SPM Innovations diary

Learning tool for networks

**Version 4.1: 16 August 2013**

Notes on Version 4.1: This tool has been edited following a limited beta-testing process. This testing included applying the tool in order to document the Code of Ethics and Business Conduct of VF AzerCredit (Azerbaijan). Edits to this document include:

* Clarifying how to compare your solution against the USSPM at the start of the documentation process
* Adding clarifying detail on the role of the diary to capture the details of the solution implementation process
* Clarifying how to use the diaries with certain MFI staff to capture details of the solution development process.
* Clarifying how to use the interviews to explore solution integration issues, as well as the practical results of using the solution.

# Introduction

## **Who is this tool for?**

The SPM Innovations Diary has been developed to help microfinance networks listen and learn about innovative solutions their members are implementing to comply with the essential practices of the Universal Standards for Social Performance Management (USSPM).

This tool outlines a participatory learning process — whereby networks and MFIs work together to observe, record and analyse their experience.

## **Why are we documenting SPM innovations?**

The microfinance SPM agenda is growing quickly, with more and more practitioners starting to create home-grown solutions to common challenges. To encourage and facilitate this, we want to capture and share stories of good practice. By using this tool, we hope you will be able to:

* Help your members to reflect on and improve current practice
* Strengthen your relationships with your members by providing them with a valuable service
* Contribute to the global body of knowledge around good practice SPM, and ultimately,
* Improve social outcomes for clients.

## **When can you use this tool?**

Social Performance Fund grantee networks (and their members) can use this tool as a guide as they develop their “SPM innovation case studies”. This tool will help you plan the documentation process, discuss expectations around roles/responsibilities with your members, and give you a clear vision of the final product (the case study). You should use this tool once you have identified different existing managerial solutions (through an individual audit/review or a general call for tools) and decided what tools would be the most interesting/important to document in greater depth.

## **What is our scope of enquiry?**

Our aim is to document managerial solutions to implementing the essential practices of the USSPM. Remember: we are looking for practices which are *systematic* (templates, procedures, policies, processes that are shaped and used by different levels of the organization) rather than *ad-hoc* (one-off studies, audits, meetings, awards or general trainings).

## **How will you capture these SPM innovations?**

You will complete the SPM innovation documentation process in three easy steps. Some of these will be done by members individually, others will be completed jointly. In detail:

1. Record individual observations: After agreeing the solution you will document, you and your member will keep diaries to record key observations and insights on how this solution works in practice on a daily basis.
2. Joint reflection conversation: Once you’ve both reviewed each other’s diaries, an in-person meeting will allow you to synthesize and analyse your observations, and identify key lessons learned.
3. Write-up: Following your learning conversation, you can synthesize experience and lessons learned into a case study format using the template provided.

## **how will this guide help you?**

This guide explains the whole innovation documentation process — what you need to do now, what you will do next, and where you should end up. Read through the entire guide before you start. Make sure your members’ SPM Champions have a copy, so they fully understand the process, their role, and the end goal — and can communicate these internally. Here’s what you will find in this guide:

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| Box 1: Contents of this guide**Part one** gives you notes on how to: * Choose a good solution to document
* Prepare, motivate and guide your partners for the learning process
* Record your observations in preparation for the reflection conversation

**Part two** contains the implementation diary for your partners to complete.**Part three** will help you prepare and execute the in-person reflection conversations, when you will move from raw data and insights to analysis and synthesis.**Part four** gives you a guidance on writing up your draft case study. |

# Part one: Network guide and observation diary

Part one of this guide is designed to help you get started, prepare your members for this process, and make your own observations about the chosen solution.

## **Step one: Agree on a solution to document**

Before you decide what solutions to document, you need to understand what solutions your partners are currently implementing. If you don’t already have a good sense of this, you can use the “Call for tools” template (See Annex one). Even if you do know, the template will be useful for gathering basic information about your members’ SPM solutions.

