

G: E N E S I S

**Evaluating Impact:
Methodology and Assessment Tools Design**

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Types of Evaluations

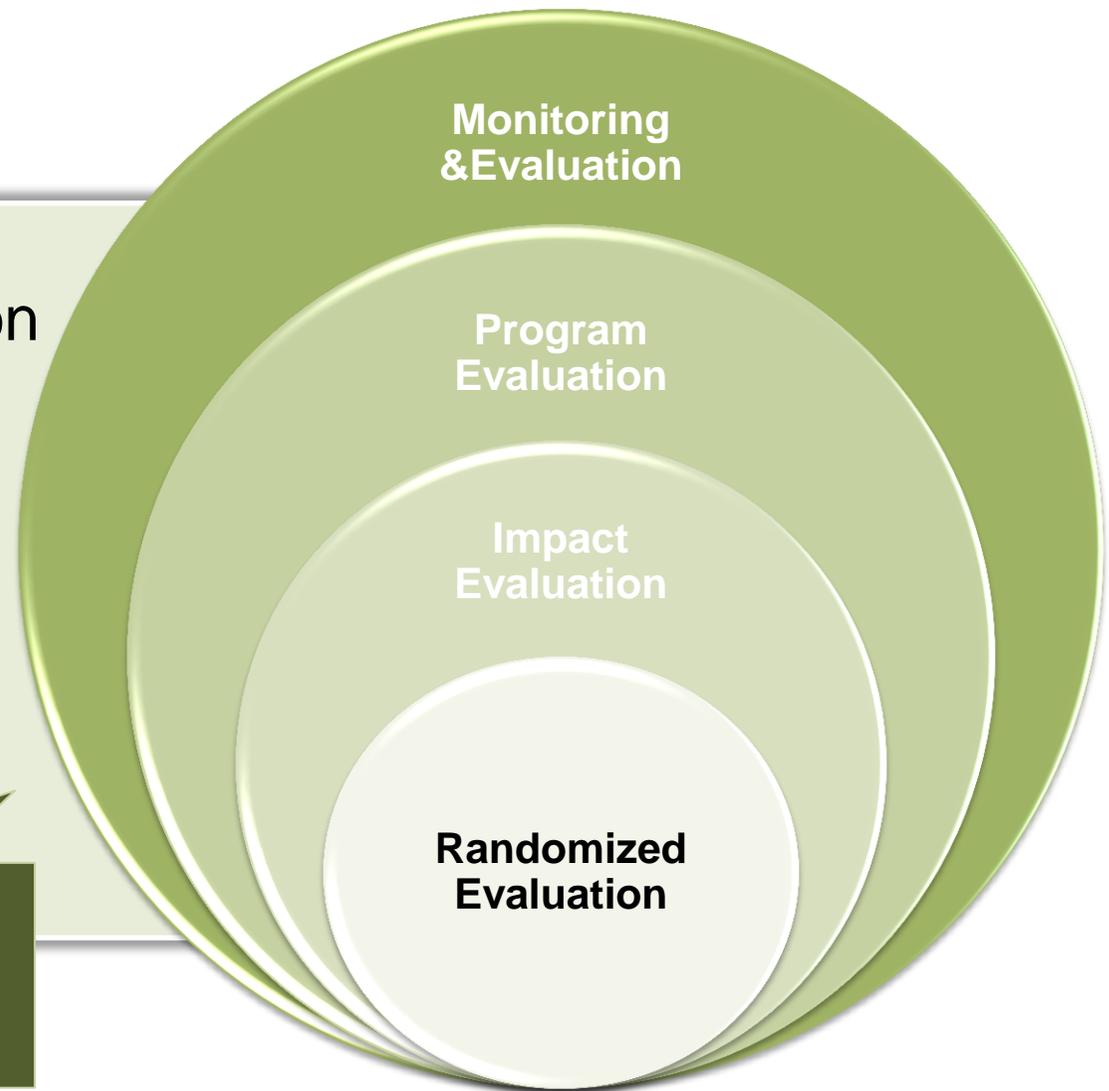
- Impact Evaluation

Case studies of FE evaluations

Spectrum of Monitoring and Evaluation

Monitoring and Evaluation is a spectrum of tasks to measure and assess financial education programs.

Formative, midterm and summative refer to the **TIMING** of an evaluation, not type!



Information Gathered During Through Monitoring and Evaluation Activities

Information stakeholders already know

- Positive results

Information stakeholders already know

- Indicates improvements required

New information

- Indicates program is working well

New information

- Indicates improvements needed

Understanding Evaluation Stakeholders

- Who are the stakeholders in an evaluation?
- How do we go about understanding and recognizing the interests of stakeholders?
- What information will help each stakeholder?
- What questions will you ask to get that information?

