

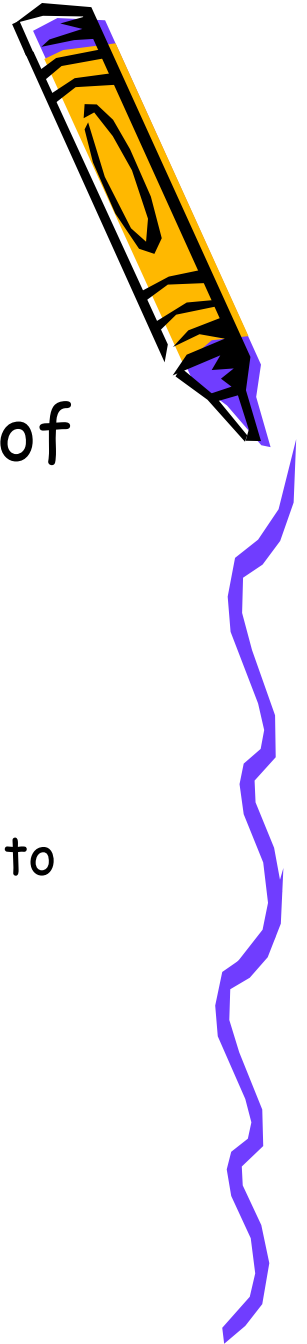
Basic Sector Seminar on Microfinance

September 19, 2006



Objectives

- Increase awareness and understanding of the microfinance clients and potential clients regarding the following:
 - Microfinance industry
 - Rights, obligations and responsibilities as clients
 - The importance of protecting continuous access to Microfinance services



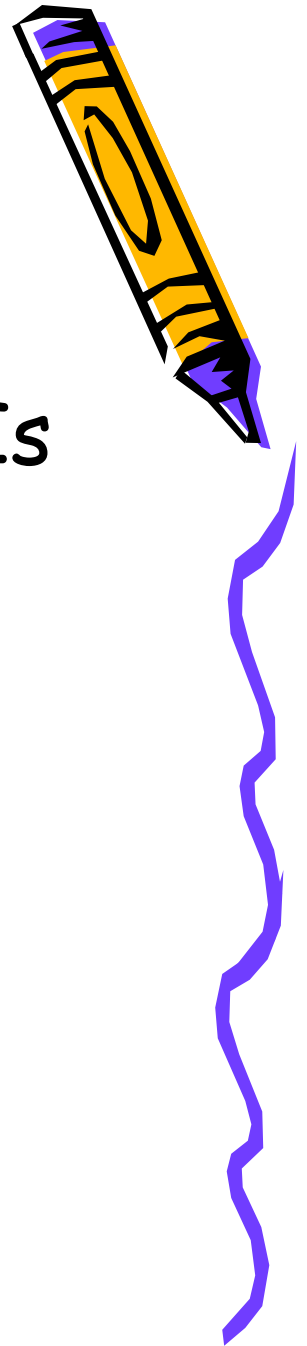
Objectives

- Equip clients to perform better in accessing services of the MFIs
- Communicate effectively their needs and requirements to the MFIs
- MFIs to develop appropriate arrangements and products to suit the changing needs of the basic sectors



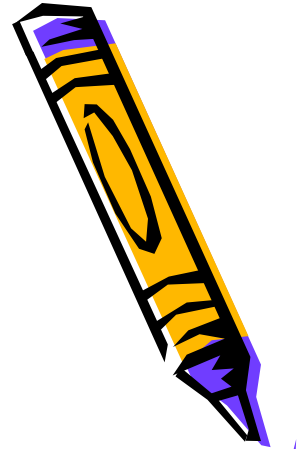
Approach

- Requested OTM-participating MFIs to assist NAPC in organizing the seminars in their respective areas
- Targeted 20 seminars for 150 pax per conduct
- NAPC added 3 MFIs for off-site seminars



