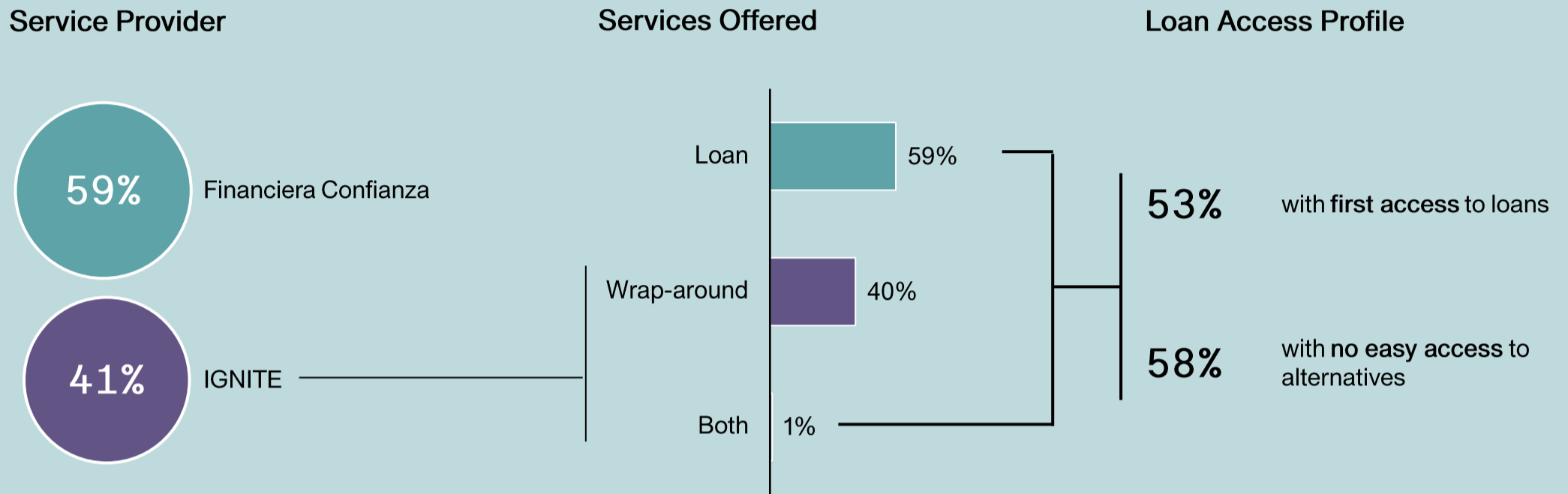


Female Profile, Impact, & Experience

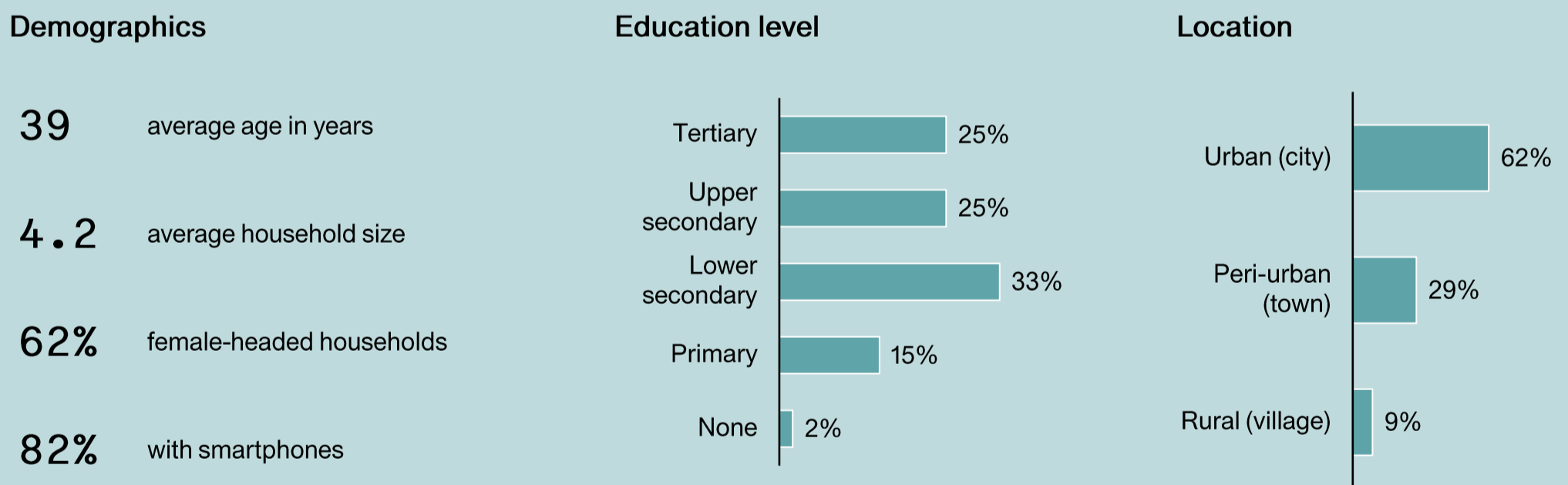


CARE International Peru is gaining insights into its clients' profiles, impact, and experience with loan and wrap-around services. This report focuses on 262 female clients interviewed over the phone from July to October 2022.

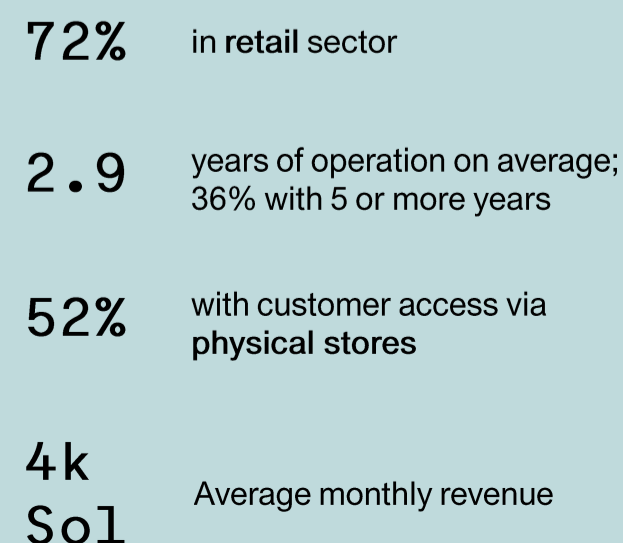
