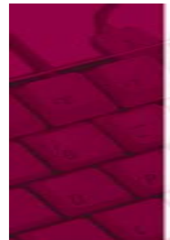
SIM Data Collection Guide



IMPROVING THE SOCIAL SCORE

APRIL 2008

DAKAR, SENEGAL

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Measuring Social Impact – SIM Tool Survey

Impact Measurements Overview

The purpose of "impact measurements" is to provide an in-depth understanding of changes occurring in beneficiaries of programmes, and further assess whether they can be attributed to (or are caused by) the program itself. Impact assessments help in generating information for; Design of more effective microfinance programs, Modification of on-going programs by producing statistically credible data that assists managers to avoid mistakes of the past, and improvement in the allocation of effective resources of development funding.

INAFI and her development Partners (OxfamNovib and Ordina) have developed a tool for measuring the changes happening in the lives of clients served by MFIs in their fields and as a global network. The SIM tool is aimed at meeting the goal of answering important programming and policy related questions, especially in helping to improve social conditions of clients through microfinance.

Every (so often and at least once in a) year, INAFI intends to collect and report from social impact data collected by registered MFIs conducting impact measurements on households that have accessed loans in previous periods. These surveys will include a self-response initiative by INAFI members to implement the comprehensive social impact SIM survey after registration. The social impact surveys will be complemented by a round of regional trainings and impact measurement awareness campaigns, that will see a cross-section of SIM tool users' trained on data collection and interview skills.

The information coming out of the social impact data submitted over time will be reported in an Impact Results Report by INAFI International. More detailed information on INAFI- SIM project and the development of the on-line survey tool may be found at the www.inafiinternational.org/sim Web Site.

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Purpose of this Interview Guide

This document provides institutional users of the SIM tool data collection system with the essential information for conducting an interview and obtaining quality data before making a submission to INAFI International. In particular this data collection guide helps the Interviewer find out more explanation about specific social indicators that He/she is seeking information from the clients identified for the interview. All interviewers/Loan officers will need to refer to this guide to enhance the data collection skills relevant to the SIM tool. It is a prerequisite to the use of the current (SIM 2008 Questionnaire V1.02) release of the on-line version of the software and introduces registering MFIs or new users to meaning of words, explanations for indicators data and terminologies used in the data collection tool. It also points to enumerators, the parts of the *SIM 2008 Data collection questionnaire that* require most attention. This guide should be explained to every Loan officer conducting interview with the SIM questionnaire before making use of it.

This document is also intended for senior administrators and managers in the institution, who may not be directly conducting interviews, but would be able to give interviewers an overview of the data collection instrument and contents of the SIM tool.

This *Data collection Interview guide* will be updated in conjunction with each rebuild of the INAFI - Social Impact Measurement-Questionnaire V1.02 and on-line tool. For further information on the INAFI-SIM 2008 data collection questionnaire V1.02, see: **http://www.sim-inafi.org**

Guide Objectives

- Provide field personnel with basic information on the contents of the SIM questioning instrument or explanations important to conducting informed interviews using the SIM questionnaire.
- Facilitate advanced planning and preparation for impact interviews.
- Provide information on impact measurement concepts and kinds of social indicators for which data is required including pitfalls to avoid that will assist personnel in data collection tasks in the field.
- Provide MFIs with information/some material for field data collection personnel training.
- Provide competencies and skills for obtaining quality social data information on clients

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Scope of this Guide

The Field Data Collection Guide is available to all registered Users of the SIM tool who's MFIs have set up a social performance system in their organizations. The guide contains various explanations, meaning of each question and its explanation in the respective context, so as to ensure that there are no subjective interpretations by the MFI staff asking the questions, and as appropriate, background information to some of the indicators and Internet World Wide Web (WWW or Web) address where personnel can go to obtain additional or more current information. The guide offers a brief description of the data required for each question, including an explanation of general rules of applying the questionnaire, technical words used, and other background information. Users of this guide are asked to contact the INAFI SIM coordination office (contact information on cover page) for the most recent questionnaire (or confirmation) or other additional information that they may require.

Data Collection: Sampling Frame Guidelines

For the INAFI-SIM 2008 Questionnaire V1.02 data collection year, MFIs using the SIM tool are required to attempt 100% client survey before INAFI establishes and advises on an appropriate sampling frame. Each MFI registered for data collection should subject the survey to all its clients without segregation of some or applying a sample.

While its recognized that 100% census may require extra resources and great effort, INAFI is keen to resolve as quickly as possible a sampling approach for MFI users of the SIM tool. The announcement of a sampling frame will require the adjustment of data collection schedule, and affect data series requiring necessary changes on the database. Detailed guidelines for preparing the sampling frames for each scenario will be advised in a revised version of this interview guide.

