Best Practice in Household Surveys for Microfinance and Development

Speaker's Corner Summary Report

The two-day online discussion forum brought together 114 participants from 25 countries to discuss their experiences and ideas related to cost-effective rural and post-disaster household surveys.

Speaker's Corners are online discussions hosted by subject matter experts, designed to help practitioners share and learn from each other. They are hosted on microLINKS (*www.microlinks.org*) and Poverty Frontiers (*www.povertyfrontiers.org*)

This report summarizes key themes and "lessons learned" from the "Lessons for a Cost-Effective Rural or Post-Disaster Household Survey" Speaker's Corner, held January 27-28, 2009. A complete transcript is available at www.microlinks.org/sc/householdsurvey.

Led by The SEEP Network and facilitated by Social Enterprise Associates, this online discussion explored best practice and applications for household surveys across the globe and with multiple applications. This Speaker's Corner is part of the USAID Financial Services IGP Learning Network facilitated by The SEEP Network. Special focus was given to surveys being implemented in challenging situations, defined as post-disaster, post-conflict, or even rural/remote.

Welcome message

"Many microfinance and development organizations around the world are involved in household survey work, often under challenging conditions such as natural disasters, conflict, or even the basic challenges that working in rural, isolated environments can pose."

This report highlights major themes from the discussion, and presents key points in the following areas:

1. **Best practice for survey development**
2. **Best practice for survey implementation**
3. **Surveying in "challenging" environments**
4. **Cost-effective implementation strategies**

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The Speaker's Corner involved 114 participants from twenty-five countries, and practitioners shared examples from a variety of countries (see box). Participants offered best practice, questions, and challenges, using both practical examples and technical expertise to inform the discussion.

Sample of countries represented

DR Congo	Mozambique
Tamil Nadu	Bangladesh
Afghanistan	Senegal
Pakistan	Uganda
Philippines	China
Mozambique	Burundi
Bangladesh	Ethiopia
Bosnia	USA

1. Best practice in survey development

Research and defining objectives

Several participants discussed the importance of desk and field research, and of defining objectives, before commencing survey development.

In terms of research, practitioners suggested a thorough literature review, to find out whether some of the pending research questions have been answered, and to find out what surveys have been done in the region. One participant noted, "Only much later did we realize that we were the third agency to do a (survey) in the same village. When asked why the village did not inform us about previous (surveys), they answered: 'We do not know what you are going to give us and what those other two NGOs were planning to give us. We try to cooperate with all of you and hope something will come out of it. We do not know which of you will deliver.'"

Participant Erik Shapiro suggested a simple method for identifying unnecessary questions in a survey: *"For each question, ask yourself, 'What will I do with 1,000 answers to this question?'"*

Several participants recommended investing time in defining survey objectives at the outset. They noted that surveys often generate large quantities of data that is never used, so clearly defined objectives as to data and level of detail are important.

Survey questionnaire development

Participants stressed the efficacy of testing survey questions with a small, representative group. Many mentioned **focus group discussions** as an efficient method to gather information and input. However, one participant noted that it is important to make sure that, after a focus group, word of survey content and goals does not spread to the rest of the community, which could bias results.

"Focus group discussions are an excellent means of getting 'bang for your buck' in a limited time. We recently completed 32 focus groups in rural northern Pakistan. In four weeks we accomplished one week of intensive training, two weeks of data collection (through focus groups), and preliminary analysis." –Jennifer Mandel, Microfinance Opportunities

Some participants utilized trained experts in questionnaire development, which can minimize survey length and tightly focus on survey goals. However, one participant suggested a balance between experts and those with local knowledge would be preferable, saying, "Most of our survey questions are designed by 'experts' who think they know the 'reality' of the poor; they take too much time to interview; and are conducted by people from urban areas with little or no awareness about the culture in the localities."

Participants also noted that flexibility is required in questionnaire development. "As questionnaires come in, look at the first fifty or 100 and be prepared to make changes," suggested one contributor.

Survey language was discussed at length, with several practical tips offered by practitioners:

1. **Use local staff to translate** survey questions – locals to the region, not just the country. This

ensures that local dialect is used, and technical terms are understandable.

