EMPOWERING FILIPINOS

# MICROINSURANCE DISTRIBUTION THROUGH ONLINE COMMUNITIES (MicroComm)

## *Lessons Learned*

### MARCH 2019

## INTRODUCTION

Microinsurance distribution in the Philippines is primarily through microfinance institutions (MFIs) and pawnshops. This creates the concentration of microinsurance access within a specific population segment within a similar location due to focused distribution channels. It limits expansion and access to the full market of microinsurance and creates unhealthy pooled risks. Expansion through new distribution channels is required to effectively and efficiently reach a wider pool of customers, and expand protection in different market segments and with a wider range of products.

Building online communities will reduce the distribution cost, widen financial literacy on microinsurance, and provide access to microinsurance products for new market segments which are not covered by MFIs and pawnshops. It targets the majority of the Philippine population which is currently unserved.

Information gathered from the online communities can provide valuable data and feedback from the members' activities, interests, and reactions to products and articles. This enables a much deeper knowledge of the community to help develop a granular customer-centric microinsurance product.

The "Microinsurance Development Through Online Communities (Micro Comm) Project," was a joint initiative of GIZ-RFPI and PRU Life UK, with CommLinked as third party. Conducted in the Philippines from 1 January 2017 to 31 December 2018, the project aimed to provide increased access to and uptake of microinsurance (MI) products for the low-income sector in the Philippines via online communities, through the especially-created Web site called Empowering Filipinos at [www.empoweringfilipinos.ph](www.empoweringfilipinos.ph). The website contains articles, videos, and news about the pilot communities (Tacloban City and Butuan City in the Philippines), mostly related to financial literacy topics such as savings, investments, attitudes about money, how to start a small business, and business ideas for the local community.

## ABOUT GIZ
The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH has been active in international cooperation – and has been collaborating with private sector companies – for more than 40 years. Proven regional expertise, a high level of professional competence and field-tested management experience form the backbone of its comprehensive range of services. As a German federal enterprise, GIZ offers its customers and partners efficient, sustainable and effective solutions for political, economic and social transformation processes. As part of develoPPP.de, GIZ has for more than 15 years been supporting and advising companies that are or wish to be active in emerging economies and developing countries.

## ABOUT develoPPP.de

develoPPP.de stands for Development Partnerships with the Private Sector. The develoPPP.de programme was set up by the German Federal Ministry for Economic Cooperation and Development (BMZ) to foster private sector engagement in areas where business opportunities and the need for development action overlap. The BMZ supports companies with innovative projects and commercial investments in developing and emerging countries that have long-term benefits for the local population.

**Image 1: Screen grab of the Empowering Filipinos Web site**



## PARTNER PROFILES

The **GIZ Regulatory Framework Promotion of Pro-poor Insurance Markets in Asia (GIZ-RFPI Asia),** a program of GIZ, seeks to improve access to insurance in the region by building the capacities for insurance regulation and supervision and by promoting the development of innovative insurance solutions for the low-income sector. Financial inclusion of low-income households has become a primary development agenda for many countries in Asia. Providing access to savings, credit, remittance and insurance is considered instrumental to achieving the poverty alleviation goal. With these tools, GIZ-RFPI Asia seeks to give access to inclusive insurance since it has received the least attention even as it offers significant impacts.

