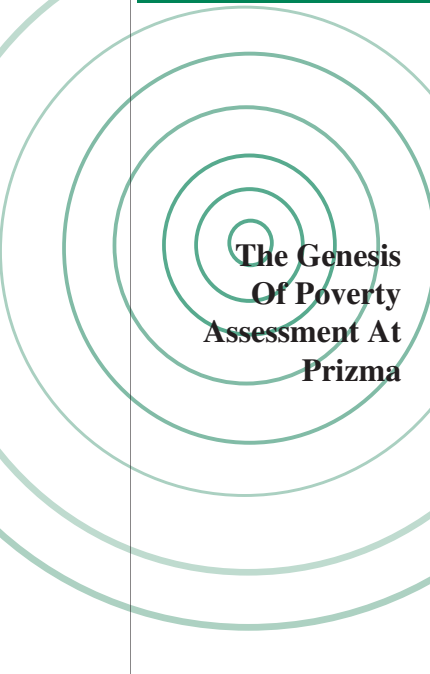


Scoring Change; Prizma's Approach to Assessing Poverty

Michal Matul and Sean Kline¹ November 2003



The Genesis Of Poverty Assessment At Prizma

This paper outlines the approach Prizma² has taken to assess the poverty level of its clients and monitor change in this status over time. This paper focuses on the characteristics and development process of a poverty scorecard—a system Prizma and the Microfinance Centre for Central and Eastern Europe and the Newly Independent States (MFC)³ have developed under *Imp-Act*.⁴ While the poverty scorecard is now being pilot tested, this paper outlines some preliminary observations regarding its development, benefits, and costs.

Since its inception, Prizma has embraced social performance and financial sustainability as core values, which has led to constant clarification of the essential indicators of its effectiveness as a social enterprise. Indeed, the premise of Prizma's work under *Imp-Act* has been that social and institutional performance are mutually enforcing goals. Within this principal framework, Prizma has focused on three critical strategies: (1) measuring and deepening outreach in an environment of poverty, vulnerability, and growing inequality; (2) improving service quality and institutional performance in an environment of growing competition; and (3) measuring and improving impact. Consequently, the Organization has sought to enhance social performance by institutionalizing organizational learning and deepening poverty outreach, focusing fundamentally on leadership, organizational culture, incentives, and systems (Kline 2003). To these ends, Prizma has worked with the MFC under *Imp-Act* to develop a poverty assessment system intended to meet the Organization's developmental and institutional imperatives. Developed as a scorecard, this system specifically seeks to meet two overarching needs:

Measure Poverty Status

- First, it enables the Organization to assess clients' poverty status relative to other clients and non-clients across different segments of its clientele, to understand who is being served—who joins, stays, and leaves—and refine targeting strategies, client and staff incentives, and product attributes.
- Second, it enables the Organization to report on clients' poverty status in absolute terms, in relation to the national poverty line and the widely referenced international poverty benchmark of \$1 and \$2 a day.

Monitor Change in Status Over Time

- Third, it enables the Organization to measure discrete change in clients' poverty status and well-being over time.

¹ Michal Matul is a researcher in the Microfinance Centre's Research Unit. Sean Kline served as executive director for and technical advisor to Prizma from 1999-2002 and now serves on the Organization's Governing Board. He currently works full-time for Freedom From Hunger as senior technical advisor. The authors would like to thank Mark Schreiner for his very useful comments on this paper.

² Prizma (www.prizma.ba) is a financially self-sufficient microfinance institution founded in 1997 and registered locally in 2001 by an international non-governmental organization. Its vision is to be widely recognized for giving people choices to improve their lives; its mission is to improve the well being of poor women and their families by providing long-term access to quality financial services.

³ The MFC (www.mfc.org.pl) was launched in Warsaw in September 1997 and remains the leading membership-based resource centre for microfinance with 78 members operating in all the countries of the unique transition environment of CEE and the NIS. Its mission is to promote the development of a strong and sustainable micro finance sector in order to increase access to financial services for low-income people, particularly micro-entrepreneurs. The MFC fulfils this mission by providing high quality training, consulting, research, mutual learning, and legal and policy development services. More information on the MFC research work can be found at www.mfc.org.pl/research.

