Imp-Act

Practice Notes

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Managing Social Performance in Microfinance

BUILDING SUCCESSFUL CLIENTS AND SUCCESSFUL INSTITUTIONS

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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What is social performance management?

MOST MICROFINANCE institutions (MFIs) have a **social mission**. They may seek to reduce poverty, to reach people excluded from financial services, to empower women or to promote community solidarity (see Box 1). **Social performance** is the effective translation of an institution's social mission into practice; **social performance management (SPM)** helps an organisation set and achieve its social goals by tracking social performance and using this information for decision-making that puts learning into practice.

Social performance management is good both for clients and for business. It should be seen as a core part of good business practice. If MFIs know what the market 'wants' as well as the developmental 'needs' of their clients, they can improve services. This builds loyalty, reduces default and increases demand for savings, credit and other services. Social performance indicators warn about problems and provide social and financial information that helps influence future performance. Successful clients are the foundation of successful organisations.

How can this Practice Note help you?

This Practice Note aims to help MFIs improve the benefits they bring to poor people's lives by taking into account their social performance as part of their everyday work. The note provides a series of steps and checklists to assist managers in designing and using an effective SPM system. The framework provided here is drawn from *Imp-Act*'s experience with 30 MFIs around the world. It is meant to be used in conjunction with the other *Imp-Act* Practice Notes that address more specific and technical aspects of this broad subject (see Resources section for details).

Why create an SPM system?

Social performance management can significantly improve the effectiveness of your organisation in reducing financial exclusion and poverty. Effective SPM can enhance your institution's reputation, competitiveness and ability to develop products and services that bring real benefits to poor people.

Many MFIs are now adopting a more client-centred approach, developing services which are responsive to client needs. SPM builds on this, providing an additional focus necessary to help you realise your social objectives. *Imp-Act*'s work with 30 diverse organisations shows that SPM is a good investment. The financial savings and improved performance that result from the use of SPM systems exceed the time and money needed to establish and maintain them. Savings arising from good SPM include higher client retention and faster growth. Many *Imp-Act* partners that began with external support for SPM development are now using core funds to further develop and maintain the systems.

The 3 steps to creating and

A good SPM system will assist you to:

- Clearly define your social objectives, design appropriate services to achieve these and monitor the effectiveness of your services
- Design products and services that are effective and desirable for your clients
- Improve your services to bring the maximum benefits to clients and their families
- Reach increasing numbers of target clients in a sustainable way
- Manage and balance your financial and social objectives
- Identify problems before they become damaging for your organisation
- Track intended and unintended impacts on clients' lives and in the wider community and understand the role that your organisation plays in promoting these changes
- Demonstrate your social performance to external stakeholders

BOX 1 ACHIEVING YOUR SOCIAL PERFORMANCE OBJECTIVES

An SPM system can help you assess and improve your social performance in three areas:

1 Client outreach

- Who uses and who is excluded from using your services, and do you reach your target market?

2 Client needs

- How well do your services meet the needs of your clients?
- What are the characteristics of your clients and why do some leave or fail to make full use of your services, while others remain active clients over many years?
- Which products and services are useful and effective for your clients?

3 Benefits to clients

- What changes are happening in your clients' lives?
- What is the relationship between these changes and your services?
- How does your work relate to broader social and economic factors?

THIS PRACTICE NOTE is organised around the three key steps involved in creating a successful SPM system:

1 **Setting your social performance objectives**
2 **Monitoring and assessing your social performance**
3 **Using SPM and making it part of your everyday work**

There is not only one approach to suit every situation. Rather, you should design a system that fits your organisational mission and culture. For some MFIs this will result in very simple ways of learning from clients. Other MFIs will more systematically monitor and assess their social performance. The level of detail required for each step will depend on each organisation's objectives, priorities and capacity.

STEP 1

Setting your social performance objectives

YOUR MISSION should guide and inform all of your MFI's actions and decisions. The first step is to ensure that your organisation has clear and measurable social performance objectives that relate to your mission. It is also important to consider how you think your MFI's activities will lead to the desired social outcomes. We call this the **impact pathway**.

Set clear and realistic performance objectives

Most MFIs have a social mission, but few spend time thinking about what this mission means in practice for their operations. Before making any decisions about what or how to monitor or assess, you need to decide what your specific social performance objectives are (see Case study 1).

