GUIDE E

Training Guide and Supporting Documents

Monitoring, Reporting and Learning in the iSAVE Inclusive Economic Empowerment Programme

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

NAD – The Norwegian Association of Disabled

AMFIU

NUDIPU

Table of Contents

1. Introduction

This guide describes the different M&E tools that are used in the iSAVE Inclusive Economic Empowerment Programme. It is meant for the persons who use the tools, such as the iSAVE Manager, Programme Officers, Programme Assistants and the Administrative Assistants. Each section describes a specific tool – a short introduction, the persons involved, the content of the tool, timing and how information collected through this tool should be used.

2. Overview of all monitoring tools

Tool	Information	Responsible person	When/ how often
Individual Tracing Tool	Individual information on the beneficiaries of the programme: personal data, data on social relationships and livelihood	Programme Assistant, Field Promoters	When entering the programme (baseline), and after that annually
Capacity Assessment Tool (CAT)	Information on the capacity of the DU to implement, sustain and further upscale the programme	Programme Manager	At the beginning of the programme, and after that annually
Disability Inclusion Assessment Tool (DIAT)	Information on how inclusive an MFI is to the needs of persons with disabilities	Financial Inclusion Officer AMFIU, together with Programme Assistant	At the beginning of the programme, and after that annually
Data Collection Tool for MFI on Clients with a Disability	Excel tool that MFIs can use to trace their clients with a disability; it records the volume of savings or loans, gender, disability and so on	Loan officer	Quarterly
WCM Group Maturity Assessment Tool	Information on the health of the WCM group; can be used to determine the level of support and attention needed from Programme Assistant and/ or Programme Manager	Programme Assistant	First time after 6 months of group operations, after that annually
MIS Tool WCM Groups	Information on the performance of the WCM in terms of membership and savings and loans	Field Promoter	Quarterly
First Day of Saving form	Information on the money in the group at the start of a cycle	Field Promoter	First day of savings
Last Day of Savings Form	Information on the money in the group at the closing of a cycle before sharing out	Field Promoter	Last day of savings
Story Form	Qualitative information on the changes in self-esteem, confidence and social relationships of a selected group of programme beneficiaries	Programme Assistant with Field Promoter	Annually
Monitoring Checklist	Information to be collected by the programme manager when conducting monitoring visits	Programme Manager	During monitoring visits (at least quarterly)

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

3. Capacity Assessment Tool District Union

The tool can be found in annex E. 1

Introduction

The Capacity Assessment Tool (CAT) for District Unions is designed to assess the capacity of the district unions, to monitor and evaluate change. The results of the assessment will provide the input needed to make a capacity development plan. The assessment will also raise awareness of the district union about their capacity, and make it possible to measure the effectiveness of capacity development efforts. All districts that are part of the iSAVE programme will undergo a CAT assessment.

It is important to explain to the DU that the CAT assessment is NOT an audit, and is primarily meant to be able to develop a capacity development plan. It is good to inform the DU, including the Programme Assistant and Administration Assistant, that the team will need to look at financial records, manuals, attendance records, minutes of Board Meetings, AGMs, planning documents, strategic plan, etc.

Participants

The Chair, Treasurer and Secretary should participate in the assessment; apart from that at least two more DU members should be present; preferably the Focal Persons for the iSAVE. Total there should be a minimum of five participants, and a maximum of eight. Others interested can be involved in the feedback/ discussion session.

Please note: the Programme Assistant, Administrative Assistant or any other staff paid by the programme is NOT supposed to be part of the assessment! They will be involved in the evidence based assessment.

Requirements of the assessment team

The team consists of two members, one assessor/ facilitator and one reporter. The assessor and the reporter need to have a thorough understanding of the CAT. The assessor further needs to have good facilitation skills and experience with organizational development is important. Also the assessor should be able to support the District Union team to translate the findings to a practical level of concrete activities that will be included in the capacity development plan.

The reporter will be responsible to complete the CAT form AFTER the assessment: integrating all the notes taken in the boxes of the assessment sheet, fill in the worksheet on areas of strengths and weaknesses, and enter the action plan.

Scope of the Capacity Assessment Tool

The tool is looking at 5 different capabilities of the District Union

1. *Capability to deliver on organizational objectives:* looks at human resources and systems that should be in place to sustain economic empowerment (EE) activities;

2. *Capability to balance coherence and diversity:* looks at consistency between strategic objectives and activities. It also addresses the diversity of the EE activities;

3. *Capability to commit and act:* looks at adherence to the content of the constitution, and level of participation of the DU membership;

4. *Capability to relate and attract resources:* looks at relationships and resource mobilization, as well as transparency about income and expenses;

5. *Capability to adapt and self renew:* looks at data collection and the use of these data, as well as ability to adapt to changes in environment.

Process

Preparation: the assessment should be announced at least two weeks in advance. It should be clear what the objectives of the assessment are (see top of document, how much time it will take and who should be present).

Self-assessment: the assessment team will conduct the assessment with the group of five-eight DU representatives together. The scores will be given on the basis of consensus. It is very important to make notes of the discussions that take place, and on the basis of which criteria the score is given by the group!

Evidence based assessment: After the self-assessment is completed, the group will be asked to wait for one hour. During this hour the assessment team will sit with the Programme Assistant who will have been asked to prepare supporting documents. Together with the PA and after observation of the documents, the evidence based scores will be filled in.

Discussion of the findings: the visualization of the findings will be shown and explained to the group. Differences between evidence based and self-assessment scores will be explained. Areas with lower scores will be highlighted together with the group and translated into action.

Development of action plan: The findings will be presented and discussed by showing the visualization. The surveyor will facilitate the group to discuss the findings and identify areas of improvement. Areas of improvement (all the elements that scored 1 or 2 in the evidence based assessment) will be written on a flip chart as a check list for the action planning.

Note: areas of strength can be used as opportunities!

After this the surveyor will discuss possible action points that are feasible to be addressed in the coming year.

