The SAVIX MIS
Structure and application
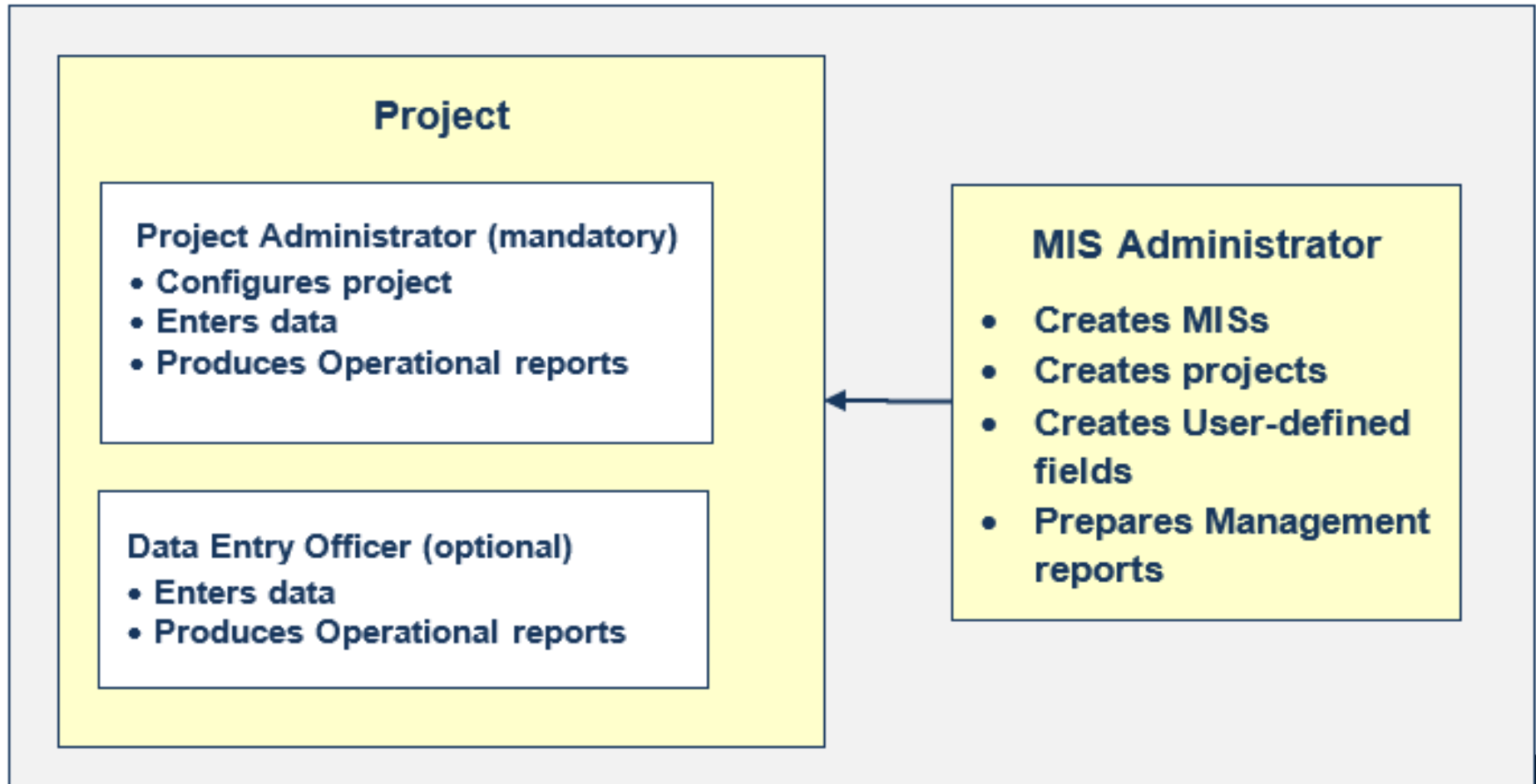
Version 2.2.5
July 2021

