

Water.org Program Monitoring Visits: Protocol for Implementers of WaterCredit Financial Institution Programs

Water.org incorporates a rigorous monitoring, evaluation, and learning strategy into its programming to ensure the organization is effective at removing the barriers between people and water & sanitation solutions. These efforts are led by the Insights and Innovations (I&I) team. Our program team members drive I&I activities that are designed to track partner progress, identify potential risks, address challenges, measure intervention impacts, incorporate learnings, and pressure test innovative ideas. As part of our framework, Water.org conducts Program Monitoring Visits (PMVs) to assess the intervention at the field and office levels and validate partner reporting.

The purpose of this document is to provide Water.org staff a protocol and resources to plan, conduct, and report upon a PMV. This document applies to all Water.org WaterCredit Financial Institution interventions, including programs with MFIs and other financial institutions. Detailed financial auditing, including Water.org financial reviews and 3rd party audits, are conducted during a separate partner visit and are not included in this document.

For questions or comments regarding PMVs, please contact the Senior Analyst Global Standards, I&I at mgoble@water.org.

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Purpose & Objectives

Intervention monitoring visits (referred to as PMVs) are a critical activity conducted or facilitated by Water.org. Intervention leads (often Senior Program Managers (SPMs), Program Managers, contractors, and/or Advisory Solutions Specialists¹) are responsible for ensuring high-quality PMVs and timely subsequent ²[obj]. A PMV role chart can be found [here](#).

The primary purposes of PMVs are to validate information reported by the partner and to ensure that interventions are meeting the goals identified between Water.org and its partners. PMVs also provide Water.org with critical data for internal and external purposes, including generating insights and improving model design, marketing purposes, and capturing impact at the household level. PMVs take place during the implementation of the intervention and troubleshoot challenges prior to the intervention's end. PMV objectives are listed below.

Collaborate with partner organizations

- Spend dedicated time face-to-face with partner staff to strengthen partner relationships.
- Review and discuss the partners' water supply and sanitation portfolio and how it is progressing against milestones and towards a sustainable portfolio.
- Discuss the intervention, future activities and innovative ideas, and best practices to improve water and sanitation services.
- Troubleshoot and mitigate challenges with the partners' team.
- Facilitate regular partner communication and problem resolution in a timely fashion.

Perform due diligence

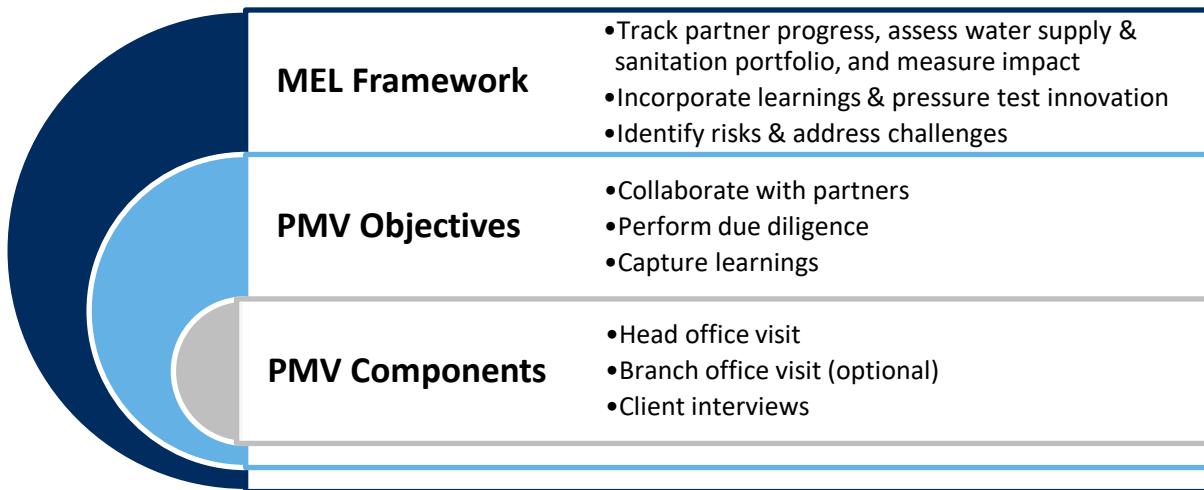
- Review intervention activities and progress against work plan.
- Review intervention budget and expenditure rate against budget plan.
- Confirm / evaluate field work including water and sanitation infrastructures.
- Assess user satisfaction with water/sanitation infrastructure and partner services.
- Validate partner-supplied data and reports.

Capture intervention learnings

- Record status of the water and sanitation portfolio and the current intervention, which provides continuity between Water.org staff.
- Provide timely observations and recommendations between the partner and Water.org staff.
- Share best practices, gained from partner and intervention staff discussion, across partner network.
- Give supporting evidence to statements made in Water.org outreach, reports, and communications.

¹ Program Manager refers to all field staff managing programs within a country of operation, including WaterCredit Officers, Field Program Officers, Water & Sanitation Officers, Microfinance Institution Managers, etc.

² According to Water.org's Program Management RACI Framework



Budget

PMVs are a core component of intervention implementation to validate information reported and ensure that the intervention is on track to meet its targets. Budgeting for PMVs is done by the intervention lead in consultation with Country Directors and I&I as part of the intervention budget. As applicable, this should be reflected in grant budgets. If any third-party consultants will be hired to conduct PMVs, this must be considered at intervention start to ensure it is appropriately incorporated into the intervention budget (see Annex 1 for more information). At the time of developing a budget, the intervention lead and I&I can identify specific budget for any 3rd party PMVs.

