FIELD AGENT-CENTERED MANAGEMENT

A Concept for Better Supervision of *Credit with Education* Programs and a Call for Collaboration

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Introduction to the Issue

Probably everyone agrees that the key to attracting and keeping very poor clients is, first and foremost, **the people who provide the service**. But we need to explore the implications of this truth more deeply.

Staff must be recruited and trained to exercise self-discipline and enforce client discipline in service of a cause that is both greater than any one staff person (self-enrichment should be unthinkable) and a cause greater than any one client (everyone must follow the rules; those who cannot or will not are out of the program—period—no matter how poor they are). **It is tough love, not charity**.

But staff must also <u>know and truly respect their clients</u> and the lives they lead. They must know that there is more to life than making a living. Clients have many needs. They lead complicated lives within families, communities, and cultures. So field agents have to be prepared to <u>take the time to listen</u> to their clients and to know how to <u>facilitate problem solving</u> that goes well beyond ensuring loan repayment. At the same time, they cannot become overly sympathetic or personally involved with the lives of their clients either. The field agent is, first and foremost, responsible for the <u>program</u>. The client is responsible for <u>herself</u> and her family.

This dual role of "tough-love facilitator" seems like a tall order. Filling the order requires unusual methods for recruitment, training and supervision of large numbers of field agents. There is no inherent reason why these roles are incompatible. But the organization must have a top-to-bottom commitment to making the dual role work, a commitment that permeates all aspects of hiring, training and supporting field agents.

Over the past decade, Freedom from Hunger, its affiliates and other practitioners of the *Credit with Education* strategy have developed a variety of methods for successfully <u>training</u> large numbers of field agents who can play this dual role. The operational guidelines and training methods have been most developed and best documented by Vor der Bruegge et al. (1999) and Vor der Bruegge and Stack (1999). These and other authors associated with Freedom from Hunger are publishing a series of guidance manuals over the next year or so (distribution through Pact Publications: books@pactpub.org). There still remains a critical challenge for <u>recruitment</u> and <u>supervision</u> of field staff, *before* and *after* training and getting started in the field.

The big recruitment question is "Who is likely to be a good field agent?" Is there a personality or education profile of the ideal recruit? If so, it has yet to be identified clearly. But experience so far indicates that not everybody can be trained to be a "tough-love facilitator." We know excessive shyness won't do. We also know that education level does not correlate well, except *perhaps* in a negative way. The more years of formal schooling (and especially the experience of teaching in a formal classroom), the more likely the person has locked onto a pedantic approach to education, oriented to imparting information rather than facilitating learning. Training of such people involves the challenge of their unlearning certain unproductive habits. Yet a person must have sufficient education to do good arithmetic and basic bookkeeping and enough self-confidence to stand before a group and draw the members into conversation without dominating or showing off.

Recognizing that recruitment and training are ever imperfect, <u>supervisors of field agents must know a good "tough-love facilitator" when they see one in action</u>. Feedback, retraining, and "weeding out" the poorer performers is mandatory for building and maintaining a successfully integrated delivery system. Supervisors must be committed to <u>being out in the field to witness and act on field agent performance</u>. This is as crucial for program success as any other form of "internal auditing" to ensure good programmatic performance.

Many programs have developed adequate systems of supervision. But more may be needed to ensure that field agents are willing and able to achieve both the financial performance and social impact objectives of the program. <u>Program managers need guidance for recruiting, training and supervising field supervisors to do good supervision that steers field agent performance toward program objectives</u>. What is needed is management philosophy and systematic practice that is centered on *field agents*.

The Case for Field Agent-Centered Management

A good *Credit with Education* program is characterized by service orientation to its clients. This is achieved by having the right service package (*Credit with Education* or something similar) and the right policies for program management—right for achieving the following:

- <u>client satisfaction</u> (if they're not satisfied, they won't stay with the program and they'll share their dissatisfaction with others who might have joined later)
- <u>social benefits</u> (without achieving social benefits, net of costs, how can investment in program start-ups and expansion be justified to donors or investors?)
- <u>sustainable institution building</u> (to generate a revenue stream that allows the program to keep on serving its clients and adding new ones)

Field agents are the primary means to these ends. They deliver the service package that satisfies the clients and produces benefits for the clients and their families. Field agents are the sales force, the revenue generators, the program's interface with the clients. To the clients, the field agents *are* the program. The program's success depends on the success of its field agents. Therefore, the philosophy and practice of management should be "field agent centered."

