

# **Guidelines and Tips**

# **Monitoring and Evaluation Toolkit for Financial Education Initiatives**

**Working document updated over the life of Financial Education Fund using  
practical experience gained from 15 grantees**

**December 2010**

## Contents

<b>1. INTRODUCTION</b>	<b>1</b>
1.1. Objectives of Monitoring and Evaluation	1
1.2. Key Pillars	1
<b>2. THEORY OF CHANGE</b>	<b>3</b>
<b>3. FINANCIAL CAPABILITY</b>	<b>4</b>
<b>4. PROJECT MONITORING</b>	<b>5</b>
<b>5. PROJECT EVALUATION</b>	<b>5</b>
5.1. Evaluation techniques	5
5.2. Standards of Project Evaluation	7
5.3. Evaluation Process	7
5.3.1. Setting the objectives	7
5.3.2. Design of M&E feedback into project design	8
5.3.3. Baseline assessment	8
5.3.4. Redesign following baseline work	8
5.3.5. Roll out of financial education of project	8
5.3.6. Post-implementation evaluation of impact	8
5.3.7. Follow-up assessment of impact	8
<b>6. INDICATOR FORMULATION</b>	<b>9</b>
6.1. Indicator Protocol Reference Sheet	10
6.2. M&E Framework/Plan	11
<b>7. DATA QUALITY</b>	<b>11</b>
<b>8. REPORTING</b>	<b>15</b>
<b>9. REFERENCES</b>	<b>16</b>
<b>ANNEXE 1: M&amp;E PLAN FOR HYPOTHETICAL PROJECT</b>	<b>17</b>
<b>ANNEXE 2: RECOMMENDED SAMPLE SIZES FOR 5% AND 10% CONFIDENCE</b>	<b>18</b>
<b>ANNEXE 3: INDICATOR PROTOCOL REFERENCE SHEET (IPRS) TEMPLATE</b>	<b>19</b>
<b>ANNEXE 4: DATA MANAGEMENT PLAN TEMPLATE</b>	<b>20</b>
<b>ANNEXE 5: M&amp;E PLAN TEMPLATE</b>	<b>21</b>
<b>ANNEXE 6: SURVEY INSTRUMENT EXAMPLE</b>	<b>34</b>

## 1. INTRODUCTION

The purpose of this document is to guide project implementers in formulating and implementing an effective M&E strategy. A core objective of the FEF is to test alternative approaches to improving financial capability and without a process of robust evaluation it would be impossible to distinguish outstanding programmes from less worthwhile ones.

This document serves to outline the core principles and components of Monitoring and Evaluation as well as providing guidelines, examples and tools to utilise in formulating and carrying out an evaluation strategy.

### 1.1. Objectives of Monitoring and Evaluation

Monitoring progress and evaluating outcomes are vital management functions that help in decision-making related to intended impacts, such as when implementation plans must be adjusted.

The purpose of M&E is to support informed decision making by stakeholders: through continuous monitoring provide the programme team with early indications of progress, or lack thereof, in the achievement of results and through periodic evaluation systematically and objectively assess progress toward and the achievement of an outcome. The value of M&E, on the other hand, is determined by the usefulness of the information the system delivers for the programme and the ability to use such information for programme management at various levels of responsibility including the national, provincial, district levels and even individual schools and related stakeholders.

Projects are monitored by both the grantee and the Fund Manager to track progress against set output targets, i.e. are you doing what you set out to do according to the approved project plan. The Fund Manager must collect this management information as part of its continued oversight of projects.