Please note that it is important that:

- The actions are realistic and concrete;

- It is discussed who will be responsible to implement and/ or follow up on this action;

- Any support needed from the side of NUDIPU is clearly noted, but no promises should be made if we are not sure that they can be fulfilled;

- All the areas that had a 1 or a 2 should somehow been addressed in the action plan.

It should be explained to the DU that this is a draft plan. This draft plan will be sent to the DU for further discussion and refinement. It is a DU capacity development plan, and the responsibility of the DU to make things happen.

Timing

The CAT will be conducted once at the beginning of the year (baseline), and once at year end (progress)

The CAT assessment will take about half a day. Roughly the self assessment will take 1 hour, evidence based assessment will take 1 hour (including preparation of discussion session),

 discussion of result will take 2 hours.

Presentation of the findings

The excel file has two dashboards. The dashboard for the baseline shows the results of the self assessment in relation to the results of the evidence based assessment.

The dashboard has two visualizations: a spider web and a bar diagram. It is assumed that the bar diagram is easier to understand for the DU members.

Looking at this overall result, discuss what we see and what this means to raise awareness of the DU about their capacity.

The second dashboard shows the difference between baseline and progress assessment, this will give insight in the progress made.

4. Disability Inclusion Assessment Tool

The tool can be found in annex E. 2

Introduction

The Disability Inclusion Assessment Tool (DIAT) for MFIs is designed to assess the level of inclusion of MFIs, and to monitor and evaluate change. The results of the assessment will provide input needed to make an action plan to become more inclusive to the needs of persons with a disability. The assessment will also raise awareness of the MFI about the meaning of inclusion, what it takes to become more inclusive, and make it possible to measure the progress in terms of becoming more inclusive.

It is important to explain to the MFIs that the Disability Inclusion Assessment is NOT an audit, and is primarily meant to be able to develop an action plan to become more inclusive. Before the assessment can be implemented it is important that the MFI management and staff have undergone disability awareness training. During this training the DIAT can be shared with the MFI, so that the management and staff know what kind of documents will be needed to guide the assessment.

Another important element of the preparation is the discussion with the MFI headquarters, so that they are aware and, if possible, can even participate in the Disability Inclusion Assessment. It is further important that the team is transparent on the kind of financial resources and technical support available to assist the MFI in implementing the action plan.

Participants

The management of the MFI branch office, loan officers, and front office staff should be invited to participate in the assessment. In total there should be a minimum of five participants, and a maximum of eight. Others interested can be involved in the feedback/ discussion session.

Requirements of the assessment team

The assessment team consists of five members: apart from that AMFIU Inclusive Finance Manager/Officer, the iSAVE Programme Officer, Programme Assistant, a DU board member and a regional PSDC staff should be present. The AMFIU Officer will be the assessor/ facilitator and the iSAVE Programme Assistant will be the reporter. The assessor and the reporter need to have a thorough understanding of the DIAT. The assessor further needs to have good facilitation skills and experience with disability inclusion. Also the assessor should be able to facilitate the MFI to translate the findings to a practical level of concrete activities that will be included in the action plan. The reporter will be responsible to complete the DIAT form AFTER the assessment: integrating all the notes taken in the boxes of the assessment sheet, fill in the worksheet on areas of strengths and weaknesses, and enter the action plan.

Scope of the Disability Inclusion Assessment Tool

The tool is looking at 5 different elements of inclusion:

A. Strategic focus

B. Partnerships

C. Internal systems

D. Accessibility

E. Customer focus

Process

Preparation: the assessment should be announced at least two weeks in advance. It should be clear what the objectives of the assessment are (see top of document), how much time it will take and who should be present.

Assessment: in a discussion each of the questions for each of the elements will be discussed and a score will be given.

Discussion of the findings: after the assessment is done the visualization of the findings will be shown and explained to the group. Areas with lower scores will be highlighted together with the group and translated into action. Areas that are already doing well will also be given attention to create a positive atmosphere.

Development of action plan: The findings will be presented and discussed by showing the visualization. The surveyor will facilitate the group to discuss the findings and identify areas of improvement. Areas of improvement (all the elements that scored 1 or 2 in the assessment) will be written on a flip chart as a check list for the action planning.

Note: areas of strength can be used as opportunities!

After this the surveyor will together with the group discuss possible action points that are feasible to be addressed in the coming year.

Please note that it is important that:

•   The actions are realistic and concrete;

•   It is discussed who will be responsible to implement and/ or follow up on this action;

•   Any support needed from the side of AMFIU/ DU/ NUDIPU is clearly noted, but no promises should be made if we are not sure that they can be fulfilled;

•   All the areas that had a 1 or a 2 should somehow be addressed in the action plan

It should be explained to the MFI that this is a draft plan. This draft plan will be sent to the MFI branch office and headquarters for further discussion and refinement. It is a MFI plan, and the responsibility of the MFI to make things happen.

Timing

The Disability Inclusion Assessment will be conducted once at the beginning of the year (baseline), and once at year end (progress). The assessment will take about 2.5 hours. Roughly the assessment will take 1 hour, and the discussion and action planning another 1.5 hours.

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

5. Sample excel sheet data collection on clients with disabilities

The tool can be found in annex E. 3

Introduction

Every MFI branch office involved in the iSAVE programme is supposed to monitor the number of clients with disabilities they are serving. This will help the MFI branch manager to monitor whether they are reaching their target group, and the iSAVE Programme Assistant and Manager to monitor whether the iSAVE is reaching its targets. This information is very important!

Content

The data collection sheet on clients with disabilities registers the:

- Name
- Age group
- Impairment group
- Level of impairment
- Financial product
- Total of credit
- Total of savings
- Other comments

The sheet automatically summarizes this information per quarter and at the end of the year.

Who?

At the time of the Disability Inclusion Assessment a Focal Person will be assigned to be in charge of data collection as well as other communication and interventions part of the iSAVE programme. This person will quarterly complete the excel sheet with help of his or her colleagues. The sheet will be shared with the:

- Branch Manager, who will share it with AMFIU
- And with the iSAVE Programme Assistant, who will compile it in the quarterly district iSAVE programme report to NUDIPU

Timing

The first time to fill the sheet will be at the time of the baseline assessment. This will be followed up by quarterly completion of the excel sheet. If the baseline assessment is done in March, the first time to submit the excel sheet after the initial baseline completion will be in the last week of June.

