

AREA / INDICATOR / VERIFICATION ITEM	WEIGHT	ASSESSMENT	SCORE	SUGGESTED SOURCES	COMMENTS
<b>HUMAN RESOURCES</b>					
Please select appropriate answer on the "ASSESSMENT" column.					
<b>HUMAN RESOURCES TOTAL</b>					
11.1. New staff receive general orientation on association's key policies and general administrative procedures.	1.0		0.0	Interviews with staff/ executive director	
11.2. New staff receive / review job description and performance expectations and standards.	2.0		0.0	Same as above (11.1)	
11.3. New staff receive adequate orientation on network history, expectations and standards.	1.0		0.0	Same as above (11.1)	
<b>ORGANIZATIONAL CULTURE</b>					
12. Association staff have a shared set of values that influence mission, and priority issues.	2		0.0	Strategic/ business plan	
12.1. The association has documented value statements.	1.0		0.0	Interviews with staff/ executive director	
12.2. Staff is aware of / understands network's values.	1.0		0.0	Interviews with staff/ executive director/ Board/ members	
12.3. Staff perceive shared values have been influential in determining their behaviors and those of their colleagues.	2.0		0.0	Relevant documentation; interviews with staff/ executive director	
<b>13. Communication is open and productive and is actively fostered among staff and management.</b>					
13.1. The executive directors holds regular team meetings with the association staff.	1.0		0.0	Interviews with staff	

# A Practical Guide to Monitoring & Evaluation for Microfinance Associations

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## Acronyms

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<i>ICT</i>	Information and communication technology
<i>M&amp;E</i>	Monitoring and evaluation
<i>MFA</i>	Microfinance association
<i>MFI</i>	Microfinance institution
<i>MFP</i>	Microfinance provider
<i>RFL</i>	Responsible Finance Through Local Leadership

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# I. Introduction to this Guide

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Many microfinance associations (MFAs) are asked by donors to report on a set of indicators or to complete some type of reporting form for the purpose of monitoring and evaluation (M&E). Some associations may also report on a set of activity-based indicators related to their business plans or annual work plans. These are all positive steps towards improving accountability and tracking progress through M&E, but how do we know if we have the right indicators? How do we move beyond merely measuring activities completed to measuring verifiable results? How can we implement an M&E system that truly reflects the full extent of what an association has accomplished?

The purpose of this document is to provide associations with simple and practical information and tools that they can use to develop their own M&E systems that respond to their particular M&E needs. During the implementation of the M&E system for SEEP's Responsible Finance through Local Leadership (RFL) program, some of the partner associations expressed an interest in developing their own M&E systems. This practical guide was developed out of on-site consultations with two of the RFL program's partner associations, Association Professionnelle des Systèmes Financiers Décentralisés (APSFD) in Senegal and the Association of Microfinance Institutions in Rwanda (AMIR).

Section two of this guide provides a basic introduction to M&E. Section three introduces the theory of change. Section four addresses how to develop a logical framework (logframe) and related indicators. Section five introduces other useful M&E tools, along with examples.

## FAQs

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### *Does M&E have to be a big undertaking?*

M&E is a broad term and captures many different types of activities. In fact, you probably already do a fair amount of M&E. For example:

- As a project manager, you monitor expenditures and activities completed, and likely compare the actuals against what was planned.
- You write annual reports for your stakeholders to communicate what the association has accomplished during the year.
- You talk with your members and gauge their level of satisfaction with the services provided by the association, and you adjust your services accordingly.

In reality, M&E can be as simple or as comprehensive as meets the needs of your specific circumstances. The design of your M&E approach should be driven by what you wish to get out of the M&E system and should also consider the level of resources you have to invest. M&E can be as simple as designing a small set of well-defined key performance indicators that will be tracked on a regular basis using an Excel table. These data can be consolidated and analyzed and can be presented on the association's website or in the association's annual report.

### *What is the difference between monitoring, evaluation, and impact assessments/evaluation?*

Monitoring is regularly collecting data to track progress. Evaluation is usually a separate process where some kind of judgment is made as to how well goals are being met. An impact assessment attempts to attribute specific results to the intervention, i.e. it looks to prove that observed results are significantly different from what would have happened in the absence of the intervention. An impact assessment can stand alone or be part of a broader evaluation.

### *We already do a lot of reporting. Why should we take on this additional work?*

An M&E system should respond to your needs. Some associations may be burdened by many different reporting requirements from their various donors. These associations may find it hard to reconcile the many different indicators they are reporting on, and the organization's overall reporting may be negatively impacted as a result. Developing an M&E system for the association will hopefully help streamline reporting and make it easier not only to produce different individual reports, but also to produce a consolidated, holistic report that captures everything that the association has accomplished as an organization.

