



# The Power of the Client Voice: Using Survey Data to Understand and Improve Clients' Lives

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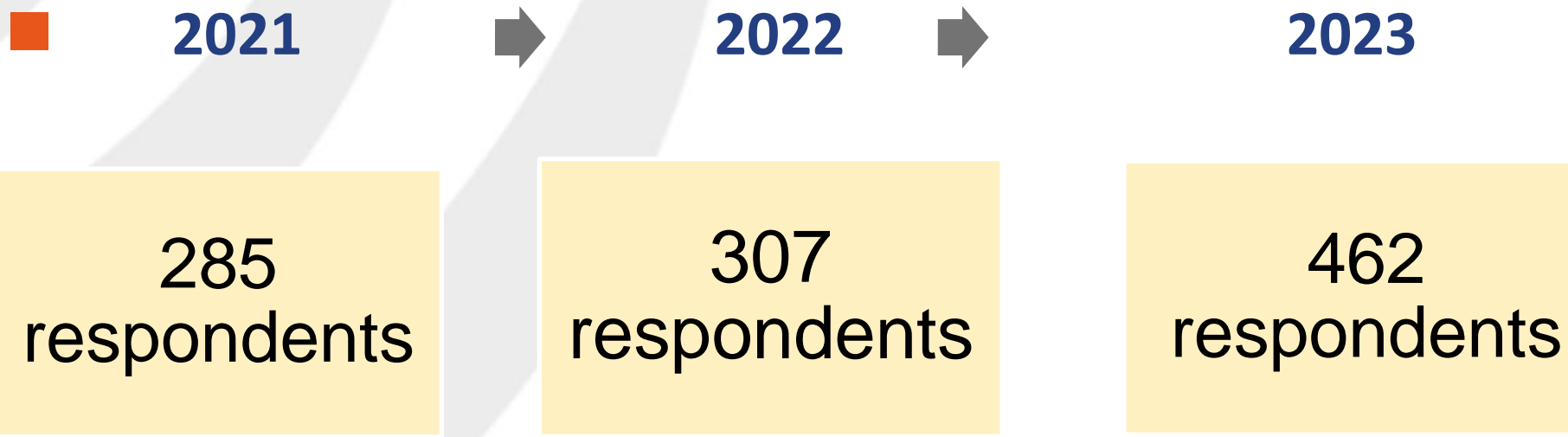
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- **Benard Koech, U&I Microfinance Bank**



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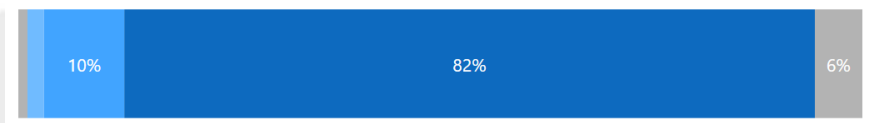
**OIKO CREDIT** **From Outreach to Impact: customer experience section**  
U & I MFB

Response  
**462**

2021 2022 2023

**Influence of U & I MFB on wellbeing over the past 12 months.**

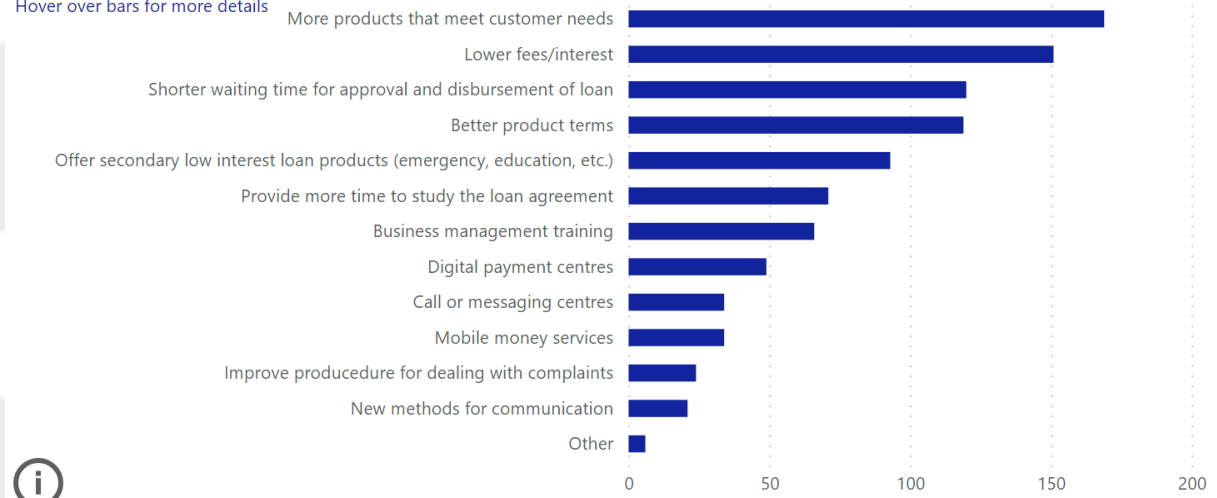
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● (Blank) ● Negative influence ● Indifferent ● Positive influence ● Don't know

