Comprehensive Guide to Monitoring, Evaluation, and Learning for Village Savings and Loan Associations (VSLA)

Volume 1: The Foundations

Contents

At CARE, we believe that robust MEL systems are the backbone of impactful programming.

Acronyms

CBT	Community Based Trainer
CI	CARE International
DAC	Development Assistance Committee
DHS	Demographic and Health Surveys
DM&E	Design Monitoring and Evaluation
M&E	Monitoring and Evaluation
MEL	Monitoring, Evaluation and Learning
MIS	Management Information System
OECD	Organisation for Economic Co-operation and Development
RCT	Randomized Control Trial
SAVIX	Savings Group Information Exchange
SDG	Sustainable Development Goal
TOC	Theory of Change
UN	United Nations
VA	Village Agent
VSLA	Village Saving and Loan Association

Foreword

It is with great pride and optimism that I present this comprehensive guide to Monitoring, Evaluation, and Learning (MEL) for Village Savings and Loan Associations (VSLAs). For our team, this manual is more than just a technical resource, it is a testament to our shared commitment to learning, accountability, and the empowerment of communities across the globe.

At CARE, we believe that robust MEL systems are the backbone of impactful programming. They enable us to ask not only "what works," but also "why" and "how," fostering a culture of inquiry, transparency, and continuous improvement. Through thoughtful monitoring and evaluation, we ensure that our efforts are grounded in evidence, responsive to the needs of VSLA members, and adaptable to changing contexts.

This Guide is the result of collaboration and learning from countless practitioners, partners, and community savings group members. It distills years of experience into practical tools and approaches that support frontline staff, researchers, MEL teams, and program managers alike. Whether you are designing a new initiative, mentoring a VSLA group, or reflecting on lessons learned, I hope you find in these pages the guidance you need to serve VSLA members as they lift themselves and their families out of poverty.

Most importantly, this Guide centers the voices and experiences of VSLA members. Their resilience, ingenuity, and leadership are at the heart of every success. By investing in strong MEL systems, we honor their journeys and ensure that our programs remain accountable to those we serve.

Our team extends its deepest gratitude to Abdoul Karim Coulibaly, our MEL Director, and Elisabeth Farmer, the consultant on this piece, along with everyone who contributed to this manual—especially our colleagues in the field whose insights and dedication make our collective impact possible. May this Guide support your work, spark new ideas, and strengthen our shared mission to defeat poverty and advance economic growth for all.

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Sr. Director, Global VSLA Team, CAR

Acknowledgments

This manual is the result of the collective expertise, thoughtful review, and generous contributions of many colleagues across the CARE network. The primary authors, Abdoul Karim Coulibaly (MEL Director) and Elisabeth Farmer (consultant and reviewer), wish to express deep appreciation to all who shared their insights, experiences, and feedback throughout the development process.

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Introduction

If you are reading this, you may be a Monitoring & Evaluation (M&E) Team Lead or Officer, or a Project Manager, or a Financial Services Specialist, or a Community-based Trainer. Whatever your position is in a project, we have designed this manual to be useful to you as you work with Village Savings and Lending Associations (VSLAs) in your projects. Specifically, this manual is designed to help build a well-functioning monitoring, evaluation and learning (MEL) system that serves a variety of purposes for a variety of team members:

- **If you are a community-based trainer or other frontline staff member**, the manual will help you better serve the communities that you're working with, by helping you identify struggles, power dynamics, and other problem areas before they become crises. Our goal is to make data collection as simple as possible for frontline staff, and to help you make sense of the data that you're collecting so that you can learn from it and maximize positive impact.
- **If you are a field manager**, it will help you see where VSLAs are doing well and where they are struggling, so that you can see where community-based trainers may need additional support or oversight.
- **If you are a manager or financial services specialist** at the country office level, it will help you understand what is going on, whether the project is on track, what is working and not working, and where additional support might be needed.
- **If you are an M&E manager**, it will help you design monitoring systems and baseline and endline surveys to track the data that you and the rest of the team need, and to foster learning within the team.

A well-functioning MEL system fosters accountability, transparency, and continuous learning. It enables us to track progress towards our ambitious goals and ensure the program has a lasting, positive impact on the lives of millions. But a strong and healthy MEL system goes beyond simply measuring success. It goes deeper, asking critical questions about "why" and "how." It probes deeper into the reasons behind both progress and disappointing results, fostering an environment where project staff at every level are learning from the data being collected. It allows us to understand the factors driving progress in specific contexts, and to identify areas where interventions may need adjustment.

This document serves as a guide for VSLA program implementers, including those involved in design and quality assurance, with the aim to:

- Support MEL teams in developing **MEL plans** that make sense for their program, with indicators that are feasible to measure and provide the key information needed for decision-making and reporting
- Facilitate the establishment of a practical yet rigorous **measurement system**, tailored to VSLA programming, that measures outputs, outcomes, and impacts
- Encourage a **culture of inquiry**, enabling stakeholders to understand the extent of an intervention's success and areas for improvement
- Make **data collection** as simple as possible, and as useful as possible for quality assurance and management, to promote learning, and to contribute to future program design
- Make **monitoring** as easy as possible for frontline staff, enabling them to monitor progress at VSLA level

This manual is also designed to tie directly back to the VSLA training manual and support staff in tracking progress towards VSLA health, strength, and sustainability. In doing so, the manual reminds staff of key VSLA aspects to monitor and provides guidance on interpreting data for management to ensure that VSLA minimum standards are followed, and that both VSLA members and management committee members are operating effectively.

The manual is organized as follows:

1

Chapter 1

introduces MEL for VSLA programs, summarizing the interplay of implementation and MEL activities, introducing specific issues and challenges of MEL in VSLA programs, and outlining the key principles and core values in terms of methods and approaches, mindset, and programmatic considerations.

2

Chapter 2

provides an overview of the standard content of an MEL plan as well as guidance on how to develop and apply the theory of change, the learning agenda, and the indicators in particular. This chapter is written primarily for MEL-specific staff.

3

Chapter 3

describes mentoring and monitoring processes for VSLAs, and presents tools for tracking the health of a VSLA (the VSLA Group Health Check Form) and collecting key VSLA-level data (SAVIX). This chapter is written for all staff, including field-based staff.

4

Chapter 4

outlines different types of overall evaluation designs; provides an overview of the design of baselines, midterms, and endlines; provides guidance on sampling; and discusses data collection and analysis in brief. This chapter is written primarily for MEL-specific staff.

5

Chapter 5

provides detailed guidance on how to develop data collection tools for quantitative surveys and qualitative data collection instruments. This chapter is written primarily for MEL-specific staff.

CHAPTER 1

MEL for VSLA Programs

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This section will cover the questions concerning the distinct aspects of M&E in a typical VSLA program. Monitoring and evaluation are complementary inquiry processes used to assess and enhance the effectiveness of programs and projects.

1. VSLA programming

A VSLA is a self-selected and self-managed group typically consisting of 15 to 25 individuals who convene regularly to save their funds in a secure environment, access modest loans, and obtain emergency insurance. Membership is voluntary, allowing individuals to self-select into these groups based on their commitment to mutual financial support. VSLAs are inclusive and can be composed of both men and women; however, the majority of these groups are predominantly composed of women[1].

The training cycle of a VSLA usually spans 52 weeks. The training is divided into four main phases: the preparation phase (3 weeks), the intensive phase (17 weeks), the development phase (16 weeks), and the maturity phase (16 weeks). Throughout this period, members contribute savings and can borrow from the pooled resources, with terms and interest rates determined collectively by the group. This cycle concludes with a "share-out" event, where the accumulated savings and loan profits are distributed among members according to their respective contributions. This distribution provides a financial return to members and also marks the group's "graduation"—a point at which they can continue their activities independently with limited support of field officers or facilitating agencies.

Following "graduation", implementers may support VSLAs in expanding their activities by incorporating additional initiatives such as linkages to formal financial institutions, business training, agricultural production training, health and education interventions, and more. VSLAs serves as an excellent platform for such multi-sectoral integration, as outlined in practical terms in the CARE Layering Guide.

One of the foundational principles of a VSLA is its reliance on the members' own capital, which underpins the sustainability and scalability of the model. This self-funding approach not only builds financial discipline and capacity among members but also fosters a strong sense of ownership and solidarity, crucial elements for the long-term success and impact of the VSLA.

2. Monitoring, evaluation and learning cycle in VSLA programs

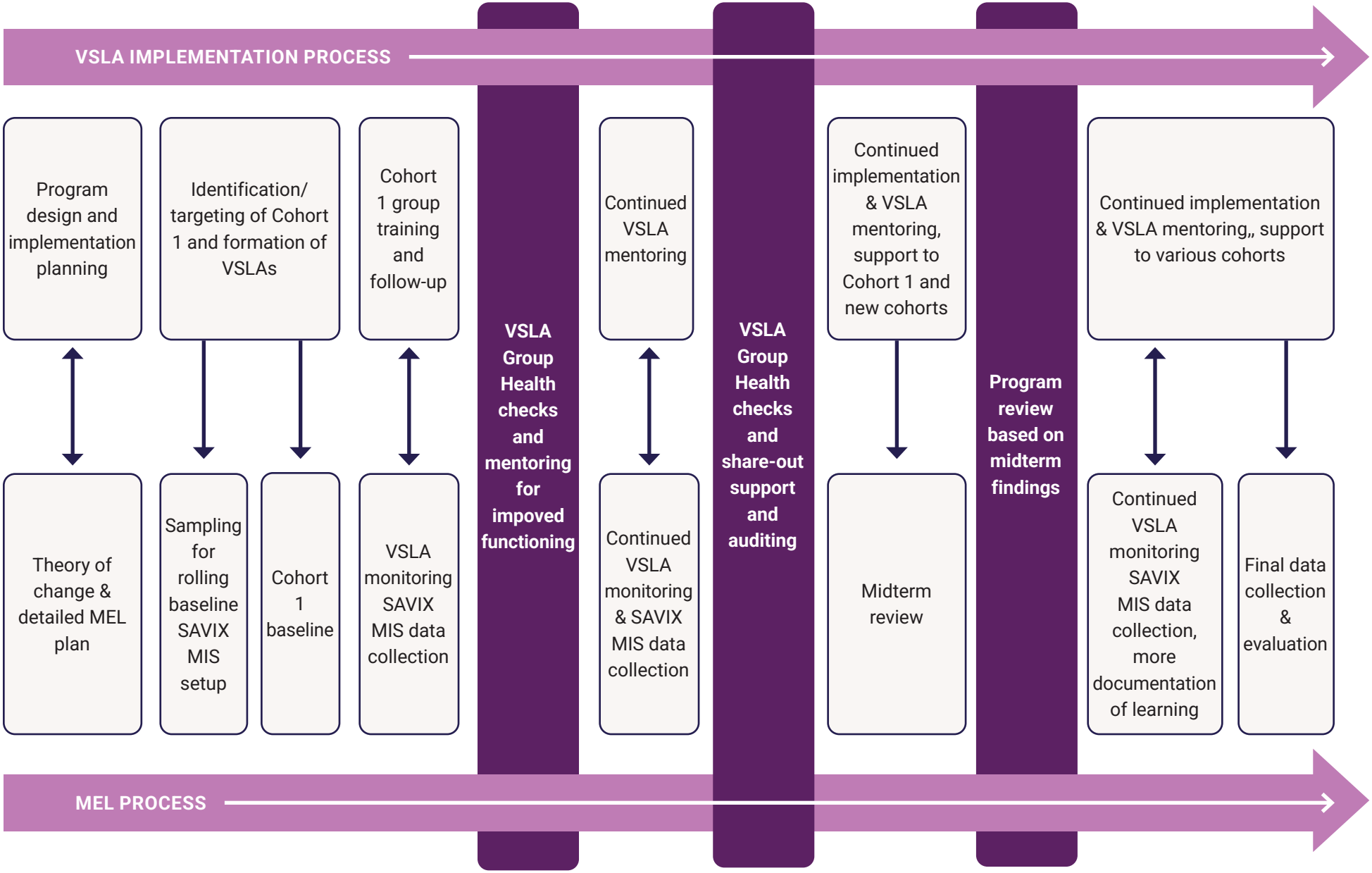
The MEL frameworks in VSLA programs are designed to track progress, evaluate outcomes, enable learning from experiences, test/verify assumptions, and inform decision-making processes. These frameworks ensure that:

- VSLA groups have been trained properly and are operating with quality standards
- Program and groups members are learning from experience throughout the project
- The learning is used for tailored decision making within the program, in designing new projects or scaling a program or component of a program
- VSLA projects achieve their objectives both in terms of target and impact
- The learning is broadly shared within CARE, to other implementers and to the donor community

Implementation and MEL processes are intertwined and strengthen each other, as illustrated in the diagram on the following page.

1 For more details on VSLA programming, please review the VSLA training manual.

Figure 1. VSLA implementation and MEL processes



While the program is designed and/or just beginning the startup phase, project staff develops a **theory of change** and an **MEL plan**. It is critical for the MEL plan to speak directly to the goals, expected outcomes, and strategies for achieving them, as outlined in the design and further refined in program planning. The MEL plan should articulate how to track progress in implementation and towards achievement of the desired outcomes. For guidance on how to do this, please see Chapter 2. The MEL plan should align its timeline with the detailed implementation plan and its schedule and targets for VSLA groups formation.

The first intervention in VSLA programs is typically the identification and targeting of an initial cohort of community members, and the formation of the initial VSLAs. As this is being done, MEL staff focus on sampling for the **rolling baseline** (see Chapter 4), setting up the **SAVIX MIS** for data collection, monitoring, and reporting of savings groups' performance (see Chapter 3), and conducting the **baseline for Cohort 1** (see Chapter 4).

As community-based trainers or other frontline staff are training the first cohort of VSLAs and following up closely with them, particularly over the course of the first year, they are simultaneously conducting **monitoring** and collecting data for **SAVIX MIS** (see Chapter 3) on a quarterly basis, with support from the MEL team as needed. Over this period, the MEL team and other specialists conduct regular visits to program sites to monitor activities, provide supervision, and gather insights.

VSLA group health checks (see Chapter 3) are conducted at least twice by community-based trainers during the group training cycle to assess their readiness to move from different phases of the training. They can also be used during supervision visits of MEL staff, supervisors, or others, to assess group health in order to provide feedback to the trainer. Group health checks enable staff to assess the overall status of VSLAs, to learn what is working and not working, and to strengthen implementation.

Halfway through the project, the MEL team conducts a **midterm review**, often with the involvement of an external specialized firm collecting qualitative (and sometimes quantitative) data, and presenting preliminary findings on the effectiveness of the project in working towards its expected outcomes and goals. This process culminates in a program review based on the midterm findings, and potentially some redirection if progress towards the goals is not occurring as expected in the project's theory of change.

Project implementation and regular MEL activities (regular monitoring, quarterly SAVIX MIS data collection, and periodic field visits) then continue, with a stronger focus on **documentation of learning** during the second half of the project as outcomes become more apparent.

At the end of the project, the MEL team leads **endline data collection** and works with an outside firm on a **final evaluation**, which typically examines the project's relevance, effectivity, efficiency, sustainability. The MEL team works with the project's management team to document the final learning, which feeds into the design of any future programs.

Specificities and challenges to MEL in VSLA programs

Monitoring and evaluation within a VSLA program can present unique challenges and opportunities compared to other development programs due to several key factors:

- **Defining program participants:** While the general target population may be predefined, the actual participants who benefit from the program can only be confirmed as they voluntarily join, as VSLA members choose to join on their own. This means that program staff do not always know who will be involved from the start, which can make it tricky to establish a traditional baseline from day one.
- **Accounting for program "add-ons":** VSLAs may incorporate specific additional components, necessitating the capture of distinct changes attributable to these elements. This requires tailored M&E indicators and sampling to assess the accurately assess the impact of the "add-ons".
- **Training duration and post-graduation monitoring:** VSLAs typically undergo a 12-month training period and are deemed "graduated" from intensive support after this phase. Monitoring is often intensive during the first year but may wane after graduation, with staff spending less time with VSLAs, making it difficult to track long-term outcomes and sustainability.
- **Community ownership and localized training:** VSLAs are community-managed, with training facilitated by local community-based trainers or peer-to-peer among groups. This local ownership emphasizes the need for M&E mechanisms that are tailored to local needs, culturally resonant and locally operable.

3. Key principles and core values

CARE established key guidance through the CARE Design, Monitoring and Evaluation (DM&E) Principles in 2002, the CARE International (CI) Programming Principles in 2006, and the CI Monitoring, Evaluation, Accountability, and Learning (MEAL) Guidance. The following principles take these as a foundation and elaborate further.

Methods and approaches

Voice of participants in the evaluation process

Involve VSLA members in the evaluation process to ensure their perspectives are included. This would involve:

- **Engaging communities from the beginning** (in the design of the theory of change and specific indicators) to ensure that the project is working towards their goals and is tracking outcomes that are meaningful to them.
- **Sharing findings with participants**: Project staff are encouraged to share evaluation results with VSLA members to ensure that their inputs have been properly captured and interpreted, to promote reflection and learning within the community, and to foster transparency and trust. This could involve simple, visual presentations of key findings at VSLA meetings or alternative dedicated sessions.

Combination of methods and triangulation

The MEL system should use a mix of qualitative and quantitative methods to form a comprehensive view of the program's impact. **Triangulation**—the process of comparing and integrating findings from different data sources, methods, or perspectives—enhances the **credibility, reliability, and validity** of the conclusions.

Qualitative and quantitative methods play **complementary roles** in the MEL process:

- **Quantitative methods** (e.g., surveys, monitoring indicators, financial tracking) generate numerical data that reveal patterns, trends, and measurable changes over time. These data are essential for assessing scale, frequency, and statistical relationships.
- **Qualitative methods** (e.g., interviews, focus group discussions, participant observation, case studies) provide depth and context by exploring the *why* and *how* behind the numbers. They uncover the perceptions, motivations, and lived experiences of participants—insights that cannot be captured through quantitative means alone.

Qualitative methods can also help improve quantitative data insights, by exploring the underlying reasons behind the findings or trends (if conducted after the quantitative data collection), or by identifying new questions that need to be asked or new response options that should be included (if conducted before the quantitative data collection).

Qualitative methods are particularly valuable for capturing the **voices, experiences, and opinions** of community members—such as VSLA participants—who are at the center of the intervention. They offer **invaluable nuance and context** by allowing participants to express their priorities, challenges, and perspectives in their own words. This not only improves the understanding of program outcomes but also enhances accountability and inclusion, ensuring that community feedback meaningfully informs program adaptation.

Lean data collection approach

The MEL system should focus on collecting data that is directly useful for making decisions. This means prioritizing key indicators over collecting vast amounts of unnecessary data, which is time-consuming for project staff and participants, particularly as it needs regular updating.

Often projects want to gather a lot of data. We need to make a difficult decision to choose between nice to know or must know. It is those important to prioritize in term of number of data point we would like to gather. Collecting too much data come at a cost for the project and it will also cost the community in terms of their time. MEL manager should have in mind the participant time while making the decision on the type of information to gather.

Mindset

Objectivity in evaluation

Impartial and unbiased assessment of a program's effectiveness, efficiency, impact, and sustainability can be difficult for project staff, as they are directly invested in the project and usually deeply believe in the project's theory of change, and in the effectiveness of their own contributions to it. But true learning requires that evaluations be conducted in a manner that is free from personal bias, vested interests, or undue external influences. For this reason, it is best to engage an external M&E firm for the midterm and endline evaluations (and often the baseline as well), and to ensure that the project's frontline staff not be used as enumerators.

