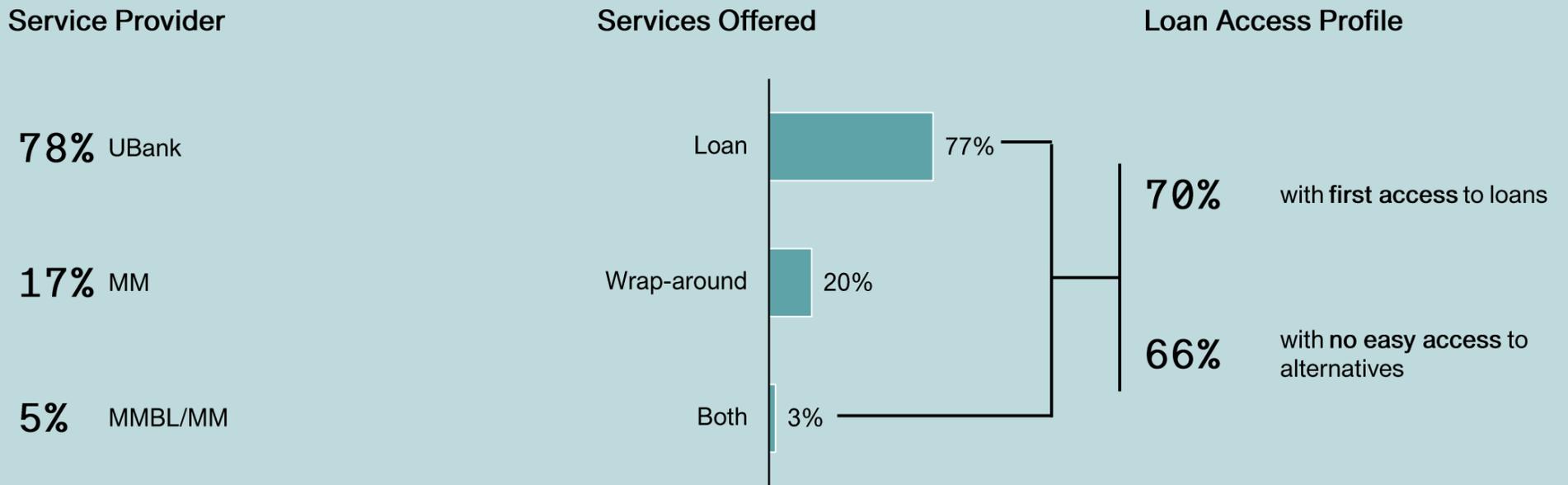


Female Profile, Impact, & Experience

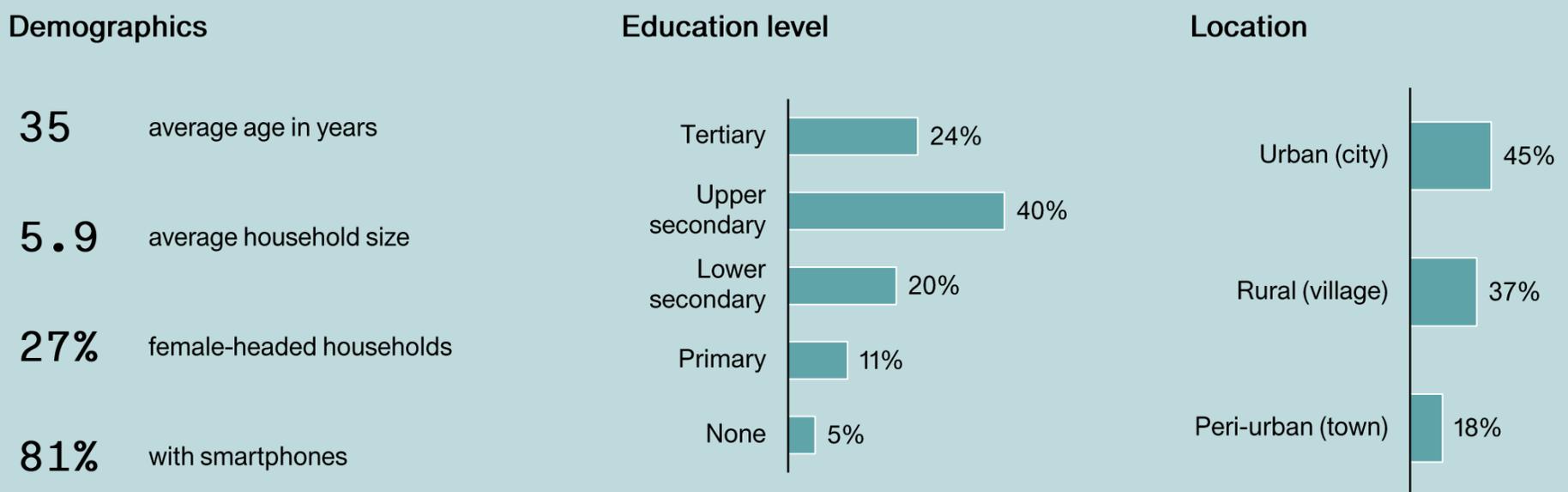


CARE International Pakistan is gaining insights into its clients' profiles, impact, and experience with loan and wrap-around services. This report focuses on 75 female clients interviewed over the phone from July to August 2022.