Clarify how your activities will achieve your social objectives

By thinking carefully about your impact pathways – how your services, products and delivery mechanisms will lead to the achievement of your social goals – you will be able to design services that are more likely to have positive impacts (see Case study 2).

Decide what indicators will tell you whether your social objectives are achieved

It is impossible to monitor every aspect of social performance, so it is important to choose a small number of simple and easy-to-measure **indicators** that will provide the most relevant information. Indicators act as markers of whether and how changes are happening over time. They also allow benchmarks to be established in order to judge whether objectives are being met (for a detailed explanation, see *Imp-Act* Practice Note 5).

CASE STUDY 1

CARD in the Philippines has an overall mission to empower the poor, with a particular focus on lifting poor women out of poverty. The management and staff of CARD strongly believe that its vision and mission mean more than just the provision of financial services and the financial stability of CARD. In fact, increasing exit rates and arrears led them to question whether some of the stricter performance targets were beneficial for CARD or its clients.

Performance objectives were therefore set in terms of:

- Outreach to large numbers of clients
- Depth of outreach to poor clients
- Minimising client exit rates
- Achieving high client satisfaction and productivity
- Achieving movement out of poverty
- Minimising negative client impacts

The resulting SPM system combined poverty assessment on entry, monitoring of progress of continuing clients, developing a 'culture of listening' to clients and staff to understand client and staff satisfaction, and monitoring reasons for client exit.

BOX 2 TRACKING SENSITIVE INDICATORS

The indicators you choose will depend on the time period over which you want to measure change. Some indicators change very slowly. For example, housing quality is often a good indicator of poverty status, and is often used in one-off poverty assessments. However, housing quality does not show small changes in poverty, so it makes little sense to monitor it every quarter. Consumption of luxury foodstuffs is a much more sensitive indicator and is used by a number of *Imp-Act* partners to monitor poverty status. Small changes in income result in immediate changes in foods consumed, and therefore can be tracked regularly. A system that uses a combination of indicators that are sensitive in the short term combined with those that track longer term changes is likely to be most effective.

CASE STUDY 2 AN EXAMPLE OF AN IMPACT PATHWAY: MIKROPLUS, CROATIA

Cause:
Unemployment

Client problem:
Unstable family incomes resulting in lack of household security

Coping mechanism:
• Borrowing from family or friends to smooth household consumption
• Borrowing from MikroPlus to develop business

Social performance objectives:
• Increase household economic security
• Increase household income

Activities:
• Enterprise loans
• Group guarantee and advice

Use of services by clients:
• Households use money to start new businesses or extend existing businesses
• Individuals interact and exchange business ideas (or business plans)

Expected outcomes:
• Increasing and more stable household income
• Increased household employment
• Risk diversification opportunities
• Increasing business skills and reduced risk of failure

Indicators provide information about which changes are taking place and the importance of these changes. They will also tell you if changes have occurred that were not expected. Every MFI is different, in terms of the local context in which it works, its objectives and its information needs. For this reason, you cannot just take an existing set of indicators and apply them to your own MFI. There are guidelines for choosing indicators, but the ones you choose and the way you develop them will be different for each MFI and each situation they are used in (see Box 2).

STEP 2 Monitoring and assessing your social performance

THERE ARE two components to assessing social performance:

• Routine monitoring of client profile and changes in client status

• Research to understand the conditions and needs of your clients, and to follow-up on issues highlighted by monitoring.

In order to know how well you are performing, it is necessary to decide exactly what data needs to be collected and why, and then to think about how it will be collected, how often and by whom. It is also important to consider how it will be communicated and how it will be used. To achieve this, you need to develop systems for data collection, processing and analysis and reporting that can be used by your managers and other staff members. Each MFI has to tailor the system to its own context and capacity (Case study 3 shows how an SPM was designed and set up in Nigeria). This section gives an overview of the main choices that you need to make.

Collect your information

Clarify what information you need

The reasons for collecting the information will affect many aspects of the system design. Questions to consider include:
• Who will use the information: clients, frontline staff, managers, senior management, board members, external stakeholders?
• What are the information needs of each group and in what format should information be presented?
• What are the specific indicators that will provide the relevant information?
• From whom should information be collected and how often?
• Who should collect the information: frontline staff or external researchers?
• How will you process and evaluate the information?
• How will you make sure the information is used in organisational decision-making processes?

