

# Mission-Focused Decision Making at ASKI

## A Case Study on Social Performance Management

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### Introduction

Alalay sa Kaunlaran, Inc. (ASKI), a Philippine microfinance institution (MFI<sup>1</sup>) and staunch advocate of Social Performance Management (SPM), embarked on a project 'Towards SPM Excellence' with Opportunity International Australia (OIA) and *MicroSave* to strengthen its capacity to use social performance (SP) information in decision making and thereby intensify its accountability to the mission. In 2014, ASKI received technical assistance and embarked on translating its mission and social goals into social objectives with a set of SP indicators and targets. It also made refinements to its systems by developing tools and refining processes for SP data gathering, processing/analysis, reporting and use for decision-making.

After several months of preparation and working, ASKI has finally received the Smart Campaign Client Protection Certification, on July 22, 2015. ASKI is the first microfinance institution in the Philippines to receive the said certification. According to the Smart Campaign, "the Certification recognizes that ASKI meets the certification standards of care in implementing all of the Client Protection Principles through its operations, product offerings and treatment of clients. As a Client Protection Certified institution, ASKI demonstrates commitment to keeping clients at the heart of its work and contributing to a more responsible and stable microfinance sector."

This case study traces ASKI's one-year journey to strengthen its capacity to track and report on its progress to attain its mission. In particular, it documents the capacity-building process and highlights initial lessons from concerted efforts at making relevant SP data available and widely used in decision-making within the organisation.



<sup>1</sup> ASKI is a registered non-governmental development organisation established in 1987 and based in Cabanatuan City, Nueva Ecija Province. Over the years it focused on the delivery of microfinance to needy communities

## Background

SPM is the global microfinance industry's response to the risk of mission drift that threatened MFIs beginning in 2000<sup>2</sup>. The social mission to serve the poor with appropriate financial products, so bringing about socio-economic sufficiency, was relegated to the 'back seat' as the drive for profitability and thus excellence in financial performance took precedence. Financial focus has given rise, for example, to aggressive marketing of micro credit, leading to increasing incidence of over-indebtedness among MFI clients bringing more harm than good to them<sup>3</sup>. SPM provides MFIs with a management framework that gives focus back to the mission.

With the tagline 'mission into practice', SPM highlights the need for MFIs to go beyond being output-driven, such as monitoring the number of loans released or amount of savings mobilized, but more importantly, be outcome-driven, such as knowing and understanding which changes take place in clients' standard of living. SPM enjoins MFIs to identify the appropriate indicators in pursuit of the social objectives, track accomplishment of these indicators and targets, and based on results, align products and services to be more on-track at meeting targets fully and eventually the mission.

ASKI is one of the pioneers at mainstreaming SPM among Philippine-based MFIs. Since mid-2000, it has gone through institutional adjustments in its products, systems and structures in pursuit of the balanced management of its social and financial performance. In its commitment to excellent practices, ASKI underwent social rating in 2009 to assess its status with regard to social performance management and how it can further improve on meeting its social goals. The international social-rating agency MicroFinanza reviewed ASKI's operations and gave it a rating of A- (where AA is the highest possible score by a MFI). This score indicates 'good social performance management and client protection systems [with] social mission likely to be achieved'. Another A- was obtained at the second social-rating exercise conducted by MicroFinanza in February 2013<sup>4</sup>.

Still short of achieving the highest level in SPM, ASKI participated in a beta test<sup>6</sup> that used the updated

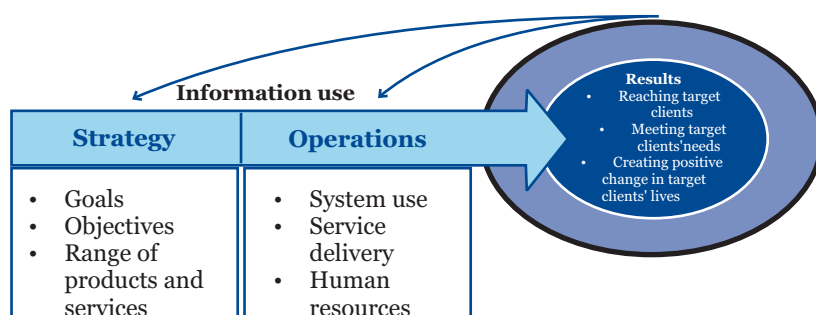


Figure 1. SPM Pathway (Source: Imp-ACT Consortium)

### Box 1. ASKI at a Glance, as of June 2015 www.aski.com.ph

MF client outreach	138,118
Loan portfolio (US\$)	28.9 million
Number of branches & CDPs <sup>5</sup>	72
Number of villages covered	4,405
Number of employees	1,058
Number of business units created (ASKI Group of Companies)	10

