

## Social Performance Management Gap Analysis questionnaire

### Purpose:

We would like to use this template to:

1. The existing practices of implementing social performance
2. Areas of support for further enhancement in knowledge and skills of the employees responsible for SPM in member organizations
3. Topics that are required to be included during the proposed regional workshops

### 1. MFI INFORMATION

A. Name of Organization:

B. What year was your organization established? (If your organization has operations other than Microfinance, please mention the year MF operations were started)

C. Where is your organization's Head office located?

State:	
City:	

D. Which regions is your organization operational in?

- North
- South
- East
- West
- North-East

E. Which regions does your organization have the largest operations/portfolio in?

- North
- South
- East
- West
- North-East

**2. Social Performance Assessments**

A. Does your organization conduct social audits?

Yes

No

B. If yes, please provide additional details:

Which year did your organization first undergo a social audit?	
How often does your organization undergo social audits?	
Which year did you last conduct a social audit for your organization?	

C. If not conducted social audit or not interested in doing so, please cite reasons or constraints.

D. Does your organization undergo social rating?

Yes

No

E. If yes, please provide additional details:

Which year did your organization first undergo a social rating?	
How often does your organization undergo social rating?	
Which year did you last conduct a social rating for your organization?	

F. If not conducted social rating or not interested in doing so, please cite reasons or constraints.



**3. Compliance with Client Protection Principles (CPP)**

A. Have you conduct CPP assessment for your organization?

Yes

No

B. If yes, please provide additional details:

Which year did your organization first undergo CPP assessment?	
How often does your organization undergo CPP assessment?	
Which year did you last conduct a CPP assessment for your organization?	

C. If not conducted CPP assessment or not interested in doing so, please cite reasons or constraints.

D. Has anyone in your organization participated in the CPP training organized by Smart Campaign or other organizations?

Yes

No

E. If yes, please state the name of the organization that conducted the CPP training. If no, please cite reasons or constraints.

F. Which of the following 7 CPP principles, as indicated below have you taken steps to comply with?

- Appropriate Product Design
- Avoiding over indebtedness
- Transparency
- Responsible Pricing
- Responsible treatment of clients
- Effective complaint resolution
- Privacy of client data
- None

G. If you answered none, please cite reasons or constraints for non-compliance? Else, please share details of steps taken to ensure compliance.

H. Are you complying with disclosures of pricing and terms of loans as per RBI's Fair Practices Code (FPC)?

- Yes
- No
- Partly

I. If yes, please provide details of measures taken to monitor and ensure compliance. If not complying or complying partially, please cite reasons or constraints?

#### 4. Customer Targeting

A. Do you have in place appropriate customer targeting tools or strategy?

Yes

No

B. If yes, please specify the tools or strategy you use for customer targeting. If not implemented or not interested reasons or constraints?

C. Are you targeting customers as per the eligibility requirements established by the May 3rd circular issued by the RBI (household income for eligible customers must be less than Rs. 60,000 for rural customers & Rs. 1,20,000 for urban customers)?

Yes

No

D. If implemented, please share details of tools/processes applied to ensure compliance. If not implemented, please cite reasons or constraints?

**5. Poverty Assessment/ Poverty Profiling of Clients**

A. Are you using any poverty assessment tools (like PPI) for profiling and targeting clients?

Yes

No

B. If yes, what tools and processes are you using? If not using any tools or not interested, please cite reasons or constraints?

C. Have you conducted any impact assessments to understand the changes in clients' lives due to availability of credit through microfinance?

Yes

No

D. If yes, please provide additional details:

How often do you conduct impact assessments?	
When was the last time you conducted impact assessments?	

E. If not conducted or not interested reasons or constraints?

## 6. Social Performance Management

A. Are your staff incentives suitably aligned with Social Performance?

- Yes   
No   
Partly

B. If yes, please indicate the steps or measures you took to ensure this. If not aligned or partly aligned, please cite reasons or constraints?

C. Do you collect social and poverty data related to clients on an ongoing basis?

- Yes   
No   
Partly

D. If yes, what is the periodicity of data collection?

- Monthly   
Quarterly   
Half-yearly   
Annually

Other, Please specify



E. If you do not collect data or collect partial data, please cite reasons or constraints.

F. Do you report Social Performance data to MIX Markets?

Yes

No

Partly

G. If yes, what is the periodicity of data collection?

Monthly

Quarterly

Half-yearly

Annually

Other, Please specify

H. If you do not report data to MIX or report only partial data, please cite reasons or constraints.

I. Is your staff trained in Social Performance Management (SPM)?

Yes

No

J. If yes, what percentage of them is trained and what tools and processes are they trained on? If no training has been imparted to staff on SPM, please cite reasons or constraints?

K. Has your Board undergone orientation in Social Performance Management?

Yes

No

L. If yes, how often do you conduct SPM orientation/awareness programs for the Board? If not conducted or not interested reasons or constraints?

M. Does your Board discuss Social Performance at its meetings?

Yes

No

Sometimes

N. If yes, how often is SP discussed at Board meetings? If not discussed or not interested in doing so, please cite reasons or constraints?

**7. Microfinance PLUS Services**

A. Do you offer financial literacy or client education?

- Yes   
No

B. If yes, please indicate how often these trainings are conducted for existing clients. If not conducted or not interested, please indicate reasons or constraints.

C. Do you offer any allied services targeted at the general well-being of clients, such as health, education, livelihoods, etc.?

- Yes   
No

D. If yes, please provide details of Microfinance Plus services. If not offered or not interested, reasons or constraints?

**8. Areas where MFIN support needed**

A. Trainings

- Yes   
No   
Can't say

List at least one or two specific areas where MFIN should provide training support.

B. Access to information, resources, and tool kits

- Yes   
No   
Can't say

List at least one or two specific areas where MFIN should provide access to information & resources.

C. Technical support

- Yes   
No   
Can't say

List at least one or two specific areas where MFIN should provide technical support.

D. Others, please specify.

## 9. TRAININGS

As part of this Project, we will conduct regional SP awareness raising workshops. In this context, it would be helpful to get your feedback on the areas of training required by MFIs and the relative importance of each area with respect to each other. Your feedback will help us make these workshops focused and targeted.

	<b>NEED FOR TRAINING</b>					<b>IMPORTANCE</b>				
	1 – No need 2 – Little need 3 – Some need 4 – Substantial need exists 5 – Urgent attention requested					1 - Not at all important 2 – Some importance 3 – Desirable 4 – Very important 5 – Top priority				
	1	2	3	4	5	1	2	3	4	5
1. Brief about the SP Fund Project being implemented										
2. What is Social Performance (SP) and SP Management (SPM)										
3. Benefits of SPM										
4. Overview of the SP tools available industry-wide										
5. Client Protection Principles (focusing on the 7 client protection principles: appropriate product design; avoiding over indebtedness; transparency; responsible pricing; responsible treatment of clients; effective complaint resolution; and privacy of client data)										
6. Universal Standards for Social Performance (USSP) drafted by SPTF										
7. Poverty Assessment Tools / Customer Targeting Tools										
8. Assessing Social Performance Management										
9. Social Performance Standards Reporting										
10. Benefits from SPM and SPS Reporting for MFIs										
11. How to report to MIX?										
12. SPS Data analysis										
13. Mission deconstruction and Social Goals development										
14. Developing SMART Objectives										
15. Are there any topics in the above list that you consider redundant from your organisation's perspective? If yes, please list them here. And mention why?										



16. List any three topics that you consider are important but are missing from the list of topics above

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_