

**From  
Outreach  
to Impact**

## Executive summary: key findings and recommendations

In 2021, Oikocredit initiated a digital survey project with five partner organisations in inclusive finance to find out what changes their clients have experienced over the past 12 months. The survey data reflects changes as perceived by end-borrowers and is therefore considered subjective, yet it is extremely relevant in providing a systematic way of listening to the voices of clients. The social data collected through the responses of more than 2,500 borrowers in Kenya, Peru, the Philippines and Uganda points to several conclusions and recommendations both for Oikocredit and for the participating financial service providers (FSPs). A multi-disciplinary team, led by the Oikocredit Social Performance & Innovation unit, compiled the surveys in cooperation with teams at the FSPs.

### Key findings

Key survey findings reflect that changes perceived by respondents have been heavily affected by the Covid-19 pandemic; for example, 62% of respondents said their income had decreased.

1. Clients active in agriculture and commerce were more resilient in relation to changes in income and savings, respectively, than clients in production and services.
2. Despite significant negative financial effects experienced by the clients surveyed, they said they had generally developed more harmonious relationships with their family or household and their ability to cope with emergencies had improved or stayed the same.
3. A positive perception of their income had a strong influence on decisions that clients made to expand their enterprise.

### Key recommendations for participating FSPs

1. A high number of respondents with a business expanded their business yet reported no increase in income (71%). Each FSP is recommended to investigate the challenges these business owners faced in generating income and to consider any action they can take to support their clients in turning this trend.
2. A significant number of respondents from each FSP said their household's ability to cover health needs and emergencies had decreased. FSPs are recommended to undertake a deeper dive into this area and to find solutions for building the resilience of these vulnerable clients.
3. A high number of respondents said their income had been negatively affected by a severe weather event in the last 12 months. FSPs are recommended to investigate further and to co-develop mitigation activities that include supporting their clients to manage this risk.

### Key recommendations for Oikocredit

1. Oikocredit should follow up with each FSP to uncover new business opportunities relating to business sectors that appear to be relatively more unstable based on the survey results.
2. Clients of one FSP in Peru perceived much more positive change to their savings in the last 12 months than clients of other FSPs. Oikocredit should investigate why these clients perceived more financial resilience and share strategic insights with other participating FSPs.
3. The survey has identified several baselines related to income, savings, business development and health that can be used to evaluate Oikocredit's own social performance.

**About the cover picture:**  
A family farm, the Philippines

### Client Self-Perception Survey 2021: From Outreach to Impact

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## 1. Introduction

In 2021, Oikocredit partnered with five financial service providers (FSPs) as part of the 'Outreach to Impact' project. In this project Oikocredit collected survey data directly from the clients of these FSPs. The goal was to discover how the clients have perceived the changes that have taken place in their lives over the past 12 months and, by doing so, to begin monitoring impact at client level.

This aggregate report combines the survey data from the five partners and presents the most actionable insights that were discovered by listening to the voices of clients – actionable both by Oikocredit and by the participating FSPs.

After outlining the screening methodology and the demographics of clients included in the survey, and briefly mentioning the impact of coronavirus on



survey outcomes, the report addresses the most significant insights relating to income, savings, business development, access to basic facilities and ability to cover health and medical needs. Following this is an evaluation of the early benefits of this first survey round, a summary and an appendix which gives more detail on the survey data.

## 2. Screening methodology

Oikocredit deliberately selected FSPs that were in search of a clear method for contacting clients via digital channels and tracking social changes. In this first survey round, the self-perception survey played an active part in accelerating the digital journey of the participating FSPs. For instance, FSPs deepened their knowledge of the best digital channels to use when communicating with their clients, and they also understood more about the digital literacy of their clients – which clients could submit their own digital response and which groups needed assistance.