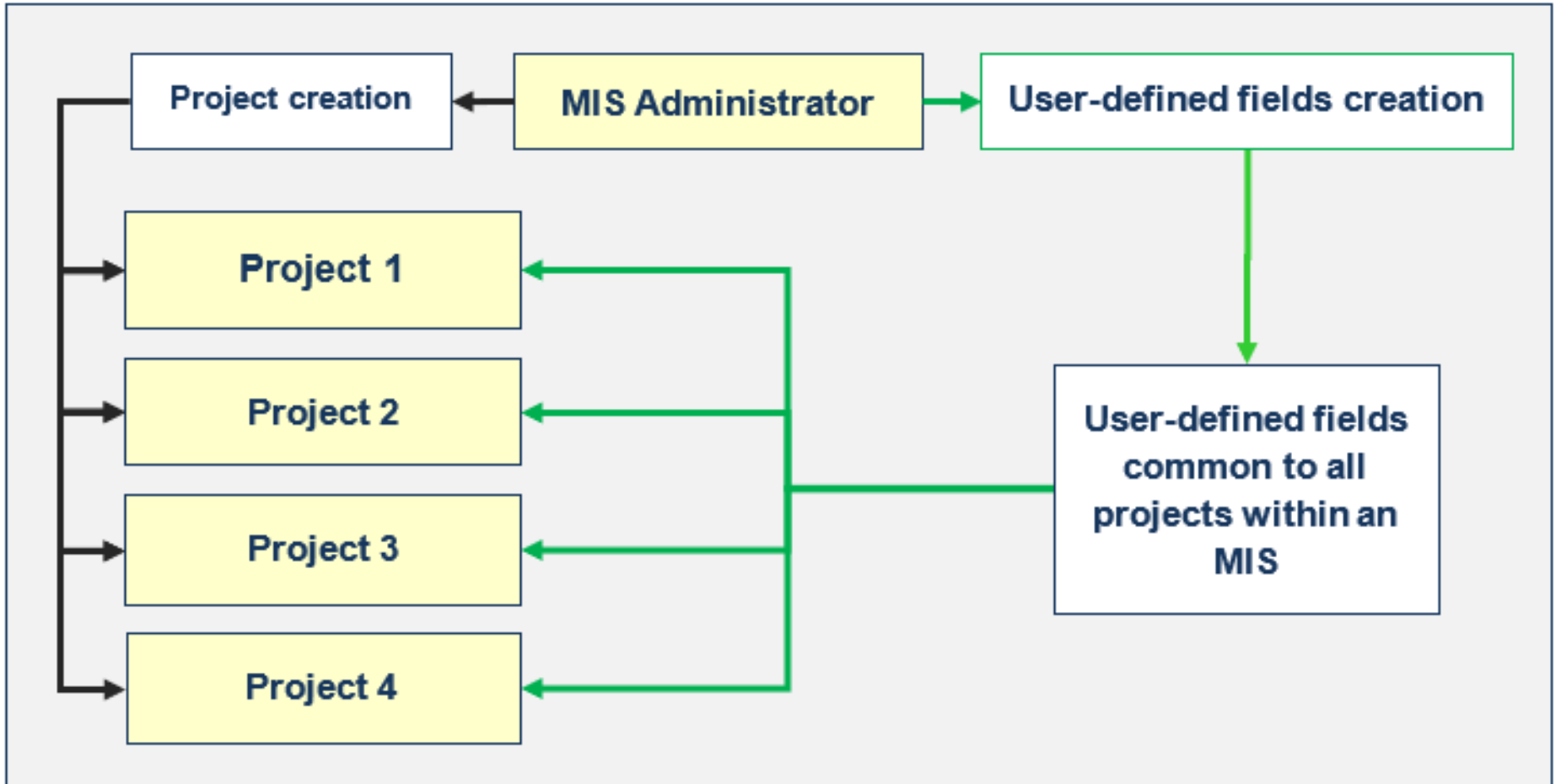**VSL** ASSOCIATES LTD

Architecture

Basic structure, single project

Project

Project Administrator (mandatory)
- Configures project
- Enters data
- Produces Operational reports

