ADA’s experience with client surveys

Examples per sector
Agenda

1. Principles
2. Questionnaire structure
3. Examples
Context: first experiences with Covid-19 surveys (with 60db)

Now: for a sample of projects led by ADA

Typical project:
- Support to an MFI to develop a **specific financial product**
  (ex: credit for agriculture; credit for young people; credit to get access to clean energy; index-based insurance for producers, etc.)
- Support to combine it with a **non-financial service**
  (ex: training on business management; individual mentorship; technical support on sustainable agricultural practices, etc.)

Objectives:
- Identifying the outcomes of the service(s) offered for clients
- Understanding how these outcomes occur (checking the contribution of the service(s) offered – not full attribution)
- Providing useful info to the MFI to help them improve services

How:
- Representative sample of clients
- Questionnaires with questions on the various steps leading to outcomes, following the underlying theory of change
  \( \rightarrow \) **Not only on final outcomes**
Questionnaire structure following the theory of change

Demographic / background information

Access

Satisfaction (on various features)

Use

+ Effects of combination

Change in practices

Effects on activity

Effects on financial situation

New potential investments (activity, household) + other effects

Financial service

Complementary non-financial service

Outreach

Steps leading to outcomes

Various levels of outcomes

Access

Satisfaction (on various features)

Gain in knowledge and skills

Application of knowledge and skills

Change in practices

Effects on activity

Effects on financial situation

New potential investments (activity, household) + other effects
## Examples

<table>
<thead>
<tr>
<th>Sections</th>
<th>Credit for young people + training</th>
<th>Insurance for producers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demographic/ background info</td>
<td>Gender, age, living area, marital status, education level, main source of income, household size</td>
<td>n/a</td>
</tr>
<tr>
<td>Access to services</td>
<td>How they heard about the service</td>
<td>n/a</td>
</tr>
<tr>
<td>Satisfaction on various features</td>
<td>Satisfaction (linkert scale) on :</td>
<td>Credit: period, conditions, amount, cost, term, repayment frequency</td>
</tr>
<tr>
<td></td>
<td>Use of financial service</td>
<td>Working capital (recurring expenses, inputs, rentals, etc.) / investment in equipment</td>
</tr>
<tr>
<td></td>
<td>Knowledge and skills from non-financial service</td>
<td>Gain of new skills / knowledge, Application of these skills in their activity : yes/no, which ones/why</td>
</tr>
<tr>
<td>Change in practices</td>
<td>Change in practices (which ones)</td>
<td>Contribution of financial service / non-financial service / which one was the most decisive</td>
</tr>
<tr>
<td>Effects on economic activity</td>
<td>Change in volume of production/sales</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td>Change in revenues from the activity</td>
<td>Contribution of financial service / non-financial service / which one was the most decisive</td>
</tr>
<tr>
<td>Effects on financial situation</td>
<td>Improved financial situation?</td>
<td>Contribution of financial service / non-financial service / which one was the most decisive</td>
</tr>
<tr>
<td>New investments + other effects</td>
<td>New investment (thanks to additional financial resources) in economic activity? Food? Education? Health? Other expense for the household? Access and use of other financial services?</td>
<td>Change in self-confidence</td>
</tr>
</tbody>
</table>
THANK YOU FOR YOUR ATTENTION

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