Welcome to your 60dB results for

MicroLoan Foundation Zambia

First Access

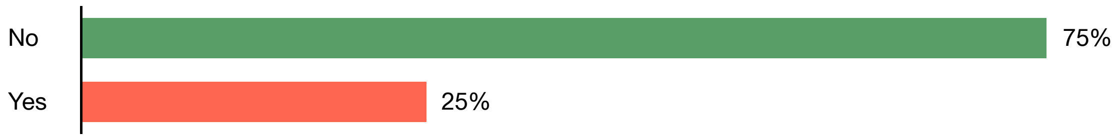
Measures the proportion of customers who are accessing a similar product or service for the first time.

2026

75% n = 283

are accessing a similar product or service for the first time.

Before your current product or service from [company], did you have access to a product or service like [company] provides?



Performance Against Benchmark

Global

71%

AT BENCHMARK

Africa

75%

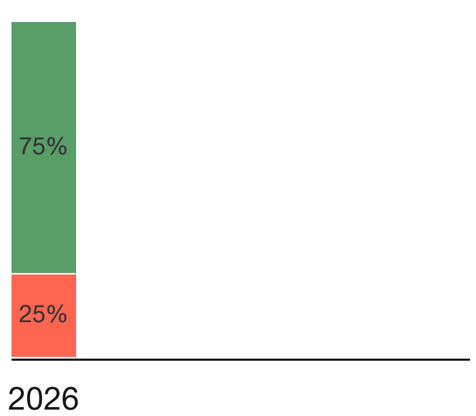
AT BENCHMARK

Zambia

Not Available

Year-on-Year Comparison

Track changes in First Access over time



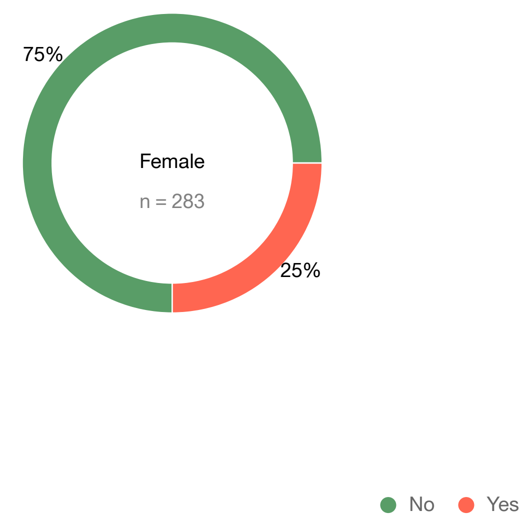
Segmentation Analysis

Analyze First Access results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



ACCESS

Ease of Access to Alternatives

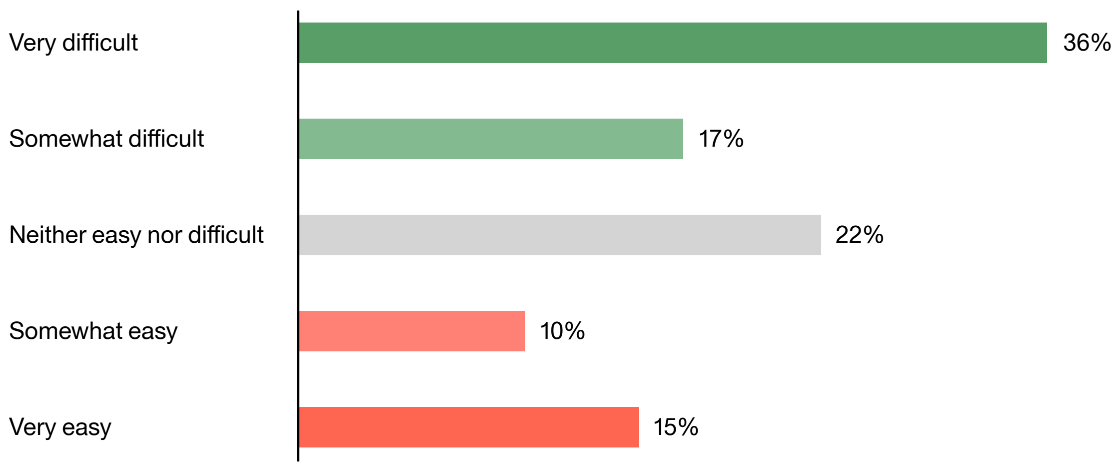
Assesses how easily customers could find alternative providers if needed.

2026

36% n = 284

say it would be very difficult to find an alternative.

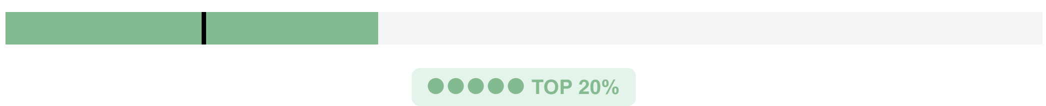
If you could no longer take loans from [company], how easy or difficult would it be to find another source that provides similar loans?



Performance Against Benchmark

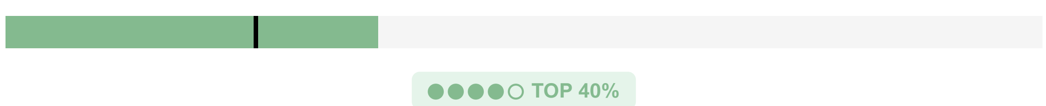
Global

19%



Africa

24%

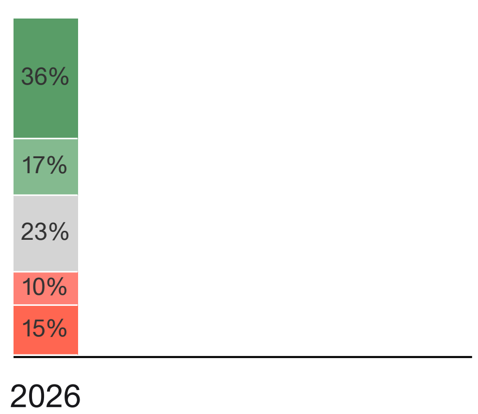


Zambia

Not Available

Year-on-Year Comparison

Track changes in Ease of Access to Alternatives over time



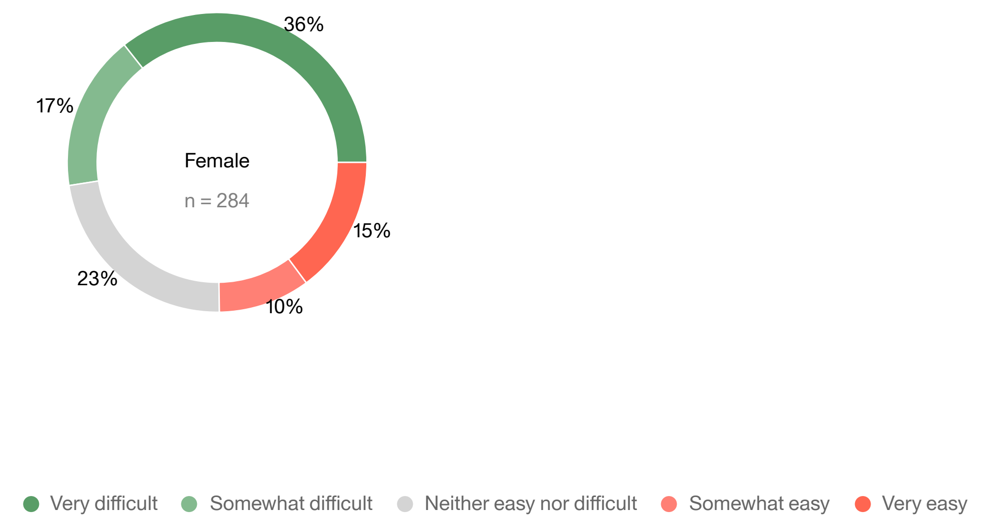
Segmentation Analysis

Analyze Ease of Access to Alternatives results by different client segments

Select segment 1 selected

Gender ×

Results by Gender



ACCESS

Equitable Access

Estimates the degree to which the company is reaching less well-off customers.

2026

1.03

Estimates the degree to which the company is reaching less well-off customers.

1 = parity with national population
>1 = over-serving less well-off clients
<1 = under-serving less well-off clients

Performance Against Benchmark

Global

0.89

TOP 40%

Africa

0.94

AT BENCHMARK

Zambia

Not Available

FARM PROFILE

Primary Crop or Livestock

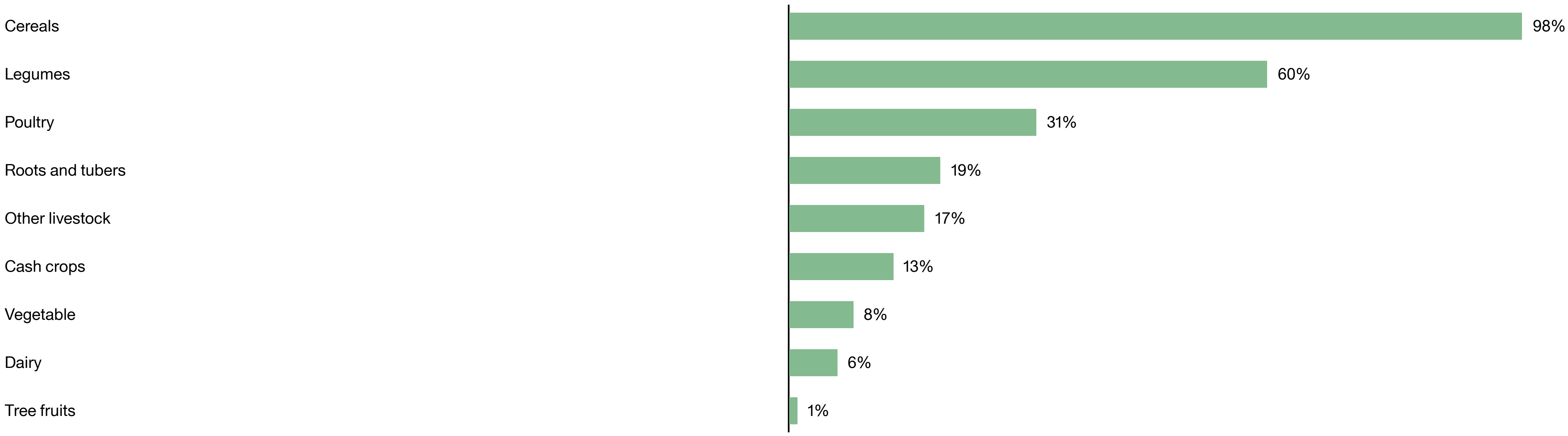
Identifies the main crops or livestock that farmers cultivate on their farms. Respondents may have provided more than one answer.

2026

98% n = 284

say that Cereals is the primary crop or livestock.

ⓘ What are the primary crops or livestock you cultivate in your farm? Select all that apply.



Segmentation Analysis

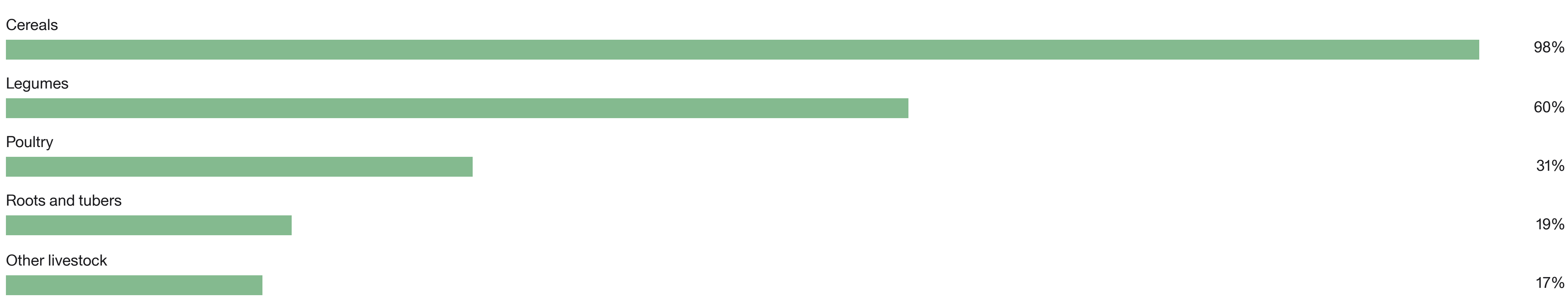
Analyze Primary Crop or Livestock results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender

Female n = 284



FARM PROFILE

Household Income from Farm

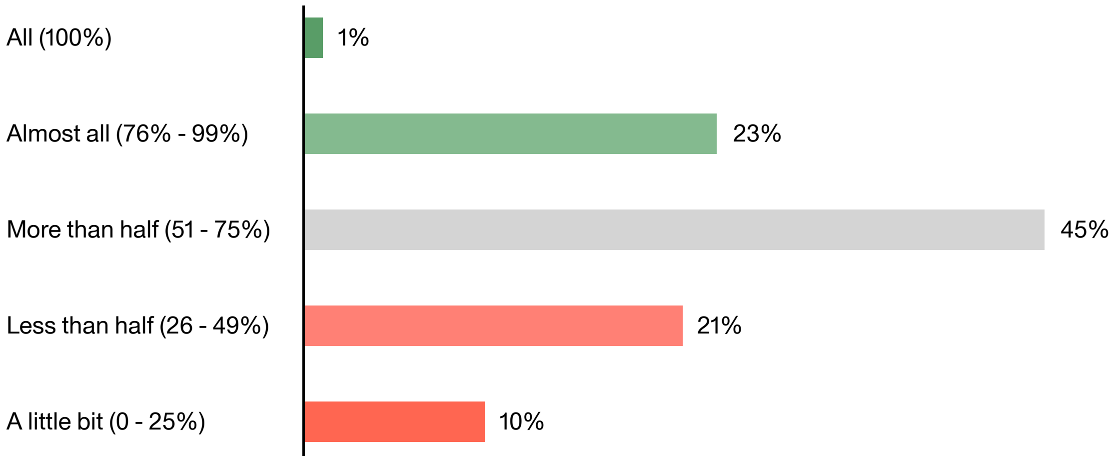
Measures what proportion of a household's total income comes from sales of farm or livestock produce.

2026

1% n = 284

say that all of their household's income came from farming.

In the last 12 months, what proportion of your total household income came from selling produce from your farm and livestock?



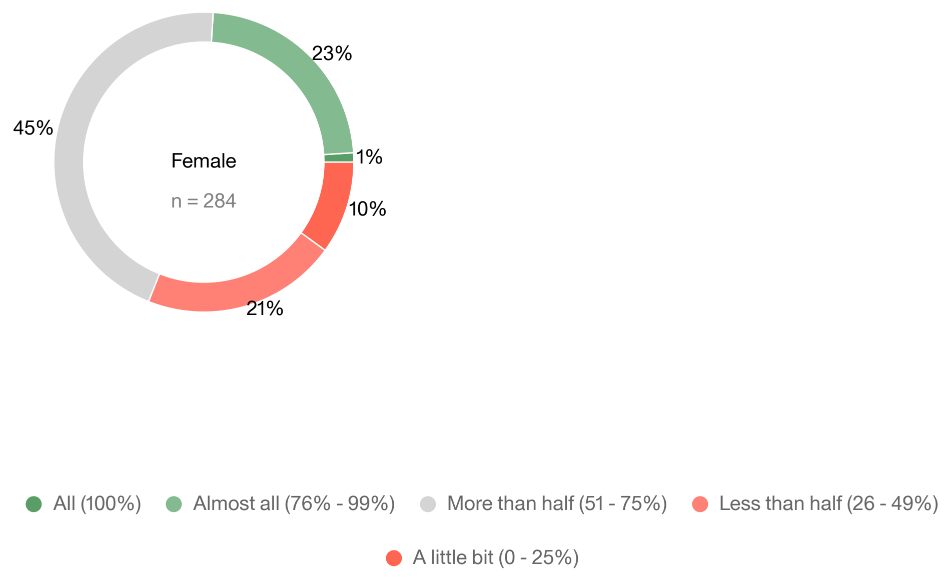
Segmentation Analysis

Analyze Household Income from Farm results by different client segments

Select segment 1 selected

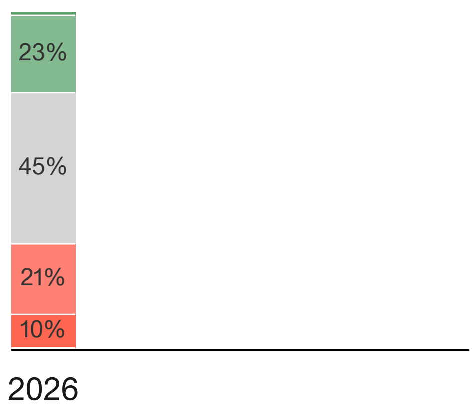
Gender ×

Results by Gender



Year-on-Year Comparison

Track changes in Household Income from Farm over time



Exported by 60 Decibels for Microloan Foundation on 03/13/2026

FARM PROFILE

Crop or Livestock Usage

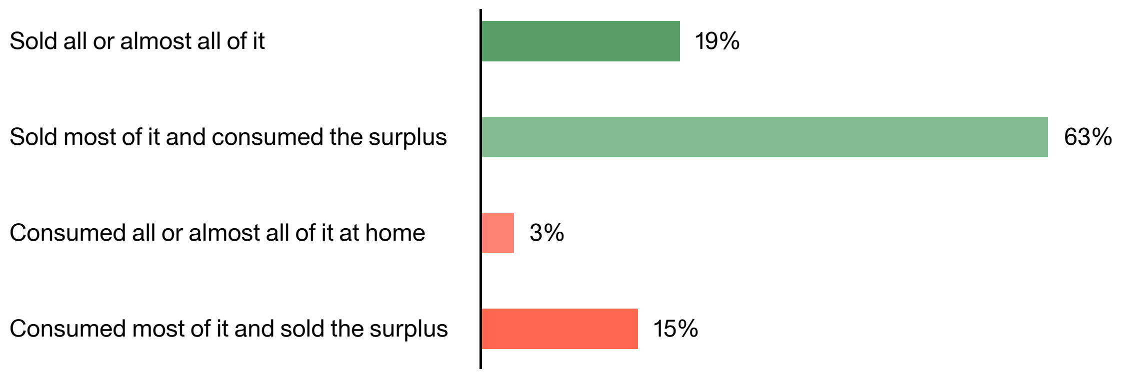
Examines how farmers use their crops or livestock, such as consumption, sale, or other purposes.