Visit Types

There are three visit types that must occur during a PMV: partner head office visits, branch office visits, and field interviews with clients³.

It is critical to meet with key intervention staff and clients during each PMV. Visit types should be tailored to each interventions' needs. Depending on intervention activities, PMVs may also include a visit to a school, WASH committee, service provider or local government office. The following section provides objectives and key activities for each visit type.

In some cases, donors may require head office visits, branch visits, and client visits. In these cases, plan, budget, and communicate with the partner(s) accordingly. In other cases, Water.org staff may feel that a combination of head office, branch visits, and client visits should occur even though they are not required. These cases may be when a new model is tested or we expand our work into a new geography. As always, plan, budget, and communicate with the partner accordingly.

Head Office Visit

As of FY 21, the WaterCredit Sustainability Tool is administered during head office visits. In FY22, the WaterCredit Sustainability Tool will be revised to better reflect Water.org's and our partners' needs. This

³ Throughout this document clients are defined as active participants of all WASH programs and services.

section will be updated with new details regarding how to administer the revised tool once it is finalized. If you plan on conducting the WCST with a partner before the revised tool is released, complete as much of the WaterCredit Sustainability Tool as possible prior to the visit. This will require asking the partner to share institutional information several weeks prior to your visit so that you have time to complete the tool and ask follow-up questions as needed prior to the visit. Plan accordingly.

A visit to the partner's main office, typically takes ½ to full day to complete.

Objectives:

- 1) Assess the partner's water and sanitation portfolio sustainability and progress within each phase and assess whether objectives are reached.
- 2) Provide feedback and guidance on the development of a partner's water and sanitation portfolio at and intervention implementation.
- 3) Capture lessons learned (e.g. key challenges, key successes, what worked, what did not work) of the progress of the partner's water and sanitation portfolio;
- 4) Check and validate the information reported in the MIS; and
- 5) Discuss any other intervention topics as well as future activities, strategies, and innovative ideas.

In FY22, Water.org will overhaul the WaterCredit Sustainability Tool to better meet our needs and the needs of our financial institution partners. Look out for more information regarding these exciting changes in FY 22.

When partnering directly with a financial institution, head office visits are required to occur annually, at a minimum.

When partnering with an apex organization, the intervention lead should plan on conducting head office visits with a select number of member financial institutions or utilities who have benefited from the intervention. The information gathered on these visits will vary based on the nature of the intervention and the member institutions' ability/willingness to share information. Please consult with the Financial Institution, Service Provider and I&I team to discuss what information should be gathered during these visits.

Key activities: Meet with organizational senior leadership and key intervention staff responsible for the water and sanitation portfolio (e.g., CEO/ED, Water.org point person, and other department heads and staff working on intervention) to:

- Review the WaterCredit Sustainability Tool (WCST) findings to assess the water and sanitation portfolio and how the portfolio is tracking toward sustainability. (The WaterCredit Sustainability Tool should be completed as much as possible *prior* to the visit to facilitate a fruitful discussion.)
- Discuss partner's progress on intervention deliverables against work plan.
- If applicable, discuss partner's expenditures against budget plan, focusing on activity categories or specific activities that are under/overspending.
- Review current intervention staff and discuss any staffing gaps that may hinder intervention execution.
- Review the partner's MIS and the data chain leading up to information being entered into the system. Review the partner's data quality processes to ensure high quality data is reported to Water.org

Possible Staff Involved: Senior Program Managers (SPMs), Program Managers, contractors, and/or Advisory Solutions Specialists. See planning and frequency section below for more information. Partner staff may include executive staff or operational staff (program coordinator).

Files to bring: Current partner reports, including the WaterCredit Sustainability Tool (which should be completed prior to the visit by the Program Manager and the Partner staff), work plan, budget, latest PMV report, and latest WaterCredit Portfolio Upload Report

Report Template: Completed WaterCredit Sustainability Tool in Excel, Summary of relevant discussion points or notes from meeting

Additional resources: WaterCredit Technical Guide, WaterCredit Sustainability Tool Schedule (found in the Overview tab of the WaterCredit Sustainability tool). Customized worksheets and supporting materials and tools, developed by intervention staff as needed.

Branch Visit

Branch visits are required at least once during a direct intervention (L1). It is recommended that the branch visit be conducted during the pilot phase, however Water.org staff may choose to schedule the visit at another time. Additional branch visits are encouraged if a branch is located near where a client survey is being administered by a Water.org staff member. A visit to the partner's branch/field office located in an intervention area, typically takes ½ day to complete.

Objectives: To meet with field staff, discuss field / branch related activities, processes, and challenges; and to corroborate reporting information from Head Office visit, intervention reports, and client interviews (e.g., WaterCredit Portfolio Upload Report).

Key activities: Meet with key intervention staff responsible for Water.org intervention implementation to:

- Review field/branch activities and discuss performance within context of work plan activities.
- Discuss and address any intervention activity gaps that may hinder intervention execution.
- Discuss operational/intervention processes and monitoring information system (e.g., loan tracking and reporting, financial tracking and reporting to head office).
- Cross-check branch's client information with WaterCredit Portfolio Upload Report.
- Review current intervention staff and discuss any staffing gaps that may hinder intervention execution.
- Cover prepared discussion points based on prior desk review of partner reporting and intervention discussion to focus on clarification of any pending issues and address problems.
- Interview branch manager and a sampling of loan officers to assess their level of comfort with the product, the processes for prospecting, visiting, disbursing and monitoring their clients, and their level of motivation with the product.
- Ensure that the staff/loan officers received reports/trainings/materials intended and/or designed for them; get feedback on said reports (e.g., market demand report) and/or training
- Share client survey with loan officers.

