

Chapter 5

 Tool 2:

Client Exit
Survey

- 5.1 Client Exit Survey Tool
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The Client Exit Survey

Type of tool:

Quantitative

Overview:

The Client Exit Survey seeks information about why the client left the program, as well as the client's opinion about the program and its impact.

Hypotheses tested by this tool:

None. This tool focuses on the client's satisfaction and reasons for leaving the program.

Purpose:

The purpose of the Client Exit Survey is to find out and track the following information:

1. When the client left the program;
2. Why the client left the program;
3. What the client thinks about the program's impact on her and her business;
4. What the client thinks about the program's strengths and weaknesses; and
5. When (or if) the client will rejoin the program and/or recommend the program to friends and family.

Amount of time required to administer the tool:

20 minutes

Source:

Carter Garber compiled this tool under the auspices of the SEEP Network and the AIMS Project. The tool has been updated on the basis of field testing. It originally was adapted from Opportunity International's "Trust Bank Client Exit Interviews."

➔ 5.1 Client Exit Survey

Data quality revision:

Form reviewed by field team leader (date and initials) _____

Data entered on computer by _____ (name) on _____ (date)

Form reviewed by data cleaning team (date and initials) _____

Fill in before meeting with ex-client:

21. Client identification number _____ 22. Survey identification number _____

23. Interviewer number _____ 24. Date of interview _____

25. Name of Client _____

26. Address _____

27. Type of borrower: Individual loan _____ Group loan _____ Other _____

28. Name of group (if any) _____

29. Sex (*circle*): M or F

30. Entry date: <___/___/___> 31. Exit date: <___/___/___>

32. Number of program loans taken _____ 33. Size of last loan _____

34. Was final loan repaid by borrower? (*circle*): Y or N

35. If NO, amount in arrears or default? _____

36. Amount of savings withdrawn _____

37. Amount of withdrawn savings used to pay off the last loan? _____

38. Loan officer (who last worked with client): _____

39. Circumstances of departure according to program MIS (*Mark only one answer*):

1. Client voluntarily left group/program

2. Loan group failed so client left

3. Group/program expelled the client (because of inability to pay, loan default)

4. Other

40. Type of business financed by last loan (*Mark only one answer*):

1. Retail

5. Animal raising

2. Service

6. Fishing

3. Production/industry

7. Other (*specify*): _____

4. Agriculture

(Read to Ex-Clients):

“We would like to find out a little about why you are leaving our loan program so we can consider future improvements. Please think of all the main reasons you decided to leave the program. We will combine your answers with those of others to understand why clients leave our program. Your answers will not be shared with anyone else. This will take only a few minutes. Thank you for helping us.”

1. Who primarily made the decision that you will no longer be participating in the program (or continuing as a member of this group)? *(Do not read answers. Mark only one answer)*

1. I made the decision. *(go to question # 3)*

2. Someone else in my family decided. Specify who _____
Why? _____ *(go to question # 3)*

3. The group made the decision. *(go to question # 2)*

4. The program made the decision. *(go to question # 3)*

2. *(If marked answer 3 in previous question)* In your opinion, what factors led the group to decide to exclude your continued participation? *(Do not read answers. Multiple responses possible.)*

1. Repayment problems

2. Attendance problems

3. Difficulties with other members of the group

4. Other reason *(specify):* _____

3. What are the main reasons that you are leaving or left the program? *(See the following list of possible answers. Do not read answers. Multiple responses are possible)*

A. Problems with program policies or procedures:

- 1. The loan amount is too small.
- 2. The loan length is too short.
- 3. I do not like the repayment schedule.
- 4. The loan became too expensive (such as interest, fees).
- 5. The disbursement of the loans is not efficient.
- 6. I was unwilling to borrow because of other conditions (such as obligatory savings, obligatory training).
- 7. I did not like the treatment by the staff or had personal conflicts with staff.

Who? _____
Which one? _____
Why is it better? _____

B. Problems with group lending:

- 9. The group told me to leave.
- 10. The group disbanded.
- 11. I had personal conflicts with other members of the group.

Explain _____

- 12. I was unhappy about group leadership.
- 13. I was unable or unwilling to attend all the group meetings (such as take too much time; have schedule conflicts)
- 14. I did not like the rules and/or the pressure established by group.

C. Client's business reasons:

- 15. I have enough working capital now for my business.
- 16. My business is seasonal; I will borrow again when I need it.
- 17. I am graduating to a loan program that makes larger loans.

Which one? _____
 18. I am unable to repay the loans because of the weak condition of my business (for example, poor profits, low sales).
 19. I decided to close the business and do something else (for example, get a job, start a new business).

Why? _____
 20. I sold the business.

D. Personal reasons:

- 21. I cannot continue because I spent the money on a crisis (such as illness, death) or a celebration (such as marriage) in my family.
- 22. My spouse (or other adult income earner) left me so I do not have the ability to continue the business.
- 23. I am pregnant or now have another person to care for (lack of time or ability to continue the business at the same level).
- 24. I am moving out of the area.
- 25. A family member told me to stop borrowing from the program.

E. Community and economic reasons:

- 26. My business was ruined by a disaster (such as robbery; fire; flood; hurricane).
- 27. A major new competitor moved into the area and many of my customers now buy from the competition.
- 28. Poor economic conditions have left my customers with less money with which to buy my goods or services.

