. Despite these issues, 93% of eTumba users would be 'very disappointed' if it were unavailable, underscoring significant growth potential if challenges are addressed.

**Recommendation:** Continue to streamline service delivery consistency, improve the speed of problem resolution, explore offering larger loan sizes and enhance eTumba's reliability to boost user adoption and engagement.

See page: [12](#), [15](#), [16](#).

### 4 AB Bank is playing a vital role in boosting its customers' access to credit and overall financial resilience.

All customers have used AB Bank's loan services at least once. While only 4% of customers took agricultural loans, nearly half of those who took normal/micro loans used them for agricultural-related activities. Highlighting a need for financial support in the agriculture sector, even among those using regular loans. Additionally, 60% of customers report ease of arranging for emergency funds, with 87% reporting that the ease of doing this has improved because of AB Bank.

**Highlight:** AB Bank is supporting customers' financial needs but also strengthening their ability to manage financial emergencies, reflecting the bank's positive impact on customer financial stability and resilience.

See page: [9](#), [19](#), [20](#).

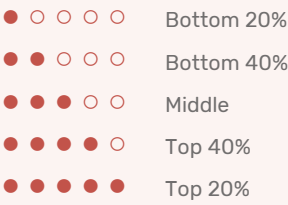
# Performance Snapshot

The AB Bank performance column presents how AB Bank compares to 60 Decibels Benchmarks in the financial services sector in Africa. Additional details of the results can be found, in the context of the 60 Decibels Benchmarks, in the [Appendix](#).

## Benchmark Overview

|                                 |  |                             |                                 |
|---------------------------------|--|-----------------------------|---------------------------------|
| Africa<br>geographical<br>focus | Financial<br>Services<br>sector<br>focus | 92<br>companies<br>included | 57,176<br>voices<br>listened to |
|---------------------------------|--|-----------------------------|---------------------------------|

## Performance vs 60dB Benchmarks



## Who is AB Bank Zambia reaching?

|  | AB Bank<br>Performance | Benchmark<br>Performance |
|--|------------------------|--------------------------|
| Female                                   | 54%                    | ● ● ● ○ ○                |
| Inclusivity Ratio                        | 0.49                   | ● ● ○ ○ ○                |
| Accessing product/service for first time | 67%                    | ● ● ● ● ○                |
| Could not easily find a good alternative | 80%                    | ● ● ● ● ●                |



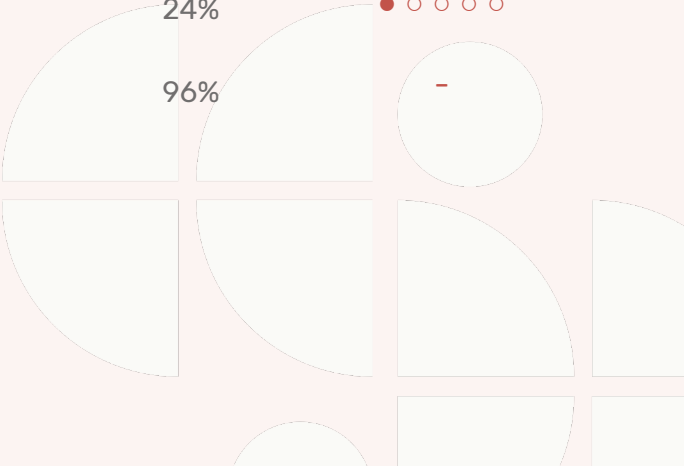
## What impact is AB Bank Zambia having?

|  |     |           |
|--|-----|-----------|
| % reporting 'very much' improved quality of life | 55% | ● ● ● ● ● |
|--|-----|-----------|



## How satisfied are AB Bank Zambia customers?

|                                  |     |           |
|----------------------------------|-----|-----------|
| Net Promoter Score               | 55  | ● ● ● ● ● |
| Repayment burden 'not a problem' | 82% | ● ● ● ● ● |
| % experiencing challenges        | 24% | ● ○ ○ ○ ○ |
| % with unresolved issues         | 96% | —         |







A typical customer is a 43-year-old female, who's been with AB Bank for over 27 months on average and lives in a 6-member household.

#### About the Customer and Banking Services (n = 285)



**54%**

**Female customers**  
Male customers: 46%



**43.2**

**Average age**  
Youngest: 23  
Eldest: 66



**5.5**

**Average size of household members**

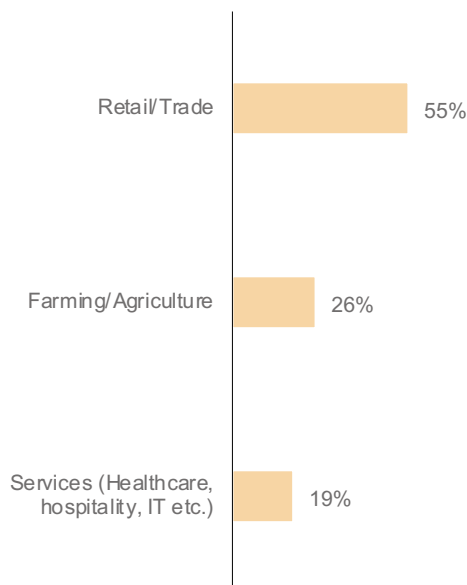


**27.2**

**Average tenure with AB Bank**  
(In months)

#### Primary Source of Income

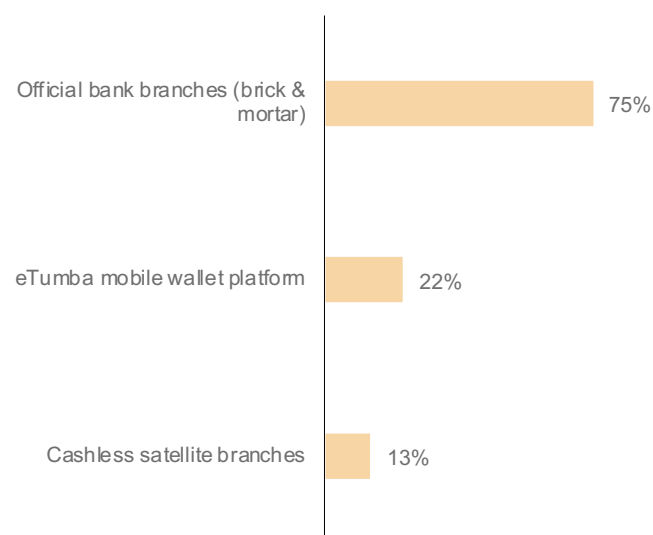
Q: What is your primary source of income or occupation? (n = 285)



3 in 4 customers interact with AB Bank via branches, and all have used its loan services at least once. Only 4% took agricultural loans.

