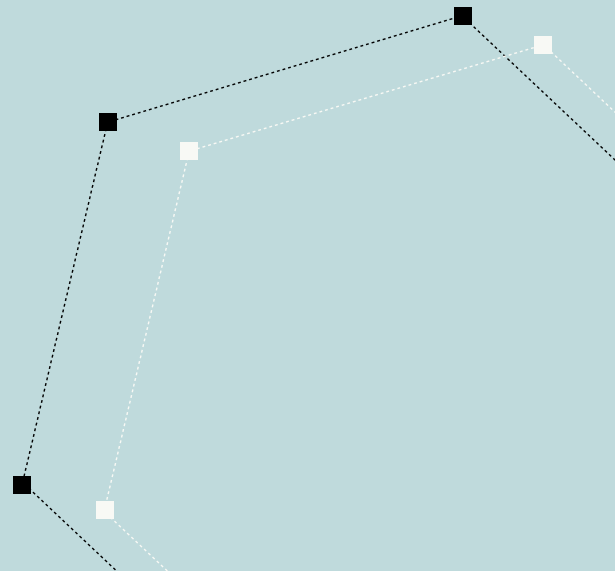
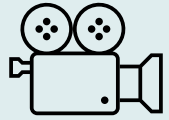


Microfinance Index Benchmark Report



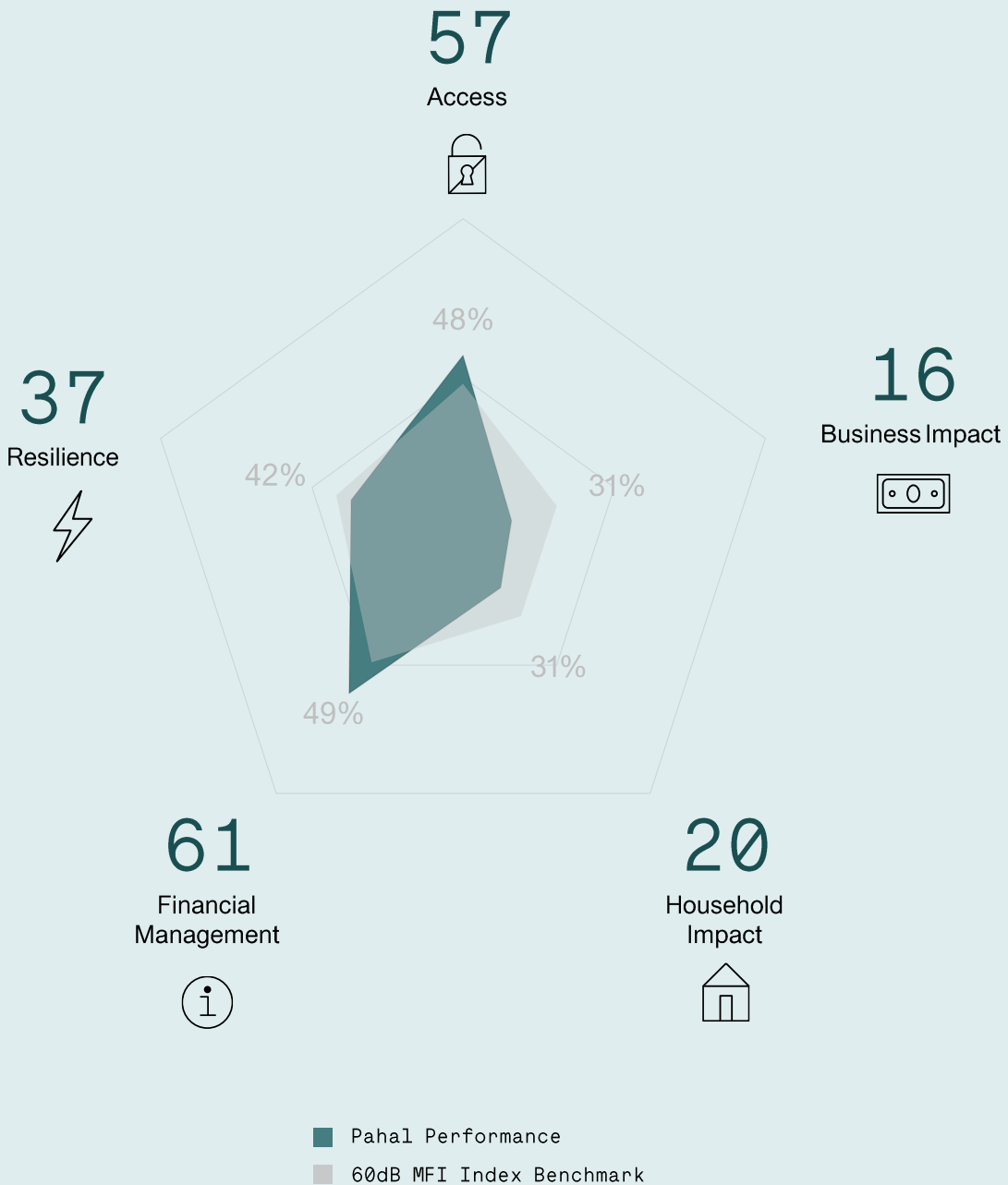
The 60dB Microfinance Index



Click [here](#) for a short explanatory video!

Your overall ranking on the 60dB Index is: **33rd out of 67**

Pahal Performance Snapshot:



Benchmark Performance



01. Access

Page 04



02. Business Impact

