



Using Customer Insights to Drive Your Crisis Response: A Conversation with BRAC International

BRAC International (BI), a non-governmental organizational, operates in six countries and aims to provide a range of financial services responsibly to people at the bottom of the pyramid. BRAC has 647,219 active borrowers: 98% women and 57% rural. This summary is based on a SPTF webinar presentation. View the full webinar [here](#).

BI is collecting client data during the COVID crisis. What data is collected and from whom?

- BI conducted its own survey on microfinance clients in six countries during the period it had suspended operations to inform the best way to support them during and after the crisis—Myanmar, Uganda, Tanzania, Rwanda, Liberia, and Sierra Leone.
- The survey included a total of 37,546, with 95% of respondents being women and 35% of respondents living in rural areas.

Who collects the data and how?

- Data collection and entry were implemented within one week (11th-15th May), with the majority of the surveys focused on group loan clients who make up about 95% of clientele.
- Sample sizes and methods were decided based on the number of clients and capacity of staff.
- Phone interview conducted by either the Credit Officer or by a team formed at the field level.

What analysis is done?

- The analysis was focused on identifying the impact of COVID-19 on clients' households and businesses, assessing how the operation suspension has affected clients, and ensuring operation resumption activities are guided by data driven approach and considers specific clients' needs and preferences.

What are the insights and what actions have been taken?

- Over 90% of all respondents in African countries suffered some type of loss of income.
- Respondents whose household income had increased or at least remained the same included those in the agriculture sector. 46% or more of respondents said their income has gotten "much worse."
- 50% or more of respondents said "my client base has been reduced/closed my business."
- More than 50% of clients experienced challenges due to BRAC's suspension of operations (54% was the average, with a high of 94% for respondents from Liberia).
- 44% of clients are requesting for new loans and emergency loans.
- Respondents' preferred mode of repayment is the normal mode (group meeting), with at least 38% of respondents listing normal mode as their top choice and the BI average was 54%.
- BRAC's future actions include focusing on putting liquidity in clients' hands, continued sensitization on COVID-19 causes, prevention, social distancing measures, and accelerating and promoting digital channels responsibly.