

MICROFINANCE AND ECONOMIC EMPOWERMENT: COMPARATIVE CASE STUDIES OF RURAL REGIONS IN THAILAND, VIETNAM, AND THE PHILIPPINES

Phan Khanh Duy^{1*}, Nguyen Truong Thanh Thao², Mai Le Quynh³

^{1,2} Binh Duong University, Vietnam

³ Yuan Ze University, Taiwan

*Corresponding author: Email: pkduy@bdu.edu.vn

Received: November 09, 2024

Accepted: June 05, 2025

Published: July 25, 2025

DOI: 10.52932/jfmr.v3i2e.667

Appendix 1. Data Collection Instruments

Survey and Interview design

To capture the socioeconomic and financial dimensions of rural households across Thailand, Vietnam, and the Philippines, a comprehensive set of survey and interview questions was developed. These instruments were designed to elicit detailed information on household demographics, income sources, financial behaviors, and perceptions of microfinance services. Questions on household demographics included age, gender, marital status, household composition, and educational background of the household head. Respondents were also asked to provide details on the education levels and ages of household members.

In terms of income and employment, the survey explored primary income sources, such as agriculture, informal business, or wage employment, and recorded average monthly income levels both before and after participation in microfinance programs. Additional items assessed whether any household members had gained new employment or income streams following microfinance access. Business-related questions focused on ownership, sector type, and income allocation across expenses such as business reinvestment, education, healthcare, and savings. Participants were also asked about their access to alternative financial services, including bank loans, informal lenders, and community-based savings groups.

Questions related to microfinance engagement examined how respondents learned about microfinance services, their motivations for applying, loan amounts received, repayment terms, and any associated fees. To assess impact, respondents were invited to describe perceived changes in household financial stability, spending patterns, and investment behaviors post-intervention. Additional questions probed the perceived benefits and challenges of using microfinance.

To evaluate financial literacy outcomes, the survey inquired about participation in any training provided by microfinance institutions, and respondents were asked to self-assess their confidence in financial management and future planning. The final section explored perceptions of microfinance more broadly, including the most valued features and recognized limitations of microfinance services within their communities. Most questions were open-ended to encourage nuanced, participant-driven responses.

Data Collection Protocols

To ensure methodological consistency, cultural appropriateness, and ethical rigor, several data collection protocols were followed. Data collection was conducted over a six-month period to accommodate seasonal and logistical variations across rural regions. Interviews and surveys were scheduled at participants' convenience, typically lasting between 30 and 60 minutes to minimize disruption to daily routines.

All survey instruments were professionally translated into Thai, Vietnamese, and Filipino, with adjustments made for regional dialects and culturally specific terminology. Field staff included locally trained interviewers familiar with local customs, which facilitated trust and participant engagement. To ensure ethical compliance, all participants received written consent forms explaining the study's purpose, the voluntary nature of participation, anonymity safeguards, and the right to withdraw at any time without penalty. All responses were anonymized, with no identifying information retained.

Field teams underwent standardized training prior to data collection. This training covered ethical protocols, cultural sensitivity, and the precise administration of survey instruments. Special attention was given to handling sensitive topics, maintaining neutrality during interviews, and securing data throughout the collection process. These protocols ensured consistency in data quality while maintaining a respectful and participant-centered research approach.