The Savings Group Information Exchange (SAVIX) Management Information System
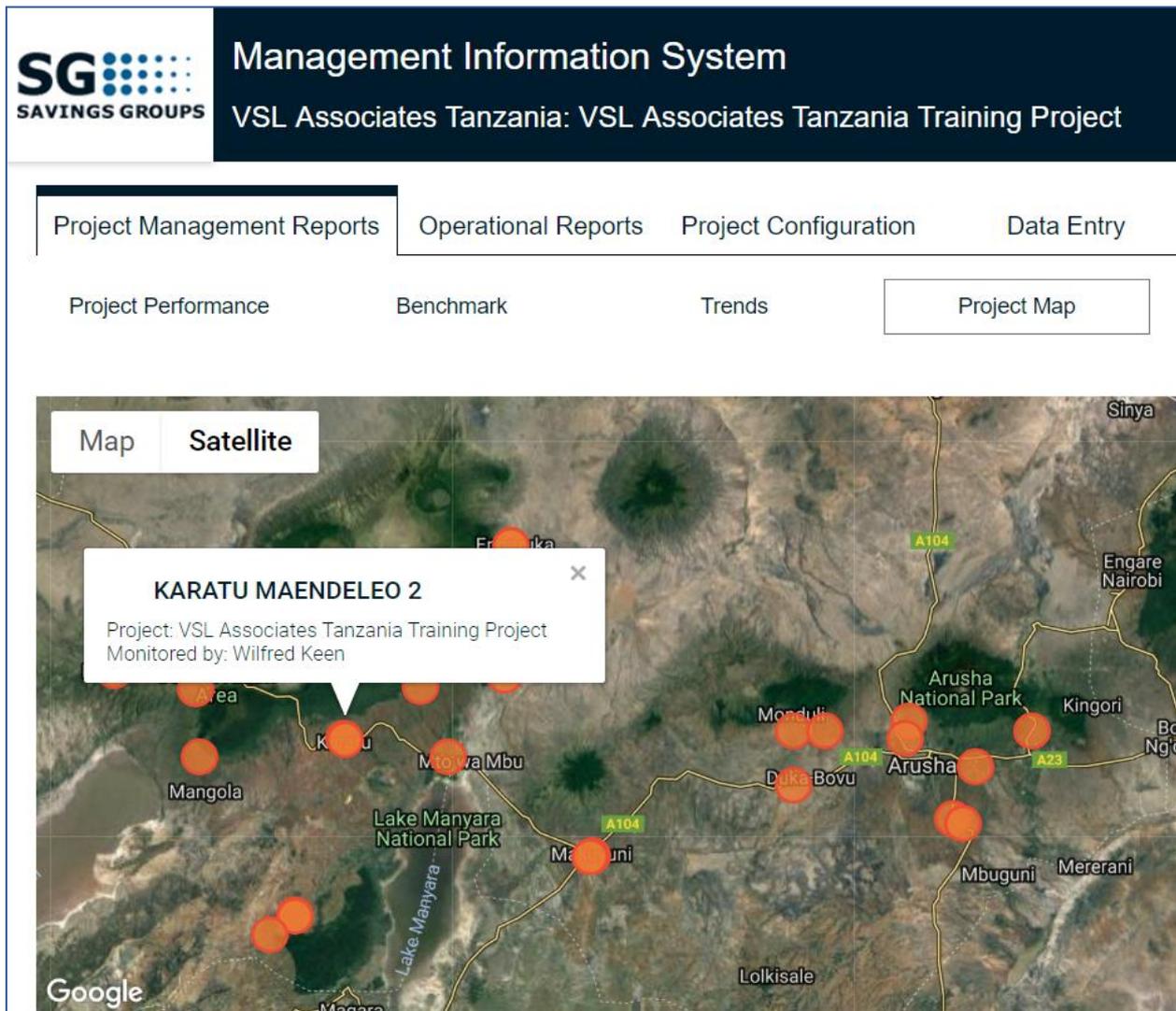

The SAVIX MIS

User's Guide to setup and operation

Version 2.1.2

Solingen, Germany
August 2024

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Preface

The SAVIX MIS 2.11 is an update of Version 2.1, which was a major new release, built on a new and more capable platform after a complete rebuild over a 2-year period of testing.

A Management Information System (MIS) is a performance measuring system in which:

- data is collected from the field
- data is converted into information through a process of analysis
- reports are prepared for staff and management, tailored to their needs to make informed management and operational decisions.

The SAVIX MIS was designed purely to meet the needs of projects and programmes that are engaged in creating and supervising Savings Group (SG) programmes. It is not intended to be a broad-spectrum relational database, and users must guard against the tendency to make the range of data collected excessively broad, if only because data collection is time-consuming and the MIS is not intended to be a multi-sectoral research tool. It is intended to improve what is done on the ground. It was built with the clear intention to improve operational and management decision-making in SG projects, while providing relevant information tailored to the needs of senior management and external stakeholders. As such it is distinct from programme-wide M&E systems, although it can be used to contribute key results.

Since going live with the current version of the SAVIX MIS in April 2018 it is now in use in 75 countries, covering more than 12 million participants in more than 3.800 projects, implemented by more than 1,500 institutions, both international and national.

This version of the manual incorporates feedback from the field and substantial parts of the text that were unclear or ambiguous have been revised. This has been done to assist new users who may have no familiarity with any MIS systems.

If you are a person who is new to the MIS or who is responsible for setting it up for the first time, we strongly urge you to set aside a couple of hours, sit down and read this manual through, listing queries as you proceed. This is useful, because many questions you may have at the start will get resolved as you work your way through the text.

Best wishes

Hugh Allen
Laura Knapp, Editor

Solingen, Germany,
January 2022

List of acronyms

Banking on Change .... Barclays Bank SG projects implemented in 11 countries
CODERT ....Community Development and Relief Trust: Tanzanian NGO
CRS .... Catholic Relief Services
DEO ....Data Entry Officer (an optional position)
EU ....European Union
FHH...Female Head of Household
FO .... Field Officer. A paid staff member who creates SGs and supervises VAs
FSP ....Financial service provider
IFAD..International Fund for Agricultural Development
INGO.. International Non-Government Organisation
MCHN .... Maternal Child Health and Nutrition. A training module for mothers
MIS...Management Information System
MNO.. Mobile Network Operator
Oxfam .... Oxford Committee for Famine Relief
PA ....Project Administrator
PROFIRA ....Project for Financial Services in Rural Areas
SAVIX ....The Savings Group Information Exchange
SDF............. Standard Data Field. These are selectable fields that are built into the MIS
SG.. Savings Group
SPM .... Selection, Planning and Management of income-generating activities
TZS ....Tanzania Shilling
UCF..User-Created Field
UDF.. User-Defined Field
VA ....Village Agent
VSLA..Village Savings and Loan Association
YSLA... Youth Savings and Loan Associations
WATSAN.. Water and sanitation
WASH ....Water, sanitation and hygiene

# Part 1: Setting up an MIS

1 Architecture of the MIS

## 1.1 The components and structure of the MIS

A Management Information System (MIS) is a system in which data is gathered, processed into usable information and provided, in varying forms that are relevant to all stakeholders, so that decisions can be made about how to improve project and programme efficiency and effectiveness.

The SAVIX MIS has the following basic components:

- **The MIS itself.** The MIS must contain at least one project, but can contain an unlimited number of projects in a single country, using the same currency. The MIS is managed by an *MIS Administrator*. The MIS Administrator is the person responsible for:
  - creating the MIS.
  - creating projects.
  - assigning project-level user
  - names and passwords for a Project Administrator (PA) and Data Entry Officer (DEO).
  - creating User-defined data fields (UDFs).
  - managing project-level configuration settings for all projects in the MIS and the MIS configuration settings
  - producing (on their level) management reports that allow for a selection of projects in the MIS to be aggregated or compared.

- **Projects.** These are the basic units around which all activity is centred. A project can only be in one country, using the national currency and is managed by a *Project Administrator* (PA). The PA is responsible for:
  - setting up a table of trainers.
  - managing the project's configuration settings.
  - entering data. A PA only enters data in the case of a small project with maybe 150-200 Savings Groups. In larger projects this work is often done by a Data Entry Officer (DEO) who has all of the rights of a PA, but does not have access to the project's configuration settings. Deciding on whether or not to have a DEO also depends on the frequency with which data is collected.
  - producing Management Reports and Operational Reports related to a single project.

Figure 1: Roles and relationships - MIS Administrator, Project PA and DEO
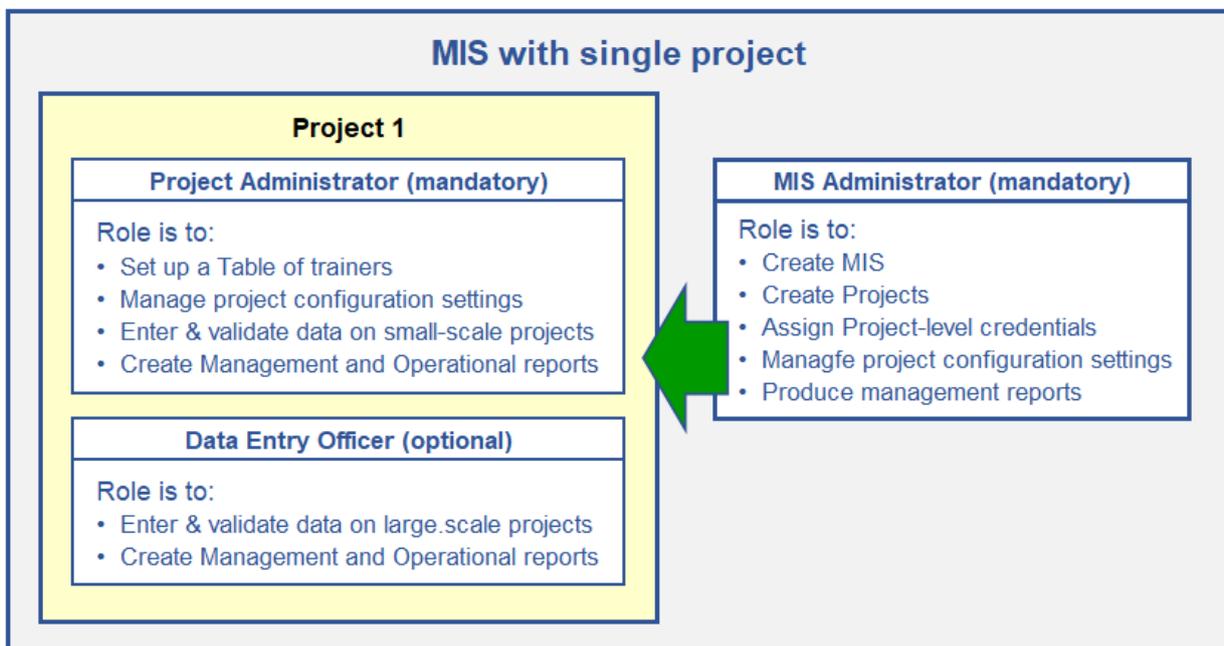
Figure 2: MIS with multiple projects in a single organisation

**Creating multiple projects in an MIS**
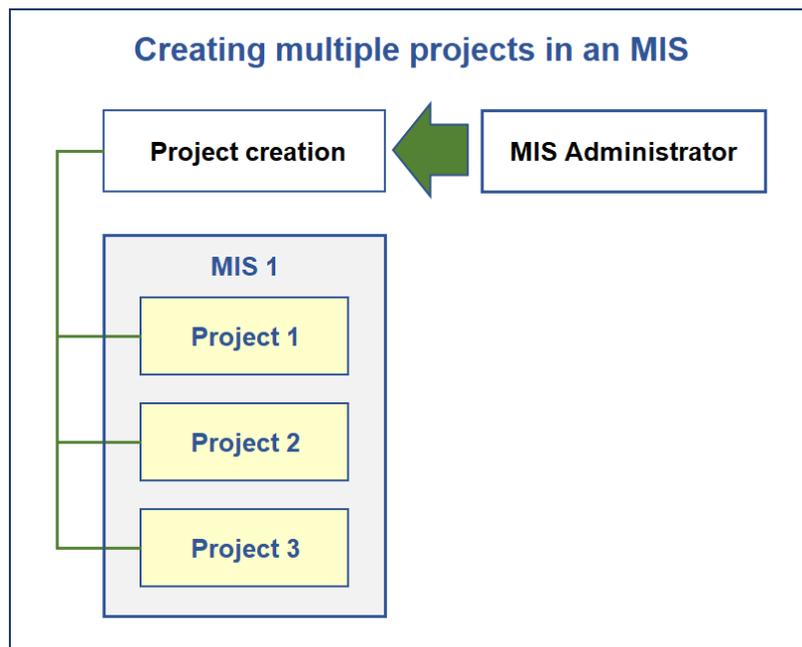
Figure 2 shows a single MIS with 3 projects, all created by the MIS Administrator. Each project has its own user name and password. *It is important that the user name for each project is different to the other projects in the MIS and it is also important that the names are distinct*. Naming conventions are covered later in this manual.

Many organisations have a single MIS with many projects as shown in Figure 2, but sometimes an organisation needs to create more than one MIS. There are two main reasons for this:

- Donors may want projects to provide information that is not part of the Basic Dataset, and ask for the collection of additional data related to their interests. The MIS Administrator will then have to create User-defined fields (UDFs) to satisfy this demand. If the UDFs required for a single project do not apply to all projects in the MIS, then it is better to create a new MIS in which these different UDFs can be entered.

- Maintaining sectoral distinctions. A programme may want to cluster different projects into MIS instances that are sectoral in nature, such as an MIS that clusters agricultural projects in one MIS, health projects in another and WASH/WATSAN in a third.

Figure 3 displays the way an MIS Administrator has created 3 separate MIS instances in a single organisation (in this case, based on sectoral differences).

Figure 3 : Multiple MIS instances in a single organisation

3 separate MIS instances, with 7 projects in 3 sectors in 1 organisation
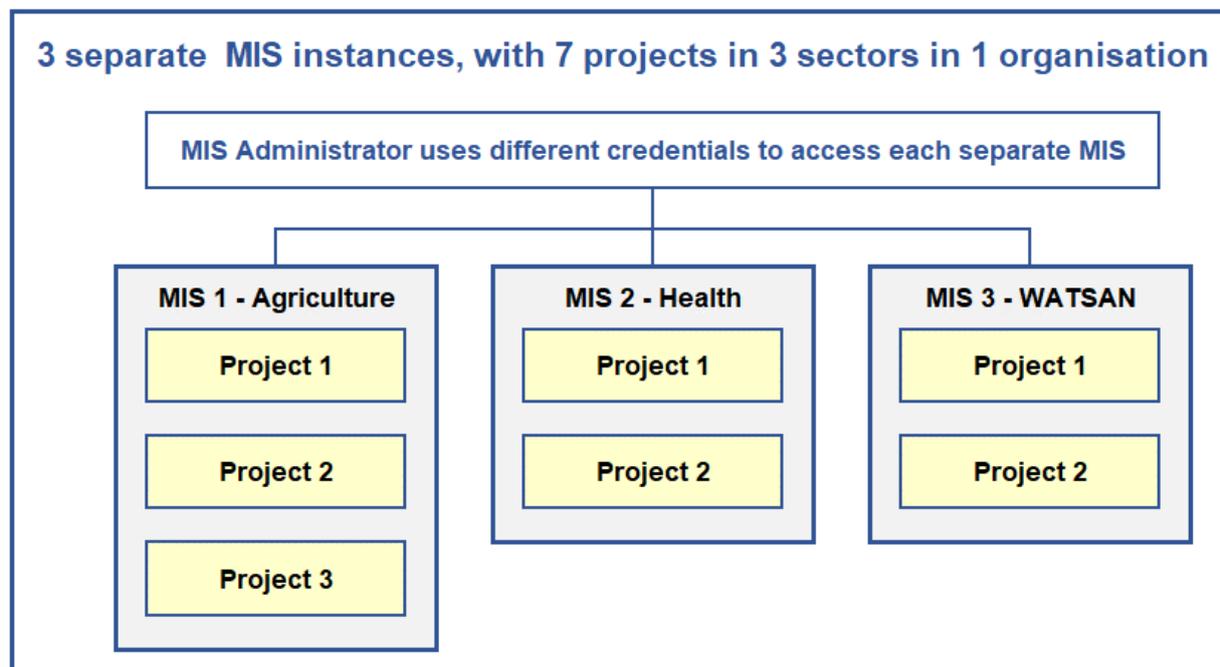
Figure 3 shows that all three MIS instances have been created by the same person (but must use different credentials for each MIS). This works well, but, while an organisation is able to compare projects in a _single_ MIS, it cannot aggregate and compare all of them in the three MIS instances. To be able to do this, a network is necessary, managed by a Network Administrator, which allows for the aggregation and comparison of projects (or a sub-set of projects) as shown below in Figure 4, where 4 out of a total of 5 projects are participating in a network.

Figure 4: Network that links together all of an organisation's projects, in different MIS instances
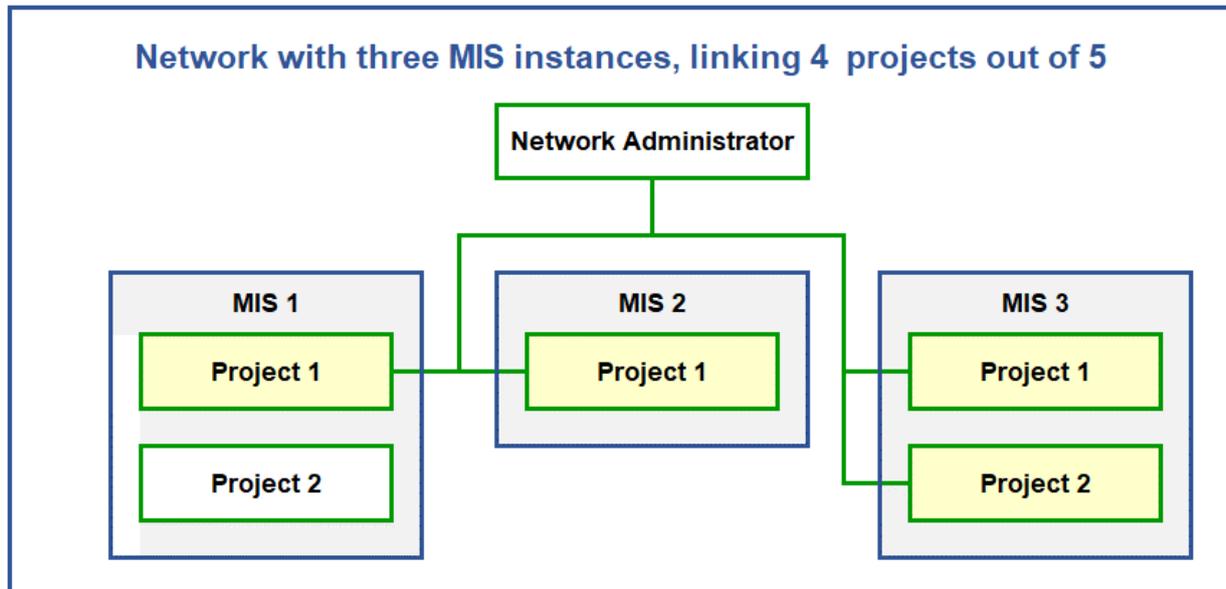

While Figures 3 and 4 show projects clustered in different MIS instances, in a single organisation in a single country, the following should be noted:

- Figure 4 shows that only 4 projects have been invited into a network, but all 5 could be included, if appropriate
- Networks can link together projects in different organisations
- Networks can link together projects in different countries
- Networks can link together projects that are in different countries _and_ different organisations
- Financial results are automatically expressed in $US (even though data is always entered in local currency)

Note that setting up a network can only be done by VSL Associates by contacting hugh@vsla.net _or_ Laura@vsla.net _When a network is then created, we provide one-on-one support for the setup, which is why this subject is not covered in detail in this manual, since discussions will be needed on network-level User-defined fields (UDFs)_

1.2 User-defined fields

In the previous section we have introduced the idea of User-defined fields (UDFs) and how this may make it necessary to create more than one MIS. UDFs are optional data fields that allow for the collection of extra (non-basic) data as needed, _which are in addition to the data required by the Data collection form_ (see Part 5 pp. 63-71 of this manual). They are selected or created by the MIS Administrator and, once created or selected, all UDFs will show up in all projects in a single MIS as shown in Figure 5.

Figure 5: MIS with 3 Projects sharing the same User-defined field
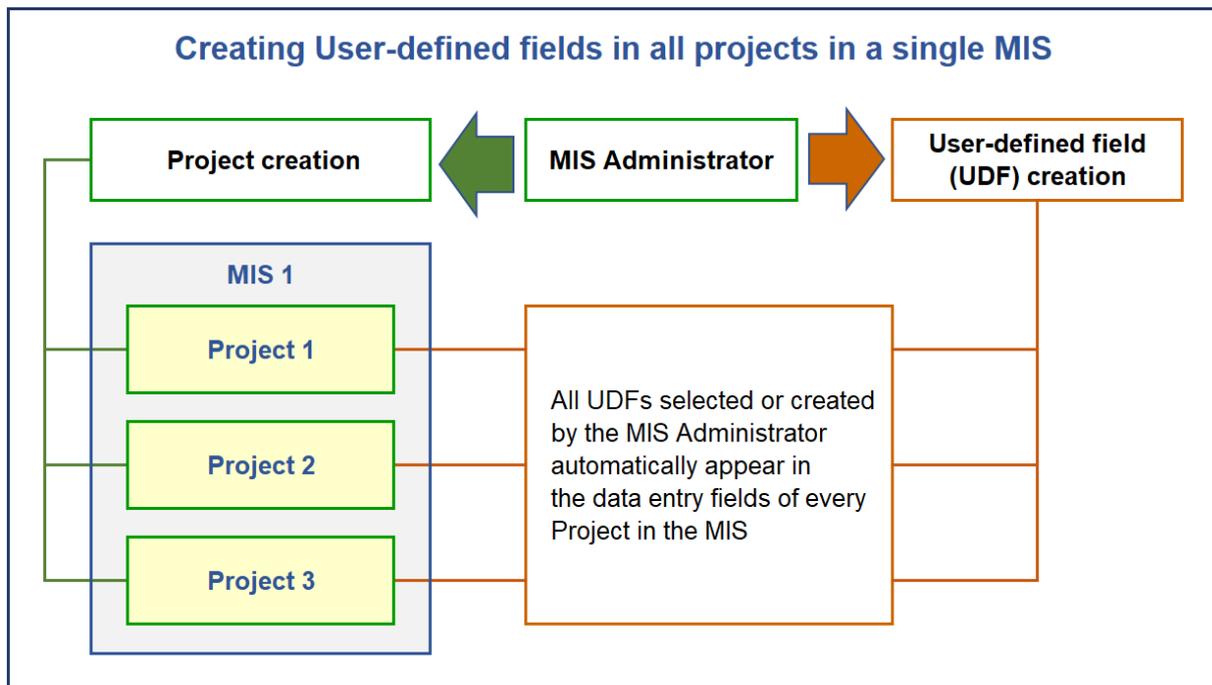
This is a labour-saving way of ensuring that all UDFs in each project appear exactly the same on the data-entry screens and are configured in the same way.

1.3 Selecting the right architecture: Things to think about

Do not rush it! Spend as much as a day discussing system architecture with the SG project management team. This should take into account long-term plans, but if you go ahead and set up an MIS without discussing architecture in detail, you may spend a lot of time later on fixing and adapting things to your full range of needs.

In designing an MIS system for your organisation, you should go through the following steps:

- *Who will run the MIS*? First decide which organisation will be running the MIS. It is sometimes the case that International NGOs create a single MIS and then set up individual projects for each partner. This gives the INGO total control and is convenient for the INGO because they do not have to go to the trouble of setting up individual MIS instances and training partner staff in how to do this. However, this approach prevents the partner from creating additional projects unrelated to the INGO and may be financed by another donor. *Usually, it is a good idea for MIS instances to be created by implementing organisations*, even if INGOs are carrying out the training.

- *Do you need to use UDFs?* Consider whether or not the implementing organisation will be using UDFs. If these are not needed, then a single MIS will be fine.

