

CASE STUDY

Pride Microfinance Ltd

Measuring Social Performance of
Digital Financial Services in Rural Uganda

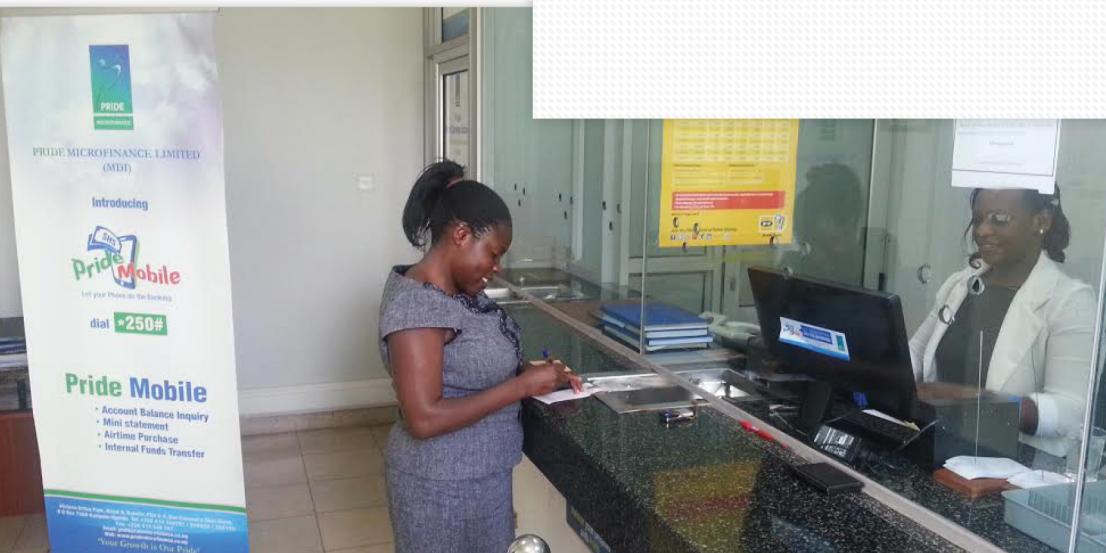
November 2015

AUTHORS

Sharada Ramanathan

Gilbert Byarugaba Agaba

Byoung-Hwa Hwang



Index

No	Topic	Page
1	Introduction	2
2	Why did Pride MDI adopt the PPI?	2
3	The PPI Pilot at Pride MDI	3
4	Lessons from the Pilot	5
5	The Next Phase – Automating the PPI Module	6
6	Scaling use of the PPI at Pride MDI	7
7	The Way Forward	9
8	Appendices	11

Acknowledgements

This case study was made possible by the active support of Pride MDI staff, and their commitment to improving outcomes for their clients using data-driven performance management. Special thanks go to Francis Wasswa, Research and Product Development Manager; and Deo Kateizi, Head of Corporate Affairs. In the words of Mr. Kateizi: "Pride MDI is committed to reaching Uganda's poor. Implementing the PPI is a strategic move to help us better understand who we are reaching and how to best serve them with our products."

Introduction

Pride Microfinance Ltd (Pride MDI) is a microfinance deposit-taking institution in Uganda that leads the country in the provision of financial solutions for entrepreneurs. This case study outlines how Pride MDI started using Grameen Foundation's poverty measurement tool, the Progress out of Poverty Index® (PPI®), to assess its outreach among the poor.

Grameen Foundation encourages understanding and use of the PPI by sharing regularly the experiences of organizations using the tool. This case study provides an overview of why Pride MDI chose to adopt the PPI, and articulates the organization's challenges and learnings as it moved from piloting the PPI to integrating the tool into its core banking system and across all its branches. It also details how the organization intends to use PPI results going forward, to understand if its services are actually reaching poor clients, and to improve its services to better meet their needs. Lessons learned from Pride MDI's experience will be a great resource for other organizations that plan to use the PPI, particularly those who are considering integrating the tool with their existing information systems.

Why did Pride MDI adopt the PPI?

With support from the Bill and Melinda Gates Foundation, Grameen Foundation partnered with Pride MDI in 2013 to enable the institution to "go digital". Connecting to the mobile money ecosystem allows clients to access their Pride MDI accounts via mobile money agents across Uganda. This initiative, called the *Accelerator project*, aims to bring digital financial services to rural Ugandans, a community that has largely been excluded from the rapid growth of mobile financial services in the country.

Through partnerships such as these, Pride MDI ensures that it is able to lead in the provision of financial solutions for the social and economic growth of rural and urban entrepreneurs in Uganda. Until recently, Pride MDI listed as one of its eight strategic objectives "*to have 20% of target clients registering a positive social change in their livelihoods.*"

But how does one assess "social change" in a quantifiable, evidence-based manner?