⁴ The *Imp-Act* Programme (www.imp-act.org) is a collaboration that brings together 29 microfinance institutions in 20 countries, a team of academics from three British universities, international NGOs, policy-makers, and donors. The MFC serves as regional coordinator and technical assistance provider to 7 regional MFIs participating in the Programme, including Prizma.

Characteristics Of The Scorecard

While this system does not, on its own, capture the complex, dynamic, multidimensional, and context-specific nature of poverty in Bosnia-Herzegovina, it does enable the Organization to understand and demonstrate more clearly and on a regular basis the extent to which it is (a) reaching who it seeks (and claims) to be reaching and (b) fulfilling its social mission. Additionally, it is stimulating organizational learning and, in turn, stronger strategic positioning and development of sound operating policies and pro-poor products and services.

The Scorecard is a composite measure of household poverty based on some of the strongest and most robust non-income indicators proxies for poverty in Bosnia-Herzegovina triangulated using 2002 Living Standards Measurement Survey (LSMS),⁵ United Nations Development Program (UNDP) data, a Consultative Group to Assist the Poorest (CGAP) Poverty Assessment, and findings from internally-led focus group research. The Scorecard is comprised of two sets of indicators. The first three—education level, residence, and household size—reflect poverty risk categories. For example, if the female household head, spouse, or partner,⁶ has primary level education or less, the likelihood that the household is poor increases significantly. The second four indicators measure change in household poverty status. Thus, in addition to contributing to the poverty risk profile of each new or renewal applicant's household, these second four enable Prizma to measure change in poverty status, or well-being, over time.

Prizma Poverty Scorecard							
Poor and Very Poor 0-2 • Vulnerable Non-Poor 3-4 • Non-Poor 5+							
Indicator			0	1	2		
Poverty Risk	Change	Education	What is the education level of female household head/spouse/partner?	≤ Primary	> Primary	—	
		Residence	Where is residence?	Rural/Peri ≤ 10,000	Urban > 10,000		
		Household Size	What is household size?	≥ 5	< 5		
	Change	Household Assets	Does household possess a stereo CD player?	No	Yes		
		Transport Assets	Does household possess a transport vehicle?	No	Yes		
		Meat Consumption	On average, how often does household consume meat each week?	Rarely 0-2 times/ week	Sometimes 3-5 times/ week		Often 6+ times/ week
		Sweets Consumption	On average, how often does household consume sweets with main meal each week?	Rarely 0-2 times/ week	Sometimes 3-5 times/ week		Often 6+ times/ week
Poverty Status Score (0-9)							

Simple ranges for each of these seven indicators were defined based on review of multiple data sources indicated above. Each position in these ranges reflects one, two, or three points towards a score ranging from zero to 9. Within this range of 9, three ranges have been defined that correspond to the poverty categories outlined below.⁷