2026

19% n = 284

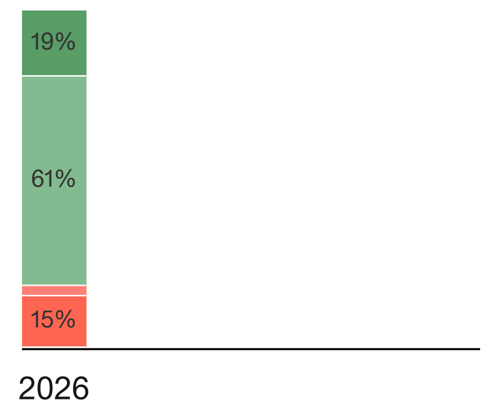
say they sold all or almost all of their farm's production.

What did you do with your farm's production?



Year-on-Year Comparison

Track changes in Crop or Livestock Usage over time



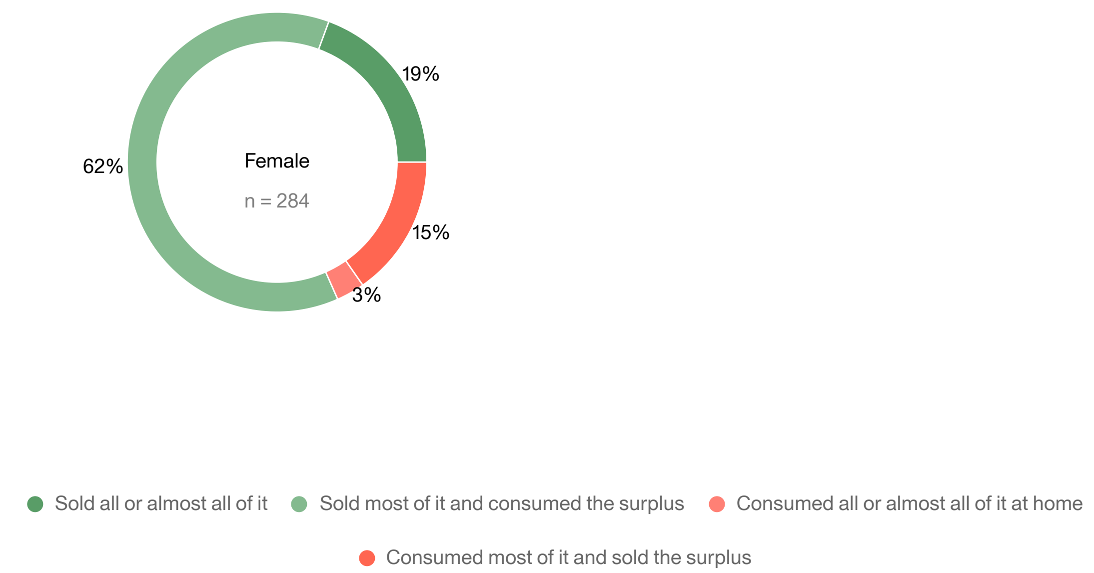
Segmentation Analysis

Analyze Crop or Livestock Usage results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



FARM PROFILE

Reliable Access to Services

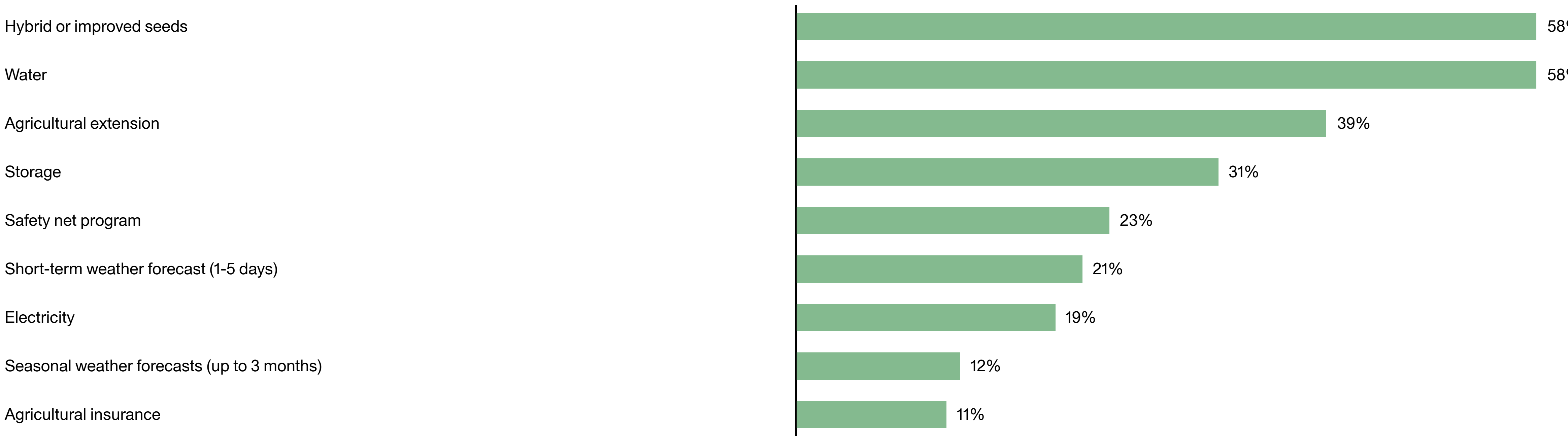
Assesses whether customers had reliable access to agricultural or extension services in the past year. Respondents may have provided more than one answer.

2026

58% n = 284

reported having reliable access to Hybrid or improved seeds in the past 12 months.

Which of the following services did you have reliable access to in the past 12 months?



Segmentation Analysis

Analyze Reliable Access to Services results by different client segments

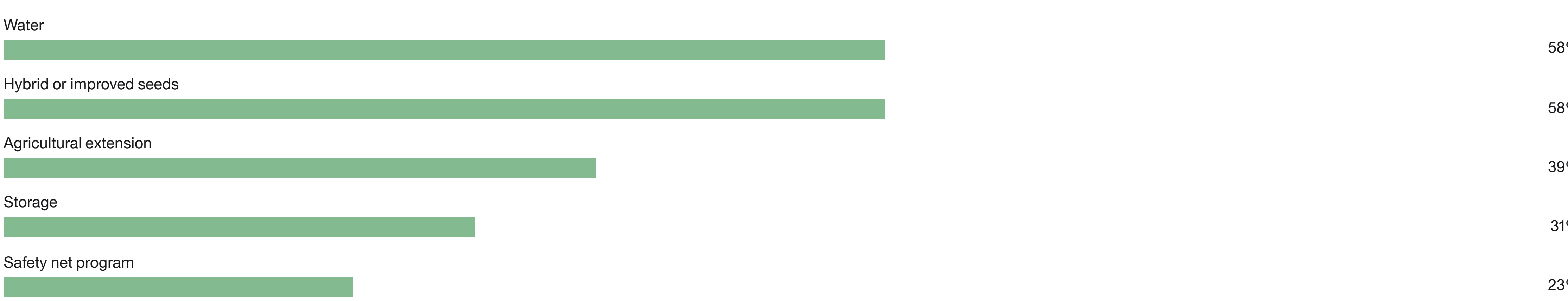
Select segment **1 selected**

Gender ×

Results by Gender

Female

n = 284



FARMING IMPACT

Loan Usage

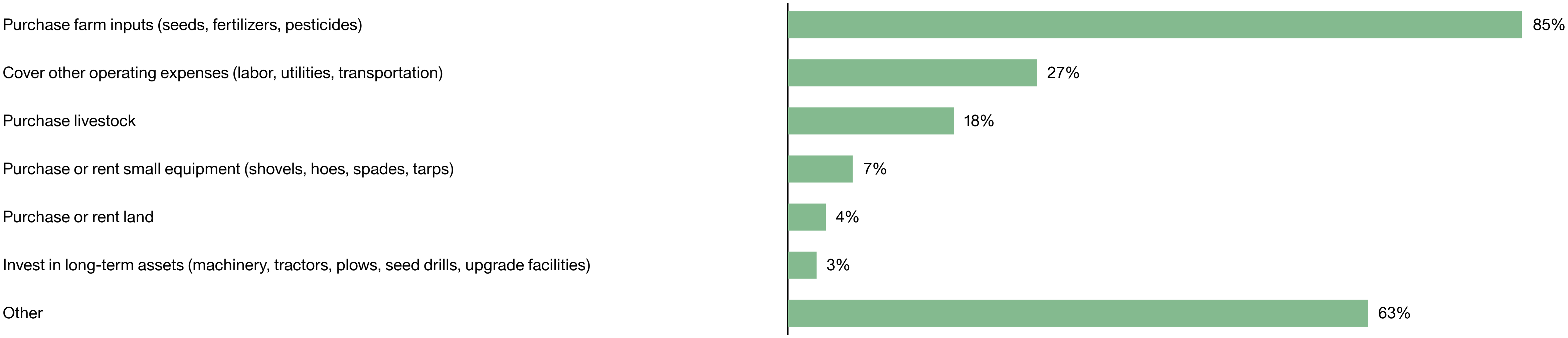
Reports how customers used their agricultural loan, such as purchasing inputs, paying labour, or other uses.

2026

85% n = 284

of clients say they used their loan to Purchase farm inputs (seeds, fertilizers, pesticides).

What did you use your [company] loan(s) for?



Segmentation Analysis

Analyze Loan Usage results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender

Female

n = 284

FARMING IMPACT

Change in Production

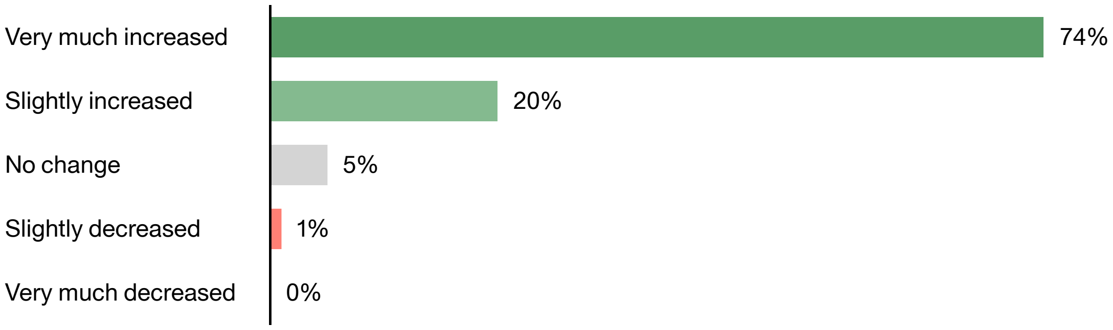
Measures the change in farm production, as reported by customers.

2026

74% n = 284

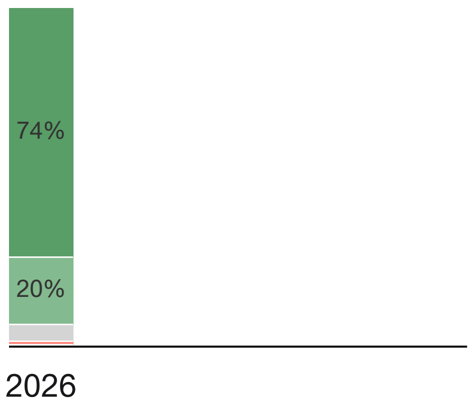
say their farm production has very much increased.

ⓘ Has the total production of your farm changed because of [company]?



Year-on-Year Comparison

Track changes in Change in Production over time



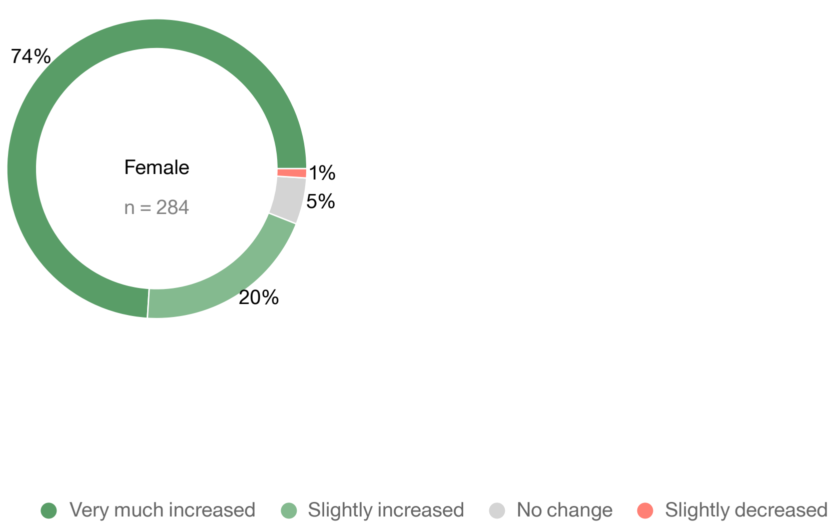
Segmentation Analysis

Analyze Change in Production results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



FARMING IMPACT

Way of Farming

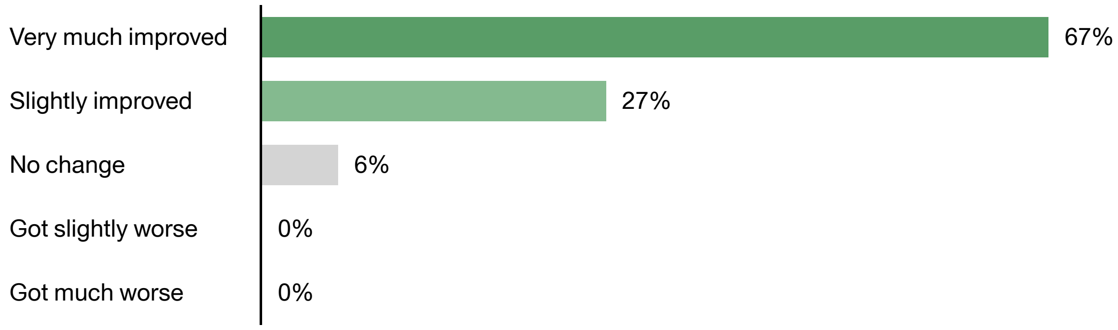
Measures reported changes in customers' way of farming.

2026

67% n = 284

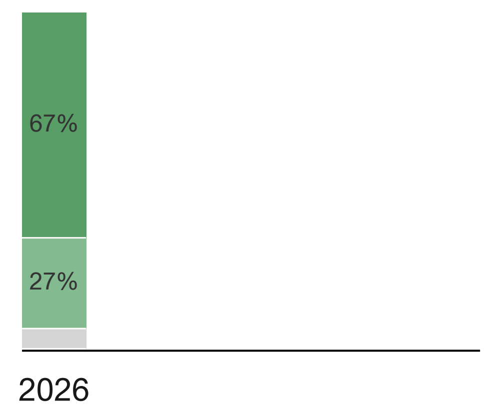
say their way of farming has very much improved.

Has your way of farming changed because of [company]?