At the start of the Accelerator project, Pride MDI adopted Grameen Foundation's *Progress Out of Poverty Index (PPI)*. The PPI is a statistically sound, and yet simple to use poverty measurement tool: the answers to 10 questions about a

PRIDE MDI AT A GLANCE*

Status: Deposit-Taking institution (MDI) regulated by Bank of Uganda

No of Borrowers: 73,392

No of Depositors: 416,635

Total Clients: 416,635

Loan portfolio (USD): \$32.7 Mn

Products and Services: Savings, Loans, Other services (International money transfers, Mobile Money for all networks, Automated Teller Machines (ATMs))

**Data as of 2014*

household's characteristics and asset ownership are scored to compute the likelihood that the household is living above or below any of a number of national and international poverty lines. Its use allows organizations to identify the clients who are most likely to be poor or vulnerable to poverty and integrate objective poverty data into their assessments and strategic decision-making. The PPI's rigorous methodology, ease of implementation and analysis, and its ability to measure poverty against the universally recognized \$1.25/day 2005 PPP Poverty Line made it the poverty measurement tool of choice for Pride MDI.

The PPI is a country-specific tool. The latest version of the PPI for Uganda was created in September 2011 based on data from the 2009/10 National Household Survey (UNHS) conducted by Uganda's Bureau of Statistics. A copy of the current PPI for Uganda can be found in Appendix 1. Note that Pride MDI captures other indicators of interest to it along with PPI questions; which are mentioned in Appendix 2.

Responses to these 10 PPI questions are first added to compute a total score. Look-up tables are provided to convert this score to a likelihood that the respondent's household is living below a particular poverty line. These look-up tables can be found in Appendix 4. To serve the needs of varied stakeholders, the look-up table allows users to determine the household's likelihood of living below multiple national and international poverty lines – the Food, National, USAID "Extreme", \$1.25/day 2005 PPP, \$2.5/day 2005 PPP and Sulaiman \$1.25/day Poverty Lines. Appendix 3 contains a detailed description of these poverty lines.

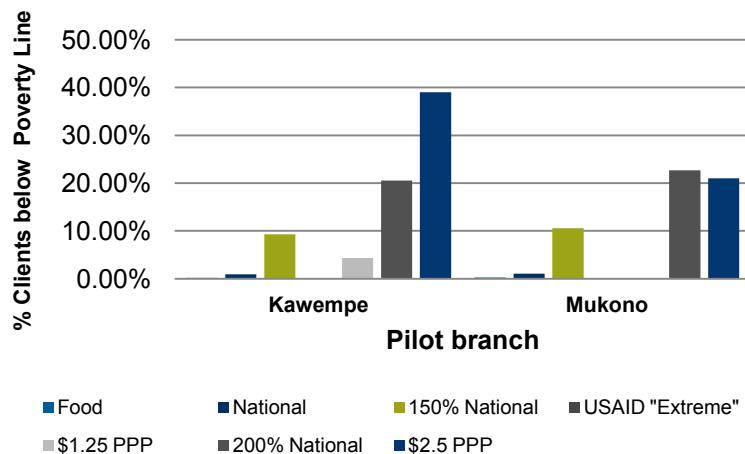
The PPI Pilot at Pride MDI

As part of the Accelerator project and with additional grant support from Cordaid to increase adoption of the PPI in Sub-Saharan Africa, Grameen Foundation supported Pride MDI's PPI pilot in June 2013. Recognizing the differences between the poverty profiles of urban and rural clients, the PPI was piloted at one urban branch – Kawempe and one rural branch – Mukono.

Over a duration of four weeks, PPI data was collected from all clients who (i) applied for a loan, (irrespective of whether it was a first or repeat loan), and (ii) opened a new savings account. Between the two branches, a total of 1,070 PPI interviews were conducted.

Grameen Foundation analyzed the collected PPI data, and summarized the results in the form of a Poverty Outreach Report (POR). The POR primarily assessed Pride MDI's poverty concentration i.e.: the percentage of clients living below the selected poverty line (s). The following key insights were noted.

% Pride MDI clients likely to be below selected poverty lines across pilot branches



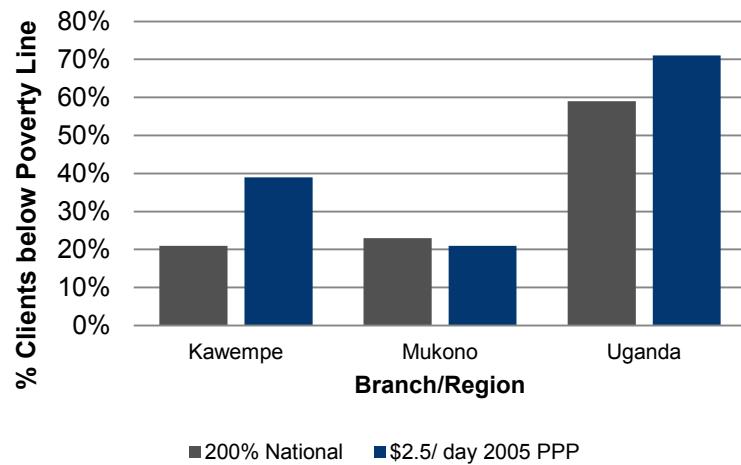
In both branches, few clients were “ultra poor”, fewer than 2% fell under the \$1.25/day 2005 PPP, National, Food, or USAID “Extreme” Poverty Lines.

