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## Practice Notes

IMPROVING THE IMPACT OF MICROFINANCE ON POVERTY: ACTION RESEARCH PROGRAMME

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# Tracking Client Performance

*Monitoring systems for social performance management*

## Imp-Act

is a global action research programme designed to improve the quality of microfinance services and their impact on poverty.

**Imp-Act** promotes the development of reliable social performance management systems, which include impact assessment. These systems reflect and respond to client needs, as well as the priorities of microfinance institutions (MFIs) and their stakeholders.

The programme is a collaboration between 30 MFIs in 20 countries and a team of academics from the UK universities of Bath and Sheffield, and the Institute of Development Studies, Sussex University. The **Imp-Act** programme was initiated by the Ford Foundation, which funds all **Imp-Act** activities.

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## Why monitor client status?

This Practice Note discusses how microfinance institutions (MFIs) can cost-effectively monitor and improve their social performance. By monitoring, we refer to regular, systematic and on-going collection of timely and appropriate information that helps the staff and clients of an organisation to make decisions to improve the quality of their work.

You probably already monitor your financial portfolio so that you can respond to problems and reduce risk. If you also monitor your success in meeting your social goals, this will help you to manage and improve your social performance, by revealing patterns and trends in who you reach and how they perform. This information allows you to track progress against objectives; to identify and respond to problems at an early stage; to see whether there are differences in performance for different client groups, different branches, products or staff; and to assess the risk and performance of different products and services. Together these contribute to improving the quality, efficiency and effectiveness of your work.

Monitoring provides an overall

picture of performance rather than an understanding of the reasons for the trends and patterns observed. It therefore does not take the place of more in-depth assessments of social performance, but it helps to guide and complement them.

### How can this Practice Note help you?

Monitoring systems can be an important resource to help you manage social performance. However, careful planning is needed to ensure that the system is appropriate for your needs, capacity and resources. This Practice Note guides you through choices that need to be made in designing a system that suits your needs. As we stress elsewhere in the *Imp-Act* Guidelines and Practice Notes, there is no single system that works for all organisations, but there are some key principals and things to avoid that will help guide you through the process. In the end, the effectiveness of your monitoring will depend on how you use the information to make better management decisions (see *Imp-Act* Practice Note 1 on feedback loops).

# 1 How can monitoring help improve social

**T**HIS SECTION explains how you can use client monitoring data to understand the performance of your institution and the clients you serve. By tracking indicators that reflect the context and performance of your clients (see *Imp-Act* Practice Note 5 on indicators), monitoring systems provide information about how clients use financial services, and how this contributes to changes in their quality of life. By relating these changes to the operations of your MFI, this information will allow you to manage both social and financial performance.

Monitoring information can be useful in three main areas:

- **Tracking progress against targets**
- **Making adjustments to improve performance**
- **Early warning system**

## Tracking progress against targets

Many MFIs wish to monitor performance against certain social performance objectives, for example poverty outreach, client business growth, or children's school enrolment. Making sure regular collection of this data is an integrated part of your MFI operations monitoring systems will enable you to record and report on this performance data (see Case study 1).

### CASE STUDY 1

**Sinapi Aba Trust (SAT)**, in Ghana, has developed a client impact monitoring system (CIMS) designed to demonstrate impact to outside stakeholders and to monitor achievement of mission at an organisational level. This monitors a small number of impact indicators including client poverty status, economic, social, political and spiritual changes in clients' lives, capturing data from a 10 per cent sample of clients during the loan application process. Data is entered into EpiInfo software and is used to produce annual reports for external stakeholders and board members.

## Making adjustments to improve performance

Monitoring provides information about patterns and trends in performance. When combined with follow-up research this can help you understand problems and opportunities and allow you to take action to improve performance. This information may be used at different levels of your organisation, for example supporting field staff in providing a better quality service, improving responsiveness of services to clients, and allowing for better strategic decisions at an organisational level.

