

The Hunger Project Microfinance Program: Evaluation of the Data Gathering Process Final Report

Fall 2017 - Spring 2018



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I. ACKNOWLEDGEMENT

We would like to express our appreciation to our client, Marissa Strniste, and the rest of the team at The Hunger Project in New York for giving us the opportunity to work on this tremendous project. A special thank you to THP's country staff in Ethiopia, Malawi and Uganda for hosting our team in the field and to all other willing interviewees for taking the time to share their day-to-day experiences for the purposes of this project. We hope that this report will be a useful source to help lay foundation for a stronger data management system that will ensure effectiveness of THP's Microfinance Programs within communities in Africa.

This research was also supported by the Economic and Political Development Concentration at SIPA, Columbia University and would not have been possible without the support of Professor Eugenia McGill and Ilona Vinklerova. Lastly, we would like to convey heartfelt gratitude to Professor Julie Poncelet, our faculty advisor, for her invaluable guidance, knowledge and time.

II. ACRONYMS

BOD	Board of Directors
EPO	Epicenter Program Officer
GO	Global Office
IGA	Income-Generating Activity
IT	Information Technology
PAR	Portfolio at Risk
SACCO	Savings and Credit Cooperative ¹
THP	The Hunger Project
MEL	Monitoring, Evaluation and Learning Department
MFI	Microfinance Institution
SUPCO	Supervisory Committee for the BOD
MFP	Microfinance Program
VSLA	Village Savings and Loan Association

¹ Also referred to as Savings and Credit Cooperative Organization in some instances.

III. EXECUTIVE SUMMARY

The Hunger Project's (THP) Epicenter Strategy aims to build a path to sustainable self-reliance for individuals by bolstering their confidence to become leaders of their own development. One of the key elements of this strategy has been access to financial services like savings, loans and micro insurance to partner communities through the Microfinance Program (MFP). This program intends to pave the way to a better quality of life for these communities through economic independence and improved access to education and healthcare.

Evaluation Purpose & Design

THP's Monitoring, Evaluation and Learning (MEL) department invited a team of SIPA graduate students to conduct a formative evaluation of the data collection and management system in place for its MFP in eight African countries. The purpose of the evaluation was to diagnose key challenges in the data collection and flow process from the epicenter to country and global levels, as well as to understand how the data received by THP's Global Office (GO) could be more timely and accurate. This in turn would help them assess the health of the epicenter rural banks more effectively. To that end, the SIPA team conducted three field visits to Uganda, Ethiopia and Malawi and interacted with the THP country staff, as well as the staff at various epicenters, to understand the MFP data collection process and flow at the epicenter, country and global level. The team also conducted remote interviews with the remaining five countries of Benin, Burkina Faso, Ghana, Mozambique and Senegal to understand the data flow across the continent.

Summary of Evaluation Findings

The following is a summary of the evaluation's findings according to the project's guiding questions.

1. What is the current microfinance data collection and management system for THP's Microfinance programs across the eight countries in Africa?

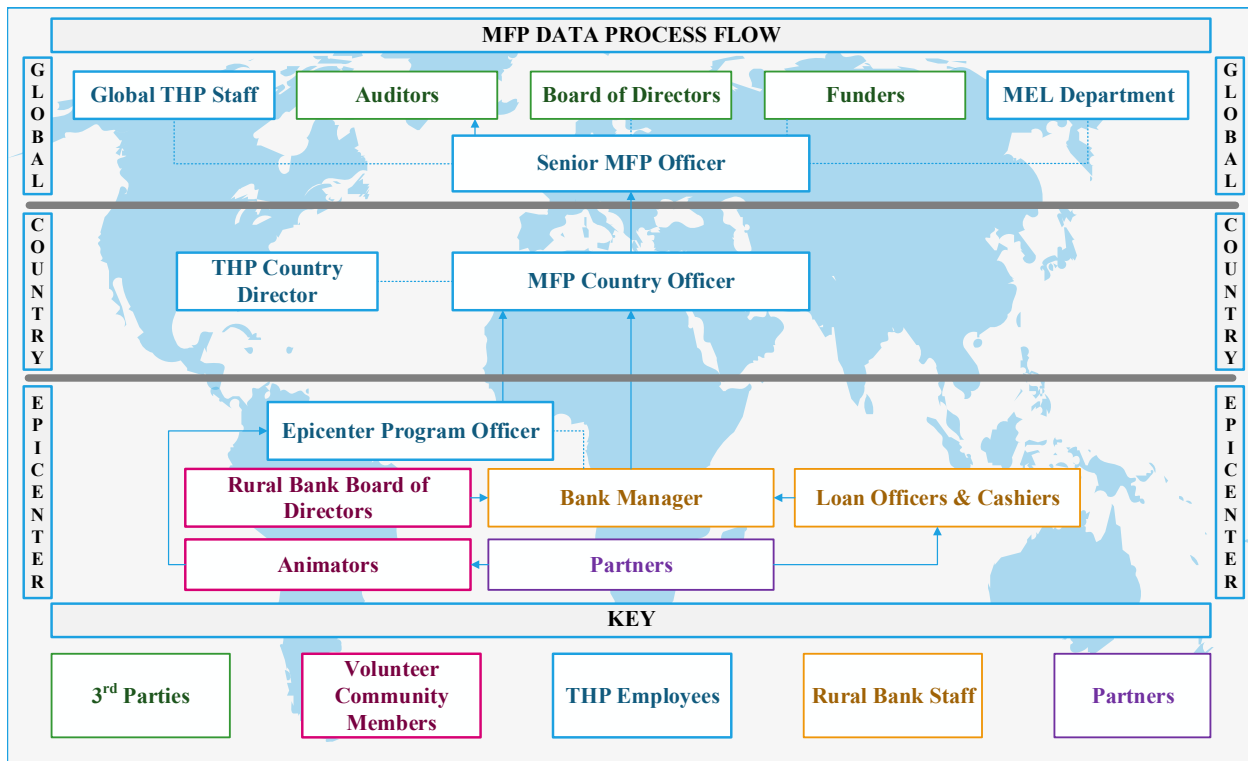
- The MFP data flows through three general tiers: epicenter, country and global level (see Figure 1).

- Two types of data related to MFP are collected at the epicenter level: financial and operational data. The financial data includes financial revenues, operating expenses, level of savings and loan disbursed, as well as the amount of loans repaid and unrepaid, and bank capital. The operational data collected refers to the number of members and active groups, trainings related to the MFP, as well to IGA.
- Microfinance data is normally collected at the epicenter/SACCO level via a diversity of processes, led mainly by the bank manager and cashier² and conducted by a number of different parties (depending on each country's model). In some cases, animators collect the information, mostly regarding trainings related to MFP and Village Savings and Loan Association (VSLA) progress. Data collection happens on a daily basis and consolidation on a daily or weekly basis.
- Every quarter, each MFP Country Officer submits a complete set of financial and operational indicators to the Senior MFP Officer through the MFP database³. Once the information is approved by the Senior MFP Officer, it is accessible to the GO staff.
- Frequent and formal training is not institutionalized but done on an ad-hoc basis. MFP Country Officers support the bank staff to the best of their ability, providing on-the-job training when possible, especially when new staff joins rural banks.

²The data collection process tends to be somewhat homogeneous within each country but still lack clear review and data gathering protocols.

³ The MFP database allows each MFP country officer to complete some lines of information and the database automatically calculates results. This information when approved is linked with the MEL database.

Figure 1: MFP General Data Flow Process



Source: SIPA Workshop Team

2. Have certain practices under THP’s current microfinance data collection and management system across Africa been more successful than others?

- Some differences in performance can be attributed to varying levels of training and experience. Specific effective practices that were raised during interviews included the scheduling of quarterly meetings with other MFP Country Officers from other countries in Africa to share best practices, as well as setting clear deadlines for data collection and reporting at all levels of the process.
- The main obstacle encountered is the need to do manual bookkeeping, since this inevitably leads to errors. The implementation of computerized data management systems has helped resolve this issue in some countries. However, in countries where paper records are required by government authorities, a more sophisticated IT system will not liberate the bank staff from the manual record keeping (e.g. in Uganda).

3. What mechanisms need to be implemented for the THP staff (Senior MFP Officer and the MEL Department) to better understand, use and interpret the microfinance data being reported today?

Specific interventions are described in the *Recommendations* section. The team highlights the need to:

- Standardize data collection and reporting tools and streamline the information being gathered
- Provide more consistent training opportunities
- Promote two-way communication channels between the MFP and MEL teams

The SIPA team has also identified several factors that influence the quality and timeliness of the MFP data that is received by the GO. These issues have been observed across all countries, though the intensity and particular manifestation of their occurrence varies with each country. More details on each country are available in Appendix 1: Country Assessments.

This evaluation highlights several gaps across countries in the data collection and flow process, some of which include:

1. Misalignment between the MEL & MFP Departments.
2. An absence of a clear chain of command within the MFP.
3. Insufficient infrastructure and resources to support the passage of information.
4. Rural bank staff (bank managers or loan officers & cashiers) receive ad hoc training from THP for data collection.
5. Inadequate knowledge, education or formal training amongst community stakeholders that directly interact with the partners.
6. Lack of a standardized set of procedures and best practices for data collection for the MFP.
7. Divergence in the design of technical tools used to ultimately collect the data.
8. Database is not user-friendly.
9. Communication gaps between the GO and the MFP Country Officers.

Recommendations

Based on these findings, the team has developed recommendations that the GO, in particular the MFP department, should consider implementing to improve the quality and timeliness of the MFP data. These pertain primarily to organization and staff structure, education and training, operational limitations regarding infrastructure, process and tools for data collection, and organizational communication. In addition, the team has also cited a number of items for consideration to further investigate existing fissures in the MFP data collection process, that if addressed, could position THP to better collect and share quality MFP data in a timely manner, assess the health of the rural banks and continually improve the MFP program over time.

IV. PROGRAM BACKGROUND

THP is a global, non-profit, strategic organization committed to the sustainable end of world hunger. Its vision is “a world where every woman, man and child leads a healthy, fulfilling life of self-reliance and dignity”⁴. THP hopes to achieve this vision by building on the following three pillars:

- Empowering women as key change agents
- Mobilizing entire communities into self-reliant action
- Fostering effective partnerships to engage local government

Accordingly, THP has developed a global network of individuals and organizations in 22 countries worldwide⁵. There are 395,000 committed volunteer leaders⁶, along with investors in the United States and affiliated partner countries, including Australia, Canada, Germany, Japan, The Netherlands, New Zealand, Sweden, Switzerland and the United Kingdom. This global network supports the actions of more than 16,000 communities throughout Africa, South Asia and Latin America. The program country staff and volunteers leading their communities to make improvements in areas such as health, literacy, education, gender-based violence, food security, income and local democracy provides a necessary framework for understanding and enhancing THP’s strides for lasting impact.

THP’s current programmatic structure in the African continent, called the Epicenter Strategy⁷, involves an innovative, holistic plan that epitomizes THP’s three pillars of women empowerment, community mobilization and government partnerships. It aims to empower women and men living in rural villages to become the agents of their own development and make sustainable progress in overcoming hunger and poverty. Under this strategy, THP has successfully been able to mobilize clusters of rural villages, by banding together 5,000-15,000 individuals⁸, into epicenters that

⁴ The Hunger Project – Who We Are, 2018

⁵ The Hunger Project – Where We Work, 2018

⁶ The Hunger Project – Our Approach, 2018

⁷ The Hunger Project - Epicenter Strategy, 2018

⁸ The Hunger Project - Epicenter Strategy, 2018

carry out grassroots-led strategies to meet the basic needs of the communities in which they operate.

The primary resources for this strategy are mobilized by the local communities themselves and bolstered through further partnerships with local governments (e.g. land for the epicenter, staffing for the health clinic and rural banks, etc.). Income generation is built into the plan through specific training seminars, identification of various IGA and access to microfinance products, like savings and loans. Consequently, within five to eight years of their inception, epicenters should require little or no financial support from THP. In Africa alone, women and men in 122 epicenters have already created and run their own development programs, reaching 1.6 million people in their communities⁹.

a. Microfinance Program (MFP)

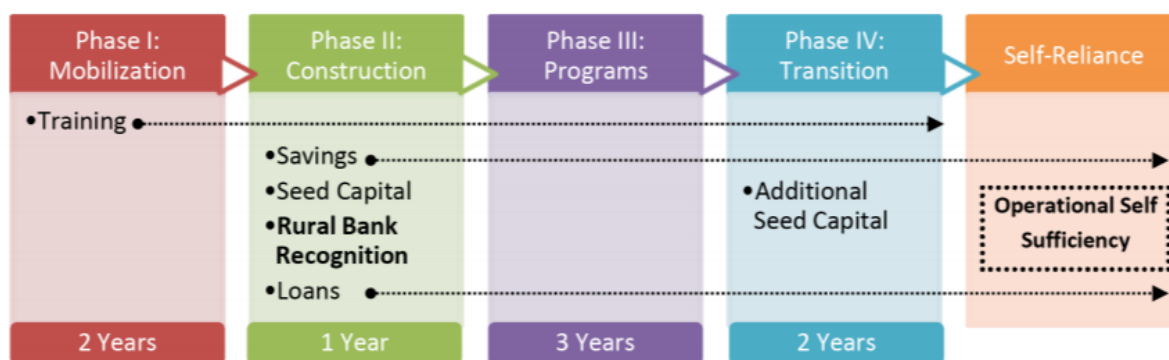
Access to financial services, with an emphasis on women-focused microfinance institutions, is a central component of THP's Epicenter Strategy. So far, THP has started 113 rural microfinance institutions in eight countries in Africa, and in recent years has begun forming savings groups¹⁰ as an alternate model of expanding financial access, especially for rural women. Savings and loans are intended to help the communities start small trade businesses and improve farming techniques for increased crop yields. In turn, any generated profits could be used to help feed and educate the next generation, as well as pay for the overall community's access to healthcare. In the long run, THP's microfinance programs in each country aim to gain financial independence, economic self-reliance and official government certification to operate as rural banks.

⁹ The Hunger Project - Our Approach, 2018

¹⁰ Savings Groups are an improved form of the traditional ASCA (Accumulating Savings and Credit Associations). They provide members a secure place to save, the opportunity to borrow in small amounts and on flexible terms, and affordable basic insurance services. Savings Groups are composed of 15 to 25 self-selected individuals who meet regularly and frequently to save; amounts saved are based on each member's financial ability. (Ledgerwood and Rasmussen, 2011).

Throughout its epicenters in Africa, THP implements the MFP¹¹, which is a training, savings, and lending program designed principally to empower rural African women. Although the focus is on female community members, men also have access to the same financial products and services. As a key component of the Epicenter Strategy, the MFP is implemented in four distinct phases: (1) Mobilization; (2) Construction; (3) Programs; (4) Transition to Self-Reliance (Refer to Figure 2).

Figure 2: Implementation of the MFP in Africa



Source: Mintalucci, The Hunger Project, 2014

The MFP's ultimate objective in every epicenter is to establish a government-recognized, community-owned and majority women-led rural bank that is operationally self-sufficient. The program provides the entire epicenter community with sustainable access to basic financial services, mainly in the form of loan and savings products. MFP serves as one of the key components in carrying out the Epicenter Strategy by providing the community with the financial means to become self-sufficient and meet the attainment of its medium and long-term goals. In the medium term, the MFP aims to support the development of small businesses, as well as covers the basic needs of the community (i.e. healthcare or school fees, etc.). In the long term, it aims to increase the overall wealth in the village and allow households and their children to be better equipped for the future.

¹¹ The background information of the MFP is based on the information provided by The Hunger Project documents- Microfinance Program: An Evaluation (Mintalucci, 2014), and Policies & Procedures Manual (Mintalucci, 2012).

b. MFP Methodology

THP's MFP includes a system of interrelated activities:

1. Training

Trainings in business skills, leadership, and group dynamics, combined with literacy classes and health education, build the capacity of rural partners¹² to increase and manage their personal income. With these skills, THP encourages their partners to become more confident and emerge as leaders within their communities.

2. Savings Mobilization

Partners are required to save in order to participate in the program, as this is believed to instill important saving culture habits within the community. THP intends for partners to reduce risk and create a more secure future for themselves through these habits.

3. Access to Credit

Credit products, in combination with business and financial literacy skills, aim to provide partners with the capital to realize their business aspirations and to generate sustainable income.

c. MFP Products

There are a variety of MFP products available at the epicenters, most of which were offered with the initial investment from THP. However, based on research and observations done on the part of THP, there has been a push recently to eliminate the provision of seed capital from the Epicenter Strategy model. As it were, eliminating the seed capital is meant to promote self-sufficiency of the epicenters from the start by encouraging partners to raise funds amongst themselves and following a more organic and accountable financial growth model. The hope is that that as epicenters place more emphasis on capacity building activities, there will be a stronger saving culture and growth within their lending base.

¹² MFP partners are the community members who are the users and beneficiaries of the MFP.

The MFP products presented below follow the overview from the “Hunger Project’s Microfinance Program: Policies & Procedures Manual” published in 2012¹³. As was seen during the team’s field visits, the following thresholds per offering serve as a mere guideline that has been adapted to each country’s regulatory and social context. In most cases, thresholds set by THP are difficult to achieve, given the unique operational conditions of each rural bank, as well as the regulatory landscape that drives the management of these institutions in each of the eight countries of Africa.

1. Savings

To build a sense of ownership and improve the sustainability of a rural bank, THP requires that MFP partners mobilize US\$2,000 before loans are disbursed and ideally, before it allocates any seed capital to the rural bank¹⁴. Together these funds form the initial capital base for the rural bank. To meet the requirement, partners should deposit savings: either equal amounts (ex: US\$10 each for 200 members) or varying amounts according to the size of the loan request. To continually remind members of the importance of savings, the rural bank offers a required savings product. Members are asked to deposit 10% of their loan principal prior to receiving the loan, which cannot be withdrawn until the loan is repaid in full. Furthermore, partners are encouraged to leave a portion of the required savings in the bank after the loan is repaid. To ensure its financial health, rural banks never lend out more than 70% of the savings deposits they hold.

