Interview with Al Majmoua, Lebanon

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Interviewee: George Lteit, IT Manager
Conducted by: Deanna McCusker, UX Designer

Summary

George is the IT manager. He manages the installation, upgrade, configuration, and maintenance of Mifos himself. He wishes Mifos had more security:

- Wants regular password resets, password complexity
- Don't allow same Govt. ID to be duplicated, better data checking
- Field-level validation, such as the ability to specify number of integer-only data that it will accept. Estimates he spends 2-3 hrs./day "data cleaning".

As for the organization – they have loan officers that go out in the field with paper collection sheets and, when they return, they hand over the bank receipts and the collection sheets to the field office assts. (FOAs) to enter the data into the system.

What he liked:

- Open-source, MySQL
- Easy to search
- Easy to create loans

Desired improvements:

- Dashboard so loan officers can see who is delinquent, who needs a visit
- Seasonal loans that work with flat interest (currently only for declining interest)
- Search to return more information than just name for differentiation (middle name, village, address – something unique)
- Credit line – need to give credit to clients

Interview Notes

Introductory questions

1. *What is your role at MFI?*
   a. IT manager – 7 years, implemented Mifos in late 2009, migrated old system to Mifos, Access-based system, fully running in May 2010 (started in Sept 2009)
2. *Who else uses Mifos at your company? Roles?*
   a. IT dept – 4 people, 2 web dev, 1 technician, myself
   b. 19 branches, and main office – each branch has 1 field office asst – data entry, supervisor (branch manager), loan officers come back with data, team leader (a group of 3-4 loan officers)

    c. no meetings, all repayments done through banks – MoneyGram, Cash United and banks.

    d. Loan officers bring physical apps to office (FOA – field office asst), supervisor does approval, finance dept issues disbursement, prepares checks, and send back to field.

    e. Client visits office where they sign contract, get physical check, issue physical disbursement to MoneyGram, where receive cash

3. *How long have you been using Mifos?* Since 2009
4. *Why did your MFI choose Mifos?*
    a. Looked over so many softwares, Mifos and Octopus. Want something opensource, most don't give code, so we wanted something open that we could customize (Octopus is French)
    b. Mifos had bigger community, web-based, MySQL mostly this technology in Lebanon is really common, found it really easy to use, if we want to compare to other systems, not a lot of GUI interfaces, easy to search, easy to create loans
5. *What were the alternatives?* (XL, build custom, one other open-source, commercial)
    a. 2 commercial – Bankers Realm (Indian), really complicated, something with developers but didn't provide with a lot of explanations, Delta (from Jordan) has most of features, but support was not so good.
    b. Mifos can add technologies, create reports, flexible
6. *What is your lending methodology* (group or individual)?
    a. Group and individual lending
    b. 70% individual 30% groups
    c. Groups important, 99% group clients are women, a gender thing, most individuals are men
    d. Part of lending officer job is promotion, getting new clients
7. *What products do you offer?* (Loans and savings, or just microcredit?)
    a. No savings, not allowed, NGO owned
    b. Just individual and group loans

Installation and configuration
8. *How long did it take to get Mifos installed and configured the first time?*
    a. Version in 2009 was 1.3
    b. A day to install and configure
    c. Migration – data problem, our old data was not so clean, import over fields but not so clean, started in Feb. 2010 finished end of May
    d. A process over a year-18 mo. start sending client IDs to field staff, physical apps from archive, but doing data entry again manually
9. *What process did you follow?* (Mifos recommended? done by a specialist?)
    a. Worked directly with Mifos, someone came from Grameen, followed the system
10. *How long did it take to train staff, to get fully accustomed to using software?*
    a. Training process, really easy to add stuff, each time we have to train

b. In beginning, took 4-5 training sessions, each session 6 hours to train field office assistance
c. *Other staff not more than 2 days*
(conversation returned to roles)
d. Reporting – FOA does contract, promisory notes, list of payments, printed by FOA given to loan officer
e. Loan officer doesn't log onto Mifos
f. Reports like branch summary, loan officer performance issued by supervisor and team leader
g. Loan officer we only send them report by mobile, report daily – overdue report all loans in arrears