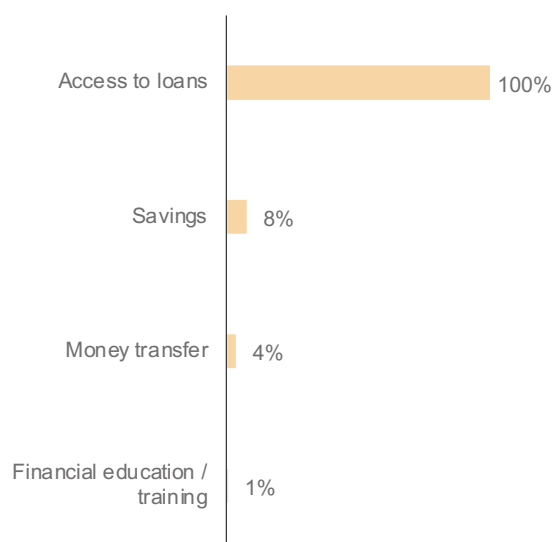
#### Points of Interaction with AB Bank

Q: What are the points of interaction you use when accessing AB Bank products and services? Multi-select question (n = 285)



#### Services Availed from AB Bank

Q: Which of these services did you receive from AB Bank in the last 3 years? Multi-select question (n = 285)

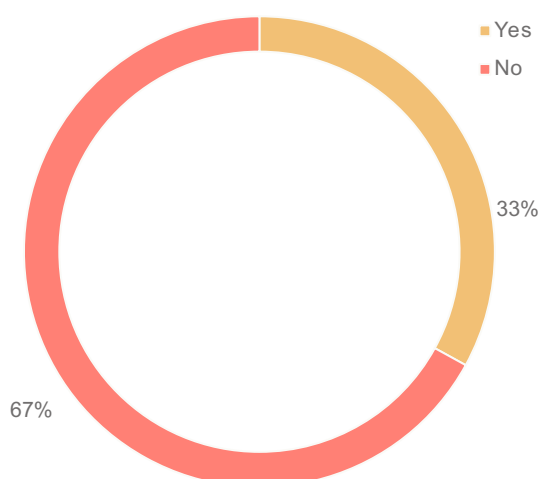


Out of the loans accessed, 4% agricultural / climate smart loans.

**67% of customers report no prior access to services similar to those AB Bank provides, and 80% could not find a good alternative.**

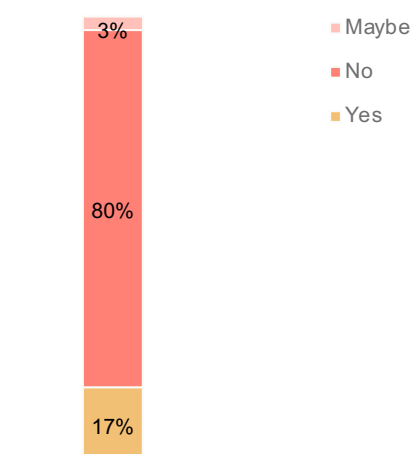
### First Access

Q: Before AB Bank, did you have access to financial services like the ones AB Bank provides? (n = 285)



### Access to Alternatives

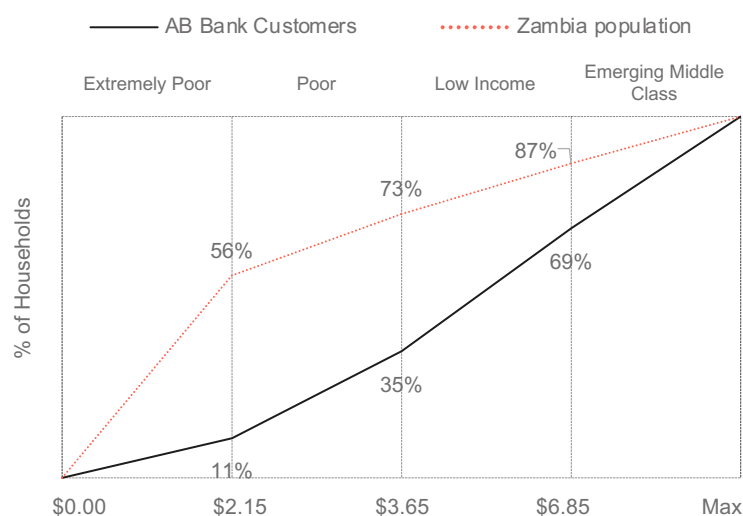
Q: Could you easily find a good alternative to AB Bank's financial services? (n = 283)



**35% of AB Bank customers live under \$3.65 per day, compared to 73% nationally.**

### Customers' Income Distribution Relative to Country Average

XX% living below \$X.XX per person per day (2015 PPP) (n = 274)



### Inclusivity Ratio

Degree to which AB Bank is reaching low-income clients in Zambia (n = 274)

**0.49**

1 = parity with population;  
 > 1 = over-serving;  
 < 1 = under-serving.  
[See Appendix](#) for calculation.

●●○○○

BOTTOM 40% - 60dB Benchmark

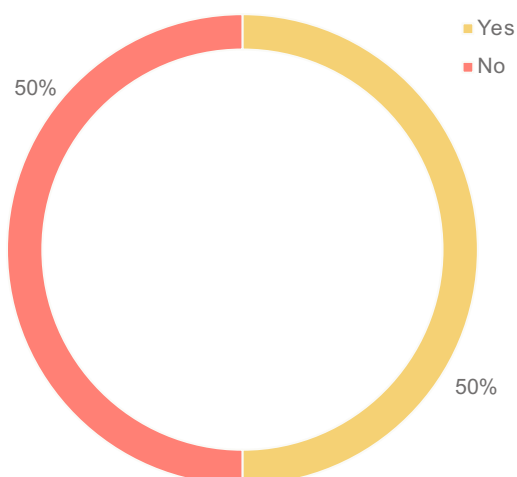
This suggests that the average AB bank customer 60 Decibels spoke to is relatively well-off compared to the average Zambian.



## Half of the customers who received loans from AB Bank say that this was their first loan from a financial institution.

