

CARE International

Pakistan



Welcome To Your 60dB Results

Throughout the report, only meaningful differences by key segments have been called out.

We enjoyed hearing from 316 of your loan and wrap-around clients in Pakistan – they had a lot to say!

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CARE International – Pakistan Performance Snapshot

CARE International Pakistan outperforms 60 Decibels’ Benchmarks on metrics related to client satisfaction and impact. There is an opportunity to reach more female clients.

<p>Gender</p> <p>24%</p> <p>female clients</p> 	<p>Impact</p> <p>90%</p> <p>improved quality of life</p> 	<p>Sales</p> <p>90%</p> <p>increased sales; 19% average increase</p> 	<p>Contribution*</p> <p>60%</p> <p>first time accessing a loan</p> 	<p>Customer Voice</p> <p>“I am running a small Cafe in my town. The Ubank loan helped me to purchase some machines. Now, I earn a good profit, which is contributing to my finance.” – Female, 29</p> <p>Data Summary</p> <p>Company Performance: 316 loan and wrap-around clients phone interviews in July - August 2022, in Pakistan.</p> <p>Quintile Assessment compares Company Performance with 60dB Asia Regional Financial Inclusion Benchmark comprised of 61 companies, 11 countries, and 18k+ customers. Full details can be found in Appendix.</p> <p>Performance vs. 60dB Benchmark</p> <ul style="list-style-type: none">  – TOP 20%  – TOP 40%  – MIDDLE  – BOTTOM 40%  – BOTTOM 20%
<p>Financial Management</p> <p>90%</p> <p>improved ability to manage finances</p> 	<p>Net Promoter Score®</p> <p>56</p> <p>on a -100 to 100 scale</p> 	<p>Customer Effort Score</p> <p>4.33</p> <p>on a scale of 1 to 5</p> 	<p>Access to Alternatives*</p> <p>55%</p> <p>could not easily find a good loan alternative</p> 	<p><small>* Only asked clients accessing loans</small></p>

Top Actionable Insights

1

Going Great:

Clients report deep and broad impact and are highly satisfied with CARE International Pakistan.

9 in 10 clients report improved quality of life, increased confidence in running their business, ability to manage finances, and sales because of CARE International Pakistan.

Among clients with wrap-around services, the majority agree that the training they received was important and almost all have applied what was learned.

CARE International Pakistan has an excellent Net Promoter Score of 56 and a high Customer Effort Score of 4.33/5.

Pages: [21](#), [23](#), [24](#), [27](#), [30](#), [31](#), [35](#)

An idea: This is marketing gold – share it with potential clients, partners, and funders.

2

A Finding that Jumped Out:

Some impact metrics and satisfaction appear correlated to business revenue.

Clients with higher revenue businesses are more likely to report CARE's help in achieving their financial goals and CARE's contribution to the use of digital tools and services (86%, 98% respectively) than those with lower revenue businesses (71%, 88% respectively).

Clients with higher revenue businesses appear more likely to have a higher Net Promoter Score (64) than those with lower revenue businesses (49).

Pages: [26](#), [29](#), [36](#)

For discussion: What drives deeper impact and satisfaction among clients with higher revenue businesses that can be implemented with clients with lower revenue businesses?

3

Area for Improvement:

Clients want broader training content, particularly on soft skills and virtual marketplaces.

More than 2 in 5 clients desire more soft skills and more than 3 in 10 desire more hard skills for their business growth.

4 in 5 clients had specific training needs primarily on how to obtain more customers through virtual marketplaces, digital marketing, and self-care and self-esteem.

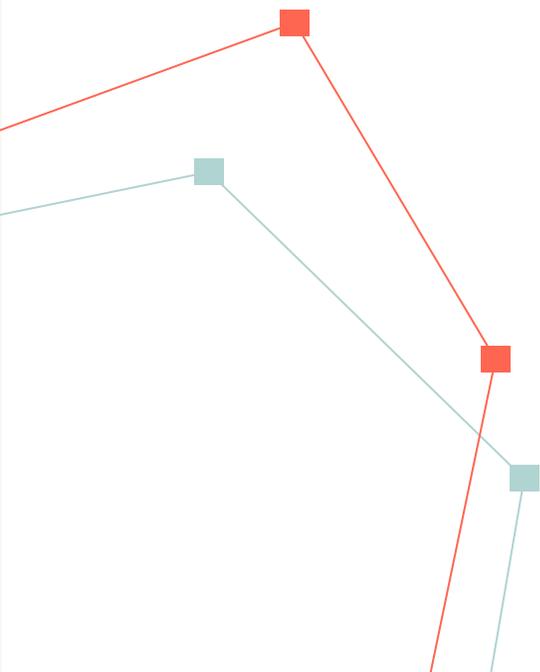
Lower interest rate was the top suggestion for improvement among loan clients, and the top request among wrap-around clients who are considering loans.

Pages: [37](#), [38](#), [42](#), [43](#)

A recommendation: Where possible, address suggestions raised to make clients feel valued and become heard.

Client Voices

We love hearing clients' voices.
Here are some that stood out.



Impact Stories

91% shared how CARE International Pakistan had improved their quality of life

“I took a loan to open my own clinic. I now have an opportunity to earn more to fulfill my family’s needs and wants. I have also shifted to a new house.”
– Male, 43

“The training really helped me understand business planning, intensive coaching, mentoring, and how to deal with other issues. Now, I am generating a good income, independently, and living a good life.”
– Female, 29

“After taking the loan, my business has grown. I had a small canteen but now I have built a big canteen from the profits of this business.” – Male, 36

“After investing this loan in my business, I was able to purchase more products. I am now able to provide faster and better services to my clients which have increased my earnings.” – Female, 33

“The trainings I attended have given me useful information which I utilize to run my business better. I have been able to manage my finances better and increase my sales platforms.” – Male, 27

“I am now able to think broadly regarding entrepreneurship and my confident level is increased due to training.” – Female, 22

Opinions On CARE International Pakistan Value Proposition

65% were Promoters and were highly likely to recommend

“The Ubank Loan procedure was easy, and I received my loan on the same day. The process was smooth so I will definitely recommend it to everyone.” - Male, 38

“I am fully satisfied with the Mera Maan training program. The mentors were experienced and the training was really helpful to learn business techniques and strategies. I'll surely recommend it to others.”
– Female, 22

Opportunities For Improvement

48% had a specific suggestion for improvement

“The loan documentation process is a bit lengthy and consumes more time to fulfill the requirements. It should be faster.” – Female, Age 33

“More workshops can be arranged on issues faced by business owners. I feel like my sales have become stagnant and I want to boost my sales further for which I need more help.” – Male, 27

● Who Are You Reaching?

- Client profile: Demographics and services offered
- Business profile: Sector, tenure, means of sales, and revenue
- Decision-making: Financial, female decision-making needs, and business control
- Loan profile: Access, drivers, and usage

● What Impact Are You Having?

- Quality of life and wellbeing
- Financial status
- Business performance
- Digital usage and training

● How Can You Improve?

- Net Promoter Score & drivers
- Loan performance: Repayment burden
- Challenges
- Client needs and suggestions for improvement

“I have been able to generate good income through my business which I started with the help of Ubank.”
- Female, 42

Client Profile: Demographics

More female clients fall into the 20-36 age category than male clients (66% vs. 51%).

Clients are more likely to own a smartphone if they:

- Have higher education levels (tertiary 99%; upper secondary 90%) compared to those with lower education levels (lower secondary 78%; primary 59%; none 56%)
- Are in the city (94%) than those in towns (78%) and villages (69%)
- Use online and both online and physical channels to connect with customers (100%, 98% respectively) compared to those who use physical stores (83%), and other channels (62%)
- Use the wrap-around service from MM (100%) compared to those who use loan services from Ubank (82%)

A typical CARE International Pakistan client is a 36-year-old male living in a male-headed household with 6 others. A quarter have tertiary education.

About the CARE International Pakistan Clients We Spoke With

Data relating to client characteristics (n = 316)

Gender Breakdown	
Male	76%
Female	24%
● ● ● ● ● - BOTTOM 20%*	

Household Profile	
8%	Female-headed
7	Average size

Owns a Smartphone	
84%	With a smartphone

Age Distribution	
45% aged 37-65 (older clients)	65 Eldest
55% aged 20-36 (younger clients)	36 Average
	20 Youngest

Region	
Punjab	80%
Sindh	20%

Education Level	
Tertiary	25%
Upper secondary	32%
Lower secondary	27%
Primary	11%
None	5%

Location	
Urban (city)	54%
Rural (village)	32%
Peri-urban (town)	14%

* Benchmark comparison: Proportion of female clients

Client Profile: Service Offered

Strivers are micro and small entrepreneurs with 2-20 employees but lack the correct financings. Non-strivers are those with larger businesses.

All clients using services from Ubank received loans only, while all those using services from MM received wrap-around services only.

Male clients are more likely to have received loans from Ubank (93%) than female clients (77%).

Clients in the village are more likely to have received loans from Ubank (96%) than those in town (87%) and city (86%).

Older clients are more likely to have received loans from Ubank (92%) than younger customers (86%).

All clients are strivers. The majority of clients we spoke with received loan services from Ubank.

About the CARE International Pakistan Client Services

Data relating to client services (n = 316)

Service Provider	Service Offered	Striver Categorization
89% Ubank	89% Loan	100% Striver
10% MM	10% Wrap-around	0% Not a Striver
1% MMBL/MM	1% Both	

Business Profile: Sector & Tenure

More than 1 in 3 clients' businesses are in retail. More than half of clients' businesses have been in operation for more than 5 years.

Male clients are more likely to be in the retail sector with businesses with more than 5 years of operation (39%, 58%) than female clients (29%, 29%).

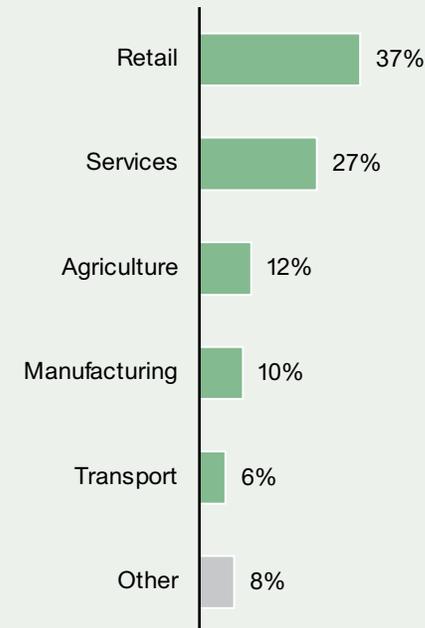
Unsurprisingly, older clients are more likely to have more than 5 years of business operation (59%) than younger clients (41%).

For Discussion

Does this breakdown by business type and tenure feel in line with your overall client base?