**Prudential Life UK** is an international financial services group with significant operations in Asia, the US and the UK. It serves over 25 million insurance customers globally and have over EUR 650 billion of assets under management. Prudential was founded in London in 1848 on the principles of integrity, security and prudence, and still adheres to those principles today. They provide protection and savings opportunities to customers, social and economic benefits to the communities in which we operate, jobs and opportunities to employees and financial benefits for investors. By offering security, pooling savings and making investments, we help to drive the cycle of growth in the markets where we operate.
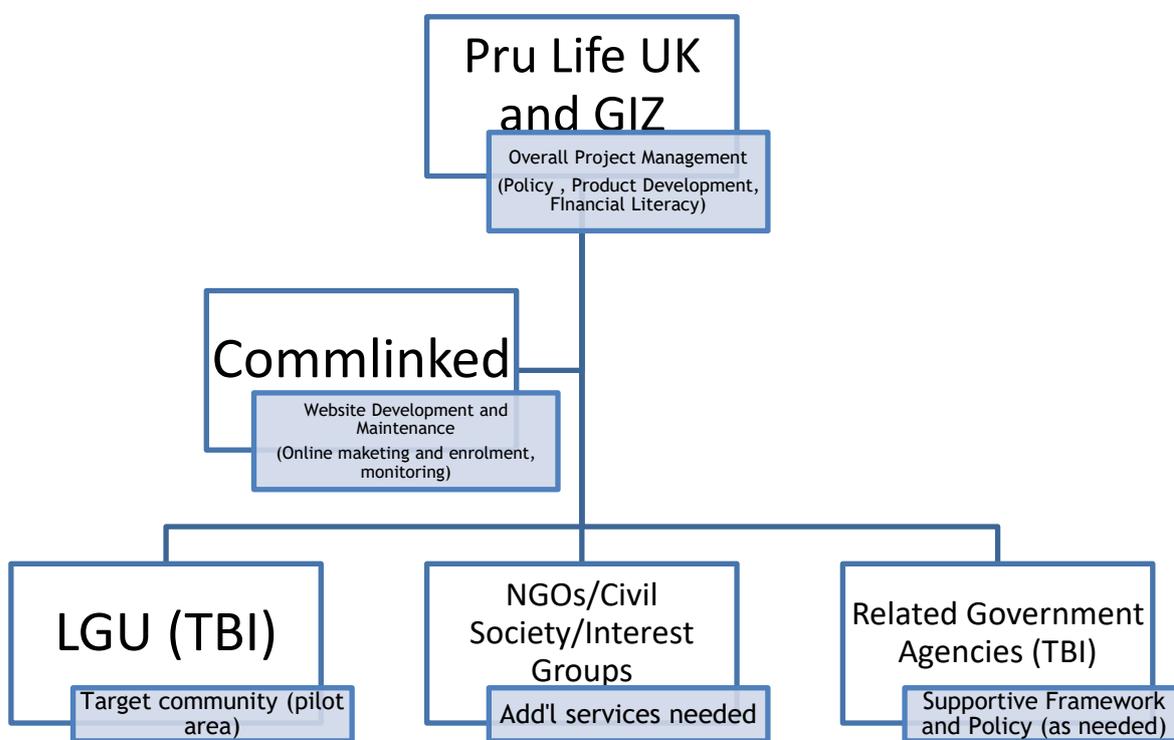
**CommLinked** was formed by partners from two existing companies with many years of experience in the financial services industry in Asia, ShorelineAsia Consulting and 121 Advisor, together with senior local Philippine partners. CommLinked aims to build online communities of like-minded members who share an affinity using Web-based clubs, social media and other technologies. The ultimate goal is to effectively and efficiently distribute education, information and related products that are helpful and relevant to each community and/or affinity throughout Asia.

Pru Life UK and GIZ shall oversee the project in general. It will be responsible for Policy direction, product development and the conduct and monitoring of financial literacy activities, and their impact/s.

Commlinked Inc. will be responsible for the management, maintenance and growth of online communities. It will also prepare a feasible strategy to sustain memberships beyond the project, engage with community leaders at the local level and drive the growth of online community/ies. It will monitor all activities within the online communities and implement product marketing in consultation with GIZ and Pru Life U.K.

Local Government Units (LGUs), Non-Government Organizations (NGOs)/Civil Society/Interest Groups and Related Government Agencies shall serve as linkages of the project with the online community at the ground level. The project shall also align project strategies along with their interests to initiate ownership and sustainability.

