Improving poverty outreach:
How MicroLoan Foundation Malawi achieved buy-in and operational change

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With thanks to the SPTF for their support

If you would like more information about MicroLoan Foundation visit www.microloanfoundation.org.uk.
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Executive summary

MicroLoan Foundation aims to significantly reduce poverty in Malawi and Zambia via the provision of small loans, training, ongoing mentoring support by staff, supportive group structures and through facilitated access to savings. This is achieved by reaching a range of poor women with appropriate services. As a result of the organisation's commitment to Social Performance Management (SPM), it discovered a disconnect between the stated goal of reaching the poorest women and the reality of that outreach. This case study focuses on the process MicroLoan has undergone in Malawi to improve its outreach to poorer women and effect institutional change to achieve its social aims in practical terms and better meet the needs of the vulnerable clients it works with.

Management buy-in was achieved by presenting data indicating that organisational financial inclusion had the potential for improvement, and actively engaging management to identify the barriers and enable them to commit to tangible solution. To ensure institutional capacity was realised, MicroLoan recruited an SPM Champion, SPM Officer and data input staff member, and embedded these roles within operations.

To enable institutional change to take place, the first step was to operationalize client poverty assessment, enabling the organisation to better meet its social mission and improve its business opportunities though improved outreach to previously excluded potential clients. This poverty assessment operationalization involved integrating into systems staff training, management quality spot checks, internal audit spot checks, as well as the development of MIS systems and analysis and reporting mechanisms. The second step towards institutional change was changing staff attitudes and organisational culture through staff workshops, integrating of poverty outreach into reporting and accountability structures, and the amendment and development of staff incentives. Thirdly, a new product for the poorest clients was developed to reduce the barriers to inclusion.

A summary of the resources required to effect these changes is included.

To conclude, MicroLoan's experience has demonstrated that as long as the process is managed carefully, tangible improvements to organisational poverty outreach can be achieved.

Improving poverty outreach: How MicroLoan Foundation Malawi achieved buy-in and operational change

Introduction

MicroLoan Foundation was set up in 2002 and has operations in Malawi and Zambia. The organisation aims to significantly reduce poverty in the countries in which it operates via the provision of small loans, training, ongoing mentoring support by staff, supportive group structures and through facilitated access to savings. This is to be achieved by reaching a range of poor women in rural (and peri-urban) communities with appropriate services, ensuring the poorest are not excluded. Loans are mostly group-based business and agricultural loans, and training is provided in group solidarity, business management and MicroLoan Foundation's procedures. A separate arm of MicroLoan, called MicroVentures, provides training and individual loans to add value to business and help clients develop longer-term sustainable businesses.

Since early 2009 the organisation has been actively learning both from industry Social Performance Management (SPM) best-practice and carrying out critical self-evaluation in its objective to meet its social mission more effectively through fully integrated SPM. This case study focuses on the process MicroLoan has undergone in Malawi to improve its outreach to poorer women and effect institutional change to achieve its social aims in practical terms and better meet the needs of the vulnerable clients it works with.

Social performance assessment

In order to identify areas for improvement an external social performance assessment was undertaken by SPM Consultant Anton Simanowitz of the Institute of Development Studies (UK) in April 2009. The objective of this exercise was to identify any gaps between MicroLoan's social mission and the reality on the ground, and recommend actions to improve the organisation's translation of the social mission more effectively into practice. Box 1 gives a broad overview of the results and recommendations arising from the assessment.

Box 1: Social performance assessment results and recommendations

MicroLoan Foundation's social performance assessment identified a number of opportunities for improvement relating to clarity of goals and strategy, and systems for management of quality, focusing not only on poverty outreach, but also for example on the delivery of training to clients, prevention of over-indebtedness and what happens when things go wrong for clients.

Issues highlighted and recommendations for addressing the issues included:

- A disconnect between the stated goal of reaching poor and very poor women, and the impression that poorer women were mostly not being reached. Areas for improvement are the subject of this case study.