Data Entry Officer (optional)
- Enters data
- Produces Operational reports

MIS Administrator
- Creates MISs
- Creates projects
- Creates User-defined fields
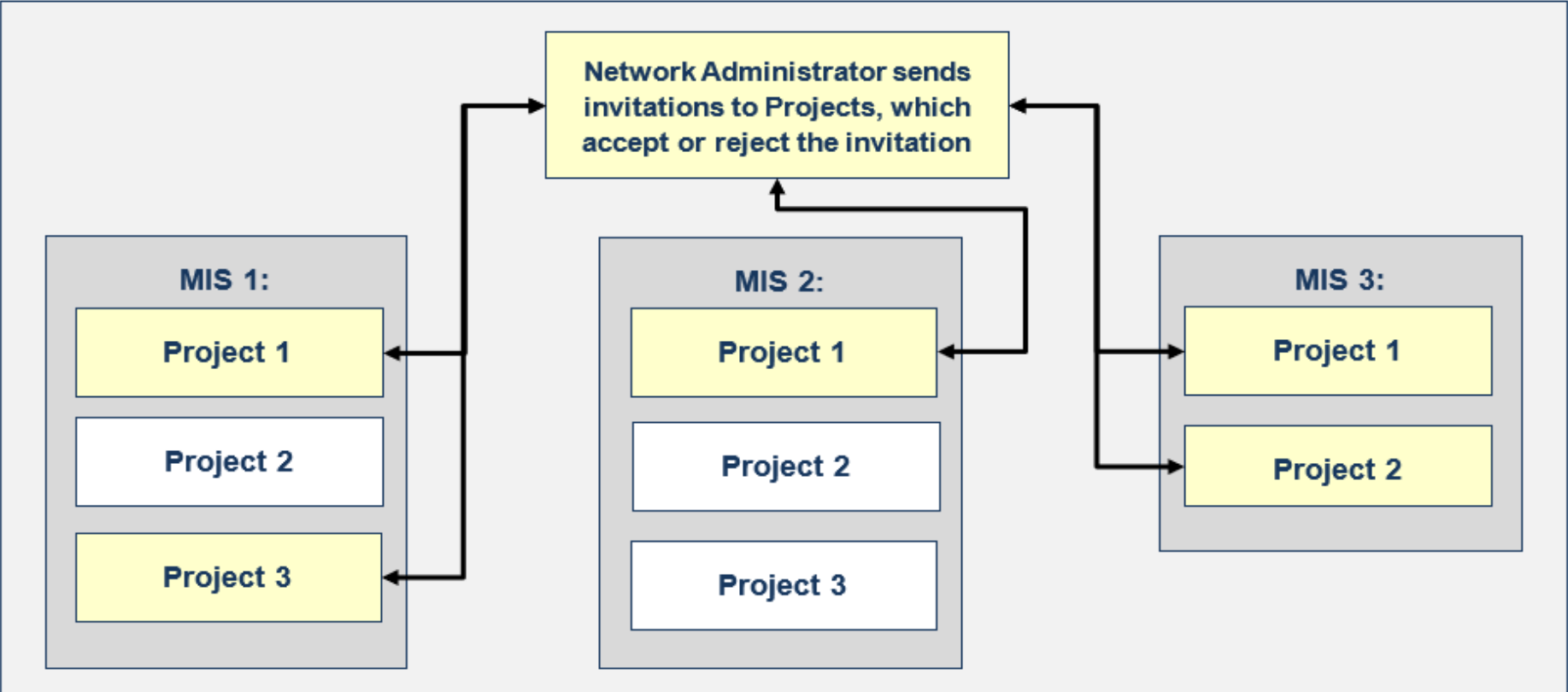- Prepares Management reports