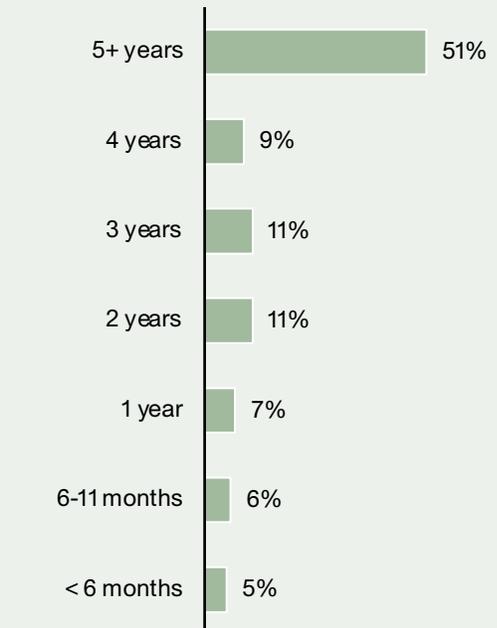
Sector

Q: Which sector best describes your business? (n = 316)



Business Tenure

Q: How long has your business been in operation? (n = 314)



Business Profile: Means of Sales

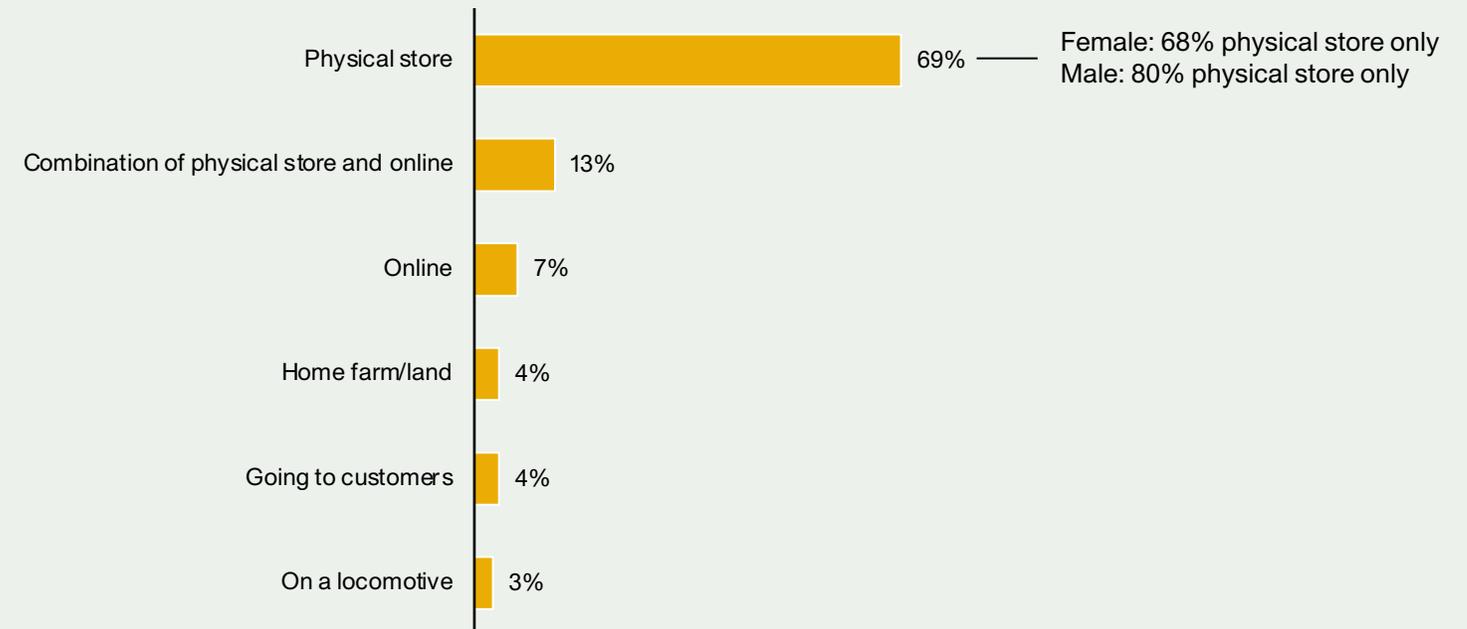
More than two-thirds of clients' businesses operate through a physical store.

Clients are more likely to report customers accessing their products via a physical store if they:

- Are in retail (77%) compared to those in agriculture (74%), service (69%), manufacturing (67%), other (48%), and transport (45%)
- Have higher revenue businesses (78%) compared to those with lower revenue businesses (60%)
- Have more than 5 years of business operation (76%) compared to those with fewer than 5 years of business operations (63%)
- Are from Punjab (72%) compared to those from Sindh (58%)
- Are in the village (77%) compared to those in town (73%) and city (63%)

Means of Sales

Q: How can your customers access your products and/or services? (n = 314)



Business Profile: Monthly Revenue

On average, the businesses generate monthly revenue of 64k Pakistani Rupee.

Male clients are more likely to have higher monthly revenue (55%) than female clients (28%).

Clients with more than 5 years of business operation are more likely to have higher monthly revenue (67%) than those with fewer than 5 years of business operation (31%).

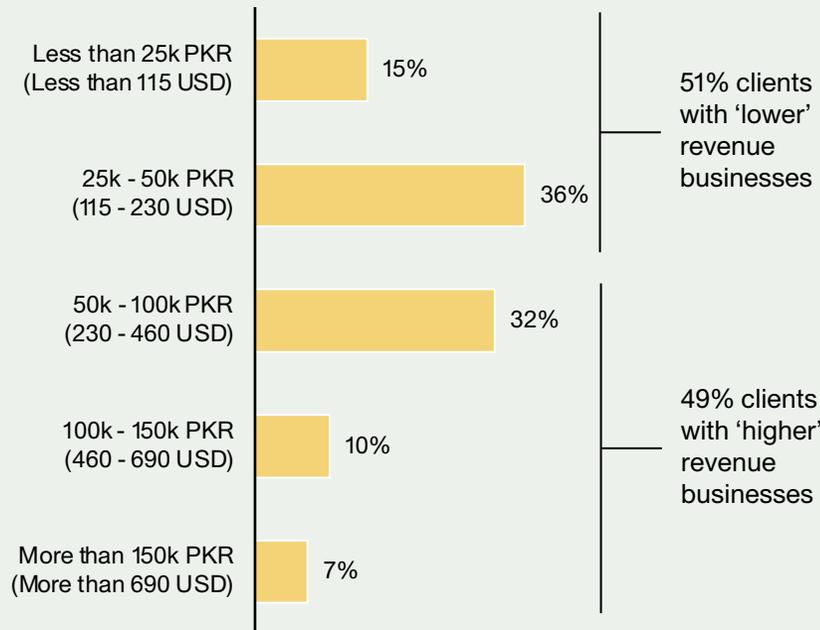
Clients in manufacturing and retail are more likely to have higher monthly revenue (58%, 57% respectively) than in agriculture (53%), service (46%), other (28%), and transport (15%).

Clients in the city are more likely to have higher monthly revenue (57%) than in town (51%) and village (34%).

Older clients are more likely to have higher monthly revenue (54%) than younger clients (41%).

Monthly Revenue

Q: How much does your business generate in monthly sales? (n = 315)



64,008 PKR
(294 USD)

Average monthly revenue

Client Profile: Main Decision Makers

Most clients report being the main decision-makers, more so in their business finances than their households.

Male clients are more likely to be the main financial decision-makers in their households and businesses (68%, 84% respectively) than female clients (19%, 55% respectively).

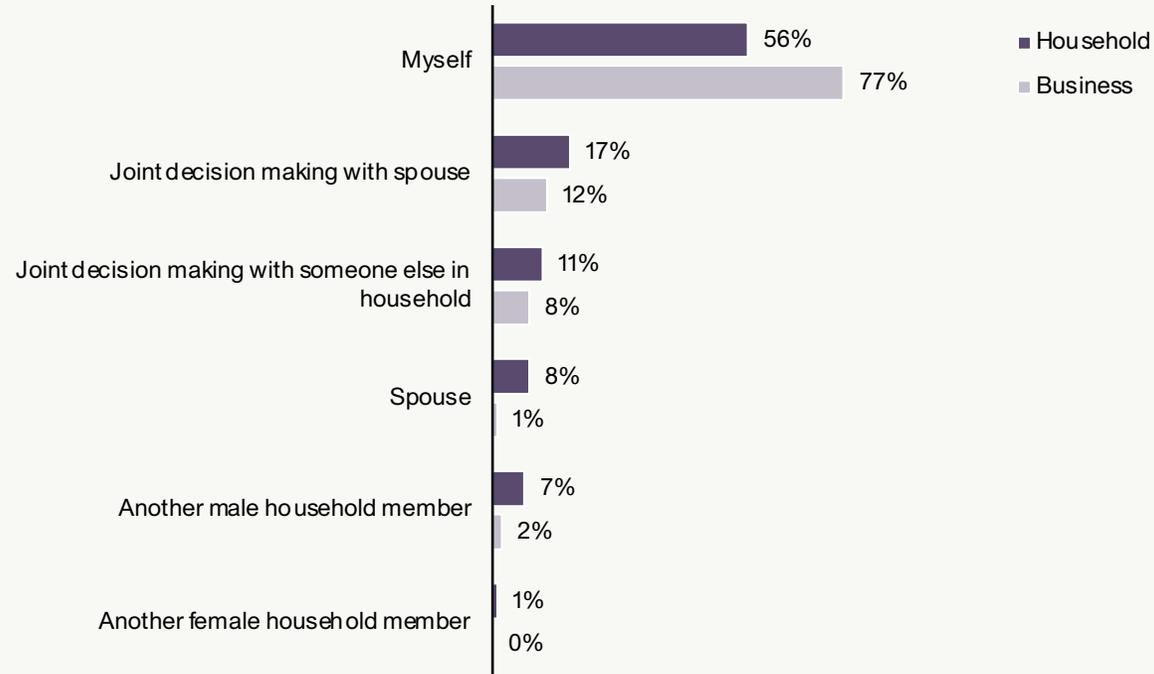
Older clients are more likely to be the main financial decision-makers in their households and businesses (60%, 84% respectively) than younger clients (50%, 71% respectively).

Clients with higher revenue businesses are more likely to be the main financial decision-makers in their households and businesses (62%, 83% respectively) than those with lower revenue businesses (51%, 72% respectively).

Main Decision Makers

Q: Who is the main financial decision maker in your household? (n = 316)

Q: Who is the main decision maker about your business finances? (n = 315)



Female Client Profile: Decision Making Needs

Women who were making all the business-related decisions themselves tended to be:

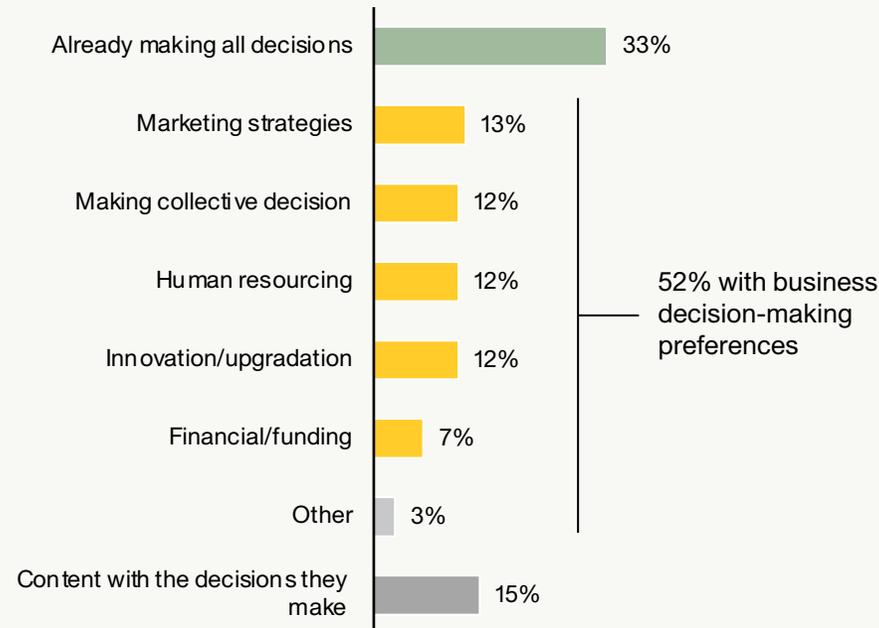
- Older (40% of older clients make all their decisions vs. 27% of younger clients)
- Operating in lower revenue businesses (37% make all their decisions in low revenue businesses vs. 24% in higher revenue businesses)
- With fewer than 5 years of business operation (36% of those in fewer than 5 years of business operation vs 27% with more than 5 years)

While the sample size is too small for the above trends to be conclusive, they provide a rough sketch of the type of female clients who appear more likely to be the main decision-makers for their business.

Over half of female clients want to have more input in business decisions, primarily with marketing, collective decisions, human resourcing, and innovation/upgradation.

Women's Business Decision-Making Preferences*

Q: As a woman, what decisions about your business do you feel you would want to make more of on your own? (n = 79) Open-ended coded by 60 Decibels.



* Only asked to female respondents

Client Profile: Business Control

3 in 4 clients report having all control over their business finances and critical business decisions.

Male clients are more likely to have all control over their business financials and critical decisions (82%, 85% respectively) than female clients (51%, 48% respectively).

Clients with higher revenue businesses are more likely to have all control over their business financials and critical decisions (83%, 83% respectively) than those with lower revenue businesses (67%, 69% respectively).