- More focus required on building skilled and motivated staff focusing on staff recruitment, training, incentives, HR policies and communication.
- More focus required on building skilled and organised clients running successful businesses by improved client training, loan staff workload streamlining, and monitoring of training delivery and outcomes.
- More focus on ensuring client capacity to repay via training loan staff, improved group assessments and increased organisational focus on regular client savings.
- Increased provision of a safety net for clients when things go wrong/protecting clients from harm, for example by the facilitation of supportive groups, improved access to savings, rescheduling of loans and an appropriate collections policy.

One key area that was highlighted was the disconnect between the stated goal of reaching poor and very poor women, and the impression that poorer women were mostly not being reached. Microloan does not target the very poor exclusively, but aims to facilitate financial inclusion of all excluded women. In relation to poverty outreach, the following were identified as areas for potential improvement:

- Clarification of who target clients are and why potential clients are excluded;
- Ensuring that new client profile data is integrated into MIS;
- Carrying out a periodic survey to collect poverty data;
- And more actively focusing on including the very poor.

Achieving management buy-in

Without management buy-in to the importance of addressing the issue of deepening financial inclusion to MicroLoan, poverty outreach changes would be impossible to operationalize. Therefore, to be able to present compelling data to management which indicated the need for change, a 6-month programme of research was carried out to collect accurate data on the status of the organisation's poverty outreach, using the Grameen Foundation's Progress out of Poverty Index (PPI) (see Box 2).

Box 2: About the Progress out of Poverty Index (PPI)

The PPI estimates the likelihood that an individual falls below the national poverty line, the $1.25/Day/PPP and $2.50/Day/PPP international benchmarks. The PPI uses 10 simple indicators that field workers can quickly collect and verify. Scores can be computed by hand on paper in real time. With 90-percent confidence, estimates of groups' overall poverty rates are accurate to within +/-2 percentage points. The PPI can help programs target services, track changes in poverty over time, and report on poverty rates.

PPI indicators are derived from the most recent national household income or expenditure survey or the country-specific World Bank Living Standards Measurement Survey, depending upon which dataset has the most complete information, for each country.

Indicator selection criteria include:

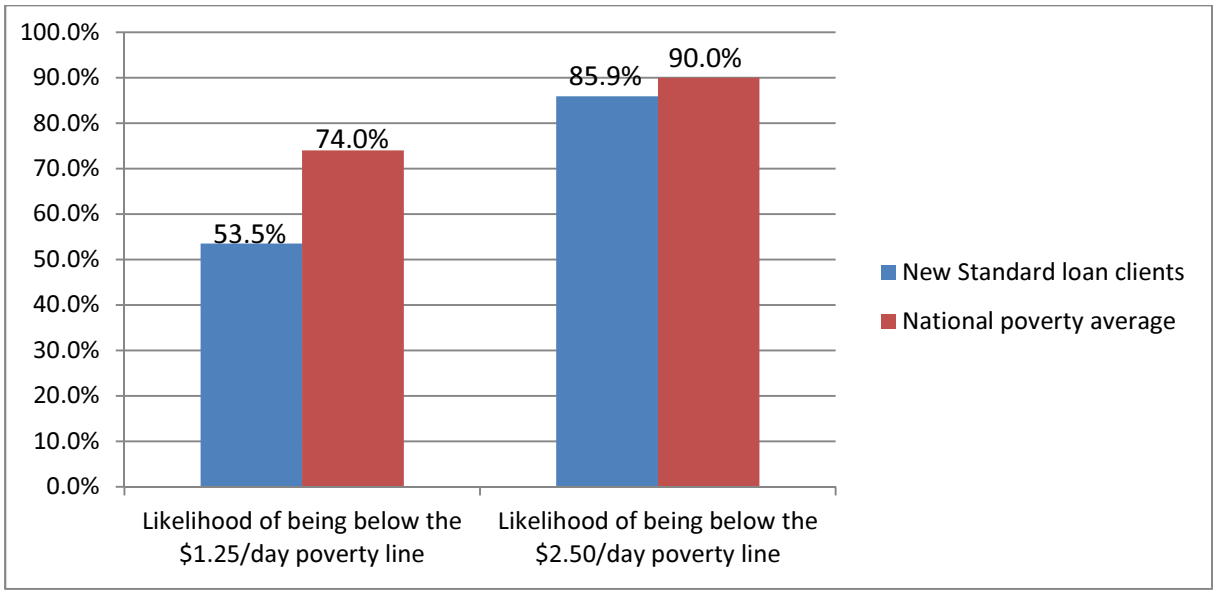
- Inexpensive to collect, easy to answer quickly, and simple to verify;
- Liable to change over time as poverty status changes;
- Strongly correlated with poverty.