### First-Time Borrowers with AB Bank

Q: Was the loan you received from AB Bank your first loan from a financial institution? (n = 275)\*

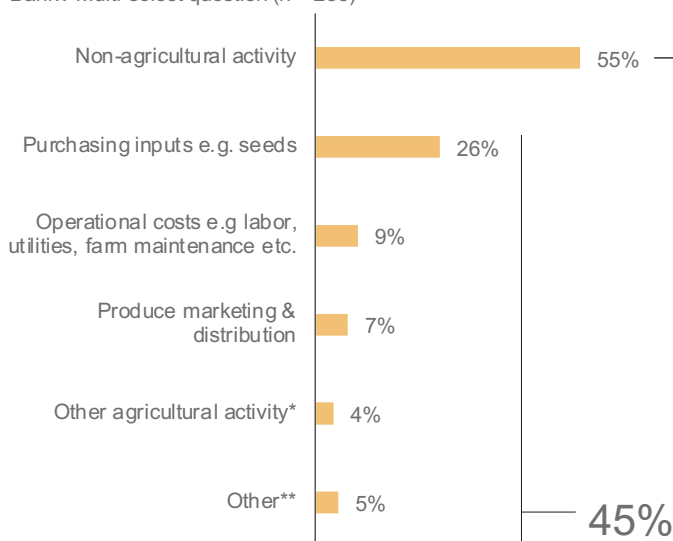


\*Sample based on customers who accessed standard loans only.

## While only 4% of customers took agricultural loans, nearly half (45%) of regular loan users funded agriculture-related activities.

### AB Bank Loan Usage

Q: Please describe how you are using / used the latest loan from AB Bank? Multi-select question (n = 285)



\*\* Other ways how customers are utilizing AB Bank loans include building / leasing infrastructure on the farm; purchasing / renting machinery and purchasing / leasing land.

### Non-agricultural activity breakdown (n =156)

|   |     |
|---|-----|
| Grocery business                          | 35% |
| Retail clothing                           | 20% |
| Real estate business                      | 15% |
| Bar & restaurant                          | 11% |
| Salon & beauty                            | 6%  |
| Mobile money business capital / expansion | 5%  |
| Auto and spare parts                      | 4%  |
| School fees payment                       | 4%  |

The use of normal/micro loans for agriculture-related activities indicates a demand for financial support in the sector, even among those not choosing agricultural loans. Discussions with the AB Bank team suggest that customers prefer normal/micro loans due to perceived accessibility and flexibility.

# 02:

## Experience



If AB Bank Zambia customers are unhappy, it's unlikely they will continue to choose the services or recommend to others.

This section uses the popular Net Promoter Score® to understand the level and drivers of customer satisfaction and loyalty. Additional insights on challenges and suggestions for improvement highlight areas AB Bank Zambia can improve.

The key indicators in this section are:

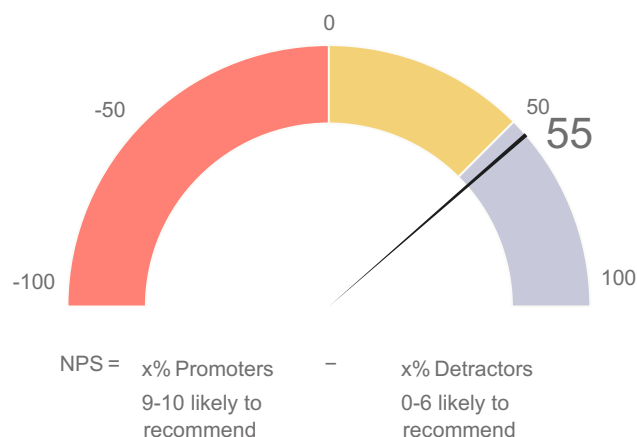
- **Net Promoter Score:** How likely are AB Bank customers to recommend your company to a friend?
- **% Experiencing Challenges:** What proportion of customers experience challenges with AB Bank services?
- **Services Availed via eTumba:** To what extent have customers accessed and utilized various services offered through the eTumba mobile wallet platform?
- **Loan Application Experience:** Are the guarantor and documentation requirements easy for the customers to meet?
- **Satisfaction with Loan Features:** Are customers satisfied with the loan amount and terms?



## AB Bank has an NPS of 55, which is excellent and higher than the 60dB Benchmark.

### Net Promoter Score® (NPS)

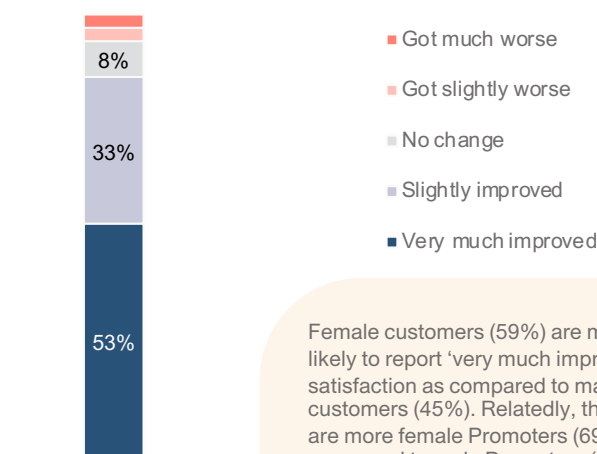
Q: On a scale of 0-10, how likely are you to recommend AB Bank to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 285)



TOP 20% - 60dB Benchmark

### Change in Customer Satisfaction

Q: In the past 24 months, has your overall satisfaction with AB Bank changed? (n = 285)



Female customers (59%) are more likely to report 'very much improved' satisfaction as compared to male customers (45%). Relatedly, there are more female Promoters (69%) compared to male Promoters (60%).

Follow up from NPS question: Respondents were asked to explain their rating to provide an insight into what they value and what creates dissatisfaction.

# 65%



are Promoters

**They love:**

1. Repayment flexibility  
(41% of Promoters / 27% of all respondents)

2. Good customer service  
(38% of Promoters / 25% of all respondents)

3. Small businesses support  
(16% of Promoters / 11% of all respondents)

# 25%



are Passives

**They like:**

1. Good customer service  
(29% of Passives / 7% of all respondents)

**They want to see:**

2. Flexible repayment policies  
(21% of Promoters / 5% of all respondents)

3. Professional loan officers  
(16% of Promoters / 4% of all respondents)

# 10%



are Detractors

**They want to see:**

1. Reassessment of loan eligibility  
(45% of Detractors / 5% of all respondents)

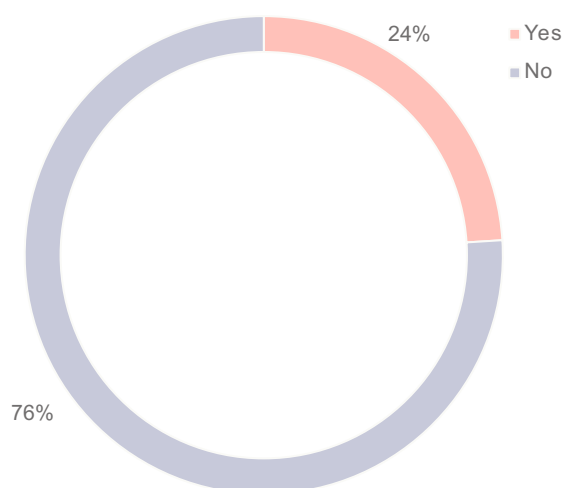
2. Transparency in loan charges  
(24% of Detractors / 3% of all respondents)

## Experience

76% of customers faced no issues with AB Bank, while most of the 24% who did report unresolved challenges.

