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# Using Surveys effectively

## Imp-Act

is a global action research programme designed to improve the quality of microfinance services and their impact on poverty.

**Imp-Act** promotes the development of reliable social performance management systems, which include impact assessment. These systems reflect and respond to client needs, as well as the priorities of microfinance institutions (MFIs) and their stakeholders.

The programme is a collaboration between 30 MFIs in 20 countries and a team of academics from the UK universities of Bath and Sheffield, and the Institute of Development Studies, Sussex University. The **Imp-Act** programme was initiated by the Ford Foundation, which funds all **Imp-Act** activities.

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## What are Impact Surveys?

**I**MPACT ASSESSMENT surveys are questionnaire-based surveys that allow microfinance institutions (MFIs) to produce statistically valid information on the changes occurring in the lives of their clients and to assess whether these changes can be associated with their participation in the programme.

### When are impact surveys appropriate?

Many MFIs need to provide statistical evidence to external audiences, such as donors, investors and boards, showing that their programmes are having an impact on the lives of their clients. Others may wish to find out the patterns and direction of these changes, to help them make decisions. Impact surveys can provide general statistical data about these changes when they are carefully conducted.

As well as generating information on impact, impact surveys can also produce data on who the clients are, and what they like or dislike about the programme. However this type of data can also be obtained from other, cheaper and simpler tools. It is therefore important not to undertake

an impact survey if these are your main information requirements. Conducting a successful impact survey involves time, money and skills. It is therefore essential to be clear about whether a survey is the right approach to your needs, and to be aware of what is involved and what the potential problems might be, before deciding to conduct one.

We do not recommend that you conduct an impact survey if your MFI has no previous experience in impact assessment. You can gain confidence and skills in data collection and analysis by using easier tools first, and you can build findings from these into the design of your impact survey.

### How can this Practice Note help you?

This Note will help you understand what an impact survey involves, to decide whether you have sufficient resources to conduct one, and to consider how best to manage external support if you need to. It outlines the key issues in planning, designing and implementing a survey. The Note also includes practical examples from a number of **Imp-Act** partner MFIs.

# Understanding impact surveys

## 1 Decide what information you want

Impact surveys can provide three types of information:

1. Information about who your clients are
2. The changes occurring in their lives
3. Their level of satisfaction with the services offered

The main purpose of an impact survey is to find out about changes in clients' lives and whether these are due to their participation in the programme. There are therefore a wide range of areas that you may wish to investigate, for example, changes in:

- Business type or size
- Household income and expenditure
- Asset ownership
- Housing and/or diet
- Expenditure on healthcare or education
- Behaviour or skills
- The ability to cope with unexpected events or shocks which cause financial distress
- Empowerment
- Community activities or increased solidarity

Because there are so many areas that you could examine, it is extremely important to stay focused on the key issues that your programme is concerned about. These issues should flow from the mission of your programme: what were you hoping to achieve in providing financial services to your clients? For example, if one programme aims to improve children's

nutrition as a result of giving women credit and another focuses on expanding businesses and business assets for men and women, the questions you ask will be different.

Before embarking on an impact survey, you therefore need to decide:

### What are the key issues about changes in the lives of your clients that you wish to focus on?

Be realistic. Don't try to make up for a lack of information by asking about everything. Once you have identified the key changes that you expect to have occurred in clients' lives and want to find out about, these will form your hypotheses (see box 1) from which to build the survey.

### How much of this information can you get from other sources?

You may find that you don't need to include certain questions in your survey because you already have the information in your management information system (MIS) or other records.

**Who is the report for?** You will need to decide whether the information is for management or external audiences such as donors, investors and the board, because this will affect the issues you focus on. You will also need to think carefully about how you demonstrate that the changes are due to your programme's activities, in other words your approach to attribution. Attribution means being able to make statements about the causes of changes that you observe in the lives of clients. Patterns and directions of change may be useful for management who want to use the

findings to improve their operations. People outside the organisation may want a more statistical analysis that shows the relationship between the services provided and changes in clients' lives.

**Will you also conduct qualitative research?** Follow-up qualitative research can provide more detailed explanation of why changes are happening. You need to think about the approach that will best answer the questions you have.

## 2 Decide what resources you will need

After deciding what you would like to achieve, you will need to undertake in-depth planning. Start by taking a realistic look at the impact survey's likely requirements in terms of time, money and skills.