From http://progressoutofpoverty.org

In addition the research aimed to qualitatively understand the operational reasons for certain groups of poorer clients being excluded from the organisation. The collection of PPI data also served as an opportunity to field test the Malawi PPI in preparation for future roll-out. Several weaknesses were identified in the tool itself, and improvements made included the replacement of inaccurate and difficult to use indicators, and testing whether the PPI could accurately be used in a group setting rather than in the home setting as recommended by Grameen Foundation (because MicroLoan staff do not routinely visit clients in their homes). Extensive comparative research found the group setting approach to be feasible and accurate, and has been approved by Grameen Foundation for use by MicroLoan.

PPI results indicated that organisational financial inclusion had the potential for improvement. As Figure 1 shows, outreach at both the $1.25/day and $2.50/day poverty lines are lower than the national poverty averages for Malawi. It should be noted that as these national figures include urban populations, the gap in reality will have been still larger due to MicroLoan targeting rural and peri-urban clients.

Figure 1: MicroLoan Foundation's poverty outreach 2010



Data as on 19/10/10. New clients sample size: 353. Based on 2 data from 2 branches (Lilongwe and Mchinji). National poverty statistics: UNDP 2000-07.

These research results were presented at a management workshop, which included Head Office department heads and all branch managers to represent loan staff. The purpose of this workshop was to present the extent to which MicroLoan was not meeting its social mission in terms of poverty outreach, actively engage management to identify the possible barriers, and enable them to commit to tangible solutions. Box 3 presents an overview of the barriers and solutions proposed in the different categories identified: MicroLoan's organisational culture and staff incentives, product design and client self-exclusion.

Box 3: Barriers to financial inclusion and proposed solutions

Barriers	Proposed solutions
Organisational culture and staff incentives	
Lack of recognition at management level that significant number of potential clients are excluded from accessing MicroLoan's services.	Addressed through management workshops and collection of PPI data.
Lack of management data of profile of clients reached (including poverty level).	Improved poverty data collection and assimilation of data reporting into management decision making.
Loan staff belief that the poor are 'too difficult' to reach due to their rural location.	Train loan staff in MicroLoan's social mission and ways of improving outreach.
Loan staff belief that the poor are not able to repay reliably.	Demonstrate that the poorest are able to pay reliably via new product (see 'Product design' section below).
Loan staff incentives based on portfolio size, making larger loans for the less poor more likely.	Amend loan staff incentives to ensure that staff financial targets do not work counter to MicroLoan's social mission.
Management concern that MicroLoan's financial sustainability and increased poverty outreach are incompatible.	Increased poverty outreach increases opportunity for client graduation to other products over time to increase interest income.
Product design (of Standard Loan product)	
The minimum loan amount of K6,000 (approx. $40) may be inaccessible to the poorest.	Pilot a new product aimed at the poorest with no/very small minimum loan size.
The compulsory savings requirement to access a loan may not be feasible for the poorest.	Pilot a new product aimed at the poorest which does not have a requirement for savings to access a loan.
One group per community policy reduces the opportunity for initially risk-averse poorer community members joining the group over time.	Situate the new product aimed at the poorest in communities where Standard Loan group already exists to enable initially risk-averse community members to access loans and to enable groups to meet together for mentoring support.
Client self-exclusion	
The poorest are more risk-averse and therefore less likely to attend MicroLoan's introductory community meetings when setting up a new group.	The new product aimed at the poorest to be piloted should approach client targeting differently including more actively using the village headman/women to identify the poorest in his/her community.
The poorest lack confidence and feel unable to service a loan.	The new product aimed at the poorest to be piloted should build client confidence with additional mentoring support, and allow confidence and skills to grow over a period of a number of loan cycles before graduation to the Standard Loan.