Year-on-Year Comparison

Track changes in Way of Farming over time



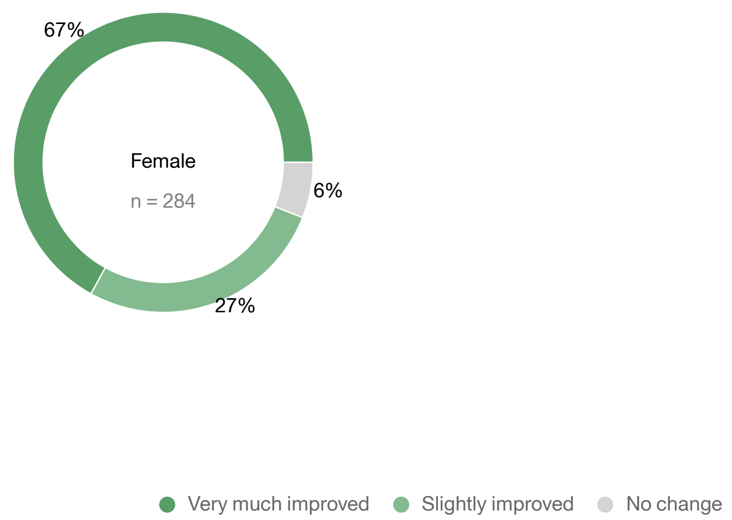
Segmentation Analysis

Analyze Way of Farming results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



FARMING IMPACT

Changes in Way of Farming

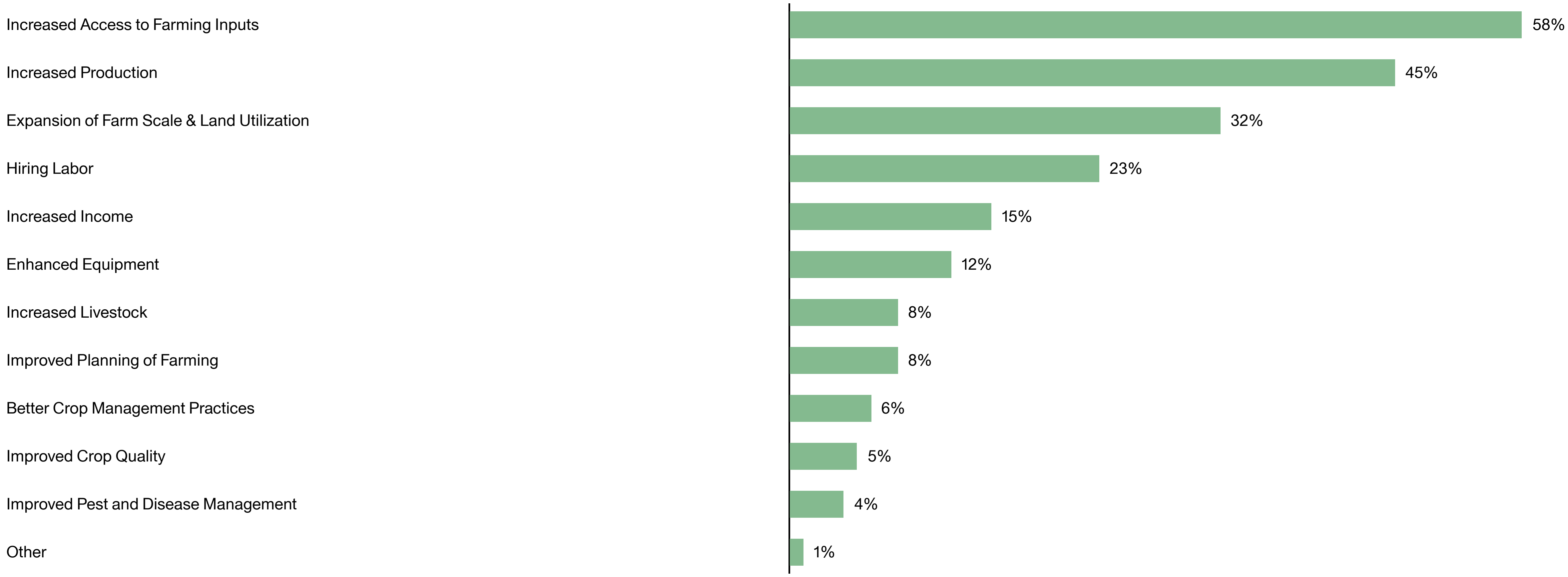
Captures customers' reports of changes in their farming practices.

2026

58% n = 266

of clients mention Increased Access to Farming Inputs as the main improvement.

How has your way of farming improved?



No answers available

HOUSEHOLD IMPACT

Quality of Life

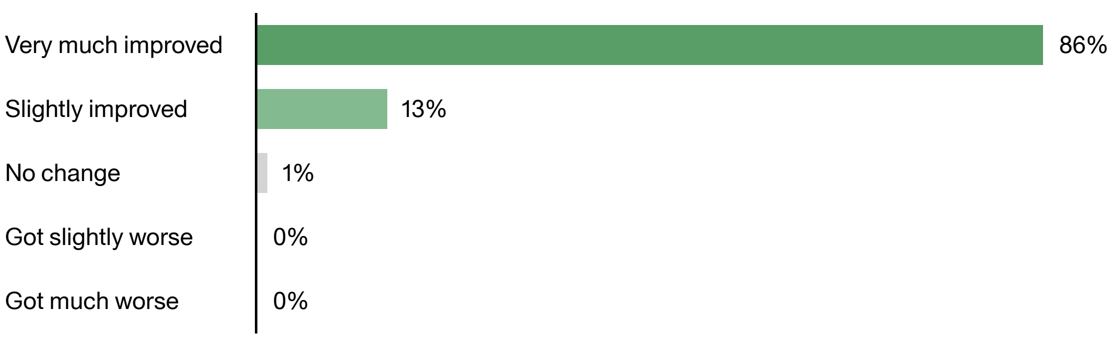
Measures overall improvements in life satisfaction and well-being.

2026

86% n = 284

say their lives have very much improved.

Has your quality of life changed because of [company]?



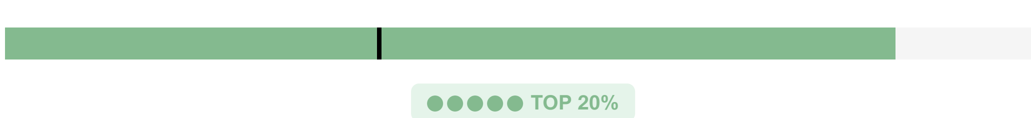
Performance Against Benchmark

Global

32%

Africa

36%

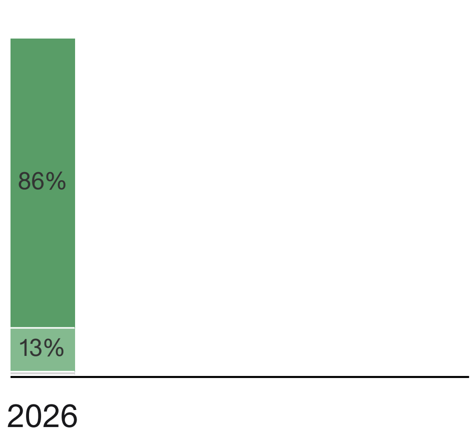


Zambia

Not Available

Year-on-Year Comparison

Track changes in Quality of Life over time



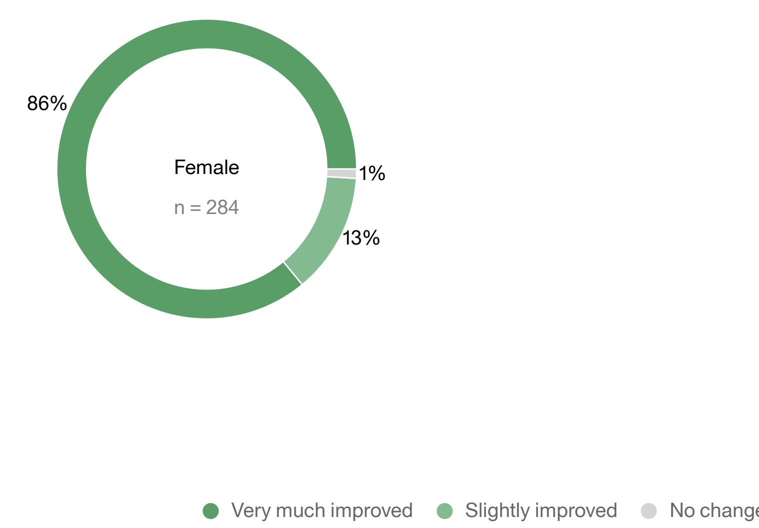
Segmentation Analysis

Analyze Quality of Life results by different client segments

Select segment 1 selected

Gender ×

Results by Gender



HOUSEHOLD IMPACT

Top Outcomes

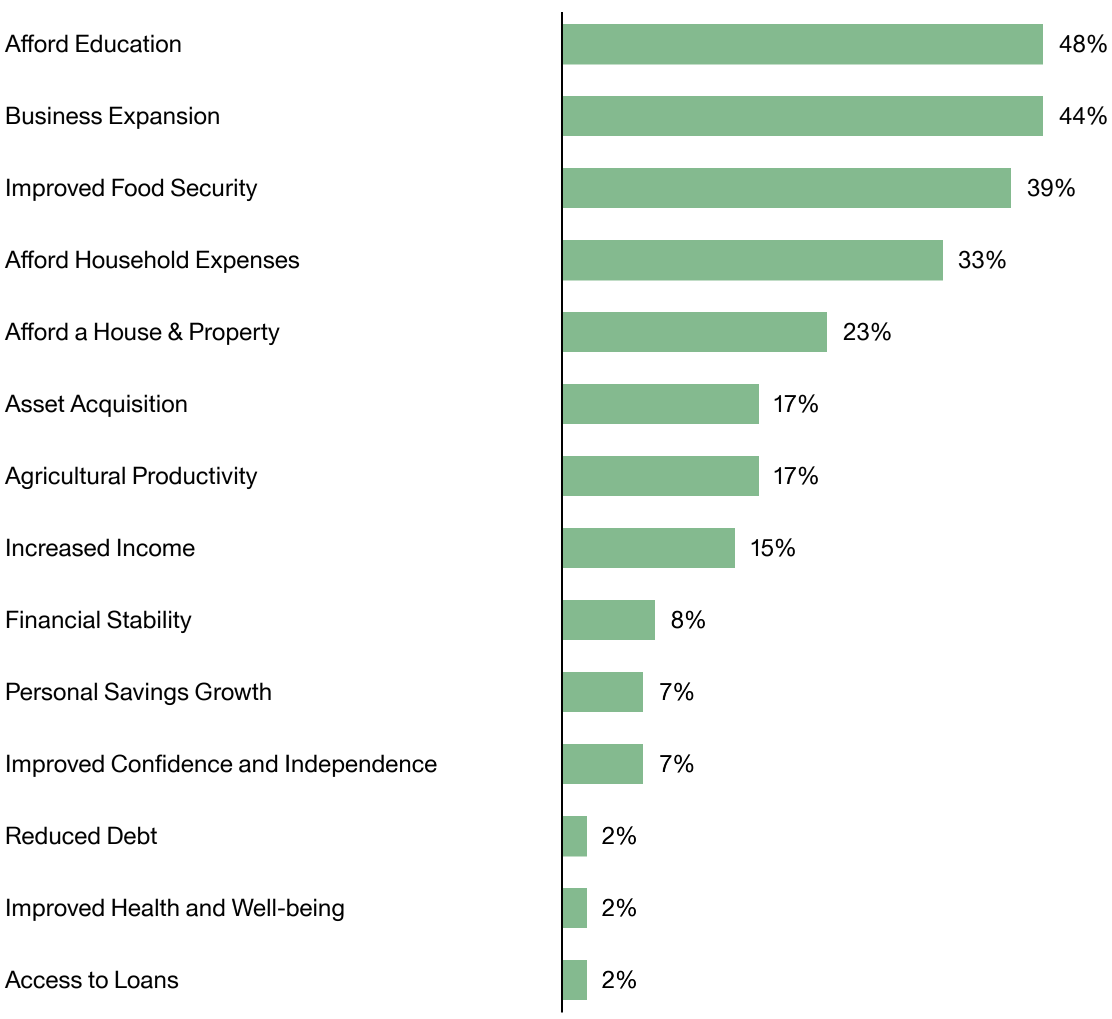
Measures top outcomes performance and outcomes for customers.

2026

48% n = 282

of clients say Afford Education is the top reason why their life has improved.

ⓘ How has your quality of life improved because of [company]?



No answers available

Segmentation Analysis

Analyze Top Outcomes results by different client segments

Select segment **1 selected**

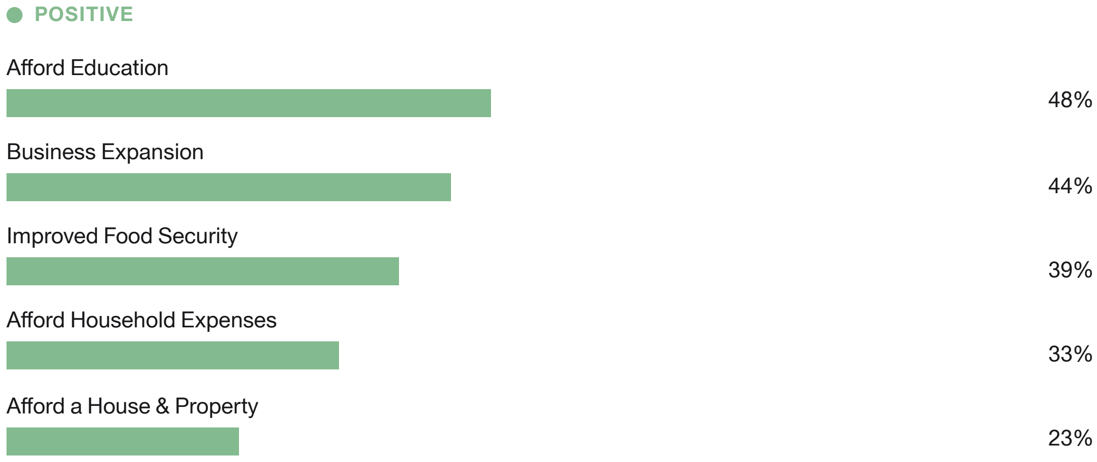
Gender ×

Results by Gender

Female

n = 282

POSITIVE



NEGATIVE

No answers available

HOUSEHOLD IMPACT

Income Impact

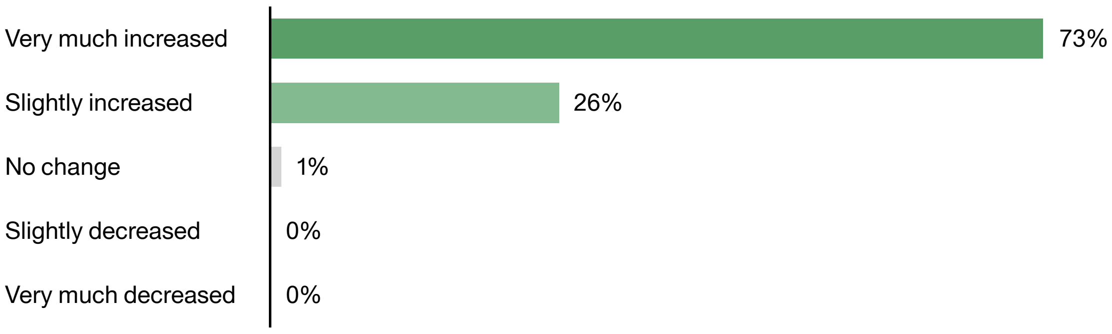
Measures impact on household income.

2026

73% n = 284

say their household income has very much increased because of the financial service provider.

Has the money you earn as a household changed because of [company]?