F. Other reasons:

- 29. Other (specify): _____
- _____
- 99. Don't know

4. In thinking about all the reasons why you have said you left the program, which category best describes your **most important** reason? (*Read the answers. Mark only one answer.*)

1. Program reasons—Client has problems related to the program requirements or policies (does not want to borrow again under present program terms; does not like treatment by program staff; needs loan but decided to borrow from competitive source of capital).

2. Problems related to borrowing in a group (internal conflicts; does not like group pressure, frequency of meetings, or group leaders; was expelled; group failed).

3. Does not need capital now (has enough capital now; seasonal business is not active now; has graduated to larger loans from another source).

4. Business reasons—Related to economic activity for which client borrowed (was not profitable enough to continue borrowing; decided to sell or close business).

5. External reasons—Problems beyond client's control that are not related to either the loan program or business (for example, personal reasons such as illness or death in family, leaving area, pregnancy, lack of time, departure of spouse; or economic reasons such as destruction of business, new competitor, poor economic conditions affecting purchasing power of customers).

The following questions are about your use of the loan:

5a. How did you spend your last loan? (*Multiple responses possible. Mark the 3 largest categories of expenditure. Do not read answers.*)

1. Start a new business

6. Improve/expand business site

2. Change type of business

7. School fees

3. Buy more inputs/stock

8. Medical/funeral expenses

4. Buy equipment/tools, and the like

9. Savings

5. Hire more workers

10. Other (*specify*) _____

99. Don't know, or unwilling to answer

5b. Did the loans help your family? If yes, how? (*Do not read. Multiple responses possible*)

1. More and better food

6. Furniture, utensils, goods for your house

2. Educate children/self

7. Recreation; leisure activities

3. Improve your housing

8. Other (*specify*) _____

4. Medical costs/improved health

98. Loans did not help family

5. Clothing

99. Don't know

6. Which of the following best describes your experience in paying your last loan? (*Read the answers. Mark only one answer.*)

1. Difficult to pay 2. Within my capacity to pay 3. Easy to pay 99. Don't know

7. During the last 12 months, did your income in the business...? (*Read answers. Mark only one answer.*)

1. Increase greatly

4. Decrease some

2. Increase some

5. Decrease greatly

3. Stay the same

99. Don't know

8. Which answer best describes the impact for you of these program loans?

(Read answers. Mark only one answer.)

1. Helped me quite a lot

4. Loan was a burden

2. Helped me a little

99. Don't know

3. Didn't help me at all

9a. *(For group members only)* Do you think you benefited from being a member of the group?

Yes *(go to #9b)* No *(go to #10)*

9b. *(For group members only)* Please tell me the specific ways in which being in a group helped you. *(Do not read answers. Multiple responses possible.)*

1. Helped me to make my repayments

5. Allowed me to develop my leadership skills

2. Provided advice and support when I needed help personally

6. Gave me training and new information

3. Gave me business ideas and contacts

7. Other

4. Offered me new friendships

(specify): _____

(Read to Ex-Clients):

"We are coming to the end of the survey. The next set of questions is about your opinion of the overall program."

10. Which best describes your experience of participating in the program? *(Read answers. Mark only one answer.)*

1. Very good

4. Bad

2. Good

5. Very Bad

3. No Effect

11. Please name the two things you liked best about the program.

1. _____

2. _____

12. Please name the two things you liked least about the program.

1. _____

2. _____

13. What do you think should be done to improve the program for clients?

➔ 5.2 Why the Client Exit Survey Tool Was Developed

Many evaluations gather information only on clients and a non-client control group. This tool adds a third group—the program’s former clients. It is useful both for impact assessments and as a routine monitoring tool to give important feedback about the program to managers.

Clients who leave programs are commonly referred to as “deserters” or “drop-outs”; microfinance institutions (MFIs) are increasingly concerned about their “desertion rate.” This choice of words implies a negative judgment about ex-clients and does not consider the wide variety of factors that influence a person’s decision to withdraw from a credit program. A family emergency may have called the entrepreneur away from her business; the business may be seasonal requiring that he or she borrow only at certain times during the year; perhaps family medical bills are consuming business income, making a loan and its repayment temporarily too expensive or; maybe the family is leaving the area. Or, just maybe, the client has gained all she can from the program and needs different services, in which case it is more appropriate to think of her as graduate than a deserter.

This tool is neutral toward those who are leaving; we use it to find out *why* clients leave without any prejudice regarding their departure.

Tracking these reasons can be helpful to program managers. (See Figure 5-1, “Results of the Exit Interview in Mali.”) Knowing why clients leave can help managers decide how to change the program in order to improve services and/or remain competitive in a context in which more than one MFI is operating. For example:

- If managers learn that clients are dissatisfied with specific aspects of the program, they may be able to make changes that will keep clients from leaving.
- If clients are choosing a different credit program because they are attracted by its products or policies, managers may consider adapting or adding products and services that better meet the needs of those clients.
- If health crises cause many clients to withdraw from the program, managers may want to introduce some kind of emergency fund that offers protection to clients.