## II. Introduction to M&E

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M&E consists of two distinct but complementary parts:

- **Monitoring**<sup>1</sup> is the routine collection and analysis of information to track progress against set plans. It helps to identify trends and patterns, adapt strategies, and inform decisions for project/program management.
- **Evaluation**<sup>2</sup> is an assessment of an ongoing or completed project, program, or policy, with respect to its design, implementation, and results. The purpose is to determine the relevance and fulfilment of objectives, and/or developmental efficiency, effectiveness, impact, and sustainability of the activity.

**Monitoring** of activities is something that project managers do regularly. An M&E system can enable project managers to monitor activities more systematically, and also to follow up on the results of those activities. While a project manager might monitor what trainings are provided each quarter, an M&E system may help to track the number of trainings provided and to compare one quarter to another, to track the number of participants in the trainings, and even to track the number of participants that have applied what they learned to their jobs.

An association may want to conduct an **evaluation** of a particular project, which is usually carried out by an external party. Different types of evaluation may be suitable depending on the objectives of the evaluation and the questions to be answered. **Formative evaluations**, for example, aim to identify how an intervention can be improved and are usually conducted in the middle of implementation. **Process evaluations** can be a component of a formative evaluation and focus on how an initiative is implemented, the supporting processes, and the efficiency and effectiveness of service delivery. **Summative or outcome evaluations** are conducted after an initiative is completed and assess the impact of the initiative. **Theory-based evaluation** aims to answer if and how an initiative achieved its anticipated outcomes by testing the theory of change and assessing the causal chains from inputs to outcomes to impact. No matter the type of evaluation undertaken, the data collected through monitoring will inform the evaluation.

M&E enables improved project oversight, informed decision-making, continuous learning, and evidence-based communication of results. Associations can benefit from M&E in many ways, one of the most important being in improved accountability to stakeholders. Associations have a wide range of stakeholders to whom they are accountable, from their members and board of directors to international donors and local government institutions. Associations need to communicate to these stakeholders what they have accomplished and why the work they do is important. By implementing an M&E system, associations can be better positioned to provide easy-to-understand quarterly updates to their boards of directors and to produce annual reports for their general assemblies with data on the activities and results achieved during the year. This type of data collection and reporting at an organizational level is also critical when communicating with donors and other partners.

This guide will focus primarily on monitoring as a way for associations to easily improve accountability and communication to their stakeholders on an ongoing basis.

### *Developing an “M&E system”*

There is no common definition of what makes an M&E system. It usually implies a collection of all the components that an organization would need to implement its M&E activities. This could include:

- An M&E plan, including M&E policies, work plan, etc.
- An articulation of the organization’s theory of change (through narrative and/or diagram)
- A logical framework (logframe) with definition of indicators, means of verification, frequency of data collection
- Data collection and other tools, such as surveys, scorecards, etc.
- The information system or database that will be used to store data collected
- A data analysis plan
- A reporting and communications strategy

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1. International Federation of Red Cross and Red Crescent Societies, “Project/programme monitoring and evaluation (M&E) guide” (2011).

2. OECD/DAC definition.

With SEEP's support, the associations in the RFL program that have already begun to develop their own M&E systems have generally started with three basic M&E components:

1. A theory of change (a diagram that accompanies the narrative contained in the business and strategic plans)
2. A logframe
3. An Excel-based indicator-tracking tool (which can be integrated with the logframe)

Guidance on developing a theory of change and a logframe is provided in following sections. An example of an Excel-based indicator-tracking tool is provided in Table 3 later in this document.

### III. Theory of Change

A theory of change is a description of the causal chains that lead from activities to an ultimate goal. A theory of change should set out a long-term change (also known as an impact) to which the program is aiming to contribute and should describe how exactly the program and other factors will bring about this change.

A theory of change is usually presented both graphically and as a narrative. For associations, a narrative description of its goals and how the association will reach those goals is likely presented in the business and strategic plans. To further clarify how the various planned activities relate to the broader long-term goals, it may be helpful to develop a diagram.

Figure 1 presents an example of a simple theory of change diagram for a training on M&E. **Activity** refers to conducting the training and any follow-up on the training, such as writing a report on the results of the training or providing additional support to participants. The **output** is the result or product of the activity, like the number of training workshops conducted and the number of participants trained. The **outcome** refers to what happens as a result of the outputs, which is that participants are proficient in M&E and that they apply their learning on the job. The **impact** refers to the final goal, which is improved decision-making as a result of the M&E principles that have been put in place within the organization.

#### Box 1 Definition of terms

Internationally, there are differences in the terminologies used by various stakeholders for the stages of a project or program, from activities to outputs to outcomes to impact. Regardless of the terminologies used, all theories of change should provide a clear and logical articulation of how one will get from an intervention, or set of activities, to the final impact, or change in the lives of beneficiaries, that the program intends to generate in the long run.