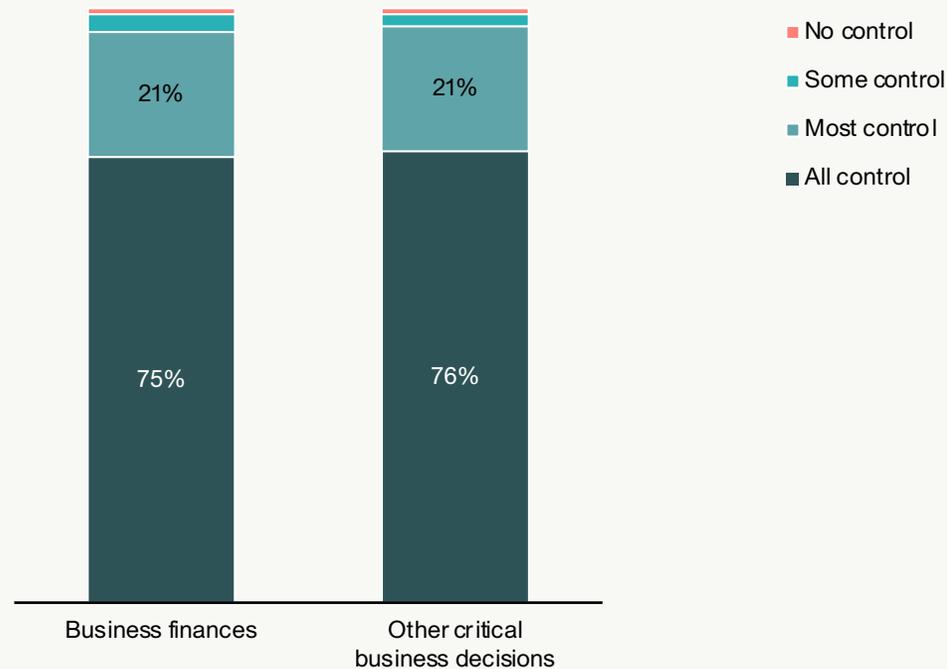
Older clients are more likely to have all control over their business financials and critical decisions (81%, 84% respectively) than younger clients (68%, 68% respectively).

Degree of Business Control

Q: To what extent do you have complete control over the following:

a. Your business financials (n = 314)

b. Other critical decisions related to your business? (n = 314)



Loan Profile: Access

The degree of first access, and access and availability of alternatives, provide insight into how under-served customers are, and the level of competition in the local market.

Clients with loan services in the transport sector are more likely to report first-time access to loans (78%) than those in agriculture (69%), service (65%), other (59%), retail (54%), and manufacturing (43%).

Clients with loan services in town are more likely to report first-time access to loans (78%) than those in the village (57%) and city (56%).

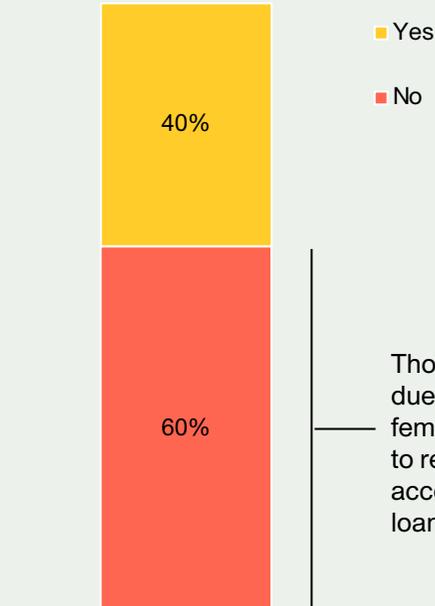
Female clients with loan services are more likely not to easily find a good alternative to the loan providers (66%) than male clients (53%).

3 in 5 of the clients with loan services are accessing a loan for the first time. More than half cannot easily find a good alternative to the loan providers.

First Access*

Q: Before Ignite, did you have access to loans like [FSP] provides? (n = 279)

● ● ● ● ● - MIDDLE



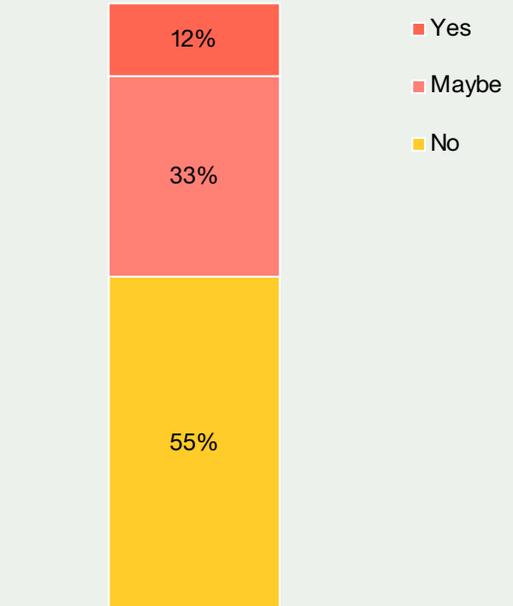
■ Yes
■ No

Though not significant due to sample size, female loan clients tend to report more first-time access (80%) than male loan clients (57%)

Access to Alternatives*

Q: Could you easily find a good alternative to [FSP]'s loan? (n = 269)

● ● ● ● ● - BOTTOM 20%



■ Yes
■ Maybe
■ No

* Only asked clients accessing loans

Loan Profile: Access Barriers

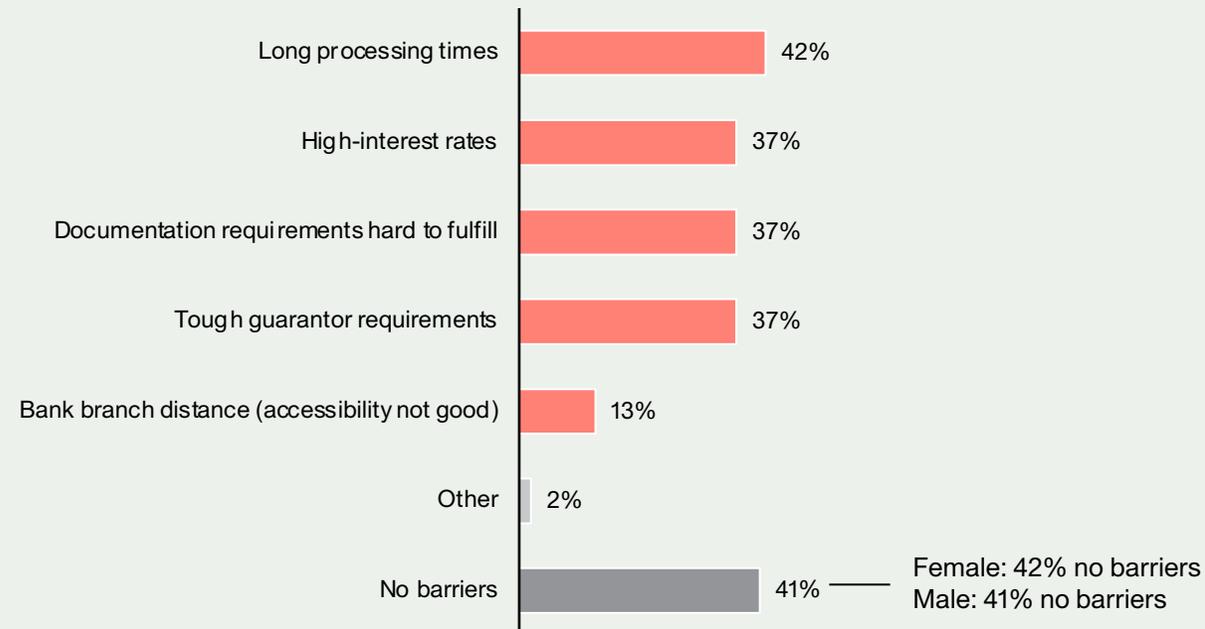
Clients appear more likely to report experiencing barriers to accessing loans if they:

- Are in retail, manufacturing, and transport sectors (65%, 63%, 50% respectively) than those in services (48%), other (41%), and agriculture (35%)
- Are younger clients (58%) compared to older clients (44%)
- Have fewer than 5 years of business operation (61%) compared to those with more than 5 years of business operation (48%)
- Have lower revenue businesses (60%) compared to those with higher revenue businesses (48%)
- Are in the village (60%) compared to those in the city (52%) and town (49%)

The top barriers to past loan access are long processing times, high-interest rates, hard-to-fulfill documentation requirements, and tough guarantor requirements.

Barriers to Past Loan Access*

Q: What barriers have you faced in the past in accessing loans for your business? (n = 260)



* Only asked clients accessing loans

Loan Profile: Loan Drivers & Usage

Clients with loan services from Sindh are more likely to choose a loan due to ease of application (83%) than those from Punjab (73%).

Clients with loan services in the city are more likely to choose a loan due to ease of application (79%) than those in the village (71%) and town (67%).

There was no meaningful difference in drivers to the current loan by gender, with 73% of female clients reporting ease of application compared to 75% of male clients.

Male clients are more likely to use their loans for an existing business (79%) than female clients (63%).

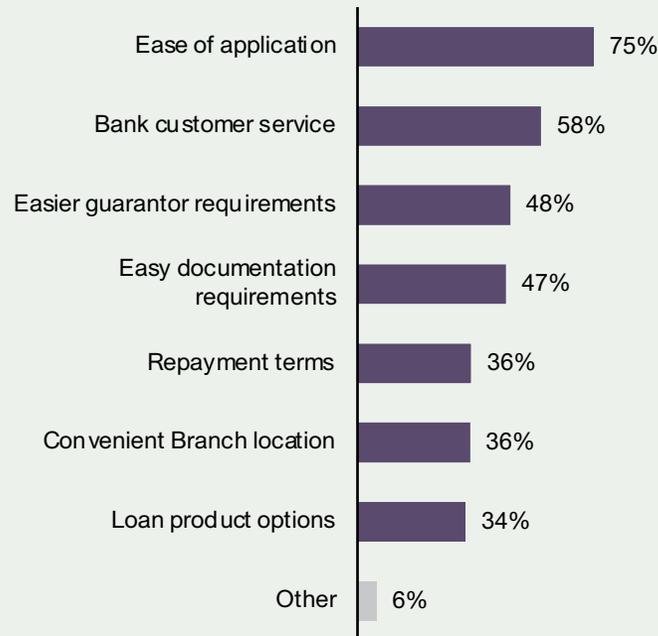
For Discussion

Is the proportion of clients using the loan to start a new business higher or lower than expected?

3 in 4 clients chose the loan provided due to the ease of application. A further 3 in 4 clients used the loan(s) for an existing business.

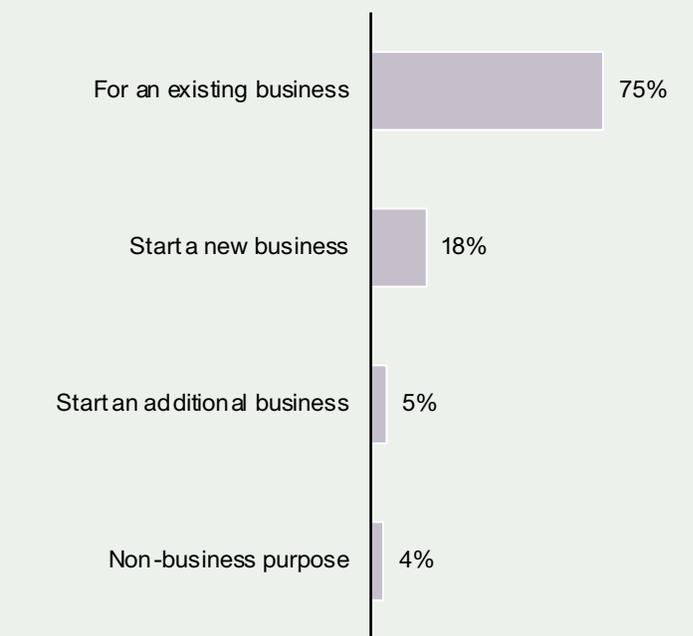
Drivers to Current Loan*

Q: Why did you choose the loan from [FSP]? (n = 284)



Loan Usage*

Q: What did you use your loan(s) for? (n = 284)



* Only asked clients accessing loans

● Who Are You Reaching?

- Client profile: Demographics and services offered
- Business profile: Sector, tenure, means of sales, and revenue
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- Loan profile: Access, drivers, and usage

● What Impact Are You Having?

- Quality of life and wellbeing
- Financial status
- Business performance
- Digital usage and training

● How Can You Improve?

- Net Promoter Score & drivers
- Loan performance: Repayment burden
- Challenges
- Client needs and suggestions for improvement

“I have discovered new platforms to sell my products and generate more sales.” – Male, 27

Quality of Life

To gauge depth of impact, clients were asked to reflect on whether their quality of life has changed because of CARE International Pakistan's services.

Clients from Punjab are more likely to report 'very much improved' quality of life (34%) than those from Sindh (23%).