- *Selecting UDFs so that they apply to all projects in an MIS.* If you decide that you want UDFs, but you don't want to create a Network, then you must select UDFs that apply equally to all of the projects in an MIS. If UDF data is to have value, it needs to be applied programme-wide, and, preferably, should be mandatory.

- *Will you need to create a network?* If you decide that you must have more than one MIS, because you have projects that are very different and that need different UDFs, you must ask VSL Associates to create a network that will allow you to link these projects, but you must also decide what Network-defined fields (NDFs) you will have in your network. This is necessary because networks do not have access to MIS-level UDFs. Once again, like UDFs at the MIS level, NDFs will apply across all projects participating in a network..

- In setting up UDFs at the Network level, it is important to understand that the Network Administrator will not have access to MIS-level UDF data (which is internal to an

implementing organisation), so it can be the case that the Network Manager asks for the same data from a project as the MIS Administrator. This is not a problem because, if the exact same data is asked for by the MIS Administrator and the Network Administrator, it will only appear once on the Data Entry fields.

- *How does geography affect the way in which you will use the MIS?* It is important to understand that different people can enter data into the same project at the same time and at different locations, but sometimes a programme will implement a project across a country and will set up sub-offices in different places. In such a case it is a good idea to define a project as a physical location to which Field Officers (paid project staff who create Savings Groups and supervise Village Agents) regularly report, but the *naming* of the project should identify the location. The following table below shows how Plan Tanzania worked with a partner called CODERT to create individual sub-projects for each location, so as to be able to compare sub-office performance.

- *Thinking through how you name your MIS and projects.* This step is rarely considered when most MIS Administrators set up their first MIS and project, but it is vital if you, and the people you want to inform, are to be able easily to identify and select the projects or clusters of projects that they want to include in reports.

Figure 6: Credentials sorted by project type

No.	MIS name
1	CODERT VSLA MIS

No.	Project name
1	BoC 1 Combined
2	BoC 2 Geita Carry Over
3	BoC 2 Ifakara Carry Over
4	BoC 2 Mwanza Carry Over
5	BoC 2 Ifakara YSLA
6	BoC 2 Morogoro YSLA
7	BoC 2 Mwanza YSLA
8	Child Labour
9	PAGES Ifakara
10	PAGES Mwanza
11	UMATA

In this example, where the UDFs were the same for all projects, only one MIS was needed. In this way, the MIS Administrator was able to select projects by the type of project (such as BoC2), by location; to make comparisons between all BoC2 (Banking on Change) projects and both PAGES projects and also easily to aggregate the entire portfolio of their organisation. It will immediately be seen that careful naming of the projects so as to permit appropriate comparisons and aggregations is important and must be considered at the start.

What was missing was information on the implementing organisation itself. This did not matter in this case because CODERT's partners knew about the projects that were being implemented, but a wider audience could not know that CODERT was the implementing agency.

PROFIRA in Uganda thought this through and, from the start took the interests of an external audience into account.

Figure 7: Project naming convention used by PROFIRA in Uganda

No.	MIS name
1	**PROFIRA Uganda UWESO MIS**

No.	Project name
1	**PROFIRA UG UWESO Eastern New**

PROFIRA (Project for Financial Inclusion in Rural Areas) worked with 12 different partners and used the naming convention shown in figure 7, (covering a single project). In this case, the starting name was that of the national programme funded by IFAD (PROFIRA), followed by an abbreviation for the country (UG), then the name of the partner (UWESO), then the geographical location (Eastern) and then the type of Savings Group project (New).

This is important because it enables not only the MIS manager immediately to select relevant projects for aggregation and comparison and to make this clear when dealing with external audiences.

2   Setup - The role of the MIS Administrator

2.1   Information needed to set up an MIS

Before an MIS Administrator gets to work and creates the first MIS and first project, information that is necessary to do this at a single sitting must be made available. The list is as follows, using the main headings that appear on each page of the MIS and project setup routines:

Register new MIS

The MIS Administrator must first of all register the name of the MIS on the system and must have the following information available:

Name of MIS	This is the name that will appear on the SAVIX (www.thesavix.org). It is NOT the name of an organisation, but the name an organisation will give to its MIS.
MIS Username	This is the identity used by the MIS Administrator. It must be an email address that is unique to a single MIS and *not in use on any other MIS.* It is best if an MIS Administrator email address is created specifically for the MIS and not using an individuals email addresss
E-mail password	This password is not the password for the email itself, but a password that is used in conjunction with the MIS Username to access the MIS. It *can* be the same as the email password, but is not a requirement.
Organisation name:	This is the name of the Organisation that is running the MIS and creating projects.

Country settings

Organisation name:	The name of the organisation that is implementing the project.
Country:	A single country must be selected. An MIS cannot cover projects in more than one country, unless a network is later created.
Currency:	This information is automatically generated when a country is selected. If it is using another currency, then the automatic currency can be over-ridden and an alternative selected. All projects in the MIS must use the same currency.

Project information

An organisation must gather the following information to register the first project (and also any additional projects) cf. p. 23:

Project title:	This is the name of a single project in the MIS. If more than one project is created, then each will have a unique name.
Donor:	Only one donor can be selected from the list. If your donor is not on the list and you wish to have it added, please contact hugh@vsla.net
Facilitating Agency:	A Facilitating Agency is an organisation that is implementing Savings Group programmes and projects in more than one country, either directly or through partners.
Implementing Organisation:	This is the name of the organisation that is directly implementing a Savings Group project and is responsible for all field operations.

Additional information

Project description	This should be no more than 500 characters and is entered so that if a project decides to post its results to thesavix.org, visitors to the site

	can understand the goals and objectives of the project. Cf. p. 24.
Project other services	This refers to non-Savings Group activities, such as agriculture, health, business management training etc. that are also being implemented by the project.
Project locale	This allows the user to choose between rural, urban or both rural and urban.
Created by	This is the name of the MIS Administrator who sets up the MIS and creates the project on the system.

Project Users

Project Administrator	This is the user name given to the Project Administrator (as distinct from the MIS Administrator). It is not an email address. For more detail see 2.2 below.
Password	This is the password used by the Project Administrator.
Data Entry Officer	This is the user name given to the Data Entry Officer (as distinct from the Project Administrator). It is not an email address.
Password	This is the password used by the Data Entry Officer.
	Note: *This is covered in more detail in 2.3 below*

Custom settings

Total project cost	This is the amount that the project expects to spend, in total, from the day it started to the planned ending in the future. If a project is extended with new funds, this amount should comprise all old funding together with the new funding. It is an important figure, because it enables an implementing organisation to know the cost per member. In the case of projects that implement other activities (i.e. agricultural project with a savings group component), the amount should be an estimate of the amount that will be spent solely to implement Savings Group activities.
Project start date	This is the original day in which the project started, now or in the past. It should not be in the future.
Project end date	This is the date that the project is expected to end. It can be adjusted if there is an extension.

SAVIX Integration

Share data with the SAVIX	This allows a project to display its results on the SAVIX website and is updated weekly. New projects should not activate this utility until they have at least a year's results to display.

Once these data have been entered and the project created, the work of the MIS Administrator is finished for the moment and continued by the Project Administrator. This has to do with managing credentials and entering the names of the Supervisors, FOs and VAs who are jointly responsible for field operations.

2.2 Information needed to set up a project in the MIS

2.2.1 Trainer names

Before data can be entered in the system, the names of the Trainers that are involved in the project must be entered, so that when data is entered it can automatically be associated with a Trainer, on a dropdown list of names.

The MIS acknowledges 4 levels of Trainer in the system:

- Supervisors (optional)
- Field Officers (mandatory) known in short as FOs
- Village agents (optional) known in short as VAs
- Apprentices (optional)

A Supervisor is a project employee who supervises FOs. A Supervisor does not create Savings Groups.

A Field Officer is a paid project employee who creates Savings Groups, but, over time, identifies, trains and supervises VAs. FO names *must* be entered. No Savings Group data can be saved without this information.

A Village Agent is resident in the community and is responsible for creating and supervising Savings Groups until they are independent. Village Agents may be:

- paid by the project.
- paid by the Savings Group.
- unpaid (volunteers).
- payment status is not known.

An Apprentice is unique to CRS and is a person who starts out being recruited to support a Village Agent, but over time becomes an independent Village Agent.

Note: *The categories of Trainer used here are the default terms used by the SAVIX MIS*, but these can be modified to the terms used in any organisation, *so long as the functions and relationships remain as they are defined above.* See 2.6.3 Configuring Trainer titles (p.47) for instructions as to how this is done.

Entering the names of the Trainers is done at the project level by the Project Administrator after the MIS Administrator has completed the project setup. Normally this is done at the same time as the project is set up, so it is important to have these data at hand.

The Project Administrator must have not only the names of all Supervisors, FOs and VAs at hand, but must know who is supervising who. Thus, the first step is to decide which categories of Trainer will be included. Remember, you *must* include the names of all FOs, but all other categories are optional. You may, for example, decide not to bother with entering the names of VAs, because you mainly hold FOs responsible for field operations and the performance of their VAs. Or you may decide that since there is no formally employed full-time supervisor, because a Project is small, that you will dispense with the name of a Supervisor. The main thing to remember is that the further down the level of Trainers you go, the more names you will have to enter and maintain current. As a result, many programmes decide only to enter the names of Supervisors and FOs. Whatever you decide, think it through in terms of the level of effort and the value added (or lost).

Once you have made your choice, create a table that starts at the highest level that you have selected and indicate the names of people in categories below, linked to the name above. Thus, for a standard programme you would start by listing the names of the Supervisor(s), then the names of the FOs who are supervised by each Supervisor, then the names of each VAs supervised by each FO. Figure 8 shows the organisational structure of a small start-up Project.

Figure 8: Organisational structure showing the relationships between Supervisors, Field Officers and Group paid Village Agents
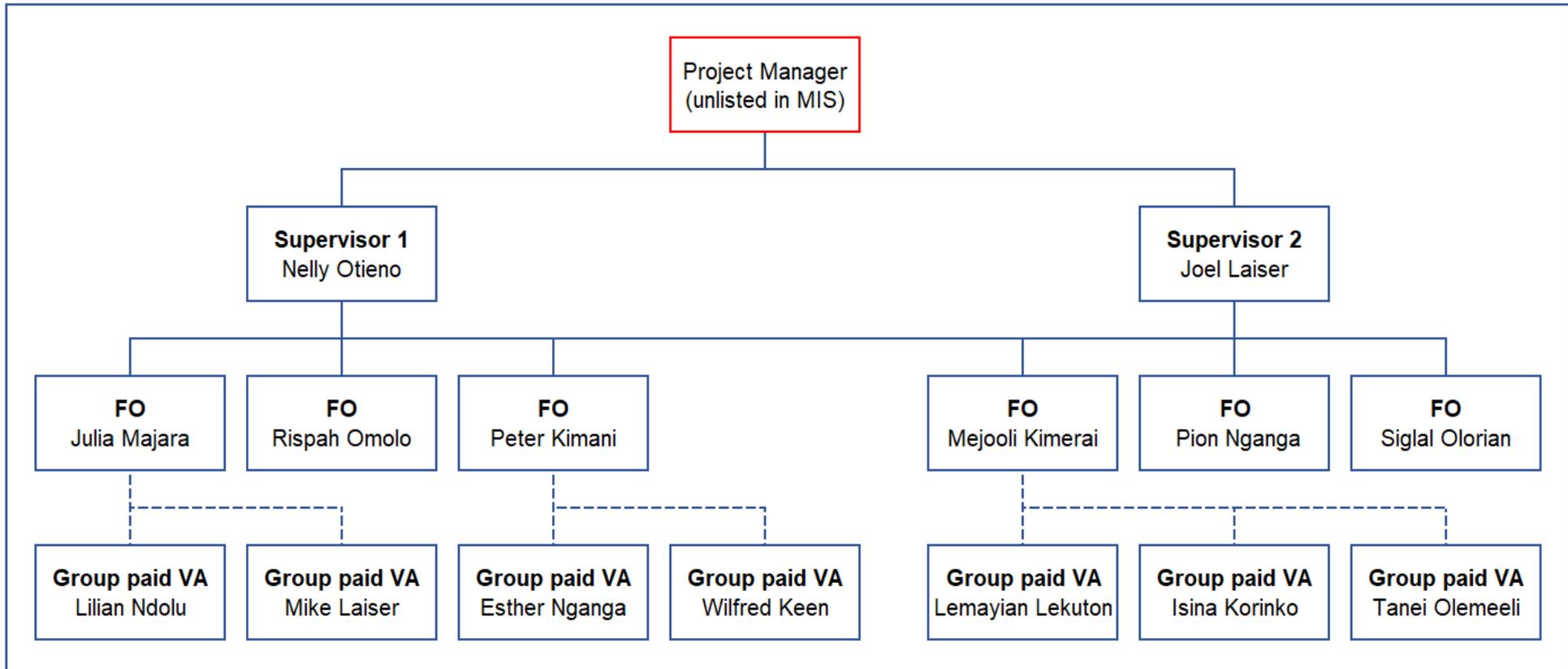
2.3 Creating and managing credentials

Credentials are the user names and passwords that allow authorised users to access the system *and must be agreed and written down before an MIS and any of its projects are created*. In the SAVIX MIS there are three levels of credentialed users:

The MIS Administrator. The user name of the MIS Administrator must be a unique email address that is not in use on any other MIS or network. The MIS Administrator can change the credentials of the Project Administrator and the Data Entry Officer.

The Project Administrator. The user name and password of the Project Administrator can be chosen by the Project Administrator or the MIS Administrator. No email address is needed. It is important that the credentials of the Project Administrator are different to those of all other Project Administrators *and* all other Data Entry Officers. The Project Administrator can change the user name and password of the DEO(s) in a project, but does not have access to the MIS Administrator's credentials. The Project Administrator can change their own password but not their user name.

The Data Entry Officer. Like the Project Administrator, the DEO can use any unique user name and password combination that they wish.

Figure 9 below is an example of a set of credentials used by a partner of Plan in Tanzania.

Figure 9: CODERT table of credentials

No.	MIS name	Nme	Role	Log-in Identity	Password
1	CODERT VSLA MIS	Ruth Muthoni	MIS Admin.	cvslamis@gmail.com	Codmis

No.	Project name	Names	Role	Log-in Identity	Password
1	BoC 2 Geita Carry Over	John Salamba	Project Admin.	John1	ABoC
		Mildred Lusomi	DEO	Mildred1	1BoC
2	BoC 2 Mwanza YSLA	Bakari Alex	Project Admin.	Bakari1	BBoC
		Happiness William	DEO	Happiness1	2BoC
3	BoC 2 Mwanza Carry Over	Bakari Alex	Project Admin.	Bakari2	CBoC
		Happiness William	DEO	Happiness2	3BoC
4	BoC 2 Morogoro YSLA	Grace Alphonce	Project Admin.	Grace1	DBoC
		Haraka Lema	DEO	Haraka1	4BoC
5	BoC 2 Ifakara YSLA	Naomi Kubini	Project Admin.	Naomi1	EBoC
		Prisca Boniface	DEO	Prisca2	5BoC
6	BoC 2 Ifakara Carry Over	Naomi Kubini	Project Admin.	Naomi2	FBoC
		Prisca Boniface	DEO	Prisca3	6BoC
7	PAGES Mwanza	Bakari Alex	Project Admin.	BakariA1	GPAGES
		Happiness William	DEO	Happiness3	7PAGES
8	PAGES Ifakara	Naomi Kubini	Project Admin.	Naomi3	HPAGES
		Prisca Boniface	DEO	Prisca4	8PAGES
9	BoC 1 Combined	Naomi Kubini	Project Admin.	Naomi4	GBoC
		Prisca Boniface	DEO	Prisca1	7BoC

When a project is set up, the MIS Administrator should sit with the Project Administrator and agree on credentials for the Project Administrator and the Data Entry Officer. These should not be changed without the agreement of the Project Administrator. When this step is complete, the MIS Administrator is ready to set up the MIS and register the first project.[1]

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[1] The actual credentials shown in Figure 9 have been changed from the originals.

2.4   Registering an MIS

2.4.1   Example of information already gathered

Step 1: Before you start to register an MIS, make sure you have your MIS and project setup information at hand. In the case of the example used in this manual, see below.

MIS setup

Register new MIS

Name of MIS	Maendeleo VSLA MIS
MIS Username	Maendeleovsla@gmail.com
E-mail password	Progressvsla

Country settings

Organisation name:	Maendeleo Tanzania
Country:	Tanzania
Currency:	TZS

Project setup

Project information

Project name:	Maendeleo VSLA Hanang
Donor:	DfID
Facilitating Agency:	Plan International
Implementing Organisation:	Maendeleo Tanzania

Additional information

Project description:	This is a fictitious test project for the purpose of illustrating setup, Data Entry and reporting for a new MIS and first project
Project other services:	None
Project locale:	Rural and urban
Created by:	Bakari Murusuri

Project Users

Project administrator:	Murusuri1986
Password:	(Confidential)[2]
Data Entry Officer:	Lekuton
Password:	(Confidential)

Custom settings

Total project cost:	TZS 350,500,000
Project start date:	01-07-2018
Project end date:	31-06-2021

SAVIX Integration

Share data with SAVIX:	No (this utility is currently inactive)

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[2]   The passwords are confidential because this MIS is being used for training purposes and cannot be accessible without permission from VSL Associates

2.4.2   Home screen and selecting MIS Registration

Figure 10: Opening the home screen, setting the language and switching to MIS registration screen
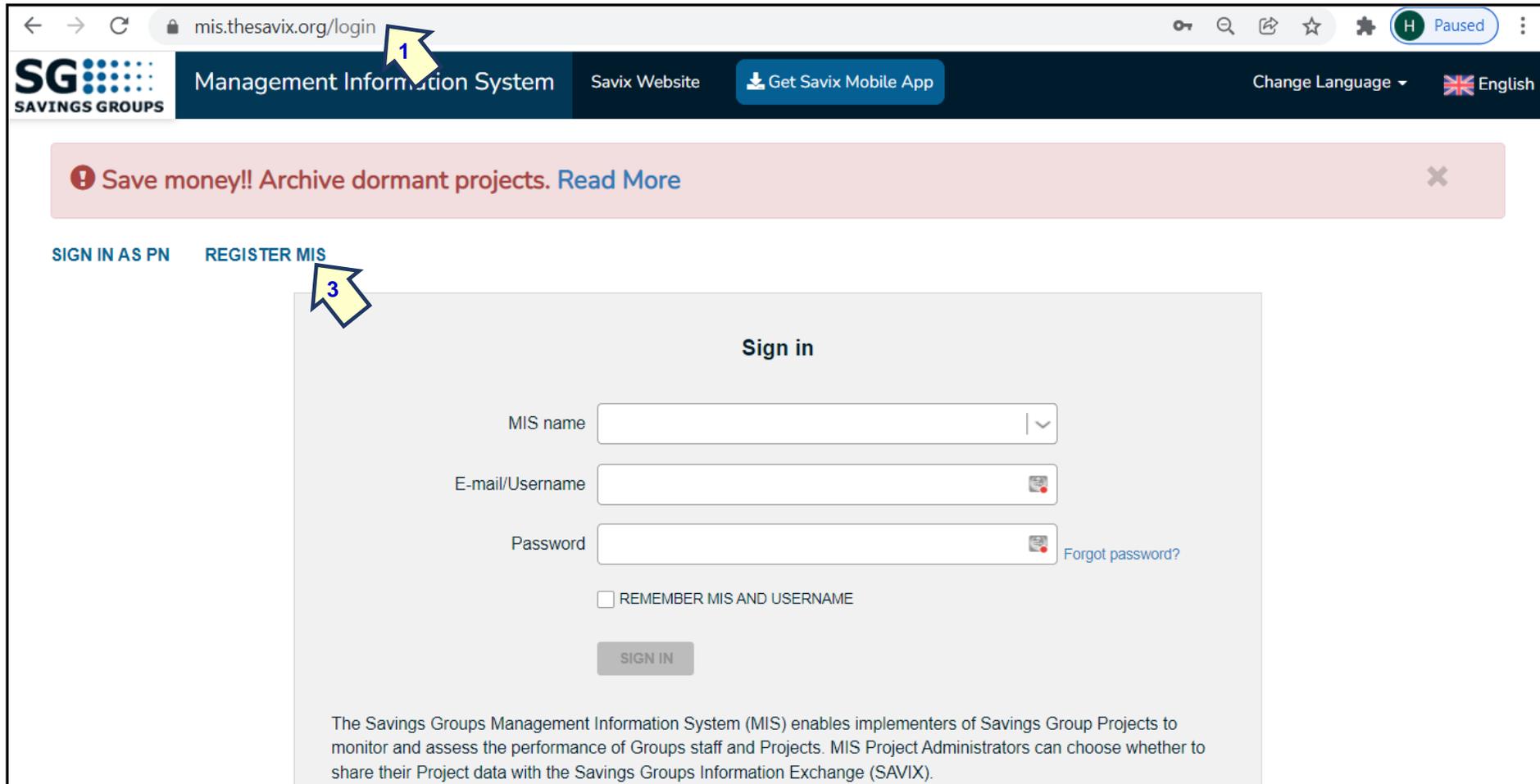
Step 1: Go to the SAVIX MIS website at mis.thesavix.org

Step 2: Click on Change Language, in this case English, which is the default language

Step 3: Click on 'Register MIS'

This will take you to an information screen that explains the role of the MIS Administrator and the Project Administrator and their likely different geographical locations. Once you have read this message (not displayed here) press 'Next' to go to the main setup screen.

2.4.3 Initial registration of an MIS

This page allows the MIS Administrator to enter their credentials. ***Note: <u>the credentials for the MIS Administrator must be an email address.</u>*** This email address must not be an address that is in use in another MIS or network.

Figure 11: Entering MIS Administrator credentials

Step 1: Enter the name of the MIS that is selected by the MIS Administrator.

Step 2: Enter the user name, which is the unique email address.

Step 3: Enter and confirm your password.

Step 4: Click 'Register'. This will tell you that you must go to the email address that you have created in order to initiate the registration process.

Figure 12: Next step advice message to go to Email.

Registration E-mail verification required

A message has been sent to the maendeleovsla@gmail.com. You must now click on the link in that E-mail to complete your registration and configure your MIS. It may take up to 30 minutes for the email to arrive to your inbox and if you do not see it you should also check your junk E-mail folder.
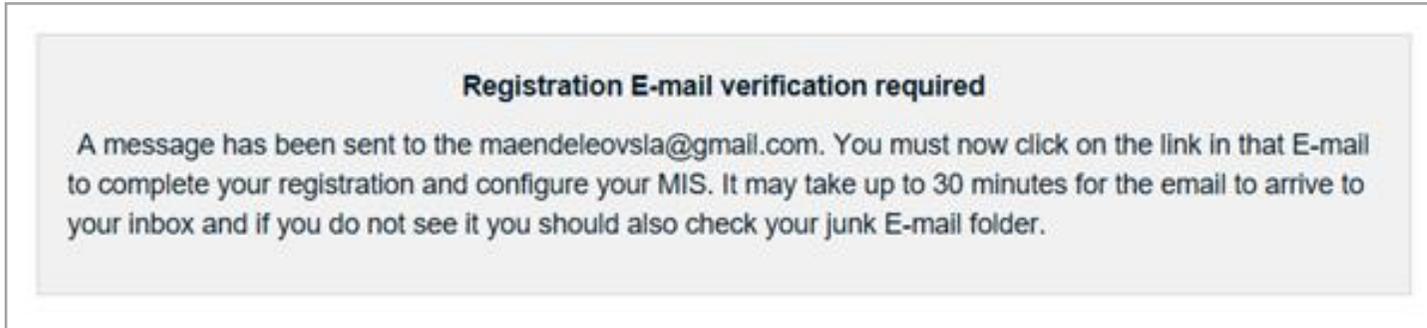
Step 5: The MIS Administrator closes down the MIS and then goes to the email address listed and open up the message received from support@vsla.eu, which appears as the message from the VSLA server as shown in Figure 13.

Figure 13: Email response from server and activation

MIS Registration   Inbox   x

support@vsla.eu <support@vsla.eu>   2:05 PM (3 minutes ago)
to me

Thank you for registering at http://mis.thesavix.org. You gave your email address as the username for the registration of an MIS. In order to activate your account, please follow http://mis.thesavix.org/mises/add;step=4;id=615aab24-d8cc-4a23-a01d-a880e17d3271. You can change your password at any time on the website. Greetings, VSL Associates.