SEEP's M&E documents define the different levels as follows:

**Activities** are actions that the association takes, such as conducting a training, producing a report, organizing events that bring the sector together, etc.

**Outputs** are the deliverables or direct results of the activities, including participants trained, reports produced, events organized, etc.

**Outcomes** are the adoption or use of program outputs, such as increased capacity of members, improved services by members to their clients, or sector actors' use of information presented in studies to change their market strategies.

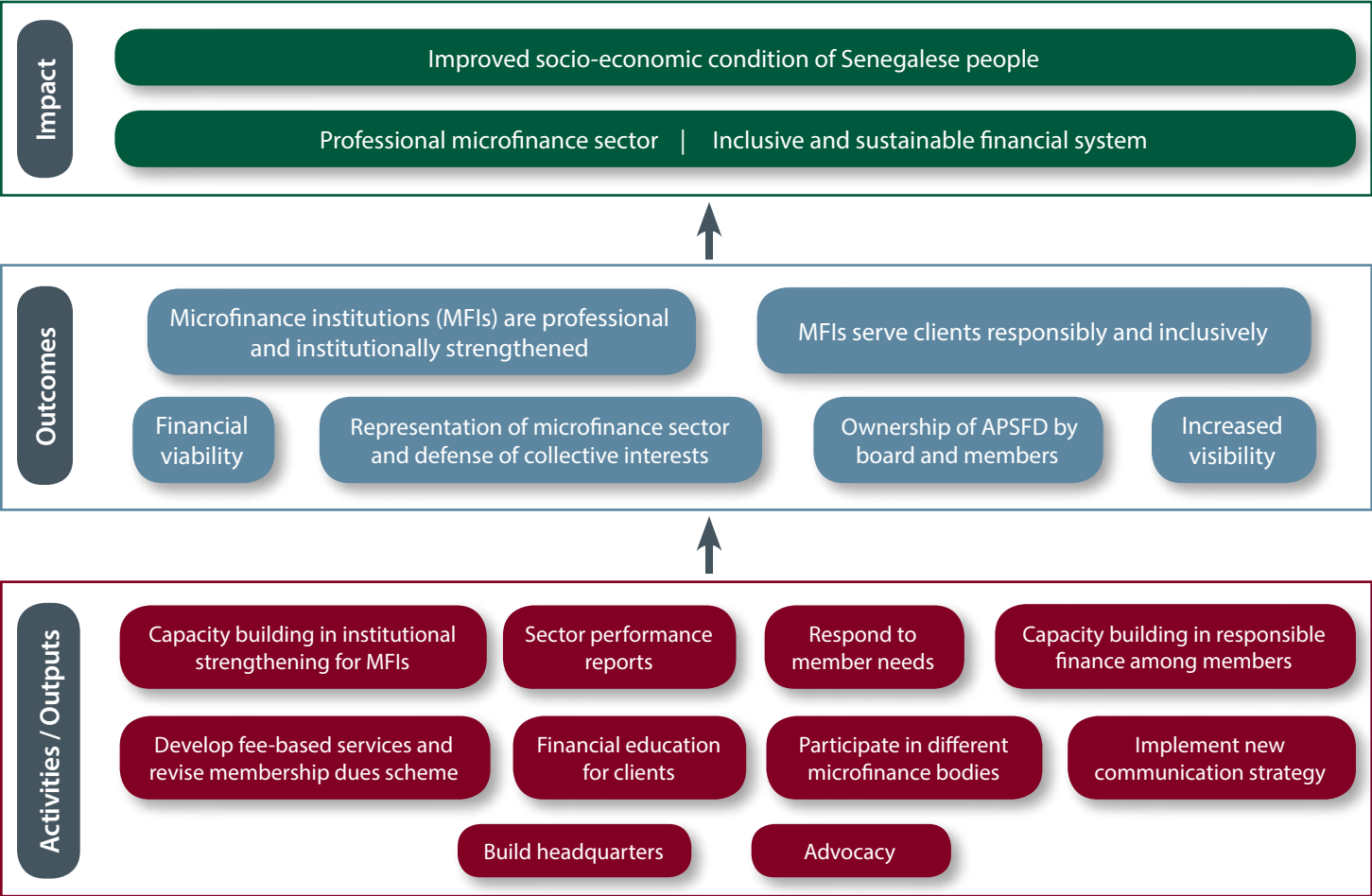
**Impact** is the higher-level change that a program will work towards achieving, particularly with respect to how the lives of end beneficiaries will be affected. It is important to note that the impact is not intended to be achieved solely by the association.

