



## PRACTITIONER-LED IMPACT ASSESSMENT: A TEST IN MALI



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### Introduction

In an effort to develop low-cost, effective ways for practitioner organizations to collect information and generate credible findings about the impacts of their microenterprise programs on clients, their businesses, and households, AIMS developed a set of impact assessment tools for practitioners. These tools were first tested in Honduras with ODEF in September 1997.

In March 1998, SEEP Network and Freedom from Hunger facilitators led a team of nine practitioners from Kafo Jiginew, a Malian credit union, in the second field test of practitioner impact assessment tools. The assessment had three objectives:

- to test a process of training, data collection, and analysis conducted by and for practitioners;
- to assess whether the five data collection tools applied in this practitioner-led process were simple, credible, useful, and cost-effective.
- to analyze the data collected and document the impact of the program on its clients.

### Design of Impact Assessment Test

Kafo Jiginew is a credit union federation of small, rural savings and credit union cooperatives in Mali. In partnership with Freedom from Hunger, Kafo Jiginew implements *Credit with Education*, a program which integrates microfinance services and nonformal education for associations of women. Focusing on *Credit with Education* clients, the study involved several key aspects:

- a cross-sectional comparison of clients and non-clients using a survey instrument which addresses key AIMS impact hypotheses;

- in-depth interviewing of small samples of two-year clients on loan use and empowerment;
- a survey of ex-clients about why they left the program and their experiences with it; and
- focus group interviews with client groups on client satisfaction issues.

The impact survey was administered to three sample groups: one-year clients, two-year clients, and incoming clients. The non-client comparison group included individuals from newly trained solidarity groups as well as women who had signaled program interest. None of the incoming clients had yet received a first program loan.

The three-week field test included a week of training, instrument testing, and planning; a second week for data collection; and a third week devoted to analysis. Steps were taken to avoid the weaknesses of previous, practitioner-led assessments by providing team members with training in evaluation techniques and having them released from their program obligations during the tests. To ensure objectivity, interviewers were assigned to clients with whom they did not normally work.

Due to the testing nature of the impact assessment, only a minimal number of clients were interviewed with each tool. Still, the exercise provided Kafo Jiginew with a rich variety of information to better document the impact of

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its *Credit with Education* program and to potentially improve program services.

### **Assessment Findings**

The findings showed that Kafo's clients experienced positive program impact at all levels. At the enterprise level, in particular, a progression of changes over time was evident. Current clients (one- and two-year clients) were significantly more likely than incoming clients to have expanded their businesses, added new products, reduced costs, or developed new businesses in the last year. However, only two-year clients showed significant improvements in the acquisition of business assets, investment in a marketing site, increase in hired workers, improved product quality, and improved indicators of entrepreneurial skill.

At the household level, program participation enhanced the ability to reduce risk and deal with periods of crisis or economic difficulty. Current clients were significantly less likely than incoming clients to have experienced a period of acute food insecurity or been forced out of business in the last year. Current clients were also significantly more likely to have personal savings and to report increased income in the last year than incoming clients. The qualitative tool found that clients contributed more directly to their households' basic needs.

In terms of individual-level impact, current clients reported feeling a greater sense of empowerment than non-clients. They felt more confident to take a loan and to "solve any problem that presents itself." Clients also felt better able to manage their households, care for their children, and contribute to household expenses.

At the community level, current clients reported increasing their network of contacts, participating more in community activities, and assuming more leadership roles.

### **Client Satisfaction**

Clients must be satisfied with a program if they are to remain in it long enough to enjoy positive impacts. To help practitioners collect client feedback to improve their programs, the tools have a strong focus on client satisfaction issues.

Information collected from the client exit survey debunked key assumptions about clients' desertion. Contrary to popular belief, the results indicated that clients left the program of their own accord. They left not primarily for program-related reasons, but for personal reasons such as sickness or a death in the family. Also, the seasonality of agricultural production seemed to greatly influence client exit.

Current clients reported favorably on access to loans, group solidarity, and education. It appeared that access to credit served as the initial draw to the program, but over time the women came to value the support and interaction of their credit associations.

### **Lessons Learned**

As with the first tools test in Honduras, the Mali test demonstrated that practitioners *can* conduct credible, useful, and relatively low-cost impact assessments. However, both tests clearly indicate that certain infrastructure and considerable commitment, skill, and administrative support are required for the assessment to be successful.

Ideally, practitioners could implement the tools without external assistance. Whether external assistance would be necessary or useful, though, depends on practitioner staff expertise and time availability. If staff skill or time is lacking, it is advisable to seek outside personnel, ideally local personnel, to assist in the impact assessment.

Having two client samples (one- and two-year clients) in the Mali test provided better insights into the progression and timing of program impact compared to the single client sample used in the Honduras test.

A Kafo Jiginew official summarized the importance of practitioners learning about and from client-level impact. He explained that *Credit with Education* is about more than figures and loan numbers. It is about "durable development" which means increasing client skills, self-confidence, and inclusion in the development process. By giving voice to client opinions and by better evaluating program impact, the tools give practitioners a cost-effective means to improve the likelihood that their programs will lead to durable development.