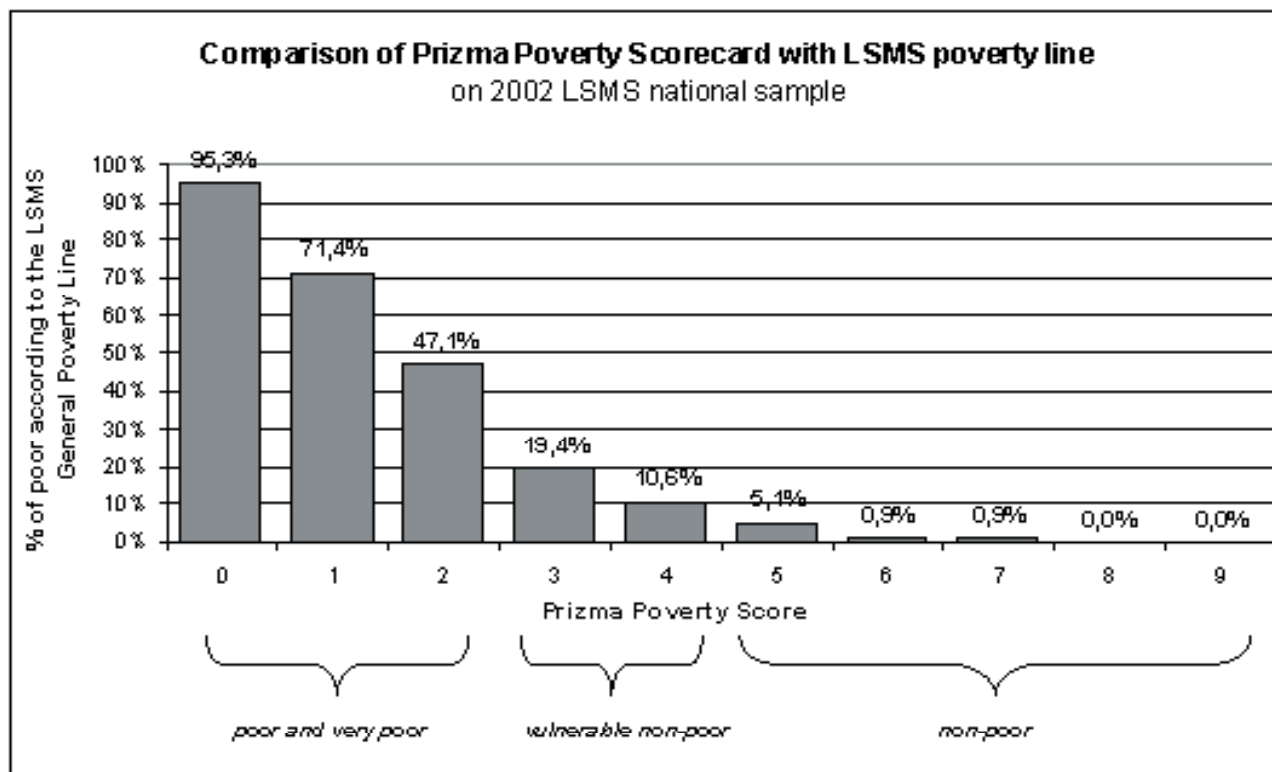
- | | | |
|------------------------|-----------|---|
| 1) Poor and Very Poor | Score 0-2 | Living below the LSMS poverty line; |
| 2) Vulnerable Non-poor | Score 3-4 | Living between 100-150% of LSMS poverty line; |
| 3) Non-poor | Score 5 + | Living above 150% of LSMS poverty line. |

⁵ The Living Standards Measurement Study (LSMS) was established by the World Bank in 1980 to explore ways of improving the type and quality of household data collected by government statistical offices in developing countries.

⁶ Female-based measures turn out to be more powerful than or at least as powerful as aggregated household measures. Prizma decided to use them as they limit number of questions on the application form.

⁷ Linking indicators to the LSMS was also done separately in all the areas of interest: Federation vs. Republic of Srpska, rural vs. urban, one Prizma outreach area to another, etc. For all the above sub-datasets, the scorecard is correlated with LSMS consumption aggregate to the same extent. In all the areas, the absolute measures reflect well-known regional differences.

The Scorecard provides a relative measure for the Organization to assess its depth of outreach in each area of operation (Schreiner 2001). For example, a household that has a composite score of two can clearly be said to be poorer than a household that has a score of four.⁸ Just as the data sources identified above can be used to identify indicators and determine appropriate ranges for each, LSMS or other national datasets, or data generated from a short survey focused on key areas of interest, can be used to define cut-off points for categories of absolute poverty status. The graph below reflects how relative scores can be translated into absolute measures by linking score ranges to the LSMS General Poverty Line.⁹



Because the LSMS General Poverty Line is constructed on the basis of adjusted yearly aggregate consumption and Prizma's Poverty Scorecard is based on non-income measures some differences in of the assessment of household poverty status are inevitable. Nevertheless, in general, the two approaches yield broadly comparable results. The linking of Scorecard ranges to the national poverty line and the international reference of \$1 and \$2 per day is now being pilot tested.¹⁰

Compelling Features

The System's genesis, participatory design, and ongoing development, are based fundamentally on Institutional mission and managers' and directors' need to assess depth outreach and change in clients' lives, as opposed to the reporting needs of one or more external stakeholders (Thys 2000). This System has proven a compelling tool to Prizma because of a number of key attributes and characteristics outlined below.

⁸ Given the very complex nature of inter-household poverty, the Scorecard focuses on poverty status at the household level.

⁹ 47% of the cases in the LSMS survey that scored a "2" in the Prizma poverty scorecard turned out to live below the national poverty line. Thus, the probability that a Prizma client whose household scores "2" is below the national poverty line is also about 47%.

¹⁰ This latter international measure is adjusted for purchasing power parity (PPP), to reflect an individual's purchasing power for \$1 or \$2 in one country versus another.



