**Objectives**

The goal of the pilot is to structure and systematise the Skills Development sessions in the field through providing Freedom from Hunger’s Technical Learning Conversation (TLC) sessions to SEF clients. The pilot is aiming to meet clients’ needs and influencing clients’ businesses and lives through increased use of knowledge obtained during TLC sessions. Furthermore, the pilot intends to define and structure a sustainable TLC delivery mechanism to best fit the SEF institutional context.

**Pilot description**

The TLC pilot is defined as a method of bettering the quality of the current Skills Development sessions held during Centre Meetings and responding to the need for improved financial and business education for SEF’s clients.

The pilot started in Trichardsdal and Burgersfort branch in May 2011. All except 2 DFs in the two pilot branches were trained on the “Debt management” module by FFH trainers. In the first month of the pilot, one DF in Tdal was promoted to a BMT position and another one resigned, resulting in training of the 2 replacements and the untrained DF in Bfort, which returned from maternity, at the end of June 2011 by SEF’s Training department.

Originally, only the branch manager (BM) from Tdal and the zonal manager (ZM) from Central zone were trained on supervision, since the BM from Burgersfort got sick and the ZM from the South Zone did not have time to attend the training. However, the Tdal BM went soon on maternity leave and the relieving BM, the BM from Burgersfort and the ZM from South zone were trained by the Training department on supervision at the end of June.

**Quantitative & Qualitative Analysis**

During the implementation workshop held in April 2011, SEF staff discussed together with FFH a couple of objectives and issues that we would like to achieve or find an answer on through the pilot. Furthermore, PRIDE developed a pilot proposal at the beginning of the pilot, which outlines the main areas of concern and possible risks linked to the pilot. This analysis is based on findings from Focus Group Discussions with clients, discussion with branch staff and collection of data through observation checklists.

***Objective 1: Will TLCs contribute to increased improved performance in the branches?***

*Attendance*

In both branches, discussions revealed that most clients who often miss centre meetings have temporary or full time jobs as domestic workers, seasonal farmers or have to attend family funerals. These clients rely on grants, remittances and other sources of income to repay their loans. Based on this fact we can conclude that clients who attend TLCs regularly are those with businesses.

The analysis of attendance data since May 2011 in both branches revealed that Burgersfort had stable attendance during fortnightly centre meetings, whereas the attendance in Tdal dropped from an average of 62% in May to 57% in August. The change in attendance in Tdal corresponds to SEF’s overall attendance, which usually falls at the beginning of the year in January from the previous year’s December. It then increases from February to April before declining for a considerable period to a low in August. From October to December, attendance rises to a peak.

**Table 1: Attendance data**

Table 1 outlines the fortnightly attendance data in the two pilot branches and the attendance data captured from monitors and supervisors during spot checks. Whereas the situation in Burgersfort (red) in the first 4 months of the pilot is stable, 4 out of the 6 DFs in Tdal (green) experienced the typical seasonal drop in their attendance or at least some fluctuations.

When following up on the skew attendance graph (blue), which is based on attendance information collected by our monitors during spot checks, it became evident that hardly any attendance information punched by Admin matched with our observation. Possible explanations might be that DFs conduct attendance checks at the end of repayments, or they mark Representatives differently or Admin makes mistakes while capturing the data. However, some of the data showed such a huge discrepancy that there must be another explanation.

Besides this, an area we still need to focus on for our final evaluation is the problem of TLCs not being properly delivered due to poor attendance during centre meetings and therefore clients not receiving the full training.

*Drop out*

**Table 2: Drop out Burgersfort**

Table 2 and 3 outline the dropout rates for Burgersfort and Trichardsdal from May 2011 and compares the data with the previous year. So far Burgersfort is showing consistency between the D/O of 2010 and 2011, whereas Tdal shows an constant decrease in its D/O since the inception of the pilot. However, since only data up until July 2011 is available, it is too early to make conclusions at this stage of the pilot.