Possible Staff Involved: Intervention lead (Water.org Senior Program Managers, Program Manager, contractor, or Advisory Solutions specialist). See planning and frequency section below for more information.

Files to bring: Current partner reports including work plan, budget, latest PMV report, and latest WaterCredit Portfolio Upload Report

Additional resources: Branch Sample Schedule, Customized worksheets and supporting materials and tools, developed by intervention staff as needed.

Client Visit

Client visits are required as part of direct interventions (L1) and pilot models. Client visits are recommended for select collaborative interventions (L2). Visit intervention sites and water/sanitation improvements, typically takes 1-2 days to several weeks to complete, depending on the sample size of clients visited, location, and whether a third-party firm is hired. Client visits should be planned and budgeted for during the intervention design phase. If PMs will be conducting the client visits, be sure to budget for and plan adequate time for them to complete the **minimum standard number of visits**. The methodology for selecting clients to visit is explained in detail in section “Selecting sample size, location, and people to interview.”

Objectives:

- 1) To validate that the loan was used for the right purpose, that the water/sanitation installment was built and is operational at the time of visit, and that information provided in partner portfolio reports (WaterPortal) is accurate.
- 2) To collect information on client usage of new installments to ensure adoption of water supply and sanitation.
- 3) To obtain a picture of client satisfaction with partner interaction, the water/sanitation product that was installed, and the feasibility of the loan process/terms, as well as to collect partner feedback; and
- 4) To identify risks in programming and inform future improvements.

Key activities:

- Visit site of water and sanitation improvement.
- Conduct client surveys, which include observations of water and sanitation status and quality and client document (e.g., passbook in WaterCredit interventions).
- Inspect community/shared facilities as applicable.
- Verify partner reporting (e.g., WaterCredit Portfolio Upload Report).
- Gather stories and pictures of clients and their families for marketing/reporting purposes as feasible

Possible Staff Involved: Intervention leads (Senior Program Managers (SPMs), Program Managers, contractors, and/or Advisory Solutions Specialists) and/or independent third party – see planning and frequency section below for more information.

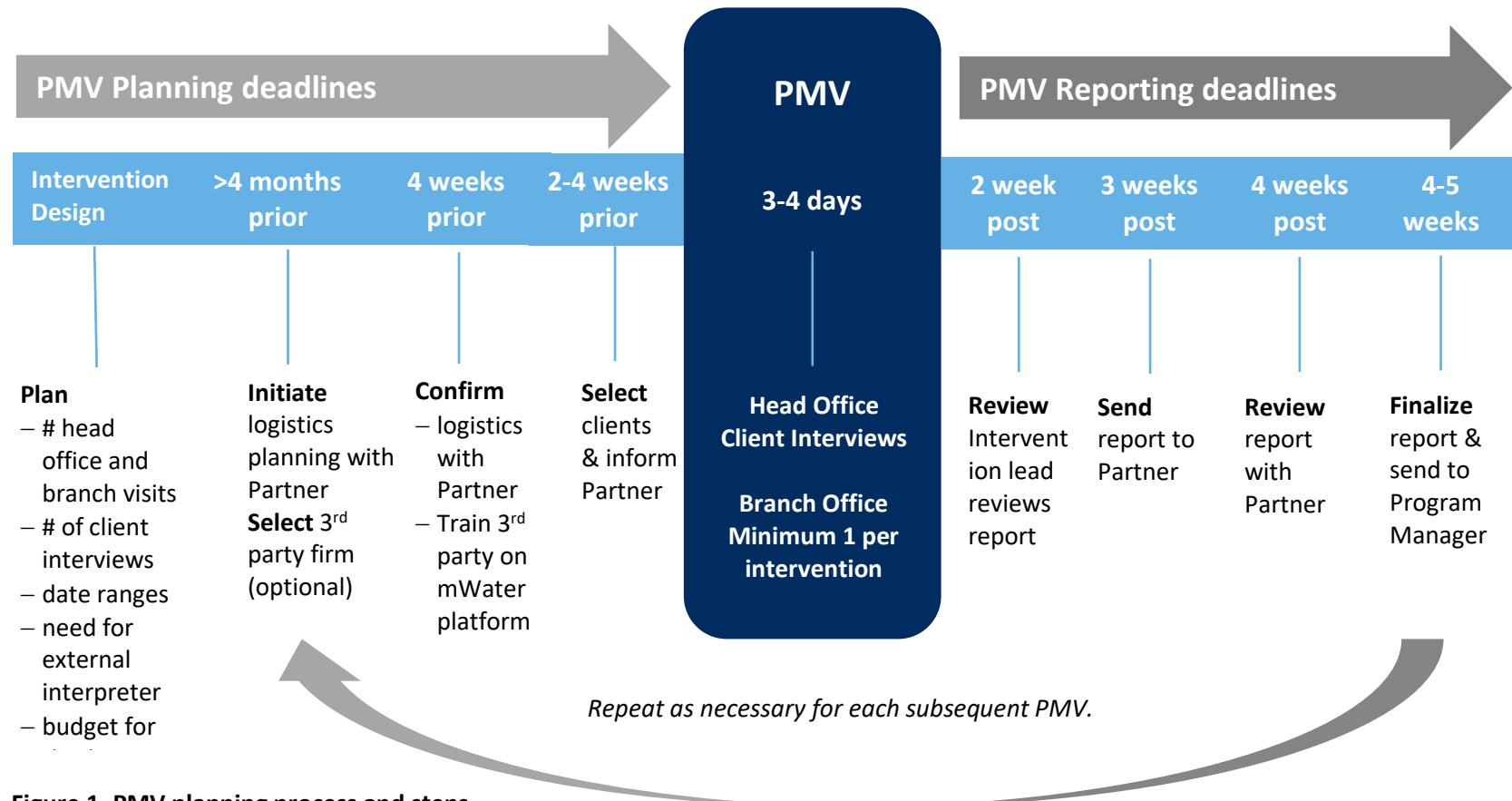
Files to bring/reference: Latest WaterCredit Portfolio Report or client list & site information.