FIGURE 5-1.
Results of the Exit Interview in Mali

Both the Honduras and Mali tools tests revealed that the majority of clients were leaving largely for problems unrelated to either the program requirements or the health of the business activity. For clients of Kafo Jiginiew in Mali, the major reasons for leaving included the following:

Seasonality: 50 percent of the clients quit the program in May, just before the rainy season. Knowing about this reason could help managers plan their cash flow. It could also encourage the program to think about what business activities could be developed or promoted during the rainy season.

Health: 30 percent of ex-clients left because of sickness, death, or a related crisis in the family, which created huge expenses and prevented them from engaging in their normal income-generating activities, ultimately forcing some to leave the program. In these cases, management could set up an emergency fund for serious illness or death.

Lack of Profitability: One quarter of the women indicated that they were unable to use the loans profitably. It would be useful for an organization to consider how it can help clients select or develop their businesses to improve their profitability and increase the length of time that they can participate in the program.

Given its importance to management, the Client Exit Survey Tool can be instituted as a regular monitoring device to collect the information from ex-clients on a routine basis as they leave the program. It does not have to be used only during periodic impact evaluations. Because the interview is short, it is easy to collect, enter and analyze the survey data.

In sum, the Client Exit Survey offers the following advantages:

- It is simple to use, with pre-coded answers to facilitate analysis;
- It is appropriate for one-time or regular use;
- It helps management identify problems that cause clients to leave; and
- It provides valuable market information and insights to client satisfaction and behavior.

Select the Sample

If the Client Exit Survey is used as a monitoring tool and applied on a regular basis, interviews should take place as close to the time of departure from the program as possible. If, on the other hand, this tool is applied as part of a periodic evaluation, it is important to select a sample of ex-clients to interview. Choose the sample from those who have left most recently; for example, after the last loan cycle.

The sample of ex-clients can be constructed following the same steps used to select the sample of clients and non-clients for the Impact Survey. Use the same categories (for example, geographical, gender, enterprise type) that characterize the program and then identify specific areas in which the ex-clients will be chosen at random. Design the client sample to represent as many categories or types of clients as seems necessary. Keep in mind, however, that each additional breakdown of the clientele requires that a larger sample size be drawn to adequately represent all client types chosen. Thus, numerous categories are not recommended.

After the program-wide percentages of relevant characteristics have been determined, these should be applied to the geographic zones in which the sampling is to occur. For example, if the program has 85 percent female clients, the sampling within a geographic zone should try to reflect this percentage of female ex-clients. Again, the same system that was set up to sample the clients and the control group for the Impact Survey can be used on a smaller scale for ex-clients.

It is also possible to select the same geographic zones as those used for the main Impact Survey. Prepare a list of ex-clients in those zones, and select a random sample from this list. The resulting sample may not have exactly the same characteristics as the program as a whole. For example, in a program where more men leave than women, a random sampling of ex-clients may yield a sample with a larger percentage of men than is found among all program clients. In addition, some ex-clients will not be available for an interview (such as those who have moved out of the area or those who have died), and thus the universe from which the sample is drawn may be somewhat biased by this absence of certain respondents. These biases should be taken into account when interpreting the survey results. (See Figure 5-2, “Selecting the ODEF Sample in Honduras.”)

FIGURE 5-2.
Selecting the ODEF Sample in Honduras

Because ODEF (*Organizacion de Desarrollo Empresearial Femenino*) offers two loan programs—village banks and individual loans—half of the interviewees were ex-clients of communal banks and half were ex-clients from the individual loan program. In the same communities where clients and non-clients were interviewed for the Impact Survey, a total of 23 ex-clients were randomly selected. Of those 23 interviewed, 9 were men and 14 were women. Of the 12 ex-clients of the communal banks, 5 were men and 7 were women. Of the 11 individual borrowers, 4 were men and 7 were women.

(Note: These samples sizes, used in a field test of the tools, would be too small for a full impact assessment.)

Each interviewer should be assigned at least twice the number of ex-clients than he or she needs to interview because he or she may need to work through a long list of potential respondents before finding enough people who are available and willing to be interviewed. Because they are no longer connected to the program, ex-clients may be less cooperative.

➔ 5.3 Preparing for the Client Exit Survey (P)

Step P1: Test the Tool

The activities described below are necessary steps to prepare for conducting the actual exit interviews. As such, they overlap significantly with the training one would plan for evaluators. (See Figure 5-3, “Time Needed for Preparation and Training.”) The one activity for which there is a dedicated training design is noted here, but described fully in the training \section.

Step P2: Get to Know the Survey Tool

The Client Exit Survey interview comprises the following six sections. Study the questions in each section to determine what the questions are getting at and the general purpose of the section.

Sampling	1 hour
Using the tool	2 hours in the office 2 hours for the pre-test
Data Input cleaning	2 hours
Data analysis	2 hours
Survey revision	2 hours

- Section 1:** Data to be completed on the form by the interviewer before going to visit the client.
- Section 2:** Questions 1-4 relate to the reasons for leaving the program.
- Section 3:** Questions 5-9 ask about how the client used the loan and its usefulness to him or her.
- Section 4:** Questions 10-13 seek to know the ex-client’s satisfaction with the program and how he or she thinks it could be improved.
- Section 5:** Questions 14-16 ask if the client would return to the program or recommend it to others.