If you regularly monitor your clients in relation to your social performance goals you will gain information about the patterns and trends in your MFI's performance, and identify areas where improvement is needed. You may find that your existing portfolio information provides some of the information you need, but it is likely that you will need to develop additional indicators (See *Imp-Act* Practice Note 5 on indicators).

The *Imp-Act* social performance framework (See *Imp-Act* Practice Note 9 on social performance management) suggests that there are four areas where performance can be improved through monitoring:

- **Who uses and who is excluded from your services?**

By monitoring the characteristics of clients and how this changes over time you can ensure that you reach your target clients. For example *Imp-Act* partners LAPO (Nigeria), Prizma (Bosnia and Herzegovina), CARD (the Philippines), and SEF (South Africa) include client poverty status as a monitoring indicator. By collecting this data for all clients on entry, these MFIs

### CASE STUDY 2 HOW ARE OUR POOREST CLIENTS PERFORMING?

**SEF**, South Africa, uses its monitoring system to check that it is on track with its poverty focus. SEF monitors whether the poorest women are reached and whether they are able to effectively use the services it provides. Towards this end SEF assesses the poverty status of all new clients using participatory wealth ranking, and uses its management information system (MIS) to monitor a range of poverty-related variables.

#### 1. Monitoring poverty outreach

Reports on overall poverty outreach are produced annually. These are tracked to ensure that on average the poverty status of new clients remains constant, thus demonstrating that SEF is not drifting away from reaching the poorest people. The MIS is able to

show performance for individual branches, and therefore the information can be used to pinpoint strengths and weaknesses.

#### 2. Monitoring client business performance

SEF uses its MIS to examine whether there are differences in business performance between the clients who are very poor on entry and those who are less poor. Thus for example SEF can ask:

- Are there differences in the types of businesses run by very poor people?
- Are there differences in first or average loan sizes?
- Are there differences in the rate of business growth?
- Are there differences in repayment rates and arrears?

# performance?

can monitor whether they are achieving their objectives in terms of depth of outreach.

• **How do clients use our services?**

By monitoring client use and response to services you can get a picture of whether your services meet your clients' needs. If you look at the characteristics of clients who use a particular service or perhaps that take particularly large loans, you will be able to more effectively understand the differences between your clients and respond more effectively to their needs.

• **Who leaves or fails to make full use of our services?**

Monitoring data can help you to see the patterns of client exit and 'resting' and see if these relate to your inputs or other contextual factors. Combining this information with follow-up research into the reasons for these patterns can help you to improve the effectiveness of your services.

• **What progress are our clients making?**

Monitoring gives you information about how your clients' situations change over

time (see Case study 2). Indicators of client status normally relate to the specific social objectives of an MFI and therefore can be very varied (for example the poverty level of clients, whether their children attend school, or the profitability of their business). Again, by analysing information separately according to different characteristics, you can better understand the progress and needs of different client groups. Monitoring can also provide good base-line information for more in-depth research into impact, providing an overall picture of microfinance clients.

### Early warning system

An important feature of effective monitoring is that it provides a warning system, identifying problems before they become harmful for the organisation. By identifying key factors that affect client performance, you can track indicators that give warning about developing problems. You should select a small number of indicators that are very sensitive to change, and monitor these

on a regular basis. Benchmarks are set, and these are refined over time using information from past clients. If any worrying patterns are identified, this can lead to investigation of the issue and action can be taken to ensure that the problem is dealt with before it becomes more serious (see Case studies 3 and 4).