<sup>2</sup> Mission drift was identified as number 9 of top 10 risks in 2011 facing the global microfinance industry; over-indebtedness topped the top 10 risks in 2012 and 2014 surveys. Microfinance Banana Skins 2014: The CSFI Survey of Microfinance Risk, CSFI

<sup>3</sup> Over-indebtedness in microfinance: an empirical analysis of related factors on the borrower level, Jessica Schicks, CEB and Solvay Brussels School of Economics and Management, 2012

<sup>4</sup> ASKI comprehensive social rating by MicroFinanza

[http://www.microfinanzarating.com/images/stories/201306191129120.ASKI\\_Philippines\\_Comprehensive\\_Social\\_Rating\\_May\\_2013.pdf](http://www.microfinanzarating.com/images/stories/201306191129120.ASKI_Philippines_Comprehensive_Social_Rating_May_2013.pdf)

<sup>5</sup> CDPs are Collection and Deposit Points set up by ASKI to cover smaller geographic areas and provide quick, efficient and timely service to clients

<sup>6</sup> Beta test performed by EDA Rural with financial support from OIA

Universal Standards for Social Performance Management (USSPM)<sup>7</sup> as the framework for assessment. The beta test explored ways to assist the MFI staff in building an understanding of the standards and the process for self-assessment and quasi-audit on compliance to the standards. Results from the beta test indicated USSPM sections 1 and 2<sup>8</sup> as the areas that need the most attention. In particular, it called for ASKI to improve on:

- Defining and tracking social indicators and targets;
- Social reporting with disaggregation of client data;
- Using social data and embedding it into planning, strategy, review, and taking action for improvement.

To address the gaps identified, ASKI, along with technical assistance from *MicroSave* along with funding and advice from OIA, sought to take its SPM implementation from a 'good' to 'excellent' status. Within the 12-month project period, the technical support focused at increasing capacity of the Board, management and staff and ensuring a common direction in managing social performance through a set of SP indicators and data. Specific objectives pursued include:

- Translate the social goals into SMART objectives with prioritised social indicators and targets for 2014-15;
- Track and report on key social indicators and targets to various levels of decision makers in ASKI and to external stakeholders such as OIA;
- Use social information in decision making and planning;
- Become fully compliant with global standards such as USSPM.

Technical assistance was provided through two main approaches: 1) access to SPM mentors to strengthen specific capacities and provide guidance in implementation, and 2) tactical support to refine or develop specific tools such as forms for data capture, report templates for data analysis, or dashboards for data reporting and tracking.

Key SPM stakeholders within ASKI, notably the Board, the Management Committee (ManCom) and heads of relevant departments (Credit Operations, Human Resources (HRD), Research and Development (R&D), Internal Audit, Corporate Planning, and ASKI Training) were identified to receive specialised technical assistance.

### **Building Capacity for the Board<sup>9</sup>**

ASKI has a nine-member Board, composed of individuals coming from diverse backgrounds and expertise. Despite having Board members who collectively seemed ideal for a socially driven organisation such as ASKI, there were still points that needed significantly improving on: (1) its supervision of its social performance management; (2) its understanding of ASKI's social goals and objectives and how ASKI measures its social performance; (3) its use of SP data in discussions on ASKI's performance and in strategic decision making; and (4) its appreciation of each Board member's roles and responsibilities in SPM. Manifestations of these gaps were the absence of SP discussions in Board meetings and the lack of SP data being reported to the Board by management.

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<sup>7</sup> USSPM contains a set of management standards and essential practices to guide social-oriented MFIs towards best practice in SPM

<sup>8</sup> Section 1: Define and Monitor Social Goals; Section 2: Ensure Board, Management and Employee Commitment to Social Goals

<sup>9</sup> See *MicroSave* Briefing Note – Reinforcing the role of the Board in SPM – for more details on building the capacity of the board

Mentoring the Board, therefore, focused on addressing these key gaps and included the following activities: (1) development of the SPM Manual and orientation for the Board; (2) development of the SP Dashboard for the Board; and (3) analysis of SP indicators and discussion on ASKI's social performance.

### ***The SPM Manual for the Board***

With technical input from *MicroSave*, the ASKI Handbook on SPM for the Board of Trustees was developed. The handbook is intended to guide the Board in improving and strengthening SPM at ASKI. Key contents are answers to questions that are important for Board members to know:

- *What is SPM?*
- *Why should the Board think about SPM?*
- *What are the roles and responsibilities of the Board regarding SPM?*
- *How frequently should the Board discuss SPM?*
- *What social information is made available to the Board?*
- *What questions should the Board ask its senior management?*
- *What are the pitfalls that the Board should be careful of?*

The manual highlights the Board's roles and responsibilities in SPM, and how it should perform its functions in terms of the following:

- Being accountable to the Vision and Mission of ASKI: how to develop this, keep the institution's focus and preserve the mission.
- Setting strategic directions that are aligned to the institutional goals.
- Balancing and monitoring ASKI's social and financial performance.
- Evaluating the performance of the executive on both social and financial goals.
- Ensuring the Board is monitoring and guiding the SPM within itself.
- Ensuring that the appropriate Board members (whose values are aligned with the organisational mission, vision and values) are selected and are oriented on SPM.
- Requiring management to report on SPM and client protection.