### Proportion of Customers Reporting Challenges

Q: Have you experienced any challenges with AB Bank?  
(n = 285)



96%

say their challenge is unresolved

#### Customers who experienced challenges: By Gender

|        |     |
|--------|-----|
| Male   | 28% |
| Female | 22% |

10% of female customers who experienced challenges report that they were resolved, while none of the male customers with challenges report the same.

●●○○○

BOTTOM 40% - 60dB Benchmark

The top reported challenges include lack of loan repayment flexibility, poor customer service, and stringent loan conditions.

### Most Common Challenges

Q: Please explain the challenge(s) you have experienced. (n = 69). Open-ended, coded by 60 Decibels.

41%

mention **lack of flexibility** by loan officers to negotiate repayment

(10% of all respondents)

32%

talk about **poor customer service** from loan officers

(8% of all respondents)

28%

report **stringent loan conditions** e.g. loan limit (want larger loans with longer payment timelines).

(7% of all respondents)

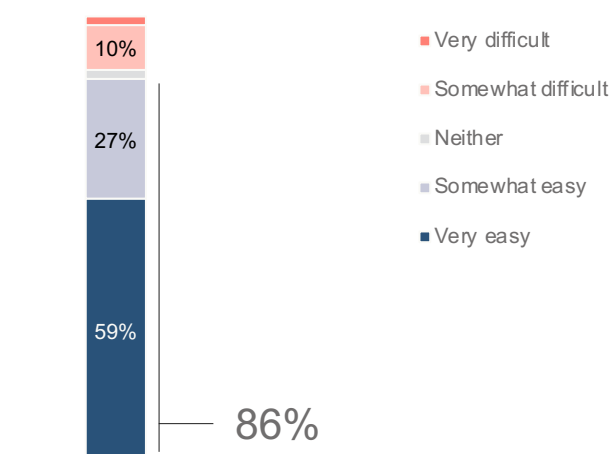
*The loan officers couldn't compromise with my situation when I said I couldn't pay back the loan on time because I had a bereavement.*

– Female, 47

## 86% of customers report finding it easy to fulfill AB Bank's loan requirements. 93% of them are satisfied with the Bank's loan terms.

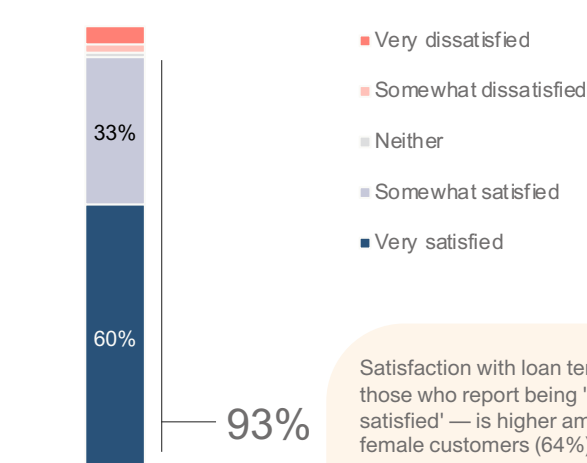
### Ease of Fulfilling Loan Requirements

Q: How easy or difficult was it for you to meet AB Bank's loan requirements? (n = 275)



### Satisfaction with Loan Terms

Q: How satisfied or dissatisfied are you with AB Bank's current / latest loan terms? (e.g. interest rates, loan fees, payment timelines) (n = 275)

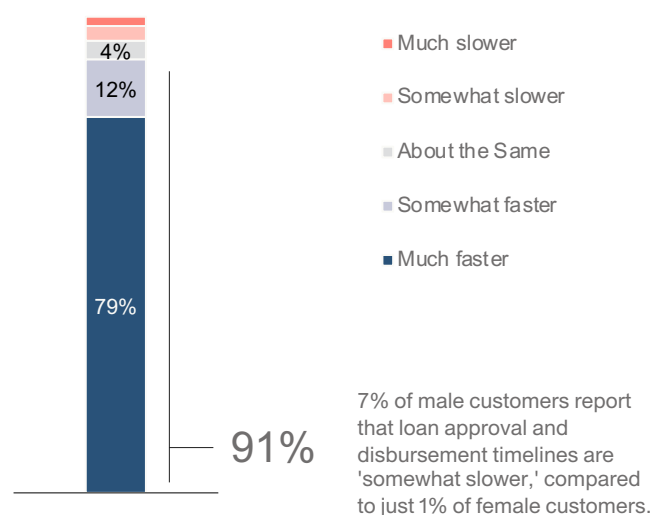


Satisfaction with loan terms — those who report being 'very satisfied' — is higher among female customers (64%) than male customers (54%).

## 91% of customers find AB Bank's loan approval and disbursements faster than other lenders.

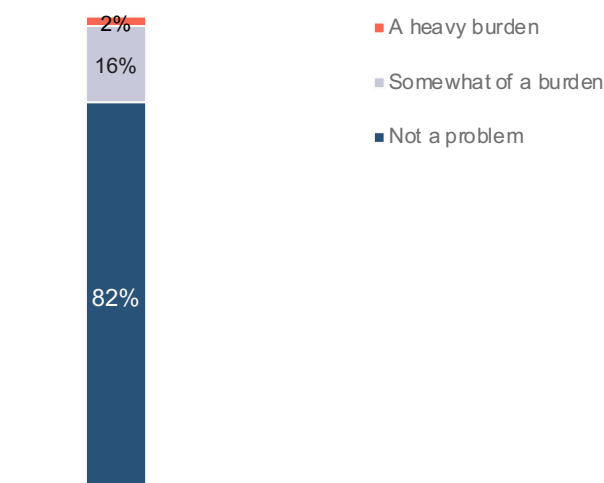
### Timeliness of Loan Approval and Disbursement

Q: How would you rate the timeliness of loan approval and disbursement with AB Bank compared to your previous experiences with other lenders? (n = 275\*)



