



# Microfinance Operations Staff Summit

By:

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# ❑ KEY ISSUES AND CHALLENGES IN THE FIELD

## 1. Deconstructing Purpose of MFIs vs. Other Lenders

- Poverty Eradication Driven VS Profit Maximization
- Branching VS Franchising

## 2. Client and Staff Poaching

- Role of Ethics

## 3. Client Over-Indebtedness

- Case of India, Cambodia



# ❑ KEY ISSUES AND CHALLENGES IN THE FIELD

## 1. Adopting Digital Tools

- Mobile Application, Use of AI

## 2. High Turnover of Young Generation

- Gen Alpha, Gen Z, Millennials
- Emotional and Workload Stress

## 3. Impact of the Ongoing Oil Crisis to our Client and Staff



# ❑ ADDRESSING THE ISSUES AND CHALLENGES

1. Protect your Clients - Financial Education

2. Provision of Appropriate Financial and Allied Services – Loans, Insurance, Health, Savings, Education

- Client Satisfaction Survey

3. High-Touch, Hi-Tech - Client Education on Digital Tool to bring Efficiency



# ❑ ADDRESSING THE ISSUES AND CHALLENGES

## 1. Back to Basics : Client Targeting

- Strong Focus on the Poor Women

## 2. Regular Center Meetings

## 3. Strong Client – Staff Relationship

- Building Trust and Confidence



## ❑ **ROLE OF MCPI**

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**1. Promote MIDAS – MFI Credit Bureau**

**2. Promote RIMANSI – MBA Microinsurance, JVs, Partnership**

**3. Push Microfinance Guarantee Corporation**



# ❑ **ROLE OF MCPI**

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- 1. Learning from One Another**
- 2. Push Code of Ethics**
- 3. Continue Capacity Building Especially for Young Generation**



# Thank You



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