Once you have a long list of *potential* solutions, you should narrow down your list to the most important/interesting ones. Make sure your members are part of the final decision. See Box 2 for key tips on what solutions to prioritize.

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| Box 2: Is it a good solution?Deciding ***what to document*** is just as important as ***how to document*** it. If you can answer “yes” to all of these questions, then the solution you’ve identified is good candidate for using this tool:* Does it relate to one or more of the essential practices of the USSPM?
* Is the solution integrated across all systems of the organization?
* Is it an on-going process or institutional policy, rather than a one-off activity?
* Is it innovative?
 |

## **Step two: Decide who to involve**

Throughout this process, you will collect observations (your raw data) from a number of different people within the MFI who are involved in implementing the SPM solution. Identify who is involved, at what level. In general, a management solution involves the following groups of people:

* Information users: These are the people that use the information or insights generated by a solution. Usually this is the board, senior/branch management, and sometimes loan officers. *For example, a social performance report on progress towards social objectives can be used by the Board on a quarterly basis, and by management on monthly basis.*
* Information providers: Different staff within the MFI will be involved in *providing* the data used in the solution. Typically, this will involve loan officers and other field staff, or the research department. *For example, loan officers may collect social indicators at the application stage, while administrative staff may input data and branch managers check the quality of a sample, etc.*
* Solution supporters: These are staff that are not directly involved in making or using information, but provide essential support to make the process run smoothly — whether this is HR (who train/support staff), or MIS (who turn information into insights), or internal control (who look at how well solutions are implemented). *For example, loan officers are trained in social data collection when hired, and at intervals thereafter; similarly with other staff involved in producing and using the aforementioned report.*

Choose sufficient numbers of representatives from each step of the solution process from each group above to complete their own diary. So, for example, you might have up to 10 people recording observations and insights. When selecting people to involve, remember:

* Involve people from different levels of the organization (board, management, staff) so you can triangulate points of view (especially around challenges/solutions).
* Identify as many people as possible who are essential to the implementation of the solution, but avoid overlap.

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| Key tipS: We’re using a diary to capture the details of solution implementation. This is because NO ONE PERSON within an organisation can give you the full details on what exactly is involved in making a solution work. By capturing the details of each step and role, you can synthesise the information to create the complete WHOLE PROCESS.The diary is relevant BOTH to process-based solutions and policy-based solutions. For process-based solutions, what we’re looking to capture is the daily steps involved in implementing that process (e.g. tools, surveys, etc.) For policies (e.g. a code of ethics, a delinquency management policy) we’re looking to find out how that policy manifests itself in different organisational systems (e.g. staff-client interactions, human resources, internal audit, information systems, board-level discussions, etc.)Each person involved in the observation process should receive their own copy of the diary — which you will customise for each of them before you deliver it. It can be helpful to bring everyone together for a kick-off meeting to explain the process, and address questions/concerns. Ideally, this meeting involves the network and the SPM Champion together, but the latter can do it alone if need be.  |

## **Step three: Communicate with your member MFIs**

We’ve listed the key discussion points to cover with your partners when you introduce this concept. Whether you do this by email, phone, or in person, use the notes below to guide your input:

### **Why should we do this?**

This innovations documentation is an important part of a global initiative, led by the Microfinance Centre and the Social Performance Task Force. The more you can frame this project in terms of the benefits for the MFI, the better the results are likely to be. Here are some ideas to mention:

* **MFIs will benefit** by going through a facilitated learning process around management practice. At the end of the process, they will be able to identify ways to strengthen or further develop the solution in question. Hopefully, this process will also generate or strengthen processes for cross-institutional learning, and bring staff closer together around the SPM agenda. MFIs will also benefit from increased visibility within the global arena, and positive recognition as “SPM innovators”.
* **Networks will benefit** by having a deeper understanding of their member’ needs, priorities, and strategies — and be better placed to respond to those needs in future (which benefits MFIs as well!)
* **The industry will benefit** by having case examples and templates to share with other practitioners involved in SPM.

