

YEHU MICROFINANCE SURVEYS CLIENTS ON WHICH MECHANISMS TO CREATE

When choosing the mechanisms your institution will use to resolve client complaints, consider asking clients how they would prefer to communicate with the institution. During **Yehu's (Kenya)** complaints mechanism review and redesign process, the FSP held four focus groups with existing clients, asking them to discuss their experience with the current mechanism and their preferences for new mechanisms.

The FSP found that clients were overwhelmingly dissatisfied with the current mechanism (verbal complaints passed from clients to center chiefs to loan officers) and suggested that the FSP introduce the following list of client complaints mechanisms:

- Introduce a customer service desk in the head office and at each branch, with a dedicated line/queue and staff.
- Provide clients with branch managers' and credit officers' cell phone numbers.
- Conduct regular client training—both during client orientation and regularly—on how to complain and what to expect in response from the FSP.
- Introduce open meetings between clients and management during which clients can raise issues.
- Schedule regular visits between customer service representatives and clients, particularly during center meetings.
- Schedule regular visits between branch managers and clients—visits to center meetings and a sample of individual client businesses.