Type of evaluation is determined by the types of questions you want to ask

What	How	When	Questions
Diagnostic evaluation	Preparatory research to ascertain the current situation and to inform intervention design. It identifies problems and opportunities to be addressed, causes and consequence, and the likely effectiveness of different policy options. Enables drawing up of the theory of change.	At key stages prior to design or planning	<p>What are the challenges that are faced by our target audience?</p> <p>What can be done to change the status-quo?</p>
Design evaluation	Analyse the theory of change, inner logic and consistency of the intervention, to see whether the theory of change is likely to work. Should be used for all new programs. It also assesses the quality of the indicators and the assumptions.	Before an intervention starts, or during implementation	<p>How relevant are the products and services offered by the project?</p> <p>Will the anticipated changes solve the challenges identified?</p>

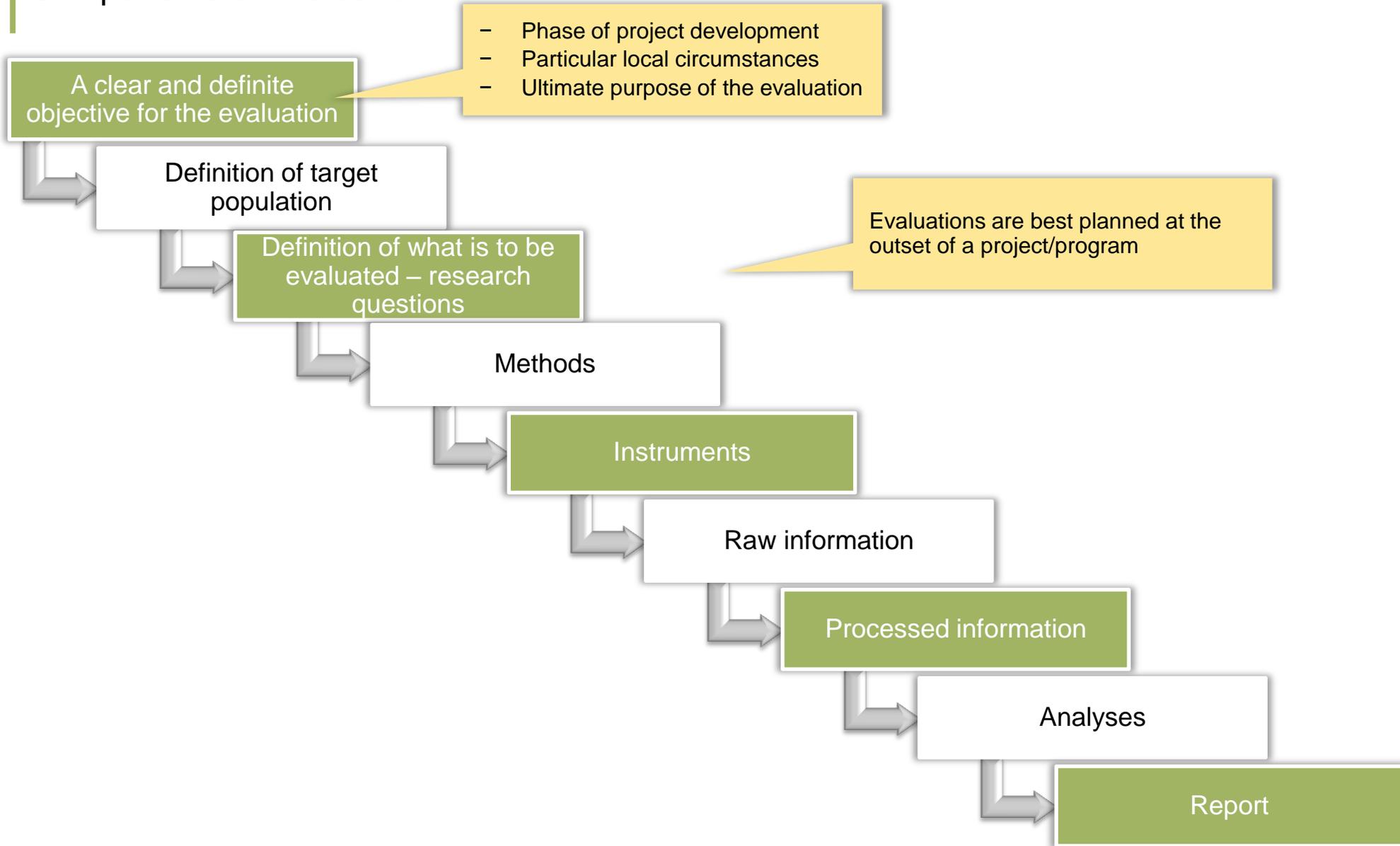
Type of evaluation is determined by the types of questions you want to ask