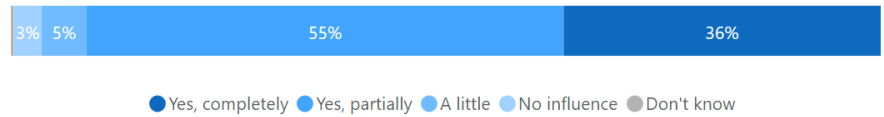
**Requested areas of improvement**

Hover over bars for more details



**Was income increase due to U & I MFB?**

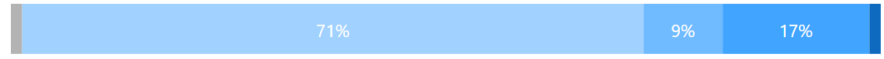
68% said income increased



● Yes, completely ● Yes, partially ● A little ● No influence ● Don't know

**Was income decrease due to U & I MFB?**

17% said income decreased



● Yes, completely ● Yes, partially ● A little ● No influence ● Don't know

**Requested areas of improvement**

Increase the fasta loan amount and give access to us all

Loan repayment may get late due to an unprecedented business occurrences on the side of the customer. That may not mean the client isnt willing to repay the loan. The client may just require a breathing space inorder to look for other sources to continue repaying the loan. Lets not close /punish such clients. Honestly, not all clients are bad or have ulterior motives.

More products

**Branch**

All ▾

**Age**

All ▾

**Client longevity in years**

All ▾

**Main business activity**

All ▾

**Level of education**

All ▾

**Gender**

All ▾

**Business**

All ▾

**Loans received in last 12 months**

All ▾



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## Using survey information to improve clients' lives

- **Product development**
- **Enhanced complaint mechanisms**
- **Business management trainings**
- **Clients valued**
- **Data-driven decision-making**
- **Social and financial inclusion**



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## Critical success factors

- **Board buy-in**
- **Commitment from management**
- **Dedication of the staff**
- **Well trained project team**
- **Motivated respondents**
- **Appropriate tools**
- **Inclusive data collection**







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# What next?