At the end of the day, the main benefit is about creating better services for clients — which should be of interest to any mission-driven organization.

### **What does the process involve?**

Here’s a quick summary of the process:

* Assembling a team of innovators: A cross-organizational team will contribute to this project. We will pick representatives of all the groups involved in implementing the solution.
* Recording observations in an SPM innovations diary: Using the diaries provided, staff will record the details of their role in implementing the solution: what they do, when they do it, how long it takes, and what challenges/solutions they find along the way, and key insights on making their work effective and efficient.
* Reflecting on lessons learned: The network will facilitate a series of learning conversations to help move from raw data and insights to analysis and synthesis of experience lessons learned. This will happen through in-person meetings over several days near the close of the documentation process.
* WRiting up a case study: Based on the raw data (observations) provided by the MFI, and the outcomes of the reflection conversation, the network will write up a short case study (4-6 pages) using the template provided. The MFI will have the chance to provide input and approve the content before it is made public.
* Sharing examples of your work: As part of the case study, MFIs agree to share examples of their work in the form of sample and/or completed templates, policies and procedures. These will be publically available for MFIs to download and adapt to their own institutions. Note: the network and the MFI will jointly agree on what data to disclose in its real (or modified) form, and what data is confidential (and will not be made public).

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| Key tip: **General note:** Tailor the sample language above based on whether you’re documenting a process or a policy. Either way, it’s important to acknowledge that keeping these diaries is a task above and beyond the normal workload of your SPM innovation team. Get leadership on board with this project to make sure that staff have the time, space and support required to complete the task effectively (whether this is completing diaries or participating in interviews and responding to follow-up questions). Leadership should be sending regular signals to staff to highlight the importance of the diaries. |

### **What is the timeline?**

In addition to agreeing deadlines (when you will collect the completed innovations diaries), you’ll need to consider:

* Over what time period should the MFI observe its practice? The answer to this question will depend on the solution in question. For some, it’s appropriate to record observations every day over the course of one week. For others, it will mean using the diary once a week for a whole month. We will jointly agree the period and frequency for completing our innovation diaries.
* What is the deadline for submitting the innovations diaries? Get agreements in writing, and make sure the follow up with leadership early and often to make sure they’re on track.

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| Key tip: Tailor this information according to your own situation. For process-based solutions: once you decide on the timing/frequency for keeping the innovations diaries, adapt the diary template accordingly before giving a copy to each SPM innovation team member (for example, by adding more days). You can copy and paste the whole diary from this guide into a new document. |

### **How will we deal with sensitive information?**

It’s important to acknowledge that this learning process could potentially involve addressing strategically or commercially sensitive information. The MFI should flag any details that they want kept confidential in the final write-up. These can be dealt with in a number of ways, including:

* Keeping the case anonymous (“An MFI in the Philippines” or “An African MFI”)
* Using illustrative, rather than actual, statistics
* Describing results rather than quantifying them (e.g.: instead of “a 30% client exit rate”, use: “a higher than acceptable exit rate”).

## **Step four: capturing organizational background details**

The background of the case study will set the stage for the discussion of the solution. Capture the important aspects of your partner MFI by filling out the following detail. You should have this information already in your files, or you will be able to find it on their MIX market page. When in doubt, ask the relevant MFI staff member to provide information.

|  |  |
| --- | --- |
| AREA | DETAILS |
| Type (legal structure, profit orientation) |  |
| Year founded and/or incorporated as an independent organization  |  |
| Mission statement |  |
| Social goals/objectives  |  |
| Experience in SPM (How many years, progress to date) |  |
| Outreach details (outreach figures; gender geographic or sector focus) and targeting approach |  |
| Maturity level (overall level, and with SPM) |  |
| Social/financial rating grades/years | *Include links/copies of latest reports* |
| Services offered |  |

## **Step five: DEVEloping the solution overview**

You should be able to fill this out this table based on your initial conversation with the MFI — but you might want to go back and verify that it’s all still correct once you complete the reflection stage.