Project participants may feel shy admitting to a frontline staff member that they have stopped saving regularly, or that their chairperson is unfairly excluding some group members, or that they did not put into practice the key lessons from a recent training. For this reason, external firms and team members are critical to the process, as they will help maximize the credibility, reliability, and trustworthiness of evaluation processes and findings.

Neutrality

Effective M&E systems prioritize neutrality. CARE VSLA programs must resist the temptation to simply prove the program's success, but rather be curious about what is truly happening. Humans have a natural tendency to seek evidence that confirms our existing beliefs; project staff typically believe that the project is working, and it can feel threatening to explore whether this is truly the case. A report should be objective, considering alternative explanations and seeking evidence to disprove them. Only by rigorously testing assumptions can we make strong claims about the program's impact. A good M&E system actively considers alternative explanations for program outcomes and aims to uncover the whole story rather than just trying to prove success.

Transparency and honesty

As MEL systems operating with objectivity and neutrality uncover both encouraging and disappointing results, it is important for CARE VSLA programs to transparently share both types of results. In review meetings, reports, and learning briefs, projects should acknowledge limitations and unexpected outcomes. Sharing honest findings builds trust and fosters continuous improvement.

Learning from disappointing results

It can be difficult to admit disappointing results, and challenging learn from them. It is important for CARE VSLA program managers and MEL teams to work together to create an environment where staff and participants can share and learn from mistakes and disappointing results without fear of retribution. This encourages continuous improvement and innovation, and minimizes the chance that other projects will make the same mistakes or encounter similar challenges.

Sharing honest findings builds trust and fosters continuous improvement.

Factoring MEL costs into the budget upfront ensures that activities are adequately supported from the program's start.

Programmatic considerations

Resource allocation

When project resources are scarce, it can be tempting to make cuts from the MEL budget to maximize funds for project activities. However, it is important to allocate adequate funding for monitoring, evaluation, and learning/knowledge generation and dissemination. Allocating sufficient resources during the initial program design phase can save time and money in the long run—for example, budgeting sufficient funds to hire a high-quality MEL firm for the project's baseline and endline will help minimize the amount of time that project staff have to spend reviewing and revising the firm's tools and methodologies, drafts of the report, and other documents. Similarly, ensuring that data about the ineffectiveness of an approach are efficiently captured and understood can enable a project to make a course correction before spending too much time and money on an ineffective approach. Factoring MEL costs into the budget upfront ensures that activities are adequately supported from the program's start.

Staff expertise

Programs should recruit staff with the necessary expertise specifically for MEL activities. It is important that the MEL team possess the relevant skills and knowledge to effectively carry out their roles. Moreover, given the roles that all frontline staff will have in collecting VSLA data and using it to inform their VSLA mentoring and monitoring activities, it is also critical that they be well trained in the data they are collecting, the systems they are inputting the data into (SAVIX MIS), and the project's overall theory of change. The MEL team, with support from other experts, should provide training and development opportunities ensures that personnel are up to date with the latest MEL practices and techniques.

Dedicated staff for MEL tasks

Having team members focused solely on MEL ensures that these activities are conducted systematically and are given the attention they deserve.

CHAPTER 2

The MEL Plan

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The activities that a project plans and implements within the MEL framework are detailed in the MEL plan. The MEL plan is a pivotal document that ensures that the project can effectively measure its success and consolidate valuable learning throughout the process. This chapter dives into the details of the MEL plan, including guidance on how to develop one and ensure that all core components are covered.

Who is this chapter primarily written for? **MEL managers** and **Project managers**.

1. Developing the MEL plan

An MEL plan outlines the framework for tracking and assessing a project's performance. It clarifies:

- **What?** The MEL plan presents a comprehensive list of indicators, aligned with the project's theory of change, to measure each component's effectiveness accurately.
- **How?** The MEL plan details the methodologies to be employed for evaluating project success and achievements. It specifies the types of studies to be conducted and the methods for executing these evaluations, ensuring a rigorous and systematic approach to data collection and analysis.
- **When?** The MEL plan schedules the timing for each monitoring and evaluation activity.
- **Who?** The MEL plan identifies the parties responsible for each activity.

Ideally, the MEL plan is drafted during the project design phase and refined with the project team at project startup, before the start of implementation. Early design allows for the identification of key evaluation components, although adjustments will likely be necessary once the full project team is on board and has a clearer direction.

The MEL plan is developed in workshops with project staff with the support of MEL experts. These sessions aim to:

- Encourage ownership and deep reflection on the theory of change and underlying assumptions
- Reevaluate initial strategies through critical discussion, allowing for adjustments
- Generate relevant indicators and
- Identify responsibilities for measurement

The facilitator must critically assess the project's strategy and underlying assumptions, challenging the project team to engage in thoughtful self-reflection on their initial plan. This scrutiny ensures that the team considers all aspects of the project's approach and its potential impact.

The MEL plan development workshop includes a session designed to generate relevant indicators for each element of the theory of change. As the M&E team leads this process, they should prompt the project team to consider how they will measure the project's success. Through a collaborative brainstorming process, the team can identify potential indicators and develop a coherent set of metrics to track progress. This collaborative effort helps translate abstract elements of the theory of change into tangible, measurable indicators, facilitating effective monitoring and evaluation of the project's outcomes.

Overview of MEL plan components

A comprehensive MEL plan may include the following components:

- Introduction: Overview of the plan's purpose and structure.
- Theory of change: Explanation of the project's intended impact and the pathway to achieving it.
- Learning questions: Key questions the evaluation aims to answer.
- Monitoring and evaluation matrix: Detailed listing of what will be measured, how, by whom, and when.
- System descriptions: For monitoring, studies for indicator collection, specific research initiatives, and external evaluations.
- Data utilization: How the collected data will be used to inform project adjustments and improvements.

The table below provides a description of each of these elements.

Table 1. MEL plan components

Sections of the MEL plan	Description
Introduction	• Briefly introduce the project, its goals, and target population. • Provide an overview of the MEL Plan's purpose and its role in guiding project implementation.
Theory of change	This section details the assumptions, inputs, activities, outputs, outcomes, and impact envisioned by the project, providing a framework for the evaluation activities. • Visually represent the project's expected impact pathway. This typically includes a diagram outlining inputs, activities, outputs, outcomes, and impact. • Briefly describe the assumptions underlying the theory of change, i.e. the factors that need to be true for the theory of change to hold valid.

Learning agenda	• Formulate specific questions for learning over the course of the project
	• These questions should focus on key aspects of the project, such as:
	  - To what extent is the project achieving its intended outcomes?
	  - Are the project's strategies effective in achieving the desired results?
	  - Are there any unintended consequences of the project?
	  - What are the key lessons learned that can be applied to future projects?
	Be explicit about how learning will be generated (e.g. mini studies, data reviews, reflection workshops), shared (e.g. learning events, learning products), and used (e.g. to adjust strategies).

MEL matrix with indicators	The MEL matrix (also called an indicator tracking table or a performance monitoring plan in some contexts) is a table that lists each project component alongside its corresponding indicators, their definition, data sources, data collection methods, responsible parties, and the timing of data collection. This matrix ensures that all evaluation activities are clearly defined and systematically organized. It should include the list of indicators and, for each indicator: • Operational definition • Data source • Data collection method • Frequency of data collection • Baseline value (if applicable) • Target value for each indicator

This matrix ensures that all evaluation activities are clearly defined and systematically organized.

Sections of the MEL plan	Description
Description of MEL activities	This section provides a narrative to the MEL plan with detailed explanation on how monitoring will be carried out, how reporting data will flow, how evaluations will be designed, and how learning will be facilitated throughout the project cycle: • **Monitoring:** Describe the routine data collection procedures for tracking project progress. • **Reporting:** Describe roles, flows of data and information, and timeframes for reporting. • **Evaluation design:** Outline the scope and purpose of any planned evaluations (both internal and external, as applicable). Describe the evaluation model and how it will control for counterfactual. Highlight the strength and limitation of the evaluation design, justify the choice of the evaluation model. • **Research and Learning agenda:** If applicable, detail any specific research questions or areas of inquiry that will be carried out during the project. This research can serve as action research to gather learning for the project in alignment with the learning questions. • **Sharing of learning.** Describe mechanisms and formats for documentation and sharing of learning, tied to the learning agenda outlined above.
Use of data	Explain how the data collected through monitoring, evaluation, and research activities will be used. This includes data analysis and interpretation strategies, as well as how findings will be communicated to stakeholders. Describe how the insights gained will inform decision-making, project adjustments, and future planning, emphasizing the commitment to using data for continuous improvement and learning.

The MEL plan is a dynamic tool that guides the program through its lifecycle, ensuring that learning and adaptation are integral to its implementation:

A reference document for implementation

The MEL plan is a central reference point for everyone involved in the project. It provides a clear roadmap for tracking group formation and their performance, assessing participation and inclusion, and evaluating how the VSLA model contributes to household impact and women's economic empowerment.

A guide for external evaluators

For external evaluators, the MEL plan serves as a comprehensive resource that outlines the VSLA program's theory of change, expected outcomes, and performance indicators. It details how data on group activities, financial transactions, training sessions, and member outcomes are collected and analyzed. This allows evaluators to design and conduct assessments that align with the program's objectives—such as measuring changes in savings behavior, access to credit, income diversification, and empowerment outcomes—efficiently and effectively.

Enhancing stakeholder understanding

The MEL plan serves as a resource for various stakeholders, including donors, partners, and community members. It provides transparent insights into the project's operations, strategies, and direction, fostering a shared understanding of what the project is trying to achieve, and shared commitment to the project's success. Hence, it ensures that all stakeholders have a shared understanding of how learning, data collection, and reflection are integrated throughout the VSLA cycle.

Fostering a learning culture

By outlining clear learning questions and activities (example: periodic reflection meetings, after-action reviews, specific learning workshops, etc.), the MEL plan establishes a framework for continuous learning within the project. It encourages teams to critically assess assumptions, gather evidence, and reflect on experiences. Furthermore, by analyzing monitoring data and learning from evaluations, the project team can identify areas for improvement, refine strategies, and ensure that the project is on track to achieve its intended results.

A living document

The MEL plan should be actively used in learning sessions, project reviews, and strategic planning meetings, serving as a living document that evolves with the project. Accompanied by an indicator tracking sheet, it allows teams to monitor progress systematically, adjust strategies as needed, and document learning for future reference.

2. Details on key components of a MEL plan

2.1. The theory of change

A project is built on a series of assumptions about how interventions will address a core problem. The theory of change articulates these assumptions, forming a logical model that explains how the project's activities will contribute to positive change (output, outcome, and impact).

2.1.1. How to design a TOC?

The design of a TOC typically begins with a **problem tree analysis**, which helps to identify and structure the causes and effects of a central development problem.

- **Step 1: Define the Central Problem.** Start with a clear, concise, and specific problem statement that the project aims to address. It should be a negative state that is experienced by a specific group or community.
- **Step 2: Develop the Problem Tree.**
  - **Effects/Consequences**: What are the direct and indirect consequences of this central problem? (These become the branches of the tree).
  - **Direct Causes**: What are the immediate causes of the problem?
  - **Root Causes**: For each direct cause, ask "Why does this exist?" repeatedly until you identify the fundamental, underlying drivers. (These are the roots of the tree).
- **Step 3: Identify Strategic Focus Areas.** You cannot address every root cause. Analyze the completed problem tree to select a set of interconnected root causes (leverage points) where your organization has the expertise and resources to intervene effectively.
- **Step 4: Create an Objective Tree (or Solution Tree).** Invert the Problem Tree by restating each negative element as a positive, desired outcome.
  - The **central problem** becomes the **overall goal (Impact)**.
  - The **causes** become **intermediate outcomes** and **preconditions**.
  - The **root causes** you chose to focus on become the targets of your **interventions**.
- **Step 5: Define the Causal Pathway (The "Pathway of Change").** This is the most critical step. Organize the positive outcomes from the Objective Tree into a logical, cause-and-effect sequence. This pathway should tell a story, often articulated with "if-then" logic.
  - **Example**: "**If** we conduct workshops on sustainable farming techniques [Intervention], **then** farmers will gain knowledge and skills [Outcome 1]. **If** farmers have this knowledge, **then** they will apply these techniques to their fields [Outcome 2]. **If** they apply these techniques, **then** their soil quality will improve [Outcome 3]..." and so on, leading to the ultimate impact.
- **Step 6: Identify Interventions, Outputs, and Activities.** For each of the earliest outcomes on your pathway, define the specific actions you will take.
  - **Activities**: The tasks your team will perform (e.g., develop curriculum, book venues).
  - **Outputs**: The direct, tangible results of your activities (e.g., 200 farmers trained, 5 guidebooks distributed). Outputs are what you *do*; outcomes are what *changes* as a result.
- **Step 7: Make Assumptions Explicit.** Every link in your causal pathway depends on underlying assumptions about how change happens. You must identify, articulate, and test these assumptions.

2.1.2. Changes layers and terminology in a TOC

In a theory of change, we can categorize two action levels (inputs and activities) and three levels of change (outputs, outcomes, and impact).

- **Action:**
  - **Inputs:** Resources needed to initiate the project (budget, personnel, materials, equipment).
  - **Activities:** Practical actions undertaken to achieve project objectives (e.g., VSLA formation, training, awareness raising activities/campaigns, etc.).
- **Change:**
  - **Outputs:** are short-term changes directly resulting from project activities. The type of changes that would be considered outputs in a VSLA program would be the number of VSLAs created, the number of members, basic VSLA financial data such as savings and loans value, and change in knowledge (e.g. increased financial literacy) of VSLA members.
  - **Outcomes:** are medium-term changes resulting from achieved outputs. The types of outcomes in a VSLA program include changes in participants' behavior, practices, and access to opportunities. Examples of outcomes include Improved access to formal financial services, Increased income among participants, Strengthened social capital among group members, Enhanced empowerment of women and youth participants, Improved self-esteem and confidence among members, Adoption of better business and financial management practices, etc.
  - **Impact** is defined as a long-term change that addresses the core problem the program seeks to solve. It reflects the sustained, overarching transformation in the lives of participants and their households as a result of the accumulated outcomes over time.

The assumptions in a theory of change are formulated based on:

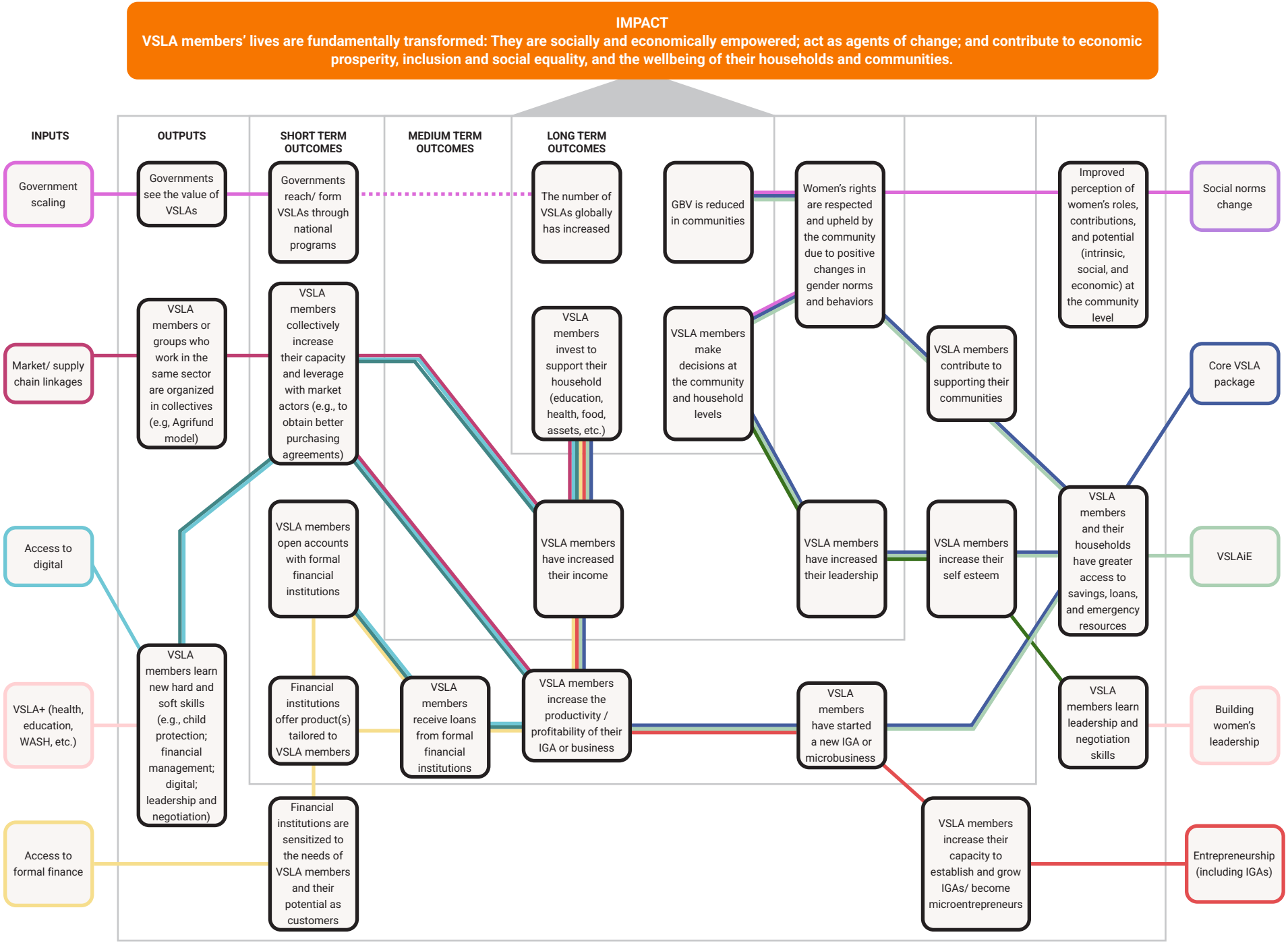
- **Evidence from past experience:** Draw on lessons learned from previous interventions, successful programs in similar contexts, and established best practices within the sector. For instance, in previous CARE VSLA projects implemented in Rwanda, evidence showed that members who received basic financial literacy and SPM training were more likely to save regularly and reinvest profits into small businesses. This led to measurable increases in household income and economic resilience. Such evidence supports the assumption that integrating financial education into VSLA programming contributes to improved financial management and income growth among participants.
- **Intuitive and logical connections:** Assumptions often link activities to expected outcomes through cause-and-effect reasoning. For example, we may assume that providing financial literacy training to VSLA members will enable them to better manage their finances, ultimately leading to increased income. Similarly, offering training on *Selection, Planning, and Management (SPM)* of Income-Generating Activities (IGAs) may lead to greater engagement in IGAs, improved management of existing enterprises, and, consequently, enhanced business performance, profitability, and participant income.

It is important to recognize that there is no *"perfect"* Theory of Change. The key is to critically examine and validate the logic of each assumption based on team experience, literature reviews, expert input, and evidence from similar models in other contexts.

ToCs are often developed through participatory workshops that bring together multidisciplinary teams. It is also recommended to validate the ToC with project participants and VSLA members to ensure that it reflects local realities and priorities. For example, one of CARE Mali's past projects — the **Programme d'Accompagnement des Communes et Organisations de Base (PACOB)**, implemented from **2005 to 2009** with funding from Norwegian Agency for Development Cooperation (NORAD) and CARE Norway— was designed to test a fully participatory approach by involving communities directly in the design of both the ToC and the overall MEL system. A key learning from this past experience was that community participation strengthened ownership among participants and increased the project's relevance by ensuring it addressed the most pressing and locally defined causes of the problem. However, such participatory approaches also come with costs, particularly in terms of the additional time and resources required to facilitate inclusive processes and consensus-building.

