



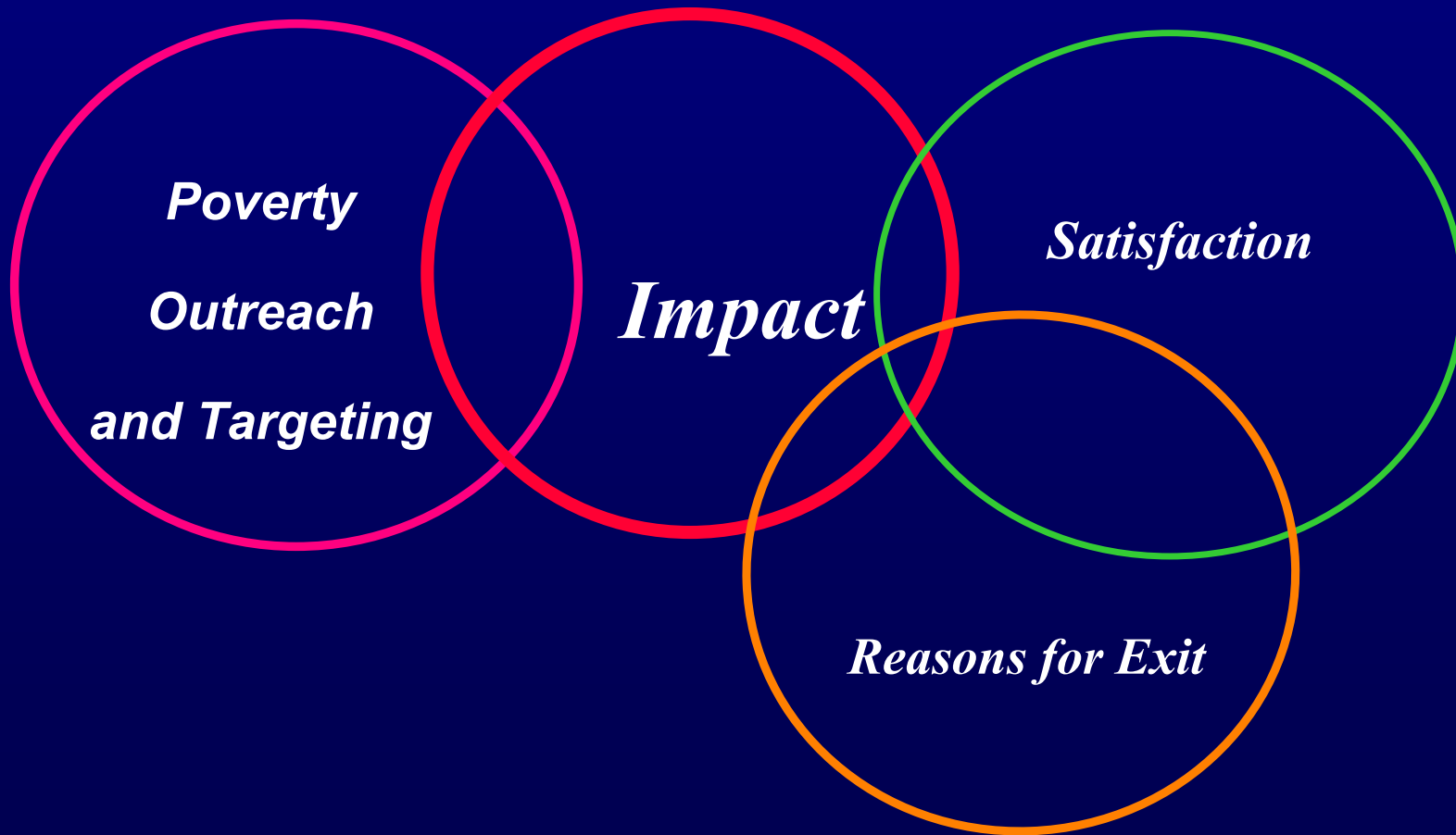
# *Client assessment*

***Activists for Social Alternatives (ASA)  
India***

***Gaamaa Hishigsuren  
2000-2004***



# *Domains of Client Assessment and Monitoring System (CAMS)*



# Tools used for client assessment

## On-going client assessment activities

### **Current Members**

- \$ *Member Data base*
- \$ *Satisfaction Express*
- \$ *ILS*

### **Exit Members**

- \$ *Member Database*
- \$ *MIS*

### **Field Staff**

- \$ *Suggestion Box*

## Periodic client assessment activities

### **Current Members**

- \$ *Impact Survey*
- \$ *Client Satisfaction*
- Focus group discussions*

### **Exit Members**

- \$ *Exit Survey*

### **Potential members**

- \$ *Mobile Info. Agent*
- \$ *Community Advisory Board*

### **Field Staff**

- \$ *Participatory Discussion*

## *Findings - Poverty outreach*

***ASA is reaching the women of poorest families in and around Tamil Nadu:***

- ***Families with household income per capita less than the state GDP per capita - 100% of members***
- ***Families living in poor housing conditions (less than 8 points on Housing Index) - 99.9%***
- ***Women -100%***
- ***Rural women - 71%***
- ***Dalit and lower caste women - 99.6%***



## *Findings - IMPACT - Economic*

*Compared with newer members, long term members:*

- *have more income from enterprises.*
  - *are more likely to be the largest income provider or joint provider.*
  - *utilized their loan for debt relief or land redemption.*
  - *have a higher value of productive assets purchased through loan, such as tools for income generation, own transportation and so on..*
  - *report greater bargaining power and higher levels of satisfaction with inputs into their productive activities at a lower cost by buying in bulk.*
  - *sell their outputs in more lucrative district markets versus village markets.*
  - *own more land, livestock and livestock shelters.*
  - *Are more likely to use fertilizer in agriculture production.*
- 

## *Findings - IMPACT - Social & Political*

*Compared with newer members, long term members:*

- *have higher self-confidence and planning for the future*
- *are more likely to have joint control and lower sole male control of the use of profits from the loan-supported enterprise.*
- *are more likely to make decisions on their own regarding major purchases.*
- *are more likely to have spoken in a public meeting representing the other village members.*
- *are more mobile in public with a greater percentage visiting important institutions of block and district collectors offices.*
- *are more participating in voting and political campaigns, and become elected ward or PRI members*
