

## **EXAMPLES OF SOCIAL VARIABLES FOR INCENTIVIZING EMPLOYEES**

Most variables are not purely “social” or “financial” in nature. In other words, most variables indicate something about client treatment and financial performance at the same time. All of the variables in the list below contain a social element, in that they incentivize the employee to devote attention to client progress and view clients as a longer-term investment.

- Portfolio at risk
- Product uptake (new accounts created, policies sold, etc.)
- Product dormancy (non-use of product without closing the product account)
- Renewal rate (for loans, insurance policies, etc.)
- Client exit/retention rate
- Loan amounts disbursed comply with credit policies on client debt levels
- Clients from target group
- Quantity/quality of new client training delivery
- Client satisfaction with/complaints against employee (based on client feedback)
- Client movement (“graduation”) from one product level to the next
- Savings frequency (frequency of savings deposits)
- Quantity/quality of non-financial services delivered (e.g., client education/training)
- Average time for insurance claims resolution

## **GUIDELINES FOR CASELOAD LIMITS**

Too-high case load targets will degrade service quality and may cause other problems such as staff attrition. The productivity levels below are suggested as a general guideline. Set benchmarks that are specific to your context and test them with staff.

### **Individual lending (loans per Loan Officer)**

- Green Zone (low risk to clients): below 200
- Yellow Zone (moderate risk to clients): 200-300
- Red Zone (high risk to clients): > 300

### **Solidarity group lending**

- Green Zone: below 350
- Yellow Zone: 350-500
- Red Zone: > 500