

## Enhancing Access to Microfinance Services in Frontier Areas

Survey Questionnaire for Clients of Microfinance Institutions

**INSTRUCTION TO ENUMERATOR:** The **RESPONDENT** will be a borrower from a microfinance institution or lender in the area. Introduce the survey and its objective: to get information from clients that may be used to improve or enhance the access of the poor to microfinance services in frontier areas. Get the name of the person to be interviewed and establish rapport during the interview.

DATE OF INTERVIEW: \_\_\_\_\_  
 TIME STARTED: \_\_\_\_\_  
 TIME ENDED: \_\_\_\_\_

NAME OF INTERVIEWER: \_\_\_\_\_

FIELD EDITED BY/DATE : \_\_\_\_\_

OFFICE-BACK CHECKED BY: \_\_\_\_\_

**To be filled up by Enumerator:**

1. Interview Number: \_\_\_\_\_
2. Name of Interviewer \_\_\_\_\_
3. Distance of respondent/household from town proper or poblacion (estimated kilometers) : \_\_\_\_\_
4. Distance of respondent/household from nearest main road (estimated kilometers): \_\_\_\_\_
5. Type of road:  1 concrete  2 asphalt  3 sand and gravel  4 earth/dirt
6. Presence of electricity in area:  1 yes  2 no
7. Source of water of households:  1 open well, springs, rivers  2 artesian well  
 3 piped water from local water district or local government
8. Is there regular land transportation (indicated by public transport such as jeepneys, tricycles, other means of road transport)  1 yes  2 no



## B. SOURCES OF HOUSEHOLD INCOME

Please identify which of the following are your income sources. (multiple responses)

| Regular Source of Income          | Yes (1)<br>No (2) | Income Flow Frequency | Amount (P) / Flow | Annualized Amount (P) (gross) |
|-----------------------------------|-------------------|-----------------------|-------------------|-------------------------------|
| sari-sari store                   | 22                | 23                    | 24                | 25                            |
| Trading/buy & sell                | 26                | 27                    | 28                | 29                            |
| food processing and vending       | 30                | 31                    | 32                | 33                            |
| handcrafts                        | 34                | 35                    | 36                | 37                            |
| Farming                           | 38                | 39                    | 40                | 41                            |
| livestock production              | 42                | 43                    | 44                | 45                            |
| fishing                           | 46                | 47                    | 48                | 49                            |
| personal services (hair, massage) | 50                | 51                    | 52                | 53                            |
| garments                          | 54                | 55                    | 56                | 57                            |
| mechanic                          | 58                | 59                    | 60                | 61                            |
| carpentry / metal work            | 62                | 63                    | 64                | 65                            |
| Wage earner/ construction         | 66                | 67                    | 68                | 69                            |
| office work                       | 70                | 71                    | 72                | 73                            |
| household work                    | 74                | 75                    | 76                | 77                            |
| farm labor                        | 78                | 79                    | 80                | 81                            |
| remittances                       | 82                | 83                    | 84                | 85                            |
| Transport services                | 86                | 87                    | 88                | 89                            |
| Others(specify)                   | 90                | 91                    | 92                | 93                            |

125. Next year, do you expect your total income to increase / decrease / or stay the same?

- 1 Increase   
 2 Decrease   
 3 Stay the same   
 4 Don't know

**C. MICROENTERPRISE / BUSINESS (client's ME/SB)**

| <b>Item</b>   | <b>Microenterprise 1</b>  | <b>Microenterprise 2</b>  |
|---|---|---|
| Did you loan from an MFI for this enterprise? (current or past) | 94  | 95  |
| Number of years in operation                                    | 96  | 97  |
| Amount of Starting Capital(PhP)                                 | 98  | 99  |
| Total # of employees (including relatives)<br>Female            | 100   | 101   |
| Male  | 102   | 103   |
| Number of children employed<br>Paid                             | 104   | 105   |
| Unpaid  | 106   | 107   |
| Number of Relatives/Family members<br>Paid                      | 108   | 109   |
| Unpaid  | 110   | 111   |
| Number of Full-time employees (paid & unpaid)                   | 112   | 113   |
| Number of Part time Employees (paid & unpaid)                   | 114   | 115   |
| Who manages the microenterprise / business?                     | 116<br><input type="checkbox"/> 1 wife<br><input type="checkbox"/> 2 husband<br><input type="checkbox"/> 3 joint husband-wife<br><input type="checkbox"/> 4 member of family<br><input type="checkbox"/> 5 hired person<br><input type="checkbox"/> 6 other | 117<br><input type="checkbox"/> 1 wife<br><input type="checkbox"/> 2 husband<br><input type="checkbox"/> 3 joint husband-wife<br><input type="checkbox"/> 4 member of family<br><input type="checkbox"/> 5 hired person<br><input type="checkbox"/> 6 other |
| Performance of microenterprise / business                       | 118<br><input type="checkbox"/> 1 profitable<br><input type="checkbox"/> 2 break even<br><input type="checkbox"/> 3 not doing well  | 119<br><input type="checkbox"/> 1 profitable<br><input type="checkbox"/> 2 break even<br><input type="checkbox"/> 3 not doing well  |