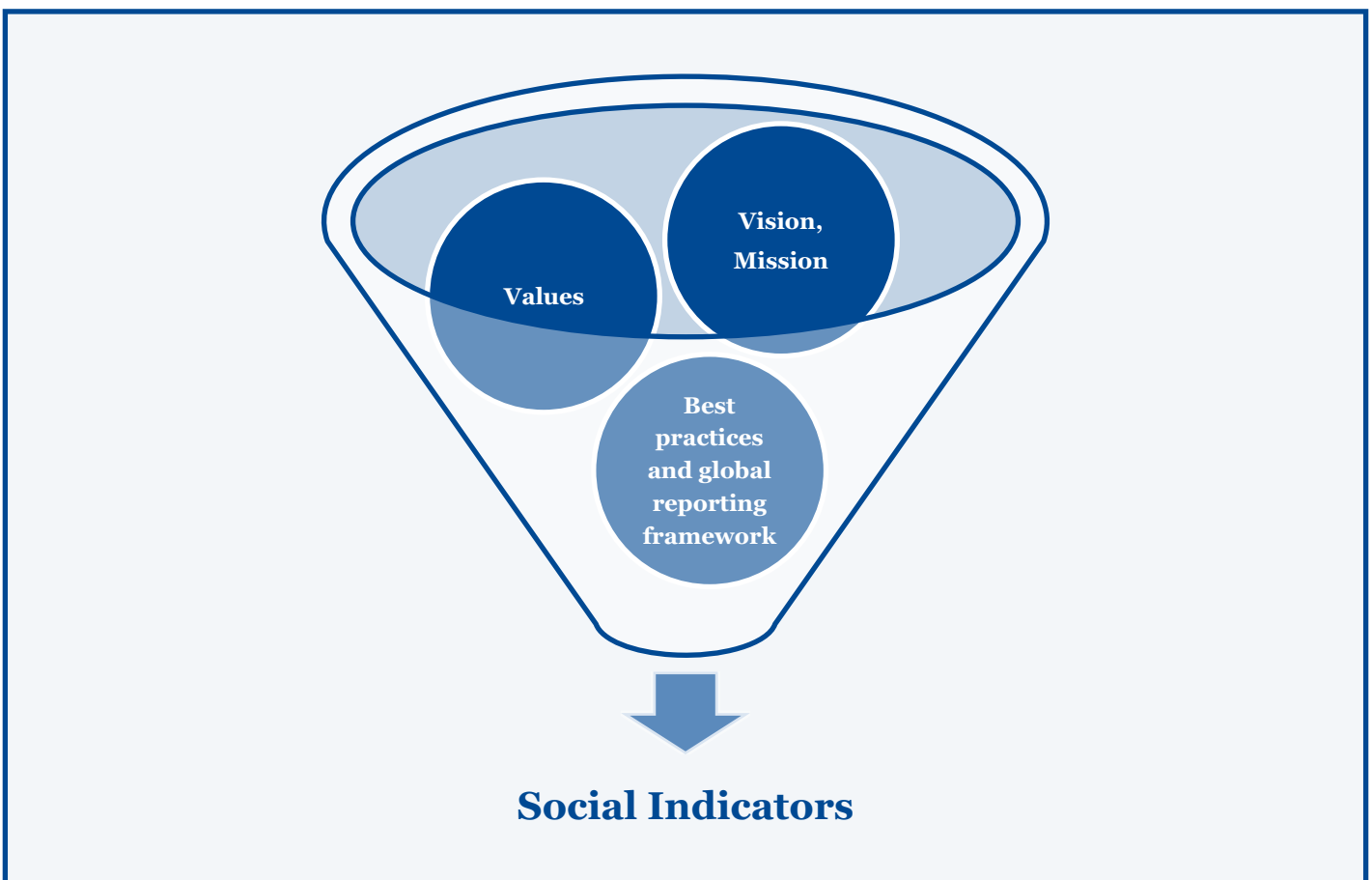
Realizing that the Board needed to be more driven in using available SP data to improve the organisation's social performance, ASKI initiated the formation of the Board's SPM Committee prior to the development of the SPM Manual. The committee is a six-member team, which includes the Chair and the CEO. The plan is to hold committee meetings two months prior to every full Board meeting, which occur on a quarterly basis. At the time of writing this report, the committee had met twice.

