Client Voices:  
*Pakistan Qualitative Results*

Presented to:  

Date: May 6 2014
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As presented in the inception report, the core research questions for the Client Voices project to answer are:

*What do microfinance clients view as their most important worries and most negative experiences in dealing with providers? What attributes are most important to clients in determining a positive customer experience? And how do these priorities compare to assumptions the industry has made about what clients want?*
BFA and the Smart Campaign agreed that the objective of the qualitative research was to take an open-ended approach to identifying what clients define as good and bad experiences and treatment. We agreed to include in the sample current and former clients who have saved or borrowed with microfinance institutions (MFIs).

In the inception report, BFA identified the following specific objectives of each research tool:

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<th>Research tool</th>
<th>Objectives</th>
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<tr>
<td><strong>Focus group discussions</strong></td>
<td>To understand clients’ logic in what they view as good and bad treatment, and to rank this attributes using a variety of exercises.</td>
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<tr>
<td><strong>Individual in-depth interviews</strong></td>
<td>To gain a deep understanding of individual’s interactions with MFIs, and how that experience is informed by each individual’s circumstances. A secondary objective is to obtain details and financial information not appropriate for discussion in the group context, and to solicit the types of institutions clients interact with for the focus groups.</td>
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<td><strong>Photography exercise</strong></td>
<td>To understand clients’ views of good and bad treatment through images and metaphors, contextualized with information from individual interviews.</td>
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Finding 1: MFIs rank in the middle for treatment among institutions that clients interact with.

• MFIs generally ranked in the middle for treatment, faring better than government and police, but behind shopkeepers, savings groups, and relatives.

• Clients dislike that they are not able to build trusting relationships with MFIs to become long-term clients, as they can with other institutions.

• Indeed, the lack of flexibility in repayment when major shocks occur makes MFIs seem “inhuman” to clients.
Finding 2: Lack of disclosure and corruption emerge as important concerns in the rural groups.

- Clients are asked for bribes by hospital staff, police, and other actors, but financial services is not exempt from this practice.
- In rural groups in particular, lack of disclosure and corruption emerge as important concerns. Since these findings reflect a very small sample, a possible urban/rural divide will be explored more in the quantitative research. In rural groups and individual interviews:
  - Some clients were not clear on the loan terms and charges due to lack of disclosure.
  - While lack of transparency and disclosure emerged as issues, it is difficult to know if and when clients may have misunderstood the terms due to illiteracy or other traits.
Finding 3: Service quality most salient for clients.

• Relating our findings to the Consumer Protection Principles, “Fair and respectful treatment of clients” resonates most with Pakistani client priorities represented in this sample.

• Clients know what being treated badly feels like; it is harder for them to recognize when their formal consumer rights, which are quite complicated, have been violated.
Finding 4: Client ability to identify and take action and to self-protect are limited by lack of experience, and by being ignored when they complain in other contexts.

- Clients report that when they try to fix problems in their lives they are ignored or met with indifference. It is logical that this socialization would discourage complaints.
- For example, although rural borrowers did not like that group leaders were taking a commission, they were not sure how this should work: group leaders did not differentiate between themselves and the MFIs.
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Open-ended methods allowed us to triangulate harms from several angles.

**FOCUS GROUP DISCUSSIONS:**
- **Institutional ranking** helped contextualize experiences within the broader institutional relationships in people’s lives. We identified attributes of good and bad experiences generally, which helped to discuss experiences with microfinance specifically.
- **Role playing** techniques allowed respondents to act out negative experiences while providing them the chance to provide a positive or ideal alternative.

**INDIVIDUAL INTERVIEWS:**
Individual interviews complemented focus group discussions by allowing for deeper discussions into respondents’ financial lives and economic situation.

