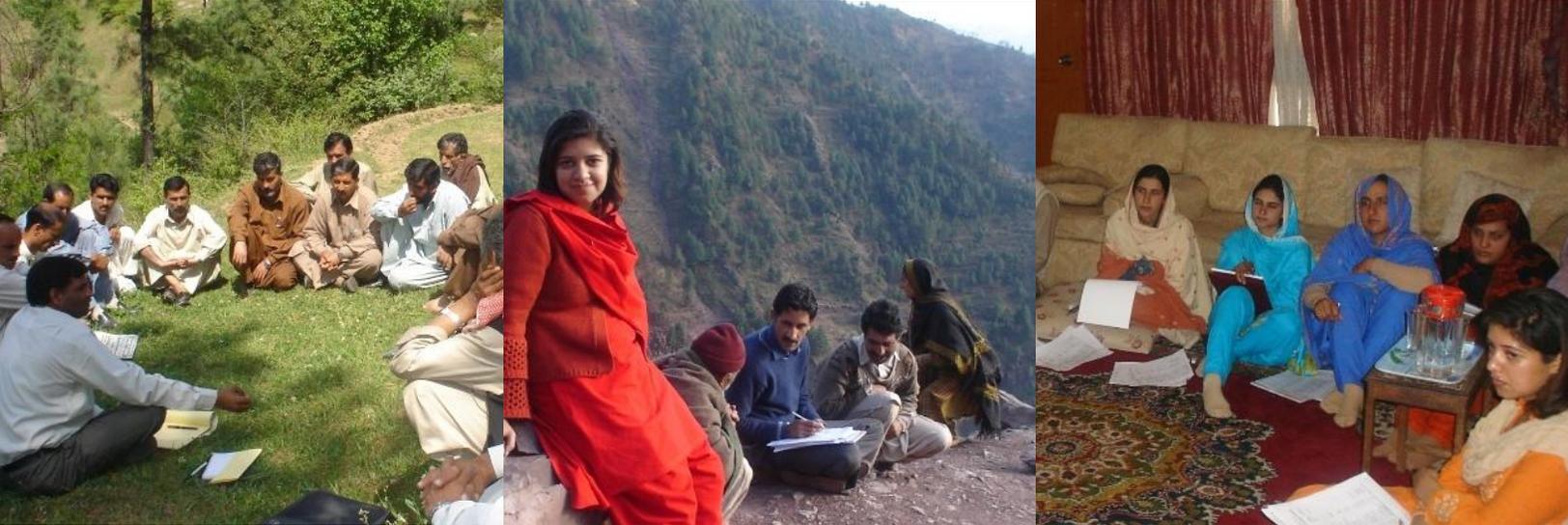




THE FINANCIAL SERVICES IGP LEARNING NETWORK CASE STUDY SERIES



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CASE STUDY:

Implementing a Household Livelihood Survey in a Post-Disaster Environment

**ShoreBank International Ltd, NRSP,
and the AMPER Program in Pakistan**

July 2009

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1. INTRODUCTION

Conducting an effective market survey is crucial to understanding demand and ensuring program success across a wide range of microfinance and development activities. Yet many organizations, due to time, financial, or logistical constraints, cannot complete an effective assessment, particularly in crisis-affected environments. How can these challenges be overcome?

In 2007, the “Advancing Microfinance for Post-Disaster Economic Reconstruction” (AMPER) project of ShoreBank International (SBI) conducted a household livelihood survey in the Pakistani Azad Jammu and Kashmir (AJK) region, following the 2005 earthquake. This case study explores the challenges, successes, and lessons of this survey. Its primary objective is to highlight concrete examples of best practices in survey implementation in challenging environments for microfinance providers, as well as other development actors. (See the appendix for additional project materials, including the survey timeline, individuals interviewed for the case study, and details on survey subject areas).



Map of Pakistan with AJK region highlighted in red.

In October 2005, the AJK region, one of the poorest in Pakistan, was hit by a massive earthquake. It destroyed or damaged more than 400,000 homes and eliminated almost one-third of local jobs. SBI responded to the disaster by establishing a program—AMPER—to foster economic recovery and housing improvements. The company first worked with local partners to conduct a comprehensive household survey across AJK.