**Time:** There are four main phases involved in a research exercise such as an impact survey: planning, design, data collection and post-data collection (see box 2). You will always need more time than you think for data analysis and report writing. Plan carefully to ensure that you make the best use of this time. Box 2 gives rough estimates of the time involved for each phase.

**Money:** Surveys are a large investment for most MFIs. Although they can be reduced to focus on only a small number of key issues to keep costs as low as possible, you will need to carefully calculate the costs involved in:

- Hiring external experts to help design and supervise the survey and provide training on data collection. Also for analysis and report writing
- Computers and the software required
- Logistics for carrying out the survey – vehicles, fuel, subsistence etc
- Covering the workload of staff members involved in your research team

**Skills:** Impact surveys require a number

### BOX 1 HYPOTHESES AND SURVEYS

A hypothesis is an expectation about the effect that providing services will have on your clients. For example, an MFI might expect that "participation in a microfinance programme leads to increases in enterprise fixed assets" – in which case a survey would aim to test this hypothesis by including

questions about fixed assets acquired for the enterprise over the past year and sources of funds used. Most MFIs' mission statements have an MFI's key hypotheses embedded in them, but these sometimes need to be made more explicit.

## BOX 2 PLANNING THE STAGES AND TIME REQUIREMENTS OF A SURVEY

Main task:	Involves:	% of total time required
Planning	<ul style="list-style-type: none"> <li>Defining the objectives of the work</li> <li>Agreeing on who will lead the work</li> <li>Agreeing on the resources available – money, staff, time, and other logistics</li> <li>Making staffing arrangements: re-organising staff responsibilities for internal staff involved; recruiting and mobilising external consultants / resource people</li> </ul>	10–15%
Design	<ul style="list-style-type: none"> <li>Selecting tools, adapting and pre-testing them</li> <li>Agreeing the methodology for using them e.g. sample size and selection</li> <li>Training staff in their use</li> <li>Preparation of detailed plan for data collection</li> </ul>	20–25%
Data collection	<ul style="list-style-type: none"> <li>Implementation of data collection plan</li> </ul>	35–45%
Post-Data collection	<ul style="list-style-type: none"> <li>Data cleaning and entry</li> <li>Data analysis</li> <li>Report writing</li> </ul>	35–40%

of different skills. You will need to decide which tasks can be performed by your staff, and which will require external support. MFI staff can collect data if appropriate training is provided. Other tasks require skills that cannot be learnt so easily, especially data entry and analysis. You may therefore need to seek help with:

- **Overall design:** you might need help with developing the questions which will best meet your survey objectives.
- **Training your team of interviewers:** adequate time must be allowed, and you should also plan for supervising data collection.
- **Training your data entry team:** you will need someone to train the staff who are in charge of data 'cleaning' and entry into a database. This will also require adequate time and planning on-going supervision of the data entry process.
- **Data analysis and interpretation:** this requires significant expertise. Most MFIs will need to find external support for this work and will need to find out who is available and whether they can afford them.

Obtaining help with undertaking a pilot study can also help you uncover problems in the survey instrument and inform the data analysis process about what data is likely to be most/least useful.

### 3 Seek the appropriate form of external support

#### Decide in advance which tasks will need external support

Most MFIs do not have the full range of skills necessary to plan, design, implement, analyse and report an impact survey without some external help. Statistical analysis and interpretation skills in particular tend to be weak or absent.

External support can take various forms. You may wish to engage an academic institution in your research, or you may prefer to hire a consultant who will work closely with your staff and

management. You may also decide to work alongside other MFIs. In addition you could employ the skills of specialist consultants or networks. Case study 1 illustrates some of the advantages to carrying out impact surveys under an umbrella organisation or specialised network.

#### Be clear about what you want from your consultant

Your choice of support and your management of it will affect your experience of the survey, how much your staff learn, and the levels of involvement of staff and management. It will also affect whether you want to repeat the process at a later stage. The key to successful management of external support is being clear about your objectives, and what you want to include in the final report.