Projects are **evaluated** for two reasons

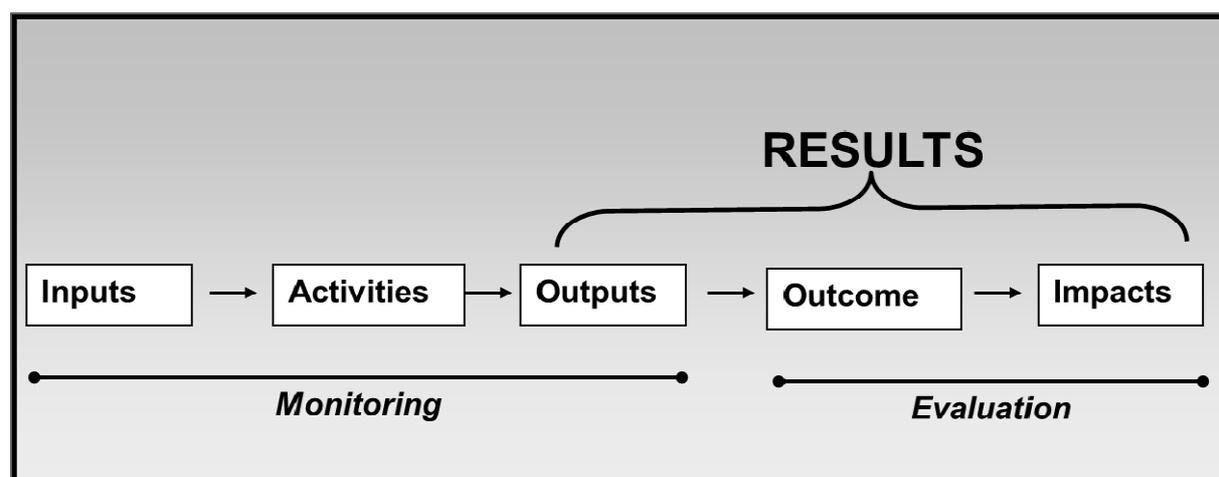
1. To find out whether the particular financial education intervention is effective, i.e. are persons in the target audience improving their financial capability or not. Is it happening to a lesser or a greater extent, and how many people are affected?
2. Secondly, projects are evaluated to try and find out why people behave in the manner that they do, i.e. what are the determinants of behavioural change that either extend or restrict more responsible usage of financial services amongst low income clients. It is often asserted in research that people do not use financial services because they do not know about them. Our objective is to find out how true this is. If the core reason is not one of financial capability, then what is it? This will help governments, donors and financial services providers to design better policies and products to improve financial inclusion.

### 1.2. Key Pillars

There are five main components of any project implementation:

1. Inputs
2. Activities
3. Outputs
4. Outcomes
5. Impacts

**Figure 1: Simple Results Chain**



Monitoring concerns the observation of inputs and how these lead to activities and outputs. Evaluation concerns the assessment of Outcomes which hopefully lead to long-lasting impact.

**Monitoring** involves the regular collection of data on a programme or service. It tends, therefore, to result in a regular flow of information on the progress being made towards the intended outcomes. Generally speaking this is quantitative and can look at both the programme/service processes (e.g. number of courses run) and changes that have occurred in the participants (e.g. new bank accounts opened). Monitoring will be done by both the grantee and the Fund Manager.

In contrast, **evaluation** involves a periodic or once-off, in-depth analysis of programme's performance against pre-determined objectives and anticipated outcomes. It may also look at the process undertaken. An evaluation will almost certainly use monitoring data, alongside other information, as an input to learn lessons from the service being evaluated. Evaluations are often (but not always) carried out by independent evaluators. The FEF encourages independent evaluations to ensure the credibility of data.

**Inputs** are the basic set of resources and material utilised by the program. This can include funds, staff time, facilities, assistance and training.

The inputs are used to carry out **activities**, the set of actions which a programme undertakes. Actions are what is used by the programme to achieve its objective. These can include workshops, surveys, preparation of training materials, surveys, construction of shelters, etc.

The distinction between **outputs** and **outcomes** is often muddled. An **output** is often an activity (e.g. a workshop held) or a deliverable implemented by either the fund manager or a grantee. An **outcome** is the net result of these outputs, generally increased financial capability of the target audience of the intervention.