Figure 1 Simple theory of change diagram



Figure 2 presents a theory of change diagram developed with APSFD-Senegal. It illustrates how the various activities undertaken by the MFA will lead to certain outcomes, which then lead to the impact. A more detailed diagram would make explicit the relationships between specific activities and specific outcomes rather than grouping them together. There is, of course, a trade-off between adding detail to a diagram and the ease of understanding the broader picture. See Annex C for an alternative way to organize a theory of change diagram, based on an example from the Rwandan association, AMIR.

Figure 2 Theory of change diagram, APSFD-Senegal



## IV. Logframe and Indicators

A logframe goes hand-in-hand with the theory of change. The logframe translates the theory of change into a list of specific, measurable indicators of activities and their short- and long-term results, which are called outputs, outcomes, and impacts; see Box 1 for definition of these terms.

Table 1 provides an example of a partial logframe. A full logframe is provided as an example in Annex A. In Table 1, outcomes are separated into short-term and long-term outcomes.

Indicators are variables that reflect the intended changes leading up to the anticipated impact of the intervention. Indicators enable managers to perceive differences, changes, or developments over time.

Indicators can be quantitative or qualitative. Quantitative indicators are those that can be counted or measured, such as the number of trainings and number of participants. Quantitative indicators are sometimes preferred because they are considered to be more objective and easier to interpret and report than qualitative indicators.



**Qualitative indicators** are more subjective and descriptive by nature than quantitative indicators. They can describe a situation or a complex concept that cannot be captured quantitatively. The logframe in Table 1 does not include any qualitative indicators, but examples of a qualitative indicators that might be incorporated into that logframe are “Participant satisfaction with the trainings” or “Improved business practices by microfinance providers.” Although these are qualitative indicators, they could possibly be translated into quantitatively-measurable indicators through the use of surveys that ask participants to rate their level of satisfaction with the training or that ask staff to report on their organization’s business practices. If a survey is not a viable option (they can be expensive and/or time-consuming to conduct), data on these qualitative indicators can also be collected through qualitative research techniques such as focus groups, interviews, direct observations, or even voluntary feedback provided by stakeholders. The findings from the qualitative data collection can be presented in the form of a brief narrative summarizing key findings, a case study, or some other descriptive text which can then be disseminated via progress reports, the organization’s website, or other communications channels.

By employing a mix of quantitative and qualitative data, the association should be able to provide a more complete picture of its progress and results.

**Table 1** *Example of a logframe (partial)*

Indicator	Sub-indicator	Objectively verifiable indicator (OVI)	Type of indicator	Frequency of monitoring	Means of verification
<b>Impact</b>					
Professional microfinance sector	Financial inclusion	Percentage of Rwandans that use at least one formal financial service	Quantitative	Every 2-3 years	Finscope
	Professionalization of the sector	Number of microfinance providers that have graduated from informal to formal or from microfinance institutions to banks	Quantitative	Annual	Quarterly departmental updates
<b>Long-Term Outcomes</b>					
Microfinance providers (MFPs) are efficient and sustainable	Sustainability	Liquidity Ratio of MFPs (by peer group)	Quantitative	Annual	Performance management tool
	Viability	Return on asset of MFPs (by peer group)	Quantitative	Annual	Performance management tool
<b>Short-Term Outcomes</b>					
Improved capacity of participants	Improved knowledge	% of participants that demonstrate improved knowledge immediately after training/ knowledge exchange event	Quantitative	Quarterly	Pre/post-test of participants’ knowledge
	Application of knowledge	% of participants that apply knowledge to their job within 6 months of the training/ knowledge exchange event	Quantitative	Annual	Participant survey
<b>Outputs</b>					
Capacity building for members	Capacity building	Number of trainings, coaching, ICT provided	Quantitative	Quarterly	Quarterly departmental updates
		Number of MFPs assisted with training, coaching, ICT	Quantitative	Quarterly	Quarterly departmental updates
	Knowledge exchanges	Number of knowledge exchange events completed	Quantitative	Quarterly	Quarterly departmental updates
		Number of MFPs participating in knowledge exchange events	Quantitative	Quarterly	Quarterly departmental updates

## V. Practical Considerations and Useful Tools

### Organization of data collection on activities

Association staff likely report quarterly or annually on activities completed. Quantitative M&E indicators can be easily integrated into quarterly internal reporting using a table like **Table 2**. The person in charge of capacity building would complete this table each quarter and provide a description of the activities. The data collected can also be reported and consolidated in an indicator tracking tool like the example provided in Table 3.

### Managing data using an Excel-based database

For a basic M&E system with a relatively small set of indicators, the data collected can be entered into an Excel-based database. At the point when social and financial performance indicators are regularly collected to track an association's member institutions, it may be preferable to develop a more complex database system with online reporting, but an Excel-based M&E tool, such as the one in **Table 3**, will still be useful for its ability to consolidate data on all results, including those not related to the performance of member institutions.

