GOOD PRACTICES AND LESSONS LEARNED

Oikos - East Africa, Tanzania

Project: investing in Maasai women for improving rural community wellbeing

Good Practice - (Geo) monitoring of Village Community Banks (VICOBAs) in Maasai rural areas.

1. Key Areas of Good Practice

- Development of Supportive Legal and Policy Frameworks (1.2 – 1.3)
- Advocacy Methods (1.2)
- Institution and capacity strengthening of implementing agency, project partners including (local) government agencies (1.9)
- Awareness raising among informal economy operators/workers and other stakeholders (4.3)
- Organising informal economy workers into associations, cooperatives or other officially registered groups (1.9)
- Community based savings and credit schemes (3.5)
- Providing support to informal economy operators/workers to access services (social protection services, business registration, access to formal savings and credit schemes, training, etc. (3.1)
- Community-based social protection (2.3- 4.4)

2. Context - Brief description

Where the good practice was implemented:

Arusha region: Monduli, Longido and Arusha district.
The meetings of the Village Community Banks (VICOBAs) take place in remote (peripheral) villages. Most of the time the groups are meeting under a big tree in the village. Sometimes they meet in a community building like a school or church.

Why it was implemented:

To monitor and assure the good functioning of the VICOBAs, Trias use a digital management information system (MIS). The MIS used is called Saving Groups Information Exchange (SAVIX) MIS. It is a free and online tool developed by the Bill and Melinda Gates Foundation for the monitoring of VICOBAs. The SAVIX MIS app can be used offline. In the SAVIX MIS, (multiple) datasets on the economic status and the group quality are entered for each VICOBA group. Furthermore, SAVIX allows to conduct comparative, trend and geographical analyses with the collected information. For instance, the average annualized savings per member or the value of the outstanding loans of VICOBAs in a specific region or project can be compared. These data are also helping us to identity the potential groups who need more advanced business trainings (SPM trainings: Start, Plan and Manage your business) and who will be selected for the small grants.

When collecting data of the VICOBA groups, Trias also collect the geopoints which are entered in the MIS. Thanks to Trias' digital database, they are able to use a geographical information system (GIS) to analyze data in a more efficient and effective way. By using GIS, clusters can be made by categorizing VICOBA groups, for instance according to their quality and saving rate. This way, GIS allows for more advanced analyses than the SAVIX MIS (groups, follow trends, and visualize and cluster). In addition, GIS provides specific geographic information which can be used when making maps. By combining own data with other shapefiles, maps with a high level of geographic visualized data are including a large variety of valuable information, group needs and performances can be detected very early and accurately as a result of these complex (geographical) analyze. This geographical comparison and analyses retrieved from GIS will be of high importance in order to

identify geographical hotspots of capital and entrepreneurship.

Next to the required data/indicators, Trias can add user-defined fields into the management information system. The user-defined fields allow them to add indicators which are important to us and for our programme. For example, one of the user defined fields is 'the number of VICOBA members that received a MPL training'.

All the VICOBA group members receive MPL trainings by the end of the programme. Amongst the groups that have received MPL trainings, Trias can already see evidence that the combination of the MPL training and the VICOBA methodology stimulates people to start a group of businesses. They are saving money and use it (as a group or as an individual member) to invest in their different businesses.

As the combination of a business training and the VICOBA methodology are showing positive results, Trias will also start to train groups who received a vocational training in the VICOBA methodology. This way, they can save money and take loans which they can use to buy materials. Once they have sold their (for example leather) products, they can pay back their loan.

Who was involved:
Staff members of Trias and other data collectors go to the field to collect data from VICOBA groups and give feedback to the groups. Several people were trained in data collection of VICOBAs. Amongst them are four VICOBA trainers of the Investing in Maasai women programme.

Thanks to Trias' efficient and effective way of monitoring VICOBAs and analysing the data, they are able to monitor the groups from a distance and to intervene and offer support where necessary. This way, the performance of the groups will increase, and all the group members will benefit. As a result, the economic situation and consequently the living standards and food security, of both the VICOBA members as the entire household, will improve.

When the activity was implemented:
Since November 2015, Trias are entering our data in the SAVIX MIS. They put efforts to update our data every three to six months.