mWater Survey used: [WO – Client Survey Form](#), select country and year of form.

Report Template: Dashboard Report, located within mWater platform.

Process

Process overview: Figure 1 provides an overview of the PMV process carried out by intervention leads, in coordination with Partner Organizations. In some cases, Global Impact and Advisory Solutions Specialists may be assigned to lead the PMV process. Note that the timeframe below pertains to the partner's specific intervention.



Planning & frequency

In the majority of cases, household visits are conducted by third party firms. Intervention leads should conduct a small sample of household visits across their interventions on an annual basis to gain insight on the intervention and household experience. If possible, in-country I&I staff should accompany PMs on at least one partner visit and household visit annually to gain insight into the monitoring process.

Staff from the partner organization should not be present when the client survey is administered. Their presence may influence how the respondent answers survey questions.

When an interpreter is needed to conduct client visits, the person conducting the interview should arrange for an external interpreter if no Water.org staff who speak the language are available. It is not recommended for the partner organization to serve as an interpreter as this creates a conflict of interest and can affect the quality of the information collected.

- *Head office and client visits do not need to occur at the same time.*
- *Client visits should be scheduled at least 3 months after the first loan was disbursed.*
- *The last client visits should be completed within the last 3 months of the program.*
- *Use of third-party consultants to conduct household client visits should be budgeted for in the intervention.*
- *Partner organizations should not serve as interpreters on client visits. Arrangements must be made to use an external interpreter.*
- *Partner organizations staff should not be present when the survey is conducted to ensure that client feels comfortable answering honestly and to reduce conflict of interest.*

Please note that a PMV consists of three visit types: head office, branch office, and household client visits. However, the visits do not need to occur at the same time if time or logistics do not permit. Table 1 summarizes the **minimum** number of PMVs that should be conducted over the course of the intervention for WaterCredit intervention models that are direct impact (L1).

Head office visits take place at the beginning of the partnership (to assess which milestone the partner is in and should be completed within the last 2 months of milestones 1 and 2, and on an annual basis during milestone 3 (see the WaterCredit Model technical guide and the WaterCredit Sustainability Tool for more details).

Head office should occur annually, at a minimum. These visits should be performed more frequently in cases where the intervention risk is higher, such as with new or inexperienced partners and partners who are significantly behind on intervention targets and/or received high risk ratings on a previous visit.

Table 1. Schedule of Head Office and Client visits

Head Office Visit** To be updated in FY22	Intervention start	Milestone 1 (6 months)	Milestone 2 (6 months)	Milestone 3 (annually)
Client Visits	Begin 3 months after first loans disbursed or later		End within the last three months of intervention end	

Intervention staff may decide when to conduct branch office visits at their discretion. They may visit the branches offering WaterCredit for the first time or they may prioritize those that are at risk of not reaching intervention targets. Conversely, staff may choose to visit branches that are exceeding their targets to understand what factors contribute to its success.

The first household client visits should be conducted at least three months after the first loans have been disbursed to allow sufficient time for the water or sanitation improvement to be completed. If there is a pilot, and those loans are counted toward organizational numbers (i.e., entered into the WaterPortal), then the first client visits should be conducted at least three months after the first loans have been disbursed in the pilot. The last client visits should occur within the last three months of the intervention (Table 1).

PMV Planning Form

Fill out the [PMV planning](#) form (in a separate Excel document) at the beginning of the intervention (Figure 3). To do so, fill in the information in rows 1 through 8 using the reference tabs in the Excel document for guidance. Based on the number of planned PMVs in cell C6, fill in the estimated dates of the PMVs throughout the intervention in Column A and the intervention year in Column B. Mark if a Head office visit will take place on those dates in Column C. In column E, fill in the number of planned loans that will have been disbursed by the time of the PMV visit date (in column A). Filling in Column E will auto-populate Columns F and G. Once you have filled in the table, review the numbers in Column G. If the numbers in Column G are too many for program staff to conduct at one time, consider conducting more PMVs to reduce the number of client surveys conducted at one time or adjust the dates of the PMVs (i.e. adjust column A) or add more intervention staff to help conduct the client surveys (i.e. adjust column H).

We filled out the PMV planning form, but the number of surveys per visit is too many for the Program Manager to do in one PMV visit. What can we do?