Performance Against Benchmark

Global

19%

TOP 20%

Africa

32%

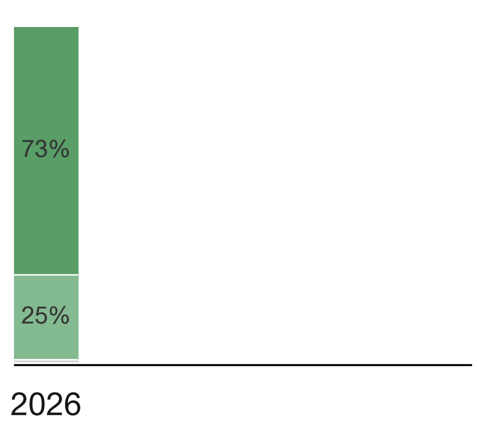
TOP 20%

Zambia

Not Available

Year-on-Year Comparison

Track changes in Income Impact over time



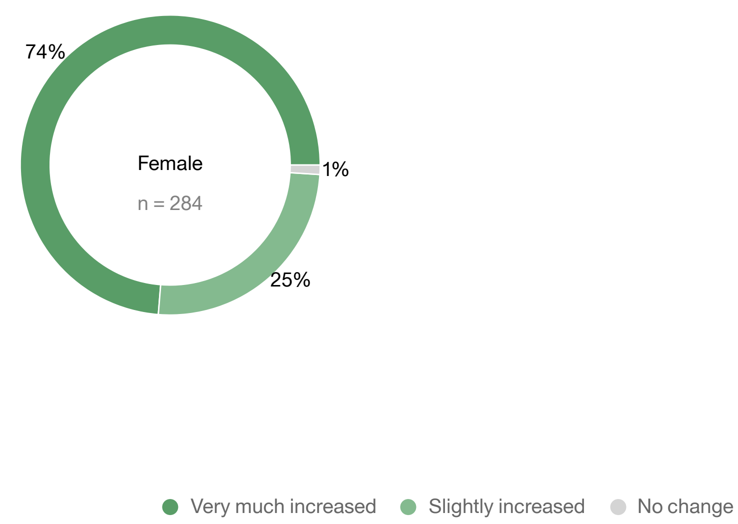
Segmentation Analysis

Analyze Income Impact results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



HOUSEHOLD IMPACT

Quality Meals

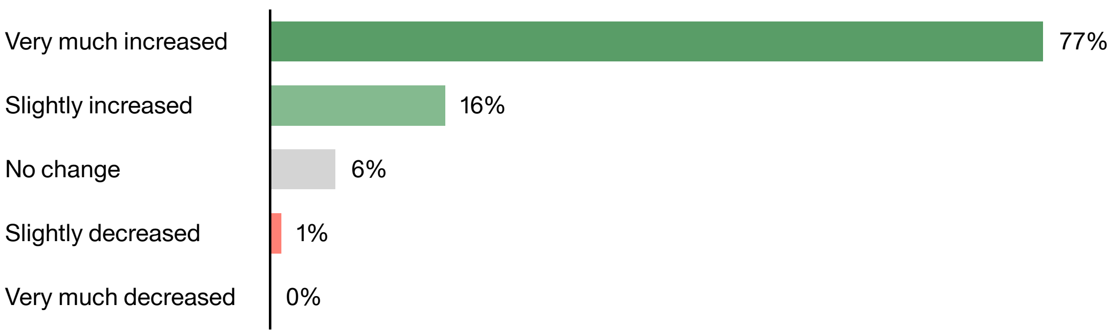
Measures changes in meal quality experienced by customers.

2026

77% n = 284

say the number and quality of meals have very much increased.

Has the number and quality of meals your family eats changed because of [company]?



Performance Against Benchmark

Global

16%

TOP 20%

Africa

34%

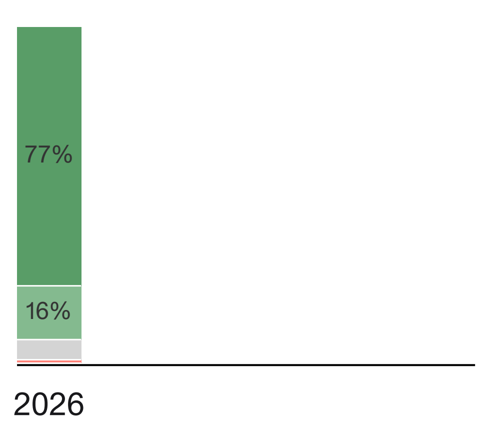
TOP 20%

Zambia

Not Available

Year-on-Year Comparison

Track changes in Quality Meals over time



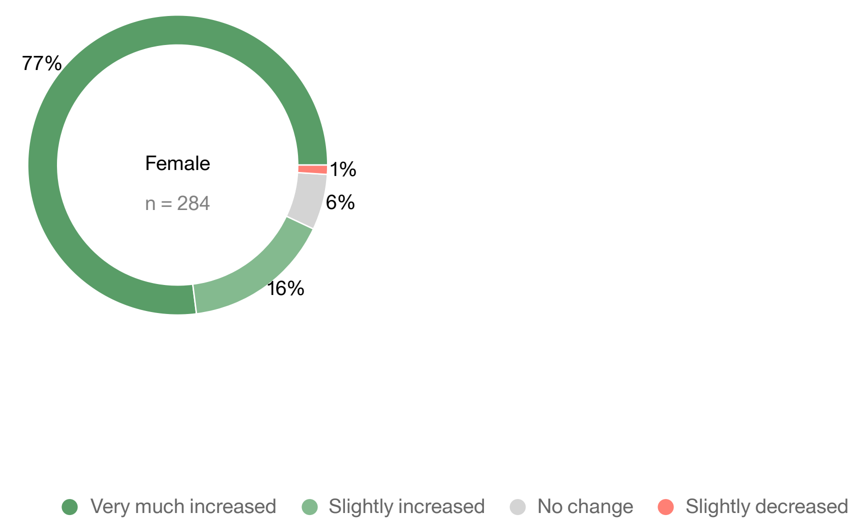
Segmentation Analysis

Analyze Quality Meals results by different client segments

Select segment 1 selected

Gender ×

Results by Gender



Exported by 60 Decibels for Microloan Foundation on 03/13/2026

RESILIENCE

Ability to Manage Finances

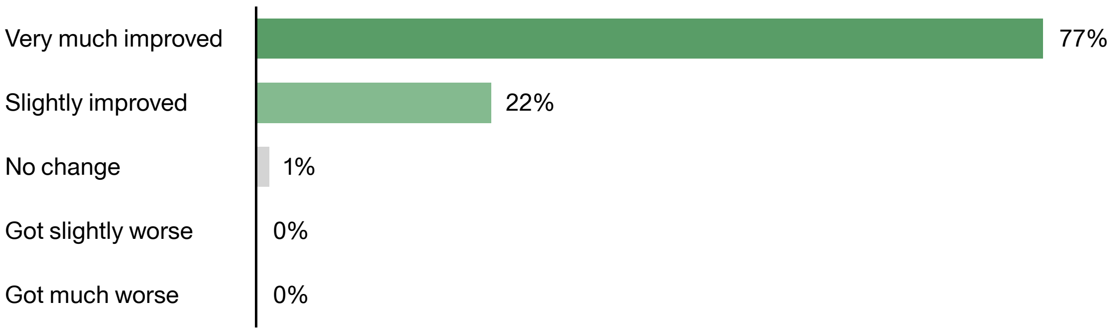
Measure changes in customers' ability to manage finances.

2026

77% n = 284

report their ability to manage finances has very much improved.

Has your ability to manage your finances changed because of [company]?



Performance Against Benchmark

Global

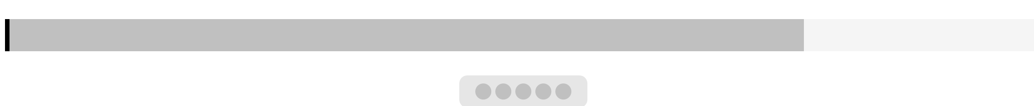
30%

Africa

46%

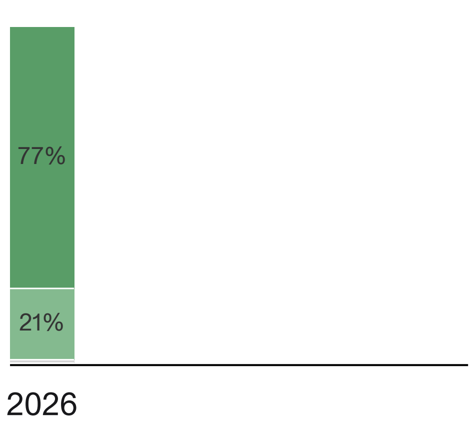
Zambia

Not Available



Year-on-Year Comparison

Track changes in Ability to Manage Finances over time



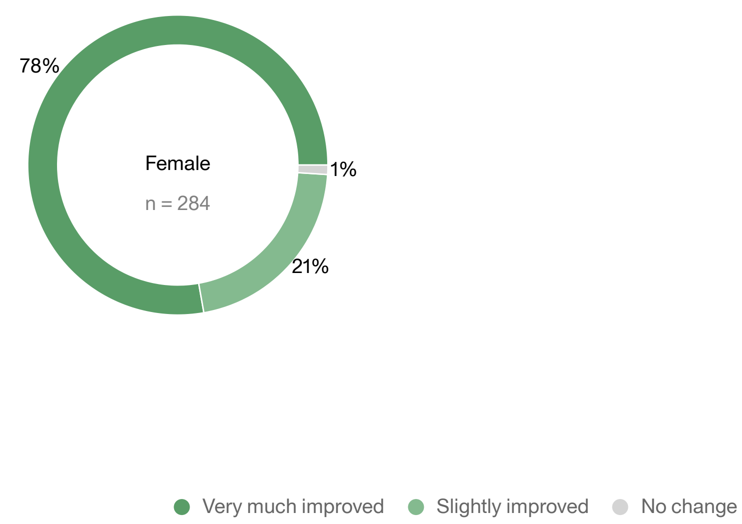
Segmentation Analysis

Analyze Ability to Manage Finances results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



RESILIENCE

Savings

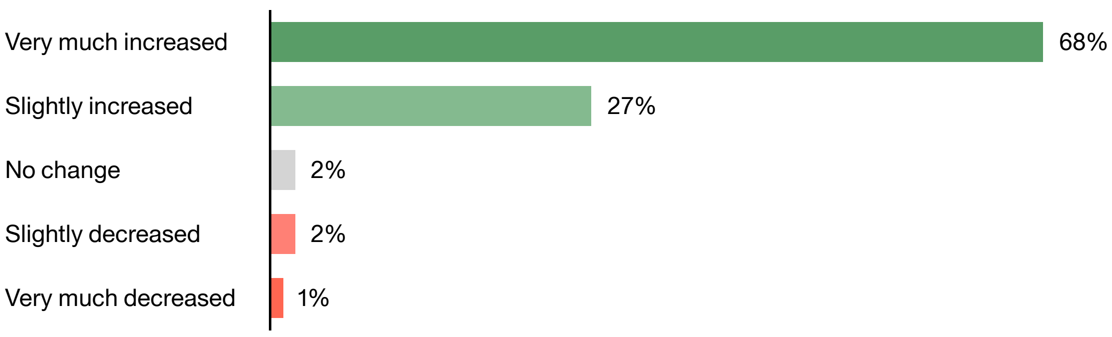
Measures changes in savings experienced by customers.

2026

68% n = 284

report their savings have very much increased.

ⓘ Have your savings changed because of working with [company]? Has it:



Performance Against Benchmark

Global

17%

TOP 20%

Africa

31%

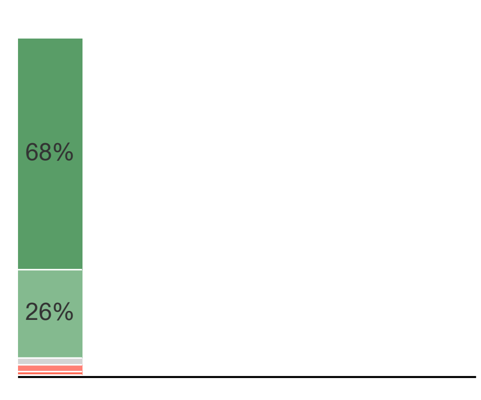
TOP 20%

Zambia

Not Available

Year-on-Year Comparison

Track changes in Savings over time



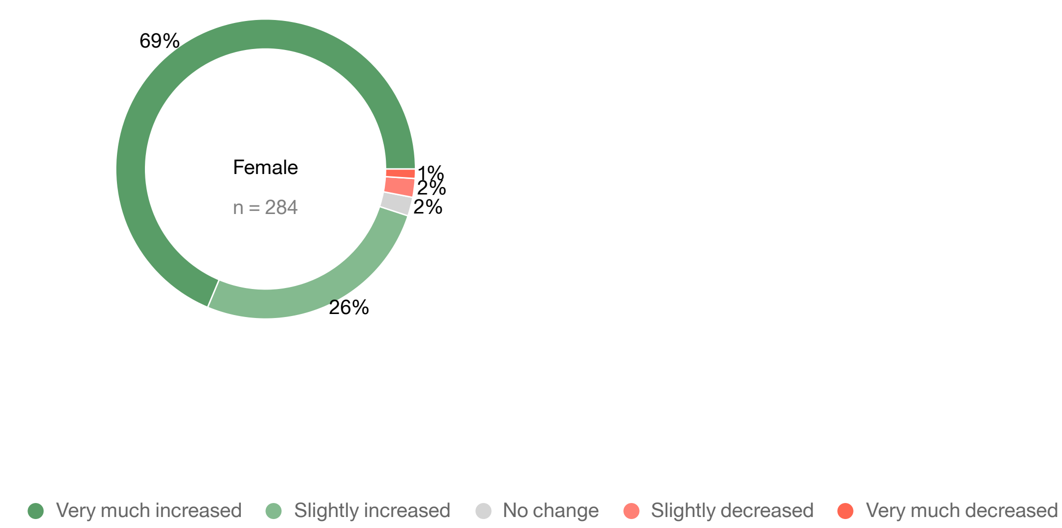
Segmentation Analysis

Analyze Savings results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



Exported by 60 Decibels for Microloan Foundation on 03/13/2026

RESILIENCE

Funding an Emergency Expense

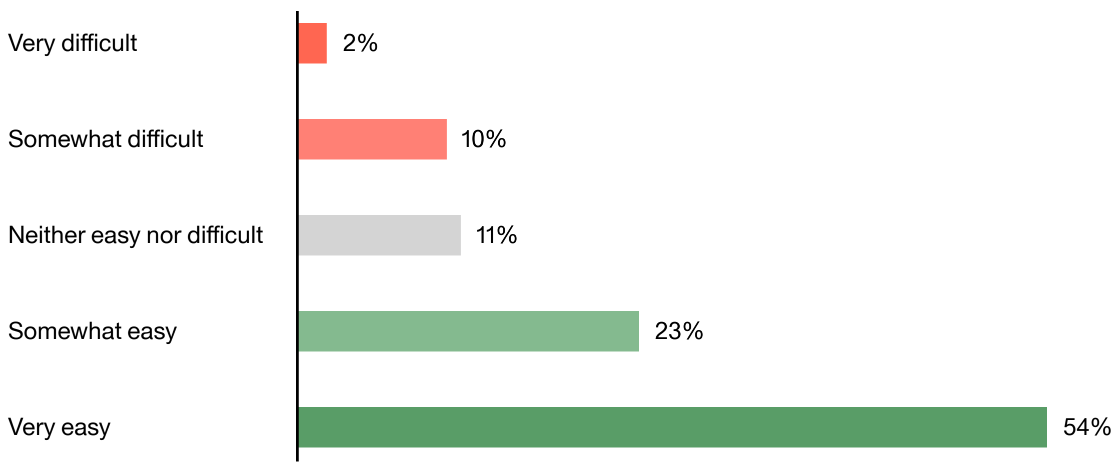
Measures the degree to which customers are prepared for an unforeseen economic shock.

2026

2% n = 284

say it would very difficult to fund an emergency expense.

Imagine that tomorrow you have an unexpected emergency and need to come up with [1/20 gross national income per capita in local currency] within the next month. How easy or difficult would it be to come up with this money?