6

Click here to Reply or Forward

Step 6: The MIS Administrator clicks on the second (longer) URL, which will automatically verify that the account has been created

Note: At this point only, the name and credentials are registered on the system and the MIS Administrator must now begin entering information that is needed to finalise the MIS setup and to create a first project. A message appears as shown in Figure 14, informing the MIS Administrator that the MIS is now registered but that if there is an interruption in network access while the MIS Administrator proceeds to complete the MIS setup and create a first project, they can log out and log back in back in using the same credentials and will be able to continue where they left off.

Figure 14: Account setup verification message

Account verification

Your MIS is now registered as MIS name: Maendeleo VSLA MIS, with your MIS administrator e-mail. Please got to the login screen, enter your MIS name, user name and the password you have chosen to begin the setup process.

If, during setup, the process is interrupted, please log out and login again. You will be taken directly to the page you had reached before the interruption and can continue with the setup.

If you are having any problems during the setup process, please contact

PROCEED TO LOGIN

At this point the MIS Administrator can choose to continue and create a new project, or close the system. Normally the MIS Administrator clicks on the blue 'Proceed to Login' button to complete the initial MIS setup and then move on to creating a first project.

Figure 15: Country settings
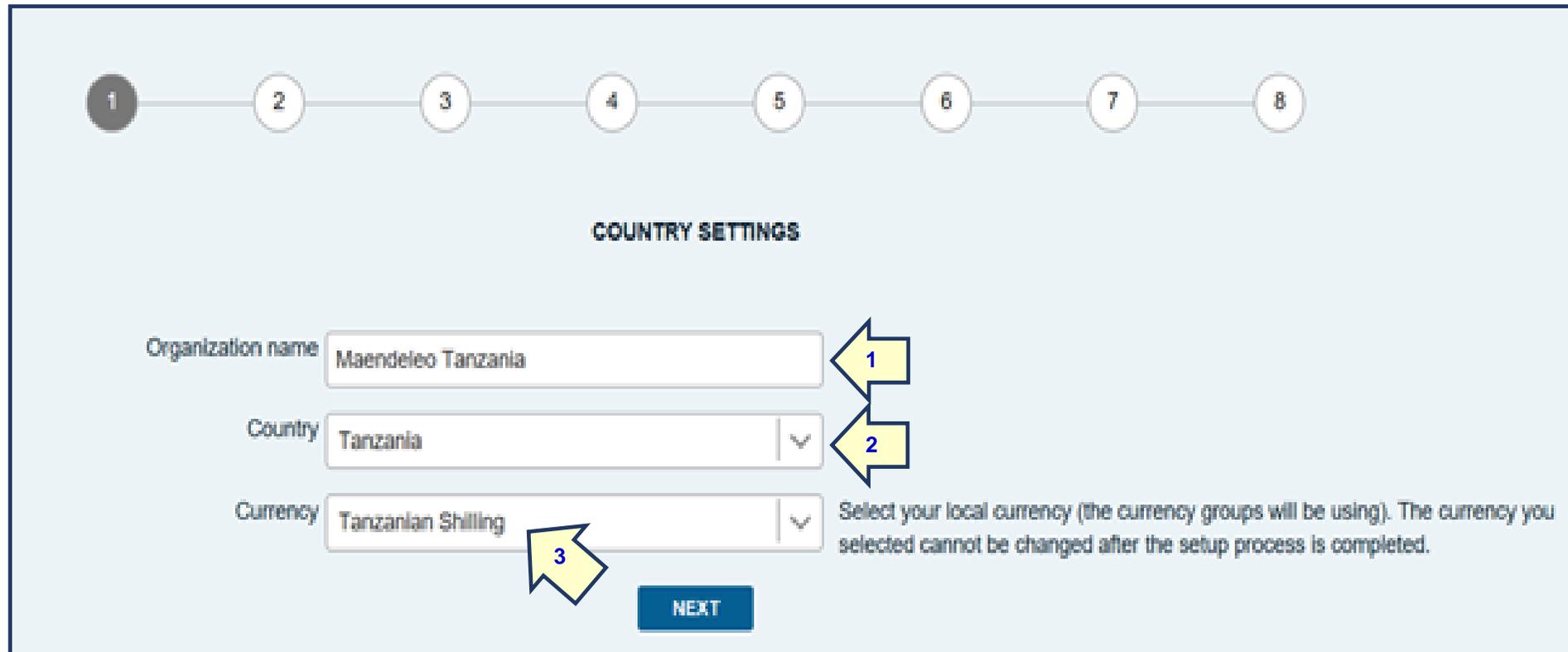
When this page opens, there are 8 screens to navigate. The first of these are MIS-level data and relate to country location and currency.

The MIS Administrator must enter the name of the organisation that will be operating the MIS - in this case Maendeleo Tanzania (1). It also asks for the name of the country (2). Once the country name is selected from a dropdown list the currency of the country is automatically selected (3). Some countries do not have a national currency but use third-country currencies such as the $US or the Rand. In this case, the MIS Administrator selects the international currency, but *must remember that all projects in the MIS must use the same currency.* If different international currencies are used in different parts of the country (Zimbabwe uses at least three), then a new MIS must be created for each currency.

Once the data is entered the MIS Administrator clicks on 'Next' and is taken to a general explanation screen. Once this is read, the basic MIS setup is completed and the MIS Administrator moves on to creating the first project, usually in cooperation with partner personnel.

2.5 Creating the first project

2.5.1 Project information

Figure 16: Mostly optional project information

This page asks for biographical project information covering the project name, the name of the Donor, the name of the Facilitating Agency and the name of the Implementing agency. The MIS Administrator gives a name to the project (1). In this example, the project is a VSL project that operates in Hanang District of Arusha Region (Maendeleo VSLA Hanang). It is funded by the EU (2) and the money is being provided through Plan International (3) which, in this case, is the INGO that is providing training services. The implementing agency is Maendeleo Tanzania (4), which is the national organisation that is supervising the Hanang project. Once this information is entered the MIS Administrator presses the blue 'Next' button.

2.5.2   Additional information

Figure 17: Optional additional information

These data are editable at a later stage on the project Configuration screens, accessible to both the MIS Administrator and the Project Administrator

The project description (1) is normally filled out to describe a project's target group and the geographical location of the project. It also includes targets in terms of the number of SGs to be created, the number of members by the end of the project and gender composition.

- Other services (2) describe other activities, such as agriculture, health and small business promotion that may also be a part of the project.
- Project locale (3) s simply a choice between urban, rural or urban and rural.
- Data entered here does not form part of the filters used in the database but are purely descriptive.
- Created by (4) is normally the name of the MIS Administrator.

2.5.3   Project Users

These are people who have access to the system, as decided by the MIS Administrator. The MIS Administrator enters the user name for the project Administrator and, if needed, for the Data Entry Officer. These are not email addresses but can be anything that the PA and DEO decide.

Figure 18: Credentials for project Users

2.5.4   Custom settings

Figure 19: Total project costs, start date and end date

This is an important page.

By entering project costs (1) and the start date and end dates (2), we can estimate how much a project has spent. By dividing this sum by the number of members, we arrive at an estimated cost-per-Member figure.

Many projects do not enter cost data, because their Savings Group activities are only one of many activities, but it is worth taking the trouble to roughly calculate how much a project spends on creating Savings Groups, because it is only necessary to calculate this once, or when a project receives extra funding or is extended. *If you do not know what you are spending per member, you cannot evaluate your operational efficiency.*

2.5.5   SAVIX Integration

Figure 20: Posting project results to the SAVIX website

The SAVIX website (www.thesavix.org) allows users of the SAVIX MIS to post their results in the public domain. It only accepts Basic Data and does not report on any user-defined data.

With the creation of the SAVIX MIS, posting is now fully automatic and all that is needed is for the 'Yes' radio button to be activated. It is normally not the case that a new project posts data to the SAVIX. Normally at least 6 months should pass, during which time the MIS Administrator and project Administrator scrutinise and clean data before entry and a project can reach a scale at which its results will be of interest to a wider audience. If the 'Yes' radio button is activated, the results will appear after the following weekend on the SAVIX, since updates take place from Saturday morning through to Sunday. If the 'No' radio button (1) is activated, the data will disappear from the SAVIX after the next weekend.

2.5.6   Setup completion and confirmation of settings

Figure 21: Summary of basic setup choices

Project name	Maendeleo VSLA Hanang
Country	Tanzania ⬅ 1
Currency	Tanzanian Shilling ⬅ 1
Donor (optional)	European Union (EU)
Facilitating Agency (optional)	Plan International
Implementing Agency (optional)	Maendeleo Tanzania
Project description (optional)	This is a fictitious test project for the purposes of illustrating setup, data entry and reporting
Project other services (optional)	None
Project locale	Rural + Urban
Created by (name)	Bakari Murusuri
Project Administrator	Murusuri1986
Data Entry Officer	Lekuton
Total Project cost	365,500,000
Project start date	01/07/2018
Project end date	01/07/2021
Share data with SAVIX	No

BACK

The final setup screen (8) is a summary of all of the choices made so far.

The two items in blue (Country and Currency [1]) cannot be changed, but all other choices can be changed by the MIS Administrator or the Project Administrator on the project Configuration screens.

Once the MIS Administrator has finalised their choices, they press the blue 'Save' button to the top-right and this completes the basic setup steps that *must* be carried out by the MIS Administrator.

2.5.7   Appearance of project list

When this step is completed the following screen appears, showing the name of the project just created, the budgeted cost, the start and ending dates and whether or not the project shares its data with the SAVIX.

Figure 22: First project showing on project list

Project name	Total Project cost	Project start date	Project end date	Share data with SAVIX
Maendeleo VSLA Hanang	350,500,000	2018-07-01	2021-08-31	No

The MIS Administrator is able to create additional projects by clicking on the blue 'Add Project' button (1). This will open up the project setup screens at part 1 of 8 and a new project can be created. Figure 23 shows a list of projects that appear on this screen for a project in Nigeria.

Figure 23: Project Configuration screen for Oxfam Nigeria showing 9 projects in a single MIS, 7 of which are posted to the SAVIX

Project name	Total Project cost	Project start date	Project end date	Share data with SAVIX
Access to finance - Benue	42,000,000	2014-12-01	2020-03-31	Yes
Access to finance - Plateau	33,492,821	2014-12-01	2020-03-31	Yes
Access to Flexible Financial Services in Nassarawa State	33,000,000	2016-05-02	2020-03-31	Yes
Building food security and resilience in Adamawa	79,002,000	2016-10-01	2020-06-30	Yes
Building food security and resilience in Kebbi	79,002,000	2016-10-01	2020-06-30	Yes
LINE VSL Bauchi	107,262,000	2017-08-01	2021-03-31	Yes
OGBONGE Women VSLA Project	4,000,000	2017-03-13	2020-04-30	Yes
Oxfam Nigeria staff project	205,000	2016-01-01	2016-12-31	No
Oxfam Nigeria VSL Learning Group-Dummy	0	2016-08-08	2018-08-08	No

Note: Oxfam Nigeria uses a common set of UDFs, so that it can work with a single MIS.

2.6 MIS Configuration

2.6.1 Basic Data - Definitions

The SAVIX MIS requires that users collect a minimum set of data. <u>*These are mandatory*</u> and, as shown on the data collection form (pp 63-65) are as follows:

- Static Data (Data that never changes once it has been collected)
  - Savings Group name
  - The name of the person who first trained the Savings Group
  - The number of members when the Savings Group was created
- Cycle Data (data that is collected at the start of each – usually annual - cycle)
  - Cycle number
  - The date that savings started during the current cycle
  - Whether the group was supervised by a Trainer or was self-managed and independent
  - The name of the person who is monitoring the group (which can be an FO, VA or Apprentice)
  - The number of members at the start of the cycle
  - The purchase price of any property owned by the group at the start of the current cycle
- Regular data (Data that is collected frequently throughout the cycle, usually quarterly).
  - The date that data was collected
  - The number of members in the group at the time of the visit
  - The number of female members
  - The number of members who attended the meeting
  - The number of dropouts since the start of the cycle
  - The total value of savings this cycle
  - The value of loans outstanding
  - The number of loans outstanding
  - The cumulative value of loans written off this cycle
  - Cash in the Loan Fund in the group's box
  - Cash at bank
  - Cash in the Social Fund bag
  - The purchase price of any property owned by the group at the time of the visit
  - Debts owed by the group
  - The cumulative value of any dividends paid so far during this cycle
  - Whether or not (Yes/No) the meeting at which the data is collected is an end-of-cycle share-out meeting

All users of the SAVIX MIS must collect these data from every Savings Group, on average about once every quarter (not monthly).

2.6.2 User-defined Fields (UDFs)

Many projects, however, want to know a lot more about the Savings Group. They may, for example, want to know how many members are widows, or how many of the female members are heads of households. Or how many members are running an enterprise etc.

The SAVIX MIS allows the MIS Administrator to create group-level User Defined Fields (UDFs), not only at setup but at any time in the future. These fall in to two categories as shown in Figure 24 on the following page.

These UDFs fall into two categories:

- Standard-data fields. These are fields that have been pre-created on the system (because they are quite commonly used by many institutions) and can be selected, already formatted and allocated to pre-determined categories.
- User-created fields. These are fields that are created and formatted by the MIS Administrator, usually after a long discussion with FOs and can be clustered into user-created categories. They are usually created when SDFs do not meet the need.

Figure 24: Group-level User-defined fields, created by the MIS Administrator

Deciding whether or not to create UDFs, and, if so, which ones, is an important decision with major implications. The MIS Administrator must remember that all UDFs, whether standard or created by the user will appear in the data fields of _all_ projects in an MIS (see Figure 5, page 10). Thus, if an MIS Administrator or an organisation's management decides that all UDFs that are chosen or created must apply to all projects within an MIS, they must be generic, so that all projects can provide the data.[3]

If, however, UDFs are chosen that only apply to a sub-set of the projects in an MIS, this could lead to problems. For example, if some UDFs relate to agriculture, but there are health projects in the organisation's MIS, they are likely not to be answered by the staff in the health project, invalidating the totals and averages relating to agricultural issues (and vice versa). If this happens then an organisation must create a new MIS, with different UDFs and must then create a network to link them, in order to aggregate programme-wide results. This is illustrated by Figure 4, page 9.

Please also bear in mind the old saying that 'less is more.' There is a natural tendency for users of the system to create a very large number of UDFs (particularly SDFs), forgetting that this can be very time consuming for the FO who collects the data and the Data Entry Officer who must not only key in the data but produce reports. Programmes should start out being guided by the simple principle of selecting UDFs based on what it is essential for a programme to know and to be sure how these data will be analysed and findings applied.

We do not recommend that a programme should collect more than a combined total of 15 SDFs and UCFs. _Remember, the MIS is a management tool, not a generalised research tool._

2.6.3   Selecting Standard Data Fields (SDFs)

The MIS Administrator clicks on the 'MIS Configuration tab' (Figure 25 on the following page). This displays the setup system for Group UDFs, under which are sub-tabs for User-created fields (UCFs) and for Standard Data Fields (SDFs). The MIS Administrator starts out by working with SDFs, because the number that can be selected is unlimited and because it is simpler to select SDFs rather than create UCFs.

The MIS Administrator then clicks on the blue 'Manage Standard Data Fields' button (1), on Figure 25 and a new set of tabs appear in Figure 26, showing the categories (2) under which SDFs are organised. These are:

- Education and training
- FI interactions (Financial Institution Interactions)
- Group details
- Income-generating Activities
- Members

---

[3]   An example of a generic UDF could be 'No of members who are widows.' That would apply to all projects, no matter of what type. But if the UDF was 'No. of tree seedlings planted,' that would only apply to projects working in agro-forestry.

Figure 25: Configuration – Group UDFs

Figure 26: Group SDF categories

The SDF choices available in each category are as follows:

- Education and Training
  - Recvd. SPM training (Recvd. = Received)
  - Recvd. fin. ed. education training
  - Recvd. gender training
  - Recvd. child rights training
  - Recvd. MCHN training
  - No. of mbrs. who recvd. SPM training
  - No. of mbrs. who recvd. financial education
  - No. of mbrs. with impr. agric. practices training
  - No. of mbrs. who recvd. gender education
  - No. of youth mbrs. who recvd. MCHN training
  - No. of spouses who participated in gender training

- FI Interactions
  - Distance to partner FSP branch
  - Distance to partner FSP agent (inc. MNOs)
  - Distance to non-partner FSP agent (inc. MNOs)
  - SG has acct. at partner FSP
  - Date of opening acct. at partner FSP
  - Dormancy of accounts
  - SG has acct. at non-partner FSP
  - Date of opening acct. at non-partner FSP
  - Group has taken FSP loan
  - No. of SG loans taken from FSP
  - Value of SG loan outstanding
  - Value of all SG payments on current loan
  - No. mbrs. with savings acct. in a bank
  - No. mbrs. with a loan from a bank
  - No. mbr. bank accts. that are active
  - Is SG using mobile money for group transactions
  - No. of SG mobile money transactions last 3 months
  - No. of SG mbrs. with mobile money accts.
  - No. of mbrs. using mobile money services

- Group details
  - Name of community/village
  - Parish/Location
  - Sub-county
  - District
  - Group tel. no.
  - Chairperson's name
  - Chairperson's gender
  - Chairperson's tel. no.
  - Secretary's name
  - Secretary's tel. no.
  - Meeting frequency
  - Meeting day
  - Meeting time
  - Record-keeping method
  - Share-out target date
  - Revise constitution date
  - No. of females in leadership in SG
  - No. of females in leadership outside SG

- No. of females who have left the SG
- No. of new SGs started by SG
- No. of new SGs started by SG mbr.
- Share value
- Loan interest rate
- Secretary's gender

- Income Generating Activities
  - No. of mbrs. who run an enterprise
  - No. of mbr. enterprises older than 6 months
  - No. of females who run an enterprise
  - No. of mbr. enterprises with paid employees
  - No. of paid employees in mbr. enterprises
  - No. of mbrs. with retail business
  - No. of mbrs. with manufacturing business
  - No. of mbrs. with transport business
  - No. of mbrs. in ag. and livestock business
  - No. of mbrs. in service business
  - No. of enterprises run by SG
  - No. of SG enterprises > 6 months old
  - No. of paid employees at SG enterprise

- Members
  - Youth mbrs. (all)
  - Youth mbrs. (female)
  - No. of males <15
  - No of females <15
  - No. of males 15-20
  - No of females 15-20
  - No. of males 21-24
  - No of females 21-24
  - No. of males 25-35
  - No of females 25-35
  - No. of males >35
  - No of females >35

In total there are 78 possible Group SDFs, so be careful not to select an excessive number.

Once the user has decided upon the categories of SDF and the SDFs themselves, these should be written down, to make sure the SDFs are relevant and essential. Once this is done and the SDFs finalised, the user selects a category and then selects SDFs one by one. Figure 27 below shows what this might look like for 'Group Details.'

*Remember that someone has to collect these data on a regular basis, so make sure that the data is really important and will definitely be needed for a well-defined reporting or learning purpose that is the **specific responsibility of an identified person***. *Just selecting SDFs because they seem like a good idea and may turn out to be useful later on is exactly the wrong reason for selecting them.*

In the example that follows, we show how an MIS Administrator selects 4 SDF 'Group Details'. Figure 27 shows the screen as it appears after 3 items have been selected, which automatically show above the bold horizontal line. The blue line shows the next metric to be selected, which will be the fourth and final Group Detail metric.

Figure 27: Selecting 'Group Details' SDFs

SDF name	Type	Validation	Mandatory	SELECTED FIELD
Name of community / village	Text field		☑	Selected
Chairperson's name	Text field		☑	Selected
Chairperson's tel. no.	Text field		☐	Selected
Parish/Location	Text field		☐	
Sub-county	Text field		☐	
District	Text field		☐	
Group 'phone No.	Text field		☐	
Chairperson's gender	Radio button		☐	

When the 'Sub-county' metric is selected, the line on which it appears turns blue (1), and the MIS Administrator presses the 'Add to my List' button (2), which will then transfer it above the bolded horizontal line (3). *Also note that the MIS Administrator has selected two metrics to be mandatory (by check marking the boxes in the 'Mandatory' column), leaving two optional*.

Figure 28: Selected SDF transferred to the selection list above the bold black line

SDF name	Type	Validation	Mandatory	SELECTED FIELD
Name of community / village	Text field		☑	Selected
Sub-county	Text field		☐	Selected
Chairperson's name	Text field		☑	Selected
Chairperson's tel. no.	Text field		☐	Selected
Parish/Location	Text field		☐	
District	Text field		☐	

After the new metric is selected, the 'Add to my list' button changes to 'Remove from my list' (4) when the user clicks on an already selected metric. When all of the metrics in each section have been selected, the MIS Administrator presses the blue 'Save' button on the top right hand side of the table, which will return the user to the main SDF page. This will now show up as a saved selection on the main SDF setup page.

The MIS Administrator then moves on to other categories, as agreed with their team, and selects other metrics. In Figure 29 a final selection of 11 metrics across three categories (FI Interactions, Group Details and Income generating activities) is shown.

Figure 29: Selected SDFs shown on SDF setup page, by category

STANDARD DATA FIELDS				MANAGE STANDARD DATA FIELDS
SDF NAME	**CATEGORY**	**TYPE**	**MANDATORY**	**VALIDATION**
SG has account at partner FSP	FI Interactions	Radio button	☐	
Group has taken FSP loan	FI Interactions	Radio button	☐	
Name of community / village	Group Details	Text field	☑	
Sub-county	Group Details	Text field	☑	
Chairperson's name	Group Details	Text field	☑	
Chairperson's tel. no.	Group Details	Text field	☐	
No. of mbrs. with retail business	Income generating activities	Number	☑	
No. of mbrs. with manufacturing business	Income generating activities	Number	☑	
No. of mbrs. with transport business	Income generating activities	Number	☑	
No. of mbrs. in ag. and livestock business	Income generating activities	Number	☑	
No. of mbrs. in service business	Income generating activities	Number	☑	

The sequencing of the metrics is sorted alphabetically, by category, and the type of data is listed, in this case as Radio button, Text field or as a Number. This is fixed and cannot be changed. *The 'Mandatory' column shows that 8 SDFs have been made mandatory while 3 are kept optional*.

Note: *A dataset cannot be saved if mandatory UDF information (both SDFs and UCFs) is not filled in. Where no data is available, use 'N/A' for text-formatted fields and '0' for number formatted fields.*

2.6.4   Creating User-created fields (UCFs)

Creating UCFs is more complicated than creating SDFs, because an SDF is already sorted into a pre-defined category, pre-formatted and already translated into 4 other languages. When UCFs are created, it must be understood that *the maximum number of UCFs that can be created is 20*, so careful thought should go into their selection. In creating the UCFs, the MIS Administrator does the following:

- Creates categories
- Creates the UCFs
- Formats the UCFs

The first thing that organisations must do is to discuss which UCFs they want to create and then decide what categories should be applied. For example, three possible UCFs might be No. of widows, No. of members who are female heads of household and No. of disabled members. These might be clustered together under a category called 'Vulnerability,' or it might be that the MIS Administrator clusters the first two under a Gender category and the No. of disabled members under a Vulnerability category. The main point is that while the first step is to identify UCFs that are important to the programme, the second step is to sort them into categories, because categories have to be created before UCFs, so that UCFs can then be allocated to categories. Figure 30 below shows an example of a programme in Tanzania, where 7 UCFs were created and sorted into 3 categories.