Page 06



03. Household Impact

Page 08



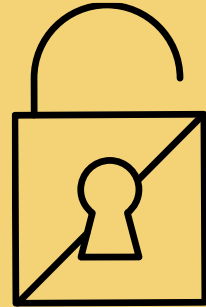
04. Financial Management

Page 10



05. Resilience

Page 12



01: Access

Globally, nearly 1.7 billion individuals are unbanked or underbanked.

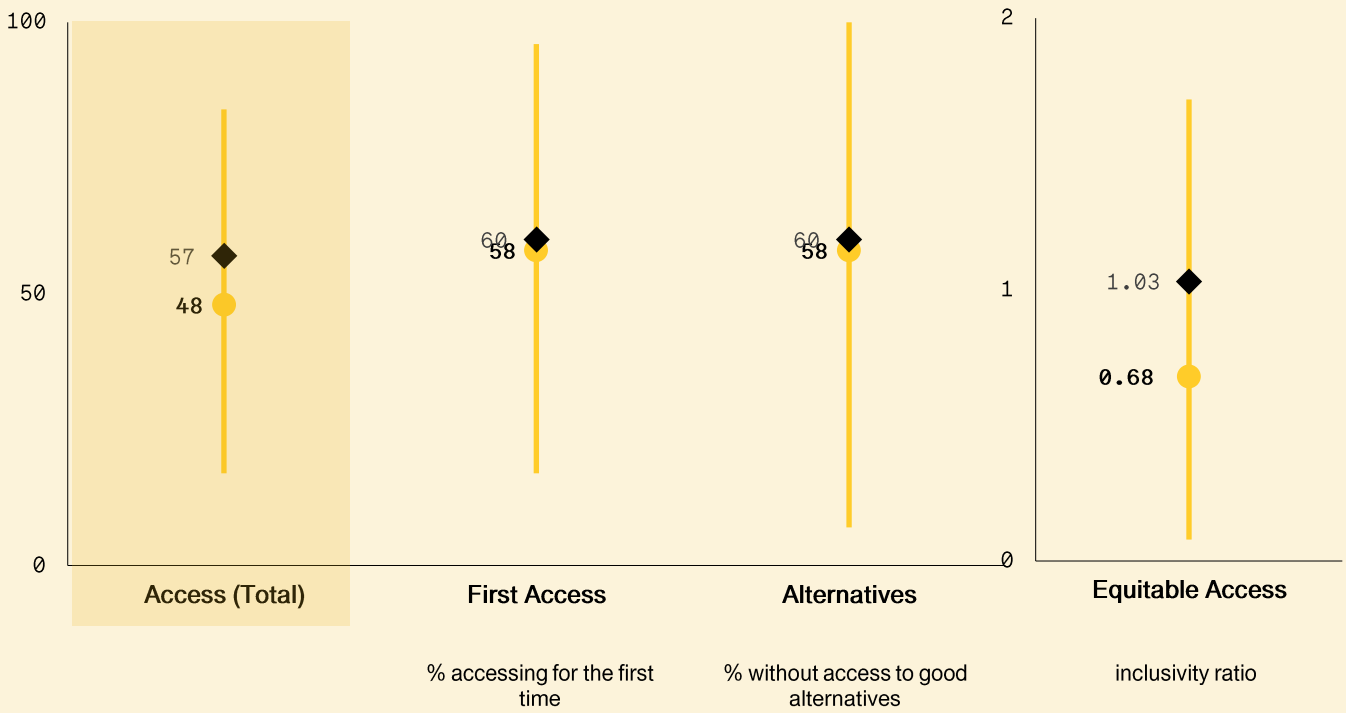
Access to timely, low-cost, low-risk loans can be the difference between financial resiliency and financial crisis for households.