When developed, the SPM Manual included the SPM Committee's Terms of Reference (ToR). This document proved to be very helpful in establishing the committee's primary mandate of assisting the Board to fulfill its responsibilities relating to SPM. The ToR likewise spelled out the committee's specific roles and responsibilities, such as providing oversight of the SPM initiatives at ASKI and ensuring the institution's compliance to the Client Protection Principles.

With the SPM Committee set up and the SPM Manual developed, the *MicroSave* mentor gave committee members an introduction to the manual. Discussions focused on their roles and responsibilities on SPM, the types of issues that ASKI might face that could challenge their adherence to the mission, how to analyse social performance indicators, how to use indicators in decision making and questions on performance that they should be asking management. This orientation was a very useful process for the committee, whose four members had scant background on SPM and on knowledge needed for a Board member to get involved in SPM.

### ***The SP Dashboard for the Board***

In order to help the Board keep track of ASKI's social performance and inform decisions that will improve social outcomes, SP indicators were identified. With support from *MicroSave*, ASKI's management team went through a rigorous process of setting social goals and SMART objectives and then came up with a set of SP indicators that will be tracked and monitored. From this set, which currently has forty-eight (48) indicators, some twenty-three (23) indicators were selected for regular reporting to the Board. These indicators represent the most relevant performance metrics in the following key result areas: client, operations, process, finance and people (staff).





## Clients

1. Total number of employees reported (jobs created)\* [Q/A]
2. % of clients (tracked) who present increase, status quo or decrease in their poverty score\* [A]
3. % of clients who had access to a qualified health practitioner or health facility for treatment for this illness/condition [A]
4. % of clients who have school age (5-15) children who attend school regularly\* [A]
5. % of clients who feel greater spiritual support after joining the programme\* [A]

## Finance

1. Effective interest rate (EIR) for most prolific (largest portfolio) group loan\* [A]
2. Average EIR in country for group loan\* [A]
3. Return on assets [Q/A]

## Operations

1. Client retention rate (borrowers only)\* [M/Q/A]
2. % of poor clients (various poverty lines: < \$1.25/day, < \$2.50/day, < \$5/day)\* [M/Q/A]
3. % of active borrowers: female and male\* [M/Q/A]
4. % of active borrowers: rural and urban\* [M/Q/A]
5. % of targeted minority borrowers: indigenous and disabled persons\* [M/Q/A]
6. % of clients without access to formal financial services\* [A]
7. % of client satisfaction score\* [A]
8. Penetration of clients [A]
9. Average loan size [M/Q/A]
10. Number of start-up businesses financed by AKP and by AMP [Q/A]

## People

1. Staff retention rate\* [M/Q/A]
2. Average number of days of staff training [Q/A]
3. % of staff complaints resolved [M/Q/A]

## Process

1. % of client complaints received [M/Q/A]
2. SP audit report [M/Q/A]

*M – monthly; Q – quarterly; A – annually*

*\*OIASP Indicators*

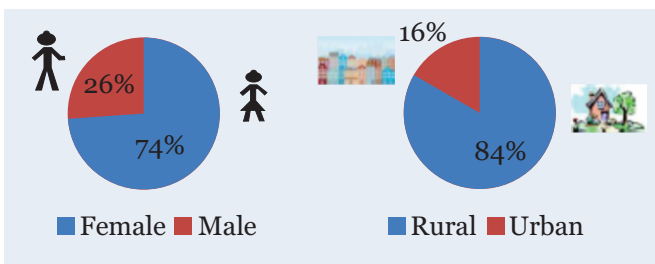
It was important that these SP information points be presented to the Board in a manner that would be easily read and understood. Hence, management developed the SP Dashboard for the Board, which is a graphical presentation of the current status of ASKI's social performance using selected SP indicators. The plan is to send the dashboard to the SPM Committee to discuss the indicators and then for the committee to report to the Board on the state of ASKI's social performance using the indicators, and highlight key strategic and SP-related issues that the Board needs to address. At the time of writing this report, this dashboard had been presented to the Board twice.