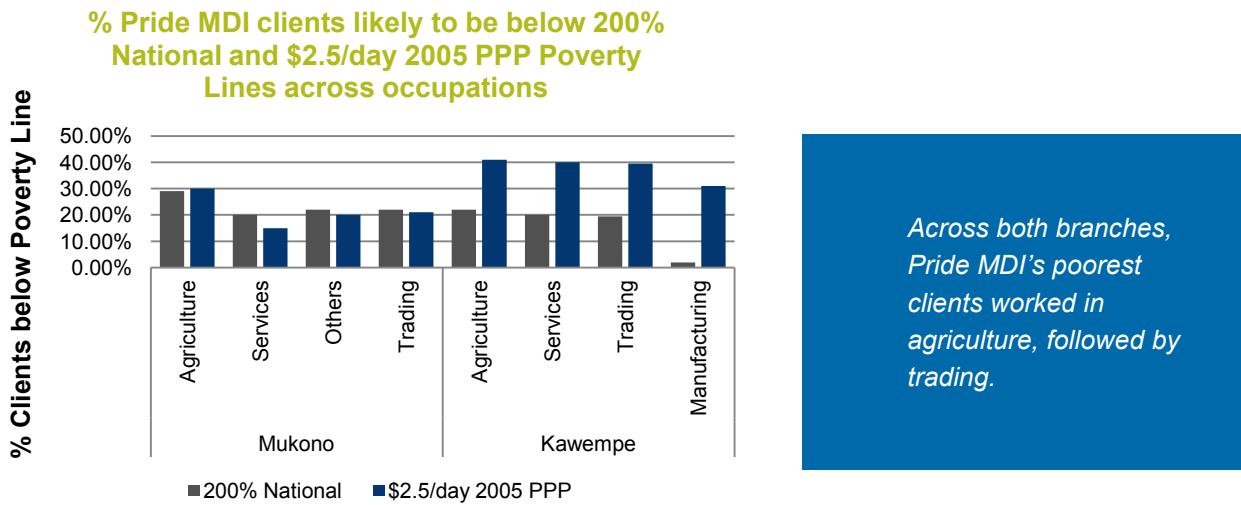
*Fewer clients in both branches were below the 200% National and \$2.5 /day 2005 PPP Poverty Lines compared to the country’s poverty incidence.**

Pride MDI’s reach to the poor was limited and not representative of Uganda’s poverty segments. Considering the higher poverty outreach in Kawempe compared to Mukono, it was also possibly reaching a higher percentage of urban poor than rural poor clients.

*Data Source – Uganda Bureau of Statistics

% Pride MDI clients likely to be below 200% National and \$2.5/day 2005 PPP Poverty Lines vs. Uganda’s poverty incidence





In summary, analysis of PPI data demonstrated that Pride MDI's reach to the poor – especially the rural poor – was limited.

Results from the PPI pilot indicated that the organization was serving a low number of clients below the National and \$2.50/day 2005 PPP Poverty Lines; yet it is this segment that is in greatest need of access to financial services.

Lessons from the Pilot

Pride MDI faced several issues in implementing the PPI pilot, but also learned some key lessons that it needed to absorb before a full implementation across all branches.

1. COMMUNICATE TO INFORM INTERVIEWEES AND STAFF ON THE PURPOSE AND BENEFITS OF THE PPI

Most clients were willing to respond to the PPI questions; however some were skeptical and suspicious about the objectives of the exercise, and only reluctantly answered questions.

Several Pride MDI employees themselves doubted the value of the PPI data collection exercise, and expressed concerns about the additional time and effort that they would need to invest. Staff also shared that there was limited communication from executive management at the head office, due to which they were not fully aware of the objectives of, and processes for rolling out the PPI. This lack of understanding and buy-in from staff may have hampered their motivation and diligence, and led to the submission of incomplete PPI forms.

Pride MDI understood that targeted, frequent internal communication was key to ensuring an organization-wide understanding of, and commitment to use the PPI. Informed and aware front-line

employees would in turn be able to engage with clients more effectively, and ensure that they were comfortable responding to the PPI questions.