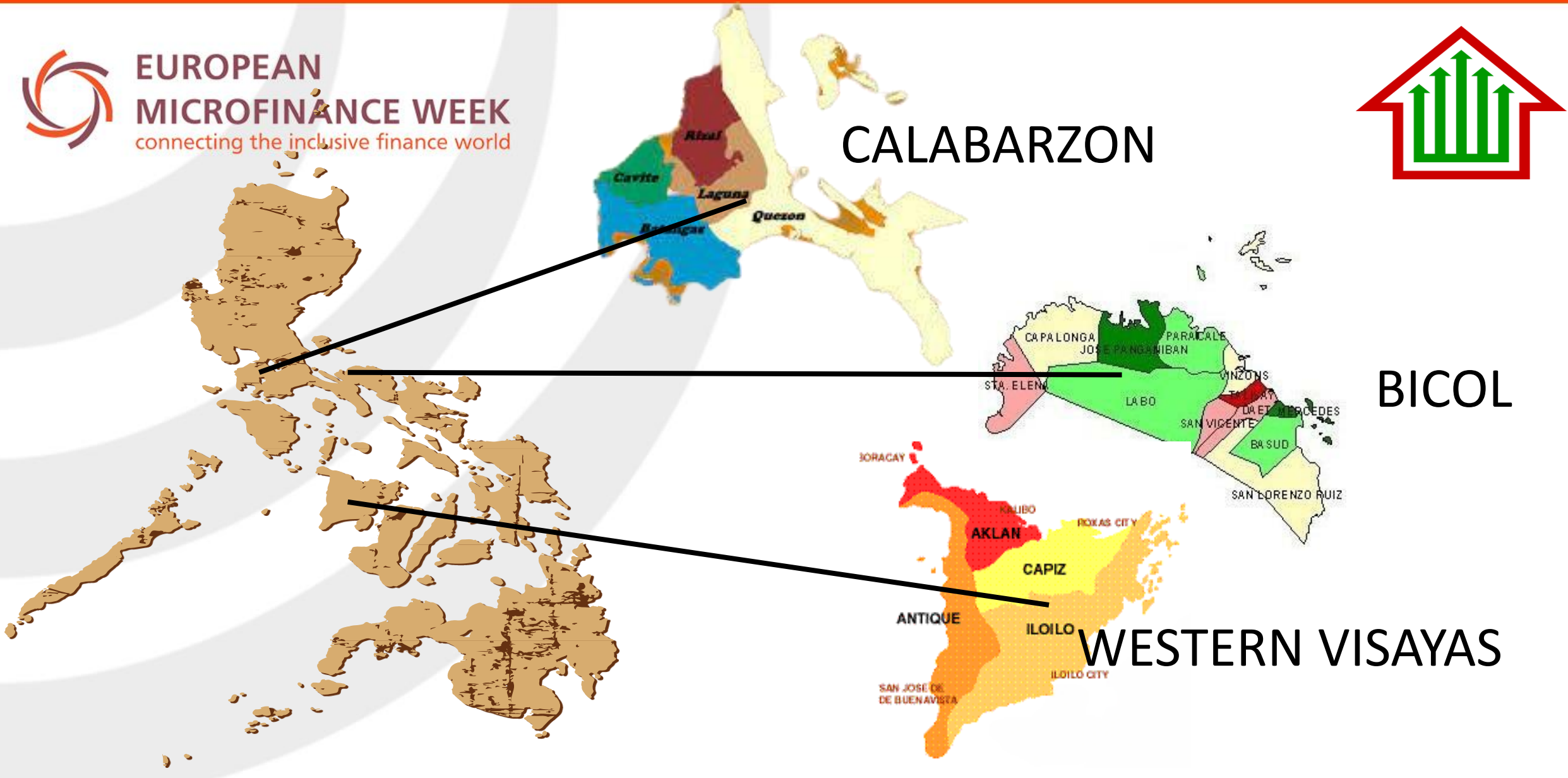
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- **Ms Mercedes Abad, Ahon Sa Hirap, Inc.**
- **Queenie Rose Bebida, Ahon Sa Hirap, Inc.**



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**Mission** We are a community of servant leaders working with marginalized families for social transformation and prosperity.

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**Vision** Provides a holistic approach for human and environmental development through microfinance.

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**Values** Accountability, social commitment, human dignity and integrity



**Loans** For business capital, house improvement, education, special loans (solar, gadget, emergency).

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**Insurance** Life, accident, property

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**Training** Financial literacy, business development, leadership, personality development, spiritual development

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**Assistance** Medical, product market



Since 2015

Employee Satisfaction  
Survey  
Annually

Client Satisfaction Survey  
By Branch

Since 2021

Client Self-Perception  
Survey

The beauty of doing a  
repetitive study is that  
you find out the  
development



# How do we do the survey?



01



Uniform understanding of questions

Translation has to be accurate.



02

03



Survey is pre-tested.



Train those who conduct the survey.

04



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## How do we use the data?



