

# MOVING BEYOND MICROFINANCE

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EXTERNAL DRIVERS

\*Challenge of Inclusive Growth \*Disasters \*Evolving MF Industry Dynamics \*Regulation  
\*Technology \*Stakeholders and Stakeholder Initiatives

OTHERS

HEALTH

HOUSING

SOCIAL PROTECTION

CONSUMPTION

EDUCATION

LIVELIHOOD

NON-POOR

POOR HOUSEHOLDS

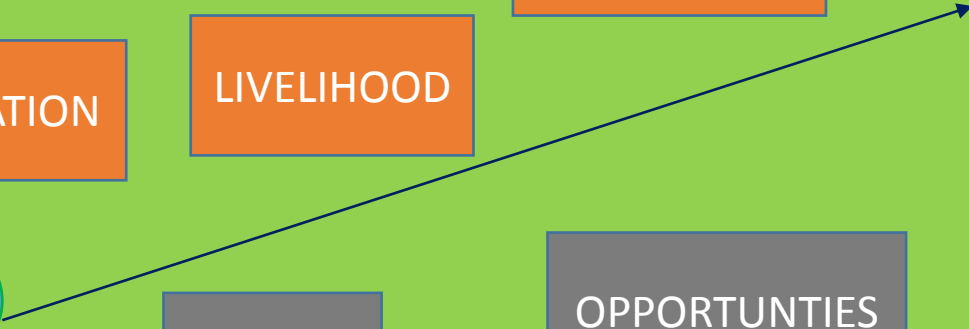
RISKS

OPPORTUNITIES

CAPABILITIES and REQUIREMENTS

INTERNAL DRIVERS

\*Survival \*Sustainability \*Growth \*Relevance



**GOVERNMENT  
AGENCIES  
