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# Tracking Changes in Client Lives

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13-11-2014

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# Why track client outcomes?

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- MFI's perspective
  - Achieve their social mission
  - Understand client needs
  - Development of new products
  - Risk management
- Oikocredit's perspective
  - Achieve our social mission
  - Impact measurement
  - Reporting to our investors
  - Organisational learning

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# What is Oikocredit doing

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- 1) Cooperation with research institutes, participation in impact studies
  - MF4DW, ILO
  - Billion to Gain Report, ING
  - SEKEM, Wageningen University
- 2) Cooperation with our partners
  - a. Supporting partners to set up client outcome systems
  - b. Supporting partners in client outcome tracking (e.g. PPI)

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## a. Setting up client outcome systems

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- MFIs which collect client data, but no panel data
- Support MFIs to set up systems to monitor changes in client lives
- Training in data analysis and usage

*Example: Two MFIs in India*

- Adapt MIS to be able to collect panel data
- Usage of poverty target tool
- Change of loan application form
- Staff training in data collection

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## **b. Support partners in client outcome tracking**

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- MFIs with strong panel data tracking clients over time
- No data analysis and usage
- Accompany MFIs with technical support in tracking and managing their poverty mission by using PPI

*Example: PPI Capacity building project*

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# PPI Oikocredit Activities 2008-2013

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- Oikocredit actively promotes the PPI with Grameen Foundation
  - Organize joint workshops in 5 regions
  - 50 partners are using the tool because of CB intervention
  - 125 partners reported poverty outreach of which 83 PPI
- Programme Review:
  - PPI was successful in measuring poverty outreach of borrowers
  - However, most MFIs did not track clients' 'progress out of poverty'.
  - Challenges in using PPI for operations and performance management

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# PPI CB Project

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- Accompany 4 MFI partners with technical support in tracking and managing their poverty mission by using PPI.
  - Review data collection process
  - Training of MFI staff on data analysis to track changes
  - Workshop with senior management on poverty assessment and management
- Collaborative research paper with Henley Business School

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# Challenges

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- Data quality
- Data analysis, reporting and usage
- Technical issues
- Buy-in of MFI staff (from management to loan officers)
- Staff capacity



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# PPI Data Overview

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<b>1,181,729</b>	<b>PPI obs of active clients 2011-2014</b>	<b>100%</b>
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<b>311,839</b>	<b>PPI obs for clients with 2 or more years of data</b>	<b>26%</b>
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<b>93.894</b>	<b>PPI obs for clients with 4 years of data</b>	<b>8%</b>
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