### COMMENT AND RECOMMENDATION

When selecting future partners for the self-perception survey, Oikocredit is recommended to continue selecting partners that want to track social changes and are less familiar with using digital channels to reach their clients. By participating in the self-perception survey, these FSPs can experience how to use digital channels to their advantage.

## 3. Demographics

In 2021, five Oikocredit partners participated in the client self-perception survey on change:

- One partner in Peru (South America).
- One partner in the Philippines (Southeast Asia).
- One partner in Uganda (Africa).
- Two partners in Kenya (Africa).

Of 2,546 total respondents, 77% were women. This high percentage is a result of the strategy of two participating FSPs to focus on women. Most of the respondents were between 25 and 54 years old, although their ages ranged from 18 to 81.

Commerce (the sale of goods for profit, e.g. shop owner, clothes seller) was the most common business sector among respondents who identified their business sector, accounting for 1,024 (41%) of 2,514 respondents. Services (e.g. waiter, taxi driver or hairdresser) were the second most common activity.

### Survey partners

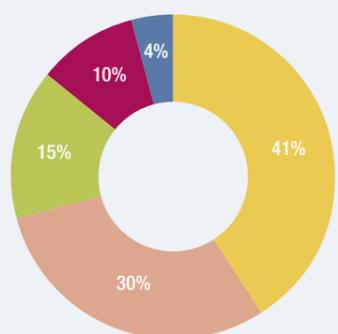
	Survey responses
Peru	1,256
The Philippines	543
Uganda	302
Kenya 1	273
Kenya 2	172
<b>Overall</b>	<b>2,546</b>

**COMMENT AND RECOMMENDATION**

Clients were asked to indicate which loan products they had received since they became clients of their FSP. Some FSPs offer loan products dedicated to clients in a particular business sector – for example, an ‘agriculture loan’. FSPs have been advised to contact the clients who did not engage with a relevant product, to understand why, and to review the design of that product if necessary. Whenever there has been a particularly low uptake of a relevant product, the FSPs have been advised to review the channels they used when delivering that product to their clients.

**Respondents by business sector**

(n=2,514)



■ Commerce ■ Agriculture ■ Other  
■ Services ■ Production

**4. Impact of coronavirus**

The survey was conducted from April to June 2021, during the second year of the Covid-19 global pandemic. All responses should be interpreted within this context. A majority of respondents, 67%, stated that changes in their lives have been negative due to coronavirus.



**COMMENT AND RECOMMENDATION**

Once the effects of Covid-19 on health and the economy decrease, the self-perception of clients is expected to improve in all areas. Oikocredit’s advice to the participating FSPs has been to select some clear baselines from this year’s survey that can later be used, in the following survey years, to reflect critically on the rate of their clients’ recovery from Covid-19.

**5. Change in income**

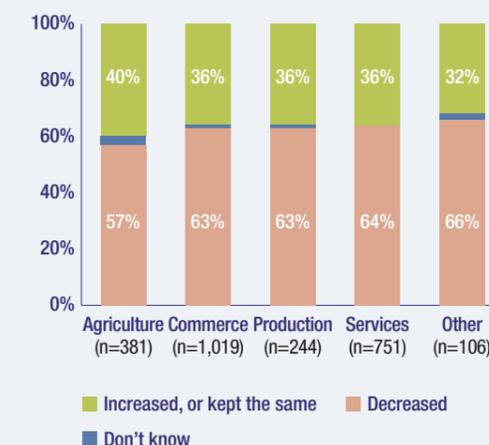
**The majority of respondents from each FSP perceived a decrease in income over the last 12 months.**

- Out of 2,532 respondents who provided information on income change, 1,585 (62% of total) said their income had decreased in the last 12 months.
- Only 921 respondents (37% of total) indicated that their income had either increased or stayed the same.
- Whenever clients’ income had increased, the most common explanation for all five partners’ clients was that they received increasing sales on their existing products or services. This was particularly the case for the three partners in Uganda and Kenya, with this explanation being given for 56% of all cases of income increase.