How many *Credit with Education* programs are truly "field agent centered?" All are, some might say, but in practice most are probably centered more on concern for the "owner" of the program (a parent organization) or for one or more donor organizations or even for the senior managers themselves. Perhaps *most often* centered on senior management of the program. This may be a hard truth to acknowledge, but senior management is where any needed reorientation must start. Program managers are not expected to create "heaven" for field agents, but they certainly don't want their field agents to be unhappy. Too often there is shockingly little concern about the happiness of field agents. At issue is not just their pay, but also their working conditions. Not just their feeling of being appreciated, but also their sense of moral purpose and a feeling of progress toward that purpose. Unhappy, purposeless field agents become inefficient, ineffective and sometimes corrupt.

It has been said about microfinance in general that there are no bad borrowers, only bad programs. Digging deeper into these bad programs, we might find that there are no bad field agents, only bad management. Surely an overstatement, but perhaps not by much. Conversely, if we dig deeper into a successful program, we are likely to find good field agents guided and supported by field agent-centered management.

What Field Agents Need

Field agent-centered management has only two major components: signaling and support. Through recruitment, training, supervision (and incentives) there should be clear and consistent signals from supervisors to field agents about what a good field agent is expected to do and how valuable s/he is to the program when they do it well. Also, the management and administrative functions of the program should be structured to enable the supervisor to provide the field agents with adequate and timely support to do their jobs well. This is both what field agents need and what they want.

How do *Credit with Education* programs stack up in relation to these criteria of field agent-centered management? Here are some questions we could ask ourselves regarding the signaling occurring in our programs:

1. When we place an advertisement to recruit field agents, do we signal the dual-role expectation? Or do we recruit people with either "bookkeeping skills" or "teaching experience" or "health or social service training?" What criteria have we been using to select new field agents?

2. Can our field supervisors describe a "tough-love facilitator?" Would they know one if they saw one in action? Would they be able to tell you which of their field agents match the description? Why are the ones who do not match still working for the program?
3. Are field supervisors aware of and reinforcing what field agents learned in their orientation training? How about the supervisors of the field supervisors? Do either of them conduct or even participate in the trainings (orientation and in-service) for field agents? Is regular in-service training offered to field staff, either at weekly/monthly staff meetings or at quarterly, multi-day training events or both?
4. Do field supervisors take time to both observe and listen to their field agents? Do field agents view their supervisors as partners or judges—oriented more toward problem-solving or enforcement?
5. What questions do field supervisors ask of their field agents? What written information do they require of field agents? Does the range of questions/information match the full range of the program's objectives? What questions are asked and what information is required of field supervisors by senior supervisors? Are senior supervisors measuring and monitoring progress toward the full range of program objectives in any other way?
6. What information is given by the senior supervisors to their field supervisors and in turn what information is given to the field agents? Does either match the full range of program objectives? Does either give field staff a sense of progress toward these objectives or motivate them to work more efficiently or effectively toward these objectives? Does either give field staff a sense of being appreciated as important players in a morally important endeavor?
7. Does the pay scale for field agents take advantage of a labor-glutted market to keep labor costs as low as possible or does it acknowledge the relative scarcity of "tough-love facilitators" by offering base pay and benefits and additional performance-related incentives that will attract and keep good field agents?
8. Do the incentives offered enable a really good field agent and a really good field supervisor to earn more money than central office staff? What incentives are there for field staff to continue their careers in the field? Do the incentives offered recognize field agents for progress toward all the program's objectives?
9. Are field staff regularly reminded of the full range of program objectives and how their specific activities contribute to program progress toward these objectives?