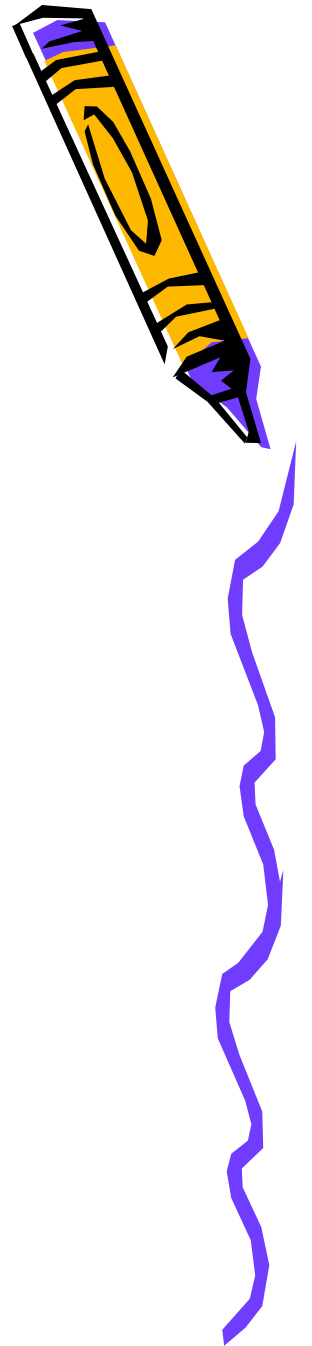
Approach

- NAPC extended the invitation for participation to:
 - Other MFIs in the area where BSS will be conducted
 - Livelihood and Employment Cluster of RKCGs (thru LU)
 - NAPC Basic Sectors (thru BSU)



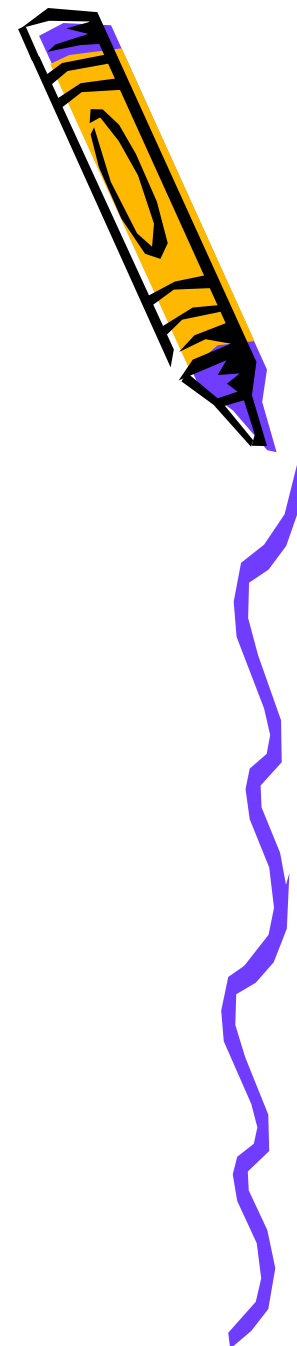
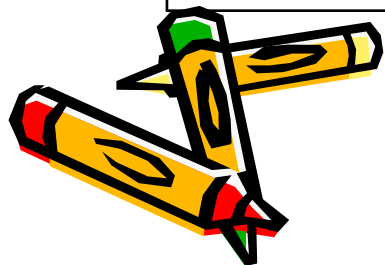
Approach