|  |  |
| --- | --- |
| AREA | DETAILS |
| What is the essential practice that relates to this solution? |  |
| What is the solution? (Describe briefly: is it a procedure, policy, report, tool? Objectives?) |  |
| Why this solution is particularly effective to implement the essential practices to which it relates? |  |
| When and why did they decide to introduce this solution? |  |
| What are the benefits for the MFI from implementing this solution? |  |
| What were they doing to achieve the essential practice before this new solution was implemented?  |  |
| Why is this essential practice important to achieve for this MFI in particular? (as opposed to others?) |  |
| Who is involved in implementing the solution, and in what capacity? (E.g.: users, providers, supporters) |  |
| How much did it cost to launch the solution in terms of time and money? What are the on-going costs? |  |
| What existing resources/tools were used/adapted to create this solution? (precedents) |  |
| What are the opportunities for further enhancement of the solution? |  |

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| Key tip: Use the time before your visit to compare what you already know about the solution (look at the tool sharing form) with the USSPM. The standards set out clear expectations in terms of aspects of good practice that should be addressed by a given solution [e.g. The institution’s internal system for managing data (e.g. MIS) disaggregates data by client characteristics (Y/N), and generates disaggregated reports (Y/N) in a timely fashion (Y/N)]. By comparing your standard with the USSPM, you can get a good sense of what areas of practice you’ll need to probe in your interviews if the information isn’t revealed through the diaries. |

# Part two: MFI guide and observation diary

Networks should adapt this template as appropriate and discuss it with the team at the MFC before sending it to the MFI. Customize the text in the fields highlighted in yellow.

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| Key tip: It’s better to send and receive electronic copies of your team’s diaries, but encourage them to print this out if it would help them to record their observations more easily. We suggest that you copy and paste the final content into a new, separate electronic file.Based on how often team members are recording their observations, copy and paste subsequent steps into the diary. If required, add a few questions to the list, but remember to keep it short! |

SPM Innovation IMPLEMENTATION diary

As SPM innovators, we look to you to help capture an example of good practice. You have identified an innovative new solution that you are implementing in order to meet one of the essential practices of the Universal Standards for Social Performance Management (USSPM).

What we would like you to do is keep a careful record of the implementation of this solution: we will ask you to record a few key details about each step of the process (as agreed with your network). To help you, we have developed an SPM innovations implementation diary.

Each SPM innovations team member will keep their own diary. Take five minutes each day to fill out the template, and when complete send an electronic copy to the SPM Champion, who will compile and send the diaries to the network.

## **BACKGROUND**

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| ESSENTIAL PRACTICE: Copy and paste the relevant essential practice here, to keep it at the forefront of the learning process. Why is it important for the MFI to comply with this essential practice?INNOVATIVE SOLUTION: Include a brief overview here of the solution, for reference. What is the solution? What is it designed to achieve? Timelines:What is the deadline for submitting the diaries?if you have questions, please contact:Include the name and email of the point of contact that will deal with questions from MFIs |

## **INTRODUCTION**

Before we start, let’s hear a little bit about you!

|  |  |
| --- | --- |
| QUESTION | RESPONSE |
| Name |  |
| Position |  |
| Role in implementing the innovative solution |  |
| Knowledge and skills required in your work to implement the solution effectively | *If your work with this solution is detailed in your job description, please include a copy for reference.* |

## **SOLUTION DEVELOPMENT BACKGROUND**

Include this table in the diaries of all senior managers, board members and others with a strategic-level perspective on the development process. Probe any questions you might have in the reflection conversation phase.

|  |  |
| --- | --- |
| QUESTION | RESPONSE |
| When did you decide to develop policy? |  |
| What were you doing to meet the standard before you developed the policy?Was it working? Why or why not? How do you know? |  |
| Why did you decide to develop it? Why was this an important step for you to take at the time? |  |
| In terms of timing, how long did the total process of developing the process take (days, months)?How much time did you yourself input into the process (hours, days)?  |  |
| What was your role in the process? |  |
| If you had to develop the solution all over again, what would you do differently? |  |