Use of the data

The data will be used by the MFI branch manager and the MFI headquarters to monitor whether the targets on reaching out to persons with disabilities are reached and what type of products the clients are using. In the Economic Empowerment working group the data will be used to monitor whether the iSAVE programme is on target and whether different categories of beneficiaries are reached in terms of gender, age and impairment category.

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

6. Individual Tracing Tool

Introduction

The Individual Tracing Tool (ITT) collects information of **all** the persons with disabilities who are members of the We Can Manage groups. This information will allow the PA and the iSAVE Programme Officer and Manager to monitor programme impact on the beneficiaries, as well as whether the programme is reaching out the targeted beneficiaries.

The tool - Content

The ITT collects information on:

- Demographics

- Educational status

- Impairment

- Participation in Social Life

- Livelihood situation

- Financial behaviour

- Attitudes

Individual Tracing Tool   (note the ITT will be administered using a mobile data collection method)

General information			Explanation
1	Has this person shared a story?		
2	Date of entry:		Fill in as dd/mm/yyyy
3	District		
4	Name of WCM group		Write the name of the group the beneficiary is member of
5	Number of the group		Please refer to the number as given by the field promoter to the group. The number will have at least three digits
Personal information			**Explanation**
6	Name:		
7	Age:		
8	GPS location		
9	Gender:	Male/ Female	
10	Name of mother:		
11	Mobile phone number:		
12	Who is the owner of this phone?		

	Educational record		
13	Previous education:	None / Primary school / Secondary / Vocational training/ Other	
14	Highest level completed:		
	Impairment		
15	Type of impairment:	Visual impairment / Hearing impairment / Physical Impairment / Mental Illness / Learning difficulty or Intellectual Impairment / Multiple impairment/ Other	
16	Level of difficulty with carrying out daily tasks	No difficulty/ Some difficulty / A lot of difficulty / Cannot do at all	
	Participation in social life		
17	Do you socialize with other community members?		
18	Does this include disabled and non-disabled persons?	No, not at all/Sometimes/ Yes, often/Yes, all the time	This question specifically looks at interaction with both disabled and not disabled persons
19	Do you participate in family activities like other family members?	No, not at all/Sometimes/ Yes, often/Yes, all the time	
20	Do you participate in community activities?	No, not at all/Sometimes/ Yes, often/Yes, all the time	
	Livelihood		
21	Do you have more than one source of income?	Yes/ No	
22	What are your sources of income?		You can choose to fill in activities like hairdresser, selling tomatoes etc.
	Farming	Yes/ No	
	Self-employment	Yes/ No	If the persons sells tomatoes it would be self-employment
	Wage labourer	Yes/ No	
	Other		
23	Did you start any income generation activity as a result of participating in the WCM group?	Yes/ No	

24	Is your household income sufficient to meet all basic needs (food, shelter, clothing, education, health care, sanitation)?	Not enough / Almost enough / Enough / More than enough	Probe here. It is about basic needs, e.g. having one meal a day, having some kind of shelter to live in
25	Last 12 months has any of your children been sent home because of lack of payment of school fees or because the child did not have a uniform, school books, or scholastic materials?	Yes/ No/ Not applicable	If the person with a disability does not have children (in school age) this question is not applicable
26	Last 12 months has your household been able to make any improvements in the housing situation (e.g. improving floors, roofing….)	Yes/ No/ Not applicable	If the household of the person with a disability does not have any shelter, or if the house is already in good state this question is not applicable
27	Do you save money on a regular basis?	No, I never save money Yes, but not regularly Yes, regularly but not so much Yes, regularly and substantial	
28	What is the value of savings you have in the group?		This question can be skipped at baseline collection. Check in the passbook
29	What is the value of the loan you have in the group?		This question can be skipped at baseline collection. Check in the passbook
30	Do you have a bank account?	Yes/ No	
31	How do you rate your contribution to the household income?	Not at all satisfactory Almost Satisfactory Satisfactory Very satisfactory	
32	How do you rate you economic contribution to your community?	Not at all satisfactory/ Almost satisfactory/ Satisfactory/ Very satisfactory	
33	In general, how is your livelihood situation compared to other people in your village?	Much better/ Better/ Same/ Worse/ Much worse	

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

34	Overall, has your livelihood situation improved over the last 12 months?	Very much/ A bit/ Not really/ Not at all	
Some statements			
35	My disability makes it very difficult for me to work	Not at all true/ Hardly true/ Moderately true/ Exactly true	
36	I feel socially isolated because of my disability	Not at all true/ Hardly true/ Moderately true/ Exactly true	
37	People think I cannot do good work because of my disability		Not at all true/ Hardly true/ Moderately true/ Exactly true

Who?

The Individual Tracing Tool information will be collected by the PA and the FP using mobile data collection methods (see separate guide on mobile data collection). Every quarter the individual tracing information will be shared with the iSAVE Manager/Programme Officer who will compile this information using a data analysis sheet.

Timing

It is very important that first the Individual Tracing information is collected at the moment the individual with disabilities becomes member of a WCM saving group. In case the information is collected at a later stage, the situation of the particular person will already have changed!

Use of the data

The iSAVE Manager/Programme Officer will share the analysed data with the PA as input for the quarterly District Working Group meetings. This information will help the group members to track progress and whether they are reaching out to the targeted population in terms of gender, age and impairment category.

7. Story form and story overview sheet

The tool can be found in annex E.4

Introduction

Stories are collected from a selection of iSAVE beneficiaries (30 in each district) to better understand the context of the beneficiaries, their expectations and their personal challenges. By collecting short narratives of those individual from the moment they enter the programme and throughout a period of three years we can draw a picture of positive life changes happening as well as potential unintended negative developments. The 30 selected beneficiaries are purposefully sampled ensuring a fair representation of the target group. This is done using the members' overview sheet that shows how the different groups are represented in terms of gender, age, level and category of impairment, and whether they are using formal/ informal financial services.

