



inclusive microeconomics

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Managing field research with social distancing under lockdown

Panelists: **Lorisa Canillas**, Sr. Investment Manager, Cordaid Investments, Sierra Leone
Sugandh Saxena, Head, SRO, Microfinance Institutions Network (MFIN), India
Prerna Saxena, Financial Inclusion Specialist, IFC - The World Bank Group, India
Amrik Cooper, Director of Customer Success, SurveyCTO, South Africa

Moderator: **Dr Shahid Perwez**, Senior Vice President & Head of Research, M-CRIL

The effects of the COVID-19 lockdown in many countries have included a sudden and indefinite deferment of all field visits and research for data collection. But research under lockdown need not and should not stop. Our panellists discussed why immediate and continuing research is often important, how digital methods make this possible, and tips on how to do it.

Key Takeaways

- **A crisis is also an opportunity to innovate** – social distancing requires a shift to ‘technology assisted’ field research. Phone surveys are becoming a new norm.
- **Draw on existing networks at the field level** – such as programme field staff, community leaders. Local familiar people as interviewers help to establish trust for the respondent.
- **Careful ongoing training of interviewers** becomes even more important and also has to be technology based, with learning videos, simple tests and regular checks.
- **Surveys should be SIMPLE and SHORT** – maybe 10-15 minutes, with closed questions. “Less is more”. Aim to ask the most important questions first.
- **Limitations** include possible bias because of unsystematic sampling. And currently there is not much scope for nuanced qualitative questioning. These limitations can be addressed in future.



Background: Field research and the COVID-19 impact

COVID-19 pandemic has taken a toll for all kinds of research, including even for scientific research, not to speak of the longitudinal experimental research. A key fallout of COVID-19 has been the **sudden and indefinite deferment of all field visits and research for data collection** – coupled with growing uncertainty looming large on the prospect of upcoming field research. Field research has been severely impacted by the COVID-19 lockdowns and the restrictions on the domestic and international movement. While some agencies have had to halt the processes of field-based research, others are taking cautious steps to go ahead hoping for an improved scenario in the near days to come. A quick overview of these responses shows the **following changes in the field research,**

- **Change from field work to desk-based work**
- Cancel/postponement/waiting to resume
- **Change from face-to-face field research to ‘CATI’ field research** (telephone, web-based)

This Webinar brought together a panel of programme managers and researchers who shared their experiences of managing data collection ‘under crisis’ using limited tools and resources to achieve practical results.

Learning from earlier experience – use of existing field level networks, developing a strong research training and protocol

The Ebola outbreak in 2014-15 was different from COVID-19 in that mobility and in-person interviews were possible, but the situation of personal risks and stress was similar. **Lorisa Cannilas**, Cordaid Investment shared her experience of managing field research during the Ebola outbreak in Sierra Leone in 2014-15. The aim was to understand how MFIs could best support vulnerable clients, based on an analysis of their situation. The research involved a “qualitative rather than a statistical” sample of 84 MFI clients and having clients complete a daily financial diary for 45 days. Her key takeaways were:

- the ability to leverage partnership with the MFI network
- Involving loan officers with an existing relationship and trust, given the difficult situation. Loan officers helped to develop the local research protocols (including for example, what permissions were required, physical distancing, precautions, reporting any illness encountered)
- Pay attention to effective training for interviewing
- Ensure that participation in the research is voluntary – it should not be forced in any way
- Keep the interview questions simple.

Obtaining a pan-India perspective on client issues – a short phone survey, training MFI credit officers, quick results

Sugandh Saxena of the Indian Microfinance Institutions Network (MFIN) shared the experience of carrying out a large scale but fast telephone survey of MFI clients so as to understand the impact of COVID-19 and the lockdown in different areas. The idea was conceptualised, agreed with member MFIs, and a short survey was designed within 2 days. There were 10 close-ended very clear questions including on household income sources, impact on income, coping with expenses etc.

Key aspects of managing the survey were:

- Selection of MFI field staff for telephone interviews – experienced employees who know how to connect with customers. Survey calls were made as part of ongoing communications with customers.
- Online training of MFI staff on Zoom
- Clear parameters for interviews – including not getting into long conversations
- Daily data entry using google survey online by the field staff – daily reports allowed regular follow up on any issues.