Insert the following table in the diary of the individual in charge of LEADING the solution development process (ie. the person who actually drafted the policy, or designed the client survey, etc.)

|  |  |
| --- | --- |
| QUESTION | RESPONSE |
| What direct external support or guidance did you receive from individuals or organisations? |  |
| What knowledge resources did you access (internal, external) (e.g. existing practice, websites, trainings, guidelines) | *Include URLs of all online materials and websites, or soft copies of reports/sample tools, etc.* |
| How, when, and to what extent were different stakeholders involved? (e.g. middle mgmt., field staff) |  |
| What were the key challenges in the development process? |  |
| What solutions did you devise to meet these challenges? |  |
| If you had to develop the solution all over again, what would you do differently? |  |
| What advice would you give another MFI undergoing a similar process? |  |

## **solution IMPLEMENTATION observations**

Use these tables to describe the everyday actions that contribute to the implementation of the innovative solution. Break your role into distinct, concrete steps, and use one table to describe each step.

ADAPT THE DIARY ACCORDING TO THE NUMBER OF STEPS THE INDIVIDUAL WILL DOCUMENT (COPY AND PASTE THE TABLE FOR EACH DIFFERENT STEP)

|  |
| --- |
| Key tip: As you record your observations, imagine you are training someone in another organization (in your same position) to complete this task. Include all the details required to make sure that they do their work as effectively as you do. |

### **STEP one**

|  |  |
| --- | --- |
| QUESTION | RESPONSE |
| What steps/activities did you take today? | *Note: Be as detailed as possible: e.g.: “I completed a client exit survey on a sample of 125 clients”, “I trained 13 new loan officers on the loan rescheduling policy as part of our overall client protection training”* |
| How much time did you need? | *Note: If the step is part of a larger process, include both the time taken for the step and the overall process (e.g. “Five minutes per survey, as part of a routine 10-minute conversation with each client”)* |
| What comes just before this step, and what comes just after?  |  |
| What challenges did you meet along the way?What solutions did you find? |  |
| What did you need to make this step happen? (Physical resources, skills, tools/software) |  |
| How can this step be improved? |  |

### **STEP two**

|  |  |
| --- | --- |
| QUESTION | RESPONSE |
| What steps/activities did you take today? | *Note: Be as detailed as possible: e.g.: “I completed a client exit survey on a sample of 125 clients”, “I trained 13 new loan officers on the loan rescheduling policy as part of our overall client protection training”* |
| How much time did you need? | *Note: If the step is part of a larger process, include both the time taken for the step and the overall process (e.g. “Five minutes per survey, as part of a routine 10-minute conversation with each client”)* |
| What comes just before this step, and what comes just after?  |  |
| What challenges did you meet along the way?What solutions did you find? |  |
| What did you need to make this step happen? (Physical resources, skills, tools/software) |  |
| How can this step be improved? |  |

# Part three: Reflection conversation guide

This section outlines key steps you can take to prepare yourself and your partner for the reflection conversation meeting around the MFI’s SPM solution.

## **STEP ONE: consolidatE THE raw data**

Before your visit, review the diaries and consolidate key types of information, including:

1. Level of effort and roles required to develop the solution
2. Time and skills required for each step
3. Objectives and staff requirements for each step
4. Challenges and solutions at each step, insights on areas for improvement.