Figure 30: UCF schematic showing 3 main categories and 7 UCFs.
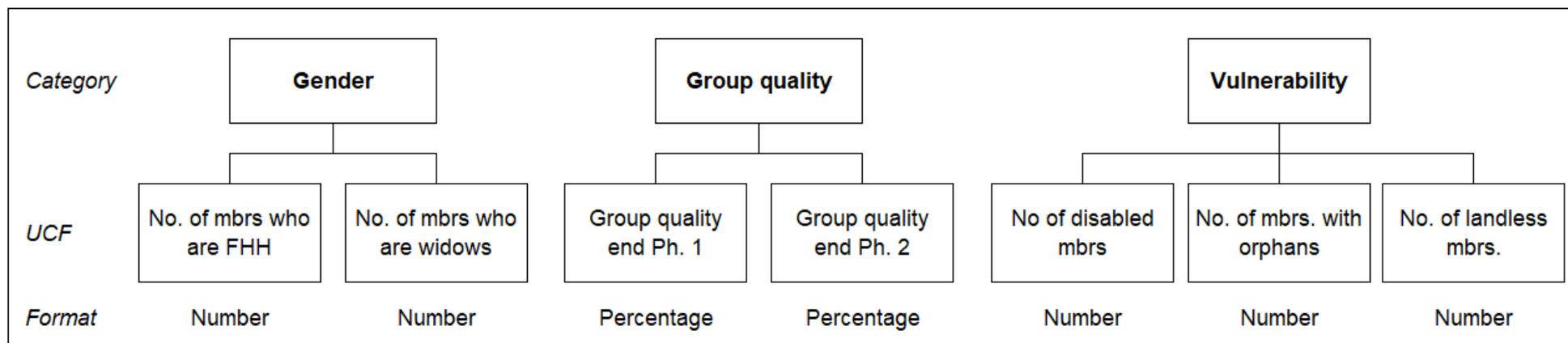
Once this logic and schematic are agreed, the MIS Administrator starts to create categories on the system. This is done by clicking on the 'Manage Categories' tab and then clicking on the blue 'Manage Categories' button (see Figure 31), which will open up the 'Manage User-defined Categories' screen (Figure 32).

Figure 31: Opening up the UCF category creation utility
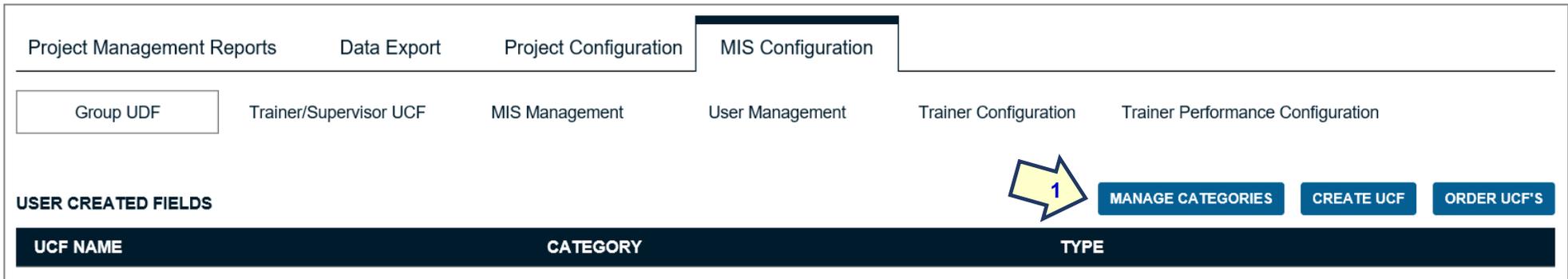
Figure 32: Creating first category
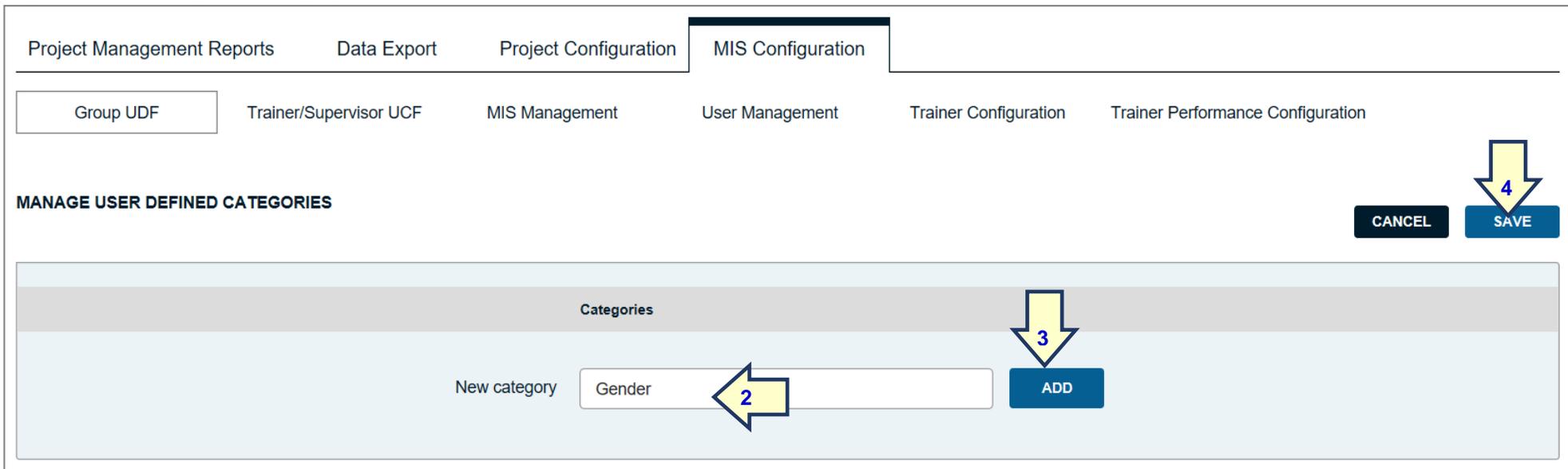
In the case of our example, the MIS Administrator clicks on the blue 'Manage Categories' button (1), enters 'Gender' (2) (or whatever you want for the first category created by the programme), then clicks on the blue 'Add' button (3), then saves the selection (4). The MIS Administrator then continues and creates two other categories used in this example as shown in Figure 33 - Group Quality, then Vulnerability.

Figure 33: All three categories entered

When the MIS Administrator has finished entering all categories (1) they click on the blue 'Save' button (2). This takes them back to the main UCF creation screen and the MIS Administrator clicks on the 'Create UCF' button (3 below).

Figure 34: Main UCF screen to create UCFs

The MIS administrator then creates each UCF and links them to their correct category. Figure 35 shows the first UCF being created.

Figure 35: First UCF entered – minimum setup

The screen shows four entries:

- Name of the field. In this case the user has created 'No. of mbrs. who are FHH. The reason for using abbreviations is to keep the phrases short, so that when they appear in reports, the column widths are as narrow as possible.
- Description. This is rarely needed, except when a new Data Entry Officer or Project Administrator needs to be clear about the meaning of the name of the field. In this case, a phrase is written which clarifies that FHH means 'female heads of household'.

- Category. The MIS Administrator clicks on the dropdown list and the UCF categories already created appear. The MIS Administrator then clicks on the appropriate category (in this case Gender).

Figure 36: Selecting a category for the UCF

- Data type. There are 7 choices shown in the data type dropdown.

Figure 37: Selecting a data type

Mostly these are self-explanatory, but the following should be understood:

- Drop down. This allows the user to create a drop-down list from which a single choice can be made. The user must set up the choices.
- Number. Be careful here. *Do not use 'Number' for telephone numbers*, because this will format the numbers with the chosen national numbering convention (commas, periods or spaces). If telephone numbers are to be entered, then choose 'Text.' *Note: When 'Number' is selected the data entered will appear as a selectable choice in all comparison reports (Trainer, Group and Project).*
- Radio button. This usually allows the user to set up binary choices such as 'Yes' and 'No' or a specific number.
- Multi-select. This allows multiple selections to be made.
- Text. Self-explanatory. *Note: When 'Text' is selected the data only appears in Group comparison reports.* So, for example, the name of the Chairperson would appear Group by Group but not at the level of a Trainer comparison or Project comparison report.

Figure 38: Finalising the UCF screen

After the first four choices, the MIS Administrator must decide if the data needs decimalisation or not. In this case, since the data refers to the number of members, it is left at zero (its default value (1)). The MIS Administrator then decides if the data must be collected (mandatory) or if it is optional. In the case shown below, the MIS Administrator has decided that it must be mandatory (2).

If 'Mandatory' is selected, a new field opens up, which asks what value must be given to pre-existing records. What this refers to is a situation in which the UCF is added, after some time in which many records have already been entered. It is necessary that something appears in these records for when reports are created, so the MIS Administrator enters a number. ***Note: This is only needed when a new UCF is being created after data already exists.*** In this case a zero is entered.

'Validation' is rarely used (3). It allows the user to set up parameters, (i.e. upper and lower limits) between which the data must fall, or be queried (Warning) or rejected (Error). In this case, the validation is not activated, because it is not possible to know what will be the maximum number of members who are female heads of household in all groups.

'Keep data in field' (4) means that by default, once the data has been entered, it will remain in the data field the next time the group dataset is opened. This prevents the necessity for the same data to be collected time after time. For example, if data on 'Group quality at end phase 1' is entered, it will never change and should not need re-entry.

In the case of the UCFs for the project we have been creating, once completed the UCFs appear under the UDF sub-category as seen in Figure 39 on the following page.

Figure 39: UCFs appearing under the User-defined field tab, above the list of selected SDFs

| Project Management Reports | Data Export | Project Configuration | MIS Configuration | | |

| Group UDF | Trainer/Supervisor UCF | MIS Management | User Management | Trainer Configuration | Trainer Performance Configuration |

USER CREATED FIELDS

MANAGE CATEGORIES | CREATE UCF | ORDER UCF'S

UCF NAME	CATEGORY	TYPE
No. of mbrs. who are FHH	Gender	Number
No. of mbrs. who are widows	Gender	Text field
Group quality end Ph. 1	Group Quality	Percentage
Group quality end Ph. 2	Group Quality	Percentage
No. of disabled mbrs.	Vulnerability	Number
No. of landless mbrs.	Vulnerability	Number
No. of mbrs. with orphans	Vulnerability	Number

Once the UCFs and SDFs are finalised, the MIS Administrator can edit them at any time simply by clicking on any given UCF or SDF as below (1). When this is done, the buttons that control the editing process appear on the left hand at the top of the selected list (2

Figure 40: Editing utility activated

USER CREATED FIELDS

MANAGE CATEGORIES | CREATE UCF | ORDER UCF'S

DELETE | EDIT   **2**

UCF NAME	CATEGORY	TYPE
No. of mbrs. who are FHH	Gender	Number
No. of mbrs. who are widows	Gender	Text field
Group quality end Ph. 1	Group Quality	Percentage
Group quality end Ph. 2	Group Quality	Percentage

1

2.6.5   Ordering categories and UCFs

Categories and UCFs normally appear in alphabetical order on the Data Entry screens. Most projects prefer to ask the questions in the UCFs in an order that is logical, rather than alphabetical. The system allows the user to set the order in which categories and UCFs appear. The MIS Administrator starts by arranging the categories in a logical order. It will be seen that we created the categories on the following order: Gender, Group Quality and Vulnerability. In this example, the MIS Administrator decides that they would prefer to start with Vulnerability, then Gender, then Group Quality. The MIS Administrator starts by clicking on the 'Manage Categories' button (Figure 40 on previous page). The table shown in Figure 41 appears.

Figure 41: Table allowing user to order categories and UCFs

When this table appears, the MIS Administrator clicks on a category, in this case Vulnerability (1), clicks on the 'Up' button twice (2) and the order changes, with 'Vulnerability' now appearing at the top (3), as shown below.

Figure 42: Re-ordered categories

Similarly, the MIS Administrator can re-order the UCFs by clicking on a UCF within a category and moving it up or down. In the case below the MIS Administrator has changed the order of the UCFs under 'Vulnerability' by moving the UCF 'No. of mbrs. with orphans from the bottom of the 'Vulnerability' category to the top (1).

Note: This is now the entire sequence with which the categories and UCFs will appear on the Data Entry fields.

Figure 43: Re-ordered UCFs

2.7 MIS Configuration - Creating Trainer/Supervisor User-created fields

2.7.1 Purpose

The final step to be taken by the MIS Administrator in setting up an MIS is to consider what User-created fields will apply to the Trainers. The basic information called for by the system is to know the following, at each level of Trainer (Supervisor, FO, VA or Apprentice):

- Name
- Gender
- Name of the Supervisor

The programme may also call for additional information on a Trainer/Supervisor, such as telephone number, Identity card number, village of residence etc. In the case of the example in this manual we show how a field is added so that the telephone number of the Trainer can be added.

2.7.2 Creating fields

The MIS Administrator now moves from the 'Group UDF' sub-heading to the 'Trainer/Supervisor UCF' heading as shown in Figure 44. The MIS Administrator then clicks on the 'Create Trainer/Supervisor UCF' button and the 'Add Trainer/Supervisor User-created field' screen appears, as in Figure 45.

Figure 44: Starting to create a Trainer/Supervisor UCF

Project Management Reports	Data Export	Project Configuration	**MIS Configuration**

Group UDF	Trainer/Supervisor UCF	MIS Management	User Management	Trainer Configuration	Trainer Performance Configuration

TRAINER/SUPERVISOR USER CREATED FIELDS **CREATE TRAINER/SUPERVISOR UCF** **ORDER TRAINER/SUPERVISOR UCF'S**

NAME OF FIELD	TYPE
Currently there are no Trainer/Supervisor User Defined Fields to display	

Figure 45: Creating 'Telephone number' as a Trainer/Supervisor UCF

Name of field (optional): Telephone number **1**

Description (optional) (optional): The locakl telephone number of Trainers/Supervisors

Applies to (optional):
- ☐ Supervisor
- ☑ Field Officer **2**
- ☑ Village agent
- ☐ Apprentice

Data type (optional): Text field **3**

Mandatory (optional): ○ Yes ● No

In this case the Trainer/Supervisor UCF 'Telephone Number' is created (1). The MIS Administrator then selects the types of Trainer from whom these data are required (FO and VA) (2). The type of data is text (3) (because telephone numbers may have a + symbol and spaces, while number formats will automatically fill in commas and fixed spaces, depending on the numbering convention). In this case the field is not mandatory because it might be the case that an FO (or, more likely, a VA) does not own a telephone.

Once the UCF is created, it will show up in the 'Name of Field' list as shown in Figure 46 (1). Here the MIS Administrator has added another Trainer/Supervisor UCF to identify the village or town where the Trainer is resident.

Figure 46: Trainer/Supervisor UCFs created

The items can be ordered in the same way as other UCFs are ordered and may be edited by clicking on any item in the 'Name of Field' list (2).

Figure 47: Editing Trainer/Supervisor UCFs

2.7.3   Configuring Trainer titles

The following two sub-tabs (MIS Management and User Management) are dealt with later as administrative issues. The next item, Trainer configuration allows the user to substitute standard terminology used for the different types of Trainer for those used in their own programme.

Figure 48: Customising Trainer types

LEVEL	SYSTEM NAME	TRAINER LABELS	
1	Supervisor	Supervisor	
2	Field Officer	Field Officer	
3	Village agent	Village agent	
3.a	Unpaid Agent	Unpaid Agent	HIDE LABEL
3.b	Agent unknown if paid	Agent unknown if paid	HIDE LABEL
3.c	Project paid Agent	Project paid Agent	HIDE LABEL
3.d	Group paid Agent	Group paid Agent	HIDE LABEL
4	Apprentice	Apprentice	

Tabs: Group UDF | Trainer/Supervisor UCF | MIS Management | User Management | Trainer Configuration | Trainer Performance Configuration

CONFIGURE TRAINER LABELS   CANCEL   SAVE

The MIS Administrator substitutes the titles that are used in their own programme and can eliminate as many as three different categories of VAs. Figure 49 shows changes made by the MIS Administrator, renaming the 'Group paid Agent' to 'Group paid Village Agent'.

Figure 49: Configuration of Trainer labels and selection of those used for Village Agents

This tables shows that the MIS Administrator has clicked on the 'Hide label' blue button next to 3a. Unpaid Agent, 3b. Agent unknown if paid and 3c. Project paid Agents (1), which will not now show up as choices on the Data Entry fields. When this is done, the blue labels text changes to 'Show Label' (1), which allows the MIS Administrator to reverse these decisions. This leaves only Group paid Agents active, _which the MIS Administrator has changed to 'Group paid Village Agent'_ (2). _These will be the only type of VA that will be selectable, and will show with the new name._

The MIS Administrator then presses the blue 'Save' button to preserve these changes.

Once this is done, the MIS Administrator has completed the basic setup process and hands over the remainder of the setup process to the Project Administrator. This is because this calls for detailed knowledge of the personnel employed by the project, which the MIS Administrator (who may be located on the other side of the country) may not have at hand.

3 Setup - The role of the Project Administrator

3.1 Creating a table of Trainers

3.1.1 General

The last step in creating an MIS is to enter the names of the Trainers that work in the project. As noted earlier, these comprise the following:

- Supervisors who supervise
- Field Officers who supervise
- Village Agents (of various types) who supervise
- Apprentices (only used by CRS)

In the case of our example, we include only the following:

- Supervisors
- Field Officers
- Group paid Village Agents

The organogram displayed in Figure 8 (p. 15) shows that there are 2 Supervisors, 6 FOs and 7 Group paid Village Agents working under 3 FOs. In setting up the table of Trainers it is important to show the linkages between Supervisors, Field Officers and Village Agents – and who is supervising whom.

3.1.2 Opening the project for the first time and accessing the table of Trainers

Using this chart, the Project Administrator of the Maendeleo VSLA Hanang Project opens up the project for the first time. They select the language (English in this case) (1) and open the project using the credentials below as shown in Figure 50 on the following page:

- MIS name: Maendeleo VSLA MIS
- Project Administrator user name: Bakari1986
- Password: 123123

Figure 50: Home screen for the Maendeleo VSLA Project
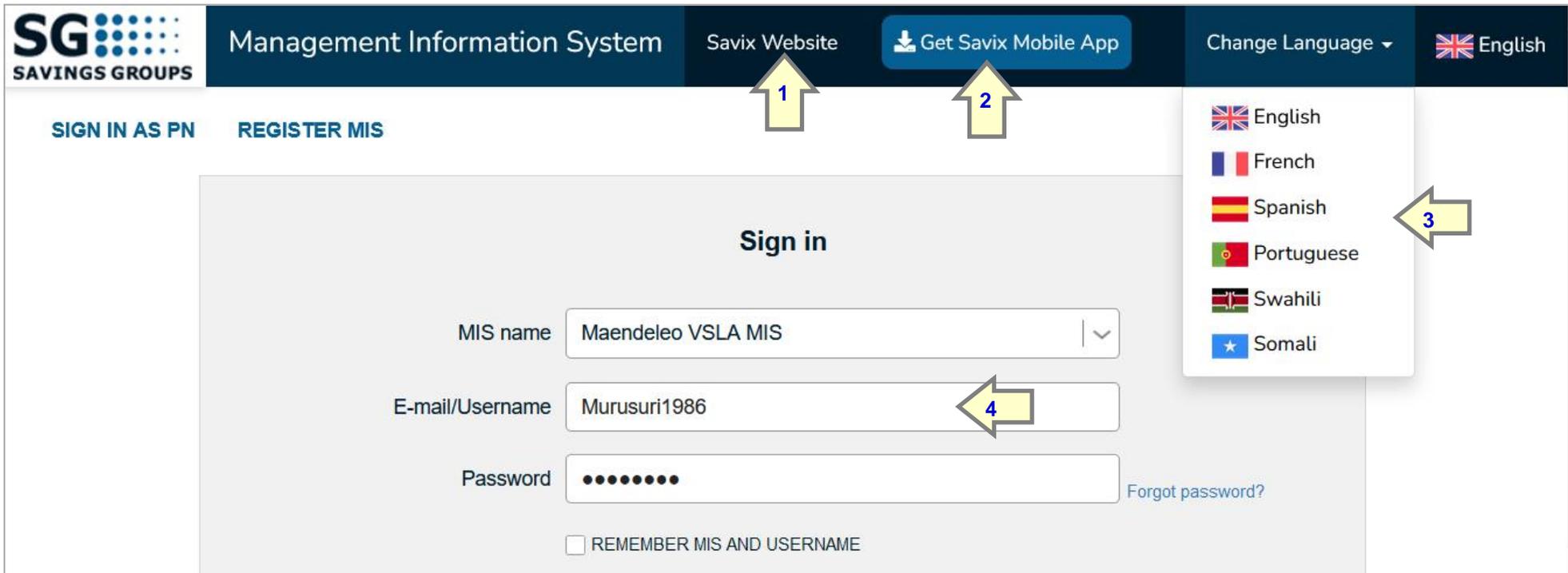
When the Project Administrator first opens the screen, the top bar allows access to:

- The SAVIX Website (1), which provides access to the SAVIX dashboard
- Download for the SAVIX Mobile App. (2)
- Change language (3)

Note: although the MIS name is the same and refers to the name given to it by Maendeleo Tanzania, the credentials entered are for the Project Administrator (4) and the Username does not need to be an email address. This is only a requirement for the MIS Administrator.

Figure 51: Opening screen for the Maendeleo VSLA Hanang Project
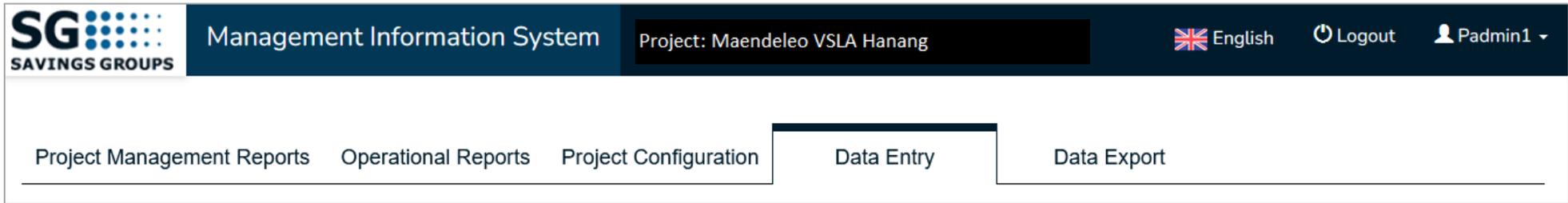
Once the main menu is opened up, the user clicks on 'Data Entry' as shown below, which permits group-level Data Entry or data on Trainers/Supervisors. The Project Administrator clicks on the 'Trainer/Supervisor' sub-tab and the following screen opens up. The Project Administrator then clicks on the blue 'Add Trainer/Supervisor' button (5).

Figure 52: Data Entry sub-menu
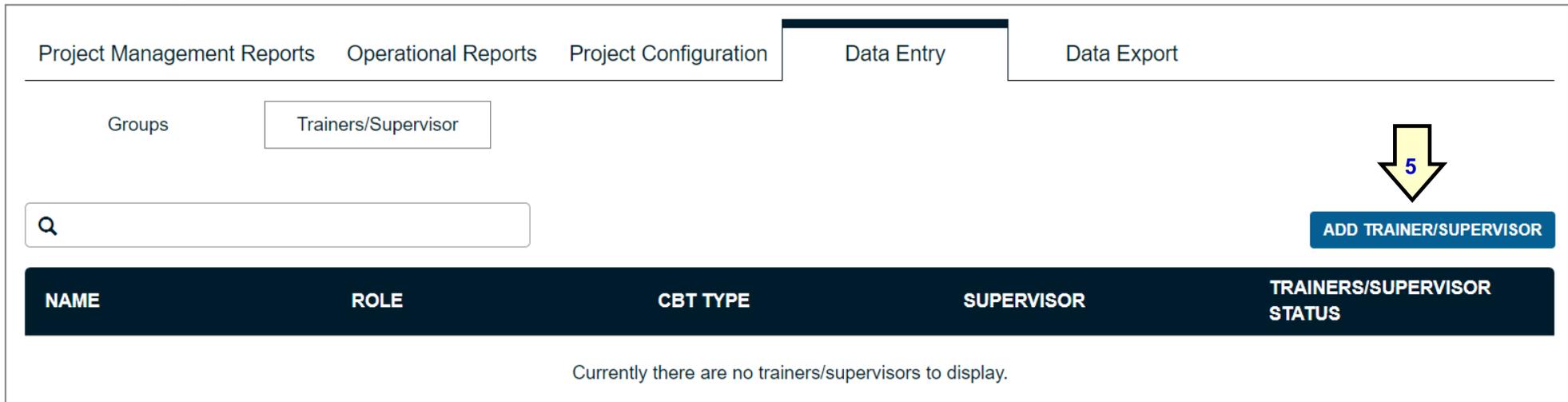
3.1.3   Entering Supervisor names

The Project Administrator starts out by entering the names of the Supervisors (1) (so that FO names can be linked to the people who are managing them). In this case this is Nelly Otieno, who is female, and whose role as Supervisor is selected from the dropdown list (2). Once this is done, the Project Administrator presses the 'Save' button.