Multiple projects in an MIS: Shared user-defined fields

Network of projects MIS: Does not include User-defined fields, but Network-defined fields
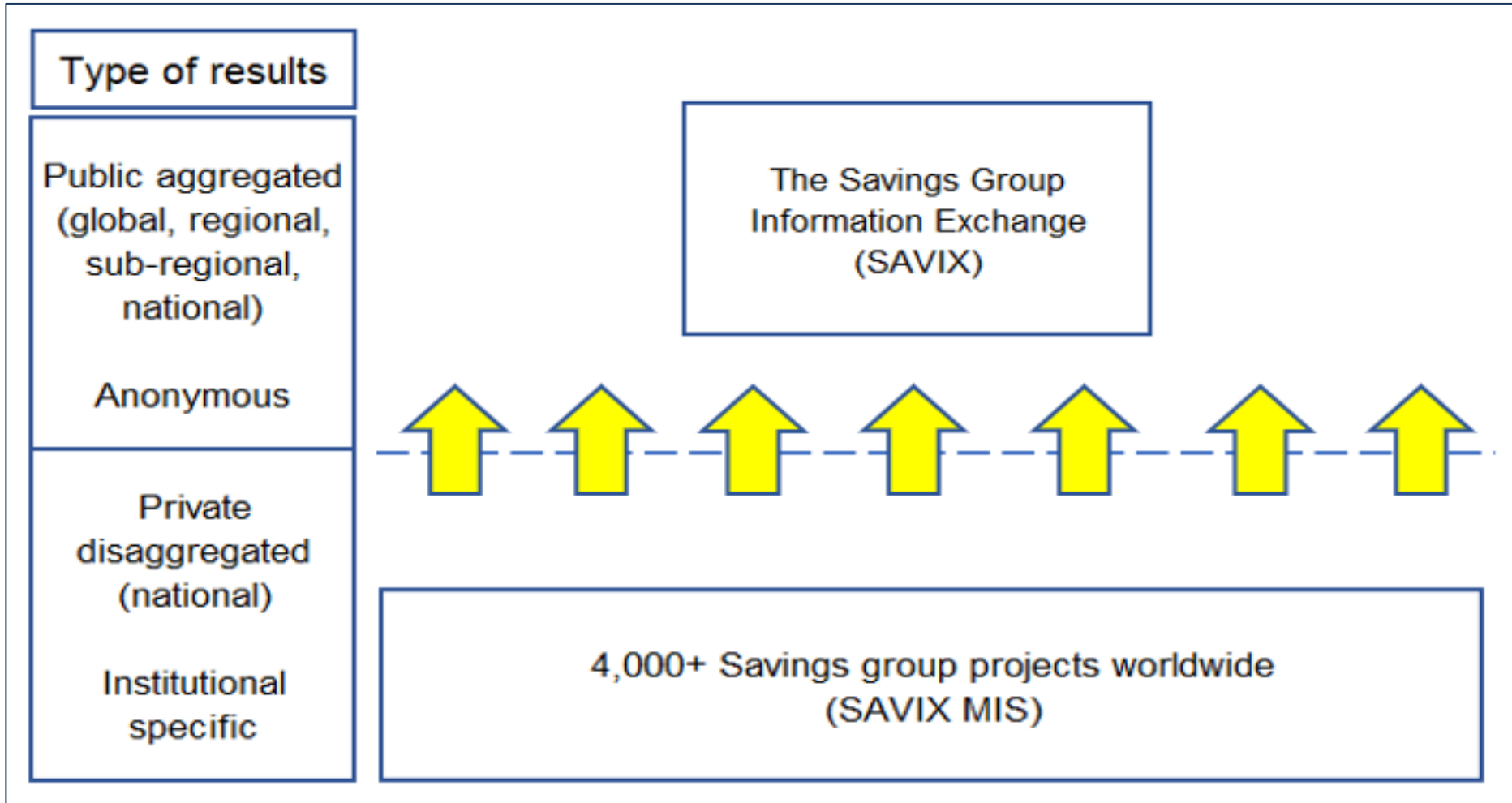
The SAVIX dashboard

Basic SAVIX Statistics

The SAVIX MIS is a web-server based MIS. It can be accessed anywhere in the world, at any time. Currently it:

- **is used in 102 countries**

- **incorporates more than 14,000,000 members**

- **who are organised into 664,227 groups**

- **In 6,582 projects**

- **In 2,123 MIS instances**

- **by more than 1,200 implementing agencies**

Relationship of SAVIX MIS projects to the SAVIX dashboard

Type of results	
Public aggregated (global, regional, sub-regional, national)	The Savings Group Information Exchange (SAVIX)
Anonymous	
Private disaggregated (national)	
Institutional specific	4,000+ Savings group projects worldwide (SAVIX MIS)

How the SAVIX dashboard is structured

The user opens the dashboard at http://mis.thesavix.org/dashboard/admin

The dashboard opens with a World map and provides a global report covering all groups worldwide registered on the SAVIX MIS. The user can then:

- **click on continents to get continental results, using selected metrics**

- **press the '+' sign at the bottom right hand side of the page. This will open up a Google map that shows all subregions and subregional results, again using selected metrics**

- **press the '+' sign again and the dashboard will display all country-level results using selected metrics.**

- ***All of these results can be accessed by a project or cluster of projects on the SAVIX MIS, so that their results can be compared to average results, at world, regional, sub-regional or national levels***