Here are some questions we could ask ourselves regarding the support occurring in our programs:

1. Is program cash flow projected and managed to make sure that money for loans to Credit Associations is available at the time, date and place scheduled by the field agent for disbursement? Are adequate security and insurance provisions made for staff or clients taking large sums of money to and from the Credit Associations?
2. Do field agents have dependable transportation for on-time arrival at the Credit Association meetings? If they drive themselves on motorcycles, do the field agents have adequate training and licensing to drive motorcycles? Do they have undamaged

helmets with visors or goggles? Do they have adequate protection against the elements (pants, gloves, raincoat, mud boots)? Are the motorcycles regularly serviced by qualified mechanics? Is a spare helmet and motorcycle available to each field supervisor to make sure field agents can travel safely despite unexpected breakdowns or damage? Do field supervisors formally investigate road accidents involving their field agents to learn how to avoid future accidents? Is there adequate insurance to guarantee adequate health services and recovery time for field agents injured in road accidents?

3. Are *per diem*, gasoline/oil allowances and other reimbursable travel expenses paid to field staff with minimal paperwork and maximum speed? Is incentive pay calculated in a transparent method and paid in a timely and regular manner? Are benefits and base salary paid or made available as promised?
4. Are supplies of paper, notebooks, pens, calculators, forms and educational aides promptly replenished and made easily available to field agents?
5. Are field agents scheduled for a reasonable number and pattern of Credit Association meetings, allowing for necessary travel time, meals, paperwork, staff meetings and training events? Are off-schedule activities for field agents frequent or rare requirements? Are field agents required to assist in data collection for special studies of program performance and impact?
6. Are field supervisors scheduled for an adequate number of days in the field to make regular, unannounced visits to a sample of Credit Association meetings of all their field agents? Are they given adequate means of transportation (see #2 above) to make the field visits as scheduled? Are they required to transport money for loan disbursements and from loan collections? Is the burden of paperwork and other office duties for field supervisors reasonable in light of the priority on assessment of and feedback on field agent performance?

Most *Credit with Education* programs probably do better at support than signaling. Support activities are more obviously indispensable and more familiar to us all in our daily lives. When program management provides good support to field staff, such support itself is an excellent signal to field staff that their work is critically necessary for achieving program objectives. In fact, <u>support can be considered one of five activities that send signals to steer field agent performance toward program objectives: recruitment, training, supervision, incentives and support</u>. This perspective allows us to focus on **signaling** as the key ingredient in field agent-centered management.

Honest and insightful answers to the above questions are likely to point to <u>supervision</u> and <u>incentives</u> as the activities with the greatest deficits. It is not coincidental that these are the activities for which there has been the least systematic guidance from Freedom from Hunger and others supporting *Credit with Education*. Perhaps this is because the programs have been relatively small until their recent growth, so we haven't had to be as systematic and proactive regarding supervision and incentives until now. Also, *if* staff training effectively weeds out the poor recruits and emphasizes <u>simplicity of content and mastery of delivery</u> by field agents and *if* management doesn't just try to <u>save its way to (temporary) financial sustainability at the expense of support</u> for field staff, *then* supervisors and the incentives at their disposal become the dominant issues for program improvement—focal points for new thinking and innovation.

Field agent-centered supervision and incentives need information about field agent performance and how this performance relates to achievement of the program's objectives. There is a critical need for a manageable system for supervisors to collect the right information at the right time and to analyze and return this digested information to field agents. Much innovative work is needed to fill the need. This collection and feedback of performance information to field agents should become a routine part of the art of ongoing supervision, not a separate system of "monitoring and evaluation." To make a clear distinction, the new term "progress tracking" will be used to label this approach we advocate.

Progress Tracking

"Progress" means movement *toward* something; the journey is important, but mainly because it moves us closer to a chosen, desirable destination. "Tracking" means either the seeking and following of signs, as in a hunter tracking an animal, or staying on a previously laid out track or path; both meanings are appropriate for our purposes.

A map is a good metaphor for understanding the conceptual framework for progress tracking. For the map to be useful for our journey, we have to know our destination and locate it on the map—for progress tracking, call this destination the desired "ultimate impact" of our program. And we have to know where we are *now* on the map—our starting point or baseline. And we have to find a route of travel on the map in relation to the difficult terrain between our current location and our destination—call this route our "hypothesis" that our program will convert specified *inputs* into *outputs* that lead to *intermediate effects* that will in turn lead to the *ultimate impact(s)* we seek. And from the map, we have to identify landmarks along our route of travel that, when found on our journey, will reassure us that we are on the right track—call these our "indicators" of progress toward the ultimate impact(s).