**Table 2**

*Example of quarterly staff activities report*

<b>Activities:</b> Building the capacity of microfinance providers	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>
Number of MFPs assisted with training, coaching, ICT				
Number of MFPs participating in knowledge exchange				
Number of new financial products/services developed or refined				
<b>Description of activities:</b> <ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>•</li> </ul>				

**Table 3** *Example of an Excel-based indicator tracking tool*

Objectively verifiable indicator (OVI)	Type of indicator	Frequency of monitoring	Responsible for reporting	Means of verification	2013					2014				
					Q1	Q2	Q3	Q4	YEAR TOTAL	Q1	Q2	Q3	Q4	YEAR TOTAL
Number of market research studies published	Quantitative	Quarterly	Ad & Comm	Quarterly departmental updates					0					0
Number of people who attend presentation of market research	Quantitative	Quarterly	Ad & Comm	Quarterly departmental updates					0					0
Number of publications offered in online library	Quantitative	Quarterly	Ad & Comm	Quarterly departmental updates					0					0



## *Results of training and other capacity building activities: Measuring change in knowledge*

One of the core activities of many associations is providing capacity building trainings for their members. To measure whether knowledge actually increases as a results of the training, the association may choose to implement a pre- and post-training test/survey of participants.

In testing knowledge, the trainer should identify a small set of knowledge questions that will be covered during the training. The survey should be administered at the beginning of the training and again at the end. An added logistical challenge of implementing a pre- and post-test is that all tests will have to be graded. When this data is entered, the pre-test must be matched with the post-test so as to report the percentage of participants who actually experienced an increase in knowledge. It would also be possible to report the average scores before training and the average scores after training, which would not require matching of pre- and post-tests.

Other things that the association might measure through surveys during trainings include:

- Self-reported increase in knowledge
- Attitude
- Satisfaction with the training
- Intention to use what was learned on the job

See Annex C for an example of pre- and post-training survey questions.

## *Training results: Measuring change in behavior*

The intended tangible results of a training are presumably changes in behavior. For example, a training in financial reporting should result in higher-quality financial reports. The association may consider following up with training participants three to six months after the training to see if they have applied what they learned to their work. This survey could be done through email, over the telephone, or even using an online survey tool like SurveyMonkey (<http://www.surveymonkey.com>).

See Annex C for an example of change of behavior survey questions.

# Annex A

## Full example of a logframe and indicators

Indicator	Sub-indicator	Objectively verifiable indicator (OVI)	Type of indicator	Frequency of monitoring
<b>Impact</b>				
Professional microfinance sector	Financial inclusion	Percentage of adults in the country that use at least one formal financial service	Quantitative	Every 2-3 years
Inclusive and sustainable financial system	Professionalization of the sector	Number of microfinance providers that “transform,” e.g. from informal to formal or from a microfinance institution to a bank	Quantitative	Annual
<b>Long-Term Outcomes</b>				
Financial and operational sustainability of the MFA	Financial viability	Core Cost Recovery ratio	Quantitative	Annual
	Organizational viability	Percent of members that are satisfied with the MFA	Quantitative	Every 2-3 years
The MFA is a central actor in the sector	Representation of the sector	Percent of members that say “the MFA is seen as an important and capable representative of the sector”	Quantitative	Every 2-3 years
Microfinance providers are efficient and sustainable	Sustainability	OSS (by peer group)	Quantitative	Annual
		Liquidity Ratio of MFPs (by peer group)	Quantitative	Annual
	Viability	Return on asset of MFPs (by peer group)	Quantitative	Annual
Microfinance providers serve clients responsibly and inclusively	Responsible lending	NPL / PAR	Quantitative	Annual
	Target clients	Average size of loan / GDP per capita (by peer group)	Quantitative	Annual
	Enterprise creation	Number of enterprises created after financial education training (individuals / group)	Quantitative	Quarterly
	Compliance with Code of Conduct	Level of compliance with Code of Conduct (Number of institutions per level of compliance)	Quantitative	Annual
<b>Short-Term Outcomes</b>				
Increased revenue	Sustainable revenue	Revenue from the MFA (membership dues and fees for service)	Quantitative	Annual
	Sustainable income	Earned income ratio	Quantitative (%)	Annual
Improved representation by the MFA	Membership	Number of members in the MFA	Quantitative	Annual
	Outreach	Number of clients	Quantitative	Annual
	Representation of the sector	Member diversity ratio (number of members / Total MFPs in market)	Quantitative (%)	Annual
Improved financial literacy	Savings capacity	Number of new bank accounts after financial education training	Quantitative	Quarterly
		Number of savers after financial education training	Quantitative	Quarterly
		Amount in savings account after financial education training	Quantitative	Quarterly
Improved capacity of MFPs to perform sustainably	Enabling environment	Number of policy changes achieved	Quantitative	Quarterly
	ICT	Number of MFPs with improved ICT	Quantitative	Quarterly