DSWD  
NAPC**

**REGULATOR  
BSP**

**MULTILATERAL  
ADB**

**BUSINESS  
NESTLE**

**NON-MF  
NGOS  
HABITAT**

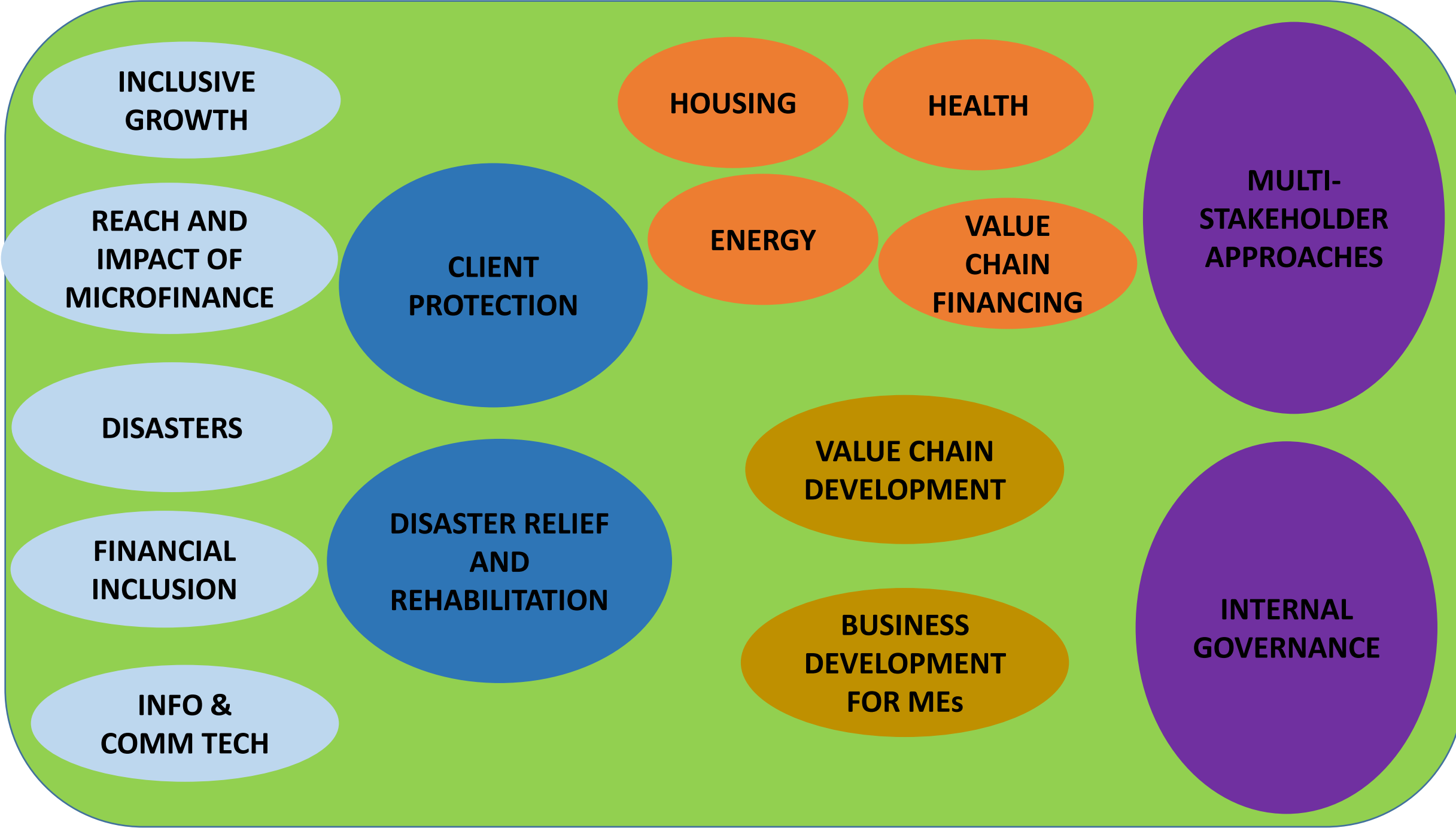
**SERVICE  
PROVIDERS/  
SUPPORT  
ORGNs  
SMART  
GRAMEEN  
SOFTWARE  
GROUP**

**CLIENTS**

**MFIs**

**NGO  
RESOURCE  
INSTITUTIONS  
FSSI  
ICCO**

**STAKEHOLDERS INITIATIVES AND THRUSTS**



**INCLUSIVE  
GROWTH**

**REACH AND  
IMPACT OF  
MICROFINANCE**

**DISASTERS**

**FINANCIAL  
INCLUSION**

**INFO &  
COMM TECH**

**CLIENT  
PROTECTION**

**DISASTER RELIEF  
AND  