2. Micro Insurance

To protect families from the financial shock associated with death/disability and maintain the quality of the loan portfolio despite difficult circumstances, some rural banks also offer micro insurance products for crop, health and life insurance etc. However, most of these products are highly complex to manage. Therefore, THP recommends that, as they stand currently, rural banks should only consider life insurance. Enrolled members are required to pay small, regular premiums (ex: 2%

¹³ Mintalucci, 2012

¹⁴ As was mentioned above, the seed capital may be eliminated from any future epicenter projects.

additional annual interest) that are kept separately from the loan capital as a reserve fund. In the event of death or permanent disability during the loan cycle, the loan balance due is paid out from the reserve funds.

3. Loans

The annual interest rate charged on loans is advised to be between 15% and 30% (not to exceed the national limit). It should be calculated such that the rural bank can achieve operational self-sufficiency in 6 years. The interest rate may vary from country to country and among epicenters while they are under THP's purview, but once the rural bank becomes self-reliant, it may decide to lower its rates. The first cycle of loans should not exceed US\$100. Subsequently, the loan ceiling should not exceed US\$500. However, rural banks may wish to set a lower loan ceiling to allow poorer community members to access credit. THP recommends that rural banks disallow members to increase their loan size by more than 100% from one cycle to the next. The duration of the loan can be as short as rural banks wish but should not exceed 12 months; installments are usually paid monthly. In addition, a rural bank member should meet the following conditions to be eligible to apply for a loan:

- Join or organize a solidarity group or cooperative group¹⁵
- Identify an IGA¹⁶
- Repay all outstanding credit obligations elsewhere
- Attend all required training sessions
- Demonstrate basic literacy and numeracy skills or enroll in a course
- Enroll children, especially girls, in preschool or school
- Deposit 10% of the value of the loan principal as savings

¹⁵ Solidarity groups have 5 to 15 members, each with a separate IGA; members are responsible for the payments of the loan of any member within that group. Cooperative groups may have up to 25 members with a common IGA for which they borrow funds.

¹⁶ THP cannot influence the IGA the borrower decides to undertake (Mintalucci, 2012). However, during field travel, the saw that Ethiopia promotes certain IGA like agriculture, handicraft, livestock and petty trade.

In addition, rural banks members should only be eligible for individual loans after successfully completing three cycles of group loans and making all repayments on time and in full.

d. MFP in Africa

The Epicenter Strategy is pursued in eight African countries¹⁷. With the exception of Ghana, all the other African countries with THP's MFP operations fall in the least developed country classification¹⁸. Thus, their ranking in the Human Development Index¹⁹ is low, which presents a wide range of complex development challenges with regards to the goals of this project. Figure 3 displays select socio-economic indicators of all countries with the MFP that show:

1. Low literacy rates, especially for women
2. Important permanent calorie deficits and children stunting
3. Insufficient access of women to healthcare and high mortality rates of children under five in a few countries
4. Limited financial sector development

More information about the MFP program in each country can be found in Annex 1: Country Assessments.

¹⁷ Benin, Burkina Faso, Ethiopia, Ghana, Malawi, Mozambique, Senegal and Uganda.

¹⁸ Least Developed Countries are low-income countries confronting severe structural impediments to sustainable development. They are highly vulnerable to economic and environmental shocks and have low levels of human assets (United Nations, 2018).

¹⁹ The Human Development Index emphasizes people and their capabilities and ultimately assesses the development of a country, not the economic growth alone (Programme, 2018).

Figure 3: Development Indicators (2010-2016)

	Benin	Burkina Faso	Ethiopia	Ghana	Malawi	Mozambique	Uganda	Senegal	Average
Education									
Literacy rate (% adult pop.)	33	35	NA	71	62	NA	70	43	52
Literacy rate (% female adult pop.)	22	26	NA	65	55	NA	62	34	44
Finance									
% of adult pop. w/ bank account	16	13	22	35	16	NA	28	12	20
Bank branches (/100k pop.)	4	3	3	7	3	4	3	5	4
Health									
Calorie deficit (daily)	48	167	236	19	139	181	172	63	128
% Pregnant women w/ pre-natal care	83	95	41	91	95	NA	95	96	85
Mortality U5 (/1,000 births)	98	85	58	59	55	71	53	47	66
Stunting (% U5)	34	35	40	19	42	43	34	19	33
Other development Indicators									
Gini Coefficient	48	35	33	42	46	NA	41	40	41
HDI	167	185	174	139	170	181	163	162	168

Source: World Bank, 2016

V. FORMATIVE EVALUATION DESIGN

THP's MFP data collection process has greatly evolved over time and is currently handled by different stakeholders, including staff and volunteers at the community-based Microfinance Institutions (MFIs), in-country MFP and MEL officers and the Senior MFP Officer at the GO.

Yet, the GO, and the MEL department in particular, believe that this data can be uploaded to their system in a more timely, efficient and accurate manner. Therefore, the problem statement for this evaluation is to: **diagnose key challenges and obstacles in the data collection process of the microfinance program at the epicenter, country and global level.** This evaluation is meant to be used by THP to improve the program in the future.

The scope of work underwent a number of iterations in order to clearly define this project's objectives and its geographic level of focus for the data collection

process²⁰. The final objectives of the project and the evaluation questions are stated below.

a. Objectives

The dual objectives of this evaluation were to:

1. Diagnose, on a macroscopic level, the key challenges and obstacles in data collection for THP's financial services program in up to eight African countries.
2. Provide recommendations to optimize THP's existing data collection process and system to improve the timeliness and quality (according to THP GO MEL staff) of the data collected.

b. Evaluation Questions

The evaluation was guided by the following questions:

1. What is the current microfinance data collection and management system for THP's MFP across the eight countries in Africa?
 - 1.1. What specific microfinance data is being collected (e.g. inputs, outputs, outcomes, if any)²¹?
 - 1.2. How is the microfinance data being collected? What protocols and procedures are in place and/or being used?
 - 1.3. Who is involved in the collection of the microfinance data? What are his/her roles and responsibilities? What are some accountability mechanisms currently in place?
 - 1.4. What support is provided to these individuals to assist with their roles and responsibilities?
 - 1.5. When and how often is the microfinance data collected?
 - 1.6. How is this data shared with the Senior MFP Officer? And how this is shared with the Global Office?

²⁰ The work plan delivered in January was the first iteration of the scope of work, which was used to carry out field work in Uganda in January. The scope changed following this initial site visit and was finalized in February.

²¹ Any analysis of the quality or impact of the data collected as the result of these indicators is not a part of the scope of this project.

2. Have certain practices under THP’s current microfinance data collection and management system across Africa been more successful than others?
 - 2.1. What are these effective practices and why do they work?
 - 2.2. What obstacles exist in the system and why? Are there some common obstacles across countries in question?
3. What mechanisms need to be implemented for the THP staff (Senior MFP Officer and the MEL Department) to better understand, use and interpret the microfinance data being reported today?

A full description of this questions, along with the relevant stakeholders involved and the intended outcome information can be found in Annex 2: Evaluation Questions.

VI. EVALUATION METHODS AND LIMITATIONS

a. Overview

Given that THP relies heavily on local participation for the success of its programs, this evaluation focused on gathering information directly from the MFP country staff and the associated epicenters in the eight African countries. In addition, there were key individuals and groups within each epicenter, such as the Epicenter Program Officers (EPOs), rural bank staff, and Epicenter MFP Board of Directors (BOD), who also contributed to this evaluation. These stakeholders represented the starting point for much of THP’s MFP data collection process. The insights gained from the stakeholder interviews – in person or virtual - have helped to inform the problem analysis and develop various data collection flowcharts, which have been critical to building this project’s recommendations.

b. Data Collection Techniques

Semi-structured in-person interviews with key stakeholders during the fieldwork trips was the primary data collection technique used in this evaluation (see Annex 3: Source of Information for details). There were also some instances where group interviews were conducted with members of the BOD within the epicenters that were visited. The team’s physical limitation of being able to travel to only three of

the eight countries with MFPs was partially mitigated by conducting remote interviews (using Skype) with the MFP officers of the remaining five African countries, using a structured interview guide²². The team conducted 41 in-person interviews with relevant stakeholders in Uganda, Malawi, Ethiopia and 5 virtual interviews of representatives in Benin, Burkina Faso, Ghana, Mozambique, and Senegal. Five semi-structured interviews with THP GO staff in the U.S. and in the Netherlands were also conducted to add additional context to the MFP, THP's organizational structure and the operations as a whole. Finally, resources provided on a shared google drive by THP were used to corroborate in-field findings and have remained the foundational reference point for most of the desk research conducted for this evaluation.

c. Process of Data Analysis

A qualitative thematic analysis was conducted to analyze the insights gathered through these 51 interviews. To synthesize the qualitative data systematically, a codebook was developed and each interview coded to yield overall thematic frequencies of common issues across the eight countries, as evidence for the main findings reported here.

d. Evaluation Limitations

Given that the consulting team comprised of seven full time, primarily English-speaking graduate students, there were inherent limitations to the project. There were also external circumstances that contributed to the following limitations.

1. Language Barriers

Some of the interviews that took place during the fieldwork required translation from local languages. In most cases, this was done by local THP staff, which may have resulted in the shared content being changed or misrepresented (e.g. abbreviated, details lost, etc.). Additionally, some of the remote interviews were conducted in French or with interviewees possessing limited English language skills, which limited the team's understanding of the country-specific information.

²² A copy of the guide used may be found in Annex 4: Interview Guide.

2. Staffing Changes within THP²³

In the months leading up to and during this project with THP, there were several departures of key team members from the MFP team, as well as the finance and auditing teams. These stakeholders may have had pertinent insights with regards to the work of this project. This limited the team's access and ability to fully understand the background and context for certain elements of the MFP. Finally, the staffing changes also shifted conversations to focus on MFP programmatic improvements rather than how the current data system is/was operating.

3. Lead Time to Prepare for Fieldwork

The countries and locations of field travel were confirmed very close to the time of travel (e.g. the decision to travel to Ethiopia was confirmed within a week of the site visit), which limited the team's ability to conduct extensive desk research or pre-departure interviews that could have helped frame the fieldwork to yield more accurate and useful information.

4. Country Selection for Fieldwork

The SIPA consulting team had limited influence in determining the most desirable countries to conduct fieldwork in, given scheduling challenges within a short timeline. Based on the communication with the client, the fieldwork locations chosen were purely dependent on the availability and feasibility of the country offices to host a research team. Even within the countries visited, the epicenters shortlisted were either determined by distance from the country office and/or availability of the epicenter staff. Hence, there was no purposive sampling based on criteria critical to the evaluation's problem statement and the sample of countries visited may be a misrepresentative group of the MFP programs in Africa as a whole because:

- The team did not visit any Francophone country. The region is currently facing new banking legislations that may have serious effects on the MFPs²⁴.

²³ These organizational changes have been summarized in Annex 5: THP Organizational Changes.

- The team only collected in-depth country specific data from nations that have legally recognized banks. Hence, the MFPs in the countries visited would be well-established and functional relative to those that have not yet reached self-reliance and have legal recognition.

5. Remote Interviews

The team was able to develop an understanding of the MFP in the five other countries by conducting only one remote interview with the MFP Country Officer in each country, given time constraints and limited access to the country staff. Therefore, the evaluation conducted for these countries is based on a singular view of the program data gathering process, thereby reducing the reliability of information gathered.

VII. FINDINGS

The MFP data flow process begins at the epicenter level, from where the information is passed to the country offices, and finally with its received at the Global Office. Microfinance data is normally collected at the epicenter level by MFP field data collectors (bank managers, cashiers, loan officers, animators and in some cases partners themselves) via a variety of processes on a daily basis. It is then consolidated on a daily or weekly basis in different formats depending on the country model and is passed onto the MFP Country Officer, who then reviews the data for accuracy. Once the data is approved by him/her, it is uploaded to the MFP database to be checked by the Senior MFP Officer at the global level. Post review and approval, the data in the MFP database is published and made available online to all relevant actors at the GO.

The SIPA team has identified several factors that influence the quality and timeliness of the MFP data that is received by the GO. These issues have been observed across all countries, though the intensity and particular manifestation of

²⁴ This information was gathered during our remote interviews with the MFP Officers from Benin, Burkina Faso, and Senegal.

their occurrence varies with each country. More details on each country is available in Appendix 1: Country Assessments.

The following section is divided into 6 parts: summary of findings by evaluation questions, the data collected for THP's MFP, stakeholders involved in the MFP data collection process, the data flow process, MFP data collection process - analysis of cross-cutting themes, and effective data collection and management practices.

a. Summary Findings by Evaluation Questions

1. What is the current microfinance data collection and management system for THP's Microfinance programs across eight countries in Africa?

- Two types of data related to MFP are collected at the epicenter level: financial and operational data. The financial data includes financial revenues, operating expenses, level of savings and loan disbursed, as well as the amount of loans repaid and unrepaid, and bank capital. The operational data collected refers to the number of members and active groups, trainings related to the MFP, as well to IGA.
- Microfinance data is normally collected at the epicenter/SACCO level via a diversity of processes, led mainly by the bank manager and cashier²⁵ and conducted by a number of different parties (depending on each country's model). In some cases, animators collect the information, mostly regarding trainings related to MFP and Village Savings and Loan Association (VSLA) progress. Data collection happens on a daily basis and consolidation on a daily or weekly basis.
- Every quarter, each MFP Country Officer submits a complete set of financial and operational indicators to the Senior MFP Officer through the MFP

²⁵The data collection process tends to be somewhat homogeneous within each country but still lack clear review and data gathering protocols.

database²⁶. Once the information is approved by the Senior MFP Officer, it is accessible to the GO staff.

- Frequent and formal training is not institutionalized but done on an ad-hoc basis. MFP Country Officers support the bank staff to the best of their ability, providing on-the-job training when possible, especially when new staff joins rural banks.

2. Have certain practices under THP's current microfinance data collection and management system across Africa been more successful than others?

- Some differences in performance can be attributed to varying levels of training and experience. Specific effective practices that were raised during interviews included the scheduling of quarterly meetings with other MFP staff to share best practices, as well as setting clear deadlines for data collection and reporting at all levels of the process.
- The main obstacle encountered is the need to do manual bookkeeping, since this inevitably leads to errors. The implementation of computerized data management systems has helped resolve this issue in some countries. However, in countries where paper records are required by government authorities, a more sophisticated IT system will not liberate the bank staff from the manual record keeping (e.g. in Uganda).

3. What mechanisms need to be implemented for the THP staff (Senior MFP Officer and the MEL Department) to better understand, use and interpret the microfinance data being reported today?

Specific interventions are described in the Recommendations section. The team highlights the need to:

- Standardize data collection and reporting tools and streamline the information being gathered.
- Provide more consistent training opportunities.

²⁶ The MFP database allows each MFP country officer to complete some lines of information and the database automatically calculates results. This information when approved is linked with the MEL database.

- Promote two-way communication channels between the MFP and MEL teams.

The remainder of this section presents these summarized findings in a deeper and more comprehensive way. It begins by first describing the data collected in the process and explains the roles of the main stakeholders involved. This is followed by an in-depth description of the data flow process and the problem analysis. Finally, it presents effective MFP data collection and management practices that the team found during its research.

b. The Data Collected for THP's MFP

Two types of data MFP-related is collected at the epicenter level: financial and operational data. THP relies heavily on this information²⁷ for the sustainability analysis and health checks of the rural banks.

The financial data includes financial revenues, operating expenses, level of savings and loan disbursed, as well as the amount of loans repaid and defaulted and bank capital. This data is calculated through the aggregation of the transactions (i.e. savings, loans or repayments) made by every partner (please refer to the subsequent section for details), which are usually recorded in the partner's physical passbook and mirrored in the rural bank's individual ledger. This information is then summarized in two folders: the first includes a summary of the transaction history of every partner, allowing the staff to understand each individual's financial situation; the second provides a more aggregate view, including a sum of all monthly transactions with the partners, as well as any expenses incurred by the rural bank, like staff wages, stipends or phone costs. The latter is used as an input when creating financial statements for the rural banks.

Operational data, on the other hand, refers to the number of active partners and groups affiliated with the bank, the number of trainings conducted on topics directly related to the MFP and a list of IGAs in which partners are investing the loans they receive. This data is segregated by gender, among other factors. Both the types of

²⁷ Especially in the Portfolio at Risk (PAR) and Loan Repayment indicators.

data collected feed into an online MFP database that is reviewed and consolidated on a quarterly and yearly basis. The MFP database has 129 indicators and is completed directly by the MFP Country Officer. The database has some mandatory fields that must be filled out in order to accurately reflected the data collected in the field.

MEL officers in all African countries collect information about all their programs for the MEL team at THP GO. This data includes outputs of all THP activities at the epicenter level, and it is periodically gathered by the M&E animators, the EPO, and the MEL Country Officer. It includes information on trainings to partners, such as the number of partners trained in financial services or trained as microfinance animators, and contextual information such as the legal recognition status of the banks.²⁸ This data is consolidated on a quarterly and annual basis.²⁹

c. Stakeholders Involved in the MFP Data Collection Process

There are several stakeholders who play a key role in the data collection process, albeit with varying levels of involvement and responsibility. Details on these roles and responsibilities can be found in Annex 8: Stakeholder Analysis. However, a basic description of the most relevant stakeholders is provided hereunder³⁰:

- Partners: Members of the epicenter that use the savings and loans services offered by rural banks.
- MFP Data Field Collectors: Bank managers, loan officers, cashiers or animators who are responsible for collecting and compiling all the transactions that occur at the rural bank. The first three are usually hired by the rural bank, while the latter work as volunteers. The Bank Manager, in particular, also produces the aggregate financial and operational data.

²⁸ However, the team's field research revealed that there was still some duplication in the indicators collected by the MFP and MEL country teams, creating potential inefficiencies in the data collection process

²⁹ Since this channel is not directly a part of the MFP data collection process, it is not reflected in the data flowcharts included in this report.

³⁰ The descriptions of these stakeholder roles stem from our understanding from the field research and interviews conducted with the stakeholders.

