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Client Self-Perception Survey 2024



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Jenny, a client of Oikocredit's partner in Colombia, uses her mobile phone to manage the items she sells in her online shop.

Client Self-Perception Survey 2024

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Executive summary: key findings and recommendations

In 2024, Oikocredit collaborated with 37 financial service providers and 1 renewable energy (RE) organisation to find out and understand the changes experienced by their clients over the past 12 months. The survey data, while subjective, provides a systematic and efficient way to listen to clients' voices, capturing their perceptions of change, their emerging needs and their challenges. Responses from over 48,000 clients across Africa, Asia, Central America & the Caribbean, and South America offer key insights and recommendations for both Oikocredit and participating partner organisations.

A multidisciplinary team, led by Oikocredit's Strategy & Sustainable Impact unit, compiled and analysed the findings in collaboration with teams from the participating partners. This has reinforced the shared commitment of Oikocredit and our partners to collaboratively drive social impact.

Key findings

1. The majority of respondents (81%) reported that Oikocredit's partners had a positive impact on their wellbeing over the past 12 months. While perception of partners' services was generally positive, 32% said they had become more worried about the future over the 12 months. This highlights that there is still work needed to support clients and to develop financial resilience strategies.
2. Extreme weather continues to have a disruptive effect on the income generation of many clients supported by Oikocredit's partners. Among the majority of partners that Oikocredit tested the hypothesis for (76%), respondents who had experienced extreme weather were statistically more likely to report a decrease in their income.
3. Savings provided a vital safety net for survey respondents over the 12 months. Some of the most common reasons for respondents to withdraw their savings had been to cover basic household costs such as health and education expenses, for food purchases, and to repay a debt or a loan.

Recommendations

1. To enhance partners' effectiveness in addressing clients' needs, Oikocredit should systematically analyse the requests and opportunities captured in the Client Self-Perception Survey. By identifying common themes and challenges, Oikocredit can apply a data-driven approach to inform the development of comprehensive and tailored capacity building programmes that can support Oikocredit and its partners' shared social objectives
2. Given partners' varying levels of expertise in collecting and actioning survey data, Oikocredit should identify, collect and combine best practices and share them with partners in a comprehensive form.
3. Based on the growing negative impact of extreme weather on clients' lives, Oikocredit should take a proactive role in fostering collaboration between stakeholders to disseminate relevant climate information and support to partners and their clients.



1. Introduction

Oikocredit's Client Self-Perception Survey programme continues to push frontiers in monitoring the impact of financial service providers (FSPs) and other partners' products and services on their clients' lives while enhancing efficiency through learning-based adjustments. Keeping partners' clients at the core of our work by understanding their perceptions of change, their evolving needs and the challenges they face is essential to the way we drive social impact.

We launched the programme in 2021 to support partner organisations in Africa, Asia, and Latin America & the Caribbean that serve low-income households and communities with the mission of empowering their clients to improve their lives. Many partners lack the capacity to systematically monitor and measure changes in their clients' lives. Meanwhile, clients often have limited opportunities to effectively express their needs. As a result, partners struggle to (1) make evidence-based enhancements of their products and services and (2) report on social impacts they achieve over time.

After a successful third year, when the programme collected the perceptions of 41,653 clients of 34 partner organisations, Oikocredit expanded the programme in 2024. Our fourth

survey collected the perceptions of 48,137 clients of 37 FSPs and 1 renewable energy (RE) organisation. The goal is to continue building capacity and offering digital survey and data analysis support to partners on client outcomes in the years ahead. This report on our 2024 survey highlights the most actionable insights, with gender, extreme weather and digital access emerging as key themes.

The report continues with an overview of the survey methodology (section 2) and respondent demographics (section 3). It then explores key insights on client wellbeing (section 4), savings (section 5), income (section 6), climate change (section 7), business development (section 8), housing and basic facilities (including internet/smartphone access) (section 9), and health capacity and education (section 10). This is followed by examples of how partners have used the data to drive action (section 11), a description of further innovations connected with the programme (section 12) and an appendix providing additional survey details.

2. Methodology

The Client Self-Perception Survey captures valuable information directly from our partners' clients regarding the changes they have experienced over the last 12 months. Key survey areas include changes in clients' wellbeing, savings, incomes, businesses, living conditions, health needs/capacity and children's education, and extreme weather challenges they have faced. Being based on respondents' perception of change in their own lives, the survey is necessarily subjective in its account of the work of Oikocredit and participating partners in supporting lower-income people and their communities.

Oikocredit selects survey programme partners that have a clear social mission and a desire to systematically capture their clients' feedback for the purpose of making data-driven improvements to their products and services. The client self-perception survey provides rich information for partners on impact, opportunities and risks, allowing partners to demonstrate their influence on client wellbeing and adjust their products and services to better support the clients and communities Oikocredit and our partners serve.