In order to get the most out of a

survey you need to ensure that:

- **The results are timely and can be used for policy and/or management decisions:** for example, it will be of little use getting results a year later, as the information will be out of date.
- **The survey is useful:** the questions need to respond to the key objectives of the programme and provide information which will feed into policy or management decisions.
- **It is cost-effective:** careful planning will ensure you get the most out of your survey.
- **The results are reliable:** a careful survey design and effective sampling, data collection, analysis and interpretation are the key to reliability.
- **The survey is replicable:** you should be able to repeat the exercise and compare findings over time.

## CASE STUDY 1 THE SUCCESSFUL INGREDIENTS OF THE NETWORK DIMENSION

Among the *Imp-Act* partners undertaking impact surveys, some of the most successful experiences in terms of being reliable, useful, cost-effective, timely and replicable were those where MFIs had undertaken surveys either through an umbrella organisation (such as the COVELO network in Honduras), through hiring the services of a specialised network

(such as FINRURAL in Bolivia), or as part of a multi-country study (such as for FINCA's international study). The reasons why networks were so effective were due to:

- Greater clarity of objectives because of the greater number of stakeholders
- A diverse range of technical expertise being involved
- Good peer-to-peer learning

# Designing a survey methodology

## 4 Assess changes in clients' status

The objective of an impact survey is to be able to make statements about how far changes in the lives of clients are due to participation in a programme, rather than to external factors. To achieve this, your survey must allow comparisons to be made either:

- Between those who use your MFI's services and those who do not (a comparison group – similar to a *control* group in experimental sciences). This is known as a **cross-sectional study** and/or
- Between the circumstances of clients before they joined the programme (provided by baseline data) compared to their circumstances after they have used the services for a period of time. This is known as a **longitudinal study**.

**Longitudinal** studies usually make comparisons over time – and have the advantage of looking at changes in the lives of the *same* clients. However, they

require baseline information (i.e. from before the client joined the programme), which can then be compared with information collected at a later date to see what the changes are. This usually takes a considerable amount of time since starting to collect baseline information now means that findings will only be available after the clients are again interviewed again at a future date – usually one or two years.

**Cross-sectional** studies usually make comparisons between different groups. They are usually preferred by MFIs because they can provide findings in a shorter time frame. These studies involve collecting data from groups of clients who have been in the programme for different amounts of time, and comparing these groups. Usually this involves comparing existing clients to non-clients or new clients (see box 4 on issues to consider). This approach is the one used in the AIMS/SEEP impact survey tool, as described in box 3.

### CASE STUDY 2

At **LAPO** in Nigeria, an impact survey chose to use waiting-list clients as a comparison group. Once the survey was under way, however, the MFI realised that the latest clients were much richer, upon entry, than the existing clients had been when they first joined, so were not a good comparison group. The situation revealed the need to target clients more carefully.

At **CAME** in Mexico, the new members they were hoping to use as a comparison group turned out to be mainly migrants from different areas, and were therefore poorer and more vulnerable than the existing clients had been upon entry. Here, as in LAPO, a quick pilot study might have identified these differences in advance.

### Making Comparisons

The main point of having a comparison group is to find out whether clients who have received the programme's services have been able to improve their situations compared to those who have not. It is therefore necessary to choose a comparison group who are as similar as possible to the clients who are in the programme.

One way of doing this is to use clients who have just joined the programme (new clients) but who have not yet received the services (they are usually in the stage of initial training). This makes it easy to get the clients to respond. However, it can be difficult to find a suitable comparison group (see Case study 2).

Another approach is to compare clients with non-clients who are as similar as possible. There are also problems to be overcome with this method: there might be fundamental differences between those who choose not to join a microfinance programme and those who do. It might even be the case that these non-clients are accessing

### BOX 3: THE AIMS/SEEP IMPACT SURVEY TOOL

The AIMS/SEEP impact survey tool is an example of a "middle-range" survey tool, designed to look at the types of issues MFIs may want to investigate about impact, but at a more modest cost than many surveys. Its broad features are the following:

- It is implemented at one point in time rather than repeated over time.
- It asks the same questions of clients who have been in the programme for different periods of time.
- It is used with clients who have just entered the programme but not yet received a loan as the main comparison group.
- It collects information on four aspects of clients' lives: about them as individuals; their households; their

enterprises and the communities in which they live.