The 60dB Access Benchmark measures the degree to which Pahal is serving a previously underserved population, a measure of the competitive landscape Pahal operates in, and the degree to which you are serving less well-off clients.

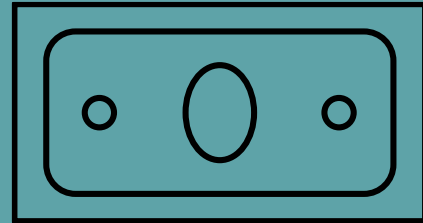


Pahal Access Performance

Pahal Access Performance Against 60dB Benchmark and Range



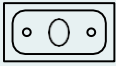
- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Pahal Performance



02: Business Impact

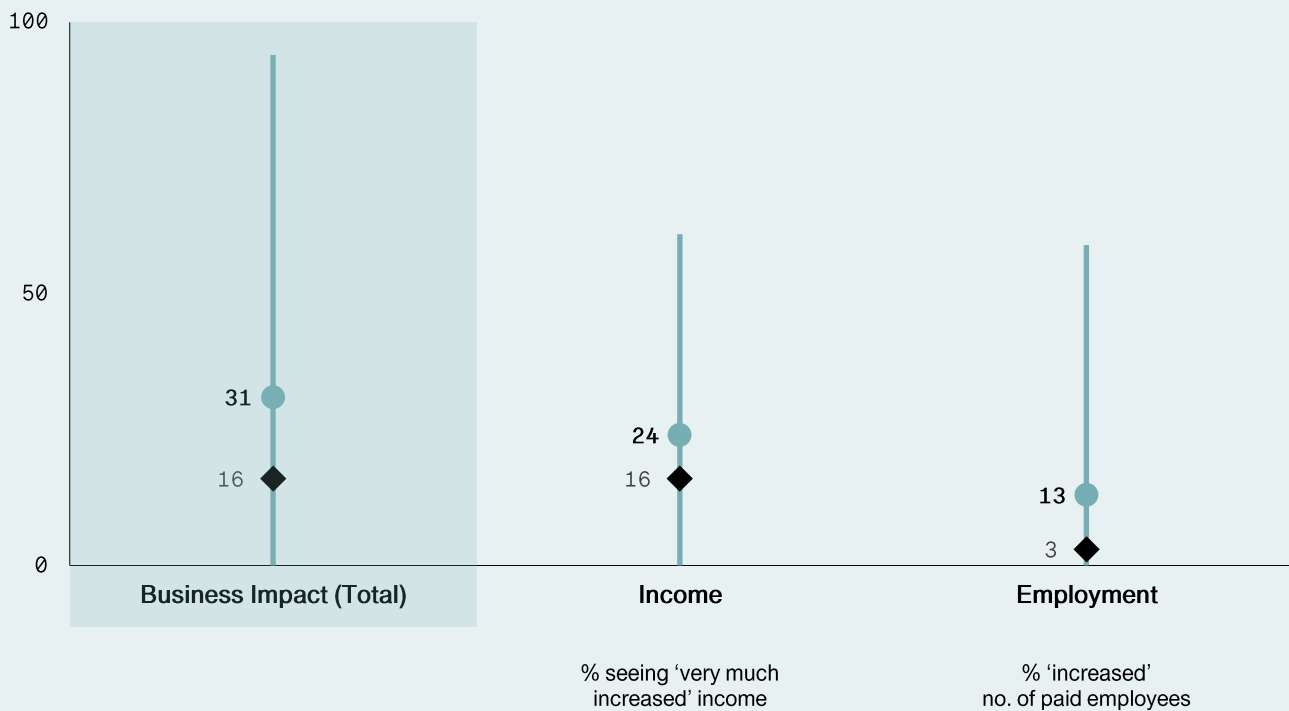
Financial inclusion, in the form of small loans can help customers invest in existing enterprises and start new businesses. These investments can improve income sustainability and expand economic opportunity beyond the client themselves.

