Interview with Adhikar, Orissa, India

Date: 4/12/2013
Interviewee: Pradeep Panda
Conducted by: Deanna McCusker, UX Designer

Summary

Pradeep is in charge of IT and MIS for the MFI Adhikar in Orissa, India. His English was a bit difficult to understand. At Adhikar, loan officers post their own data to Mifos, they do not have specific data entry roles. The Branch manager approves loans, the MIS dept. balances transaction data.

What he liked:
- Reports, they use a lot of them

Desired Improvements:
- Dashboard would be useful (did not elaborate)
- Would like reports to generate aggregate data (from one date to another) rather than just a single date snapshot
- Managing imports and exports needs to be easier (did not elaborate)
- Would like fields to restrict to actual data (telephone numbers to restrict to digits, for example)

Interview Notes:

Introductory questions
1. *What is your role at MFI*?
    a. In charge of IT and MIS, from 2009, 1.4, currently using 2.6 (or 2.4 not quite sure). IT partner is Conflux Technology
2. *Who else uses Mifos at your company? Roles*?
    a. Roles depends on management decision in Adhikar
    b. Manager is the root level, branch manager, area manager, general manager, operational manager
    c. Loan officer goes to the field, collects information from clients, creates centers, group and members in Mifos, but he cannot activate those, to activate the groups and member on the BM side (the branch manager)
    d. Loan officer does the data entry, posted by Loan officer
    e. Branch manager approves, area manger approves and BM disburse that amount
3. *How long have you been using Mifos*? 2009
4. *Why did your MFI choose Mifos*?
    a. Using FIMO, was a standalone program. We have 16 or 17 branches, every week they have to provide that to head office and they

consolidate all those data, centralize database is not available in FIMO. FIMO only provides a solution to that branch. After 6 or 7 months, the structure of all the branches are not the same. Creates lots of problems at our end. All table structures are not the same, creates a very big problem. Retry the reports the value would be changed. Not confident in this product.

    b. When I joined they had both Mifos and FIMO, my role and responsibilities is how to minimize FIMO and get onto Mifos

5. *What were the alternatives*? (XL, build custom, one other open-source, commercial)
    a. N/A
6. *What is your lending methodology* (group or individual)?
    a. Group loans only
7. *What products do you offer*? (Loans and savings, or just microcredit?)
    a. No, not working with savings
    b. We have ideal product (?), sanitation, house repair, top-up things
    c. In a group, we do some specific person to some specific product
    d. Out of 15 we took 5 or 10 we provide them separate product, individually responsible
    e. Field officer goes to center and collects the money

Installation and configuration

8. *How long did it take to get Mifos installed and configured the first time*?
    a. (Already installed when he started) Migrate all data from FIMO to Mifos, process broke down, after 8 or 9 months agreement with Sunguard technology Bangalore. 1 year, that broke down, individually myself continued Mifos support. We work with Mifos for last 1 year. Currently we signed with Conflux Technology, deployed Mifos in cloud.
9. *What process did you follow*? (done by a specialist?)
    a. N/A
10. *How long did it take to train staff, to get fully accustomed to using software*?
    a. Depends, some staff require 2-3 times support, some required online support, when new staff comes to org we have to train.
    b. If Mifos front end or any more things are added to the system, that means the changes are more, we have to provide that training in the field. If small changes, at head office we train them.
    c. 3-4 days for new employees -
11. *When new releases come out, do you upgrade right away? Why or why not*?
    a. We have a server that we upgrade into, test for around 1-2 weeks, if we're satisfied, all reports are coming correctly, then we upgrade.
12. *How long does it take to do an upgrade*?
    a. Did not ask
13. *How much time does your MFI spend maintaining Mifos*? (full-time admin? It basically runs by itself until we need to upgrade again, specialist)
    a. Did not ask

14. *How well does Mifos perform with your network bandwidth*? (is it acceptable, too slow? Tasks take too many clicks, exacerbating network sluggishness)
    a. More users make Mifos slower, UI is slow, what we do is stop some of the process in the server and active only the Mifos
15. *What concerns or challenges do you face with configuration*?
    a. Did not ask