- Rural Banks' Board of Directors: Composed of several community members who are elected from/by the partners in a general assembly. Their function is to advise and supervise the rural bank activities within their community. They are usually involved in gauging the eligibility of partners to receive loans.
- Epicenter Program Officer (EPO): THP paid staff in the epicenter who acts as the liaison between the country office and the epicenter for different programs. In terms of the MFP data, he/she supervise³¹ the Bank Manager's timeliness for data reporting.
- MFP Country Officer: THP country staff who compiles the MFP data received from all the epicenters periodically³² and uploads it to the MFP database on a quarterly and yearly basis. He/she is responsible for checking inaccuracies and gaps within the aggregated data.
- THP Country Director: he/she runs the entire THP operation in a country. In some cases, like in Uganda, he/she also reviews the MFP data before it is uploaded to the database.
- Senior MFP Officer: A member of the THP GO staff who receives data for the MFP indicators from all the MFP Country Officers on a quarterly and yearly basis, reviews it for discrepancies and follows up with the relevant country staff, if necessary. Once they deem the data to be accurate and complete, they approve the data making it accessible to other THP staff.
- THP MEL Department: Consists of the MEL Director and MEL Program Officer, who are in charge of regularly monitoring all THP activities and outputs on a quarterly basis and verifying the data to ensure quality.

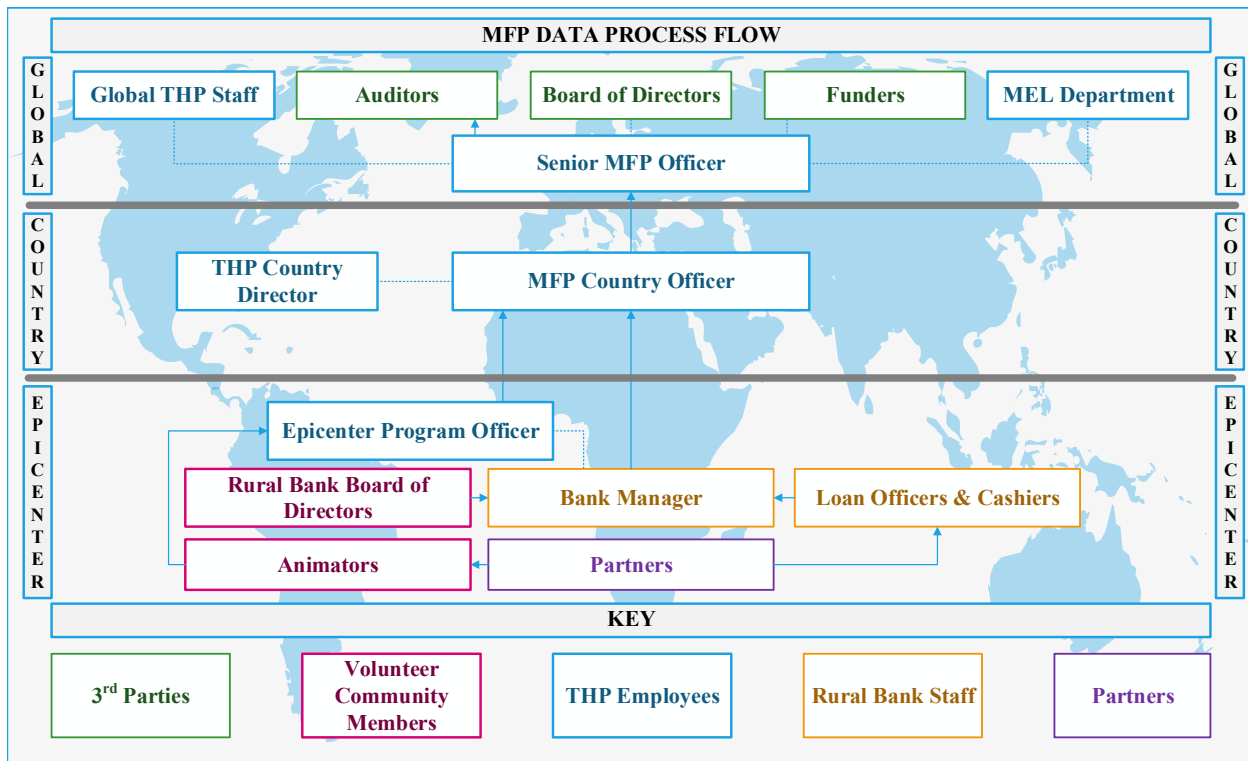
d. Data flow process

The general MFP data flow process is summarized in Figure 4 and shows the three tiers, epicenter level, country level, and GO level, through which the MFP data currently flows, once it is collected by the MFP data field collectors at each epicenter. See Annex 6: Data Collection Flowchart for more county-specific details.

³¹ In some cases, the EPO directly collects the information from the Bank Manager and/or Animators to send to MFP and/or MEL Officer (e.g. in Malawi).

³² Most of the MFP Country Officers gather monthly information but, in some cases, like Ethiopia, they receive data weekly.

Figure 4: MFP General Data Flow Process



Source: SIPA Workshop Team

1. Epicenter level³³

All MFP data originates in the field through the savings made or loans collected by the partners, where it is collected by the MFP field data collectors described above. Some MFP field data collectors undergo relevant training from THP country offices, usually with support from the in-country microfinance regulatory bodies³⁴. These institutions usually provide assistance regarding compliance with regulation and in some cases, also tools that may be used to record the data in the field. The collection process is primarily done on paper, using physical passbooks, ledgers and receipt books that are filled out by the relevant MFP Data Field Collector. Figure 5 below provides one such tool being used in Uganda³⁵. See Annex 7: Data Collection

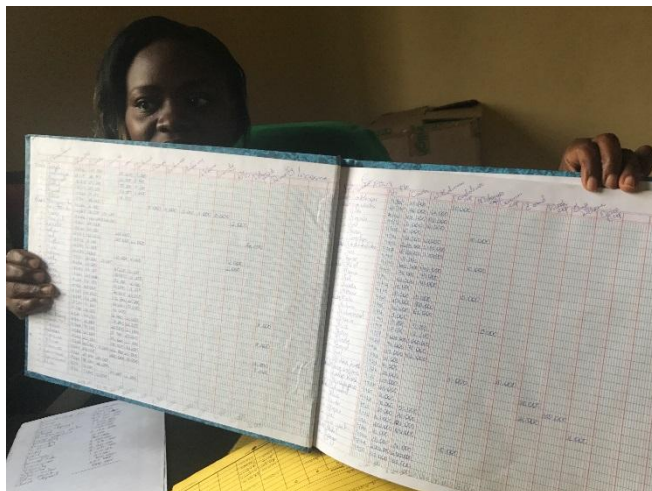
³³ Given THP's bottom-up approach and the variety of MFP models being implemented, this tier is the least standardized across all countries. However, there are still some common elements that are highlighted in this section.

³⁴ Regulatory bodies in some countries, like Uganda, conduct professional trainings for the field data collectors. In Ethiopia, they provide the tools for data gathering.

³⁵ Depending on the MFP model being followed, these may include animators, bookkeepers, cashiers and/or kiosk attendants. In some cases, the partners are also the first ones to fill

Instruments, for copies of additional physicals tools being used in the countries visited by the SIPA team.

Figure 5: Example of a ledger in Uganda



Source: SIPA Workshop Team (Uganda Fieldwork)

The process follows a fixed timeline set by the MFP Country Officer and the physical records are passed on to the point of consolidation at the epicenter level i.e. the EPO or the Bank Manager of the rural bank. The data is then entered into a digital format; depending on the country's organizational structure and regulatory requirements, financial and operating reports (usually as a Microsoft Excel file, along with a Microsoft Word narrative document) are drafted.³⁶ The digital reports are then passed, usually, to the MFP Country Officer. Epicenters that have the requisite infrastructure use virtual means to share the data, while others save the information on pen drives and send it to the country office.

All rural banks are audited dually: by auditors affiliated with their country's microfinance regulatory body and, in most cases, by auditors hired by THP country office.

the data in these tools before passing it on to the staff for review. More information in Annex 8: Stakeholders analysis.

³⁶ There is diversity in terms of which staff member actually perform this duty. In Malawi, it is the EPO's responsibility while in Uganda the bank managers perform this task.

2. Country level³⁷

Once the MFP Country Officer receives these reports, he/she begins the review process. This involves checking the data submitted for discrepancies easily identifiable by the human eye, such as blank fields of information or numerical errors (thousand instead of millions or vice-versa), as well as larger mathematical miscalculations, where the financial statements do not aggregate across the board. In many cases, this process of review relies heavily on the MFP Country Officer's historical knowledge about the past performance of each epicenter. He/she usually reaches out to the relevant epicenter staff³⁸ via phone calls for more clarifications when needed.³⁹ Sometimes the reports are also shared with and reviewed by the Country Director and/or the Head of Programs.⁴⁰

3. Global Level

The data collection process is very standardized at the global level: once the MFP country officers in all of the eight countries upload epicenter data onto the MFP database, the Senior MFP Officer reviews it. This review involves similar checks as at the country level, but primarily from an aggregate perspective⁴¹. The Senior MFP Officer contacts the MFP Country Officers via email or through virtual media, if he/she needs further clarification. In addition, some country staff members have reported attending a monthly virtual meeting with all eight African MFP country officers, facilitated by the Senior MFP Officer, to share best practices and issues faced⁴². Once the Senior MFP Officer is satisfied with the integrity and accuracy of

³⁷ Standardization across this tier depends primarily on the country office's capacity and how far the MFP programs are from graduation (legally recognize banks).

³⁸ This may be the EPOs or Bank Managers, depending on their roles within the country structure.

³⁹ This process is also supported by the MFP assistants in the countries where they have one (e.g. in Uganda and Ethiopia).

⁴⁰ This was observed in Ethiopia and Uganda.

⁴¹ The specific scope of the review conducted by the Senior MFP Officer was inaccessible to the team, since the position remained vacant during this research.

⁴² However, based on the research conducted, not all MFP country staff is aware of or invited to these meetings.

the data reflected on the MFP database, it is approved and made available online to all relevant actors at the GO⁴³.

The final audience for the MFP data includes THP GO staff, THP's global BOD and in some cases, funders. In addition, this information is reviewed every year by auditors at the GO to ensure THP's compliance on a global level.

e. MFP Data Collection Process - Analysis of Cross-Cutting Themes

This report identifies several key challenges and obstacles in the data collection process of the MFP across all levels. Annex 9: Problem Analysis provides more details regarding these challenges and Annex 10: Evidence and Frequency Tables summarize the interview coding frequencies for the challenges cited.

This subsection therefore, highlights the team's findings according to selected cross-cutting themes. The five broad themes are: organization, infrastructure, education & training, process & tools, and communication.

Theme One: Organization

1. Misalignment between the MEL & MFP Departments

The MEL team has identified 16 indicators to report on THP's progress to reach its goal of reducing poverty through access to financial services. Of these, 8 indicators come directly from the data collected by the MFP, while the other 8 are collected by the MEL team.⁴⁴ These indicators should be aligned to those fed into the MFP database, however our research showed a variance in the information collected by the MEL Officer and that, entered in the MFP database. Therefore, it is clear that the methods and channels of communication of these two teams are very

⁴³ It should be noted that in reality, each country has multiple other actors involved in the data flow process, depending on the regulations and legal requirements of the country, making generalization insufficient for the purposes of this report. See Annex 1: Country Data Flowcharts for countries visited.

⁴⁴ The number of indicators collected by the MEL team in each country is not consistent across all countries. The team's field research revealed that there was still some duplication in the indicators collected by the MFP and MEL country teams, creating potential inefficiencies in the data collection process

segregated preventing them from sharing resources in the field and providing each other with strategic support. The quotes below help to illustrate this point.

"MFP and MEL departments don't work in sync. Send reports separately."-THP Country Staff

"The MFP data, which MEL needs, comes directly from the MFP database once it gets approved by the regional office." -THP GO

"MFP Senior Officer's responsibility is to review MFP data, so it's not under MEL purview." - THP GO

2. Absence of a clear chain of command within the MFP team.

At the GO, the role of the Senior MFP Officer is key to ensuring the quality and timeliness of the MFP data. The current job description for this position involves an extensive set of responsibilities: from gathering non-standardized information to approving it and acting as a focal point for all MFP inquiries at the global level. Moreover, in the current organizational chart, the senior MFP Officer is the final point of contact for the MFP country officers, causing the current vacancy of this position to amplify the disconnect between the country staff and GO. This has also led to unclear nodes of accountability and ownership of the MFP data, where Country Directors and other staff members, don't assume responsibility of the data collection and review process, given that the chain of command is not clear or fully operationalized.

"The country directors do not feel accountable for the MFP, as there is a regional manager⁴⁵. It is too technical, so they 'delegate' on the Senior MFP Officer." -THP GO Staff

"Regional director⁴⁶ should not be the only one in charge of the MFP data, country directors and other staff need to be incentivized to take ownership." -THP GO Staff

⁴⁵ This is another title through which country staff refers to the Senior MFP Officer.

⁴⁶ This is another title through which country staff refers to the Senior MFP Officer.

"The Senior MFP Officer checked that the MFP database was filled in, but she/he really did not check the actual information included, she did not ask questions or make any comments." - THP Country Staff

Theme Two: Infrastructure

3. Insufficient infrastructure and resources to support the passage of accurate information.

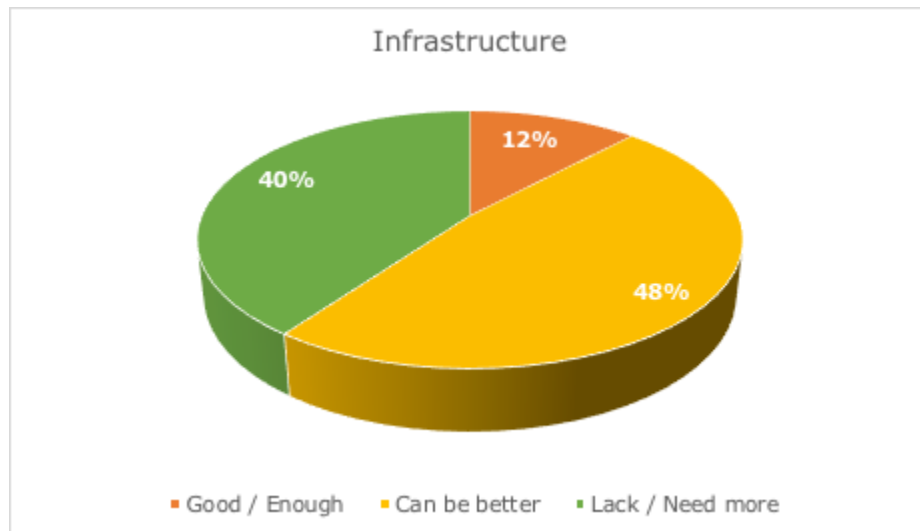
Most rural epicenters lack electricity and/or computers which hinders the ability of the MFP data field collectors to report data timely and accurately. Consequently, much of the data collection is done manually and is therefore prone to human error. While many countries wish to move to an information management system that would operate the data collection process automatically, the existing infrastructure is not able to support this transition without supplemental support from either THP or government agencies. In some instances, the MFP data field collectors (or the EPO) have to travel to near regions with internet accessibility to be able to report back to the country office, delaying the entire process. Some staff members have also expressed the lack of physical space as a concern, since the entire bank staff sits in one room, thus hampering the privacy of the partners.

Nearly half (48%) of interviewees would like to see improvements made to the current levels of infrastructure and resources, while 40% mention that they currently lack the necessary infrastructure or resources to adequately support the MFP data system. Figure 6 below captures pertinent opinions of interviewees regarding infrastructure. Annex 10: Evidence and Frequency Tables, Section 1 provides a further breakdown of these frequencies.

"There is not enough space since the entire staff sits in one room. Clients feel a lack of privacy and are reluctant to talk about sensitive information." -Rural Bank Staff

"There are blackouts at the epicenter every day, the branch owns only one computer and the staff is not trained in excel." -Rural Bank Staff

Figure 6⁴⁷: Infrastructure perception



Source: SIPA Workshop Team

Theme Three: Education and Training

4. Rural bank staff (Bank Managers or Loan Officers & Cashiers) receive ad hoc training from THP for data collection.

Interviewed rural bank staff⁴⁸ described that they learned most of the required skills while on the job, if they had not already acquired the relevant skillset from their previous professional experiences. They also mentioned that the trainings they received did not involve an in-depth explanation of the MFP data collection expectations from the GO (such as clarity on what indicators are to be collected or their responsibilities in the data collection process). Often, staff turnover is high and the onboarding of the new staff in lieu of the existing staff lacks proper transition: the sharing or of institutional knowledge is basic and does not happen in every country.

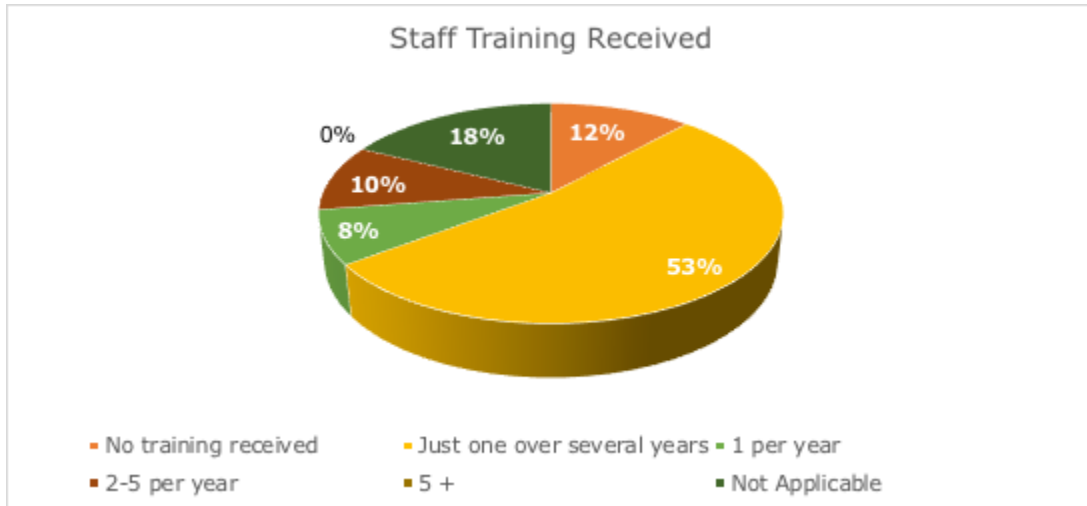
Over 50% of the interviewees state that they received training just once over several years. Figure 7 below captures pertinent opinions of interviewees regarding staff trainings. Annex 10: Evidence and Frequency Tables, Section 4 provides a further breakdown of these frequencies.