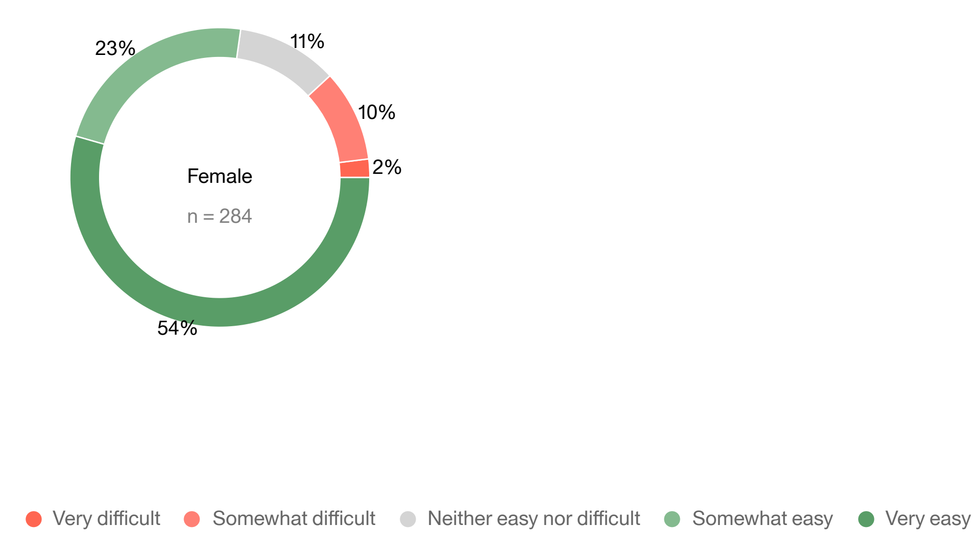
Segmentation Analysis

Analyze Funding an Emergency Expense results by different client segments

Select segment 1 selected

Gender ×

Results by Gender



Performance Against Benchmark

Global

7%

TOP 20%

Africa

6%

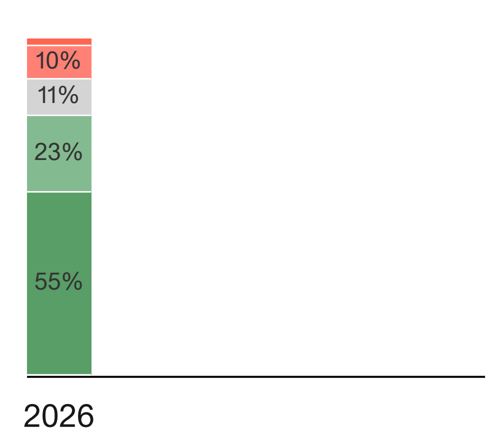
TOP 20%

Zambia

Not Available

Year-on-Year Comparison

Track changes in Funding an Emergency Expense over time



FSP Role in Resilience

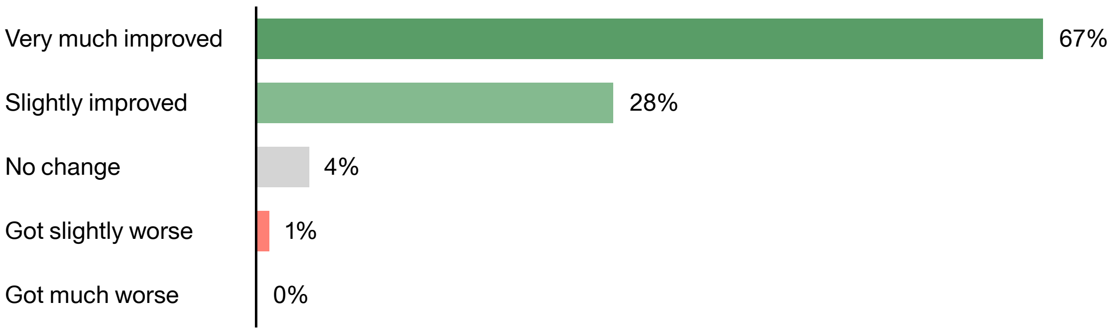
Measures the FSP's impact on customers' preparedness for unforeseen economic shocks.

2026

67% n = 284

say their ability to access an emergency expense has very much improved because of company.

Has your ability to access [1/20 gross national income per capita in local currency] in the event of an unexpected emergency changed because of [company]? Has it:



Performance Against Benchmark

Global

28%

TOP 20%

Africa

29%

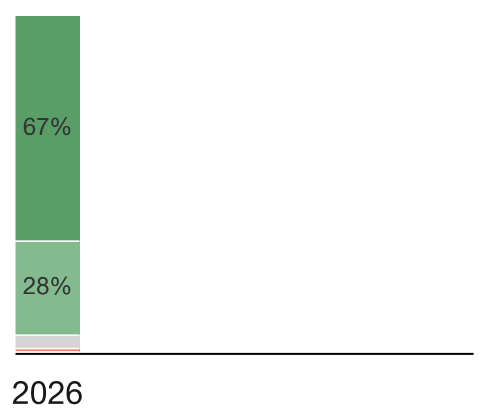
TOP 20%

Zambia

Not Available

Year-on-Year Comparison

Track changes in FSP Role in Resilience over time



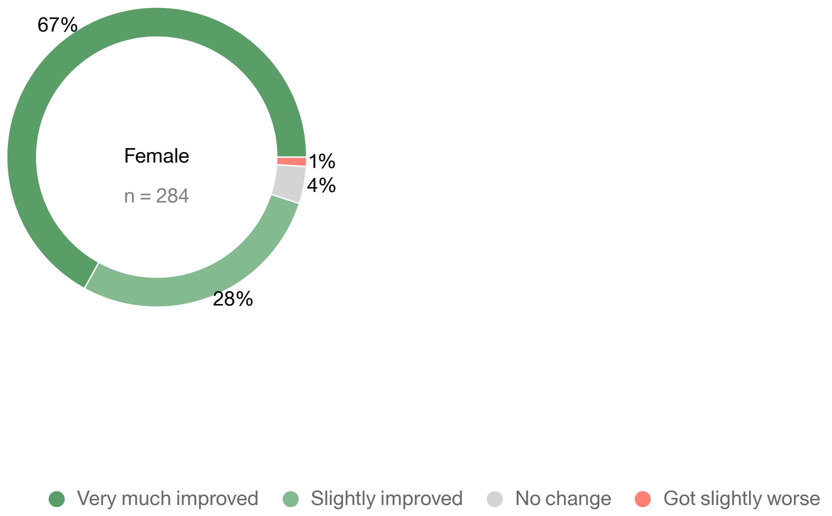
Segmentation Analysis

Analyze FSP Role in Resilience results by different client segments

Select segment 1 selected

Gender ×

Results by Gender



EXPERIENCE

Net Promoter Score

Measures customer satisfaction levels with services and overall experience.

2026

75 n = 284

The Net Promoter Score (NPS) is a common gauge of customer satisfaction and loyalty. The score can range from -100 to 100.

On a scale of 0-10, how likely are you to recommend the [company] to a friend or family member, where 0 is not at all likely and 10 is extremely likely?

Performance Against Benchmark

Global

43

TOP 20%

Africa

36

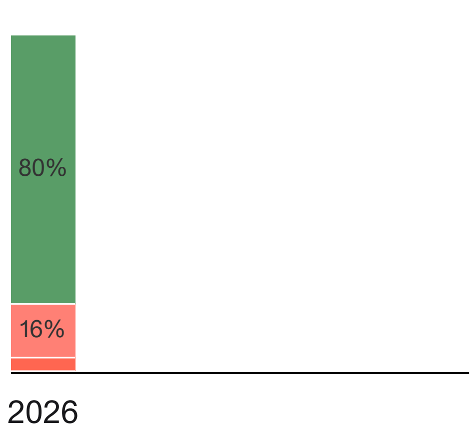
TOP 20%

Zambia

Not Available

Year-on-Year Comparison

Track changes in Net Promoter Score over time



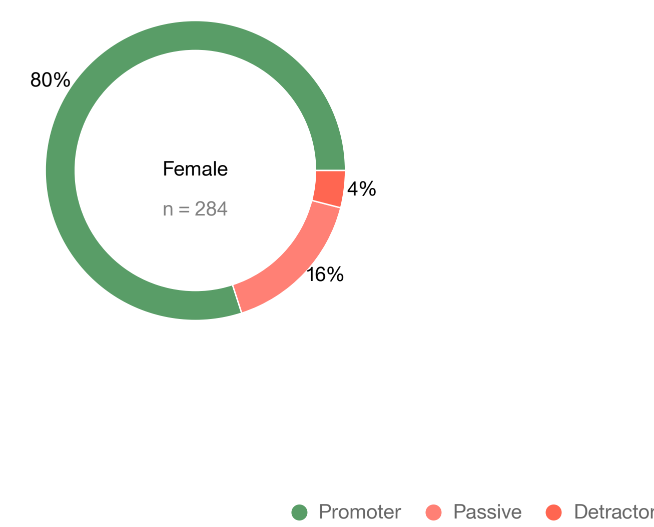
Segmentation Analysis

Analyze Net Promoter Score results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



EXPERIENCE

Drivers of Satisfaction

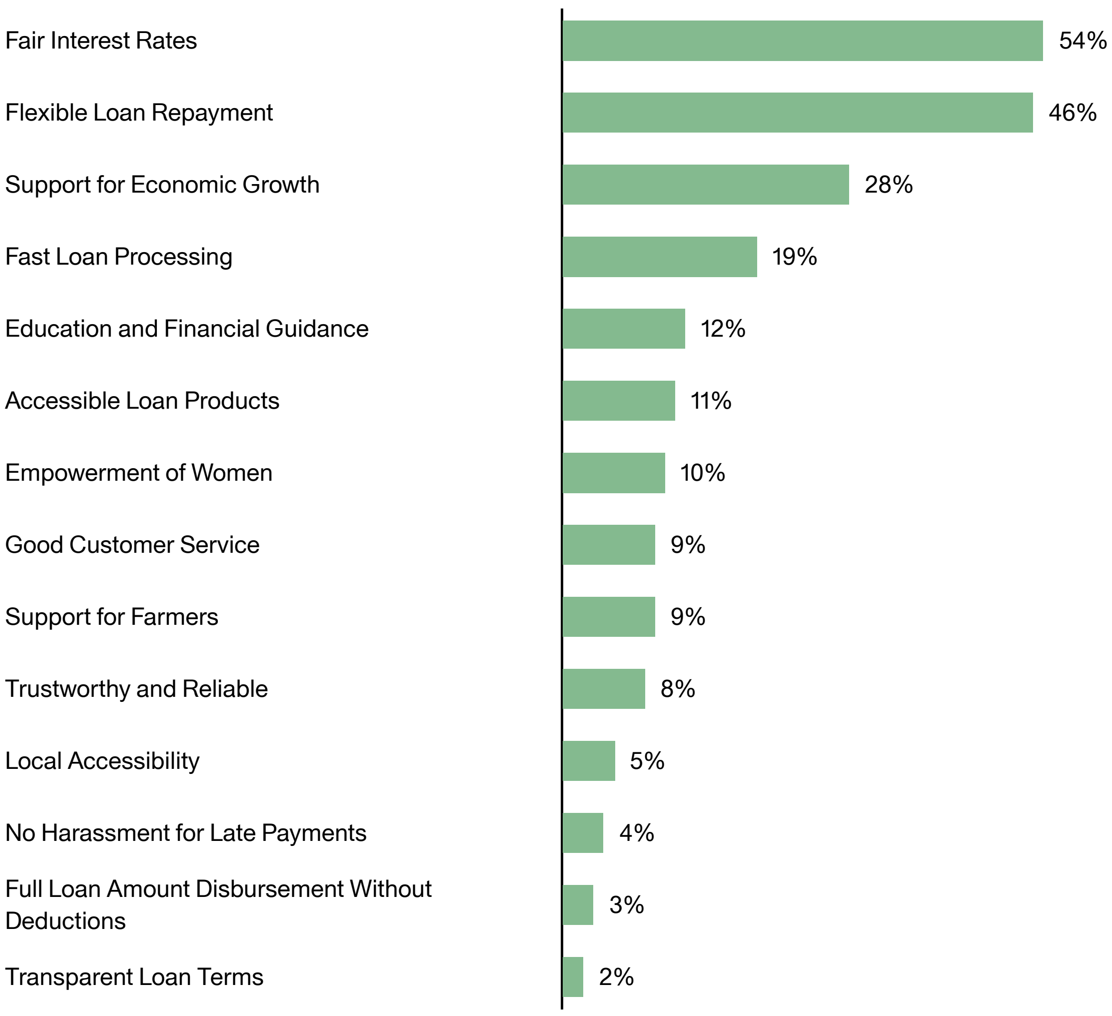
Measures top drivers of satisfaction and dissatisfaction reported by customers.

2026

54% n = 226

of Promoters say Fair Interest Rates is the top reason why they would recommend the company to their friends or family members.

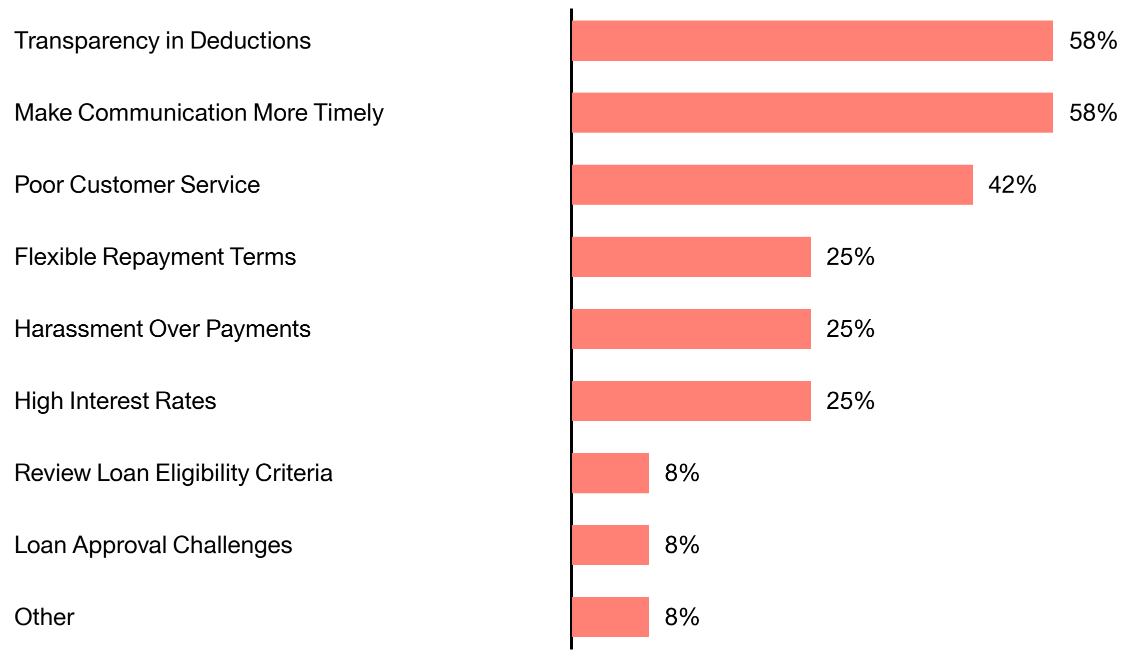
What specifically about [company] would cause you to recommend it to a friend or family member?



58% n = 12

of Detractors say Transparency in Deductions is the top reason why they would not recommend the company to their friend of family members.

What actions could [company] take to make you more likely to recommend it to a friend or family member?



Segmentation Analysis

Analyze Drivers of Satisfaction results by different client segments

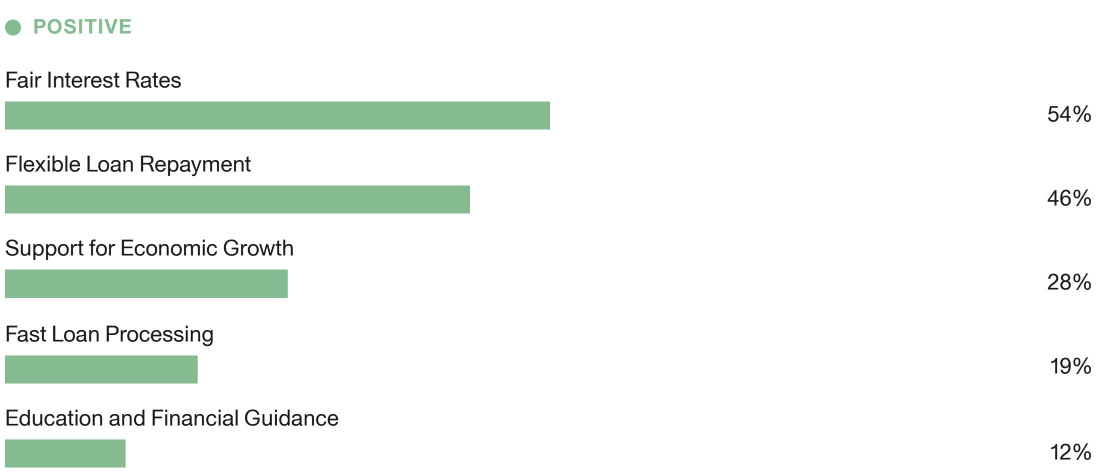
Select segment 1 selected

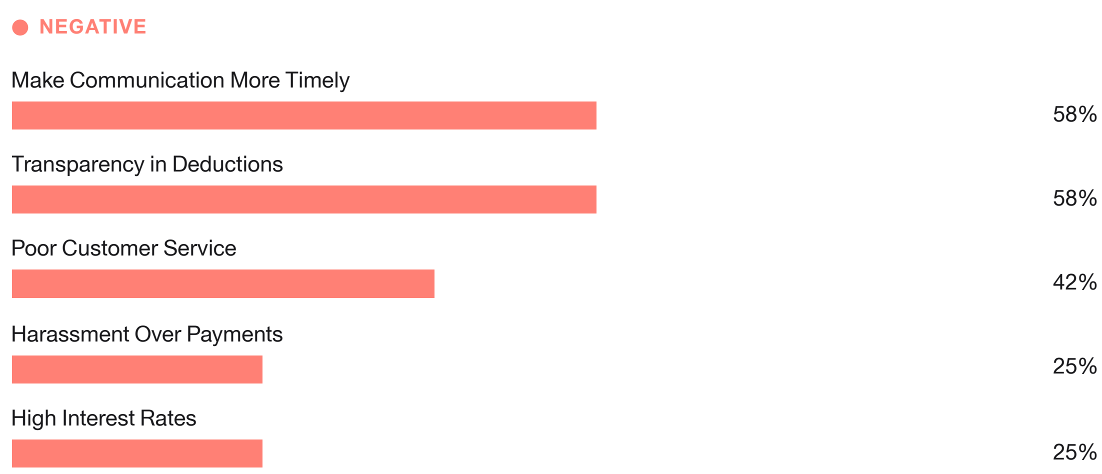
Gender ×

Results by Gender

Female

n = 226





EXPERIENCE

Challenges

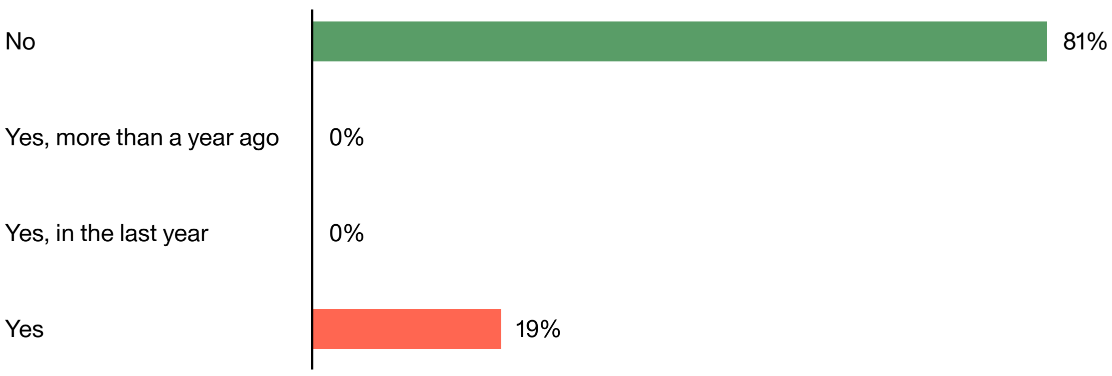
Measures the experience of challenges as reported by customers.