**PROJECT MANAGEMENT STRUCTURE**

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┌─────────────────────────────┐
│      Pru Life UK            │
│      and GIZ                │
│  ┌───────────────────────┐  │
│  │ Overall Project       │  │
│  │ Management            │  │
│  │ (Policy , Product     │  │
│  │ Development,          │  │
│  │ FInancial Literacy)   │  │
│  └───────────────────────┘  │
└─────────────────────────────┘
              │
┌─────────────────────────────┐
│      Commlinked             │
│  ┌───────────────────────┐  │
│  │ Website Development    │  │
│  │ and Maintenance        │  │
│  │ (Online maketing and   │  │
│  │ enrolment, monitoring) │  │
│  └───────────────────────┘  │
└─────────────────────────────┘
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| LGU (TBI) | NGOs/Civil Society/Interest Groups | Related Government Agencies (TBI) |
|---|---|---|
| Target community (pilot area) | Add'l services needed | Supportive Framework and Policy (as needed) |

**PROJECT OBJECTIVE**

The Project aims to have a deeper knowledge about online communities, leading to improved financial literacy and microinsurance education, and increased access and take-up of microinsurance product/s.

**PROJECT GOALS**

The Project's specific goals were the following:

| Project Goals | |
|---|---|
| 1 | PRU Life UK has developed a consumer-oriented online micro life insurance product. |
| 2 | Fifty thousand (50,000) people have registered in the online community. |
| 3 | Twenty-five thousand (25,000) online community members have each viewed at least two online financial literacy advocacy materials: either video or write-up. |

| Project Goals | |
|---|---|
| 4 | Eighty percent (80%) of the interviewed sample population has improved its understanding of the features and value of MI on average by the factor 2 on a 10-item scale. |
| 5 | Five thousand (5,000) online members have purchased a consumer-oriented online MI product (life or non-life). |

This publication captures the lessons learned and insights gained from the MicroComm Project.

## 2 / PROJECT WORK PACKAGES

To achieve its objectives, the Project was guided by 5 Work Packages:

| Project Work Packages |
|---|
| **WP 1: Setting -up and running the online communities for MI**<br><br>The project partners signed MoUs with relevant actors, such as the Insurance Commission, non-life insurers, LGUs, NGOs and government agencies. GIZ conducted a thorough market assessment study about MI and online communities which assessed and documented socio-economic profiles, the needs of the target communities, existing resources, and the options to develop online communities, after which an actual Web site, known as Empowering Filipinos (www.empoweringfilipinos.ph) It was developed by CommLinked, a sub-contracted Web Service provider. It is a free Web site wherein individuals can register online to become a member, it has links to Facebook and other social media platforms. |
| **WP 2: Development of a consumer-oriented MI product and processes for online communities**<br><br>A market research specific to product development was designed to find out about market-appropriate life and non-life products which will be designed for the online community. Results of the market study were shared with the insurance industry of the Philippines shortly after its finalization. Data from the study may be used as usual product data requirements to design an online MI product. The designed product will be submitted to the Insurance Commission for licensing. |
| **WP 3: Development of financial literacy instruments and communication via online communities**<br><br>Financial literacy materials and advocacy materials on the importance, use and value of MI were prepared and uploaded and were promoted pro-actively via the online communities. User-views were monitored regularly. These materials cover the topics of risk management, savings, and financial health. They are informative and do not promote specific or single insurance companies or products. |

| Project Work Packages |
|---|
| **WP 4: Distribution of consumer-oriented micro life insurance product via online communities**<br><br>If online community members are interested in purchasing a microinsurance product they are redirected to an online sales and service platform of a specific insurance company. The project shall document the process of developing the online communities as well as the development of an online microinsurance product and its operational processes. This documentation will be published and shared with all life and non-life companies in the Philippines to enable them to develop their own online channel for the same purpose. |
| **WP 5: Steering and Monitoring**<br><br>A Steering Committee was formed, comprising representatives from GIZ, Pru Life UK, and CommLinked. Meetings were held at least on a bi-annual basis aligned with the project progress reporting. Progress of the development partnership and its indicators were monitored regularly. |

The Project defined the rules of each partner very clearly, and the rule of GIZ was to ensure the quality and developmental benefit of the online products and processes, with the primary objective of spreading information about MI and financial literacy as wide as possible to reach as many interested customers in these kinds of services.