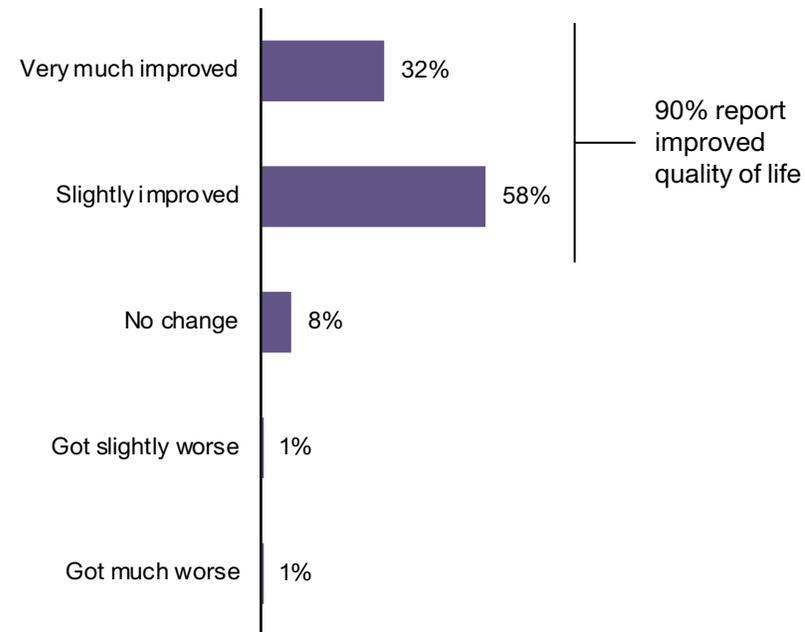
There was no meaningful difference in quality-of-life changes by gender, with 90% of female clients reporting improved quality of life compared to 90% of male clients.

9 in 10 clients report improved quality of life, with nearly 1 in 3 reporting significant improvement.

Perceived Quality of Life Change

Q: Has your quality of life changed because of CARE International Pakistan's services? (n = 315)

● ● ● ● ● - TOP 20%*



Very much improved:

"I have been able to increase my sales due to the loan and have been able to take care of my family better." - Male, 37

Slightly improved:

"I have been able to market my business on Facebook, Instagram, and other social media platforms." - Female, 27

No change:

"The loan was not significant enough to change my life in any way." - Male, 38

* Benchmark comparison: 'very much' or 'slightly' improved

Quality of Life: Top Outcomes

Clients were asked to describe – in their own words – the changes they were experiencing because of CARE International Pakistan's services.

The top outcomes are shown on the right.

Others for loan clients included:

- Financial independence (23%)
- Ability to afford assets (15%)
- Venturing to new services/offerings (12%)

Others for wrap-around clients included:

- Business growth/expansion (14%)
- Increased confidence (10%)

When we look at clients' open-ended responses, we discovered the top three reasons why clients say their quality of life has improved.

Three Most Common Self-Reported Outcomes for 90% of Clients Who Say Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 286). Open-ended, coded by 60 Decibels.

Loan Clients

(n = 259)

58% mentioned **business growth/expansion**
(53% of all loan respondents)

57% talked about **increased sales and revenue**
(52% of all loan respondents)

26% reported **ability to afford household expenses**
(24% of all loan respondents)

Wrap-around Clients

(n = 29)

62% mentioned **increased knowledge/skills**
(53% of all wrap-around respondents)

41% talked about **increased sales and revenue**
(35% of all wrap-around respondents)

31% reported **financial independence**
(26% of all wrap-around respondents)

Wellbeing: Stress & Confidence

Clients in the agriculture sector are more likely to report 'very much improved' stress levels (71%) than those in service (42%), retail (38%), manufacturing (24%), other (20%), and transport (20%).

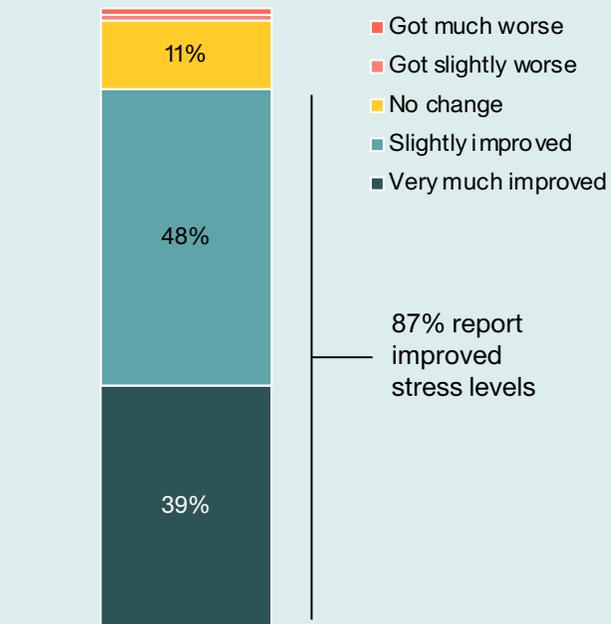
There was no meaningful difference in stress level changes by gender, with 85% of female clients reporting improved stress levels compared to 87% of male clients.

There was no meaningful difference in confidence in running businesses by gender, with 93% of female clients reporting increased confidence compared to 90% of male clients.

The majority of clients report improved stress levels and increased confidence in running their businesses because of CARE.

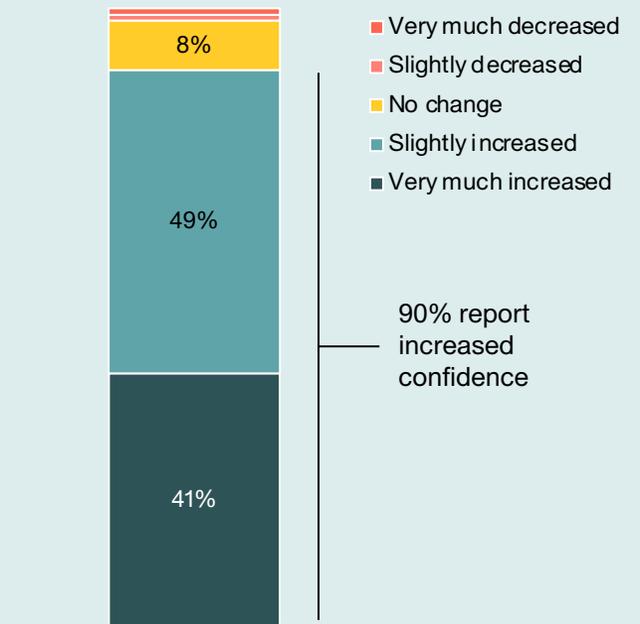
Change in Stress Levels

Q: Have your stress levels changed because of CARE/Ignite? (n = 316)



Change in Confidence

Q: Since engaging with CARE/Ignite, has your confidence in running your business changed? (n = 314)



Financial Status: Financial Management & Resilience

Clients with lower education levels are more likely to report 'very much increased' ability to manage finances (50% of those with no education, 47% of those with primary education respectively) than those with higher education levels (lower secondary 41%; tertiary 38%; upper secondary education 30%).

Clients are more likely to say it would be easy to raise emergency funds if they:

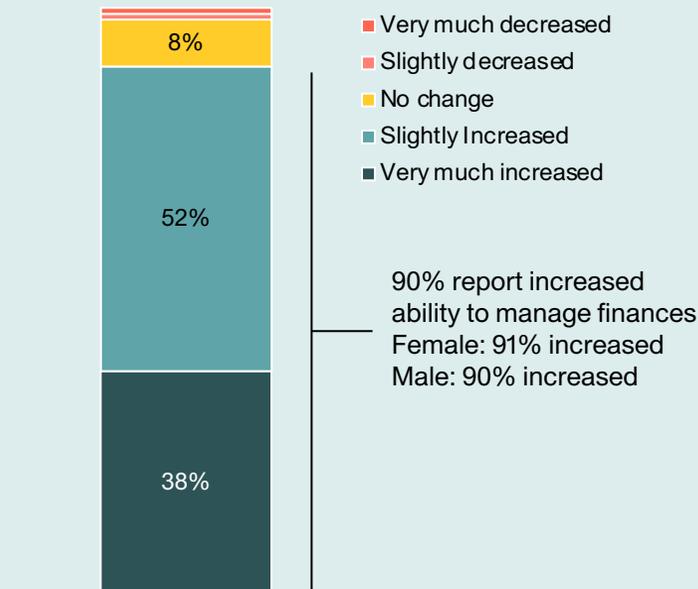
- Have more than 5 years of business operation (80%) compared to those with fewer than 5 years (57%)
- Have higher revenue businesses (80%) compared to those with lower revenue businesses (59%)
- Are in the town (78%) compared to those in the city (73%) and village (57%)

Since engaging with CARE, 9 in 10 clients report an increased ability to manage finances and more than 2 in 3 say it would be easy to raise emergency funds.

Change in Ability to Manage Finances

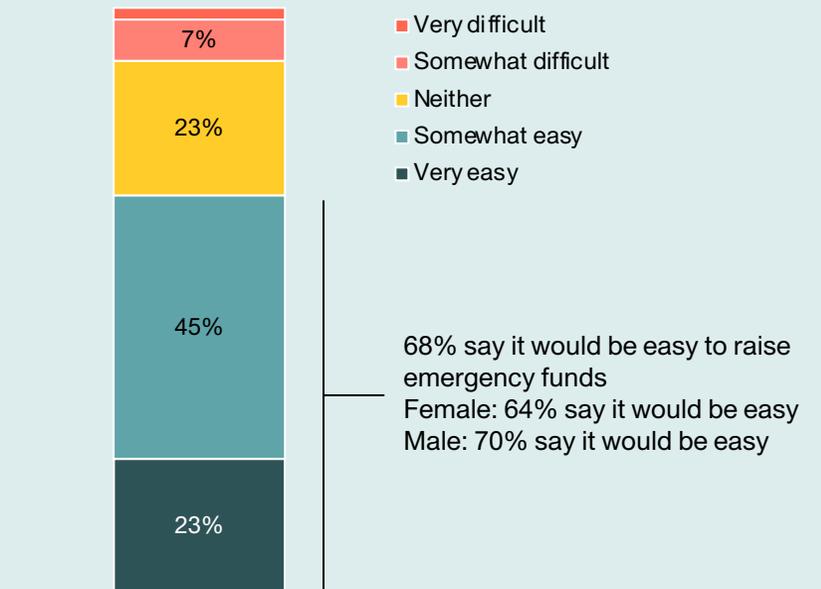
Q: Since engaging with CARE/Ignite, has your ability to manage your finances changed? (n = 315)

● ● ● ● ● - TOP 20%*



Contribution to Financial Resilience

Q: Imagine that tomorrow you have an unexpected emergency and need to come up with an amount greater than the budget you have available for daily operations. Since working with CARE/Ignite, how easy or difficult would it be to come up with this money? (n = 314)



* Benchmark comparison: 'very much' or 'slightly' increased

Business Performance: Number of Employees

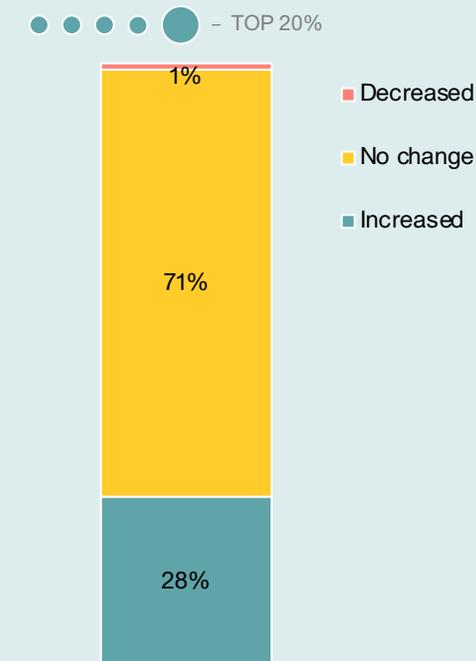
38% of Clients do not have paid employees. clients are more likely not to have paid employees if they:

- Are female clients (52%) compared to male clients (34%)
- Have lower revenue businesses (56%) compared to those with higher revenue businesses (20%)
- Have fewer than 5 years of business operation (48%) compared to those with more than 5 years (29%)
- Are in the transport sector (75%) compared to those in other (50%), retail (41%), service (36%), manufacturing (27%) , and agriculture (18%)
- Are younger clients (42%) compared to older clients (30%)

Nearly 2 in 5 clients do not have paid employees. Of those that do, 28% experienced an increase in the number of paid employees.

Change in Number of Paid Employees

Q: Has the number of paid employees working for your business changed since engaging with CARE/Ignite? (n = 192)



Business Performance: Goal Achievement

Clients with higher revenue businesses are more likely to report CARE's help in achieving their financial goals (86%) than those with lower revenue businesses (71%).

Clients in the retail sector are more likely to report CARE's help in achieving their financial goals (87%) than those in agriculture (84%), manufacturing (79%), service (75%), transport (60%), and other (52%).