#### D. PURPOSE OF MFI LOANS (Multiple Responses)

| Purpose of loans                               | YES (1) / NO (2) |
|--|------------------|
| Food and daily needs                           | 120              |
| Emergency needs                                | 121              |
| Education                                      | 122              |
| Tools, equipment, machines (capital equipment) | 123              |
| Microenterprise / business (working capital)   | 124              |
| Housing and housing repair                     | 125              |
| Marriage, funerals                             | 126              |
| Buy land                                       | 127              |
| Other  | 128              |

125. Who borrows the money? (signs the loan agreement)

- 1 wife  2 husband  3 wife and husband  4 other family members  other

126. Who manages the money after it is borrowed?

- 1 wife  2 husband  3 wife and husband  4 other family members  other

127. Who manages the money other than the amount borrowed?

- 1 wife  2 husband  3 wife and husband  4 other family members  other

## E. BORROWING EXPERIENCE IN THE LAST TWELVE MONTHS

| Source                          | Borrowed from this source?<br>1 YES<br>2 NO | Number of times borrowed from this source | Latest loan amount availed Php | Interest rate (monthly) % | Total service fees and other charges Php | Required Insurance premium Php | Term of the loan ( number of months) | Amount of “forced savings” / required capital build up PhP | Is collateral or guarantee required?<br>1 YES<br>2 NO |
|---------------------------------|---|---|--------------------------------|---------------------------|--|--------------------------------|--------------------------------------|--|---|
| Relatives, friends              | 128.  | 129.                                      | 130.                           | 131.                      | 132.                                     | 133.                           | 134.                                 | 135.   | 136.  |
| “5/6” lenders                   | 137.  | 138.                                      | 139.                           | 140.                      | 141.                                     | 142.                           | 143.                                 | 144.   | 145.  |
| Other Informal lenders          | 146.  | 147.                                      | 148.                           | 149.                      | 150.                                     | 151.                           | 152.                                 | 153.   | 154.  |
| Trader/input supplier           | 155.  | 156.                                      | 157.                           | 158.                      | 159.                                     | 160.                           | 161.                                 | 162.   | 163.  |
| Paluwagan (ROSCAs)              | 164.  | 165.                                      | 166.                           | 167.                      | 168.                                     | 169.                           | 170.                                 | 171.   | 172.  |
| Credit and savings cooperatives | 173.  | 174.                                      | 175.                           | 176.                      | 177.                                     | 178.                           | 179.                                 | 180.   | 181.  |
| Other type of coop              | 182.  | 183.                                      | 184.                           | 185.                      | 186.                                     | 187.                           | 188.                                 | 189.   | 190.  |
| NGO                             | 191.  | 192.                                      | 193.                           | 194.                      | 195.                                     | 196.                           | 197.                                 | 198.   | 199.  |
| Pawnshop                        | 200.  | 201.                                      | 202.                           | 203.                      | 204.                                     | 205.                           | 206.                                 | 207.   | 208.  |
| Savings and loans association   | 209.  | 210.                                      | 211.                           | 212.                      | 213.                                     | 214.                           | 215.                                 | 216.   | 217.  |
| Rural / Thrift bank             | 218.  | 219.                                      | 220.                           | 221.                      | 222.                                     | 223.                           | 224.                                 | 225.   | 226.  |
| Local Government Unit (LGU)     | 227.  | 228.                                      | 229.                           | 230.                      | 231.                                     | 232.                           | 233.                                 | 234.   | 235.  |
| Government bank                 | 236.  | 237.                                      | 238.                           | 239.                      | 240.                                     | 241.                           | 242.                                 | 243.   | 244.  |
| Government department/agency    | 245.  | 246.                                      | 247.                           | 248.                      | 249.                                     | 250.                           | 251.                                 | 252.   | 253.  |
| Others                          | 254.  | 255.                                      | 256.                           | 257.                      | 258.                                     | 259.                           | 260.                                 | 261.   | 262.  |

