

Outcomes Working Group Webinar 13: Building the Systems for Outcomes Management, the example of Komida, Indonesia

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SPEAKERS

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Agenda

- Introduction
- OI – investor perspective
- KOMIDA – FSP experience
- Ankuram - TA provider
- Discussion with participants

Our speakers today



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Opportunity SPM Strategy

- Promoting best practices in social microfinance across our network of partners:
 - Client protection principles
 - Universal Standards for SPM
 - **Monitoring client outcomes (PPI + other indicators)**
 - Social Performance Reporting (SPI4)
- Network strategy and investment based on social data
- Transparency in reporting to Opportunity funders
- Innovation in M&E and working with the sector



Opportunity SPM Support to Partners

- Fund technical assistance to mentor local management:
 - Train on latest developments and tools
 - Assess current practices and help partners develop plans to implement best practices
 - Assist in policy development and practice implementation (e.g. staff training, MIS – data management)
 - Promote consistent social indicators
- Share tools, knowledge and experience from Opportunity Network, networking opportunities with socially focused MFIs

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About KOMIDA

- Koperasi Mitra Dhuafa (KOMIDA), started in 2004 as an NGO. Transformed into a Cooperative in 2009, to increase outreach of microfinance to more poor clients
- KOMIDA's mission: to *reach* the low-income and financially excluded women *by providing them with* quality financial and non financial services *to achieve* better outcomes for client households in income, health and education
- We are the second largest microfinance institution in Indonesia, working in some of the underserved areas in Indonesia: 130+ branches, 306,000+ clients

Status of Data Management - 2014

- KOMIDA started to get support from Opportunity International in February 2015 to implement Social Performance Management
- KOMIDA's status of SPM implementation when the support started:
 - Some outreach data was being captured. No outcomes data or process data
 - There was web based MIS in place, and only PPI was being entered in the MIS
 - PPI analysis was being done with the help of Grameen Foundation
 - Reporting – only on PPI to the management, board and to the social investors. The SPM report was more of a narrative of activities being done
 - Usage – again PPI data was looked into for decisions regarding products – for eg: sanitation loan was introduced after observing that several clients did not have toilets at homes

During assessment, Board, management and staff mentioned the lack of evidence of the positive outcomes being seen in the clients' lives.

What are the Outcome Indicators selected?

- KOMIDA has selected the following outcome indicators based on the mission, social goals and OI's SPM dashboard
- **Social Goal 3: Bring better outcomes for clients' households in income, health & education**

Income



1. % of clients who report an increase in the household incomes after joining KOMIDA
2. % increase in the average savings balance with KOMIDA and use of savings (saving types with KOMIDA)
3. % of clients who moved to the next level of poverty line
4. % of clients who report an increased ability to pay for key household and life cycle expenditure

Health



1. % of clients who have access to a toilet (own or community shared)
2. % of clients who have access to their own drinking water
3. % of clients who report increase in awareness on health
4. % of clients who report having experienced a serious medical condition / illness in the last 6 months within their household
5. Of those with a serious medical condition, % of clients that reported having access to a qualified health practitioner or health facility for treatment for this illness / condition

Education



1. % of children / girl children in school age (6-18) who are attending school regularly
2. Of clients with children (6-18 years), % whose children have the possibility of going to college or university



Current Situation - 2016

- KOMIDA started data collection on baseline for outcome indicators
- Verification/quality of data checks are done – but need to make this robust
- Made changes in the MIS for data entry, started to enter the data in the MIS
- Starting the analysis and reporting



What are important factors?

- Management buy-in, investor support
- Supportive and experienced staff responsible for rolling out data collection
- Making an incremental change is better so as to not make the outcomes tracking (baseline/endline) an uphill task
- Alignment with existing tools, investor metrics & definitions – helps in reporting to investors as well as helpful in internal decision making
- Management Information Systems (MIS). If there is internal capacity, it helps in accelerating the process