⁴⁷ Figure 6 does not represent the total number of the interviews conducted. It only samples interviews that mention the given topic. In this case, n=25.

⁴⁸ Bank Managers and Loan Officers & Cashiers.

"Trainings have reduced drastically since the center has become self-reliant because of lack of funds." -Rural Bank Staff

Figure 7⁴⁹: Training Received



Source: SIPA Workshop Team

5. Inadequate knowledge, education or formal training amongst community stakeholders that directly interact with the partners.

This finding is specifically true for animators and rural banks BOD. While BOD members can usually read and write, they lack accounting or financials skills required to assess the eligibility of individuals who are permitted to take out loans⁵⁰. Similarly, animators who collect and review the information from the partners are not required to have any basic knowledge of financing or accountability. Since there are no standard educational requirements to be an MFP animator, systematic and formal trainings for community members is key to ensure data accuracy.

Among all interviewees, 51% believe that the staff capabilities can be better, and 22% believe that they lack capabilities for data collection. Figure 8 below captures

⁴⁹ The category 'Not Applicable' in the pie chart, refers to the interviews that do not have a mention of the specific topic.

⁵⁰ Other than the training that they receive during onboarding from THP.

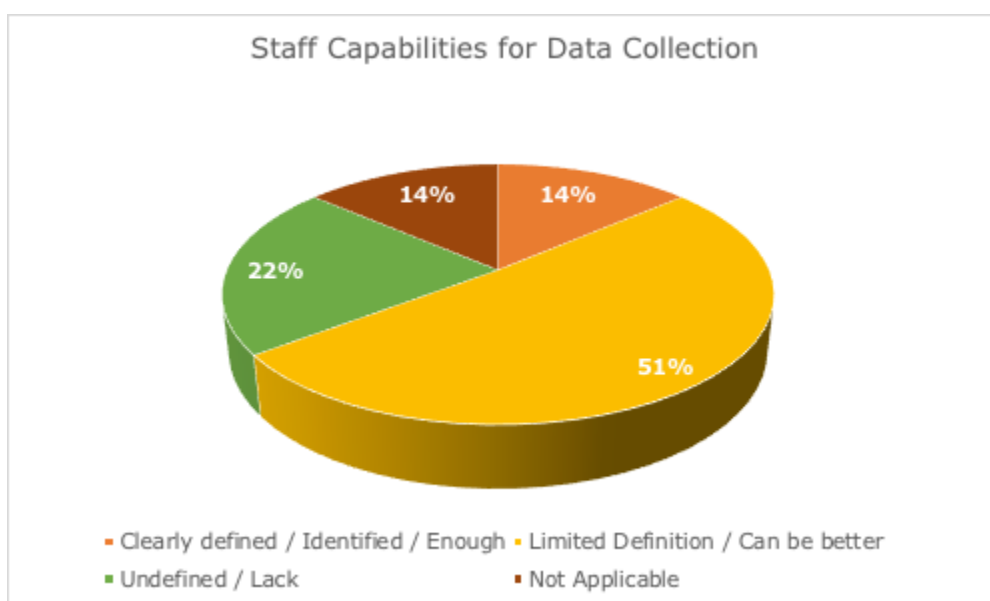
pertinent opinions of interviewees regarding staff capabilities. Annex 10: Evidence and Frequency Tables, Section 2 provides a further breakdown of these frequencies.

"The managers received trainings when the banks were registered but have not transmitted it to other members of the staff that they oversee." -THP Country Staff

"Consider that they overestimated the accounting and financial skills, especially at the epicenter and MFP officer level." - THP GO Staff

"Data collection is conducted by animators, the loan committee, and loan officers. Most of them are volunteers and they do not have training or education." -Rural Bank Staff

Figure 8: Staff Capabilities for Data Collection



Source: SIPA Workshop Team

Theme Four: Process and Tools

6. Lack of a standardized set of procedures and best practices for data collection for the MFP.

Given the push for a bottom-up approach under the epicenter model, most countries lack standardized protocols for the indicators they are required by THP to report on, on a quarterly basis. There are no clear standardized procedures within

each country that are known by every stakeholder in the process, allowing every epicenter to decide how to collect the information independently. Recordkeeping is also limited due to lack of standard practices to maintain the physical documents that ultimately feed into the data reported back to the GO. Annex 10: Evidence and Frequency Tables, Section 2 provides a further breakdown of the relevant frequencies.

"There are no clear processes for record keeping in the field by loan officers." - Rural Bank Staff

"Depending on the epicenter, the information gets reported to the country office through different methods (i.e., phone, flash drive, email)." - THP Country Staff

7. Divergence in the design of technical tools (i.e. paper templates, excel sheets, forms) used to ultimately collect the data.

Given the bottom-up approach, each country has their own system with specific tools for data gathering. In addition, every country has its own in-country microfinance regulatory body and auditors which determine the main rules for reporting the MFP data. The MFP Country Officers need to comply with these rules while reporting the MFP data, in addition to the MFP database prerequisites. Since these reports are usually different in format and requirements, country offices have to spread their resources thin to collect data for a wider set of indicators and in some cases, are forced to leave fields blank on the THP MFP database⁵¹.

Among all interviewees, 41% believe that the current tools and software for data collection can be better. Figure 9 below captures pertinent opinions of interviewees regarding tools and software for data collection. Annex 10: Evidence and Frequency Tables, Section 1 provides a further breakdown of these frequencies.

"The MFP Officer receives 5 files from each bank manager on a monthly basis and then she/he needs to pull different information from each file and fill out

⁵¹ In some countries, this "blank" field is reflected through a zero on the MFP database. Hence, it misrepresents the fact that the indicator or data point has not been collected during that quarter.

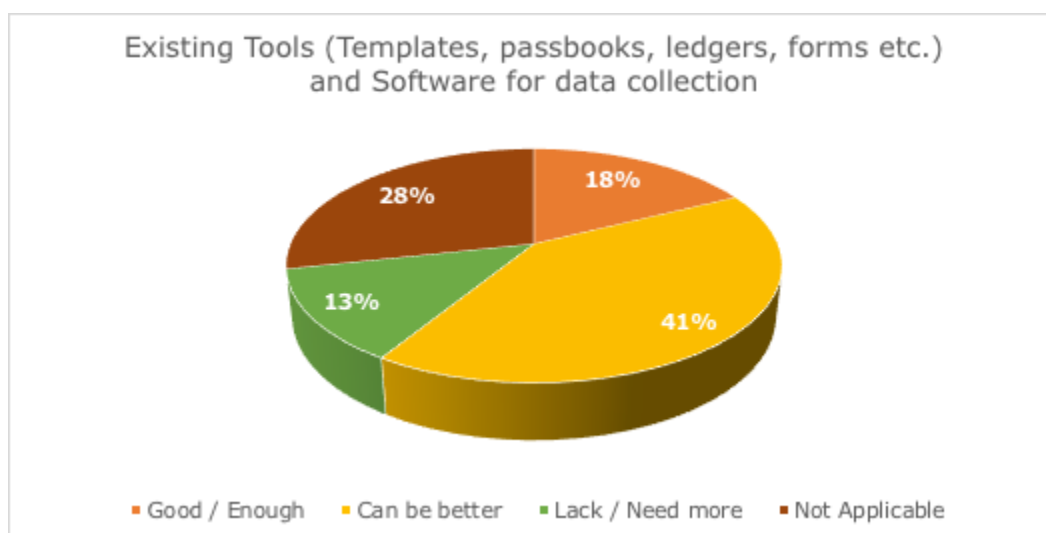
information in 4-5 different databases or platforms on a quarterly basis.” - THP Country Staff

“No standardization on tools across countries, making regional consolidation difficult.” -THP Global Office Staff

“The reporting template used is not working well and causing delays with the data reporting.” -THP Country Staff

“The EPO builds templates for animators, so they are all standardized in his/her epicenter.” - THP Country Staff

Figure 9: Existing tools and software for data collection



Source: SIPA Workshop Team

8. Database is not user-friendly.

Most MFP Country Officers interviewed revealed that the database is not user-friendly and poses difficulties when inputting the data collected. In some instances, MFP Country Officers lack clarity on whether the data reported to the database is cumulative across quarters⁵². They are also unable to differentiate between fields left empty due to data unavailability from those where indicators are actually valued at zero. Figure 10 shows fields in the database that are required for the MFP Country Officer to fill (for e.g. 13), even when the data was not actually collected at

⁵² In the case of Malawi the information reported is cumulative.

the epicenter level. Finally, due to changes in the database, many MFP Country Officers have not been able to report the requisite data for multiple quarters now (for e.g. the VSLA data in Malawi).

"Database is huge and bulky with only one person reviewing it at the regional level." -THP Country Staff

"Large database and extremely time consuming to go through it." -THP Country Office

Figure 10: MFP Database

The image shows a screenshot of a software interface for the MFP Database. It is divided into two main sections: 'Income Statement' on the left and 'Portfolio Data' on the right. The 'Income Statement' section contains a table with the following items:

Item	Number	Value
Financial Revenue	11	0
Financial Revenue from Loan Portfolio	12	0
Interest on Loan Portfolio	13	0
Fees and Commissions on Loan Portfolio	14	0
Financial Revenue from Investments	15	0
Other Operating Revenue	16	0
Financial Expense	17	0

The 'Portfolio Data' section contains a table with the following items:

Item	Number	Value
Loans Disbursed	73	0
Loans Outstanding	75	0
Savings Deposits	77	0

Source: SIPA Workshop Team (Malawi Fieldwork Team)

Theme Five: Communication

9. Communication gaps between the MFP department at GO and the MFP Country Officers.

Communication pertaining to MFP-related initiatives, which start at the global level, is not always transmitted in a timely and accurate fashion to the country offices. For example, when features are added to the database, the country staff is not trained to be able to work through these changes. This interferes with their ability to capture data relevant to the MFP model being implemented in the country.

Additionally, there are no standardized feedback processes, and amongst those interviewees that mention this concern, 51% indicate that feedback is only given

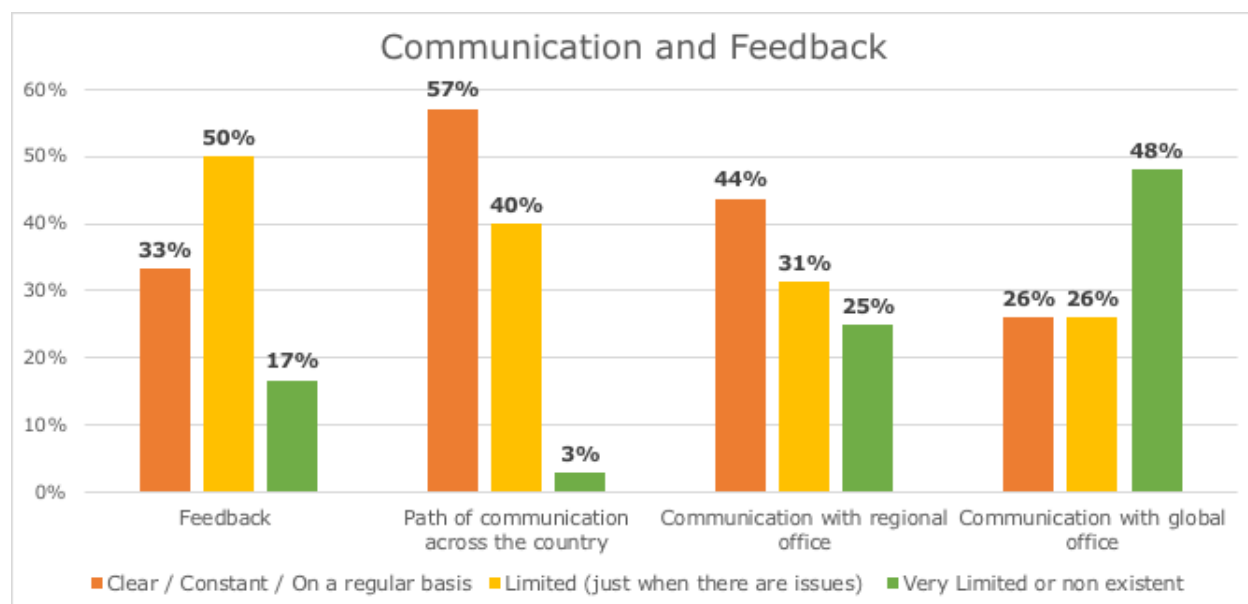
when there are issues with the data. Figure 11 below captures pertinent opinions of interviewees regarding communication and feedback. Annex 10: Evidence and Frequency Tables, Section 3 provides a further breakdown of these frequencies.

"When new systems are rolled out by the Global Office, it just comes in the form of an email with not much training or follow up." - THP Country Staff

"No response from the regional office when asking for feedback." -THP Country Staff

"The Senior MFP Officer checked that the MFP database was filled in, but really did not check the actual information included, she/he did not ask questions or make any comments." -THP Country Staff

Figure 11: Communication and Feedback



Source: SIPA Workshop Team

f. Effective data collection and management practices

While some aspects of the data collection for the MFP program can be evaluated for improvement, there are a number of effective data collection practices that have contributed to the advancement of the MFP as a whole.

An effective practice raised during the interviews has been scheduling quarterly meetings with other EPOs and amongst all MFP Officers. It appears that sharing experiences at the country and/or regional levels increases the understanding of the data gathering process, as well as the quality of the data collected. In addition, several interviewees have mentioned the importance of having clear deadlines to submit information at all levels of the process. For example, in Malawi, EPOs that gathered VSLA information reveal that having a clear schedule with the animators gave them ample time to review the information.

On the operations end, the team has seen constant and clear communication channels between the epicenters and the country level via the EPO and MFP Country Officer, alongside well-established partnerships between the local banks and other organizations such as the satellite banks. The staff at the country and epicenter level are committed to their work and expressed eagerness to learn and improve continuously when spoken to. Specific countries also showed targeted technological effective practices like the use of I-Form builders and the new information management system in Uganda.

VIII. RECOMMENDATIONS⁵³

1. Address staffing alignment within the MFP team to ensure sustainability of the Epicenter Strategy.

The MFP Data Field Collectors are generally not employed by THP. Bank managers, cashiers and loan officers are all employees of the rural bank, and the MFP Country Officers act as liaisons between the bank staff and THP GO in the data collection process. This line of communication and model is not expected to change even after the Epicenter becomes self-reliant. To that end, it would be advisable to establish standard staff protocols for rural banks, such as the number of staff required at each bank and their duties and responsibilities in the data collection process, to ensure timeliness, quality and accuracy. The accountability of each actor also needs

⁵³ These are not listed in order of priority or urgency of implementation.

to be emphasized through a clear chain of command within the team, so that this practice may continue even after the epicenter graduates.

As mentioned previously, the team's research indicates that at the GO, the role of the Senior MFP Officer is crucial for quality and timely MFP data and entails an extensive set of responsibilities. Thus, it is important to consider whether the replacement for the currently vacant position will have the capacity to cover all eight countries within Africa, with the given job description. Based on interviews with various stakeholders, the team believes that the Senior MFP Officer would need additional support and manpower to be successful in his/her role. As most MFP Country Officers have assistance in the form of a credit officer or an accountant, it would be valuable for such assistance to exist at the global level as well. Finally, keeping this position in the African subcontinent would allow the Senior MFP Officer to travel to the participating epicenters more frequently and establish a better understanding of the program operations in each country.

However, to ensure that the MFP receives the same amount of attention as other programs within the Epicenter Strategy, the team recommends that THP consider adding a dedicated MFP position at the GO. As the sustainability of each epicenter in Africa is highly dependent on how efficiently the rural banks operate (e.g. income generation activities, community-based business ventures, etc.), it would be critical to have an ideas champion for the MFP at the GO, who would address challenges, maintain the existing successes, and achieve any future plans for expansion of MFP in Africa.

2. Tackle infrastructural gaps and operational limitations at the epicenter level.

The reviewed epicenters often lack the basic logistical means for the operation of the rural banks, ranging from the lack of electricity, running water or working computers. This makes the data collection and management process more difficult for the rural bank's staff. As a result, it would be advisable for THP to conduct a review of current logistical challenges within the epicenters that are in their final

stages of development to ensure that any remaining operational gaps and infrastructural challenges are addressed prior to the epicenter’s graduation. THP could look into setting minimum logistical requirements for the epicenter’s graduation to self-reliance and engage their fundraising team to mobilize resources for gaps that could be easily fixed (e.g. a working computer). In addition, the THP MFP Officers and the THP Country Directors should further work with the respective government bodies to ensure the epicenters are provided with the basic needs to sustain themselves in the long-run (e.g. electricity and running water).

3. Set realistic educational requirements for MFP staff at the epicenter level and invest in continuous training.

The knowledge base of each person responsible for collecting the MFP data varies greatly at the epicenter and country level. In addition, the training gap is evident throughout all the countries visited and at every level of staff. The unpaid volunteers and animators in the communities should receive compensated quarterly standardized training seminars and/or “check-in” meetings (due to high variability in volunteer base); these should include a review of the data collection process and templates, as well as a review of what indicators need to be gathered and why⁵⁴. Additionally, any changes to the process or tools should prompt a new training session.

THP should also ensure that the Bank Staff (i.e. Bank Manager, Loan Officer, Cashier, Kiosk Attendants⁵⁵) have a basic understanding of accounting and finance to support more effective and accurate MFP data collection. The field work highlighted the need for THP to establish basic knowledge and skills standards across Africa for the employees of the rural banks. Such standards should be clearly articulated in written documentation and training should be provided to ensure existing and new staff have the opportunity to strengthen the capacities needed to

⁵⁴ Currently they are trained annually for the program they assist with but there seem to be no specific trainings for data collection.