2. INVEST IN STAFF TRAINING PRIOR TO PPI IMPLEMENTATION

Although branch staff and management at Pride MDI were trained on how to administer the PPI scorecard and look-up tables, some employees did not entirely adhere to instructions provided. For example: Unless otherwise specified, PPI questions must be read out to the respondent by enumerators or loan officers and each question and answer option must be read to clients in its entirety. Instances of staff not adhering to these guidelines were noted. Errors such as skipping PPI questions or inaccurately entering and summing up poverty scores were observed.

Automating the PPI would reduce the (human) error rate, to an extent. However, Pride MDI realized that future training efforts would need to ensure that employees fully embrace the objective of poverty assessment through the PPI, and understand how to correctly administer the tool.

3. ANTICIPATE AND MITIGATE OPERATIONAL CHALLENGES

The collection of additional customer information at account opening and loan renewal increased the assigned work for credit officers at Pride MDI. In fact, some credit officers described the pilot data collection as cumbersome, as client responses were provided on printed sheets, and then had to be entered manually one at a time, into an excel data sheet. Furthermore, printing costs increased overall expenses of the project, substantially reducing cost-efficiency of the activity.

Pride MDI realized that it would be critical to streamline the PPI data collection and management process to ensure efficiency and accuracy, while keeping overall costs low.

The Next Phase – Automating the PPI

Validating what Pride MDI already believed to be true, the PPI pilot conclusively demonstrated that Pride MDI needed to automate the PPI to make the data capture and analysis process more efficient. Pride MDI had already begun work on integrating the PPI with its existing core banking system. This would facilitate collection of PPI data during the account opening process and also permit easy integration of a client's PPI scores with other social and financial indicators, facilitating greater rigor and precision in data analysis and decision-making.

Grameen Foundation collaborated with Pride MDI's existing banking software solutions provider, Craft Silicon, to assist with the development, customization and roll-out of the system. The system that was used, Bankers Realm Core Microfinance Solution (BRmfs), captures information on customer records, volumes of transactions, loan portfolios, profits, as well as data related to social performance. It allows Pride MDI to view a variety of business and customer metrics all in one screen and – specific to the PPI – displays a customer's PPI score and poverty likelihood along with other financial information. This reduces the manual effort required to determine a client's poverty likelihood and allows Pride MDI to easily capture and track changes in client poverty levels over time.

During this time, Pride MDI made several key decisions which enabled the system development and integration process to run efficiently.

ONSITE SOFTWARE TESTING AND INSTALLATION

Craft Silicon staff was based onsite at Pride MDI during the testing and installation phase of system development. An advantage that this model offered was the ability to test with “live” PPI data. User acceptance tests were carried out at several points in the development process to make sure that the results displayed were as expected by Pride MDI staff. Having the Craft Silicon team based on site made it easier to incorporate user feedback, reduce communication delays and get quick approvals from Pride MDI.

Additionally, onsite installation of the system facilitated knowledge transfer to Pride MDI's staff, resulting in faster on-boarding and enhanced user efficiency.

STAFF TRAINING

Learning from their experiences during the pilot phase, Pride MDI ensured that its management team understood and endorsed the PPI. Front-line employees including Branch Managers, Branch Accountants, Credit Officers and Customer Care Executives were all trained effectively on the tool prior to development of the PPI module. Since these employees would eventually be the primary users of the new system, Pride MDI made certain that they understood the PPI and were able to offer input on requirements for the functional capabilities and user interface of the automated module.

Enabling front-line staff to contribute to the software development process also helped ensure that they felt a sense of ownership towards the system, and were committed to its use.

COMPULSORY PPI DATA COLLECTION

Once the system was developed, Pride MDI initially made it compulsory for PPI data to be collected and entered into the system, for a new loan application to be lodged. In essence, the system would not register a new loan, unless PPI data was also collected for the client.

Pride MDI strongly believes in organization-wide use of the PPI to meet its social performance goals and create lasting impact in the lives of its clients. Pride MDI's assessment was that supplementing PPI knowledge and training sessions with a “compulsory collection” guideline, at least in the initial days, would ensure that gathering PPI data would eventually become a consistent practice across all its branches, done more or less by default.

BENEFITS OF PPI AUTOMATION AT PRIDE MDI

Rapid, real-time PPI data entry

Higher staff efficiency

Reduced data errors and integrity issues

Easy PPI data analysis

Quick presentation of results, monitoring and facilitation of decision-making

Like in any technology roll-out, there were things that in hindsight didn't go well and could have been managed better.

Pride chose to automate two modules together on the Core Banking System – the PPI module, and the Fixed Deposits module. While today this offers significant benefits in terms of efficiency of analysis and integrity of customer records, Pride's staff faced several challenges during the automation process. The system would often slow down or stall, resulting in the need for interim patches to fix these issues.