The 60dB Business Impact benchmark measures the degree to which Pahal's loan is increasing its clients' ability to earn income from their business and their ability to employ others.

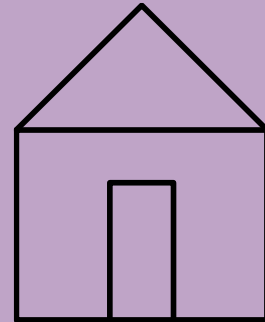


Pahal Business Impact Performance

Pahal Business Impact Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Pahal Performance



03: Household Impact

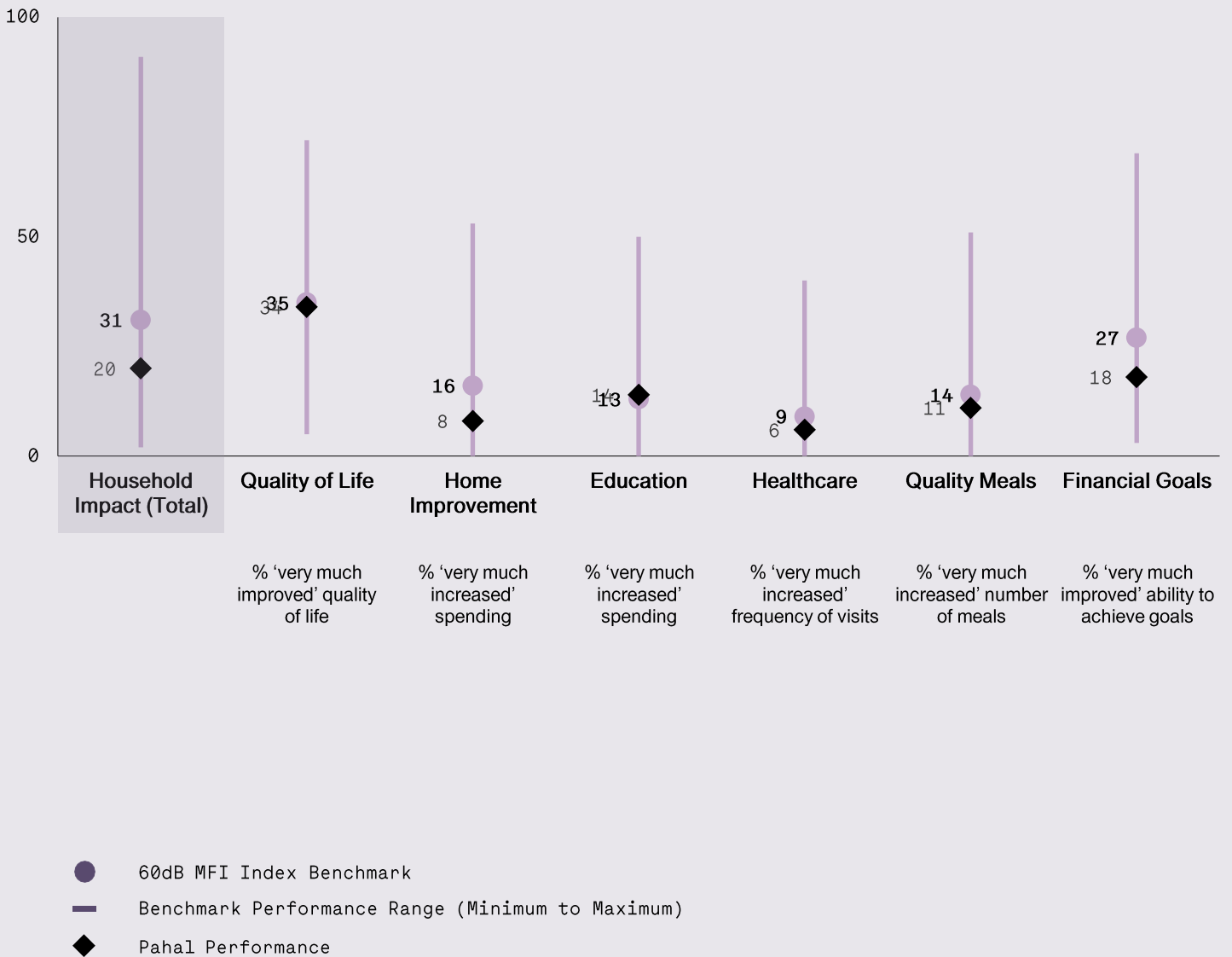
Timely loans help clients cover planned and unplanned expenses such as medical costs, school fees, and household improvements. However, this improved liquidity may result in over-indebtedness leading to risky consumption decreases and negative externalities.