**Income change was largely negative for clients belonging to all business sectors.**

Across all business sectors, more respondents reported a decline than an increase in their income over the last 12 months. The highest percentage of respondents indicating their income had increased or stayed the same were active in agriculture (40%). Even so, 57% of respondents active in agriculture said their income had decreased; for respondents from other business sectors, the proportion that perceived a decline in income was notably higher.

**Income change by business sector**



respondents made to launch a new product or service, and in the decisions they made to employ someone new in their business.

**Clients who employed someone new were more likely to grow their income:**

- Out of 1,803 respondents who reported that they had not employed someone new in their business, just 31% had increased or maintained their income, while 68% said their income had decreased.
- Among the 386 respondents who had employed someone new, 63% also indicated that their income had increased or stayed the same.

**Clients who added a new product or service to their business were more likely to grow their income:**

- Out of 927 respondents who reported not expanding their business, just 20% said their income had increased or stayed the same.
- Among 1,285 respondents who had added a new product or service, 49% indicated that their income had increased or stayed the same.
- Nonetheless, 50% of all clients who reported expanding their business did so despite perceiving a decrease in their income.

**COMMENT AND RECOMMENDATION**

Each FSP has been recommended to look at the subset of respondents who expanded their business but failed to generate more income through their business in the last 12 months.

**COMMENT AND RECOMMENDATION**

Oikocredit is recommended to work with partners to investigate which factors contributed to more, and to less, financial stability within the agriculture sector. For instance, were there particular crops that received unexpectedly high financial returns? Alternatively, did some groups of agriculture clients lose income due to a lack of market access? Could clients transport their goods in the usual way? By uncovering the causes of income change – whether positive or negative – the participating organisations can highlight some relevant business opportunities to explore.

Clients working in the services sector perceived the biggest decline in their income over the past 12 months. For that sector, only 36% of respondents were able to grow or maintain their income and 64% of respondents perceived a decline in their income.

**Clients who expanded their business increased their income more than clients who did not expand their business.**

Business owners who expanded their business were more likely to grow their income in the last 12 months. We saw this reflected in decisions that

**A significant proportion of clients had their income disrupted by an extreme weather event.**

Among 2,491 responses to the survey question on climate impact, 1,156 respondents (46%) said their income had been disrupted by an extreme weather event (such as rainfall or drought) in the last 12 months. This was particularly true for two of the participating FSPs, with a high proportion of respondents in the Philippines (88%) and Uganda (51%) saying that an extreme weather event had disrupted their income.

**COMMENT AND RECOMMENDATION**

Oikocredit has recommended that the partners in the Philippines and Uganda investigate what particular weather events disrupted the income of their clients and where possible, develop mitigation activities that help their clients to manage this risk.

**6. Change in savings**

**For most FSPs, the majority of respondents perceived a decrease in savings over the last 12 months. Respondents from the FSP in Peru perceived more positive changes to savings.**

Out of 2,517 respondents who provided information on changes to their savings, almost half, 1,222 (49%), perceived a decrease in their savings over the last 12 months. However, there were regional differences in the way that respondents perceived their savings to have been affected.

- Respondents from the FSP in Peru perceived far greater resilience to savings loss, with only 36% of these respondents saying their savings had diminished, while 50% said their savings had either improved or stayed the same.
- Conversely, among respondents from the other four partners 59% to 68% said their savings had diminished.