<u>The map is a hypothesis for action, showing us a chain of cause and effect leading from our actions to the ultimate impacts we seek</u>. Who creates the map and how much confidence do we have in the mapmaker? Our map or hypothesis for *Credit with Education* is the "benefits diagram" created by Barbara MkNelly years ago. She based this diagram on extensive and intensive examination of the scientific and practitioner literature. It was derived from results of "scientific" impact evaluation studies done in the preceding years by highly qualified researchers. This diagram serves as the conceptual framework for Freedom from Hunger's carefully controlled, longitudinal impact research studies in Bolivia and Ghana and later in other countries. The accumulating evidence supports the validity of the *Credit with Education* hypothesis: integrated village banking and non-formal nutrition education can generate profitable economic activity and savings and empowerment for very poor women, as well as increase their health and nutrition

knowledge and improve their childcare practices, leading to improvements in household food security and better nutritional status of young children.

Freedom from Hunger believes this constitutes sufficient evidence to justify substantial investment in *Credit with Education*—that the map is sufficiently accurate to provide reassurance to both donors and program managers that their efforts will be rewarded by the intended impacts, *if* the program can stay on the recommended route of implementation.

Many donors and other decisionmakers have a justifiable tendency to be skeptical. They ask whether the results from one country and one implementing organization can be considered valid for a different country or even a different implementer in the same country. They may demand verification of the map's accuracy for countries or organizations new to *Credit with Education*. This is not needed in most cases, but when donors insist, they often must be heeded. That means repetition of the scientific impact studies. However, it should be clear to both donors and program managers that program staff have neither the time nor the skills and experience needed to do valid impact studies. Rather than waste time and money (and precious good will) on shoddy "evaluation," skeptical donors should either decline to invest in the program or pay for professional researchers to conduct the study they require for verification of the "hypothesis" in which they have chosen to invest.

In other words, progress tracking is not about proving the accuracy of the map. It is about using the map regularly to check position and progress toward intended impacts, the destination that is promised by the map to be at the end of the recommended route of implementation. But the mapmakers (the researchers) must show more detailed information about landmarks of progress that program managers can find along the route. <u>Evidence from scientific impact studies must be transformed or translated into indicators of progress toward the ultimate impacts</u>. Researchers need to identify the impact variables in their scientific studies that were most affected by program participation and that seem relatively easy to measure. These can become landmarks, or indicators of progress, on the map.

Even with a good map, we would have two more steps to take to create a progress tracking system. **First**, we need to <u>create an indicator-measuring-and-reporting system</u> which can be managed by program staff and regularly and meaningfully inform program-steering decisions. The system must be <u>cost-effective</u> in producing information that is <u>credible</u> *and* <u>useful</u>. **Second**, we need to <u>embed this system in the routine of effective supervision</u>.

Let's be clear about the purpose of progress tracking as a key part of field agent-centered management. A progress tracking system could be designed to enable clients and communities to track the impact of *Credit with Education* on their own lives. Or progress tracking could be designed to repeatedly prove the impacts of *Credit with Education* to skeptical donors or program owners. Or progress tracking could be designed to serve program staff seeking to stay on track toward their intended ultimate impacts. Freedom from Hunger does not believe all three purposes or even two of these purposes can be served by one system. As conceived here, <u>progress tracking best serves the needs of program staff seeking to improve program implementation, as part of the routine "art" of supervision</u>. We need to maintain the focus on achieving that single and critically important purpose. The <u>other purposes are also important but need to be addressed in different ways and not by staff delivering program services</u>.

<u>Program managers should be concerned not just with evidence of achievement of ultimate impacts</u>. The map metaphor focuses us more on landmarks/indicators of progress that can be found along the way toward ultimate impacts. In fact, program managers may never be able to see or document directly the ultimate impacts of their programs. But the well-verified map gives them confidence that reaching landmarks along the recommended route is enough to signal to their staff that real progress is being made toward the morally important objectives of their program.