Solution A: Conduct more visits. Add more PMV dates in Column A of the PMV planning form and fill in the rest of the columns. This will reduce the number of surveys per visit.

Solution B: Add more staff to conduct household visits. This could include scheduling other Programs Manager to accompany on visits with more surveys. This will reduce the number of surveys per person on a visit.

Solution C: Do a combination of Solutions A and B.

For further explanation or assistance in planning PMVs, please contact the Senior Analyst, (mgoble@water.org).

A	B	C	D	E	F	G	H
1	Program Monitoring Visit Schedule - WaterCredit			Fill in all blue cells	Columns F & G have formulas--do not edit!		
2	Partner Name:			See work plan			
3	Program ID:			See work plan			
4	Program Period:			See work plan			
5	Program Classification:			See reference table tab			
6	# Planned PMVs:			See reference table tab			
7	# Planned Loans:			See work plan			
8	Total # of Client Interviews:			See reference table tab			
9	PMV Date	Program Year	Head Office Visit	Branch Office Visit	# of planned loans by time of visit	% of overall loans	# of Client Surveys Per Visit
10					#DIV/0!	#DIV/0!	Conducted by (insert name)
11					#DIV/0!	#DIV/0!	Field Program Officer + Program Manager
12					#DIV/0!	#DIV/0!	Field Program Officer
13					#DIV/0!	#DIV/0!	Field Program Officer + Program Manager
14					#DIV/0!	#DIV/0!	Field Program Officer
15					#DIV/0!	#DIV/0!	Field Program Officer + Program Manager
16					#DIV/0!	#DIV/0!	Field Program Officer
17					#DIV/0!	#DIV/0!	Field Program Officer + Program Manager
18					#DIV/0!	#DIV/0!	Field Program Officer
19					#DIV/0!	#DIV/0!	Field Program Officer + Program Manager
20					#DIV/0!	#DIV/0!	Field Program Officer
21					#DIV/0!	#DIV/0!	Field Program Officer + Program Manager
22	Total Counts:			0	#DIV/0!	#DIV/0!	

Figure 3. PMV planning form

Selecting sample size, location, and people to interview

Two to four weeks prior to conducting the PMV, the location(s) and a list of clients to interview should be selected by Water.org to ensure an independent validation. This can be done by Water.org program staff following the steps below. It is important to obtain a representative sample of beneficiaries/clients within a particular partner intervention in order to verify that the intervention is functioning as intended for the end user and that quality products are built.

Sample Size

At the start of an intervention, the Intervention lead, with support from the I&I team, will plan the number of client interviews over the course of the intervention. For Direct Impact interventions with financial institutions, client interview standards are based on a 95% confidence level and acceptable margin of error given the limitations of practical implementation. The number of client interviews is influenced by the programmatic factors such as tenure where longer interventions require more robust evidence. Consequently, this feeds into our desired margin of error in the statistical inferences where at minimum, we require estimates with 15% margin of error at 95% confidence. Taken together, the minimum required for shorter and smaller interventions is around 41 client interviews.⁴ As often as possible, budget should be set aside for a third-party firm to conduct the client surveys regardless of whether the minimum number or best practice number of surveys will be conducted.

Table 2. WaterCredit FI intervention sample size reference table

⁴ By the Central Limit Theorem, 30 is also the commonly accepted benchmark for approximation to the normal distribution.

Client Interviews over course of intervention

Intervention Classification⁵

Planned loans	Minimum Standards				Best Practice	
	<i>Short-Term: ≤2 years</i>		<i>Long-Term: >2 years</i>		<i>Only use this sample size with sampling method A below</i>	
	Margin of Error	# Client interviews	Margin of Error	# Client interviews	Margin of Error	# Client interviews
<1,000	+/- 15%	41	+/- 10%	88	+/- 5%	278
1,000 - 10,000	+/- 15%	43	+/- 10%	97	+/- 5%	370
>10,000					+/- 5%	385

Site and Client Selection

To obtain a representative sample, clients should be randomly selected from the partner's client list. This is often impractical due to the cost and logistics involved in transporting staff/enumerators to random locations across large regions. Nevertheless, this section describes the recommended approach as well as an alternate approach. Table 3 outlines the advantages and disadvantages of these two approaches. When possible, using third party enumerators to conduct interviews is recommended as this can allow for increasing the sample size and using a rigorous sampling method that is representative of the intervention. Please contact I&I to discuss options.

Are there borrowers like SMEs or service providers in addition to household borrowers?

If so, please contact I&I as you will need to conduct a special kind of sample size and sampling method (Annex 2).

Table 3. Advantages + disadvantages of PMV client sampling methods

Sampling Method	Advantages	Disadvantages	Notes
A. Simple Random Sampling (Recommended)	<ul style="list-style-type: none"> Draws a representative sample so results can be applied to the entire portfolio 	<ul style="list-style-type: none"> Time consuming + costly because all intervention areas are included 	<ul style="list-style-type: none"> This method may be required to report impact to donors and/or to disqualify loans. Please discuss with I&I as there may be more cost-effective methods.
B. Convenience Sampling (Alternate)	<ul style="list-style-type: none"> Draws a non-representative sample so results cannot be applied to the entire portfolio 	<ul style="list-style-type: none"> Less representative. Potentially less time consuming or costly because only those intervention areas that are easy to reach are included 	<ul style="list-style-type: none"> This method can be used to get a general sense of how the intervention is progressing. If there are a large number of loans that did not result in a functional WSS improvement, further sampling may be required.