Decide how to collect the information

There are a range of client assessment and monitoring tools available, which will help you collect the information you

CASE STUDY 3

In Nigeria, **LAPO**'s system has five main objectives:
- To enable clients to analyse and understand changes in their lives
- To improve loan officers' understanding about their clients to enable better targeted support and appropriate loan size decisions
- To track key performance indicators through the computerised management information system (MIS) as a way to monitor progress and act as an early warning system for problems
- To improve the way in which LAPO responds to client needs
- To report on programme impact to external stakeholders.

This led to the development of a system with four main components:
- Participatory learning format implemented by staff with all clients
- Monitoring of social indicators through the loan application process
- Exit survey and client satisfaction interviews
- Impact survey and in-depth qualitative follow-up interviews.

need. You may also use more informal sources such as client or staff feedback or brainstorming. You will want to collect monitoring information to give you a regular picture of your social performance, as well as conduct research as a follow-up and at other times. It is important to build on existing systems and make the best use of the information already available either internally or from external sources such as government surveys.

Your indicators will help determine which method of data collection should be used. For example, if you need statistics that show changes in the education patterns of clients' children, you could use a monitoring system or a quantitative survey. If you want information on empowerment, however, you may need a more qualitative approach, based on interviews and detailed explanations of what is happening in people's lives (see *Imp-Act* Practice Note 2, 'QUIP: understanding clients through in-depth interviews').

Consider how often to collect information and from whom

By clarifying your information needs it is possible to outline how frequently you need to collect data and from whom. For example, if you need to use information on a monthly basis for detailed analysis of progress it is likely that all clients will need to be regularly monitored. However, if an annual overview of organisational performance is required, it may be more appropriate to conduct a survey once a year with a small sample of clients.

If you collect data frequently, through monitoring systems for example, you can construct an up-to-date picture of performance, but to keep costs low it is likely that much less detailed information will be collected than through a one-off or occasional survey.

Think about who will collect the data

If you wish to collect information regularly, it usually makes sense for field staff to be involved in this process as part of their everyday work. If data is only needed occasionally, you may consider contracting external help. Using staff for the data collection can reduce costs and increase internal learning, but unless the task is kept small and integrated into existing work it may be too great a burden for a small organisation.

Decide how the information will be processed and analysed

If a lot of data is collected, a corresponding amount of work will be needed to check, record and analyse it. It is common that organisations do not allow enough resources for this stage – particularly the analysis. There are several things that can be done to make this easier:
- Ensure that staff have the appropriate skills or hire external support if necessary.
- If there is a lot of data, it will make sense to computerise it, if a quantitative analysis is to be carried out, or if data will be collected on a regular basis to look at patterns and trends over time. You can use simple spreadsheet software or the data can be integrated into the organisation's MIS.
- If you have a well-established MIS and the data can be incorporated easily, this will provide a powerful tool for tracking performance over time.

Think about how the information will be reported

You need to find clear ways to report the information to board, senior management, staff and clients that fit into their needs for information, and can lead to improved performance.

Consider how to ensure data quality and cost-effectiveness

To make an SPM system as cost-effective as possible you need to use the minimum amount of human and financial resources for the maximum usefulness. That said, you need to make sure that the information you produce is reliable enough for good decisions to be made, and for external stakeholders to have confidence in it. Formal research methods such as surveys and qualitative interviews have specific quality control requirements, and it is important to be aware of these when designing the system (these are discussed in detail in the *Imp-Act* Practice Notes 2 and 4: 'QUIP: understanding clients through in-depth interviews' and 'Using surveys effectively for social performance management').

Imp-Act's experience has been that most organisations collect too much data. This may be because they are not clear about what information they need, or because they are collecting 'nice-to-have' as well as essential information. It is better to focus on a limited amount of information that can be used in practical, cost-effective and timely ways to enhance organisational performance.

By following the steps outlined above you should be able to determine your MFI's requirements and design a system that ensures quality and usefulness while:
- Collecting data on the least number of indicators possible (see *Imp-Act* Practice Note 5 on indicators)
- Collecting data from as few clients as possible – think about the possibilities for sampling (see Practice Note 4 on surveys)
- Collecting data as infrequently as possible
- Only collecting information with enough detail for your purposes
- Minimising data analysis – plan data analysis carefully and use computer programmes to help you where possible
- Reporting in a simple format – people don't like reading long reports so think carefully about what users will read or listen to and understand.