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General Guidelines for Administration of the SIM tool and Answers to Frequently Asked Questions

1) SIM questions will be asked by the MFI staff, who are in regular contact with the clients, in accordance with the MFI's own procedures and in the same conditions and places where normally contact takes place between the MFI and its clients.
2) The context of the SIM impact measurement should be the MFI operating environment and general conduct of business. That is, as much as possible no need for separate or special arrangements to be made for collection of the SIM data.
3) Intervals of measurement: This should be at the beginning and end of loan, and after one year from start (12 months) whichever is earlier. Impact measurements are usually done over time, so an MFI needs to repeat the measurements at the specified intervals for each respondent continuously.
4) To whom will the questionnaires be asked? The loan borrower is the respondent to the SIM questionnaire, whereby a borrower is defined as a person, who has been assessed as eligible for a loan from the MFI and has received a first loan or has already received a loan, which is not yet fully repaid.New entrants to the programme will be surveyed at the point of (or shortly after) their first loan, while old clients will be surveyed at end of their loans or if loan period is longer than one year, at the end of one year.
5) The implementation of the SIM tool is to be based on Train-the-Trainer concept, whereby the MFI first undertakes identification and development of instructors for the interviews. The data enumerators/interviewers will need to be trained on the questionnaire and this guide for clear instructions (explanations) to enable consistent implementation of the survey for all MFIs.
6) All questions are be asked to all borrowers: That is, all the questions are to have responses from all those who fill the questionnaire. Unless the response is nil, there should be no missing data or gaps in answers to the questions.
7) No change should be made to answer categories, or scale on the paper questionnaire or to answers obtained from clients. The questions should be asked as they are for consistency. Answers should not be altered or interfered with once written down on the paper questionnaire.

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8) We recognize that institutions may need to interview in the local language. Proper translation of this guide and the questionnaire should be done and approval given by the INAFI regional office for local language translations used including this guide.
9) This Guide contains a series of signposts, aimed at administrators/MFI managers, to guide SIM tool users and interviewers to the critical areas of consideration for customizing the tool for the scenario at the institution.
10) All users should read this data collection document, together with the questionnaire V1.02 to receive necessary Help and for Getting started.
11) Access to the SIM Data Entry software and Questionnaire is provided free of charge by INAFI INTERNATIONAL FOUNDATION to registered MFIs to help financial institutions automate the filing of their social impact data. However, MFIs should be ready to support implementation process in their own institutions.
12) As much as possible, the use of the SIM tool should not be treated as a separate process, but as part and parcel of the MFI activities. The data collection exercise should be integrated in the day to day processes, and operations. INAFI will be ready to discuss each MFI's requirement and advice or propose an integration solution of the SIM tool with institutions management information system.
13) A key assumption of the SIM tool is that, the biggest intervention for microfinance institutions is microcredit services. Hence the current SIM tool targets impact on loan or microcredit with less emphasis on other financial services on offer. However the tool will be modified/upgraded later to include impact measurement of thee other financial services offered by MFIs.
14) The SIM tool is aimed at measuring impact of existing clients of MFIs. Hence, once a client drops-out of an MFI, she/he cannot provide information on social data to the MFI because there is no linkage with MFI. Also the MFI ceases to impact on the live of such clients. The system will have missed data or gaps after departure of a client.
15) Data collected through the SIM Questionnaire (paper version) needs to be submitted to the on-line system by being connected to the internet. Data not submitted will not be available for analysis, and therefore reports to the MFI will not be possible to make. INAFI will explore the possibility of supplying individual MFIs with their own data from the central database for possible extra analysis for interested MFIs.
16) An MFI registered for data collection can request for extra training and capacity building for implementation of the tool and also to fast track institutionalizing. This includes training on the USER manuals and interpretation of the SIM questionnaire and this guide.

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Data Collection rules/principles:

To be sure **you get the right responses to** each of the questions you ask, the **following rules/principles** will be important to remember. As a rule, the interviewer must thoroughly understand the requirements for the SIM questionnaire and the impact survey purpose. It is important to plan the interview and identify the candidates for the interview in advance. This enables interviewer to ask the same questions to all clients coming for the interview.

The MFI staff asking the SIM questions should be familiar with SIM theoretical framework paper and the list of dimensions, indicators with their clarifications. These can be obtained from INAFI if not given. As well, enumerators should have received training and briefing on the following: the purpose of the SIM questionnaire and impact survey, the importance of reliable answers rather than socially desirable/positive answers, the importance of building trust and rapport with the borrowers, ensuring that respondents provide reliable answers.

