

Task 5: Lessons learned

- The overall mood has shifted from *having* to collect information on poverty levels to an *interest* in *how to use* the data that are collected
- Importance of on-going discussion with other institutions to share experience and gain insight
- Once again, impressed by the way diverse viewpoints can converge on common solutions animated by good will
- Importance of practitioner *and* client buy in to this process
- Importance of team work

- Idea of building local capacity to apply tools through networks
- Partnership, collaboration and involvement (of practitioners and donors) is essential in ensuring the success of this process
- Keeping it simple... isn't simple. However, the diversity of participants will ensure a better end product
- Important to maintain focus on clients
- Sharing information on this process with practitioners and getting their feedback is critical to the success of this endeavor

- To make this a positive experience for all concerned, need to address/discuss/find incentives at all levels for participating
- Incentives must be considered at all levels for all stakeholders
- An effective participatory tool needs participatory development
- It is much easier to identify issues and challenges for Poverty Assessment Tools than to offer solutions
- We have come a long way towards micro-finance industry buy-in of the importance of developing a poverty assessment tool(s) to determine who are poor among the clients

- The difficulty of putting into practice tools to measure the impact of programs on poverty
- Implementing the poverty assessment tool will be challenging but attainable with the cooperation of all concerned
- New ideas for utility beyond compliance
- How diversified and experienced the group is and how important it is to share more with one another that we all may benefit
- How important it is to get governments and multilaterals involved in this process
- Carter's idea to have MFI National Associations implement the tools as a member service
 - Economies on training
 - Revenue source for associations
 - Probably increases accuracy and consistency
- Being inclusive enough to cover BDS
- The tool-project would like to see itself as a first step in a process

- There are expectations that the tools do much beyond measure the poverty level of clients and there is a tradeoff between simplicity and accuracy. All interest parties need to be realistic, willing to compromise and to engage
- Quality of tool is crucial in reaching the right target groups
- Remember, it takes 5 days to plan, but 5 years to implement. There's a tougher road ahead
- Side-benefit will be to provide input to research on microfinance impact
- Hearing people's comments about impact on local providers
- Accuracy and its influences (geography, new challenges)
- Solutions lie in the process of cooperating and agreeing on tools
- People are unclear that the intent of the legislation was the poverty level of entering clients only
- Retaining accuracy in implementation may be more important to practitioners as finding accurate indicators in test cases
- The legislation is still in the process of being defined and clarified (e.g., measure poverty levels of new clients versus all clients)
- This process is relevant and important to a broader audience than USAID-funded organizations and other donors
- With lots of issues unresolved is the deadline feasible?
- Don't forget local MFIs (non aligned). Need to keep/get multiple/variety of players in field to give clients' best options
- Good to hear a lot of similar discussion coming from variety of actors *and* a lot of commitment
- Emphasize operational benefits to practitioners, not just costs and hassles
- Importance of networking and the need for partnership with other organizations
- Application to new clients makes most sense: Application existing clients would penalize success at poverty reduction
- Participatory processes don't have to be painful
- Never underestimate the power of shared, purposes, methods and good will.