Conduct routine monitoring

Why is routine monitoring necessary?

Routine monitoring provides you with regular, on-going information about the status of your clients. It provides timely and appropriate information to allow staff and clients to make decisions which will improve the quality of their work. Monitoring highlights positive and negative changes that are happening and issues that need to be better understood, and may be used to report on performance targets (see Case study 4). Monitoring by itself does not give information about why changes are occurring, but signals issues that need to be investigated (see *Imp-Act* Practice Note 7 on monitoring systems).

How can a monitoring system be useful?

Monitoring information can be used for a number of different purposes. If you are clear about what you want to monitor and why, this will help you to make design decisions, such as what indicators to collect, how often to collect information, and whether to monitor all clients or a sample. The main uses of monitoring information include:

- Tracking performance against targets: monitoring information can be used as a part of your performance management system or just for annual reporting
- Early warning: identifying and responding to problems at an early stage
- Portfolio segmentation: breaking down performance to examine differences in clients or other factors. This improves understanding of different markets and allows for targeted responses to problems or opportunities, for example by identifying the profile of clients with the highest exit rate
- Client use of services: are the services appropriate to clients' needs? By monitoring client use and response to services, you can improve the quality of the services they provide
- Baseline information: monitoring information is invaluable as a 'baseline' for more in-depth assessment of social performance.

Collect monitoring information as part of your regular activities

Monitoring systems seek to collect information on a regular basis from clients. Because it is a repeated process, it is usually best to integrate the information collection into existing organisational practices, for example loan applications, group meetings, staff visits to clients, client workshops. A format that works for many organisations is to use client intake and loan application forms to collect a small amount of information using regular points of contact and to record this information in an existing MIS. Monitoring information can also be obtained from a range of other sources including:

- Existing client and portfolio information
- Regular discussions at staff meetings or client workshops
- Client satisfaction monitoring
- Staff or client suggestion boxes
- Client exit monitoring forms.

Conduct follow-up research

Follow-up research is important to investigate and clarify issues highlighted by monitoring. Monitoring allows patterns and trends in client performance to be identified, but does not by itself provide information about the causes of changes observed. Changes (positive or negative) may

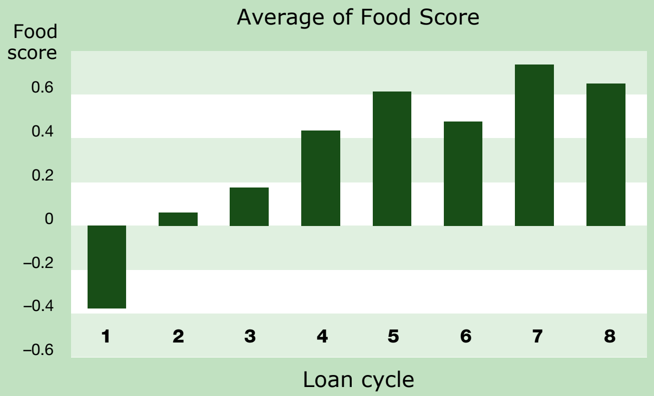
CASE STUDY 4

SEF in South Africa tracks a number of social performance indicators through its MIS. The indicators are used to monitor the progress of all clients in its poverty-focused programme. Data is collected on each loan cycle, is discussed by clients and staff, and provides management and the board with graphical information about progress.

SEF uses its MIS to produce graphs which monitor its performance in several different ways:

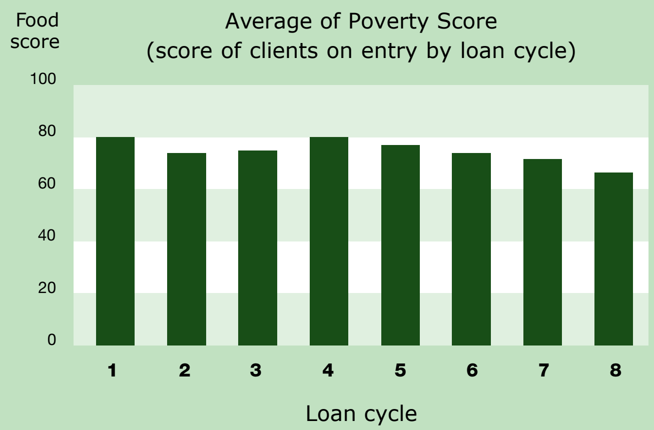
GRAPH 1 TRACKING PROGRESS OF SOCIAL INDICATORS

The MIS tracks data on client perceptions about their food quality, and shows that on average clients on later loan cycles report higher quality of food. Figures are for all clients on each loan cycle.