### **CREATE A “LEVEL OF EFFORT” TABLE**

Create a template you can use to add up the time input given by different actors in the development process. Be as specific as possible with the timing – use hours rather than days and weeks. Make sure to note in the text of your case study the time period over which this time was spent (e.g. 80 hours over the course of two months).

|  |  |  |
| --- | --- | --- |
| PERSON | ROLE | LEVEL OF EFFORT |
|  |  | *X hours* |
|  |  | *X hours* |
|  |  | *X hours* |

### **CREATE AN IMPLEMENTATION “TIME AND SKILLS” TABLE**

Create a table that describes each step of the process: name of the step, how long it generally takes, and what skills/resources are required to implement the step. There’s also a space for noting other important points. Here’s a template you can use and adapt:

|  |  |  |  |
| --- | --- | --- | --- |
| STEP | Time REQUIRED | SKILLS/RESOURCES REQUIRED | OTHER NOTES |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

### CREATE AN IMPLEMENTATION PROCESS MAP

A good way of checking whether you have all the information about the process used to implement a solution is to create a simple chart. You can use the table below – or draw something by hand (make sure to include a scanned copy!) Using the information in the diaries, describe each step or activity in terms of its: aims, who is involved and in what way (information users, providers, solution supporters).

|  |  |  |  |
| --- | --- | --- | --- |
| Key SOLUTION STEPS/ACTIVITIES | OBJECTIVES | Who involved | HOW INVOLVED |
|  |  |  |  |
|  |  |  |  |

### **Consolidate INSIGHTS ON challenges/solutions**

Bring together in one place all the implementation challenge and solution statements that arose in the diaries. Use these to identify key points of tension in the process, and potential solutions. Make some initial notes on potential implications these challenges will have for other organizational systems (e.g. more staff training will be needed, or the incentive system will need to be adjusted). Probe these issues in your individual reflection conversations. Use the last column to make notes on potential areas for improvement to discuss with the MFI in the final meeting.

|  |  |  |  |
| --- | --- | --- | --- |
| Key SOLUTION STEPS/ACTIVITIES | CHALLENGES | SOLUTIONS | AREAS FOR IMPROVEMENT |
| 1. |  |  |  |
| 2. |  |  |  |

## **STEP TWO: schedule YOUR reflection conversations**

How much time will you need to complete the reflection conversations? We suggest holding these conversations over the course of a few days (3-5) to allow you time to hold individual meetings, review your notes, and plan for the next meeting in enough time. The visit should culminate with a meeting to bring the whole group together, which will allow you to present your final results and get feedback.

Here’s a rough guide for the time you’ll need:

* 1 hour to schedule meetings
* 1 hour per team member for one-on-one meetings
* 1 hour following each individual meeting to type your notes, synthesize feedback, and prepare for the next meeting
* 1.5 hours with the team leader (often this will be the director) for a more in-depth individual conversation
* 3 hours to synthesize and prepare for the group presentation
* 1.5 hours for the group presentation
* 1 hour to write up your final notes.

## **STep three: hold your reflection conversations**

1. REFLECT BACK YOUR UNDERSTANDING OF THE IMPLEMENTATION PROCESS

At the start of each individual reflection conversation, present printed copies of the tables that describe the whole process (time/skills table, process map, challenges table). Affirm that these tables match their understanding of the process, and use the following questions to probe their understanding of each step of the process.

1. check the time: Reflect back your calculated totals on how much time they spent on the implementation process, as well as how long each step takes. Ask: Does this surprise you? Why or why not?
2. follow the flow: Show them the process chart you put together. Ask: Does this reflect your understanding of the process? What am I missing?
3. name the “facilitators”: Ask: What existing skills and resources did you draw on to complete this process successfully? What new ones did you need to add? Did you find anything was missing? If they need prompting, mention a few points included in their diary.
4. SOLVE THE “BLOCKAGES”: Ask: What was the single most important sticking point that came up for you in this process? How did you work to address it?
5. ENVISION THE CHANGE: Ask: What’s the single most important thing that has changed in your work as a result of using this process? Can you give a concrete example?
6. look to the horizon: Ask: What is the single most important thing you can do to make this a better process?

