



Trip Report: Microfinance in Theory and Practice: Field Experiments in South Africa and Philippines

Philippines: 28 November – 4 December, 2005

By Jonathan Zinman

Purpose of Trip

1. Oversee continued pilot of credit scoring experiment with First Macro Bank
2. Continue work with First Macro Bank and MABS to design new field experiments on collections efforts
3. Pilot test baseline survey instrument for credit scoring experiment with First Macro Bank.

Summary of Activities

1. First Macro Bank
 - a. We continued to meet with First Macro and discussed preliminary data gathered during the pilot. We agreed to continue the pilot further, and to expand the credit scoring to all branches in 2006.
2. Survey pilot testing with survey team from the University of the Philippines
 - a. Trained surveyors to the baseline questionnaire. The (translated) questionnaire was revised with input from surveyors in order to make it better adapted to the country and the target population (urban microentrepreneurs).
 - b. We conducted five rounds of pilot testing with 10 surveyors interviewing 1 to 2 respondents each per round. The survey initially took more than 2 hours to complete. We held debriefing meetings between each rounds and improved the questionnaire after each debriefing meeting.

Technical Observations

None.

Suggestions and Recommendations for Follow-up

First Macro Bank: Jonathan Bauchet continues to work with First Macro Bank and will remain in the Philippines until the end of January 2006.

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Posted 30 01 06

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