GRAPH 2 TRACKING MISSION DRIFT

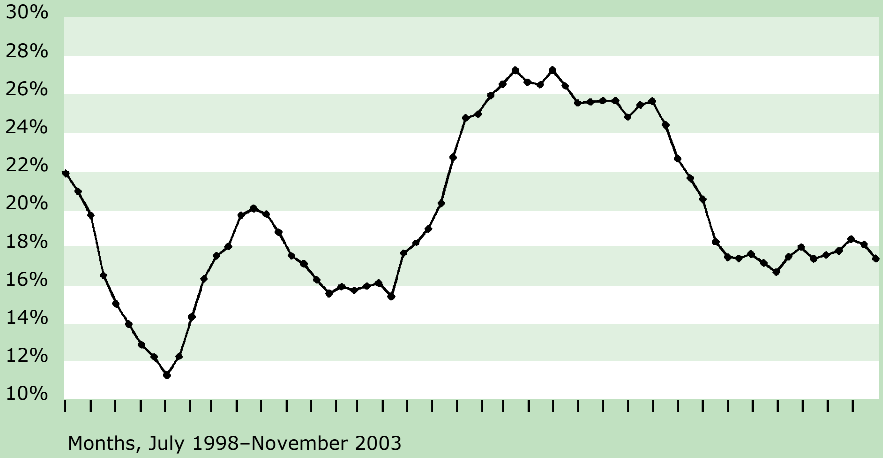
Graph 2 is used to monitor whether the clients who were poor on entry remain in the programme over time. The figures are for all clients on each loan cycle, with a higher score being given to poorer clients.



GRAPH 3 EARLY WARNING SYSTEM

MIS data is used to monitor exit rates for the MFI overall and for individual branches and staff. Rates are reported at monthly meetings, and any increase above the minimum target rate of 18 per cent results in action to understand the reasons for the increase, and to counter it. The graph shows one example of a major drop-out problem, and how this fell in response to management action.

Exit Rates, 1998–2003



BOX 3 TOOLS FOR ASSESSING SOCIAL PERFORMANCE

Different tools produce different types of information. They can be categorised in three broad types:

- Quantitative information on individual clients: usually collected through a survey. This mainly produces statistical data, which can be used to make statements about the outreach and impact of a programme. The data does not by itself explain why something happens.
- Qualitative information on individual clients: usually collected through in-depth interviews or case studies. This data is usually presented in a narrative form. It offers detailed insights into the way that clients are using the services and how different dimensions of impact may be occurring.
- Qualitative information collected with groups: techniques for collecting this type of data include focus group discussions and participatory learning and action (PLA), which involves clients in data collection, analysis, reporting and planning. PLA is intended to expand groups' skills, ownership and capacity for planning, implementing, monitoring and evaluating their own initiatives.

CASE STUDY 5

SAT in Ghana found that women clients were not graduating to the individual loan product as they had anticipated. Qualitative research using the SEEP/AIMS tools (see Resources section) demonstrated that their services were having little impact on asset accumulation among clients. As a result of these findings, SAT undertook a research project to find out the reasons behind this and to design a product that might enable women entrepreneurs to expand their businesses through assets.

result from changing client circumstances, from operational design or from external factors. Understanding the reasons for changes will help you to respond to a situation and improve the effectiveness of your services (see Case study 5).

You can develop your understanding of these changes in a number of ways. This may include staff reflecting on their own knowledge and experience and drawing their own conclusions about the likely causes. You may use information from other sources, such as government studies, or you may conduct research using market research tools such as participatory rapid appraisal (PRA), brief surveys or in-depth interviews. The tools discussed in Box 3 can help you with this process. Remember that the type of follow-up activities you choose will depend on the resources that are available to you.

STEP 3 Using SPM and making it part of your everyday work

Make the most of social performance information

Data from the SPM system allows you to assess your MFI's performance against your social objectives. When combined with other institutional data (financial data, staff performance, growth statistics, etc.) it assists in assessing organisational performance. This information can be fed into ongoing operations and strategic planning activities. However, it is important to think carefully about how you will communicate this information to relevant staff, how you will develop recommendations for action, and how these will lead to improvements in services and products (see Case study 6). Too often information is not properly analysed or is not taken forward in a way that results in action.