The task was taken up by 16 MFIs. Nearly 500 MFI staff were able to do telephone interviews with over 20,000 customers in 6 days in April 2020. With ongoing data recording, a report was ready within another 4 days, individual reports for each MFI as well as an overall report for the industry.

One limitation observed was that the sample ended up being more urban than rural – reflecting easier connectivity in urban areas.

Finding new ways to reach out to low income rural women

“We are not in a normal situation, but we still need to connect with people to understand their situation”.

Prerenal Saxena introduced a telephone survey that **IFC** has initiated in different states of India to understand the impact of the lockdown on women in terms of women’s roles, including sensitive questions of domestic violence, women’s health and hygiene. Working with women’s organisations, it was decided to work with women community leaders as data collectors who would know the respondents and be able to put them at ease in a phone call. Since these interviewers were not ‘experienced’ data collectors, the questions and data entry into a Google sheet were kept as simple as possible – using a 20-questions survey with close-



ended answers (yes/no). One result of the training involved is that community leaders are now ready to use digital technology. About 800 women have been interviewed - data cleaning and analysis is underway. The results are expected to help design short and medium-term interventions for women to cope with COVID-19 effects.

Prerna also referred to another survey for which IFC have hired a third-party firm to conduct telephonic surveys to customers of a Payments Bank, to obtain information about their profile, activity and experience. Since the survey pertains to gathering information around digital payment solution, technology has come in abundance for this; in addition to using telephone surveys (CATI), use of online self-administered surveys, chatbots, video conferencing and other social media content analysis also played important role in data collection. Survey quality is checked and maintained through 'accompanied calls' in which a staff member of IFC is present on the call.

Moving to 'CATI' field research

The greater use of telephone interviewing for field interviews is a way of life for **Amrik Cooper**, who has been advocating the use of SurveyCTO for a shift from CAPI (Computer Assisted Personal Interviewing) to CATI (Computer Assisted Telephonic Interviewing), particularly during the situation created around COVID-19. CATI has an advantage over, for example, self-enumeration web-forms or SMS as it enables a discussion between the interviewer and the respondent, making it easy for latter to understand the context and nature of questions.

Points to facilitate CATI:

- On the questions – less is more. Keep a call to just 10-15 minutes, not more.
- Remember that phone interviews require stamina and there may be interruptions
- So, order the questions from most to least important
- If there is a longer set of questions, divide the questions into 'call sized' chunks of just 10-15 minutes each.
- Of course, take permission from the respondent in advance for any follow up calls

Enumerators may be from target populations themselves, or actors in the local community (teacher, health worker etc). Training strategies of enumerators for CATI may also be phone based. Pointers for such training include:

- Adjust slides so that they fit a small screen and are at the right level to be seen fully on a phone
- Use videos for key concepts
- Have regular comprehension tests
- Have practice sessions.

Concluding remarks – and some Q&A

- CATI **sampling** and implementation will be affected by mobile network connectivity. Be aware that unconnected areas (remote, rural) or disadvantaged people even in connected areas, may get excluded from the sample.
- **Training of data collectors.** In place of conventional face-to-face training, you may have to train enumerators digitally – using video calling, online software (such as Zoom) and recordings.
- For **fast-track surveys** keep questions short, close-ended, and easy to articulate and analyse. Short concise surveys require focus, making lean research not just an option, but essential.
- Same/next day data entry enables **up-to-date monitoring** of interviews as a quality check.
- Qualitative – open-ended - questioning has not yet been attempted through CATI. But may be developed, perhaps through a series of interviews to the same person, along with regular recording to facilitate analysis.
- **What are the costs? Are digital methods cost-effective compared with in person interviews?** This is an area to examine. In the present crisis, is there a practical alternative to using these technologies? Let us use them carefully, learn from the experiences so far, and improve our use in future.

M-CRIL hopes that this webinar, amongst other efforts, will help individuals and organisations to craft their responses to the COVID-19 crisis through innovative and network approaches to managing field research in a timely and responsible manner.