The CARE Global VSLA team's theory of change is provided below and can serve as a model or inspiration for individual projects' theories of change; however, keep in mind that this is designed for programming more globally, and that specific program components, and associated inputs, outputs, and outcomes will vary by project.

Figure 2. Global VSLA Theory of Change



Challenges in applying theories of change

Mapping out the theory of change is useful, yet there is also risk in oversimplifying complex social dynamics into linear models, neglecting the multifaceted variables at play. Evaluation strategies should remain flexible, prepared to uncover unforeseen changes, and employ diverse methodologies to grasp the complexity of social realities. By embracing a comprehensive and adaptive approach to the theory of change, projects can seize opportunities for growth and learning, enhancing their effectiveness and impact.

2.2. Indicators

Indicators are pivotal to measuring the success and impact of a project. They offer measurable evidence of changes brought about by the project's interventions. This section elaborates on defining, designing, and utilizing indicators effectively within the project's MEL framework.

Indicators at different layers of the theory of change

Indicators are integral at various levels of the logic model, each measuring specific aspects of a project's progress and impact.

Impact indicators

These indicators capture the ultimate change or benefit brought about by the project, often focusing on lasting improvements in human well-being. They are typically quantified through sample surveys and expressed as percentages or extrapolated to represent the target population. Impact indicators in a VSLA project may include:

- **Household income and asset indicators**
- **Household resilience indicators**
- **Household food security and nutrition indicators (children's malnutrition index, household dietary diversity index, etc.)**

Outcome indicators

These indicators track changes that serve as prerequisites for the project's ultimate impact. They encompass elements beyond the direct control of the project (output), including behavioral change, attitudinal changes, or systemic changes (e.g., modifications in institutional practices or governance). Outcome indicators in a VSLA project may include:

- **Women's empowerment indicators (e.g. decision-making, leadership, self-esteem, etc.)**
- **% of members accessing loan from formal financial services**
- **% of participants who Increased their income**
- **% of members who started a new IGA**
- **% of member who have expanded their business**

Output indicators

These indicators measure the immediate results of the project's activities over which it has direct control. Outputs can include the acquisition of knowledge, outcomes of training sessions, and the creation or enhancement of infrastructure. When establishing output indicators, it's crucial to assess whether the project has a direct control over the areas being measured. Output indicators in a VSLA project may include:

- **Number of VSLAs formed**
- **Number of VSLA members**
- **Basic VSLA saving and loan data (mostly gathered through the SAVIX MIS)**

Activity indicators

These indicators assess the completion of specific activities within the project. They often quantify the reach of these activities, such as the number of people engaged or areas covered. Activity indicators in a VSLA project may include:

- **Number of people trained**
- **Number of meetings held**

How to select and/or develop indicators

Developing strong indicators is crucial for effectively measuring your project's success. Projects typically leverage some existing indicators and design other indicators from scratch.

Leveraging and adapting existing indicators. In many cases, it is not necessary to "reinvent the wheel". Numerous indicators have been developed by organizations such as USAID, the UN, and the World Bank for a variety of sectors (health, education, access to financial services, governance, etc.). These indicators have been tested and applied widely. Using existing resources is recommended whenever relevant within a project's logic framework, as they save time and effort, and create an opportunity to compare the project's outcomes to those of other projects.

The Sustainable Development Goals (SDGs) offer a comprehensive set of globally recognized indicators. Using these indicators can help demonstrate how a program contributes to broader global objectives, facilitating understanding and collaboration across the development community. Before adopting them, be sure that the existing indicators align with your project's specific goals. You can also adapt them if needed, as outlined below.

Sometimes, existing indicators may not perfectly capture the nuances of your project. In such cases, feel free to adapt them to better suit your needs. Here are some ways to modify existing indicators:

- Adjust the indicator definition: Add or remove specific criteria within the indicator definition.
- Change unit of analysis: Align the indicator's unit of analysis (e.g., household, individual) with your project's implementation modalities.

Note that modifying indicators will make your findings less comparable to those of other projects; however, the indicator's usefulness to your own project's learning is typically of paramount importance, while the comparability is secondary.

Designing indicators from scratch. If existing indicators do not meet your needs, you can design your own, following this step-by-step approach:

1. **Identify the key concept:** Pinpoint the core concept you want to measure at a specific level of change (impact, outcome, output). For example, a key concept may be women's empowerment, financial access, social capital, or resilience.
2. **Dissect the concept:** Utilize a tree diagram to break down the concept into its core dimensions, sub-dimensions, and further sub-dimensions. Continue this process and prioritize the information that is most crucial until you reach a specific and measurable indicator. It may not be possible to measure all aspects of the concept, as many concepts are multifaceted and not every facet is possible or easy to measure, but the indicators should capture the key components of the concept to the extent possible.

The table below provides an example of the outcome of this process—note that the core dimensions, sub-dimensions, and specific indicators will look different depending on the project and its specific goals and implementation modalities. Engaging local communities in defining what success in these areas would look like to them is an effective way of developing relevant indicators and maximizing the likelihood that the project will track progress towards outcomes that are important to community members (more on this below).

Table 2. Examples of indicators mapped to concepts

Key concepts	Core dimensions	Sub-dimensions	Indicators
Women's empowerment	• Leadership in the community • Decision-making in the home	• Leadership positions in community groups • Decision-making about use of household income • Decision-making about large assets	• Percentage of VSLA leadership positions held by women • Women's average score on household decision-making parity scale
Access to financial services	• Access to credit • Access other financial services	• Availability and affordability of loans • Ability to obtain loans	• Number of VSLA members who accessed MFI loan in previous year • Number of VSLA • Average value of MFI loan borrowed by VSLA members
Social capital	• Mutually supportive relationships within the community • Positive relationships with external actors	• Ability to help neighbors in hard times • Ability to receive help from neighbors in hard times • Attention from local government officials	• Number of VSLA members who provided loans or financial or material support to neighbors in the past year
Resilience	• Sustained household incomes and food security through bad weather years, market fluctuations, and household shocks	• Livelihood diversification • Ability to bounce back financially from shocks	• Number of income sources from different sectors • Savings • Long-term livelihood investments

Participatory design of indicators

Involving both the project team and the community in indicator design can be highly beneficial:

- **Project team involvement:** Including project implementing staff in the process fosters ownership and helps ensure that the chosen indicators are relevant and feasible to collect. This collaboration leads to the development of more meaningful indicators and a more accurate logic model, as well as an easier time collecting data.
- **Community involvement:** Community involvement is crucial, and their participation should not be limited to providing data during surveys. Community members can contribute to the design of indicators by helping to define what success looks for them—for example, asking women what they would hope/like/love to see, in order to refine women's empowerment indicators, or asking community members what it would take for them to know how they could get through the next challenging season (to define what resilience looks like for them). Outcome mapping approaches can be used to facilitate this process.

Criteria for good indicators

Indicators translate the project's conceptual goals into concrete, measurable terms. Criteria for good indicators are the following:

Objectively verifiable: Indicators provide an operational and objectively verifiable measure. This means that if two or more evaluators use the same indicator, they should come out with the same results.

INSTEAD OF:

% of VSLA members who are committed to saving

USE THIS objectively verifiable version:

% of VSLA members who have saved at every meeting during the current cycle

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Specificity and clarity: A good indicator should be clearly defined, leaving no room for ambiguity. Try to anticipate how easily and consistently the indicator will be understood.

INSTEAD OF:

% of participants who benefit from access to finance

USE THIS specific and clear version:

% of participants who report taking a loan from a formal financial institution in the last two years

---

Unit of analysis: Each indicator should specify the unit of analysis it applies to (e.g., household, individual, VSLA, community, region).

INSTEAD OF:

prevalence of minimum acceptable diet

USE THIS indicator with a unit of analysis:

% of children under five with a minimum acceptable diet

Neutral definition: The indicator should be neutral; for instance, it should not include the target value in its wording. For instance:

INSTEAD OF:

50% of VSLA members increase their revenue

USE THIS neutral version:

% of VSLA members who have increased their revenue

- **Relevance:** Indicators must accurately reflect the specific aspect they aim to measure. For example, in tracking knowledge acquisition, the indicator should directly assess the change in participants' knowledge, rather than merely tracking training delivery (a lower-level activity) or changes in behavior (a higher-level outcome).
- **Formulation:** Indicators can be formulated using numbers, percentages, scales, indices, rates, etc.
  - When expressing an indicator as a percentage, be sure that you clearly articulate how the denominator will be defined, so that you can be sure that you are sampling from the right list (i.e. as a percentage of what/who).
    - For example, if the indicator is "Percentage of community members who are members of a VSLA", how will you define "community members"? Is there a definitive list of members from which you can pull your sample? If not, then you should not use this indicator.
    - As another example, if you want to measure women in leadership, using the indicator "Percentage of women in leadership positions in their VSLA" means that "women" is the denominator (does this mean female VSLA members? Or all women in project households?). Given that a VSLA only has 5 leadership positions, the percentage of total female VSLA members in leadership positions will typically be low. But if the indicator is phrased as "Percentage of VSLA leadership positions held by women", then the denominator is VSLA leaders, and the percentage will be more meaningful.
  - Related to the point above, you will also want to make sure that your data collection methods will enable you to capture the correct denominator. It is particularly important to think through whether you are measuring households or specific individuals within the household, especially if an intervention is targeting a subset of individuals.
  - When measuring complex change (e.g. change in women or youth empowerment, resilience, nutrition practices, social capital, etc.), consider using a Likert scale rather than a Yes/No binary in order to capture incremental change. It can be difficult to go all the way from a "No" to a "Yes" over the course of a short project, and even defining "No" and "Yes" can be difficult and subjective, but tracking incremental change can suggest a movement in the right direction.

INSTEAD OF:

"Percentage of women who are empowered in decision-making in the household"

USE THIS Likert scale indicator:

"Average household decision-making parity score for women" (where, for example, 1 is the lowest level of decision-making for women and 5 is complete parity or women making more than half of the decisions)

  - Consider how the framing of your indicator aligns with your implementation modality and data collection timing. For example, if you want to measure your project's impact on financial access, consider:
    - If you are measuring savings: if the indicator is "% of project participants who are saving regularly", and you conduct the baseline a couple of months after targeting households for VSLA membership, you are likely to have a high figure at baseline, because all the households sampled in the baseline will have already joined the VSLA. Consider an alternative timeframe that looks back, such as "% of project participants who saved regularly over the past year."
    - If you are measuring external loan access: if the indicator is "% of project participants who accessed a loan from a microfinance institution in the past year", your baseline data will give you an accurate picture of the baseline, but your endline may miss capturing any microfinance loans facilitated in the initial years of the project, since it will only capture the final year ("in the past year"). Consider a longer timeframe that will enable you to capture the entirety of the project's achievement—for example, if your project has a four-year timeframe: "% of project participants who accessed a loan from a microfinance institution anytime in the past four years."

2.3. The learning agenda

A learning agenda serves as a strategic roadmap to test a project's assumptions, offering valuable insights into their validity and the underlying mechanisms driving program outcomes. The learning agenda includes learning questions, the source of information to undertake the learning, and the timing of the learning during the project cycle.

Learning questions are specifically tailored to inform practical program improvements and strategic direction. They are action-oriented, aiming to solve real-world problems faced by the program.

Learning is generated through various means, including targeted research, analysis of monitoring and evaluation data, and specific case studies. It is crucial that the learning generation be inclusive, drawing on insights from project participants and from the entire team—from field staff to project leaders. This inclusive approach ensures that learning reflects the situation on the ground (as the field team often has nuanced insights and observations that the head office team does not have) and brings together the diverse knowledge bases of those involved in the program. For each learning question, we should be explicit on the source of data, the learning sessions, and product that will be generated. Specific learning events such as open houses, webinars, and conference presentations play a pivotal role in disseminating the lessons learned. These events offer platforms for sharing insights, engaging with stakeholders, and fostering a culture of continuous learning and improvement.

Figure 3.
Examples of learning questions in VSLA programs

How do dynamics between men and women influence participation and leadership roles within VSLAs?

What are the key factors contributing to the sustainability of VSLA groups post-project?

How does the introduction of digital financial tools affect VSLA group cohesion and financial literacy?

CHAPTER 3

Mentoring and Monitoring in VSLA Programs

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A sound monitoring system should be woven into program implementation and, at field level, mentoring of VSLAs. Hence, this section will focus on how to use monitoring tools to support not only data collection but also improved program implementation and service delivery to program participants.

Who is this chapter primarily written for? **Frontline workers**, **Field staff**, and **MEL managers**.

This chapter uses the terminology of *mentoring* and *monitoring* to capture the different aspects of how frontline workers (either project frontline staff or community-based volunteers who are accountable to the project) engage with VSLAs—guiding them towards effective group management and addressing challenges as they arise (mentoring) as well as making sure that the VSLA is on track and not falling into poor management or facing other more critical issues (monitoring). Mentoring is done by the frontline worker and focuses on one VSLA at a time; monitoring is done by both the frontline worker and other project staff, and can focus on one VSLA and the aggregate picture. Mentoring is also done by project staff or the community-based trainer. The tools presented in this chapter are designed to enable both mentoring and monitoring.

The monitoring framework for the program is designed to ensure rigorous oversight and assessment of program activities, guaranteeing that implementation aligns with planned objectives and outcomes. The monitoring is pivotal in identifying areas for improvement, ensuring the program's integrity, and maintaining the quality of groups. As presented above, the monitoring of a VSLA program will include the following elements:

Periodic program monitoring/ supervision visits

Group Health check monitoring (at each change of phase)

SAVIX MIS data collection and reporting

1. VSLA mentoring

Using the VSLA Manual, frontline workers provide regular mentoring to VSLAs, particularly over the course of their first year of operations. Frontline workers are often literate community members who are either hired by the project or who agree to perform a certain set of tasks in support of VSLAs in exchange for per diem, regular training, or other incentives/compensation. In this manual, we will typically call them community-based trainers or frontline workers.

At every VSLA meeting, the community-based trainer should be on the lookout for key VSLA health indicators:

- **Are minimum standards being followed?** Every aspect of the VSLA methodology (seating arrangements, division of key holding and box holding responsibilities, stamps in the passbooks, recitation of the previous meeting's closing balances, etc.) plays a role in fostering trust and transparency, and mitigating the risk of fraud. Are these practices being followed, or are some of them being glossed over?
- **Are management committee members undertaking their roles effectively?** If the Chairperson is ensuring that the constitution is being followed and that all members are actively engaging, if the Secretary is keeping accurate records of savings and loans in members' passbooks and the general ledger, if the Money Counters and Treasurer are ensuring an accurate counting and reconciliation of the finances, and if the Box and Key Holders are keeping the members' money secure, then the VSLA is in good hands.
- **Are savings strong?** Is everyone saving, and are savings generally increasing over time? Are flexible shares being practiced?
- **Is lending wise and equitable?** Are loans being provided according to the group's constitution, and are they being provided to a wide variety of members (rather than a privileged few) who have good investment ideas?

To ensure that the VSLA is healthy and to identify issues before they arise, the community-based trainer keep an eye out for the questions above at every meeting that s/he attends. This can be done using the VSLA Group Health Check form (see below) or simply by observing the group dynamic, taking notes during meetings and following up on the spot.

During the first savings cycle (up until the first share-out and reconstitution), it is expected that the community-based trainer attend every meeting. During subsequent cycles, if the community-based trainer is only attending meetings periodically, the VSLA Group Health Check form should be used to document observations, insights, and follow-up actions.

2. Periodic program monitoring/supervision visits

Periodic program monitoring and supervision visits are a crucial component of any project's M&E strategy. These visits enable the project team members who are not community-based frontline workers to directly observe project activities, interact with participants, and gather valuable insights that can inform ongoing project management and future planning. The following sections describe how to effectively implement these visits.

Objective: The primary aim of regular field visits is to maintain a direct and insightful connection with the project's implementation on the ground. These visits allow trained field staff to observe group meetings, provide targeted support, troubleshoot issues, and collect feedback directly from participants. These activities can flag potential problems within the VSLA as well as potential gaps or issues with the community-based trainer's performance.

Activities during visits:

- **Observation:** Staff should observe the dynamics of group meetings, the implementation of project activities, and the interaction between project participants and facilitators. Observations should focus on both the content of activities and the process of their implementation.
- **Support:** Field visits are an opportunity to provide on-the-spot support and guidance to frontline staff as well as directly to VSLA members. This may include clarifying project procedures, offering technical advice, or facilitating discussions on best practices.
- **Feedback collection:** Gathering feedback is a two-way street that starts with project staff listening to participants. Staff should collect insights and suggestions from participants, fostering a participatory approach to project monitoring. Once visiting staff members have thoroughly listened to participants' insights and feedback, staff can offer feedback to participants and local partners, aiming to strengthen project activities and outcomes. Note: It is important for the listening to come first so that the staff member's feedback can be informed by the information on the ground.
- **Collection of SAVIX MIS data:** Field visits are an important opportunity to assess group financial performance (Are they making any profit? To what extent are they using their fund? Are members participating actively in meetings? Are members dropping out from the group? etc.)
- **Review of group record keeping system**: Member passbooks and the general ledger should be reviewed for accuracy.

The primary aim of regular field visits is to maintain a direct and insightful connection with the project's implementation on the ground.

- **Key questions** during field visit—these are the same questions as those outlined above for the frontline staff, namely:
  - Observe group saving and loan operation—are the savings strong and is the lending wise and equitable?
  - Observe leadership committee behavior—are management committee members playing their roles effectively?
  - Observe group record keeping system—are individual member passbooks and the general ledger being completed regularly and accurately?
  - Check if group members are aware of the fund in the box—can group members recite the opening balances? Are they repeating the ending balances?
  - Verify other VSLA minimum standards—are all elements of the VSLA minimum standards being followed?

Documentation and reporting: Detailed notes and observations from each visit should be systematically documented. This documentation should capture both qualitative insights and quantitative data, providing a comprehensive view of the project's progress and challenges. An adapted version of the VSLA Group Health Check, designed to facilitate this process, is provided below. Following the visit, field staff should compile a report summarizing their findings, conclusions, and recommendations for future action.

Frequency and planning: The frequency of field visits should be determined by the project's scale, complexity, and the evolving needs of the participants. Planning should ensure that visits are spaced evenly, allowing for timely intervention and support across all project locations.

Feedback loop: Establishing a feedback loop is essential. Information gathered during field visits should be shared with both project management and participants, as appropriate. This fosters a culture of transparency, accountability, and continuous improvement, encouraging all stakeholders to engage actively in refining and enhancing the project.

3. Tools used for VSLA mentoring and monitoring

3.1. Group health checklist

The training cycle of a VSLA typically extends over 52 weeks and is divided into four principal stages: the Preparation Phase, the Intensive Phase, the Development Phase, and the Maturity Phase. The transition between these phases is critically assessed using the Group Health Check, a tool designed to evaluate the group's readiness to progress from the Intensive Phase to the Development Phase and subsequently from the Development Phase to the Maturity Phase. This assessment is conducted by the community-based trainer. It will assess the group's functionality, cohesion, and adherence to the program's principles. Key indicators such as attendance, savings rates, loan repayments, and member participation will be evaluated. **The process of carrying out the group health check is detailed in the VSLA manual and in Annex 1, Field Visit Guide.**

Below is the tool extracted from the CARE VSLA manual used to conduct the health check of a VSLA group and criteria for assessment.