**2. EXPLORE SOLUTION INTEGRATION AND RESULTS**

When you are talking to board and senior managers, use your interview time to cover issues on solution integration (into on-going organisational systems), as well as the practical results of having implemented this solution (for the MFI, for staff and for clients). What follows is a list of suggested areas to explore — tailor this to the context of your chosen solution.

|  |  |
| --- | --- |
| QUESTION | RESPONSE |
| How has this solution been integrated into strategy/plan of the MFI? |  |
| Who is formally accountable for solution implementation and how? |  |
| What does staff training/refreshing process look like? |  |
| How has this solution been integrated into the information system? |  |
| How has this integrated into the staff appraisal/incentives process? |  |
| How is this solution integrated into the internal audit process? |  |
| What happens when the internal audit reveals a problem? |  |
| Give me an example of a decision taken in response to this solution (Strategic and operational). |  |
| How has this solution benefitted the MFI (tangible, intangible benefits)? How do you know? |  |
| How has this solution benefitted staff (tangible, intangible benefits)? How do you know? |  |
| How has this solution benefitted the clients (tangible, intangible benefits)? How do you know? |  |
| Describe some challenges/solutions around the daily implementation of this code. |  |
| What surprised you most about this process? |  |
| What surprised you most about the results? |  |
| What advice would you give to another MFI embarking on the same process? |  |

**3. PROBE GAPS IN RELATION TO THE USSPM**

If the USSPM outlines essential practices related to the standard which the MFI hasn’t mentioned yet – probe these areas in your interview with management. It could be that the process exists, but they hadn’t thought to mention it. Or – it could be a practice gap, which gives you material for your “recommendations” section in the case study.

## **step three: synthesize what you’ve heard**

Following your conversations, give yourself the time and space required to look across all your notes, and synthesize the insights you have heard. First, revise your process charts, activity descriptions, and skills required based on the input you have received.

Next, make careful notes on aspects of the process where you find:

* Disagreement: For example, you might hear from management that a process is working smoothly, but from field staff that there’s a lot of room for improvement.
* Differences between theory and practice: Note areas where staff are instructed and trained to implement a process in a certain way, and are actually doing it in another. Either there are quality issues here, or they might have found their own, more efficient, solutions through daily practice. Find the underlying reason.
* IDEAS FOR IMPROVEMENT: Make careful notes on interesting suggestions and insights on how to improve the solution — either those you hear from the team, or your own. Dedicate enough time at the final workshop to cover these points — this discussion will be the most valuable for the MFI.

## **step four: THE FINAL MEETING**

The final meeting is your opportunity to reflect back to the team the ideas and insights you have heard from them — what is working, what is not working, and what next steps should be. You can also use this space to make your own recommendations on how to improve the process.

You might want to prepare a Powerpoint presentation to capture the main points (findings and recommendations) you want to make to the team. Include the following:

* Overview of the solution (from your initial discussion with the SPM Champion)
* Process chart: step by step list of key and supporting activities
* Description of each activity in the process
* Key skills/resources required

During this presentation you should list all issues which are still not clear or contradictory or practice does not reflect theory or where they have been ideas for improvements raised.

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| key Tips: **GET THE DETAIL:** One of the biggest challenges in documenting solution development and implementation is getting to the right level of practical detail. Your best tool is the probing question to get beyond the WHAT and find out the WHEN, HOW, and HOW LONG FOR. For example, your interviewee might tell you “we involved our branch managers in the development process” — which is interesting, but an MFI reading this case study will also want to know (for example):* When in the process the branch managers were involved and why
* What type of input they gave: was it a brainstorming meeting, were they reviewing a draft policy, etc.?
* How the engagement took place: by email, an in-person meeting?
* How long did it take (One hour? Two days?)

