



REVIEW OF IFC/PENSA “ACCESS TO FINANCE COMPONENT”

GROUP II

Strengths

- Followed well the guidelines for the presentation.
- Working within a larger system of IFC that provides indicator guidelines, technical assistance, and better practices for M&E.
- Dedicated staff and resources for M&E.

Weaknesses

- Data from presentation and supporting documents were insufficient for group analysis. So, we made a lot of things up ourselves.
- Indicators are not “SMART”
- Unclear definitions of indicators and beneficiaries

Challenges

- Data collection and sourcing data farmer enterprises and industry participants. Both have reasons not to accurately or willingly share data.
- Changes in strategy and guidelines of the larger organization.
- Difficult to measure and determine the causal relationship between access to finance and increasing of incomes.

IFC Pensa Access to Credit for Cocoa Farmers Performance Management Plan

INDICATOR	DEFINITION AND UNIT OF MEASUREMENT	DISAGGREGATED BY	DATA SOURCE(S)	DATA COLLECTION METHOD(S)	SCHEDULE/FREQUENCY OF COLLECTION	BASELINE	TARGETS BY YEAR (CUMULATIVE)		
							2008	2009	2010
Impact 1: Farmer income from cocoa increases in target area	? [% increase in farmers' income from cocoa over baseline]	? [Gender of farmer, geographic (sub-district)]	? [Gov statistics at sub-district level, household surveys]	? [Sample household survey areas, interview, secondary data review.]	? [3 times: Baseline, Mid-term, End of project]	Provided by independent consultants /UNHAS	Not Given	Not Given	Not Given
Impact 2: Revenue of Enterprise	? [% Increase over baseline of Enterprise]	? [Gender of enterprise owner, geographic (sub-district)]	? [Gov statistics at sub-district level, enterprise surveys]	? [Sample participating enterprises, interview, and secondary data review.]	? [3 times: Baseline, Mid-term, End of project]	Provided by independent consultants /UNHAS	Not Given	Not Given	Not Given
Outcome 1: SME's with increased access to credit	# of those participating in the project have access to financing	? [Gender of enterprise owner, geographic (sub-district)]	? [Bank records on lending and value of loans to target SMEs]	? [Interview the SME.]	? [Quarterly]	? [Survey of SME accessing credit: value, cost and frequency]	Not Given	Not Given	Not Given
Output 1: Training people on how to access credit	# of people attending training (measured in person days of training)	Participants are public officials, farmers, traders, coop leaders, and all by gender	? [t Training reports, list of attendees to trainings,]	? [Collect Training reports, list of attendees to training]	? [Monthly]	? [Add person training days cumulatively starting from beginning of project]	Not Given	Not Given	Not Given
Output 2: Provision of TA/Advisory serv's to help people get credit	# of people being advised or receiving TA	Participants are public officials, farmers, traders, coop leaders, and all by gender	? [Advisor/consult report. Interview notes, client satisfaction reports and evaluations]	? [Collect Advisor and consultant reports. Survey and Interview the clients and TA/Advisory service providers]	? [Monthly]	? [cumulatively Add persons/enterprises that receive consulting services from beginning of project]	Not Given	Not Given	Not Given
Output 3: Pensa provides good services to help people access finance	% of training participants rating Pensa intervention as Good or Excellent	Participants are public officials, farmers, traders, coop leaders, and all by gender	? [Evaluation forms of trainings, TA/Advisory Services, and evidence anecdotal feedback]	? [Mandatory evaluation forms for all trainings and TA/Advisory service activities. Phone call surveys of clients]	? [Monthly]	Not Applicable.	Not Given	Not Given	Not Given

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THANK YOU