The earthquake left hundreds of thousands of families in greater need of access to capital than ever before for purposes that included rebuilding homes and redeveloping assets. It was difficult to ascertain the earthquake’s total economic impact on individuals, families, and businesses, and therefore difficult to know what kind of financial products would speed recovery. The household

survey was a first step in understanding the economic positions and needs of AJK families.

This case study examines how the survey was able to anticipate, maintain communications, organize logistics, and remain flexible in the face of changing conditions.

1.1 BACKGROUND

The AMPER program is managed by a partnership of ShoreBank International Ltd (SBI) and the National Rural Support Programme (NRSP) of Pakistan. Its goal is to increase access to financial services by the poor, including microfinance loans and new financial and non-financial services. SBI manages the project overall and NRSP delivers the financial services.

SBI (www.sbksbi.com) is the consulting company of ShoreBank Corporation and part of the International Companies of ShoreBank Corporation, which are dedicated to working with financial institutions globally to create greater access to capital for underserved clients and to generate economic wealth in target markets.

NRSP (www.nrsp.org.pk) is the largest rural poverty relief program in Pakistan, with a presence in 31 rural districts in all four provinces of the country. It works with more than half a million poor households organized into more than 57,000 community organizations. NRSP has over 500,000 borrowers and a national microfinance loan portfolio valued at more than US\$100 million.

1.2 SURVEY GOALS

AMPER conducted the household survey to better understand demand for microfinance products in the aftermath of the earthquake. Survey designers recognized that they had to develop a holistic picture of family livelihoods before and after the disaster. The survey was designed to collect information on the population, household economics (i.e., expenditures, income, and assets), the perceived effects of the disaster on people’s lives, financial activity (i.e., borrowing practices, savings, remittances), demand for financial services, and housing (see appendix for more details).

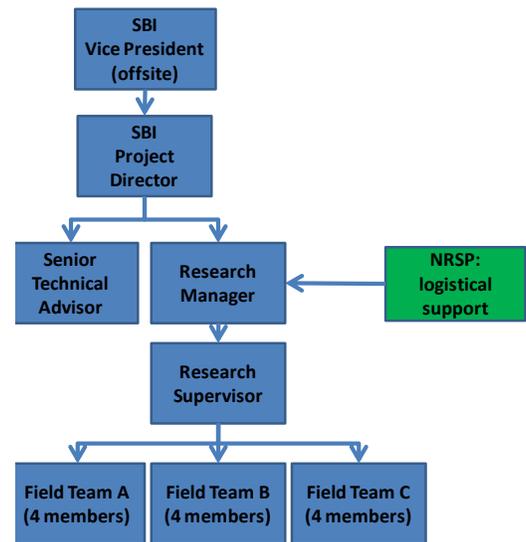
Survey results were used to design new microfinance products and re-engineer existing ones.

1.3 ORGANIZATION AND MANAGEMENT

The AMPER survey was implemented by SBI, with NRSP providing logistical support. The SBI Pakistan Project Director oversaw a Senior Technical Advisor and a Research Manager. The Research Manager, who was responsible for data quality assurance, field team work plans, and coordination of logistics with NRSP, oversaw a Research Supervisor, who in turn worked with the Field Interview Teams (see diagram at right). The Research Supervisor had more than five years of field experience, which greatly aided survey execution.

The close interworking of the SBI-AMPER survey team was an important component of project success. Close, daily communication up and down the hierarchy was essential for adapting to challenging and changing post-disaster conditions.

“SBI people considered our team part of their team, and knew each NRSP person by name,” notes one NRSP manager. This integrated approach encouraged each team member to communicate problems and challenges quickly and gave all personnel a clear understanding of the roles and responsibilities of each contributor.