- Resource Persons
 - NAPC MFU
 - Project Consultants
 - MFI Representative

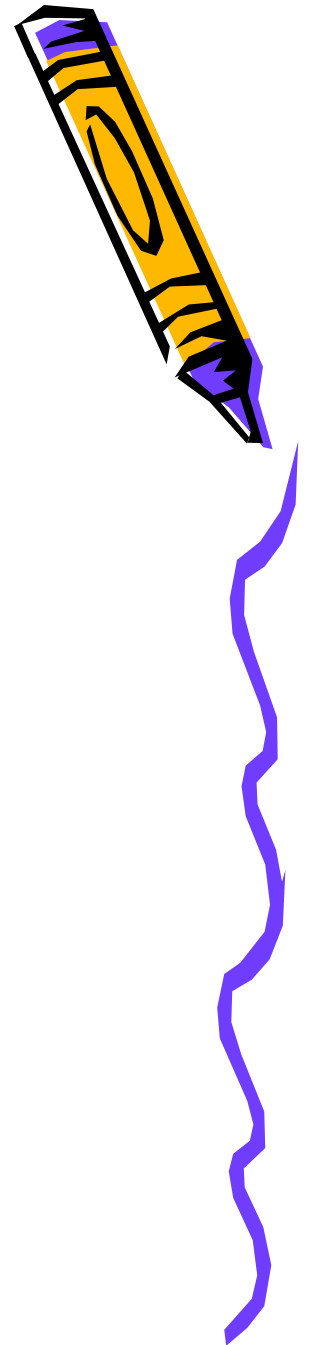


Geographic Coverage

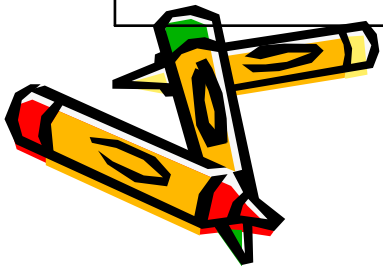
Total Conducts	20
Regions	10
Provinces	16
Cities/Municipalities	158
Barangays	839



Participants' Classification

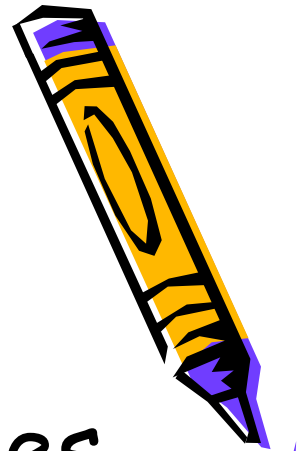


Total No. of Pax	3,304
Clients	81%
Non-clients	19%
Female	86%
Male	14%



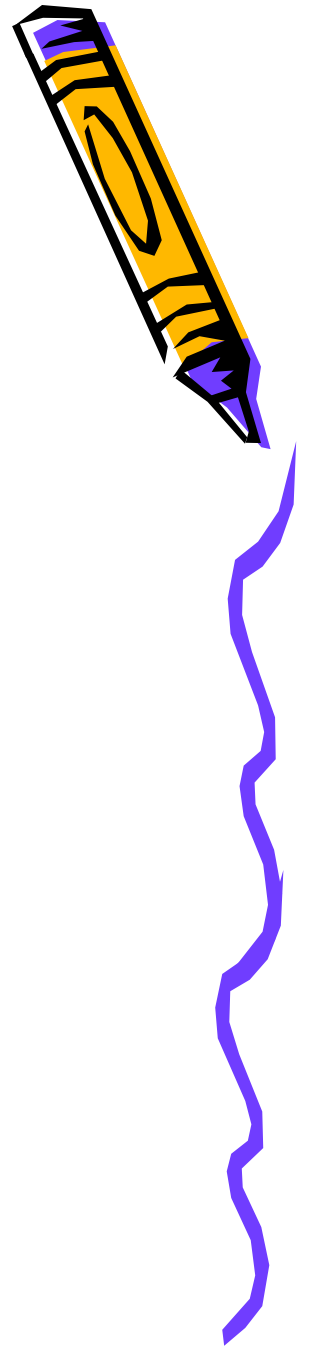
Participants' Issues & Concerns

- Innovative products and services for the changing needs of clients
 - Microfinance for Agribusiness
 - Micro-insurance (health, accident, life, medical)
 - Mutual aid/benefit fund



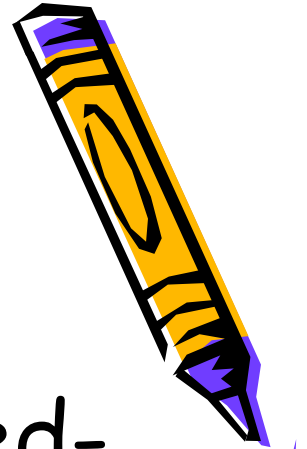
Participants' Issues & Concerns

- Access for marginalized sectors
 - Person With Disabilities (PWDs)
 - Agrarian Reform Communities (ARCs)
 - No read and no write individuals