Section 6: Questions 17a-e are the observations of the loan promoter about the ex-client and his or her reasons for leaving.

Step P3: Review the Survey Tool

When you understand the basic structure of the survey and the intent of each question, review the survey questions make sure that they are appropriate for the cultural context in which your program operates. Some of the questions with multiple pre-coded answers may need to be changed to fit better with the reality of clients' businesses.

Step P4: Practice the Interview

(See Training Exercise #1 in "Training Exercises," the last section in this chapter.)

Step P5: Field Test the Interview

Field testing the survey tool is good training and provides necessary preparation for the actual data collection. Some reasons to conduct a pre-test are:

- to identify language or wording problems in the survey that might cause confusion and to make revisions before conducting the "real" interviews;
- to know how long the interview takes in order to schedule a large number of them;
- to understand that the ex-clients are not as hostile as expected and are willing to provide the information asked of them during the interview; and
- to gain confidence in conducting the interview.

Arranging for the pre-test interviews requires someone in the organization to find and contact a group of ex-clients who are still in the area and are willing to be interviewed.

Step P6: Check the Data and Revise the Tool

Following the field test of the interview itself, it is important to test data entry and "clean" the data to identify potential problems before a large number of interviews are carried out. The way to do this is to enter the data collected during the field test into the computer. When this has been done, the data input team and the supervisory team must work together to address the problems they find.

At this point, check for the following:

- Consistency and accuracy between the information handwritten on the survey forms and the information entered into the computer;
- The adequacy of the survey's pre-coded answers. If, during the field test, clients give answers to questions that do not fit any of the existing pre-coded answers, it may be necessary to revise the coding to accommodate these unexpected answers (see examples in Figure 5-4);

FIGURE 5-4.
Examples

1st Example:

If almost all of the answers come up "99. Don't Know," the wording of the question is probably unclear to the ex-clients. Alternative wording should be tried or the question should be dropped.

2nd Example:

Question # 5a "How did you spend your last loan?" has pre-coded answers such as "start a new business, change type of business, buy more inputs/stock." But clients give you answers such as "buy more soda and cigarettes." The first response is for the interviewer to clarify what the client means. Does he or she mean that the loan helped buy more merchandise to expand sales, or is he or she indicating using the loans for personal consumption? Probe for clarity and code the answer appropriately on the survey form. If, after the pre-test, the interview team discovers that this type of answer is common, it will be necessary to decide if the pre-coded answers need to be changed to include a response indicating personal consumption.

- Errors in filling out the survey form; and
- Potential confusion among interviewers about the meaning of any given question.

Step P7: Test the Statistical Package

Field testing is also an opportunity for testing the statistical program the team will be using to analyze the data. Input about ten items to make sure (1) that the program is running the way the computer operators think that it should and (2) that it satisfies the evaluation supervisors who will be doing the data analysis.

➡ 5.4 Conducting the Interview

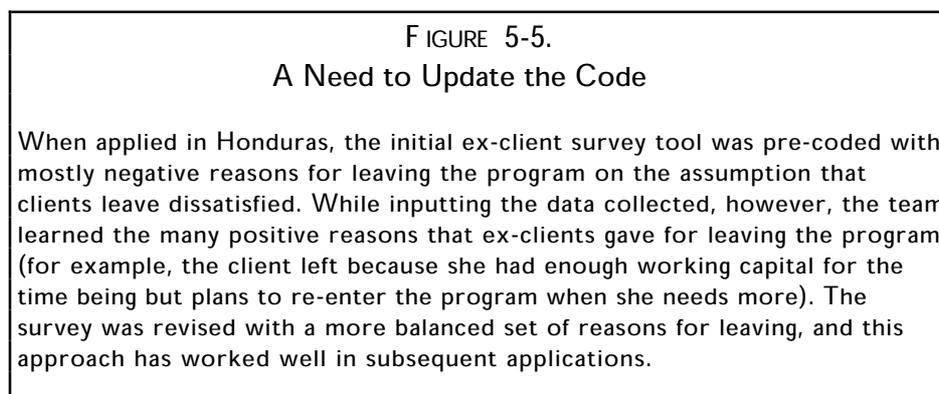
Interviewing ex-clients has the potential to be very sensitive since some of them may be dissatisfied with the program. Before starting the interview itself, follow these tips:

1. Do not pressure ex-clients to participate in the interview and stress that the information you collect will be confidential.
2. Make sure you get the ex-clients' permission for the twenty minutes you will need to complete the interview.
3. Interview ex-clients in a private situation, either at home or at the business, where other people are not listening to the interview. If the interview takes place in a public setting, the interviewee may change his or her answers according to what he or she thinks the audience and the interviewer would like to hear.
4. Stress that this is not a visit to try to collect previous debt, or to try to change the ex-client's opinion about the program. Express positive feelings about the ex-client as both an individual and an entrepreneur, even if he or she has left the program with an unpaid debt.
5. Ask questions simply and directly.
6. Do not show any emotional reaction to respondents' answers. This can be a problem for loan officers and other program staff who feel defensive when faced with negative comments about their program. It is very important to remain neutral to ex-clients' answers.
7. Use neutral prompts. The objective when prompting or probing is to clarify the respondent's answer.
8. Thank respondents for their time and reassure them that the results will be kept confidential.
9. Before leaving the area, give your survey forms to the team leader to check for completeness. Take time to fill in any blanks, returning to the respondent if necessary.=

➔ 5.5 Coding Data

After the surveys are reviewed for accuracy and completeness, the next task for the team leaders and supervisors is to review all survey forms for the inevitable answers that are not included in the pre-coded lists. This activity should take place as soon after the interview as possible, preferably in the field. For each handwritten answer, supervisors will have to determine if its meaning is similar enough to one of the pre-coded items to be lumped in with that item. If it is not, a new code should be established for the particular answer and the code book updated. It is not uncommon to update the code book frequently during the process of coding.