### Perceived AB Bank's Loan Repayments Burden

Q: Thinking about your loan repayments from AB Bank, are they a heavy burden, somewhat of a burden, or not a problem? (n = 275\*)



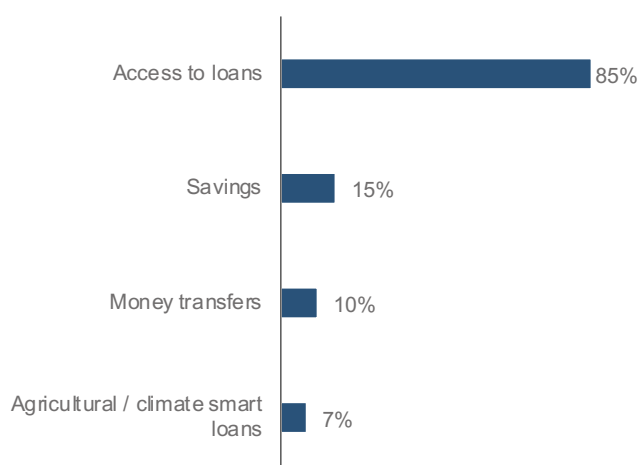
\*Sample based on customers who accessed standard loans.

## Experience

Customers who access AB Bank services through eTumba primarily use it for loans. 7% of the loans are agricultural/climate smart loans.

### Services Availed via eTumba

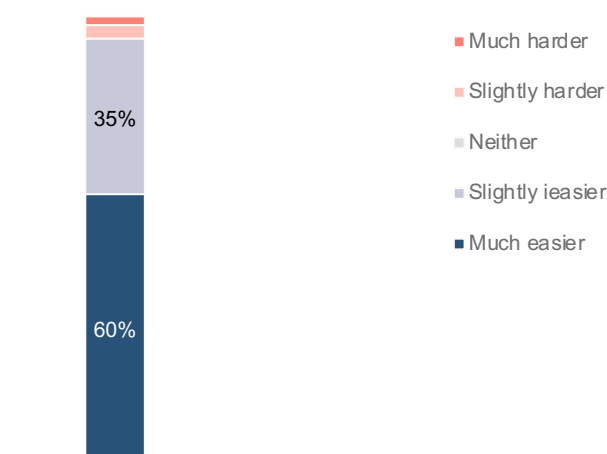
Q: Out of the services you mentioned [used last 3 years], which ones do you access via eTumba? Multi-select question (n = 71\*)



\*Question asked only to customers who indicated use of eTumba

### Ease of Using eTumba Platform

Q: Did using the mobile wallet platform "eTumba" make it easier or harder for you to access the Bank's financial services? (n = 40\*\*)

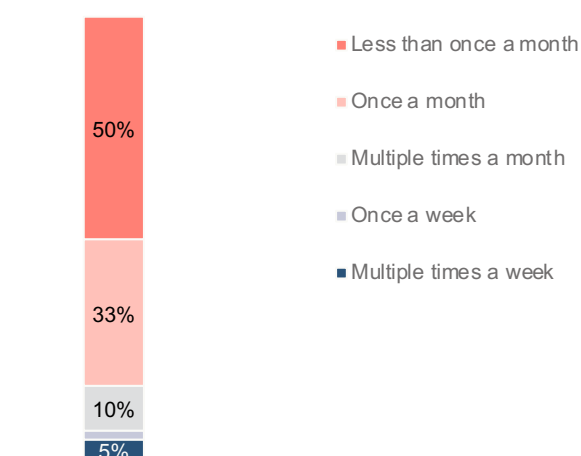


\*\*Question asked only to customers who indicate they currently engage with AB Bank through eTumba

eTumba customers do not use the platform very frequently. However, 93% would be 'very disappointed' if it were no longer available.

### Frequency of eTumba Platform Use

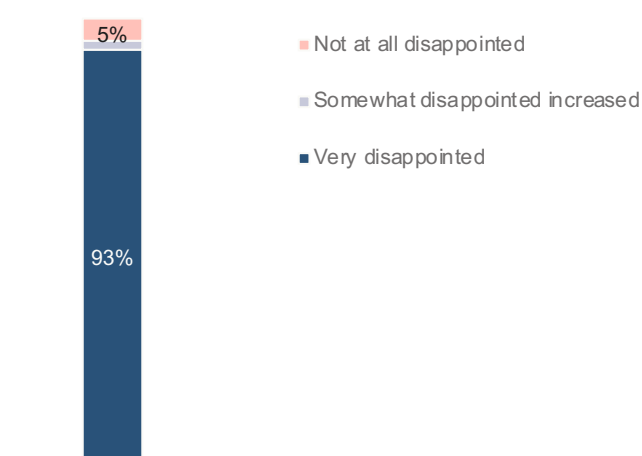
Q: How frequently do you use the eTumba mobile wallet platform for your banking needs? (n = 40\*\*)



\*\*Question asked only to customers who indicate they currently engage with AB Bank through eTumba

### Customer Sentiment on eTumba Discontinuation

Q: How would you feel if you could no longer use the AB Bank's mobile wallet platform "eTumba"? Would you be: (n = 40\*\*)



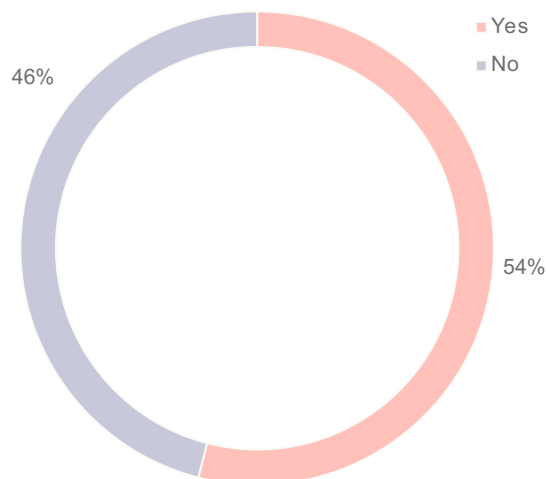
\*\*Question asked only to customers who indicate they currently engage with AB Bank through eTumba

## Experience

### 54% of customers report facing a challenge with eTumba mobile wallet platform.

#### Proportion of Customers Reporting Challenges with eTumba

Q: Have you encountered any challenges while using the eTumba mobile wallet platform? (n = 39)



### The top reported challenges with eTumba include platform unavailability, system downtime, and transaction delays.

#### Most Common Challenges with eTumba

Q: Please explain the challenge(s) you have experienced. (n = 22).  
Open-ended, coded by 60 Decibels.