Figure 53: Entering the name of a Supervisor

Once the name of this Supervisor is entered and saved, the PA is taken back to the screen shown in Figure 54 and then adds the name of another Supervisor, after clicking on the blue 'Add Trainer/Supervisor button (3). In our project this is Joel Laiser. Once done the screen looks as below.

Figure 54: Names of two Supervisors entered

NAME	ROLE	CBT TYPE	SUPERVISOR	TRAINERS/SUPERVISOR STATUS
Joel Laiser	Supervisor			active.
Nelly Otieno	Supervisor			active.

3.1.4   Entering Field Officer names and linking them to Supervisors

The next step is to enter the names of the FOs, linking each one to their respective Supervisors. When the name of an FO is entered, the Project Administrator selects the gender and selects the role from the same drop-down list shown in Figure 55. When 'Field Officer' is selected, this automatically opens up the 'Supervisor' and 'Telephone number' fields and the Project Administrator selects the name of the person supervising the FO (in this case Nelly Otieno) from a drop-down list that only contains the names of Supervisors (1).

Figure 55: Selecting the name of the Field Officer's Supervisor

Once this is done, the Project Administrator enters the telephone number (remember that Telephone number was a UCF and will not appear unless created by the MIS Administrator) and then saves the entry, which will look as below:

Figure 56: Completed Field Officer name entry

Once this FO's details are saved, the Project Administrator saves the data and continues to enter the names of the other FOs employed by the programme. In this case the total number of FOs is 6 and this will then appear on the main Trainer/Supervisor screen as shown in Figure 57 on the following page.

Figure 57: List of Field Officers showing link to Supervisors

NAME	ROLE	CBT TYPE	SUPERVISOR	TRAINERS/SUPERVISOR STATUS
Nelly Otieno	Supervisor			active.
Joel Laiser	Supervisor			active.
Siglal Olorian	Field Officer		Joel Laiser	active.
Rispah Omolo	Field Officer		Nelly Otieno	active.
Pion Nganga	Field Officer		Joel Laiser	active.
Peter Kimani	Field Officer		Nelly Otieno	active.
Mejooli Kimerai	Field Officer		Joel Laiser	active.
Julia Majara	Field Officer		Nelly Otieno	active.

__Note:__ Rows can be sorted by clicking on the column title in the black bar. This will arrange the Trainers alphabetically, depending on which column has been selected. This can be reversed by clicking again on the arrow that appears in the column title in the black bar (1). In Figure 58 below, the image is shown when 'Name' is selected and sorted in ascending alphabetical order.

Figure 58: List of Field Officers showing link to Supervisors

NAME ▼ 1	ROLE	CBT TYPE	SUPERVISOR	TRAINERS/SUPERVISOR STATUS
Joel Laiser	Supervisor			active.
Julia Majara	Field Officer		Nelly Otieno	active.
Mejooli Kimerai	Field Officer		Joel Laiser	active.
Nelly Otieno	Supervisor			active.
Peter Kimani	Field Officer		Nelly Otieno	active.
Pion Nganga	Field Officer		Joel Laiser	active.
Rispah Omolo	Field Officer		Nelly Otieno	active.
Siglal Olorian	Field Officer		Joel Laiser	active.

3.1.5   Entering Village Agent names and linking them to Field Officers

Next the Project Administrator enters the names of VAs and links each of them to the FO who is supervising them. This is a complex process, because when the Project Administrator selects 'Village Agent,' from the dropdown list of roles, new fields appear, with another drop-down list of FO names asking which FO will supervise the VA (1) and what type of VA (2). Since on configuring the Trainer labels (see Figure 49, page 49) only one type of VA was used by the project (Group paid Village Agent) there will be only one choice in this case, but if there are different types of VA the Project Administrator can select.

The drop-down list of names in the 'Supervisor' field (2) will only give a list of FO names, since FOs are directly responsible for VA supervision.

Figure 59: Setting up a Village Agent and linking her to her Field Officer who supervises her

__Note:__ In this case when creating UCFs, no Village/Town of residence was selected to appear for FOs, but was selected to appear for VAs. Thus, this field appears for VAs but not for FOs. In practice it is likely that both fields would be used for FOs and VAs alike.

The Project Administrator continues to create VAs, linking them to their supervising FOs until the entire table has been created. This would appear as shown in Figure 60 on the following page.

Once the table of Trainers is completed, the work of the MIS Administrator and the Project Administrator, needed to set up a project on the MIS is, for the moment, complete. Maintenance is needed, for example when a new Trainer is added, or when one leaves, but this is covered later in this manual under 'Maintenance'. At this point the project is ready to receive data.

Figure 60: Completed table of Trainers, sorted by role, showing supervisory relationships

NAME	ROLE	VILLAGE AGENT TYPE	SUPERVISOR	TRAINERS/SUPERVISOR STATUS
Siglal Olorian	Field Officer		Joel Laiser	active.
Rispah Omolo	Field Officer		Nelly Otieno	active.
Pion Nganga	Field Officer		Joel Laiser	active.
Peter Kimani	Field Officer		Nelly Otieno	active.
Mejooli Kimerai	Field Officer		Joel Laiser	active.
Julia Majara	Field Officer		Nelly Otieno	active.
Nelly Otieno	Supervisor			active.
Joel Laiser	Supervisor			active.
Wilfred Keen	Village agent	Group paid Village Agent	Peter Kimani	active.
Tanei Olemeeli	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Mike Laiser	Village agent	Group paid Village Agent	Julia Majara	active.
Lilian Ndolu	Village agent	Group paid Village Agent	Julia Majara	active.
Lemayian Lekuton	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Isina Korinko	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Esther Nganga	Village agent	Group paid Village Agent	Peter Kimani	active.

Any column on this table can be sorted alphabetically or reverse alphabetically when the Project Administrator clicks on a column heading. In this case the table is sorted by 'Role', with Field Officer first, Supervisor second and Village Agent third.

3.2 Maintaining a Table of Trainers

3.2.1 Should an MIS include Village Agents or only Field Officers?

Once a table of Trainers has been created it has to be maintained. Trainers may leave a project or may be promoted. In this case the Table of Trainers has to be updated. ***Note: For this reason, projects should be encouraged not to include VAs after the number of VAs is expected to exceed 30***, simply because VA turnover is higher than FO turnover and the work of keeping the table up to date can be burdensome. You should not include VAs in your MIS if you do not regularly assess their performance. Many programmes hold the FOs responsible for productivity and quality and it is then the FO's responsibility to know which VAs are doing good work and which need help.

3.2.2 What happens when a Field Officer who supervises Village Agents quits?

If we suppose in the above example that Julia Majara resigns or is transferred to another project, the Project Administrator clicks on her name and the following changes appear on the table. The Project Administrator presses the blue 'Inactivate' button (1) and the screen then appears as shown in Figure 63 on the following page.

Figure 61: Starting the process of rendering a Trainer inactive

NAME	ROLE	VILLAGE AGENT TYPE	SUPERVISOR	TRAINERS/SUPERVISOR STATUS
Siglal Olorian	Field Officer		Joel Laiser	active.
Rispah Omolo	Field Officer		Nelly Otieno	active.
Pion Nganga	Field Officer		Joel Laiser	active.
Peter Kimani	Field Officer		Nelly Otieno	active.
Mejooli Kimerai	Field Officer		Joel Laiser	active.
Julia Majara	Field Officer		Nelly Otieno	active.
Nelly Otieno	Supervisor			active.
Joel Laiser	Supervisor			active.
Wilfred Keen	Village agent	Group paid Village Agent	Peter Kimani	active.
Tanei Olemeeli	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Mike Laiser	Village agent	Group paid Village Agent	Julia Majara	active.
Lilian Ndolu	Village agent	Group paid Village Agent	Julia Majara	active.
Lemayian Lekuton	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Isina Korinko	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Esther Nganga	Village agent	Group paid Village Agent	Peter Kimani	active.

A message appears as in Figure 62 below, warning the Project Administrator that if they press the 'Inactivate' button again, they will de-link the VAs being supervised by the now inactive Field Officer. This is indicated by the affected VA name being shaded blue, as shown in Figure 63 below.

Figure 62: Trainer inactivation warning message

Please confirm that you want to make trainer/supervisor Julia Majara inactive. On the trainer list those lower level trainers supervised by this person will be shown in blue. Please ensure that you link these lower level trainers to their new supervisors as soon as possible.

CANCEL   INACTIVATE
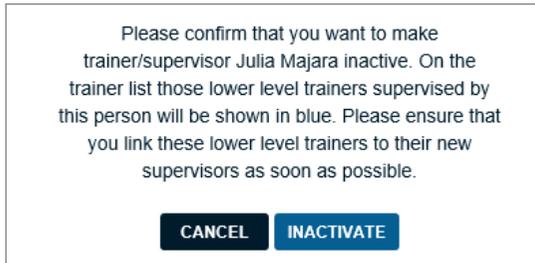
When 'Inactivate' is pressed, the following changes appear on the screen and shows that Lillian Ndolu and Mike Laiser (1) are no longer linked to Julia Majara, who, herself, is now shown as Inactive. Her name will no longer appear on drop down lists when entering data.

Figure 63: De-linked Village Agents highlighted

NAME	ROLE	VILLAGE AGENT TYPE	SUPERVISOR	TRAINERS/SUPERVISOR STATUS
Esther Nganga	Village agent	Group paid Village Agent	Peter Kimani	active.
Isina Korinko	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Joel Laiser	Supervisor			active.
Julia Majara	Field Officer		Nelly Otieno	Inactive
Lemayian Lekuton	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Lilian Ndolu	Village agent	Group paid Village Agent	Julia Majara	active.
Mejooli Kimerai	Field Officer		Joel Laiser	active.
Mike Laiser	Village agent	Group paid Village Agent	Julia Majara	active.
Nelly Otieno	Supervisor			active.
Peter Kimani	Field Officer		Nelly Otieno	active.
Pion Nganga	Field Officer		Joel Laiser	active.
Rispah Omolo	Field Officer		Nelly Otieno	active.
Siglal Olorian	Field Officer		Joel Laiser	active.
Tanei Olemeeli	Village agent	Group paid Village Agent	Mejooli Kimerai	active.
Wilfred Keen	Village agent	Group paid Village Agent	Peter Kimani	active.

ADD TRAINER/SUPERVISOR

At this point, the Project Administrator can either link these two VAs to other FOs, or create a new FO, who can then be linked to the two VAs. If the PA decides to link them on this table, they click on the de-linked VA and then click on 'Edit' and the following screen appears (in this case that of Lilian Ndolu):

Figure 64: Editing screen for de-linked Village Agent Trainer

The PA then clicks on the 'Supervisor' button and then selects another FO who will now be supervising this VA from now on.

Important note: *If a Trainer changes status (for example is promoted from and FO to a Supervisor), then they must be rendered inactive as a Field Officer and the re-created, with the same name, but with a suffix such as 'Julia Majara (S)' to indicate that this Julia Majara is now a Supervisor, or a VA called Ben Langstone as a VA to Ben Langstone (FO).* This means that Julia Majara as a Field Officer will remain on the system, but rendered inactive, but will separately appear as Julia Majara (S), as an active Supervisor

Whatever you do, do NOT just change the status of the Trainer *(i.e. don't just change Julia from being a FO to being a Supervisor)*.

This is important, because both VAs and FOs appear as Trainers in dropdown lists and it is necessary to be able to distinguish between what they did in their different roles.

Part 2: Data collection, auditing and entry

4   The data

4.1   Defining Basic Data

4.1.1   Getting it right

Bad quality data is the most common issue arising with the SAVIX MIS. It also receives the least attention!!

The biggest problem with an MIS is that when data is collected it is rarely looked at critically before being entered into the system. It is also the case that when data is entered, even when messages ask the person entering the data to check it (because results are not normal), this is not done and the data is accepted anyway. The basic problem is that managers tend not to look on the MIS as a way of improving their work, but to satisfy reporting requirements and, so long as the data is collected on time, it does not receive much scrutiny. Please be aware that if this is the case in your organisation, the results will be inaccurate *and not in the least useful.* It is therefore vitally important not only that people are trained in data collection, but that everyone, every step of the way, looks at it critically.

It is for these reasons that we do not recommend that VAs collect data. They tend not to be sufficiently numerate, and the resulting data is of poor quality. Data should be collected by a paid FO every quarter and should be looked at critically by the person entering data, especially when the system flags data as producing results that are outside the normal range.

Also, please recognise that it will take between 3 and 6 months before your data will be reliable and, for the most part clean, but only then if you treat it carefully and critically and if you have the right people collecting it.

4.1.2   Frequency of data collection

Data should not be collected more often than quarterly, with the first data collection during each cycle not earlier than the first loan disbursement meeting. It is common to collect data monthly, but this is a big mistake because it over-burdens Field Officers and those responsible for entering and analysing data and usually leads to reporting that lacks analysis, because there is no time for it to be done properly.

It is also a good idea to collect data from a group according to a group's stage of development, rather than a calendar based on the months of the year. In this way the flow of data is steady and manageable.

4.1.3   Data accepted by the system - types

The SAVIX MIS has two basic types of data:

- Basic. These are the minimum data that all users of the system *must* supply if they wish to be able to save a dataset and produce reports.
- User-defined. These are additional data that are created by the user and will vary from programme to programme.

In this section we deal only with the Basic Data.

4.1.4   Basic Data

Basic Data falls into three categories (cf. p. 30):

- Static data: These are data that are collected one time, at the time the group is set up as a Savings Group. It is called static because it will never change.
- Cycle data: These are data that are collected at the start of a Savings Group's periodic cycle. The length of the cycle may vary (although 12 months is the most common). Apart from the name of the person supervising the group, who might be changed at any time, these data remain unchanged throughout the cycle.

- Regular data: These are data that are collected at every data collection visit to a Savings Group. Usually this is every three months. The data may not change (for example, 'No. of members'), but it is possible and must be verified at a regular data collection visit.

Figures 65a and 65b on the following pages show the Static Data part of the collection form. Normally a Data collection form is double-sided, with Static Data on one side and Cycle and Regular Data on the other.

Figure 65b shows this sheet filled out with data from a Tanzanian group.

4.2 The Data collection forms

4.2.1 Static Data

Figure 65a: Data collection form side 1 – Static Data

Data collected at formation of group	
Group name	
Group trained by (name)	
Date of first training	
Number of members at creation of group	
Latitude (optional)	
Longitude (optional)	

Figure 65b: Filled-out Data collection form side 1 – Static Data

Data collected at formation of group	
Group name	*Umoja*
Group trained by (name)	*Joel Laizer*
Date of first training	*30/10/2016*
Number of members at creation of group	*14*
Latitude (optional)	*-3.03986*
Longitude (optional)	*+36.02654*

Note: _Although GPS Latitude and Longitude coordinates have been filled in, it is not recommended that data is entered manually, using a GPS device, because experience has shown that such data is frequently inaccurate, and users very often have difficulty knowing how to choose from among the three standard GPS formats. This should only be used if collecting GPS data is a priority, when there is no plan to use the SAVIX Android or iOS Data application._

4.2.2 Cycle and Regular Data

Figure 66a, on the following page, shows the Data collection form for Cycle and Regular Data. It has no title in order to maximise the space available on the paper. Figure 66b on the page after that shows the same form filled out.

Data always collected from a group	
Group name and no.	

Cycle data	
Cycle number	
Date savings started this cycle	
Group status (supervised/self-mngd) at start of cycle	
Group monitored by (name)	
Registered members when savings started this cycle	
Savings re-invested at start of cycle	
Property at start of cycle	

Member information	
Date of data collection	
No. of registered Members now	
No. of registered women now	
No. of Members attending this meeting	
Dropouts this cycle	

Loans and savings	
Value of savings this cycle	
Value of loans outstanding	
No. of loans outstanding	
Write-offs this cycle	
Loan fund cash in box	

Other assets and liabilities	
Bank balance	
Social fund balance	
Property now	
External debts	

Dividends and share-out		
Dividends paid this cycle		
Is this and end of cycle share-out meeting?	Yes	No

In-field profit calculation	
Value of loans outstanding	
Plus: Loan fund cash in box	
Plus: Bank balance	
Plus: Property Now	
Minus: Value of Savings this Cycle	
Minus: Property at Start of Cycle	
Minus: External debts	
Equals: Profit (or loss) to date	

Worksheet		
N° of Mbr	**Shares per member this cycle**	**Value of loans outstanding**
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
Total		

Price of 1 share
Total savings

Data always collected from a group		
Group name and no.	*Umoja*	

Cycle data		
Cycle number		*1*
Date savings started this cycle		*04/11/2016*
Group status (supervised/self-mngd) at start of cycle		*Supervised*
Group monitored by (name)	*Joel Laizer*	
Registered members when savings started this cycle		*14*
Savings re-invested at start of cycle		*0*
Property at start of cycle		*0*

Member information		
Date of data collection		*02/12/2016*
No. of registered Members now		*15*
No. of registered women now		*11*
No. of Members attending this meeting		*14*
Dropouts this cycle		*0*

Loans and savings		
Value of savings this cycle		*293,000*
Value of loans outstanding		*270,000*
No. of loans outstanding		*10*
Write-offs this cycle		*0*
Loan fund cash in box		*38,000*

Other assets and liabilities		
Bank balance		*0*
Social fund balance		*6,200*
Property now		*4,500*
External debts		*0*

Dividends and share-out		
Dividends paid this cycle		*0*
Is this and end of cycle share-out meeting?	Yes	**No**

Worksheet		
N° of Mbr	Shares per member this cycle	Value of loans outstanding
1	*27*	*0*
2	*8*	*10,000*
3	*8*	*0*
4	*16*	*0*
5	*22*	*15,000*
6	*15*	*20,000*
7	*20*	*20,000*
8	*20*	*50,000*
9	*13*	*10,000*
10	*21*	*30,000*
11	*30*	*60,000*
12	*25*	*25,000*
13	*22*	*30,000*
14	*25*	*0*
15	*21*	*0*
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
Total	*293*	*270,000*

In-field profit calculation	
Value of loans outstanding	*270,000*
Plus: Loan fund cash in box	*38,000*
Plus: Bank balance	*0*
Plus: Property Now	*4,500*
Minus: Value of Savings this Cycle	*293,000*
Minus: Property at Start of Cycle	*0*
Minus: External debts	*0*
Equals: Profit (or loss) to date	*19,500*

Price of 1 share
1,000
Total savings
293,000

The following four pages provide explanations covering the three main sections of the Data collection form, comprised of 29 data points. This page covers only the Static Data.

4.2.3   Explanatory notes – Static Data collected at creation of the Savings Group

The following four pages provide explanations covering the three main sections of the Data collection form, comprised of 29 data points. This page covers only the Static Data.

No	Name	Type	Description	Mandatory
1	Group Name	Text	The group name to identify the group. Usually this is chosen by the group.	Yes
2	Group trained by	Text	The name of the person who originally trained the group. This is <u>*NOT*</u> the designation (such as 'FO' or 'VA') but the name of the actual person who originally trained the group. This will be matched with a list of trainer names that will have been pre-entered in the database on setup.	Yes
3	Date of first training	Date	The date on which the group received the first training session to become a Savings Group. This will tell us how long the group has been working as a Savings Group. So, if a group already existed (i.e. a farmers' group) you would not write the time it was first trained as a farmers' group but when it received its first training to start its SG activities.	Yes
4	Number of members at creation of group	Numeric	The total number of members of the group at the start of the *first cycle* after forming as a Savings Group. This number will NOT change in subsequent cycles.	Yes
5	Latitude/ Longitude	Specific to only one of the three standard conventions	*This is optional data* but must be generated by a GPS device and written in the standard 'Degrees, decimal degrees' format. This is the default convention used by the MIS. ***Note:*** *We strongly recommend that GPS data is only entered when using the SAVIX mobile Data Entry application*, available on Google Play Store. This is because manual data entry is often inaccurately transcribed, but on the mobile application it is automatically registered – *if the data is entered at the group's meeting place.* When the mobile app is used as an offline Data Entry tool at an office, the GPS utility should not be selected.	No

4.2.4 Explanatory notes – Cycle Data collected once per cycle, at the start of the cycle

No.	Name	Type	Description	Mandatory
1	Group name	Text	The group name to identify the group. Usually this is chosen by the group.	Yes
2	Cycle number	Numeric	This is the cycle number of the group. A cycle is a period in which a group saves, gives loans to its members and finally shares out its assets. In most Savings Group programmes this is one year. It is quite common for people who are collecting data to forget about changing this number when a group moves to a new cycle, so care is needed to ensure that the number of the new cycle is entered.	Yes
3	Date savings started this cycle	Date	The date when the people started saving money during this cycle. It does not refer to the date that the group first started saving, if the group is now in a subsequent cycle. This field will be empty when a new cycle starts but after being filled in it will not be changed.	Yes
4	Group status at start of cycle	Text	Choice: Supervised or Self-managed. A group may still be receiving training and supervision as a savings group, in which case it is defined as Supervised, or it may be operating independently and no longer being trained or supervised, but only monitored, in which case it will be defined as Self-managed. If a programme is carrying out other activities with the Savings Group that are not related to savings and credit, this is not relevant. The status as being Supervised/Self-managed only refers to the savings and credit activities of the group.	Yes
5	Group monitored by	Text	The name of the person who is monitoring the group. A group can be supervised and therefore monitored, but it can also be self-managed but still monitored (usually if a programme is tracking a sample of groups for the long-term).	Yes
6	Registered members when savings started this cycle	Numeric	The number of group members at the start of the current cycle. This will usually be the same as the number of registered members filled out on the group Static Fields sheet for the first cycle, but may change in subsequent cycles.	Yes
7	Savings re-invested at start of cycle	Currency	The total amount of money that members carried over as their personal savings from the previous cycle into the new cycle. Usually this is done at the share-out meeting of the previous cycle but registered as savings in the new cycle.	Yes; default 0
8	Property at start of cycle	Currency	The value of the physical property owned by the group at the start of the cycle, not including any money. The value of this property is listed only as the purchase price paid. No depreciation or appreciation is estimated.	Yes

4.2.5   Explanatory notes – Regular Data collected, usually every quarter (part 1)

No.	Name	Type	Description	Mandatory
Member Information				
9	Date of data collection	Date	The exact date this data was collected in the field.	Yes
10	No. of registered members now	Numeric	The number of people at the time of data collection who are considered by the group to be members. They may not be present at the meeting for various reasons (i.e. illness) but are counted as members.	Yes
11	No. of registered women now	Numeric	The number of women at the time of data collection who are considered by the group to be members.	Yes
12	No. of members attending this meeting	Numeric	The number of group members attending the meeting at the time of data collection. This information is usually gathered towards the end of the meeting when all latecomers have arrived.	Yes
13	Dropouts this cycle	Numeric	The number of dropouts in this cycle until this moment. A dropout is a member who has left the group for _any_ reason (voluntarily leaving for no specific reason, removal by the other members for reasons they deem sufficient, death, moving away to live elsewhere etc.).	Yes, default 0
Loans and savings				
14	Value of Savings this cycle	Currency	Total value of all savings to date this cycle (including savings re-invested at start of cycle). **_Note:_** _It does NOT include Loan fund cash in box or at bank and it does NOT include any interest paid. Savings are ONLY the total of what all members have contributed as their savings since the start of the cycle._	Yes, default 0
15	Value of Loans outstanding	Currency	Total value of the principal sum remaining to be paid of all loans at the moment of data collection. It does not matter if the loan is being paid on time or is late: the amount that is listed is _the total value of all remaining principal_ to be repaid. _It does not include interest._	Yes, default 0
16	No. of Loans outstanding	Numeric	Number of loans outstanding at the time of data collection.	Yes, default 0
17	Write-offs this cycle	Currency	The amount of any loans lost or forgiven during this cycle. _This is a cumulative figure._	Yes, default 0
18	Loan fund cash in box	Currency	The amount of Cash in the Loan Fund bag, which is available to members for loans.	Yes, default 0

4.2.5   (Cont.)