Content

The story form documents the personal details of the member so that the story can be linked to the Individual Tracing Information. The story is collected by using the following prompt:

Please share a story that relates to you and what it means for you to be economically independent. Relate this to something that happened this past year, during the course of the programme and something that involves you.

The form further captures the tone, the theme and the title of the story, and asks the member to score the story based on the three statements below:

				Score	Not Applicable
This story is about:	Me being dependent on others	vs	Me being able to take care of myself		
This story is about:	Others looking at me as disabled	vs	Others looking at me as somebody with economic skills		
This story is about:	Me facing barriers to access services	vs	Me having access to services		
This story is about:	Me not feeling confident about myself	vs	Me feeling confident about myself		

The scores can be given on a scale from 1 to 5, 1 being very negative and 5 being very positive

Who?

The stories will be collected by the PA in collaboration with the Field Promoters. The first batch of stories will be collected with support of the Programme Officer from NUDIPU so that the district staff understands what kind of content should be documented and how.

Timing

The selected members will be asked to share their stories at least four times during the course of their participation in the WCM group:

• The moment they enter the We Can Manage group

• And every consecutive year for a three-year period.

Each selected member will have one excel sheet so that the different stories of each person can be filed together.

Use of the data

The stories are meant to serve as reflection material, and to give more qualitative insights in the effectiveness and impact of the programme, as well as possible negative side effects that might happen. They get more meaning when they are used to reflect upon, and related to program interventions and practices:

• In case of positive stories: how has the programme contributed to this positive change? What do we learn from this example that can be used to further improve our programme?

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

- In case of negative stories: what is the possible cause of this negative change, or lack of positive change? What can be done to prevent this, or better reach out to this individual?

The stories can also be used to illustrate quantitative monitoring information and reports, as well support the communication department in disseminating achievements of the programme.

Note: it has to be realized that we are not only looking for positive stories! Negative stories can be even more valuable in terms of learning and contributing to programme improvements.

8. First Day of Savings data collection Tool

Introduction

The first day of saving data collection tool is applied to every We can manage group on its first day of saving to establish if the membership requirements as established at day of verification have been adhered to. This is the first time group primary data is input in the programme data bank with contents such as:

- Name and number of the Group

- Name of Field Promoter responsible for the group mobilization and training

- Date of First Training

- Date of First Savings plus date of data collection

- Level of attendance of weekly meeting

- Relationship with financial institutions i.e. does the group operate a savings account or accessing credit services?

- Number of registered members at start of cycle

- Number of female and male members

- Number of members with disabilities; their distribution by disability category

- Value of individual members' and group savings

- Loans cash fund in box and at bank

- Value of cash in other funds

- Value of Group property/assets

- Number of members who knew about the District Union before joining the programme

- Number of members with active bank accounts

The tool

The data is baseline for subsequent assessment of the group performance in terms of the membership composition, members' satisfaction and commitment, level of entrepreneurship, wealth accumulation, and the level of empowerment towards accessing formal financial services.

Who is responsible

The tool is administered by the Programme Assistant and /or Field Promoter.

Timing

It takes about 45 minutes to 1 hour to collect the first day of savings data.

Use of data

Data captured by this tool highlights the critical areas that need attention of the programme office by enabling a quick health assessment of the group especially in areas of orderliness of transactions, compliance to policy, security of funds and members' enthusiasm. The data guides the formulation of a framework for group training, monitoring and supervision as well as maturity assessment.

9. MIS data collection tool

Introduction

This is a replica of the First Day of Savings Tool applied periodically (quarterly) to capture the qualitative and quantitative indicators to determine if the programme implementation is progressively moving in the desired direction. Results from the MIS tool summarize the individual group data, the membership and financial data as well as the imputed Balance Sheet by critical analysis of the programme operational efficiency and effectiveness, financial performance, members' satisfaction, extent of disability inclusion, members' level of entrepreneurship, group relationship with formal financial institutions among other things.

Content

Same as the First Day of Savings tool; save for a few additions such as:

- Drop-outs since start of cycle
- Number of Loans Outstanding
- Value of Loans outstanding
- Value of property/assets now

Who is responsible

The data is collected by the Programme Assistants but overtime as the programme grows and many new groups are formed, the Administrative Assistant, Field Promoters and Focal Persons support in MIS data collection. The Programme Assistant shall remain in charge of MIS administration at the district.

Timing

On average MIS data collection takes between 30 – 45 minutes in any given group and this is preferably done from the middle to the end of every last month in the quarter i.e. in the months of March, June, September and December respectively.

Use of data

It enables the comparative assessment of performance indicators across groups and Field Promoters. Also the data is used to profile groups by way of determining the attendance rate, growth rate, retention rate, total number of members, and their classification by gender, age group and disability. It shows the members' satisfaction, financial performance and operation efficiency of groups, programme volume of savings, the

loan portfolio, and operation efficiency of the implementing organization for easy comparison with players in the Savings Groups industry.

10.   Last day of savings data collection tool

Introduction

The Last Day of Savings data collection tool is designed to make an assessment of the groups' general performance in the course of the year. Specific reflection is made to the group financial performance, membership retention and coherence. Overall, it is aimed at avoiding impulsive excitement among the group members to remain focused and committed to the group objectives.

Content

Level of financial performance in the area of Savings, Loans portfolio and recovery as well as the rate of earnings, membership retention, standard price for the share amount and record of constitutional provisions that warrant modification.

Who is responsible

The tool is administered by the either the Programme Assistant or Administrative Assistant (if they exist), otherwise a Field Promoter or Focal Person can do. The results from the tool should be shared with the group members instantly; giving them a flashback of where they started from and the opportunities ahead.

Timing

This tool is administered at every end of the running cycle; between 48-52 weeks after start.