At regular intervals more management workshops have taken place and continue to be factored into operations, to ensure momentum of and commitment to improved financial inclusion. Staff are formally updated on progress towards achieving their proposed solutions, and are able to actively engage with the development of the process.

Achieving institutional capacity

The first step in turning commitment to reality is ensuring institutional capacity is able to manage the additional workload. MicroLoan therefore employed an SPM Champion to work for one year in Malawi, following up on the recommendations from the external assessment, carrying out the programme of support and research to ensure management buy-in, and facilitating initial management workshops.

To ensure long-term capacity an SPM Officer (see Appendix 1 for detailing of training provided) was recruited locally who undertakes day-to-day SPM activity including managing the poverty outreach programme. He reports direct to the Operations Manager, ensuring that issues such as financial inclusion are embedded in operations and is not seen as an 'add on'. An additional data input staff member has also been recruited to handle capture of further data being generated.

Achieving institutional change

<u>Operationalizing client poverty assessment</u>

The first challenge was to achieve recognition at management level that a significant number of potential clients were being excluded from accessing MicroLoan's services, and that the organisation was thus not reaching its target clients. This was achieved at first management workshop, and led to an appreciation that the organisation was not only failing in terms of its mission, but was inefficient as a business by excluding large numbers of potential clients.

To be able to act on this it was clear that management would need better client profile data. It was therefore agreed that poverty data of new clients would be collected. This new client poverty data would also form a baseline as a comparative to data to be collected from ongoing and exiting clients, to demonstrate poverty change over time. It was decided that data would be collected using the PPI. The successful operationalization of this poverty data collection has required a number of steps.

PPI is in phase one of roll-out, having now been operationalized in seven of MicroLoan's 21 branches, which are based in the country's Central Region. The following key elements have been integrated into operations:

- **Staff training:** Classroom- and field-based training was provided to all loan staff, who integrate PPI data collection into their day-to-day activities.

- **Operations management quality spot checks:** To ensure quality of data, spot checks are carried out by Branch Managers and the Regional Manager, and these are systematically reported as part of standardised reporting procedures to management. Therefore, by ensuring that checks are done by Branch and Regional Managers as part of their existing group visits this allows problems highlighted to be dealt with directly by Branch Managers as they find them. If not able to be resolved at that level, they are passed further up the chain to the Regional Manager and SPM Officer. Data quality is further assured via an innovative staff incentives scheme (detailed in 'Changing staff attitudes and organisational culture' section below).
- **Internal audit quality and compliance checks:** The internal audit's role involves spot checking PPI as part of their group visits, and asking one compliance and one quality control question per client. The audit team have access to the original PPI data so are able to highlight any problem areas in their reports to senior management, which are copied also to the SPM Officer. Though internal audit's role in ensuring quality is important, it was agreed that spot checks need to be fully operationalized by being built into management systems, in order to ensure quality.
- **SPM Officer role:** The SPM Officer ensures that spot checks and reporting are taking place and that information systems (see below) are operating effectively.