## SPM DASHBOARD FOR THE BOARD : FIRST SEMESTER

Reporting Period: January to June 2014

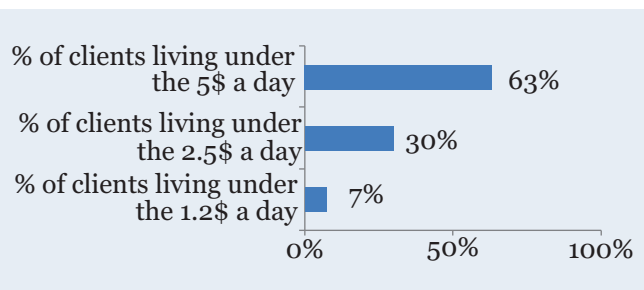
### OPERATIONS

#### % of active borrowers



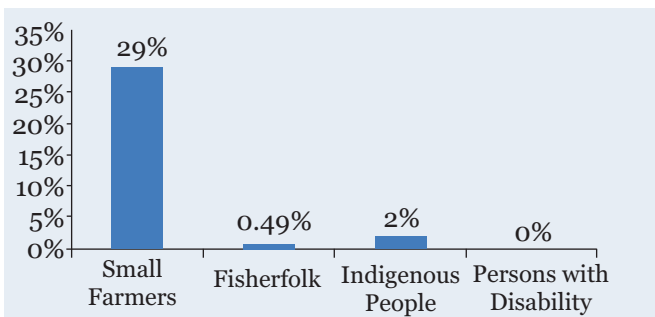
Benchmarks: NA

#### % of poor incoming / new clients:



#### % of minority borrowers

**31%**



Benchmarks: NA

#### % of poor incoming / new clients: by Product



#### Annual targets

- \*40% poverty likelihood (< 2.5\$ a day) among new clients of AKP
- \*20% poverty likelihood (< 2.5\$ a day) among individual clients
- \*40% poverty likelihood (< 2.5\$ a day) among the AMP clients



% of clients without access to formal financial services before joining ASKI

**NA**

Benchmarks: NA

Client Borrowing Capacity (Exposure to ASKI loans)  
Average Loan Size of Clients

**14,669** Pesos

Threshold : NA

Client Retention Rate **70.58%**

Figure 2: The SP Dashboard for the Board

## ***SP Data-Guided Board Discussions***

ASKI's Board has discussed social performance issues in the past and made decisions toward better social performance. An example was the decision to set a limit to profitability at 3% Return on Assets in order to ensure balanced social and financial performance. However, it is expected that the availability of the SP Dashboard will deepen discussions around ASKI's social performance, allow better understanding of client-level outcomes and alert the Board about strategic actions needed.

ASKI's CEO Mr. Rolando Victoria has observed that the Board is rising to the challenge of permeating a culture of SPM across the institution. According to him, *"The Board has shown increased empowerment by asking more questions to better understand and deliberate on proposals presented to them. This has resulted in increased ownership of decisions and accountability to ASKI's overall performance"*.

## **Building Capacity for Management**

### ***The SPM Team***

ASKI's management team represents departments within the Microfinance NGO (i.e., finance, human resource, research and development, internal audit) and other business units that provide support to the NGO (e.g., training institute, foundation, MIS). It was key, therefore, that a core team provided coordination of SPM initiatives within ASKI, particularly in the light of various supports (i.e., assessments, technical assistance, training) it is receiving on SPM. The SPM Team within management is composed of the heads of Corporate Planning, Research and Development, and the ASKI Skills and Knowledge Institute. All three have been SPM champions and thus possess the necessary knowledge and skills on SPM.

The head of the Corporate Planning department (Corplan) is the appointed SPM Coordinator and is in-charge of ensuring the availability of SP data to both Board and management. As such, she is responsible for the collection of data from various sources and putting them in the dashboard for reporting. There is a challenge in reporting, as the MIS does not generate all SP information automatically by. Moreover, SP information needed to generate some of the indicators is not yet in the MIS. As ASKI moves towards automation of all information-generation, the SPM Coordinator or the SPM Team will be responsible for the timeliness, availability and accuracy of information being reported to the Board and management.

### **Box 2. How the SP Dashboard supports the ASKI Board**

The SP Dashboard is driving discussions on social performance at SPM Committee level. Mentoring provided by *MicroSave* to committee members focused on methods of analysing SP indicators against social targets, implications of the social performance on ASKI's overall strategy, questions to ask management to explain trends shown by the data on the dashboard, and on methods to assess the quality of data. For instance, in one mentoring session, Board members on the committee looked at staff turnover figures and called on management to provide more information as to why field staff members are leaving ASKI, asking them to offer solutions.



Technical assistance focused on supporting the SPM Coordinator to drive management in the finalisation and adoption of SP indicators and targets or benchmarks, and in developing the SP dashboard template, particularly for the Board.

### ***The SP Dashboard for Management***

Perhaps the most challenging part in integrating SP into ASKI's governance structure is identifying the set of information that will be most useful and relevant for tracking/monitoring ASKI's social performance. This process began by clarifying ASKI's social goals and setting SMART objectives. Most helpful in this process was the mentoring support provided to ASKI, the legwork done by the SPM Coordinator and a management team that cooperated in convening to discuss the goals and objectives. ASKI was guided by the SPM principle of establishing objectives for the three broader social goals in microfinance: reaching target clients, meeting clients' needs, and effecting positive change in clients' lives.