1.4 KEY ISSUES AND OPPORTUNITIES

The survey had the ambitious goal of reaching 1,500 families. This required traversing difficult and sometimes dangerous terrain, where communication was sporadic and nearly all hotels and other lodging for travelers had been destroyed. SBI, which had limited experience on the ground in the region, relied on NRSP's years of experience. Local knowledge was required to move staff safely, access accommodations, and sustain regular communication with the regional office. The survey design had to be culturally appropriate, grounded in the realities of the region, and delivered by personnel who were acceptable to people in the local community.

The survey created both challenges and opportunities for NRSP as an organization. Before the AMPER partnership, NRSP had pursued rural development goals and offered microfinance products only in conjunction with social services. "The survey challenged the organization to look at their products and how they worked with people," notes the SBI Project Director. "They responded to community input—they separated microfinance from their other programs. Now, they are looking at diversified financial products, like savings. They are interested in improving their lending beyond the generic group loan product." The survey thus taught NRSP about its customers and catalyzed changes in how it approaches them.

2. PLANNING FOR A POST-DISASTER SURVEY

The AMPER team knew that the chaotic and changing situation in the AJK region would present significant challenges to successful survey implementation, including problems related to:

1. *Physical environment.* From a logistical perspective, surveyors could expect to face landslides, blocked roads, lack of accommodations, and difficult transportation.
2. *Market distortions.* According to ShoreBank International Vice President Jesse Fripp, the "huge infusion of grants" from NGOs and the Pakistani government after the earthquake distorted people's perceptions and expectations of any development-related activities.

Despite these challenges, the survey reached 1,510 households and covered seven subject areas (see appendix) in less than two months of field time.

2.1 UNDERSTANDING THE PHYSICAL ENVIRONMENT

Pre-survey site visit. Survey planning began with a site visit in March 2007 to earthquake-affected areas, a tour of the region, and the convening of focus groups with local residents. The visit was a crucial first step, helping the project team adequately understand and prepare for the physical and other challenges of survey implementation. During the pre-survey visit, a strong partnership developed between SBI-AMPER and NRSP staff. The visit also enabled SBI to develop a budget, work plan, and timeline with NRSP, based on local market realities.

Research. Prior to developing the survey, desk research had included a review of previous recent regional household surveys, including an SBI-NRSP "rapid survey," an NRSP market survey of the region, and assessments conducted by NRSP of 37,000 households. Survey developers refined existing population census data from 1998 so as to divide the region into clusters and ensure that both urban and rural areas were covered. The team also consulted USAID documents related to the 2004 Indian Ocean tsunami to gain a sense of how households and enterprises are affected by disaster.

Lessons learned

- Pre-survey visits allowed all partners to visually understand the challenging conditions that they would face, as well as arrange logistics in advance of survey implementation.
- Desk research and preparation helped SBI and NRSP staff learn about the region and post-disaster assessment before they began survey development and implementation.¹

2.2 MITIGATING MARKET DISTORTIONS

Respondent bias. Ensuring quality data was a challenge throughout the 35 days of field interviews. Respondent bias, common in post-disaster and development-saturated communities, played a significant role in survey implementation. “Everyone [in AJK] was expecting us to come to their door with a bag full of money,” remembers Project Director Salim Jiwani. Development and relief activity were so intense in AJK that residents began to under-report income and over-report expenses in hopes of receiving aid money. Survey team members received extensive training in this area and learned to ask probing questions to verify claims; they also learned to explain upfront that their work did not involve dispensing relief money.

“Respondents understated their income and overstated their expenses. There were a lot of NGOs providing relief and grants [in the region] and everybody wanted a share in the booty.”

Lessons learned. In any environment saturated by aid money, researchers should expect market distortions and response biases and plan accordingly. Field staff training is an important component of this preparation—interviewers need to be equipped with coping techniques and follow-up questions that identify and correct bias as much as possible. The AMPER team acknowledges that it could not control for all distortions, but team members feel that they achieved as accurate a picture of household financial status as was possible under the circumstances.

¹ A consortium of organizations (Save the Children, Oxfam, and IRC) are currently developing an Emergency Market Mapping and Assessment (EMMA) toolkit, a set of tools and guidance notes to encourage and assist frontline humanitarian staff in sudden-onset emergencies to better understand and make use of market systems. The purpose of EMMA is to improve the efficiency and effectiveness of early humanitarian actions to ensure people’s survival and protect food security and livelihoods. An online discussion group on this ongoing effort can be found at www.dgroups.org/groups/RMAT (accessed January 2009).