### CASE STUDY 3

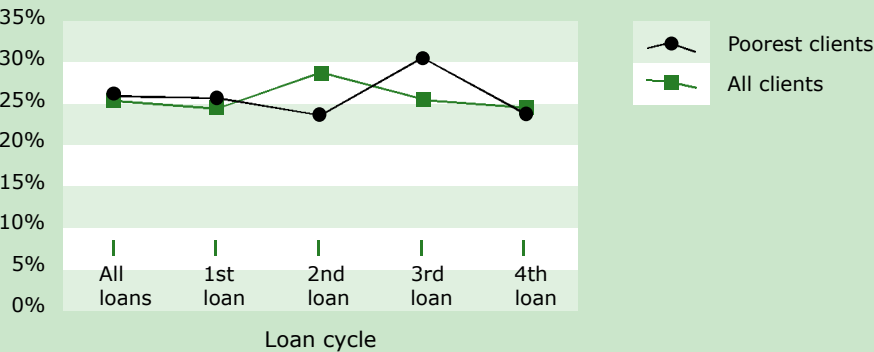
**CARD**, in the Philippines, monitors a sensitive indicator – food security – using a food security scale developed by Freedom from Hunger. This gives early indication of stress in client livelihoods, signalling a deteriorating situation for clients, even where there are no negative trends in other portfolio performance data. Follow-up investigation using focus group discussions and individual qualitative research helps CARD understand the reasons behind this deterioration. These may relate to the work of CARD – for example over-indebtedness contributing to diversion of income away from food. It might also establish that food security was deteriorating as a result of factors beyond the control of the programme. In either case, CARD may be able to make adjustments and find ways to improve both its risk and potential negative impact.

### 3. Monitoring poverty exit

Clients who leave for negative reasons are unable to benefit from SEF's services. Low exit rate is necessary for positive impact, so SEF closely monitors client exit, setting targets at individual and branch level. The MIS is able to group clients according to their

poverty score (on entry to the programme), and this information is used on a monthly basis to track performance and is used for staff incentives. Separate figures are produced for the poorest clients to ensure that the most vulnerable clients are not the ones tending to leave (see graph).

#### Client exit rates



### CASE STUDY 4

**SEF**, South Africa, has identified that client problems such as business collapse or illness often lead to a decline in attendance and savings at centre meetings. This has been used to define a 'vulnerable centre' indicator that is tracked in the MIS. This is used as an operational target and provides an early warning of problems, allowing for adjustments to operations and preventing increasing client exit and arrears – much more serious problems.

## 2 Designing a monitoring system

**Y**OUR MONITORING system needs to be designed to meet your specific needs. There is no single approach that works for all organisations, and it is important to have a clear idea of how you will analyse and use your monitoring information before you start your design (see section 3). Many of the steps for the development of a monitoring system follow the general process for social performance management systems outlined in the *Imp-Act* Guidelines (see Resource section).

**1 Clarify your objectives:** You need to be clear about why a monitoring system is needed and precisely how the information collected will be used.

**2 Understand how the indicators you will monitor relate to your clients and their needs:** This will ensure that you are able to use your monitoring information to improve practice.

**3 Review and build on your existing information systems:** Experience from *Imp-Act* partners has shown that many monitoring systems try to collect too

much information, with the result that they are too expensive, too complex and too confusing to influence management decisions effectively. It is often better to collect information on a small number of indicators from a sample of clients, but to do so regularly, reliably, sustainably and usefully.

### 4 Ensure simple and effective collection, analysis and reporting of monitoring information:

- Select appropriate mechanisms for collecting and analysing data.
- Decide how often data needs to be collected to be useful.
- Decide whether data is needed from all clients, or whether a sample is sufficient.
- Determine how data should be collected and by whom – it is important to integrate data collection into your existing operations as much as possible.
- Develop procedures for aggregating, processing and analysing the data. Remember, you may need to make compromises between what you would like to monitor, and what is practical and cost-effective to do. For example, many MFIs collect information for groups not individuals, and therefore have problems incorporating individual data into their MIS.
- Assign responsibility for converting information generated into recommendations for action.
- Create a plan to make sure the changes are put into practice.

**5 Set up mechanisms for follow-up research:** Management and staff may have many ideas about the reasons for the patterns and trends revealed through the monitoring system, but it is important that these are explored further to understand the reasons for the data revealed by monitoring. Use of monitoring information alone, without adequate follow-up, may lead to incorrect conclusions being made and poor decisions.