⁵⁵ See Annex 8: Stakeholder Analysis for specific role definitions, since countries refer to each of these positions with a different title across the continent.

support community-led, rural banks in Africa, which is directly aligned with THP's vision.⁵⁶ Data collection specific training could cover the following:

- Key indicators – what they are and why they are being collected
- Process flow of roles and responsibilities in the data collection process
- Standardized tools and templates (more in the next section)
- Software systems (i.e. Excel or other Data Management System)
- Upon an Epicenters' graduation, THP should set the conditions for continuous training of the BOD and Bank Staff to ensure continuity and self-sufficiency.

Given the relatively high turnover of the rural banks' employees in some countries, it is especially important that ongoing training pertaining to the financial administration of the bank is provided to ensure that employees remain confident and successful in their role.

4. Clearly define the data gathering process and standardize country tools.

As noted above, the rural banks' staff uses a variety of tools and templates in its data collection and management process across different countries and in some cases, even amongst epicenters within a country. Therefore, it would be prudent to establish a better data recording process for the kiosk attendants, loan officers and the cashiers, by providing them with better tools (paper templates and Excel forms or, where possible, data management systems) and establishing standard operating procedures on when and how this data should be recorded⁵⁷. All bank managers within one country should use the same template for the MFP indicators to report back to their country's MFP Officer. It is also highly recommended that a clear flowchart be created by the MFP Officers in each country, listing the stakeholders involved in the MFP data collection process, as well as defining their roles.

⁵⁶ These protocols could be passed onto the SACCO BOD and even promote a higher involvement of the MFP Officers in the hiring and recruitment process for MFP staff, where needed.

⁵⁷ At least one format within the country

The templates (e.g. Excel spreadsheets) used at the Epicenter level back to report the MFP indicators to the MFP Officer at the country level, as required by THP, could also be standardized since some countries already have very specific templates provided by the government (e.g. Ethiopia). Therefore, a thorough review of the templates⁵⁸ used within each of the eight African countries will reduce duplication of work ongoing at the country level. Moreover, the MFP Officers within each country should also work with the rural bank's staff and the various government agencies overseeing MFIs to establish unique lists of indicators that are applicable in their country and reconcile that with the THP list to ensure that they can focus on collecting targeted data. The MFP Country Officers should also promptly receive protocols on how to fill out the MFP database, in case of any changes (e.g. cutting down the number of indicators, etc.).

5. Improvement in communication between the GO, the country Staff and relevant stakeholders.

As detailed above, most interviews conducted with the MFP staff highlight the need to establish better communications channel between the field staff and the GO (specifically the Senior MFP Officer and the MEL Department) for effective implementation of various changes to the system, including organizational restructuring initiatives or process updates. Today, the MFP country staff is concerned that changes are simply shared with them using a 'top-down' approach, without much consultation. Additionally, the epicenter staff seems to be completely removed from any feedback loops related to testing the changes coming from the GO. In order to re-establish a two-way relationship with the country offices, GO should institute clear feedback loops with a predetermined schedule for the region via the Senior MFP Officer. The scope of responsibilities of the Senior MFP Officer should include constant and established communication protocols with the MFP Country Officers. Monthly check-ins via the GO's Senior MFP Officer with each in-country MFP Officer will go a long way in cultivating a team mentality and ownership of the program.

⁵⁸ Examples of current templates collected by the SIPA team can be found in Annex 7: Data Collection Instruments.

In addition, information about organizational or systemic changes should be clearly and regularly communicated to relevant MFP stakeholders. This would ensure that the MFP staff's concerns are heard and addressed in a timely manner, which would positively affect the morale of the department and their alignment towards timely and accurate data collection in the future.

Furthermore, the MFP Officer should have clear and constant communication with the MEL Officers, at all tiers of the organization (country and Global). Clarifying their roles in the MFP data gathering process to reduce the overlap in the workstream of the two departments would allow more efficient use of the limited resources within the organization, as the departments pool efforts and knowledge for data collection. Also, since the work of the MEL Department within THP relies heavily on the information collected by the MFP staff on Portfolio at Risk (PAR) and Loan Repayment data for its sustainability analysis and health checks of the rural banks, it would be sensible to establish a better reporting structure with feedback mechanisms between both departments to promote greater collaboration and partnership in the long run.

IX. ITEMS FOR CONSIDERATION

The purpose of this evaluation was to articulate the MFP data gathering process and the differences in the MFI structures across eight African countries which has resulted in a varying types and quality of data shared with THP GO. Both cross-cutting and country-specific gaps in the process were identified to highlight where the data is lacking in quality, comprehensiveness, and timeliness as expected by GO. As with all evaluations, the information revealed during this project has raised new questions and opportunities for further exploration. The following is a list of items provided for THP's ongoing consideration, as it continues to improve the MFP and its operations in realizing its mission towards the sustainable end of world hunger.

1. Alternative sources of funding, in light of seed capital elimination.

The decision of eliminating the seed capital component of THP's MFP in new epicenters has received mixed reviews, at best, from the country offices. How can the decision to eliminate seed capital be reconsidered from an epicenter sustainability point of view, when the onus to search for funding now lies within the country office? In addition, does the decision require a recalibration of the list of MFP indicators and the database currently in place (in order to simplify and facilitate systematic data gathering process)? Should each THP country office in Africa work actively with the global fundraising staff to address the gaps in funding? Would it be sensible to add fundraising staff⁵⁹ in each country and align them to the global fundraising team to ensure they can develop partnerships with potential donors and other earmarked fundraising efforts?

2. MFP Awareness at the GO

It is fundamental that the relevant GO staff is well-informed about the MFP data gathering process and the interpretation of the MF indicators reported, to increase their involvement with this program in relation to their specific roles in the organization. Thus, THP may look into ways in which this awareness can be created formally or informally amongst its existing staff. Should the THP GO staff have MFP specific training sessions? Would it be sensible to include the Senior MFP Officer in MEL Department meetings when looking at MFP? Should the MEL team be aware of changes in MFP in each country that could affect the indicators?

3. Tension between diverse MFP Models⁶⁰ and standardized data collection

The GO must be aware that having diverse MFP models restricts the standardization of data collection across countries and hence affects the accuracy and timeliness of the data reported. With the bottom-up model, where each country has its own set standards to collect the information, the diversification of MFP models increases the

⁵⁹ The Senior Management Team in some of the countries visited already has a role in place that is mandated with some form of fundraising responsibilities. However, there remains the opportunity to separate this task completely into a new role across all countries.

⁶⁰ Currently, only the SACCO and VSLA models are in play in THP operations in the African continent.

differences in the data collected. The questions to further consider would be: who should recognize these differences in the system? Is it possible to reduce the gaps between the SACCO and VSLA data collection systems? What other models can be implemented and what are the data collection differences?

4. Country-specific Regulatory Differences

Members of the GO involved with the design and support of the MFP program should be aware of each country's regulatory landscape, adapting any future programmatic and management changes with these in mind. How can MFP leverage the current country documents for data collection? Should MFP standardize their indicators to the ones required by local regulatory entities? Is there something to be learnt from the process and protocols that the regulatory entities defined in each country?

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XI. ANNEXES

Annex 1: Country Assessments

BENIN	
Country Context⁶¹	
Number of Epicenters	18
Number of Villages	138
Target Population	311,073
MFP Context	
Microfinance Program Context (Bank Systems)	New stricter microfinance legislation has been introduced in the country, which means that THP has had to apply for one umbrella MFP license for all rural banks to function under, instead of each of them being an individual microfinance entity.
Main Challenges regarding the data collection and MFP	<p>Limited infrastructure: expanding the provision and use of computers and dedicated software could yield better performance and fewer mistakes.</p> <p>Database compatibility: the MFP database has not been adapted to the reality of Benin, both in terms of products offered and accounts maintained. As well, it is not perceived that the data introduced in the database is going to be used to improve programmatic activities.</p>

Source: Virtual interview conducted by the SIPA Team

BURKINA FASO	
Country Context⁶²	
Number of Epicenters	15
Number of Villages	189
Target Population	303,893

⁶¹ The Hunger Project – Benin, 2018.

⁶² The Hunger Project – Burkina Faso, 2018.

MFP Context	
Microfinance Program Context (Bank Systems)	Of the 15 epicenters, 5 are recognized rural banks under the new regulations in place. Another 3 work as branches of the licensed banks and another 3 that work as kiosks. The rest are associations and are not recognized by the banking authorities.
Main Challenges regarding the data collection and MFP	<p>Limited infrastructure: reliance on use of manual work given limited physical infrastructure (electricity, internet connection or computers).</p> <p>Inconsistency across reporting tools: duplicity of reports increases workload. Rural banks that are recognized need to provide a specific report to the Central Bank and another one to THP, each of which have a different format. Additionally, the MFP database for THP is not adapted to the actual MFP model in place in Burkina Faso.</p> <p>Different level of staff performance due to training: employees in banks that have official recognition benefit from training opportunities offered by the banking authorities. While THP encourages knowledge-sharing initiatives, performance of the trained employees is typically better compared to performance of employees who are not officially trained.</p>

Source: Virtual interview conducted by the SIPA Team

GHANA	
Country Context⁶³	
Number of Epicenters	45
Number of Villages	494
Target Population	324,603
MFP Context	
Microfinance Program Context (Bank Systems)	The MFP in Ghana falls under the purview and regulation of the Central Bank of Ghana. MFP Ghana has an account with the Central Bank of Ghana so that the money mobilized as savings or earned as interest etc. is deposited there monthly and then disbursed directly from that account as needed.

⁶³ The Hunger Project – Ghana, 2018.

	<p>The rural banks consist of the following actors:</p> <p>(1) Bookkeeper - registers new members, works with clients at the epicenter level and records daily transactions in the general ledger that are passed onto the Epicenter Manager.</p> <p>(2) Epicenter Manager – works with bookkeepers in up to 3 epicenters to review daily transactions and reconcile; forward the data to the Credit Officer.</p> <p>(3) Credit Officer/Program Officer - provides support in loan collection, loan disbursement, inquiries and processes related to savings and procurement of shares for up to 10 epicenters at a time; submits all data-related information to the MFP Officer on a daily basis.</p> <p>(4) MFP Officer works in partnership with an Accountant and a part-time internal Auditor to review the data before submitting it into the MFP database.</p>
Main Challenges regarding the data collection and MFP	<p>Limited infrastructure: only 16 out of 45 epicenters have computers, usually one between the bookkeeper, the epicenter manager and the credit officer. As a result, most recordkeeping processes are fairly manual and hence prone to error and delays. In addition, epicenters with computers do not usually have an Internet connection, which makes the transfer of data even more cumbersome (i.e. use of USB drives).</p> <p>Lack of a financial software: that would allow to eliminate or reduce the amount of manual work and achieve more efficiencies and accuracy in the data collection, management and review process.</p> <p>Capacity building: there is a need and request for more staff trainings across all levels.</p>

Source: Virtual interview conducted by the SIPA Team

MOZAMBIQUE	
Country Context⁶⁴	
Number of Epicenters	3
Number of Villages	9
Target Population	40,884

⁶⁴ The Hunger Project – Mozambique, 2018.

MFP Context	
Microfinance Program Context (Bank Systems)	The government of Mozambique provides the rural banks with a license to operate. Each institution must provide a biannual report to the Central Bank of Mozambique. The more specific governing body that oversees this regulation policy is the Association of Microfinance Operators.
Main Challenges regarding the data collection and MFP	<p>Data collection and reporting tools: Microsoft Excel is currently the primary tool used to manage data collection and there is a desire to use a more automated and sophisticated data management platform.</p> <p>Knowledge sharing: There is a lack of knowledge-sharing among countries regarding strategies and best practices for the MFP data collection process.</p> <p>Capacity building: there is a need and request for more staff trainings across all levels, especially regarding data collection.</p>

Source: Virtual interview conducted by the SIPA Team

SENEGAL	
Country Context⁶⁵	
Number of Epicenters	10
Number of Villages	203
Target Population	164,979
MFP Context	
Microfinance Program Context (Bank Systems)	Changes in the local microfinance regulations have left the former rural banks at the epicenters without a license to operate. Currently, 5 rural banks are managed by a local microfinance partner (UIMCEC ⁶⁶). This is considered a temporary measure and the THP country office is working towards finding a better solution, where the rural banks can operate more independently.

⁶⁵ The Hunger Project – Senegal, 2018.

⁶⁶ The Union of Mutualist Community Institutions of Savings and Credit (UIMCEC) is a financially autonomous and socially responsible institution approved by the Minister of Economy and Finance of Senegal U-IMCEC, with a vision of having 'national coverage, [being] recognized as a benchmark player in the microfinance sector and particularly in rural finance.' (UIMCEC, 2018).

	In the rest of the epicenters the staff has been disengaged. Loan collections continue in order to be able to repay savings.
Main Challenges regarding the data collection and MFP	<p>Staff disengagement: rural banks that are not run by a local partner rely on voluntary members of the community or THP to collect loan repayments and record relevant data. Consequently, they face a problem of staff disengagement, affecting the branches, performance, since processes are not formalized.</p> <p>Third-party management: THP does not collect data in the epicenters managed by U-IMCEC. Relevant data is provided upon request but cannot be verified by the THP staff.</p>

Source: Virtual interview conducted by the SIPA Team

Field Visits - Uganda

*Country Context*⁶⁷

Number of Epicenters: 11

Number of Villages: 494

Target Population: 287,807

Country Office composition

- THP Country Director
- Head of Finance and Administration
- Partnership Building and Resource Mobilization Officer
- Epicenter Programs Officer
- MFP Officer & MFP Assistant

Microfinance Program Context

- All rural banks within THP's epicenters in Uganda have a MFP BOD and an Epicenter BOD⁶⁸ with various committees, including the Loan Committee and the Village Loan Committee, responsible for reviewing loan applications, approving and vetting new members, as well as hiring the bank's staff.
- The banks are governed according to the guidelines set for the Savings and Credit Cooperative Organizations (SACCOs) under Tier IV Financial Institutions, which falls under the purview of the Ministry of Trade, Industry and Cooperatives.

Data gathering process

- The data is collected in various settings: 1) village level - animators/volunteers, BOD members, loan officers and kiosk attendants collect data from partners; (2) loan

⁶⁷ The Hunger Project – Uganda, 2018.

⁶⁸ Refer to Annex 8: Stakeholder Analysis for more information about the specific roles that each of these BODs play.

officers, cashiers, bank managers collect data at the bank; (3) the MFP Officer and his/her assistant receives the data from all the epicenters and reviews prior to populating it on the MFP database; (4) the Senior MFP Officer reviews and approves the data uploaded, after which it is made available to all THP staff.

Country Specific Findings

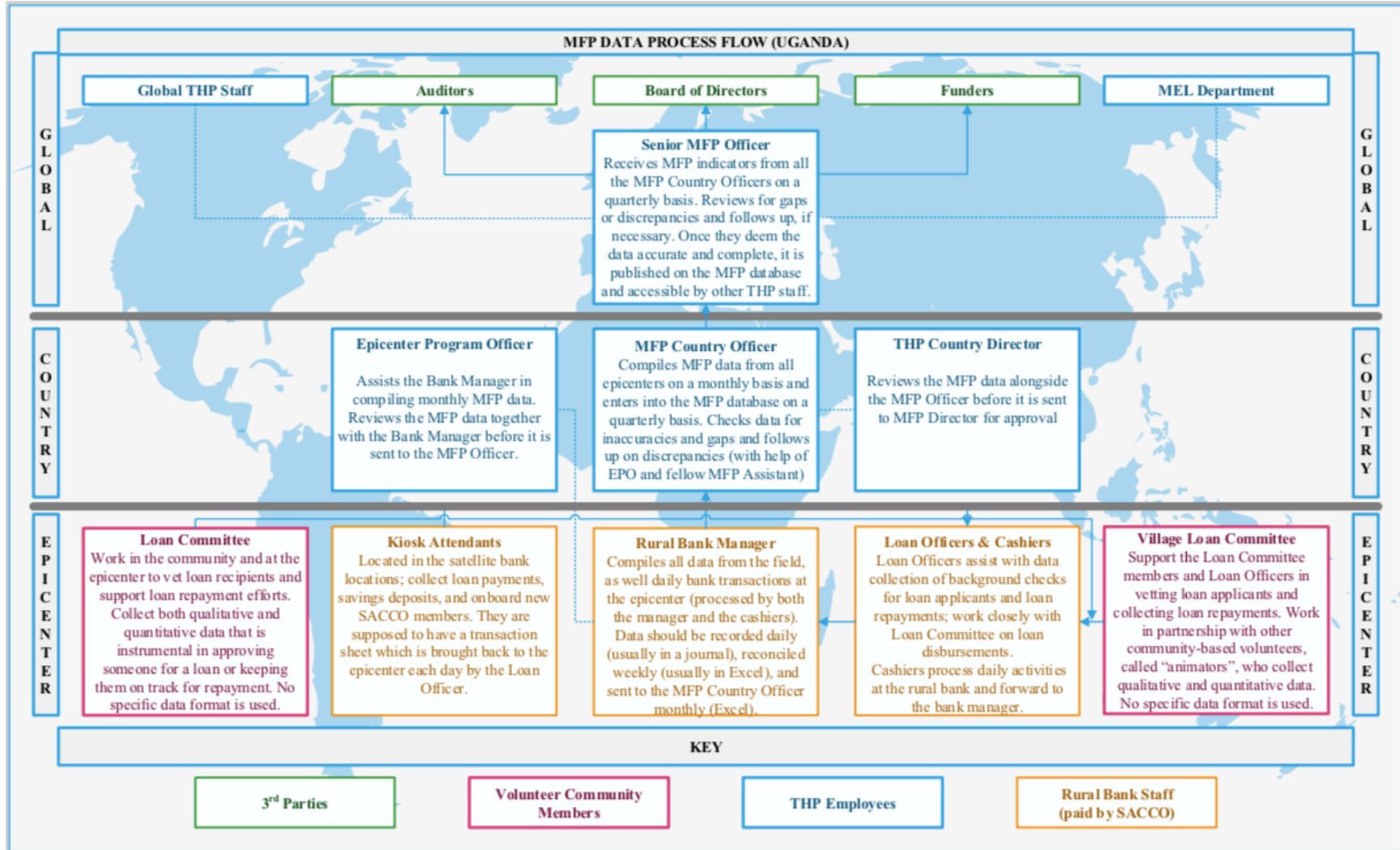
- THP has limited control of the functionality of the banks because they are managed by the BOD that consists of volunteers elected from the epicenter communities.
- Data is not being recorded and reported consistently between the volunteers, kiosk attendants, loan officers, cashiers and bank managers; no standard templates.