01 Finding on education, (78% had little education)

Developed training programs:

- Financial literacy
- Peace training



## How do we use the data?



# 02 Finding on age, (60% are 50 years and below) Developing parenting seminar:



## How do we use the data?



Finding on clients being uncertain about the future (60%):

# 03 Development Officers assigned to visit clients to know and understand their problems



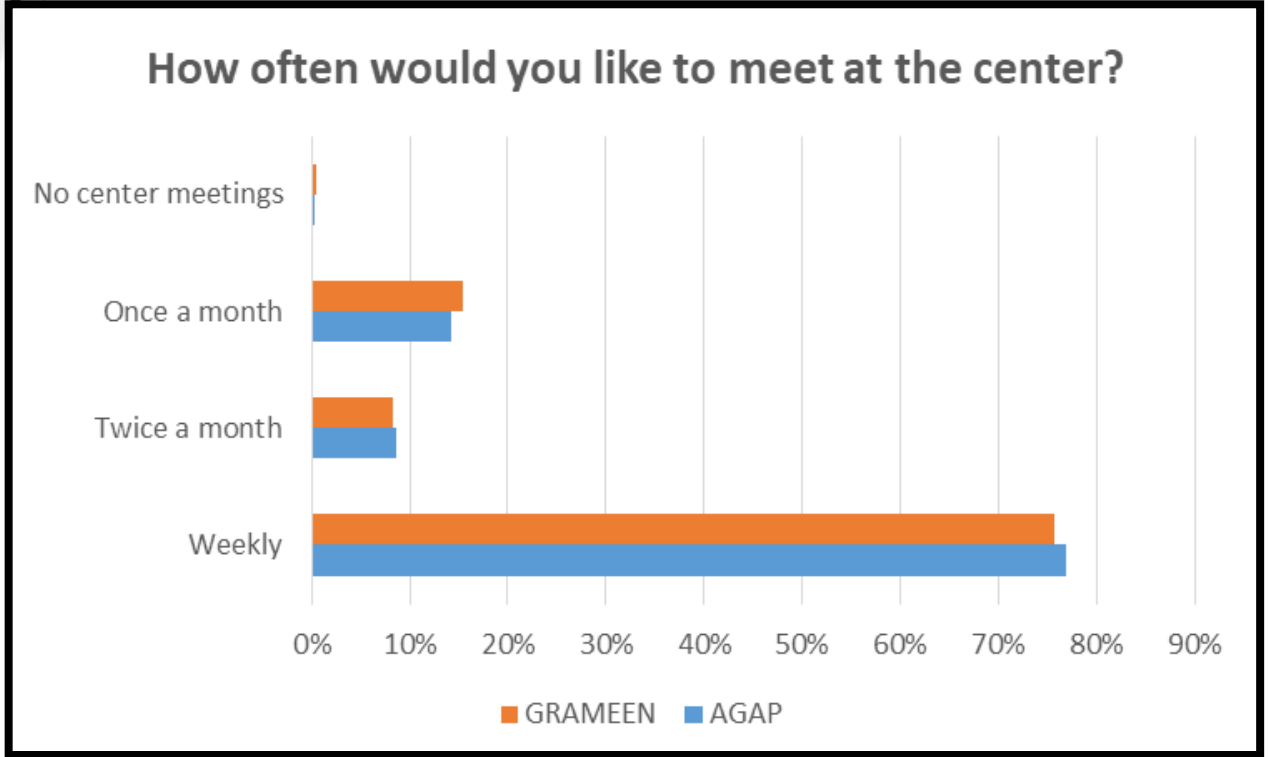
## How do we use the data?



04

### Frequency of center meetings

Development Officers assigned to serve one center per day to develop the community



## How do we use the data?



05

Finding on the need to shorten disbursement of loans:



Development Officers instructed to shorten approval time, MIS to monitor.

06

Finding on the absence of a family toilet



Partnered with:

- Water.org
- SATO



07

Finding that first loan of  
Php5,000 was considered  
inadequate to start a  
business



Increased the first loan to  
PHP10,000



08

Finding on affordability of insurance (Insurance subscription declining):



Opened up insurance loan which can be paid weekly.





09

## Finding on accepting clients who are members of another financial institution





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**Doing a repetitive study every year  
helps to keep track of what is  
happening.**