REHABILITATION**

**HOUSING**

**HEALTH**

**ENERGY**

**VALUE  
CHAIN  
FINANCING**

**VALUE CHAIN  
DEVELOPMENT**

**BUSINESS  
DEVELOPMENT  
FOR MEd**

**MULTI-  
STAKEHOLDER  
APPROACHES**

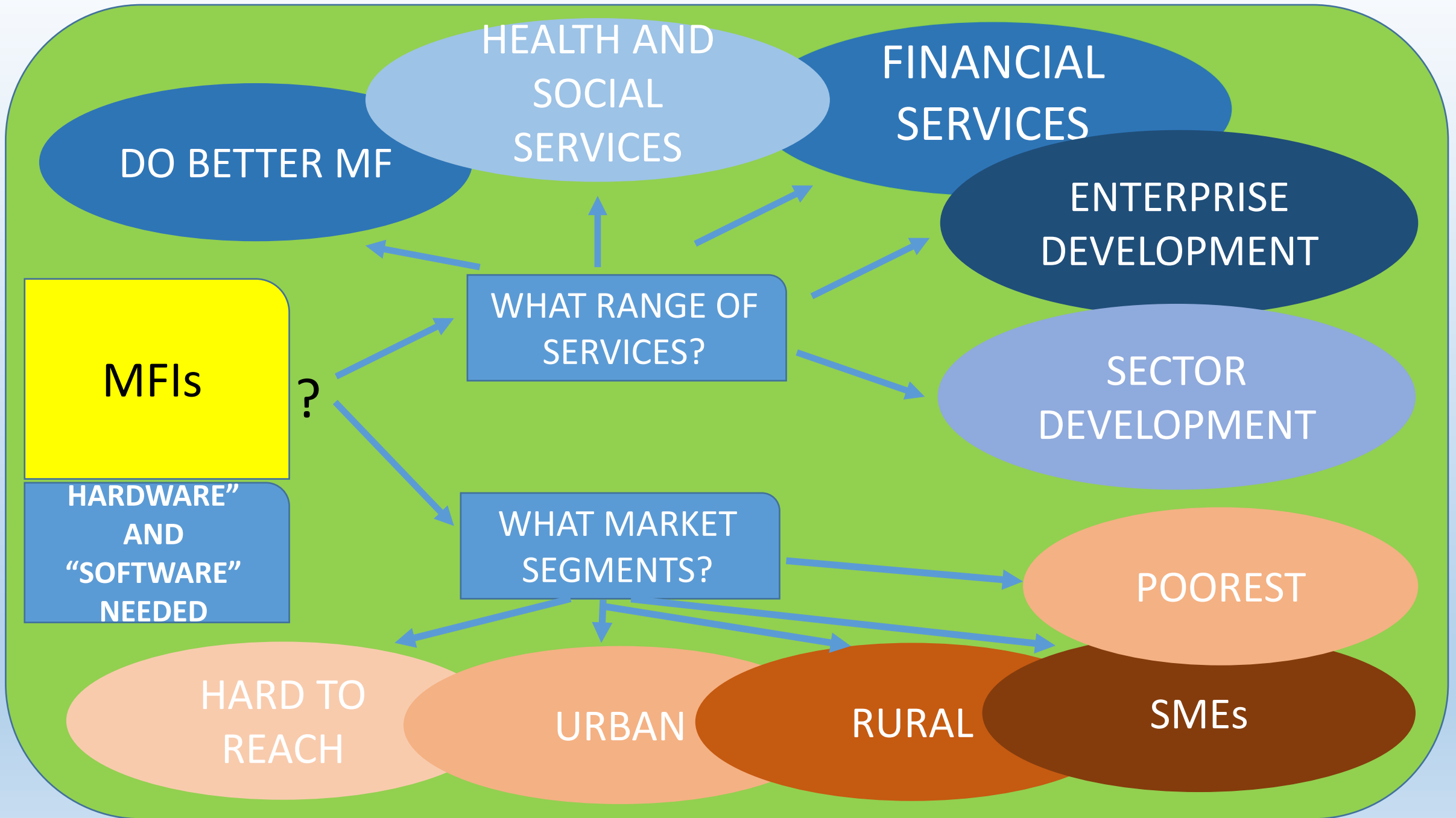
**INTERNAL  
GOVERNANCE**

STAKEHOLDERS  
INITIATIVES AND  
THRUSTS

OPPORTUNITIES

MODELS/  
LESSONS

CHALLENGES



EXTERNAL DRIVERS

- \*Challenge of Inclusive Growth
- \*Disasters
- \*Evolving MF Industry Dynamics
- \*Regulation
- \*Technology
- \*Stakeholders and Stakeholder Initiatives