By providing support and online survey tools, Oikocredit enables participating partners to collect survey responses themselves. Oikocredit provides guidance to partners on best practices for ensuring strong data quality, for example towards randomised and stratified sampling methods, minimising the risks of survey bias relating to their chosen collection methods, and supporting partners in interpreting their results

to support reliable decision-making. As most partners repeat the process on an annual basis, our approach is to build capacity within the partner organisations to collect and analyse the information with minimal support. Many partners have joined Oikocredit on this journey, with the survey programme boasting a partner retention rate of above 80% each year since the first pilot survey in 2021.

Each partner uses a standard list of self-perception questions. The survey is then adapted to reflect partner organisation's branches, its loan products and any additional questions it wants to add to support its research objectives. The survey questions are administered online in the language(s) and dialect(s) of each partner and its clients. Partners undertook the 2024 survey in 10 languages and four local dialects.

To ensure reliable decision-making on the basis of survey responses, Oikocredit guides partners in selecting a client sample that will be representative of their larger client population. We always recommend a sample with a confidence level of 90% to 95% (i.e. a high probability that the sample reflects the experience and attitudes of the larger client population) and a margin of error between 5% and 10%. However, results in this survey report cannot be considered as fully representative of the wider country or region where each partner is based. Moreover, survey information contains inherent biases, and so we recommend cross-referencing results with other available information wherever possible.



3. Demographics

In 2024, 42 Oikocredit partners participated in the Client Self-Perception Survey on change. By December 2024, 38 partners had completed the survey with their clients. This report explores the data collected by:

- 9 partners in Africa
- 11 partners in Asia
- 7 partners in Central America & the Caribbean
- 11 partners in South America

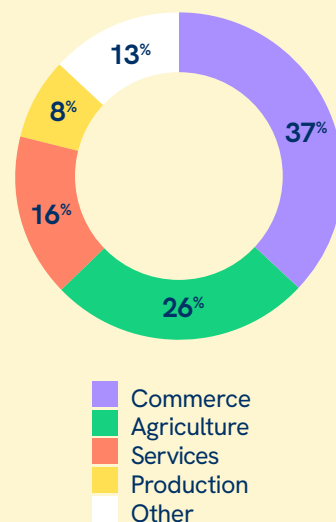
Of 48,137 respondents (partners' clients), 69% were women. This percentage is the result of the strategy of several of the participating FSPs to focus on women.

Out of 47,087 who gave information about their age, 56% were aged between 35 and 54. By region, a higher proportion of respondents indicated a younger age of between 18 and 34 in South America (41%) and Central America & the Caribbean (32%), compared to Asia (24%) and Africa (23%).

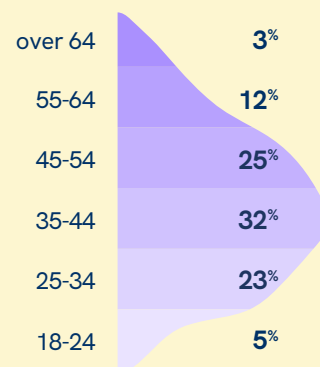
Commerce was the most common economic sector people were active in, accounting for 37% of respondents, followed by agriculture (26%) and services (16%). Of 45,285 respondents who gave information on the length of the time they had been a client with their respective Oikocredit partner, 33% had been a client for less than one year, and 23% for more than five years.

Of 46,402 respondents who indicated their highest level of education, 45% said they had received secondary education and 17% had received university education.

Demographics by
main business sector
(n=47,576)



Demographics by age
(n=47,087)



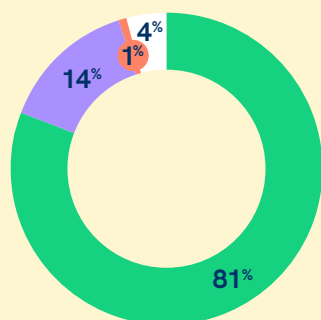


4. Wellbeing and future outlook

47,514 of the survey respondents evaluated the influence their Oikocredit partner had on their wellbeing over the past 12 months. Of this group, 81% perceived that the partner had a positive influence on their wellbeing, while 14%

Influence of FSP on wellbeing over the past 12 months

(n=47,514)



■ Positive influence
■ Indifferent
■ Negative influence
■ Don't know

said there had been no direct influence. 1% reported a negative influence and 4% said they 'didn't know' how Oikocredit's partner had influenced their wellbeing.

47,261 respondents indicated how their outlook for the future had been affected over the 12 months. Respondents were mixed in their outlook, with 32% responding that they felt more worried about the future and 30% reporting that they felt less worried.

Younger respondents (aged between 18 and 24) more often reported a negative outlook compared to older respondent groups. Grouped by respondents' main economic activity, more respondents in the services sector had a negative outlook towards the future than those in other sectors.

By region, respondents from South America more often felt more worried about the future, and respondents from Africa more often felt less worried.

5. Change in savings

Most respondents perceived an improvement in their savings over the last 12 months.