3. IMPLEMENTATION IN THE FIELD

In order to be successful, the AMPER survey had to collect household livelihood data that was both comprehensive and accurate. With a goal of 1,500 households and a field implementation timeline of 35 days, field staff had to be mobile, responsive to change, and able to communicate challenges and receive guidance on solutions and adjustments while they were still in the field. They also had to collect information quickly and accurately from household members. In the post-earthquake situation of AJK, each of these challenges was magnified by infrastructure and logistical issues, including blocked roads, displaced populations, destroyed facilities and accommodations, and a traumatized population.

3.1 LOGISTICS

Local partner takes the lead. During survey development and implementation, the SBI Project Director and Research Manager communicated regularly with NRSP staff in their office in Muzaffarabad, the capital of AJK, in what both organizations call a “very collaborative” process of survey design and implementation. Logistical arrangements were led by NRSP, the partner with “on-the-ground” knowledge, which facilitated community meetings and focus groups, transportation, and security.

“Piggybacking” on NRSP activities. Wherever possible, AMPER field staff joined NRSP community workers on their daily routes and integrated survey activities into regular NRSP logistics, movements, and programs.

Utilizing NRSP networks. In addition to negotiating lodging rates with local providers, NRSP relationships provided AMPER field staff access to communities, regional knowledge, and communications networks that outsiders would have found difficult and costly to access.

Lessons learned. SBI VP Jesse Fripp remarks that NSRP was “capable and very ‘present’ in the region. More than anything,” he shares, “taking the time to identify and work with a strong local partner was our key lesson from the entire AMPER project.” The strong NRSP network of 6,000 community organizations in AJK

“One field team was trapped by a landslide. NRSP informed its contacts in a nearby village and the villagers came out to help the team.”

provided ready community access for the AMPER team. The local organization’s grassroots knowledge would prove vital in other ways, continues Fripp, “[as] the road network was destroyed by the earthquake, and mountain roads were blocked by mud slides. Sometimes researchers had to walk a few miles on foot.” The relationships of NRSP proved essential in one instance, when a field team became trapped in a mountainous area by a landslide and the organization quickly used local village contacts to mobilize a help party.

3.2 GAINING THE TRUST OF LOCAL COMMUNITIES

Leveraging the reputation of the local partner. Trust among local residents is an essential factor for successful surveys in disaster-affected communities. The AMPER team recognized that in the post-earthquake environment, suspicion of outsiders was likely to be high. NRSP is well known in AJK through its grassroots community work and was accordingly positively received in the communities.

Lessons learned. AMPER field staff found that by working with NRSP, they did not have to spend as much time explaining the survey rationale and goals—people’s support for NRSP quite literally opened doors. SBI VP Jesse Fripp notes, “For people who might otherwise be apprehensive, our field staff were able to get right into the survey because NRSP was a trusted partner in the community.”

3.3 FIELD PERSONNEL SELECTION AND TRAINING

Personnel selection. All twelve field researchers were from the AJK region. Additionally, all interviewers had data collection experience and high school educations. Each team consisted of three women and one man. Permanent NRSP staff were not put on field interviewer teams to avoid conflicts of interest and biased results.

Personnel training. Field staff attended a one-week training in both the classroom and the field. They learned about the two partner organizations and project objectives, with role-playing exercises around every survey question used to give them a clearer sense of questionnaire goals.

“The interviewers were locals, so it was easy for them to interact with the communities.”

Lessons learned. Recruiting interviewers from AJK was an important element of survey implementation in terms of language and culture. The interviewers spoke local dialects and understood the nuances of local culture. AMPER staff felt that many women respondents would feel more comfortable with female interviewers. Many male heads of households were away at work or seeking work during the interviews, and more than 40 percent of microfinance borrowers in the region were women, so gathering women’s perspectives was particularly important.