### Types of monitoring

Monitoring data is collected as a routine part of everyday operations. The exact data captured varies according to the particular needs, objectives and methodology of your MFI. Some MFIs may just monitor the profile of their clients on entry. Others may seek to monitor changes in client profile and performance over time.

For example:

- **Sinapi-Aba Trust**, in Ghana, collects monitoring information that allows for reporting on key impact indicators to external stakeholders and the board.
- **PRADAN**, in India, prioritises self-analysis by clients and uses individual learning diaries that are completed weekly by clients themselves.
- **Prizma**, in Bosnia and Herzegovina, uses monitoring as part of branch and staff performance management, and requires information that can be used as part of performance targets.
- **The Covelo Network**, in Honduras, has supported routine collection of client exit and satisfaction information from its members throughout its member organisations.
- **SHARE**, in India, has introduced an annual client feedback process through branch workshops. These address a range of issues and provide a forum for regular feedback to the organisation about client perceptions of the services being provided and problems encountered.

### CASE STUDY 5

**CARD**, in the Philippines, has developed a monitoring system that monitors the profile of new clients and progress against a number of social objectives. CARD focuses on four indicators: quality of housing, changes in food security status, changes in access to education, and changes in productive assets. These indicators are combined into a means test form that is used to screen clients on entry, providing continuous information on client profile on entry. Work is currently underway to capture this information in the MIS. A 're-means' test form is also being developed that will allow CARD to monitor changes in client status, and integrate this data into the MIS.

## Methods and tools for collecting data

Your choice of methods and tools for monitoring depends in part on your existing systems and how well additional data collection can be integrated, and in part on the sort of information that you wish to collect and how it will be used.

Tools chosen need to be easy for staff to use without specialist research training and simple enough to allow for quick collection of data without long discussions. They also need to be easy to understand.

Monitoring can, for example, include:

- **Short questionnaires** (5–10 questions) administered as part of the loan application form
- **Client exit forms** administered as clients withdraw their savings, or at another convenient time

- **Staff observation** during visits to client homes or businesses
- **Discussions at client meetings**, such as village bank or centre meetings, or at client workshops
- **Monitoring forms** or diaries completed by clients
- Routine **focus group discussions** conducted by field staff, internal audit or external consultants on issues such as client satisfaction
- Use of formalised **staff discussions** and feedback in management meetings.

Various tools can be applied, including:

- **Simple yes/no questions**, such as:

*Do you own a:*

- |                                       |  |
|---------------------------------------|--|
| <input type="checkbox"/> television   | <input type="checkbox"/> radio           |
| <input type="checkbox"/> refrigerator | <input type="checkbox"/> electric cooker |
| <input type="checkbox"/> bicycle      | <input type="checkbox"/> sewing machine  |
| <input type="checkbox"/> motorbike    | <input type="checkbox"/> car             |

- **Ranking scales:** these allow for information about the extent of an indicator to be collected without the need for precise information.

For example:

*How often do you cook special food for your household?*

When I want	= 5
Every week	= 4
Every month	= 3
Occasionally	= 2
Never/rarely	= 1

- **Direct observation** of client business, or using visual assessment tools such as the Housing Index, which assesses poverty status based on scoring housing condition
- **Simple quantitative data**, for example about business profits
- **Participatory tools.**

## 3 Analysing and using monitoring information

**B**Y UNDERSTANDING the possibilities for using a monitoring system, you will be able to plan more effectively how to design a system that meets your needs. Your possibilities for use depend on the analysis that you do. This in turn depends to a large extent on the information systems that you have, particularly whether you are able to integrate monitoring into an MIS (see Table 1 and Case study 6).

### Storing and recalling information

Few MFIs would be able to function without monitoring basic portfolio data such as loan disbursements, savings receipts, arrears or portfolio at risk. Many organisations seek more detailed information and look for patterns and trends in the portfolio to see if the

performance varies in relation to operational factors such as product, branch and staff members.

