

## **Mainstreaming Social Performance in Microfinance: Implementing the “double-bottom line”**

Savings and Credit Forum, 2<sup>nd</sup> July 2010

# **Social and Financial Performance Correlation Studies**

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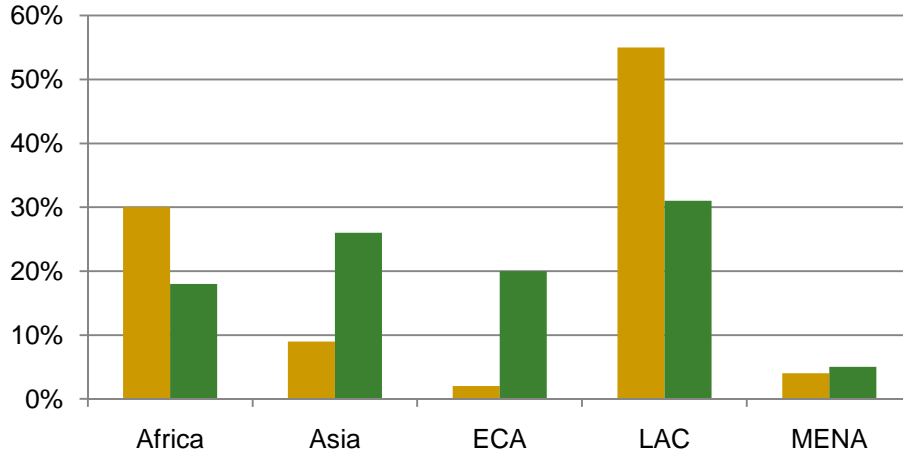
Presentation no. 5 :  
11.20 – 11.40

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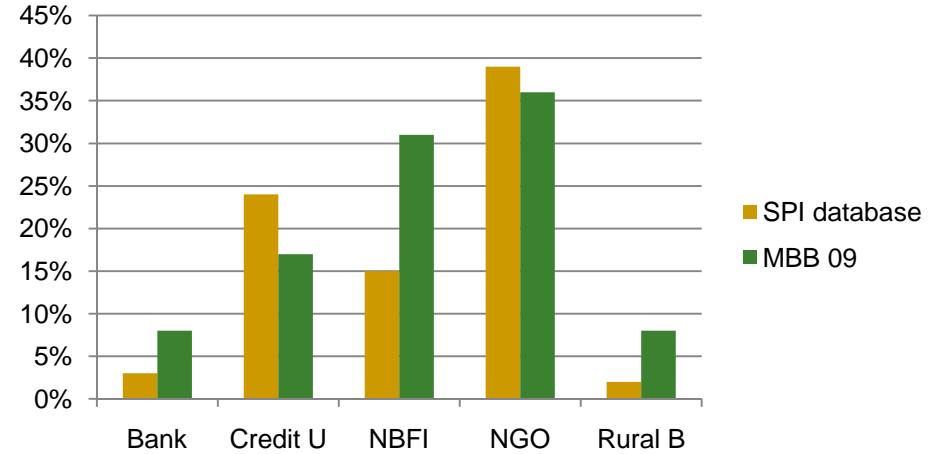
# Social audits in microfinance: what have we learned about social performance?

# A representative database, thanks to ProsperA

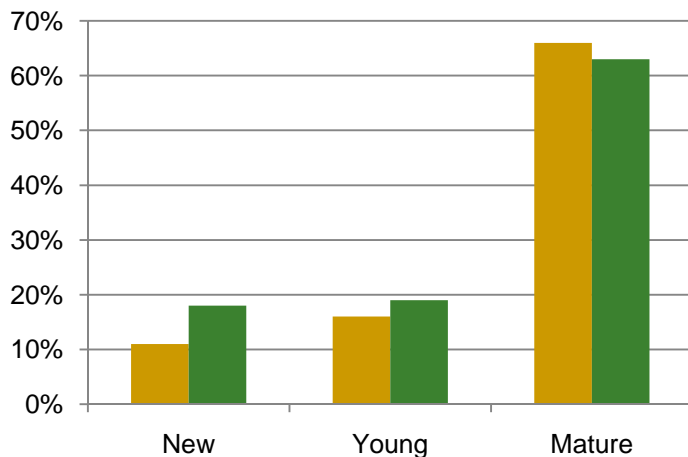
## By continent



## By charter type

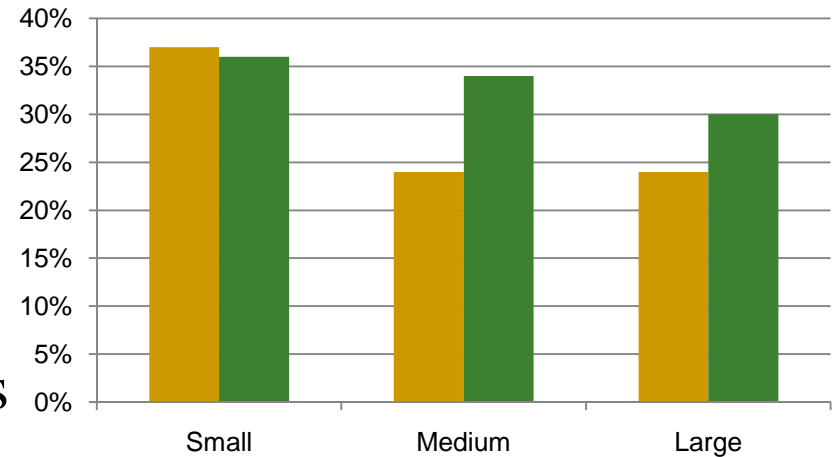


## By maturity



An increasing popularity of Social audits

## By size



# Correlations SP/FP by main dimensions

	Dim1 Outreach	Dim 2 Products	Dim 3 Benefits	Dim 4 Respons/ty	Total SPI
Borrowers /staff	ALL	NGO	ALL	ALL	ALL
PAR 30				ALL/NGO	
OER		COOP			
OSS	COOP				
Total Porfolio		ALL		ALL	ALL

# Correlations SP/FP by main criteria

	Geogr target	Individ target	ProPoor Method	Prod divers°	Quality Services	Non Fin Serv	Client particip	SR to staff	SR to clients
Borr. /staff	ALL		ALL	NBFI			ALL		
PAR 30								COOP	NGO
OER		ALL		? ALL	COOP		COOP		
OSS	COOP	NGO			COOP				
Total Porft.				ALL	ALL	ALL		ALL	ALL

## As for 2009, FP and SP are compatible

- Poverty Outreach: Individual targeting associated with higher costs but geographic and methodological targeting are associated with higher staff productivity (participatory MFIs / C3-2)
- Social responsibility linked to higher productivity and better repayment
- Larger MFIs stronger in products adaptation and SR