No.	Name	Type	Description	Mandatory
			Other assets and liabilities	
19	Bank balance	Currency	The total balance of all funds the group has deposited to any type of financial institution and which are potentially available for lending.	Yes, default 0
20	Social Fund balance	Currency	The total amount of cash held by the group in any other funds separate from the Loan Fund. In most cases this refers only to the Social Fund, but some groups have additional funds, such as Education Funds or Loan Insurance Funds etc.	Yes, default 0
21	Property now	Currency	The total value of all of the property owned by the group at the time of data collection. It refers to all types of physical property owned by the group. The value of this property is the purchase price paid. _No attempt should be made either to depreciate or re-value physical assets._	Yes, default 0
22	External debts	Currency	The total value of the debts a group owes to external organizations (banks, coops, SAACOs) or individuals.	Yes, default 0
			Dividends and share-out	
23	Dividends paid this cycle	Currency	This only applies to groups that do not share out at the end of each cycle, but just pay some of their profits to members. Indian Self-Help groups do this but African Savings Groups do not. <u>Dividends paid should NOT be confused with the amount shared out at the end of the cycle</u>. For all African Savings Groups, this figure will <u>always</u> be zero.	Yes, default 0
24	Is this an end-of-cycle share-out (distribution) meeting?	Yes/No	This field, displayed on the MIS as a checkbox, is intended to indicate if the meeting at which the data was collected was a share-out (distribution) meeting at the end of the cycle. The system has a default of 'No' and this must be changed to 'Yes' if this is, in fact, a meeting at which a share-out (distribution) takes place.	Default No

4.2.6   Creating a Data collection form for User-defined data

As already noted, there are two types of User-defined data: Standard Data Fields (SDFs) and User-created fields (UCFs).

In the case of our example, we selected 11 SDFs and created 7 UCFs. Data on these is entered in the same page on the MIS and the Data collection form should have a page added that allows for these data to be collected. It should be categorised in the same way and appear in the same sequence on the screen and on the Data collection form. The Data collection form for UDFs is shown untitled (to save page space) in Figures 67a and b on the following 2 pages.

Figure 67a: Example of a blank Data collection form – User-defined Fields

User-defined Fields (UDFs)		
User-created Fields (UCFs)		
Vulnerability		
Number of members with orphans	Number	Mandatory
Number of disabled members	Number	Mandatory
Number of landless members	Number	Mandatory
Gender		
Number of members who are female heads of household	%	Mandatory
Number of members who are widows	%	Mandatory
Group quality		
Group quality at the end of Phase 1	Text	Mandatory
Group quality at the end of Phase 2	Text	Mandatory
Standard data fileds		
Group details		
Name of community/village	Number	Mandatory
Sub-county	Number	Mandatory
Chairperson's name	Number	Mandatory
Chairperson's telephone number	Number	Mandatory
Gender		
Number of members with retail business	Number	Mandatory
Number of members with manufacturing business	Number	Mandatory
Number of members with transport business	Number	Mandatory

<u>*Note:* It is better to design this form after the UDFs have been selected and then viewed on the system. This ensures that this form is exactly compatible with the Data Entry fields, but note here that full phrases are used here instead of the abbreviations that are found on the Data Entry fields (which are kept short to keep report column headings as narrow as possible).</u>

Figure 67b: Filled Data collection form – User-defined Fields

User-defined Fields (UDFs)			
User-created Fields (UCFs)			
Vulnerability			
Number of members with orphans	Number	Mandatory	*4*
Number of disabled members	Number	Mandatory	*1*
Number of landless members	Number	Mandatory	*5*
Gender			
Number of members who are female heads of household	Number	Mandatory	*5*
Number of members who are widows	Number	Mandatory	*3*
Group quality			
Group quality at the end of Phase 1	%	Mandatory	*72%*
Group quality at the end of Phase 2	%	Mandatory	*84%*
Standard data fileds			
Group details			
Name of community/village	Number	Mandatory	*Madunga*
Sub-county	Number	Mandatory	*Mbulu*
Chairperson's name	Number	Mandatory	*Sylvia Lyimo*
Chairperson's telephone number	Number	Mandatory	*+255 732 846189*
Income-generating activities			
Number of members with retail business	Number	Mandatory	*3*
Number of members with manufacturing business	Number	Mandatory	*1*
Number of members with transport business	Number	Mandatory	*2*
Number of members with transport business	Number	Mandatory	*12*
Number of members with transport business	Number	Mandatory	*3*

*<u>**Note:** The row height on this form must be adjusted to make sure that there is enough space for text entries. Always test your forms to make sure that you have spacing right and enough width for text.</u>*

4.3 Basic data quality checks

4.3.1 Profit and loss

When the data is collected the FO responsible should not simply fill in the data, but should fill in the table entitled 'In-field profit calculation' at the bottom of the Data collection form as shown on page 65, reproduced below.

Figure 68: Loan-fund profit calculation, carried out in the field

In-field profit calculation	
Value of loans outstanding	*270,000*
Plus: Loan fund cash in box	*38,000*
Plus: Bank balance	*0*
Plus: Property now	*4,500*
Minus: Value of savings this cycle	*293,000*
Minus: Property at start of cycle	*0*
Minus: External debts	*0*
Equals: Profit (or loss) to date	*19,500*

These data are simply copied from the data collection form, immediately above this table, where exactly the same wording is used. To get a result, the FO adds up the first four items (Value of loans outstanding, Loan fund cash in box, Bank balance and the value of all Property at the present time) and then subtract the remaining three items (Value of savings this Cycle, Property at start of cycle, and External debts). This will then give the amount of profit or loss. In the example above there is a profit of TZS 19,500, which looks reasonable for a group that is at an early stage in its cycle. *The FO should, however, look a lot deeper if the profit is massively greater than the amount of savings to date or if there is any loss at all.* For example, if a group buys a cow but forgets to include the value of the cow, it will look as if the group has made a loss, because cash will have gone down without a balancing increase in other assets.

Note that the system is configured that if you show a profit greater than 60% or any loss at all, the system will ask you to check your data and will highlight the data that is contributing to the result. So, checking in the field will reduce the possibility that the people who collect data will be asked to explain the data they have provided that leads to extreme results.

It is important for the FO to recognise that an MIS is not just a computer programme, but a system that allows them to understand in depth what is going on with the SG. So, being able to give the SG a report on its profits and losses (and maybe to look at these in depth) is a valuable output, just using pencil and paper.

4.3.2 Common errors

Dropouts: A very common error is for the person collecting the data to ignore, or miscalculate, the number of dropouts. For example, it is not logically possible for a group to start the cycle with 19 members and to have 17 members remaining active, but no dropouts. It is also possible for there to be the same number of members when the data is collected as when the cycle started, but to have dropouts, because it is possible that while, for example, 2 people dropped out, 2 more could have joined, leaving the total membership the same.

Including the value of a group's metal box: This can be very complicated, because in some cases boxes are given to a group, in other cases, they are sold on credit to the group and in others the group may have bought the box without this coming from their regular savings – even before the start of training. Another problem is in knowing if the box existed at the start of the first cycle or not, or whether it is excluded because the FO brought the box after the group started its first

meeting. *To avoid the complications that arise in such cases we recommend that the value of the box is excluded from the value of physical assets and any debts associated with the box are also not included*. All other physical assets that are bought using the SG's Loan Fund should be included.

Date errors: Date errors are frequent and dates need to be carefully entered into the system. Usually the error is not on the part of the person collecting the data, but when it is transcribed by the person entering the data.

Failing to update Cycle Data: It is common that a FO will forget to change the Cycle Data at the start of a new cycle. The person entering the data should be alert to this and if there is end-of-cycle data from an old dataset, they should confirm that the Cycle Data is updated.

5   Data Entry

5.1   Opening the Data Entry screen

The Project Administrator opens the MIS and enters their credentials and then clicks on the 'Data Entry' tab (1). By default, this opens the sub-tab 'Groups' (2) and the PA clicks on the blue 'Add New Group' button (3).

Figure 69: Opening Data Entry screen
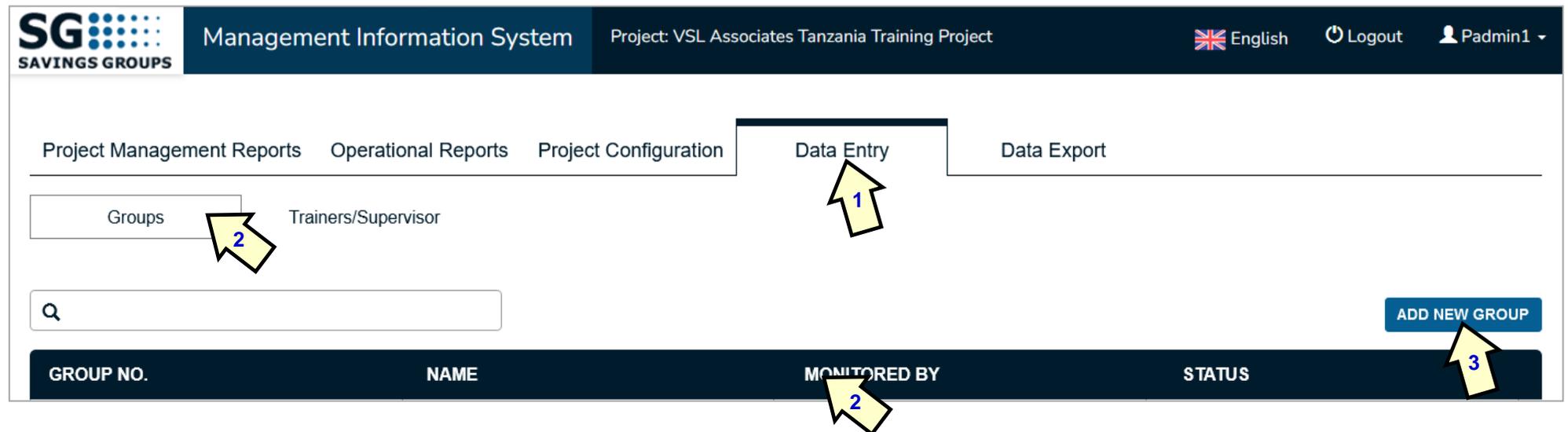
Note: The black bar at the bottom of the screen is the heading bar for each group as its data is entered for the first time. 'Group No.' refers to a number from 1 to 9,999 automatically assigned by the system to the Savings Group. If a group is later removed from the system this number cannot be used again. 'Status' refers to whether or not group is Supervised or Self-managed.

Once the 'Add New Group' button is pressed, the system takes the user into the Data Entry screen for Static Data, as shown in Figure 70. The Project Administrator then enters the Static data as per the information displayed on the Static Data part of the Data collection form (See Figure 65b, page 63).

5.2 Entering Static Data

5.2.1 Name of group and selection of Trainer

Figure 70: Entering initial Static Data

The Project Administrator first enters the name of the group ('Umoja') and then selects the name of the Trainer (Peter Kimani) (1) from the drop-down list. This list is comprised of all FOs and VAs. It does not include Supervisors. The PA then enters the 'Date of first training' and the 'Number of members at creation of group' and finishes with (optional) GPS data. When this is done, the PA then presses the blue 'Save' Button.

Note: *The status of the selected Trainer is indicated automatically as 'Field Officer'* (2).

5.2.2 Date of first training, number of members and GPS data

Figure 71: Completed data entry for Static Data

Note: *The date of first training is captured so that the user of the system will know the age of the group.*

The system automatically creates a GPS map if data is entered here as Latitude and Longitude. In Satellite format the Static Data and map appear as follows, for this group, based in Engaruka,

Arusha Region of Tanzania. The map can be displayed either as a simple map or as a satellite image.

Figure 72: Static Data with GPS satellite map

When the PA finishes entering the Static Data, a message appears asking if the User wants to add a dataset or not. It is normally the case that the PA will enter data and presses 'Add Dataset.' (1)

Figure 73: Choice of adding or not adding Dataset
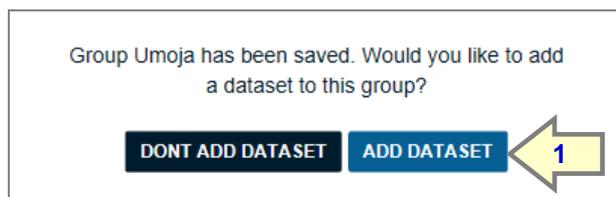
Once this is done, the PA sees the following screen, allowing them next to enter Cycle Data. The first three tabs (Static Data, Cycle Data and Regular Data appear by default. The UDF tab appears because the MIS Administrator created UDFs (SDFs and UCFs). If no UDFs have been created, this tab would not appear.

5.3 Entering Cycle Data

Figure 74: Cycle Data screen ready for data entry at start of cycle

Figure 75: Cycle Data fields completed

Once the Cycle Data is entered (only necessary at the start of each cycle) the PA does not save these data but clicks on the 'Regular Data' tab (1) and enters data copied from the Data collection form, starting at the 'Member Information' section. This is shown in 5.4 on the following page (Figure 76)

5.4   Entering Regular Data

The PA enters the Regular Data as shown on the data collection form (Figure 66b, page 65)

Figure 76: Regular Data page - Member Information and data on Loans and Savings

5.5 Entering User-defined data (UCFs and SDFs)

Figure 77: Partial display of all User-defined Fields

Static Data	Cycle Data	Regular Data	UDF

USER CREATED FIELDS

VULNERABILITY

No. of mbrs. with orphans	3
No. of disabled mbrs.	1
No. of landless mbrs. (optional)	4

GENDER

No. of mbrs. who are FHH	4
No. of mbrs. who are widows	2

GROUP QUALITY

Group quality end phase 1 (optional)	%
Group quality end phase 2 (optional)	%

STANDARD DATA FIELDS

GROUP DETAILS

Name of community / village	Madunga
District (optional)	Hanang
Chairperson's name	Patience N'dulu
Chairperson's tel. no. (optional)	+255 745 173910

INCOME GENERATING ACTIVITIES

No. of mbrs. with retail business	7
No. of mbrs. with manufacturing business	0
No. of mbrs. with transport business	1
No. of mbrs. in ag. and livestock business	6
No. of mbrs. in service business	1

5.6 Groups and their datasets

5.6.1 Selecting and editing an existing dataset

On the MIS, the list of registered groups is shown only at the project level, under 'Data Entry' and the sub-heading 'Groups'. The number given to the groups is automatic and cannot be changed and if a group is erased, its number cannot be used again. It will be noted here, for example, that there is no group No. 8.

Figure 78: Group list

When a user clicks on a group (in this case group No 5, Harambee, this opens up a number of utilities, allowing the user to add a dataset, view all datasets, edit Static Data or delete the group. (1-4) The 'Add New Group' button on the right is self-explanatory. When the user clicks on 'View Datasets' the following screen appears:

Note: *This is the only place where a user can edit Static Data (6). This is because the changes will apply across all datasets.*

Figure 79: Datasets for a selected group

| Project Management Reports | Operational Reports | Project Configuration | Data Entry | Data Export |

Groups   Trainers/Supervisor

VIEW DATASETS - Harambee   BACK   ADD DATASET

EDIT   DELETE

Cycle No.	Date of data collection	Group status	Group monitored by
1	22/09/2016	Supervised	Julia Majara
1	15/12/2016	Supervised	Julia Majara
1	09/03/2017	Supervised	Julia Majara
1	01/06/2017	Self-managed	Julia Majara
2	24/08/2017	Self-managed	Mike Laiser
2	17/02/2018	Self-managed	Mike Laiser

When the user selects a dataset, they have three options:

- To edit a dataset
- To delete a dataset
- To add a new dataset

In most cases the User will want to edit a dataset. And the following screen will appear:

Figure 80: Editing a dataset

EDIT DATASET - Harambee

Static Data	Cycle Data	Regular Data	UDF

Group name	Harambee
Cycle number	2
Date savings started this cycle	15/06/2017
Group status at start of cycle	Self-managed
Group monitored by	Mike Laiser
Registered members when savings started this cycle	18
Savings re-invested at start of cycle	220,000
Property at start of cycle	50,000

When a dataset is edited, it opens at the Cycle Data screen, which, apart from the name of the group (which is shaded grey), is editable (but can be edited on the Static Data screen). All other tabs are open and the user can edit any of the data and then save the entire dataset in the normal way.

5.6.2 Adding a new dataset

If the user opts to add a dataset, they will be first taken to the Cycle Data screen as shown on Figure 81 on the next page. This shows the Cycle Data screen with the fields coloured grey (1) indicating that they are locked. If the user wants to edit the Cycle Data, they will click on the blue 'Edit' button and the data fields will be opened and the grey shading will disappear. If the user is satisfied that the Cycle Data needs no further changes, they will click on the 'Confirm' button (not shown here) and will be taken to the Regular Data screen as shown in Figure 82 on page 84.

When the user opens up the Regular Data screens, they will notice that data entered the last time is shown off to the right (Arrow 2 in figure 82) under a column entitled 'Previous'. This is to help the person entering the data to see if there are significant changes that could be the result of bad data.

Figure 81: Adding a dataset – confirming Cycle Data

When the user opens up the Regular Data screens, they will notice that data entered the last time is shown off to the right (Arrow 2 in figure 82) under a column entitled 'Previous'. This is to help the person entering the data to see if there are significant changes that could be the result of bad data.

Figure 82: Adding Regular Data

This completes the information on Data Entry.

Part 3: Reports

6   Project Management Reports

These are reports prepared by the Project Administrator for senior management.

6.1   List of all Project reports and their functions

When logged on as a Project Administrator, the home page displays two categories of reports, organised as follows:

- Project Management Reports
  - Project performance
  - Benchmark
  - Trends
  - Project Map

- Operational Reports
  - Trainer Comparison
  - Group Comparison
  - Group Performance
  - Trainer Performance
  - Data Aging

Management Reports are those of interest to senior managers and an external audience. They are reports that summarise the results of projects and are used, usually, for external reporting. *Operational Reports* are those that are useful to all field staff and provide details of Group and Trainer performance. They are used mainly to improve staff performance at the field level.

In this section we are dealing only with *Project Management Reports*

These are reports prepared by the Project Administrator for senior management.

6.2   Project Performance report (Figures 84, 86 and 87 re-formatted to fit on page)

Figure 83 is the default screen showing when the project is accessed by the Project Administrator.

Figure 83: Opening screen displaying Project Management Reports

This shows that by default the report that is being displayed is the Project Performance report and that in this category are the Benchmark, Trends and Project Map reports. Below the report sub-titles are 4 utilities that allow the user to do the following:

1 Group status (1). This allows the user to create a report that covers supervised groups, or self-managed groups, or both.

2 Results end of cycle (2). *This is a very useful report*. By default, all reports display the results from all groups: old, new and in between. This provides a profile of the project as it is, but the averages do not give an idea what the benefits are to groups and their members when they share out their money at the end of a cycle. By selecting groups at the end of a numbered cycle (i.e. end of cycle 1 groups or end of cycle 2 groups etc.) this allows the Project Administrator to see what the actual results were for groups that had completed their cycle. Figures 84 and 86 show how this can be significantly different and usually very positive.

3 Report date (3). This allows the user to create a historical report at any point in the past.

4   Group age (4). This allows the user to create a report that shows what the average group has achieved at any given age, expressed in months. If, for example, '6' is entered, all groups within 2 weeks of a date 6 months in the past will be selected. This allows the user to understand what the evolution of the average group looks like.

Figure 84: Standard Project Management Report

	Total	%	Average
Program scale and membership profile			
Current Members	1,476		19
Men	333	22.60%	
Women	1,143	77.40%	
Attendance rate		90.50%	
Dropout rate		5.40%	
Membership growth rate		2.10%	
Project and average group balance sheets			
Assets	**TZS 127,828,655**		**TZS 1,681,956**
Loan fund cash in box	44,786,800	35.00%	589,300
Bank balance	23,021,800	18.00%	302,918
Value of loans outstanding	51,007,905	39.90%	671,157
Property now	6,388,500	5.00%	84,059
Social fund balance	2,623,650	2.10%	34,522
Liabilities	**TZS 2,110,000**		**TZS 27,763**
External debts	2,110,000	100.00%	27,763
Equity	**TZS 125,718,655**		**TZS 1,654,193**
Value of savings this cycle	99,599,820	77.90%	1,310,524
Social fund balance	2,623,650	2.10%	34,522
Property at start of cycle	2,155,000	1.70%	28,355
Net profit	21,340,185	16.70%	280,792
Financial performance			
Financial benefits to members	**TZS 22,040,185**		**TZS 290,002**
Net profit	21,340,185		280,792
Dividends paid	700,000		9,211
Service utilization per member			
Average annualized savings (per Member)			**TZS 132,196**
Avg. outstanding loan size (per Member)			**TZS 82,805**
Key ratios (weighted)			
Return on savings		21.40%	
Return on assets		16.70%	
Return on average assets		32.60%	
Weighted loan fund utilization rate		45.80%	
Loans outstanding as % of total assets		39.90%	
% Members with loans outstanding		41.70%	
Operational efficiency			
% of Groups formed by Village Agents		34%	
Cost per Member			**TZS 48,013.27**

When the 'Results end of cycle' utility is invoked (see below) the report changes as per Figure 86 on the following page.

Figure 85: Setting a report to select only those datasets that were end-of-cycle, by cycle number
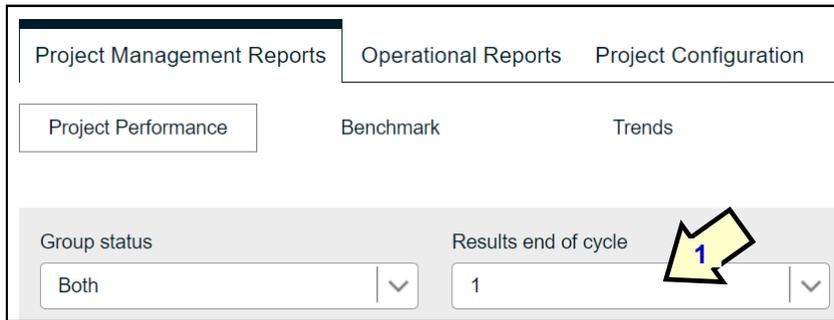
When clicking on the 'Results end of cycle' box, results will display in a new Project Management Report, derived ONLY from datasets of groups reporting at the end of the designated cycle. Thus, if a '1' appears, this means that the report is derived only from data collected at the end of the first cycle. Likewise, with a '2' or '3 etc.In Figure 86 results are shown for groups at the end of cycle 1.

Figure 86: Project Performance report for groups at the end of cycle 1 (printed)

	Total	%	Average
Program scale and membership profile			
Current Members	581		17
Men	123	21.2%	
Women	458	78.8%	
Attendance rate		96.9%	
Dropout rate		8.1%	
Membership growth rate		.0.09	
Project and average group balance sheets			
Assets	**TZS 113616100**		**TZS 3,341,650**
Loan fund cash in box	104,746,700	92.2%	3,080,785
Bank balance	2,250,000	2.0%	66,176
Value of loans outstanding	2,275,000	2.0%	66,912
Property noew	3,220,000	2.8%	94,706
Social fund balance	1,124,400	1.0%	33,071
Liabilities	**TZS 87500**		**TZS 2.574**
External debts	87,500	100.0%	2,574
Equity	**TZS 113,528,600**		**TZS 3,339076**
Value of savings this cycle	90,104,780	78.5%	2,650,141
Social fund balance	1,124,400	1.0%	33,071
Property at start of cycle	1,190,000	1.0%	35,000
Net profit	21,109,420	18.4%	620,865
Financial performance			
Financial benefits to members	**TZS 21,109,420**		
Net profit	21,109,420		
Dividends paid	0		
Service utilization per member			
Average annualized savings (per Member)			**TZS 165,976**
Avg. outstanding loan size (per Member)			**TZS 252,778**
Key ratios (weighted)			
Return on savings		23.4%	
Return on assets		18.6%	
Return on average assets		36.8%	
Weighted loan fund utilization rate		4.9%	
Loans outstanding as % of total assets		2.0%	
% Members with loans outstanding		1.5%	
Operational efficiency			
% of Groups formed by Village Agents		0.0%	
Cost per Member			**TZS 96,160.88**

Note that the number of participants is reduced down only to those that meet the selection criteria of being group data only from end-of-cycle share-out meetings. Note also that average assets (TZS 3,341,650) are slightly more than double those of the average for the programme as a whole (See figure 84 – TZS 1,640,663). Return on savings, Return on assets and Return on average assets are all much higher. The only metric remaining the same is Cost per member.