Global results on the SAVIX

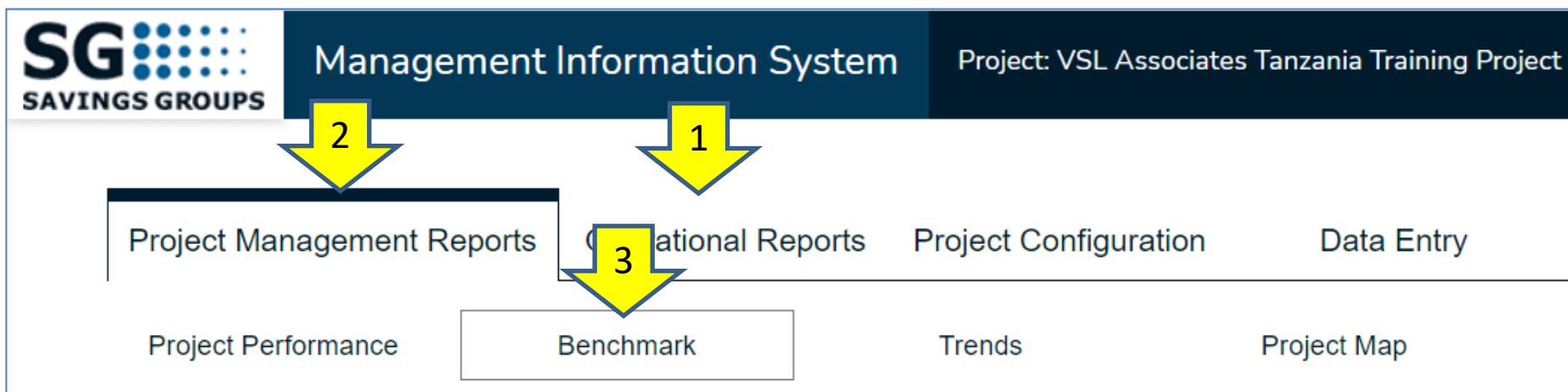|	
Total number of groups	627,977
Total number of members	14,000,168
Percentage of female members	78%
Total savings	$332,722,835
Average savings per member	$29
Average annualized savings per member	$86
Total value of loans outstanding	$216,433,927
Average outstanding loan size per member	$51
% of members with loans outstanding	39%
Fund utilization rate	56%
Return on assets	11%
Return on savings	14%

How this shows up in SAVIX MIS reporting and how it can be used

Reports

The SAVIX MIS has two main levels of reporting: Operational reports and Project management reports

- **Operational reports (1) look at what is going on in the field and enables field staff performance to be measured**
- **Project management reports (2) provide an overview of how the project is doing, compared to its objectives**
- **The Benchmark report (3) compares the project to norms for the country; the sub-region, the Region and the World**

Setting benchmark criteria

Project Management Reports	Operational Reports	Project Configuration	Data Entry	Data Export

Project Performance	Benchmark	Trends	Project Map

Group status

Both ⌄

Compare to [1]

Country ⌄

Results end of cycle

⌄

Countries [2]

Tanzania ⌄

Report date

23 ⌄ | Aug ⌄ | 2021 ⌄

[3]

RUN   PRINT

The Benchmark report allows the user to select one of the following, against which the project can assess its performance:

- **Country**
- **Sub-region (i.e. East Africa)**
- **Region (i.e. Africa, Latin America etc.)**
- **World**

In this case the user has selected the country level (1) and Tanzania (2). The user then presses 'Run' (3)

The following Benchmark report is produced

Benchmark Report

Project name	Report date	Project start date
VSL Associates Tanzania Training Project	23/08/2021	31/05/2019
	Project	Tanzania
Sample age (weeks)	34	33
Members per Group	19	22
Attendance rate	90.60%	82.00%
Membership growth rate	2.10%	3.00%
Average Savings per Member	$ 29	$ 43
Average annualized savings (per Member)	$ 57	$ 99
Average outstanding loan size	$ 36	$ 62
% Members with loans outstanding	41.10%	44.80%
Fund utilization rate	45.70%	62.10%
Writeoff rate	0.50%	0.10%
Return on savings	21.30%	17.10%
Return on assets	16.60%	12.30%
Return on average assets	32.50%	23.20%

This project compares favourably with the average for Tanzania in terms of profitability (1) and attendance (2), but lower levels of savings (3).

This provides indicates areas in which improvements might be made

CASE Study DFM Network

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User issues

General issues with the SAVIX MIS

The SAVIX MIS is widely used (and DFM supported projects are doing better than the average), but is often affected by some common user tendencies

- The majority of users look on data entry as a donor requirement and do not prioritise data quality, but only data entry as an activity. As a result, data quality is often poor
- Data is rarely scrutinised by supervisors before being entered and, even when warned by the system, a lot of questionable data gets accepted. Meeting data delivery deadlines is usually more important than precision (because, often, no-one checks)
- Analysis and application to operational decision-making is given relatively little attention: the focus is on satisfying senior management and donor needs for reports
- Most programmes do not invest in in-depth training and as a result, the analytical capabilities of the system are under-utilised
- Most donors do not have an in-depth understanding of SG performance norms, by geographical context and usually focus only on basic metrics, such as total number of groups, female participation and cost-per member, through the (misleading) lens of international averages. If the donor doesn't ask intelligent questions, they won't receive attention.