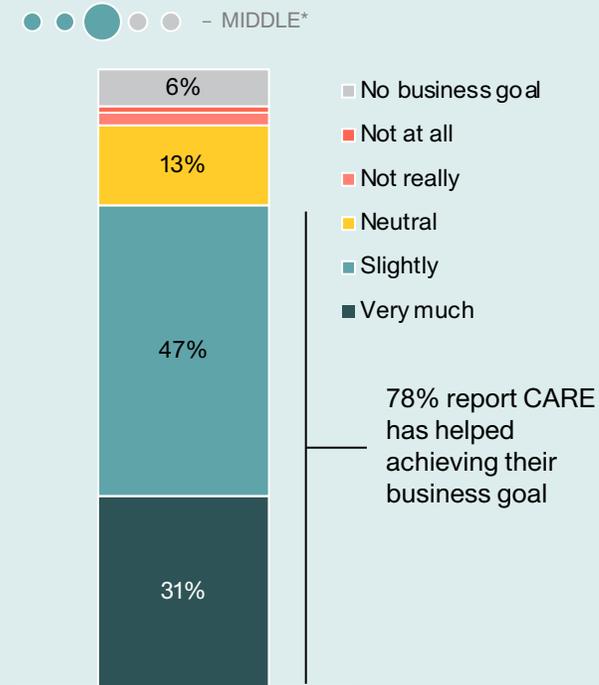
Clients with more than 5 years of business operation are more likely to report CARE's help in achieving their financial goals (83%) than those with fewer than 5 years of business operation (75%).

There was no meaningful difference in contribution to achieving business goals by gender, with 75% of female clients reporting help compared to 79% of male clients.

Nearly 4 in 5 clients report CARE has helped them achieve business goals.

Contribution to Achieving Business Goals

Q: Did CARE/Ignite help you achieve a business goal? (n = 316)



* Benchmark comparison: 'very much' or 'slightly'

Business Performance: Sales

Clients with lower education levels are more likely to report increased sales (none 100%; primary 100%) than those with higher education levels (upper secondary 93%; lower secondary 88%; tertiary education 81%).

Clients with fewer than 5 years of business operation are more likely to report 'very much increased' sales (36%) than those with more than 5 years of business operation (26%).

Clients from Punjab are more likely to report 'very much increased' sales (34%) than those from Sindh (19%).

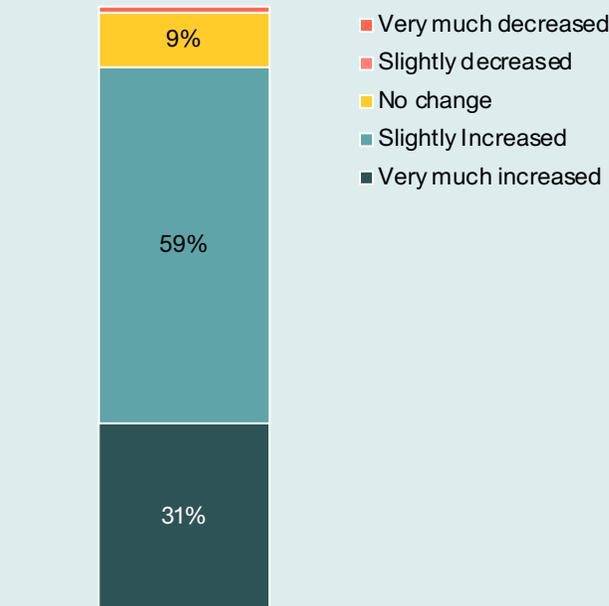
There was no meaningful difference in change in sales by gender, with 89% of female clients reporting increased sales by 17% on average compared to 90% of male clients with a 19% average increase.

9 in 10 clients report an increase in sales because of CARE's services with more than 3 in 10 reporting a significant increase. On average they report a 19% increase.

Change in Sales

Q: Have the sales from your business changed because of the services that CARE/Ignite has provided you? (n = 309)

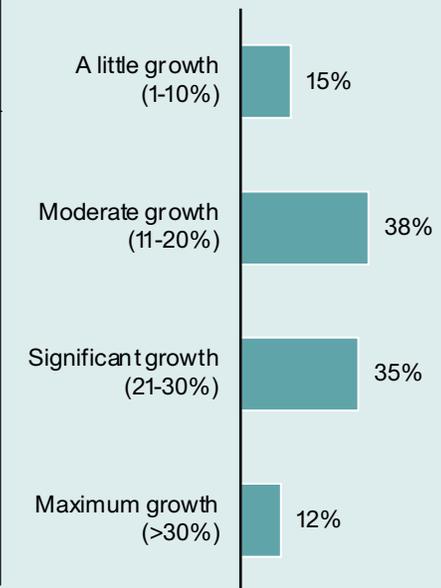
● ● ● ● ● - TOP 20%*



Degree of Sales Increase

Q: Can you tell me roughly how much higher are the sales from your business as compared to before engaging with CARE/Ignite? (n = 274)

19% Average increase



* Benchmark comparison: 'very much' or 'slightly' increased, based on the question 'Has your income changed because of xx'. We believe it is close enough to the question used in this survey to make a meaningful comparison.

Digital Usage: Usage

More clients are using digital tools and services after working with CARE - predominantly selling on online platforms and mobile/online banking. The top barrier to current digital usage is the lack of information about them.

Clients are more likely to currently use digital tools and services if they:

- Are female clients (77%) compared to male clients (61%)
- Have fewer than 5 years of business operation (79%) compared to those with more than 5 years (51%)
- Use wrap-around services from MM (88%) compared to those using loan services from Ubank (62%)
- Are younger clients (70%) compared to older clients (56%)
- Have lower revenue businesses (71%) compared to those with higher revenue businesses (59%)

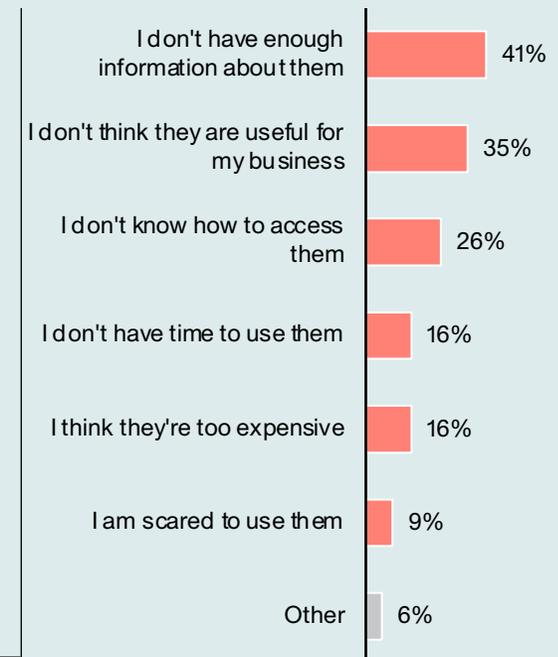
Prior vs Current Digital Usage

Q: What digital tools and services did you use for your business:
a. Before working with CARE/Ignite (n = 315)
b. After working with CARE/Ignite (n = 316)



Barriers to Digital Usage

Q: What prevents you from using digital tools and services? (n = 109)



Digital Usage: Contribution to Usage & Growth

More than three-quarters of clients perceive growth in their business since working with CARE and learning about digital tools and services. The majority of clients report CARE's contribution to their digital usage.

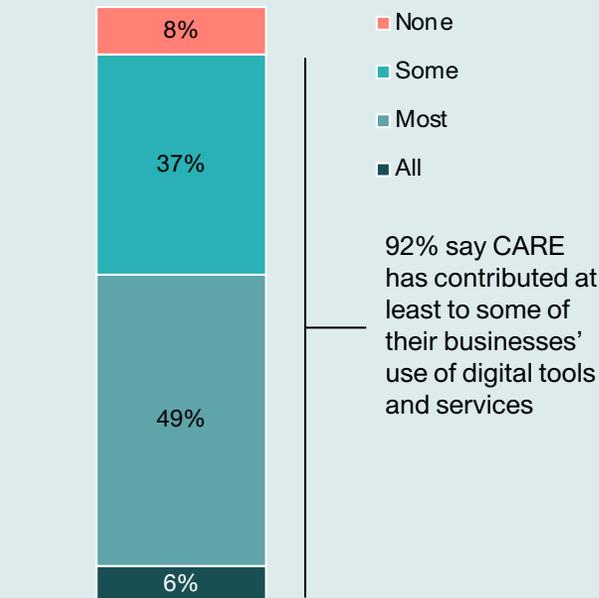
Clients in towns and villages are more likely to say CARE has contributed at least to some of their businesses' use of digital tools and services (100%, 99% respectively) than those in the city (87%).

There was no meaningful difference in contribution to digital usage by gender, with 91% of female clients reporting at least some contribution compared to 93% of male clients.

There was no meaningful difference in effect on business growth by gender, with 75% of female clients agreeing to notice growth compared to 78% of male clients.

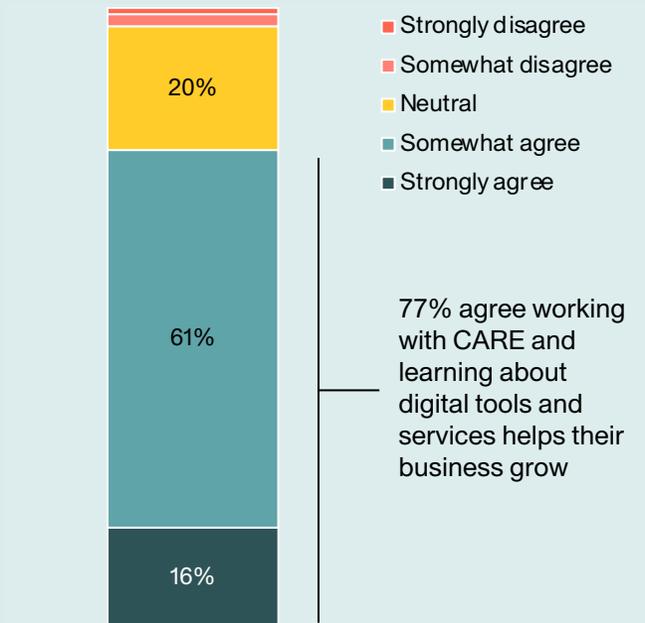
CARE's Contribution to Digital Usage

Q: To what extent has CARE/Ignite contributed to your businesses' use of digital tools and services? (n = 203)



Effect on Business Growth

Q: Since working with Ignite/CARE, and learning about digital tools and services, it has helped my business grow. Do you: (n = 201)



Training Performance: Offering & Application

For those who received wrap-around services, business plan counselling was the top type of support received. Almost all apply what they learned to their business.

There was no meaningful difference in wrap-around services offered and training application by gender given the low sample size.

Following up with the 9% who were not able to apply what they learned would be helpful to diagnose what can be improved in the program.

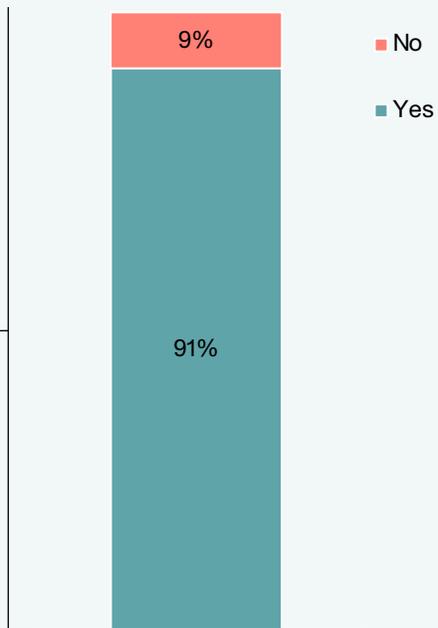
Wrap-Around Services Offered*

Q: Since starting your business, which of the following have you received from CARE/Ignite? (n = 34)



Training Application

Q: Have you applied what you have learned to the business? (n = 33)