Indicator	Sub-indicator	Objectively verifiable indicator (OVI)	Type of indicator	Frequency of monitoring
<b>Outputs</b>				
Research and studies	Studies	Number of market research studies published	Quantitative	Quarterly
	Dissemination	Number of people who attend presentation of market research	Quantitative	Quarterly
Library	Publications	Number of publications offered in online library	Quantitative	Quarterly
	Downloads of publications	Number of downloads of publications	Quantitative	Quarterly
Sector coordination and representation	Convening power	Number of district or national meetings or events convened by the MFA	Quantitative	Quarterly
	Orienting market	Number of endorsements given to international actors by the MFA	Quantitative	Quarterly
	Coordination	Number of MOUs and other written agreements with other local and international institutions	Quantitative	Quarterly
External communications and public relations	Visibility of MFA	Number of national and international forums attended (including Access to Finance)	Quantitative	Quarterly
	Media	Number of appearances of the MFA in the media	Quantitative	Quarterly
	Communications	Number of newsletters	Quantitative	Quarterly
	Visibility of the MFA on social media	Number of Twitter followers	Quantitative	Quarterly
		Number of Facebook “likes”	Quantitative	Quarterly
		Number of website visits	Quantitative	Quarterly
Capacity building	Capacity building	Number of MFIs assisted with training, coaching, ICT	Quantitative	Quarterly
	Knowledge exchanges	Number of MFIs participating in knowledge exchange events	Quantitative	Quarterly
	New products	Number of new financial products/services developed or refined	Quantitative	Quarterly
Training on responsible finance	Capacity building	Number of MFIs assisted with training, coaching, technical assistance, etc., on responsible finance (including Code of Conduct)	Quantitative	Quarterly
	Enforcement of Code of Conduct	Number of institutions evaluated for Code of Conduct compliance	Quantitative	Quarterly
Financial education	Campaigns	Number of financial literacy awareness campaigns	Quantitative	Quarterly
	Financial education	Number of financial education trainings	Quantitative	Quarterly
	Outreach of financial education	Number of beneficiaries of financial education trainings	Quantitative	Quarterly
Advocacy for members	Advocacy	Number of issues advocated for to authorities on behalf of MFA members	Quantitative	Quarterly
		Number of position papers written	Quantitative	Quarterly
Advocacy for a central role in the sector		Number of issues advocated for with authorities towards a more central role for the MFA	Quantitative	Quarterly
Internal capacity building	Training	Number of staff and board trainings	Quantitative	Quarterly

# Annex B

## Alternative Theory of Change Diagram

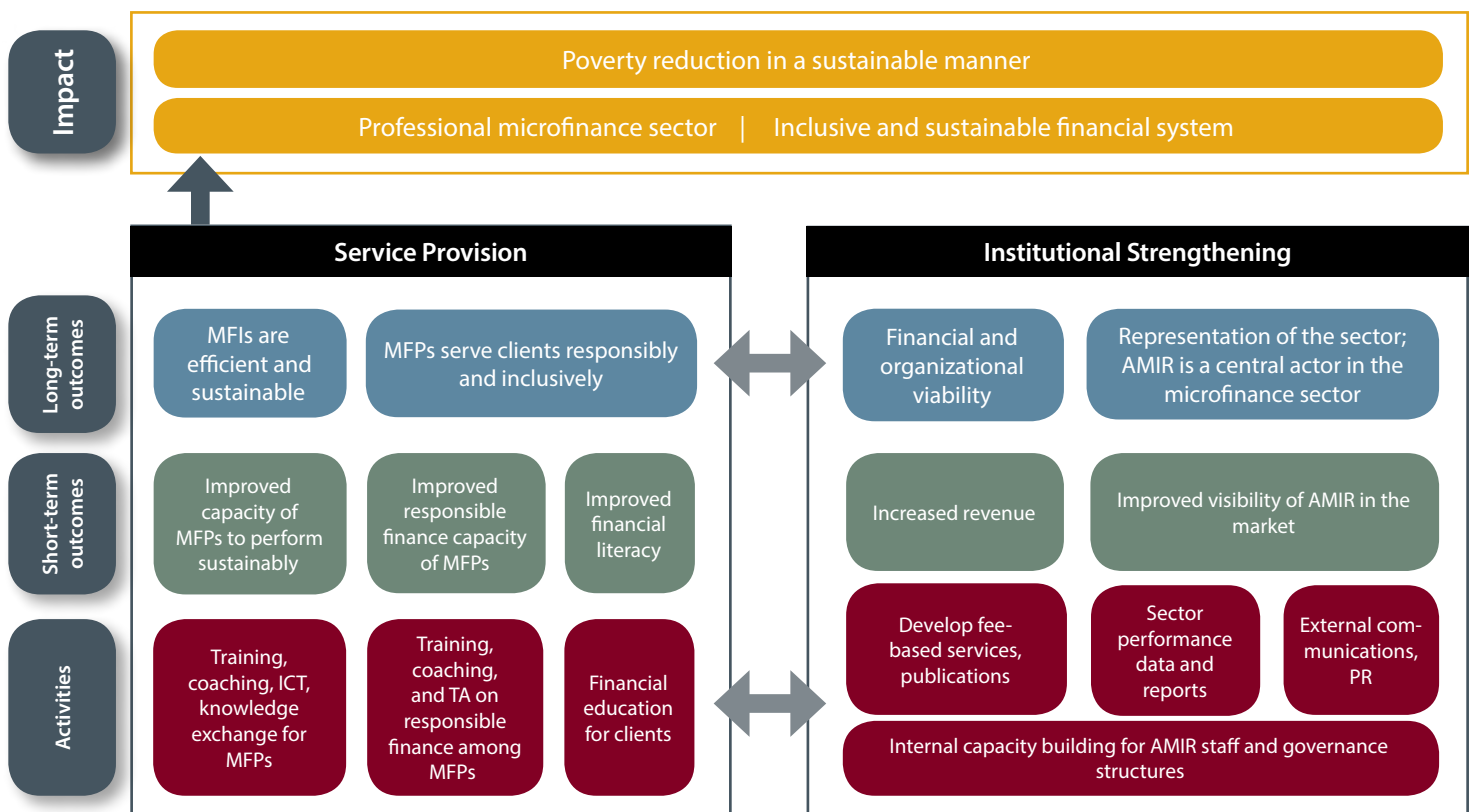
Theory of change diagrams can take many different shapes and forms as long as the diagram communicates how the planned activities lead to the ultimate goal.