Clients' perception of savings is understood here as a means of financial security, preparing for the unexpected and achieving future goals.

61% of respondents said they had savings in the last 12 months. Of these respondents with savings, 28,558 provided information on how their savings had changed over the 12 months. 64% said their savings had increased.

28,442 respondents indicated how long they felt they could support themselves using only their current savings. Most of these respondents indicated they could support themselves either for less than one month (40%) or for between one and six months (27%) with their savings.

Savings use differed between female and male respondents.

A higher proportion of women respondents said they had savings (64%) compared to respondents who are men (56%).

13,097 women respondents (65% with savings) and 4,306 men respondents (55% with savings) said they had withdrawn savings over the past 12 months.

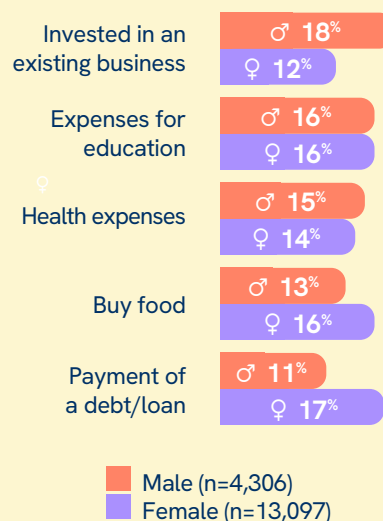
For women respondents who had withdrawn, the most common reasons for withdrawal were to pay a debt or loan, to cover expenses for education and to buy food.

For men respondents who had withdrawn, the most common reasons were to invest in an existing business, to cover expenses for education and to cover health expenses.





Most common reasons for withdrawing savings by male and female respondents



Savings were related to an improved ability to cope with health needs and emergencies.

Deeper analysis of the individual results of 30 partners revealed a relationship between savings and respondents' ability to cope with health needs and emergencies.

For 13 partners (43% of those with results analysed for this relationship), respondents who indicated they had savings were more likely to report positive changes in their health coping abilities, compared to respondents who did not have savings. For partners in Africa, this relationship was found among five of six partners analysed.

Moreover, for nine partners (30%), respondents who had increased their savings in the 12 months were also more likely to have improved their health coping abilities, compared to respondents who had decreased their savings.

6. Change in income

The majority of respondents had perceived an improvement in their income over the last 12 months.

Of 47,403 respondents who provided information on their perception of change related to their income, 61% reported an increase in income and 8% reported a decrease in income in the last 12 months. Clients' most common explanation for income improvement was increased sales of existing products and services. Conversely, the most common explanation for a decrease in income was decreased sales of existing products and services.

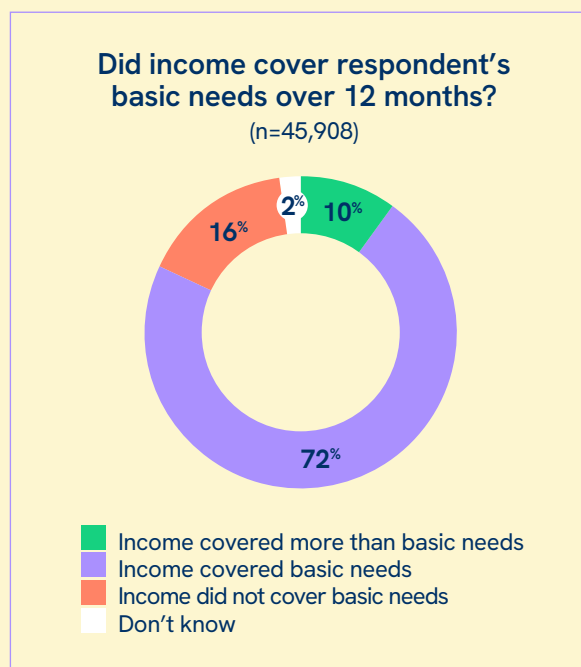
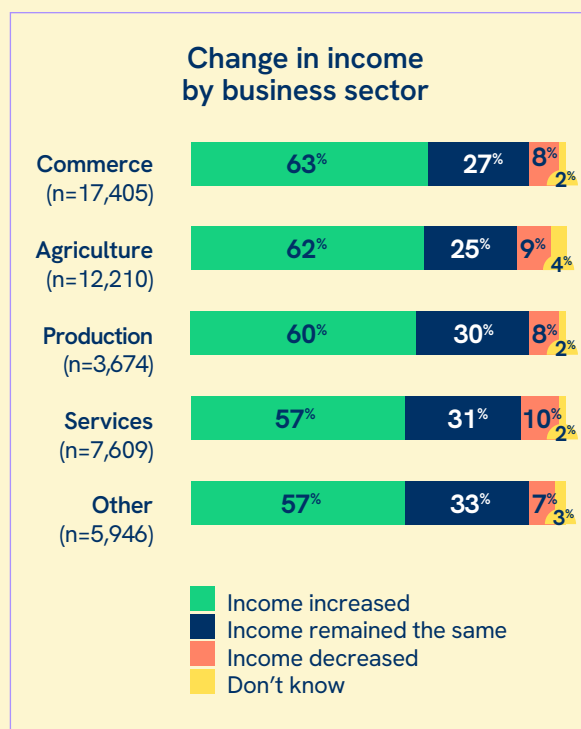
Out of 45,908 respondents who provided information about the level of sufficiency of their income, 82% said their income had been either enough or more than enough to meet their basic needs over 12 months.