Figure 4. Group Health Check Form

VSLA Health Check Form

Group Name		Group ID	
State/Prefecture		District	
Sub-District		Village/Community	
Name of Interviewer			
Date of Visit			
Final Health Result			

	Issue	Points
1	Did at least 80% of the members attend the meeting?	
2	Were the keys held by three members who were not on the committee?	
3	Did members recall Loan Fund and Social Fund balances?	
4	Were the savings procedures orderly and complete?	
5	Were passbook savings records complete and accurate?	
6	Were the lending procedures orderly and consistent?	
7	Were Passbook loan records complete and accurate?	
8	Did the group and the Management Committee follow standard procedures?	
9	Did the Secretary announce ending balances in Loan Fund & Social Fund?	
10	Were Passbooks the primary record of transactions?	
11	Did the Chairperson lead the group effectively?	
12	Did the Secretary perform his/her role effectively?	
13	Did the Money Counters perform their roles effectively?	
14	Did the members and managers display knowledge of the constitution?	
15	Were members engaged in all aspects of the meeting?	
Total score		

Points Key		**Total Score Interpretation**	
1	= bad/no	Good health	39 – 45 points
2	= average	Acceptable health	35 – 38 points
3	= good/yes	Poor health	30 – 34 points
		Sick	0 – 29 points

Source: CARE VSLA Manual

The scores are attributed based on the following criteria.

Figure 5. Scoring Criteria for Group Health Check Form

No.	Health Check Question	Scoring Rubric (When to score 1, 2 or 3)		
		1	2	3
1	Did at least 80% of the members attend the meeting?	Less than half (less than 15) of members attended the meeting	One half to two-thirds (15-20) of the members attended the meeting	More than two-thirds (20+) of the members attended the meeting.
2	Were the keys held by three members who were not on the committee?	2 or 3 keys held by members who are part of management committee members	1 key held by a member who is part of management committee members	3 keys held by members who are not management committee members
3	Did members recall Loan Fund and Social Fund balances?	Majority of the members could not remember previous balances	Half of the members recalled/ remember previous balances	All members recalled/ remembered previous balances (Social fund and loan fund)
4	Were the savings procedures orderly and complete?	Savings procedures were not followed at all. No roll call, share purchase not observed	There was no roll call but all other procedures were followed	Group was able to follow correct Share purchase procedures (meeting opening with roll call, social fund and share purchase) members must observe the share purchase
5	Were passbook savings records complete and accurate?	All shares have not been calculated at the end of each page (page is full)	Calculation of shares is not completed on some of the pages	All shares have been calculated on every page that is full in the passbook and also accurate/ correct calculation
6	Were the lending procedures orderly and consistent?	Poor lending procedures with no order. Members are not asked the purpose of loans.	Members are not asked for the purpose of loan but all other procedures are followed.	All lending procedures are followed. Members are asked for the purpose of loans.
7	Were passbook loan records complete and accurate?	Loan records are either not recorded or recorded with wrong calculation	Loans records are not clear or not completed	All loan records are completed and accurate
8	Did the group and the management committee follow standard procedures?	Management committee members and group do not follow rules, procedures and fines are not taken.	Few management committee members are not active (e.g Chairperson does not open meeting).	Group and management committee members follow all procedures, meeting is in order and fines are taken.
9	Did the Secretary announce ending balances in Loan Fund & Social Fund?	Secretary did not announce the ending balances for social fund and loan fund for members to recall.	Secretary did not announce one of the ending balances for members to recall.	Secretary announces the ending balances for both social fund and loan fund for members to recall.
10	Were passbooks the primary record of transactions?	Group does not enter savings and loans in the passbook but writes in a notebook.	Group stamps shares in member passbook but loans are not recorded at the back of the member passbook. Loans are recorded in a separate notebook.	All records of member savings and loans are recorded in the individual member passbook.
11	Did the Chairperson lead the group effectively?	Chairperson is not very active, does not perform her/his role (meeting opening, taking fines, leading group discussions, order at meeting, etc.)	Chairperson is active but does not perform all her/his roles expected. E.g. does not take fines, does not ensure that meeting is in order.	Chairperson is active, performs her/his role (meeting opening, taking fines, leading group discussions, etc.)

No.	Health Check Question	Scoring Rubric (When to score 1, 2 or 3)		
		1	2	3
12	Did the Secretary perform his/her role effectively?	Secretary does not perform his/her role, not active, poor calculation, poor records, does not request for previous balance, does not announce ending balances, does not enter all records in passbook and records book, etc.	Secretary is active but forgets to perform some of her roles expected. E.g., does not ask for previous balances and records entered are not completed.	Secretary performs his/her role, very active, accurate and clear calculation, neat records, requests for previous balance, announces ending balances, enters all records in passbook and records book, etc.
13	Did the Money Counters perform their roles effectively?	Money counters do not count monies given to them well, do not check for the correct currency or weak notes, do not mention the amount members are saving or loans members are taking to the hearing of group members, counts the monies together instead of one person counting before the other to check for errors etc.	Money counters count the monies together instead of counting it one after the other to check for errors.	Money counters are regular and able to count monies given to them well, they check for the correct currency or weak notes, mention out loud the amount members are saving or loans members are taking to the hearing of group members, count the monies by individual person to know the correct amount without errors.
14	Did the members and managers display knowledge of the constitution?	All members are unable to recite or remember the constitution	Half of the members are unable to recite or remember their constitution	Majority or all members can recite or remember the constitution
15	Were members engaged in all aspects of the meeting?	All members are not engaged, the meeting place is noisy and no order, members leave meeting place without permission. Members are not asked to pay attention to meeting procedures	Some members do not pay attention to meeting procedures and are disorganized.	All members are engaged at every stage from the start to finish. There is order and members ask for permission to make contributions or to leave the meeting place. Members are correctly seated and pay attention to meeting procedures.

Source: CARE VSLA Training Manual

Projects are encouraged to use and/or design forms that prompt the community-based trainer to observe and address critical issues. To make the form as useful as possible for the community-based trainer, it should:

- Be easy for them to fill out
- Provide space for them to take notes and write observations, not just enter numbers. There should also be space for them to record a summary of the guidance they provided.
- Remind them of what they learned last time and what they need to be looking out for from one visit to the next.

The version of the VSLA Health Check Form below (and in blank form in Annex 1) is designed to accomplish the three objectives above. As projects develop other data collection forms, they should aim to follow this model, so that the form is useful for the person collecting the data, not just the person aggregating it.

In the example below, you can see that Neema, the community-based trainer, has done an excellent job following up with the VSLA on the issues and challenges that she observed during the previous meetings.

VSLA Health Check Form *(example)*

Group name	***Bright Futures VSLA***	**Group ID**	***170-3***
State/prefecture		**District**	
Sub-District		**Village/community**	
Name of interviewer	***Neema***		

Issue	Date: August 24, 2024		Date: October 17, 2024		Date: January 15, 2024	
	Score	Observation/follow up	Score	Observation/follow up	Score	Observation/follow up
1. Did at least 80% of members attend the meeting?	*3*	*23 out of 24 members were at the meeting (one woman was sick).*	*2*	*15 out of 24 members were at the meeting (members said everyone else was at harvest)*	*3*	*21 out of 24 members were at the meeting (two of them stopped attending during the harvest and never came back, which is concerning). I made a note to follow up with the members who stopped attending to understand the reasons.*
2. Were the keys held by three members who were not on the committee?	*3*	*All three keys were held by members not on management committee*	*1*	*2 keys were brought by management committee members because the key holders could not attend. I advised on the importance of key holders attending the meeting, and handing the key to a non-management committee member in case of emergency.*	*3*	*All three keys were held by members not on management committee*
3. Did members recall Loan Fund and Social Fund balances?	*2*	*Only about half the members said the opening balances out loud. When I asked why, some of them said they didn't hear it properly last week. I advised the secretary to state the closing balances more loudly next time and to be sure everyone hears it clearly and is able to repeat it. We practiced at the end of the meeting.*	*2*	*Still only about half the members said the opening balances out loud. When I asked why, most of them said it was because they weren't at last week's meeting due to harvest duties. I made sure they all said the closing balance at the end of the meeting.*	*3*	*Nearly everyone seemed to know the opening balance today! They confirmed that they're saying the closing balance loud and clear at the end of every meeting.*
4. Were the savings procedures orderly and complete?	*3*	*Members saved as per the minimum standards, and flexible shares were used. Members saved between 1 and 5 shares (around 3 on average)*	*3*	*Members saved as per the minimum standards, and flexible shares were used, although most members saved only one share*	*3*	*Members saved as per the minimum standards, and flexible shares were used—the majority of members purchased multiple shares*
5. Were passbook savings records complete and accurate?	*N/A*	*Pages are not yet full*	*2*	*Totals were calculated but several were incorrect*	*3*	*Totals were calculated and all seemed correct*

Issue	Date: August 24, 2024		Date: October 17, 2024		Date: January 15, 2024	
	Score	Observation/follow up	Score	Observation/follow up	Score	Observation/follow up
6. Were the lending procedures orderly and consistent?	*N/A*	*There were no loans during this meeting*	*3***	*Lending procedures were followed and the borrowers gave the purpose of the loans, but some members seemed unhappy. They didn't respond when I asked why, but when I checked the ledger I saw that some borrowers were taking loans for the 2nd or 3rd time while others had never taken one. When I asked why, they said they had better capacity. I asked the group to hold off on giving the loan and said I would come and follow up with them on this issue next week.*	*3*	*Four members took first-time loans today, and all lending procedures were followed.*
7. Were passbook loan records complete and accurate?	*3*	*Loan records are complete and all look accurate*	*3*	*Loan records are complete and all look accurate*	*3*	*Loan records are complete and all look accurate*
8. Did the group and the management committee follow standard procedures?	*3*	*Meeting followed standard procedures*	*2*	*Meeting followed standard procedures but it was clear that they were not planning to take fines for members who were absent due to the harvest. I asked if they wanted to amend the bylaws so that each member could miss 1-2 meetings due to the harvest and they said yes, so I'll work on this with them next time.*	*3*	*Meeting followed standard procedures*
9. Did the Secretary announce ending balances in Loan Fund and Social Fund?	*3*	*The Secretary announced the ending balances very well and very loudly as we discussed this in the meeting (since it seemed she had not been doing so previously)*	*3*	*The Secretary announced the ending balances loudly and clearly*	*3*	*The Secretary announced the ending balances loudly and clearly*
10. Were passbooks the primary record of transactions?	*3*	*All savings were recorded in the passbooks; there were no loans at this meeting*	*3*	*All savings and loans were recorded in the passbooks*	*3*	*All savings and loans were recorded in the passbooks*
11. Did the Chairperson lead the group effectively?	*2*	*The Chairperson arrived late (after all the members, forcing them to wait) and seemed a bit disorganized.*	*1*	*The Chairperson seemed to favor some members over others when it came time to deciding who would be prioritized for loans. I made an appointment to talk with him before next week's discussion on loan disbursement and remind him of the key qualities of a good chairperson (trustworthy, fair and neutral, etc.)*	*2*	*The Chairperson still seems disorganized (arrived late and left early today), but the other management committee members are working effectively so the group seems to be operating well despite the Chairperson. I reminded him that "organized" is one of the key qualities of a good chairperson and asked him to be sure to arrive on time and stay for the full meeting next time. Will follow up on this.*

Issue	Date: August 24, 2024		Date: October 17, 2024		Date: January 15, 2024	
	Score	Observation/follow up	Score	Observation/follow up	Score	Observation/follow up
12. Did the Secretary perform his/her role effectively?	*2*	*The secretary recorded savings in the passbooks and announced the closing balances well. But she did not seem to expect members to remember the opening balance, and I don't think she would have asked for it if I hadn't prompted her to.*	*2*	*The secretary recorded savings in the passbooks and announced the closing balances well. But again, she did not seem to expect members to remember the opening balance, and it appears that she was right.*	*3*	*The secretary recorded savings and loans in the passbooks, requested the opening balances, and announced the closing balances. She is doing great!*
13. Did the Money Counters perform their roles effectively?	*1*	*The money counters counted the money together rather than separately. When I asked them to re-count the money separately, one after the other, one of them made several mistakes. I met with her after the meeting to ask how long she had been in the role; she seemed embarrassed and said it was only her second time. She said it was her first time having any kind of formal role in an association, and that she really wanted to do well. I reassured her that it would get easier with time, and that her fellow VSLA members clearly believed in her, and that I did too. I suggested that she count more slowly and deliberately, and that she practice at home. I also emphasized the importance of always counting separately.*	*3*	*The money counters counted the money separately, one after the other. The newer money counter did great this time—she counted slowly and carefully, and made no mistakes at all.*	*3*	*The money counters counted the money separately, one after the other.*
14. Did the members and managers display knowledge of the constitution?	*N/A*	*We didn't really have time to talk about the constitution today but most of it seemed to be followed; I plan to discuss it more thoroughly next time.*	*2*	*The members were able to recite some of the constitution but did not seem to be very clear on the fines. We discussed this and agreed to amend them last time.*	*3*	*The members all seemed to know the constitution well*
15. Were members engaged in all aspects of the meeting?	*2*	*Members were engaged in some aspects of the meeting, but things seemed a bit hectic*	*2*	*Like last time, things seemed a bit hectic*	*2*	*Members were somewhat engaged, but the chairperson's disorganized management style seems to be affecting the group*
Total points/health	*30*	*30/36 (because 3 questions were N/A) corresponds to 37.5/45, which is acceptable health*	*34*	*Poor health*	*43*	*Good health. The group is doing much better!*

3.2. SAVIX MIS

SAVIX Management Information System (SAVIX MIS) is an online performance management platform specifically designed to support VSLA and other similar community-based savings groups. *The SAVIX MIS was launched in 2012, funded by the Bill and Melinda Gates Foundation and the MasterCard Foundation, but has operated as a private enterprise since 2018. It is run as in partnerrship by VSL Associates of Germany and Kalority Ventures Ltd. of Kenya*. The initial version was developed through an initiative of the SEEP Network's Savings Groups Working Group and operated using an Excel-based macro application that collected and calculated key financial performance ratios from individual VSLA groups.

SAVIX MIS enables users to gather financial and operational data from savings groups. It tracks a range of metrics, including savings amounts, loan portfolios, member participation in group meetings, and member retention. By compiling and analyzing this data, the system generates performance ratios that help track how groups are functioning over time. By aggregating information from multiple groups managed by different field officers, the system also facilitates performance monitoring at higher organizational levels, including the evaluation of field officers' effectiveness and program quality. In this capacity, SAVIX MIS functions as a feedback and learning tool providing actionable insights that enable field officers to identify areas for improvement, strengthen group performance, and enhance overall program outcomes. SAVIX offers both desktop and mobile application facilities. The mobile application can be used by the field officer or village agent to gather field level data using android phone or tablets.

SAVIX MIS is *CARE's primary platform* for VSLA data collection, monitoring, and performance assessment. All CARE VSLA projects are required to collect SAVIX MIS data from active VSLA groups quarterly at minimum, and continue to monitor a representative sample of graduated groups at least semi-annually. For projects supporting existing groups, SAVIX MIS data collection should occur at least semi-annually. The Global VSLA team will support CARE Country Offices and partners in utilizing SAVIX for program quality enhancement.

In this section we will delve into the SAVIX platform to provide the reader with insights on how to collect, store and analyze data from SAVIX[1]. Given that there is a detailed guide expaling how to setup the SAVIX, the aim of this section is to be informative and guide the reader to a more detailed SAVIX guive available from the VSLA Asscoaite website.

First we will talk about the SAVIX architecture, followed by

3.2.1. Understanding the SAVIX architecture: key terminologies

The **SAVIX architecture** follows a hierarchical structure composed of three interconnected levels:

1. **MIS:** The topmost layer and central hub that oversees and organizes all project data within an organization operating in a specific country.
2. **Projects:** The intermediate operational units within the MIS that manage the implementation and monitoring of activities.
3. **VSLA Groups:** The foundational level, consisting of the VSLA groups implemented under each project.

Key Characteristics of the MIS

- The MIS represents the highest level of the SAVIX system hierarchy.
- It holds and organizes one or more projects that share common country and currency parameters.
- Each MIS instance is designed for a single country, but one country can define multiple MIS instances.
- All projects within an MIS use the same currency for reporting and analysis.
- A single MIS can contain an unlimited number of projects
- The MIS is administered by a MIS Administrator, who oversees user access and configuration of the system.

A Project represents a specific VSLA initiative, program, or intervention implemented under an MIS. Projects are where data collection, field activities, and performance tracking occur. All group-level data—such as savings, loans, and membership—is entered and analyzed at the project level. A Project within the SAVIX system may correspond directly to a conventional project, such as a donor-funded initiative or development program. However, it can also represent a subdivision or component of such larger program, depending on how the organization structures its activities.

1 For more details on the SAVIX and installation, please refer to https://www.vsla.net/vsla-tools/the-savix-management-information-system/

Examples

Example 1: CARE Tanzania Her Money Her Life (HMHL) project

To managed the Her Money Her Life (HMHL) project, CARE Tanzania have defined an MIS labelled *"CARE Tanzania SAVIX Groups"*. Under this MIS, the following projects corresponding to different district of intervention of the project were defined:

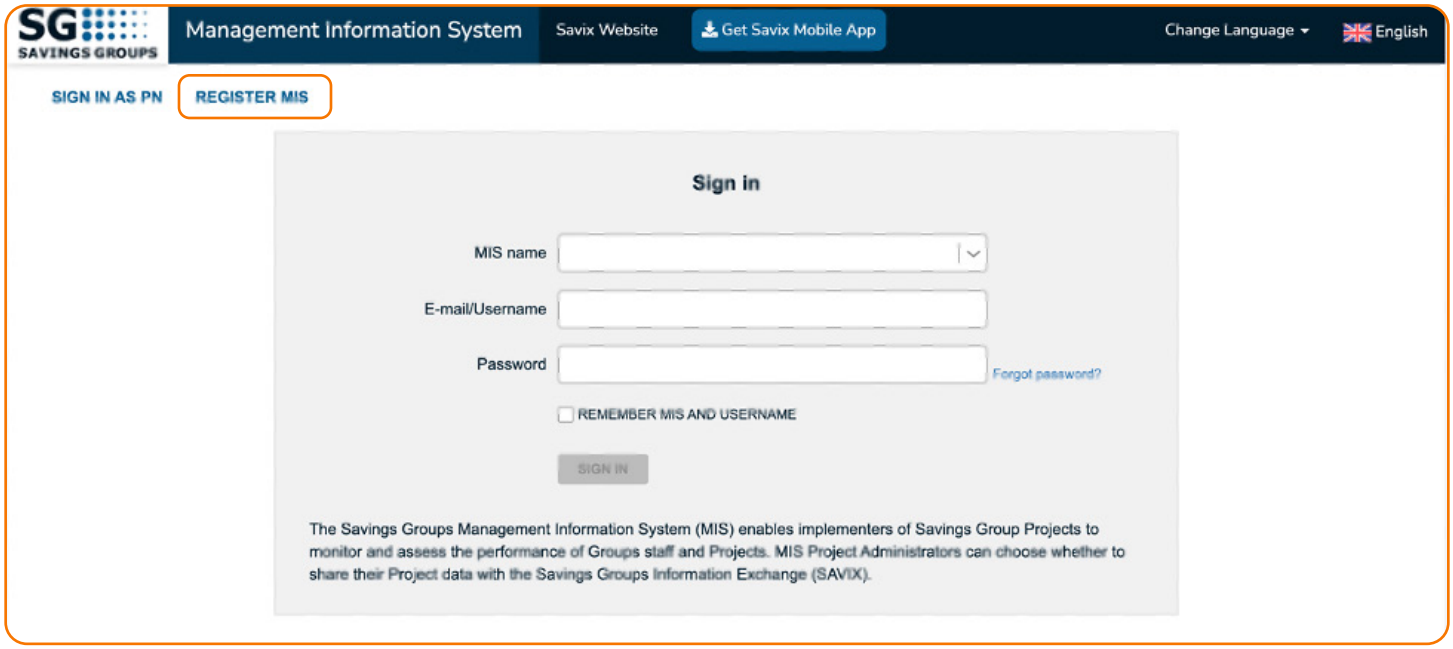
- Iringa-Mufindi
- Kigoma-Buhigwe
- Mbeya-Rungwe
- Mbeya-Busokelo
- Njombe DC
- Njombe TC
- Tanga-Bumbuli
- Tanga-Korogwe
- Tanga-Muheza

As we can see in this example the notion of project represent the operational area of the project in the traditional sense.