The AIMS/SEEP impact survey is not an "off-the-shelf" tool but must be adapted to each MFI's needs and local context. Some of the adaptations made by *Imp-Act* partners who used this model as a starting point include:

- Switching the comparison group from new clients to non-clients, or clients waiting to be accepted onto the programme.
- Shifting the focus to put less emphasis on enterprise-level change, in favour of individual and household-level.
- Adding areas of enquiry, such as spiritual indicators, or the impact of training programmes.

financial services from another programme.

Choosing your comparison group is therefore very important and you must do it carefully.

## 5 Design your questionnaire

Once you have decided which issues the impact survey is going to investigate, you will need to decide what indicators to use for measuring change. Indicators are markers to help you to see if and how changes are happening over a period of time. They allow you to establish benchmarks against which to judge whether objectives are being met (see *Imp-Act Practice Note 5* on Indicators).

Choosing indicators is not a simple process. They must be relevant to your programme's needs and context, as well as being sensitive to local conditions and your MFI's mission, and easy to identify and monitor.

The hypotheses you have developed and the objectives of the exercise should guide you or the external consultant to design a questionnaire which best meets your needs, and which will provide you with relevant, useful and timely results. Most of the important decisions can be made with help from your consultant, but the following points will guide you in good questionnaire design.

**Keep it short:** It should not take more than 30 minutes to go through the questionnaire with the respondent.

**Keep it simple:** Questions should be simple and clearly phrased. Don't expect respondents to remember facts from some time ago. Also make sure the questions don't result in complicated answers that are difficult to analyse. You need to think about how to translate the questions into local languages and make sure the meaning remains the same.

**Keep it relevant** to your hypotheses

and maintain a focus on the key small number of issues you want to explore. Don't forget that the main aim of the survey is to produce impact data, rather than client profile or satisfaction data. Remember that the indicators you choose may also be influenced by findings from other impact assessment tools you have used.

**Do not collect data you can obtain from elsewhere:** Don't ask for answers that you could get from your Management Information System (MIS) – this will just make the questionnaire longer.

**Always aim to collect good quality data:** Questions should not be 'leading' – in other words, they should not be looking for a particular answer. Interviewers also need to think about the time period or season to which questions refer.

**Think about how you will analyse your data when designing the questions:** Are your questions designed to produce answers that are easy to analyse? Have you achieved the right balance between closed and open-ended questions to suit your needs? Is there a standard way to record answers which will help when comparing them? (see *Imp-Act Practice Note 2: QUIP: Understanding clients through in-depth interviews*).

**Think carefully about the order of your questions:** You might wish to leave sensitive issues, such as level of satisfaction with the programme, until last

**Always Pilot test your questionnaire:** It is essential to test your questionnaire. You need to know that correspondents understand and can answer the questions and that interviewers can record answers easily. You also need to make sure your staff can enter the data into the computer and analyse it. This will help you to fine-tune the questionnaire to your needs, and focus on the most relevant questions.

## 6 Plan your data collection

The way in which you conduct interviews and record responses will also affect the reliability of the data. A number of basic issues need to be considered about data collection:

**Who will carry out the data collection?** If this is to be your staff, you will have to think about relieving them from their usual workload burdens. You may also want to give some thought to the negative points involved in using in-house staff (see Case study 3).

### CASE STUDY 3 BENEFITS AND DRAWBACKS OF USING IN-HOUSE STAFF

**ODEF** in Honduras has long-standing experience in carrying out impact surveys with in-house staff. ODEF argues that the benefits of using their credit officers for data collection, such as cost-effectiveness and building on existing knowledge, outweigh the negative aspects such as the extra work burden imposed on staff, the possibility that staff might be biased about their own clients, or that respondents will be motivated to give untruthful answers. Together with the

Covelo Network, ODEF is using its experience to encourage other MFIs. It emphasises that the negative aspects can be countered in various ways, including by keeping staff informed about the processes, to ensure their motivation, and by careful training and close supervision.

# Designing a survey methodology

**Who will train and supervise the data collectors?** What local resources exist, how much will these cost and what continued support they can ensure, in the form of supervision and further training?

**How will you ensure respondents answer truthfully?** Interviewees may be motivated to respond in particular ways – for example, those who have recently joined may want to stress how poor they are to justify their membership. To get the most truthful answers make sure your data collectors are well-trained. Also make sure they explain the purpose of the survey to the respondents.

**How will you motivate your data collectors?** You will also need to think about how much your staff are prepared to get involved in the survey exercise, and how to motivate them to collect the best quality data possible. Case study 3 gives some suggestions.