Scaling use of the PPI at Pride MDI

After developing the PPI Module and integrating it into its core banking system, Pride MDI officially rolled out the PPI across all its branches in October 2014. Pride MDI decided to first administer the PPI to a representative sample of clients to establish the baseline poverty level of its portfolio against which change would be measured in subsequent analyses.

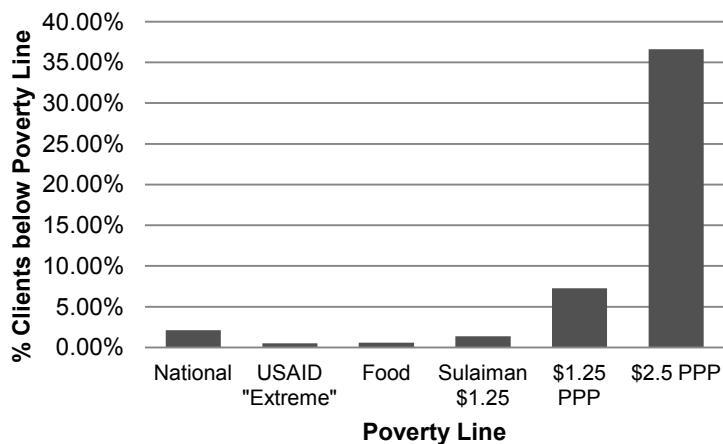
To this end, 3,819 Pride MDI clients across 31 locations were surveyed. This sample offered a confidence level of 99% at a confidence interval of ± 2 . To ensure quality, the following measures were undertaken across all branches:

- ▶ Credit Officers or Customer Care Executives were in charge of conducting interviews and entering data into the system; however Branch Managers were responsible for verification of data prior to entry.
- ▶ Regional Managers were also trained in social performance principles and the PPI to assist in supervising PPI implementation.
- ▶ PPI surveys were batched and submitted to the Head Office for entry into the system, following which samples were drawn to verify that the system entries were correct.

Findings from the baseline survey are summarized below.

Since Pride MDI intended to report these findings to several stakeholders, it decided to analyze poverty likelihood of its clients across multiple poverty lines including the internationally-recognized \$1.25/day 2005 PPP and the \$2.5/day 2005 PPP Poverty Lines, in addition to the National Poverty Line. Appendix 5 provides more detail on % of Pride MDI's clients likely to be below the National Poverty Line by branch.

% Pride MDI Clients likely to be below selected poverty lines

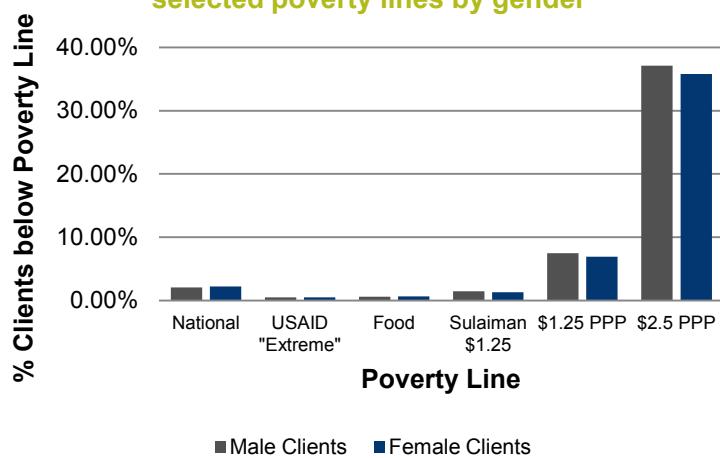


Only 2.1% and 7.25% of Pride MDI's clients are below the National and \$1.25/day 2005 PPP Poverty Lines, respectively. A higher proportion - 36.6% is below the \$2.5/day 2005 PPP Poverty Line.

Pride MDI's women clients are more likely to be below the National and Food Poverty Lines as compared to men.

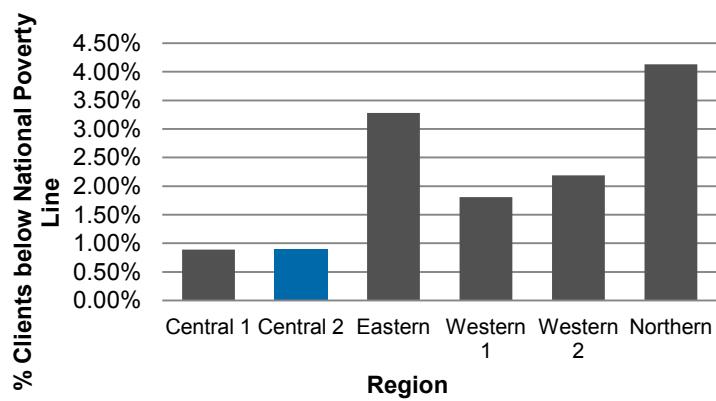
This scenario is reversed if we consider the \$1.25/day (both Sulaiman and PPP) and \$2.5/day 2005 PPP Poverty Lines.