Please specify Others: \_\_\_\_\_

263. What is the basis for determining the maximum amount you could borrow from the MFI?  
\_\_\_\_\_
264. On average how long does it take to get a loan (application/approval/receipt of funds)? \_\_\_\_\_  
a. first loan \_\_\_\_\_ b. repeat loan \_\_\_\_\_
265. Do loan officers/lenders explain to you the terms and conditions of the loan?  
Orientation Disbursement  
 1 yes  2 no  3 sometimes  1 yes  2 no  3 sometimes
266. Do loan officers/lenders give you a copy of the promissory note for your records?  
 1 yes  2 no  3 sometimes
267. Are you familiar with the "Truth in Lending Act"?  
 1 yes  2 no
268. Do you receive truth in lending disclosure forms or discount statements together with the promissory note?  
 1 yes  2 no  3 sometimes
269. In your opinion, which lenders in this area give the truth in lending disclosure forms/statements? **(MULTIPLE ANSWERS)**  
 1 NGO  2 Coop  3 Bank  4 None  5 Don't Know
270. Where do you make regular payments? **(current MFI loan)**  
1 Lender's office  
2 During Center/Group meeting  
3 Deposit to Lender's Bank Account  
4 MFI Collector  
5 Others, specify \_\_\_\_\_
271. Has the lender ever asked you for feedback regarding the quality of their loan products and services or new products and services?  
 1 yes  2 no
272. Was the lender responsive to your suggestions or complaints?  
 1 yes  2 no  3 sometimes
273. Does the lender have client representation on its Board of Directors?  
 1 yes  2 no  3 don't know
274. Do you have access to computers/the internet?  
 1 yes  2 no
275. Have you ever used a computer/the internet?  
 1 yes  2 no
276. Do you have access to a cell phone?  
 1 yes  2 no
277. Have you ever used a cell phone?  
 1 yes  2 no

## F. EXPECTED FUTURE BORROWING

| Source                                       | Do you expect to borrow from this source in the next 12 mos.?<br>1 YES<br>2 NO | If YES, How much do you want to borrow? | If YES, Why?<br>Reasons for borrowing<br>(Write number code of responses)/multiple responses |
|--|--|---|--|
| Relatives, friends                           | 278.   | 279.                                    | 280.   |
| "5/6" lenders                                | 281.   | 282.                                    | 283.   |
| Other Informal lender                        | 284.   | 285.                                    | 286.   |
| Trader/input supplier                        | 287.   | 288.                                    | 289.   |
| Paluwagan (ROSCAs)                           | 290.   | 291.                                    | 292.   |
| Credit and saving coop                       | 293.   | 294.                                    | 295.   |
| Other type of coop (agricultural, marketing) | 296.   | 297.                                    | 298.   |
| NGO  | 299.   | 300.                                    | 301.   |
| Pawnshop                                     | 302.   | 303.                                    | 304.   |
| Savings and loans association                | 305.   | 306.                                    | 307.   |
| Rural/ Thrift bank                           | 308.   | 309.                                    | 310.   |
| Local Government Unit (LGU)                  | 311.   | 312.                                    | 313.   |
| Government bank                              | 314.   | 315.                                    | 316.   |
| Government department/agency                 | 317.   | 318.                                    | 319.   |