Items for consideration

- The new software system implemented in Uganda may help with the data tracking for bank managers and cashiers; however, it is not connected to THP's MFP database.

Source: THP Uganda Country Office Staff

MFP Data Process Flowchart - Uganda



Field Visits - Ethiopia

*Country Context*⁶⁹

Number of Epicenters: 8

Number of Villages: 195

Target Population: 149,300

Country Office composition

- THP Country Director
- National Program Officer
- Head of Finance and Administration
- MFP Officer & MFP Assistant⁷⁰
- MEL Officer and MEL Assistant
- Epicenter Program Officers
- Other programs officers

Microfinance Program Context

- Ethiopia has 8 epicenters: one has been self-reliant since 2017, one more is graduating this year. All of them have recognized rural banks organized as Savings and Credit Cooperatives (SACCO) independent from the epicenter and THP.
- Every SACCO has a Leadership Committee composed of 7 members from the community, elected at the annual General Assembly for a 3-year period, with a one term re-election provision. There are 3 sub-committees: loan, audit and promotion. They are in charge of hiring the SACCO bank manager/accountant and a cashier, which are paid by the SACCO.
- Every SACCO has to follow a strict and detailed normative, supervised by the local government through the Regional Cooperative Promotion Bureau. They provide the passbooks, ledgers and formats for every SACCO.

Data gathering process

- There are several stages of review in the data collection process in Ethiopia. At the rural bank the cashier's work is revised by the bank manager. The epicenters are supervised periodically by the MFP staff at the THP Country Office. They are also audited by the local government's Regional Cooperative Promotion Bureau and by the audit team that THP Ethiopia provides. Collected microfinance data at the epicenter level is also checked by the National Project Officer⁷¹ and corroborated by the MEL team. The data also used to be checked by the Senior MFP Officer before recent changes occurred.

⁶⁹ The Hunger Project – Ethiopia, 2018.

⁷⁰ Referred to as the Credit Officer in some other countries. See annex 8: Stakeholder Analysis for further details on the specific responsibilities of this role.

⁷¹ In other countries, this position is referred to as the Head of Programs and is responsible with the overview of all THP programs within a country.

Country Specific Findings

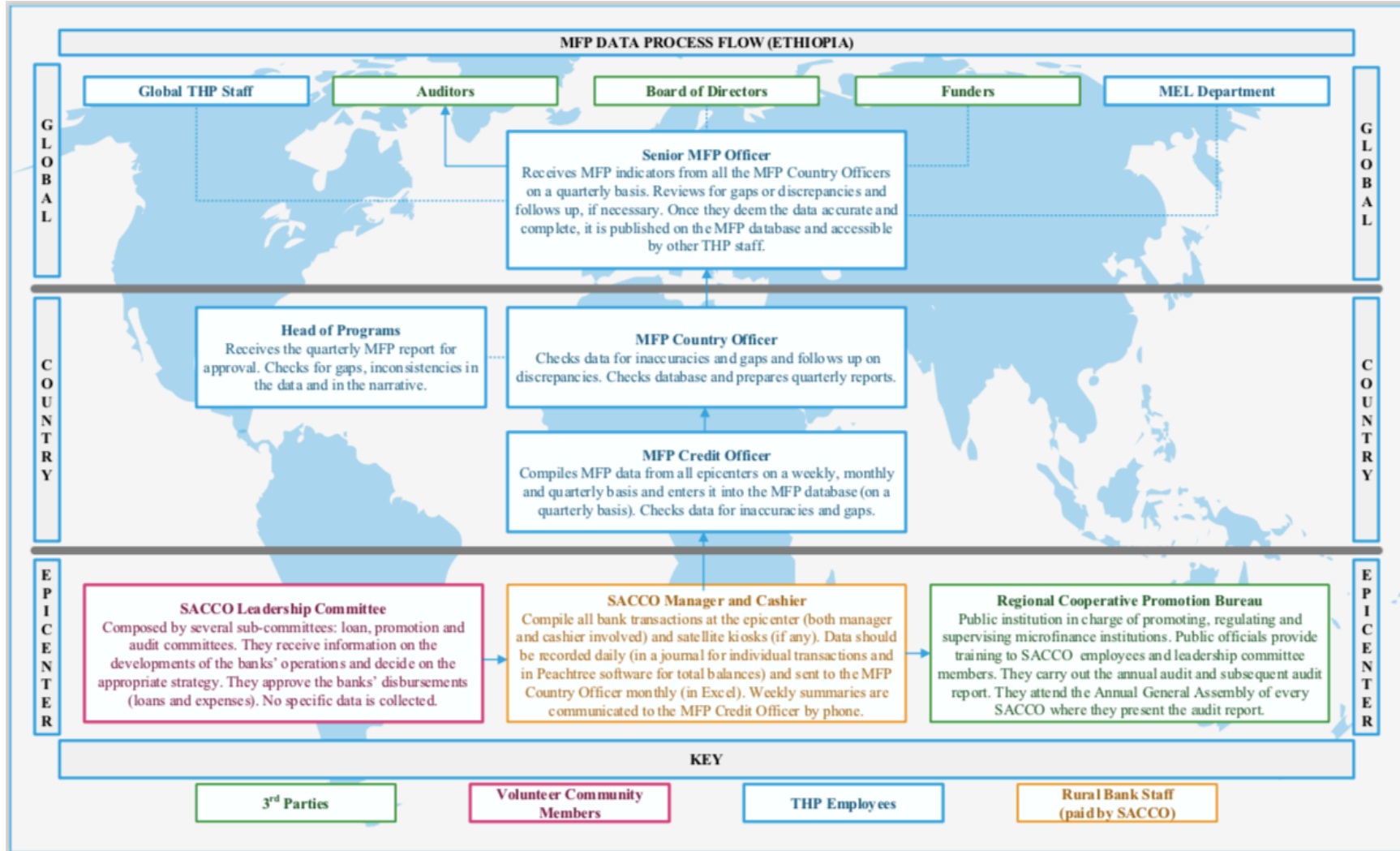
- The Regional Cooperative Promotion Bureau in Ethiopia heavily regulates microfinance activities across the country. Hence, rural banks' data collection procedures are set and dictated by this local authority. The data collection process is manual but it is detailed, organized and enforced: all the forms filled by the bank manager and cashier are uniform across every SACCO in Ethiopia. This seems to guarantee accurate financial information and a high level of uniformity in the data collection process amongst various epicenters.
- More training has been requested at all levels. The guidance offered to the rural bank staff as of now is limited to only one onboarding training at the beginning of their tenure.
- Rural banks are operated by a manager and a cashier hired by the SACCO Leadership Committee, which includes elected community members. Actual supervision of the bank staff is made by the MFP Officer, who also provides some financial guidance. This is because most community members have a rather basic understanding of accounting, albeit with some general awareness of finance.
- Collection of savings happens at a specific day, usually on the first of the month. This allows the bank staff to be better prepared for the information and tools needed for collection day in advance. However, partners may collect money at any day in the office.

Items for consideration

- The three epicenters visited have computers and an accounting software, but electricity is not reliable and there is no internet connection available. Furthermore, while everyone recommends that a microfinance tailored software would improve the data collection process, local regulations still require all documentation to be stored manually. This might limit the scale of the improvements that can be achieved with an information management system.

Source: THP Ethiopia Country Office Staff

MFP Data Process Flowchart – Ethiopia



Field Visits - Malawi

*Country Context*⁷²

Number of Epicenters: 12

Number of Villages: 304

Target Population: 183,559

Country Office composition

- THP Country Director
- Head of Programs
- Head of Finance
- MFP Officer
- MEL Officer

Microfinance Program Context

- Malawi has 12 epicenters out of which 8 epicenters are rural bank branches of an independent MFI, Tadala SACCO, and 4 operate as Village Savings and Loan Associations (VSLA).
- Tadala SACCO was created in 2016 as a response to new government regulations that required SACCOs in Malawi to follow a benchmark of financial statistics in order to receive a government operating license. Since each of the rural banks in these epicenters could not individually meet the membership and financial requirements set by the Reserve Bank of Malawi, they were merged together to create Tadala SACCO and thus no longer remain under THP's purview.
- THP Malawi has two representatives with no voting powers on the Tadala SACCO National BOD, the MFP Officer and the Head of Finance, who ensure that the THP objectives are considered when Tadala makes its strategic plan.

Data gathering process

- The data gathering process is highly structured and regulated in the epicenters that have a branch of Tadala SACCO; they have standardized protocols and data gathering tools for all branches. The information gathered through this channel is primarily for the SACCO's quarterly reporting and audit process, which is required by the government of Malawi. This data is shared with the MFP Officer and with the EPO upon request.
- Data for MFP in Malawi is transmitted to the country office through two channels. The first is through the official Tadala channel mentioned above: each branch reports their monthly information to the General Manager of the Tadala SACCO. The General Manager compiles the information quarterly and presents it to the national BOD, where the THP members on the board receive this information for the database. The second is through the established THP channel: EPOs ask each branch manager (for the epicenters with a SACCO branch) for the data, which they then report quarterly to the country office (MEL and MFP officers), along with information for all other programs.
- Data for the VSLA groups is collected directly from the partners, with assistance from volunteers (animators). They usually guide each group to complete the information

⁷² The Hunger Project – Malawi, 2018

on a form that is then compiled by the EPO to be sent to the Country Office. The VSLA data gathering process lacks standardized and official review points. The animator gets the information from the groups and the EPO generally checks it superficially (math checks). There is only a check of the passbooks in case of misalignment, based on the EPOs knowledge of historical data.

Country Specific Findings

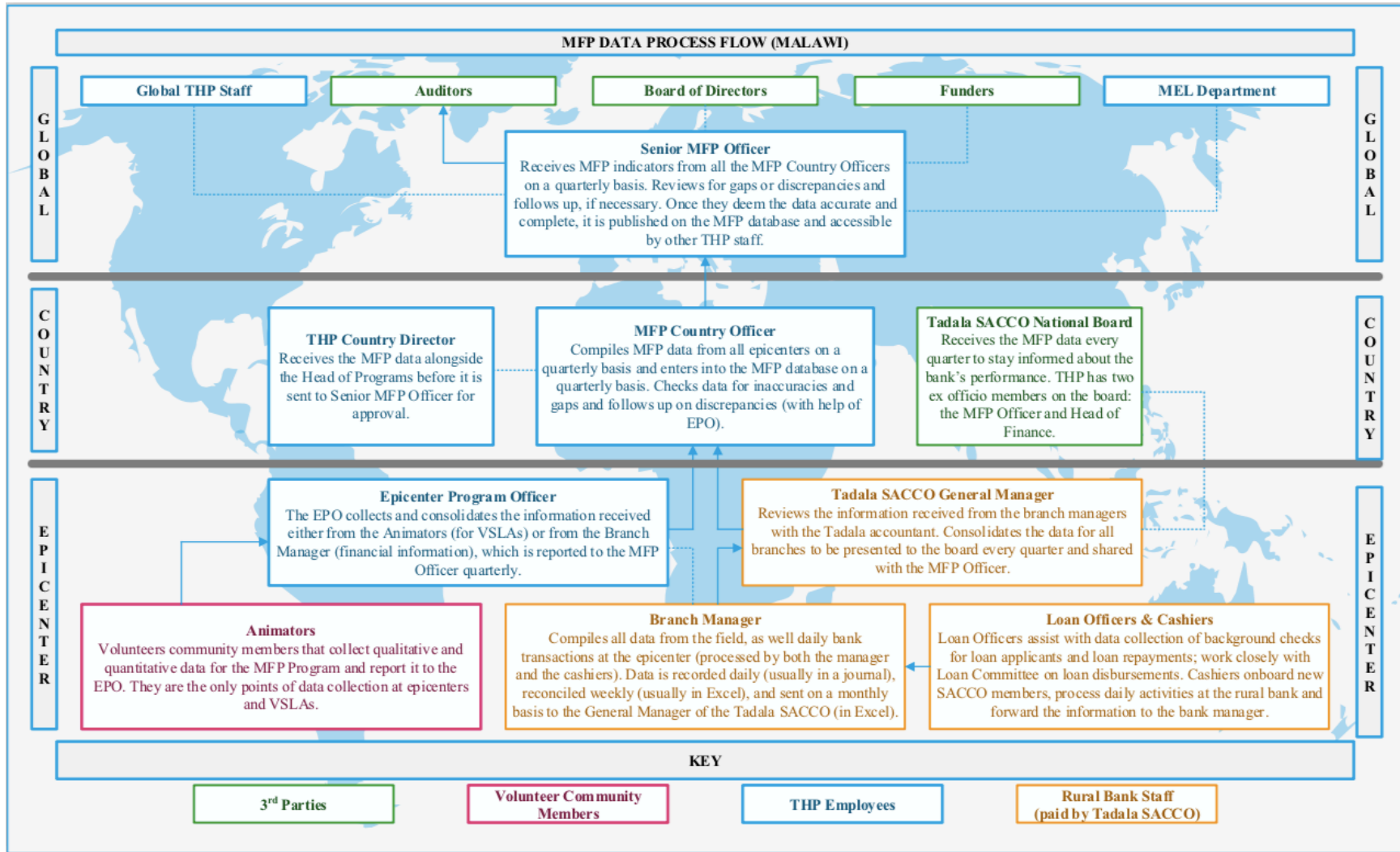
- Data for the VSLA model is collected by volunteers, who are not adequately educated, resulting in errors.
- There is no cut-off date for the data reported, resulting in different reporting periods for each epicenter: the information gathered by the EPO is up to the day it is requested. The Tadala SACCO, on the other hand, has a reporting timeline for the General Manager with specific time periods to be reported.
- Given that VSLA groups can join Tadala SACCO as group members, their data is double-counted through different epicenters. This is because the information is reported through the EPO for that specific epicenter (VSLA data collection process) and also included in the data shared for the SACCO by the manager (Tadala SACCO information).
- The MFP database, as it currently stands, is not user-friendly and does not accommodate the diversity of the MFP models being implemented in Malawi.

Items for consideration

- Domestic staff desires training and collaboration to be able to use the database to its full potential.
- Seed money is needed for the introduction of a data management system, at least amongst the SACCO branches for constant communication with the Reserve Bank of Malawi.

Source: THP Malawi Country Office Staff

MFP Data Process Flowchart – Malawi



Annex 2: Evaluation Questions

Evaluation Question		Stakeholder	Intended Outcome Information
Q1	What is the current microfinance data collection and management system for THP's MFP across the eight countries in Africa?	Bank managers and BODs; MFP country officers; MFP staff, EPO, Program Officer; MEL Global Office; Senior MFP Officer; Director of Programs, Strategy and Operations.	Flow chart and timeline of the data gathering process, identifying specific data gathered, roles and responsibilities of different stakeholders and accountability mechanisms in place. List of protocols and procedures in place, and assessment of how they are used.
Q1.1	What specific microfinance data is being collected? (e.g. inputs, outputs, outcomes, if any)?		
Q1.2	How is the microfinance data collected? What protocols and procedures are in place and/or being used?		
Q1.3	Who is involved in the collection of the microfinance data? What are his/her roles and responsibilities? What are some accountability mechanisms currently in place?		
Q1.4	What support is provided to these individuals to assist with their roles and responsibilities?		
Q1.5	When and how often is the microfinance data collected?		
Q1.6	How is this data shared with the Senior MFP Officer? And how this is shared with the Global Office?		
Q2	Have certain practices under THP's current microfinance data collection and management system across Africa been more successful than others?	Bank managers and BODs; MFP country officers; EPO; Program Officer; MFP staff; MEL Global Office; Senior MFP Officer; Director Program, Strategy and Operations.	List of the main effective practices identified by country and epicenter, and reasons for their success. Main obstacles across countries.
Q2.1	What are these effective practices and why do they work?		
Q2.2	What obstacles exist in the system and why? Are there some common obstacles across countries in question?		
Q3	What mechanisms need to be implemented for the THP staff (Senior MFP Officer and the MEL Department) to better understand, use and interpret the microfinance data being reported today?	Fundraising officer, MEL Global Office; Senior MFP Officer	General recommendations to enhance system design to improve data usage experience (Marissa/Carlota/Marie).