The diagram in **Figure 3** is an adaptation of a theory of change diagram developed with AMIR. This diagram's alternative layout was designed to illustrate that there are two interconnected areas in which the association is working (institutional strengthening and service provision), both of which are necessary to achieving its ultimate goal, or intended impact. Within each of the two areas, the chain of results is visually conveyed, with activities in red leading to short-term outcomes in green and on to long-term outcomes in blue.

The diagram illustrates how institutional strengthening activities will lead to the financial and organizational viability of the association, as well as to the association achieving new standing as a central actor in the sector. At the same time, improvements in service provision will lead to microfinance providers becoming more efficient and sustainable and servicing clients more responsibly and inclusively.

The double-sided arrow between these two outcome areas illustrates that the relationship between them works in both directions and is mutually reinforcing. Improvements to service provision lead to a stronger association; greater satisfaction with services will make members and the industry at large value the MFA more highly and will enable the MFA to attain a more prominent position as a central figure. Simultaneously, a stronger association will be able to provide higher-quality services. However, there is a hierarchy. In order to realize the stated impact of a more professional, inclusive and sustainable microfinance system which will contribute to sustainable poverty reduction in the country, the two service provision outcomes—MFPs being efficient and sustainable, and MFPs serving clients responsibly and inclusively—must be achieved first. The two institutional strengthening outcomes—financial and organizational viability of the MFA, and the MFA becoming a central actor in the microfinance sector—are important as well, but they are internal to the association and will not by themselves lead directly to the ultimate impact.

**Figure 3** Theory of change diagram, AMIR



# Annex C

## Sample Survey Questions

This annex provides examples of the different types of questions that can be asked in a survey depending on what an association wants to measure. These questions should be adapted to the specific subject matter or type of the training the association provides. These general examples are for illustrative purposes. In real applications, it is important to spend adequate time considering the goals of any survey and designing the survey instrument accordingly.

Some tips for designing an effective survey:

1. Carefully review the wording and the format of the survey to ensure that it does not introduce **bias**.
2. Consider your **audience**. Make sure that the questions and any other text are clear to the reader.
3. Consider how you will **analyze** and **present** the data once it is collected.
4. Consider the amount of **time** the survey should take. Prioritize what you want to ask. It is better to keep the survey short.
5. **Test** the survey beforehand.

The examples that follow are designed to reflect a training on M&E.