Please specify Other: \_\_\_\_\_

### **Reason for borrowing from source**

1= accessible near/ our place

2= quick processing of loan

3= low interest rate

4= the only available source in my area of operation

5= no paper work required

6= familiarity with this source/has information about this source

7= can give bigger loan

8= helps me market my products/buys my products

9= does not demand collateral

10- friendly service

**G. VOLUNTARY SAVINGS (client his/herself)**

| Voluntary Savings                           | Do you have savings in this form?<br>1 YES/2 NO | Do you have access to this type of savings?<br>1 YES/2 NO | Do you want access?<br>1 YES/2 NO | Reasons for Not Using Service if Available |            |       |                  |                   |             |            |           |
|---|---|---|-----------------------------------|--|------------|-------|------------------|-------------------|-------------|------------|-----------|
|   |   |   |                                   | Too far                                    | Not member | No ID | Minimum too high | Low interest rate | Don't trust | No savings | Not aware |
| SAVINGS DEPOSITS with Rural/thrift banks    |   |   |                                   |  |            |       |                  |                   |             |            |           |
| Credit and savings coop                     | 320.  | 321.  | 322.                              | 323.                                       | 324.       | 325.  | 326.             | 327.              | 328.        | 329.       | 330.      |
| Government banks                            | 331.  | 332.  | 333.                              | 334.                                       | 335.       | 336.  | 337.             | 338.              | 339.        | 340.       | 341.      |
| Savings & loans associations                | 342.  | 343.  | 344.                              | 345.                                       | 346.       | 347.  | 348.             | 349.              | 350.        | 351.       | 352.      |
| Time deposits with rural/thrift/Gov't banks | 353.  | 354.  | 355.                              | 356.                                       | 357.       | 358.  | 359.             | 360.              | 361.        | 362.       | 363.      |
| Time deposits with Coops                    | 364.  | 365.  | 366.                              | 367.                                       | 368.       | 369.  | 370.             | 371.              | 372.        | 373.       | 374.      |
| Voluntary Savings with NGOs                 | 375.  | 376.  | 377.                              | 378.                                       | 379.       | 380.  | 381.             | 382.              | 383.        | 384.       | 385.      |
| Paluwagan (ROSCA)                           | 386.  | 387.  | 388.                              | 389.                                       | 390.       | 391.  | 392.             | 393.              | 394.        | 395.       | 396.      |
| Savings in-kind (eg. farm animals, jewelry) | 397.  | 398.  |                                   |  |            |       |                  |                   |             |            |           |
| Other                                       | 399.  | 400.  | 401.                              | 402.                                       | 403.       | 404.  | 405.             | 406.              | 407.        | 408.       | 409.      |

Please specify Other: \_\_\_\_\_

**H. OTHER FINANCIAL SERVICES (client his/herself)**

| Type of financial service                | Do you avail of this service?<br>1 YES/2 NO | Do you have access to this type of service?<br>1 YES/2 NO | Do you want access?<br><br>1 YES/2 NO | Reasons for Not Using Service if Available |            |       |            |             |                           |                         |
|--|---|---|---------------------------------------|--|------------|-------|------------|-------------|---------------------------|-------------------------|
|  |   |   |                                       | Too far                                    | Not member | No ID | Too costly | Don't trust | Not familiar with service | Not applicable/ no need |
| Remittance services (international)      |   |   |                                       |  |            |       |            |             |                           |                         |
| Domestic money transfer services         | 410.  | 411.  | 412.                                  | 413.                                       | 414.       | 415.  | 416.       | 417.        | 418.                      | 419.                    |
| Capital Build Up with MFI/Forced Savings | 420.  | 421.  | 422.                                  | 423.                                       | 424.       | 425.  | 426.       | 427.        | 428.                      | 429.                    |
| Life insurance                           | 430.  | 431.  | 432.                                  | 433.                                       | 434.       | 435.  | 436.       | 437.        | 438.                      | 439.                    |
| Medical and health insurance             | 440.  | 441.  | 442.                                  | 443.                                       | 444.       | 445.  | 446.       | 447.        | 448.                      | 449.                    |
| Accident and death benefit insurance     | 450.  | 451.  | 452.                                  | 453.                                       | 454.       | 455.  | 456.       | 457.        | 458.                      | 459.                    |
| Mutual benefit fund for members          | 460.  | 461.  | 462.                                  | 463.                                       | 464.       | 465.  | 466.       | 467.        | 468.                      | 469.                    |
| Others                                   | 470.  | 471.  | 472.                                  | 473.                                       | 474.       | 475.  | 476.       | 477.        | 478.                      | 479.                    |

Please specify Other: \_\_\_\_\_

## I. BUSINESS DEVELOPMENT

### a) PROBLEMS ENCOUNTERED IN RUNNING THE MICROENTERPRISE/ BUSINESS

For each of the following potential problems, please state if it is a big, average, small or no problem for your business.