2. **Get colloquial translations of survey questions**, for example, a local dialect in the Philippines that incorporates English and Spanish.
3. To check accuracy, **ask local language speakers to "back translate" questions**: for example, give them questions in Urdu and ask them to explain what they mean in English.
4. Remember that **a concept in one culture might not be the same in another culture**, even if translated properly.
5. **A local partner can help to "hash through the meaning and aim of each question".**

Finally, many participants mentioned the importance of goal setting before questionnaire development.

<u>Personnel selection and training</u>

The topic of personnel and staffing was popular with participants, as the managers and field staff in any survey are essential to its success. In terms of survey design, many participants recommended managers and survey designers with previous experience in surveying, as well as in post-disaster or post-conflict settings (where appropriate).

FINCA gave an example of its five-day training course for field surveyors, which included the following components.

1. Conduct
2. Culture
3. Interview techniques
4. "Probing question protocol"
5. Sampling challenges
6. Data cleaning and analysis

The group discussed the **use of local researchers** for field surveying, with a general consensus that working with local people can have several benefits. These include cultural and linguistic proficiency, and familiarity with local terrain and weather. However, one participant warned, "Don't assume local researchers know the local culture intimately. They are often better educated and have higher incomes than the people they are surveying." Female surveyors are another key component, as during typical survey hours "women are usually present at the houses."

Participants suggested **small teams of surveyors**, with a few practitioners mentioning using a mix of "local" and "outsider" staff in order to create a balance and reduce bias.

On the whole, practitioners agreed that it is best to **avoid using local microfinance** or **community development staff as interviewers**, as their presence could lead to biased answers and/or expectation of financial aid. In surveys to determine the impact of a microfinance or development program, this can be especially dangerous as the people doing the survey would be from the organization being evaluated.

2. Best practice in survey implementation

<u>Payment for survey respondents</u>

Participants discussed the pros and cons of paying survey respondents. The key argument for payment was that surveys take economically valuable time from participants, so they should be compensated in some way. However, the argument against payment was strongly supported by most participants, under the rationale that payment might increase biased responses ("people might tell surveyors what they think they want to hear") and distortion. One participant noted that payments could have a negative long-term effect, "spoiling the market for others" doing surveys in the future.

"I've used other ways to compensate people, such as feeding them during the survey or providing a small practical gift such as pens, which can be useful if their children are in school."

–Jennifer Mandel, Microfinance Opportunities

Practitioners offered recommendations to minimize the time taken from respondents.

If possible, surveys should be:

- No more than 1 hour
- Scheduled at a time that will be less disruptive
- Compensated with food and "freebies" rather than money

Quality control

Quality of information was discussed, with practitioners agreeing that training of field staff is the most important element of quality control. Also recommended were daily reviews of data collected, internal management of the survey (even if the work is subcontracted out), and use of PDAs for data collection (which allows for daily checks of data).

Survey follow-up

A point was raised about following up with the community surveyed once the project is finished. Some **practitioners share their survey findings with the community**, in order to help local people understand the purpose and outcomes of the project. Others disseminate information to other organizations "in order to prevent duplication of efforts and prevent dependency and fraud".

3. Surveying in "challenging" environments

Definition

The concept of "challenging" environments for survey implementation was loosely defined as post-disaster, post-conflict, and very rural environments that present transportation and logistical obstacles.

Bias in aid-saturated regions

Participants discussed the saturation of aid organizations and money in post-disaster and post-conflict areas, noting that **this influx of aid money can significantly bias survey responses**. People in these situations tend to inflate their pre-disaster assets in the hope that they will be compensated accordingly. Participating in a survey can be thought of as "getting one's name on a list" for future assistance, and this may lead to more powerful people in a community excluding others from participating.

> *"After the tsunami, our experience was a bit like that of the greedy woodcutter who dropped his wooden axe and claimed he lost a golden axe. Every fisherman declared [the] loss of a motor boat, making use of the fact that the Fisheries Department did not have a proper list of those with boats."*
> *–V.Vivekanandan, South Indian Federation of Fishermen Societies*

Participants offered several methods to mitigate the issue of bias. Some hold community meetings to discuss immediate and long-term survey objectives. Others recommend collecting information on household assets quickly, to prevent false claims later. Working with an organization with local presence and local members, who are among those affected, can be an asset. If possible, pre-disaster baselines of assets would be useful, but are often not available.

