Women’s World Banking (WWB) is proud to announce our support of the recently launched Smart Campaign Client Protection Certification Program.

Microfinance clients – and women clients in particular – have always been the focus of WWB’s mission and work. Our network of 39 microfinance institutions in 28 countries is committed to serving clients through the provision of a range of financial services, and – more importantly - serving them well. Client protection is a key component of this vision. We are proud that two of the earliest Smart Campaign Certifications, Ujjivan Financial Services and Mi-Bospo, are WWB network members.

The Smart Campaign brought client protection to the forefront of the microfinance industry, and during the past few years has made enormous strides in developing standardized practices. The launch of the Certification Program represents another milestone in the development of a truly client-centric microfinance sector.

Client protection is particularly important for women clients. WWB has focused our work on designing products and delivery mechanisms that meet the needs of women. The Certification Program will go a long way towards institutionalizing these processes. Transparency initiatives and mechanisms for complaint resolution are critical for women, and gender-sensitive communications and policies will ensure that women clients are served effectively. In addition, we believe that fair treatment of clients can go beyond protection, and allow women to see that they are respected customers, perhaps changing both their perceptions of themselves, as well as that of their households and communities.

Like the Smart Campaign, WWB believes that client protection is more than social performance – it makes good business sense. Clients who are treated with respect, and who know their providers adhere to high ethical standards are likely to be more loyal and lower risk customers. This link between financial and social performance is key to WWB’s work, as we continue to build the business case for serving women.

WWB looks forward to encouraging our network members to undergo the certification process, as well as building client protection standards into our own evaluation frameworks, including the Gender Performance indicators.

As the microfinance industry celebrates our shared commitment to responsible financial inclusion, WWB is thrilled to endorse the Smart Campaign Certification Program in setting the standards for client protection.

Mary Ellen Iskenderian
President and CEO
Women’s World Banking