During data coding, problems with the tool often are detected for the first time. The supervisor should note such problems in writing so that the survey can be revised to reflect this real experience and to avoid repeating the same problems in future applications of the tool. (See the example in Figure 5-5.)



Finally, when all data from the exit interview has been entered into the computer, carefully check that what is written on the survey forms matches what has been entered into the computer.

➔ 5.6 Analyzing Data

Analyzing data from the survey is perhaps the most interesting part of the exercise. That this tool is quantitative makes it possible to attach numerical values to each question. How many answered in this way? What percentage of those interviewed had that experience? Potentially

complex questions can be translated into a set of numbers and percentages that are easy for most people to understand.

5.6.1 Three Types of Questions; Two Types of Responses

The client exit interview includes the following three types of questions:

1. Questions for which the client can choose only one answer from an established, pre-coded list (single answer questions);
2. Questions for which clients can choose multiple answers from a pre-coded list (multiple response questions); and
3. Questions for which the answers are open-ended.

The EPI Info 2000 statistical software can be used to design a data entry screen that is identical to the survey, with spaces to enter the pre-coded responses and/or additional codes (numbers) that have been added to the code book.

Single-Answer Questions

The single-answer question, in which the interviewee must choose only one answer, is the most common type of question on this survey. Question # 7 offers an example:

Example:

Q.7: During the last 12 months, did your income in the business...? (Read answers. Mark only one answer.)

1. Increase greatly

4. Decrease some

2. Increase some

5. Decrease greatly

3. Stay the same

99. Don't know

Those questions with only one answer choice are easier to analyze with a frequency distribution to find out how many answers there were for each response. Cross-tabulations with other variables such as gender, economic activity, number of loans, and cause for leaving will provide more detailed and complex information as to how and why the ex-client's income changed. This analysis section includes numerous suggestions for how to cross-tabulate to answer specific questions.

Multiple-Response Questions

A multiple-response question is slightly different from a single-response question because the number of answers may be greater than the number of respondents. Question #2 on the Client Exit Survey is an example of this type of question.

Example:

Q.2. In your opinion, what factors led the group to decide to exclude your continued participation? (Do not read answers. Multiple responses possible)

- 1. Repayment problems
- 2. Attendance problems
- 3. Difficulties with other members of the group
- 4. Other reason (specify): _____

The respondent may originally have had repayment problems (answer 1) that then caused her to miss meetings intentionally out of embarrassment (answer 2), which then may have brought on group pressure and discord (answer 3). On the other hand, the person may simply have had problems showing up to meetings (answer 3), and subsequently been excluded by group rules.

Open-ended Questions

For open-ended questions, such as #11, #12, and #13, it will be necessary to develop coding to accommodate the responses and count how many ex-clients responded in a particular manner. Questions #16 and #17e are more difficult to code because they solicit additional comments, which are difficult to code. When developing a list of codes—assigning a number to each response or category of responses and putting them in a code book—it is important to group similar answers together. An analysis of the frequency of responses will be less meaningful if there are numerous responses that only vary slightly from one another.

Categorical and Numerical Responses

Most of the responses in the Client Exit Survey are categorical, with a number assigned to each response. In question #1 of the survey, the responses are pre-coded: 1=Repayment problems, 2=Attendance problems, etc. However, there are a few responses on the Exit Survey that are numerical, such as the size of the last loan, amount of savings withdrawn, or

the number of loans taken. In analysis, a frequency of the number of responses and cross tabulations with other variables are desired for the categorical response questions, while an average (means) is also used for the numerical responses. In other words, we want to find out how many interviewees had repayment problems, and can then compare this variable with gender to see if there is a difference between men's and women's tendency to have repayment problems. With a numerical variable such as the size of the last loan, we can use a frequency to determine the percentage of interviewees that had a last loan over a certain amount, but we can also determine the average amount of the last loan of all ex-clients—and also compare the averages between men and women or other subgroups.

5.6.2 Analysis Guidelines

As mentioned in the previous paragraph, simple data analysis involves three basic procedures: frequency tabulations, cross-tabulations and means tests.

Frequency Tabulations

Frequency tabulations simply count how many responses are in each pre-coded answer category and address the question: How frequently does a particular answer occur? For example, how many ex-clients had 1, 2, 3 or 4 loans before leaving the program? (See Figure 5-6.)

One of the principal objectives of the Client Exit Survey is to determine why clients leave the program. (See Figure 5-7, “Major Reasons for Leaving the Program: Data from ODEF in Honduras.”) Frequency distributions on questions #3 and #4 will begin to answer this question.