* Only asked clients accessing wrap-around services

Training Performance: Degree of Importance

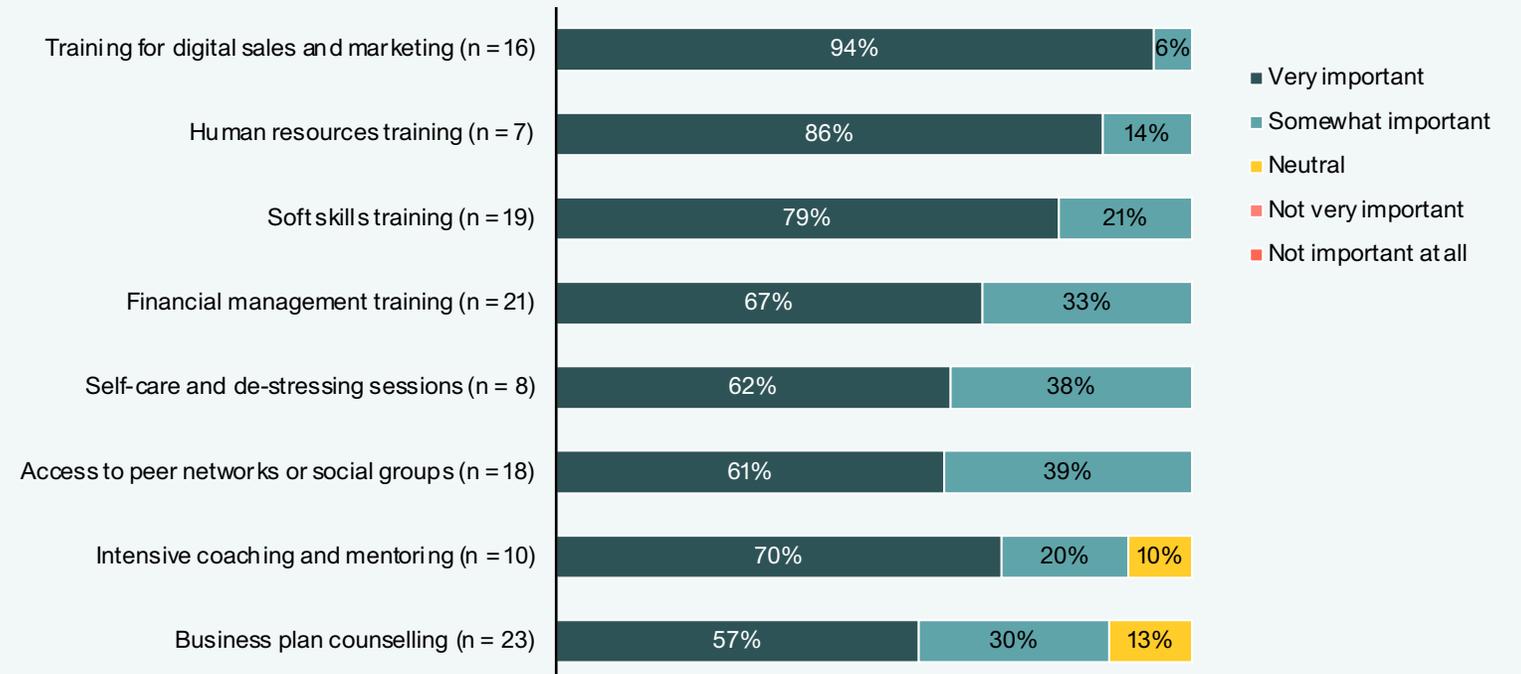
The majority of clients agree that the training they received was important to their business growth.

There was no meaningful difference in wrap-around services offered and training application by gender given the low sample size.

There is room to understand what clients need to deepen the importance of intensive coaching and mentoring as well as business plan counseling.

Degree of Training Importance*

Q: How important were the following for your business growth?



* Only asked clients accessing wrap-around services

Training Performance: Take Away & Benefits

Clients report digital marketing and financial management as their top takeaway from training, with better financial management and higher revenues as top training business outcomes.

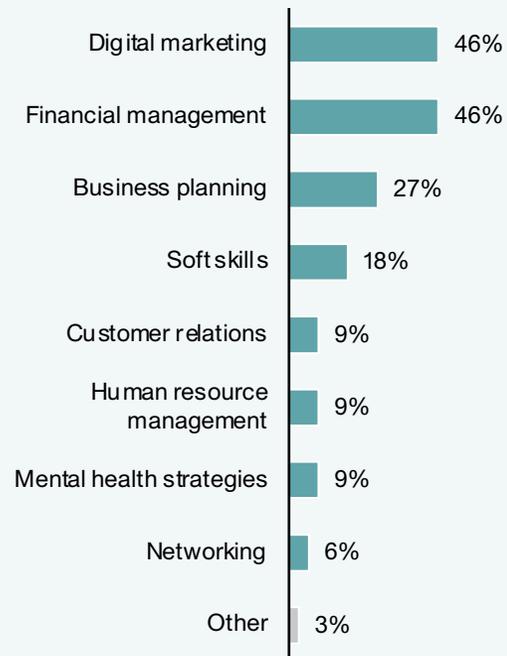
There was no meaningful difference in wrap-around services offered and training application by gender given the low sample size.

All clients were able to identify key take ways from wrap-around training and events.

The majority of clients with wrap-around services were able to see benefits in their business since participating in wrap-around training and events.

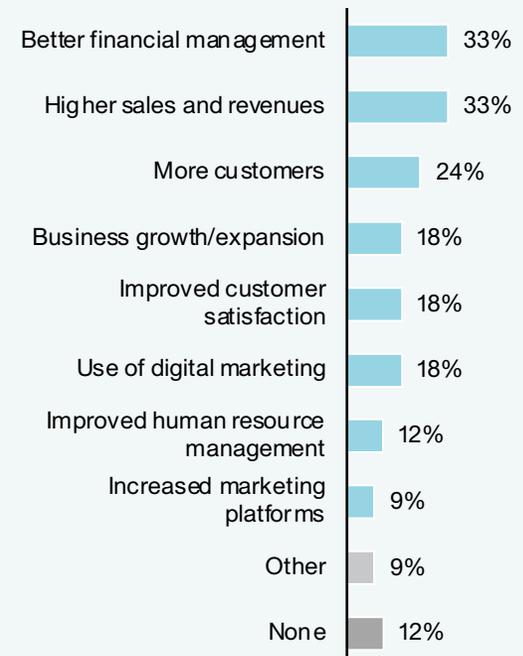
Key Training Take Away*

Q: What specifically did you learn or take away from the training or events that was useful? (n = 33) Open-ended coded by 60 Decibels.



Training Benefits*

Q: What benefits - if any - related to your business have you noticed since receiving/participating in trainings & events mentioned in the last two questions? (n = 33) Open-ended coded by 60 Decibels.



* Only asked clients accessing wrap-around services

● Who Are You Reaching?

- Client profile: Demographics and services offered
- Business profile: Sector, tenure, means of sales, and revenue
- Decision-making: Financial, female decision-making needs, and business control
- Loan profile: Access, drivers, and usage

● What Impact Are You Having?

- Quality of life and wellbeing
- Financial status
- Business performance
- Digital usage and training

● How Can You Improve?

- Net Promoter Score & drivers
- Loan performance: Repayment burden
- Challenges
- Client needs and suggestions for improvement

“Ubank provides a good service by providing loans to businesses, but I feel that interest rate should be lower. I would give a full score if they reduce rates”

- Female, 27

Client Satisfaction: Net Promoter Score[®]

CARE International Pakistan has a Net Promoter Score[®] of 56 which is excellent and above the relevant 60dB benchmarks. Keep up the good work!

The Net Promoter Score[®] is a gauge of satisfaction and loyalty. Anything above 50 is considered excellent. A negative score is considered poor.

Asking respondents to explain their rating provides insight into what they value and what creates dissatisfaction. These details are on pages [37](#) and [38](#).

NPS varies by a number of segments as shown on the next page.

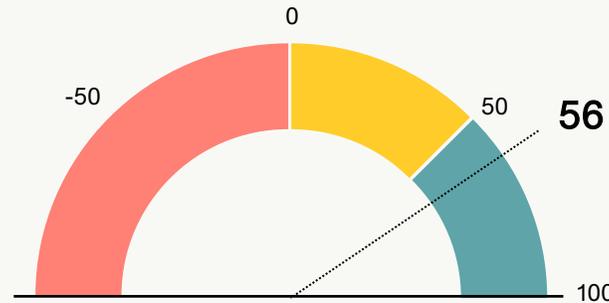
Insight

You're in the top 40% of our benchmark for this indicator.

Increase this score by 13 percentage points to move into the top 20% in the next quintile!

Net Promoter Score[®] (NPS)

Q: On a scale of 0 to 10, how likely are you to recommend the [FSP] or CARE/Ignite to a friend or family member, where 0 is least likely and 10 is most likely? (n = 316)



NPS = 65% Promoters — 9% Detractors

9-10 likely to recommend

0-6 likely to recommend

NPS Benchmarks

● ● ● ● ● - TOP 40%

60 Decibels Global Benchmark 43
603 companies

Asia Benchmark 43
201 companies

Asia Financial Inclusion Benchmark 45
61 companies

NPS by Segments

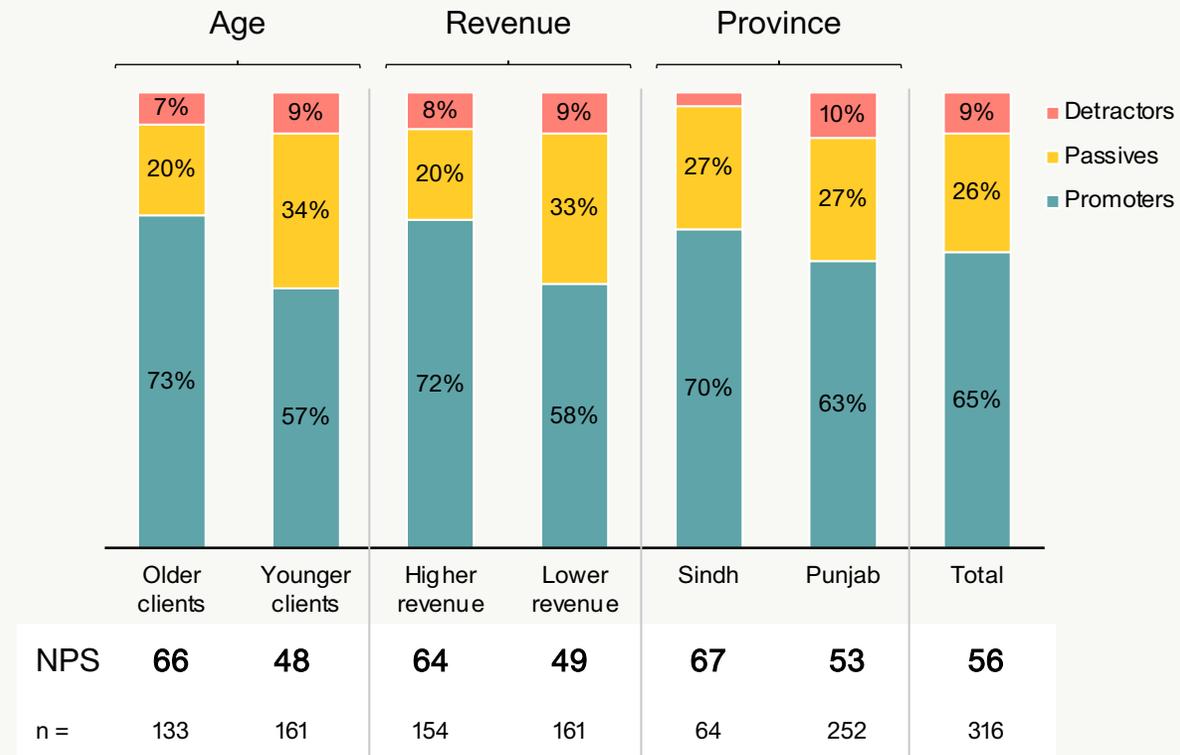
Older clients, clients with higher revenue businesses, and clients from Sindh have higher Net Promoter Scores.

There was no meaningful difference in Net Promoter Score by gender, with a Net Promoter Score of 55 among female clients compared to 56 among male clients.

Recommendation

NPS is a helpful metric to track over time to detect subtle changes in client satisfaction. Companies looking to improve their NPS set a target of increasing NPS by 7 points over 12 months, on average.

Net Promoter Score by Age, Business Revenue, and Province



NPS Drivers: Loan Clients

65% are Promoters :)

They love:

1. Good loan approval process
(63% of Promoters / 41% of all loan respondents)
2. Good customer service
(38% of Promoters / 24% of all loan respondents)
3. Flexible repayment terms
(11% of Promoters / 7% of all loan respondents)

“The Ubank loan processing time was fast and I received a loan on the same day.”
- Male, 43

Tip:

Highlight the above value drivers in marketing.
Promoters are powerful brand ambassadors — can you reward them?

Promoters and Passives value the good loan approval process, customer service, and flexible repayment. Detractors complain about high interest, poor repayment terms, and customer service.

26% are Passives :\

They like:

1. Good loan approval process
(53% of Passives / 14% of all loan respondents)
2. Good customer service
(28% of Passives / 7% of all loan respondents)

But complain about:

1. High-interest rate
(8% of Passives/ 2% of all loan respondents)

“The processing terms are very convenient and flexible. It’s very easy to obtain a loan from Ubank.” - Male, 35

Tip:

Passives won’t actively refer you in the same way that Promoters will.
What would it take to convert them?