Information systems have likewise been developed and integrated into operations. These include:

- **Computerised MIS:** Poverty data, including spot check information, has been integrated into MicroLoan's MIS (management information system). During the piloting research phase a separate database was created to iron out data input glitches and finalise which data required collection before full integration into MicroLoan's MIS system. The new data input staff member, who is in charge of entering all PPI data, has received training in PPI data entry, trouble-shooting and in resolving queries.
- **Analysis and reporting:** Now poverty data is available for new clients for management to monitor MicroLoan's outreach, as well as for ongoing clients to determine poverty status change, and exiting clients to ensure the poorest do not drop out. To ensure that this information is used effectively a system is being developed whereby data will be analysed and presented to management by the SPM Officer as part of formal quarterly reports.

These analyses will form part of management meetings and will pinpoint areas of success as well as problem aspects, either in general terms (outreach, poverty change, the poorest dropping out), or with regards specific products, branches or loan staff. Ensuring that PPI data feeds back effectively into management decision-making is a crucial part of the operationalization of the client poverty assessment process. Though formal reporting will take place quarterly to not overburden the SPMO and the management team, informal reporting and updates will in the interim continue be integrated into all operations and

management meetings which take place monthly to ensure the issue does not slip off the agenda.

Changing staff attitudes and organisational culture

Staff attitudes and organisational culture go hand in hand. Without the necessary organisational systems and messages in place, it is impossible to change staff attitudes. Conversations with staff indicated that the common belief was that the poorest are not only too difficult to reach due to their often rural locations, but that they are inherently less able to repay a loan. One loan officer was quoted as saying "the poorest are defaulters".

Loan staff attitudes

Management started communicating the message that poverty outreach is important to them, that MicroLoan is willing to invest in staff to ensure that poverty outreach is improved, and facilitated staff to understand that the issues relating for example to difficulty of outreach and unreliable repayment could be overcome.

These objectives were achieved via regionally-based loan staff workshops, which served as an opportunity for staff to voice the aspects of their jobs which made reaching the poorest 'too difficult'. They were discussed in the context of MicroLoan's social mission, and attendees suggested practical ways in which they can improve poverty outreach in their day to day activities. Suggestions included approaching the village headman/women and Standard loan groups for their assessment of who the poorest are in their community. This has resulted in tangible changes in attitude on the part of loan staff, with one example detailed in Box 4.

Box 4: Change in loan staff attitude to poverty inclusion

One branch manager explained that before the staff workshops he'd had two groups approach him who he'd been reluctant to sign up because they were very rurally situated and he classed them as 'too poor' to receive loans. However, following the workshops he understood the importance of reaching poorer clients and how this fitted into MicroLoan's social mission, and therefore made it a priority to sign these two new groups up, and give them the support they needed. He reports that these two groups, now on Loan Cycle 3, are dedicated to doing business and repaying reliably.

To further ensure that SPM is not seen as an 'add-on' to the day-to-day work carried out by staff, SPM has been renamed Operational Excellence. The emphasis is therefore not on SPM as something new to the organisation, but on staff doing what they have already been doing – working with the poorest in this case – but doing it better and more effectively.

Reporting and accountability

Another change at organisational level impacting staff attitudes has been integrating poverty outreach into branch staff meetings and improving staff reporting structures. Weekly branch meetings no longer focus exclusively on financial branch performance but integrate issues to do with poverty outreach, encourage discussions about what barriers

exist to prevent improvements to financial inclusion, and promote branch-level problem solving to overcome these barriers. Branch and regional managers are also now required to fill in regular structured reports and be accountable for their branch's poverty outreach activities. To that end they have been provided with training in how to effectively report not just financial data, but more qualitative social information. Management is therefore more aware of poverty outreach issues affecting their branch staff and is able to respond more efficiently where necessary.

Staff incentives

Two approaches to staff incentives have been taken to improve poverty outreach. The first was to overcome contradictions inherent in the prior staff bonus system, which rewarded staff for their portfolio size. This resulted in a drift towards making larger loans, thereby side-lining poorer clients who were unable to service loans of that size. In effect incentives were working in opposition to the mission to reach more poor clients. Portfolio size has therefore now been removed from staff KPIs and replaced with number of disbursements. Ultimately poverty outreach will also be part of staff KPIs.