⁵ Program classification is based on the length of the agreement with the partner organization regardless of the amount of smart subsidy budgeted in program agreement.

A. Recommended Sampling Method:

To define the list of clients who will be included in the sample:

1. Download the most recent WaterCredit Report from the WaterPortal.
2. Filter by the disbursement date in the list. Exclude any loans disbursed within the last 3 months (as it is possible that construction is not yet complete).
3. Randomize the remaining list. This can be done easily in Excel or Google Docs. See <http://www.excel-easy.com/examples/randomize-list.html> for one potential method.
4. Select clients to interview up to the targets identified in the completed PMV planning form. Include at least 25% additional people to interview to allow for households where nobody was home or households that refuse the interview. Note that if a selected client has already been interviewed on a previous visit, you should randomly select a different client.
5. If the WaterCredit Portfolio Upload report does not have village/town/site information or if the partner does not report at an individual client level, work with the partner to obtain that information.

B. Alternate Sampling Method:

To define the list of clients who will be included in the sample:

1. Define which partner branch offices or intervention regions are operating under the intervention.
2. Filter by the disbursement date in the list. Exclude any loans disbursed within the last 3 months (as it is possible that construction is not yet complete).
3. Using the smallest administrative region reported by the partner (e.g. region 2, village/town/site, branch id), identify neighborhoods/villages/towns where the intervention is operation.
4. Discount regions/villages/towns that are logistically very difficult to reach in the time that is available for the monitoring visit. From the remaining regions/villages/towns, discount any that have less than 10 clients.
5. From the remaining regions/villages/towns, select at least two to visit on this trip. The regions selected must be different from those selected during previous visits.
6. Using the partner's most recent WaterCredit Upload Report or beneficiary list, filter to obtain a list of clients in the selected regions/villages. Randomize this list. This can be done easily in Excel or Google Docs. See <http://www.excel-easy.com/examples/randomize-list.html> for one potential method. If the partner does not report at a client level or provide a beneficiary list, work with the partner to obtain a list in the selected regions/villages.
7. From the randomized list, select clients to interview, choosing equally from each region/village, up to the targets identified in the completed PMV planning form. Include at least 25% additional people to interview to allow for households where nobody was home or who refuse the interview.

For further explanation or assistance in sampling for PMVs, please contact the Senior Analyst, Global Standards Monitoring, I&I.

Are there other sampling options?

The I&I team recommends **stratified sampling** or **cluster sampling** as alternative rigorous sampling methods. Due to the complexity of these method and the need for specific program details to calculate sample sizes, this method will not be explained in detail in this document. If you are interested in exploring this method, contact the I&I team. Please note that this method requires a larger sample size but can be more cost effective than sampling method A above.

What are the benefits of hiring third-party enumerators?

Hiring third party enumerators to conduct client interviews is a good option to obtain rigorous results since increasing rigor also increases sample size and/or the complexity of sampling methods.

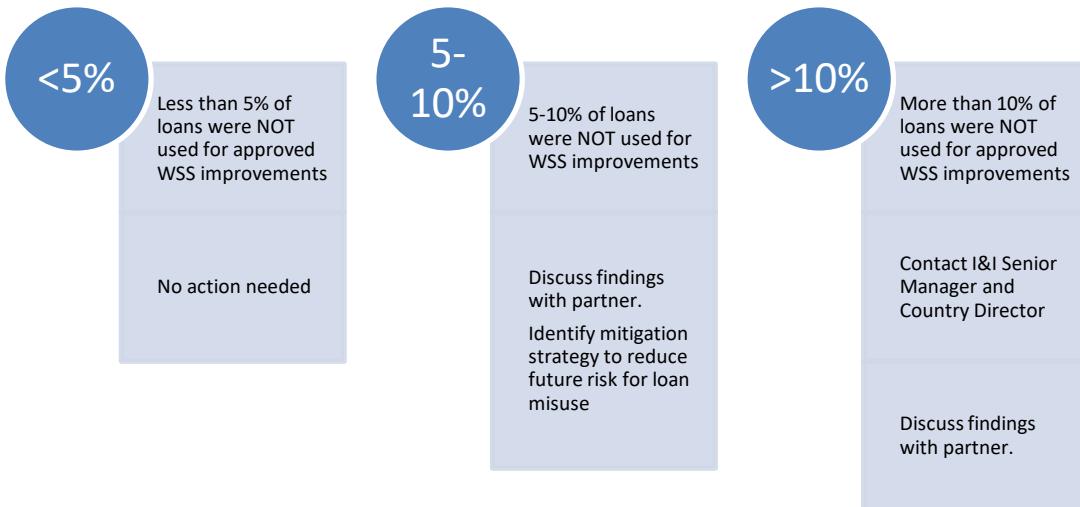
It is still important for program staff to go to the field to observe program implementation, gather insights and lessons learned, and provide feedback to partners. While program staff is best suited for this role, hiring third party enumerators can reduce undue burden on program staff for obtaining a rigorous representative sample of clients, freeing up staff time for other activities.

Review Findings for Loan Validation

To provide a credible evidence base, Water.org must verify that loans disbursed were used for an approved water or sanitation improvement and that the improvement is functional. PMVs serve this function by verifying loan usage and improvement functionality in the field through observation. If a certain portion of loans and/or improvements do not result in an approved and functional water or sanitation improvement, then action must be taken to determine whether or not to disqualify a portion of the loans from Water.org official organizational numbers.