There are a great many intermediate objectives that, when they are reached, should give job satisfaction to staff:

- Sound financial performance of service units (like a credit union or a regional office)
- Quality of field agent performance
- Client satisfaction and loyalty
- Penetration of the potential market (reaching the poorest women and families possible)
- Indicators of progress along the paths toward broader institutional and social objectives (like improving program-level financial performance ratios, low client loan delinquency and high repayment rates, reported loan use in diverse and viable microenterprises, personal savings and other asset accumulation, reported decrease in length and dietary impacts of the "hungry season" and reported positive changes in childcare practices)

Even verification of necessary inputs is cause for satisfaction and praise: well-maintained motorcycles, accident-free field agent driving records, on-time field agent arrivals at Credit Association meetings, and fast average turn-around time between loan requests and disbursements are just a few important examples.

The motto of progress tracking might be "**Look for changes in the right direction and reward them.**" A corollary motto is: "If you want it to happen, measure it and report the results to the people who can make it happen." Conversely, program experience shows that if you don't measure and report it (whatever "it" is), you won't think about it, and if you don't think about it, it won't happen. The key to putting this simple wisdom into practice is deciding ***what*** <u>to measure and report to field staff</u> and then ***how*** and ***when***. The deceptively simple answers are, in order, *only the absolutely necessary*, *as simply as possible,* and *in time to improve service delivery*.

Embedding Progress Tracking in the Routine of Supervision

Progress tracking should be routine, part of the art of supervision. Information collected from clients and operations should lead to timely signaling to field staff. The signaling should guide them along the route recommended to reach the program's objectives.

Supervisors both implement and benefit from progress tracking and the signaling that comes from progress tracking. The best way to introduce progress tracking into the routine art of supervision is to embed progress tracking in the larger effort to improve supervision.

Supervision *is* an "art." It requires talent for balance in dealing fairly and firmly with people. It requires a internal sense of determined purpose. It requires a personality oriented to respect of both rules and people. It requires pride in achievement, time management, setting of priorities and attention to detail. It requires the perspective given by life experience. It requires comfort with process and paperwork. It requires getting out in the field and mingling with field agents and clients.

Like a traditional artist in music, painting, writing, acting or dancing, a good supervisor has to have innate orientation and talent for the art, but these can be built upon and improved with proper tools, teaching and career guidance. A supervisor is not just a superior field agent with greater authority, responsibility and paperwork. Just as in recruitment of field agents, we are challenged to recognize the profile of a potential good supervisor. And we must commit to train, supervise, provide appropriate incentives and support to cultivate, guide and retain good supervisors. And we must "weed out" the supervisors who are not making the grade. There needs to be appropriate and timely signaling to supervisors.

How many of our *Credit with Education* programs can honestly claim to be doing a good job of recruiting, training, supervising, and providing incentives and support for supervisors? How many are operating *ad hoc* in this arena of program management? How much systematic guidance and training are offered by Freedom from Hunger and other *Credit with Education* support organizations? We believe this is an area that requires priority attention for innovation, experimentation, documentation and training. The introduction of progress tracking should be embedded in this effort to improve supervision.

Freedom from Hunger now has new resources allowing us to commit some of the senior technical staff of our International Center to collaboration with a few like-minded *Credit with Education* implementing organizations to get started on the task of "unpacking" and rebuilding their supervision routines (from recruitment and training of supervisors to equipping them with a system for progress tracking and signaling to field agents). We could invent a new routine system from the past experience of programs and introduce it as part of a revised *Credit with Education* service package for implementers new to the strategy. It would be a better supervision system, however, if it were developed jointly with and for two or more current practitioners. The key to mainstreaming the progress tracking approach within the supervision system is to fully understand the elements, constraints and opportunities of ongoing supervision routines that have proved adequate so far.

While collaboration would be better than Freedom from Hunger doing the task on our own, the managers of partners in this effort would have to be extraordinarily committed to improvement of their current supervision systems. The **first** requirement is awareness of the importance of supervision and the problems that the current system allows to linger in the program. **Second**, management must have confidence in itself and Freedom from Hunger and in the possibility for change and improvement in the way program business is done. **Third**, management must communicate with all program staff about the purpose and importance of revising the old and testing a new system. It is important to bear in mind an axiom of organizational life: people fear change—often even more than they hate system to be changed!