11. *When new releases come out, do you upgrade right away? Why or why not?*
    a. Have a test server, install and do tests when it comes out
    b. Issue same schedule for group

12. *How long does it take to do an upgrade?*
    a. 50 minutes just upgrade
    b. test for 3 weeks, sometimes less

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. Doesn't crash
    b. Lacks, some limitations, currently I spend maybe 2-3 hours a day just checking data, trying to clean some data, some things like always have to check security, I still find it a bit hard, not so good with identifying duplicate clients
    c. When you add a client, you can add the same national ID without anyone knowing it, I have to daily check if the same ID was used
    d. Fields where you can't add a mask
    e. Phone number
    f. Fraud somewhere
    g. Data quality
    h. A gap in the system
    i. As for maintenance, barely a crash
    j. Every couple months it's a little slow, have to stop and restart
    k. Doesn't do good checking on fields, because it's so flexible, have to satisfy everyone, when you create these new fields, can create question groups, but can't have limitations or masking – I want this field to be a phone number, want it to have no more than 10 characters
    l. Would want to be able to specify what the field can take
    m. Workarounds – do some data mining
    n. Concerning validation – maybe because our client names are entered in Arabic, doesn't validate duplicate clients very smoothly
    o. Need strong validation – display warnings or something like that

14. *How well does Mifos perform with your network bandwidth? (is it acceptable, too slow? Tasks take too many clicks, exacerbating network sluggishness)*

     a. In Lebanon don't have really good internet, when start barely had 256k, but it was pretty good, not top, okay

     b. Currently the whole network is upgraded, is now 1M, but still the SL shared, performance is pretty okay

     c. Network has own user name and password, doesn't give any time to change password, no security

     d. We added a VPN tunnel above this, VPN security, tunnel opened for each user, but really slowed the system

     e. Would like to have more security added to Mifos

     f. Just user name password without password complexity

15. What concerns or challenges do you face with configuration?

     a. In beginning, when we did migration, chart of accounts was big challenge, documentation wasn't very clear

     b. In beginning, whole documentation wasn't easy

     c. Had to search, stay online with community, everyone telling us how to approach

     d. Now it's a bit better, clearer documentation

     e. Biggest problem was chart of accounts – how whole mapping would work – in old system we issued reports, want something more automatic, we were working on report to export list of accounting transaction. Export file from Mifos to accounting system, Dolfin chart of accounts map to Mifos, not very accountant literate

Tasks

16. What are the primary tasks you use Mifos for?

     a. Field office assistants are primary user of Mifos

     b. Primary task - Get all data entered

     c. On Mifos no – but they greet clients, print clients

17. What does Loan Officer do?

     a. Currently working on a supervisor dashboard for loan officer to see Delinquent client, dropout clients, were good clients but inactive, Ones to be visited just to say hi

     b. Currently Mifos info is not organized

     c. Beginning of month, loan officer gets schedule report from FOA, gets last repayments – clients who will repay loan this month, plus delinquent daily

     d. Trying to add to this good clients, put everything into dashboard, use to schedule tasks for day

18. What tasks do you want to be able to do that Mifos doesn't currently do?

19. Loan officer

     a. His schedule should be: follow-up for delinquent clients

         i. Promotion for new clients

         ii. Visiting old drop out clients

     b. Currently now though they spend 80% of time on follow-up, 20% doing promotion,checking for dropout

     c. Would want this to be on a daily basis – 50-60% on followup, 40% promotion and visiting old clients, maybe we can give them other tasks if they have time

20. FOA
    a. Data entry for client, then for loan
       i. Creating new client, new loans, client guarantors, guarantors linked to client with loan, guarantor entered same as client
       ii. Link doesn't exist in Mifos
       iii. FOA sends penalty/cash transactions?
       iv. Each day late is $1, collect late penalties (LO) sent to FOA, she enters and sends to finance dept.
    b. Repayments are done by centralized acct. dept.
       i. Do disbursements twice a week
       ii. Receive reports from banks and partners
       iii. Import transactions using import features in Mifos

