

COST/TIME

Key Issues

Systems

- MIS for large outreach institutions
- Systems in place to generate reports :Analysis and reporting
- Requirements of implementation, Ex: system
- Cost of verifying/validating data
- Integration with current monitoring and evaluation operations of client of separate activity

Staffing and Clients

- Identify most cost effective way of gathering information without interfering with client's work day
- Client time away from productive and personal purposes
- Identify amount of staff time that will be needed to do surveys and how it will affect on-going MF operations
- Identify length of time to train staff and availability of current staff to focus on PA
- Frequency of application

- Staffing and time
- Cost of getting staff buy-in, making poverty assessment a priority, time and incentive structure
- Training of data collectors

Survey and Sampling

- Speed of assessment (how to accelerate without losing accuracy)
- Speed of survey assessment
- Sample size: number of people asked
- Sample size

- Sample composition: new or existing clients
- Survey design/sampling design control group
- Number of questions and length of survey
- Qualitative vs. quantitative methods
- Observed vs. self-reports

2. Identify challenges and how to address them.

Survey and Sampling

- Sample selection
 - all incoming clients at the time of application
 - representative sample of new and existing clients

- Sample size
 - check guidelines for sample size based on diversity of client base
- Large outreach independent organizations with mixed clientele
- Indicators as proxy of poverty level for savers (remittance receivers)

Systems

- Client time: ensure survey questions are simple and easy to understand
- Communicate method and purpose
- Client time: make survey/observations short, simple and unobtrusive
- Client participation from savers, remittance receivers. (no way to automatically request income and expenditures)
- Challenge: homegrown existing software vs. new MIS *manual operations
- Paying for systems
- System requirement
 - leverage existing systems when possible

Staffing and Clients

- Make agreement on whether to retrain existing staff or hire new staff (or outsource)
- Staff time / training: make it short, simple and part of the routine or hire specialists locally and occasionally
- Paying for experts
- Staff time
 - Clarify who is responsible for managing the process
 - Ensure they are trained well
- Management commitment: understand benefits of knowing clients (poverty and other features)
- Agree on method with institutions
- Get commitment from staff, especially in relation to frequency of data collection
- Ownership by client and other donors so costs of activity are shared by several agents

3. Identify areas of diversity

- Rural/urban
- Regional
- Legal status
- Different lending methodologies
- Variety of clients

as well as ways to deal with them.

Areas of diversity:

- To what extent is poverty related to social exclusion? Will tool identify the excluded groups?

Client

- Look beyond borrowers to include: savers, insurance policyholders, remittance receivers
- Variety of clients: client base homogeneous versus diverse base

Institution

- Institutional mission: provide specific services versus close regular contact and monitoring of clients
- BDS support institutions and service retailers have problem to id. “clients” and contact them
- Buy-in level user-owner institutions versus donor-created institutions
- Size of institution and network
- Organizations that don’t go to communities cannot use observations methods, like housing index
- Need cost effective solutions for MFIs that don’t collect/ maintain client data

Environment

- Post-conflict situations
- Environments e.g. conflict-affected regions- implementing tools in unstable environments
- Internally displaced persons
- HIV-AIDS infested populations
- Rural: cost of surveys are higher
- Participation in surveys at busy urban MFIs versus remote rural areas. More time needed for rural areas
- Sophistication of staff and report-generating (MIS) will be higher in urban areas than rural areas

Additional Input from General Session to the Blue Team

- Outsourcing Data xxx couc and analysis: MFI national coalitions/assns could sell a service of applying tool in a county for many USAID applications to avoid them having to learn and apply themselves
- Trade-offs in developing “off-the-shelf” tools already adopted for use. Given the number of partners, regional diversity and the amount of time, money, patience we remaining, we are all in this together. Practitioners need to stay engaged throughout the process- tough choices later as well as now
- Cost/time...training accuracy
Middle management branches
K.I.S.S. Cost...interest rate Buy-in ...more mid management
Senior management may buy in, but they don’t have to implement it
- Short and long term objectives of the tool.

Broad Lens Report of the Blue Team

Key cost and time issues

- Survey and sample size
- Staffing and clients
- Systems of reporting analysis

Survey

- Use existing data/conduct survey
- Number of questions

Sample size

- Population of new clients
- Representative sample: depends on the xxx of base

Staffing and clients

- Use current staff or hire expert assistance
- Costs of staff time
- Costs of client time

Systems

- Develop new or use existing MIS reporting analysis

How to address cost issue

- Incorporate into existing processes
- Keep survey short and simple
- Leverage existing systems if possible
- Create simple xxx reporting systems
- Ownership by clients/doners- share costs

Zoon Lens of Blue Team

- Consider time and cost of institutions and clients
- Challenge of gathering data from diverse client bases such as savers, BDS beneficiaries
- Issue of whether institution has existing staff for data collection and whether they already collect related data
- Distinction between time to design the survey and number of clients who would need to be surveyed
- Tools should not be so onerous that institutions would only use them if forced to. Inclusion of non-USAID fundees
- Issue of buy-in by management as well as staff