What	How	When	Questions
Implementation Evaluation	Evaluate whether an intervention's operational mechanisms support achievement of the objectives or not and understand why. Looks at activities, outputs, and outcomes, use of resources and causal links. Improve efficiency and efficacy of operational processes. Can be rapid, primarily using secondary data, or in-depth with extensive field work.	Applied once or several times during intervention operation	<p>Did we reach the intended participants?</p> <p>Could there be additional/different ways of helping beneficiaries to learn/absorb the content?</p>
Impact evaluation	Measure changes in outcomes (and well being of target population) attributable to a specific intervention. Inform high-level officials on extent to which intervention should be continued or not, and if any potential modifications needed. Implemented on a case-by-case basis.	Designed early on, baseline implemented early, impact checked at key stages e.g. 3/5 years	<p>What has been the impact of the partnership and how scalable/replicable is this partnership?</p> <p>Behaviour change as a result of the FE?</p> <p>Has the FE had a positive impact on beneficiaries' lives?</p> <p>Are beneficiaries sharing information with other members of the community?</p>

Type of evaluation is determined by the types of questions you want to ask

What	How	When	
Economic evaluation	Do the costs of an intervention outweigh the benefits. Includes: <ul style="list-style-type: none"> • cost-effectiveness analysis, • cost-benefit analysis (CBA) 	At any stage	Are the low cost delivery channels (hub branches, satellite branches, mobile vans, kiosks, ATMs and POS) profitable/effective/efficient? What is the cost of the impact? How is this cost distributed across the Program's investments?

Components of Evaluation



Rigid and Unstructured Evaluations

Problem with rigid evaluations?

- Inhibit experimentation and risk taking
- Prevent learning on how things can be improved
- Limited angles of exploration

Problem with unstructured evaluations?

- Mask inherent biases and values
- Waste valuable resources gathering irrelevant information
- Inaccurate or invalid interpretations of data

Selecting Appropriate Tools (1)

- Data collection is extracting source information using tools such as
 - Questionnaires
 - Interview Guides
 - Observation Forms
 - Checklists/rating scales
- Well designed tools are easy to use and thus produce accurate results



Use existing data

Can be innovative:
Using a loan
application form to
get baseline data

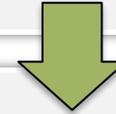
Selecting Appropriate Tools (2)

- Relevant and culturally sensitive to the population being evaluated?
- How different groups prefer to share information (e.g., orally, in writing, one-on-one, in groups, through the arts)?
- Consideration for potential language barriers that may inhibit some people from understanding the evaluation questions
- Are multiple methods being used, so that information can be analysed in a variety of ways?

The image shows two pages of a handwritten ledger. The left page is titled 'From 07: mar' and has columns for 'Date', 'Cash', 'Items', and 'School'. The right page is titled 'Financial education fund' and has columns for 'Date', 'Items', and 'School'. The entries include various dates and amounts, such as '4/05 10000', '11/05 25000', '16/05 60000', '18/05 30000', '25/05 30000', '29 20000', '30 14000', '31 50000', '02/06 30000', '11 35000', '14 45000+10000', '16 25000+50000+60000', '18 30000', '09 15000', '3 30000', '5000', and '50000+70000+40000+12000'. The right page includes entries like '10000', '345000', '67000', '130000', '731500', '235400', '20/06/11 50000+40000', '04-07-11 30000', '05-07-11 40000+7000', '08-07-11 45000', '09-07-11 30000', '13-07-11 20000', '14-07-11 30000', '10-07-11 50000', '17-07-11 50000', '19-07-11 50000', '20-07-11 20000', and '24-07-11 20000'. There are also some calculations and notes like '417000=229500' and '06-2011'.

Key Points - Setting the Evaluation Framework

Keep your design **simple, flexible, and responsive** to the changing needs of the respondents.



Focus on the **questions** and decisions about what methods to use.



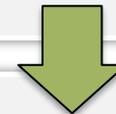
Value of **Qualitative** information? Limitations?



Value of **Quantitative** information? Limitations?