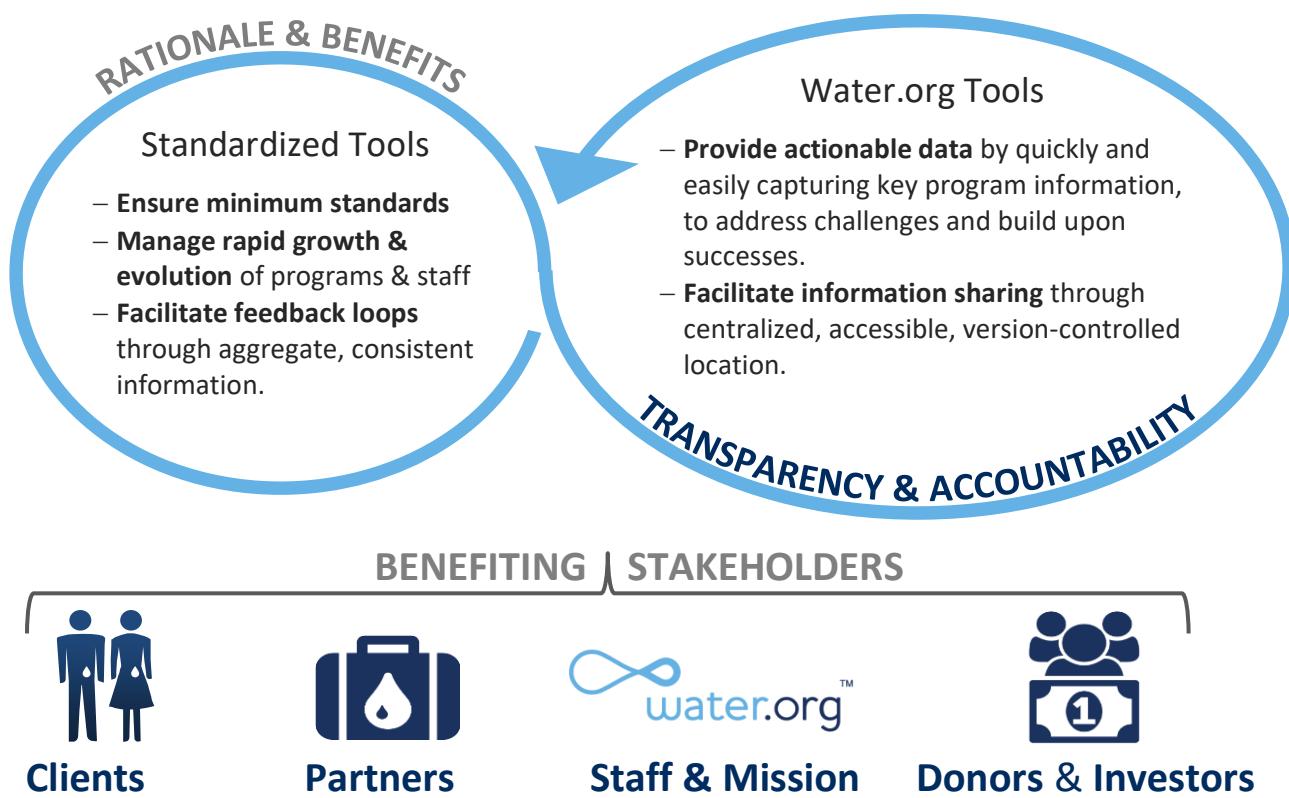
There are questions within the household PMV survey used to identify whether or not the loan resulted in an approved, functional water and sanitation improvement. It is the responsibility of the intervention lead (PM/SPM/Advisory Solutions specialist) to review the client survey findings and assess whether an adequate number of loans were utilized for approved water and/or sanitation improvements.

If the percentage of loans that did not result in an approved, functional improvement reaches 5% after conducting household surveys, the findings must be discussed with the partner to mitigate risk. If the percentage of loans reaches 10%, the Program Manager must contact I&I to discuss a way forward. This could include conducting additional sampling and/or disqualifying a percentage of loans from the partner portfolio in the WaterPortal.



PMV Reporting

Water.org utilizes standardized PMV tools and templates to ensure minimum standards and manage rapid growth and evolution of our interventions and organizational needs. These tools facilitate accountability and transparency internally and among external parties including our partners, donors, and investors. The following figure illustrates key rationale for and benefits of participation.



Upon completion of a Head Office Visit and/or a round of client interviews, **the Intervention Lead is responsible for submitting a report to the partner.** Water.org utilizes standard report templates to promote consistencies across countries and interventions, while optimizing operational efficiencies, and ensuring a minimum standard is reported upon.

Report format

A PMV report consists of:

1. A copy of the completed WaterCredit Sustainability Tool with both partner and Water.org intervention staff comments.
2. WaterCredit PMV Borrower Surveys Report (PDF).

If Head Office visit and Client surveys occur more than two weeks apart, reports should be sent as soon after data collection as possible to ensure that the partner has timely and relevant information.

Reporting Template: Head Office

For Head Office visits, staff should utilize the WaterCredit Sustainability Tool found on the Water.org server. Instructions within each tab of the Assessment Tool guide staff and the partner through the workbook to assess portfolio viability and partner performance. A copy of the completed WaterCredit Sustainability Tool is shared with the partner as part of the PMV report.