The report in Figure 84 is therefore useful in showing the current status of all groups, while project *effectiveness* in terms of average group end-of-cycle performance is shown in Figure 86.

6.3   Benchmark report

The Benchmark report allows the user to compare the project with the average project on the SAVIX (www.thesavix.org). Data from the SAVIX is accessed and downloaded into the SAVIX MIS to allow these comparisons. The comparisons can be made by country, sub-region, region and world.

It is normal to start off by comparing the project to others in the country and only to move to a higher level of aggregation if there is either no data on the SAVIX for a country, or if it is believed to be not typical. In the case shown here the Project Administrator has selected Tanzania.

Figure 87: Benchmark report comparing the project to the average for Tanzania

Project Management Reports	Operational Reports	Project Configuration	Data Entry	Data Export
Project Performance	Benchmark	Trends	Project Map	

Group status: Both
Results end of cycle:
Report date: 28 Aug 2018

Compare to: Country
Countries: Tanzania
RUN PRINT

Project name	Report date	Project start date	Project end date	Project age (months)	%Project completion
VSL Associates Tanzania Training Project	28/08/2018	30/06/2016	29/06)2019	26	54

	Project	Tanzania
Sample age (weeks)	35	27
Attendance rate	90.6%	91%
Membership growth rate	2.2%	3.40%
Average annualized savings (per Member)	$ 45	$ 62
Average annualized savings (per Member) as % GNI per capita	8.5%	11.71%
Average outstanding loan size	$ 37	$ 51
Average outstanding loan size as % GNI per capita	6.9%	8.60%
% Members with loans outstanding	41.3%	32.0%
Fund utilization rate	47.1%	54.1%
Writeoff rate	0.7%	0.2%
Dividends paid	300	0
Return on savings	18.8%	21.0%
Return on assets	15.2%	17.9%
Return on average assets	29.6%	0.0%
Cost per member	$ 31.83	$ 39.91

Note that when the report is activated the 'Print' button turns from grey to blue (1) and allows a pre-formatted HTML image to be created on a separate browser tab. The image can be printed by pressing Ctrl-P, which will automatically start the print routine.

This report indicates that, by most measures, the project is under-performing compared to the average Tanzanian project, except in terms of the Number of members with loans outstanding (2), and the Cost per member (3). Clearly, this is a project that is either operating in a much poorer area than average or it is less effective because it is under-resourced. The fact that more people are borrowing, but borrowing less and saving less tends to support the former possibility.

6.4   Graphs

The graphs section allows the user to select single-metric graphs over a period (starting and ending) that they specify.

The metrics covered are:

- Number of groups
- Attendance rate
- Number of members
- Average number of members per Group
- % of female members
- Average loan size

- Fund utilization rate
- % members with loans outstanding
- Return on assets
- Return on savings
- Dividends paid

In this example we have selected 'Number of Groups' and have selected a time period between August 2016 and August 2018

Figure 88: Selecting a graph and setting time period.
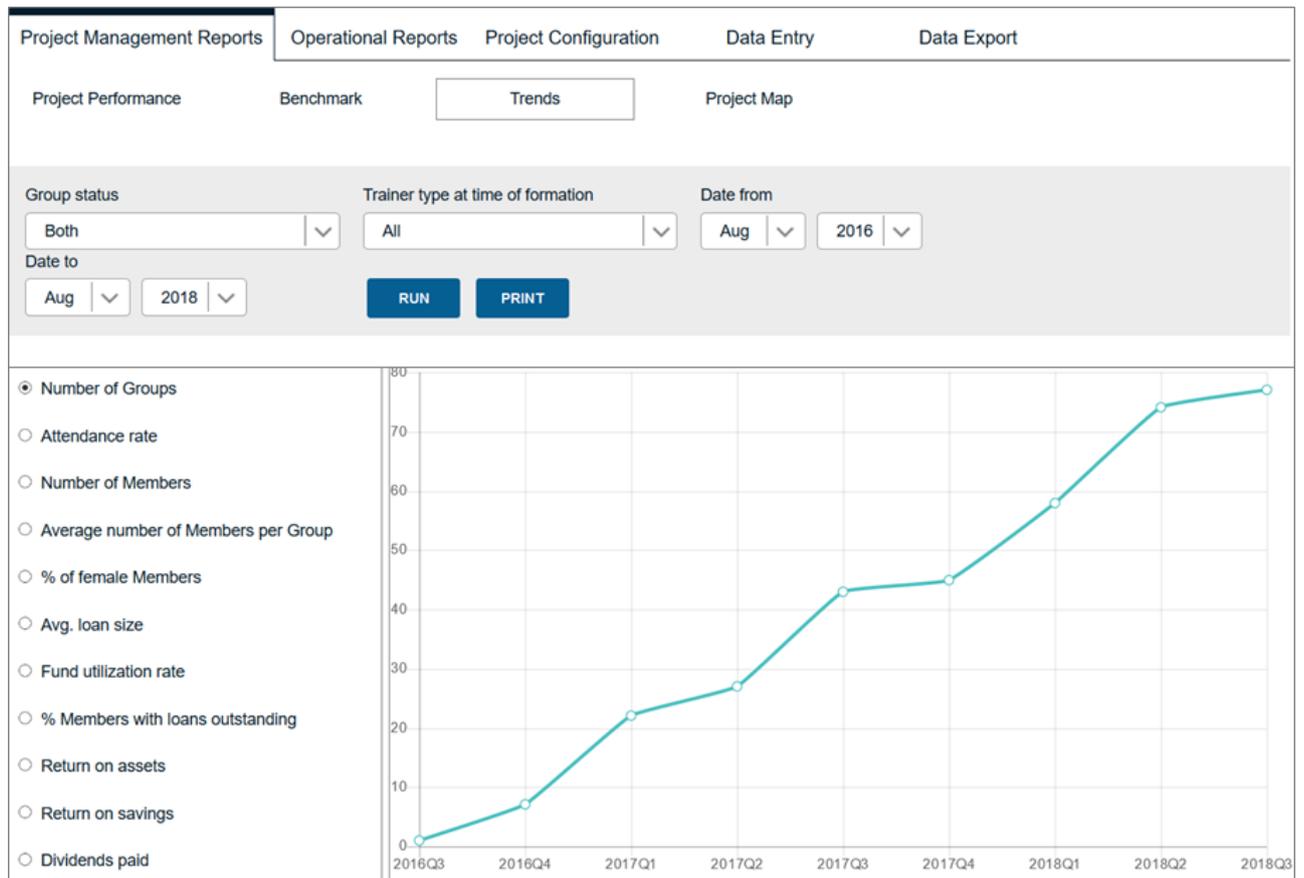
6.5   Project map

As already recommended, GPS data can be entered manually, although this is not normally recommended, owing to the frequency of transcription errors and the difficulty of validating them, except laboriously through Google Earth.[4] Entering data is best done by automatically recording it on the SAVIX Data Entry app, found on Google Play Store. This is not covered in this manual, but a step-by-step Power point is available on request from Hugh@vsla.net.

When GPS locational data is recorded, it can be observed by clicking on 'Project Map' on the sub-menu bar (1). When this is clicked the following screen appears:

---

[4] GPS coordinates can be found on Google Earth on the bottom right hand side of the screen, and change as the cursor moves over the terrain.

Figure 89: Project map
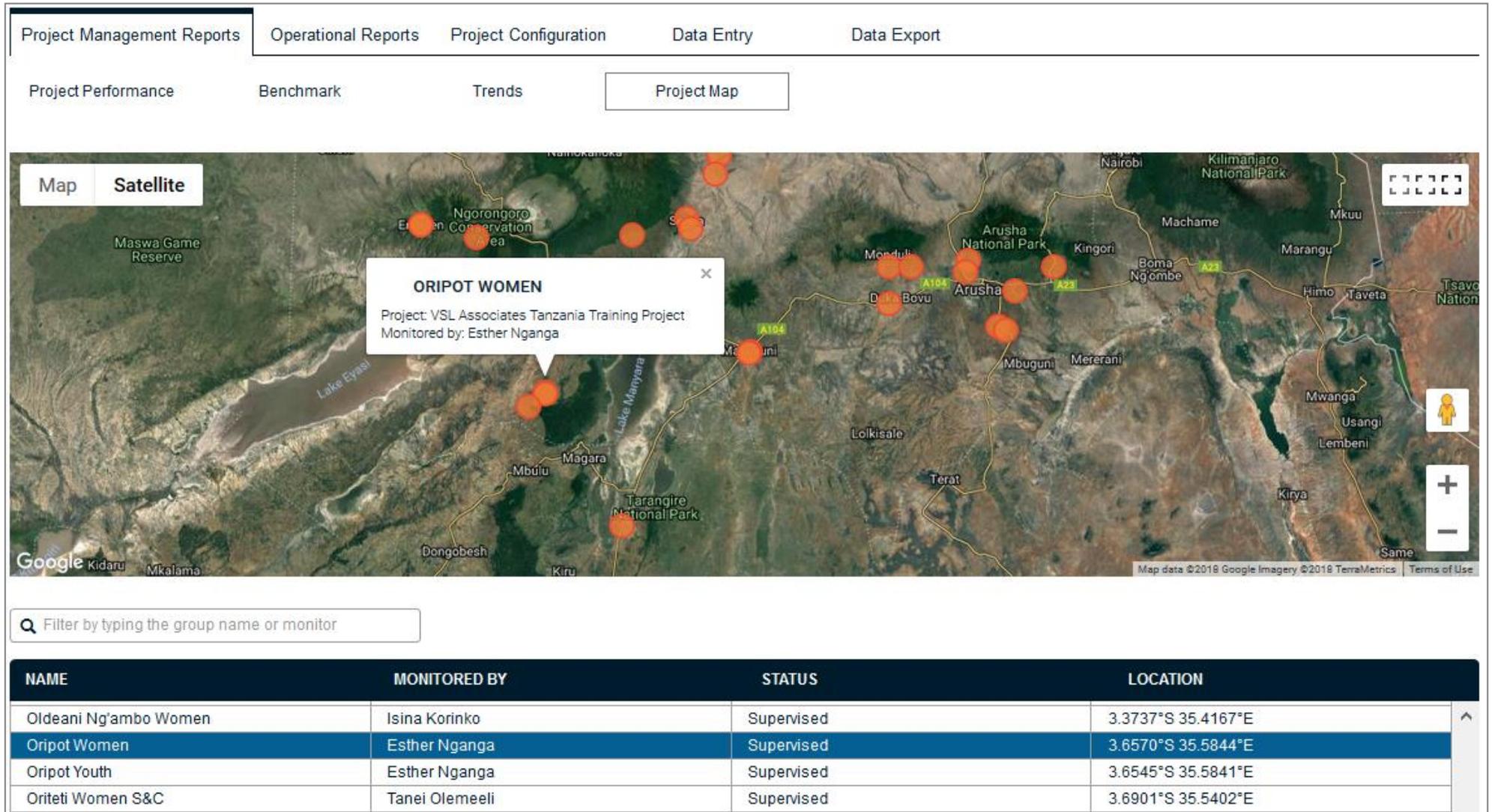
By clicking on the coloured dots, the name of the group will appear with a label (2) and the group name will be highlighted (3). If, instead, the user clicks on the name of the group on the list below the map it will be located and the label will appear. Zooming allows the exact location to be identified. The list underneath notes the Name of the group, the person monitoring and collecting the data, the group status and the GPS location.

Figure 90: Zoomed location of group on Google maps

7   Project Operational Reports

> These are reports prepared for Field staff. They are provided to Supervisors to manage Field Officers and Village Agents

7.1   List of Operational Reports and their functions

Figure 91: Operational Report list

There are 5 Operational Reports (1). *All reports are comparison reports* that compare field staff and their supervisors, plus the groups with which they work. The main users of these reports are Supervisors and Field Officers. Usually these reports are prepared every quarter by Supervisors or prepared by the Project Administrator or Data Entry Officer.

The normal sequence in which they are used is to move from the

- *Trainer Comparison/Performance reports (2),* which summarise the performance of Trainers to;
- *Group Comparison report (3)*, which compares the groups of an individual Trainer to;
- *Group Performance report (4)*, which looks in detail at groups that need more investigation.

The Data Aging report (5) shows for which groups data has not been collected in a given time.

7.2   Why are there 2 types of Trainer report?

There are two reports that summarise Trainer performance:

- Trainer Comparison report
- Trainer Performance report

The Trainer Comparison report compares selected levels of Trainer (Supervisor, Field Officer or Village Agent) on the basis of metrics selected by the Project Administrator. This report is internal to the project and is not necessarily used by other projects in the same MIS.

The Trainer Performance report allows for the comparison only of Field Officers or Supervisors, but is set up by the MIS Administrator and assesses an agreed upon level of Trainer *in all projects in an MIS.* It also provides a score, based on 1. the selected criteria 2. the range of results expected for each criterion (i.e. the upper and lower acceptable level of attendance) and 3. a weighting that gives greater or lesser importance to each selected metric.

7.3   Trainer Comparison report

The Trainer Comparison report, (shown in Figure 92) allows the Project Administrator to select from a number of metrics (1), to evaluate and compare the performance of Trainers at any level (Supervisors, Field Officers and Village Agents). The metrics that can be selected can be chosen by clicking on the checkboxes on the left-hand side of the page, which contains a list of standard metrics and also User-created fields and Standard Data Fields. *Once metrics have been selected note that the selection can be hidden so that the report occupies the full page* (2).

Figure 92: Trainer comparison report

Project Management Reports	Operational Reports	Project Configuration	Data Entry	Data Export

Trainer Comparison	Group Comparison	Group Performance	Trainer Performance	Data Aging

Group status — Both

Compare — Field Officer

...Of — All

Report date — 30 / Aug / 2018

Include/ExcludeVillage Agent Groups — Include

Group age (months) —

RUN   PRINT

< Hide

☐ Check all

☑ Number of Groups
☐ Number of Members
☑ % of female Members
☐ Attendance rate
☐ Dropout rate
☐ Membership growth rate
☑ Average annualized savings (per Member)
☐ Avg. loan size

Trainer name	Number of Groups	% of female Members	Average annualized savings (per Member)	Return on savings	% of Members with loans outstanding	Fund utilization rate
Mejooli Kimerai	22	72%	97,087	16.5%	44%	59%
Julia Majara	22	84%	84,723	17.5%	37%	60%
Peter Kimani	14	70%	149,095	28.7%	46%	18%
Pion Nganga	8	77%	107,152	18.2%	31%	41%
Esther Nganga	6	82%	84,551	10.1%	54%	63%
Rispah Omolo	5	91%	81,238	-0.2%	39%	82%
Average	**12**	**78%**	**100,640**	**15.1%**	**41%**	**53%**
Total	**77**					

Note that the Project Administrator has opted to choose Field Officers (3) of 'All' Supervisors (4); has also sorted the table by 'Number of groups' (5) and is able to shift the columns from left to right using left click drag and drop. Note that column widths can be adjusted by the user to reduce the header row height. When clicking on 'Print' a new tab is opened and the following screen appears:

Figure 93: Print screen for the TCR above

Trainer comparison

MIS name	VSL Associates Tanzania
Project name	VSL Associates Tanzania Training Project
Date of report	30/08/2018
Group age (months)	
...Of	All
Group status	Both supervised and self-managed
Compare	Field Officer
Include/Exclude VA Groups	Include

Trainer name	Number of Groups	% of female Members	Average annualized savings (per Member)	Return on savings	% of Members with loans outstanding	Fund utilization rate
Mejooli Kimerai	22	72%	97,087	16.5%	44%	59%
Julia Majara	22	84%	84,723	17.5%	37%	60%
Peter Kimani	14	70%	149,095	28.7%	46%	18%
Pion Nganga	8	77%	107,152	18.2%	31%	41%
Esther Nganga	6	82%	84,551	10.1%	54%	63%
Rispah Omolo	5	91%	81,238	-0.2%	39%	82%
Average	12	78%	100,640	15.1%	41%	53%
Total	77					

The user can decide if they wish to use the print utility or simply use Snipping Tool to capture the screen shot. In most cases the print is more practical because the column of results is usually outside the screen limit on the main page.

In this example we can see that Rispah has the worst performing portfolio in terms of the number of members and the returns are negative. Peter does very well in terms of savings rates and Return on savings, but he has poor attendance. Julia is productive and has good attendance but performs below average on savings and the % of Members with loans outstanding.

Thus, while this is a useful chart and is customised by the Project Administrator to the particular realities of the local situation, it is a little difficult to decide who is the best Field Officer (although not so hard to determine who is performing least well). This is where the Trainer Performance report can be helpful.

7.4   Trainer Performance report – how to set it up and produce a report

The main differences between this report and the Trainer Comparison report are as shown below:

Figure 94: Differences between the Trainer Comparison report and the Trainer Performance report

Question	Trainer Comparison report	Trainer Performance report
Who configures the report?	Configured by the Project Administrator, who selects metrics.	Configured by the MIS Administrator, who selects metrics and performance targets.
Who gets to be assessed?	Must choose between Supervisors, Field Officers and Village Agents.	Must choose between Supervisors and Field Officers. Must change the performance targets for each type of trainer on setup.
To what do the selected metrics apply?	Metrics that are selected are unique to a single project and can include SDFs and UCFs.	Metrics that are selected apply to all projects in an MIS, but do not include SDFs or UDFs. This ensures that the same performance criteria are applied to all projects. All metrics chosen should apply equally to all projects. For example, don't select 'Number of groups' if some projects are in high density areas and some in low density.
What do the reports show?	Reports only show results for the selected metrics. The User must analyse the results to assess Trainer performance.	Reports show the results for the selected metrics and, in addition, automatically grade the performance of the selected level of Trainer.
What is the effect of environment on report applicability?	High _project_ value since it can be adapted to a local environment and a distinct target group that may be different in other projects. Low value to the MIS Administrator except to verify that analysis is taking place.	High _programme_ level value, since all Trainers are being graded using the same metrics and other criteria, but requires that all projects are operating in comparable environments, with a similar target group. High value to Project Administrator since it produces assessments that are objective and based on the data.

To set up this report (which is optional) we must return to the MIS Administrator. The first three tasks of the MIS Administrator in setting it up report are:

- Agree on the standard metrics, SDFs (Standard Data Fields) and UCFs (User-created fields) that will be used in this report. _It is never advised that more than 5 metrics are selected_ while 3 would be a minimum. Metrics should also be selected that do not have a negative effect on Trainer behaviour (i.e. by prioritising loans and not including savings)
- Setting upper and lower parameters. When a metric is selected, the MIS Administrator needs to set a maximum, beyond which no additional credit will be given and minimums, below which there will be no reduction in scores below zero. A good example is Attendance rate, which cannot exceed 100%, but should not drop below 75%. Another example could be Return on savings, which may be set no higher than 30% and should not be lower than 5% (unless operating in an Islamic context where interest may not be charged). Although returns are often in excess of 30%, no additional scores are given, so as to discourage Trainers in a possible tendency to encourage high interest rates.
- Weighting. Once the metrics are selected, the staff agrees on the most important metric and the relative lesser importance of all other metrics. Thus, 'Number of groups trained' could be as much as 30% of the total score, with 'Attendance rate' also at 30%, 'Annualized savings per member' at 20%, 'Return on Savings' and '% of Members with loans outstanding' at 10% each.

Once all of this is agreed, the MIS Administrator opens the MIS as MIS Administrator, goes to the 'MIS Configuration' tab and clicks on the 'Trainer Performance Configuration' sub-tab. The following screen will appear:

Figure 95: Trainer Performance Configuration with blank setup screen

Project Management Reports	Data Export	Project Configuration	**MIS Configuration**

Group UDF	Trainer/Supervisor UCF	MIS Management	User Management	Trainer Configuration	Trainer Performance Configuration

CANCEL   **SAVE**

☑ Number of Groups
☐ Number of Members
☐ % of female Members
☑ Attendance rate (%)
☐ Dropout rate
☐ Membership growth rate
☑ Average annualized savings (per Member)
☐ Avg. loan size
☑ % Members with loans outstanding

	Number of Groups	Attendance rate (%)	Average annualized savings (per Member)	% Members with loans outstanding	Return on savings
Minimum					
Maximum					
Weight%					

RESET ALL

This shows 5 metrics that the system sets as a default. These can be changed by selecting other metrics, as shown in Figure 95. Once the metrics are selected, the user can change the order in which they appear by right-clicking on a metric, holding it down and shifting it either left or right, to represent the priority of the metric. Figure 96 on the following page shows the table with the same 5 metrics, arranged in a different order. Note that although there are 13 standard metrics, it is a good idea to limit the choice to the fewest possible compatible with getting the information you need to judge the quality of the Field Officer's work.

Also note that the column widths have been increased through dragging and dropping to reduce the height of the metric row. Note also that the pre-configured settings (or any saved settings thereafter) can be returned to zero by pressing the blue 'Reset All' button.

Figure 96: Trainer Performance Configuration screen with metrics re-ordered and with minimum and maximum values entered and weightings for each metric.

	Number of Groups	Attendance rate (%)	Average annualized savings (per Member)	Return on savings	% Members with loans outstanding
Minimum	8	75	75	10	0
Maximum	20	100	300,000	30	100
Weight%	30	30	20	10	10

RESET ALL

The logic of these selections is that by choosing a range of outcomes, a score will be given for any result that lies between the upper and lower limits, with the result then factorised by the weighting. A concrete example would be the 'Number of Groups'. If, for example, a Field Officer had an average of 14 groups they would score 50%, because 14 is half way between the lower and the upper limit. This would then be factorised by the weighting (30%) for a final score for this metric of 15% (50% x 30%). When all of the final percentage scores are added up for each of the metrics selected this provides the final score.

The result is automatically created by logging on as a Project Administrator, with the results displayed in two forms: the first are the actual results derived from the MIS (for example the actual average attendance rate of a Field Officer's groups), while the second is a table displaying the results as per the description above. In the case of the MIS example used in this manual this looks as per Figure 97 on the following page.

The report clearly indicates that Mejooli Kimerai is the highest scoring Field Officer and indicates in the 'Trainer scoring' table by what percentages she has scored against targets for each factor. While she is not the best as measured by each metric, on average she out-performs the other FOs, since most of her results are better than average. On balance, Peter Kimani has strong results, but his productivity is low.

This report is one of the most useful, because it enables Trainers to self-evaluate and to easily identify areas where they are working well and areas where they need to do better. It is a solid basis for deeper investigation in to the performance of the Trainers' portfolios, which are displayed in the Group Comparison report.

Figure 97: Trainer Performance report

Project Management Reports	Operational Reports	Project Configuration	Data Entry	Data Export

Trainer Comparison	Group Comparison	Group Performance	Trainer Performance	Data Aging

Compare

| Field Officer ⌄ |

Report date

| 30 ⌄ | Aug ⌄ | 2018 ⌄ | 📅 |

[RUN] [PRINT]

Trainer results

Trainer name	Number of Groups	Attendance rate	Average annualized savings (per Member)	% of Members with loans outstanding	Return on savings
Julia Majara	22	91%	84,723	37%	17.5%
Mejooli Kimerai	22	92%	97,087	44%	16.5%
Peter Kimani	14	90%	149,095	46%	28.7%
Pion Nganga	8	90%	107,152	31%	18.2%
Esther Nganga	6	89%	84,551	54%	10.1%
Rispah Omolo	5	87%	81,238	39%	-0.2%
Average	13	90%	100,641	42%	15.1%
Total	77				

Trainer scoring

Trainer name	Number of Groups	Attendance rate	Average annualized savings (per Member)	% of Members with loans outstanding	Return on savings	SCORE
Mejooli Kimerai	100%	67%	32%	44%	32.7%	64.4%
Julia Majara	100%	66%	28%	37%	37.6%	62.9%
Peter Kimani	50%	58%	50%	46%	93.7%	56.3%
Pion Nganga	0%	61%	36%	31%	40.9%	32.6%
Esther Nganga	0%	54%	28%	54%	0.4%	27.3%
Rispah Omolo	0%	48%	27%	39%	0.0%	23.6%
Average	42%	59%	34%	42%	34.2%	44.5%

7.5 How the Trainer Performance report is used

The report is usually produced every quarter and circulated to all Field Officers and their Supervisors. In doing this, each Field Officer can self-evaluate and compare themselves with peers. Supervisors should be careful to add notes which may explain significant differences, such as if a Field Officer is a new employee, whose portfolio needs time to mature.