1) **Ask follow-up questions**. Keep probing and asking questions until you get clarification on the questions you've asked. For example, if you ask about a particular indicator- say "school attendance" and you don't have a clear understanding of the clients' response, ask the question more specifically, or direct. You can ask, "How many of your 3 school going girls attend school?" Not that these additional questions will be asked by you the interviewer, to enable clear responses. They should however refer to the issue at hand.

2) **Keep the questions consistent:** For each question, it should be asked of all clients in the same way; then the answers can be better comparable for all the clients and reduce the possibility of unrepresentative or biased responses.

3) **Determine what a good answer is for the right questions:** The SIM questionnaire has been refined to ensure it has the right questions for the data required. In advance, think of what type of answer(s) to expect in each area of questioning and listen keenly to be able to rate an answer. Put yourself in the context of the questions. However note that there is no correct or wrong answer. Interviewer should take whatever answers given so long as the

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questions have been understood. The criterion for a truthful or good answer is your judgment based on prior knowledge and fact sheets/records held by the MFI.

4) **SIM tool questions only:** Answers should be obtained for the issues raised by the SIM questionnaire only. Remember: you should only ask *what is on paper* and not any other questions.

5) **Avoid sounding personal in situational or behavioral questions:** when respondents have to provide a more personal point of view, watch out. If you discover a client is sensitive, or tensed make them relax first. Ask questions in a manner that does not make the client feel guilty of anything, even if they should. You cannot ask questions about a person's sex, you should observe and move on to the next question.

- Avoid **Stress Interviews**

Direct questions put people on the spot and may be stressing. If you feel/see that your respondent is under pressure, you should ask him/er to stay calm and composed while answering the question. Probably go slowly and reassure that responses are not determining any MFI decisions and that interview is only for research purposes.

6) **Be careful with open-ended questions:** They produce more than a simple answer. Although these are usually less effective and more generic as questions; try to refocus the questions so that you get close to specific answers.

7) **Use Leading questions wisely:** Leading questions require answers like "yes" or "no" and are used to verify information and see how a response matches with another related to it. For example: "*In the past 12 months, did the value of the following assets change?"*

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SIM Questionnaire Contents:

SIM (Client Basic data): In the box which looks like one below, you have general questions of identity. *Refresh your memory with these explanations.*

- Enter client identification code; each client has an ID, please enter this under Code.
- Identify yourself as interviewer, or Loan Officer – insert your name.
- Measurement date refers to today's date- the day of interview
- State if the loan referred to here is a newly issued loan or if it's an existing loan give the status as per the choices: Open, for start of new loan, Fully Repaid if Loan is paid up and closed, written off if Loan cannot be paid anymore by client,
- For Gender (observe principle No. 5), Loan means Loan type; and Loan type refers to purpose of loan

Client code: ________________	**Loan officer:**________________ **Measure date:**____________.______________
New loan? ☐ Yes ☐ No	**If Yes:** **Start date of loan:**___________ **Amount of loan**: _________ **Loan duration** : _____ months **Urbanization:** ☐ Urban / ☐ Semi Urban / ☐ Rural **Gender:** ☐ Male / ☐ Female **Loan:** ☐ Individual loan / ☐ Group, total number of Participants: ____*(number of participants in case of group loans)* **Loan type:** ☐ Trade ☐ Agriculture livestock ☐ Manufacturing ☐ Handicraft production ☐ Construction building ☐ Social activities ☐ Consumption ☐ Health ☐ Education
	If No: **Loan status:** ☐ Open / ☐ Partly repaid / ☐ Fully repaid / ☐ Written off End date of loan: _______.

For the following questions, ask the client to state their honest opinion on the situation:

A household is a group of people living and eating together. In case a client is a member of more than one household, such as in polygamous situations, the respondent will be asked to sum the information for all households, with which he

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maintains regular contacts and which can be regarded as dependant on him; and thus regard the different households together as one household)

1. In the past 12 months has there been any change in the total value of the combined income of all members of your household?