15

customers

complain of **platform unavailability**

6

customers

mention **system downtime**

3

customers

report **transaction delays**

“The eTumba online platform is no longer accessible, so we are having challenges sending money.”

– Female, 47

Verbatim comment date: October 25th, 2024.

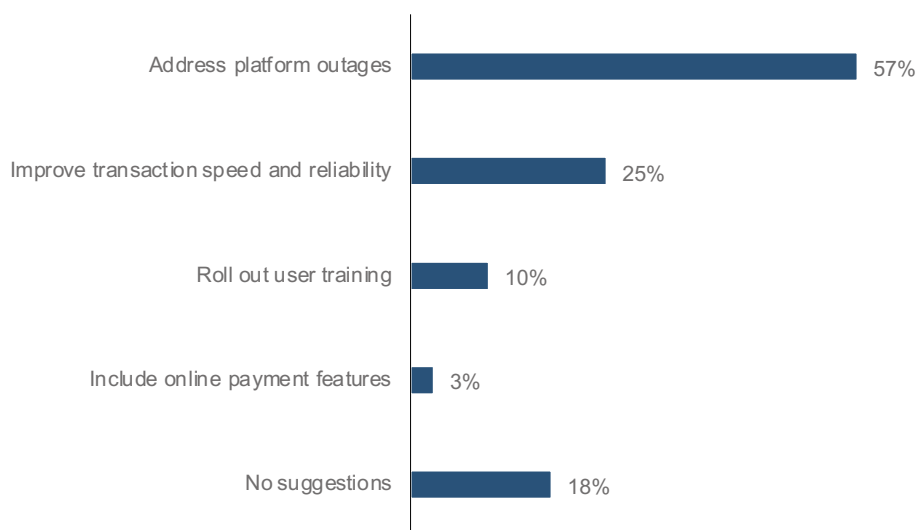
Most respondents who reported system downtime were interviewed between October 13th and 26th, 2024, suggesting that intermittent availability of the banking platform was a recurring issue at the time.



**57% of customers using eTumba suggest enhancing the platform's availability and 25% request for improvements in its reliability.**

### Suggested Improvements for eTumba

Q: What improvements or additional features would you suggest for the eTumba mobile wallet platform to better serve your banking needs? (n = 40): Open-ended, coded by 60 Decibels.



“The Mobile Platform is not reliable and has currently been offline. This has increased our costs when we use other platforms or if we travel to go to the bank offices to make payments.”

– Female, 42

“I need more sensitization on how to use the platform, I kept making errors until my pin was blocked.”

– Female, 45

# 03:

## Impact



60 Decibels believe that the best way to understand the social impact that AB Bank Zambia is having, is to simply ask customers whether their quality of life has changed as a result of access to the AB Bank's services, and if so, how.

This section shows the degree to which AB Bank Zambia is impacting quality of life, and what outcomes, if any, are customers experiencing, in their own words.

The key indicators in this section are:

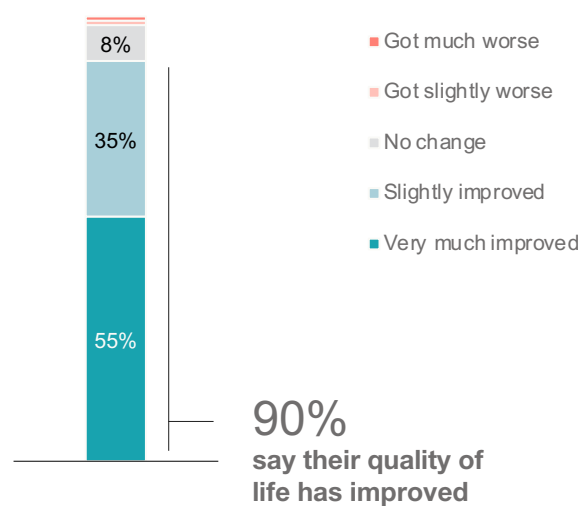
- **Quality of Life Change:** To what extent has the quality of life of AB Bank customers changed as a result of your offering?
- **Way of Working Change:** To what extent has AB Bank's support influenced changes in their working approach or business operations?
- **Overall Earnings Change:** To what extent has AB Bank's support contributed to changes in their overall income or financial earnings?
- **Ease of Arranging Emergency Funds:** How easily can customers access emergency funds in a short timeframe, potentially as a result of AB Bank's support?



## 9 out of 10 customers report that their quality of life has improved because of AB Bank.

### Quality of Life Change

Q: Has your quality of life changed because of AB Bank?  
(n = 285)



### Top Quality of Life Improvements

Q: How has your quality of life improved? (n = 256).  
Open-ended, coded by 60 Decibels.

**53%**  
talk about **business growth**  
(47% of all respondents)

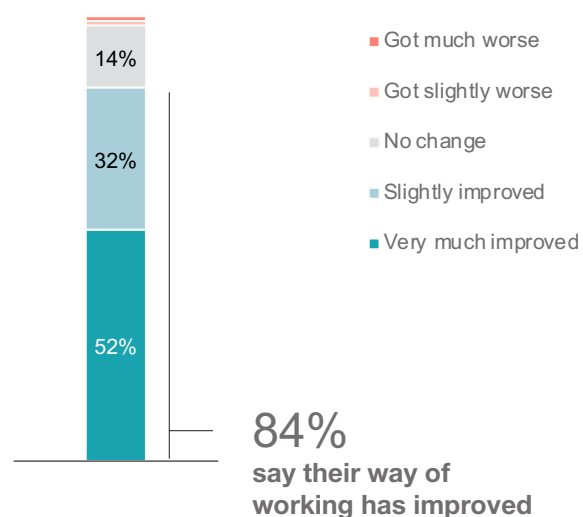
**36%**  
mention **financial stability**  
(33% of all respondents)

**32%**  
report **ability to support children's education**  
(29% of all respondents)

## 4 in 5 customers say that their way of working has improved because of AB Bank.

### Way of Working Change

Q: Has your way of working changed because of AB Bank's offering?  
(n = 285)



### Top Way of Working Improvements

Q: How has your way of working improved? (n = 239).  
Open-ended, coded by 60 Decibels.