The next daunting task for ASKI's management team was to determine SP indicators that will be tracked and monitored. An initial list had fifty-six (56) indicators, which covered both process results and client-level outcomes. There were indicators that were set internally by ASKI, and those that were suggested by OIA as client transformation indicators. Deliberation at the ManCom level focused on which indicators to keep in the list on the basis of the following: (a) utmost relevance to the goals and objectives, and (b) practicality in terms of data gathering and reporting/tracking.

It was both tedious and productive for management to go through this process as it strengthened their ownership of the indicators and accountability for ASKI's social performance. From the fifty-six (56) SP indicators, management agreed to accept and approve forty-eight (48) of them.

With a final set of SP indicators, determining social targets was greatly challenged by the unavailability of baseline data. The ManCom decided to adopt aspirational targets for some indicators, with the plan to revisit these targets once baseline data is generated. For consistency and to prepare the management for any queries from the Board, the same quarterly SP Dashboard has been used for reporting on SPM at the ManCom level.

### ***Data Management<sup>10</sup>***

The adoption of the set of SP indicators enjoined management to gather data and report on achievement vis-à-vis agreed targets or benchmarks. As part of aligning the current data management information system to the SPM, a SP indicator map was prepared to clarify and indicate where and how data will be collected, stored and reported.

#### **Box 3. Sample SP Indicators with Targets by 2018**

Indicator	Benchmark/Target
% of clients with increased business sales	70%
% of targeted minority borrowers	20%
% of clients complaints resolved	85%

<sup>10</sup> See *MicroSave* Briefing Note – Building Management Information Capacity For Balanced Social and Financial Performance Reporting – for details on aligning the ASKI MIS to SP requirements

What data is needed?	Where is the data coming from?	How often is data needed?	What additional data will have to be collected?
<ul style="list-style-type: none"> <li>State specific data needed</li> <li>Define the formula, if applicable</li> <li>Describe the steps to compute the formula</li> </ul>	<ul style="list-style-type: none"> <li>Source of data (automated system or not)</li> <li>Source of data (department or position)</li> </ul>	<ul style="list-style-type: none"> <li>Frequency of data collection</li> <li>Frequency of data reporting</li> </ul>	<ul style="list-style-type: none"> <li>Indicate specific data</li> <li>Indicate name of form that data will be collected from</li> </ul>

**Figure 3. SP Indicator Mapping Tool<sup>11</sup>**

The completed SP indicator map was used to identify the refinements that ASKI has to make to its MIS to be able to report on the SP indicators and SP Dashboard. The map became the reference material to guide relevant departments on roles they play in SP data management. Four key departments were actively involved in the refinement of SP data management, namely Credit Operations, Research and Development, Human Resources Development (HRD) and Corporate Planning (Corplan).

Three other ASKI business units – the ASKI iSynergies (information technology and management information system), ASKI Skills and Knowledge Institute (staff and client training) and ASKI Foundation (community development including programmes on health, education and environment), were also called on to provide coordinated services and/or support in making relevant SP data available. Please refer to the **Annexure** to see the detailed role of these departments.

### **Lessons Learned and the Way Forward**

ASKI recognises the numerous benefits in having a Board that is fully engaged and involved in social performance management: increased accountability to the institution’s Vision and Mission and shared responsibility in working for its accomplishment. Increased appreciation and clarity among the Board about their roles and responsibilities in SPM is seen as a crucial step to bring about deliberate and focused discussions on social performance issues. Making SP information increasingly and regularly available at the Board level will further drive deeper SPM engagement.

Management, on its part, did not find it easy to drive a results-oriented SPM. It took more than half of 2014 to translate the social goals into final SMART objectives with SP indicators and targets. SPM mainstreaming, despite a highly committed organisation, takes time, commitment and attention from all stakeholders. High-level decisions required the Board and Management Committee to hold a series of meetings. With ASKI, the SP-related structure that involves a group of companies makes coordination even more demanding.

<sup>11</sup> Use Excel sheet; the tool is redesigned in this report for presentation purposes only

This led to the realisation of the important role of the SPM Team. For the team to be effective however, its present loose set-up needs formalisation in order to establish its composition, responsibilities and accountabilities clearly. Such action will grant the SPM Team the mandate and resources to exercise strong coordination and engagement, especially on implementation aspects where the participation of a number of departments and business units are involved.

***Moving forward, ASKI would need:***

- A strong coordination body such as the SPM Team to drive cooperation among stakeholders for a smooth and seamless integration of SPM requirements within the existing systems and functions of involved departments and staff. The SPM Team should initiate and ensure smooth communication among participating departments and business units to sustain the gains in SPM. It should also act as the direct link to the SPM Committee at Board level and as one of the ways for management to bring up SP issues for consideration by the Board.
- SPM objectives and activities that are integrated in the annual Strategic Business Plan (SBP) to secure priority attention from stakeholders and resources for implementation.
- Automated MIS able to manage both Social Performance (SP) and Financial Performance (FP) data, allowing for more accurate data collection and management and thus deeper data analysis and balanced decision-making.