Cross-tabulations

Cross-tabulations enable team members to break out responses to one question by the categories of another question.

Example:

Q.1: Who made the decision that you will no longer participate in the program?

A frequency distribution of this question tells how many respondents fall in each of the pre-established answer categories. But what if your team wants to know if any differences exist between men and women regarding the decision to leave the program? Cross-tabulating “time in program” by gender will help answer this question.

The first thing to determine is the characteristics of survey respondents by running frequencies on the key descriptive variables. Create a demographic and business profile of the client sample. How many are women and how many are men? What types of businesses do they have? How long were they in the program? How many loans did they take? This information is found on the first page of the Exit Survey.

Let’s look at this last question as an example. “How many loans did ex-clients take before leaving the program?” Figure 5-6, “Frequency of Number of Loans,” shows how most statistical software packages like EPI Info would respond to a query asking for the frequency of ‘number of loans’. In this example, the computer generates a column of values (in this case the number of loans before leaving the program), a column of the number of people responding with that value, a column with the percentage of the respondents giving that answer, and finally, a column of the accumulated percentage.

FIGURE 5-6.
Frequency of 'Loans in Program'

No. of Loans Before Leaving	Frequency	Percentage	Accumulated %
1 loan	13	56.5%	56.5%
2 loans	4	17.4%	73.9%
3 loans	4	17.4%	91.3%
4 loans	2	8.7%	100%
Totals	23	100%	

What does this frequency distribution tell you?

Answer: The majority of ex-clients sampled left during their first year of borrowing.

The majority (56.5 percent) of the clients left after one loan. An additional 17.4 percent left after the second loan, and again, after the third loan. Only 8.7 percent (2 of the 23) left after four loans. No borrowers in the random sample left after 5 or more loans.

The Means command will tell you that, on average, clients took 1.8 loans before leaving the program. Similarly, the Means command can be used with other numerical responses to determine such things as the average amount of last loan taken by the ex-clients, or the average amount of savings withdrawn.

The pattern of early exits that this data shows suggests implications for management that should be included in the analysis, such as:

“This program is losing clients early in their participation, after just a few loans, precisely when the transaction costs of acquiring and orienting a client are highest.”

Then, look closely at later questions in the survey to figure out how this expensive trend could be reversed. Frequency analysis is limited to telling how many people responded in a certain way. But to learn more about who responded, cross-tabulations are needed. Creating a table that crosses the number of loans in the program with clients’ gender enables the team find out if gender affects when the client leaves the program.

Number of loans	Male	Female	Total
1 loan	7	6	13
2 loans	2	2	4
3 loans	0	4	4
4 loans	0	2	2
Total	9	14	23

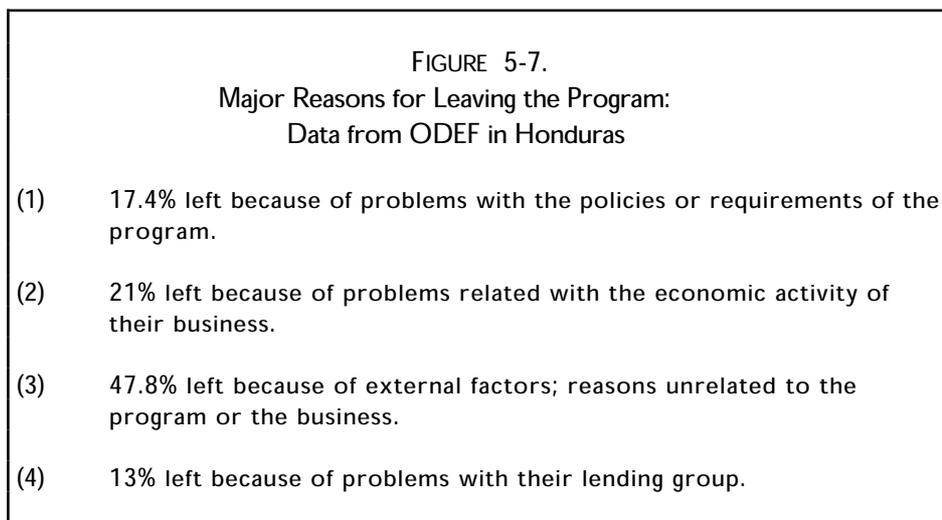
This chart indicates that all of the men left in the first two loan cycles. In contrast, 43 percent of the women interviewed stayed in the program longer than all of the male ex-clients.

This type of analysis leads to another question: Are the men leaving for different reasons than the women? To answer this question, cross-tabulate sex with why they report leaving. Using the same sample data, the results are as follows:

Why Left	Male	Female	Total
Voluntarily left	9	11	20
Borrower Group Collapsed	0	1	1
Borrower asked to leave program	0	2	2
TOTALS	9	14	23

While there are some minimal differences by gender, because of women's greater participation in group lending, it can be determined that the majority of both men and women left the program voluntarily.

To help your team think about the analysis to perform on this survey data, sample questions and suggested cross-tabulations are provided below for each of the sections of the Exit Interview. More detailed instructions in the use of EPI Info 2000 can be found in the Chapter 4 Appendices on the CD.