Use Of The Scorecard

Accurate and Credible

Prizma's capacity to gauge the poverty status of its clients is now based on more robust and meaningful indicators rather than on average outstanding balance as a percentage of gross national product per capita—an easy but inadequate measure (Dunford 2002). Specifically, the Scorecard consolidates robust, non-income poverty measures into one aggregated score, which offers many benefits. First, it is now widely acknowledged that it is very difficult to collect reliable, high-quality data on income and expenditure of poor households. This is particularly true in the case of microfinance applicants, whose perception that the provision of such information may determine whether they receive service or not provides a strong incentive to underestimate, overestimate, or withhold information critical to assessing their true status. Though the risk of error exists in all data collection, clients are less likely to misrepresent non-income data indirectly correlated with their status, especially demographic information that is easy to verify. Second, while the use of one indicator on its own may provide a sufficient proxy for poverty status for one geographic area or social status group, combining a few very strong indicators into one aggregate score mitigates rather than compounds the risk of error across heterogeneous groups. Thus, a composite score offers a more accurate proxy for the poverty status of client households than any one indicator would on its own.

Adaptable

Because the Scorecard draws on non-economic data, it is appropriate for measuring the household poverty status of clients of any financial or non-financial service organization. In fact, the Scorecard is applicable in any context where there is national poverty level data. Prizma and the MFC have sought to pursue and document a standardized approach to every stage of the System's development, including design, implementation, verification, and reporting. Thus, while indicators will necessarily vary by region or country, the scoring approach itself should be applicable in any context.

Verifiable

Because fairly simple, non-economic information is collected directly from individuals, the accuracy of data and quality of the tool in assessing poverty status can be easily verified through routine, systematic sampling as part of an institution's internal or external audit, or some other form of external verification.

Cost-effective

The cost and time to adopt this scorecard approach is concentrated in the design phase. Implementation of the system represents a modest cost, as minimal new data needs to be collected within most existing application procedures and captured in an automated management information system (MIS). In Prizma's case, a few additional questions were simply inserted in the most appropriate location to an existing on-page application form.¹¹ Such simple data collection requires no specialized training or skills among field staff.

Embedded in Institution's Existing Operations

The system is designed to be easily integrated into existing paperwork, operational procedures, and MIS. Rather than a one-time exercise or a process requiring special surveys, staff skills and training, or posing an additional opportunity cost to clients and staff.

Complements Existing Market Research

The scorecard provides timely information to management to support market research dropout analysis, and other areas of operational concern. Additionally, it provides an institution's internal and external stakeholders a 'balance sheet' for depth of outreach overall and by segment (e.g., dropouts, initial loan cycle, women, small agricultural producers, very poor, etc.), at any point in time.

Assesses Change over Time

In addition to providing external stakeholders verifiable information about who the institution is reaching in terms of poverty status, the System enables analysis of more or less discrete change in poverty status over time.¹² While this approach does not assume attribution, measuring change in household poverty status over time does provide important signal on which to make inferences about outcomes of medium- to long-term service provision and highlight areas for further investigation.

Enabling staff to generate reports on client household poverty status by branch, product, dropout, gender, portfolio quality, and an array of other variables already captured in the MIS represents a milestone in Prizma's efforts to enhance social performance. In addition to enabling the Institution to better meet its developmental imperatives, this system is enabling Prizma to meet critical institutional imperatives, including:

¹¹ E.g., collecting information at a point during the application process that feels most natural to field staff and applicants minimizes the risk that the sensitive questions will feel invasive. This, in turn, minimizes the likelihood that individuals will misrepresent or withhold information.

¹² The more discrete the indicators of change, the more sensitive the Scorecard will be to change in poverty status, or well-being, over time. For example, education level is often viewed as a strong indicator. While this may be true of poverty status at one point in time, it is not a discrete measure of change in poverty status over time.