The second approach to incentivise the quality of poverty data collection. Good quality data is essential for accurate management decision-making. An innovative system has been developed which jointly incentivises poverty outreach and PPI data quality. To ensure that PPI data is not faked to improve poverty outreach statistics, the data quality incentive is more strongly incentivised (with individual level cash prizes and award certificates) compared to the poverty outreach incentive (with branch level award certificate and branch party). The first round of results indicate that poverty outreach overall has improved over a period of six months in three of the seven branches in which PPI data is being collected (see Box 5).

Box 5: Change in poverty outreach in 3 top performing branches

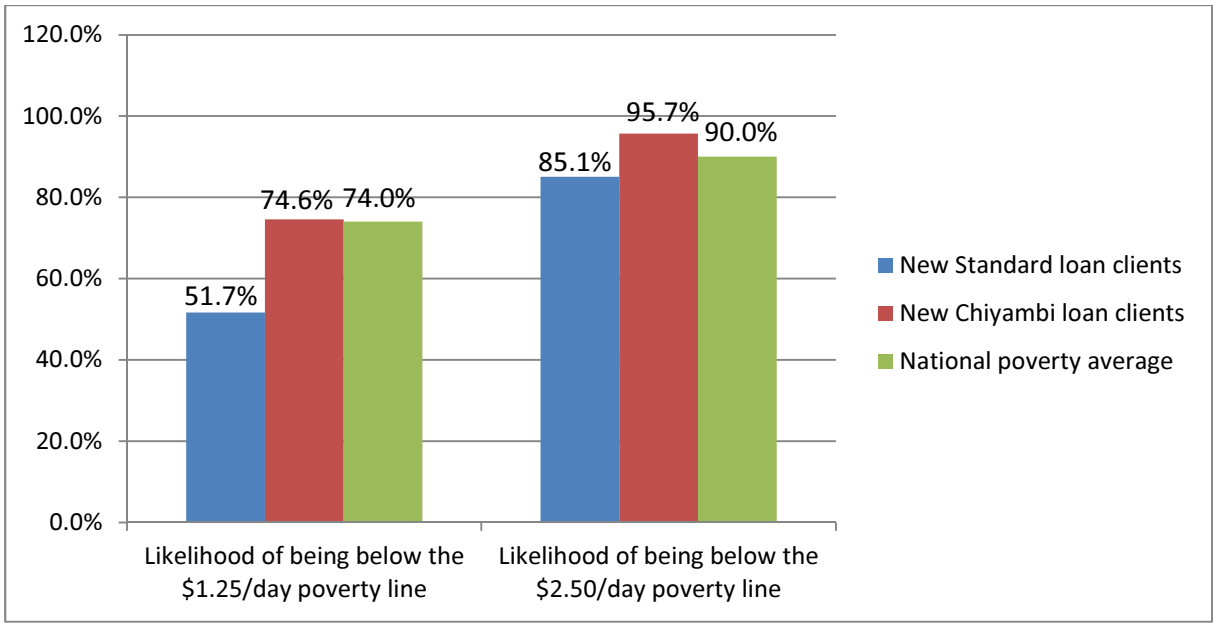
	Average poverty likelihood of clients below $1.25/day poverty line		Average poverty likelihood of clients below $2.50/day poverty line	
Branch	**Poverty outreach before incentive**	**Poverty outreach at end of incentive period**	**Poverty outreach before incentive**	**Poverty outreach at end of incentive period**
Branch 1	51%	60%	86%	89%
Branch 2	53%	58%	85%	88%
Branch 3	52%	55%	86%	85%

<u>Adapting products and services to better meet client needs</u>

In order to actively include the very poor and in response to proposed solutions coming out of the management workshop, a number of steps were taken to reduce the barriers to inclusion with the creation of a new product called Chiyambi. Figure 2 below illustrates the

clearly improved poverty outreach of the Chiyambi product, showing that small changes to the loan product to overcome barriers to inclusion can be very effective in deepening poverty outreach.

