**Client Exit Survey**

**To be filled prior to interviewing the ex-client**

1. Client identification number\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2. Survey identification number\_\_\_\_\_\_\_\_\_

3. Date of interview\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. Name of Client \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. Address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. Type of borrower: Individual loan\_\_\_\_\_\_\_ Group loan\_\_\_\_\_\_\_\_ Other\_\_\_\_\_\_

7. Name of group (if any)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

9. Entry date: <\_\_\_/\_\_\_/\_\_\_> 10. Exit date: <\_\_\_/\_\_\_/\_\_\_>

11. Number of program loans taken \_\_\_\_\_\_\_ 12. Size of last loan \_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

14. If NO, amount in arrears or default?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

15. Amount of savings used to pay off the last loan? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

16. Loan officer (who last worked with client): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

17. Reason for exit according to program MIS (*Mark only one answer*):

[\_\_] 1. Client voluntarily left group/program/MFI

[\_\_] 2. Entire group failed to repay so client left

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

[\_\_] 4. Any Other *(specify)*:\_\_\_\_\_\_\_\_\_\_\_

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

[\_\_] 1. Agriculture [\_\_] 2. Animal husbandry [\_\_] 3. Non farm self-employment

[\_\_] 4. Casual labour [\_\_] 5. Skilled Labour [\_\_] 6. Salaried

[\_\_] 7. Housework [\_\_] 8. Any Other *(specify)*:\_\_\_\_\_\_\_\_\_\_\_

**To interview ex-client**

**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* o*nly one answer*)

[\_\_] 1. Client herself made the decision. *(go to question # 3)*

[\_\_] 2. Someone else in her family decided. Specify who\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Why?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *(go to question # 3)*

[\_\_] 3. The group made the decision. *(go to question # 2)*

[\_\_] 4. The program/MFI made the decision. *(go to question # 3)*

**2.** *(If marked answer 3 in previous question)* In your opinion, what factors led the group to

exclude your 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 repayment period - is too long/ short

[\_\_] 3. Not comfortable with the repayment schedule.

[\_\_] 4. The interest rate and processing fee is high – expensive loan.

[\_\_] 5. Was unwilling to borrow because of other conditions (such as obligatory training etc.).

[\_\_] 6. Did not like the treatment by the staff or had personal conflicts with staff.

Who?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[\_\_] 7. Found another program / MFI with better terms. Which one?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Why is it better?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**B. Problems with group lending:**

[\_\_] 9. The group told to leave.

[\_\_] 10. The group disbanded.

[\_\_] 11. Personal conflicts with other members of the group.

Explain\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[\_\_] 12. Was unhappy about group leadership.

[\_\_] 13. Was unable or unwilling to attend all the group meetings (such as take too much

time; have schedule conflicts)

[\_\_] 14. Did not like the rules and/or the pressure established by group.

**C. Client’s business reasons:**

[\_\_] 15. Have enough working capital now for business.

[\_\_] 16. Business is seasonal; Will borrow again incase of need.

[\_\_] 17. Need larger loans so opting for the programme/MFI which gives larger loans.

Which one? \_\_\_\_\_\_\_\_\_\_\_

[\_\_] 18. Unable to repay the loans because of the weak condition of business (for example, poor profits, low sales).

[\_\_] 19. Decided to close the business and do something else (for example, get a job, start a new business). Why? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[\_\_] 20. Sold the business.

**D. Personal reasons:**

[\_\_] 21. Cannot continue because spent the money on a crisis (such as illness, death) or a celebration (such as marriage, child birth) in the family.

[\_\_] 22. Spouse (or other adult income earner) left so do not have the ability to continue the business.

[\_\_] 23. Pregnant or now have another person to care for (lack of time or ability to continue the business at the same level).

[\_\_] 24. Moving out of the area.

[\_\_] 25. A family member told to stop borrowing from the program.

**E. Community/ natural disaster and/or economic reasons:**

[\_\_] 26. Business was ruined by a disaster (such as robbery; fire; flood; hurricane).

[\_\_] 27. A major new competitor moved into the area and many of the client’s customers now buy from the competition.

**F. Other reasons:**

[\_\_] 28.Other*(specify)*:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[\_\_] 99. Don’t know

**The following questions are about client’s use of the loan:**

**4a.** 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

**4b.** 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

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

*answer.)*

[\_\_] 1. Increase greatly [\_\_] 2. Increase some [\_\_] 3. Stay the same [\_\_] 4. Decrease some

[\_\_] 5. Decrease greatly [\_\_] 99. Don’t know

**6a.** *(For group members only)* Do you think you benefited from being a member of the group?

[\_\_] Yes *(go to #6b)* [\_\_] No

**6b.** *(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 to make repayments

[\_\_] 2. Provided advice and support when needed help personally

[\_\_] 3. Gave business ideas and contacts [\_\_] 4. Could make new friends

[\_\_] 5. Allowed to develop leadership skills [\_\_] 6. Gave training and new information

[\_\_] 7. Other

**The questions below is about client’s opinion of the overall program.”**

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

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**8a.** Do you think that you would rejoin the program in the future? *(Read answers.)*

[\_\_] 1. Yes [\_\_] 3. No [\_\_] 99. Don’t know

[\_\_] 2. Probably [\_\_] 4. Only if specific changes are made *(go to #8b)*

**8b.** Note the specific changes in the program that the ex-client desires before returning to the

program.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**9.** Would you encourage a relative or friend to join this program the way it is now?

[\_\_] 1. Yes [\_\_] 2. No [\_\_] 99. Don’t know