## Knowledge

To measure change in knowledge, the ideal would be to use a pre- and post-test to capture participants' level of knowledge both before and after a training. The pre-test and post-test would each contain the same knowledge questions. The following example questions of various types (multiple choice, open-ended, true/false, and self-reporting) would be appropriate to testing level of knowledge:

What is the definition of an output?	<b>a. Results of the activities</b>	<b>b. Results of the outcomes</b>
	<b>c. Results of the impact</b>	
Who benefits from M&E?	<b>a. Donors</b>	<b>b. MFA management</b>
	<b>c. MFA members</b>	<b>d. All of the above</b>
True or False: An M&E system should include only quantitative indicators.	<b>True</b>	<b>False</b>
Give an example of a quantitative indicator.	<b>Open-ended question.</b> Someone would have to review the answers to mark them correct or incorrect.	
I know how to design a logframe	<b>a. Yes</b>	<b>b. No</b>

If a pre-test is not conducted and it is only possible to administer a post-test in a given situation, it can still be beneficial to test the level of knowledge in accordance with the above. In this case, a question directly addressing the increase in knowledge should also be included in the survey. The following is an example of such a question that could measure increased knowledge:

On a scale of 1 to 5 (where 1 = strongly disagree and 5 = strongly agree), circle the number that most closely describes how you feel.					
I have better knowledge of M&E now than I did before this training.	1	2	3	4	5

## Attitude

Participants' attitude towards M&E and their confidence in performing M&E tasks can also impact the potential for the anticipated change in behavior to be realized upon their returning to work after a training. A person who has a more positive attitude toward a subject or feels that he/she has the ability to effect change is more likely to take action. Survey questions that could capture these attitudes might look like the following example:

On a scale of 1 to 5 (where 1 = strongly disagree and 5 = strongly agree), circle the number that most closely describes how you feel.					
I believe that an effective M&E system can improve decision-making.	1	2	3	4	5
I believe that M&E is important for any organization.	1	2	3	4	5
I am confident that I can implement an M&E system for my organization.	1	2	3	4	5

## Satisfaction with the training

The following example questions could be included on a survey to test participants' satisfaction with a training:

On a scale of 1 to 5 (where 1 = poor, 2 = below average, 3 = average, 4 = above average, and 5 = excellent), how would you rate the following items?					
Overall training	1	2	3	4	5
Organization of the training	1	2	3	4	5
Training facilitator	1	2	3	4	5
Venue	1	2	3	4	5

## Application of learning on the job

The objective of a training is presumably to change behavior. During the post-test at the end of the training, it is possible to capture progress towards this objective by including a question on the participants' intention to apply what they have learned in their work. This type of question could look something like the following example:

On a scale of 1 to 5 (where 1 = not likely at all, 2 = somewhat unlikely, 3 = neither likely nor unlikely, 4 = somewhat likely, and 5 = very likely), respond to the following questions:					
How likely are you to apply what you have learned in your work?	1	2	3	4	5
How likely are you to share what you have learned about M&E with your colleagues?	1	2	3	4	5
How likely are you to play a role in developing an M&E system for your organization?	1	2	3	4	5



A more accurate way of determining whether participants applied what they learned in a training to their jobs would be to follow up with them some time after the training has occurred. For example, participants could be sent an email survey three months after the training, which might include questions like the following:

Have you applied any lessons learned during the training to your work?	Yes / No
Explain:	<i>Open-ended question</i>
Have you shared anything that you learned with any colleagues?	Yes / No
Explain:	<i>Open-ended question</i>
Provide specific examples of how the training has supported your work.	<i>Open-ended question</i>

## About SEEP

SEEP is a global learning network. We explore strategies that create new and better opportunities for vulnerable populations, especially women and the rural poor, to participate in markets and improve the quality of their lives.

Founded in 1985, SEEP was a pioneer in the microcredit movement and helped build the foundation of the financial inclusion efforts of today. In the last three decades our members have continued to serve as a testing ground for innovative strategies that promote inclusion, develop competitive markets, and enhance the livelihood potential of the world's poor.

SEEP members work together and with other stakeholders to mobilize knowledge and foster innovation, creating opportunities for meaningful collaboration and, above all, for scaling impact.

## About RFL

Microfinance associations play a key role in supporting the sustainable growth of the microfinance industry. The SEEP Network serves these associations by connecting them to a global learning community and by promoting capacity building efforts. As microfinance scales and commercializes in Africa, there exists an opportunity to foster greater consumer protection and transparency within the industry. SEEP is implementing the Responsible Finance Through Local Leadership Program (RFL), a four-year partnership with The MasterCard Foundation to improve management capacity of microfinance associations, advance financial transparency, and promote consumer protection. The knowledge and experience that results from this program will be shared with other associations to scale and sustain industry growth across Sub-Saharan Africa and beyond. *A Practical Guide to Monitoring & Evaluation for Microfinance Associations* has been developed with the help of Oxford Policy Management Ltd. as part of the RFL institutional strengthening activities.

Celina Lee, Associate of Oxford Policy Management Ltd. (OPM), led the development of this guide on behalf of the SEEP Network. Support was provided by Bintou Ka-Niang, Ndèye Absa Guèye, Boubacar Diallo, the Association of Microfinance Institutions in Rwanda (AMIR), and Association Professionnelle des Systèmes Financiers Décentralisés (APSFD)-Senegal.



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