% Pride MDI Clients likely to be below selected poverty lines by gender



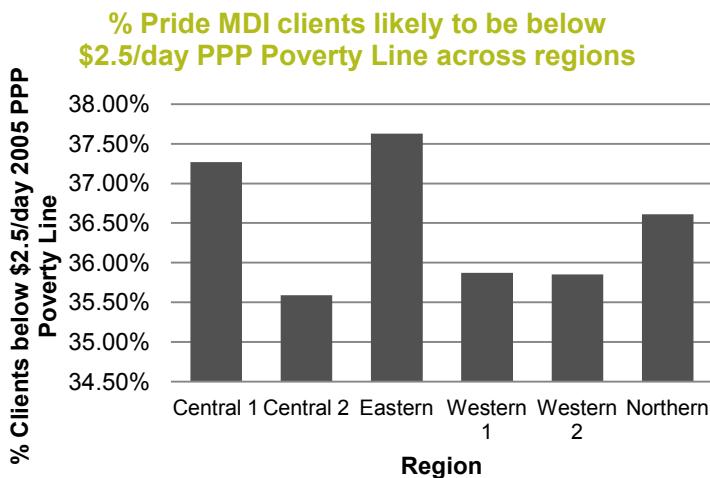
■ Male Clients ■ Female Clients

% Pride MDI Clients likely to be below National Poverty Line



Among regions served by Pride MDI, clients in the Northern region had the highest likelihood of falling below the National Poverty Line followed by clients in the Eastern region.

There were no significant differences between regions in terms of percentage of clients likely to be below the \$2.5/day 2005 PPP Poverty Line. More than a third of clients are below this poverty line across all regions.



The Way Forward

Validating findings from the PPI pilot, results from the baseline survey confirmed that Pride MDI's reach among the poor is indeed limited and can be improved.

The baseline results are now being used by Pride MDI's Management team for social performance planning. Key decisions made by Pride MDI's Management team after reviewing the baseline data include:

- ▶ Only 2.1% of Pride MDI's clients are found to be below the National Poverty Line. This came as a big surprise to the organization and it has now adjusted its poverty outreach goal for the year based on a more realistic assessment of what is feasible. Pride MDI will now aim to ensure that 5% of its total clients are below the National Poverty Line, down from the initial target of 20%.
- ▶ Pride MDI intends to specifically focus on initiatives that benefit women, especially in the Eastern and Northern regions of the country, which have a significantly higher percentage of poor clients.
- ▶ Pride MDI has decided to forego the sample approach to data-gathering and administer the PPI to all clients at entry and at each loan cycle, giving it comprehensive results to analyze.
- ▶ Pride MDI intends to use the National Poverty Line as a benchmark for use in strategic decision making as this poverty line is consistent with the welfare benchmarks used in the current National Policy frameworks of the NDP (2010/11-2014/15) and Vision 2040. It will use the \$1.25/day 2005 PPP Poverty Line for international reporting as the line is consistent with the measurement of welfare levels under the Millennium Development Goals.
- ▶ In addition to PPI information, Pride MDI also collects additional data from its clients, including: age, gender, land ownership, type of business and number of loan cycles. Pride MDI hopes to understand how poverty is correlated with these different indicators, and eventually use that understanding to segment clients based on their poverty levels, and plan products appropriate to each segment and its needs.
- ▶ Pride MDI intends to analyze PPI data for its clients on an annual basis to track their progress. This information will be disseminated to all stakeholders via its annual report. Pride MDI hopes that

accurate poverty reporting for socially conscious investors, donors and specialized rating agencies will eventually lead to increased funding. As an example, reviewing the processes that Pride MDI now has in place to analyze and act upon PPI results, the Stromme Foundation has committed funds to enhance the financial literacy of Pride MDI's poor clients.

Note: Grameen Foundation's engagement with Craft Silicon has allowed Pride to access the core banking solution at a considerably reduced price. This service is available to other organizations interested in integrating PPI into their core banking system. For further information regarding pricing and implementation, please contact Grameen Foundation's Social Performance Management Center at spm@grameenfoundation.org

