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Banco Oportunidade de Moçambique

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Planned Activities

- To continue a program to provide HIV/AIDS sensibilization training to clients and staff in the Provinces of Sofala, Manica, Zambezia and Maputo.
- MMF-MEDA staff to assist BOM in the design and delivery of an impact study for the HIV/AIDS training held in Sofala, Manica and Zambezia provinces.
 - A first round of interviews with clients before they have attended training
 - A second round after the training sessions have been completed in a region.

Activity Status

- Sensibilization of staff in Sofala and Manica completed
- Client training in Sofala and Manica ongoing
- Initial survey conducted in Sofala, Manica and Zambezia Provinces – 1110 clients trained.
- Client training is ongoing and will continue with periodic adjustments to topics to maintain client interest.
- Client training in Zambezia and Maputo Provinces yet to start – delays in finding suitable strategic partners

Activity Objectives

The objective was for BOM to consider the impact of HIV/AIDS on their clients and make changes in their responses to the impacts of the disease. This would be done by:

- Adopting a client and portfolio monitoring system
- Implementing a HIV/AIDS workplace program
- Refining or developing new products to better serve an AIDS-affected market
- Forming partnerships with AIDS support organizations as a way to address AIDS within their institutions or client base

Methodology

- Established a strategic partnership with Health Alliance International (HAI) to provide training to staff and clients
- Training sessions held with employees
- Planned training sessions with clients. Credit officer mobilized his/her clients and HAI promoter would offer information and training in various pre-approved topics
- Knowledge, practice and attitude tested in surveys at the beginning and after training was implemented

Recommendations

- Establish an integrated monitoring programme with a detailed schedule, clear needs and responsibilities to ensure the best possible results, including:
 - A pre-established calendar, well in advance, with dates convenient for all parties involved – MFI, TA and enumerators – to avoid scheduling conflicts and ensure full participation & support.
 - Scheduled time for joint orientation with trained surveyors to ensure understanding of assignment and quality responses
 - Ensure that sufficient time is available to complete questionnaires
 - Establish supervisory responsibilities for the duration of the survey so enumerators' work is double checked and quality control is maintained

Recommendations (cont.)

- Clients interviewed in the baseline survey should be selected from the same geographical area/community as subsequent surveys.
- Surveys must include names or identifying client number to allow for complete comparison of impact.
- MFIs should develop strategic partnerships with mutually compatible goals and objectives.
- A detailed plan of action is needed from all partners – donors, implementers and strategic partners dividing responsibilities and ensuring ownership – it should be signed as a part of the MOU.

Next Steps

Plano para implementação das recomendações?
Como? Quando? Dificuldades previstas?

- Continue with client training and introduce new topics and new techniques on a regular basis to maintain interest
- Continue surveys to measure behaviour change with implemented programme changes for improved control.
- Ensure that loan and savings products meet the requirements of all clients

Ou uma decisão de não implementar? Porque?

- BOM uses a client and portfolio monitoring system specifically designed for microfinance banking purposes

Lessons Learned

•Do processo de trabalhar juntos como IMF e o Assistente Técnico/consultor

➤ **The level of commitment needed to adhere to the program once the schedule is finalized is important. In order to be a success the program must be followed exactly and any diversion from the established plan can lead to a breakdown of activities and impact.**

➤ **Along with just a training plan, an integrated monitoring programme must be developed, signed and followed to improve ownership, partnership and establish supervisory responsibilities.**

➤ **The programme and calendar must be established far in advance in a way that is sensitive to the workload for staff of implementation partner and convenient for all parties.**

Lessons Learned

- Obstáculos e/ou apoios internos que podem ser aplicáveis a outras IMFs similares
 - **Microfinance Institutions have a specific role and a unique opportunity in the fight against the impact of HIV/AIDS – through the development of financial products which work with clients to protect their investments, their businesses and their health.**
 - **Establish strategic partnerships which allow each organization to focus on its area or expertise while enriching the other's clients with its knowledge and services are the key to success.**
- O que faria diferentemente se tivesse que fazer de novo?
 - **Establish clear objectives well in advance within an integrated timeline/programme involving staff on the ground and clarifying responsibilities**
 - **Improved orientation of surveyors and supervisory control during application to ensure validity of data**



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- Dona Regina is a single parent and grandmother that is dependant on her business to provide for her extended family. The potential impact of HIV/AIDS on her life and business can be mitigated by providing her and other clients like her with relevant information