**PHOTOGRAPHY:**
Individual interview respondents participated in a photography exercise through which they were encouraged to take photos which symbolized good or bad experienced with microfinance.
Research locations

- Research was conducted in three areas: two in the Punjab province (urban Lahore and rural Sheikhapura) and one in the Sindh province (urban Karachi).
- Lahore and Karachi were selected due to their high concentrations of MFI clients.
- Given time constraints, a rural site close to Lahore, in the Sheikhapura district, was selected to explore rural themes.

<table>
<thead>
<tr>
<th>Location</th>
<th>Focus Groups</th>
<th>Individual Interviews</th>
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<tr>
<td>Lahore</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Rural Sheikhapura</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Karachi</td>
<td>3</td>
<td>4</td>
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Identifying & ranking institutions

• FGDs began with a conversation to identify influential institutions in respondents’ lives. Institutions that are visited most often by respondents, such as schools and shops, were usually mentioned earlier in the discussion.

• This was followed by a ranking of these institutions based on good or bad experience and treatment from best to worst.

• As respondents debated amongst themselves, we noted down attributes associated with good or bad experiences and their relative rankings.

The following institutions or groups emerged as most influential in respondents’ lives (in no particular order):
• Clinics & hospitals (public and private)
• Schools (public and private)
• Shops
• Informal savings groups
• Government services (electricity, water)
• MFIs
• Police
• Moneylenders
• Borrowing from family and friends
• Among institutions, a clear distinction between private and public providers (schools or clinics) emerged, with private institutions ranked higher.

• Generally, MFIs fell towards the middle of the rankings in terms of experience. Clinics, shops, and schools were rated better, while police and government fell towards the end.

• Savings groups and MFIs tended to alternate ranking positions. When MFIs were ranked lower, it was usually due to interest and fees.
Schools, relatives and shopkeepers rank highly, with police and government at the bottom, providing the worst experience.

<table>
<thead>
<tr>
<th>Ranking #1 Lahore, women, former users</th>
<th>Ranking #2 Sheikhapura</th>
<th>Ranking #3 Karachi, men former users</th>
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</thead>
<tbody>
<tr>
<td>1. School</td>
<td>1. Rotating Savings and Credit Association (ROSCA)</td>
<td></td>
</tr>
<tr>
<td>2. Clinic</td>
<td>2. School</td>
<td></td>
</tr>
<tr>
<td>4. Relatives</td>
<td>4. MFIs</td>
<td></td>
</tr>
<tr>
<td>5. Interest based loans (MFIs)</td>
<td>5. Clinic</td>
<td></td>
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</tbody>
</table>
Lack of flexibility and insults are the most common harms associated with all institutions.

- The table below note the number of FGD groups that mentioned a specific good or bad attribute associated with any institution (see previous slide). Of the 9 FGDs, 5 were with male groups, 5 were with former clients, and 7 were with urban respondents.

<table>
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<th>Focus Group Discussions</th>
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<tr>
<td><strong>Good attributes</strong></td>
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<tr>
<td>Respect</td>
</tr>
<tr>
<td>Current</td>
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<tr>
<td>Former</td>
</tr>
<tr>
<td>Rural</td>
</tr>
<tr>
<td>Urban</td>
</tr>
<tr>
<td>Male</td>
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<tr>
<td>Female</td>
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</table>

| **Bad attributes** |
| Insults | Being shamed | Lack of flexibility | Lack of disclosure | Taking advantage of need | Lack of empathy |
| Current | ALL | 3/4 | ALL | 1/4 | 2/4 | 3/4 |
| Former | 4/5 | 4/5 | ALL | 4/5 | 3/5 | 3/5 |
| Rural | 1/2 | 1/2 | 1/2 | 1/2 | 1/2 | ALL |
| Urban | ALL | 6/7 | 6/7 | 4/7 | 4/7 | 4/7 |
| Male | ALL | ALL | ALL | 3/4 | 3/4 | 2/4 |
| Female | 3/5 | 3/5 | 4/5 | 1/5 | 2/5 | 4/5 |
Most important negative attributes associated with all institutions*.