**37%**  
talk about **increased sales and business stock**  
(31% of all respondents)

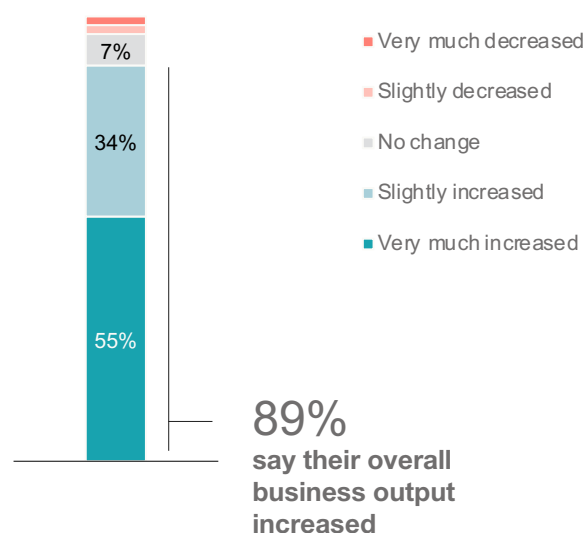
**30%**  
mention **capital availability**  
(25% of all respondents)

**22%**  
report **business diversification**  
(19% of all respondents)

## 9 in 10 customers report increases in their overall business output because of AB Bank.

### Overall Business Output Change

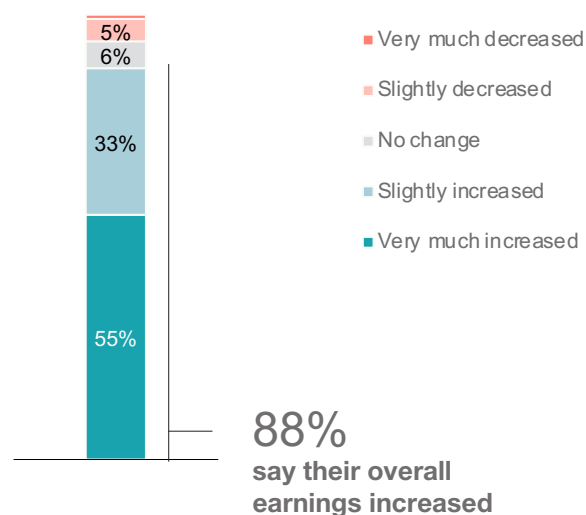
Q: Has your overall business output changed because of AB Bank? (n = 285)



## 88% of customers report that their overall earnings increased as a result of AB Bank.

### Overall Earnings Changes

Q: Have your overall earnings changed because of AB Bank? (n = 285).



### Reasons for Increased Overall Earnings

Q: [If increased]: What factors have contributed to the increase in your overall earnings? (n = 249). Open-ended, coded by 60 Decibels.

**64%**  
due to **loan utilization**  
for **business growth**  
(56% of all respondents)

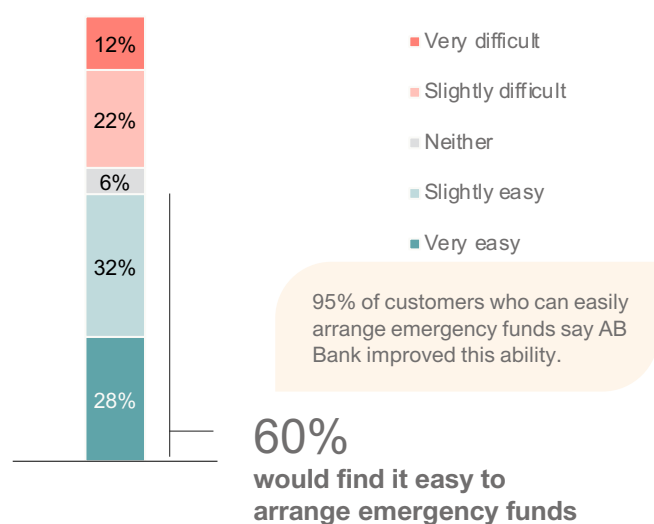
**17%**  
as a result of **stock expansion**  
(14% of all respondents)

**14%**  
from **business diversification**  
(12% of all respondents)

## 60% of customers would find it easy to arrange for emergency funds, and 87% say their ability to do this has improved due to AB Bank.

### Ease of Arranging Emergency Funds

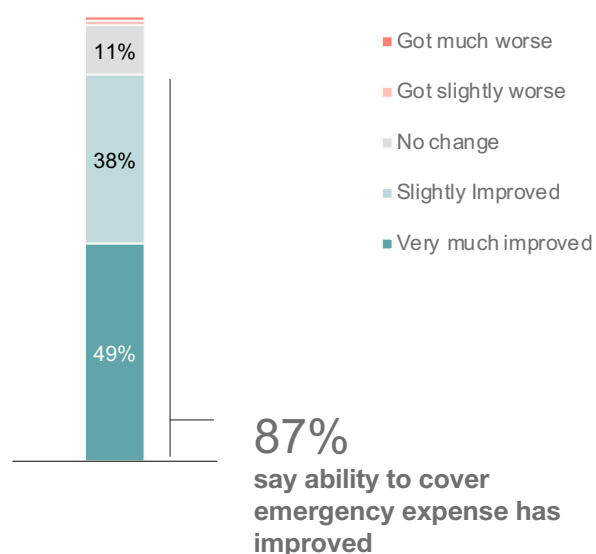
Q: Imagine that tomorrow, you have an unexpected emergency and need to come up with ZMW 5,187.60 / USD ≈270\* within the next month. How easy or difficult would it be to come up with this money? (n = 284)



\*1/20 gross national income per capita in local currency.

### AB Bank's Contribution in Arranging for Funds

Q: Has your ability to face this major expense changed because of AB Bank? (n = 284)



*My overall income has increased, so I can now afford more amenities like better accommodation better food and my capacity to provide for my family's needs has increased.*

– Male, 33

*I have slightly improved my financial status compared to before I got a loan from AB Bank. I can take care of emergencies I initially was unable to attend to, so that is a plus for me.*

– Female, 63

# 04:

## Segmentation Analysis



Not every customer is the same. Understanding AB Bank Zambia impact across different groupings of customers can reveal additional insights into how performance can be improved.

This section disaggregates results by gender and product type across five key indicators introduced in previous sections.