7.6 Group Comparison report

The Trainer Performance report (TPR) and the Trainer Comparison reports (TCR) both look at aggregate results from all of the Trainers' individual portfolios. They do not provide information on individual groups. The Group Comparison report compares the performance of groups in a single Trainer's portfolio (most commonly that of a single Field Officer).

Thus, while the Supervisor might want to compare Field Officers using the TPR and the TCR, and can identify areas of strength and weakness, the groups that display these strengths and weaknesses are not visible.

In the example given, the Supervisor may select Rispah Omolo and decide to create a Group Comparison report, in order to discover why, on average, her groups appear to be losing money.

The result, sorted by return on savings, appears in Figure 98 on the following page, with 5 metrics selected and prioritised by shifting the important rows to the left and the others in descending order of lesser importance on the right.

It may be noted that the 'Return on savings' and '% of members with loans outstanding' figures differ between the two reports. This is because at the level of the Group Comparison report, simple averages are used, while at the level of the Trainer Performance report, weighted averages are used. Simple averages are more appropriate at the level of the GCR because this gives the Supervisor a better idea of what, per group, the Trainer is able to achieve.

In this report the user has selected Rispah Omolo (1) as the Trainer monitoring the group and has included all groups (2), which includes the groups trained by the Field Officer as well as the groups trained by Village Agents. As it happens, Rispah Omolo is not working with Village Agents so the groups displayed are those that she has trained herself.

There are three items that jump out of these two reports:

- Return on savings is not only negative for Rispah, but this compares very unfavourably with all other Trainers (see Figure 96) (3)
- There are two groups with negative returns (Tunapenda Kazi with -4.1& and Consolata A with -16.4% (4)
- With only 5 groups trained, the number of groups trained by this FO is only 40% of the average (13) and less than 25% that of the best performing FOs (22)

The obvious questions to ask the Trainer are: why is productivity so low? Why are profits so low compared to other FOs? What is wrong with the two groups that are experiencing negative returns?

In other words, this report is an opportunity to have a discussion with each Trainer and to look at issues arising, group by group. When looking at Figure 98 it is clear that there is a problem of losses that needs urgently to be addressed with two groups. Ideally, this should have been done in the field, when the in-field profitability calculation table on the Data collection form was filled out, which would show these losses. The Supervisor should find out from the Field Officer if they know why the group is experiencing a loss. If not, the Supervisor can request a print out of the report for each group, to see if there is anything obvious that explains the loss. Often there is not and it may simply be a question of bad data that needs verifying. In the case of this example, however, a Group Performance report for Consolata A can be generated by clicking on the 'Group Performance' sub-tab, as shown in Figure 99 on page 102, selecting Consolata A from the 'Group No. and name' dropdown list, or typing in the number or name of the group and running a report.

Figure 98: Group Comparison report with 5 metrics selected, sorted by Return on savings

Group name and number	Attendance rate	Average annualized savings (per Member)	Return on savings	Value of savings this cycle	% of Members with loans outstanding
0006 - Consolata B	83%	78,613	6.8%	960,000	42%
0015 - Litare	83%	88,754	6.8%	960,000	42%
0068 - Tupendane	84%	80,697	2.1%	617,500	32%
0007 - Tunapenda Kazi	100%	84,665	-4.1%	765,000	24%
0003 - Consolata A	87%	73,459	-16.4%	736,000	52%
Average	**87%**	**81,237**	**-0.9%**	**807,700**	**37%**
Total				**4,038,500**	

Note that the user can exclude the metric pickers by clicking on '< Hide.' This provides more screen space for reports with many more metrics selected.

Figure 99: Group Performance report (re-formatted to fit on page)

Project Management Reports	Operational Reports	Project Configuration	Data Entry	Data Export
Trainer Comparison	Group Comparison	Group Performance	Trainer Performance	Data Aging

Monitored by
[All ⌄]

Group no. and name
[0003-Consolata A ⌄]

Report date
[31 ⌄] [Aug ⌄] [2018 ⌄] 📅

[RUN] [PRINT]

Date of first training	Date of data collection	Trained by	Monitored by
8/30/2016	2/17/2018	Rispah Omolo	Rispah Omolo

	GROUP	PROJECT AVERAGE
Cycle No.	2	2
Registered Members at formation	25	18
Registered Members at start of savings this cycle	23	19
Registered Members now	23	19
% of female Members	96%	78%
Membership growth rate (%)	0%	2%
Attendance rate (%)	87%	91%
Average annualized savings (per Member)	TZS 73,459	TZS 102,050
Savings re-invested at start of cycle	TZS 0	TZS 12,532
% of Members with loans outstanding	52%	41%
Fund utilization rate	86%	47%
Dividends paid	220,000	9,091
Return on savings	-16%	19%
Writeoff rate	0%	1%
Profit calculation		
Sum of:		
Value of loans outstanding	520,000	666,674
Loan fund cash in box	95,450	728,335
Bank balance	0	120,682
Property now	50,000	90,045
Minus sum of:		
Value of savings this cycle	736,000	1,319,887
Property at start of cycle	50,000	27,987
External debts	0	9,091
Equals to profit (or loss) to date	**TZS -120,550**	**TZS 248,771**

This report compares the performance of this group to the average group in the project. It shows a group whose members save less money than average, while borrowing a bigger proportion of their available funds. The key observation is that the group has lost TZS 120,550. The reason

for this is clear, because the group has paid its members a very large dividend (TZS 220,000). Without this dividend, the profit would have been 99,450. Although the members have benefitted, it has been at the expense of the group, whose remaining capital is less than its savings, which will be felt at the time of share-out.

The main point here is that there could be many reasons for a group to be losing money, but that this report provides some insight into why this is happening, allowing the Trainer to recommend that in all cases where a dividend is paid, it should not be so much as to reduce the group's capital below the level of member savings.

By working in this way, from the two Trainer reports to the Group Comparison report and then, if need be, to the Group Performance report, Supervisors can gain a deeper understanding of the relative quality and effectiveness of their Trainers and improve the efficiency and impact of their projects.

7.7   Data Aging report

The Data Aging report (1 on the following page) looks at the age of the data provided by each Field Officer. It does not do so for Supervisors or Village Agents. This is because the Field Officer has primary responsibility for the work of Village Agents, and the collection of data.

As such it is a powerful management tool that allows the Project Administrator to see which Field Officers take their data collection responsibilities seriously, and which do not. The Data Aging report allows the user to select a 'threshold' number of days (2), which are the number of days within which data is supposed to come in from the field. If the Field Officers are responsible to collect data every 3 months, the Project Administrator can select '90' days as shown in Figure 100 below (90 days is the default setting). What this means is that the report will only display the groups from which data has *not* been collected in the preceding 90 days. In addition, it will show when the last data was collected.

The 'Average age of data' refers only to the average age of data from groups that have not had their data collected in the preceding 90 days (3).

In this case we can see that from the 6 Field Officers working in this programme, 4 have data that is late, falling outside the 90-day range.

To learn more about the details of the late data, the user clicks anywhere on the line with the Field Officer's name, in this case Mejooli Kimerai, (4 in Figure 101 on page 106) who has four groups that fall in to this category. Figure 101 shows the result, which is self-explanatory.

Each Field Officer report shows a summary of all FO's reporting status and the Project Administrator can print out a report for each FO and require them to prioritise the groups from which they should collect data. In this case, Figure 102 shows the groups with the oldest data at the top of the list (5 in Figure 102).

Rather than select the default 90 days, the Project Administrator should select a shorter period (in this case 60 days), so that groups that still have 30 days before the absolute 90-day limit are displayed, leaving the Project Administrator with the opportunity to direct FOs to the groups from which data will soon be needed. See Figure 102. This shows that Mejooli Kimerai (with 4 groups from which data has not been collected in the previous 90 days) has another12 groups, for a total of 16, from which data has not been collected in the preceding 60 days. This is a significant weakness, and she needs to be set a target for data collection in which all of her groups are within the 60-day threshold at any one time in the future.

Figure 100: Data Aging report setup

Project Management Reports	Operational Reports	Project Configuration	Data Entry	Data Export

Trainer Comparison	Group Comparison	Group Performance	Trainer Performance	Data Aging	1

Data Age Threshold   Report date

90	2		30 ▾	Aug ▾	2018 ▾	📅	**RUN**	**PRINT**

> Field Officer	Average age of data	3	Most recent Dataset	Oldest Dataset	No. of Groups with Dataset > Data Age Threshold
Pion Nganga	99		96	105	3
Mejooli Kimerai	100		93	113	4
Peter Kimani	117		117	117	1
Julia Majara	122		122	122	1
Average	**110**		**107**	**114**	**2**

Group	Group No.	Date of first training	Date of data collection	Days since last data collection

In order to view group data, please select a Field Officer from the list.

Figure 101: Result showing Mejooli Kimerai's late data collection status

Field Officer	Average age of data	Most recent Dataset	Oldest Dataset	No. of Groups with Dataset > Data Age Threshold
Pion Nganga	99	96	105	3
Mejooli Kimerai	100	93	113	4
Peter Kimani	117	117	117	1
Julia Majara	122	122	122	1
Average	**110**	**107**	**114**	**2**

Group	Group No.	Date of first training	Date of data collection	Days since last data collection
Elongoi Hills S&C	0038	4/28/2017	5/9/2018	113
Loburu Morani	0051	11/2/2017	5/22/2018	100
Lavidete Women	0043	5/29/2017	5/26/2018	96
Oldeani Mjini Women	0052	11/2/2017	5/29/2018	93

Figure 102: Results showing all FOs when the threshold is set to 60 days

Data Age Threshold: 60

Report date: 06 / Sep / 2018   RUN   PRINT

Field Officer	Average age of data	Most recent Dataset	Oldest Dataset	No. of Groups with Dataset > Data Age Threshold
Mejooli Kimerai	86	63	120	16
Julia Majara	80	61	129	6
Peter Kimani	81	65	124	5
Esther Nganga	68	63	84	4
Pion Nganga	102	90	112	4
Average	**83**	**68**	**114**	**7**

8 MIS Administrator reports

These are reports that are prepared by the MIS Administrator, and cannot be accessed by Project Administrators. They compare project performance and do not report on individual Trainer performance. They are intended for senior managers and an external audience

8.1 Structure of the reports

This page has 5 reports:

- Project Aggregator (1), which allows the user to aggregate results from several projects.
- Project Comparison (2), which allows the user to select from a number of metrics by which *selected* projects can be compared.
- Benchmark (3), which allows the user to benchmark projects or clusters of projects against national and international norms.

- Trends (4). The same as in other reports, selected by single project.
- Project Map (5). Colour-coded multi-project maps at the same time.

8.2   Project Aggregator report

Figure 104: Selecting Projects for the Project Aggregator report

To create a Project Aggregator report, the user clicks on 'Projects' and selects those which they want to aggregate. This is extremely useful, because it means that so long as projects all share the same User-defined Fields, any project or cluster of projects can be selected for aggregation. In this case only BoC2 Projects have been selected. This is a particularly useful way of organising the MIS, because it allows a single Project (BoC2 YSLA) to compare its performance by region (in this case, Ifakara, Morogoro and Mwanza). The user presses the blue 'Run' button and the report shows as follows.

Figure 105: Project Aggregator report (partial)

	Total	%	Average
Program scale and membership profile			
Current Members	14,561		25.0
Men	3,690	25.3%	
Women	10,871	74.7%	
Attendance rate		83.3%	
Dropout rate		2.1%	
Membership growth rate		16.7%	

(Project Management Reports — Project Aggregator)

Projects: 3 Selected; Group status: Both; Results end of cycle; Report date: 30 Aug 2018; Group age (months); RUN / PRINT

Total Members assisted by the program: 14,561
Total Groups assisted by the program: 568
Total supervised Groups: 465
Total self-managed Groups: 103
Average age of Groups: 14

This report is formatted and constructed in exactly the same way as the Project Performance report at the Project Administrator level, but covers a cluster of projects. Only the MIS Administrator can create this report.

In this case, the 3 projects chosen have 14,561 members, with an average attendance rate of 83.3% and a strong 16.7 membership growth rate.

Note: *The user can also modify the report to show only groups at the end of any given cycle.*

8.3   Project Comparison report

This report is particularly useful (and is normally used when a user wants to compare the performance of projects that are truly comparable). Usually this means when there is a project covering a large number of zones, it is split into a number of sub-projects (see Figure 104). Instead of aggregating, the User first selects the projects they want to compare and then selects the metrics, by which they will be evaluated. In the example below, both types of selection have been made.

Figure 106: Selection of projects and comparison metrics

The black bar (partly hidden by the dropdown selectors) can be organised by dragging and dropping horizontally and can include User-defined Fields. In this case, 7 metrics were selected and the three YSLA projects, all BoC2 YSLA projects in three Regions.

__Note: There is a 'Hide' utility that allows the User to hide the metric pickers. This is so that the User can maximise screen space to review large reports with many metrics. Having said this, 5-6 metrics is a normal number and choosing too many metrics can be confusing.__

Figure 107: Project Comparison report, based on user-selected metrics and projects

| Project Management Reports | Data Export | Project Configuration | MIS Configuration |

| Project Aggregator | Project Comparison | Benchmark | Trends | Project Map |

Group status: Both

Projects: 3 Selected

Report date: 09 / Sep / 2018

[RUN] [PRINT]

> Show

Title	Number of Groups	Number of Members	Attendance rate	Average annualized savings (per Member)	Return on savings	% Members with loans outstanding	Cost per Member
BoC 2 Ifakara YSLA	198	5,674	85%	146,887	22.1%	69%	25,188
BoC 2 Mwanza YSLA	190	4,349	89%	290,706	17.4%	58%	37,221
BoC 2 Morogoro YSLA	180	4,538	76%	156,099	17.0%	61%	69,668
Average	**189**	**4,853**	**83%**	**197,897**	**18.8%**	**62%**	**44,025**
Total	**568**	**14,561**					

In this report, it is clear that BoC2 Ifakara YSLA out-performs the other two projects on most metrics. It has more groups and members than Mwanza and Morogoro, and while having the lowest savings rate (Mwanza and Morogoro are more prosperous Regions), its returns are higher, more people have loans and its costs are lower. This may well be because it is an older sub-project, but at least the national manager has the means to hand to help Projects to compare themselves to each other.

Note: Before using this report to arrive at conclusions concerning the comparability of projects, they need to be genuinely comparable in terms of budgets, start and end dates, type of member, the nature of the local economy and the physical challenges in travelling between groups.

8.4   Benchmark report

The Benchmark report is structured in the same way as the normal Project-level Benchmark report (See Figure 87, page 89), except that it allows for an aggregation of projects. In this case we see all 3 projects selected and comparted to the norms for the World (it could be by sub-region and country).

Figure 108: Aggregated projects Benchmark report

Projects	Group status	Results end of cycle
3 Selected ⌄	Both ⌄	⌄

Report date				Compare to			
09 ⌄	Sep ⌄	2018 ⌄	📅	World ⌄		**RUN**	**PRINT**

Project name	Report date	Project start date	Project end date	Project age (months)	% Project completion
BoC 2 Morogoro YSLA	09/09/2018	01/04/2013	31/12/2015	65	100
BoC 2 Ifakara YSLA	09/09/2018	01/04/2013	31/12/2015	65	100
BoC 2 Mwanza YSLA	09/09/2018	01/04/2013	31/12/2015	65	100

^
VIEW LESS

All	Project	All
Sample age (weeks)	45	38
Attendance rate	83.3%	90.3%
Membership growth rate	16.7%	4.0%
Average annualized savings (per Member)	$ 86	$ 71

In this report the number of aggregated projects is listed, complete with information on report data, starting and ending dates and project completion percentage. It will be seen that this project closed down at the end of 2015 and these are the final results. Note that it only shows part of the report.

8.5   Consolidated Project maps

Figure 109: Multiple projects' groups displayed on map
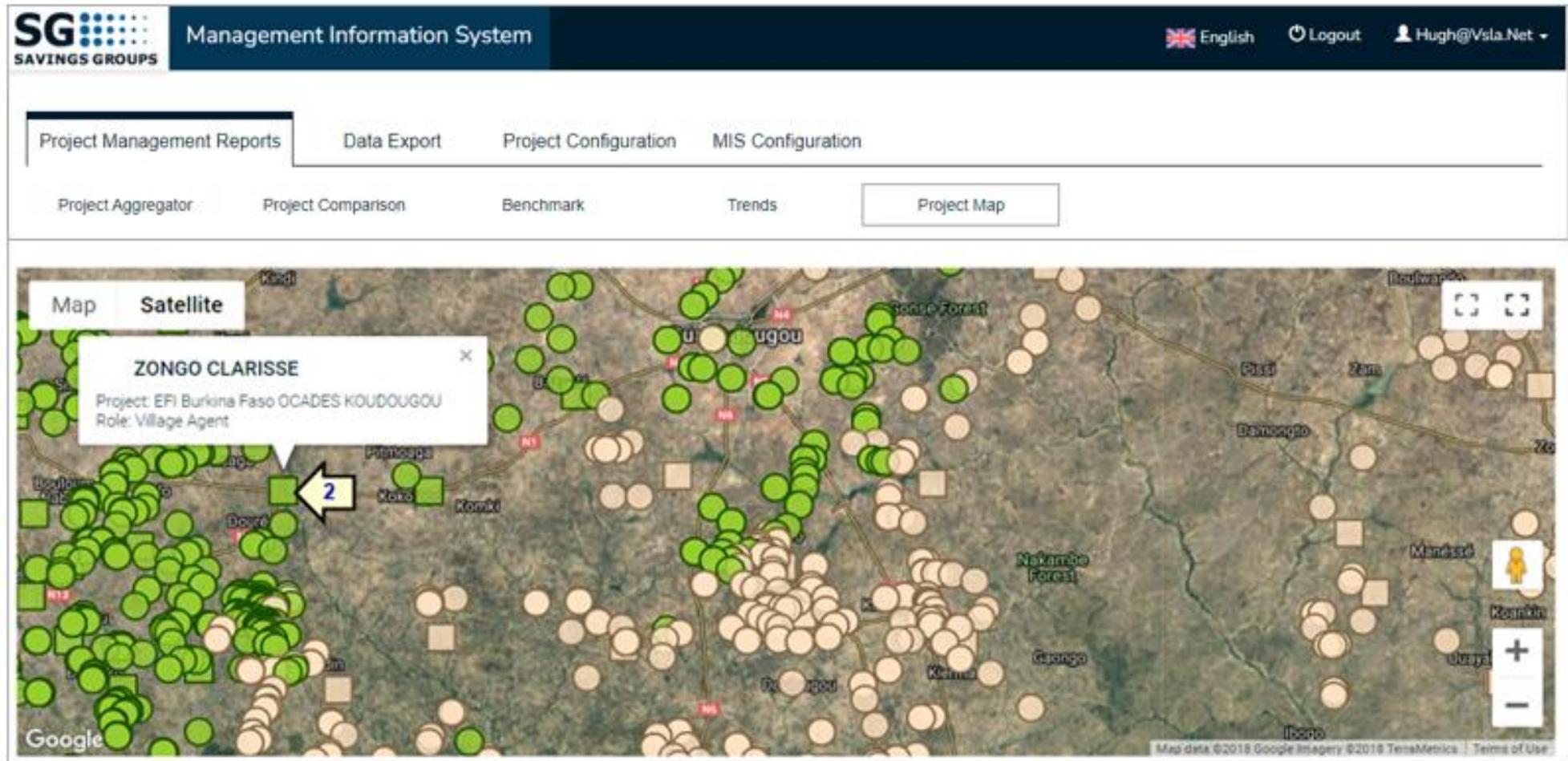
The map shows the groups created by two of CRS's SILC projects in Burkina Faso. Each project's groups are distinguished by a different colour. The map is opened simply by clicking on 'Project Map.' (1) Note that groups are showing as circles, but GPS data entered by CRS on its PSP Trainers (Village Agents) show up as squares) (2). Figure 110 below shows a closer zoom and specific group details, which are revealed when the user clicks on a particular circle.

Figure 110: Zoomed details of map, showing group details
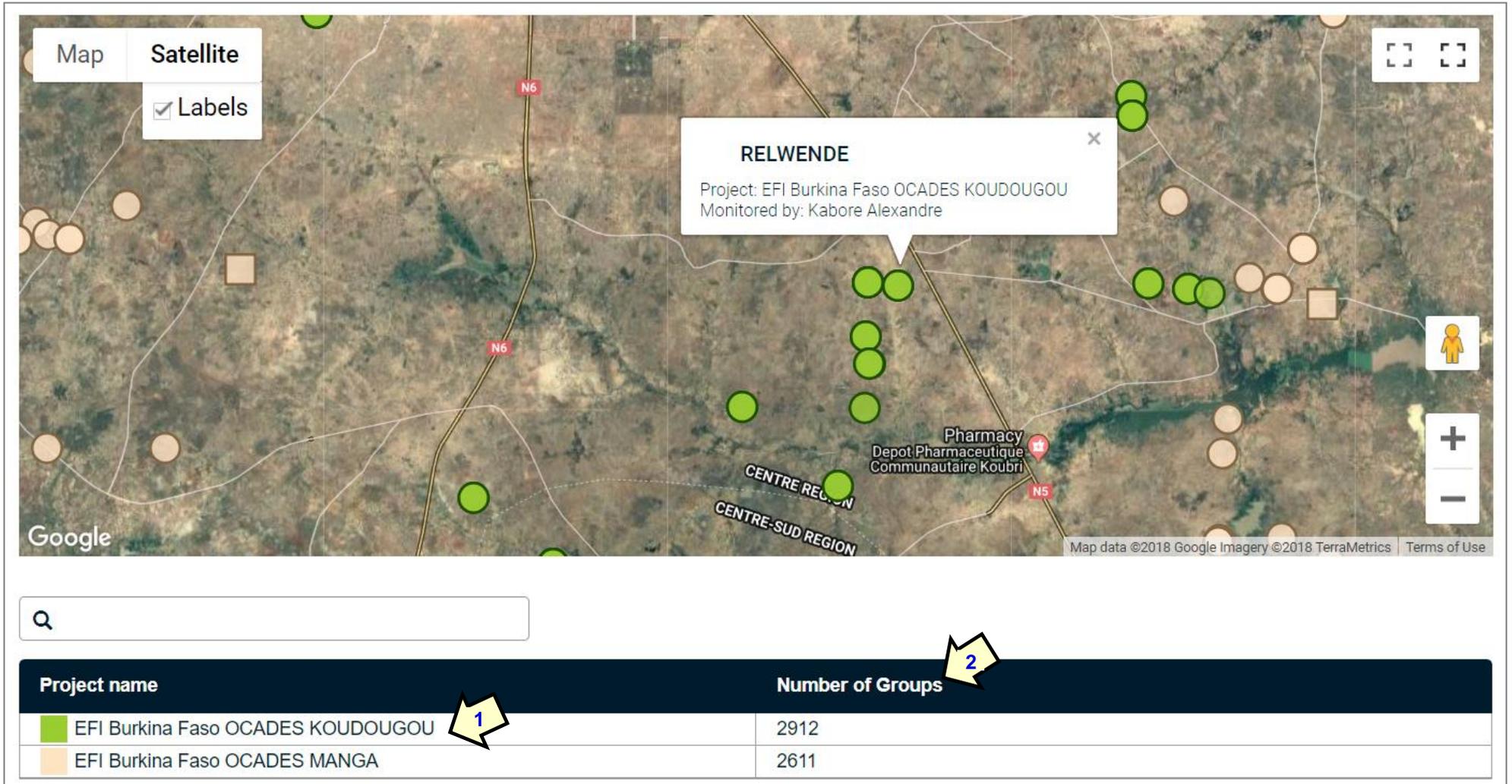
Notice that at the MIS level, instead of showing basic details about each group, the colour used for each project, and its name, are displayed (1), along with the number of groups.