- Inflexibility
- Insults
- Shame
- Lack of empathy
- Corruption and bribes
- “Majboori” taking advantage of poverty and desperation
- Lack of transparency in charges
- No privacy in group lending

* Attributes mentioned by the most number of groups appear first.
Inflexibility: Clients feel there is no leeway in repayment, even in the case of death in the family.

“My younger sister’s husband died. We told [the loan officer] it’s her mourning period, and she can’t come. Then she said if she will not come, then we will not give another loan. It’s inhuman.” - Female, Karachi, FGD

“When my 22 year old daughter died. A man came to take the installment. He started screaming, ‘I don’t care, I want the installment. I want it right now....I said, ‘Do whatever you will, bring Musharraf to my house I don’t care!’” - Female, Karachi, FGD

“My son was suffering from cancer. He died. They did not leave. They said they just want their money. They insulted me so much. They did not even understand that one brother of five sisters had died—everyone depended on him! They had no sympathies. Then what’s the use of this bank? They take money from us and on the top of that they insult us so badly.” - Male, Karachi, FGD

“[The MFI] offered me again to take loan but I didn’t agree...I told them that just for being late once they have insulted me a lot.” – Male, Lahore, FGD
Shame is particularly hurtful to clients in Pakistan, and has different manifestations.

**Related to reputation**

- “Our record and reputation will be maligned [if someone else in the group is bad].” – Female FGD, Lahore (Former clients)

**Related to privacy**

- “They will make enquiries about us from the neighborhood. Everyone will get to know you are taking a loan from the bank.” – Female FGD, Karachi (former)

**Public shaming or dishonor**

- One male FGD group of former users was most upset by the dishonor that MFI workers brought upon them when they chastised them in front of their neighbors.
Group lending, the shame it causes and the accompanying inability to preserve one’s reputation, is almost universally unpopular in the sample.

“[With the MFIs] you have to be insulted in front of so many people. The whole world will get to know you have taken a loan. You cannot take the loan individually. It is always in groups. This kind of system should be abolished.”  
Female FGD, Karachi (Former Clients)

“It should be just between the bank and us. No one else should get to know.” Female FGD, Karachi (Current Clients)

“Suppose [one group member] is not able to come to pay her installment. She gave me her money. When they come to take the money I will give them my money and her money. They will say that this person took money from me that’s why I am paying for her. They will not believe me. They will say why isn’t she paying herself.”

M: What difference does that make?
“They will not give her loan next time. That will also spoil my reliability, they will say that I am also involved.
Lack of flexibility in group meetings.” - Woman, Karachi

“One bad member ruins the reputation of other member as well.” - Male FGD, Lahore (Former Clients)
Shame and embarrassment can ruin a positive borrowing experience.

"This reminds of the all bad things I faced, when I got this checkbook and loan, I was so confident and happy that I would do something by myself. But then it became burden on me. The bank people caused a scene, which was the worst experience...I was so tense from the blackmailing from that bank and [wondering] what will happen next. It would be so embarrassing if someone from the bank would come into my house for the collection of the installment." - Female former user, Karachi
Clients feel MFIs are lacking the empathy and humanity, qualities they do find in other organizations like shop owners and schools.

“The lady was very ill and she had taken loan. She had wanted the loan for some ailments or to improve her house...But at the time of returning...it was very difficult for her to pay back the loan...[the MFI] can answer to Allah [for their lack of empathy]” – Female current user, Sheikhapura

“When [MFI staff] did not understanding her problem, it was inhuman. I felt, where the humanity in humans is nowadays?”

....

“It seems as if money is everything, humans don’t matter.”

-Women current clients, Karachi
Charging interest is an important issue in Pakistan, but digging deeper we see that other issues as more important to clients.

- Most respondents had **negative associations with interest** or extra fees for religious reasons.

- Akhuwat, an Islamic **non-interest charging MFI** had the best reputation among MFIs, mostly due to the interest factor.