If you don’t get that level of detail from the diaries, make sure that you probe accordingly in your interviews. Your frame of reference should always be: “What would another MFI want to know in order to know what’s required to go through the same process?”**GIVE YOUR NUMBERS A HUMAN SCALE:** An staff member might tell you that it takes 60 minutes per day to complete a certain step (e.g. doing client exit surveys). On the face of it, this seems useful. But another MFI (our audience for these case studies) would want to know: How much are you achieving in that time? Does it take 60 minutes to complete 60 surveys, or just one? (There’s a big difference!) In this way, it’s important to give a HUMAN SCALE to any numbers (time, money) that we include in the case studies (e.g. 5 additional minutes per client, 10 hours to produce one board report, $100 to train 30 staff for one day). Equally, an MFI might tell you that it took 2 months to develop a solution, but it only took 80 hours over the course of that time period. Always give SCALE to the numbers, so that an MFI can get a sense of what’s really involved. |

# Part fOUR: case study Write-up guide

Following your final meeting with the team, you should be ready to start writing up the case study. Start this as soon as you can after the meeting, while the ideas are still fresh in your mind.

Use the following notes to guide the write-up process. Included in each section are *suggestions* around approximate length, tables/boxes to include, and key questions to answer in the text.

Use the formatted MS Word template (provided by MFC) to produce your draft case study.

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| key Tips: * Be complete: Focus on WHAT, not HOW you are writing. Don’t worry too much about getting the phrasing right. We’ll use an editor to smooth out the wrinkles — just get the details right!
* Be clear: Remember you are writing for an audience that doesn’t know the story as well as you – so clearly spell out assumptions, acronyms, and contextual issues. When in doubt, imagine you are explaining the story to a taxi driver. Would they understand what you are telling them?
* Be prepared: Read over this write-up guide before you start step one (observations). It’s helpful to keep the end in sight as you go through the process!
 |

## **Background (500 words):**

This section will give a general overview of the organization – keep it objective and short. Use information in the template (Part one, Step four) to describe:

* MFI background: type of organisation, year founded, outreach (number, gender focus, geography)
* Mission details, goals and objectives. Operational/SPM maturity level? Financial/social rating grade (year)
* Operational details: targeting approach, services offered
* Table with key performance indicators over the past three years
* Context: key market, regulatory points that affect operations/strategy

## **Solution OVERVIEW (250 words):**

This section will introduce the essential practice in question. Draw on both observation and synthesis (remember your table in Part one, Step five) to address the following points:

* Which essential practice is being addressed? Why this is an important step for THIS institution to be taking?
* What was the state of practice before the solution was implemented? (Problem statement) How did they know there was a problem (information used)?
* Briefly describe solution: objectives, key challenges/considerations

## **Solution details (up to 1,500 words):**

To write this section, draw on both the raw implementation and development data (diaries) as well as your interviews to fully understand each step of the process and get to the “why, what happened as a result, and what could have happened differently?” Use this information to write up a case around the following points:

* Solution objectives
* Details on each step in the process: including also potential challenges and solutions. Include enough practical detail so someone reading about it for the first time will grasp the whole process, but leave the majority of the detail to the annex.
* Details on staff requirements (who, skills, profile)
* Where relevant and possible, include samples of forms, reports, or screenshots either as an annex or in the text.

## **Lessons learned (500 words)**

* Costs and benefits: the tangible and intangible results for the MFI. Think about on-going institutional costs, changes in client/staff satisfaction/retention, etc.
* Challenges and success factors: sum up what it took to get there
* Key considerations: these are recommendations from the MFI to another organisation going through a similar process in future:
	+ “Here’s how to implement this solution from scratch…”
	+ “If we had to do it next time, we’d do something differently…”
* Next steps: How will be tool be used/further developed in future? What recommendations do you have for improving the policy/process based on what you’ve seen to date?

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| key Tip: Recommendations for improvement will generally be of two types: recommendations on how to bring the process/policy more into line with the essential practices of the USSPM, or insights into how the effectiveness of the process can be increased (based on ideas emerging from the MFI, or your own analysis. |

## **ANNEX: Solution template (where applicable):**

The annex is where you will include detailed examples and templates of the solution or process in question. Ask the MFI to provide you with this information.

* Completed template from the MFI to use an example
* Blank copy for MFIs to download and adapt