The feedback loop provides a practical framework for thinking about these issues and identifying where blockages might occur. This is discussed in detail in *Imp-Act* Practice Note 1.

Make sure SPM is an integral part of your organisation

Even if your SPM system is well-designed, it will only be useful if it is fully integrated into the organisational structure and daily work. You need to make sure that SPM is aligned with other processes, such as human resources, marketing, financial management, budgeting, strategic planning, incentives, communications and governance (see Case study 7).

Ensure support from senior management and board members
A strong and supportive management structure is essential for successful and effective SPM processes. This should include key management staff from different departments. Governors of an organisation – whether they are shareholders or non-shareholding board members – are the highest decision-makers. Therefore their involvement in supporting research, monitoring progress and holding management accountable for social performance is essential if you want your SPM to be successful.

Make sure you have the support of your staff members
Staff may not be keen to be involved in SPM at first, seeing it as an additional burden. To overcome this, you need to spend time planning and discussing the institutional changes with staff members. Staff, clients and other stakeholders should be encouraged to participate in meetings and give their views. You may need to adjust your incentive system to highlight the importance of social performance for your MFI.

Appoint one person or team to oversee and champion the process
At least one dedicated staff member should coordinate the SPM process and act as organisational 'champion'. But it is important for every member of your MFI to be committed to better social performance if SPM is to make a real difference.

THE FEEDBACK LOOP

1 Information collection
Data is gathered on a formal and informal basis.

2 Consolidation
Raw data is turned into a usable form.

3 Analysis
Information is assessed in terms of client and institutional needs, and forms the basis for recommendations to satisfy those needs.

4 Reporting
The analysis is summarised in written and/or verbal form for ease of decision-making.

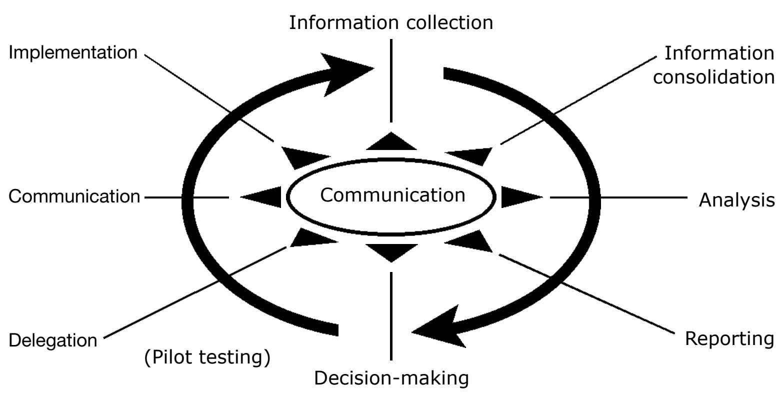
5 Decision-making
Decisions are made, based on data and recommendations from the reporting phase.

6 Delegation
After a decision is made, the person responsible for implementation must be fully aware of all requirements.

7 Communication
All staff involved in implementing changes must be fully informed of all issues and procedures.

8 Implementation
Changes to products or services are pilot-tested and based on this a decision for implementation is made.

The Feedback Loop



CASE STUDY 6

Despite having strong support from the managing director, **LAPO**'s research officer experienced many practical constraints when working with the operations department. Research was seen as something 'out there' rather than directly relevant to operational decisions. To overcome this, LAPO's research and development was moved into the operations department, creating a new research and development team with three staff members. The research manager now participates in weekly operational meetings. This emphasises both the value of the research team's work and the need to ensure that it is fully integrated into operational priorities.

Do not try to do too much too soon
Small steps are more effective in introducing new initiatives, making the system more manageable to develop, reducing the burden of new activities, and allowing capacity to be developed over time.

If possible, try to achieve some results early on
It is possible to produce useful, interesting information in the early stages of setting up your SPM, even before it is well established. This is a good way to increase staff's willingness to get involved in SPM, as they will be able to see the usefulness of the work.

Ensure that sufficient resources are available
Developing a good SPM is likely to be cost-effective in the long term; in the short-term you need to invest time and money. Make sure your system is not beyond the time, money and skills available within your organisation.