Income improvement was most common for respondents working in commerce, agriculture and non-agricultural production.

46,844 respondents reported both their main economic sector and their perception of income change over the 12 months. For all economic sectors, over 50% of respondents stated that their income had increased.

- The highest percentages of respondents who said their income had increased were mainly active in commerce (63%), agriculture (62%) and non-agricultural production (60%).
- By comparison, a relatively lower proportion of respondents reported income increase from the services sector (57%) and among those who indicated they worked mainly in another sector (57%).

See the report appendix for a full definition of each economic sector.





7. Climate change

A substantial proportion of clients had experienced their income disrupted by an extreme weather event.

Among respondents who provided information on the impact of extreme weather on their income, 38% said their income had been disrupted by an extreme weather event in the last 12 months.

By region, more respondents reported disruption of their income due to extreme weather in Asia (44%) compared to Africa (37%), Central America & the Caribbean (34%) and South America (29%).

These regional results, however, are not necessarily fully representative of the regions. Disaggregated results within regions showed notable differences among FSPs and even among different branches of the same FSP.

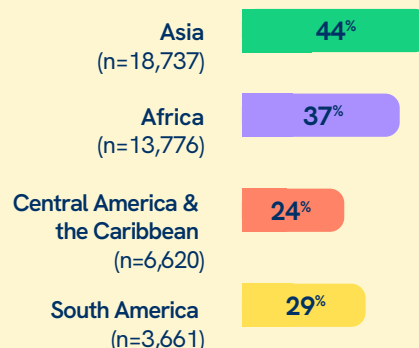
A higher proportion of female respondents had experienced income disruption due to extreme weather (39%) compared to male respondents (35%).

Extreme weather was related to a loss of income.

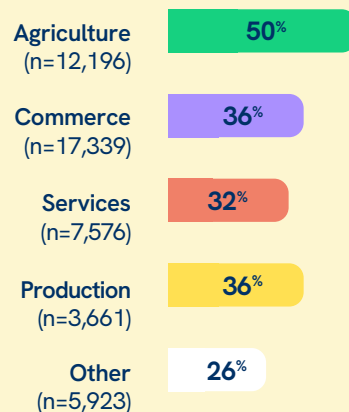
Deeper statistical analysis of responses from 30 partners' clients was undertaken to test a potential relationship between extreme weather and a decrease in income.

This analysis revealed that, for the majority of 20 partners (67% of those tested), respondents who had experienced extreme weather over the 12 months were more likely to report a decrease in income, compared to respondents who had not experienced extreme weather. This statistically significant relationship was proven among 50% or more of the partners from each region whose results were analysed.

By region, perception of extreme weather effect on income



By business sector, perception of extreme weather effect on income



8. Business development

48,036 respondents indicated their source of income over the last 12 months. The majority indicated some form of entrepreneurial activity. 62% said they were an entrepreneur with no additional form of income, and 11% said they combined entrepreneurship with salaried employment.

The majority of business owners had improved their income over the 12 months.

Of 35,066 respondents who indicated they had a business, 63% said their income had improved over the 12 months; 26% said their income had remained the same; and 9% said their income had decreased. 2% did not know whether or how their income had changed.

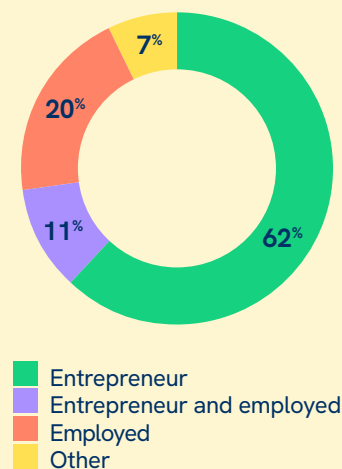
Business owners had expanded their business in different ways:

- 54% of business owner respondents said they had added a new product or service to their business.
- 29% had invested in new equipment or machinery for their business.
- 12% had employed someone new in their business.
- 41% said their business sales had increased.