- However, while interest was mentioned often, other attributes seemed to bother respondents more, like lack of compassion or respect.
<table>
<thead>
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<th>Attribute</th>
<th>Description</th>
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<td>Respect</td>
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<tr>
<td>Compassion and empathy</td>
<td></td>
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<tr>
<td>Morality (including sensitivity to interest)</td>
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<tr>
<td>Politeness</td>
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<tr>
<td>Building a relationship as a long-term customer and client</td>
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<tr>
<td>“Insaaniyat” Humanity</td>
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<tr>
<td>Timeliness, efficiency</td>
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<tr>
<td>Dignity despite poverty</td>
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* Attributes mentioned by the most number of groups appear first.
Respect is the main differentiator between good and bad experiences.

“When we go to such organizations to take loans, some people give you respect...but a few behave very badly, as if we are beggars. They should not behave like this. All people should be given respect.” – Female, Lahore

Good experience: “He speaks to me in a decent manner”

Explanation: This is the shop where we buy things from.. With [the shopkeeper] I feel great. Even when I see him I feel really happy. Obviously there is no one I have apart from my family. He always talks to me in a very decent manner. He never refuses to sell me anything from the shop. It is definitely a good experience.

- Male former borrower, Karachi
But clients do recognize the transformative power of credit. MFIs that respect clients, treat them with dignity, will capture clients’ hearts.

Respondent: “I had this machine, and because I had it, I took a loan... I tried to lift myself up a little...I can do wonders with this machine. By stitching and trying new things. It’s all a matter of my hands...I am really happy with my talent.”

“Sometime I used to make my payment late and the days of installment would come near [and I didn’t have money]...I was sad sometimes, but then I would lighten up by thinking that [the MFI] helped us in the darkest of days. If they weren’t there at that time, we would have been stuck.” – Man, current client, urban Karachi
And microfinance was valued over other options when privacy was respected.

The following photo symbolized a good experience for a female, rural respondent.

“It’s a very good experience for us that we didn’t borrow the money from anywhere else...If we seek help from relatives the news is spread throughout the entire family which doesn’t look good. But this is an institution which helps in such a way that news is not spread anywhere. We have a private relationship with them, and they give respect us after taking loan.”
Clients like “Faisal” of Karachi have had good experience with MFIs. Faisal has grown his business and graduated from MFI borrowing.

**About Faisal:**
- 33 or 34, literate, married with 4 children.
- Faisal’s wife is a member of a savings committee, and they borrow from relatives in times of emergency.

*How confident are you feeling today?*
- A lot. Because I have a job, I am a supervisor and I also have a garments business.

*How safe do you feel in your area?*
- It is a really peaceful area by the grace of Allah.

**Financial profile:**
- Faisal is on his 8th microfinance loan. He has borrowed from 3 different MFIs over the past 6 years, but 5-6 of the loans have been from only 1 (his current MFI).
- Faisal appreciates that the MFIs treat him as a long-term client. If he pays a couple of days late, the MFIs were flexible, he says, since they know he is a good customer, and sometimes pays early when he can.
- He does not plan to borrow again—he feels that the loans amounts are insufficient to meet his business expansion needs.
Requests for good treatment weren’t unreasonable in role playing activity.

• During role playing, respondents were invited to act out positive, negative, and ideal alternative experiences.
• All groups cited either disrespectful treatment when paying a late loan installment or intrusive questioning during the loan application process as negative experiences (only female groups were asked to role play due to cultural sensitivity).

Excerpt from skit:

Actress as borrower: Give me two extra days.
Actress as loan officer: No matter what I will take the installment from you.
Actress as borrower: Give me two days. I don’t have money right now. I will let you know after arranging the money.
Actress as borrower: I cannot give you time but I can talk to the manager. If he is able to give you more time only then can I give you more time. Let me talk to him and let you know.”
- Female FGD, Lahore (Former Clients)

• Ideal experiences were quite reasonable, and reflected the client’s desire for more flexibility and the ability to be heard.
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Lack of disclosure and corruption emerge as important concerns in the rural groups.