Use of data

The last day of savings data are so important to ensure continuity of the group by way of:

- Aiding a decision making on when to kick-start the next cycle;

- Assisting the group to assess the membership retention and decide on how and when to make replacement of the members who deceased or resigned from the group;

- Enabling logical calculation of the applicable single share amount for the next cycle;

- Informing on possible constitutional reforms based on the group's previous experience;

- Creating room for election of new Management Committee members

11.   WCM group Maturity Assessment Tool

The tool can be found in annex E.5

Introduction

The Maturity Assessment Tool is designed to monitor the performance of the We Can Manage groups. The resulting score for the group tells how healthy the group is, considering its 'age' and will inform the iSAVE

Programme Manager on the quality of interventions in the district, as well as help the Programme Assistant and field staff to establish how much support needs to be given to that particular group

Content

This tool has 16 indicators that look at the health of a group. Each group will be scored on each of the indicators, which will result in an overall score. There are five red flag indicators, meaning that if the score is low on such an indicator immediate action is needed:

1. Transparency of transactions

2. Late loan repayment

3. Records accuracy

4. Constitution

5. Safety of the group funds and Bank linkage

Who is responsible

The tool is administered by the PA. The PA makes sure that the Maturity Assessment Results of all groups are filed properly; each group having one excel file. The PA will create a folder: WCM Maturity Assessments and save the excel sheet for each group as: MAT[groupnumber]_[monthyear]. For example: MAT1103_0915.

Timing

This tool is administered every six months after the group has been functioning for six months. Maturity assessment data are reported on every quarter.

Use of data

The Maturity Assessment data are extremely important for quality control. First of all, the data will inform the PA and the PO on the health status of the groups:

•	Good health	Highly recommended for graduation
•	Acceptable health	Recommended for graduation with some reinforcement
•	Poor health	Should be supported and closely monitored.
•	Sick	Cannot graduate. Total overhaul needed

It speaks for itself that groups that are in poor health or sick, need close monitoring and support. In case the PO observes that groups are not progressing this will indicate that supportive monitoring is needed for the district and/ or additional training for the WCM management committees.

The MAT also includes the Red Flag indicators, which also indicate the need for corrective measures.

The PO can use the Maturity Assessment results when doing spot checks of the groups. This will also help to verify the Maturity Assessment data; in case many inconsistencies are found the PO could consider doing an external Maturity Assessment round.

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

12. Monitoring checklist

Introduction

When the PO visits the district is useful to go with a monitoring checklist. This will contribute to systematic monitoring and the quality of the programme implementation. The PO will always prepare the monitoring visit by reading through the last quarterly report; this will help to focus the monitoring visit. In case the quarterly report is not there or was submitted late, this is already an entry point of the visit!

A monitoring visit will always take at least two days. One day to be briefed and conduct field visits to at least two sub counties, and one MFI. The other day will be spent by documenting the findings, reflecting on the findings of the field visit, and where needed incorporate the findings in the work plans of the district.

The Tool – Content

Area of focus	Points of attention
Progress of activities	Check progress in relation to work plan - activity progress sheet
District Union Capacity Development plan	Progress Capacity Development Plan, challenges, support needs
District EE Working Group	Check minutes, achievements, challenges, support needs
WCM groups	Check records and MAT results, plan for spot check
MFIs/ access to formal finance	Check achievements, issues that need attention, support needs
Business development	Check achievements, planned activities, support needs

Write a detailed report of the findings and file in the Dropbox folder. Which each focus area, and point of attention not the findings, and subsequent action points/ agreements made.

Who is responsible

The iSAVE POs are responsible to do the district monitoring visits.

Timing

Every district will need to be visited at least once every quarter.

Use of data

The reports of the monitoring visits are important to document progress, issues and action points. This will help strengthen the institutional memory of the organization; reference can be made to the monitoring visit reports during consecutive visits. The reports need not be elaborate, but should have sufficient detail.

13. Format presentation monitoring data

Each quarter the monitoring data will be presented in the District Economic Empowerment Working group. This includes data on the WCM groups, access to formal financial services, business development and access to mainstream economic empowerment and livelihood programmes.

The following hand out can be prepared:

	General information								
Name of District Union									
Location									
	Person 1	**Person 2**	**Person 3**	**Person 4**	**Person 5**	**Person 6**	**Person 7**	**Person 8**	
Who were present (use one box for each									
Name of facilitator									
Name of notetaker									
Date of assessment	10/7/2014								

	1: not in place	2: planned to be in place	3: starting to be in place	4: partly in place	5: fully in place	Score self assessment	Score after checking evidence	**Evidence**
Capability to deliver on organizational objectives								
1. To what extent does your organization have a skilled and capable human resource base (paid and not paid) to implement the Economic Empowerment Program?	No staff in place to implement the EEP	There is a plan to make sure that skilled and capable staff are in place	Some trained staff but not for all elements of EEP; board members are not yet knowledgeable on the content of the EEP	There is trained staff in place for the EEP, but paid by the program; no sustainability measures	We have paid staff in place who can also be paid after phase out of the EEP; we also have trained voluteers and network of experts			Education level of staff, Level of applying skills, Relevant training, Years of experience on the subject.
2. To what extent is the DU membership informed about EE and involved EE program implementation?	No information for and involvement of members	Consultative meetings are planned but not yet implemented	We have informed our membership in meetings; no involvement in monitoring or cost sharing	Membership informed; involved in monitoring or cost sharing	Membership informed; involved in monitoring and cost sharing in the areas of implementation			Consultative meetings, Local involvement in monitoring visits, Examples of cost sharing/ contributions
3. To what extent are enabling conditions in place (office space, equipment….) that allow you to do your work well?	Lack of enabling conditions seriously affects the quality of our work; we have no immediate solutions in place	As 1, but there are concrete plans to improve this	Some conditions are in place that help us to our work well; but we still experience problems	Most conditions are in place; but most of them depend on funding from one project.	Enabling conditions are in place; funded from diverse sources of income to enhance sustainability			Office rented/ owned? Funded by which funds, Kind of equipment available, Means of transport, Power supply, Security
4. To what extent does your organization realize/ achieve implement its plans?	No workplans in place	Workplans in place but most elements not achieved; deviations not explained	Workplans in place, most elements achieved but not timely; deviations not explained	Workplans in place and plans achieved, but not timely and deviations not explained	Workplans in place; timely implementation and achievement of results. Where deviations these are clearly explained			Reports, Work plans and Budgets where deviations from the plans this is explained
5. How would you describe the quality of your organization's financial Management Capacities?	No financial manual; no qualitified financial staff; financial reports are not audited/ audit findings not followed up	No financial manual; Audit by NUDIPU but capacity to follow up findings not in place; plans to hire qualified financial staff	No financial manual; auditing only through NUDIPU; Qualified financial staff but linked to funding of one donor	Financial manual in place no full compliance; audit findings only through NUDIPU; Qualified financial staff	Financial manual in place, plus full compliance; external audit and follow up of findings; Qualified financial staff that is linked to more than one (source of) funding			Financial manual and compliance, Audited (by whom?) financial Reports, Follow up on the management letter
Average score for this component						0	0	
Capability to balance coherence and diversity								
6. Do any of your documented organization's strategic objectives relate to EE and do you act accordingly?	The organization does not have a strategic plan; or does not include EE	Planning to revise/ develop strategic plan; to include EE objective	Strategic plan is there with EE objective but no fund allocations and clear representation in workplans	Strategic plan is there with EE objective incl fund allocations and clear representation in workplans; but no M&E framework that follows up on achievements	Strategic plan is there with EE objective incl fund allocations and clear representation in workplans; with M&E framework that follows up on achievements			Strategic plan/objectives, Activity reports, M&E plan/ log frame