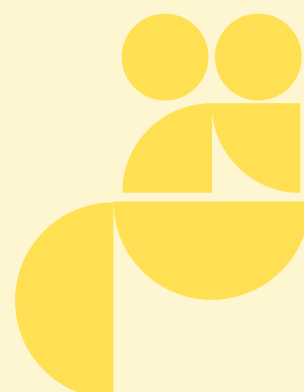
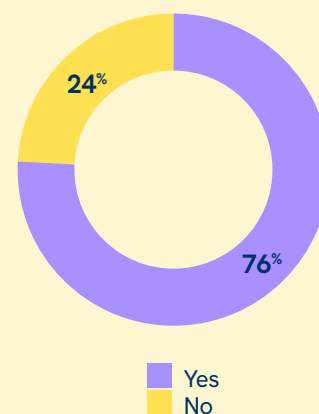
Most respondents used the internet or a smartphone to support their economic activities.

Out of 31,138 respondents who answered about their use of the internet or a smartphone, 76% said they had used the internet or their smartphone to support their economic activities over the 12 months. A higher proportion of respondents from partners in Central America & the Caribbean (83%) and South America (80%) used the internet or a smartphone to support their economic activities compared to clients in Africa (75%) and Asia (71%).

Respondents source of income
(n=48,036)



Use of smartphone / internet
to support business activity
over 12 months
(n=30,820)



9. Housing and basic facilities (including internet/smartphone access)

Fewer than half of respondents had improved their home or their toilet and sanitation facilities over the 12 months.

Among 46,764 respondents who indicated changes to their home over the past 12 months, 45% confirmed that they had improved or repaired their home (roof, walls or flooring).

Home repairs were more common among respondents from Central America & the Caribbean (49%) compared to respondents from Asia (45%), South America (41%) and Africa (41%).

6,584 respondents gave information on whether they had invested to improve their toilet and sanitation facilities over the 12 months, with 40% confirming they had invested to improve these facilities.

By region, improvements in toilet and sanitation facilities were more common among respondents from Asia (44%) compared to Africa (42%), Central America & the Caribbean (33%) and South America (25%).

Access to basic facilities had remained stable for respondents over the 12 months.

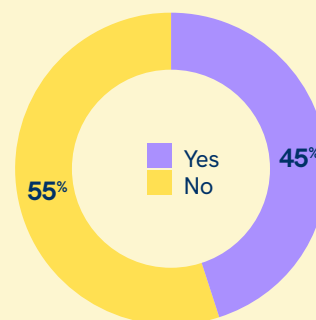
44,050 respondents gave information on changes in their access to basic facilities such as electricity and cooking facilities. Respondents generally reported positive changes in their access to such facilities, with just 5% reporting that their access had diminished over the 12 months.

Among 44,448 respondents, 80% indicated that they owned a smartphone that can connect to the internet and to applications. Of 44,428 respondents who indicated their main way of accessing the internet, 50% said they accessed the internet mainly through their smartphone.

18% of respondents indicated that they had had no access to the internet over the 12 months. The proportion of respondents without internet access was relatively higher among respondents in Africa (28%) compared to Asia (15%), Central America & the Caribbean (12%) and South America (5%).

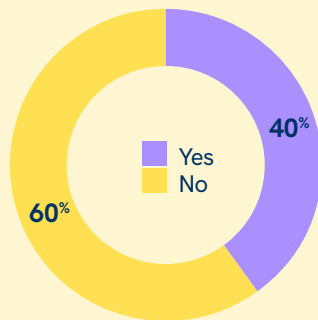
Did respondents repair or improve their home (roof, wall, floor) over 12 months?

(n=46,764)



Did respondents improve
toilet or sanitation facilities
over 12 months?

(n=46,584)



Respondents who had increased their income were more likely to improve their home.

Deeper statistical analysis revealed that for 27 of 30 partners whose results were analysed (90%), respondents who had increased their income were more likely to improve their living conditions, compared to respondents who did not report an income increase over the 12 months. Among the living condition improvements that were tested were improvements in the respondent's home (roof, wall, floor materials), improvements in their toilet and sanitation facilities, and improvements in their basic facilities (such as electricity, cooking facilities and internet access).



LIBRERIA Y VARIEDADES

Se forran Libros,
Cuadernos y
libretas

KARLITA

¡COMPRALO AQUÍ!
RECIBIR MÁS, SIN PAGAR DE MÁS

Pritt
BAJO EL MAR
Se forran Cuadernos y libretas

Despegá con
Datos Ilimitados

DATOS ILIMITADOS
2 DÍAS
\$2

DATOS ILIMITADOS
4 DÍAS
\$3

DATOS ILIMITADOS
7 DÍAS
\$5

Despegá con los
planes #ConTodoUSA
y usalos en

5 GB
18 días
por \$12

25 GB
31 días
por \$18

97% ingredientes naturales
GRAN RIFA DE UN
VENTILADOR DE PEDESTAL
POR LA COMPRA DE \$5.00
DOLARES O MAS EN
LIBRERIA Y VARIEDADES
KARLITA, PARTICIPA EN LA
RIFA EL DIA MIÉRCOLES 14
DE FEBRERO DE 2024.
(No aplica en recargas
telefónicas)



10. Health capacity and children's education

Most respondents had improved their ability to cope with health needs over the 12 months.