**Table 3: Drop out Trichardsdal**

***Objective 2: Can DFs deliver constantly good quality TLC?***

The 12 original trained DFs showed constant improvement in their TLC delivery. Some even showed constant good performance since the beginning of the pilot, others improved on their initial weaknesses. The 3 DFs that were trained later, did not show any difference regarding their performance compared to the batch that was originally trained. All of them are doing an excellent job with clients seemingly enjoying each session. Good and poor performers with regard to operational targets are showing a good or even excellent performance on TLCs.

**Table 4: Quality of sessions**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Quality of sessions** | **May-11** | **Jun-11** | **Jul-11** | **Aug-11** |
| **Session preparation and management** | 87% | 84% | 86% | 91% |
| **Technical content** | 68% | 79% | 67% | 80% |
| **Presentation skills** | 90% | 93% | 98% | 90% |
| **Facilitation skills** | 87% | 89% | 82% | 84% |

If we take a closer look at table 4, which outlines the data that was collected by monitors using the observation checklists, it proves our initial impression. DFs constantly improved on “session preparation and management”, as well as their “Presentation and Facilitation skills”. In terms of the technical content, DFs had an initial low of 68% during the first session in May, probably because of still adapting to the new format and getting used to the delivery. This low improved in June to 79%, followed by another low in July, since this session (session 3) was particularly difficult and not well designed. However, PRIDE and pilot staff addressed this issue and re-designed session 3, tested it out and it works now much better. This is followed by another high of 80% for session 4 (August).

During the course of the pilot, time taken for each session increased slightly in both branches. A possible explanation is the fact that DFs were initially unsecure on how to conduct the TLCs and “rushed” through the process to get it done. While becoming more familiar with the structure and content of the TLC; DFs “relaxed” and seemingly enjoyed the sessions, including taking time in explaining their clients’ particulars of the content.

Another issue we followed up during this assessment is whether DFs can deliver a good TLC in big centres. TLCs are designed to fit best in a deliver y to 30 to 40 people. Most of SEF’s centres have more than 30 clients, in fact; only 16% of the centres in Tdal and Burgersfort have 30 or less clients. Nevertheless, SEF’s DFs found their own solution to this problem: where the space was too small to arrange the groups in a circle or semi circle, DFs would deliver the TLCs outside. In cases where the weather was unfavourable, DFs would deliver the TLCs inside without changing the seating arrangements. Furthermore, DFs arranged clients in big centres to work in groups of 5 or 6 instead of pairs, to increase their ability to control the groups.

***Objective 3: There is no significant increase in DF and BM workload***

During discussions with branch staff, it was evident that workload is not an issue. The additional hour per month for rehearsals was not a problem for none of the staff. The same applies to the extra half an hour for fortnight meetings. Branch Managers did not see a difference since they incorporate the TLC spot checks into their centre meeting visit.

However, DFs in Tdal revealed that in big centres they sometimes skip items like LSV, LUC and patching to finish the centre meeting on time. It is not the TLC that is taken much of their time, but other items like “Fines” that tend to prolong the centre meetings unnecessarily. In Burgersfort, the natural leader presentation (IMAGE) was moved to the monthly meeting, except for one area where clients were comfortable in attending both sessions at the same day. Nevertheless, we still feel that we need to follow up on this matter during the final evaluation of the pilot to ensure that quality and length of centre meetings are appropriate.

In addition, one of the two new DFs revealed that she struggles in keeping up with her “normal” SEF work and doing the TLC. She said that she sometimes feels that it is too much for her and wished that the introduction of the TLC came at a later stage for new DFs.

***Objective 4: There are clear benefits for clients and they will apply their knowledge***

All clients generally liked all the TLC sessions delivered so far. Interesting enough, clients could not remember the topic of the sessions but were able to explain what Mapula did with her loan, expenses and savings. They revealed that it has given them a sense of purpose and that their debts will soon be over. Clients regarded Mapula as their role model and want to be just like her. Others even referred to her as “mosadi wa bothlale” meaning a “clever woman”.