9% are Detractors :(

They want to see:

1. Lower interest rates
(39% of Detractors / 4% of all loan respondents)
2. Flexible repayment terms
(15% of Detractors / 1% of all loan respondents)
3. Improved customer support
(15% of Detractors / 1% of all loan respondents)

“Ubank have highest interest rate than any other bank.” - Male, 40

Tip:

Negative word of mouth is costly.
What’s fixable here?

NPS Drivers:

Wrap-Around Clients

62% are Promoters :)

They love:

1. Good content
(76% of Promoters / 47% of all wrap-around respondents)
2. Improved business knowledge
(48% of Promoters / 29% of all wrap-around respondents)
3. Good trainers
(24% of Promoters / 15% of all wrap-around respondents)

“The mentors were superb and educated us with the skills and knowledge regarding business techniques. The training was helpful for those who want to start their own business.” - Male, 52

Tip:

Highlight the above value drivers in marketing.
Promoters are powerful brand ambassadors — can you reward them?

Promoters and Passives value good training content, improved business knowledge, and good trainers. Detractors complain about poor training content/structure, trainers, and unclear communication.

32% are Passives :\

They like:

1. Improved business knowledge
(46% of Passives / 15% of all wrap-around respondents)
2. Good content
(36% of Passives / 12% of all wrap-around respondents)

But complain about:

1. Poor trainers
(18% of Passives/ 6% of all wrap-around respondents)

“I took training on business management and development. Now I have a lot of information for the business.”
- Female, 31

Tip:

Passives won't actively refer you in the same way that Promoters will.
What would it take to convert them?

6% are Detractors :(

They want to see:

1. Improved training content & structure
(50% of Detractors / 3% of all wrap-around respondents)
2. Better trainers
(50% of Detractors / 3% of all wrap-around respondents)
3. Unclear communication
(50% of Detractors / 3% of all wrap-around respondents)

“The sessions were not held according to the given schedule.” - Female, 27

Tip:

Negative word of mouth is costly.
What's fixable here?

Loan Performance: Repayment Burden

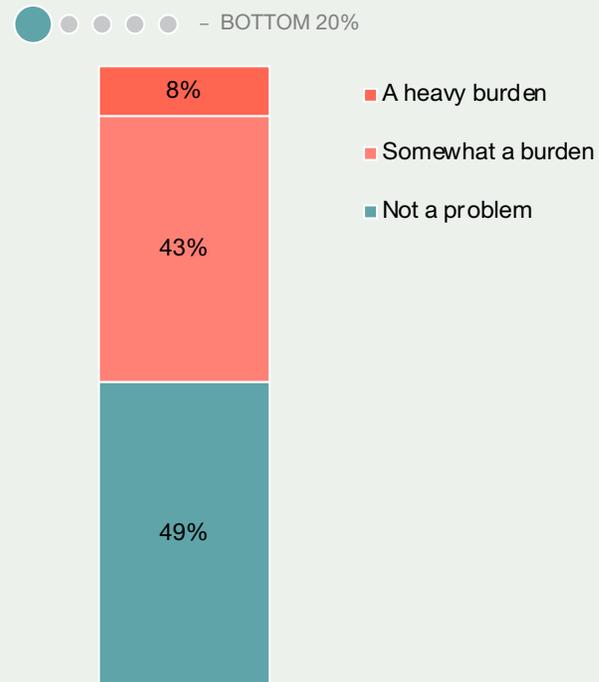
Clients with loan services in the manufacturing sector are more likely to find repayment not to be a problem (67%) than those in other (57%), retail (57%), agriculture (46%), service (36%), and transport (30%). This suggests that clients in the transport and services sector struggle the most with repayment.

Though not statistically significant, male clients tend to find repayment not to be a problem (52%) compared to female clients (40%).

Nearly half of clients with loan services find repayment not to be a problem.

Repayment Burden*

Q: Thinking about this loan repayment to [FSP], are they: (n = 283)



* Only asked clients accessing loans

Client Service

CARE International Pakistan has a high Customer Effort Score of 4.33: this is higher than relevant 60dB benchmarks showing that clients are satisfied with the client services offered.

Clients were asked about how easy it was to get an issue handled. This is the Customer Effort Score (CES) and it is the average rating of all clients on a scale of 1 to 5.

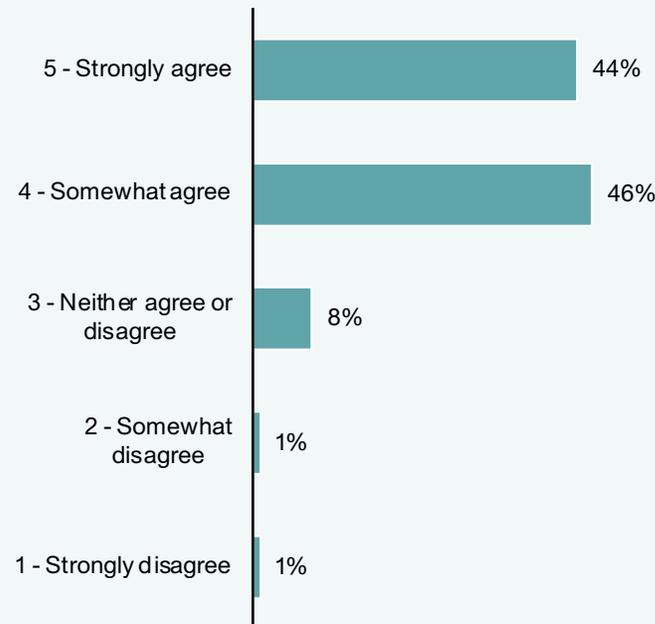
Clients in the village are more likely to 'strongly agree' that CARE made it easy for them to handle any issues (59%) than those in town (43%) and city (36%).

Clients in the agriculture sector are more likely to 'strongly agree' that CARE made it easy for them to handle any issues (66%) than those in other (48%), manufacturing (46%), retail (41%), transport (40%), and services (39%).

There was no meaningful difference in Customer Effort Score by gender, with a CES of 4.39 among female clients compared to 4.31 among male clients.

Customer Effort Score

Q: To what extent do you agree or disagree with this statement? "[FSP or CARE/Ignite] made it easy for me to handle any issues/challenges (n = 315)



CES Benchmarks

● ● ● ● ● - TOP 20%

CARE International Pakistan **4.33**

60 Decibels Global Benchmark **3.45**
597 companies

Asia Benchmark **3.36**
201 companies

Asia Financial Inclusion Benchmark **3.30**
6 companies

Business Challenges

The top business challenges reported are high business costs, inadequate revenue/capital, and inflation.

There was no meaningful difference in the rate of business challenges by gender, with 23% of female clients reporting challenges compared to 28% of male clients.

While female clients report operation issues as their top challenge, male clients report high business costs as their top challenge.

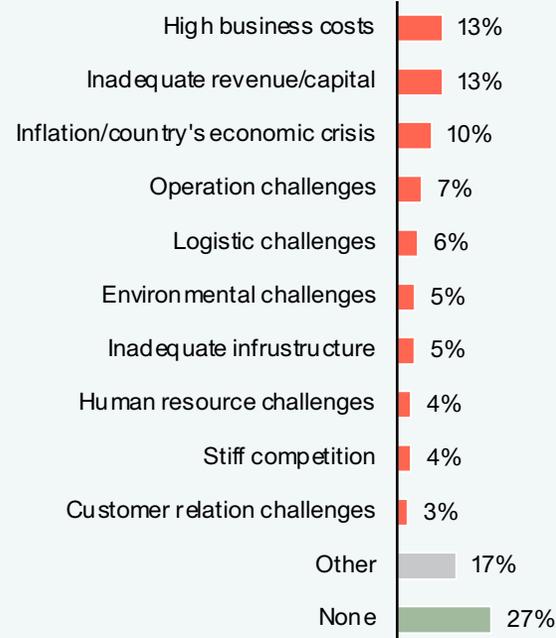
For Discussion

Businesses are facing a wide variety of business challenges. Which, if any, can CARE International provide additional support on?

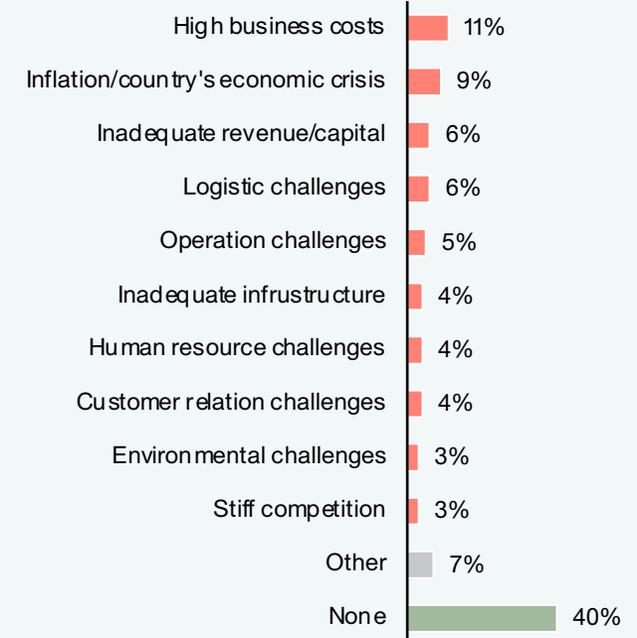
Business Challenges

Q: What are the top 2 challenges you still face in running your business? (n = 316)
Open-ended coded by 60 Decibels.

Top Business Challenge



Second Strongest Business Challenge

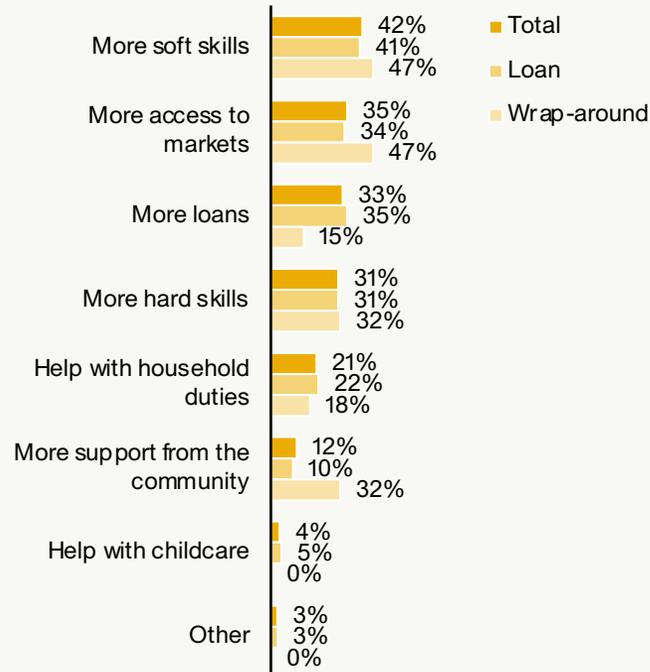


Client Needs

Clients primarily desire more soft skills for their business growth and training on how to acquire more customers through virtual marketplaces. Clients with wrap-around services prefer loans with affordable interest rates.