Figure 2: MicroLoan's improved Chiyambi Loan poverty outreach



Data as on 15/3/11. Standard Loan sample size: 1,177. Based on data from 7 branches. Chiyambi Loan sample size: 112. Based on data from 3 branches. Branches matched for poverty levels. National poverty statistics: UNDP 2000-07.

'Chiyambi' translates as 'beginning' in the local language Chichewa. Its objective is to overcome specific barriers identified which hinder the poorest from accessing MicroLoan's services and is designed to be different from the Standard Loan product in a number of ways (see Box 6). Specific product tailoring aspects are being addressed separately as part of MicroLoan's larger SPM programme. The areas being considered include improved flexibility of loan products, emergency or top-up loans, and improved access to savings, which will form the next step in the process of adaptation and development of appropriate products and services for the poorest. These developments are not detailed within this case study.

Box 6: Steps taken to reduce barriers to access for poorest clients

Standard Loan	Chiyambi Loan
Potential clients are introduced to MicroLoan in a general community meeting.	Potential clients are targeted as a result of recommendation from the village headman/women as well as their peers in the Standard loan group as to who are the poorest in the community. Recommended individuals are then brought together in a community meeting, with careful emphasis on using appropriate language so potential clients do not feel negatively singled out as the poorest in the community.
Pre-disbursement savings are required.	Pre-disbursement savings are not required.

Minimum loan size is K3,000 (approx. $20) and maximum loan size in the first loan cycle is K12,000 (approx. $78) which potentially rises to a maximum of K64,000 (approx. $665) in subsequent loan cycles as long as client fulfils repayment ability requirements.	Minimum loan size is K1,000 (approx. $6) and maximum loan size in the first loan cycle is K3,000 (approx. $20) which rises to K5,000 (approx. $32) in the second and third cycles.
	Additional support for Chiyambi clients via specially designed training aimed at developing confidence to invest fully in the business; formal mentoring procedures between Chiyambi and Standard loan groups; and ongoing training.

Chiyambi groups are located in close proximity to Standard Loan groups and repayment meetings held simultaneously to allow Chiyambi Loan clients to learn from and be mentored by more experienced Standard Loan clients. As the Standard group is called upon to put forward community members they think would be appropriate for the Chiyambi product, Standard loan clients are encouraged from the outset of the Chiyambi group's existence to take an active interest in the group and its wellbeing. They are also aware that Chiyambi clients will after three loan cycles aim to graduate either into the Standard loan group or form their own Standard group.

The relationship between groups is encouraged to be one of mentorship. Mentors are proposed by the Standard group and these individuals, who are models within the group as chosen by the group, are given a cell (or sub-group) of the Chiyambi group to mentor. Mentoring discussions are designed to take place at repayment meetings, but interim discussions or visits to places of business for example, can take place in between formal meetings.

Feeding into the development and eventual roll-out of the Chiyambi product has been the responsibility of a pilot taskforce, with overall responsibility taken by senior operations management staff. The taskforce is composed of operational staff members from head office and the field, and has been provided with training in how to set up and monitor a pilot. Clear guidelines have been developed which lay out the process for communicating pilot objectives, what objectives should be follow up on, how to plan and implement the pilot and who is to manage each stage of the process.

Financially there is little additional burden on the organisation due to the integration of Chiyambi group into existing group locations and repayment meetings. In fact, with the objective being for Chiyambi clients to graduate to Standard loans after their third loan cycle, the opportunity for MicroLoan is to improve profitability in reaching further down the poverty pyramid. Furthermore, fears of the poorest being defaulters have proved unfounded as financial measures of success demonstrate that the poorest can repay reliably

if given the opportunity via the removal of barriers to access. For example, late repayments for Chiyambi clients stand at 0% and exit rates are lower compared to Standard loan groups.