*Empowering Filipinos Orientation Seminar for Barangay Leaders, 4 August 2018 with GIZ, PRU Life UK and the Local Government of Butuan City Watergate Hotel, Butuan City.*

To be able to design a highly relevant online community for a specific target market – an online community that can introduce to the target market the concept and product of microinsurance, there was a need to first understand the current mindset of the target market when it comes to what is interesting and relevant to them and what are their main

life motivations and there was a need to determine the current lifestyle of the target when it comes to what do they do, what their current priorities are and their current knowledge on finances. With this premise, GIZ RFPI Asia engaged an external consulting firm to gather and process information on the background and characteristics of various online communities that will feed into the development of market-appropriate life and non-life products, which will be sold through the online platform. To get the pulse of the target market, the firm did a study entitled "Public Financial Attitudes, Behaviors and Online Transactions in Leyte and Agusan del Norte." This study was divided into two main methodologies, meant to complement each other and to present all the objectives set forth:

1. Qualitative Phase: This phase was meant to look into the mindset of the individuals, the motivations that they have towards their current behavior and plans for the future. Eight (8) qualitative interviews were split across segments (4 in Tacloban and 4 in Butuan).

2. Quantitative Phase: This phase was meant to look into the behavior and current practices of the individuals. Number of respondents are N=150 for Leyte and N=150 for Agusan Del Norte. These were complemented further with additional 30 interviews among cooperative members, public school teachers and micro-insurance clients.

The full study can be accessed at:
http://www.inclusiveinsuranceasia.com/files/ipsos_report_13Mar2018_final.pdf

This study was taken into consideration before action plans were done for the MicroComm project.

The study summary of learnings are as follows:

**1. Make the online community family-centric.**

Most important is to consider their mindset when it comes to life priorities and finances. The root of all concerns is about their families with main worries coming from any illness or problems that might affect them or their family members, therefore the family is the current and future priority for most of them. How will the online community stay relevant with this main priority? How can it be family-centric?

**2. There is openness to insurance but there is a need to raise awareness.**

When it comes to finances, majority would only have a savings account and current insurance penetration is only at 31%. The good note though is that majority are open to availing of an insurance plan. Qualitatively probed, most are unsure of their current insurance details or insurances in general. Effective sources of awareness are currently limited to word of mouth and through insurance agents.

If willingness is present but at the same time depth of knowledge is still lacking, how should communication materials be designed? Materials should be easy to understand so readers will remember points of differentiation for the insurance product.

The study also gave recommendations for the online community:

1. **Tonality of the Online Community**
- Highly similar to their frequented sites – Facebook and YouTube. Therefore, allow for messaging between members and put in timely videos to watch.
- The community needs to be linked to their Facebook presence (login through FB).

2. **Content is a Balance of Learning and Interests**
- Learning is more towards teaching them on handling their finances (before talking to them about insurances) – this is a highly relevant topic for them.
- Need to provide topics that are of interest or are aspirational to the target (travel, fashion etc.) – as it also entices better financial practices.

3. **Build Online Community as Part of their Habit**
- Only a few are members of online communities – and mainly they did not proactively do it and more importantly, after registration – activity has been low.
- Build practices that require instant and constant presence at the community (either forced or not).

The recommendations of the study were followed but challenges hindered the Project from achieving some of its goals, these challenges are reflected in the lessons learned in the next chapters.



*Signing the cooperation agreement with Insurance Commission and partners in February 2017 at the IC business lounge.*

# 3 / P R O J E C T   R E S U L T S

After a project life of 2 years, the feedback from users of the online solution developed was not as successful as expected. Though there were many registrations, contribution by and feedback from users is still very limited. For example, more than 50% of the comments on the community's start page were written by authors or administrators though every community member was able to post online.