**COMMENT AND RECOMMENDATION**

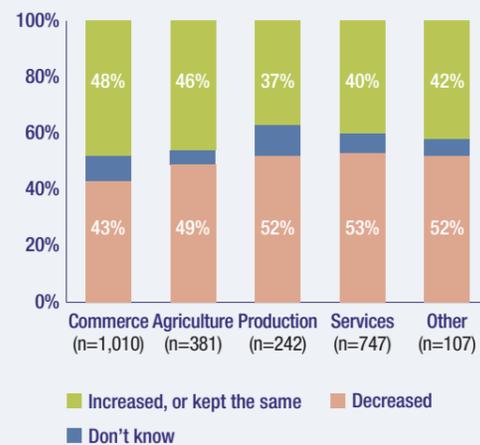
A similar proportion of respondents from the FSP in Peru perceived negative changes to their income in the last 12 months to respondents from the other FSPs, and this highlights some similarities in the experiences of these different client groups. Oikocredit is recommended to undertake a deeper dive to explore why, by contrast, significantly more clients of the Peruvian FSP perceived no negative changes to their savings compared to the clients of the other FSPs. If there were particularly strong features of the Peruvian FSP's services that helped clients conserve their savings, can these features be replicated by the other FSPs?

For many clients, savings provide a buffer for emergencies. The need to understand how clients have spent their savings has led to an adjustment of the survey questions for next year.

**Clients active in commerce have been more able to grow savings, or to keep them the same, compared to clients in other business sectors.**

- While respondents in all sectors indicated a decrease in savings, a higher proportion of clients in commerce than in other sectors had managed to grow or maintain their savings in the past 12 months: 481 (48% of total) respondents from this sector shared a positive outlook on their savings.
- Compared to other sectors, commerce also had the smallest proportion of respondents who indicated a savings decrease.
- The aggregate data shows that clients working in production were least able to grow or maintain their savings, while 11% of respondents from this sector did not know how their savings had been affected.

**Savings change by business sector**



**Clients who experienced a decline in savings also experienced a decline in income.**

Survey analysis demonstrated a very strong link between savings loss and income loss. **Among 1,216 respondents who experienced decreased savings in the last 12 months, 87% also experienced a decrease in their income.**

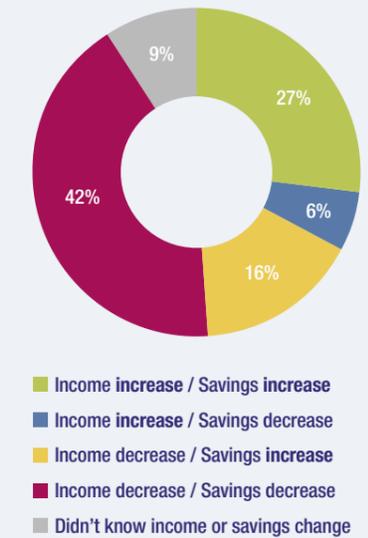
More positively, of 1,094 respondents who increased or kept their savings the same, 63% said they had also managed to improve or sustain their current income during the last 12 months.

**COMMENT AND RECOMMENDATION**

For some FSPs, clients in agriculture and production perceived the most negative changes to income and savings. These FSPs have been advised to explore solutions for helping these client groups to achieve a more stable flow of income. For instance, are there opportunities for these clients to diversify their income? Oikocredit is advised to share any relevant insights between the participating FSPs.

**Changes to income and savings over the past 12 months**

(n=2,506)



**7. Business development**

**The majority of business owners expanded their business, but not all managed to increase their income.**

Among the 2,528 respondents who answered the survey question about whether they had a business, 2,242 (89%) clients said they had a business. Despite the pandemic, some expansion was possible among 2,231 of these business owners. Note that the same business owner may have expanded their business in different ways.

- 1,289 (58%) had expanded their business by adding a new product or service in the last 12 months.
- 819 (37%) had invested in new equipment for their business in the last 12 months.
- 388 (18%) had employed someone new in their business in the last 12 months.

Among the respondents who had expanded their business in the last 12 months with a new product or service, only 368 (29%) said their income had increased.

**COMMENT AND RECOMMENDATION**

The partners in Peru and the Philippines and one Kenyan partner had a particularly high number of clients who reported expanding their business and perceived a decrease in their income. These FSPs have been advised to explore these cases in more detail, to learn what challenges these business owners faced and to consider what action the FSP might take to support these clients.