Appendix 1 - PPI® for Uganda 2010

Indicators	Responses	Score
1. How many members does the household have?	A. Six or more B. Four or Five C. Three D. Two E. One	0 6 9 14 27
2. Do all children ages 6 to 18 currently attend school (government, private, NGO/religious, or boarding)?	A. Not all attend B. All attend government schools C. No children ages 6 to 18 D. All attend, and one or more attend a private, NGO/religious, or boarding school	0 2 4 5
3. What is the highest grade that the female head/spouse completed?	A. No female head/spouse B. P.5 or less, or none C. P.6 D. P.7 to S.6 D. Higher than S.6	0 2 6 8 19
4. What is the major construction material of the roof?	A. Thatch, straw, or other B. Iron sheets, or tiles	0 5
5. What is the major construction material of the external wall?	A. Un-burnt bricks, mud and poles, thatch/straw, timber, stone, burnt bricks with mud, other B. Burnt bricks with cement, or cement blocks	0 2
6. What is the main source of lighting in your dwelling?	A. Firewood B. Tadooba, or other C. Paraffin lantern, or electricity (grid, generator, solar)	0 11 17
7. What is the type of toilet that is mainly used in your household?	A. Bush (None) B. Covered pit latrine (private or shared), VIP latrine (private or shared), uncovered pit latrine, flush toilet (private or shared), or other	0 4
8. Does any member of your household own electronic equipment (e.g., TV, radio, cassette, etc.) at present?	A. No B. Yes	0 7
9. Does every member of the household have at least two sets of clothes?	A. No B. Yes	0 5
10. Does every member of the household have at least one pair of shoes?	A. No B. Yes	0 9

Total Score:

Important: A PPI score **must** be converted into a poverty likelihood using the PPI Look-up Table.

This PPI¹ was created in September 2011 using Uganda's 2009/10 National Household Survey
By Mark Schreiner of Microfinance Risk Management L.L.C., developer of the PPI.
For more information, please visit www.progressoutofpoverty.org.

¹ The PPI for Uganda is currently being updated using data from Uganda's 2012/13 National Household Survey and is expected to be released in July 2015.

Appendix 2 – Additional Client Indicators Collected by Pride

Indicators		Responses
1. Does your spouse or anyone else in your household have a bank account? <i>If no why and if Yes indicate other services</i>	No	A. No Income B. Costs associated C. Distance of FI D. No habit of saving E. Do not know where or how to get an account F. Use of alternatives
	Yes	A. Loan facilities with institution B. Money transfer services C. Savings D. Forex E. Others
2. Does anyone in your household own land or any other property?	No Yes (Land) Yes (Other)	A. Permanent Ownership B. Developed Land A. Car B. Machinery C. Motorcycle D. Animals
3. Has any of your household members sought medical attention in a conventional health facility in the last 6months?	No Yes	A. No money B. Nobody has fallen sick in the period C. No health facilities nearby D. Use traditional means A. Government Health Center D. Privately owned Health Center
4. In your opinion do members of your community treat you differently because of your possessions?		A. I am not treated favorably because I have less than most B. I am treated favorably because I have more than most C. My possessions do not matter in their opinion of me
5. Can your household afford to have 3 or more meals in a day?		A. No B. Yes

Appendix 3 – Description of poverty lines to which Uganda's PPI is calibrated

National Poverty Lines	Food Poverty Line	This poverty line benchmarks against the cost of 3,025 calories of food basket (UGX1,011) per adult. The food line is updated over time using the change in the average national Consumer Price Index (CPI) for the months when the 1993/4 survey and the 2009/10 UNHS were in the field (UBOS, 2010). The food line is UGX1,011 per adult equivalent per day for all regions.
	National Poverty Line	Uganda's national line is defined as the food line plus the non-food expenditure observed for households whose total expenditure is at the food line. Food prices from the 2009/10 UNHS are used to adjust for differences in cost-of-living across Uganda's eight poverty-line regions (UBOS, 2010). The average national line for Uganda is UGX1,387 per adult equivalent per day.
	USAID "Extreme" Poverty Line	Poverty Line is the median expenditure of people (not households nor adult equivalents) below the national line
	\$1.25/day 2005 PPP Line	This poverty line measures the share of households below the Millennium Development Goals' \$1.25/day line at 2005 purchase-power parity.
	\$2.5/day 2005 PPP Line	The International poverty line based on \$1.25 estimates can often be conservative as it tends to exclude the poor in the middle income countries. Therefore, the World Bank came up with \$2.5 line to increase the scope of poverty measurement. This poverty line is defined as the percentage of the population living in households below the international poverty line where the average daily consumption (or income) per person is less than \$2.50 (PPP) a day.
	Sulaiman \$1.25/day Line	This line measures the share of households below \$1.25/day at 2005 purchase power parity. Sulaiman's definition of poverty differs from all the other definitions in that it excludes from the analysis all households with no responses for certain sections in the questionnaire on non-food expenditure. Also, this line defines its \$1.25/day 2005 PPP poverty lines per-adult-equivalent terms as opposed to the World Bank's per capita terms and uses the 2005 PPP factor for "Gross Domestic Product" of UGX619.64 per \$1.00, whereas the World Bank's practice is to use the PPP factor for "Individual Consumption Expenditure" (UGX744.62).

Appendix 4 - Look-up Tables

The following look-up tables are used to convert PPI scores to poverty likelihoods.

