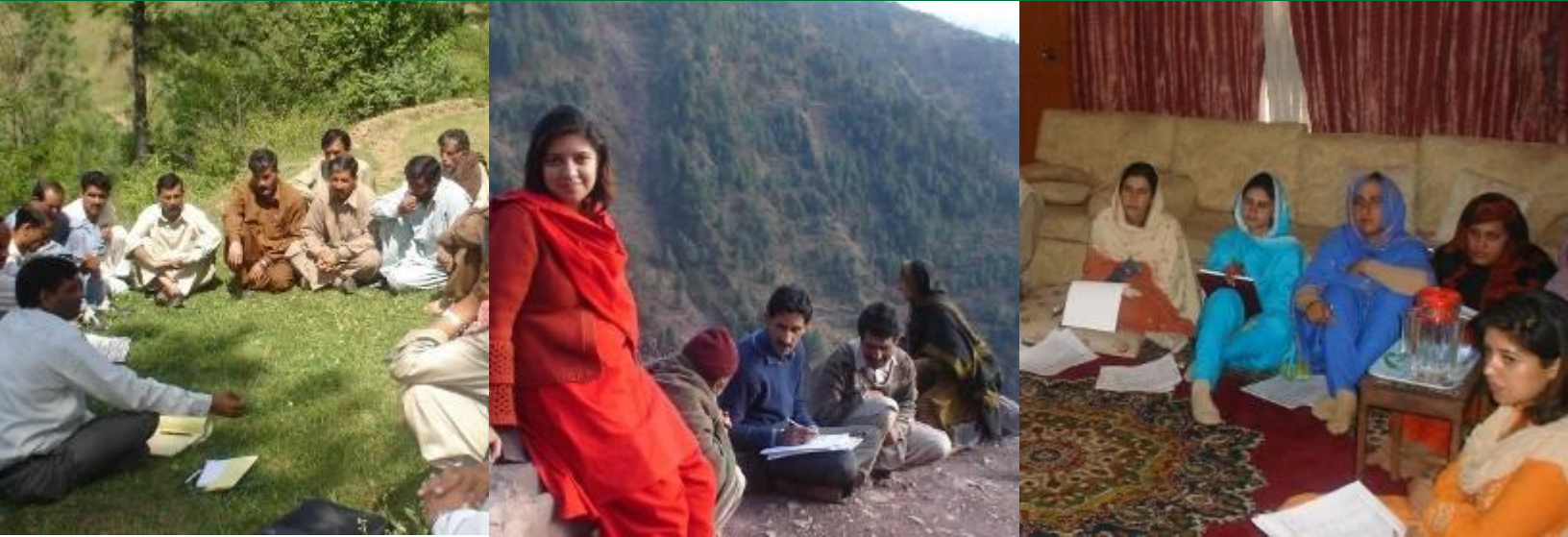




THE FINANCIAL SERVICES IGP LEARNING NETWORK PRODUCT SERIES



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CASE STUDY:

Cost-effective Household Surveys:

**Key Lessons for Implementing a Household
Livelihood Survey on a Budget**

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INTRODUCTION

The importance of market surveys and assessments is well known. But how can programs execute them efficiently and cost effectively, especially in challenging situations? This document outlines the key lessons learned for cost-effective **implementation** of a household livelihoods survey, drawn from the experience of a successful effort in earthquake-affected Pakistan.

In 2005, a massive earthquake struck the Azad Jammu and Kashmir (AJK) region of Pakistan, damaging or destroying hundreds of thousands of homes and livelihoods. ShoreBank International Ltd (SBI) and its Pakistani partner, the National Rural Support Programme (NRSP), responded to the disaster with the “Advancing Microfinance for Post-Disaster Economic Reconstruction” (AMPER) project, with support from the USAID Implementation Grant Program. Its goal was to increase access to financial services for the poor in the disaster-affected area.

Before financial products could be developed to suit the post-earthquake situation, SBI and NRSP recognized the need to gather market and livelihood information in the AJK region. In 2007, AMPER accordingly implemented a two-month household livelihood survey, reaching 1,510 households across AJK. The survey gathered information about the population, housing and household amenities, borrowing practices, savings and remittances, and demand for financial services. Survey results helped AMPER address local financial needs with appropriate products and services.

Through careful planning and collaboration, AMPER survey staff came in 21 percent under budget without compromising data quality or field staff safety. The survey cost less than US\$11,000 to implement, or just over US\$7 per household reached.

The key eight lessons learned for cost-effective survey development and implementation, as identified by the staff of SBI and NRSP, are outlined below, following a snapshot of the survey budget.

BUDGET SNAPSHOT

Description	Budgeted	Actual	Over/(Under)	Variance
Number of households	1,500	1,510	10	1%
Training	122,100	117,687	(4,413)	-4%
Accommodation	375,000	219,710	(155,290)	-41%
Per diems	246,000	253,200	7,200	3%
Printing & stationery				
Questionnaire development & printing	45,660	25,212	(20,448)	-45%
Data entry coding, etc	20,000	20,000	-	0%
Miscellaneous	6,240	6,911	671	11%
Grand Total	815,000	642,720	(172,270)	-21%
US\$ equivalent = Rs.60	\$13,583	\$10,712	\$(2,871)	-21%

Note: All figures in Pakistani rupees (Rs), except where indicated.

