Project Title: *The Geoclustering of Clients of the Negros Women for Tomorrow Foundation, Inc., Phase I*

Project Researcher: Asuncion Sebastian

Project Description: The proposed study aims to segment the current client base of 80,000 of the Negros Women for Tomorrow Foundation, Inc. (NWTF) by combining the clients' demographic, geographic, and psychographic profiles or otherwise called "geoclustering." If geoclustering is proven helpful in NWTF's marketing strategy, the other microfinance institutions can then adopt the same to help them in their own strategies. The proposed study will use both quantitative and qualitative methods: data mining and exploratory research in the form of interviews and/or focus group discussions. Factor and cluster analyses shall then be done to create different segments. Each segment shall then be profiled in terms of distinct/dominant attitudes, personality, and demographics, and shall be compared across regions to determine if there is any difference/similarity. Several studies have been conducted to segment the general population into psychographics segments and the results were varied. However, these studies may not be applicable in the microfinance sector for the following reasons: 1) the subjects were American consumers; 2) the subjects were analyzed in terms of their behaviors and/or attitudes towards consumer goods, and not financial services; and 3) the subjects were treated as one big whole with the poor population falling under only one category, that is, the "needs-driven", the "struggling", or the "constrained". Thus the value of the proposed study is in its contribution to the field of marketing to the poor in general, and in marketing strategy analysis and formulation for the microfinance sector in particular.