- ☐ An increase
- ☐ No change
- ☐ A decrease

For the following questions, ask the client to assess each category of assets, and state their honest opinion on the direction of change (if any):

- For example, on Livestock explain that this question includes all categories of livestock (cows, lamas, donkeys, sheep, goats, horses, pigs, chickens, ducks; etc all animals and birds).
- By savings" we mean surplus of unspent income in money or in kind that gets stored, put aside, lend to others or deposited in a bank or elsewhere and which can be used by the household at some point in the future

2. In the past 12 months, did the value of the following assets change:

	Increase	No change	Decrease	Not applicable
Livestock	☐	☐	☐	☐
Production materials	☐	☐	☐	☐
House (quality)	☐	☐	☐	☐
Other assets	☐	☐	☐	☐
Savings	☐	☐	☐	☐

For this Question, please ask client to do calculation and always enter the total number first, then the number of boys, then number of girls. This Question refers to school attendance and enrolment of children of both sexes. Remember to ask the respondent to account for the total household. School age differs from country to country and between rural and urban areas. It is defined as the age bracket that children are normally supposed to attend (primary and secondary school in the context where the interview takes place) and be in school. Labour activities exclude household cores.

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4. How many children in your household are:

		Total	Girls	Boys
In the school going age?				
Of those,	Attending school And not involved with labour activities outside the household			
	Attending school And involved in labour activities outside the household			
	Not attending school And involved in labour activities outside the household			
	Not attending school And not involved in labour activities outside the household			
	How many have started going to school, but dropped out before reaching grade 5			

This Question makes reference to children born in last year and in the last 5 years. Ensure all children are accounted for, dead or alive. The last 5 years refers to 5 years from the date of the interview. The respondent may have sad memories for the dead, please show understanding and kindness/empathy for the dead.

9. How many children were born in your household:

	Number
During the last year?	
During the last 5 years?	
Of *these* children (i.e. born in the last 5 years) how many are still living?	

This Question seeks information on level of involvement in decision making. Guide the respondent on the choices. Decision making could be with any other party that controls or has authority on any one of the decision areas identified. Make that clear. For example, decisions dealing with money refer to "how the money is used- who decides". So the question is asking, "does the person you are asking question have the power to decide how money is used, say in buying

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shares (investing), how surplus money is used; kept in bank – where? And or how the cash held by the household is consumed?

10. Do you have decision making power on:

		Jointly with other household member				
	No	Less than other household member	Equal to other household member	More than other household member	Fully independently	Not Applicable
Real assets (houses, land)	☐	☐	☐	☐	☐	☐
Money (savings, shares, cash)	☐	☐	☐	☐	☐	☐
Livestock	☐	☐	☐	☐	☐	☐
Production materials (enterprise, farm tools)	☐	☐	☐	☐	☐	☐
Household goods (kitchen tensile, tv, car, furniture)	☐	☐	☐	☐	☐	☐
Use of the loan	☐	☐	☐	☐	☐	☐
Money earned from the loan investment	☐	☐	☐	☐	☐	☐

For these questions, clarify the questions first. For example, explain or give examples of civil society groups that exist in your own context if necessary to make the question clearer to the respondent.

11. To what extent are you able to deal and negotiate independently with the mainstream sector (for example banks, government services etc.)?

☐ Low
☐ Medium
☐ High

12. Are you participating in other community organisations/ civil society groups than the loan groups?

☐ Yes. If yes, how many? _________
☐ No

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13. To what extent do you feel you have the freedom to actively take part in meetings and/or collective social actions?

- ☐ Low
- ☐ Medium
- ☐ High

14. To what extent do you feel you can participate in decision making within the community (so: beyond your own household) if you need/want?

- ☐ Low
- ☐ Medium
- ☐ High

15. Do you have a leadership position in one or more groups or organisations within your own community/society?

- ☐ Yes
- ☐ No

These questions deal with how the clients' business or entrepreneurial activity interacts and affects the environment. The impacts the question is asking could be negative, or positive; it is positive if activity improves some aspect of the environment e.g. conservation of the soil, leads to planting of trees, cleaning of the business area or city etc. Negative effects could refer to say, damping of chemicals in the reviver thus contamination of the water, or activity makes use of trees thus leading to cutting of trees in the forests without replacing etc.

16. Do the activities that you will undertake or are undertaking with this loan have an effect on the quality of:

	Positive effect	Negative effect	No effect	I don't know
Land	☐	☐	☐	☐
Vegetation	☐	☐	☐	☐
Water	☐	☐	☐	☐
Air	☐	☐	☐	☐

17. In case of any negative effects, have you taken any countermeasures to address the potentially negative effects on land, vegetation, water or air?

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- ☐ Yes
- ☐ No
- ☐ There are NO negative effects.

END OF INTERVIEW AND SURVEY FOR THIS PERSON: Please thank the respondent for answering the questions and for the time taken.

This last question is strictly for the MFI staff that is carrying out the interview. Please state your honest opinion and judgment based on what you think about the respondent's truthfulness in giving the answers.

18. How do you estimate the reliability of the answers you got from this client?
- ☐ Good
- ☐ Average
- ☐ Poor

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