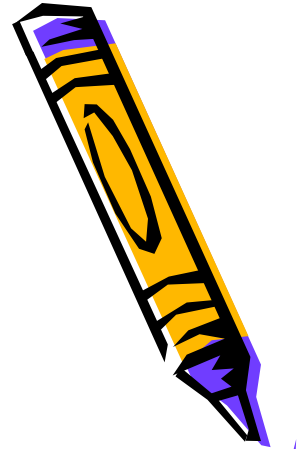
Participants' Issues & Concerns

- More venue for MFI-client feedback and client education on MFIs':
 - Loan policies
 - Savings policies
 - Micro-insurance policies
 - Interest and other fees



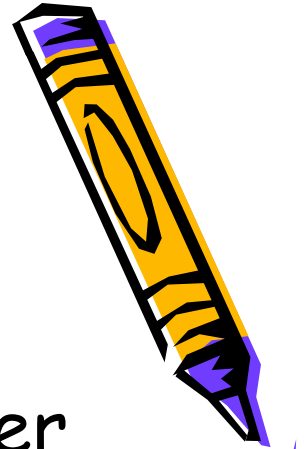
Participants' Issues & Concerns

- Government's role to:
 - Provide livelihood training and programs
 - Provide enterprise development training
 - Safeguard interest of clients from MFIs who do not meet their obligations and from informal lenders (5/6)
 - Device measures to prevent credit pollution



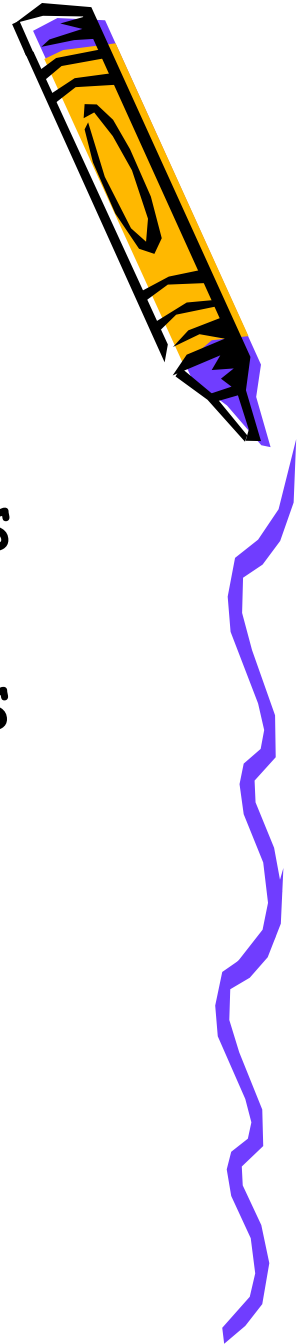
Lessons Learned

- Local network of MFIs facilitated better representation of participants
- Seminar conducts in areas with OTM were more effective and better coordinated
- Visually pleasing material is needed than introduction of so many concepts
- Video of micro-entrepreneurs aided the discussion



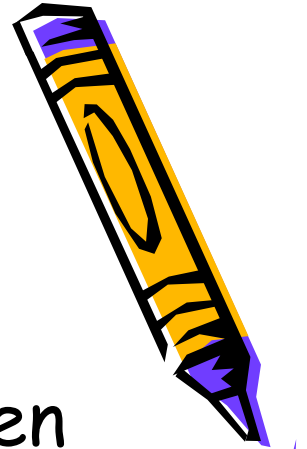
Lessons Learned

- Participants' awareness of the microfinance industry and MFI services gave them better recognition of their needs and able to communicate to MFIs
- Access to microfinance is still more important consideration of the participants over the price



Lessons Learned

- MFI-client feed-backing does not happen on a regular basis; for some this was the first
- Inappropriate venue lose the impact of presentations
- For 150 pax-size seminar audience, facilitators for small discussion groups is seen important; or reduce seminar size to 50 pax



Lessons Learned

- A project coordinator facilitated better preparation and coordination of the seminar conducts
- Microfinance education is seen important as evidenced by more areas requesting to replicate the activity
- BSS served as a learning opportunity for the NAPC staff