PPI Score	Food	100% National	150% National	200% National	USAID Extreme	\$1.25/day 2005 PPP	\$2.00/day 2005 PPP	Sulaiman \$1.25/day
0 - 4	87.6	94.2	100.0	100.0	78.9	100.0	100.0	97.1
5 – 9	82.0	90.5	100.0	100.0	70.9	92.1	100.0	89.5
10 - 14	62.7	87.4	100.0	100.0	47.7	100.0	100.0	78.9
15 - 19	51.6	74.0	97.9	98.8	45.3	92.3	98.8	58.4
20 - 24	35.5	65.1	86.1	95.8	31.9	82.6	100.0	55.3
25 - 29	25.0	47.9	73.7	90.2	24.9	67.0	95.5	38.1
30 - 34	11.3	38.1	69.9	85.7	13.7	61.8	94.8	29.2
35 - 39	12.0	27.3	64.8	85.2	13.4	55.3	93.0	16.7
40 - 44	4.3	15.1	47.2	73.0	4.2	38.0	86.5	13.3
45 - 49	4.0	10.7	41.1	66.8	3.9	31.3	83.7	6.3
50 - 54	1.8	6.7	34.6	57.1	0.5	24.6	78.1	5.4
55 - 59	0.7	2.9	18.3	41.6	0.9	11.3	61.5	3.1
60 - 64	0.2	0.8	17.5	33.5	0.0	6.2	47.4	0.0
65 - 69	0.0	0.5	6.2	18.8	0.0	2.5	32.1	0.0
70 - 74	0.0	0.7	6	13.5	0.0	2.8	14.3	0.0
75 - 79	0.0	0.0	1.8	2.9	0.0	0.0	9.3	0.0
80 - 84	0.0	0.0	0.0	3.9	0.0	0.0	5.7	0.0
85 - 89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
90 - 94	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
95 - 100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

This PPI² was created in September 2011 using Uganda's 2009/10 National Household Survey

By **Mark Schreiner** of Microfinance Risk Management L.L.C., developer of the PPI.

For more information, please visit www.progressoutofpoverty.org.

² The PPI for Uganda is currently being updated using data from Uganda's 2012/13 National Household Survey and is expected to be released in July 2015.

Appendix 5 – % Pride MDI clients likely to be below National Poverty Line across branches

Region	Branch	Gender Profile	Poverty Rate		Regional Average Poverty Rate	
Central 1	Entebbe Road	Female	0.73%	0.61%	0.89%	
		Male	0.56%			
	CityCentre	Female	0.52%	0.50%		
		Male	0.49%			
	Kabalagala	Female	1.37%	1.03%		
		Male	0.75%			
	Katwe	Female	1.02%	1.07%		
		Male	1.09%			
	Nateete	Female	0.81%	1.23%		
		Male	1.49%			
Central 2	Kawempe	Female	0.49%	0.51%	0.90%	
		Male	0.53%			
	Mukono	Female	0.87%	1.03%		
		Male	1.10%			
	Nakawa	Female	2.03%	1.62%		
		Male	1.36%			
	Nakulabye	Female	0.69%	0.58%		
		Male	0.53%			
	Bukoto	Female	0.80%	0.86%		
		Male	0.89%			
	Wandegeya	Female	0.79%	0.79%		
		Male	0.79%			
Eastern	Bugiri	Female	2.32%	4.76%	3.28%	
		Male	5.32%			
	Buwenge	Female	1.51%	1.53%		
		Male	1.53%			
	Iganga	Female	4.99%	6.30%		
		Male	6.70%			
	Jinja	Female	2.23%	2.18%		
		Male	2.16%			
Western 1	Lugazi	Female	1.91%	1.62%	1.81%	
		Male	1.42%			
	Kabale	Female	3.06%	2.84%		
		Male	2.62%			
	Kabwohe	Female	2.01%	1.70%		

Region	Branch	Gender Profile	Poverty Rate	Regional Average Poverty Rate
Western 2	Masaka	Male	1.54%	2.19%
		Male	0.68%	
		Female	1.09%	
	Mbarara	Male	1.07%	
		Female	1.05%	
	Rukungiri	Male	1.94%	
		Female	2.68%	
	Bushenyi	Female	1.58%	
		Male	2.04%	
	Fortportal	Female	2.46%	
		Male	3.14%	
	Hoima	Female	1.41%	
		Male	1.59%	
	Ishaka	Female	3.26%	
		Male	2.34%	
	Kasese	Female	2.96%	
		Male	1.24%	
Northern	Arua	Female	5.15%	4.13%
		Male	3.02%	
	Gulu Branch	Female	7.99%	
		Male	4.99%	
	Lira	Female	3.55%	
		Male	4.28%	
	Mbale	Female	1.49%	
		Male	1.29%	
	Soroti	Female	4.81%	
		Male	3.89%	