- *have more experiences in addressing social and infrastructure issues in their villages by organizing other members*
- *have more experiences in bringing together Dalits and higher caste, and reducing discriminatory practices against Dalits*

## *Findings - IMPACT -Household well-being*

*Compared with newer members, long term members:*

- *are more likely to live in a better housing.*
- *report increase in their monetary contribution to household expenses*
- *better food, improved clothing and personal appearance, purchased more furniture, utensils and goods for the household*
- *report increase in their financial ability to pay for health care for the family*
- *have higher percentages of their children enrolled in primary and secondary school.*
- *have greater level of gender equity in school attendance of children.*
- *have a lower incidence of child labour and the lowest rates of child labor for their daughters.*



# *Findings - Satisfaction*

- *“Good” to “Excellent” rating*
- *86% of survey respondents for Overall services*
- *82% for Quality of member services*
- *88% for Variety of services and products that meet members’ needs*





# *Findings - Satisfaction*

- *Three most liked elements:*

- *Compulsory savings*
- *Convenience of loan disbursement*
- *Simple procedures and applications*

- *Most helpful training provided by ASA:*


- *Business management skills*
  - *Addressing social issues*
  - *Importance of children's education*
- 



# *Findings - reason for leaving*

- Reasons outside the members' business and ASA policy -36%
- Problems in members' own business, e.g. decline in income earning capacity - 36%
- Do not need capital now - 12%
- ASA related reasons -10%
- Problems related to borrowing in a group -6%

## Things liked most in ASA before leaving:

- Interest rate
  - Compulsory savings
  - Simple procedure and applications
- 

# *Credentials of the Principal Researcher*

- Certified as trainer and researcher in two major microfinance industry research tools -AIMS tools developed by USAID and Microsave Africa tools developed by DFID
- Have taught these tools both in the field to microfinance practitioners and at international training institutes, e.g. Microenterprise Development Institute in USA
- Experienced consultant in conducting impact assessment and market research for microfinance organizations in various countries, e.g. Ghana, India, Jamaica, USA and Mongolia
- Completed Master's and is a candidate for PhD specialising in microfinance and research methods at two major universities in the US
- Worked in various international development agencies, e.g. IFC at World bank and USAID.