



Social Performance Country Report

WITH THE SUPPORT OF  CERISE

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The present report gives the state of the arts of the Social Performance Management (SPM) practice among the members of the network in key operational and strategic areas. It is based on the data that institutions report to The Mix Market and / or collected through SPI4¹ (verified by COPEME), and discusses both successes and challenges alike. This report was developed with the support of the Social Performance Fund, funded by the Ford Foundation and administered by the Microfinance Centre. ADA Luxembourg also supported the preparation of this document.

¹ SPI4 is a social audit tool developed by CERISE. For more information on the tool visit: <http://www.cerise-spi4.org/espanol/>

EXECUTIVE SUMMARY

Twelve microfinance institutions (MFIs) contributed to this report, out of which seven are COPEME members and the remaining five are involved in the microfinance sector and linked to the network. From now on, we will refer to the 12 MFIs as "Member MFIs".

The top priority of the 12 MFIs is to increase access to financial services and primarily target women's groups (9 out of 12). The figures show a balance in the number of branches in rural and urban areas. In terms of gender representation, if at the staff level it is well balanced, there is still considerable inequality at the management levels.

60%
OF THE CLIENTS
ARE WOMEN

Sixty percent of microfinance clients reporting to this country report are women, this is the result of the main search for target clients, in order to include them in the Financial System.

Achievements / Results

- Other financial services are also considered important such as, providing savings and managing remittances.
- MFIs approach excluded populations, not only physically but with appropriate financial products and services.
- Measuring poverty levels helps MFIs focus on their mission.
- It is important to check on indicators (annual or biannual measurement)

Challenges

- Increase the universe of reporting institutions.
- Improve excluded and / or poor areas outreach
- Substantially renew and update the range of staff training topics
- Promote incentives to achieve social goals.
- Fundraising to replicate these reports

Looking to the future

- Achieve greater representativeness, incorporating a larger number of regulated institutions.
- Disseminate the results of the report in an appropriate way, among stakeholders in the government and microfinance community as well as development cooperation organizations.
- Be able to show progress in the future, in terms of scope, depth, client protection, microinsurance and financial education.