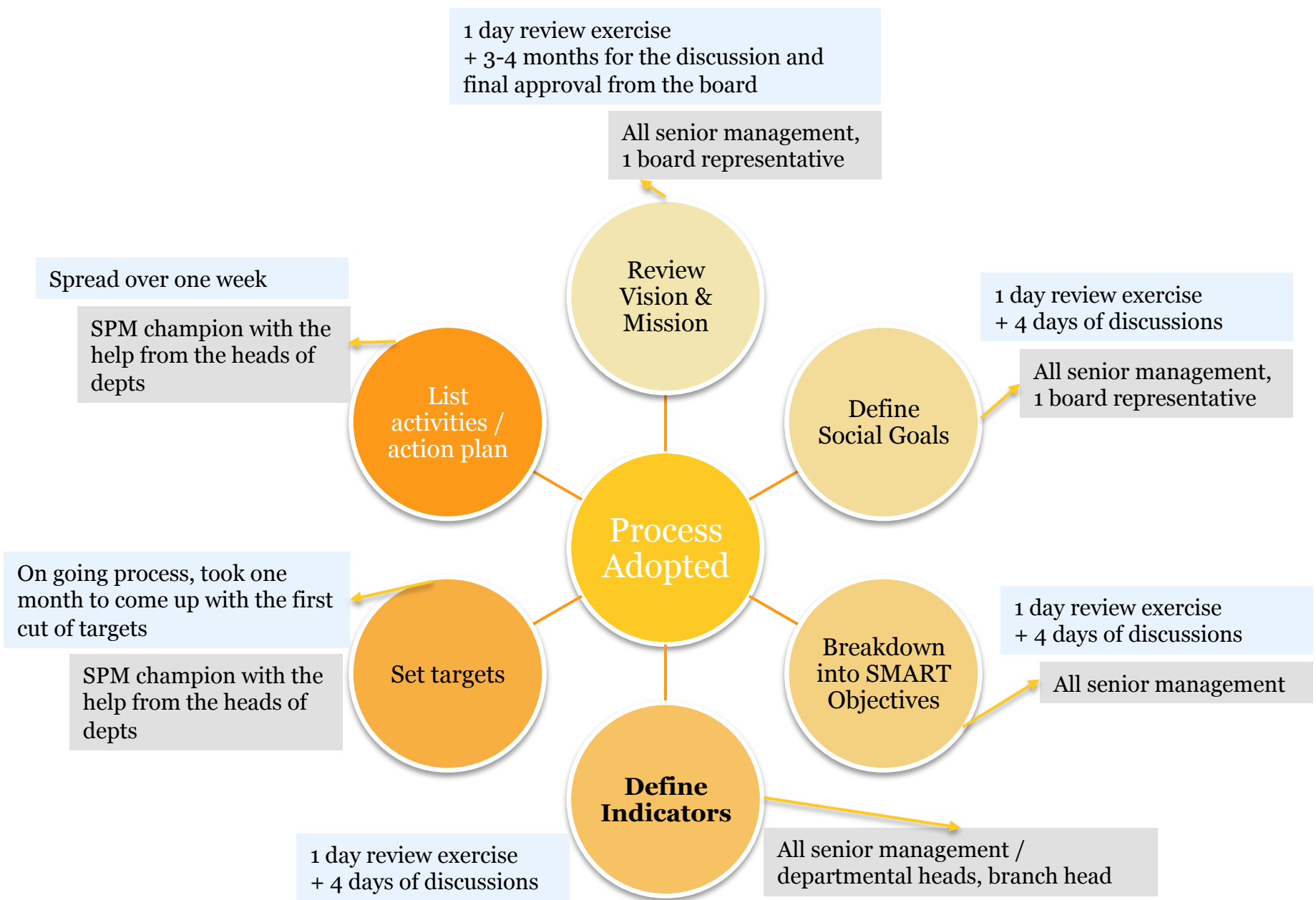


What are the challenges?

- The temptation to select a large list of indicators – everything seems important!
- Target setting and benchmarking – we need baseline data to do this
- Coordination with several departments – as indicators flow across
- Limited skills within the team to do the analysis themselves
- Reporting to the Board and management – who and how

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Tools Used

- Social indicator short listing tool
- Indicator mapping tool / Sources of data
- Data management plan

- **For data collection (only outcome indicators):**
- Modified the housing index sheet
- PPI and other social indicators included along with the PPI questions

Data Management Plan Format

Includes both baseline and change data related reports



Social Indicators	1A.2 Data collection (Proposed) for Client Level Data				1A.3 Data verification and audit	1A.4 Data storage	1A.5 Manage/analyse data	1A.6 Reporting data		
	Proposed Data collection tool / form	Data collection type (Census/sample)	Data collection frequency (e.g. continuous, monthly, annually)	Individual (s) responsible for collecting data	Data verification (How, by whom)	Where is data stored?	Individual(s) responsible for managing/analysing data	Reporting audience	Reporting method/document	Frequency

Data Management Plan - Example

Social Indicators	1A.2 Data collection (Proposed) for Client Level Data				1A.3 Data verification and audit	1A.4 Data storage	1A.5 Manage/analyse data	1A.6 Reporting data		
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% of clients who moved to the next level of poverty line	PPI Form	Census	Continuous	Loan Officers	SPM Champion	MIS	SPM team	Board & Management	SPM Dashboard	Annual

Data collection

- We identified existing and new data points to be collected and identified the best forms to include the new fields
- Management decided and approved data collection to be done on a census basis. As data will be captured for all clients every loan cycle, changes in outcomes are captured and analysed accordingly
- It takes an additional 5-6 minutes per customer for collecting outcomes data (which includes PPI)
- There was a training of trainers conducted to disseminate how to collect data on the new indicators – this helped in getting buy-in from the Operations team

Data Entry

- All the outcome indicators are collected on a census basis, and hence the MIS was tweaked to accommodate all the data points
- MIS Officer at the branch is responsible for entering the data
- The branch manager ensures 100% of the data is entered and verifies the quality of data at first level
- SPM champion conducts random checks to validate and ensure quality of data as final check



Next Steps: Data Analysis & Reporting

- Develop an MIS / excel-based module which can help in automating at least some of the analysis and reporting
- Develop an SPM dashboard with a focus on outcomes reporting
- Engage with the management and board to help them use the data for decision-making for improved client outcomes

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Thank you

- For follow up, please contact: info@sptf.info, francesinha@edarural.com
- Please note: presentations and recordings from all Outcomes Working Group Meetings are being posted to the SPTF website, working groups page:
<http://sptf.info/sp-task-force/working-groups>