An effective MIS is invaluable in this process as it allows managers and other users, such as board members, to access up-to-date and accurate information about the financial portfolio of the MFI at the time that it is needed. A number of operational variables are recorded in the MIS – such as loans dispersed, training provided, loan officer name. Further analysis – such as credit scoring – looks at how factors relating to the clients are linked to the patterns and trends in performance observed. This can be done if simple information about clients – such as age, business type, marital status etc – is captured.

### Monitoring and using social performance information

By also tracking client performance indicators related to your social objectives – such as reaching poor clients or achieving changes in terms of poverty level, health status, education of children, or housing conditions – you will be able to assess your social as well as your financial performance. MFIs commonly add a small number of indicators – typically up to five – that relate to the changing status of clients (see Table 1).

### Using a management information system (MIS)

As noted above, a computerised MIS creates the possibility for detailed analysis of patterns and trends in your



**TABLE 1 POSSIBLE DATA TO CAPTURE IN AN MIS**
**Basic portfolio and MFI inputs**

- Client data (name, number, address)
- MFI interface (branch name, loan officer, no. of clients per loan officer)
- MFI services accessed (loan type and purpose, savings accounts, amounts disbursed, other services accessed)
- Transactions made (loan cycle, amount dispersed, amounts repaid, savings deposits, arrears)

**Client profile**

- Age of client
- Household size and no. of dependants
- Marital status
- Sex
- Number/age/sex of dependents
- Education level of client
- Occupation or sources of income
- Previous business experience
- Urban/rural location
- Local infrastructure conditions (electricity, water, transport etc.)
- Market conditions

**Client status**

- Poverty status of client
- Social status indicators (e.g. health status, housing, food, assets, education, business value)
- Savings (amount, regularity)
- Attendance at group meetings, trainings, self-help services

performance – especially the ability to be able to look at the relationship between different factors.

The degree of computerisation varies between an MIS that has the capacity to fully incorporate monitoring data and to produce analysis and reports, and one where the monitoring system runs alongside the MIS using separate

software. Whilst a fully integrated monitoring system makes analysis and reporting much more straightforward, it is essential that you design a system that fits with your capacity and resources. Many off-the-shelf or tailor-made MIS are not designed to incorporate social performance indicators, and you may have to invest

in considerable modifications to your system. It is therefore essential that you have a clear idea of: 1) what information you want to capture in the MIS, 2) what routine reports you want the MIS to produce, and 3) what additional analysis you might want to do.

If you think these modifications are going to be too expensive and time-consuming, you can record monitoring data manually or with computer software that is not linked to your MIS.

**BOX 1 SPECIFICATION FOR MONITORING WITH A COMPUTERISED MIS**

An MIS-based monitoring system should:

**1 Produce standardised reports that can be simply produced on a regular basis:**

It is important, if the MIS is to be practical and useful, that it is able to generate simple and standardised reports on the key performance areas identified.

**2 Present data in graphic format:**

Information about patterns and trends can be most effectively communicated to managers and staff in graph format. If the MIS is not able to produce graphs itself, then it should be possible to export the data into another software application (e.g. Excel) which is able to produce graphs.

**3 Have scope to add new queries in response to specific questions:**

In addition to the standardised reports, it is important that MFIs have the option to select new combinations of indicators to examine.

**4 Have the ability to export data to Excel or SPSS for more detailed statistical analysis:**

In addition to simple descriptive analysis of patterns and trends, some MFIs may want to conduct more detailed statistical analysis. It is very unlikely that the MIS software will allow this to take place.

**Analysing patterns and trends**

The simplest way to use monitoring data is to examine variables in the form of frequency tables or graphs to get a picture of patterns and trends in the portfolio which need further investigation. For example, most MFIs will use the MIS to monitor their portfolio at risk (PAR) and track the trend in this over time. An increase in the PAR acts as a warning for unforeseen problems. However, in some cases there are seasonal trends, and having information over a number of years can assist you in knowing what trends are normal and what is unusual and needs investigation. A number of client performance indicators can be monitored to give you a picture of your social performance.