1. LEVERAGE A LOCAL PARTNER

An international agency trying to implement a survey in an unknown environment has little chance of being cost efficient without a local partner. The post-disaster environment of the AJK region posed even greater challenges and potential costs. Landslides and closed roads confronted field teams, area hotels had been destroyed, communications links had been damaged, and locals were distrustful of outsiders.

SBI found the single most important component in meeting this challenge to be its local partner: NRSP. SBI was able to utilize the logistical, technical, and administrative capacity of NRSP to minimize costs and access high-quality information and insights. NRSP used its community connections and experience to:

- organize focus groups inexpensively during the pre-survey site visit;
- identify and hire qualified AJK locals as survey interviewers;
- support AMPER field interviewers during crisis situations (in one instance, a field team was trapped by a landslide and NRSP contacted community representatives to mobilize a local help party);
- “piggy-back” survey activities on existing NRSP operations, such as having survey teams ride in NRSP vehicles on their normal routes whenever possible, thus saving on transportation expenses; and
- manage and negotiate lodging for field staff in an area where all hotels had been destroyed (the most significant cost savings of the entire survey, underscoring the importance of a trusted local partner).

2. BUDGET FOR “PLAN B”

The AMPER team decided to keep all three field teams close together throughout implementation to save on lodging, transportation, and communication costs. But what if the unpredictable environment had made it impossible for the three teams to stay together?

SBI not only developed a “Plan B” for placing individual teams in different districts; it developed a full budget for this alternative. Had the team had to move to Plan B, the up-front budgeting effort would have paid off in terms of real cost and time savings.

3. DO A PRELIMINARY SITE VISIT

Project design began with a site visit to earthquake-affected areas, which included holding focus groups with local residents to inform the development of the survey questionnaire. This step gave the AMPER team the opportunity to understand the conditions that they would face in the field and allowed for more accurate cost estimates of survey implementation. The site visit also enabled the team to arrange logistics (such as lodging) in advance, helping to reduce costs.

4. KEEP FIELD TEAMS IN CLOSE PROXIMITY

Implementation was kept simple by deploying all field teams to a single district at the same time. This practice allowed close team supervision and provided data-entry staff with a complete set of questionnaires from each district, facilitating parallel data entry. “Plan B” would have moved the field teams to different districts in the event of earthquake-related mobility problems.

The clustered approach provided several benefits, including a better negotiating position with lodging providers and smoother transportation and communications logistics. SBI staff estimated that the cost savings of this plan over Plan B was approximately US\$4,000.

5. TRAIN “BACK-UP” FIELD INTERVIEWERS

During the course of the survey, three field workers left for full-time jobs and their work had to be redistributed among remaining personnel. SBI staff note that high turnover is common in crisis-affected environments, particularly, as one team member remarked, “[When] international NGOs are offering higher salaries and focusing on hiring female staff.”

AMPER staff considers the need for trained, backup field staff a “lesson learned” for the future. This measure would have maintained team field strength without compromising the quality of staff composition. While an additional up-front cost, it would have saved valuable time and training costs.

6. USE LOCAL, CULTURALLY APPROPRIATE FIELD STAFF

SBI recruited 12 interviewers exclusively from the AJK region. This decision not only kept labor and transportation costs manageable, it also ensured that the interviewers were conversant in local dialects and accents. Locals were paid wages that were competitive and fair, but not inflated in comparison to the regional economy, where the average pre-earthquake daily income was estimated at US\$0.30. Apart from the oversight role of SBI Vice President Jesse Fripp, who worked from the SBI office in Washington, DC, no expatriates were hired for the project.

Each interview team was comprised of three women and one man, ensuring that women respondents would feel comfortable answering questions. The male member of each team was important, both in the event that male respondents refused to speak to female interviewers and to provide security for female team members. The gender makeup of the groups also helped keep costs down by eliminating the need for additional security personnel and ensuring that each field team would successfully interview targeted households quickly and on schedule.

7. INVOLVE LOCALS AND MICROFINANCE STAKEHOLDERS

The AMPER team received input from local AJK residents and NGOs throughout the survey development and implementation process. Focus groups held in the region prior to implementation allowed the team to identify the subject areas to be addressed by the survey. The AMPER team also sent out a draft questionnaire to organizations with relevant experience in microfinance (including Save the Children and Opportunity International Bank of Malawi) for feedback. The questionnaire was then translated into Urdu with an emphasis on using easily understandable terms, then pre-tested in three districts in the earthquake-affected region. Revisions were made at each stage, based on feedback.

By spending time with local people, the AMPER team saved money; focus group input allowed for rapid, inexpensive information gathering. As the SBI Project Director notes, “Within a few hours we were able to get on-the-spot insights on the pre- and post-disaster situation and feedback on the questionnaire from 25 people. This was a cheap and effective way of getting locals’ input.”

8. DO YOUR HOMEWORK

The survey team focused on desk research before writing survey questions, recruiting field interviewers, or creating a work plan and budget. “We looked at many materials to understand disasters and their effects,” says Salim Jiwani, SBI Project Director in Pakistan. “We spent a lot of time reading materials from USAID projects after the 2004 Indian Ocean tsunami to learn about the challenges of working in a disaster-affected region, as well as the unique staffing and management needs created by post-disaster conditions.”

The AMPER team also drew on existing NRSP population and research data on the AJK region. Using results from several smaller NRSP household surveys, as well as census data, the team divided the region into clusters, created backup clusters for contingencies, and planned field work to ensure even coverage of the region, including rural and urban areas.

Although the research took time and resources up-front, it enabled the AMPER team to keep their time in the field—just 35 days—as short and efficient as possible.