Designing The System

Step 1:

- **Managing Human Resources**
First, demonstrating that depth of outreach is not only fundamental to the Organization's mission, but also critical to operational performance strengthens staff commitment to the system. Second, depth of outreach and change in client status are incorporated into the Institution's incentive system intended to motivate staff and affirm the primacy of social performance.
- **Segmenting the Market**
Poverty variables strengthen Prizma's efforts to segment its clientele and improve service.
- **Monitoring Client Dropout**
The System enables Prizma to track dropout by poverty status enabling the Institution to better understand the appropriateness of its service to different of to leave and, in turn, what can be done to retain and help these clients.
- **Developing Products and Services**
Understanding its clients better allows Prizma to understand how clients use and benefit from existing services. The Institution can then adapt these services to the developmental needs of poorer clients, as well as to segments critical to institutional imperatives.
- **Positioning the Organization Strategically**
Understanding its clients better has helped to position Prizma strategically in the increasingly competitive environment of Bosnia-Herzegovina. Segmenting its clientele by poverty status allows Prizma to develop more effective promotion strategies and delivery channels to attract, serve, and retain clients it is mandated to serve given its mission and needs to serve to remain competitive.
- **Improving Efficiency**
A powerful use of the Scorecard includes integrating poverty scoring data into Prizma's existing activity-based costing (ABC) system.¹³ This enables the Institution to better understand its cost structure generally and the specific cost of products targeted to poorer segments of its clientele and locus of cost associated with outreach to poorer clients. Such information then enables the Institution to identify means to provide more efficient service to poorer clients and focus greater attention on those drivers most important to improving efficiency.¹⁴
- **Managing Credit Risk**
In addition to finalizing a system to score poverty, Prizma is preparing to employ credit scoring. It is anticipated that measures to assess poverty status will be crucial to assessing credit risk among different segments of its poor clientele. However, rather than seeking to use credit scoring to exclude poorer people, Prizma seeks to enhance its understanding of credit risk to further deepen its outreach.¹⁵

Agree Rationale

Engage staff from different levels and departments of the institution in discussions about the intent and purpose of assessing poverty, monitoring change in status over time, and the usefulness of such data to both developmental and institutional imperatives.

Prizma's approach: use the mission statement as the starting point for discussions to define and prioritize institutional needs; assess capacity; ensure staff acceptance; and maximize value and minimize cost, by leveraging existing resources.

Step 2:

Identify Data Sources

Identify a variety of data sources from which a few scorecard indicators will ultimately be selected.

Prizma's approach: draw on a number of sources to identify and triangulate the most robust and easily verifiable proxies for poverty status, including:

- *The Living Standards Measurement Survey (LSMS)*
- *The Consultative group to Assist the Poorest (CGAP) Poverty Assessment*
- *The United Nations Development Program (UNDP) country data*
- *Focus groups with poor people and staff (using adapted MicroSave tools)*
- *Management staff input.*

¹³ Developed with assistance from CGAP, activity-based costing has enabled Prizma to understand the more accurate price of its products and its cost structure, more generally.

¹⁴ Efforts to improve efficiency are focused not on loan balance, which does have a fundamental bearing on efficiency ratios, but on activities associated with targeting, attracting, serving, and retaining the poorest clients.

¹⁵ There is now significant evidence that credit card companies' use of credit scoring has led to deeper outreach in highly developed financial markets in Europe and North America.

Step 3:**Develop Pool of Poverty Indicators**

Define broad pool of indicators correlated with poverty.

Step 4:**Narrow Pool to Robust Few**

Select a few very robust, context-specific indicators that meet the following criteria:

Essential

- Strong proxy for risk of being poor in a given context

Critically Important

- Simple and clear
- Easy to collect
- Easy to verify
- Non-income (indirect)
- Universal applicability (all regions, rural and urban, business and non-business, etc.)¹⁶
- Sensitive to change
- Long-term¹⁷
- Can be asked of clients without intimidation or offense

Desirable

- Can serve as means of targeting
- Already collected
- Can be leveraged for other institutional needs (e.g., credit scoring, marketing, etc.)

A simpler approach than that taken by Prizma would be to create a scorecard with indicators taken directly from the expenditure module of the LSMS. Where this is possible, it is recommended. However, as the above list of essential and preferred criteria suggests, there may be numerous reasons why an institution may not be able to follow such a simplified path. Additionally, some countries, such as the Philippines, do not have LSMS data from which to build a scorecard. In such a case, an alternative approach may be needed.

Prizma's approach: consider indicators that the Institution is already collecting as well as those that offer a more or less discrete measure of change over time. While targeting was initially envisioned as a useful criterion, meeting this criterion ultimately proved difficult. The benefit of identifying indicators that can be used for targeting is that they are difficult to misrepresent.