1= big problem; 2= medium problem; 3 = small problem; 4 = no problem.

|   | 1 | 2 | 3 | 4 | N.A. |
|---|---|---|---|---|------|
| 480. Lack of capital  |   |   |   |   |      |
| 481. Lack of access to working capital loans                        |   |   |   |   |      |
| 482. Lack of access to loans for acquisition of capital assets, etc |   |   |   |   |      |
| 483. Lack of marketing skills                                       |   |   |   |   |      |
| 484. Weak demand for products being sold                            |   |   |   |   |      |
| 485. Difficulty in maintaining market share/competition             |   |   |   |   |      |
| 486. Lack of management capacity or know how                        |   |   |   |   |      |
| 487. Lack of technical skills, e.g. food processing                 |   |   |   |   |      |
| 488. Deficient product packaging and design                         |   |   |   |   |      |
| 489. Lack of trained personnel/staff                                |   |   |   |   |      |
| 490. Lack of basic bookkeeping and accounting skills                |   |   |   |   |      |
| 491. Lack of access to markets                                      |   |   |   |   |      |
| 492. Insufficient infrastructure (power, roads)                     |   |   |   |   |      |
| 493. Insufficient post-harvest facilities                           |   |   |   |   |      |
| 494. High cost of borrowing   |   |   |   |   |      |
| 495. High cost of raw materials and other inputs                    |   |   |   |   |      |
| 496. Non-availability of raw materials and other inputs             |   |   |   |   |      |
| 497. Weak local (rural) economy                                     |   |   |   |   |      |
| 498. Others, specify  |   |   |   |   |      |

### b). PLANS FOR DEVELOPING BUSINESS IN NEXT YEAR

499. Do you have plans to develop your business in the next year?

1 yes       2 no

500. Sell more products or services

1 yes       2 no

501. Add new products or services

1 yes       2 no

502. Expand sales or service area

1 yes       2 no

503. Hire new employee

1 yes       2 no

504. If yes, number of new employee(s) \_\_\_\_\_
505. Purchase tools / equipments / machinery  
 1 yes       2 no
506. Get training / improve skills  
 1 yes       2 no
507. Linkages for marketing products or services  
 1 yes       2 no
508. Establish another microenterprise / business  
 1 yes       2 no
509. Close existing business  
 1 yes       2 no
510. Other, specify \_\_\_\_\_

**c) TRAINING NEEDS**

Please identify the areas where you need training and assistance.

| Training need  | Have you had previous training in this area?<br>1 Yes 2 No | Did you pay for it?<br>1 Yes 2 No | How much did it cost?<br>Php | Do you need training in this area?<br>1 Yes 2 No | Is training available to you in this area?<br>1 Yes 2 No | Who provides this training? | Would you pay for it?<br>1 Yes 2 No |
|--|--|-----------------------------------|------------------------------|--|--|-----------------------------|-------------------------------------|
| Basic management skills  | 503  | 504                               | 505                          | 506  | 507  | 508                         | 509                                 |
| Bookkeeping and accounting   | 510  | 511                               | 512                          | 513  | 514  | 515                         | 516                                 |
| Product design and packaging   | 517  | 518                               | 519                          | 520  | 521  | 522                         | 523                                 |
| Developing market share/<br>Marketing skills   | 524  | 525                               | 526                          | 527  | 528  | 529                         | 530                                 |
| Finding new markets,<br>Customers  | 531  | 532                               | 533                          | 534  | 535  | 536                         | 537                                 |
| Basic understanding of credit<br>and other funding sources   | 538  | 539                               | 540                          | 541  | 542  | 543                         | 544                                 |
| Business plan preparation<br>and development   | 545  | 546                               | 547                          | 548  | 549  | 550                         | 551                                 |
| Customer/client relations  | 552  | 553                               | 554                          | 555  | 556  | 557                         | 558                                 |
| Technical skills (e.g. meat<br>Processing, candy making,<br>etc. please specify what skills<br>are required) | 559  | 560                               | 561                          | 562  | 563  | 564                         | 565                                 |
| Sourcing raw materials and<br>other inputs   | 566  | 567                               | 568                          | 569  | 570  | 571                         | 572                                 |
| Others, please specify   | 573  | 574                               | 575                          | 576  | 577  | 578                         | 579                                 |