Indicator No. 2 of the MicroComm Project states that "25,000 online community members have each viewed at least two online financial literacy advocacy materials: either video or write-up." However, this was not achieved because of the following observations:

> **1** The Empowering Filipinos website is a closed community. "Closed" meaning a person has to register first before he/she can see the page content. A non-registered person will not be encouraged to join if he/she sees nothing about what the site offers. He/she doesn't have any idea about the site unless he/she signs up.

> **2** Its registered members do not check it regularly (like they do Facebook) because it was not interesting and attractive for them. From informal interviews, most of them said Facebook was easier and most of their friends post photos and they can comment (unlike the website which has restrictions).

This indicator on user views is closely related to Indicator No. 3, which says "80% of the interviewed sample population has improved its understanding of the features and value of micro-insurance on average by the factor 2 on a 10-item scale." This was also not achieved.

Moving forward, the Empowering Filipinos Online Community is not a lost cause. It may further be developed and packaged as a model for future collaborations with micro-insurance, disaster risk insurance and climate change initiatives because it is rich with resources, lessons learned and good practices.

 CONTENT

- Content linked to community engagements generate more views: Communities that had projects of general interest to the membership showed more activities in their respective community pages.

- Live video streaming generates more visits: Informatics via videos had more views compared to blogs/texts.

- Online Voting creates a Higher Response Rate: Online voting creates competitiveness. The use of digital technology is more familiar to the youth; therefore, it creates a higher response rate from voters. This means people are more willing to engage in voting because they are more comfortable with the method of voting. It is quick, easy, affordable, and offers a measure that people are willing to use.

- Tie-ups with community activities increases membership: Community activity enlistment gains increased membership. Collaborating with a community influencers such as barangay captains, city tourism and youth group leaders, and proactive leaders from the local government , s an effective way to promote the community platform.



*YES Program Oplan BUSILAK Tree Planting activity held at Brgy. Libis, Binangonan, Rizal, one of the Empowering Filipinos communities, 24 August 2018.*

- Content should be concise: Filipinos in general are not heavy readers, thus written materials should be short. Videos seem to be the more effective educational tool but there seems to be a need to make them more easily appreciated.

- Every social platform is becoming image-centric: The redevelopment of the Web site from version 1 to version 2 brought more visits to the site from the members. The design and ease of navigation in version 2 also contributed to more usage by members. Online communication where no words are necessary drives traffic at an exceptional rate. More community members respond to visual content. A picture is indeed worth a thousand words.

## USERS & USABILITY

- Younger generations are more digital savvy than older generations: In the communities with younger/more computer literate participants, discussions went smoothly as the enrollment process and navigating in the Empowering Filipinos Web site were easily understood.



*Empowering Filipinos Financial Literacy Seminar with representatives from youth groups, led by GIZ RFPI Program Director Dr. Antonis Malagardis, 9 December 2018, Butuan City, Philippines*

- Participation is a chain effect: The greater the participation/commitment of the champions/advocates, the easier it was to convince the participants to become members in the website. Building participation with existing members is crucial for developing an active and thriving private online community where new members turn into participants.

- Community Influencers creates a large impact on the participation of their communities: Drivers and community influencers who actively support the project initiatives can be seen in the membership ratios of the overall community. Communities with more engagement and direction have higher community participation than those without. The absence or lack of a community influencer hinders the fast growth of an online community because there is no "push" to signing up and most people still need to be convinced which takes a lot of time.

- Most people still don't have their own personal email: Absence of email accounts was the problem of most since most have log-ins on Facebook using their mobile numbers.



## CONNECTIONS

- Building PR Muscle through a Soft-Launch: www.empoweringfilipinos.ph launched publicly last March 2017, inviting industry leaders, regulators, bloggers and journalists, thus creating publicity and awareness of the community project. The launch solidified the project initiatives and identified the pilot communities. Thereby, giving more pride to those communities that were first users of the platform.