Annex 3: Source of Information

Country	Office/Epicenter	Position
Global Office	NYC	Director of Programs, Strategy and Operations
Global Office	NYC	Director of Monitoring, Evaluation and Learning
Global Office	Remote	Senior MFP Officer
Country Remote Interviews		
Senegal	Country Office	MFP Officer
Netherlands	Country Office	Country Director
Mozambique	Country Office	MFP Officer
Ghana	Country Office	MFP Officer and Livelihoods Program Officer
Burkina Faso	Country Office	MFP Officer
Field Visit Interviews		
Uganda	Country Office	MFP Officer
Uganda	Country Office	Credit Officer*
Uganda	Iganga Epicenter	Program Officer
Uganda	Iganga Epicenter	Members of the MFP Board of Directors (BOD)
Uganda	Iganga Epicenter	Bank Manager
Uganda	Iganga Epicenter	Loan Officer
Uganda	Iganga Epicenter	Loan Officer

Field Visit Interviews		
Country	Office/Epicenter	Position
Uganda	Iganga Epicenter	Cashier
Uganda	Country Office	Head of Programs
Uganda	Country Office	Partnership Building and Resource Mobilization Officer
Uganda	Country Office	Head of Finance and Administration
Uganda	Namayumba Epicenter	Bank Manager
Uganda	Namayumba Epicenter	Epi-Water Program Manager and Member of the SUPCO
Uganda	Namayumba Epicenter	BoD Member
Uganda	Namayumba Epicenter	Secretary of the SUPCO
Uganda	Namayumba Epicenter	Chairperson of the Epicenter
Uganda	Country Office	Country Director
Uganda	Country Office	MEL Officer
Malawi	Country Office	M&E Officer
Malawi	Country Office	Country Director
Malawi	Country Office	Head of Programs
Malawi	Mpingo Epicenter	Branch Manager

Field Visit Interviews		
Country	Office/Epicenter	Position
Malawi	Mpingo Epicenter	Cashier
Malawi	Mpingo Epicenter	Loan Officer
Malawi	Mpingo Epicenter	Program Officer
Malawi	Mpingo Epicenter	Members of the SACCO Branch Board
Malawi	Majete 3 & 4 Epicenters	Program Officer
Malawi	Majete 3 Epicenter	Members of the VSLA
Malawi	Nchalo Epicenter	Tadala SACCO Branch Manager/Accountant
Malawi	Nchalo Epicenter	Tadala SACCO General Manager
Malawi	Nchalo & Majete 5 Epicenters	Program Officer
Malawi	Country Office	MFP Officer
Malawi	Country Office	Head of Finance
Ethiopia	Country Office	Deputy Country Office and Head of Programs
Ethiopia	Country Office	MFP Officer
Ethiopia	Country Office	Chief Financial Officer
Ethiopia	Country Office	MEL Officer
Ethiopia	Country Office	MEL Assistant

Field Visit Interviews		
Country	Office/Epicenter	Position
Ethiopia	Mesqan Epicenter	SACCO Leader
Ethiopia	Mesqan Epicenter	Bank Manager and Accountant
Ethiopia	Mesqan Epicenter	Cashier
Ethiopia	Enemore Epicenter	SACCO Manager
Ethiopia	Enemore Epicenter	SACCO Committee Leader
Ethiopia	Wurib Epicenter	Bank Manager
Ethiopia	Wurib Epicenter	Cashier
Ethiopia	Wurib Epicenter	SACCO Leader
Ethiopia	Country Office	Credit Officer*

* In some cases, this position is referred to as MFP Assistant, since they have the same responsibilities. Refer to Annex 8: Stakeholder Analysis for more information about this role.

Annex 4: Interview Guide

Remote Interview Guide for MFP Officers

Interviewer(s):

Interviewee:

Role:

Date:

Background & Self-Introduction

Good morning and thank you for meeting with us today. My name is [Student name] and joining this call is [Student Name].

We would like to share a little bit of information about ourselves. We are student researchers from Columbia University in New York, working with the Hunger Project in East and West Africa to identify key challenges and obstacles in the data collection, management and review process of THP's microfinance program. Based on our field visits and further desk research, we plan to provide an overview of findings and recommendations that will help improve quality, timeliness and program relevance of the collected microfinance data.

We are not employees of The Hunger Project and we are not getting paid to do this research. The information you share with us today will be included in a research paper that will help diagnose key challenges and obstacles in the data collections process of the microfinance program, understanding what is working and what is not working, and we hope it will be helpful to them in improving their program in the future.

Establishing Verbal Consent:

Before we begin our discussion, we would like to clarify consent. All the information is confidential and the transcripts of the interviews may be shared with THP upon request; all transcripts will be de-identified to maintain confidentiality. We will be recording this interview for data analysis purposes. The recordings will not be shared with THP and will be destroyed post the completion of this project. We would like to confirm that you have agreed to have this conversation, and that you agree to it being recorded. Do you agree? *(Pause for Response)* At any point, please let us know if you would like to stop the interview or take a break. We anticipate this to take about an hour of your time today. Before we begin, do you have any questions for us about the interview process? *(Pause for Response)* We're looking forward to hearing more about THP data collection process and how the program has evolved over time.

Intro/Background

1. How long have you been in this role?
- a. Have you held any other roles at The Hunger Project (THP) prior to this?
 2. Please describe your current scope of responsibilities within the Microfinance Program (MFP).
 3. What is THP's organizational structure in the *country*?
[Q3: Specific to the country director only]

Data Collection Process

4. How does the data collection process for the Microfinance Program work in *country*? For example, can you describe for me where data collection for these programs begins in the community and how it ends up at the country office?
PROBES: These questions should be answered while covering the "data collection process". If the interviewee does not mention the below aspects while they are describing the process these questions should be explicitly asked by the interviewer.
 - a. What specific Microfinance data points are collected?
 - b. Why is this specific data being collected?
 - c. How is the data collected, managed and reviewed? Please walk us through the process? (if they mention tools, forms, or protocols, ask for copies, if possible)
 - d. Who is involved in collecting, managing, and reviewing the data?
 5. At what points in this process is the data reviewed for accuracy and comprehensiveness?
 - a. How is the data reviewed once it is received at the country office?
 - b. Who manages this review process? Is there anyone else from the country office who assists in the review or evaluation of the data?
 6. After you have reviewed the data at the country office, what are the next steps?
 7. Do you know how the data is shared from the country office, to regional and global office? If yes, can you please describe this process for us?
 8. How often (if at all) do you get feedback or questions about the data you submit to the regional office? What types of questions are asked or requests made?

Identifying Challenges and Opportunities

9. Based on your experiences, what are the main challenges of the MFP's data collection and management process in *country*?
 - a. Why do you think that is?

10. Based on your experiences, what seems to be work or what practices seems most effective?

a. Why do you think that is?

11. What recommendations do you have to improve the MF program data collection and management process, if at all?

Institutional Tools, Training, and Accountability

12. Did you receive any training on how to collect, manage or review of the MF program data?

(IF NO - SKIP TO NEXT QUESTION)

a. If yes, What type of training did you receive?

b. Who conducted this training?

c. In your opinion, did the training help you carry out your responsibilities?

d. Did your training include an overview on the MF indicators that are being collected?

e. Do you have questions or concerns about the indicators?

f. Would you say you have a good understanding of the indicators and their relevance to the MFP?

13. Do others (REFER TO THE "WHO" from previous question) receive any training?

a. If yes, could you describe the training process of the MFP program and the data collection and management process for those working in the field?

b. Who conducted this training?

c. Do you know if these people found the training helpful to carrying out their responsibilities?

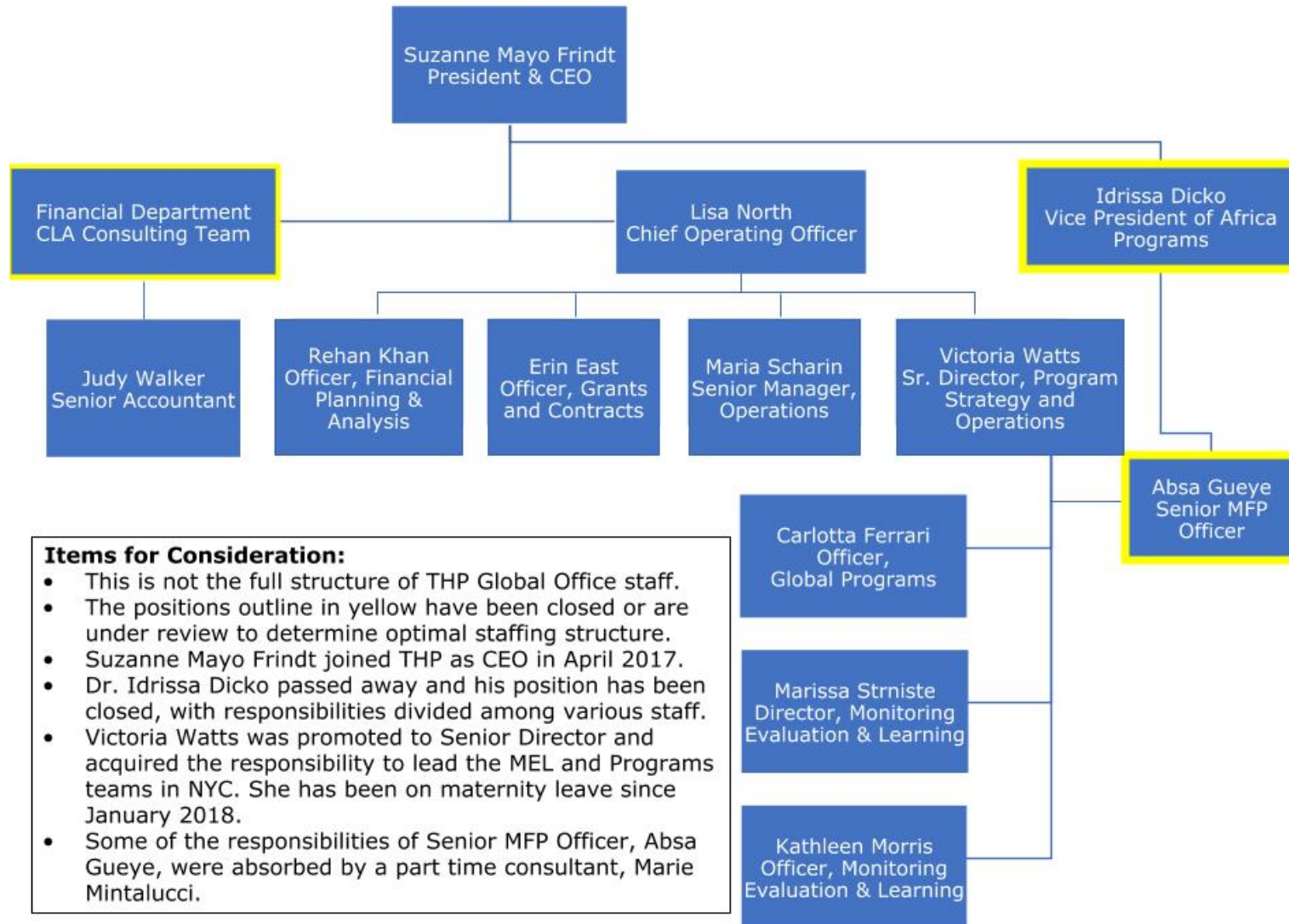
14. Is there an opportunity or platform to review and evaluate the performance of the employees of THP and the rural banks in the field? If so, has this been effective and have you seen improvement? If not, are there reasons for not doing this?

15. Is there anything else you would like to add about the MFP's data collection, management and review process to help us better assess its effectiveness?

Would you be open to us following up with you if we have any further questions regarding our discussion today? Thank you for your time!

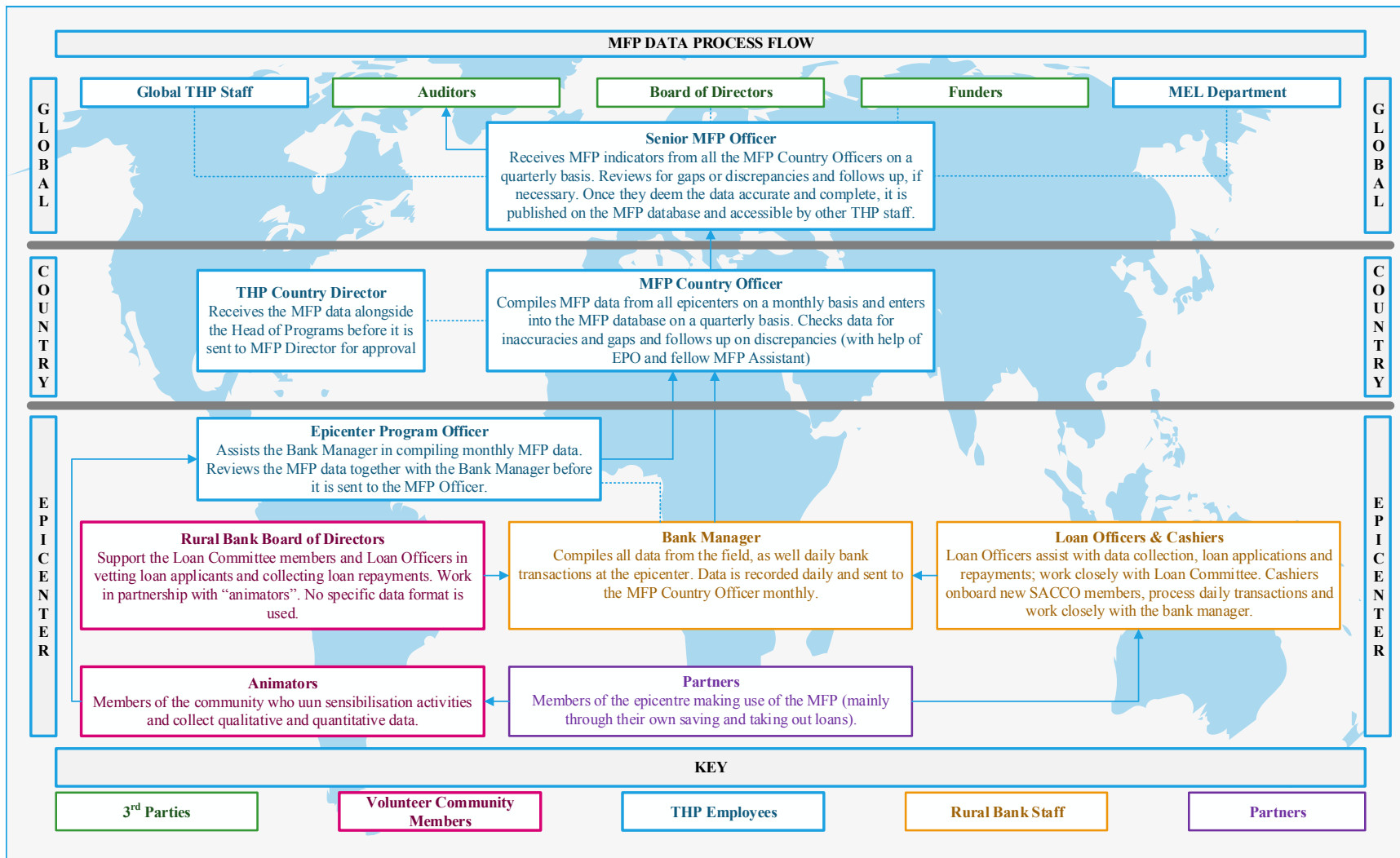
Source: Prepared by SIPA Workshop Team

Annex 5: THP GO Organizational Chart – MEL, MFP and Finance Department



Source: THP Global Office Staff

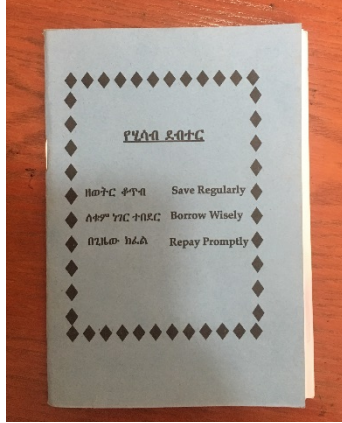
Annex 6: Data Collection Flowchart



Annex 7: Data Collection Instruments

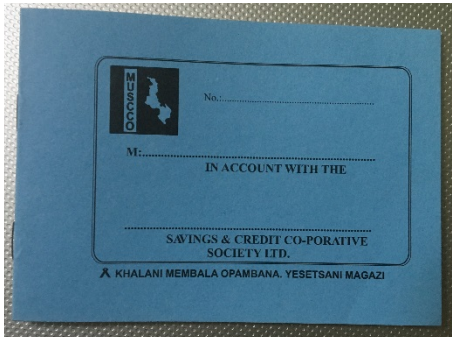
Passbooks

Ethiopia



The passbook is open to two pages. The left page is titled 'ቀጠላ' (Summary) and contains a table with columns for date, amount, and balance. The right page is titled 'ብድር' (Debit) and contains a table with columns for date, amount, and balance. Both pages have handwritten entries in Amharic.

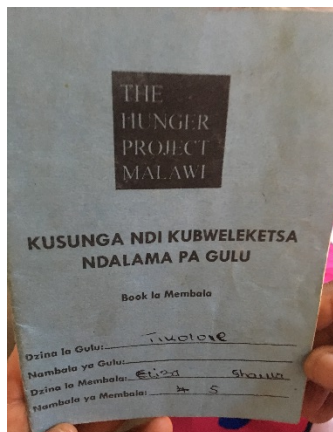
Malawi



The passbook is open to two pages showing a ledger. The left page has columns for 'SHARES' (with sub-columns for RECEIVED and WITHDRAWN) and 'DEPOSITS' (with sub-columns for RECEIVED and WITHDRAWN). The right page has columns for 'LOANS' (with sub-columns for LOANED and REPAY) and 'CHARGES' (with sub-columns for INTEREST and FEE). The 'TELLER' column is also present.

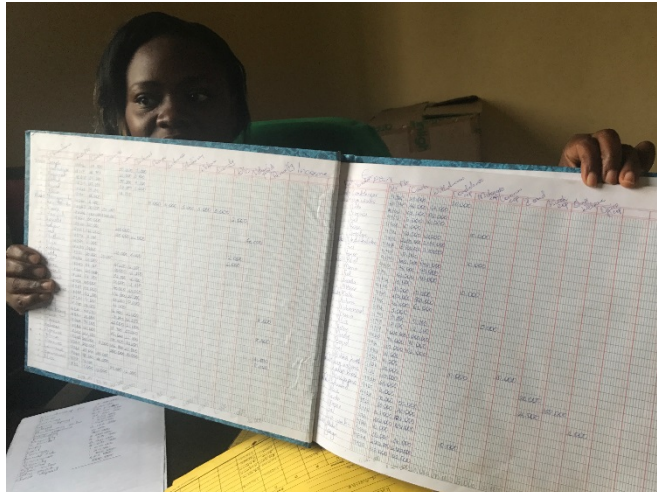
MUSSCO Passbook (Tadala SACCO)

The passbook is open to a page with a table. The table has four columns: 'Chingola dzanja', 'Ngongole yobwizafwa', 'Ngongole yobwizafwa', and 'Saka ya membala'. The table is mostly empty, with some faint handwriting.