Example 2: CARE Ecuador Chauceras Andinas project

Projects within the SAVIX architecture can also be structured according to implementing partners. For example, in the CARE Ecuador "Chauceras Andinas" project, implementation is shared between CARE and the local NGO Chuqiragua. The initiative focuses on empowering women and youth who are members of VSLAs by strengthening their entrepreneurial skills and supporting the creation of collective investment initiatives designed to boost savings and improve livelihoods. In this case, the project team decided to create a single MIS instance, under which two project instances were established — one for CARE and another for the implementing partner (Chuqiragua).

To create a MIS, Access the MIS Platform at [https://mis.thesavix.org/.](https://mis.thesavix.org/) Then select Register for a New MIS in the top left corner of the screen.



3.2.2. SAVIX data collection tool

SAVIX data collection takes place during the regular meetings of each VSLA group. The key types of data entered into the SAVIX system include **one-time data**, **cycle data**, and **regular data**, as outlined below. The following table, **adapted from the SAVIX Manual**, provides an overview of each data type.

One-time (static) data. These are entered only once, at VSLA formation.

No.	Name	Type	Description
1	Group Name	Text	The group name to identify the group. Usually this is chosen by the group.
2	Group trained by	Text	The name of the person who originally trained the group. This is NOT the designation (such as 'Field Officer' or 'VA') but the name of the actual person who originally trained the group. This will be matched with a list of names that you will have been pre-entered in the database.
3	Date of first training	Date	The date on which the group received the first training session to become a savings group. We ask for this because it will enable us to always know how long the group has been working as an SG. So, for example, if a group already existed (i.e. a farmers' group) you would not write the time it was first trained as a farmers' group but when it received its first training to be able to start operating as a savings group
4	Number of members at creation of group	Numeric	The total number of members of the group at the start of the first cycle. This number will NOT change in subsequent cycles
5	Latitude/ Longitude	Specific to one of three standard conventions	Standard Latitude and Longitude format (Degrees, Minutes, Seconds) This is optional data but must be generated by a GPS device and written in one of three standard formats: 1 Degrees, minutes and seconds. This is the most widely used convention in hand-held GPS systems 2 Degrees, minutes and decimal minutes 3 Degrees, decimal degrees. This is the default convention used by the MIS and is recommended These data will change only if the group changes its meeting place. Note: We strongly recommend that GPS data is only entered when using the SAVIX mobile data entry application, available on Google Play Store. This is because manual data entry is often inaccurately transcribed, whereas on the mobile application it is automatically registered

Cycle data. These are entered at the start of each cycle.

No.	Name	Type	Description
1	Group name	Text	The group name to identify the group. Usually this is chosen by the group.
2	Cycle number	Numeric	This is the cycle number of the group. A cycle is a period in which a group saves, gives loans to its members and finally shares out its assets. In most Savings Group programmes this is 1 year. It is quite common for people who are collecting data to forget about changing this number when a group moves to a new cycle, so care is needed to ensure that the number of the new cycle is entered.
3	Date savings started this cycle	Date	The date when the people started saving money *during this cycle*. It does *not* refer to the date that the group first started saving, if the group is now in a subsequent cycle. This field will be empty when a new cycle starts but after being filled in it will not be changed
4	Group status at start of cycle	Text	Choice: Supervised or Self-managed. A group may still be receiving training and supervision as a savings group, in which case it is defined as Supervised, or it may be operating independently and no longer being trained or supervised, but only monitored, in which case it will be defined as Self-managed. If a programme is carrying out other activities with the Savings Group that are not related to savings and credit, this is not relevant. *The status as being Supervised/Self-managed only refers to the savings and credit activities of the group*.
5	Group monitored by	Text	The *name* of the person who is monitoring the group. A group can be supervised and therefore monitored, but it can also be self-managed but still monitored (usually if a programme is monitoring a sample of groups for the long-term).
6	Registered members when savings started this cycle	Numeric	The number of group members at the start of the *current* cycle. This will be the same as the number of registered members filled out on the Group Static Fields sheet for the first cycle, but may change in subsequent cycles.

No.	Name	Type	Description
7	Savings re-invested at start of cycle	Currency	The total amount of money that members carried over as their personal savings from the previous cycle into the new cycle.
8	Property at start of cycle	Currency	The value of the *physical property* owned by the group at the start of the cycle, not including any money. *The value of this property is listed only as the purchase price paid*. No depreciation or appreciation is estimated.

Regular data. These are collected quarterly if possible.

No.	Name	Type	Description
Information			
9	Date of data collection	Date	The exact date this data was collected in the field.
10	No. of registered Members now	Numeric	The number of people at the time of data collection who are considered by the group to be members. They may not be present at the meeting for various reasons (i.e. illness) but are counted as members.
11	No. of registered women now	Numeric	The number of women at the time of data collection who are considered by the group to be members.
12	No. of Members attending this meeting	Numeric	The number of group members attending the meeting at the time of data collection. This information is usually gathered towards the end of the meeting when all latecomers have arrived.
13	Dropouts this cycle	Numeric	The amount of dropouts in this cycle until this moment. A dropout is a member who has left the group for *any* reason (voluntarily leaving for no specific reason, removal by the other members for reasons they deem sufficient, death, moving away to live elsewhere etc.)
Loans and savings			
14	Value of Savings this cycle	Currency	Total value of all savings to date this cycle (including savings re-invested at start of cycle) NOTE: *It does NOT include Loan fund cash in box or at bank and it does NOT include any interest paid. Savings are ONLY the total of what all members have contributed since the start of the cycle*
15	Value of loans outstanding	Currency	Total value of the principal sum remaining to be paid of all loans at the moment of data collection. It does not matter if the loan is being paid on time or is late: the amount that is listed is *the total value of all remaining principal* to be repaid. *It does not include interest.*
16	No. of loans outstanding	Numeric	Number of loans outstanding at the time of data collection.
17	Write offs this cycle	Currency	The amount of any loans lost or forgiven during this cycle. *This is a cumulative figure*
18	Loan fund cash in box	Currency	The amount of Cash in the Box which is available to members for loans.

Analysis of SAVIX data

The SAVIX system computes a variety of ratios that explore member satisfaction, financial performance, and group operating efficiency, thereby offering a comprehensive analysis of the performance of VSLA groups. These metrics yield critical insights into the financial well-being and operational effectiveness of the groups, particularly for project staff who do not have regular face-to-face interactions with VSLAs. By grasping these ratios, program managers can see where problem areas lie and make well-informed decisions on where to extend additional support to VSLAs, thereby strengthening struggling VSLAs and enhancing the project's overall impact and sustainability.

Table 3. SAVIX ratios and their meaning

Financial ratios	How ratios are calculated	How to interpret and use the data
Member satisfaction ratios		
Members' attendance rate	Count of members present at a meeting divided by the total registered members, then multiplied by 100 to express it as a percentage.	This metric measures participation in regular meetings, which typically occur weekly and are essential for maintaining fund management transparency. Members are expected to attend every meeting. However, sometimes members may be absent due to family emergencies, illness, or travel. In addition, attendance rates may drop significantly during seasonal periods of high labor, such as harvesting. These occurrences are typically not a cause for concern. Low or declining attendance rates that are not explained by seasonal factors are important to look into, as they could suggest financial distress within the community or the VSLA, strained relationships, or a deeper problem such as conflict or corruption. It is also important for field staff to make a note of demographic patterns in attendance, to ensure that members' needs are being met. Who is not attending consistently? For example, if women/mothers are not attending regularly, maybe the VSLA needs to meet at a more convenient time/location or organize local childcare. If poorer members are not attending consistently, maybe the VSLA is not properly practicing flexible shares.
Member retention rate	Number of members who remain at the time of visit divided by the total number of members at the beginning of the cycle, multiplied by 100.	The retention rate measures the ability of the group to keep its members. A low or declining membership rate may be a sign of a variety of factors, some more serious than others: • A logistical issue—for example, if VSLA meetings are being held on days when many members are not available, or too far for members to attend, or at an inconvenient time. In this case, project staff can work with the VSLA to renegotiate the meeting time/place, and/or potentially to split the VSLA in two to make it easier for members to attend close to home. • An economic issue—if members are struggling financially and do not have enough money to save. In this case, project staff can work with the VSLA to make sure that they are practicing flexible shares, and potentially to reduce the share value to allow more members to participate. • A serious issue within the group—such as interpersonal conflict, poor management, fraud, exclusion, or other issues. In this case, project staff should meet with members who have left the group to understand what happened, and if it is possible to rectify the situation. Retention can also be negatively correlated with the age of the groups. At the time of group formation, retention may be higher and could decrease with the age of the groups.
Membership growth rate	Initial member count subtracted from member count at time of assessment, divided by initial member count, then multiplied by 100.	The membership growth rate measures the percentage change in the number of members of a VSLA group between the start of a cycle and a specific evaluation point. A positive rate indicates an increase in membership, whereas a negative rate reflects a decrease. Factors contributing to a decline in membership may include dissatisfaction among members, migration, or the appeal of alternative methodologies or groups.
Financial performance ratios		
Average saving per member	Total savings divided by the number of members in the group	This ratio indicates the average amount saved by each member, providing insight into the group's saving culture and the financial commitment of its members, as well as their basic capacity. In general, a higher value is positive, as it indicates strong interest and potential to invest by members. However, a lower value is not necessarily negative, particularly if the project is targeting vulnerable participants who are unable to save very much. Savings will vary depending on where the group is in the cycle (particularly if members tend to spend/invest their share-out rather than re-investing it in the group), but the next ratio (average annualized saving per member) allows for more comparison across groups and across years.

Financial ratios	How ratios are calculated	How to interpret and use the data
Average annualized saving per member	Average saving per member divided by number of months since start of cycle, multiplied by 12	This is the annualized value of the previous indicator (average saving per member) to take into account the duration in the cycle. This indicator is a projection over a year of the savings per member to date. This projection tells us on average how much an average VSLA member is likely to save, given the current saving pattern, in one year's time, and allows year-on-year comparisons.
Annualized return on saving	*How is this calculated?*	This ratio extends the current return rate observed within the average VSLA to forecast the return members can anticipate after one year of participation. This rate is expressed as a percentage, reflecting the potential gain on the initial savings contributed by a member. An annualized return on savings of 100% signifies that members can expect to double their initial savings over the course of a year. For example, if a member invests $200 into the VSLA, a 100% annualized return would yield an additional $200 in earnings, totaling $400 after one year. This performance indicator provides insight into the effectiveness and profitability of membership in a VSLA group, serving as a benchmark for potential and current members to evaluate the financial benefits of their involvement.
Average outstanding loan size	Total outstanding loans divided by the number of borrowers	The average outstanding loan size denotes the mean amount of loan yet to be repaid by members of a group, serving as an indicator of the members' debt capacity. Lower averages may suggest a variety of scenarios: • Members may have limited ability to manage larger loans • There may be restricted funds available for investment • There may be a preference for consumption-based loans over investment opportunities, reflecting potential constraints in accessing or identifying viable investment ventures • Many members may all have requested loans at once
Operating efficiency ratios		
% of members with loan outstanding	Number of current borrowers divided by the total number of members	This ratio measures the proportion of group members who currently have an outstanding loan, reflecting the accessibility and distribution of loans within the group. This percentage is a key indicator of how equitably loan access is provided among members. A higher percentage suggests broad access to loans, implying a lending policy that works for the broadest range of VSLA members, while a lower percentage may indicate that loan access is limited or disproportionately concentrated among certain group members. A lower percentage may be problematic if loans are being channeled to more powerful group members at the expense of others.
Fund utilization rate	Current total outstanding loan value divided by current total savings	This ratio measures the proportion of available funds that are currently deployed in loans to members, serving as an indicator of the credit demand within a group. A high utilization rate suggests strong demand for credit and efficient use of funds, indicating that members are actively seeking and utilizing loans for various purposes. Conversely, a low utilization rate may signal weak demand for credit, excess liquidity, or potential underutilization of available resources, possibly pointing to a need for the group to reassess its lending strategies or member engagement practices.

Source: Adapted from SEEP Network (2008): "Ratios sub-group Ratio Analysis of Community-managed Microfinance Programs"

The table below presents an example of SAVIX ratios, extracted from the CARE Access Africa program for a sample of CARE programs for the period October-December 2009.

Table 4. SAVIX ratios across CARE program countries, 2009

	Ethiopia	Kenya	Malawi	Mali	Rwanda	Tanzania	Uganda
Number of members monitored	12,677	171,256	9,419	8,198	4,668	124,302	79,720
% women	73%	67%	80%	100%	80%	68%	69%
Client satisfaction							
R1. Attendance rate	96%	98%	88%	84%	95%	91%	82%
R2. Retention rate	98%	99%	94%	99%	99%	99%	100%
Financial performance							
R5. Annualized return on savings	36%	105%	63%	29%	53%	69%	80%
R7. Average loan size in USD	12	15.6	25.5	18.9	4.1	58.1	22.9
Operating efficiency							
R11. % of members with active loans	15%	49%	54%	28%	44%	24%	61%
R12. Fund utilization rate	37%	83%	52%	51%	72%	63%	76%

CHAPTER 4

VSLA Program Evaluation

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The evaluation process is a critical component in understanding the effectiveness, outcomes, and impacts of a VSLA program. Unlike monitoring, which is an ongoing activity throughout the program's lifecycle, evaluation is conducted at specific, predetermined points to provide a deeper analysis of the program's achievements and areas for improvement. The MEL plan (covered in Chapter 2) serves as a blueprint for the evaluation process, outlining the key indicators for success, methodologies for data collection, responsible parties for conducting the evaluation, the learning agenda and the timeline for each evaluation activity.

The evaluation of a VSLA program typically entails the following elements:

1. A rolling baseline conducted at the inception of the program, immediately following the identification of project participants and formation of groups
2. A midterm review, conducted midway through the program, to assess the program's progress towards its goals and objectives
3. Endline data collection, a replication of the baseline, to track changes on a cohort of participants. The project's final evaluation is a comprehensive external assessment conducted at the end of the program, to examine the extent to which the program has achieved its intended outcomes and impacts.

In this chapter, we delve deeply into each component, providing practical examples that illustrate how to design and implement them effectively. We also discuss best practices, drawing on real-world applications to enhance understanding.

Who is this chapter primarily written for? **MEL managers** and **Project managers**

To the extent possible, project evaluations should be conducted by an external firm to ensure neutrality. For smaller projects, this may not be possible, and project staff may need to lead the entire process. Even for larger projects, project staff may be expected to write the scope of work for the contract, review tools and approaches, provide feedback on methodology, and review drafts of inception reports and baseline, midterm, and final evaluation reports. Hence it is critical that the MEL team and project managers be well versed in what makes for a strong evaluation.

1. Overall evaluation design

The MEL team should have the endline in mind when designing the baseline, as the endline evaluation should be a repeat of the baseline survey. Key issues to consider include:

- Overall evaluation design (to maximize internal and external validity, while maintaining feasibility)
- Sampling: sample size and strategy (to ensure a representative sample of the overall "population" of project participants)

When evaluating the impact of a VSLA program, it's important to do so in a way that tells us as much as possible about the effectiveness of the project's approach. To do this, the evaluation should, to the extent possible, distinguish the program's effects from other influences that could affect outcomes of interest for participants (this is *internal* validity). Ideally, the evaluation would also tell us whether the outcomes would likely be replicated in another setting (this is *external* validity). For more on internal and external validity, see the text box below.

A note on internal and external validity

The **internal validity** of a study is about making sure that the changes we see are actually caused by the program itself and not something else. Imagine we're looking at a VSLA program and notice that participants are saving more money. If the study is internally valid, we can confidently say it's because of the program. This means the study was set up in a way that rules out other reasons for the increase in savings, like a local economy boost or a seasonal job surge. High internal validity ensures that the positive results we are measuring, such as more savings, are due to the VSLA program and not because of outside factors.

External validity refers to the generalizability of the findings from a research study to a broader population or setting. For example, if we find out that a VSLA program helps a group of people in a rural village save more money, external validity tells us if we can expect the same positive results if we try the program in a different village or with a different group of people. If a study has high external validity, it means we can be confident that what we learned from the study about saving more money can work not just in the original group or place studied but also in other situations and locations.

To ensure the **internal and external validity** of a study, it's important to manage and minimize various biases that can distort the result of an evaluation. In particular, studies should control for the following dynamics to the extent possible:

- **Selection bias:** This occurs when the participants in the study are not representative of the overall target population. For example, if more motivated individuals join a VSLA program, their success might be attributed more to their inherent motivation than the program itself. Given the self-selected nature of VSLA membership, controlling for selection bias can be difficult to do, but some study designs can help with this, as outlined in the next section.
- **History effects:** External events unrelated to the intervention may influence outcomes. For instance, a new government policy that improves access to credit for small entrepreneurs could lead to increased incomes for VSLA participants during the life of a project. A simple baseline and endline that fail to look at context may conclude that since VSLAs members' incomes increased over the course of the project, that the increase was due to the project. This may be incorrect, as the increase may have been due, at least in part, to the new government policy on credit access. Including a control, or comparison, group in the study can help mitigate the likelihood that history effects will undermine the internal validity of an evaluation.
- **Maturation:** Changes in participants over time, not related to the intervention, can affect outcomes. For example, participants might naturally become more financially literate over time, which could be mistakenly attributed to the VSLA program. A comparison group is the best way of controlling for maturation effects.
- **Testing effects:** The mere act of being evaluated can influence participant behavior, potentially skewing outcomes. If VSLA members know they're being studied, they might alter their saving or borrowing behavior. This is generally not considered to be a major risk, as households are unlikely to significantly alter their savings patterns as a result of the occasional collection of data.
- **Attrition:** Participants dropping out of the program can affect the results, especially if those who drop out differ systematically from those who stay. For example, participants struggling financially might be more likely to drop out of a VSLA program, potentially skewing the perceived success of the program. Attrition can be difficult to control for, but it should be measured and reported. The member retention rate, part of the monitoring system, enables the project to track attrition in real time.
- **Instrumentation:** Changes in the observers, scoring methods, or measurement tools used over time can introduce inconsistencies in the data. A carefully designed baseline, which can then be replicated at endline, can help mitigate the risk of instrumentation effects, as can the written translation of survey tools into local languages (rather than relying on enumerators to translate as they speak).
- **External validity threats:** Here, we consider how generalizable the findings might be to other settings and populations. In general, it is important not to assume that the findings of one evaluation will be replicable in a context that is significantly different from the context where the evaluation was conducted.
  - **Population validity:** Population validity refers to the generalizability of results across different groups. Success in rural areas might not mirror urban scenarios with differing economic conditions.
  - **Ecological validity:** The setting of the study might limit the applicability of its findings to other contexts. Success in controlled environments might not reflect real-world conditions where variables are less predictable.
  - **Temporal validity:** The time at which the evaluation is conducted can affect its generalizability. Economic conditions, societal norms, and technology use can evolve, meaning an evaluation's conclusions might not hold true in the future.