- Using other social media platforms can promote and attract new members: The community platform isn't the only point of contact with the members. Other channels like Facebook is another way to get community participation.

- Creation of valuable connections: If there would be interest groups that would be continued to be targeted for online communities, what should be studied is how to link up the interest group (for example, teachers, with a counterpart group in a different geographic area.) This would entail having one advocate in one area (for example in Tacloban) linking up with a counterpart advocate in Bicol.

- Channeling to other interest groups: What was also not yet fully developed in this phase of the study was how to get more involvement with the interest groups like Coops and SMEs whose interests are more commercial in nature but self-serving as to the content. Again, what needs to be studied is how to channel such interest into more product specific purpose if the online community is to become a marketing tool.

- The platform should be linked to communities with ongoing engagements and faster internet speeds: Effectivity of the membership and usage is hindered by its lack of infrastructure and digital capability. More communities with better infrastructure thrive and grow membership than the communities without.

# 5 / LESSONS LEARNED

As of 21 Dec 2018, after a project life of 2 years, the Empowering Filipinos Web site has a total of 40,453 member-registrations. Butuan City and Tacloban City pilot sites has 19,253-member registrations. However, content contribution by and feedback from users is still very limited:  More than 50% of the comments on the community pages were written by GIZ and PRU Life authors, though every community member is able to post online.

A project like MicroComm is a learning process. As such, implementation should always be open for fine-tuning some original ideas.

**CORE LESSONS LEARNT:**

1. People should be given a deep-rooted motivation for them to join an online community.

2. A new online platform must have a single-minded proposition on why people should register.

3. The Web site must have cohesion and focus of content that are aligned with the Community's objectives and goals.

| | Problem | Impact | Solution |
|---|---|---|---|
| **1** | **COMMUNITY SELECTION** | Community growth was greatly affected by the communities which were chosen. In the communities with younger and computer literate participants, the discussions went smoothly, the enrollment process and navigating the website were easily understood, therefore creating more commitment and increased Web site usage. | People come for content and stay for community. Thus, in setting up the community, it is best to base the selection on the following: (1) Size of the community, (2) Average number of activities involving the community, (3) Community Participation (Active/Passive), (4) Commitment, (5) Community Goals, (6) Active community influencers.<br><br>As a good example, the Binangonan community had synergistic interactions and activities between content actors and platform designers with focus on relevance and timeliness. |
| **2** | **LACK OF EXISTING DIGITAL INFRASTRUCTURE AND CAPABILITY** | Communities without infrastructure such as reliable internet and dedicated laptops/desktop had a hard time getting sign-ups. | The platform is digital. Hence, part of the community selection must be based on the following: (1) Location, (2) Internet Provider Credibility and Speed, (3) No. of users with laptops/desktops, (4) No. of users sharing the Wi-Fi hotspot, (5) Computer Literacy.<br><br>As a good example, the Binangonan Community has steady and stable wifi/LTE signal especially in the town proper and school centers. |

| Problem | Impact | Solution |
|---|---|---|
| **3**<br>**LACK OF COMMUNITY OWNERSHIP** | The lack of community ownership stalled the registrations and content-uploading from various communities. Communities with more engagement and direction have higher community participation than those without. The greater the participation and commitment of the champions and advocates, the easier it was to convince the participants to become members of Empowering Filipinos website. | To build thriving communities, offline and online engagement must be blended. For a highly engaged community, one must reach out and enlist members of all kinds to be ambassadors by providing training, financial literacy, content schedules, program-style, resources, and operational support.<br><br>As a good example, the Binangonan community had strong and constant guidance from the Project, which led the community to become an integral part of the online platform; making the community feel that it is theirs and it can be used to enhance their community events by way of online information dissemination and interactive processes such as online voting for community pageants and contests. |
| **4**<br>**LACK OF A SINGLE-MINDED PROPOSITION OR UNIQUE SELLING POINT** | It lacked a Single-Minded Proposition, the foundation on which every great campaign is built, and caused member registration to be slow. Moreover, the Website could not appear as a marketing platform for insurance companies as likely interest in it will be limited.<br>The target communities were not motivated to register online because they saw no apparent benefit that the Website can offer. The community saw no urgency in signing up and having their own Web page, because as they say, they can use Facebook instead, which is easier to use, and all their friends are already in Facebook. | In designing a Website for the targeted online community, the web site design, interface, and usability must match what the target audience is looking for in terms of how the site will appeal to them, how it will be useful to their everyday life, and how it will benefit their daily life if they join. The MicroComm Market and Product Development Study had also indicated that members wanted additional income from the online activities or were interested to avail of activities that produced savings. This could have been the edge of the website but was not responded to due to prioritizing the registration of 50,000 online members, and the absence of an MI product. |