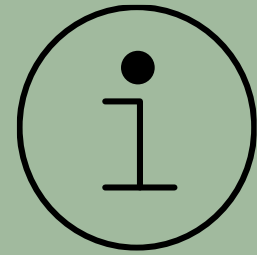
The 60dB Household Impact benchmark measures the impact Pahal's loan is having on clients' quality of life, their ability to invest or cover household expenditures and the degree to which clients can achieve their financial goals.



Pahal Household Impact Performance

Pahal Household Impact Performance Against 60dB Benchmark and Range





04: Financial Management

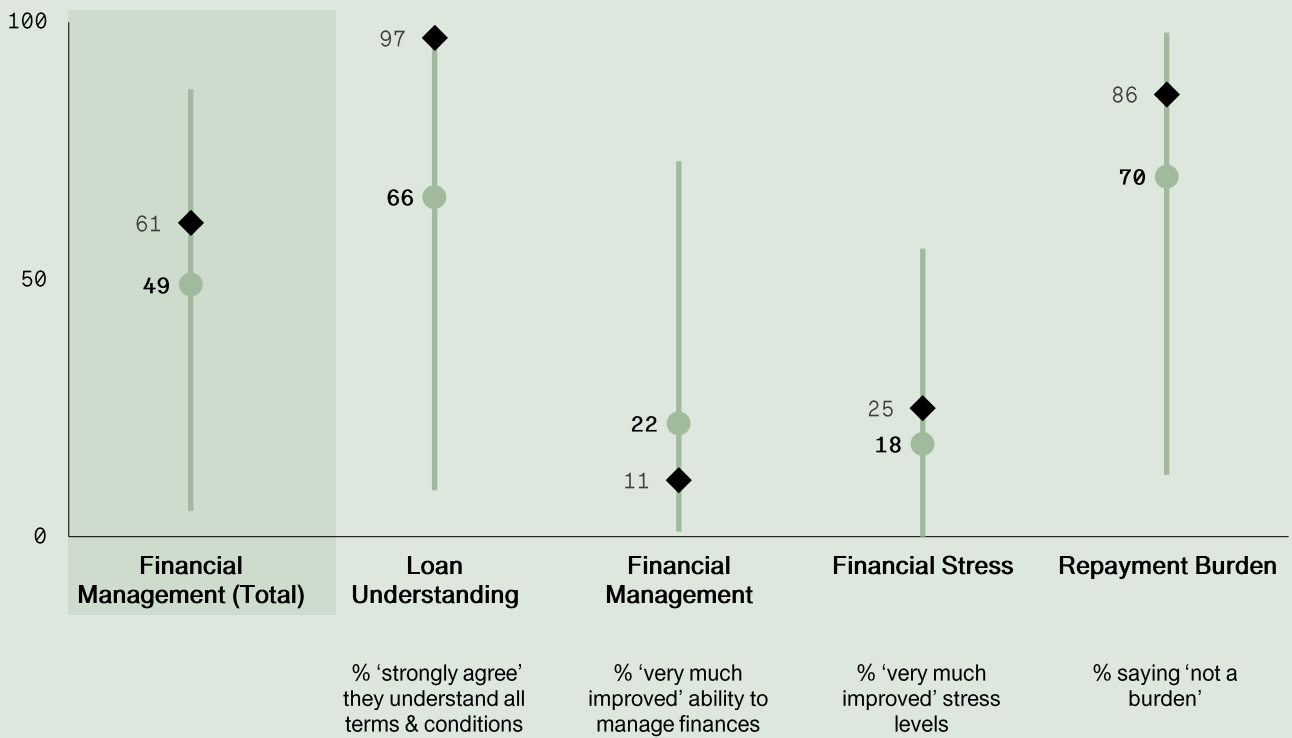
Providing clients with information and education regarding the terms of their loan helps ensure clients are making informed decisions regarding the costs/benefits of their loan. It also helps clients better manage their loan repayments and competing household expenses.