Summary of resources

The staffing, time and resources required to achieve the above are detailed in Box 7. For a more detailed breakdown, see Appendix 2.

Box 7: Summary of resources required

Resource	Number of days required
Staffing	
SPM Consultant	1 week plus follow up support
SPM Champion	10 days per month for minimum 6 months
Operations Manager	25 days for workshop, reporting and accountability, and new product development, plus 1 day per month monitoring
SPM Officer	4 days for workshop plus 9.5 days per month for operationalizing poverty assessment and new product development
SPM data entry officer	11 days per month
Regional Managers	2 days for reporting and accountability
Branch Managers	2 days for reporting and accountability plus 1 day per month if involved in pilots
Pilot taskforce Chair	2 days per month
Pilot taskforce	1 day per month
Other resources	
Monitoring costs, workshop and meeting costs, incentive cash prizes	

Conclusion

The process for ensuring improved poverty outreach requires a full understanding of the issues to be addressed, achieving management buy-in as well as institutional capacity in order to be able to achieve the institutional change required. If the process is carefully managed at all stages, real tangible results can be seen, as MicroLoan Foundation has evidenced with its poverty outreach focus, demonstrating improved client targeting; client poverty data collection, tracking and monitoring; changes in staff attitude and organisational culture; and the adaptation of products and services to better meet clients' needs.

Appendix 1: SPM Officer training

The training programme included the SPMO meetings with all department managers at Head Office including the CEO, Operations Manager, Finance Manager, HR Manager, IT Manager and Internal Audit Manager. He then spent one week shadowing Branch Managers and Loan Officers to understand the detail of MicroLoan's operations. From there two months were spent with the SPM Champion to learn about the day-to-day SPM activities taking place and understand the larger SPM objectives of the organisation (replace SPM Champion with Operations Manager if s/he is taking the role of SPM Champion from early on in the process).

Appendix 2: Detailed breakdown of resources required for each stage of poverty outreach improvement process

	Staff needed	Number of days
Social Performance Assessment - SPM consultant	SPM Consultant	- 1 week assessment plus follow up support
Achieving management buy-in - 6 month research programme - Management workshop (based on 1 workshop)	SPM Champion	- 52 days (based on 2 days/week over 6 months) - 10 days (including preparation, attendance and follow up) and associated travel, accommodation, room hire costs
Achieving institutional capacity - SPM Champion (or Operations Manager) - SPM Officer - SPM data entry officer		- Integrated below - Integrated below - 2.5 days/week
Achieving institutional change - Operationalizing client poverty assessment	SPM Officer and field staff	- SPMO 1.5 day/week including field spot checks and monitoring at HO, costs of travel - Branch Manager, Regional Manager and audit checks are included into existing spot checking activity - PPI database creation and integration into MIS: IT staff 3 weeks
- Staff workshops (based on approx. 35 staff/workshop)	Operations Manager and SPM Officer	- 6 days OM (3 days planning, 1 day workshop, 2 days follow-up), 4 days SPMO (2 days planning, 1 day workshop, 1 day follow up) - Associated travel, accommodation, room hire costs
- Reporting and accountability	Operations Manager	- 9 days to develop reports and train staff (3 days developing, 6 days training all staff in 3 training sessions: 2 days each for Regional Managers and Branch Managers) plus 1 day per month monitoring
- Staff incentives	SPM Officer	- Cost of cash prizes
- New product for poorest clients (Chiyambi Loan)	Operations Manager, SPM	- 10 days OM (management discussions, follow up and field visits); 3 days/month SPMO (attending taskforce meeting,

	Officer, pilot taskforce, pilot field staff	follow up and field visits); 2 days/month pilot taskforce Chair (chairing taskforce meeting and follow up); 1 day/month pilot taskforce members; 1 day/month Branch Managers at 3 pilot branches as needed for additional support. - OM and SPMO costs of travel, meeting costs