Studies with control/comparison groups

One of the most effective ways to increase the internal validity of an evaluation (or to demonstrate that the outcomes seen at endline are due to the project's interventions) is to have a control or comparison group whose members are similar to the project participants, but who do not participate in the project. Measuring key indicators at baseline and endline for both the participant group and the control/comparison group is an effective way of maximizing the likelihood that the changes observed at endline are due to the project's interventions.

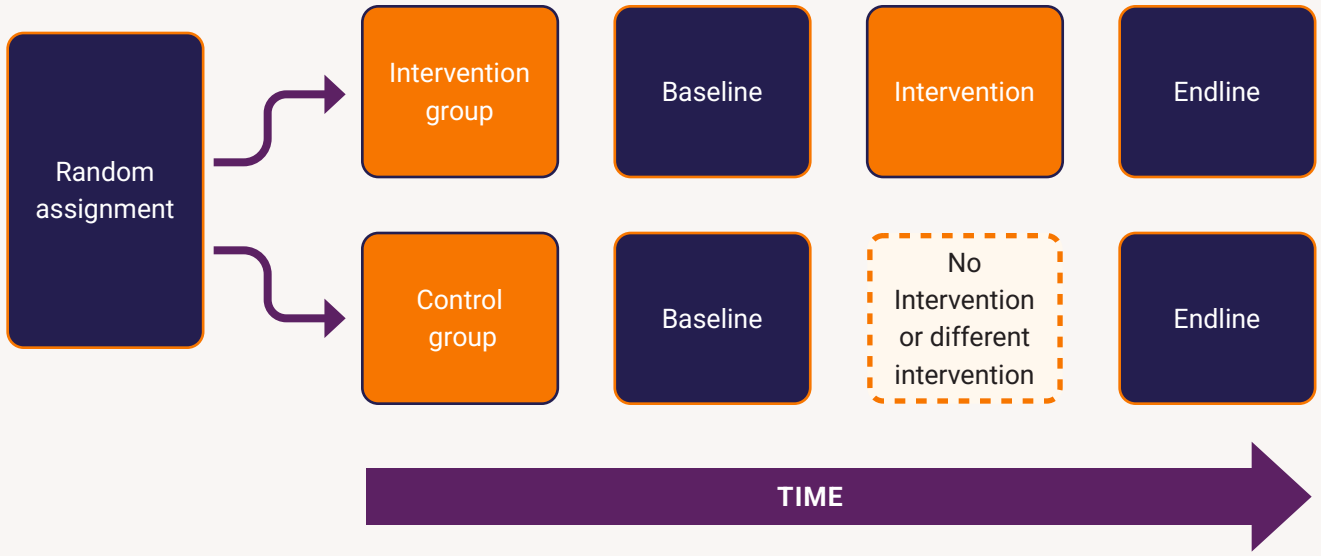
In practice, however, establishing solid control/comparison groups can be challenging for VSLA programs to achieve, and can raise ethical issues.

Studies with control groups: randomized controlled trials (RCTs)

A randomized controlled trial is considered a strong evaluation design methodology because it helps control for threats to internal validity.1 An RCT typically involves a control group (a group that is similar to the "treatment" group but does not receive the intervention being studied), with the random assignment of participants to either the intervention group or the control group. This randomization helps to maximize the comparability of the groups, which maximizes the likelihood that any observed differences between the groups is due to the intervention itself, rather than to pre-existing differences between the participants. Data are collected from both groups before and after the intervention, allowing researchers to assess any changes that occur as a result of the intervention.

1 For more detail, see RealWorld Evaluation: Working Under Budget, Time, Data, and Political Constraints by Michael Bamberger, Jim Rugh, and Linda Mabry, 2006

Figure 6. Diagram of an RCT



RCTs are valued for their ability to provide internal validity, but they are typically not a good option for VSLA programs, for both practical and ethical reasons:

- Participants in VSLA programs self-select into VSLAs, and this self-selection is a crucial part of the approach. Random assignment to VSLA membership or participation is incompatible with the self-selection process.
- The attempt to preserve a perfect "control" group that does not participate in the intervention (VSLAs) can lead to ethical problems, for example if a group of individuals from the control group decides they want to replicate the VSLA approach but are told that they should not do so until the study is completed.

Furthermore, the controlled environments in which RCTs are conducted may not fully capture the complexities of real-world settings, potentially affecting the external validity (ecological and population validity) of their findings.

RCTs can, however, be the go-to approach for comparing different VSLA models. For example, a project might randomly assign groups to receive either a standard VSLA model or a model with an added feature, and then compare their outcomes. When doing so, it is important to ensure that the evaluation process does not undermine the principle of self-determination for VSLAs and their members. For instance, an RCT may be used to randomly assign an additional benefit to one set of VSLAs—for example, an additional training or a new experimental curriculum, or to randomize the rollout of an intervention that would have been done in phases anyway, due to implementation constraints. But RCTs should never be used to restrict or force VSLAs to adopt specific approaches or to invest their money in specific ways (e.g. randomly "assigning" some VSLAs to do collective investment, and others not to), as these must be freely chosen by VSLAs.

Adhering to ethical implementation principles must always override the search for a "perfect" evaluation.

Other types of evaluations with comparison groups

Although RCTs are often impractical, it may still be possible to have a carefully constructed comparison group that can serve as the counterfactual for the project intervention. This can be complicated to do, but it is not impossible. The comparison group would need to be constructed from communities and villages that are similar to the target communities and villages, but are not included in the project. For example, if the project has a geographic boundary (e.g. working in specific districts but not others), and there are villages near the border of those districts that are very similar in socioeconomic status, demographic data, water access, etc., but are excluded because they are outside the intervention districts, it may be possible for the evaluation team to construct a comparison group from those villages. The baseline would oversample from within this community, and then use the baseline demographic data, including household size, education levels, livelihood types, income or assets, etc., to "match" comparison households/individuals with project participant households/individuals, through a process called propensity score matching. The baseline data would be used to create the best-matching comparison group possible, and the baseline report would provide a comparison of how similar or different the project participants and the comparison group are.

Maximizing an evaluation's validity without a comparison group

If it is not possible to construct any type of control or comparison group, the project can still address internal validity concerns through a careful analysis of context that may have an impact on the indicators of interest, including weather and other factors that impact crop productivity (e.g. seasonal/periodic crop pests and diseases), government policies, local and larger-scale market factors, conflict, and other factors. This contribution analysis should use the theory of change and qualitative inquiries to provide a fuller picture. Further guidance on this is provided in the Endline/Final Evaluation section, below.

2. Designing the baseline, midterm review, and endline/final evaluation

Baseline

A baseline study is designed to accurately capture the initial conditions of the target group against key indicators prior to the program's implementation. This "before" picture serves as a crucial benchmark for evaluating the program's effectiveness during follow-up studies (midline and endline). Consistency in methodology across these assessments is key, including the use of the same sampling frame, tools, data collection methods, and timing as established in the baseline study.

The necessity for such consistency has implications for various aspects of the baseline. Ideally, an accurate measure of the program's outcomes requires a clear understanding of the participants before implementation. This includes knowledge of the geographic areas targeted by the program (regions, districts, and villages) and an identification of the direct participants or the "universe of participants." By knowing the "universe of participants", we can draw from it a representative sample to feed the baseline. Tying the baseline to the actual "universe of participants" is a crucial step towards setting up an evaluation that will lead to meaningful data—otherwise, it risks simply being a situation analysis that serves relatively little purpose.

Knowing the "universe of participants" for baseline data sampling and collection sounds straightforward, but in practice, it is not always easy, particularly at the very start of the program. For VSLA programs, two interrelated factors complicate the process: (1) Unlike programs such as food assistance where participants are pre-determined, VSLA programs typically involve people self-selecting to join groups, which can make it difficult to collect baseline data prior to the start of interventions, since project staff do not know who will join the VSLA until they actually join it. (2) Project teams typically do not establish all targeted VSLA groups simultaneously, but rather roll out implementation gradually, forming additional groups each year or quarter. These two factors can make it difficult to know exactly who the "universe of participants" will be within the targeted community prior to the start of interventions. As a result, a baseline study sampled from the overall target population prior to VSLA formation may not accurately represent the final participant population.

Rolling baseline approach

To address the challenge above, it is recommended that programs: 1) conduct baseline data collection from households immediately after they have join VSLAs, and 2) employ a **rolling baseline approach**, which entails collecting separate baseline data for different cohorts of VSLAs as the program expands its implementation.

The figure below illustrates the rolling baseline approach. In the figure, the columns represent the years of project implementation, while the rows depict each cohort of VSLA groups. VSLA groups that are formed in the same year belong to the same cohort. This ensures relative homogeneity within each group in terms of the duration of their exposure to the program. Baseline data are collected from new participants (a new cohort) entering the program each year.

Figure 7. Rolling baseline diagram

	Year 1		Year 2		Year 3		Year 4		Year 5
COHORT 1	B1	X	X		X		X		E
COHORT 2			B_2	X	X		X		E
COHORT 3					B3	X	X		E

Legend

X = Treatment/intervention, in this particular case the VSLA trainings

B = Baseline data collection

The first cohort of VSLAs is established in the initial year of the program. By the fifth year, these groups will have benefited from four years of program exposure. Immediately after the groups are formed (and ideally before any intensive training has been provided), a representative sample from this first cohort is selected, and baseline data are collected. This cohort's endline data are collected in the fifth year.

For the second cohort of groups, group formation and training start in the second year. Baseline data for these groups are gathered from a randomly selected sample immediately after group formation and before the training begins in Year 2. The endline data for these groups are collected in Year 5, simultaneously with the endline data collection for the first cohort.

The goal is to select a representative sample from each cohort. While these samples may not be representative of the universe of all VSLA groups established throughout the project's duration (for example if a third cohort of VSLAs is formed in Year 3, and receives only two years of project support), they accurately represent the specific cohorts. While a program might consider sampling three or more cohorts to maximize the representativeness of the overall sample, it is advisable to concentrate on a maximum of two cohorts, as the first and second cohorts have the longest exposure to the program.

A program may opt for more frequent data collection intervals, such as annually or biennially, instead of waiting until Year 5, which can be helpful in assessing and understanding trends. However, the decision to increase the frequency of data collection should carefully consider the associated costs and the utility of the data gathered. It's important to note that many significant outcomes and impacts of the program are likely to manifest within a 2- to 3-year timeframe.

Mid-term review (MTR)

The mid-term review typically occurs at the project's halfway point. This internal or external evaluation serves primarily as a formative assessment and learning opportunity to guide program improvement during the remaining implementation period.

The MTR serves as a crucial opportunity for the program team to **step back and reflect**. This includes:

1. Assessing progress made towards program objectives
2. Identifying areas where the program is excelling
3. Highlighting areas requiring improvement to achieve remaining goals
4. Uncovering key learnings and insights gained during implementation so far
5. Gathering participants feedback and recommendations

If the budget allows, it can be very useful for the mid-term review to include a survey tracking progress towards project outcomes, using the same tools as the baseline. If a full survey is not possible, the MTR should at the very least leverage existing M&E data. And in all cases, the MTR should entail the collection of qualitative data, gathering participants' feedback and analyzing it to identify potential areas for course correction.

Qualitative data may vary depending on the focus of the project, but is likely to include eliciting feedback on participants' experiences within VSLAs, such as:

- Do you feel like your life has changed as a result of your participation in the VSLA? If yes, how so? What has made the greatest impact?
- Do you believe the VSLA can help you reach your goals?
  - If yes, how?
  - If not, why not? What would it take for things to be different?
- In what ways do you believe your VSLA is succeeding?
- In what ways do you believe your VSLA is struggling?

The MTR should culminate in a set of actionable recommendations specifically designed to enhance program effectiveness for the remaining implementation period.

Final evaluation

The project's final evaluation aims to conduct a thorough assessment at the program's conclusion. This evaluation is designed to measure the achievement of intended outcomes and impacts, leveraging both quantitative and qualitative data accumulated from baseline and endline surveys, alongside continuous monitoring efforts throughout the project's lifecycle.

The OECD Development Assistance Committee (DAC) provides useful guidance for conducting final evaluations, proposing that these assess the project's effectiveness, efficiency, relevance, impact, and sustainability. Final evaluations should assess change, consolidate lessons learned, and share these insights with all project stakeholders. While prioritizing a learning focus, the final evaluation, conducted by an external consultant under CARE's guidance, should maintain rigorous independence and objectivity in its results.

3. Sampling

The sample for VSLA program evaluations is a two-stage random sample, representative of each yearly cohort of VSLAs. At the first stage of sampling, a sample of VSLAs is selected randomly among the groups of the cohort. At the second stage, all members of the sampled VSLAs are interviewed.

Rules of thumb for sampling

1.

Sample size:

- Sample size is independent of population size: it depends on the heterogeneity or homogeneity of the population in relation to the variable we want to measure.
- Larger samples improve precision: the more we sample, the better the precision of our estimates. Accuracy increases with sample size. Sampling is about deciding the best option given the available budget.

2.

Sampling approach:

- Random selection is crucial: the sample should be randomly selected to minimize selection bias.
- Stratification enhances precision: stratification involves dividing the population into homogeneous subgroups based on characteristics such as sex, geographic location, or ecological region. This improves the accuracy of estimates.

3.

Dealing with unavailable respondents and attrition:

- No replacement of unavailable respondents: if a selected individual is unavailable or declines participation, they should not be replaced to avoid biasing the sample. Instead, potential attrition should be factored into the initial sample size.
- Account for attrition in panel surveys: if you are conducting a panel survey (interviewing the same households over time), some individuals may be lost between the baseline and follow-up surveys due to unavailability or being unreachable. To mitigate this, an appropriate increase in sample size should be planned based on estimated attrition rates.

Formula for sampling

The required sample size of VSLA members is determined using the following formula[1]:

These parameters should be selected accordingly under time and budget constraints. From that we can then derive the number of groups to select in order to reach the required sample size. We get this by dividing the sample size by the average number of members by group. The final sample size should be corrected for expected non-response and attrition in follow-up (members dropping out of the groups from baseline to final survey). Generally, we assume a non-response rate of 5%. Thus, the sample size corrected would be nc=n/(1-Q). Where c represents the corrected sample size and Q represents the non-response rate.

1 Magnani, R. (1997, December). *Sampling guide*. Food and Nutrition Technical Assistance Project (FANTA), Academy for Educational Development (AED).

$$n=d(Z_{\alpha+}Z_{\beta})^2 \frac{P_1(1-P_1)+P_2(1-P_2)}{(P_1-P_2)^2}$$

n: required minimum sample size of VSLA members per survey round

d: the design effect is a crucial consideration in two-stage cluster sampling. It accounts for the increased variance caused by clustering compared to simple random sampling; d is directly related to the intra-cluster correlation (ICC), which measures the similarity of outcomes within a cluster. In practice, "d" is often set to 2 for surveys of a similar nature.

P1: is the estimated level of an indicator measured as a proportion at the time of the initial survey. For example, if the indicator of interest is "the proportion of women making key decisions at the household level," P1 denotes this specific proportion. To determine P1 value, researchers should consult previous studies, such as Demographic and Health Surveys (DHS), that have measured similar indicators. If such data are unavailable or the indicator has not been previously measured, it is recommended to assume P1 as 50%. This conservative approach ensures the calculation of the largest sample size required, thereby accommodating the maximum variability and ensuring the study is adequately powered to detect meaningful differences or changes in the indicator over time.

P2: represents the anticipated level of an indicator at a future date, and the difference between P2 and P1 (P2 - P1) signifies the magnitude of change that the study aims to detect. A larger difference between P2 and P1 indicates a more substantial change and consequently reduces the required sample size. This is because larger changes between pre- and post-intervention measures are easier to detect statistically, requiring fewer participants to achieve the same level of statistical power. In essence, as the expected change increases, the sensitivity needed to detect smaller changes decreases, thereby reducing the sample size necessary to observe statistically significant differences.

Zα: refers to the z-score associated with the chosen level of confidence, indicating how confidently one can conclude that an observed change of magnitude (P2 - P1) is not due to chance. This z-score is derived from the level of statistical significance denoted as "α." The smaller the α, the higher the confidence level and the larger the z-score. For example, an α of 0.05, which corresponds to a 95% confidence level, yields a Zα value of 1.96.

Zβ: is the z-score corresponding to the power of the test, reflecting the confidence with which evaluators aim to detect a true change of size (P2 - P1). With β often set at 20% to achieve a statistical power of 80%, the Zβ value is 0.84.

Stratification

Depending on the interest of each project, you may decide to compare different strata of the project. For instance, projects may want to compare the impact of groups by implementing partner organizations or by geographic area, etc. In such a situation, you need to select the same sample size for each of these units.

4. Data collection

Data collection approaches

Selected respondents are interviewed using the VSLA Member Survey Questionnaire or other survey tool at baseline and endline. Survey tools and methodology are discussed in Chapter 5.

Whenever possible, baseline data should be collected by external enumerators hired for the purpose. Prior experience has shown that data collection by project staff may lead to some bias even at baseline, as participants were reluctant to provide information on their assets, expecting support from the project. In subsequent evaluations, the risk of bias with data collected by project staff is even greater, as participants may feel pressured to report improvements to project staff with whom they have been working for years.

Enumerators must also be fluent in local languages and must not rely on project staff for interpretation, as this may skew participants' responses.

Seasonality and timing of data collection

Given the significant seasonal fluctuations in cash flow, food availability, and other economic dynamics in rural communities, it is important for the baseline and endline to be conducted at the same time of year to maximize comparability.

5. Data analysis

Data will be collected using KoboCollect and exported to SPSS/SAS or STATA for analysis. The M&E specialist (or external consultants) will be in charge of producing baseline & final reports on the Member Survey. The data analysis report will include data on each indicator of the project indicators disaggregated by various variables (age, sex of the member, district/region, etc.) from baseline and final survey.

Further guidance on data analysis will be provided in Volume II of this manual.

CHAPTER 5

Designing Data Collection Tools for M&E

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This section dives into the tools used to measure the indicators defined within your results framework. We'll explore two main categories: **quantitative** and **qualitative** tools.

1. Quantitative tools

Once you have developed your MEL Plan, you have identified the key indicators you want to measure. This section guides you on crafting a questionnaire to collect the necessary data. If the indicator is adapted from standard indicators, such as those provided by the United Nations (UN), World Bank (WB), and other reputable organizations, these indicators typically come with associated data collection tools or predefined questions for measurement. In such instances, it is advisable to refer directly to these established tools, which can often be found in national surveys (e.g. Demographic and Health Surveys, UNICEF Multiple Indicators Cluster Surveys, etc.) or on their respective websites. This section specifically applies when we have either adapted an indicator to better suit our needs or developed a new indicator from scratch. In these situations, creating or modifying data collection tools and questions becomes necessary to accurately capture the information the custom or adapted indicator aims to measure.

1.1. Designing questions from an indicator

Indicators can be assessed through questioning (directly asking a respondent) or observation (observing a VSLA meeting, for instance, or examining infrastructure quality/features and reporting the information on a checklist) or reporting from secondary data. It is crucial to define the method of inquiry once the indicator's wording is established. Initially, identifying the indicator's unit of analysis is essential.

Step 1: Determine the unit of analysis

The unit of analysis refers to the main entity being examined through the indicator. In simpler terms, it's the "who" or "what" that is the main focus of the indicator. For instance, when working with an indicator such as "% of women engaging in income-generating activities," it the unit of analysis is women, and questions should be specifically designed to gather information from women.