**How much pilot testing is necessary?** There is no blueprint answer to this, but your testing should leave you feeling confident about your questionnaire, about the skills of your data collection team, and about your ability to make use of all the data collected. It is also essential that pilot testing includes some initial analysis of data, to assess where there might be problems.

## 7 Select samples

### Decide on your sample size

Conducting a study of all your clients is usually very costly and time-consuming. The solution is to select a sample – a small number of clients who are randomly selected from all clients or from a certain group. Samples have to be of sufficient **size** to produce statistically valid data, and yet not so big that they become unmanageable and costly. The appropriate sample size for your survey will also depend on the

issues you want to investigate and how much time you can spend analysing the data.

The groups can be, for example, non-clients, early stage clients or mature clients. You should plan to have not less than 30 respondents in each group (called a sub-sample). If you want to also make other comparisons, for example, between male and female clients in each of these groups then you will need to double the sample size (i.e. from 30 to 60). If you want to compare the difference between e.g. rural and urban respondents as well, you will need to double this number again, bringing it to 120. As you can see from this example, sample sizes increase quickly depending on the number of dimensions of analysis involved. This again emphasises how important it is to be clear about your survey's objectives from the start, as it is not possible to introduce these dimensions afterwards if you have not planned for them.

### Decide how you will sample

You need a sampling **strategy**. This means sorting individuals into categories and then randomly selecting them for the survey. You will also need a strategy for selecting alternative respondents, because it is always the case that you will not find some of the people or that they do not want to be interviewed. You must give clear guidance to interviewers on how to deal with these situations and find an alternative respondent. Another problem you might have to face is deciding how to include returning or "resting" clients in different sample groups (see *Imp-Act Practice Note 3* on Client Exit).

## 8 Data processing and analysis

### Always check your data after you have collected it

Once you have collected your data you need to enter it into the database system, which will allow statistical analysis. It will also need "cleaning"

(checking for inconsistencies). It is a good idea to train the people entering data to look for strange entries, such as a household with 148 members, so they can go back to the original data to check. The tasks associated with data inputting can be tedious and time-consuming, and it is therefore important to plan ahead who will be doing them, and how these people will be trained and motivated if this is in-house.

### Plan how you will analyse the statistical data

After the data has been entered into a database, you can begin statistical analysis with appropriate computer software. This will involve carrying out statistical testing exercises that require considerable skills. You need to plan for this stage, so that it does not delay your results. Decide in advance who will do the analysis and how it will be done. Statistical analysis software often requires on-going training and support that you will need to build into your budget and plans.

### Interpret your data

The key to good data analysis is to examine the results of the survey and look for different possible interpretations of the findings. You need to consider the strengths and weaknesses of the survey design and how it was conducted in practice, when drawing out conclusions. The findings have to be compared against your hypotheses to see how far the evidence supports the expectations the MFI has about impact. For example, if your hypothesis was that participation in the programme leads to increased self-esteem for women clients, you will need to consider what the data tells you and think about whether the changes observed are clear and strong – for example, can you say that the majority of women clients have greater self-esteem than before. Can you attribute this to your programme's activities? In drawing your conclusions you also need to consider whether the changes have been brought about by external factors not related to your programme.

### **Don't assume that the effects of your programme are always positive**

It is tempting for MFIs to think that positive impacts are the result of their intervention, while negative impacts are due to external factors beyond their control. Cross-checking information from other methods can help increase your certainty about the findings.

## **9 Make the most of your findings**

Your survey will produce valuable findings, and it is essential that the best use is made of these. The Feedback loop (see *Imp-Act Practice Note 1* on Feedback Loops) can help your MFI think through the different ways in which your survey findings may be useful and ensure that the most is made of this investment. For example, the board may just want to read the report, but management will want to act on it, while field staff may find it helps them deepen their understanding of clients.

The first key steps to take include:

1. Consider how the findings compare to your expectations and what the differences are. If evidence of improvements is not as strong as you had hoped, what will be your MFI's response and next steps?
2. Think about how these differences can be explained; if they cannot, it may require further research. You can follow up in different ways, e.g. through focus group discussions.
3. Consider how your findings will affect aspects of policy such as product design or delivery mechanisms.