Question								Evidence
7. To what extent is diversity (e.g. gender, youth and types of disability) part of the EE activities?	Gender, youth, types of disabilities are not paid attention to in EE activities	Some elements of mainstreaming gender, youth, and people with all types of disabilities are represented in planning, but only in terms of counting	Some elements of mainstreaming gender, youth, and people with all types of disabilities are represented in planning, and there are examples that this goes beyond counting (targeted interventions)	Mainstreaming gender, youth, and people with all types of disabilities is integrated in planning including targeted interventions (but not integrated in M&E)	Mainstreaming gender, youth, and people with all types of disabilities is integrated in planning including targeted interventions and M&E			Examples of affirmative action in term of gender and disability, coverage urban/ rural, spread of programs, types of disability.
8. To what extent are the EE activities tuned to emerging needs of the target group?	No needs analysis done in the past 2 years	No needs analysis done in the past 2 years, but it is planned to be done within a year	Needs assessment done in the last 2 years but no example of follow up activity; or no needs assessment but some evidence of how activities are adapted to an emerging need	Needs assessment done, some examples of how this emerging needs are addressed but no systematic way of capturing changes at the level of the target group	Needs assessment done, some examples of how emerging needs are addressed and systematic way of capturing changes at the level of the target group in relation to interventions done			Examples of IGAs that are tuned to specific household needs, succes stories, needs assessment records, Innovative activities in line with needs, participatory ways to assess impact
Average score for this component						0	0	

Capability to act and commit

Question								Evidence
9. To what extent does the DU comply with the constitution?	No valid constitution in place	Valid constitution in place, but content is not well known/ not adhered to by the board members	Valid constitution in place; content is known but not all content is adhered to by the board members	Valid constitution in place; content is known and adhered to by the board members;	Valid constitution in place; content is known and adhered to by the board members. It is considered as a living document, regularly discussed and amended where needed			Adherence to constitutional provisions, term limits for the board, minutes general assemblies, Constitutional amendments (if any)
10. Do decisions reached at AGM influence the operations of the DU?	No regular AGMs are held	AGMs are held but decisions reached are not well documented nor followed up	Participants can give an example of how something discussed at AGM has been followed up by DU; but no documentation	Participants can give an example of how something discussed at AGM has been followed up by DU;this has been documented	AGMs are held, well documented. There are documented examples of follow up actions.			Reviewed operational policies in line with decision, Examples of follow up actions, demand driven services
11. To what extent do the DU executives act on their roles and responsibilities without dominance of individuals?	Roles and responsibilities cannot be clearly explained; are not documented	Roles and responsibilities can be explained; are not documented	Roles and responsibilities are clear and documented. In practice however, DU executive tasks are not implemented.	Roles and responsibilities are clear and documented. DU executive tasks are all implemented, but delegations of tasks is not always done in line with	Timely implementation of resolutions,clear delegation of tasks and sharing of responsibilities			Timely implementation of resolutions, Roles and responsibilities are documented and communicated, Clear delegation of tasks and sharing of responsibilities
12. How would you rate the level of commitment in your organization?	Level of commitment is low; low participation at meetings; hardly any involvement in DU activities	Level of commitment is moderate; average participation at meetings, but hardly any involvement in DU activities	Level of commitment is moderate; good participation at meetings, but hardly any involvement in DU activities	Level of commitment is good; good participation at meetings, and some involvement in DU activities by some stakeholders	Level of commitment is good; good participation at meetings, and involvement in DU activities by a range of stakeholders			Activity reports, workplans, involvement and participation of broad range of stakeholders in planning, monitoring and mobilization.
13. Are disability structures operational from grass root to district level?	Disability structures are not in place; or are in place but not organized/ active	Disability structures are in place at subcounty level, but only representing one type of disability; no regular meetings are held. Elected leaders are over	Disability structures are in place at subcounty level, representing more than one type of disability; regular meetings are held but not documented.	Disability structures are in place at subcounty level, representing more than one type of disability; regular meetings are held and	Disability structures are in place at subcounty and village level, representing more than one type of disability; regular meetings are held and documented. Constitution is			Structures from village, to sub county, to district. Minutes of meetings where issues are raised, Elected leaders, involvement in DU activities. Registers of membership, contribution
						0	0	