3. Level and type of innovation of the good practice

It is necessary to have a well-functioning M&E system as Trias are working in a geographically widespread area which is larger than 87,000 km². Tanzania has a very low population density and the villages where we are working are not easily accessible.
The data collectors travel to remote areas in Northern Tanzania using tablets and smartphones to collect data (including geo points) which has several advantages. First of all, the data collectors in the field can easily consult previous datasets of the groups they are visiting. When comparing previous datasets with the current one, they can already observe whether the group performance has improved. This allows the data collectors to give constructive feedback to the group members during the field visit. Secondly, thanks to the digital data collection, VICOBAs can easily be monitored from a distance. As soon as data collectors, who are still in the field, upload their data in the MIS, it can be already be analysed regardless of one's physical location.

When combining multiple datasets with other shapefiles, Trias are able to make advanced geographical analyses and visualise information on maps which was not possible without the digital tools they are using now. Thanks to this (time) efficient and effective way of analysing, they can intervene and offer support where necessary, (geo) monitor VICOBAs on a large scale and increase their performance.

4. Description: processes and steps involved

To monitor about 120 VICOBAs, consisting out of vulnerable Maasai women who live in extreme poverty, Trias uses the combination of two powerful open sources: Saving groups management information exchange system (SAVIX MIS) and Quantum Geographic Information System (QGIS).
VICOBAs, each with about 25 members, are often located in remote areas. As such, the MIS and QGIS allow to analyze real time data from VICOBAs, compare groups, follow trends, and visualize and cluster VICOBAs geographically through the data collected by Maasai women and men via smartphones and tablets.

Once the VICOBAs are established by the VICOBA trainers, the (geo) monitoring can start:

1) Selection of data collectors. As mentioned above, except for the Trias staff, other people were trained in data collection. These people had to complete a test in order to be selected for the training.
2) Training of data collectors. These people had to be trained on:
    a. The collection of the economic data of the group.
    b. The collection of data on the quality of the VICOBA, which refers to the meeting procedures VICOBA members have to follow.
    c. Giving feedback to the groups at the end of the data collection
    d. Using the SAVIX MIS app on tablets and smartphones (not for all data collectors, it depends on the capacity of the data collector) to enter the data and compare the current data with the previous dataset.
3) Data collection and updating data in SAVIX MIS.
4) Analyse data and use QGIS (only at Trias level).
5) Intervene if necessary (for example by organising a refresher course for VICOBA trainers or an exchange visit between VICOBAs).

5. Resources: and skills needed to carry out the good practice

Data collectors:

- Mathematical skills
- Knowledge on the VICOBA methodology
- Tablets and smartphones (with SAVIX MIS app), can be used on the field and/or to enter data but is not a necessity.

Trias:

- Access to SAVIX MIS (free online tool)
- Access to QGIS and knowledge on the usage (free online tool)

6. Sustainability of the Good Practice

Firstly, the idea is that the VICOBAs will be able to function on their own, without any other support, by the end of the programme. Thanks to the intensive follow up of the VICOBA groups and their (VICOBA) trainers, most of the VICOBAs are strong enough.

Secondly, Trias is working with several local member-based organisations (MBOs) in other programmes that are trained in the VICOBA methodology, data collection and the use of SAVIX MIS.
One of the activities in the EU programme is to link these MBOs with the VICOBAs in order to guarantee the sustainability. If VICOBA members decide to become a member of the MBO, they will have access to services of the MBO.

7. Links to Other Resources:

Expert contact details, workbooks, video clips, articles, transcripts of review meetings, etc.

SAVIX MIS

Contact person: Hugh Allen
Email address: hugh@vsla.net
Website: http://thesavix.org/

Lesson Learned

1. Challenge that was faced

The original idea was that only Trias would collect data. As the VICOBAs became such a success story, more and more people wanted to be trained in the VICOBA methodology. As our target of 70 VICOBAs in the EU programme almost doubled (to 120 VICOBAs), we had to train extra data collectors and provide more budget for the monitoring and evaluation of the VICOBAs.

2. How it was addressed

- Training of external data collectors and VICOBA trainers.
- Add more budget (budget shift) to M&E.

Project was successful in addressing the challenge.