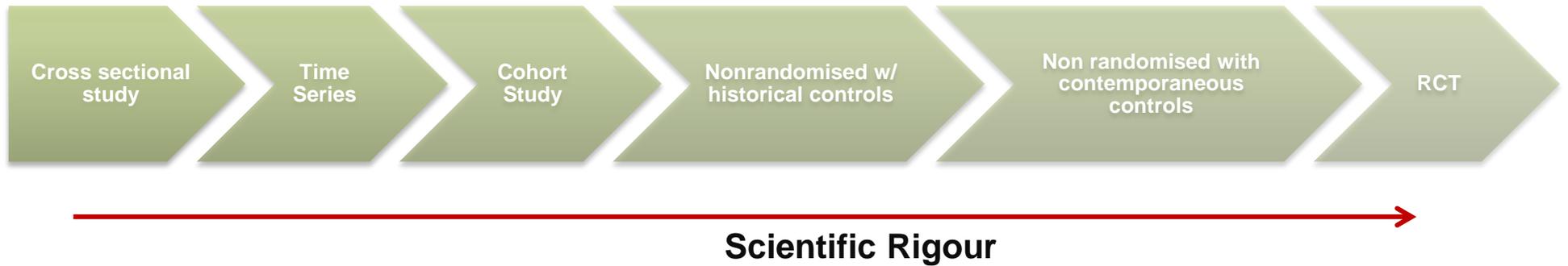
Who can provide the data for each of the above? How do you decide **how** to extract it?



How can **wording** of questions affect the responses?

Impact Evaluation

Rigour of Impact Evaluation Methodologies



Why conduct an impact evaluation?

Organisations are increasingly conducting **evaluability assessments** across their portfolios of funded projects to identify whether a project **can be evaluated**, and whether an evaluation is justified, feasible and likely to provide useful information, within:

- Proposed time frame
- Proposed budget and time inputs

- **Impact evaluations are most useful to answer the following kinds of questions:**

- Should this pilot project be scaled up? Should this large scale project be continued?
- Can the changes in outcomes be explained by the project, or are they the result of some other factors occurring simultaneously?
- Are there any unintended effects of the project, either positive or negative?
- How effective is the project in comparison with alternative interventions?
- Is the project worth the resources it costs?

- **Impact evaluations should be conducted if:**

- The project is of strategic relevance to funder's high-level objectives.
- The project is testing a new, interesting approach and the evaluation will yield useful lessons.
- There is insufficient evidence of when, how and where the project is most effective.
- There is insufficient information on how long it will take for outcomes to materialise.

Evaluation Designs

Non-experimental

- Simplest (and cheapest?) but strength limited by numerous threats to validity

Quasi-experimental

- Improves rigour of evidence from non-experimental design

Experimental (RCT)

- Greatest strength of evidence but often less feasible to implement (and most costly) in real-world scenarios

Evaluation has to be appropriate given the scenario:

- Is this a pilot?
- What will the results be used for?
- Is the cost reasonable given the program?
- Timing--not too early and not too late
- Time, expertise, and money to do it right
- What is ethical in a given situation?

Case Study

Save Act South Africa

Case study – SaveAct

- SaveAct provides a savings-led savings and credit model to 20 000 members rural and peri-urban communities in KwaZulu-Natal and the Eastern Cape
 - 3 pillars – savings and credit groups (SCGs), **financial education** and enterprise development training
 - FE is provided to members by **community-based promoters** (CBPs) who also facilitate the SCG meetings



- This study aimed to evaluate the current FE curriculum used by SaveAct and its delivery to SCG members to help SaveAct in identifying and adapting the program to be more effective
 - This is a **design and implementation evaluation**, rather than an impact evaluation
 - Qualitative data was collected through **focus group discussions** with 189 members in KZN and EC

Case study – SaveAct

The SaveAct model provides a **highly conducive platform off which to leverage FE**, particularly as **good financial behaviour is already embedded** in the SCG model.

- However, the implementation of the FE to date has not been as consistent and extensive as it could have been
- CBPs not fully equipped to be fully conversant with financial management issues
- FE is still seen as a separate and secondary entity to the savings and credit
- It is therefore critical that the concept of financial capability is **fundamentally embedded into the SaveAct model**
 - Converting suggested recommendations into a **workable implementation plan:**

- Incorporate ‘financial capability’ into group constitutions
- Facilitators’ personal financial wellness training
- Monitoring indicators/reporting processes
- Align FE ‘themes’ to group cycle
- Redesign curriculum/methodology
- Development of Materials:
 - Laminated cartoons, posters
 - Participants Worksheets/hand outs to take home
 - A single facilitators guide – SCG processes *and* FE
- Look into establishing Office Bearer: Education Officer, Advice Officer
- Explore the use of an integrated FE Mobile platform
- Pilot process

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