The **fourth** requirement of partner management is a willingness to devote senior manager time and creative thinking to working with Freedom from Hunger staff to "to fully understand the elements, constraints and opportunities of ongoing supervision routines." This is the "unpacking" process—almost literally taking the current system apart to examine the component pieces and how they might be reassembled with some new components to make a revised system. **Fifth** requirement is tolerance for difficulties as the new system is put in place and tested by all management and field staff of the *Credit with Education* program. Management must commit to monitoring how the new system works, to making changes as needed, and to major revision again, if called for by the results of the test run. These managers are pioneers and therefore risk-takers. Setbacks should be expected, not feared.

The **unpacking process** will enable us (the collaborators) to discover opportunities for collecting information on indicators of progress and more opportunities for using this information to signal field staff that they are or are not on the right track. Here are some typical opportunities we are likely to discover:

- Weekly or monthly meetings of supervisors with all their field agents at the office
- Supervisor's quarterly or semiannual performance review of each field agent in action
- Monthly and quarterly paper reports (monitoring forms and such) from field agents to supervisors and from supervisors to program managers
- Senior management and "outsider" reviews of "service unit" performance (of a supervisor and several field agents, like a credit union or local operations unit)
- Performance incentive system for supervisors and field agents

Before the system is reassembled (repacked), current opportunities can be reformatted, dropped or rescheduled and new opportunities created. The protocol and content of each opportunity in the new system can be more formally spelled out and documented—to facilitate training of supervisors and supervision of the system. It is at this stage of "spelling out" the protocol and content that the tools of progress tracking can be packed into the opportunities available.

What are these tools?

They can be as simple as expanded verbal reports of field agents on each of their Credit Associations at the regular meetings with the supervisor. Rather than just reporting on delinquency problems, the field agent can also report whether attendance, loan repayment, and savings rates are meeting pre-set standards, and they can report on the education topic(s) and the group's response to them during the last week or month. The very act of regularly reporting on all these factors sends the field agents a clear signal that they should be working toward satisfactory progress (of themselves and their Credit Associations) along each of these avenues toward impact.

Regular reporting to supervisor and peers also provides opportunities for immediate praise and for posing problems and seeking solutions, much like the desired interaction with members of Credit Associations during their learning sessions. In stimulating this interaction, the supervisor can model the very facilitation techniques taught to the field agents. That sends an important signal that the supervisor knows good facilitation technique, expects all field agents to be good facilitators and can help field agents who are having difficulties with their technique.

Progress tracking tools can also include current and new components of the monitoring and reporting forms filled out and submitted by field agents to supervisors and by supervisors to senior managers with monthly or quarterly frequency. Part of the unpacking process is dissection of the monitoring and reporting system—its forms and flow of information and how the information is used and by whom. The current system is already burdensome, so any addition of new components will require dropping or replacing certain current components. Particularly valuable opportunities for progress tracking may be found in the collecting, analysis and feedback of information in the monitoring and reporting forms relating to field agent performance at Credit Association meetings and to the end of cycle status of a Credit Association and its members.

Progress tracking tools would include a revised version of the supervisor's checklist for assessing field agent meeting management and learning session facilitation. This current checklist is designed to be used by the supervisor when observing a field agent at a Credit Association meeting. This and similar new checklists have great potential for structuring supervisor observations made during their visits to Credit Association meetings. In general, the visits of supervisors to the field could use considerably more structuring—to provide guidance for what they should be looking for and how to find it.

A particularly promising new tool already in development and testing is the end-of-cycle assessment by supervisors. This tool is composed of several activities to assess the competence of a Credit Association and its field agent—attendance at Credit Association meetings, internal consistency of financial and other records of the Credit Association, reconciliation with records kept by the field agent for the program, questions about client satisfaction with the services of the program, evidence of Credit Association self-management capacity, and testing of Credit Association member knowledge about the education topic(s) covered in the most recent completed cycle. For progress tracking, supervisors would be expected to conduct end-of-cycle assessments of one, two or three of a field agent's Credit Associations each quarter (or half-year at most), depending on the newness of the field agent or recent performance issues raised by other progress tracking tools.

