ABSTRACT

Microfinance professed the massive development since its inception. It proved itself as a powerful tool contributing towards poverty reduction by extending finance to poor people previously excluded from formal financial system. Though, the figure of Microfinance Institutions (MFIs) across the sphere is on the increase yet expected level of Social Performance Management (SPM) is still missing. Microfinance program carry the double bottom line mission where social performance is the core objective behind micro lending to poor. The study enlightens the issues related to SPM in reference to Microfinance Industry in Pakistan. By applying the tool of Semi Structure Interview—a qualitative method of analysis, study inferred that the microfinance industry in Pakistan is unknown with the true wisdom of SPM expression. Furthermore, The SPM implication is not satisfactory in terms of Social Performance Task Force (SPTF) defined standard.

Keywords- Microfinance, Micro lending, Poverty Reduction, SPM Indicators, Social Performance Task Force.