Step 5:**Define Measure and Range for Each Indicator**

Use LSMS and other data to define simple ranges for each indicator that are most reflective of poverty status. It will be necessary to investigate several measures and ranges and their relationship to the national poverty line. The relative risk of capturing poverty can be a basis on which to select the strongest measures. In addition, indicators should be tested for their strength in rural and urban areas.

Prizma's approach: the relationship between the measure and range chosen for each Scorecard indicator and the total adjusted yearly consumption (a basis for calculation of the national poverty line) was tested for the country overall, as well as various geographical and demographic subsets. The relative risk of being from a poor household represented the basis on which to select the strongest measures. For example, primary level education or less for the head of household is very strongly correlated with the household's risk of being poor in Bosnia-Herzegovina. Therefore, Prizma and the MFC used this knowledge to define a simple two-point range of 'yes' or 'no' to the question of whether the person has primary level or less education. Similarly, LSMS data was used to confirm clearly that families who consume meat less than three times a week are most likely to be amongst the poorest families in the population.

Step 6:**Develop Simple Scorecard**

Consolidate indicators into a simple composite scorecard. Even before any steps are taken to link scorecard scores with the national poverty line or international \$1 or \$2 per day, scores can be used internally as a relative measure of clients' poverty status to, for example, compare branches, products, or field staff. This is an intuitive first step, as a household that has a score of "1" can clearly be estimated to be poorer than a household with a score of "4".

Prizma's approach: test a variety of scorecard combinations to identify the scorecard with the strongest predictive power.

¹⁶ For example in some areas with low (or controlled) fertility rates the indicator "children education attainment" will not be very universal. It will concern only families with children in schooling age. What about other families?

¹⁷ For example, Prizma chose not to include refugee status as an indicator, even though it is a relatively strong proxy for poverty now, as such status is anticipated to become less robust as the post-war reconstruction period ends and the designation loses significance.

Step 7:**Define Cut-off Points for Poverty Categories**

Just as multiple data sources can be used to identify and triangulate indicators and determine their appropriate indicator ranges, LSMS or other national datasets, or data generated from a short survey focused on key areas of interest, can be used to define cut-off points for absolute poverty status categories. The value of scoring poverty status is that a score is stronger than any individual indicator on its own, enabling an institution to assess poverty status of any individual's household with a high degree of accuracy. Testing revealed that seven relatively strong indicators yielded a score that was very robust. More or fewer indicators could be employed, but seven was estimated to effectively balance the opportunity cost to staff and applicants of collecting this information with the accuracy of data collected. Given that the Institution is already collecting four of the final 7 indicators in its routine application process, the additional data collection is minimal.

Prizma's approach: first, given its mission to 'improve the well-being of poor women and their families,' Prizma defined score ranges for household poverty that addressed its need to measure outreach to the moderately poor—living in upper 50% of those below the Country's LSMS-defined poverty line—and very poor—those living in the bottom 50% of those below the Country's poverty line. Second, given the dynamic nature of poverty and vulnerability, Prizma sought to measure those who may, at the end of any product cycle, be defined as 'non-poor but who are vulnerable to falling below the poverty line. To this end, the Organization defined a second category for the 'vulnerable non-poor' (100-150% of the poverty line). Finally, to understand the extent to which the Organization was mis-targeting its services, it defined the category 'non poor' (more than 150% of the poverty line), to reflect those neither below the poverty line nor very vulnerable to poverty.

Step 8:**Determine Means and Frequency of Collecting Data**

Determine how often to collect data, based on need, cost, and time. Additionally, it is critical to determine how to best collect data in a simple manner with the least bias and possibility of error.

Prizma's approach: incorporate select indicators into the Institution's simple application paperwork, such that every individual's household poverty status can be assessed at entry and again at the end of every product cycle. To mitigate bias, questions were inserted in the Institution's one page (double-sided) application form where they appeared most natural to ask (e.g., meat and sweets consumption asked in the context of household cash flow used to assess repayment capacity, etc.). Variations on question sequence and placement were tested with field staff and applicants, which reduced staff members' sensitivity to questions and helped mitigate bias among staff and applicants alike. The modest additional data captured on the application form is entered in the Institution's management information system (MIS) daily in the same manner as other data collected to support the loan underwriting process. While this process yields information to support external stakeholders' information needs, it is intended and has been designed primarily to serve Prizma's developmental and institutional goals.

Step 9:**Develop Reporting Formats**

Identify means to report on the poverty level of client households.