Respondents were also asked how they had spent their last loan.

- 969 (45%) said they had launched a new product or service within their current business.
- 593 (27%) said they had invested to improve their existing business location.
- 366 (17%) said they had invested their loan in starting a new business.
- 142 (7%) said they had opened a new location for an existing business.
- 87 (4%) said they had used their last loan in other ways (indicating household or other non-business-related investments).

#### COMMENT AND RECOMMENDATION

Oikocredit is committed to helping partners build stronger enterprises. Business development by partners' clients was inevitably disrupted by coronavirus. So, as a starting point in supporting business owners in returning to a pattern of normality, Oikocredit has recommended that partners establish baseline targets that look to improve (in the next survey round), the proportion of respondents who have expanded their business by launching a new product or service, by investing in new equipment or by employing new personnel.

#### Old and new clients had spent their last loan in different ways.

For the FSPs in Peru and the Philippines, data was collected from 1,660 respondents on the number of years they had been with their FSP. This data gave useful insight into the different ways newer and older clients of the FSPs had spent their last loan:

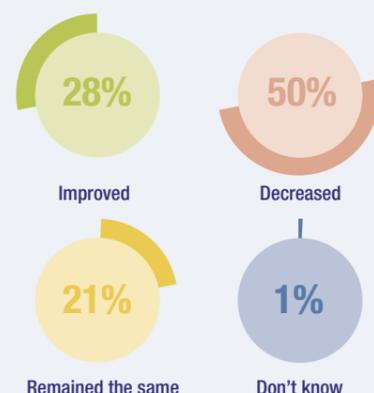
1. Regardless of the length of time that a respondent had been a client, clients had most frequently used their last loan to launch a new product or service within their existing business.
  2. Of the respondents, 276 respondents (16%) joined their FSP after 2020. Loans to start a new business were most common among this group of clients, with 34% of these newer clients spending their last loan in this way. Loans to start a new business became gradually less common among the clients who had been with the FSP for longer.
- Clients who had been with the FSP for longer were more likely to have used their last loan to improve an existing business location.

#### COMMENT AND RECOMMENDATION

Among the 1,701 responses collected by these two FSPs, 57% of clients indicated that they had joined their FSP after 2016. Should the drop-out rate be high for particular client demographics, the FSPs have been advised to develop a strategy for engaging these groups in the longer term.

#### Income changes by business expansion with a new product or service

(n=1,289)



#### Younger clients had expanded their business and grown their income more, in relative terms, than older clients.

The 2,517 respondents who provided information on their age were grouped as follows: younger clients (aged 18-30), mid-aged clients (aged 31-50) and older clients (aged over 50).

A higher proportion of younger clients perceived positive income change, compared to the mid-aged and older client groups:

- Of the 483 younger clients, 203 (42%) said their income had increased or stayed the same.
- Among the 1,407 mid-aged clients, 503 (36%) said their income had increased or stayed the same.
- For the 627 older clients, a smaller proportion of 207 clients (33%) said their income had improved or stayed the same.

These results may be explained by the fact that, among the 2,206 respondents who answered the question on business expansion, younger clients were more frequently expanding their business in the last 12 months.

- 408 younger clients said they had a business, and 274 (67%) of these clients had expanded their business by adding a new product or service in the last 12 months.
- 1,233 mid-aged clients had a business, and 715 of these business owners (58%) had expanded their business.
- 565 older clients had a business, of whom 293 (52%) had expanded their business with a new product or service.

## 8. Access to basic facilities (e.g. electricity, solar facilities, piped water)

Out of the 2,449 respondents who answered the survey question on access to basic facilities, 1,973 (79%) had managed to improve or keep their current access to basic facilities such as electricity, solar facilities and piped water. Access to basic facilities had decreased for 352 respondents (14%), with 92 of these respondents saying that their access to basic facilities had 'diminished a lot'.