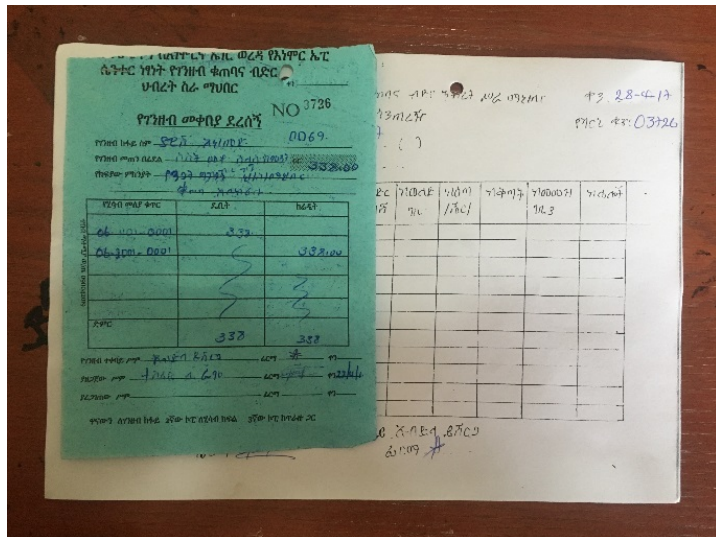


THP Passbook

Uganda



Cash Receipt Sheets
Ethiopia



Malawi



Loan Application Form Malawi

TADALA SACCO

INDIVIDUAL LOAN APPLICATION FORM

1. Personal details of the applicant

Name	Age	Sex
Occupation	Marital Status	Religion
Education	Telephone No.	Home Address
Employer	Street Address	Postal Address

2. Applicant Details

3. Bank Details

Bank Name	Branch	Account No.
Branch Name	Branch Address	Branch Phone

4. Employment Details

Name of Employer	Employment Number	No. of years spent with current employer
Employer Address	Job Position	Has Time Name Salary

5. Loan Information

6. Assets

Asset Description (Chattel)	Value in MK	Location of the collateral (Male borrower full chitaka)	Collateral / Asset Verified	Verified by

7. Signature and Date

8. Signature of the Guarantor

9. Signature of the Manager

10. Signature of the Chairman

11. Signature of the Secretary

12. Signature of the Member

Uganda

Loan Filing Check list-sample

No.	Requirement / Document	YES	NO	Remark(s) / H/A
1	Name of Client			
2	Branch			
3	Loan Product			
4	Level			
Loan Documentation				
1	Loan Application Form			
2	Ledger Card (If Applicable - Repeat Clients)			
3	Copies of relevant Receipts - Repayment, Application & Registration Fees, and Savings (Where Applicable)			
4	Loan Committee Supporting Minutes (Attendance list & Client's Respective Page)			
5	Loan Committee Resolution Form			
6	Loan Committee Summary Form			
7	Loan Appraisal			
8	Chattel Evaluation Form			
9	Kibanga Mortgage (Registered or Un-registered Land) - If Applicable			
10	All Other required documents (As per the list of requirements)			
Loan Disbursement/ Legal Documents				
11	Promissory Note			
12	Guarantor's Promissory Note (Guarantor - 1)			
13	Copy of ID - Signed with date & Contact			
14	Guarantor's Promissory Note (Guarantor - 2)			
15	Copy of ID - Signed with date & Contact			
16	Guarantee Form (Guarantor's Agreement)			
17	Chattel Mortgage			
18	Legal Mortgage (3 Copies) - If Applicable			
19	Loan Agreement			
20	Any Other relevant Document - Affidavit, Powers of Attorney, M/Vehicle Transfer forms, Title/ Log Book Verification Report, Acknowledgement Receipt of Security Document(s)			

Note: The repayment schedule should be filed on disbursement of the loan, copy given to the Client, and another copy retained by the Credit Officer/ Branch Office.

Verified by:

Designation:

Source: THP Ethiopia, Malawi and Uganda Country Offices Visits

Annex 8: Stakeholders Analysis

Stakeholders	Category	Role	Stakeholder's Likely Alignment to Collecting Timely and Accurate Data	Stakeholder's Influence ⁷³ in Collecting Timely and Accurate Data
Epicenter Level				
Partners under the VSLA model	N/A	Members of the communities within each epicenter that ultimately use the services provided by the MFP. Data is completed by them directly, sometimes with the assistance of local volunteers (animators), before being reviewed and analyzed at every tier.	Indifferent	Very influential
Partners under the SACCO model	N/A	Members of the communities within each epicenter that ultimately use the services provided by the MFP. Data is collected from them directly before being reviewed and analyzed at every tier.	Indifferent	Irrelevant
Animators	external ⁷⁴	They collect relevant data, both financial and nonfinancial, from partners periodically (through registration, loan issuance and savings plans) and are volunteers i.e. not paid by THP or the rural banks. They are usually embedded within or travel to the nearby communities that they are responsible for, as needed.	Aligned	Very influential
Bank Managers	external	They oversee operations of the rural banks at each epicenter, conduct internal checks on the data recorded and processes in places before the country office staff visits and/or the MFP data is shared with the MFP officer in the country. In most cases, they are paid by the rural banks and not by THP.	Very aligned	Very influential
Cashiers & Kiosk Attendants	external	They are responsible for collecting relevant data, both financial and nonfinancial, from partners periodically (through registration, loan issuance and savings plans). They are usually situated in a physical location where partners interact with them as needed and are paid by the rural banks.	Aligned	Very influential

⁷³ The power a stakeholder has to facilitate or impede the achievement of an activity's objective, in this case getting timely and accurate data (Dearden 2003).

⁷⁴ Relevant to the ecosystem but not employed or under the direct purview of THP.

Stakeholders	Category	Role	Stakeholder's Likely Alignment to Collecting Timely and Accurate Data	Stakeholder's Influence ⁷⁵ in Collecting Timely and Accurate Data
Epicenter Level				
Epicenter Program Officer	internal ⁷⁶	They are hired directly by the THP country office and tasked with the day-to-day implementation and monitoring of community led development programs in assigned districts. In conjunction with relevant program officers, they set yearly targets for each program offered at the epicenter and report on set indicators for the country staff to evaluate the performance of the epicenter, based on the targets set during the year.	Very aligned	Influential
Epicenter Board of Directors	external	A group of volunteers at the epicenter level that advise and supervise the activities introduced by THP (or partner organizations) at the epicenter.	Indifferent	Irrelevant
SACCO Board of Directors	external	A group of volunteers at rural banks that advise and supervise the MFP activities within their community. They are usually involved in gauging the eligibility of community members to receive loans and assist the bank staff with loan collection activities.	Aligned	Influential
Loan Officers	external	They are hired and paid by the rural banks. Their role entails collecting loan application information and assisting with due diligence before application approval, as well as traveling to partners to collect loan payments.	Very aligned	Very influential
Country Level				
MFP Assistant / Credit Officers	internal	They are hired by THP to help the MFP Officer manage the MF program at the country office. They communicate directly with the epicenters and usually help review the data collected before it is reported to the Global office for further checks.	Very aligned	Very influential

⁷⁵ The power a stakeholder has to facilitate or impede the achievement of an activity's objective, in this case getting timely and accurate data (Dearden 2003).

⁷⁶ Directly employed/under the purview of THP.

Stakeholders	Category	Role	Stakeholder's Likely Alignment to Collecting Timely and Accurate Data	Stakeholder's Influence ⁷⁷ in Collecting Timely and Accurate Data
Country Level				
MFP Officers	internal	They are hired by THP to manage its entire MFP in a country i.e. train the local staff and community members and ensure that the MFIs within each epicenter comply with the national laws in place for such organizations. They also consolidate the data gathered from each epicenter for the Senior MFP Officer to review via the MFP dashboard, as well as conduct quarterly reviews and assist with the yearly internal audits.	Very aligned	Very Influential
Country Directors	internal	They are hired by THP to run its operations in a country, overseeing all the social programs running across the epicenters. They also act as liaisons between THP and the relevant government officials within their country. In some case, they receive/review MFP data before it is reported to the database.	Aligned	Influential
THP National BOD ⁷⁸	external	A group of volunteers at the country level that advise and supervise the activities of THP within the country, ensuring that the work within the country office embodies the goals set by THP within the constraints of national laws.	Indifferent	Irrelevant

⁷⁷ The power a stakeholder has to facilitate or impede the achievement of an activity's objective, in this case getting timely and accurate data (Dearden 2003).

⁷⁸ From the research conducted, this stakeholder is specific to just Malawi.

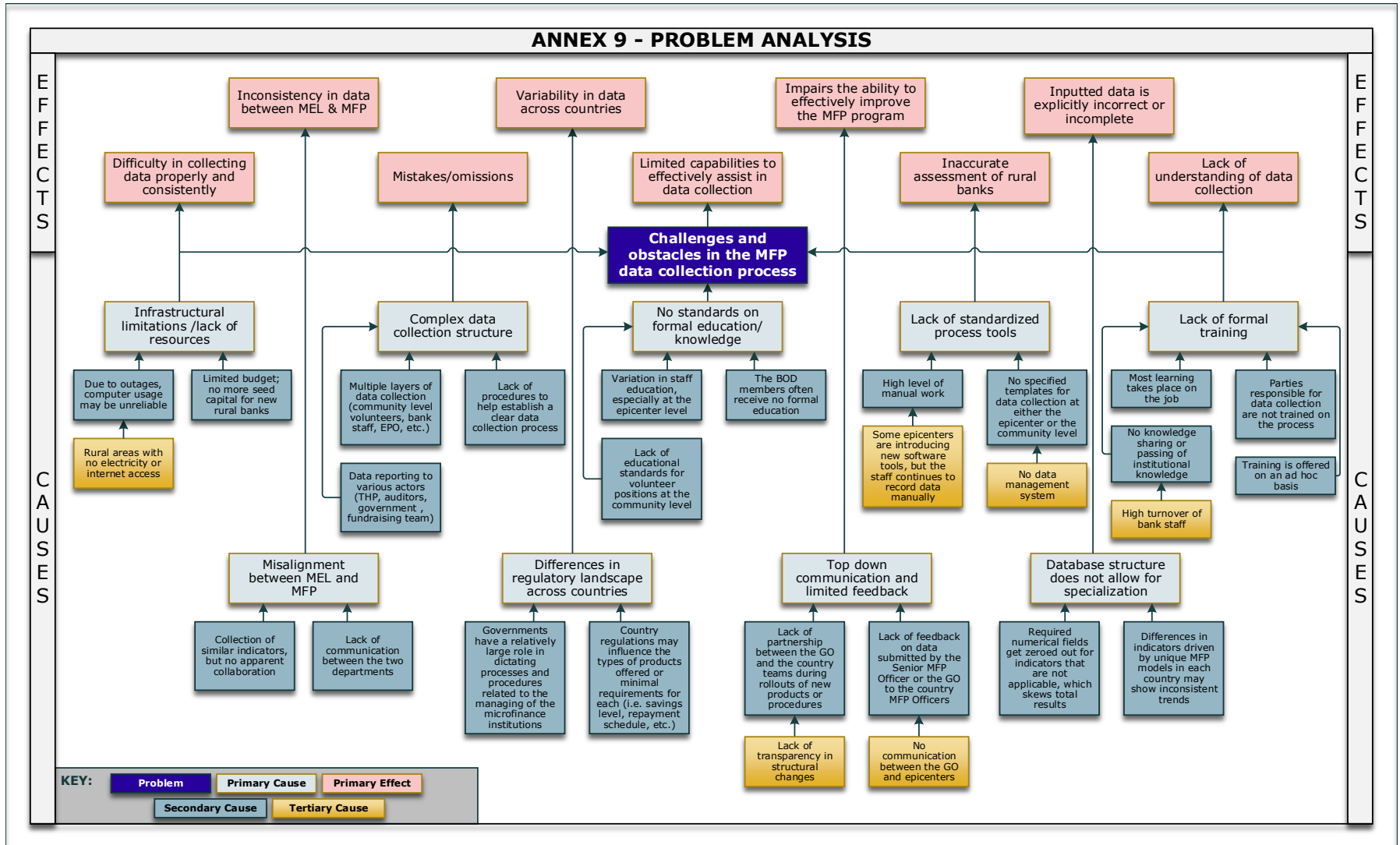
Stakeholders	Category	Role	Stakeholder's Likely Alignment to Collecting Timely and Accurate Data	Stakeholder's Influence ⁷⁹ in Collecting Timely and Accurate Data
Country Level				
In-country MF Regulatory Body	external	These are non or semi-governmental microfinance related bodies within THP countries, such as the Credit Union Association in Ghana etc, that assist THP's MFPs achieve their goals within a country. They may also be government organizations like Ministries of Finance, Central Banks and/or other regulatory bodies specific to microfinance activities in a country, which usually sets the laws that the MFP has to follow and report to periodically.	Aligned	Very influential
Auditors (in Country)	external	They work with the MFP officers at the country office to conduct quarterly/yearly audits within each country for compliance with national regulations and overall accuracy.	Indifferent	Irrelevant
Global Level				
Funders	external	These are individuals, governments or groups across the world that provide funding to THP for their global operations and specific country programs.	Indifferent	Irrelevant
Senior MFP Officer	internal	They are hired by THP to approve and consolidate the data reported by the MFP country officers for the global office to review. They also provide periodic feedback to the program officers in each country, as well as clarifications on how to use the MFP database.	Very Aligned	Very Influential
THP Leadership (COO/CEO)	internal	Insufficient information to analyze the position	N/A	N/A
Auditors (Global Office)	external	They conduct yearly audits of financials for the global office, including the review of the performance of country programs.	Indifferent	Irrelevant

⁷⁹ The power a stakeholder has to facilitate or impede the achievement of an activity's objective, in this case getting timely and accurate data (Dearden 2003).

Stakeholders	Category	Role	Stakeholder's Likely Alignment to Collecting Timely and Accurate Data	Stakeholder's Influence ⁸⁰ in Collecting Timely and Accurate Data
Global Level				
Global Programs Department	internal	They are hired by THP and are responsible for developing, designing and managing THP's global programs	Aligned	Influential
MEL Department	internal	Consists of the MEL Director and MEL Program Officer. They are hired by THP and are responsible for developing, designing, and managing THP's global MEL processes. This involves defining indicators to track for each program that THP offers in various countries depending on the knowledge the GO wants regarding these programs. It also includes defining learning points for the organization, provide data for the global staff and support the MEL officers in the country offices through their data collection process. Currently, they are also the point of contact for any changes that need to be made to the THP database so that it better reflects the situation on the ground.	Aligned	Influential
THP Global Board of Directors	external	A group of volunteers at the global level that advise and supervise the activities of THP across the world and ensure that they embody the objectives set by the organization.	Indifferent	Irrelevant

⁸⁰ The power a stakeholder has to facilitate or impede the achievement of an activity's objective, in this case getting timely and accurate data (Dearden 2003).

Annex 9: Problem Analysis



Annex 10: Evidence and Frequency Tables

1.- Existing Tools, Infrastructure and Software for data collection

Table 1.1: All Interviews

	Existing Tools (Templates, passbooks, ledgers, forms etc.)	Infrastructure (computers, electricity etc.)	Software for data collection
Good / Enough	20%	6%	16%
Can be better	53%	24%	29%
Lack / Need more	4%	20%	22%
Not Applicable	24%	51%	33%

Table 1.2: Only Applicable interviews⁸¹

	Existing Tools (Templates, passbooks, ledgers, forms etc.)	Infrastructure (computers, electricity etc.)	Software for data collection
Good / Enough	26%	12%	24%
Can be better	69%	48%	44%
Lack / Need more	5%	40%	32%

2.- Management Protocols, processes and staff capabilities

Table 2.1.1: All Interviews

	Roles of the staff/team	Standardized Processes or protocols	Review points of the information
Clearly Defined / Enough	45%	39%	29%
Limited Definition / Can be better	45%	37%	45%
Undefined / Lack	6%	14%	12%
Not Applicable	4%	10%	14%

⁸¹ This only considered the interviews that mention this topic in their notes.

Table 2.1.2: All Interviews

	Staff Capabilities for data gathering, management and review	Management support for training
Clearly Defined / Enough	14%	18%
Limited Definition / Can be better	51%	45%
Undefined / Lack	22%	14%
Not Applicable	14%	24%

Table 2.2.1: Only Applicable interviews

	Roles of the staff/team	Standardized Processes or protocols	Review points of the information
Clearly Defined / Enough	47%	43%	34%
Limited Definition / Can be better	47%	41%	52%
Undefined / Lack	6%	15%	14%

Table 2.2.2: Only Applicable interviews

	Staff Capabilities for data gathering, management and review	Management support for training
Clearly Defined / Enough	16%	23%
Limited Definition / Can be better	59%	59%
Undefined / Lack	25%	18%

3.- Communication and Feedback

Table 3.1.1: All Interviews

	Feedback	Communication within country
Clear/ Constant / On a regular basis	24%	39%
Limited (just when there are issues)	35%	27%
Very Limited or non-existent	12%	2%
Not Applicable	29%	31%

Table 3.1.2: All Interviews

	Communication with Senior MFP Officer	Communication with Global Office
Clear/ Constant / On a regular basis	27%	14%
Limited (just when there are issues)	20%	14%
Very Limited or non-existent	16%	25%
Not Applicable	37%	47%

Table 3.2.1: Only Applicable interviews

	Feedback	Communication within country
Clear/ Constant / On a regular basis	33%	57%
Limited (just when there are issues)	50%	40%
Very Limited or non-existent	17%	3%

Table 3.2.2: Only Applicable interviews

	Communication with Senior MFP Officer	Communication with Global Office
Clear/ Constant / On a regular basis	44%	26%
Limited (just when there are issues)	31%	26%
Very Limited or non-existent	25%	48%

4.- Individual Training

Table 4.1: All Interviews

	Staff Training received	Data Collection Specific training received
No Training received	12%	18%
Just one over several years	53%	33%
1 per year	8%	6%
2-5 per year	10%	12%
5 +	0%	0%
Not Applicable	18%	31%

Table 4.2: Only Applicable interviews

	Staff Training received	Data Collection Specific training received
No Training received	14%	26%
Just one over several years	64%	49%
1 per year	10%	9%
2-5 per year	12%	17%
5 +	0%	0%