In VSLA programs, the unit of analysis can be a VSLA group, an individual (generally VSLA members or individual from a control group), or a household (e.g. household of the VSLA member).

VSLA data will typically be gathered through review of documentation (e.g. constitution/bylaws for membership data and ledger/passbooks for savings and loan data), observation of VSLA meetings (for example to complete the VSLA Group Health Checklist) and through questionnaires administered to VSLA groups leadership to gather group level data. The SAVIX MIS and the Health Check tools presented in chapter 3 are examples of such group level data collection tools. Individual and household data will typically be gathered through survey questionnaires.

Questions should be carefully phrased to ensure that the unit of analysis is clear—for example, instead of asking "What was your income from off-farm activities last year?", you could ask either "How much income did your **household** earn from off-farm activities last year?" or "How much income did **you personally** earn from your own off-farm work or sales last year?"

Step 2: Brainstorm all potential questions

Once you have identified the unit of analysis, begin by brainstorming all potential questions that could uncover the needed information. Subsequently, organize these questions logically, deciding on the sequence in which they should be asked. Typically, a questionnaire will progress from general to more specific inquiries

After structuring the questions, prioritize them based on their significance to the indicator, focusing on those that are most critical.

Step 3: Add complementary questions

Following this, consider adding complementary questions. While not essential for determining the indicator's value, these questions can provide additional insight for the evaluation. For instance, questions about why a woman chose to engage in a particular income-generating activity, the nature of the income-generating activity, and other details can offer deeper insights and enhance the understanding of the indicator.

Step 4: Structure and format your questions into a questionnaire

After developing and prioritizing your questions, the next step is to organize them into a cohesive and logical structure within a questionnaire format. This involves categorizing questions into sections based on their thematic relevance and ensuring a logical flow from general to specific inquiries within each thematic area. Additionally, consider the questionnaire's layout for ease of response and clarity, incorporating clear instructions to enrich data collection.

Step 5: List the response options

Once you have finalized your list of key questions, it is equally important to develop a set of response options for each question that is informative and comprehensive. Do some careful research, for example by reading studies that asked similar questions in similar populations, or by asking field staff, to develop lists of response options that capture the various realities on the ground. It is important to develop a comprehensive list that:

- Covers all of the potential responses
  - For example, a question about the use of a VSLA loan that provides the following response options: "1) to buy agricultural inputs, 2) to invest in my off-farm business, 3) to pay my children's school fees, and 4) to pay for religious or cultural celebrations" would miss some key potential ways of using VSLA loans, such as other agricultural expenses (e.g. labor or equipment), other consumption expenses (e.g. food), and other emergency needs (e.g. medical care). Some of these could be grouped together, but it is important to provide the key response options that are the most relevant to the majority of respondents.
- Groups together similar response options (to keep the list manageable), but separates out specific response options of interest.
  - For example, if you are interested in whether VSLA members use their VSLA loans to purchase agricultural inputs rather than obtaining expensive seasonal input loans from financial institutions, you may want to have separate response options for "to buy agricultural inputs such as seed and fertilizer" or "to pay for other agricultural production expenses, such as labor or equipment". If you do not have a specific interest in agricultural input loans, you could group these together under an "investments in agricultural production" response option.
- Includes an "other" option for respondents whose reality does not fit into any of the response categories.

Step 6: Codify and add skip instructions

After organizing your questions into a questionnaire and developing lists of response options, the next step is to codify the responses and create skip instructions. Codifying means assigning a specific number or symbol to each possible answer to a question. This makes it easier to analyze the responses later, especially if you are using a computer or software to help with your analysis. For example, if you have a question such as "Are you a member of a VSLA?", the possible answers would be "Yes" or "No", and you could code "Yes" as "1" and "No" as "2".

Skip instructions are directions that guide the person administering the survey to skip certain questions based on respondents' previous answers. For instance, if someone answers "No" to being a VSLA member, the skip instructions would instruct the enumerator to skip past questions about participation in VSLA-based trainings.

Table 5. Example of questions and response options crafted from indicators

Indicators	Elements for Question	Questions	Expected Answers	Comments
Percentage of households with improved access to formal finance	Access to loans	Have you taken a loan from a formal financial institution outside of the VSLA in the past two years?	Yes/No	
		What type of financial institution did you borrow from?	List of financial institutions: [Savings and Credit Cooperative, Microfinance Institution, Bank, etc.].	There may be more than one response– tell the respondent that s/he can select all that apply.
	Value of loans	What was the total value of the loans you took from these institutions in the past two years?	[Value in local currency]	Track responses separately per type of financial institution
	Experience with financial institutions	How would you rate your experience receiving services from these financial institution(s)?	[Scale: Poor, Fair, good, Excellent]	Track responses separately per type of financial institution

After following these steps, the questions developed should be systematically organized into the questionnaire format for finalization. It is essential to clearly associate each question with the specific indicator it is designed to measure; this linkage is crucial for facilitating data analysis. Understanding the connection between questions and indicators allows for a more streamlined and effective analysis process. In the subsequent section, we will explore the structure and components of a quantitative questionnaire, focusing on how to effectively design and organize it to capture the necessary data efficiently.

1.2 Developing survey instruments

The quality of your survey instrument directly impacts the data you collect and ultimately, the success of your evaluation. Investing the time upfront to create a clear, concise, and well-designed survey will save you time and frustration in the long run.

Do's and don'ts of high-quality surveys

DON'T make it too long!

DO prioritize questions to keep the length to 1 hour

Aim for brevity, and focus on key questions. A survey should ideally be completed within an hour to prevent respondent fatigue, which can lead to disengagement and unreliable answers. A long survey might make people less likely to finish it, which means you might not get all the answers you need. It's important to think carefully about what you really need to know from your survey, and to consider the time it takes for people to fill it out, the effort your team has to put in, and how much it all costs. What is your "must-know" information, which is essential for your survey's success, vs. your "nice-to-know" information, which can give you extra insight but is not critical? It is better to have a small amount of really good information than a lot of not-so-useful details. Examples of "must-know" and "nice-to-know" information may vary according to the project, but are likely to be along the lines of the examples below. As a rule of thumb a must know is related to the indicator you have in your TOC in order to measure project success. Anything you would like to collect beyond these could be consider nice to know.

- Example of "must-know" information: "What did you use your VSLA loan for?"
- Example of "nice-to-know" information: "Do you wish VSLA loans were bigger?"

DON'T ask ambiguous questions!

DO make sure your questions are clear and straightforward

Each survey question must be clear, straightforward, and not lead to multiple interpretations. To obtain accurate and meaningful responses, avoid using terms or concepts that may be unfamiliar or unclear to your audience. Ambiguity in questions can significantly compromise the quality of the data collected.

INSTEAD OF:

"Did the VSLA affect your relationships?"

ASK THESE clear and unambiguous questions:

- "Did your participation in the VSLA change your relationship with other VSLA members?"
- "Would you say that this change was mostly positive, neutral, or mostly negative?"

INSTEAD OF:

"Do you feel more resilient now?"

ASK THESE clear and unambiguous questions:

- "Have you experienced a major financial shock in the past year, such as a large unexpected financial expense (for example, a medical or funeral expense), or crop loss, or livestock death?"
- "If yes, how did you cope with this shock?"
- "Was this different from how you would have coped with it in the past, and if yes, how so?"

DON'T hint at the "correct" answer in your question!

DO maintain neutrality in question formulation

Avoid leading questions that could suggest a preference for one answer over others, ensuring that responses are unbiased.

INSTEAD OF:

Did you use your last VSLA share-out money to buy nutritious foods for your children?

ASK THIS neutral question:

How did you spend your last VSLA share-out money?

DON'T confuse respondents with multi-part questions!

DO keep a single focus and stick to one concept per question

Combining multiple inquiries into one can confuse respondents.

INSTEAD OF:

Do you believe the loan allocation within your VSLA is fair, or do you think that some powerful people within the VSLA are getting the majority of the loans?

ASK THIS single focus question:

How fair do you believe the loan allocation is within your VSLA? (Very fair; mostly fair; sometimes fair/sometimes not; mostly unfair, or very unfair)

DON'T ask the wrong questions!

DO make sure that your question is directly related to your issue of interest

Misalignment with indicators can be a problem that is particularly frustrating to discover once the data collection is complete. Ensure that your survey questions directly measure the indicators you've defined in your results framework. A disconnect between questions and indicators renders the data useless for evaluation purposes. In the previous section we have elaborated on how to design the questions based on your indicator. If you follow these instructions, you will ensure the alignment.

DON'T confuse the enumerator and respondent with insufficient response options, or a strangely formatted questionnaire!

DO make sure you have provided a comprehensive list of response options (including "other") and a properly structured questionnaire

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For questions with a limited set of potential response options, do your research in advance about likely responses, and add an "other" response option, so that there is an option that is appropriate to every respondent. Also think through whether you will want the respondent to give you all relevant responses ("all that apply") or select their top/most frequent response.

Poor questionnaire format can make the enumerator's job very difficult. The format of your questionnaire plays a crucial role in determining the quality of data collected. To ensure high-quality outcomes, it's essential to adhere to the best practices outlined in the following sections of this guide for designing a well-structured questionnaire. This includes properly applying coding rules, incorporating clear skip instructions, and organizing questions in a logical and intuitive manner. By following these guidelines, you can create a questionnaire that not only facilitates easier data analysis but also improves the overall respondent experience, leading to more accurate and reliable responses.

Structure of a standard survey questionnaire

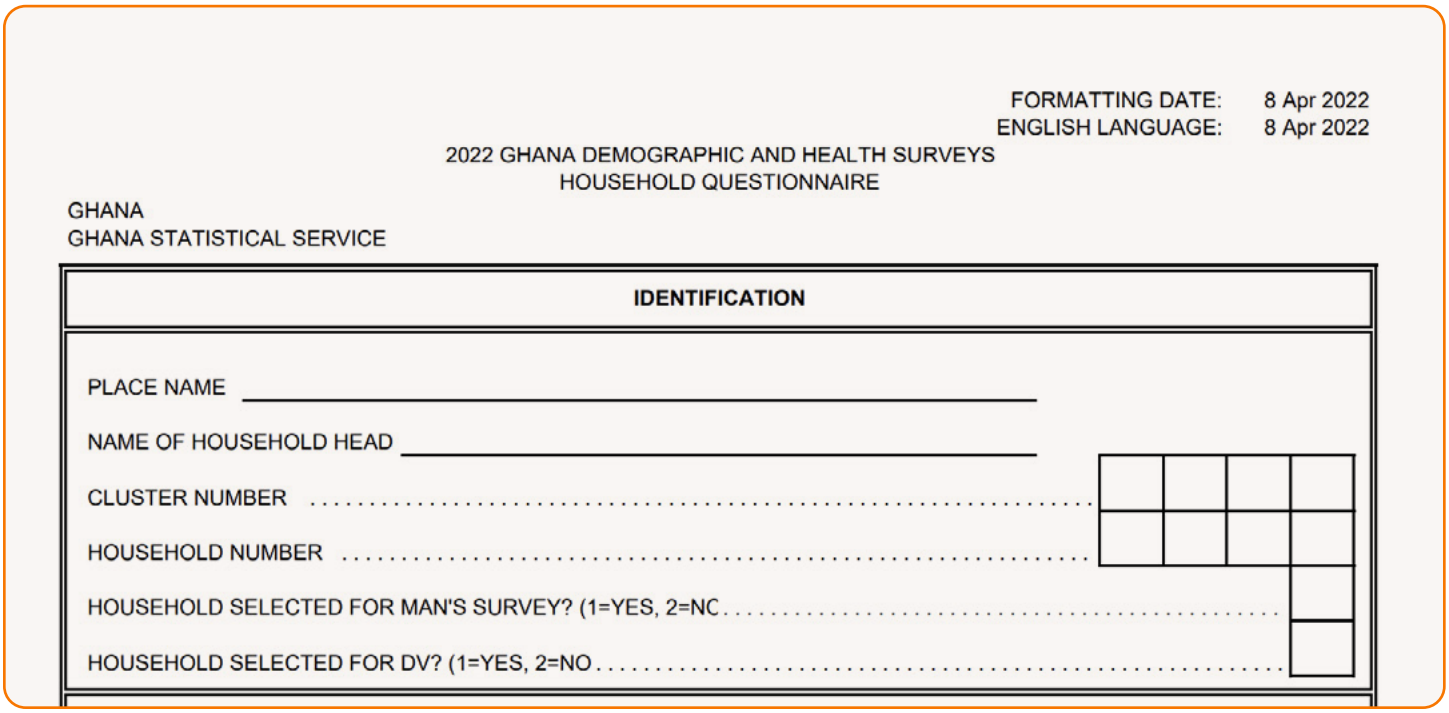
A well-structured survey questionnaire is crucial for gathering accurate and reliable data. Despite the prevalence of mobile data collection methods, it is important to initially organize the survey in a paper format. This preparatory step is invaluable for enumerator training, allowing them to become acquainted with the questionnaire's content and structure before transitioning to a mobile platform. Additionally, it is advisable for data collectors to carry a set of paper questionnaires in the field. These serve not only as a reference but also as a contingency measure, ensuring data collection can continue uninterrupted in the event of technical difficulties or other constraints with the mobile application. In this section we are looking at the crucial components of a survey questionnaire, aimed at enhancing the clarity and efficiency of the data collection process.

Front page. The front page acts as the introduction to the survey, presenting essential information important for both the respondent and the research team. It furnishes key details about the survey's objectives and the organization conducting it, facilitates respondent identification, the geographic location of the survey, and records information about the data collector and their supervisor. Specifically, the front page will include several elements among which we might have:

- **Title of the survey and organization logo**: Clearly state the survey's title and display the logo of the organization conducting the survey to establish legitimacy and purpose.
- **Informed consent clause:** Include a brief but comprehensive informed consent clause outlining the survey's aim, what participation involves, confidentiality terms, and the voluntary nature of participation. If you have space constraints, provide a reference to where the informed consent can be found.
- **Unique identifier for each questionnaire:** Assign a unique identifier to each questionnaire (e.g. a simple sequential numbering system) to facilitate the tracking of the completion status and ensuring all distributed questionnaires are accounted for.
- **Unit of clustering (if applicable)**: For cluster surveys, include details about the clustering unit to assist in data analysis and integrity checks.
- **Control/treatment group identification:** If the survey involves control and treatment groups, provide a space to indicate the respondent's group affiliation. This distinction is critical for subsequent analyses.
- **Geographic location:** Note the geographic location being surveyed, which may include distinctions such as urban/rural classification, region, country, and GPS coordinates if necessary.
- **Date of the survey:** Indicate the date of the survey
- **Enumerator and Supervisor Information**: Record the names and codes of the enumerator (person administering the survey) and their supervisor, if applicable.
- **Completion status:** Indicate whether the questionnaire has been fully completed, partially completed, or not completed at all.

Additional information depending on the type of survey might be added along with these elements. For example, in a household survey, it might be pertinent to include the total number of individuals residing in the household. Additionally, details that facilitate the identification of the respondent among the household members, such as the respondent's line number on the household roster, may also be necessary.

Figure 8. Identification section of Ghana Demographic and Health Survey (DHS) questionnaire



FORMATTING DATE: 8 Apr 2022
ENGLISH LANGUAGE: 8 Apr 2022

2022 GHANA DEMOGRAPHIC AND HEALTH SURVEYS
HOUSEHOLD QUESTIONNAIRE

GHANA
GHANA STATISTICAL SERVICE

IDENTIFICATION

PLACE NAME _____

NAME OF HOUSEHOLD HEAD _____

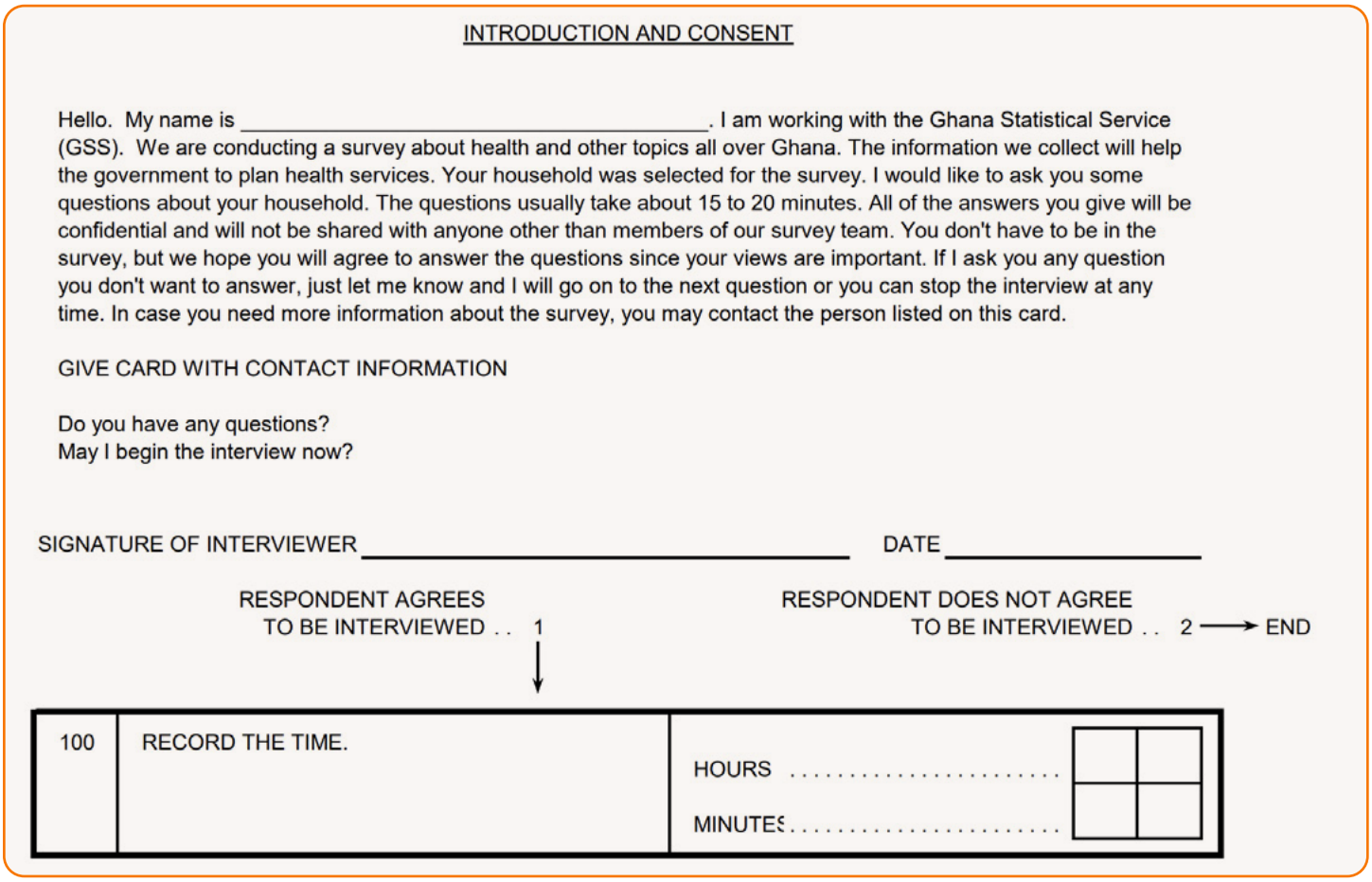
CLUSTER NUMBER .....

HOUSEHOLD NUMBER .....

HOUSEHOLD SELECTED FOR MAN'S SURVEY? (1=YES, 2=NC .....

HOUSEHOLD SELECTED FOR DV? (1=YES, 2=NO .....