| Problem | Impact | Solution |
|---|---|---|
| | "Selling" the website to the community use proved to be a challenge because there was a missing micro-insurance (MI) product that could have piqued the users' interest. This absence of an MI product was due to a mismatched product design and the target market. However, in the study commissioned by GIZ, buying insurance was not a priority. Thus, trying to develop an online community and website specifically for the purpose of a MI awareness campaign was a challenge. Product development was also hampered by the lack of a clear profile of the members of the online community. User engagement was low, and the registered users did not check the Web site daily because they saw no need for it. | Registered users disengaged from the Web site after signing-up. Registered users need to be followed-up, monitored and engaged by having constant and sustained on-the-ground promotion activities. GIZ-RFPI was able to start this engagement but lost momentum when community leaders' commitment faded. Communities must be constantly engaged and if they are drifting away, they need to be asked why the online platform wasn't working for them and giving them what they wanted.<br><br>As a good example, the Binangonan community was steadily engaged online by having constant and sustained on-the-ground promotion activities tied up to their online page. This connection was created by having a hands-on community development worker who proactively found ways to engage the residents of Binangonan. |
| **5**<br>**DELAY IN WEB SITE DEVELOPMENT** | The development of the Web site took a hit with the first provider causing the responsible party to redevelop the site with a new team. The delays and the technical problems related to signing up, caused the registrants to lose enthusiasm in signing-up because it took too much of their time. There is an assumption that target members need a certain degree of computer literacy. Further, connectivity was an issue in Tacloban and Butuan. | Careful planning and thorough evaluation of the previous works of the Web Site Design team must be given priority to make sure that timelines are followed, and results meet expectations. The Steering Committee should also closely monitor the Web Team at every stage. |

| Problem | Impact | Solution |
|---|---|---|
| **6**<br><br>**ABSENCE OF A COMMUNITY CHAMPION WHO BELIEVES IN THE PROJECT** | The trained barangay leaders who were encouraged and instructed to sign-up others, and whom Project Team intended to leverage on, did not sign up others due to their busy schedules and priorities. The barangay staff and officers who were assigned by the Barangay Captains to sign up community members daily did not actively sign up their neighbors and community members when GIZ staff are not physically present with them. Membership registration was slow and users did not use the Web site regularly for interaction and accessing the financial literacy materials. | Tap proactive and committed community leaders who will champion your cause not because of incentives but because they see the positive change that it will bring to their community. They have to be believers of the project.<br><br>As a good example, the nomination of Community Brand Ambassadors that serve as advocates on community events of the different sectoral groups, such as the formulation of youth-based content that have millennial appeals worked well in the Binangonan community. |
| **7**<br><br>**ABSENCE OF A FULL-TIME AND LONG-TERM COMMUNITY DEVELOPMENT WORKER** | GIZ employed a full-time external coordinator for the pilot sites of Butuan City in Mindanao, and Tacloban City in the Visayas region, and then sent another team to take-over due to logistical problems, however, local politics, wrong expectations, project partners having a hidden agenda and the fact of innovating without a systematic and transparent process in communication became the main challenges of the Project. | Teams that are always changing and going in-and-out of the project sites cannot build good rapport and achieve the registration numbers because of lack of continuity, consistency, and trust. From the very start of the project, a dedicated, totally immersed, and a local resident of the corresponding pilot site must be assigned to lead the sign-up of the entire community.<br>Community organizing is best done with a local leader who is a resident and influencer in the pilot site.<br><br>As a good example, the Binangonan community had the focused engagement of a community development worker, an effective catalyst, who is also a true resident of Binangonan. |