Nearly 3 in 5 female clients have received loan services from Financiera Confianza. Among the loan clients, more than half are accessing loans for the first time and nearly 3 in 5 lack a good alternative.



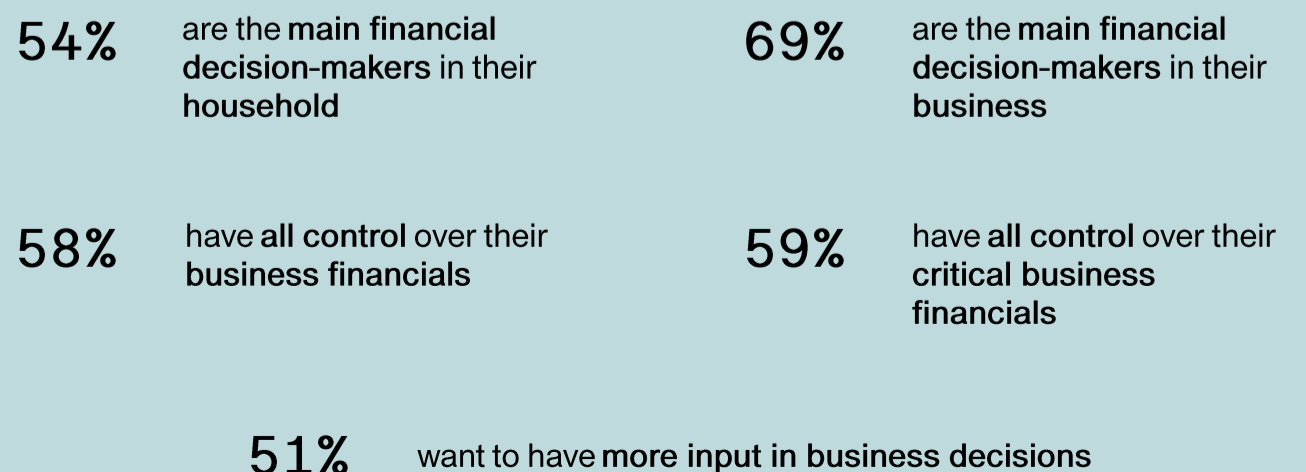
On average, female clients are 39 years old and live in a household of 4 people. Over 3 in 5 are in a female-headed household. Half have an upper secondary or tertiary level of education.