Figure 9. Informed consent clause in Ghana 2022 DHS survey questionnaire



INTRODUCTION AND CONSENT

Hello. My name is _____. I am working with the Ghana Statistical Service (GSS). We are conducting a survey about health and other topics all over Ghana. The information we collect will help the government to plan health services. Your household was selected for the survey. I would like to ask you some questions about your household. The questions usually take about 15 to 20 minutes. All of the answers you give will be confidential and will not be shared with anyone other than members of our survey team. You don't have to be in the survey, but we hope you will agree to answer the questions since your views are important. If I ask you any question you don't want to answer, just let me know and I will go on to the next question or you can stop the interview at any time. In case you need more information about the survey, you may contact the person listed on this card.

GIVE CARD WITH CONTACT INFORMATION

Do you have any questions?
May I begin the interview now?

SIGNATURE OF INTERVIEWER _____ DATE _____

RESPONDENT AGREES TO BE INTERVIEWED . . 1

RESPONDENT DOES NOT AGREE TO BE INTERVIEWED . . 2 → END

100	RECORD THE TIME.	HOURS . . . . . MINUTES . . . . .

Background data on respondents. Respondent background data are essential for understanding the respondent's context and for disaggregating data to analyze trends across different demographic groups. Essential background characteristics might include core demographic data such as sex, age, level of education, literacy, marital status, and number of dependents; socioeconomic variables such as occupation and income; and cultural variables such as ethnicity, race, tribe, spoken languages, etc.

Thematic sections. Organize your questionnaire into various thematic areas, which can serve as distinct sections. Thematic sections improve the flow of the questionnaire for both respondents and interviewers. Respondents find the questions more logical and less repetitive, leading to a smoother experience. Interviewers also benefit from a well-organized structure for administering the survey. Thematic sections should be centered around the survey's key topics, ensuring that each section is approximately equal in length.

For example, in a VSLA members survey, the following thematic areas may be utilized:

- Access to financial services
- Household assets, investments, and expenses
- Household income and expenditures
- VSLA group membership
- Household decision-making

Other thematic areas relevant to VSLA programs may include nutrition, access to inputs and markets, agricultural practices, etc.

Questionnaire format

The figure below illustrates the format of a typical survey questionnaire, based on a CARE Nigeria VSLA baseline study. The first column (No) displays the question number, the second column (Questions) presents the questions as they are asked of the respondent, the third column (Codes) shows the response options and corresponding codes, and the fourth and final column (Go To) indicate the skip instructions. Additionally, the questionnaire may include instructions intended for the enumerator, such as "select all that apply." In the current section, we will delve into each of these elements.

Table 6. Format of a typical survey questionnaire

No	QUESTIONS	CODES		GO TO
211	Currently do you have any cash savings?	YES	1	
		NO	2	→ 300
212	Where do you currently have savings? **ENUMERATOR: SELECT ALL THAT APPLY**	BANK	A	
		MFI	B	
		COOPERATIVE	C	
		VSLA	D	
		SAVINGS CLUB(S)	F	
		PRIVATE SAVINGS COLLECTOR	G	
		IN THE HOUSE	H	
		KEEP WITH RELATIVES	I	
		KEEP WITH LOCAL TRADERS	J	
		POST OFFICE	K	
		ACCUMULATING PROPERTY	L	
		INSURANCE COMPANY	M	
		OTHER (SPECIFY) _____	X	
213	What is the current amount of your savings? ENUMERATOR WRITE THE AMOUNT IN NAIRA. IF NONE WRITE 0 IN THE BOX IF DON'T KNOW WRITE 999998	|__|__|__|__|__|__|__|		

Question numbering. Each question within a questionnaire should be assigned a unique identifier/question number. This number helps with the following :

- **Identification and reference**: It allows for easy identification and reference to specific questions, facilitating discussion during supervision or training sessions.
- **Navigation:** It aids in navigating through the questionnaire, especially when following skip instructions that direct the respondent to a particular question based on their responses.
- **Data management:** The question number is instrumental in creating variables for data entry and analysis, enhancing the efficiency and accuracy of data handling. For example, in data entry software like KoboCollect, questions are typically designated with a "Q" followed by their numeric identifier, such as Q300 or Q200.

The numbering often begins with the section number, followed by a two-digit representation of its sequence within that section. For instance, Q200 indicates the first question in the second section. In the example presented above about the Access Africa VSLA members survey, Section 2 was Access to Financial Services and Section 4 was Investments and Expenses. Following this convention, all questions in Section 2 would be numbered using the format 2xx (e.g., 201, 202, 203), and all questions in Section 4 would be numbered using 4xx (e.g., 401, 402, 403).

The numbering of questions within a survey does not need to adhere to a strict sequential order. For instance, following Q200, the subsequent question could be labeled as Q205 rather than Q201. This non-sequential approach can make it easier to introduce new questions between survey rounds without necessitating the renumbering of the entire section, and help maintain consistency across multiple locations when conducting the same survey in different countries, to facilitate easier analysis and comparison of data across these locations.

Codes/response options

Coding is very important because it helps to ensure quality data collection. The coding will be defined in function of the

type of answer we are expecting to receive from a survey. We can have questions with single-answer questions and multiple-answer questions, which will be coded slightly differently, as outlined below.

Single-answer questions. For questions where respondents can only choose one response from a list of possible responses, numerical codes are often used. The enumerator circles the respondent's chosen answer from a list of options, with each option having a corresponding numerical code.

Table 7. Examples of single-answer questions

No	QUESTIONS	CODES		GO TO
300	Are you currently a member of the VSLA management committee?	YES NO	1 2	→ 301 → 310
301	What is your position in the VSLA management committee?	CHAIRPERSON TREASURER SECRETARY/RECORD-KEEPER MONEY COUNTER	1 2 3 4	
310	How fair do you believe the management committee election was, where 5 if very fair and 1 is not fair at all?	NOT FAIR AT ALL SOMEWHAT UNFAIR NEUTRAL SOMEWHAT FAIR VERY FAIR	1 2 3 4 5	

Multiple-answer questions. When one or more answers are expected from a question, we use alphabetical codes (A, B, C, etc.). In the example below, the respondent may choose multiple answers provided in the question. The enumerator will circle the answer without giving the options to the respondent. During data analysis each of these responses are treated as one dummy variable.

When a question allows respondents to choose multiple answers, alphabetical codes (A, B, C, etc.) are typically used. Unlike single-answer questions, the interviewer circles all applicable options the respondent chooses, rather than just one. In data analysis, each selected answer can be transformed into a "dummy variable." A dummy variable is a binary variable (1 or 0) that indicates whether a specific option was chosen (1) or not (0). This allows researchers to analyze the prevalence of each option and identify patterns in how respondents select multiple answers. One example of such question 212 is presented in the section above; another example is provided below.

Table 8. Examples of a multiple-answer question

No	QUESTIONS	CODES		GO TO
400	For what purposes have you used your VSLA loans? ENUMERATOR: SELECT ALL THAT APPLY	TO MAKE FARM/BUSINESS INVESTMENTS (INCLUDING AG INPUTS)	A	
		TO PURCHASE FOOD AND/OR OTHER HOUSEHOLD NECESSITIES	B	
		TO PAY SCHOOL FEES	C	
		TO REPAY OTHER LOANS	D	
		FOR EMERGENCY PURPOSES	E	
		OTHER	X	

Semi-open-ended questions. For questions that allow for responses beyond the predefined options, we can include an

option labeled "Other (please specify)." This approach accommodates unexpected answers. Typically, this option is assigned a specific numerical code such as 6, 96, or 996, or an alphabetical code like "X". This format is known as a semi-open-ended question. An example is provided with question 212 below.

Table 9. Examples of semi-open-ended questions

No	QUESTIONS	CODES		GO TO
212	Where do you currently have savings? **ENUMERATOR: SELECT ALL THAT APPLY**	BANK	A	
		MFI	B	
		COOPERATIVE	C	
		VSLA	D	
		SAVINGS CLUB(S)	F	
		PRIVATE SAVINGS COLLECTOR	G	
		IN THE HOUSE	H	
		KEEP WITH RELATIVES	I	
		KEEP WITH LOCAL TRADERS	J	
		POST OFFICE	K	
		ACCUMULATING PROPERTY	L	
		INSURANCE COMPANY	M	
		OTHER (SPECIFY) _____	X	

Open-ended questions. Open-ended questions, as the name suggests, are those without predetermined answers, allowing respondents the freedom to provide detailed responses. Open-ended questions are valuable for gathering diverse insights, especially when exploring opinions or areas without clear predefined options. However, in the context of quantitative surveys, there are limitations. The time constraints and the survey's structured nature often result in more superficial responses, which may not delve deeply into the topic. Additionally, these types of questions demand significant time for analysis and coding after the data collection, potentially complicating the data analysis process. Despite these challenges, open-ended questions are essential for capturing a broad range of perspectives, enriching the data with nuanced understandings that closed questions might miss.

Table 10. Examples of open-ended questions

No	QUESTIONS	CODES	GO TO
600	Why did you join the VSLA?	_____ _____ _____ _____	
604	In your view, what are the benefits of being a VSLA member?	_____ _____ _____ _____	
605	In your view, what are the most difficult aspects of being a VSLA member?	_____ _____ _____ _____	

Skip instructions and filters

The fourth column of the questionnaire plays a critical role in guiding the flow of the survey through skip instructions. These instructions direct enumerators to different parts of the questionnaire based on respondents' answers to the question. Typically, an arrow pointing to the question number indicates where to proceed, contingent on the respondent's selected answer. Skip instructions create a smoother interview experience for both respondents and interviewers. Respondents only answer relevant questions, reducing confusion and frustration. Interviewers can efficiently navigate the questionnaire, saving time and maintaining focus. Furthermore, it enhances data quality by minimizing the risk of irrelevant or inaccurate responses.

In addition to skip instructions, the questionnaire may also employ filters. Unlike skip instructions, which direct the flow based on a single response, filters act more like crossroads. They require a review of responses to previous questions before deciding on the subsequent path in the survey. Filters are especially useful in complex questionnaires where the relevance of a section or set of questions depends on a combination of answers, ensuring that the survey adapts to the specific context or situation of the respondent.

With the advent of mobile devices for data collection, managing skip instructions and filters has become more streamlined. Data collection software automates these processes, significantly reducing the potential for human error and increasing the efficiency of the survey process.

1.3 Enhancing survey quality

After carefully designing the questionnaire, there are two additional crucial steps to take to ensure you gather high-quality data: pilot testing and enumerator training.

Pilot testing to refine the instrument

Pilot testing is the process of administering your survey to a small, select group of individuals who resemble your target population but are not part of it. This vital step helps uncover any potential issues with the survey instrument, enabling adjustments and improvements prior to implementation. By carefully choosing a group that mirrors your intended respondents, you can gather valuable insights and feedback that highlight areas of confusion, ambiguity in questions, or logistical challenges in your survey design. More specifically, pilot testing will:

- **Refine question clarity:** Are multiple respondents requesting clarifications before answering a question? Or do their responses suggest that they understood or interpreted questions differently than intended? Pilot testing reveals if your questions are clear and are understood easily and consistently by your target audience. Ambiguous wording or confusing phrasing can be identified and rectified.
- **Refine response options for closed-ended questions:** Are your respondents giving responses that are not included in the questionnaire's response options, or are there a high number of "Other" responses? Or are respondents understanding the question but unclear what is meant by a specific response option? You may need to add response options, or clarify/reframe how a response option is defined. For example, if the question is "What has been your primary place of savings over the past year?" and one of the response options is "savings groups", and clients are asking whether you mean VSLAs or also traditional savings groups such as ROSCAs or funeral groups, you may want to create two separate response options, e.g. "VSLAs" and "other savings groups, such as ROSCAs, funeral groups, or others".
- **Assess flow and length:** Is the survey taking a long time to administer? Do some of the questions seem to throw off the flow? The pilot test helps assess the overall flow of the survey and identify potential areas where respondents might get confused or lose focus, and allow for re-organization or reframing of the sections if needed. It also helps gauge if the survey can be realistically completed within the allotted time frame.
- **Refine skip logic:** Are the skip functions working as intended? Pilot testing allows you to ensure your skip logic functions correctly, directing enumerators to the appropriate sections based on respondents' answers.
- **Gather respondent and interviewer feedback:** Are there any other issues with the survey? Pilot testing allows the survey team to incorporate feedback from those administering the pilot survey, related to the issues above or any other challenges they encountered.

Enumerator training

Enumerator training is designed to acquaint enumerators with the survey instrument prior to its deployment in the field. This training aims not only to familiarize them with the tool but also to offer the opportunity for any last-minute adjustments based on practical application insights. The survey instruments should be translated into local languages prior to enumerator training, so that enumerators can clarify the meaning of certain terms/questions during the training and the wording can be adjusted if needed. It is important for data collection teams to involve local project staff in

finalizing wording/terminology so that they can ensure that the way the questions are asked in local languages mirrors the terminology that they use when they implement.

Ideally, the survey instrument should have already undergone a preliminary pretest for fine-tuning before the training session, ensuring that a nearly finalized version is utilized for training purposes. The training should incorporate a field test, a real-world setting with respondents from a similar population. This field testing phase is instrumental in ensuring enumerators are comfortable and proficient with the survey instrument. It also provides a platform for them to voice any concerns or difficulties they encounter with the survey process. Key areas of focus include verifying the accuracy of skip instructions, measuring the time it takes to administer the survey, and assessing whether the questions or concepts present any comprehension challenges for the enumerators.

2. Qualitative tools

Qualitative tools are essential for understanding the depth and nuance of experiences, perceptions, and outcomes of VSLA programs. They complement quantitative data by providing rich, detailed insights that numbers alone cannot offer. Drawing an analogy, if quantitative data forms the skeleton, providing structure and measurable outcomes, then qualitative data adds the flesh, infusing this framework with life, color, context, and subtlety. This "flesh" fills out the structure with stories, emotions, and the lived realities of individuals, making the data collected not just informative but also deeply resonant and relatable. Together, quantitative and qualitative data provide a more complete, holistic view of the VSLA's impact, ensuring a balanced and comprehensive understanding of its effectiveness and areas for improvement.

Qualitative methods can be effectively utilized both at the baseline and endline stages, but are especially valuable at the endline for conducting contribution analysis. Given that the VSLA member survey approach typically does not incorporate a control group, qualitative inquiries become crucial. They allow the team to investigate whether changes have genuinely occurred and to understand the mechanisms behind these changes. Thus, the application of qualitative methods facilitates a deeper exploration of the impact and processes within VSLA programs, offering insights that quantitative data alone might not reveal. This section is dedicated to guiding the design of qualitative tools for VSLA programs more specifically semi-structured interview guides.

Unlike quantitative surveys with their fixed questionnaires, semi-structured interviews are guided by a more flexible and adaptive approach, allowing for open discussion and deep exploration of topics with respondents. The interviewer should be skilled enough to identify areas that need to be explored further. While in a quantitative survey the interviewer sticks to the questionnaire, in the qualitative interview the interviewer uses a "guide" rather than questionnaire. A guide is designed to be more flexible and adaptable in function of the situation. Some good practices for designing qualitative guides are outlined below.

- **Apply a thematic approach:** Organizing the interview guide around themes, with specific objectives for each, helps the interviewer ensure comprehensive coverage of all relevant topics. This thematic approach facilitates focused yet flexible conversations.
- **Use open-ended questions:** Employing open-ended questions encourages a more engaging and insightful dialogue. These questions should be neutral and free from bias, avoiding any language that could be perceived as judgmental or preferential toward a specific set of responses. This approach fosters an environment where respondents feel comfortable sharing their thoughts and experiences openly, leading to richer and more informative discussions.
- **Probe:** The power of qualitative interviews lies in their capacity to explore subjects in depth. Interviewers should seize every opportunity to probe respondents for deeper insights and understanding. Asking for specific examples when responses are too general is a recommended practice, as it elicits concrete information and enriches the data collected. Questions beginning with "how", "who", "what", and "when" are effective probes that encourage more nuanced responses.
- **Address positivity bias:** Including prompts for recommendations for improvement on programming can help elicit participant feedback that is honest and reveals problems, addressing potential positivity and politeness biases through the framing of the question as asking for recommendations.
- **Conclude the interview:** Always conclude the interview by inquiring if the respondent has any questions, ensuring a two-way exchange. Expressing gratitude to the respondent for their participation is not only courteous but also reinforces the value of their input.

Below is a recommended format for semi structured guides.

Figure 10. Format of a semi-structured interview guide

[Title of the survey]

Theme 1: ***[Title of theme 1]***
Objective of theme 1: ***[Describe what we seek to investigate under theme 1]***

Question:
Probe:
Question:
Probe:

Theme 2: ***[Title of theme 2]***
Objective of theme 2: ***[Describe what we seek to investigate under theme 2]***

Question:
Probe:
Question:
Probe:

Example scenario: Sustainable Access to Financial Service in Rwanda

After analyzing quantitative data from an endline survey that showed significant improvements in the livelihood conditions of VSLA members, questions arose regarding the role of VSLAs in these changes. Was the observed improvement directly attributable to VSLA participation, and if so, how? This led to a qualitative phase aimed at collecting detailed stories from participants to address these questions. We are presenting below an extract from the semi-structured interview guide used by SAFI.

Figure 11. Excerpt from endline semi-structured interview guide

CARE RWANDA
Sustainable Access to Financial Services for Investment (SAFI)
ENDLINE QUALITATIVE SURVEY

Semi-structured interview guide for VSLA members

Theme 1: Reaching the Poorest with VSLA

Objective: Identify the process of identification, selection, involvement, and retention of the poor and marginalized in VSLAs, particularly the reasons behind the high dropout rate in certain districts of the SAFI project.

Question: For what reasons did you decide to create this group?

Question: Can you explain the steps involved in setting up your group?
- **Probe:** What are the steps followed?
- **Probe:** On what basis did you decide to come together?

Question: Who generally joins the VSLA groups in your area?
- **Probe:** Would you say they are the poorest in the locality?
- **Probe:** Why?

Question: Have any members of your VSLA group dropped out since its creation?
- **Probe:** For what reasons did they leave?
- **Probe:** Provide concrete examples.

Question: Would you say that those who leave are relatively poorer than others?
- **Probe:** Why?
- **Probe:** Provide concrete examples.

Question: What are your recommendations for SAFI to ensure the that the poorest people with the biggest needs can participate in VSLA groups?
- **Probe:** What else?

Theme 2: Socio-economic impact

Objective: To identify to what extent and how the SAFI VSLA methodology may have contributed to a socio-economic change in the lives of VSLA members and their households

Question: What has changed in your living conditions over the past two years?
- **Probe:** What else...?
- **Probe:** Provide concrete examples

Question: What contributed to this change?
- **Probe:** How?
- **Probe:** Provide concrete examples

Question: What has your participation in the VSLA group brought you?
- **Probe:** What else?
- **Probe:** Provide concrete examples

Question: What are the income-generating activities carried out by members of your group?

Question: Over the past two years, have you noticed a change in the practice of income-generating activities by the members of your group?
- **Probe:** What has changed?
- **Probe:** Provide concrete examples

Question: To what do you attribute this change?
- **Probe:** How?

Question: How are you perceived by other members of the community?

Question: What are your recommendations for improving SAFI's VSLA approach to ensure a greater impact?
- **Probe:** What else?

Resources

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CARE tools

CARE MEAL Principles
CARE project design handbook
CARE VSLA member survey tool

General MEL resources

http://www.theoryofchange.org
http://www.doview.com/
https://assets.publishing.service.gov.uk/media/57a08a5ded915d3cfd00071a/DFID_ToC_Review_VogelV7.pdf

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For more information

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