#### COMMENT AND RECOMMENDATION

Access to basic facilities (like electricity, solar facilities and piped water) is essential for building resilience. Hence, any decrease in access to basic facilities warrants further attention.

#### Clients who increased their income also increased their access to basic facilities.

- Among 910 respondents who had improved or kept their income the same over the last 12 months, 826 (91%) also managed to improve or maintain their access to basic facilities.
- For 1,555 respondents whose income had decreased, a smaller proportion of 1,127 (72%) said their access to facilities had improved or stayed the same. However, 305 respondents (20%) said that both their income and their access to basic facilities had decreased in the last 12 months.

#### Clients whose savings had decreased also experienced decreased access to basic facilities.

Compared to income change, survey analysis revealed that savings change correlated more strongly with a respondent's access to basic facilities.

- Among 1,086 respondents who said their savings increased or stayed the same, just 49 respondents (4%) said their access to basic facilities diminished.
- Of the 1,199 clients who had experienced a decrease in their savings, a higher proportion of 294 respondents (25%) said their access to basic facilities had also diminished.
- Among these 1,199 clients whose savings diminished, 840 (70%) had still managed to improve or maintain their access to basic facilities.

#### COMMENT AND RECOMMENDATION

The proportion of respondents whose access to basic facilities had decreased was particularly high for one FSP in Kenya. Oikocredit has recommended that this FSP explore why access to basic facilities decreased for so many respondents. The survey data shows a correlation between income and savings decrease and a decrease in access to basic facilities; however, there are other possible causes for this latter change. The need to understand causation has informed the design of the survey for next year.

## 9. Ability to provide for (and cope with) health needs and emergencies

Of the 2,455 respondents who answered the survey question about their household's ability to provide for (and cope with) health needs and emergencies, 604 respondents (25%) said this ability had diminished in the last 12 months. More positively, 1,763 respondents (72%) said these abilities had improved or remained the same.

#### Clients who had increased their income also said their household had increased their ability to cover health needs and emergencies.

- There were 2,446 respondents who answered both questions on income change and change to their household's ability to cover health needs and emergencies in the last months.
- For 886 respondents who had improved or maintained their income in the last 12 months, 793 (90%) said their household's ability to cope with health needs and emergencies had improved or stayed the same.

- However, for the 1,536 respondents whose income had decreased, a smaller proportion of 947 respondents (62%) said their household's ability to cope with health needs and emergencies had improved or stayed the same.

#### A decline in savings linked to a decline in ability to cover health needs and emergencies.

Of the respondents, 2,430 answered both questions on change in savings and change to their household's ability to cover health needs and emergencies in the last 12 months.

Among 1,065 respondents who had increased or maintained their savings, 119 (11%) said their household had become less able to cover health needs and emergencies. For the 1,172 respondents whose savings had decreased, a much higher proportion of 447 respondents (38%) said their household's ability to cover health needs and emergencies had decreased.

**COMMENT AND RECOMMENDATION**

Participating FSPs have been advised to look more closely at those respondents who said their household's ability to cope with health needs and emergencies had declined, to understand the causes for this decrease and how these clients can be supported moving forward. In particular, both FSPs in Kenya had a high proportion of respondents perceiving both a loss of savings and a loss in their household's ability to cope with health needs and emergencies (35% and 30% respectively). Oikocredit is recommended to establish a baseline around clients' ability to cope with health needs and emergencies.

**Change in ability to cope with health needs & emergencies, by respondents whose savings had decreased**

(n=1,172)



While an increased ability to cope with negative events was one of the most general positive changes to have occurred for clients in the 12 months, this did not necessarily mean that all respondents felt better able to cope with health needs. Respondents from the FSP in Uganda said their ability to look after health needs had significantly declined in the last 12 months, making this the second most negative change for respondents of that FSP.