Lack of disclosure, lack of understanding, and corruption related to MFIs came up more often in rural Sheikhapura than in urban Lahore and Karachi:

- **Transparency:** Borrowers were not told that they would be charged extra (interest), or were not told the exact amount.

- **Disclosure:** Clients were not told about late fees (all the rural MFIs there charge fees ranging from 200 to 500 rupees for late installments, sometimes compounding) until they were fined.

- **Corruption:** There were also stories about group leaders cheating them (and asking for bribes) and being the only connection they had with the MFIs.
Clients expressed confusion and misunderstanding of loan terms.

**Woman, current client, Lahore:**

Q: Did they inform you about the fees?
A: No, they didn’t discuss anything. We asked for an amount more than 20,000 but they refused to give it, they said you will only get 20,000 rupees. But later they charged extra money on it.

Q: Is it written on any paper, or they just say it verbally?
A: There is no such paper for it.

**Woman, current clients, Sheikhpura:**

A: When I was in need I went to take a loan. Then they started taking money from us themselves.

Q: Was it clear to you that this would happen?
Q: What did they tell you?
A: This is a scheme for free [implying that the client would not pay “extra” or “interest”].
And group leaders abuse their power.

**Former male client:**

A The group leader finalizes everything and takes your money.

Q *Do you trust him?*

A Yes, but the group leader has all the copies and papers. But he doesn’t give it to us or show us what is there.

**Former female client:**

A The group leader over there asked for money to have some sweets, so he took 500 rupees from us.

Q *How did you feel?*

A I was shocked, as I went there to take a loan, but I have to give it [money to others]...[so they can buy] sweets.
Bribes from financial services providers are not surprising because clients are asked for bribes from other institutions.

Respondent: “Even the center head charges Rs. 600 ”...
Moderator: “Because she is visiting?”
R: “Because she [the center head] helps us in getting the loan.”... Rs.100 is for the stamp paper, and then she demands for Rs. 500 and assures you that she will help you in getting the loan.
M: “Is this a bribe or something else?”
R: “She says that I assure you that you will get the loan.”
M: “It’s sort of a bribe. And if you don’t give her the money, then...?”
R: “Then you can’t get the loan.”

- Men, former clients, Lahore
“Afreen” of Sheikhapura was not told that she would be charged on top of her loan principle.

About Afreen:
• 35, literate, married, with 6 children.

*How confident are you feeling today?*
• I am very confident, that is why I am looking after the affairs of my home.

*How worried are you today?*
• I am very worried because of the economic conditions nowadays--These days inflation is on rise, and my husband is the only one who earns income.

Financial profile:
• She has only borrowed from relatives, from her savings group, and from one MFI.
• Afreen has six installments left on the first loan from her current MFI. If she were in need of funds in the future, she would instead approach relatives or friends.
• Afreen was not informed of MFI fees prior to taking her loan. By not being transparent, she feels that the MFI was taking unfair advantage of her situation.
Compared with the complicated borrowing process, “Afreen” prefers the simplicity in investing in livestock.

Things are more beneficial if we don’t have to pay interest. From [this cow] we get the advantage of having milk and meat. We raise it and then when we sell it, we get money. [Our expenses have increased], but with animals, things are easier in our household: we get more money and food” – Woman former borrower, Sheikhapura
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Insults and rude behavior provoke strong reactions among clients.

“They don’t exactly abuse us, but the way they talk is ill mannered and offensive.” – Female, Lahore

“They behave very badly, their attitude is bad, and their behavior is rude.” – Man, Sheikhapura

“Before the client takes money from them, they are really nice and polite. Once you take the loan, they show their real face.” – Female, Karachi
Corruption and lack of disclosure did result in poor ranking of institutions, in addition to other attributes.

