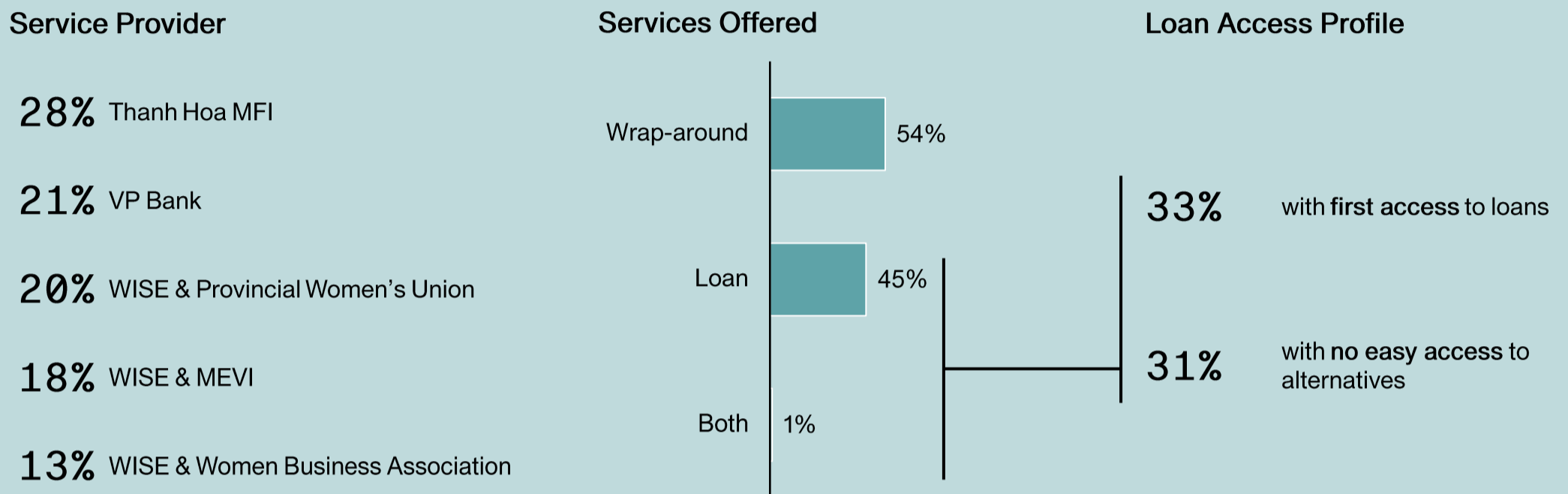


Female Profile, Impact, & Experience

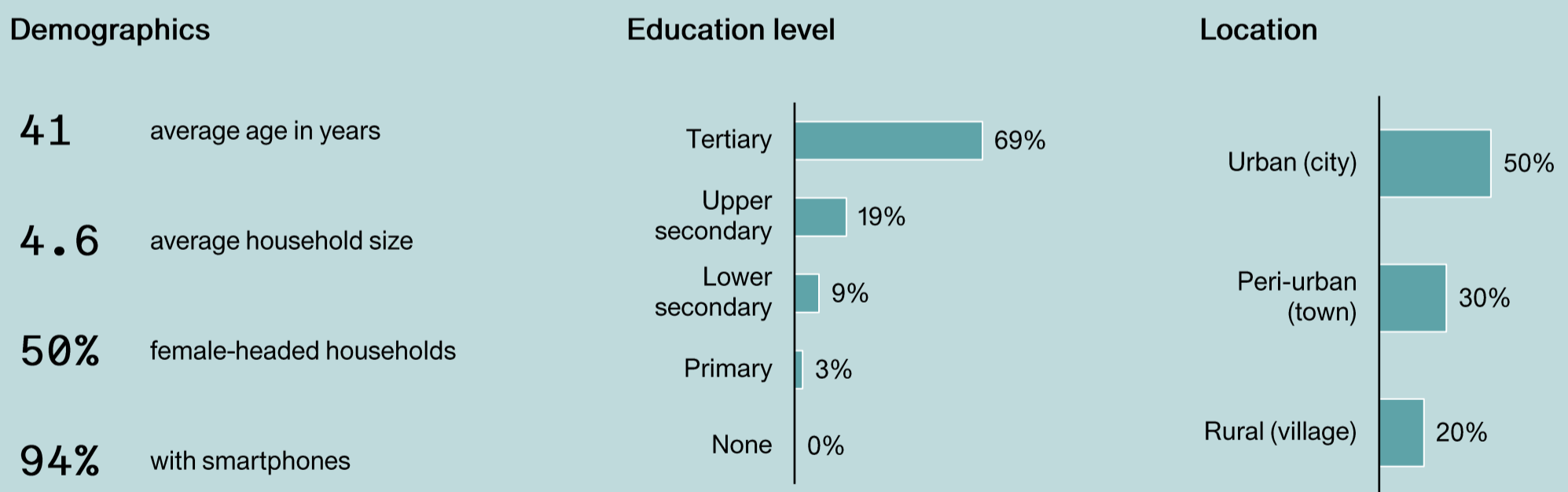


CARE International Vietnam is gaining insights into its clients' profiles, impact, and experience with loan and wrap-around services. This report focuses on **290 female clients** interviewed over the phone from July to August 2022.