**COMMENT AND RECOMMENDATION**

Since respondents from the other FSPs did not commonly perceive a loss of ability to look after health needs, the FSP in Uganda has been recommended to explore why its clients have particularly struggled to cope with health needs. This could highlight some areas where these clients could be supported through additional programmes, products or services. It should be noted the country went into lockdown while the survey was being conducted.

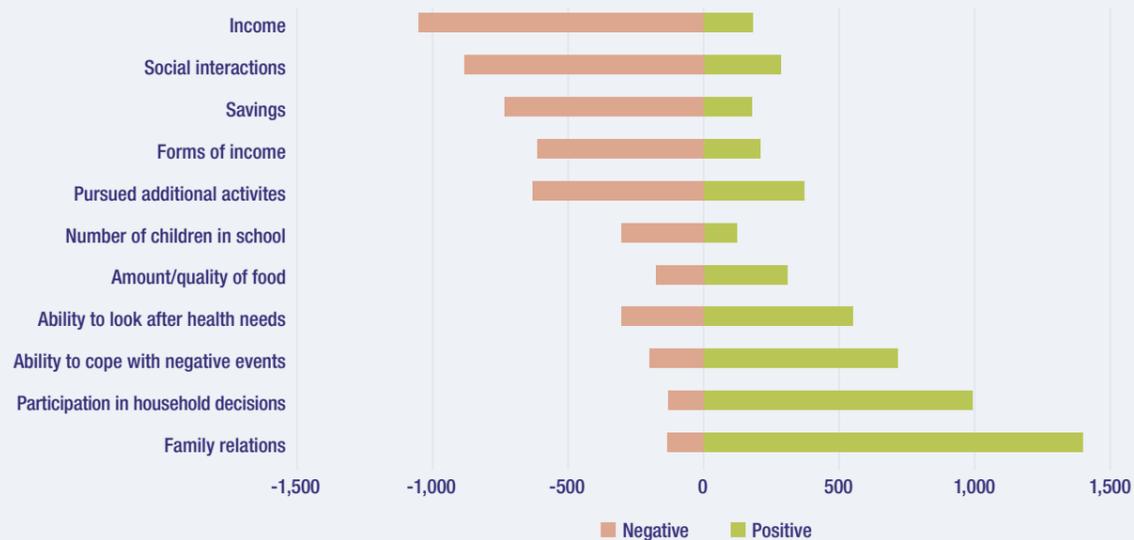
**10. Most significant changes**

The survey asked respondents to indicate 'the most significant positive or negative changes' in their lives over the past 12 months.

The most positive changes perceived by partners' clients related to improvements within the household (more harmonious family relations; increased participation in household decisions) and an increased ability to cope with negative events such as the coronavirus pandemic. Clients of each participating FSP indicated that these had been the most positive changes.

The negative changes that respondents most frequently reported were financial (decreased income; decreased savings, fewer forms of income) and social (fewer social interactions; fewer activities).

**Most significant changes – aggregate results**



**11. Early benefits of the first survey round**

Aside from the survey results, which have led to actionable insights and recommendations for each participating FSP, some additional benefits have come from this first survey round:

- Partners have become more familiar with analysing and applying social data to their organisation. Oikocredit has been working with partners to build this capacity. As part of the reports provided to each partner, Oikocredit has suggested some key areas that can be explored further and that can lead to useful insights for the FSP's business and product development.
- The challenges that partners have faced in applying social data to their organisation have informed the design of a training webinar dedicated to social analysis. This webinar will form part of Oikocredit's support package for future project partners.
- Oikocredit has produced 'data dashboards' that allow the partners to answer their own questions in a user-friendly way by referring to the data on client self-perception. These data dashboards have received very positive feedback from the partners and will become standard for all project partners moving forward.
- Both Oikocredit and the five partners have become far more knowledgeable about the steps needed to launch an effective survey. These lessons have resulted in a detailed survey handbook that Oikocredit is making available to partners in the next survey round.