2026

81% n = 284

say they have not experienced challenges.

ⓘ Have you experienced any challenges with [product] or [company]?



Performance Against Benchmark

Global

78%

AT BENCHMARK

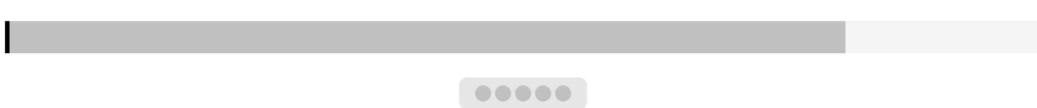
Africa

76%

TOP 40%

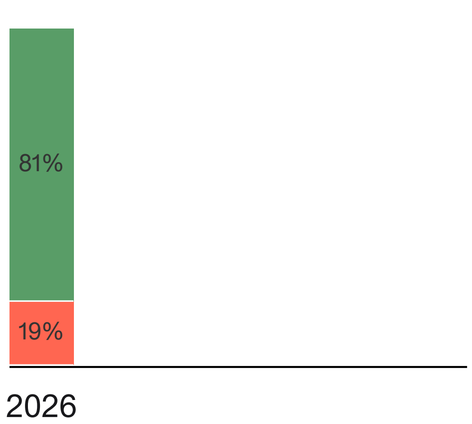
Zambia

Not Available



Year-on-Year Comparison

Track changes in Challenges over time



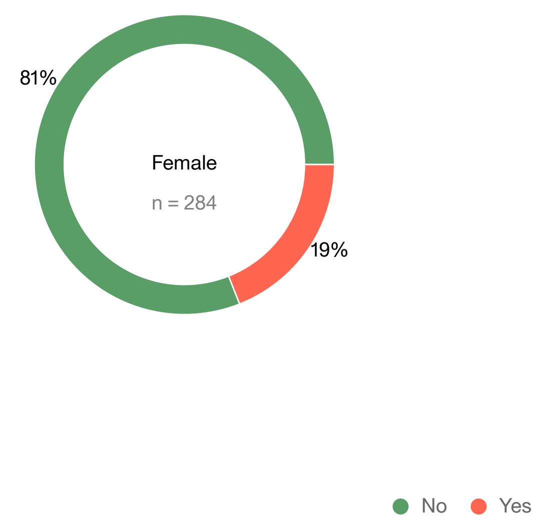
Segmentation Analysis

Analyze Challenges results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender



EXPERIENCE

Top Challenges

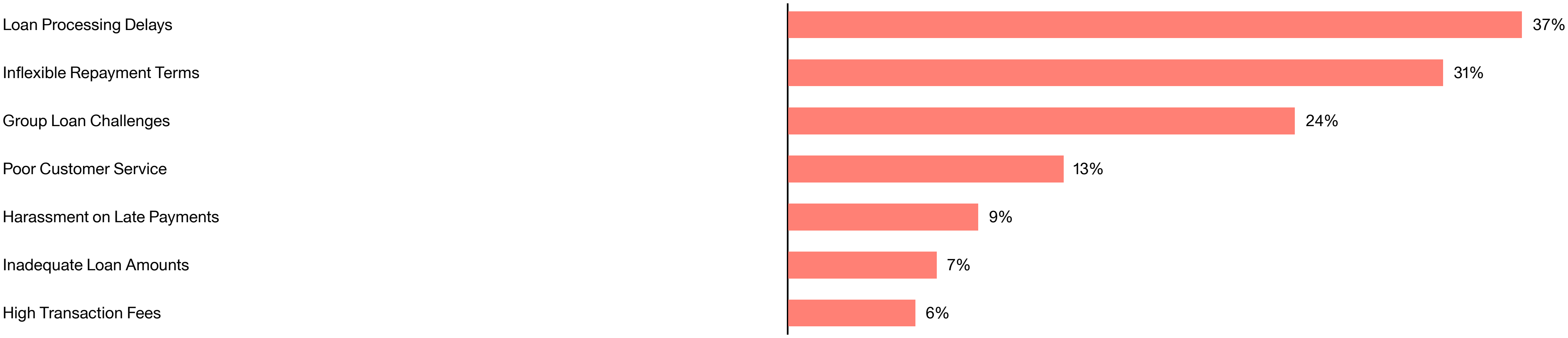
Measures top challenges reported by customers.

2026

37% n = 54

of those reporting challenges say Loan Processing Delays is the top challenge.

Please explain your challenge(s) with [product] or [company].



Segmentation Analysis

Analyze Top Challenges results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender

Female

n = 54

CLIMATE RESILIENCE

Incidence of Shocks

Measures incidence of climate shocks experienced by customers.

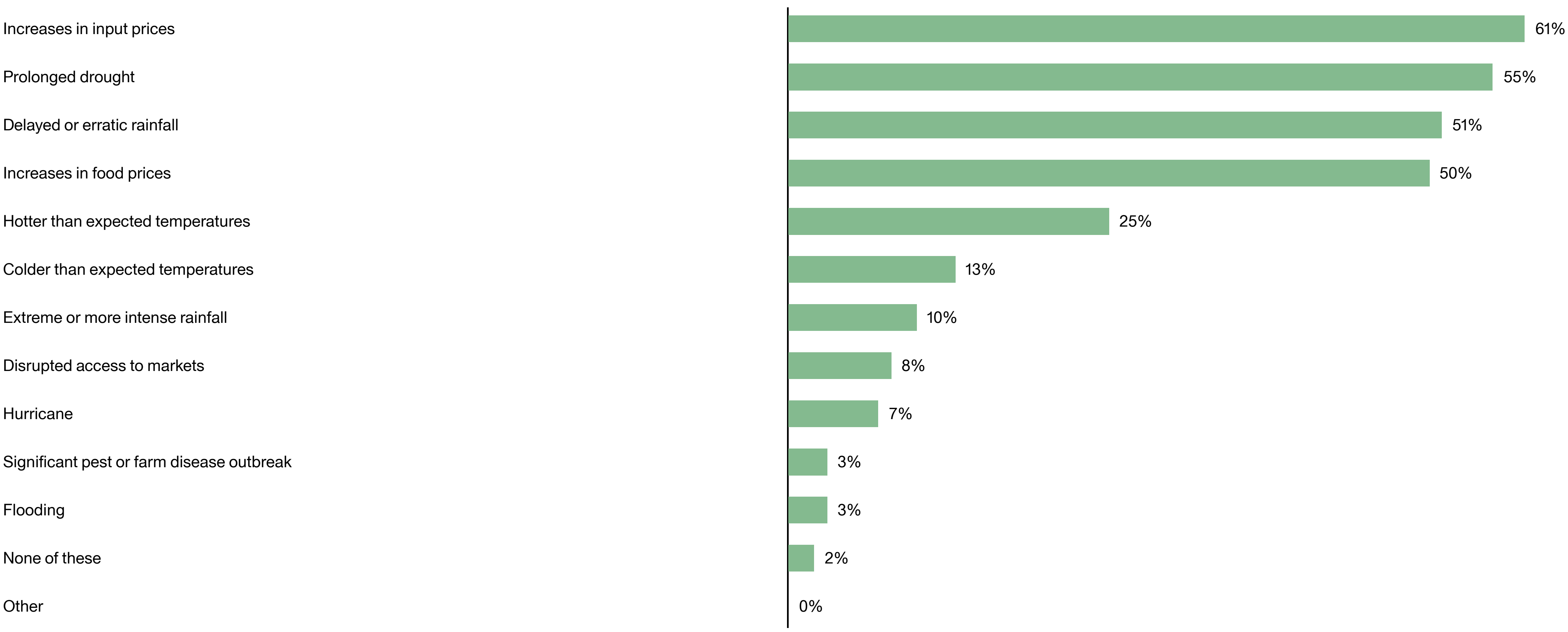
2026

61%

n = 284

say Increases in input prices is the top climate shock experienced by clients in the last 2 years.

In the last 24 months, did your community / village experience any of the following?



Segmentation Analysis

Analyze Incidence of Shocks results by different client segments

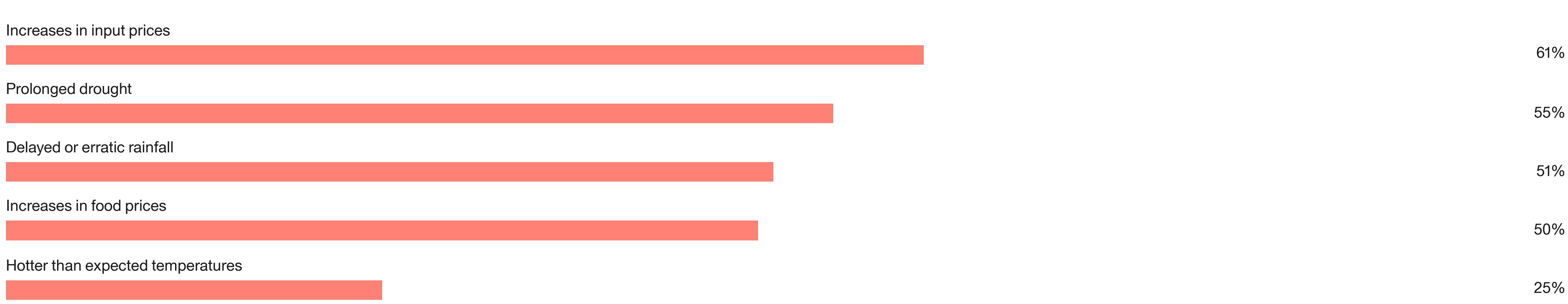
Select segment **1 selected**

Gender ×

Results by Gender

Female

n = 284



CLIMATE RESILIENCE

Most Impactful Shock

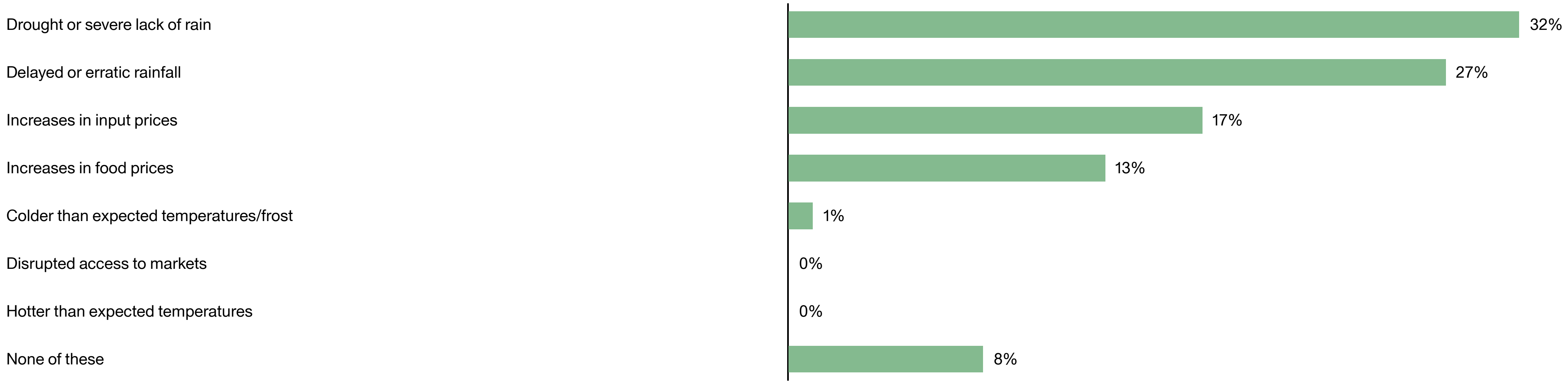
Determines which event customers view as having had the greatest impact on their livelihoods in the past two years.

2026

32% n = 279

say Drought or severe lack of rain was the most impactful event they experienced.

Of the events you mentioned, which has impacted your livelihood the most in the past two years?



Exported by 60 Decibels for Microloan Foundation on 03/13/2026

CLIMATE RESILIENCE

Decrease in Activities

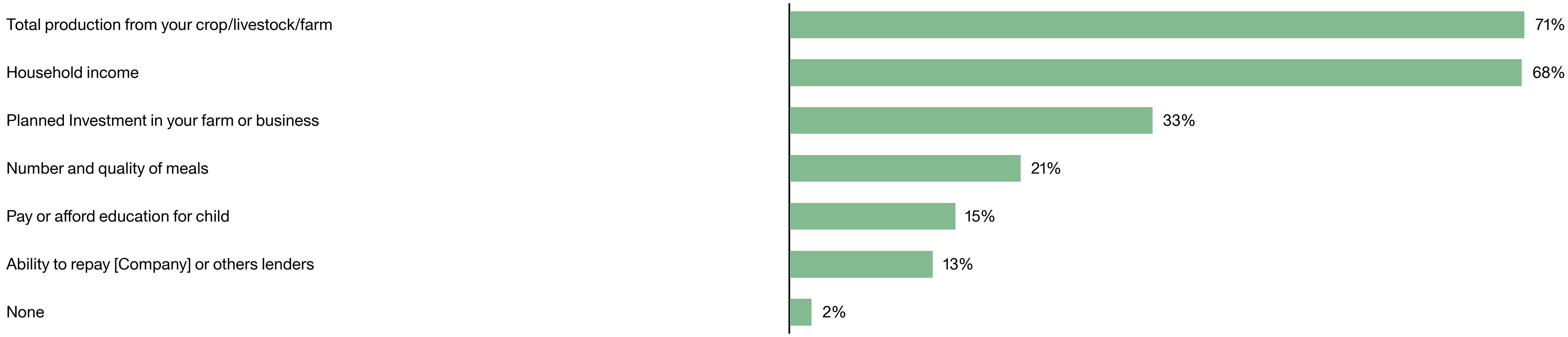
Assesses which aspects of customers' livelihoods decreased due to climate shocks.

2026

71% n = 257

say Total production from your crop/livestock/farm decreased because of the climate shock.

Did any of the following decrease because of the climate shock?



CLIMATE RESILIENCE

Household Recovery

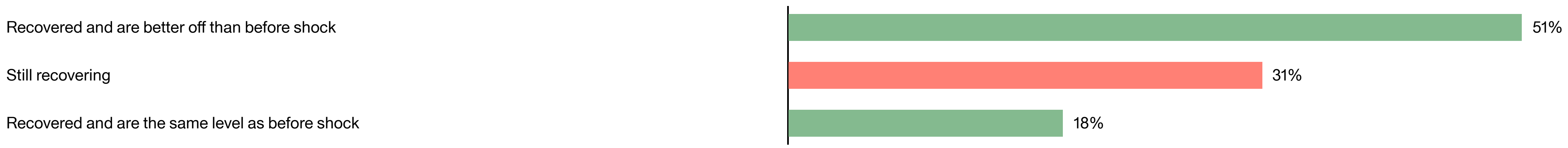
Assesses the company's impact on household recovery from climate shocks.

2026

51%
n = 255

report having recovered and being better off than before.

ⓘ To what extent was your household able to recover from this event?