The end-of-cycle assessment tool can also be used to structure observations of Credit Associations and field agents by senior managers or outside advisors/evaluators for the purpose of reviewing performance of supervisors and their service units. These less frequent events can become opportunities for more extensive questioning of small samples of the Credit Association members served by the service unit. Lot Quality Assurance Sampling (LQAS) is a promising method for obtaining statistically valid results from very small samples. Application of this method in this kind of end-of-cycle assessment is an opportunity to measure a few chosen indicators of progress toward impact objectives. LQAS may be able to produce results that can quickly tell the supervisor and the supervisor's supervisor whether or not the service unit is on track or needs improvements to get back on track. This tool would require considerable innovation and experimentation to make sure it is adaptable and reliable for progress tracking.

There are also tools to catch the attention of field agents and supervisors and focus it on the results generated by the various measurement tools. End-of-cycle assessments by supervisors and supervisors' supervisors should be followed up by regularly scheduled but special meetings with field agents to review simple analysis of the evidence of progress toward the program objectives and to formulate appropriate improvements as needed.

Also, monetary incentives (such as merit bonuses on top of base salary) geared to the results reflecting performance of service units and/or individual field agents will surely rivet the attention of field staff. Incentive systems also require considerable innovation and experimentation to make sure they are appropriate and reliable tools for progress tracking.

This list of potential progress tracking tools is illustrative, not comprehensive, and certainly far from being final. The tools themselves need further development by Freedom from Hunger and others. Notice that the examples of tools given above are mainly about information generation rather than information use. This simply reflects the dominant historical orientation of the international development community toward generation rather than use of information. Far less innovation and experimentation has been devoted to learning how to critically analyze, present and use information in program guidance and decision-making.

Once a full range of tools is available, their fit with a particular program needs to be assessed, as the program's supervision system is unpacked and examined. Then the promising tools need adaptation to become part of the repacked supervision system. And field and management staff need training and supervision to apply the tools cost-effectively within the revised system. The performance of the revised supervision system needs to be monitored. If the system serves its purpose well, it should be documented for more systematic training of future new program managers, supervisors and field agents (and for sharing with other implementing organizations).

Next Steps

To advance the state of the art of field agent-centered management for *Credit with Education*, Freedom from Hunger is committed to assisting selected partners at each step:

1. Tool development for progress tracking (ongoing by Freedom from Hunger)
2. Unpacking the collaborating partner's current supervision system
3. Assessment of fit of potential tools with other components of the supervision system
4. Adaptation and installation of promising tools within the repacked supervision system
5. Training and performance monitoring for tool use and the repacked supervision system
6. Documentation of the repacked supervision system for future training

Our common goal with partners in this process would be to fill the need identified early on in this paper: systematic guidance to field supervisors and the supervisors of the field supervisors (the program managers) for better signaling to keep field agents on track toward all program objectives.

Freedom from Hunger invites *Credit with Education* implementing organizations to indicate their interest in collaborating with Freedom from Hunger to revise their supervision systems to include progress tracking and more systematic guidance to field staff and program managers. If the partner can make the necessary commitments (see page 10 above), Freedom from Hunger can commit significant resources of its own to the collaboration. Our role in the process is very open to negotiation. However, in relation to the numbered steps above, we would recommend the following:

Step 1: Already underway and funded at our International Center.
Steps 2-4: Can be accomplished by a three-person team from Freedom from Hunger working on-site with the partner staff over a two-week period.
Step 5: Freedom from Hunger can provide a two-person team for two weeks to prepare for and conduct training of partner staff for implementation of the repacked supervision system and then return for three one-week monitoring and feedback/training visits on-site at three- or four-month intervals for the following year.

Step 6: Freedom from Hunger staff can write up the system and training guide on the basis of the work done in Steps 4-5, with no additional on-site work.

Freedom from Hunger has sufficient funding over the next three years to cover its costs of tools development, pre-trip planning and preparation, and post-trip documentation at our International Center. Only the costs of our staff travel to/from and time/expenses at the partner program site are unfunded (except for CARD, CRECER and FOCCAS Uganda). The partner organization could either offer to cover Freedom from Hunger's travel and on-site expenses from its own resources or to assist Freedom from Hunger to find a third party grantmaker to cover these costs.