- Oikocredit has conducted several peer webinar sessions that allow the participating organisations to share their experience of their survey rollout approach – strengths, challenges, solutions, recommendations – as well as their use of the social data within their organisation. These webinars have facilitated knowledge sharing between partners and have helped partners to consider alternative approaches for collecting and using social data.
- Partners have become more aware of the digital methods that are most effective when reaching out to their clients, also to those living on islands with little or no internet connection and who could only be reached by boat.

## 12. Summary

### Survey findings

- Clients working in agriculture perceived the most financial resilience – related to changes in income and savings respectively.
- Clients in the services sector perceived themselves to be the most vulnerable to a loss of income and savings.
- Despite significant financial events impacting the clients we surveyed, respondents identified as most positive changes more harmonious relationship with their family and ability to cope with negative events.
- A positive perception on income had a strong influence on decisions that clients made to expand their enterprise.
- Younger clients reported growing their income more frequently than older clients.
- Positive changes to income and savings generally correlated positively with the access that respondents had to the resources needed for building resilience, while negative changes strongly correlated to decreased access to these resources.

### Survey methodology

The survey focuses on the self-perception of clients. The survey data reflects indirectly how effective the work of Oikocredit and our project partners has been in generating positive changes as perceived by clients and is therefore subjective.

### Analysis and recommendations

Changes perceived by those participating in this survey round have been heavily affected by the Covid-19 pandemic. In cases where a particular demographic of clients perceive themselves to be struggling, this should provide a basis for further investigation and support. The cases where a particular segment of clients reported business expansion or growth in savings could provide opportunities to replicate strategies.

By establishing several baselines and targets, we can monitor changes in the following survey rounds. Here we can evaluate social performance: first, by reviewing whether actions taken have led to desired outputs and outcomes; and second, by reflecting on whether self-perceived improvements are occurring at the expected rate.

## 13. Appendix

This appendix provides additional detail on the survey data used as the basis of this report. In Table 3, numbers of respondents are fewer than the overall survey totals. This is because not all respondents answered every question, and the data below excludes respondents who did not provide an answer to the question concerned.

**Table 1. Gender division by partner**

FSP	Total responses	Female	Male
Partner Peru	1,256	93%	7%
Partner Philippines	543	100%	0%
Partner Uganda	302	34%	66%
Partner Kenya 1	273	35%	65%
Partner Kenya 2	172	32%	68%
	2,546	77%	23%

**Table 2. Business sectors – definitions**

<b>Commerce</b>	The purchase and sale of goods with profit motive, usually for resale.
<b>Services</b>	Involves the provision of services to other businesses and the general population. Occupations associated with the services sector include working as a sales assistant in a shop or as a waiter in a cafe or restaurant; taxi or truck driver; hairdresser; tailor; and tourist guide. Service activities may sometimes overlap with commerce activities.
<b>Agriculture</b>	Involves activities engaged in growing crops, raising animals, and harvesting fish and other animals on a farm or ranch or from their natural habitat.
<b>Production</b>	Involves the aggregating, packing, purifying or processing of raw materials into new commodities or goods with value added. The final products can serve either as finished goods for sale to final customers or as intermediate goods used in the production process of other goods.

**Table 3. Business sector by partner**

FSP	Total respondents	Commerce	Services	Agriculture	Production	Other
Partner Peru	1,250	55%	26%	7%	11%	1%
Partner Philippines	541	33%	19%	27%	15%	6%
Partner Uganda	297	31%	22%	38%	3%	6%
Partner Kenya 1	271	9%	76%	8%	3%	4%
Partner Kenya 2	155	27%	37%	12%	7%	17%
	2,514	41%	30%	15%	10%	4%



## Oikocredit's mission

Oikocredit challenges all to invest responsibly. It provides financial services and supports organisations to improve the quality of life of low-income people or communities in a sustainable way.

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