The inclusion of a male interviewer on each team also responded to cultural issues. SBI Project Director Salim Jiwani notes, “There were instances in which a man was representing the household and refused to speak with a female interviewer.” He also noted that the inclusion of a male staff member on each team was useful for a feeling of security among female team members, in the event of any issues with male respondents.

3.4 EXPECTING THE UNEXPECTED

Communication. The NRSP Regional Program Manager notes, “[SBI] shared everything.” The two organizations worked as one team, sharing information and jointly setting goals in order to create an integrated approach that would be resilient to the challenges of the post-earthquake scenario.

“Plan B.” Prior to implementation, the AMPER team used project research data to divide the AJK region into “clusters” for organizational purposes. The team then created “Plan A,” which would deploy the three field teams to clusters in the same district, keeping communications and logistics simple while assuring a complete survey, district by district, that facilitated data entry. If required by emergency conditions, “Plan B” would spread the teams across different districts.

Preparing backup survey clusters. During survey implementation, field teams found that due to massive earthquake damage, some pre-selected clusters were not reachable. In addition, some households selected for interviews had been displaced, or the community did not know where the family members had gone. The AMPER team had prepared for this contingency: they had already randomly selected backup clusters to replace those that were difficult to reach and had trained interviewers how to select new households in a cluster to make up for those that had left.

Adjusting expectations. In the post-earthquake situation, remembers SBI VP Jesse Fripp, “We had to get comfortable working in an environment in which we had less information. This was especially different for technical advisors, who use data in decision making and planning.”

Lessons learned

- Even though “Plan B” was never implemented, SBI and NRSP staff valued the time that was taken to develop it. Because post-disaster conditions can be unpredictable, having a contingency plan is a prudent choice. It can also give survey implementers the confidence to implement “Plan A,” secure in the knowledge that well-researched backup plans are in place.
- A flexible approach is essential. “You’re dealing with complete market failure,” notes Fripp. “The accurate picture is just not there, so you have to be prepared—and prepare your staff—to make decisions without complete information to back them up.” Fripp also notes that assessment and evaluation will be challenging and that in a post-disaster environment, implementers must prepare to sacrifice some evaluation, balancing the need for rapid response with the desire for a complete data picture.

4. ENSURING COMPREHENSIVE COVERAGE AND QUALITY DATA

Data quality is just as important in crisis as in stable environments, but can be more difficult to ensure and maintain in the former. The AMPER survey faced the challenge of collecting comprehensive, accurate data in a chaotic, traumatic environment. Several factors contributed to the ability of the AMPER team to implement a survey that covered a wide range of livelihood topic areas and collect data that was as accurate as possible, given post-disaster conditions.

4.1 QUESTIONNAIRE DEVELOPMENT

Collaborative development. Using input from interviews and focus groups conducted during the site visit, the AMPER team developed seven subject areas to be addressed by the survey (see appendix for details). Once a draft questionnaire was developed, NRSP and collegial organizations with relevant experience (such as Save the Children and Opportunity International Bank of Malawi) provided critical feedback.² The questionnaire was then translated into Urdu with an emphasis on using easily understandable terms and then pre-tested in three earthquake-affected areas. Revisions were made at each stage, based on feedback.

Lessons learned. Investing time in questionnaire development was important to ensuring comprehensive, high-quality data. The content and wording of survey questions impact the quality and accuracy of answers and, consequently, the microfinance products that would be developed to respond to household needs. Planners had to ensure that the questionnaire covered topics relevant to local livelihoods, “before and after” economic scenarios, and the capital needs of households. Checking in with focus groups and stakeholders in the broader microfinance community enabled the AMPER team to ensure that no key areas were missed and that all questions were appropriately worded.