Capability to relate and attract resources

Question								Evidence
14. Do you have long term and complementary partnerships with other development initiatives in the field of EE	No partnerships with other development initiatives	There is contact with other development initiatives but not collaboration in the field of EE	There is at least one example where the DU has worked together with another development initiative in the field of EE	There are partnerships with other developmpent initiative which are not only a one off collaboration	There are long term and complementary partnerships, confirmed by MoU or by other documentation means			Joint meetings in the past year , Memorandam of understanding, examples of where organizations complement each other, Regular meetings with MFIs, NAADS, FO and other stakeholders contributing to EE activities
15. To what extent do you have diverse sources of funding for EE activities?	Only one source of funding: NUDIPU	Only NUDIPU funding, but resource mobilization strategy is in place/ at least one proposal is being developed for EE for another donor	Apart from NUDIPU funding, other proposals are being developed/ also some additional funding from Local government	Apart from NUDIPU/ Local government, one other donor has come in to fund for EE; not sufficient to run EE activities	Diverse sources of funding for EE, sufficient to run EE activities and expand gradually			Funding agreements, bank statements, Audit reports, nr and types of donors (government/ non government) Resource moblization strategy
16. To what extent do you share the results of your economic empowerment activities with other stakeholders?	No evidence of sharing of results of EE activities	At least one example (out of the list under evidence) of how results of EE activities are being prepared for sharing; still in development	At least one example (out of the list under evidence) of how results of EE activities have been shared	At least two examples (out of the list under evidence) of how results of EE activities have been shared	Results of EE activities are shared in reports, newsletters/ articles, website and annual report			Reports, news letters, website Evidence of presentations held Mention in annual report
17. To what extent are you able to influence your partners to include people with disabilities in their programs?	No evidence of any activities to ensure that PWD are included in mainstream EE programs	We talk with development partners about inclusion but no evidence of any influence	At least one example of how the DU has influenced a mainstream organization to pay attention to PWD	At least one documented example of how the DU has influenced a mainstream organization to include PWD in livelihood activities	Multiple examples of where the DU has relationships with mainstream development organizations on inclusion; at least one confirmed by MoU			Examples of relationships with mainstream development organizations where inclusion has been part of the discussion, documented examples of changes in practice that evidence enhanced inclusion, MoUs
18. How is information about income and expenses of DU shared with membership and other stakeholders?	Information about income and expenses of DU is not shared with membership and other stakeholders	Financial report is shared on partners meeting and in budget conference of the district local government; not with subcounties	Financial report is shared on partners meeting and in budget conference of the district local government and with subcounty membership	Financial report is shared on partners meeting and in budget conference of the district local government and with subcounty membership; this includes clear accountability on how membership fees and contributions are used	As E, also including the salaries/ benefits of the DU board and staff			Financial reports, presentation of financial report in AGM and GA meetings, salaries/benefits of board members and DU staff are documented and shared
						0	0	
Capability to adapt and self renew								
19. To what extent do you collect different types of data to inform the economic empowerment program?	No M&E system in place; no data collection/ documentation	Some records are kept but not in a regular and systematic way	Quarterly data are collected but not disaggregated by disability	Quarterly data are collected; disaggregated by disability, only output data	Quarterly data are collected; disaggregated by disability. M&E system in place that also looks at outcome/ impact data			Quaterly data collected Data on economic empowerment initiatives Nr of PWD/ Types/ gender/ remote, urban/ ages Impact at household level Coverage of the program Nr of members that have been included in mainstream development programs and financial services

Annex E2: The Disability Inclusion Assessment Tool

General information			
Name of Financial institution		Location	
	Baseline	Progress	Final
Who were present			
Name of facilitator			
Date of assessment			
No of clients with a disability served at time of the	Male: Female:	Male: Female:	Male: Female:

Financial Institution DIAT checklist						Baseline	Progress	Final	Comments (indicate
	Level 1	Level 2	Level 3	Level 4	EVIDENCE	Score	Score	Score	whether B,P, F assessment)
A. Strategic focus									
1. Is financial inclusion of persons with disabilities part of your strategic objectives?	Financial inclusion is not part of our strategic objectives and there is no mention of persons with disabilities	Financial inclusion is part of our strategic objectives, but there is no mention of persons with disabilities	Financial inclusion of persons with disabilities is part of our strategic objectives, but targets are not followed up in staff or board meetings	Financial inclusion of persons with disabilities is part of our strategic objectives, and the targets are followed up in staff and board meetings	*Documented strategic objectives*				
				Total score:		0	0	0	
				Average score:		0	0	0	
B. Partnerships									
2. Does the MFI establish partnerships with disability organizations?	We have no relationship or partnership with disability organizations	We know where disability organizations are but upto now have not worked together	We know where disability organizations are and see the importance of working together	We cooperate with disability organizations e.g. when we are reaching out to rural areas and our relationship has led to an increment in persons with disabilities accessing financial services	*Specific examples of working together, being able to mention names of disability organizations and role they could play in financial inclusion, documentation of cooperation (MoU if any)*				
3. Does the MFI provide financial services to disability organizations?	We do not provide any services to disability organizations	Members of disability organizations can participate in our financial literacy trainings and access our financial products	We actively target disability organizations with our financial services	We provide tailormade financial literacy trainings to disability organizations as well as providing them with financial services	*Registers, examples of efforts to target disability organizations and tailor made trainings*				
				Total score:		0	0	0	
				Average score:		0	0	0	
C. Internal systems									
4. Is the human resource policy disability inclusive?	No human resource diversity policy available in the company. No actions taken to employ persons with a disability.	Diversity policy available in the company, but disability is not mentioned.	Disability is mentioned as part of the human-resource diversity policy.	Disability is mentioned in human resource diversity policy and affirmative actions are taken to employ persons with a disability.	*HR policy*				
5. Is the MIS disability inclusive	No data on disability are captured	Formats capture general disability data; the data are not analyzed to be used to inform management	Formats capture disaggregated disability data but these data are not yet integrated in the MIS used by the institution; data are manually analyzed to inform management	All formats used capture disability data, and the MIS/ software generates disaggregated data on clients with a disability to inform management	*Disability variables in formats and reports; observation of level of disaggregation of disability data*				
				Total score:		0	0	0	
				Average score:		0	0	0	
D. Accessibility									
6. Are the premises accessible to persons with disabilities?	Our premises are not accessible to persons with disabilities.	Most of the service area is accessible to persons with disabilities, apart from the toilets and the loan department which is upstairs.	The entire service area is accessible for persons with disabilities, apart from the toilets	The entire premise that is meant to serve clients, including toilets, is accessible to persons with a disability. (Low tills, ramp, talking ATM)	*Observation of premises, take pictures if possible*				
7. Is information about our products and financial services accessible to persons with disabilities?	Accesibility of information is not taken into account	Accessibility of information is taken into account by allowing persons with a disability to come with somebody	A selection of information that is used by institutions to inform clients is made accessible to persons with disabilities (big letters, client allowed to come with somebody)	All information that is used by the institutions to inform clients is made accessible to persons with disabilities (big letters, braille, client allowed to come with somebody, sign language on request)	*Observation of brochures, other printed material*				

