

Friendship Bridge Segments Clients to Create Personas

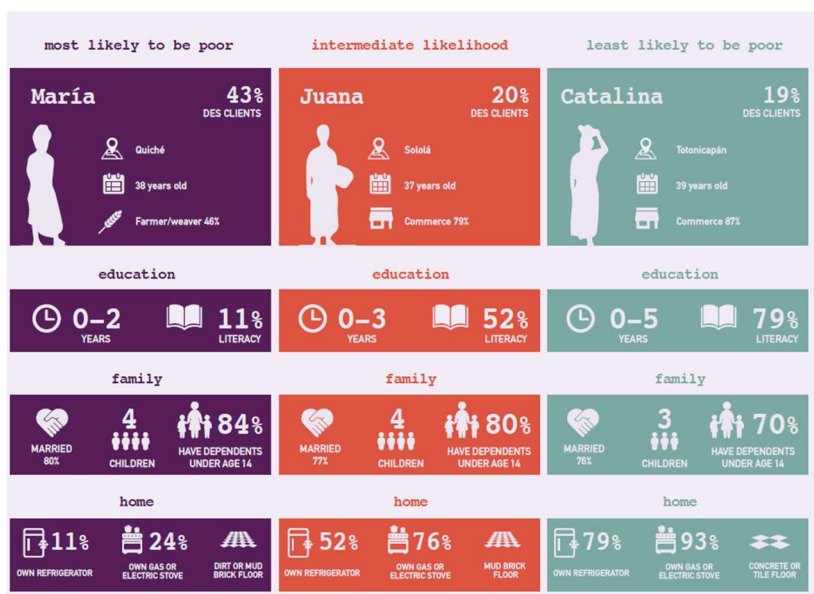
Guatemalan provider Friendship Bridge wanted to understand the diversity among their clients who are mostly rural, indigenous woman living in poverty. Using the Progress out of Poverty Index (PPI) as their primary data collection tool, they identified that the average client is a Guatemalan woman, 38 years old, with four children, two years of school, and a household that lives on between US \$1.12-\$4.51 per day. In order to understand the data, they looked at three different segments of women within that range. Here are the three segments that they identified:

Segment 1: The most likely to be poor. The average client in this segment spends most of his/her earnings on basic food. S/he has mud floors, cooks over an open fire, depends on work activities with inconsistent income, and has very few assets. S/he sometimes skips meals, is probably illiterate, and rarely sends his/her children to school.

Segment 2: Intermediate likelihood of being poor. The average client in this segment earns enough to have more than one set of clothing, a better house, improved food security, and a more consistent income, but it is very easy for him/her to fall deeper into poverty when s/he faces economic and health shocks, which are very commonplace. Some clients read and write, and they are more likely to be able to send some of their children to school.

Segment 3: Least likely to be poor. The average client in this segment earns enough to have a floor made of brick or better, and has improved nutrition, a refrigerator, and more consistent income. It is still easy for him/her to fall backward when they face shocks, which are still common. Most clients can read and write, and they are typically able to enroll their children in school.

Based on these three segments, Friendship Bridge developed three client personas. These were descriptions of three representative clients. Painting a picture of these clients and their associated characteristics helped the FSP to strategize on how to serve them in ways that are strategic and data-driven, but also deeply humanized. Keeping their customer in mind as they began to develop different products allowed them to design for specific use cases that were actually relevant to their clients' lives.



The three personas are shown below. They include the educational, family, and household data that are correlated with each type of client (based on PPI data). Each of the variables listed in a persona affect that client's preferences and decisions. Read more about Friendship Bridge's approach to client segmentation in the Guidelines on Outcomes Management for Financial Service Providers.