Often a simple and focused impact survey will provide more effective information than a large, complex one whose aims are not clear. When expected changes are not supported by survey findings, re-thinking what you have assumed to be true can be very revealing, as Case study 4 shows.

Further ways in which a survey can be optimised include:

### **Repeating surveys at periodic intervals:**

If you make surveys a routine element of your work – every one or two years for example – this will add depth to your understanding, and can allow an MFI to build up “baseline” data over time. This way you can compare the same clients as they progress. However, if you wish to compare data over time, you will need to develop your analytical skills.

### **Integrating your impact survey tool into your management information system:**

Try to make this process as simple as possible. For example, link your survey database to your financial records, so you are able to access data on savings made or loans taken in terms of frequency, size, intended use etc, without having to include these in the survey.

### **Evaluating your success at undertaking surveys, and their benefit for your MFI:**

This will ensure that you make the most of future surveys. Evaluation is all the more important in a exercise such as an impact survey where a lot of resources are used. You need to decide what internal changes you need to make in staff members' skills and attitudes. You also need to ask whether the impact findings the survey has produced have been timely, relevant, reliable, cost-effective and replicable. A good impact study can yield important information that will prove to yourselves or donors that your interventions are worthwhile. But it will also allow you to improve the quality of your MFI's services, particularly if it has included a few open-ended qualitative questions for clients to give their opinions on best practice and changes they would like to see.

You should also highlight the benefits of using an external consultant, if this was the case.

## **CASE STUDY 4**

At **PRADAN**, in India, the findings from an impact survey confirmed some of the MFI's assumptions – for example that they were excluding both the wealthiest and the poorest people.

It also urged them to re-think a number of assumptions. In particular, PRADAN had assumed that participation in their self-help group programme was leading to empowerment of women, based on anecdotal evidence from “winners”. However, the survey findings did not support these expected changes, and revealed that the majority of women clients were not experiencing any significant changes in their status or self-esteem.

This led PRADAN to undertake further investigations, which revealed that the technical background of many staff, as well as the focus on developing new livelihoods, meant that staff had mainly focused on economic improvements and “difficult issues” like domestic violence were not being discussed.



## Summary

Box 4 gives some useful Do's and Don'ts which might help in the planning, and also the assessment, of your impact survey.

### BOX 4 DO'S AND DON'TS OF IMPACT SURVEYS

**DON'T** be tempted to make an impact survey your first IA exercise

**DO** start by using other tools first

**DON'T** try to answer all the issues related to impact that you can think of

**DO** be very clear about your objectives and make sure they are realistic

**DON'T** undertake an impact survey if you are mainly interested in a simple profile of your client's characteristics or satisfaction with your services

**DO** check whether you can get the information from simpler methods

**DON'T** collect information you already have elsewhere

**DO** look at what information you already have in your MIS

**DON'T** settle for poor quality data

**DO** be rigorous about data collection including adequate training, supervision and motivation

**DON'T** assume tools like the AIMS/SEEP model can be applied without adapting them to your MFI's situation

**DO** devote sufficient time to adapting AIMS/SEEP or other tools to your context and needs

**DON'T** get held up at the analysis stage because of poor planning or lack of skills

**DO** ensure you have sufficient skills on board and carry out trial analyses at the testing stage

**DON'T** jump to conclusions in your interpretation of results

**DO** triangulate findings with results from other tools and consider all possible interpretations

## Resources

Nelson, C. (ed.), 2000, *Learning from Clients, Assessment Tools for Microfinance Practitioners*, Washington, D.C.: SEEP/AIMS

Mosley, P. 1998, *The Use of Control Groups in Impact Assessments for Microfinance*, Geneva: International Labour Office Social Finance Unit

Roche, C. 1999, *Impact Assessment for Development*

*Agencies: Learning to Value Change*, Oxford: Oxfam

Hulme, D. 1997, *Impact Assessment Methodologies for Microfinance: A Review*, Washington, D.C.: AIMS

Kirkpatrick et al, 2001, *Basic Impact Assessment at Project Level*, Manchester: EDIAIS.

Other related *Imp-Act Practice Notes* (available from *Imp-Act* secretariat or website):

1. The Feedback Loop: Responding to client needs
2. QUIP: Understanding clients through in-depth interviews
3. Learning from client exit
5. Choosing and using indicators for effective social performance management