| Problem | Impact | Solution |
|---|---|---|
| **8**<br>**COMMUNITY-BUILDING TAKES TIME** | Community-building is not a walk in the park. A project life of 2 years for building an online community is not enough given the delays in technical Website issues, internet connectivity of pilot sites and level of digital knowledge of the chosen communities. There are no general best practices as every community is different. There is no framework that suits everyone. The reasons: the goals, market, business and target groups are all different. | Communities are not short-term projects. They require proper investment of time and resources to succeed, while pay-off is usually calculated over a longer period of time. Community is not about management but about engagement and interaction in the first place. The role of a community manager is crucial for the development of the community. People and platform bring communities together.<br><br>As a good example, the Binangonan community was built on harmonious relationships with "community movers" who were developed through empowerment and recognition of their efforts. Thereby, showing heart, passion, and dedication to the community. |

# 7 / R E C O M M E N D A T I O N S

As 2018 ended, the MicroComm project extension was not realized, but the Project Team has the following recommendations, as a way forward, on how this project can be useful to other related initiatives, especially those future projects that will involve online platforms and massive registration requirements.

**Recommendation #1**
This project and the lessons learned from the conduct of the entire program can be used as a guide for similar projects, bearing in mind what works and what does not in mobilizing communities for online platforms. First and foremost, a needs assessment must first be conducted in the planned pilot sites before embarking on a program for them. The needs assessment will determine if they will embrace the project or resist it.

**Recommendation #2**
The online platform/Web site must be at par with existing similar online platforms and must have an edge, so that people will make it their platform of choice. It is quite difficult to sell a product that cannot speak for itself. People want ease of use and ease of registration when joining an online community.

**Recommendation #3**
Community organizing is key in getting people to adopt a new innovation or project. For a successful community organizing effort, the community leader who will lead the people must come from the pilot area itself so that he/she knows the local culture, the needs and wants and the general societal set-up of the pilot area, hence implementing projects will be smoother and there will be less resistance from the people.

**Recommendation #4**
Innovations and changes on micro insurances and online communities do not automatically mean that this is enough or the right direction to teach poor people financial literacy or to ease access for them to insurance products online. According to international media, early bird investors of the startup scene and trending topics in social media as well, the next big IT subjects will be artificial intelligence (AI), virtual reality (VR) and Blockchain technology. With free and open online communities, it would already be possible to open this future discussion to everybody right now, while the closed solution with highly limited ways of participation unfortunately will not be able to get fruitful input from a community.

## 8 / M O V I N G   F O R W A R D

One of the greatest lessons the project has taught us is this: People, initially come for content and stay when they feel belonging with the community -- relevant content in the online community platform brings in viewership. It may be best to develop several sources of content/providers to ensure that news items are updated.

There is no algorithm for community. That is, there is no step-by-step recipe that can be followed that will guarantee a specific outcome. Building community is a fundamentally different activity than writing computer code: code does not write back and code does not respond strategically to one's actions (Design Principles for Online Communities. 1996).

The lines of business can be integrated in the community. Communities can help fuel conference attendance; support product launches and identify early market trends. Going further, subliminal references to products like MI should be made and tested to see if the online platform can be developed to be a give marketing leads for insurance companies.

The key challenges the Internet community will face in the future are not simply technological, but also sociological: the challenges of social interaction and social organization. This is not to diminish the difficulties of creating new technologies, but rather to emphasize that even these tasks will pale beside the problems of facilitating and encouraging successful online interaction and online communities (Design Principles for Online Communities. 1996).

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