46,185 respondents provided information about changes in their ability to cope with health needs and emergencies over the last 12 months. Of this group, 53% reported an increase in their ability to cope with health needs and emergencies.

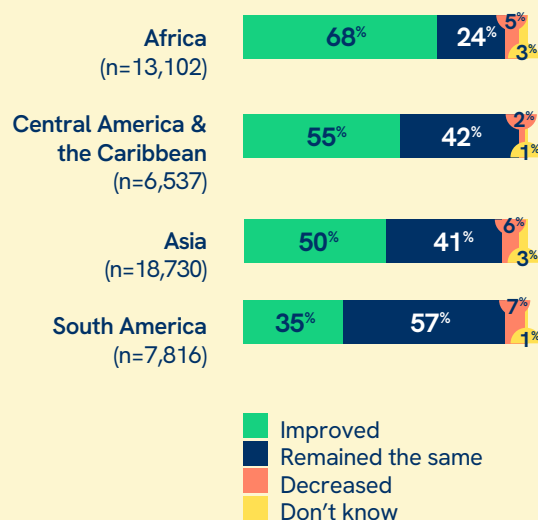
A higher proportion of respondents from Africa reported an increase in ability to cope with health needs and emergencies (68%), compared to respondents from Central America & the Caribbean (55%), Asia (50%) and South America (35%).

Those who reported a decrease in their ability to cope with health needs most often attributed this to lack of funds.

Most respondents caring for school-age children said their children attended school regularly.

28,489 respondents (59% of the total survey sample of 48,137) said they had responsibility for school-age children. Of these respondents, 85% indicated that their children had attended school regularly over the last 12 months, while 4% indicated their children had not attended regularly, and 11% did not respond to the question. The main reason given by respondents with children not attending school regularly was a lack of money for school fees or related costs.

By region, change in respondent's ability to cope with health needs and emergencies



11. Actioning the data

After supporting participating partners in collecting Client Self-Perception Survey information, Oikocredit works with each partner to identify key recommendations for action in line with their organisational strategy and research objectives.

Each year, partners take action based on what the survey data for their clients tells them. Action may include modifications to product design and delivery, making service improvements, strengthening non-financial services, and establishing strategic indicators and baselines. We encourage readers to review previous Client Self-Perception Survey reports for a comprehensive overview of these actions.

This section builds on previous accounts by highlighting deeper initiatives that partners have developed during 2024 using insights from the survey. Many of these partner initiatives have received additional support from Oikocredit.

Partners have used the 2024 survey information to address extreme weather challenges.

In collaboration with Cerise+SPTF, a number of our programme partners – three in Africa, six in Asia, four in Central America & the Caribbean, and one in South America – have participated in an Oikocredit-supported training series on environmental performance management (each series counted 4 webinar sessions and ‘homework’ for the partners). As an outcome of this training based on the Dimension 7 of the Cerise+SPTF Universal Standards, each participating organisation has developed its own environmental action plan based on relevant data, including information from the survey. For instance, information on the climate events that clients have experienced, the perceived frequency of such events and the environmental support clients have requested.

Survey insights have also supported partners in providing sector-specific interventions in response to extreme weather. For example, a partner in Indonesia recognised through the survey a demand from agricultural clients for water pump facilities. With additional support from Oikocredit, this partner is now conducting feasibility testing for a financial product to provide clients with the means to purchase water pumps for productive purposes.

Oikocredit has also supported a partner in Bolivia with the purchase of water and temperature readers. This organisation is now combining local weather readings with survey information on their clients’ perception of extreme weather to offer advice to agriculture clients on best practices through a digital application.

For a partner in Kenya, the survey information has informed its development of social projects in two coastal counties where many clients reported experience of drought. With Oikocredit’s support, this organisation is promoting greater water security for the affected communities by establishing 16 new water tank facilities and constructing 4 new boreholes.

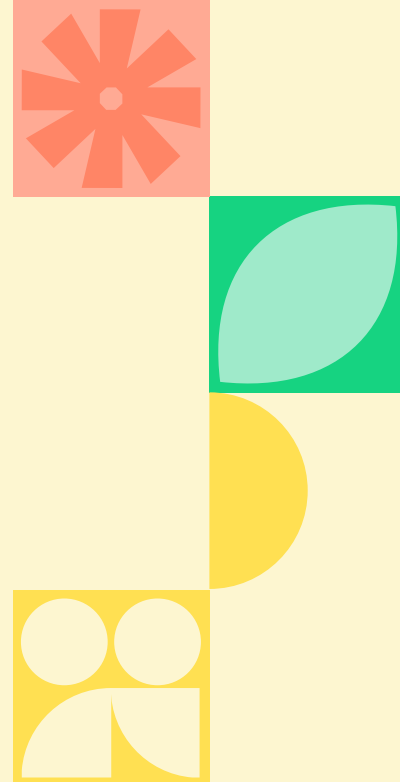
Several survey partners, including in Kenya, Nigeria and the Philippines, have responded to clients’ survey requests for environmental training. These trainings are often focussed on helping clients to remain economically active when extreme weather events occur. The training also provides information on agencies that can signal early warning to clients for expected extreme weather events. Partners in Nigeria and the Philippines are collaborating with local government units to deliver the training. Others, as in Kenya, are training their own staff (‘training of trainers’) to deliver client training. These partners aim to embed the training as a regular non-financial service available to their clients.

