

“Enhancing Access of the Poor to Microfinance Services in Frontier Areas (TA 4544)”
National Anti-Poverty Commission & Asian Development Bank

BACK TO OFFICE REPORT

1. Background Information

Total Number of Respondents interviewed:
MFI: Banks 3 Region/s 3 Province/s 6
 Cooperatives 4
 NGOs 4

Clients: 88

2. Survey Proper

2.1 On the Survey Process:

2.1.1 General feedback on the conduct of the field survey

The field surveys were generally done with swiftness and ease, as there were not much hassles and problems. Both MFIs and clients were generally receptive and cooperative although it was observed that the smaller MFIs were more than willing and even excited to be included in the surveys. They view it as a chance to be included in the “microfinance map”. The bigger and more prominent MFIs were however not as excited.

We were blessed with good weather conditions during our travel and stay in the areas. This made our field interviews hassle free. Although the travel, especially in the CAR region was a bit exhausting, it was without done without much difficulty.

2.1.2 Facilitating factors that help in the conduct of the survey

2.1.2.1 Teamwork and coordination

2.1.2.1.1 Vanessa did the administrative work such as logistics, forms, ticket reservations, etc. while Dick took care of finalizing schedules and coordination with MFIs. The friends and network of Dick greatly facilitated the coordination work.

2.1.2.1.2 Dick took charge of most of the MFI surveys and Vanessa started the client interviews. MFI surveys were always started with the portion on methodology and product lines.

2.1.2.1.3 Client interviews were performed faster when Vanessa joined Dick during the initial portion of the MFI survey and tried to understand the MFI products and services as well as the methodology.

2.1.3 Problems/constraints encountered

2.1.3.1 Lapses in coordination with the MFIs. Either they didn’t take us seriously or they just forgot about the appointment.

2.1.3.2 Busy schedule of MFI officers (CARD). That is why up to this date the MFI survey for both CARD Bank and NGO has not yet been completed.

2.1.3.3 Very long MFI questionnaire, which made the respondents uneasy.

2.1.3.4 COOP BANK was identified and agreed to be a part of the survey. However, when the team arrived, it was found out that the Bank has no MF operations in Bontoc. With the advise of the ADB consultants, the team was forced to drop the survey.

2.1.4 Actual actions taken to address problems/ constraints

2.1.4.1 Scheduling and coordination was taken over by the team for us get commitments from the MFI or Branch heads.

2.1.4.2 We are still trying to get an appointment. We will also try telephone interviews or even email.

2.1.4.3 Teamwork and creativity facilitated MFI interviews, as stated above.

- 2.1.5 Recommendations (what should have been done to avoid such problems in the future)
 - 2.1.5.1 Improve coordination work
 - 2.1.5.2 Specify in the coordination letter the activities to be undertaken by the team and the support requirement such as guides during the interview, No. of hours for the MFI interview, etc.

2.2 On the Survey Questionnaire

- 2.2.1 Feedback on the structure of the questionnaire
 - 2.2.1.1 The survey questionnaire was extensive and lengthy. Considering the hectic schedule of the MFI key personnel and clients, the team devised a system to a faster and more efficient flow of the survey.
 - 2.2.1.1.1 Sending the “report” portions through fax before the team visited the MFI. This gave them more time to accomplish the statistical portion., but some were not able accomplish the instrument immediately,
 - 2.2.1.1.2 In conducting the clients survey, the team had to understand the product line and services of the MFI to know the peculiarities and jargons of the MFI.
 - 2.2.1.1.3 A copy of the MFI questionnaire were handed over to the respondent MFI officer for them to give immediate answers. Only probing and follow up questions were stated by the interviewer.
 - 2.2.2 Data/information relevant to the survey that was not captured by the questionnaire
 - 2.2.2.1 Most clients stated the insurances and benefits they avail when the become a member of a particular MFI.
 - 2.2.2.2 The experiences of the loan officers, also referred to as technical or microfinance officers were not captured in the survey.

2.3 On the Respondents

- 2.3.1 Feedback on the identified/ respondent mix

Usually, the respondents identified by the MFIs were their best clients (having repeat and bigger loans and/or center chiefs). However, the team requested to have a more diverse sample considering the amount of the client’s loan, period of membership and geographical location of the client.

3. Lessons Learned

- 3.1 Most clients were not particular about the breakdown (principal, interest insurance and/or service charges) of their weekly/monthly payment.
- 3.2 Some clients are having problems in paying their loans because they have multiple loans.
- 3.3 Credit pollution, even in frontier areas is prevalent.

4. Over-all Assessment of the Survey (pre – proper – post survey)

Frontier areas... *hard to reach but easy to love...*

The scheduling of the MFI interviews was not yet final when the Luzon team started the survey. The team opted to handle the scheduling and used this situation to our advantage. Fortunately, the Team Leaders' network enabled us to coordinate with the MF institutions smoothly.

The coordination becomes more challenging with bigger and more established institutions. (This is attributed to their busy schedule). Smaller institutions, on the other hand, were very much willing to devote their time (some even the whole day) for this survey.

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