### Examining the performance of different groups

The greatest power of a monitoring system is where it is used to reveal the performance of different groups of clients and to look at the relationship between factors such as whether clients with a particular business are more successful than others. This is known as portfolio segmentation, and provides valuable lessons about the characteristics of clients who perform well – in terms of your social performance objectives – as well as those that contribute the most to the MFI profitability and create the least problems.

Segmented analysis can be done relatively simply; the example in Case study 2 compares the performance of poorer clients with the overall portfolio. Richer information can be gained by looking at several factors at the same time. A computerised MIS will allow you

to 'filter' for different client characteristics – for example, sex, region, age, ethnic group, poverty, education levels of client, financial product accessed, business type etc. – allowing you to see the performance of each group separately and in relation to the others. This can be a powerful tool in understanding the performance of clients from different conditions. To achieve this you would select a client profile variable such as age, and then look at how clients of different age groups perform in relation to other factors such as savings balance, client exit rate, growth in loan size, arrears etc. This type of analysis allows you to ask questions and see if there are any patterns of performance that may help you find the answer.

For example, an MFI examining reasons for increasing arrears may ask the following questions:

- What is the relationship between loan

amount and arrears?

- What is the relationship between products and arrears – do some products result in higher levels of arrears than others?
- Do all business types have the same rate of arrears?
- Is there any relationship between the age of the client and the rate of arrears?
- Is there a relationship between client education level and portfolio risk?
- Is there a link between client sex and portfolio performance?

A range of other relationships can be investigated using the monitoring data combined with portfolio data. The questions you choose to ask will depend on your specific needs. For example:

- Is the **rate of arrears** the same in all branches? The MIS information can be used to identify branches with the highest rate of arrears as well as the lowest. Additional investigation and

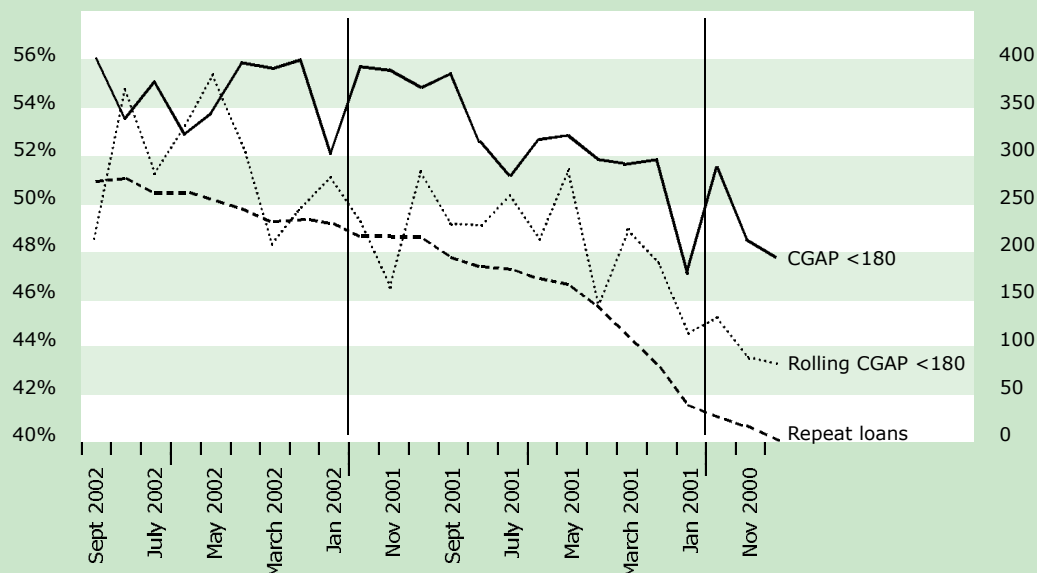
## CASE STUDY 6 USE OF MIS TO MONITOR PATTERNS AND TRENDS

**Partner**, in Bosnia and Herzegovina, uses its MIS to analyse trends in its database of clients. Its loan tracking system captures information about the profile of new clients, about the products and services they access, and

about client exit. The MIS provides standardised reports on exit and retention rates, and is also used for segmentation based on the client and loan characteristics.