The recently achieved Smart Campaign Client Protection Certification has certainly given a tremendous boost to the morale of the SPM Team at ASKI.

## Annexure

*Credit Operations Department:* As the frontline group that delivers microfinance products and services to clients, Credit Operations is in the best position to gather client data to coincide with regular microfinance transactions. Of the forty-eight (48) SP indicators adopted by ASKI, twenty-seven (27) are client-related indicators; some of these are already gathered through the forms but are not being encoded in the automated MIS (e.g. business sales and net income) while others are not being gathered at all (e.g. number of clients with other sources of income).

SP indicators determined by Credit Operations and the SPM Team as useful when gathered from all clients, regularly and at pre-determined events such as loan application and renewal, are included in relevant forms such as loan-application and credit-investigation forms. In 2014, two forms were revised to capture SP data on a continuous basis: the individual lending product loan-application form plus the agriculture microfinance loan evaluation and farmer background investigation form. These forms will help ASKI better profile the clients it is reaching (rural-urban location, sector affiliation, type and length of business, sources of income, etc.), track relevant client outputs and outcomes such as change in number of paid employees, sales and agricultural yield, and note any product refinement issues (in the remarks section) for management consideration.

Once approved and printed, the new forms were distributed for use by all branches, with the area managers, branch managers and/or agro enterprise facilitators providing much-needed orientation to familiarize project officers on the use of the forms and on the reasons for which the changes were made.

Relevant SP data gathered will, however, be managed manually until the data fields are incorporated into the automated MIS (InTACT) and aligned to SP Dashboard requirements, tested until the end of 2014 and rolled out in branches by 2015.

*“We now have a better appreciation and clear direction to track client outcomes such as changes in agricultural yield. We hope to get a higher sense of fulfillment from our work by having regular access to relevant SP data.”*  
– Credit Operations Director

*Research and Development Department:* R&D is tasked to gather client satisfaction and client transformation data on a sample basis and report on the changes over time.

With requests from Credit Operations to streamline research demand for data and coordination support with clients, R&D went about merging its two annual survey tools – the client satisfaction and client protection principles adherence surveys – into one. The resulting survey ‘Client Satisfaction and Protection Survey or CSPS’ was developed to fit the market requirements. The form was made simpler and more practical and technology (particularly telephone surveys) was used for faster administration of the survey. Potential users were consulted to provide key inputs into the design of the form and report template that would facilitate their use in decision making. The CSPS tool and implementing guidelines were completed, approved and pilot-tested in the second half of 2014.<sup>12</sup> Thereafter, R&D will carry out an annual CSPS.

<sup>12</sup> See *MicroSave* Briefing Note – Developing a Tool on Client Satisfaction and Protection – for details on the ASKI experience in CSPS tool development and pilot test

The existing annual impact assessment survey was also realigned to the SP indicators and renamed ASKI Client Transformation Survey or ACTS. Of the forty-eight (48) indicators, twenty-one (21) have been mapped for inclusion in ACTS to capture changes over time. In the interim, some of the SP data will be gathered by research while some will be taken from the client information module in the automated database. The medium-term plan is to integrate the data requirements in the ACTS form into the automated database, creating an ACTS module to enable data encoding to be done at the branches. This will allow R&D to cross-tabulate ACTS data with other social and financial client data already available in the MIS and so strengthen data analysis. The R&D department hopes to secure funding by including this project in their plans for 2015 and 2016.

*Human Resource Development:* With a more strategic focus on SPM adopted by HRD, it managed to accomplish the following:

- Recruitment and screening tools: included SP criteria for staff selection such as assessing inclination of applicant to the social mission.
- Orientation training module: additional debriefing session on the social mission of ASKI and on client-protection principles (CPPs) before recruits sign the contracts.
- Staff training: coordinated the conduct of training on SP and CPP concepts to field staff who have been in ASKI for more than three (3) years and have not gone through the existing induction training that has been aligned to SPM.
- Performance appraisal: the quarterly review has been modified to include the additional parameters of customer satisfaction and staff retention (for evaluation of supervisory level staff). HRD adopted the internationally accepted process of computing staff retention that accounts for 12-month data and gives a more accurate picture of retention level computed monthly.
- Job descriptions for various positions: revised in January 2014 after the Strategic Business Plan conducted at the end of 2013.
- Client/staff feedback mechanism: this is being monitored by the ASKI Information Centre. HRD plans to integrate data with the HR Information System (HRIS) for use in staff appraisals.
- Client feedback mechanism via 'Komento Mo' an SMS based system used to collect client feedback and also complaints, is planned to be automated for more effective use in staff appraisals.
- A 'staff tracker' tool in Excel is being used to notify HR on staff members who qualify for promotions and rotation based on tenure of service.