The key indicators in this section are:

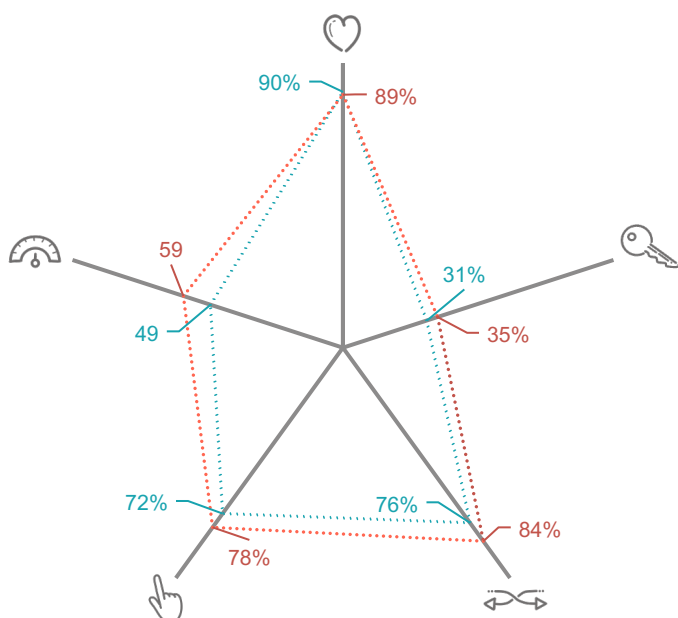
- **Quality of life**
- **First access**
- **Access to alternatives**
- **Ease of use**
- **Net Promoter Score**



## Segmentation

Male customers report higher impact on most metrics, except for quality of life, where both genders rate it equally.

### Gender Segmentation Analysis



#### Key

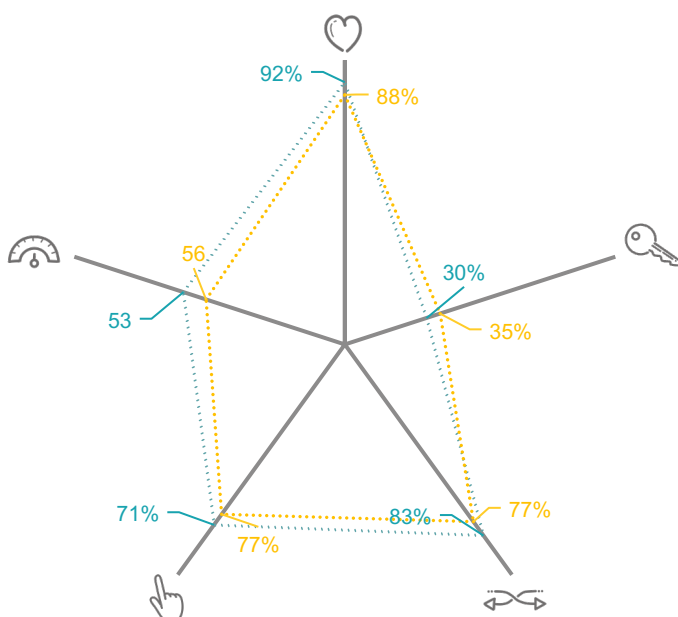
- Quality of life**  
% of clients whose lives have slightly or significantly improved
- First access**  
% of clients accessing product/service for the first time
- No access to a good alternatives**  
% of clients not able to access a good alternative
- No challenges reported**  
% of clients not experiencing challenges
- Net Promoter Score (NPS)**  
Scale -100 to 100

#### Results

- Male avg. n = 129
- Female avg. n = 153

Customers who used the loan for agricultural purposes report higher satisfaction and ease of use.

### Loan Use Segmentation Analysis



#### Key

- Quality of life**  
% of clients whose lives have slightly or significantly improved
- First access**  
% of clients accessing product/service for the first time
- No access to a good alternatives**  
% of clients not able to access a good alternative
- No challenges reported**  
% of clients not experiencing challenges
- Net Promoter Score (NPS)**  
Scale -100 to 100

#### Results

- Used loan for agricultural use. n = 129
- Used loan for non-agricultural use. n = 156



# Appendix



# Methodology

## About the 60 Decibels Methodology

In September and October 2024, 60 Decibels’ trained researchers conducted 285 phone interviews with AB Bank’s customers in Zambia. The customers were randomly selected from a random sample of AB Bank’s customer database. Here is the breakdown of how 60 Decibels collected this data:

|                       |                              |
|-----------------------|------------------------------|
| Country               | Zambia                       |
| Contacts shared       | 473                          |
| Interviews Completed  | 285                          |
| Response Rate         | 67%                          |
| Languages             | English, Nyanja and Chichewa |
| Average Survey Length | 26 mins                      |
| Confidence Level      | 90%                          |
| Margin of Error       | 5%                           |

## Calculations and Definitions

For those who like to geek out, here’s a summary of some of the calculations 60 Decibels used in this report.

### Metric

### Calculation

Inclusivity Ratio

The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an organization is reaching less well-off clients. It is calculated by taking the average of Company % / Country %, at the \$1.90, \$3.20, and \$5.50 lines for low income and low-middle income countries, or at the \$3.20, \$5.50 and \$8.00 lines for middle income countries. The formula is:

$$\sum_{x=1}^3 \frac{([Company] Poverty Line \$x)}{([Country] Poverty Line \$x)} / 3$$

Net Promoter Score®

The Net Promoter Score (NPS) is a common gauge of client satisfaction and loyalty. It is measured by asking clients to rate their likelihood to recommend a product/service to a friend or family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of clients rating 9 or 10 out of 10 (‘Promoters’) minus the % of clients rating 0 to 6 out of 10 (‘Detractors’). Those rating 7 or 8 are considered ‘Passives’.



## about ADA and SSNUP

Appui au développement autonome (ADA) is involved in inclusive finance in Africa, Latin America and Asia and focuses on three main topics: youth entrepreneurship, agricultural and forestry value chains and access to basic services. These activities address three transversal themes: climate change, gender and the use of digital technologies. ADA is the coordinator of the Smallholder Safety Net Upscaling Programme (SSNUP), a 10-year programme which aims to strengthen the safety nets of smallholder households through technical assistance and investment in agricultural value chains, resulting in an improved well-being of low-income people. Funded by the Swiss Agency for Development and Cooperation, the Liechtenstein Development Service (LED) and the Luxembourg Directorate for Development Cooperation and Humanitarian Affairs, SSNUP works as a facility to co-finance the technical assistance projects of impact investors active in the field. ADA ensures the coordination as well as the knowledge management component of the whole programme.

**Website:** [www.ssnup.org](http://www.ssnup.org)

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## about 60 Decibels

**60 Decibels** is the world's leading customer insights company for social impact. We bring speed and repeatability to social measurement, making it easy to listen directly to the people who matter most. Our network of 1,400+ researchers in 80+ countries gives you global reach. Couple this with standardized questions across thousands of projects and you get the largest data set of social performance benchmarks worldwide — with a focus on Financial Inclusion, Off-Grid Energy, and Agriculture value chains. These data help investors, funders, Fortune 500 companies, and NGOs understand their impact performance relative to their peers. Get in touch to find out more about our award-winning approach to impact measurement.

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