Prizma's approach: ensure Institution's MIS can report on any individual's household poverty status and client poverty percentages across segments at the end of any product cycle and over time (trend). Ensuring such reporting at the individual household level and in aggregate provides critical information to serve Prizma's broad developmental and evolving institutional management decision-making needs.

Step 10:**Determine Means to Ensure Quality Control**

If an institution seeks to assess the poverty level of client households accurately, it will need to ensure that data is high quality. Using aggregate poverty level data simply requires a minimum assurance of data quality. Thus, an approach, such as LOT Quality Assurance Sampling (Valadez 1991), which yields a 'yes' or 'no' answer to the question of whether data collected meets a minimum quality standard, could help ensure that quality control is cost-effective.¹⁸

Prizma's approach: integrate data quality sampling into the routine work of the internal auditor (i.e. formal annual audit plan), to ensure poverty data is collected and verified in a rigorous manner as part of the broader internal audit process. Additionally, Prizma will soon require its external auditor to verify the quality of its scorecard data in its routine sampling for the annual external audit of the Organization.

¹⁸ In the context of microfinance, this method can be used to test quality assurance by branch and by product. For an example of the use of LOT Quality Assurance for social development objectives, see www.basics.org/pdf/WHO_BASIC5_IMM_Bangladesh_eng.pdf.

Development Costs

As indicated, the development costs of the scorecard are significant in the initial phase. If an effective MIS is in use, the costs will be primarily for staff time.

Estimation of human resources to develop scorecard (working days)				
Primary Steps	Prizma senior staff	Prizma front-line staff	MFC TA	MFC analyst
1. Agree Rationale	5	4		
2. Identify data sources	5	0		
3. Develop indicator pool	7	4		
4. Narrow pool to select few	2	2	3	
5. Define measures and ranges	2	0	6	22
6. Develop simple scorecard	2	0	8	12
7. Develop cut-off points for categories	2	0	6	12
8. Determine frequency of collection	1	2	1	
9. Develop reporting formats	2	0		
10. Determine means of quality control	3	4		
Total	31	16	24	46

In Prizma Management's opinion, costs incurred to develop the Scorecard are outweighed by the powerful benefits the development process and the tool have yielded. The most compelling aspect of the tool is the value it offers as a means to compare relative depth of outreach across branches and products. This step has contributed fundamentally to strategic and operational planning and performance management in relation to plans and, ultimately, the mission.

Senior and middle management identified priority challenges that implementation of the Scorecard presented and strategies to address these:

Ensuring Data Quality

- Ensure broad staff understanding of the purpose of measuring poverty status and training to support a robust system.
- Keep it simple but robust. Follow the simplest path possible, which still yields the strongest, verifiable information. Inquisitive people naturally want as much information as possible, but complexity threatens the integrity of any system and pursuing many indicators, which yields significant information, will lead to a significant higher opportunity cost to clients and staff alike. In short, it is cost-effective to select as few indicators as is necessary to maintain the integrity of the system to provide the institution just the information that it needs.
- Focus all field-level training on the collecting of accurate information rather than on an exhaustive understanding of poverty indicators or poverty assessment theory.
- Clearly define all indicators and ensure simple and consistent wording the way the questions are asked to clients across all branches and loan officers in order to be sure that outputs are comparable and we can aggregate results.
- Pre-test questions on a sample of clients to identify the most effective wording and placement of questions.
- Place sensitive questions an application where they are most natural and logical in terms of the flow of questions.
- Ensure staff role-play questions.
- Discuss incentive for and specific opportunities field staff or clients may have to manipulate data collection, to identify means to mitigate such manipulation.
- Integrate quality control of poverty data in the work of the internal auditor.

Institutionalizing the System

- Leverage the system—develop and train field staff in the use of targeting tools to strengthen their ability to identify, motivate, attract, and retain poor people.
- Ensure explicit support for staff performance that leads to greater poverty outreach by introducing or adapting existing incentives for outreach to poor people to affirm that outreach to poor people is both valued and rewarded. Ensure branch staff understands the incentive system and how they can influence performance to benefit from it.
- Incorporate indicators into the automated MIS. While incorporating such indicators into the MIS is an obvious step for any institution that seeks to automate it information management, the challenge lies in limiting what is collected to only that which is essential—identifying that which is essential is a dynamic process requiring reflection, group discussion, and discipline.

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