

Using Customer Insights to Drive Your Crisis Response: A Conversation with UCEC-MK (Chad)

UCEC-MK provides both urban and rural populations with inclusive finance and non-financial services in order to contribute to the improvement of their living conditions while ensuring the sustainability of their network. This summary is based on a SPTF webinar presentation. View the full webinar [here](#).

UCEC-MK is collecting client data during the COVID crisis. What data is collected and from whom?

- Data collection began in March 2020, once the pandemic started affecting Chad.
- They are collecting data to better understand how the pandemic is affecting their clients and what UCEC-MK can do to help them rebuild.
- UCEC-MK has 98,025 members, and 14,631 active borrowers. They are actively surveying both clients and employees. Currently the organization has surveyed a total of 2,800 beneficiaries (distributed among 10 branches and 36 points of service).
- The provider also surveyed 168 employees using a similar survey to find out how employees are affected.

Who collects the data and how?

- Surveys are conducted by senior managers and credit agents, over the phone or in-person.

What analysis is done?

- UCEC-MK wants to understand the difficulties members are facing in paying back their loans and the impact the pandemic is having on their livelihoods, as well as what UCEC-MK can do to help ease the burden of the pandemic on their clients.
- The provider is also analyzing the emotional state of its customers as well as what actions they are taking to cope with the crisis.
- A significant portion of the portfolio is agriculture, so segmentation between rural and urban is an important part of the data analysis.

What are the insights and what actions have been taken?

- 80% of respondents claim that their financial situation has severely deteriorated 15% of those surveyed said that they have difficulties paying back their loans. 18% of respondents have stopped paying back their loans. => **UCEC-MK is evaluating each client individually to determine whether the client needs a loan rescheduled and/or a moratorium on interest payments. A new emergency loan product is in place to assist with restarting economic activity.**
- 10% of clients are requesting to withdraw their savings before the term is up (withdrawing a term deposit early) => **UCEC-MK encouraging clients not to panic and to keep their savings in place if possible, but the provider is also evaluating each client's request and allowing some to withdraw their savings early.**
- 4 out of 5 regions are experiencing food insecurity. About 91% of clients surveyed said that they have had to change their food habits, meaning that they are eating fewer meals than they would

on average => **UCEC-MK has created an emergency loan product that allows clients to borrow money in order to buy food and restart economic activity.**

- **10% of farmers do not have enough money for farming inputs.=> UCEC-MK is connecting their clients to partner organizations who supply seeds and other agricultural inputs.**
- **Related to all the challenges listed above, UCEC-MK is investing significant resources in business continuity planning and liquidity risk management assessment and planning.**