What other factors might influence the reason clients leave a program? Do gender or type of business affect the reasons for leaving? Cross-tabulating each of these variables with question #4 will help answer this.

Question #6 asks about the client's ability to repay the loan. The answers will tell whether loan repayment was a reason for leaving. But, if the majority of respondents report leaving voluntarily, as in the example above from Honduras, then loan repayment should not emerge as a problem. Other ways to analyze this question are suggested in Figure 5-8, "Question #6: Analyzing a Client's Ability to Repay a Loan."

FIGURE 5-8. - Question #6:
Analyzing a Client’s Ability to Repay a Loan

To determine:	Cross-tabulate with:
If this information seems accurate	Information from the program about whether the client left with a debt or having paid everything
If loan size influenced how difficult it was to pay	Size of last loan or number of loans in the program (assuming that loan size increases over time)
If economic activity affected difficulty	Business sector of client
If gender affected repayment	Sex of client
If individual loans or group loans seemed to be harder to repay	Type of lending methodology of those having difficulty repaying

Impact of Loan

Several questions target the possible impact of the program during the time that the client was participating. Question #7 asks about changes in income since borrowing from the program. To find out more about who answers in which way, cross-tabulate this question with other client characteristics as indicated in Figure 5-9, “Question #7: Income Changes.”

FIGURE 5-9.
Question #7:
Income Changes

To determine:	Cross-tabulate with:
If those who perceived an increase in income were more from one lending methodology	Respondents of each lending methodology
If income changes are different for men and women	Sex of client
If income change is associated with type of business	Business sector of client

Question #8 asks clients to characterize the usefulness of the loan for their business. This question can be cross-tabulated in the same way to find out how different groups or types of clients respond to the question. Is there one type for whom the loans were very helpful? Who thought that the loans were of no help? Are there any patterns here?

Opinions About the Program

Because questions #11, #12, and #13 are open-ended and have no pre-coded responses, it is prudent to list and group the answers. If any respondents leave any of these questions blank, it is necessary to adjust the total number of respondents when reporting the answer. For example, if only 15 of 23 total provide an answer, 15 becomes your new total for reporting *on that question*.

Questions #14 and #15 seek to learn whether the ex-client would return to the program and whether he or she would recommend the program to a family member or friend. Again, list the results and determine which types of individuals were responding positively to those questions by carrying out cross-tabulations such as those suggested in Figure 5-10, “Questions #14 and #15, Who Would Return to the Program?”

FIGURE 5-10.
Questions #14 and #15:
Who Would Return to the Program?

To determine:	Cross-tabulate with:
If those who would return were more from one lending methodology	Respondents of each lending methodology
If men answer differently than women	Sex of client
If longevity affects desire to return	Number (and thus size) of loans
If positive responses are clustered by business type	Business sector of client

➔ 5.7 Training Staff To Use the Client Exit Survey Tool

To plan a training event for the team that will be conducting the Client Exit Survey, review the section of this chapter titled, “Preparing to Conduct the Client Exit Survey.” Many of the preparatory steps outlined in this earlier section should be done as part of the interviewers’ training. For example, the field testing of the survey also serves to train the staff for the “real” interview. This section offers a training exercise to help practice the interview before taking it into the field.

Training Exercise #1: Practicing the Interview

In this exercise, participants role play the interview itself in groups of three. One person plays the role of interviewer, the second plays the ex-client being interviewed, and the third acts as the observer. If working with several groups of three, give each group a different “reason” for leaving the program to facilitate their role. (See the list of possible reasons in Figure 5-11, “Reasons for Leaving the Program.”)

FIGURE 5-11.
Reasons for Leaving the Program

Sometimes the ex-clients have trouble coming up with the reasons for leaving the program. Some reasons include the following:

1. The interest rate is too high.
2. Village bank meetings are too frequent.
3. Competition from a new, larger business in the neighborhood has put me out of business.
4. Steep increases in wholesale prices have eaten up my profit.
5. I had to spend my working capital on medical care for my sick child.
6. My business is seasonal, so I don’t need a loan now.
7. I was kicked out of my communal bank.
8. I left when the communal bank broke up over internal struggles.

During the interview, the observer should take the following action:

- Look for problems with the way questions are worded;
- Note problems the ex-client has in answering the questions; and
- Suggest improvements.

After completing the interview role play, the three people rotate their roles so that the interviewer becomes the observer, the ex-client becomes the interviewer, and the observer becomes the ex-client. This rotation of roles continues until all three people have had the opportunity to play all three roles.

After participants have rotated through all three roles, ask each group to discuss their experiences and compose a list of lessons learned. Bring the groups back together to share their observations and lessons with the entire group.

Scheduling of the Exit Survey Tool

Using the Exit Survey Tool involves tasks in three phases: (1) Preparation, including sample selection and knowing & testing the tool, (2) Data collection, and (3) Analysis, which includes data processing, statistical analysis, and writing the report. Guidelines for approximating the time required for each phase are offered below. In the following example, the institution selected loan clients who recently left the program. They chose to interview a minimum of 50 individual ex-clients. Due to the difficulty of finding ex-clients, it is recommended that twice as many are selected in the sampling frame than need to be interviewed. To find the names of the 100 clients, it was necessary to select those who had left in the last four months, as the institution is losing about 50 clients per month. Of this list of 200, 100 were selected randomly. Alternatively, one could select 100% of those who left in the last two months but this would not include a long enough span of time to account for possible seasonal differences in the microenterprises of the clients.