Use an appropriate mix of staff and external assistance
SPM establishes an on-going system within an organisation, but this is not to say that internal staff must be responsible for all elements. As

CASE STUDY 7

Leadership has been the key to **Prizma**'s (Bosnia-Herzegovina) progress on its social performance agenda. Senior and middle managers have strengthened the organisation's pro-poor orientation and reaffirmed its pro-poor mission. Management has emphasised the importance of a poverty focus, in some cases changing methodology, policies, and procedures so that they reflect the goal of targeting, attracting, serving and retaining poor people.

Senior management have devoted time and effort to ensuring that staff at all levels of the MFI and in different locations understand and support these goals. They recognise that achieving poverty outreach and impact will require commitment at all levels of the MFI. Social performance objectives have been emphasised in organisational performance targets, with poverty outreach and client exit rate forming two of the five key performance areas on which annual staff bonuses are calculated.

mentioned above, routine monitoring may become part of field staff's everyday work, but you may wish to employ external consultants to conduct more in-depth research (see *Imp-Act* Practice Note 6 on planning research to assess social performance).

Upgrade your SPM system regularly
SPM systems need to grow and adapt over time so that they can respond to the changing needs of your clients and MFI. It is also essential that an SPM system produces information that is reliable enough for its purpose – whether for improving performance or for reporting to external stakeholders. For these reasons it is important to make sure your SPM is reviewed on a regular basis. This can be introduced as part of annual planning and budgeting. The review process should consider how far the SPM responds to your social mission objectives; how effective the data collection and analysis process is; and how well information is being used to improve your performance.

The scale of such reviews will depend on the size of the organisation and how far SPM has been integrated into its operations. Reviews can take place as an internal or external process. Box 4 provides a simple framework of questions for the internal or external review of an SPM system.

BOX 4 REVIEW QUESTIONS

The following questions summarise the issues covered in this Practice Note. They are based on the fundamental questions an MFI must ask itself when designing an SPM system and summarise the five steps for implementation:

1 What are your social performance objectives and how do you seek to achieve them?
2 How do you monitor who uses and who is excluded from using your services?
3 How do you monitor and understand the reasons why some client leave or become inactive?
4 How do you monitor and understand the effect of your services on your active clients?
5 How do you use social performance information to improve your services?
6 How do you improve the systems through which you answer these questions?

Key resources

Guidelines to social performance management:
This Practice Note is a summary of the *Imp-Act Guidelines*. These include an overview of the issues surrounding SPM and its design, as well as a set of Practice Notes on technical aspects of SPM. The Guidelines can be downloaded from the *Imp-Act* website, or can be purchased from www.ids.ac.uk or from the *Imp-Act* Secretariat.

Practice Notes
This *Imp-Act* Practice Note is one of a series of concise guidelines written for practitioners. Other titles in the series 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. Indicators of social performance: choosing and using indicators for effective social performance management
6. Planning research to assess social performance: guidance for managers
7. Tracking Client Performance: monitoring systems for social performance management
8. Social performance reviews

Cost-effectiveness of SPM
Imp-Act, September 2004, 'Assessing the impact of microfinance on clients: is it worth it?', *Small Enterprise Development Journal*, Vol 15 No 3

Case studies
A series of Spotlight Notes produced by the MFC provide case-studies of many aspects of SPM. These can be downloaded from www.mfc.org.pl/research and include:

Pawlak, K., and Matul, M., 2003, 'Improving cost-effectiveness of exploratory practitioner-led research: key factors to consider when selecting tools', *MFC Spotlight Note 3*, Poland: MFC

Matul, M., and Kline, S., 2003, 'Scoring change: Prizma's approach to assessing poverty', *MFC Spotlight Note 4*, Poland: MFC

Case studies from Finrural, Bolivia, available at www.Finrural-bo.org

Assessing social performance
Pawlak, K., and Matul, M., 2003, 'Realising mission objectives: a promising approach to measuring the social performance of MFIs', *MFC Spotlight Note 1*, Poland: MFC

Nelson, C., (ed.), 2000, *Learning from Clients: Assessment Tools for Microfinance Practitioners*, Washington: SEEP/AIMS

MicroSave training toolkits and other resources available from website at www.microsave.org

SEEP Client Assessment Working Group. Forthcoming book on lessons from client assessment available from www.seepnetwork.org