Q: “Why did you place [MFIs] below government services with respect to experiences?”
A: “It is at the bottom, because if a person takes 15,000Rs, the group leader takes 1,000Rs. We don’t know whether he works for them. When they give you the loan, they further deduct 2,000Rs.”

Male, former client, Sheikhapura

Q: “Why [are MFIs ranked higher than savings groups]?"

A: “When we become a part of [a savings group], we get the money after some time, when word travels that it is our turn. When we take money from an MFI, they give us the money instantly. We don’t have to wait.”

Woman, current client, Karachi
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Client ability to identify and take action and to self-protect is limited by lack of experience and not knowing how MFIs should work. But having been ignored when they complained in other contexts is another important reason clients feel they do not have a voice when using financial services.
In other spheres of life, clients’ complaints have fallen on deaf ears.

Government:

“The [police] don’t listen to us.”
“People don’t have any say in anything that’s why there is no justice.” – Men, current clients, Lahore

Schools:

“R: My neighbor couldn’t give the fees due to some problem at home. The teacher didn’t let her daughter sit in two exams, her final exams. Her mother was crying so much. She went to talk to the principal. She said I will let her sit for the exams if you pay the fees.” – Woman, former client, Karachi

Hospitals:

“They don’t listen to you. My daughter was in the hospital, she was suffering from pain. She asked me to call the doctor. Blood was supposed to be transfused. The nurse was busy talking on the phone and I am requesting her to bring the blood bottle. She is looking at us but she isn’t doing anything. When I asked her again, she says that this is not their job call the doctor. When I went to the doctor she said take this nurse with you I will come later. When I asked the caretaker she said, ‘Why do you come again and again and disturb us?’ The patient is suffering and she needs blood on time and no one listened to me. I cried so much that day.” – Woman, former client, Lahore
Clients feel they are ignored not because they don’t know where or how to complain, but because they are poor.

Respondent: “Everywhere in the hospital, it’s written “don’t give bribe to anyone, if anyone asks for it kindly complain” but who to complain to? Who has so much time?”
Moderator: “Do you know where you to need to make your complaint?”
R: “Somewhere downstairs. They don’t listen to you anyway.”
R: “They never give ear to you.” – Women, former clients, Lahore

“The doctor took 200rs fee and then on the top of that I had to give a bribe too. what’s the use of going to the hospital for the poor.” – Woman, former client, Lahore

“When we go to visit the schools we just say ‘yes’ to everything the teacher has to say because we are illiterate ourselves. We can’t talk [openly]... like we are talking here.” – Woman, former clients, Lahore
And when they do complain, respondents feel those in power do not take action.

**Moderator:** What about this picture?  
**Respondent:** It is a transformer.  
**M:** Why have you taken picture of a transformer?  
**R:** Because it is high up there and is not very stable.  
**M:** Hmm...  
**R:** Every two months is sparks and breaks, and harms people and shops in the entire area. Once it exploded and fell down!... We people in the locality have requested [the government] to solve the matter, but they tried to repair the transformer instead of installing a new one, and then again the incident happened. It causes damage to all of us.  
....  
**R:** These are resourceful people who took part in election as well, and still we have these problems! - Female current client, Lahore
The lack of respect and being ignored is acutely upsetting to clients.

Bad experience: Who are staff listening to?

“I captured this picture of an [MFI] staff member who has ear phones in his ears and is listening to songs rather than listening to the customers, which I really didn’t like. I didn’t like that people came to him to discuss or to get services, and this person was too busy in his [own world] and didn’t care about the customers sitting outside of his office.”

-Male, Sheikhapura, former client
Next steps for Client Voices in Pakistan.

• Develop quantitative survey to measure the incidence of harms.

• Decide together with the Smart Campaign and Advisory Councils how much service quality should be featured in the quantitative survey.

• Sample planned to be ~1,000 respondents, current and former borrowers. We will likely field the survey right after Ramadan.