Partners have used the 2024 survey information to address non-weather challenges.

Partner actions resulting from the survey are not limited to the issue of extreme weather. In response to common client requests captured by the survey, partners in Bolivia, Brazil and Zambia are using the training of trainers approach to deliver financial education and digital literacy training to their clients. Moreover, based on frequent requests for shorter waiting times between loan approvals and disbursements, partners in Bolivia, Brazil and El Salvador are designing a fully digital loan application process for clients to reduce client waiting times.

As in previous years, outcomes from the Client Self-Perception Survey provide partners with key indicators to help them assess their mission and vision delivery. Several partners, including in Cambodia, Colombia, Guatemala, Indonesia, Kenya and Nicaragua, have identified performance indicators and targets using the survey information.

Survey insights have also highlighted opportunities for partners to establish new partnerships where collaboration promises to enhance their service delivery to clients. For example, based on survey information on clients' wishes for support to improve their toilet or sanitation facilities, partners in Brazil and Cambodia are exploring formal partnerships with a non-profit organisation to develop action plans aligned to their clients' needs and their organisational capacity.



12. Further innovation

Resilience study

Oikocredit's and our partners' goal is to enable lower-income individuals, households and communities to increase their resilience. To do this, we consider clients' and communities' economic, social, cultural and geographical circumstances. As part of our client survey this year, we also analysed one participating partner's client survey data, together with internal system data, and explored how this specific partner's products and services have influenced their clients' resilience in terms of their ability to cope with health needs and emergencies and to meet financial challenges.

Our survey covered 18 branches of this particular partner in El Salvador. In terms of demographic characteristics, this partner's respondents had a mean age of 41 years and a standard deviation of around 11 years. The average size of household of the respondents was 4.23 people. Women accounted for 80% of respondents. Most respondents were unmarried (62%) and lived in urban areas (57%). 61% of the clients surveyed reported having completed secondary education, while a further 26% had completed only primary studies.

Our analysis revealed that not all the partner's products and services have had the same impact on its clients' ability to meet their needs and cope with emergencies and challenges. Female clients and those living in rural areas show more vulnerability than male clients and those living in urban areas. Overall, we found that having savings and assets played a crucial role in improving respondents' ability to cope with financial challenges.

This analysis of one partner in the survey showed that the impact of individual loans is positive and statistically significant (meaning there is strong evidence of a real effect). We found that an individual loan increased clients' household consumption expenditure by an average of 15.3%, and this correlated with households' greater ability to meet their health needs and cope with emergencies and financial challenges.



Renewable energy partner

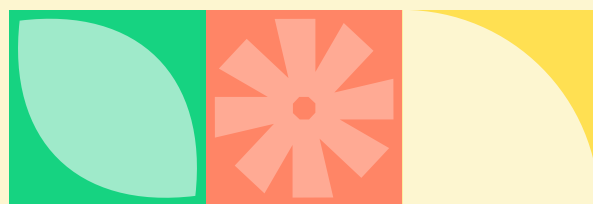
Renewable energy was a new sector explored by the Client Self-Perception Survey in 2024 with one partner. This expansion involved incorporating new questions and research approaches, such as on household energy usage, while maintaining the programme's core methodology. This partner specialises in solar energy by providing lower-income rural communities with affordable and reliable electricity through solar-photovoltaic-powered mini-grids.

This partner, with Oikocredit support, gathered information on its clients' perceptions of its renewable energy products and services. A total of 206 clients participated in the survey across four districts in Benin.



Key findings from the analysis: (1) Households that increased their electricity usage reported that their children spent less time trying to study in the dark (e.g. using candlelight or a kerosene lantern). (2) Respondents who already had access to solar electricity when they became a client of the partner were more likely to increase their energy consumption compared to those accessing electricity for the first time. (3) Business owners who benefitted from electricity access via the partner were more likely to experience an increase in weekly income compared to those who did not own a business.

These insights underscore the transformative impact of renewable energy access, not only in economic terms but also in improving quality of life and educational opportunities.



13. Appendix

This appendix provides additional detail on the survey data used as the basis for this report.