MFIs

Business Models  
Products  
Services  
Delivery Channels

Individuals  
Households  
Enterprises  
Value-chains

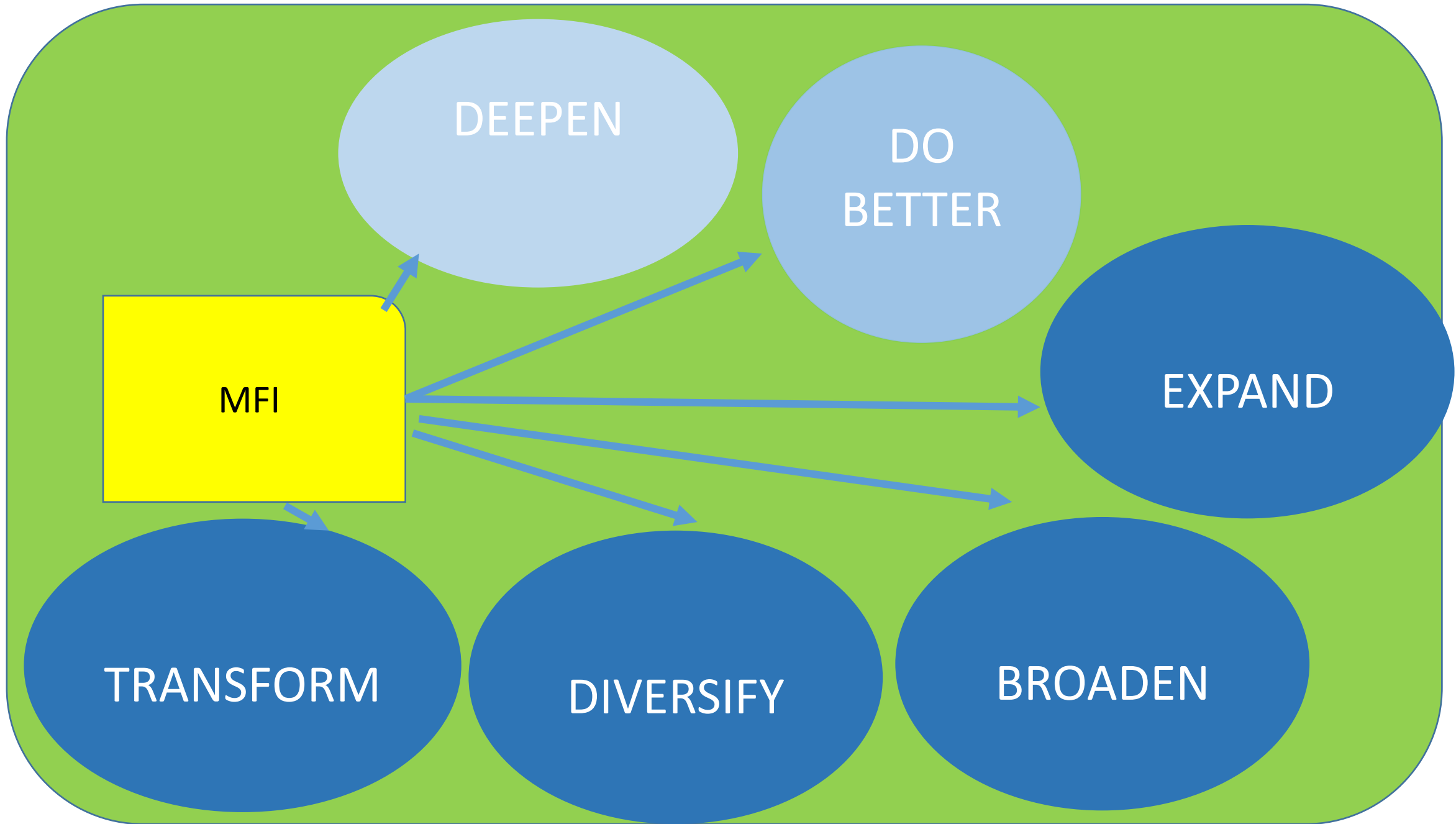
Reduce Vulnerability  
Increase Consumption  
Build Assets  
Grow Enterprises

I  
M  
P  
A  
C  
T

CAPABILITIES and REQUIREMENTS

INTERNAL DRIVERS

- \*Survival
- \*Sustainability
- \*Growth
- \*Relevance



DEEPEN

DO  
BETTER

EXPAND

MFI

TRANSFORM

DIVERSIFY

BROADEN



# Some Observations and Issues

- MFIs have established a 2-way distribution network – how to capitalize on this?
- Key/Critical Processes
  - Product/Service Development and Delivery
    - Financial
    - Non-Financial
  - Technical Assistance/Client capacity Building
  - Business Modeling/Sustainability models
  - Risk Management
  - Learning to learn quickly
- Different Views/Perspectives of the Client/Client System
  - ‘Cradle to Grave’
  - Individual vs. Household vs. Community

# Some Key Choices and Trade-offs

- Single vs. Multiple
- Specialization vs. Scale vs. Integration
- In-house vs. Outsource vs. Collaboration/partnerships
- Scale vs. Depth

WHAT WILL YOU DO BEYOND  
MICROFINANCE?