Tasks
16. *What are the primary tasks you use Mifos for*?
    a. (reading from list of permissions on his version of Mifos, when I realized I did not write every permission he mentioned)
       Loan officer enters all data, can edit information, can create new member and submit for approval, can change state, add notes to member, create group, change state to active, add notes to group, create new center, edit center status, make transaction to account, bulk enter collection sheet data
    b. Branch manager has to validate and check the data in Mifos - unlock a user, edit self data, can submit new members, change state to application pending approval, can edit group membership, can blacklist a member, specify meeting schedule, edit personal information, center tasks, can create a loan account and submit for approval, can disburse loan, can enter collection sheet data
    c. Area manager can approve loan, then only BM can disburse loan
    d. general manager, operational manager don't post anything, they just review reports, how they improve their operations, no permissions to these users
    e. focus on operational part, how much is made in field, how many members exit or are new, how many are overdue, what is progress of branch, overall branch and organizational performance
    f. how many new members? How much is disbursed in that period? How much repayment in field? Quality of data entered in Mifos? How much overdue?

Features of Mifos
17. *What are the primary features you use*?
    a. Did not ask
18. *Are you able to access all the information you need with Mifos*?
    a. Did not ask
19. *If not, what do you need to see that is not there (or buried)*?
    a. Did not ask
20. *How do you use the navigation of Mifos – search primarily, or drill-down through hierarchy primarily*?
    a. Already developed some of the reports (?) Pentaho and Jasper, 20-30 reports

      b. External ID, we know our group, we know our center numbers, first 3 digit is center, next 2 is group, next 2 is member
      c. Some branch has more 10,000 members, some less than 5000
      d. Loan officer can manage about 600-1000 loans, 40-50 /centers
      e. Monthly meetings – 4th weekly, all other products are weekly,
      f. One day a loan officer can more around more than 10
      g. Collect directly into the bank, provides slip to branch manager
      h. Depositing in bank during day depends on where they are

21. *Does the navigation work well for you? If not, what would you change?*
22. *Which reports do you use?*
      a. 90-95% we have developed that reports
      b. rest we sometimes write queries ourselves and retrieve the data, but these are not frequently used
23. *Is there a report you want that doesn't exist?*
      a. Did not ask
24. *Do you want to be able to create your own custom reports?*
      a. Did not ask (they do write queries)

Organization

25. *With mobile app – what tasks do you want to do in the field?*
      a. Some people use mobiles to enter data, supports the browser
      b. Constrain them to give by end of day by 7pm data must be entered into Mifos, but you can use any system you want (mobile or enter at branch)
26. Data is verified on weekly and monthly basis, if financial data is wrong, they immediately inform us, if mistake, kindly adjust that amount,(daily?) non-financial data we check monthly
27. *Are there any offline processes that you would like to see automated?*
      a. Did not ask

Thoughts on New Design

28. *If we added a dashboard as the entry point for each user, what information would you want to see on it (as a loan officer?)*
      a. Would be quite useful for us
      b. "From date" and "to date" – only current date you can generate that report, if you have a date parameter in the report it is more useful for the organization
29. *What information would you want to see on a default UI home page or dashboard?*
      a. Did not ask

Closing questions

30. *What 3 features/areas would you like to see changed?*
      a. Don't use the UI so much, so I cannot comment
      b. Managing imports and exports is difficult, needs to be easily understandable

  c. Mandatory fields – current systems requires these but not always required for all organizations, so sometimes gets wrong in the database

  d. Telephone number – can enter anything, should be limited to digit

  e. Cannot validate all fields because they don't restrict entry

  f. Some of the fields added the popup, remove the text field but added a popup in the field.

  g. Features that are not available in Mifos

    i. Branch transfer, member transfer (not related with Mifos UI)

31. *When Mifos X comes out, are you planning to create your own custom interface or do you want to use the default UI? Why*? Did not ask.

32. *Any other comments*?

  a.