

Customer empowerment questionnaire













MFI Date May 2019 Questionnaire No. **01 Rural** **02 Semi-urban** **03 Urban**





Name of branch _____ Center Name _____ Name of Interviewer _____

Client details

















Q.No.	Question	Answer	Code
0.1	Client's name		
0.2	Client's loan cycle	01 1 st cycle 02 2-5 th cycle 03 > 5 th cycle	
0.3	Married?	Y/N	

Dimension 1: Choice













Q. No.	Question	Response
1.1	<i>Capacity to make effective choice</i>	
a.	What are the different financial services available to you in your locality?	
b.	Which/Who are the different service providers according to you?	
c.	Are you confident that you can select the products that are right for you?	   
d.	Do you select by yourself, or with your husband?	<input type="text" value="By myself"/> <input type="text" value="With my husband"/> <input type="text" value="my husband decides"/>
e.	Are you able to compare terms to see what suits you best?	   
f.	What are the risks involved in borrowing?	
g.	Do you have enough information about credit from XXX?	   

1.2	Experience				
a.	Do you find it stressful to choose amongst the various credit providers?				

























Dimension 2: Voice

Q. No.	Question	Response			
2.1	Experience				
a.	If there is a problem/issue, do XXX staff have the time to listen to you?				
b.	Are you able to choose the loan terms (timeliness/amount/frequency of repayment) that suit you?				
2.2	Capacity to engage with FSPs				
a.	Do you feel you have rights as a customer of MFIs?				
b.	Have you or others in the group ever made a complaint to an MFI?	<input type="text" value="Yes"/>	<input type="text" value="No"/>		
c.	If yes, was the complaint mechanism effective?				
d.	If no, do you know how to make a complaint?	<input type="text" value="Yes"/>	<input type="text" value="No"/>		

Dimension 3: Respect

Q. No.	Question	Response
3.1	<i>Knowledge of what to expect from providers</i>	
a.	Do MFI staff treat you with respect?	   
b.	Do you feel you have to borrow even if you do not require to?	   
3.2	<i>Experience</i>	
a.	Are all members treated the same way regardless of their status?	   

Dimension 4: Control

Q. No.	Question	Response
4.1	<i>Capacity to effectively use financial services</i>	
a.	Are the rates offered to you affordable?	   
b.	Has the credit been helpful for you?	   
4.2	<i>Experience</i>	
a.	Do you have a plan/budget for the family? If so, are you able to follow this?	    NA
b.	Does your husband have a plan/budget for the family? If so are you able to follow the plan?	    NA
c.	If there is a problem with repayment – do group members help?	   
d.	If there is a problem with repayment – does the credit provider help?	   

Demographics

0.1	Client's age	01 18-35 years	02 36-50 years	03 >50 years		Code
0.2	Client caste	01 Schedule Tribe	02 Schedule Caste	03 Minority	04 Other Backward Caste	05 General
0.3	Client's main activity	01 Own Agriculture	02 Animal husbandry	03 Non-farm business (trade/service/manufacturing)		
		04 Wage employment	05 Casual labour	06 No economic activity		
0.4	Client's education	00 none	01 Can read and write, but no formal education		02 Completed 5 th class	
		03 Completed 10 th	04 Above 10 th class	05 Graduate		
0.5	Is client head of household	01 Yes	02 No			