The 60dB Financial Management benchmark measures the degree to which clients are informed of Pahal's loan conditions and the impact the loan has on their ability to manage their finances.



Pahal Financial Management Performance

Pahal Financial Management Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Pahal Performance



05: Resilience

Unforeseen financial shocks can occur at any time, and the ability to recover is often contingent on access to financial resources. Improving clients' incomes, enabling increased saving, and providing timely emergency loans all help ensure clients can cope with unforeseen shocks.

The 60dB Resilience benchmark measures the degree to which clients are financially prepared for an unforeseen economic shock, and the impact Pahal's loan has had on this preparedness. As well as the degree to which clients are making sacrifices to cover the cost of their Pahal loan.



Pahal Resilience Performance

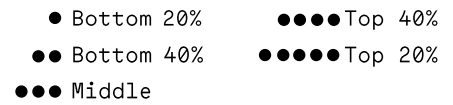
Pahal Resilience Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Pahal Performance

Detailed Pahal Impact Performance

Performance Relative to Benchmark indicates where Pahal falls in the ranking relative to other MFIs in the 60 Decibels Financial Inclusion Index:



Indicator	Description	Pahal	60dB MFI Benchmark	Performance Relative to Benchmark
Access		57	48	Top 40%
First Access	% accessing for the first time	60	58	Top 40%
Alternatives	% without access to good alternative	60	58	Top 40%
Equitable Access	inclusivity ratio	1.03	0.68	Top 20%
Business Impact		16	31	Bottom 20%
Income	% seeing 'very much increased' improvement in income	16	24	Bottom 20%
Employment	% increasing no. of paid employees	3	13	Bottom 20%
Household Impact		20	31	Bottom 40%
Quality of Life	% 'very much improved' quality of life	34	35	Middle
Home Improvement	% 'very much increased' household spending on home improvement	8	16	Bottom 20%
Education	% 'very much increased' household spending on education	6	13	Bottom 20%
Healthcare	% 'very much increased' household spending on healthcare	6	9	Middle
Quality Meals	% 'very much increased' number of quality meals	5	14	Bottom 40%
Financial Goals	% 'very much improved' ability to achieve financial goal	19	27	Bottom 40%
Financial Management		61	49	Top 40%
Loan Understanding	% 'strongly agree' to understanding terms	97	66	Top 20%
Financial Management	% 'very much improved' ability to manage finances	11	22	Bottom 40%
Financial Stress	% 'very much improved / decreased' financial stress	25	18	Top 40%
Repayment Burden	% saying payments 'not a problem' (if offering financing)	86	70	Middle
Resilience		37	42	Middle
Savings	% 'very much increased' savings balance	11	18	Bottom 40%
Pahal Role	% 'very much improved' resilience thanks to Pahal	68	20	Top 40%
Consumption Sacrifice	% who 'never' cut food consumption to make payments	16	72	Bottom 40%

60 _ decibels

About 60 Decibels

We're a tech-enabled impact measurement Pahal, working in over 50 countries worldwide. Our repeatable, standardized approach to gathering data allows us to gather robust impact indicators and rich graduate insights direct from end users. We also provide genuine benchmarks of impact performance, enabling our clients to understand their impact relative to peers and to make informed decisions regarding how to improve their impact. Our clients include over 350 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations.

Thank You For Working With Us!

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