Graphic information about client exit (such as this graph), is extremely useful for seeing patterns in exit – for example seasonal variations – and where a rolling rate is calculated a trend over time is also observed.

**Trends in Partner exit rates**





# Practical tips

analysis will be required to identify the factors that lead to differences – for example, levels, types and frequency of training, length of time in position, attitudes, management styles, information access, employee incentives and similar.

- Are there differences in **client performance**, for example in terms of their asset accumulation? Is this affected by factors such as the time of year a loan is given; the poverty level of clients on entry; the total amount of money dispersed; the loan sizes given; the products and services accessed; the savings balances held; household size client age; marital status; education level; and whether the clients receive remittances?
- Are there differences in the **change in poverty status** for clients with different business types, or for younger or older clients?
- For the piloting of a new product, what are the **effects of the product** on who the MFI is able to serve and on the benefits to clients? This allows for an informed decision to be made about the value of the proposed product in terms of both financial and social performance.

**T**O MAKE THE MOST of money, time and human resources, keep your system simple and make sure it fulfils your objectives. Key points to consider are:

- Monitoring systems can be costly in terms of staff and client time, particularly when data is required that is not available from the loan application and the MIS.
- Where additional data needs to be collected, field staff often resist the additional work involved, and this can lead to data quality problems.
- It is potentially difficult to obtain accurate information using field staff, as there is a tendency for data collection to be rushed. The monitoring needs to be seen as a core part of their work and you need to both supervise staff's work and ensure they receive appropriate incentives (see Case study 7).
- As MFIs grow, the system will produce a vast amount of data. Using a sample of clients will reduce the data collection and processing burden. Remember that it will also reduce the detailed analysis that can be done, however.

## CASE STUDY 7

**LAPO**, Nigeria, collects a range of indicators. Some, such as housing condition, are sensitive to longer-term change. Others, such as regularity of meals, are very sensitive to small changes in client income. At first LAPO staff collected these different types of indicators at different times. However, field staff found it difficult to keep track of which questions to ask when, and supervisors had the added burden of checking that monitoring forms were being correctly completed. These difficulties led to a decision to collect all data on each loan cycle.

## Resources

This *Imp-Act* Practice Note is one of a series of concise guidelines written for people involved in the day-to-day work of delivering financial services to poor people. Other titles related to this Note include:

1. The feedback loop: responding to client needs
2. QUIP: understanding clients through in-depth qualitative Interviews
3. Learning from client exit
4. Using surveys effectively for social performance management

5. Choosing and using indicators for effective social performance management

6. Planning research to assess social performance: guidance for managers
8. Reviewing the social performance of microfinance institutions
9. Managing social performance in microfinance: building successful clients and successful institutions

The Practice Notes can be downloaded from the *Imp-Act* website at [www.imp-act.org](http://www.imp-act.org),

or hard copies can be obtained from the *Imp-Act* secretariat.

The *Imp-Act* Guidelines to Social Performance Management provide an overview of the issues surrounding SPM and its design. The resource includes a set of Practice Notes on technical aspects of SPM. The Guidelines can be downloaded from the *Imp-Act* website, or are available in hard copy from the secretariat.

'Scoring change: Prizma's approach to assessing poverty', MFC Spotlight Note 4, [www.mfc.org.pl](http://www.mfc.org.pl)

'Promoting client-focused organization – Partner's exit monitoring system', MFC Spotlight Note 9, [www.mfc.org.pl](http://www.mfc.org.pl)

'Beyond numbers: Prizma's exit monitoring system', MFC Spotlight Note 10, [www.mfc.org.pl](http://www.mfc.org.pl)