Features of Mifos

21. *What are the primary features you use?*
    a. Client, groups
    b. Don't use savings
    c. Would want to do
       i. Seasonal loan (but only works with declining interest, not flatinterest
       ii. Doesn't have system like credit line, we are currently an NGO, but we might grow up to be bank for poor, need to open credit lines, giving them loans similar to bank, where they can deposit and get cash, debit cards (whole line of features for credit line isn't supported)
       iii. Security features
       iv. Guarantor feature – can't link clients to each other

22. *Are you able to access all the information you need with Mifos?*
    a. Reports – create our own because mostly reports in Mifos are on centers, different methodology for groups, we track client for client inside group, other MFIs just track group, groups don't need guarantors, groups tracked but different schedule for each client in group
    b. Other reports in Mifos work on data warehouse to work
    c. Lots of reports we want them really live,
    d. Easy to create new reports, really comfortable with Jasper, (use all 3), iReport, for field we use Pantahoe and BIRT

23. *If not, what do you need to see that is not there (or buried)?*

24. *How do you use the navigation of Mifos – search primarily, or drill-down through hierarchy primarily?*
    a. Primarily use search, maybe because we did training like that
    b. Search by govt. ID number, if there are a lot of clients with same name

        c.   Search doesn't show a lot of information – only shows office and name and ID, doesn't show address – not enough to uniquely identify

        d.   Would be easier to search by name if there was more uniquely identifying info listed on the search – gender, village

25. *Does the navigation work well for you? If not, what would you change?*
        a.   If we had a dashboard for LO, maybe dashboard would be displayed different, show top 10 clients that are late, top 10 with good history, need small info like that – phone number, address,
        b.   This way they can schedule – okay 10 of each area, 10 dropoffs
        c.   Only they need name, phone, address
        d.   Biggest issue is clients that are late – main critical thing
        e.   Reports can wait a day, but delinquent has to be done today
        f.   Bonus calculation is based on exposure, how much of their portfolio is at risk, bigger loans follow up on first

26. *Which reports do you use?*
        a.   Do their own

27. *Is there a report you want that doesn't exist?*
        a.   Creating our own is pretty easy
        b.   Having stuff like dashboards will be really helpful for decision making, like executive director wants to display top offices, least well performance, lowest disbursement, regional manager – top LO, worst performing, info about region,
        c.   Small dashboard defined per user

28. *Do you want to be able to create your own custom reports?*
        a.   Already do

Organization

29. *Does everyone in your organization that needs to (field office/data entry staff, branch staff, IT/general ops staff) use Mifos? Why or why not?*

30. *With mobile app – what tasks do you want to do in the field?*
        a.   One loan report – loan schedule for each client, displays the late days of each repayment, client, village, guarantor name, phone, schedule of late repayments
        b.   List of delinquent loans, call or physically follow up
        c.   Monthly basis – schedule report and repayment
        d.   Dashboard info on mobile, some task that are put by supervisor added to LO schedule (I want you to follow up this client for a reason),
        e.   Tasks set by supervisor

31. *Are there any offline processes that you would like to see automated?*

Thoughts on New Design

32. *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.   My clients – standings
        b.   Meetings coming up
        c.   New loans needing approval, dispersal

33. What information would you want to see on a default UI home page or dashboard?

Closing questions

34. What 3 features/areas would you like to see changed?
   a. Credit line (most MFIs will be going into this area someday) need to give credit to your clients
   b. Search functionality improved, search filters, adding some validations
   c. Task – dashboards per user

35. When Mifos X comes out, are you planning to create your own custom interface or do you want to use the default UI? Why?
   a. API based system, can build own GUI
   b. If it has the information I need, then of course I would go with that

36. Any other comments?
   a. No, think we pretty much discussed everything