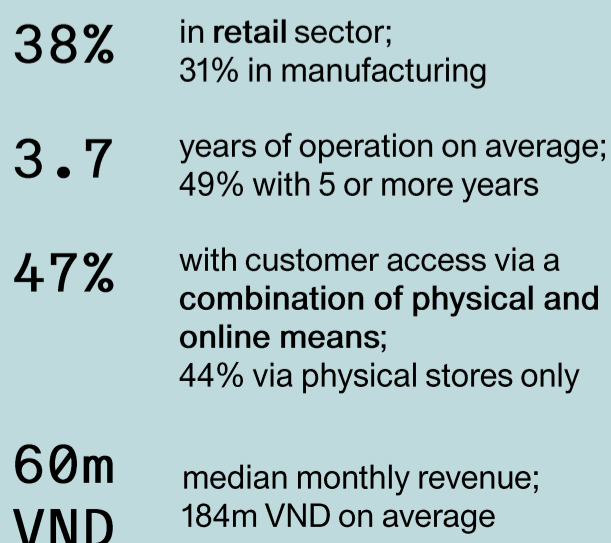
We spoke with female clients from 5 service providers with a fairly equal split of services received. Amongst loan clients, a third are accessing loans for the first time and just over 3 in 10 lack a good alternative.



On average, female clients are 41 years old and live in a household of 5 people. Half are in a female-headed household. Nearly 7 in 10 have a tertiary level of education.



Primarily, female businesses are in retail and manufacturing sectors, with 60m VND median monthly revenue.



Just over half of female clients are the main financial decision-makers at home and three-quarters are the main financial decision-makers in their businesses.



Female Profile, Impact, & Experience



CARE International Vietnam is gaining insights into its clients' profiles, impact, and experience with loan and wrap-around services. This report focuses on 290 female clients interviewed over the phone from July to August 2022.

CARE International Vietnam 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.

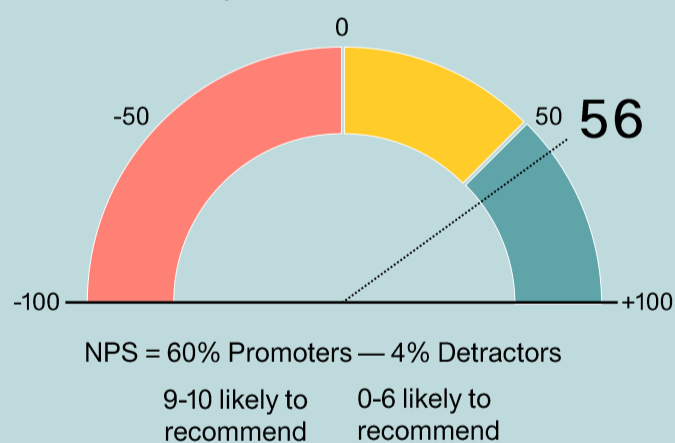
Three Most Common Self-Reported Outcomes for 91% of Clients with Improved Quality of Life

- 21%** mention higher sales/revenue (19% of all respondents)
- 20%** talk about more knowledge/skills (18% of all respondents)
- 14%** report increased confidence (13% of all respondents)

- 84%** with improved stress levels.
- 86%** with increased confidence in running the business.
- 81%** with an increased ability to manage finances.
- 22%** with increased number of employees.
- 83%** reporting slightly or very much CARE's contribution to achieving business goals.
- 80%** with increased sales; 10% on average.
- 77%** say CARE contributed to at least some of their businesses' use of digital tools and services.
- 83%** agree that CARE and learning of digital tools and services helped their business grow.

Female clients are satisfied with their experience with CARE International Vietnam, primarily due to the good customer service among loan clients and improved knowledge/skills 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:

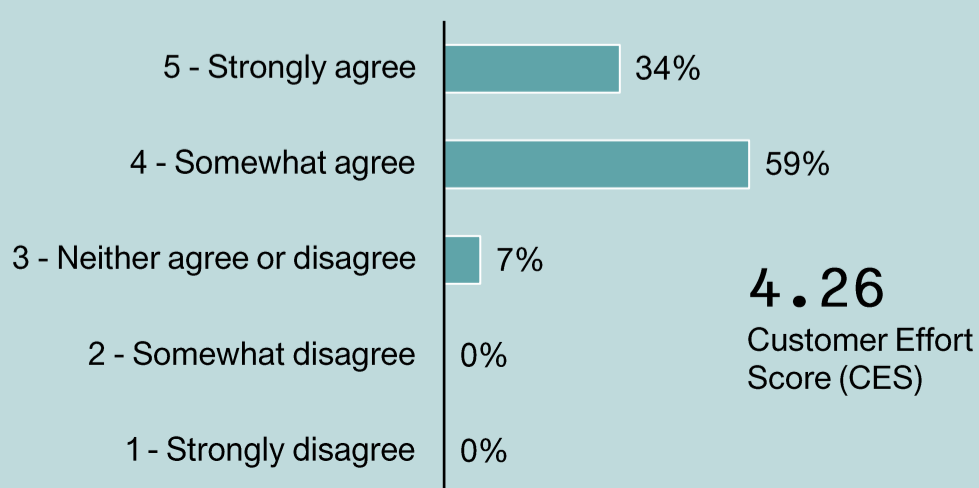
- Good customer service** (46% of loan Promoters / 28% of loan respondents)
- Flexible repayment terms** (42% of loan Promoters / 26% of loan respondents)
- Good loan approval process** (39% of loan Promoters / 24% of loan respondents)

Wrap-around Promoters value:

- Improved business knowledge/skills** (67% of wrap-around Promoters / 39% of wrap-around respondents)
- Good/comprehensive training content** (30% of wrap-around Promoters / 18% of wrap-around respondents)
- Networking opportunities** (20% 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.



The majority of female loan clients find repayment 'not a problem'.

Loan Repayment Burden