Annex E4: Story form and story overview sheet

STORY FORM

Name of the story teller		Name of mother:	
No of WCM group		Type of disability	

Lastly we would like to ask you to share a story that relates to you, about how you feel about being able or not able to be economically independent

Relate this to something that happened this past year, something that involves you.

Data collector can document story here:

Now we would like to ask you a few questions about your story. *Data collector asks the questions*

What is the tone of this story?	
What is the main theme of this story?	
Can you give a title to your story?	

Now we give you a few statements; please tell us where you are on the scale. D*ata collector shows scale from 1 to 5*

1 -------------------------------2---------------------------------3---------------------------------4------------------------------5

The story teller picks a 1 for the most negative option, a 5 for the most positive option, the scores 2, 3 and 4 are to represent every feeling that is in between the two statements
You fill in the score (1,2,3,4 or 5) in the highlighted box
If the statement does not at all relate to the story the story teller can use the option not applicable and you tick that box

				Score	Not Applicable
This story is about:	Me being dependent on others	vs	Me being able to take care of myself		
This story is about:	Others looking at me as disabled	vs	Others looking at me as somebody with economic skills		
This story is about:	Me facing barriers to access services	vs	Me having access to services		
This story is about:	Me not feeling confident about myself	vs	Me feeling confident about myself		

					Seating enabled observation participation.
Members' engagement and participation	*Is the meeting participatory, with space for members to discuss and debate?*	A few members participate or the group dynamics appear that they could = 1 or 2 Dominated by group leaders =0		Stress that it is the responsibility of members to ask questions and participate. Put the responsibility on the members more than the committee.	*Members were willing to speak when necessary. They display mutual regard and support.*
8 **Savings percent**	*Are members enthusiastic to save?* *Sometimes people can't come to a meeting but send in their savings. What is the % of people who either saved OR sent in their money?*	80% or more – 3 points 65% to 80% = 2 50%-65% =1 less than 50% =0		Tell all members that if a member must be absent, they should send their excuses and their savings along with a friend. Make sure this message goes to all members.	*Members should attach greater interest on growing their savings. This motivates group growth and wealth accumulation.*
9 **Late loan payment**	*Were loans serviced on time? Savings Groups are flexible about loan repayments, but if they have a lot of loans late, that is worrisome.*	All loans on time = 3 1 or 2 late = 2 3 or 4 late = 1 more than 4 late = 0		Discuss with members the causes of late repayments, and work with them to find a plan to improve on-time repayment.	*Late payment of loans exposes the group to risk of losing their funds.*
10 **Equipment**	*Having good equipment increases security, transparency, and builds respect for the group, from members and others.*	Group owns the entire kit/equipment = 3 All equipment including passbooks and stamp pad in good condition = 2 Usable condition = 1 Important element(s) usable or missing = 0		Ask the group what they think about their kit. If there is something that they don't like now, see if they will agree to upgrade it by the next visit.	*Self-explanatory*
11 **Records accuracy**	*Were passbooks the primary record of transactions?* *Were passbook savings and loan records complete and accurate?* *Are the bank records if any up to date and accurate?* *Examine a sample of at least 8 passbooks, and the records of at least eight members in the Cashbook. All cells should be filled in. Minimum cross-outs and changes. Records should be completely accurate so deduct points for any errors.*	Perfect =3 A few errors = 2 Many errors, difficult to follow = 1 Many errors, unable to follow, or seriously incomplete records = 0		Point out any errors to the Secretary and Treasurer, and also to the entire group. Show the Secretary and Treasurer the correct way of keeping records, and make sure they understand it. Do not embarrass or humiliate the Secretaries and thank them for their hard work.	*There were no extensive financial records maintained by the group beyond the cash balances in the Loan Fund and the Social Fund bags.* *Share values stamped on every page in passbooks.* *Cells were clearly filled and unused cells were cancelled.* *Passbooks and Cashbook were clean and entries mathematically correct.* *The member signed for every loan transaction. Loans were cancelled upon final repayment. Loans were signed by the Secretary on final repayment.*
12 **Constitution**	*Does the group have internal rules and regulations that are documented and respected?* *Did members demonstrate knowledge of the Constitution*	Exist and members know about them and respect them =3 Exist but are known or respected by few members = 2 Exist but are not known or respected = 1 Do not exist =0		If group has not constitution, offer to write one with them. If they have one, but it is not a living document, spend some time reminding them of the contents. Make sure that members – not only committee – know the rules. Mention to members about the	*Members recite articles from the Constitution.* *Disputes or ambiguities were resolved by reference to the constitution.* *Disputes or ambiguities were resolved by reference to the constitution.* *The management committee respected the constitution in terms of Loan, Savings and Social Fund activities.*
13	*Were the keys held by three members who were not on the Management Committee?*	Over 80% members participate in securing safety of funds = 3		Stress to members that it is their responsibility to ensure safety of funds. Put the responsibility on the members more than the	*The Key keepers MUST not be members of the Management Committee.* *Group members are informed about fees and procedures of*

Total Score	0	0%

(maximum number of points that
can be earned is 48 points. To get
the percentage divide the total score
by 48 and multiply by 100.)

Scoring of individual items	
3	Very good/excellent. Needs no intervention
2	Acceptable, but needs some corrections that can be done in the meeting
Under 2	Unacceptable. Formal re-training needed in this element

Interpretation of overall scores	
90 - 100%	Good health. Highly recommended for graduation