Hypothesis testing

Oikocredit conducted hypothesis testing to determine whether the evidence supports their narrative, to avoid false claims and to provide a robust framework for decision-making based on data instead of personal opinions. Oikocredit adopted an econometric approach based on multinomial analysis models. This is a commonly used multivariable method of data analysis in health and social sciences research including in perception analysis. This tool can be applied to analyse the data of cross-sectional, case-control or cohort studies. Since most outcome variables are categorical variables with more than two levels, and due to the choice to provide more insights about clients' perceptions, Oikocredit's statistical approach is based on multinomial logistic regression. Oikocredit computed the marginal effects when possible and interpreted them in terms of the average size effect of the independent variable of interest on the outcome variable.

Regarding the independent variables, and depending on the hypothesis being tested, Oikocredit considered a certain number of covariates (variable factors) including age, gender, household size, education, place of residence, main business activity, number of income earners in the household, and loan products. Since the multinomial logistic regression does not make any assumptions concerning the distribution of the predictor variables, Oikocredit dealt with the multicollinearity problem (which is a frequent issue in such analysis) by ensuring robust standard errors of coefficient.

To confirm Oikocredit's narrative, five hypotheses were tested on the individual data sets of participating partners. Table 1 summarises how many partners, from the selected group of partners for each region, proved each hypothesis to be positive and statistically significant. This table includes only those partners whose data was tested among the participating partners.

Table 1.

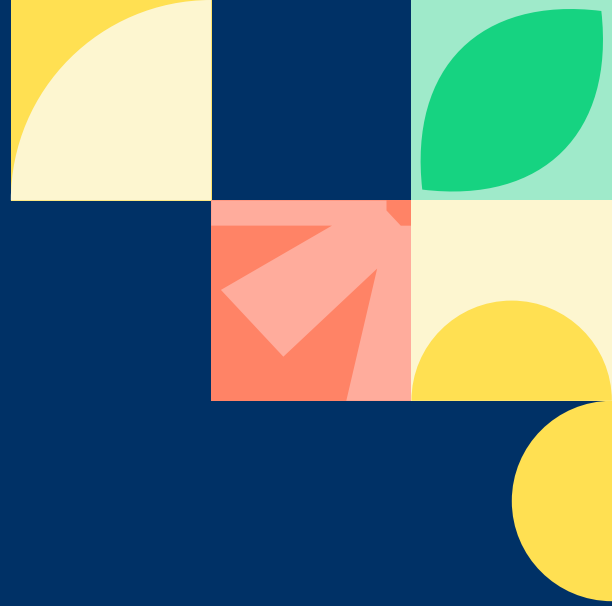
Hypothesis	Per hypothesis, number of partners tested that showed a positive and statistically significant result				
	Overall (n=30)	Africa (n=6)	Asia (n=9)	Central America & the Caribbean (n=6)	South America (n=9)
1) Clients without savings were more likely to say their family had a decreased ability to meet health and medical needs and emergencies over the 12 months compared to clients with savings	13	5	4	1	3
2) Clients whose savings had decreased over 12 months were more likely to report their households as being less able than before to cover health and medical needs and emergencies	9	3	2	3	1
3) Clients who said their income had been disrupted by extreme weather were more likely to say their income had decreased	20	4	8	3	5
4) There is a positive correlation between respondents who had increased their income and those who had improved their living conditions (housing, toilet, facilities, internet).	27	5	9	5	8

Table 2. Responses by region and country

Region	Country	Number of respondents per country	Number of respondents per region
Africa	Uganda	6,227	14,145
	Kenya	3,238	
	Nigeria	2,810	
	Ivory Coast	951	
	Zambia	375	
	Sierra Leone	338	
	Benin	206	
Asia	Indonesia	10,353	18,997
	Philippines	4,406	
	India	2,209	
	Cambodia	2,029	
Central America & the Caribbean	El Salvador	2,126	6,725
	Nicaragua	1,604	
	Honduras	1,578	
	Guatemala	1,417	
South America	Bolivia	4,835	8,270
	Brazil	1,596	
	Ecuador	1,458	
	Colombia	381	

Table 3. Definitions of main economic sectors

Commerce	The purchase and sale of goods with profit motive, usually for resale.
Services	Involves the provision of services to other businesses and the general population. Occupations associated with the services sector include working as a sales assistant in a shop or as a waiter in a café or restaurant; taxi or truck driver; hairdresser; tailor; and tourist guide. Service activities may sometimes overlap with commerce activities.
Agriculture	Involves activities engaged in growing crops, raising animals, and harvesting fish and other animals on a farm or ranch or from their natural habitat.
Production	Involves the aggregating, packing, purifying or processing of raw materials into new commodities or goods with value added. The final products can serve either as finished goods for sale to final customers or as intermediate goods used in the production process of other goods.
Other	‘Other’ represents any economic sector that respondents could not classify within one of the former groups of ‘Commerce’, ‘Services’, ‘Agriculture’ or ‘Production’.



Oikocredit's mission

Oikocredit challenges all to invest responsibly. It provides financial services and supports organisations to improve the quality of life of low-income people or communities in a sustainable way.

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