4.2 QUALITY ASSURANCE AND COMMUNICATION

Quality controls. Every day, each completed survey was checked by a field team member, the Research Supervisor, and, finally, the Research Manager. The Research Supervisor reviewed all completed surveys and sent interviewers back the following day to retrieve any missing or incomplete information. Field staff also had access to the Supervisor to

“Communication was essential so we could get feedback and adjustments back into the loop as quickly as possible. We needed to be able to quickly recognize what wasn’t working, and drop it.”

communicate questions and issues with data collection. The SBI Project Director had daily contact with the Research Manager, who in turn liaised several times daily with the Research Supervisor and with NRSP staff for logistical support. Each evening, field workers shared their questions and challenges with the Research Supervisor and the Research Manager updated the SBI Project Director. The project’s Senior Technical Advisor, the AMPER Regional Manager, and NRSP staff also accompanied the field teams on a few occasions.

Lessons learned. Clear and rapid lines of communication allowed challenges and issues to be communicated quickly to appropriate AMPER team members. Because the survey teams were in the field for 35 consecutive days, they needed an iterative process that would allow them to get support and answers as problems arose. Regular communication also allowed AMPER managers to regularly check data quality, as well as to tweak the data-collection process. Notes SBI VP Jesse Fripp, “Communication was essential so we could get feedback and adjustments back into the loop as quickly as possible. We also needed to be able to quickly recognize what wasn’t working, and drop it.”

5. CONCLUSION

The post-earthquake environment of the Azad Jammu and Kashmir region of Pakistan was a challenging situation in which to conduct a household livelihood survey. Livelihood information was essential to the AMPER project, which sought to tailor its post-disaster work to local people’s needs. However, mobility in the region

² These organizations are the partners of SBI in the USAID Financial Services IGP Learning Network.

was limited and conditions changed without warning, making logistical planning difficult. Homes were destroyed and residents dislocated. In the field, lodging was scarce. Survey respondents could be expected to distort their responses in the expectation of financial aid.

Faced with these challenges, partners ShoreBank International and NRSP developed a culturally appropriate survey that collected reliable data and was both cost effective and safe. The lessons learned from this case study can be applied to a variety of microfinance and development efforts. Up-front research, clear lines of communication, culturally appropriate personnel and survey questions, practical training for field staff, and simple but effective quality controls all contributed to project success. The essential element of this success was the complementary partnership between ShoreBank and NRSP. Together, the two organizations implemented a well-researched but flexible plan that could be adapted to changing conditions without compromising the core goals of the project.

ADDITIONAL MATERIALS

The following materials are available at www.microlinks.org/sc/householdsurvey of USAID:

- “Top lessons” for survey implementation
- USAID and SBI report on the survey
- Materials from a “Speaker’s Corner,” an online discussion, on conducting surveys in challenging conditions

SURVEY TIMELINE

Activity	Dates (2007)	Days
Interviewer training	March 16–18	3
Field testing and focus groups	March 19–20	2
Field work	March 21–24	35
Data entry	April 2–29	28
Data analysis	April 12–May 2	22
Report preparation	April 30–May 3	4
Total timeline	March 16–May 3	50

CASE STUDY INTERVIEWEES

- Jesse Fripp, Vice President, SBI, and Head, Global Microfinance Community of Practice
- Salim Jiwani, Project Director, SBI/AMPER
- Jamil Ahmad, Senior Technical Advisor, SBI/AMPER
- Atiqqe ur Rehman, Regional Program Manager, NRSP
- Arsalan Kashfee, NRSP (AMPER Coordinator)

SURVEY ELEMENTS

Input from focus groups and microfinance community stakeholders identified seven subject areas to be addressed by the survey:

1. Population: gender distribution, education, occupation, source of income.
2. Household characteristics: housing, water, toilets, purchase of consumable durables, livestock ownership, land usage and ownership, age, economic dependency ratio, wealth, demand for assets, monthly income/expenses, perceived change in post-disaster socioeconomic status, effects of the disaster.
3. Existing borrowing practices: sources, purpose, term, cultural influence.
4. Savings: trends, sources, purpose.
5. Remittances: trends, sources, purpose.
6. Demand for financial services: types of services, purpose, trends.
7. Post-earthquake housing: conditions, need for repairs, purchase of household assets.

FOLLOW-UP WORK

Follow-up surveys in September 2008 were conducted on the dynamics of savings, the demand side of remittances, and the qualitative acceptability of micro-insurance products being offered by NRSP.