Coping Strategies Employed

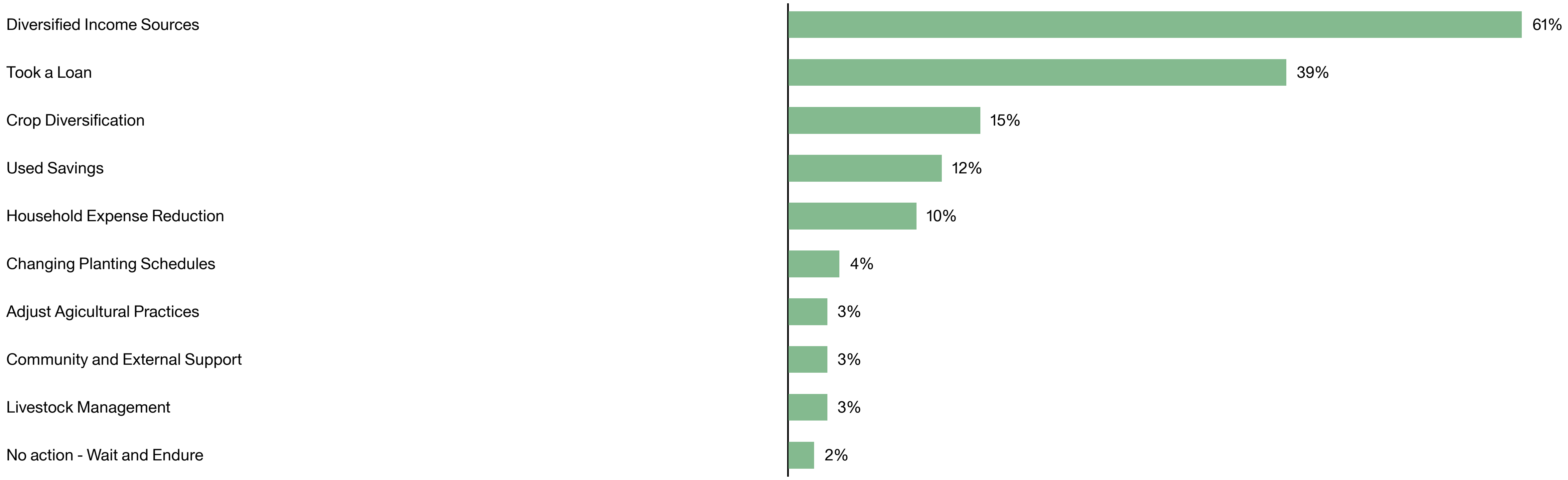
Measures coping strategies customers employ to face the climate shocks experienced.

2026

61% n = 257

Diversified Income Sources is the top coping strategy among clients.

Which strategy or strategies did you employ as a household to deal with the climate shock as it was happening or after it happened?



CLIMATE RESILIENCE

Severity of Climate Shocks

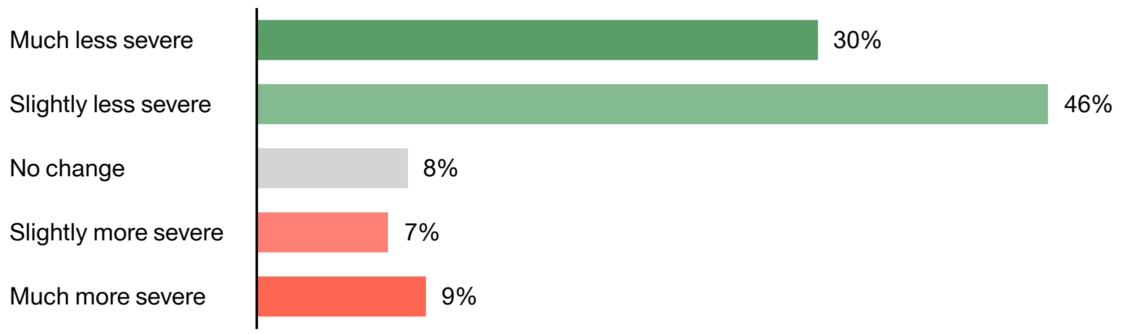
Assesses the FSP's role in mitigating the climate impact severity.

2026

30% n = 254

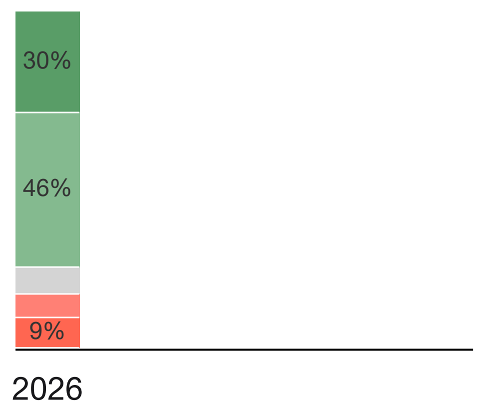
say the impact was much less severe because of the company.

Was the negative impact of the [climate shock] on your household more or less severe due to [company]? Was the impact:



Year-on-Year Comparison

Track changes in Severity of Climate Shocks over time



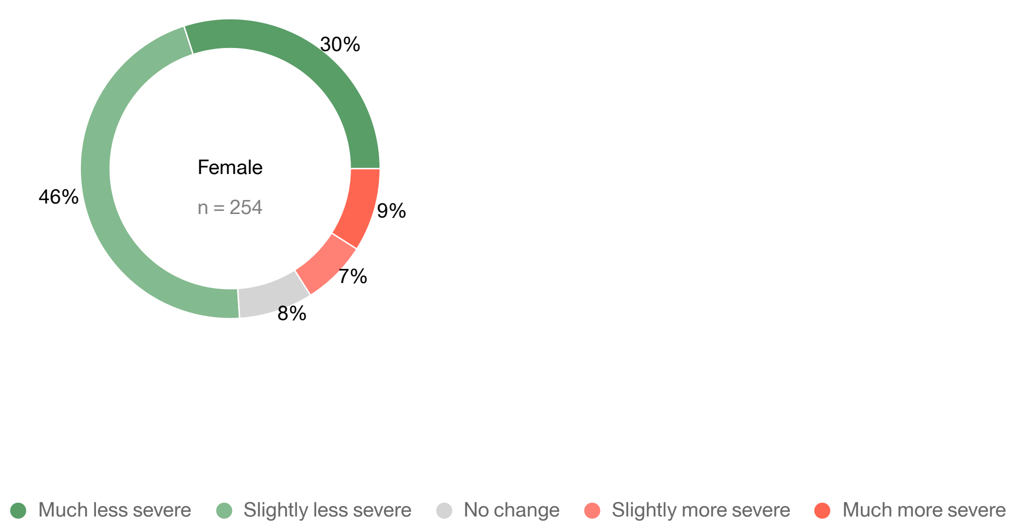
Segmentation Analysis

Analyze Severity of Climate Shocks results by different client segments

Select segment 1 selected

Gender ×

Results by Gender



CLIMATE RESILIENCE

Reason for Decreased Severity

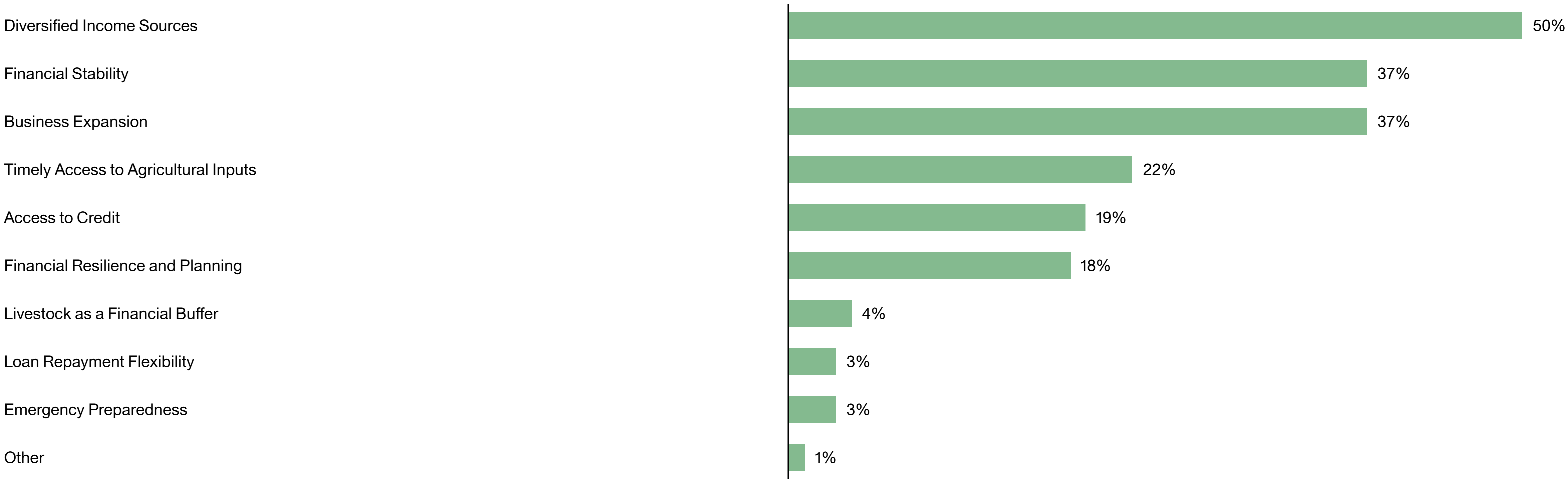
Identifies reasons customers felt prepared that reduced the impact of climate-related shocks.

2026

50% n = 195

say Diversified Income Sources is the reason the shock was less severe.

Why was the shock's impact less severe?



Segmentation Analysis

Analyze Reason for Decreased Severity results by different client segments

Select segment **1 selected**

Gender ×

Results by Gender

Female

n = 195

CLIMATE RESILIENCE

Reason for Increased Severity

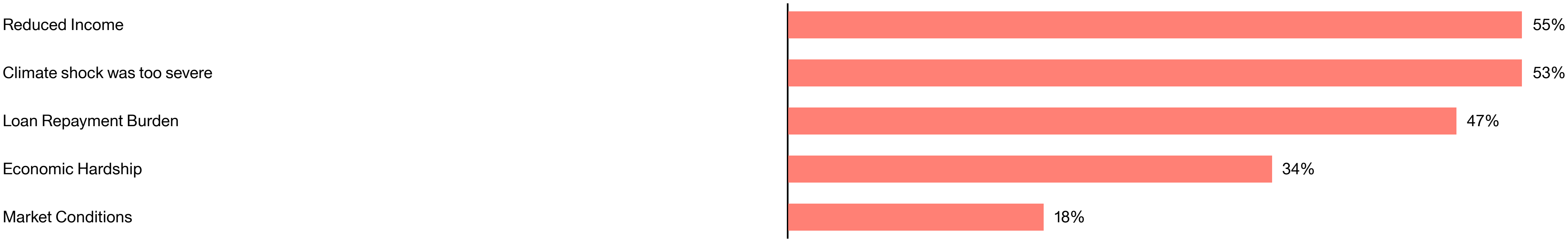
Identifies reasons customers felt unprepared that made a climate-related shock more severe.

2026

55% n = 38

say Reduced Income is the reason the shock was more severe.

ⓘ Why was the shock's impact more severe?



Segmentation Analysis

Analyze Reason for Increased Severity results by different client segments

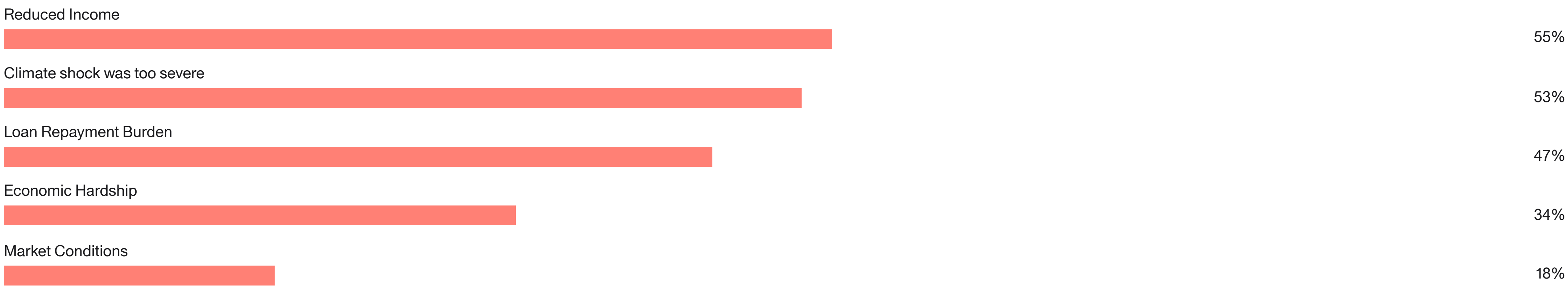
Select segment **1 selected**

Gender ×

Results by Gender

Female

n = 38



CLIMATE RESILIENCE

Perceived Shock Preparedness

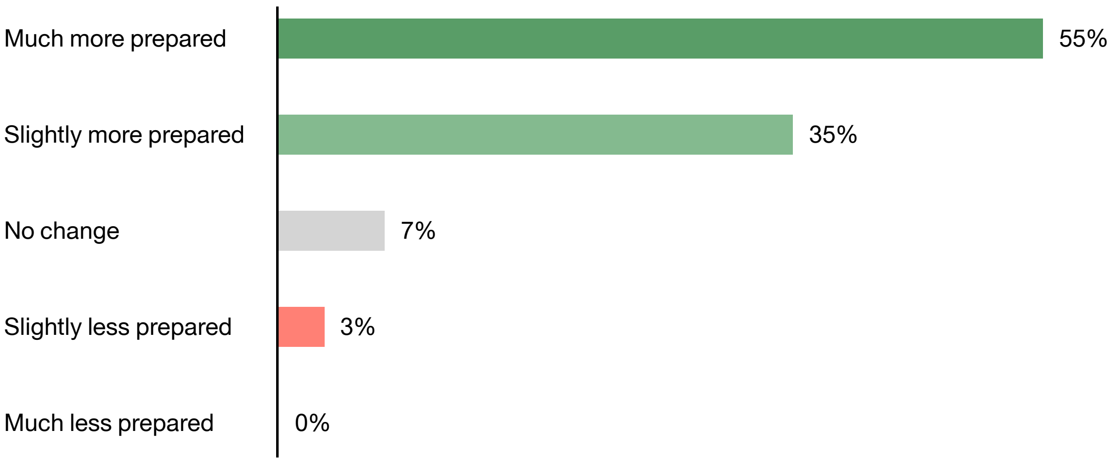
Measures FSPs role in customers' perception of their preparedness for climate shocks

2026

55% n = 281

report feeling much more prepared for climate shocks because of the company.

Has the [company] affected how prepared you feel for such a shock?