Some have even found that local leadership is under pressure to "deliver" certain benefits for the community, so the input of these leaders can be biased as well. Participants warned that practitioners should watch out for being "steered" to certain homes or villages.

Local partners

Many participants have found that **local partners are essential in helping them navigate challenging terrain and conditions**. A local partner can ensure smooth logistics, communication, safety, and flexibility in a challenging and unpredictable environment. In the field, for example, a practitioner might "rely heavily on local microfinance professionals who have grown up amidst the conflict." Local partners can also arrange things that would be difficult for an outside organization. One local partner managed all accommodations for field surveyors in an area in which all hotels had been destroyed. Another brought rural, scattered householders into one location for surveying.

Partner selection was emphasized by one participant, who noted, "I look at the history of the organization on paper, the attitudes of people towards them when we meet, how easily doors are opened and by whom, how they treat people, a kind of pre-survey survey of who will be committed, reliable, connected and competent!"

4. Cost-effective implementation

Preparations to ensure cost savings

Participants highly recommended focus on survey preparation to ensure cost-effective implementation. These include simple actions, such as clearly defining audience and objectives, as well as producing a workplan and budget that includes tasks to be done and responsible parties for each task. Participants also agreed on the impact of focus group discussions, for preparation and survey questionnaire development, and for survey implementation itself.

Implementation

Participants had several practical suggestions for cost-effective survey implementation. These include:

> *"Time and preparation spent up-front on relevant, informed, localized survey design is nearly always more than made up – from a cost/benefit and a humanitarian perspective – in a more effective, focused and informed response to the needs of communities affected by crisis, either conflict or natural disaster."*
>
> *– Jesse Fripp, ShoreBank International*

1. Collect all primary and secondary data needed for immediate program design and future expansion and reporting at the same time.

2. Invest in appropriate analysis tools, such as MicroSave tools, qualitative analysis software such as Nvivo, or a good stats package. "These can be expensive, but are a worthwhile investment as they can offer big returns in time savings and efficiency."

3. Bring rural, scattered householders into one location for surveying (if possible).

4. Use PDAs where possible to ensure quality data collection and resolve problems quickly. This can save money in data entry, cleaning, and verification. It requires an upfront investment, but if surveys are a tool used regularly by an organization this might be a tool worth investigating.

Back-up plans

Participants discussed the importance of developing back-up plans. These can create significant costs savings in the event of changes and challenges, which are especially common in "challenging" environments. Doing **back-up sampling ahead of time** can prepare a team for changes. One practitioner noted, "There will inevitably be last minutes changes due to availability, weather, and miscommunication. Establishing a client selection protocol with surveyors in advance can save costly delays." Another practitioner worked with local partners to develop a plan that had "different options and contact persons, to respond to potential emergencies, recovery, stabilization, and development."

Online Resources for this Discussion

The discussion postings and additional resources are available on microLINKS at www.microlinks.org/sc/householdsurvey. Resources include the following documents:

ShoreBank/AMPER case study on household survey in post-earthquake Pakistan

ShoreBank/AMPER "top lessons" paper on cost-effective survey implementation

ShoreBank/AMPER household survey report

SEEP Economic Recovery Standards

SEEP Economic Recovery Standards Field Testing Packet

Sample of Participating Organizations

AYANI

Consultative Group on International Agricultural Research

FINCA

MEDA

Microfinance Opportunities

Millennium Villages Project

NRSP, Pakistan

ShoreBank International (facilitator)

Social Enterprise Associates (facilitator)

South Indian Federation of Fishermen Societies

The SEEP Network

Village Banking

World Relief

Zardozi

Surveys Discussed in the Forum

Tamil Nadu, post-tsunami work with fishermen

Goma, DR Congo, Volcanic eruption, microfinance for rehabilitation

Uganda, verifying interest in setting up Savings & Investment Groups

Pakistan, AJK region, post-earthquake livelihoods survey for microfinance product development

China, family income survey

Burundi, MFI impact survey

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