This institution used five students from a local university for two interviewing days each. Each student completed an average of 6 interviews per day. Interviews take only 20 minutes each, so the total interviewing time for 6 per day is only two hours. However, with ex-clients there is a need to use the other hours for travel time, time to find the ex-clients, time to replace those who are not available, and time to review the quality of the completed surveys. Thus, each student started the day with a list of 12 ex-clients in order to obtain 6 interviews per day. Due to the fact that it is quantitative, university students or promoters with a secondary education may be assigned this interviewing.

The following process takes two weeks. However, if one chose to interview as the clients left the institution, it would take longer to collect the 50 interviews but the interviewer's time would be reduced since the ex-clients would not have to be tracked down.

Tasks	Time	Personnel for each step & Observations
Preparation Phase		
The management wants to know the different reasons why the clients left the program and also decides the objectives of this research. Review the questions for accomplishing these objectives. Decide on which types of clients who left the program will be interviewed (from one loan product only? From a particular sector? From an area with high attrition?) An emphasis is placed on those who have left recently.	.5 day	Management and the coordinator of the interviewing team (possibly a director of a branch office or a consultant if the organization chooses to use one) A computer technician will be needed once the criteria are decided. This person will generate a complete list of the ex-clients. Then a random sample can be taken. Then the technician makes a new list of the 100, from which a minimum of 50 will be interviewed.
Train the interviewers in the office.	1.0 day	Trainer & 5 student interviewers. Experienced interviewers can be trained in half a day. (See training exercises for this tool on the CD.)
Field test the tool in the morning and then debrief in the afternoon and change the language as needed.	1.0 day	Trainer observes while each of 5 student interviewers do two interviews in the morning. Will indicate changes that need to be made in the questions and how long each interview takes. Will give the interviewers practice and confidence.
Take the sample list of 100 and fill in Interviewee Data Forms for each ex-client.	0.75 day	Trainer & interviewers. Alternatively, this could be done by the staff or a consultant while the interviewers are being trained. If each person fills in three forms per hour, then it would take the 6 about 5.5 hours to complete the 100 forms.
Schedule the interviews with ex-clients and plan for logistical needs (e.g., transport; photocopying; etc.)	1 day	Could be the 5 interviewers or could be done by the normal loan supervisors and promoters with oversight from the trainer/supervisor. It could be done a couple hours a day over four days.
Data Collection		
Interview clients. Must plan for time for travel, write-up and review. Interviewer should take time to review notes and write in additional information after each interview.	2 days to do at least 50 interviews.	5 interviewers and one quality control in field or office (could be the same trainer/supervisor). 5 students doing 6 surveys per day during two days will yield about 60 surveys, which exceeds the pre-established minimum of 50.

Chapter 5

Tasks	Time	Personnel for each step & Observations
Analysis		
Process the data in statistical program like EPI Info 2000.	1.5 days	One person for quality control and coding, and another with computer skills to input into computer program. It will take 3-4 hours to set up the data entry screen, and then 8-9 hours to enter 60 surveys.
Analyze in Epi Info, create frequencies and cross-tabulations. Analysis of each question & what combinations of answers reveal. Analyze data for patterns and trends	2 days	At least 2 persons. Could be supervisor/consultant with the computer technician. Could involve one of the interviewers. The frequency tables reflect the frequency of a particular answer, the percentage and the accumulated percentage.
Write report	1.5 day	One to 2 persons (supervisor involved in previous step plus another person assisting with final analysis and preparation of the charts and graphs to explain the findings).
TOTAL DAYS	11 days or 2 weeks	This total is an estimate based on #s in example. To calculate the person-days, one would need to look at the persons involved in each step and how many days are required for each person.

APPENDICES

CHAPTER 5

The following appendix provides useful information to complement the material in the chapter. Many documents were developed in the field and make the implementation of the field work in AIMS-SEEP types of evaluations much easier.

***This appendix is located on the CD-Rom inside the folder “**Manual – Chapter 5.**”

Appendix Number	Document Title	Description	No. Pages	Filename
5.1	<i>ASHI Exit Survey (ASHI IA 2000)</i>		10	App. 5.1 - Exit Survey from ASHI.doc
5.2	<i>Practical Exercises for Statistical Analysis in Epi Info 2000 using ASHI Exit Survey data</i>		21	App. 5.2 – Analysis Exercises using ASHI Exit data.doc
5.3	Epi Info Commands for Analysis of the Exit Survey		7	App. 5.3 - EPI Commands for Analysis of Exit Survey.doc
5.4	<i>Exit.REC File from the ASHI IA 2000; Data file in EPI Info 6 format that can be imported into EPI Info 2000 and used with Appendix 5.2 to practice steps for statistical analysis.</i>		data	App. 5.4 - Exit.REC
5.5	<i>Exit.qes File from the ASHI IA 2000; Shows formatting and variable names of ASHI Exit Survey—also for use with exercises in Appendix 5.2.</i>		2	App. 5.5 - Exit.QES