Performance Against Benchmark

Global

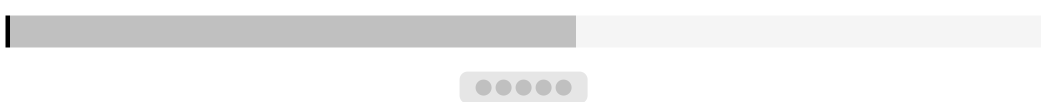
26%

Africa

25%

Zambia

Not Available



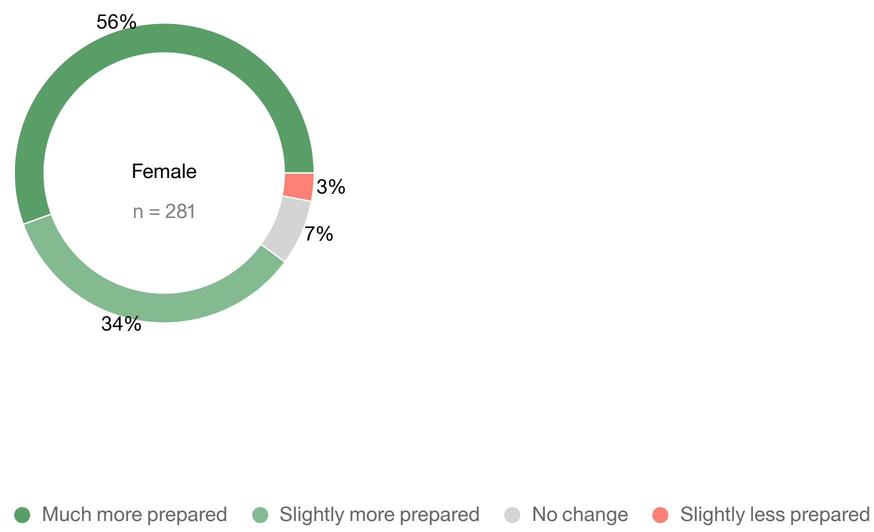
Segmentation Analysis

Analyze Perceived Shock Preparedness results by different client segments

Select segment 1 selected

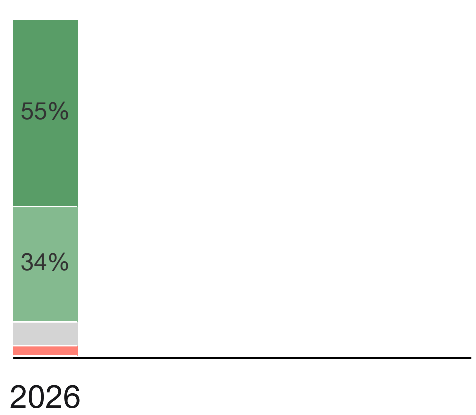
Gender ×

Results by Gender



Year-on-Year Comparison

Track changes in Perceived Shock Preparedness over time



Exported by 60 Decibels for Microloan Foundation on 03/13/2026

CLIMATE RESILIENCE

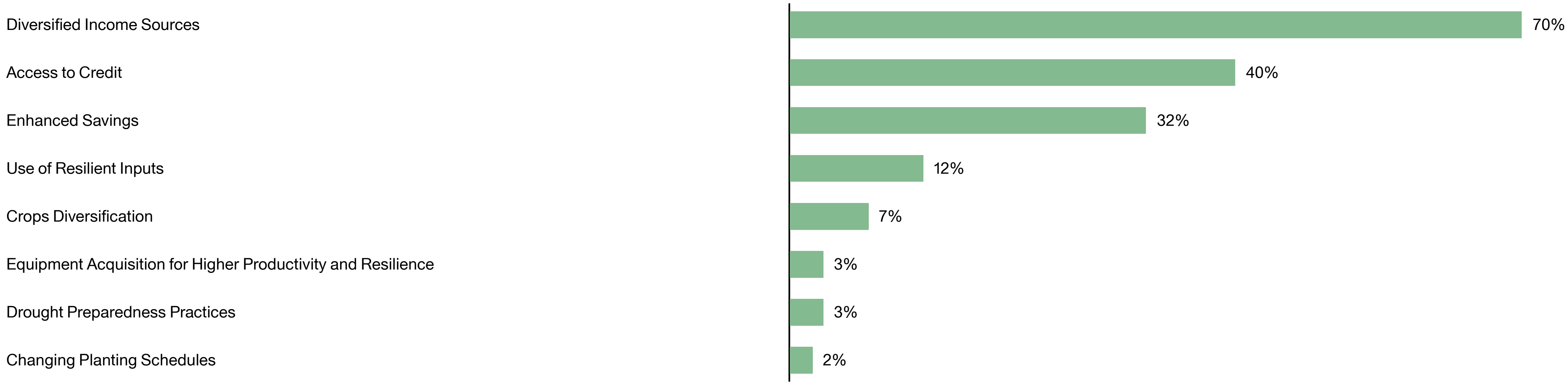
Increased Climate Preparedness

Measures how customers feel more prepared to face climate shocks.

70% n = 249

say Diversified Income Sources is the reason they are more prepared.

How are you more prepared?



CLIMATE RESILIENCE

Weather Adaptation

Measures weather adaptation strategies customers employ.

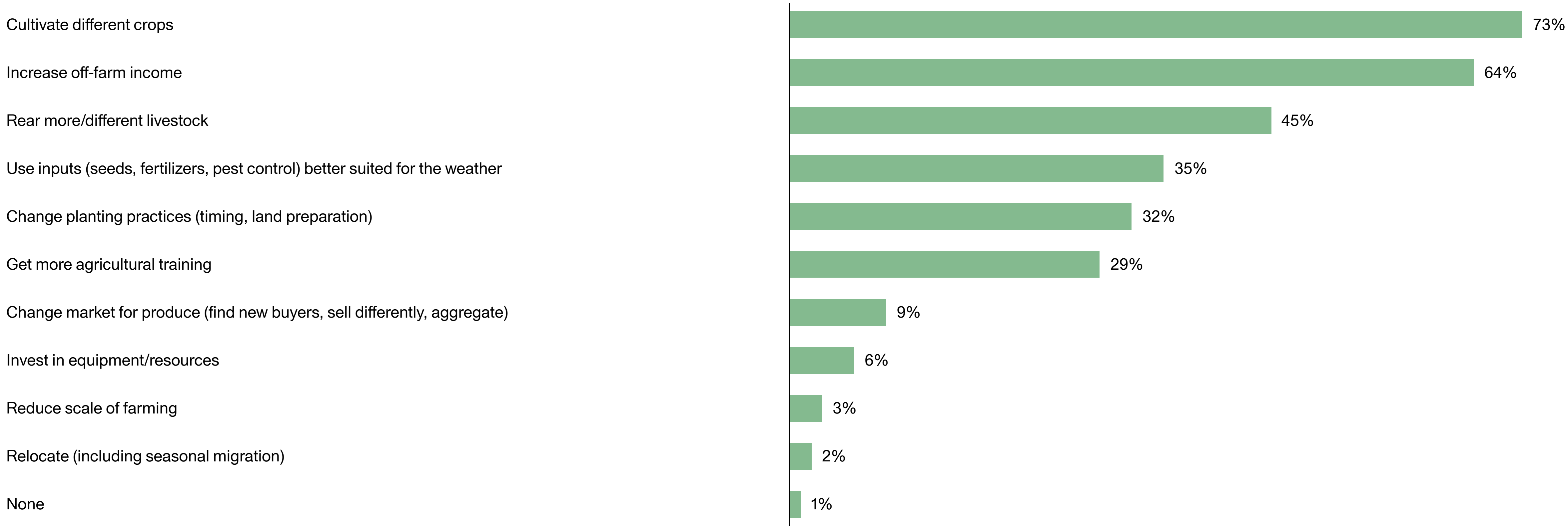
2026

73%

n = 284

report Cultivate different crops to adapt to changing weather patterns.

Are you doing any of the following to adapt to changing weather patterns in the future?



CLIMATE RESILIENCE

Non-Implemented Practices

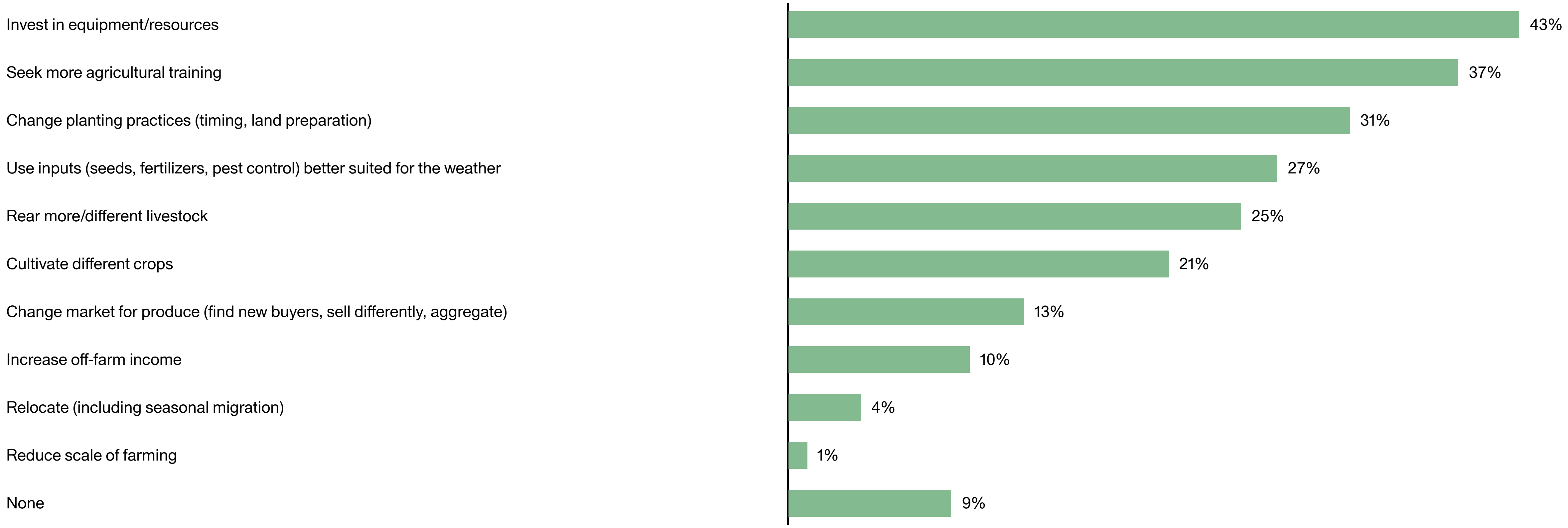
Identifies which practices are considered the most important to implement to adapt to changing weather patterns.

2026

43% n = 283

say Invest in equipment/resources is the type of support that would be most helpful.

Among the activities you are not currently doing, which do you think would be the most important to adapt to changing weather patterns? (Select up to 3)



CLIMATE RESILIENCE

Coping Support Needs

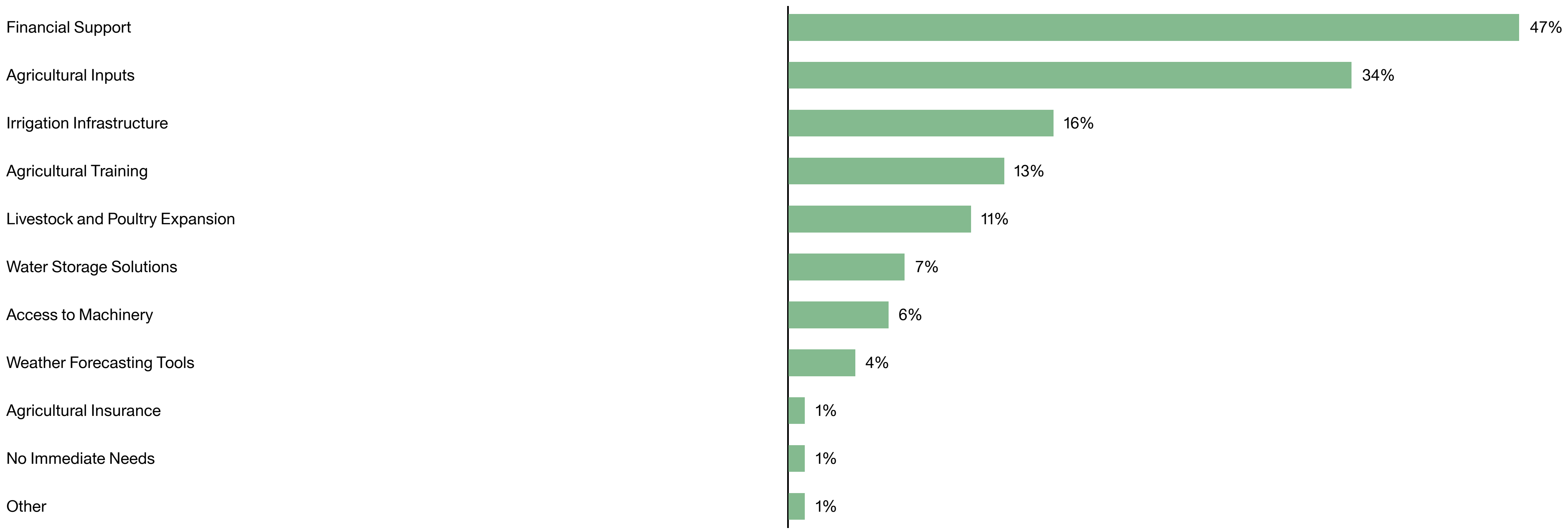
Identifies which product or support customers believe would most reduce the negative impacts of future unexpected weather events.

2026

47% n = 282

say Financial Support is the type of support that would be most helpful.

What type of product or support would be most helpful in reducing the negative impacts of unexpected weather events in the future?



Respondent Profile

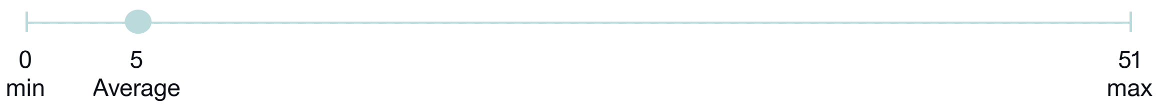
Provides comprehensive demographic and profile characteristics of the client base.

2026

Household Size

AVERAGE HOUSEHOLD SIZE (OVER 18)	AVERAGE HOUSEHOLD SIZE (UNDER 18)	AVERAGE HOUSEHOLD SIZE (TOTAL)
4	3	7

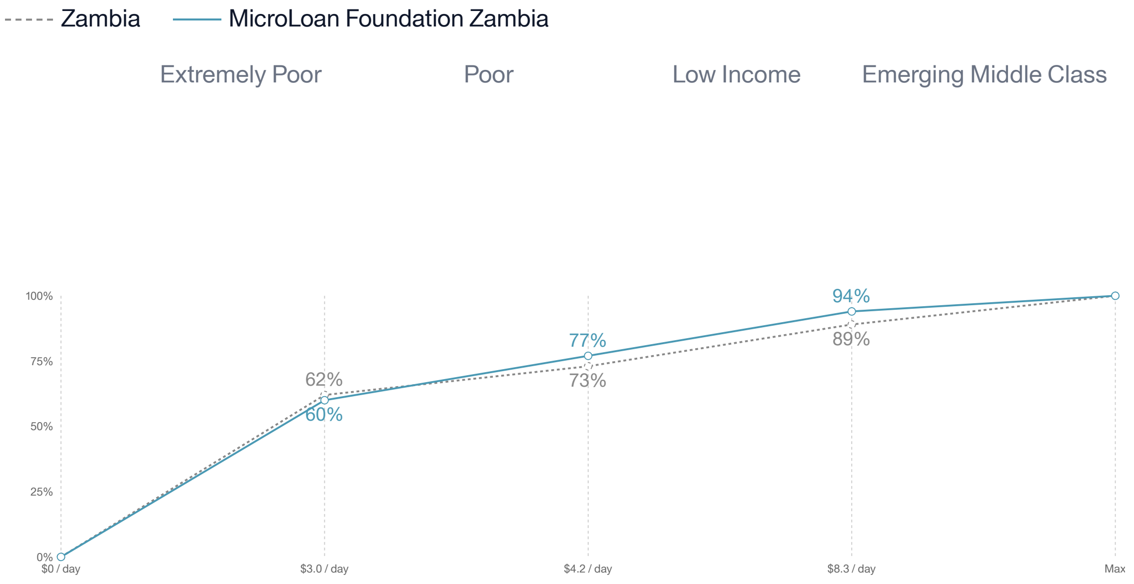
Average Land Usage (Hectares)



Income Distribution

Customer Households Income Distribution Relative to Country Average

% living below $x per person per day (2021 PPP) (n=284)

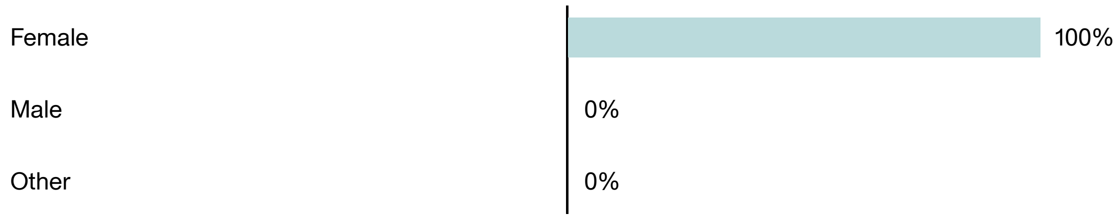


Respondent Profile

Lending Methodology	Group	99%
Lending Methodology	Individual	1%
Average Loan Amount (USD)		234.30
Par 30	No	99%
Par 30	Yes	1%
Loan Type	Business Loan	93%
Loan Type	Agriculture Loan	3%
Loan Type	Business	3%
Loan Type	Graduation Loan	1%

Gender

What is your gender?



About the 60dB Results Dashboard

About This Dashboard

This dashboard shows the results of your latest 60dB impact measurement projects and compares your organization's performance against our benchmarks.

These benchmarks reflect median performance levels across key indicators from similar organizations.

It is possible that some charts do not add up to 100%, due to rounding. Please allow for a 1% margin of error in percentages.

About the Benchmarks

We compare your performance with Global, Regional, and Country benchmarks where available. For benchmark comparisons, we use the most relevant group of companies based on sub-sector or sector classification

Details about each comparison group and the number of organizations included are available in the Performance against Benchmarks section for each indicator.

Indicators Explained

About the Sections

We group results across these impact sections:

Access
Measures the degree to which the organization is serving underserved populations.

Farm Profile
Measures characteristics of the farming population served.

Farming Impact
Measures outcomes on customers' farming operations, productivity, and agricultural income.

Product Impact
Measures outcomes related to the specific purpose of the product.

Household Impact
Measures impact on customers' quality of life and ability to manage household expenditures.

Agency
Measures customers' confidence, decision-making ability, and progress toward financial goals.

Resilience
Measures customers' financial preparedness and ability to manage shocks.

Client Protection
Measures transparency of loan terms and customers' ability to repay without hardship.

Climate Resilience
Measures customers' preparedness for climate shocks and adoption of climate-smart practices.