



ADA's experience with client surveys

Examples per sector



LUXEMBOURG
AID & DEVELOPMENT



16/11/2022

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Agenda

1. Principles
2. Questionnaire structure
3. Examples

Principles

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:

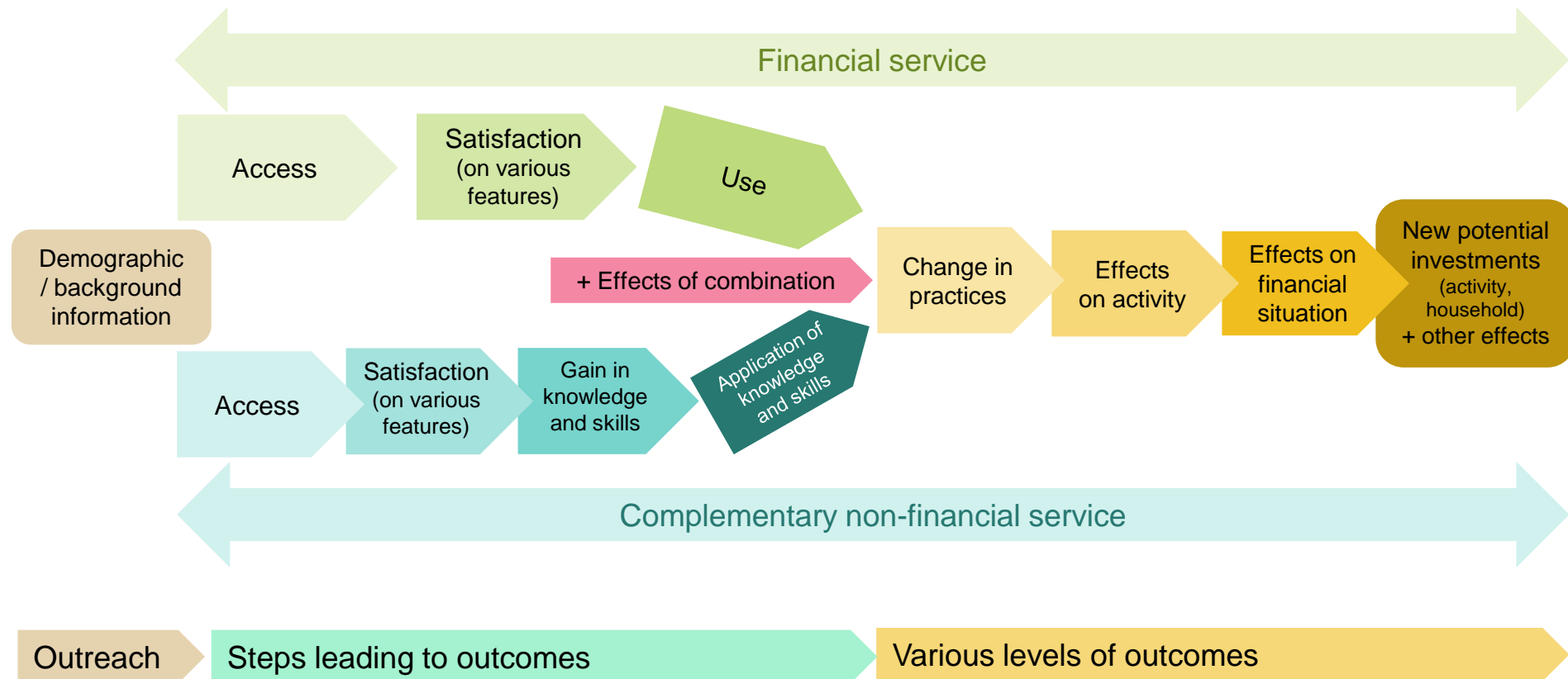
- Identifying the outcomes of the service(s) offered for clients
- Understanding how these outcomes occur (checking the contribution of the service(s) offered – not full attribution)
- Providing useful info to the MFI to help them improve services

How:

- Representative sample of clients
- Questionnaires with questions on the various steps leading to outcomes, following the underlying theory of change
→ ***Not only on final outcomes***



Questionnaire structure following the theory of change



Examples

Sections	Credit for young people + training	Insurance for producers
Demographic/ background info	Gender, age, living area, marital status, education level, main source of income, household size	
	n/a	Level of risk aversion, past losses
Access to services	How they heard about the service	
	n/a	Understanding of the product
Satisfaction on various features	Satisfaction (linkert scale) on :	
	<u>Credit</u> : period, conditions, amount, cost, term, repayment frequency <u>Training</u> : content, format	<u>Insurance</u> : period, premium payment modalities, premium amount, claim reception modalities, claim amount
Use of financial service	Working capital (recurring expenses, inputs, rentals, etc.) / investment in equipment	n/a
Knowledge and skills from non-financial service	Gain of new skills / knowledge, Application of these skills in their activity : yes/no, which ones/why	n/a
Change in practices	Change in practices (which ones) Contribution of financial service / non-financial service / which one was the most decisive	
Effects on economic activity	Change in volume of production/sales Change in revenues from the activity Contribution of financial service / non-financial service / which one was the most decisive	n/a
Effects on financial situation	Improved financial situation? Contribution of financial service / non-financial service / which one was the most decisive	
New investments + other effects	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?	
	Change in self-confidence	Change in risk aversion

THANK YOU FOR YOUR ATTENTION



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