*ASKI iSynergies, Inc.:* The automated database InTACT was being updated by iSynergies for version 2 when the SPM project started. Version 2 aims to make the MIS more responsive to the data and reporting requirements of microfinance. With instructions from the Executive Director, iSynergies accommodated the special request to integrate into version 2 some SP client-related indicators that are being captured in the existing revised forms. The version 2 of InTACT with the SP data (included as per the revised forms) was pilot-tested in one branch in 2014, and the rollout plan to the rest of the branches is slated for the first semester of 2015. The timing for integration is crucial, as this will facilitate baseline data generation of some SP indicators by end of December 2015.



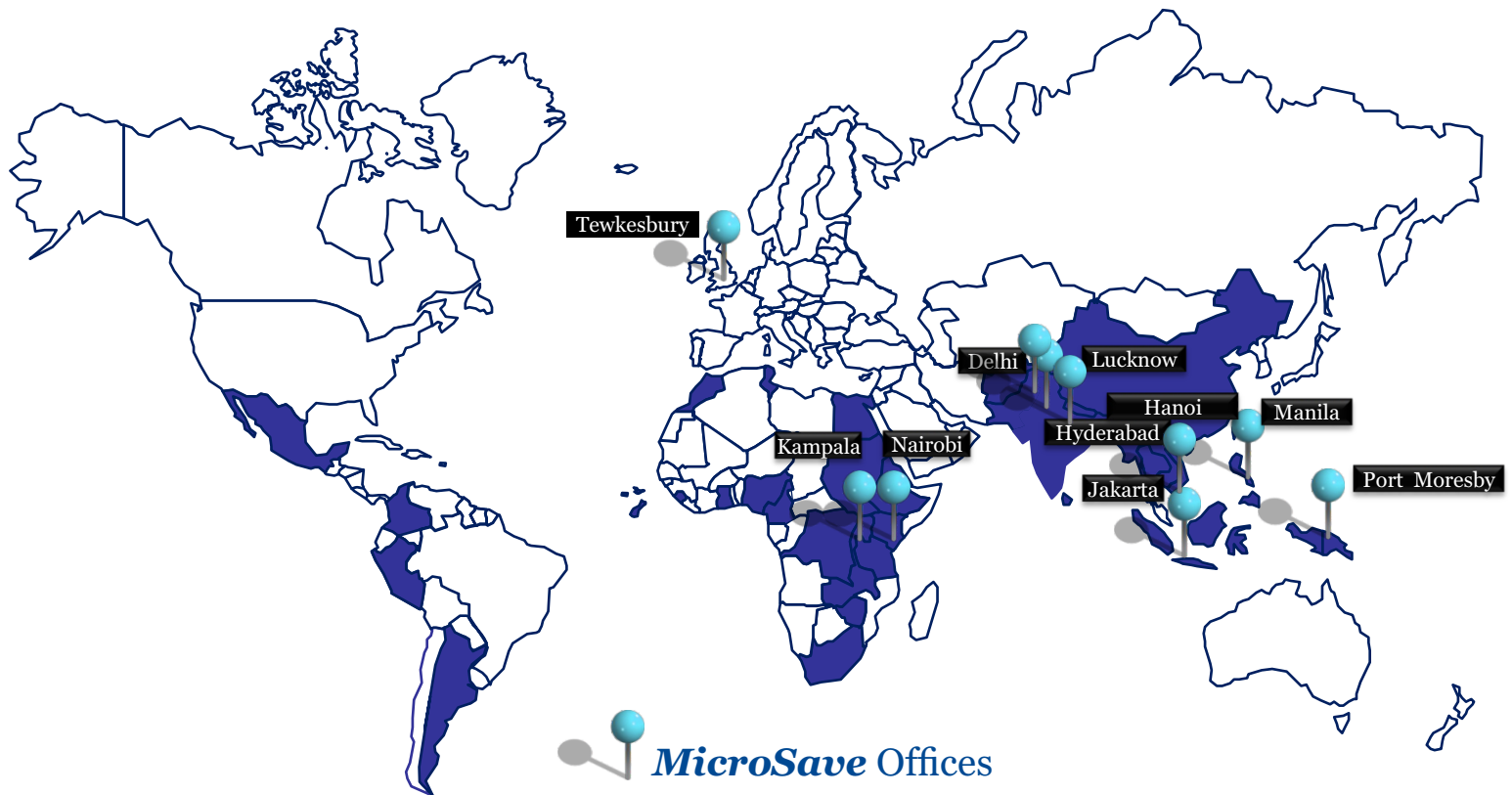


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