Primarily, female clients are in the retail sector with 4k Soles average monthly revenue.



Over half of female clients are the main financial decision-makers at home and nearly 7 in 10 are the main financial decision-makers in their businesses.



Female Profile, Impact, & Experience



CARE International Peru is gaining insights into its clients' profiles, impact, and experience with loan and wrap-around services. This report focuses on 262 female clients interviewed over the phone from July to October 2022.

CARE International Peru 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.

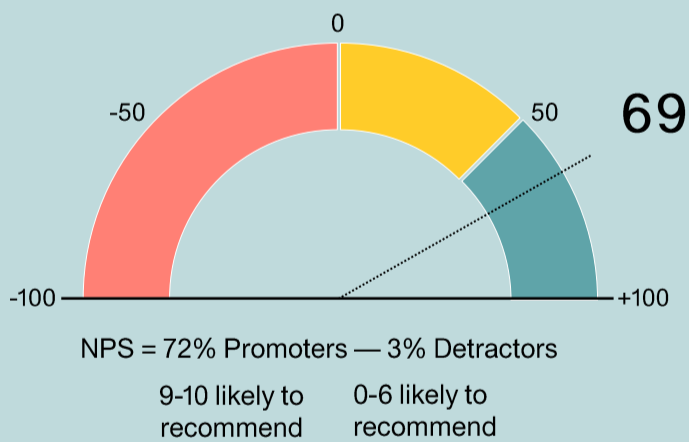
Three Most Common Self-Reported Outcomes for 89% of Clients with Improved Quality of Life

- 27%** mention better planning & management (20% of all respondents)
- 23%** talk about higher sales/revenue (16% of all respondents)
- 20%** report more knowledge/skills (15% of all respondents)

- 76%** with improved stress levels.
- 75%** reporting slightly or very much CARE's contribution to achieving business goals.
- 92%** with increased confidence in running the business.
- 73%** with increased sales; 15% on average.
- 89%** with an increased ability to manage finances.
- 88%** say CARE contributed to at least some of their businesses' use of digital tools and services.
- 6%** with increased number of employees.
- 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 Peru, primarily due to good customer service among loan clients and improved business knowledge 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:

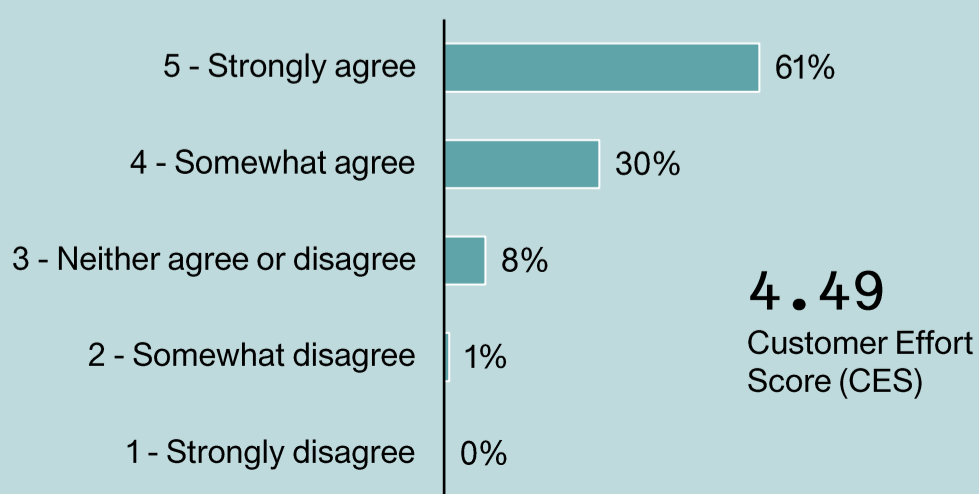
- **Good customer service** (52% of loan Promoters / 38% of loan respondents)
- **Good loan approval process** (40% of loan Promoters / 28% of loan respondents)
- **Good interest rates** (19% of loan Promoters / 13% of loan respondents)

Wrap-around Promoters value:

- **Improved business knowledge/skills** (82% of wrap-around Promoters / 61% of wrap-around respondents)
- **Good/comprehensive training content** (51% of wrap-around Promoters / 37% of wrap-around respondents)
- **Good trainers** (15% of wrap-around Promoters / 11% 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.



Just over 4 in 5 female loan clients find repayment 'not a problem'.

Loan Repayment Burden

