Dimension1: Define and Monitor Social Goals

With Leah Wardle of the SPTF,
Nat Robinson of Juhudi Kilimo, Kenya

Agenda

- Review Dimension 1 of the Universal Standards

- Interview with Nat Robinson, CEO of Juhudi Kilimo, Kenya

- Discussion with participants

Dimension 1 of the Universal Standards

- **Dimension Title**: Define and Monitor Social Goals

- **Rationale**: An institution must have a clear strategy for achieving its social goals and must measure its progress toward achieving these goals.

- **Two standards:**
  - 1a- The institution has a strategy to achieve its social goals.
  - 1b -The institution collects, reports, and ensures the accuracy of client-level data related to the institution's social goals.

1a- The institution has a strategy to achieve its social goals.

Standard

1a- The institution has a strategy to achieve its social goals.

Essential Practices

The institution has each of the following, which are described in the strategy:

- **Social mission**—broader social purpose
- **Target clients**—specific characteristics of clients and how the target outreach is linked to the social mission
- **Social goals**—the client outputs and outcomes expected
- **Social targets**—for the client outputs and outcomes
- **Social indicators**—what the institution uses to measure progress toward achieving targets
- **How to achieve social goals**—products, services, delivery models, and channels used

1b -The institution collects, reports, and ensures the accuracy of client-level data related to the institution's social goals.

Standard

1b- The institution collects, reports, and ensures the accuracy of client-level data related to the institution's social goals.

Essential Practices

- Have at least one indicator for each social goal.

- Have a data protocol: who collects the data; where it is stored; who analyzes it; who verifies its accuracy, how it is reported and to whom.

- Disaggregate client data by gender and other key client characteristics, using the MIS.

- Ensures data quality by: 1) validating the data, and 2) training employees on data collection tools and data entry.

- If *poverty reduction* is a social goal, monitor the poverty levels of its clients using a poverty assessment tool.

- Disclose data, including the MIX Social Performance Indicators, in a public format.

Interview with Nat Robinson, CEO of Juhudi Kilimo, Kenya

Practices focus on standard 1b -The institution collects, reports, and ensures the accuracy of client-level data related to the institution's social goals.

How do you collect client data via mobile tools?

- We use an SMS survey tool that we helped develop called Echo Mobile which has been quite effective and extremely low cost.
- In our last survey, we received over 3,300 client responses which represents about 25% of our entire client base.
- 90% of the responses were collected in 2 days
- Total cost of the survey was US$205 in SMS fees and staff time.

Which client data do you collect and how did you select these data?

- Progress out of Poverty Index (PPI)
- Self reported client income
- Asset base
- Gender
- Customer satisfaction

- We use metrics/data that are: 1) cost effective to capture and, 2) provide us with insights about our client base that we can use to develop new products or evaluate the credit of the client.

How do you ensure clients are comfortable with the technology?

- Lots of testing and feedback sessions with the technology
- Our staff provide training and answer questions from the clients
- The technology was all readably available in Kenya

How does data collection benefit clients? Juhudi Kilimo?

Benefits to clients	Benefits to the institution
• More targeted financial services to meet needs • Free feedback mechanism for grievances or suggestions • A direct line to senior management at Juhudi	• Deeper understanding of the customer base • Rich data which can be used for new product development or credit ratings • Metrics to show if we are reaching our target clients

How does the social data you collect help you understand how/whether you are achieving your social targets ?

- We use the PPI to get an estimate of the poverty level all the new clients who take loans with Juhudi Kilimo. Our target—50% of all new clients will be living under $2.50/day.
- Next year we will be able to evaluate how many of our clients increased their PPI scores from the loans with Juhudi which is linked to our social mission.

How is client data stored in your MIS?

- We are rolling out a cloud based MIS on the Salesforce platform which has a specific SPM module. The system will combine our SPM data from the appraisals and SMS survey tool with the loan data.
- This will make reporting and analysis much easier than with two separate systems.

How do you ensure the quality of the data that you collect?

- We have verified the PPI and customer satisfaction survey results by in-person interviews and focus groups. There was an average 4% difference in the scores from the SMS PPI and in-person PPI.

- Self reported income was reported lower on SMS and higher in the in-person interviews.

- We would like to start collecting more data along the value chain from milk cooling plants so we can see the income generated by milk sales from the cow financed by Juhudi

Discussion with Participants

Where to find resources

- The Standards Manual:
  http://sptf.info/online-trainings/universal-standards-implementation

- SPM Resource Library for the Universal Standards:
  http://sptf.info/spmstandards/standards-implementation-resources

- This presentation and audio recording:
  http://sptf.info/online-trainings/universal-standards-implementation

Please join us for our next session on Dimension 2—*Ensure Board, Management, and Employee Commitment to Social Goals*

It will be held in January- Date TBA