Furthermore, in both branches, clients with larger loans (≥ R5000) told us that they had difficulty in calculating the interest of their loans since joining SEF and had to rely on DFs for advice. Now, that calculations are made practical and simple, they can calculate on their own and they feel in control because they are able to share and educate other villagers who are interested in joining SEF.

In summary we can say, that our clients learn from the sessions and apply their knowledge by sharing it with their neighbours and families. However, the learning process is slow and it will take time until we will see measurable results.

***Objective 5: Fortnightly delivery is appropriate for SEF clients***

Clients in both branches are comfortable with using fortnight meetings for TLC as it gives them time to discuss without having to worry about repayments. They cited monthly meetings to be time consuming especially when there are repayment problems and large number of groups. Furthermore, clients in both branches felt that time taken for TLC should not change because they are able to fit in their business schedule. Only a few clients in Burgersfort felt that 30 minutes are not enough and that the training should be provided on a separate day.

Furthermore, we had cases where the DF was not able to deliver the TLC for 2 months and struggled through the review, because clients simply could not remember what they have been told in the last session. In those cases, we are recommending a repetition of the last session to ensure everybody is on the same page.

On top of that, the DFs that were trained later by Training department conducted the TLC twice a month to catch up with the other DFs. While questioning clients on the appropriateness of the twice-a -month-delivery, they confirmed what we already know, namely the preference for TLC during fortnightly meetings.

Initially we were concerned about the huge gap between the single sessions and asked FFH to design 5-minute revision sessions to be conducted during monthly meetings. While looking into the efficiency of these revisions, we discovered that most of the DFs in Tdal are not doing them. They stressed that this mainly happens due to arrears. The DFs will usually know before the centre meeting that there will be an arrear and therefore their minds are already occupied by the fact of having to solve an arrear. However, they stressed that each new session starts with a revision of the previous one and they feel that this one is adequate in reminding everybody where we are.

Nevertheless, since we did not get a chance yet to check with the staff in Bfort, how they feel about revisions, I propose looking into this matter together with the final evaluation.

***Objective 6: How good is supervision to ensure quality delivery?***

The BMs did their best to see each DF until the midterm evaluation in August. However, when asked how they feel about coaching their DFs, they stressed that it would have been important for them to be trained on the module too to be able to adequately supervise. On top of that, we did not manage to compare BM and monitor supervision, since we only had one case were both, monitor and BM attended the same meeting. However, in this case the score between both matched, but I recommend putting more emphasis during the final evaluation on this matter.

***Objective 7: Is it enough to only translate key terms during training?***

The clear answer is No. During our observation, we could see DFs struggling in finding the right words, especially if they were facilitating in a language that is not their mother tongue. Although a lot of assistance was given during monthly branch rehearsals, I recommend translating the guides for usage in the field.

***Objective 8: Are there benefits for DFs?***

Since the beginning, DFs were very excited about the pilot, since they have been waiting for something like this for a long time. DFs seemingly enjoyed educating their clients, trying their best to make them understand, responding to their questions and sharing their excitement. Furthermore, they indicated that they have learned themselves from delivering TLC and have now a better understanding on how to manage their own debts.

Some of the DFs already asked me, what will happen in January. They are very worried about their clients and hope that they could continue with the TLCs.

**Conclusions**

Generally, we can say that the pilot did not have any negative implications on staff, clients or their performance. Clients that run businesses attended TLCs regularly, because they valued the information provided. They even started applying their knowledge, though it is a slow process and it will need time until we will see measurable results. Quality of TLCs was maintained or even improved throughout the pilot with DFs enjoying the delivery. Supervision was appropriate but can be improve through training of BMs on the actual module. However, there are a still a couple of areas, which require a follow up by the PRIDE department:

* Revision sessions: are they working or is too much time between the actual trainings
* How many clients did attend the full training? TLC can’t be properly delivered because of poor attendance
* Compare BMs supervision with monitors to get a sense about quality of their supervision
* Are DFs skipping items on the CM agenda in order to get their work done?
* Collection of education indicators to measure clients’ change in knowledge, attitude and behaviour