Reporting Template: Borrower Survey Results

Once client interviews are completed and submitted, the survey results can be compiled. When using the mWater platform, summary results are gathered through the Dashboard section of mWater. The specific PMV visit may be isolated through the filter feature to show aggregate results pertaining to a specific visit. Results are then saved as a PDF and sent to the partner via email or shared via the mWater Shared Link.

NEVER send the CSV export to the partner, as it contains personal information of the people interviewed, which we do not share outside of Water.org to protect people's privacy.

Individual client information must NOT be shared with the partner as this would result in a breach of privacy.

Report and Account Management

The WaterCredit Sustainability Tool and mWater forms/surveys are managed by the I&I staff, and will be updated at minimum annually, including review of indicators/activity categories. Please contact I&I if a specific form/survey is not available to you. When creating a mWater account, use your Water.org username for your mWater username.

Resources

For all PMV and mWater-related resources, please see the [I&I Resource Page](#).

Annex 1: Process + Materials for Contracting Third Party Consultants to Conduct PMV Client Interviews

To hire a third party consultant to conduct client interviews, the following materials are available on the [I&I Resource Library](#).

- 3rd Party Consultant Process for Program Monitoring Visits using mWater
- 3rd Party Consultant TOR for Program Monitoring template (English + Spanish)

Annex 2: PMVs for Output Based Aid or Performance Based Interventions

For interventions where partners receive a subsidy or grant based upon for performance or number of water/sanitation loans disbursed, PMVs should follow the same guidelines as listed above.

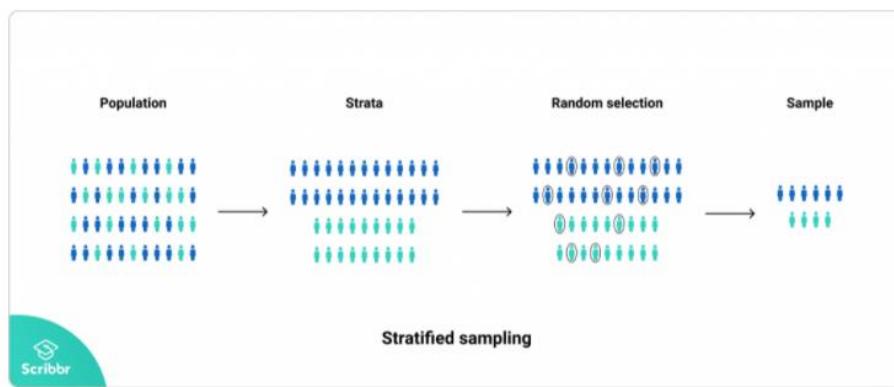
Annex 3: PMVs for Programs with an Extension

For programs which have been approved to have a one-year extension, program staff should plan to conduct an additional 41 client visits during the one-year extension period. For further questions, please contact the Senior Analyst, I&I.

Annex 4: Sampling for portfolios with household, SME and/or service provider loans

For portfolios that include different borrower types (e.g. households, SMEs, water or sanitation service providers, etc.), please contact I&I. The sample size and sampling method for these types of portfolios are different than traditional methods. I&I will help calculate the appropriate sample methodology and size.

For blended portfolios that contain both households and institutional loans, one option is [stratified sampling](#). Stratification is a method of sampling from a population which can be partitioned into homogenous subpopulations—in this case household borrowers and institutional borrowers. Then simple random sampling can be applied to each subpopulation. [Video example of stratified sampling](#).

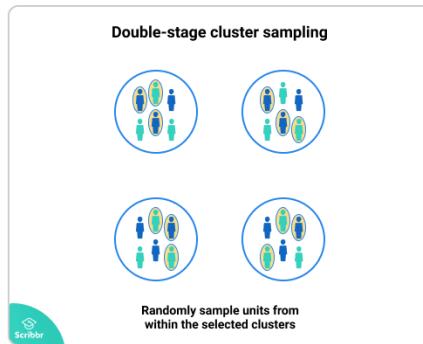


Stratified sampling is recommended when you can divide the borrowers into homogenous subgroups.

To define the list of clients who will be included the sample:

1. Divide the list of clients into homogenous (the same) subpopulations.
2. Determine the proportion of the total population that each subpopulation represents.
3. Randomly select a number of clients/borrowers from within each subpopulation that is proportional to the total population.

Another option is double-stage [cluster sampling](#). In double-stage cluster sampling, the intervention population is divided into smaller clusters, usually geographical. These clusters are NOT homogenous. Clusters are then randomly selected to form a sample. Then individual units (borrowers) are randomly selected from within the selected clusters. Here is a video explaining [cluster sampling](#).



To define the list of clients who will be included in the sample:

- 1) First stage cluster sampling: Each cluster is formed by the loan type. Randomly select XX number of branches within each stratum proportional to the number of branches per stratum.
- 2) Second stage borrower sampling: For each of the selected branches, calculate the total population of borrowers for each type of loan (i.e. the total of all SME loan customers, household loan customers, etc.). Within each loan type, randomly sample XX number of respondents proportional to the number of borrowers for that loan type.

When working with multiple service providers, a double-stage clustering approach is recommended. To define the list of clients who will be included in the sample:

- 1) First stage cluster sampling: Each cluster is formed by the service provider. Randomly select XX number of service providers depending on the number of service providers impacted via the intervention.
- 2) Second stage borrower sampling: For all of the selected service providers, calculate the total population of households reached. Within each service provider, randomly sample XX number of respondents proportional to the total number of households reached.