Female clients have primarily received loan services from UBank. Amongst loan clients, 7 in 10 are accessing loans for the first time and two-thirds lack a good alternative.



On average, female clients are 35 years old and live in a household of 6 people. Over a quarter are in a female-headed household. Nearly two-thirds have an upper secondary or tertiary level of education.



Almost half of female businesses are in the service sector with 42k PKR average monthly revenue.

- 47% in service sector
- 2.7 years of operation on average; 29% with 5 or more years
- 67% with customer access via physical stores
- 42k PKR average monthly revenue

Though few female clients are the main financial decision-makers in their households, around half are the main financial decision-makers and controllers of their businesses.

- 19% are the main financial decision-makers in their household
- 55% are the main financial decision-makers in their business
- 51% have all control over their business financials
- 48% have all control over their critical business financials
- 54% want to have more input in business decisions

Female Profile, Impact, & Experience



CARE International Pakistan is gaining insights into its clients' profiles, impact, and experience with loan and wrap-around services. This report focuses on 75 female clients interviewed over the phone from July to August 2022.

CARE International Pakistan and its partners help clients improve their livelihoods, business outcomes, and digital usage, with some clients even reporting an increase in their number of employees.

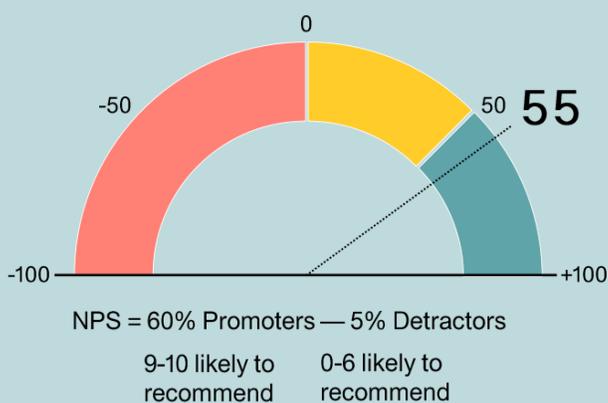
Three Most Common Self-Reported Outcomes for 91% of Clients with Improved Quality of Life

- 49%** mention higher sales/revenue (43% of all respondents)
- 44%** talk about business growth/expansion (40% of all respondents)
- 35%** report financial independence (31% of all respondents)

- 85%** with improved stress levels.
- 93%** with increased confidence in running the business.
- 91%** with an increased ability to manage finances.
- 15%** with increased number of employees.
- 75%** reporting slightly or very much CARE's contribution to achieving business goals.
- 89%** with increased sales; 17% on average.
- 91%** say CARE contributed to at least some of their businesses' use of digital tools and services.
- 75%** agree that CARE and learning of digital tools and services helped their business grow.

Female clients are satisfied with their experience with CARE International Pakistan, primarily due to the good loan approval process among loan clients and good training content among wrap-around clients.

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



Female clients' satisfaction drivers

Asking respondents to explain their rating provides insight into what they value and what creates dissatisfaction. Below are the top satisfaction drivers mentioned by Promoters.

Loan Promoters value:

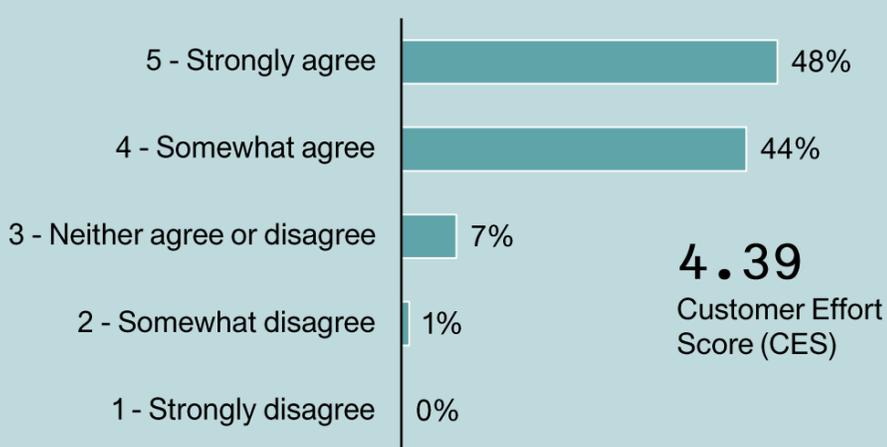
- **Good loan approval process** (51% of loan Promoters / 33% of loan respondents)
- **Good customer service** (33% of loan Promoters / 22% of loan respondents)
- **Improved access to loans** (13% of loan Promoters / 8% of loan respondents)

Wrap-around Promoters value:

- **Good/comprehensive training content** (86% of wrap-around Promoters / 35% of wrap-around respondents)
- **Improved business knowledge/skills** (57% of wrap-around Promoters / 24% of wrap-around respondents)
- **Business growth/expansion** (29% of wrap-around Promoters / 12% of wrap-around respondents)

Female clients are satisfied with the ease of handling challenges.

Clients are 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 ranging from 1 - 5.



2 in 5 female loan clients find repayment 'not a problem'.

Loan Repayment Burden