General Needs for Business Growth

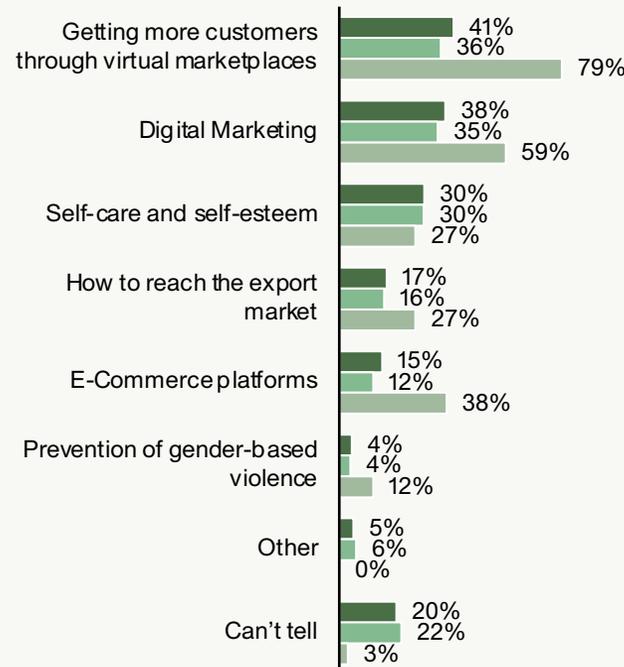
Q: Out of the following, what are the top two things you still need to help your business grow? (n = 300 | Loan = 268, Wrap-around = 34)*



* 2 clients accessed both loan and wrap-around services

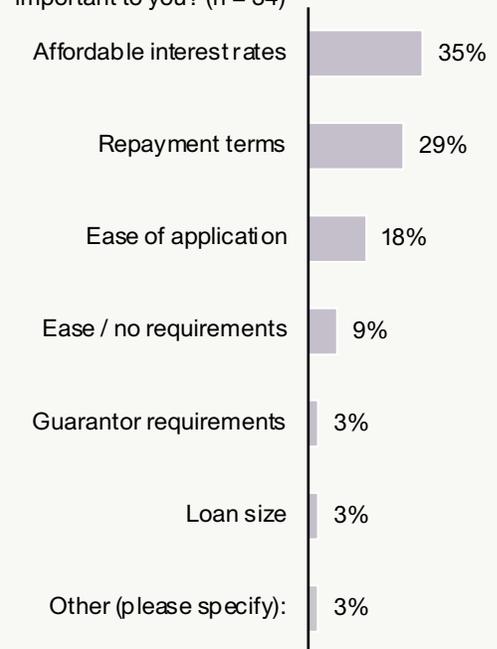
Training Needs

Q: What type of training would still be helpful for you as an entrepreneur? (n = 316 | Loan = 284, Wrap-around = 34)*



Loan Access Needs – Wrap-Around Clients Only

Q: Imagine having to apply for a loan to help your business grow. Which of the following loan features is MOST important to you? (n = 34)**



** Only asked clients accessing wrap-around services

Client Suggestions

The top suggestions for improvement are lower interest rates for loan clients and improved training content and structure for wrap-around clients.

48% of all clients had specific suggestions for improvement; 47% among loan clients and 56% among wrap-around clients.

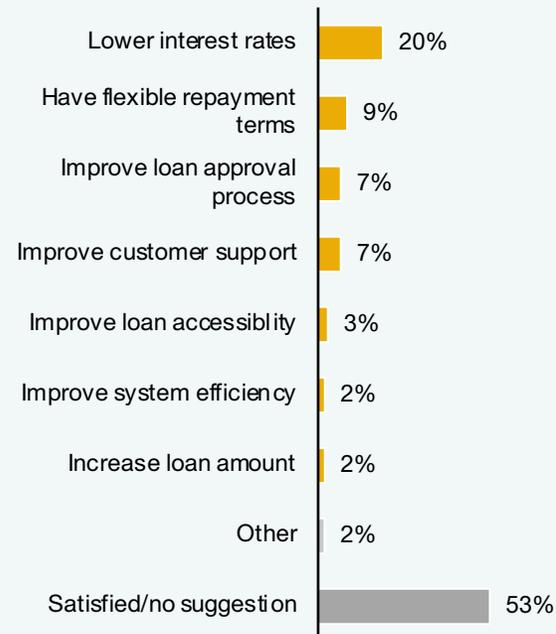
Customer suggestions are in line with [comments raised by Detractors](#).

Suggested Improvements

Q: How can your experience with [FSP or CARE/Ignite] be improved? Open-ended coded by 60 Decibels.

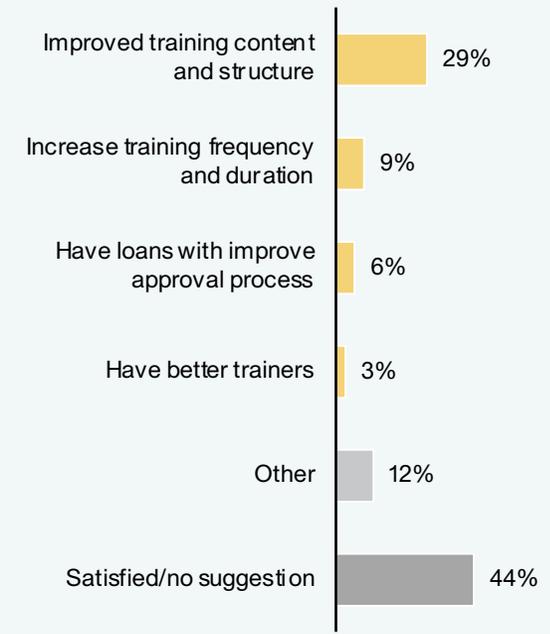
Loan Clients

(n = 284)



Wrap-around Clients

(n = 34)



What Next?

...& Appendix

How to Make the Most of These Insights

Example tweets or Facebook posts to share publicly:

- 90% of our clients say the quality of their lives has improved since engaging with us. “It stabilized our financial situation.” #ListenBetter with @60_decibels
- 65% of our clients would highly recommend us to a friend or family member – what are you waiting for?
- 48% of our clients had specific suggestions for improvement; lower interest rates for loan clients and improved training content and structure for wrap-around clients – what improvements would you like to see? We #ListenBetter with @60_decibels

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

What You Could Do Next. An Idea Checklist From Us To You :-)

Engage Your Team	<input type="checkbox"/> Share staff quiz – it’s a fun way to fuel engagement & discussion <input type="checkbox"/> Send deck to team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places! <input type="checkbox"/> Set up team meeting & discuss what’s most important, celebrate the positives & identify next steps
Spread The Word	<input type="checkbox"/> Reach a wider audience on social media & show you’re invested in your clients – we’ve added some example posts on the left
Close The Loop	<input type="checkbox"/> Let us know if you’d like us to send an SMS to interviewed clients with a short message letting them know feedback is valued and as a result, you’ll be working on XYZ <input type="checkbox"/> After reading this deck, don’t forget to let us know what you thought through this unique link!
Take Action!	<input type="checkbox"/> Collate ideas from team into action plan including responsibilities <input type="checkbox"/> Keep us updated, we’d love to know what changes you make based on these insights

Staff Quiz Results

You can find the quick and fun online quiz we made for CARE International Pakistan [here](#).

7 people did the quiz.

Congratulations to

> Muhammad

who answered the most questions correctly!

How well does CARE International Pakistan know its clients?

Team Answers Compared to Actual Answers (on average)

% of Promoters

Guess: 70%

Actual: 65%

% reporting having all business financial control

Guess: 43%

Actual: 75%

% reporting 'very much increased' business sales

Guess: 56%

Actual: 31%

% reporting 'very much increased' confidence in running their business

Guess: 67%

Actual: 41%

% reporting CARE has contributed to all their businesses' use of digital tools and services

Guess: 67%

Actual: 6%

% reporting 'very much improved' quality of life

Guess: 53%

Actual: 32%

Detailed Benchmarking Comparison

Care International Pakistan performs particularly well in some impact metrics and client satisfaction. Reaching more female clients with unique offerings are areas for improvement.

Comparison to benchmarks can be useful to identify where you are under- or over-performing versus peers, and help you set targets. We have aligned your results to the [Impact Management Project](#) framework – see next slide.

Information on the benchmarks is found below:

Company Data

clients 316

60dB Global Benchmark:

companies 603

customers 246k+

60dB Asia Regional Financial Inclusion Benchmark

companies 61

customers 18k+

60dB Asia Benchmark

companies 201

customers 65k+

Comparison of Company Performance to Selected 60dB Benchmarks

Dimension	Indicator	CARE International Pakistan	60dB Global Benchmark	60dB Asia Financial Inclusion Benchmark	60dB Asia Benchmark
Who ○	% female	24	43	58	43
How Much ≡	% reporting improved quality of life	90	80	79	77
	% improved ability to cover emergency expense	68	-	63	-
	% with increased ability to manage finances	90	-	77	-
	% with increased sales	90	-	69	-
	% with an increase in number of paid employees	17	-	7	-
What Impact □	% reporting 'very much' or 'slight' help from CARE towards achieving a business goal	78	-	64	-
	% reporting increased sales and revenue	56	-	-	-
	% reporting business growth/expansion	54	-	-	-
	% reporting ability to afford household expenses	25	-	-	-
Contribution +	% first time accessing loans	60	66	63	64
	% saying no good alternatives to loans are available	55	69	60	64
Risk △	Customer Effort Score	4.33	3.45	3.30	3.36
Experience	Net Promoter Score	56	43	45	43

Impact Management Project

We take pride in making the data we collect easy to interpret, beautiful to look at, and simple to understand and act upon.

We also align our data with emerging standards of best practice in our space, such as the [Impact Management Project \(IMP\)](#).

The IMP introduces five dimensions of impact: Who, What, How Much, Contribution, and Risk.

These dimensions help you check that you haven't missed any ways of thinking about, and ultimately measuring, the positive and negative changes that are occurring as a result of an intervention.

**IMPACT
MANAGEMENT
PROJECT**

We aligned your results to the Impact Management Project. We're big fans of the IMP – it's a simple, intuitive and complete way of conceptualizing impact.

Dimension	Explanation
Who ○	The Who of impact looks at the stakeholders who experience social and environmental outcomes. All things equal, the impact created is greater if a particularly marginalized or underserved group of people is served, or an especially vulnerable part of the planet protected. For the who of impact, we tend to work with our clients to understand poverty levels, gender and disability inclusivity.
What Impact □	What investigates the outcomes the enterprise is contributing to and how material those outcomes are to stakeholders. We collect most of this what data using qualitative questions designed to let clients tell us in their own words the outcomes they experience, and which are most important to them.
How Much ≡	How Much looks at the degree of change of any particular outcome.
Contribution +	Contribution seeks to understand whether an enterprise's and/ or investor's efforts resulted in outcomes that were better than what would have occurred otherwise. In formal evaluation this is often studied using experimental research such as randomized control trials. Given the time and cost of gathering these data, this is not our typical practice. We instead typically ask clients to self-identify the degree to which the changes they experience result from the company in question. We ask clients whether this was the first time they accessed a product of technology like the one from the company, and we ask how easily they could find a good alternative. If a client is, for the first time, accessing a product they could not easily find elsewhere, we consider that the product or service in question has made a greater contribution to the outcomes we observe.
Risk △	Impact Risk tells us the likelihood that impact will be different than expected. We are admittedly still in the early days of figuring out how best to measure impact risk – it's an especially complex area. That said, where clients experience challenges using their product or service, we do think that this correlates with a higher risk that impact does not happen (i.e. if a product or service is not in use then there's no impact). Hence, we look at challenge rates (the percent of clients who have experienced challenges using a product or service), and resolution rates (the percent of clients who experienced challenges and did not have them resolved) as client-based proxies for impact risk.

Calculations & Definitions

For those who like to geek out, here's a summary of some of the calculations we used in this deck.

Metric	Calculation
Net Promoter Score®	The Net Promoter Score is a common gauge of client loyalty. It is measured through asking clients to rate their likelihood to recommend your service to a friend 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'.
Customer Effort Score	How easy do you make it for your clients to resolve their issues? This measure captures the aftersales care and client service. Clients who have experienced a challenge are asked to what extent they agree with the statement: Do you agree or disagree with statement: Overall, [Company] made it easy for me to handle my issue : disagree (1), somewhat disagree (2), neither agree or disagree (3), somewhat agree (4), agree (5). The CES is the average score between 1 and 5. It is an important driver of uptake, adoption, and referrals, as well as of impact.

Summary Of Data Collected

316 phone interviews completed in July - August 2022.

Methodology

Survey mode	Phone
Country	Pakistan
Language	Urdu, Punjabi, Sindhi, English
Dates	July – August 2022

Sampling
A random sample of 316 CARE International Pakistan clients who received loans and/or wrap-around services from CARE and/or its partners, sampled from a database of 13,550 clients.

Response rate	58%
Average time p/interview	27 mins

Responses Collected

Clients	316
---------	-----

Sampling

	% sample	% population
% Ubank	89	87
% MM	10	12
% MMBL/MM	1	1
% Loan	89	87
% Training	10	12
% Both	1	1

Accuracy

Confidence Level	~90%
Margin of error	~5%

Research Assistant Gender

Female	5
Male	3

Thank You For Working With Us!

Let's do it again sometime.

About 60 Decibels

60 Decibels makes it easy to listen to the people who matter most. 60 Decibels is an impact measurement company that helps organizations around the world better understand their customers, suppliers, and beneficiaries. Its proprietary approach, Lean Data, brings customer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 830+ trained Lean Data researchers in 70+ countries who speak directly to customers to understand their lived experience. By combining voice, SMS, and other technologies to collect data remotely with proprietary survey tools, 60 Decibels helps clients listen more effectively and benchmark their social performance against their peers.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

We are proud to be a Climate Positive company. 

Your Feedback

We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our feedback survey [here!](#)

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I have started a new business from home.
I own a general store now.
I earn more than before.

My life is more relaxed

>mentally and
>financially

now.

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