Outputs	Outcomes
# of people reached	Participants open a bank account as a result of the training
# of training sessions conducted	Cases of credit blacklisting decline in the target area
# of Savings Clubs formed	Insurance penetration increases among the target audience

Whether the **objectives** are met or not is measured by setting specific outputs and outcomes for the project. It is important that such outputs and outcomes be measurable and realistic.

**Impacts** are the long term effects of the outcomes and are generally measured in 5-10 years' time. While they can be speculated on, measuring an impact is generally not possible in the lifetime of a project. E.g., decreased levels of poverty and increased spending on education due to better financial management and security.

## 2. THEORY OF CHANGE

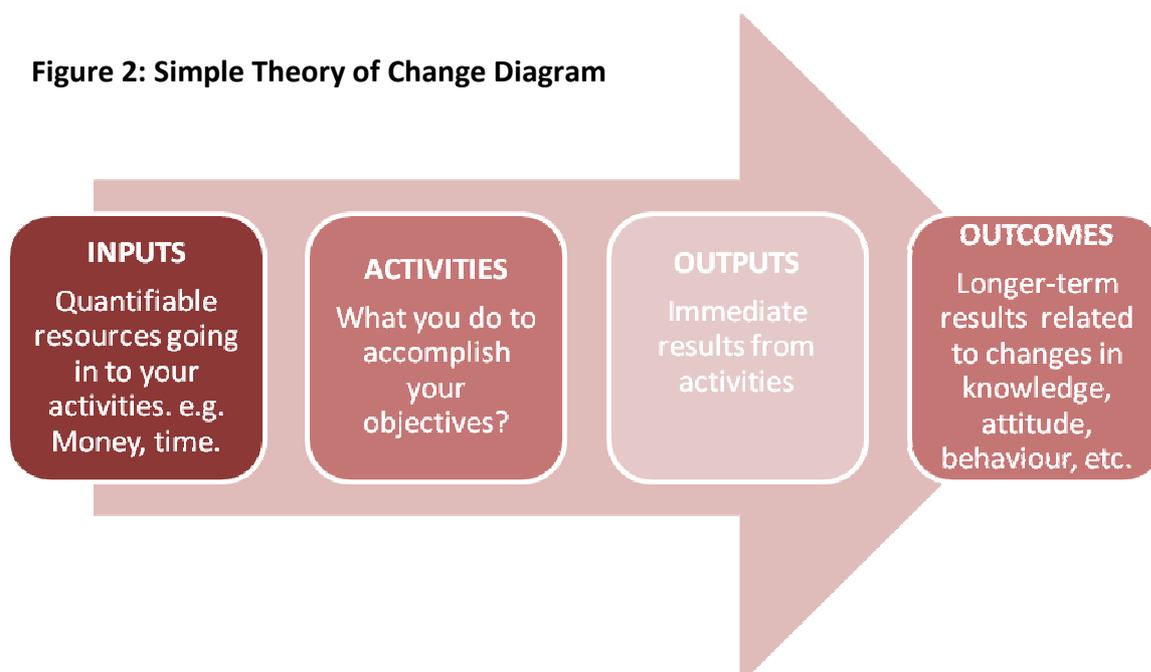
Understanding a project or initiative's underlying theory or logic of change is a critical foundation for effective evaluation. A theory of change describes or depicts how an initiative or project is expected to achieve the results and an identification of the assumptions by clarifying the objectives and identify the causal links.

A theory of change should describe how a project is understood or intended to contribute to its specified results by outlining the sequence of inputs and the activities, the outputs anticipated from the input and activities, and the resulting outcomes and impacts expected.

The importance of articulating a project's Theory of Change is that it helps to identify the element's critical to success, build a common understanding of the program and expectation amongst the stakeholders, provides a foundation for any evaluation, offers measures for determining progress and success, and also identifies any assumptions that could affect the resulting outcomes and impact.

There are a variety of methods used to articulate the Theory of Change including a standard flow chart, a Results Chain or a Logical Framework (commonly called logframe).

**Figure 2: Simple Theory of Change Diagram**



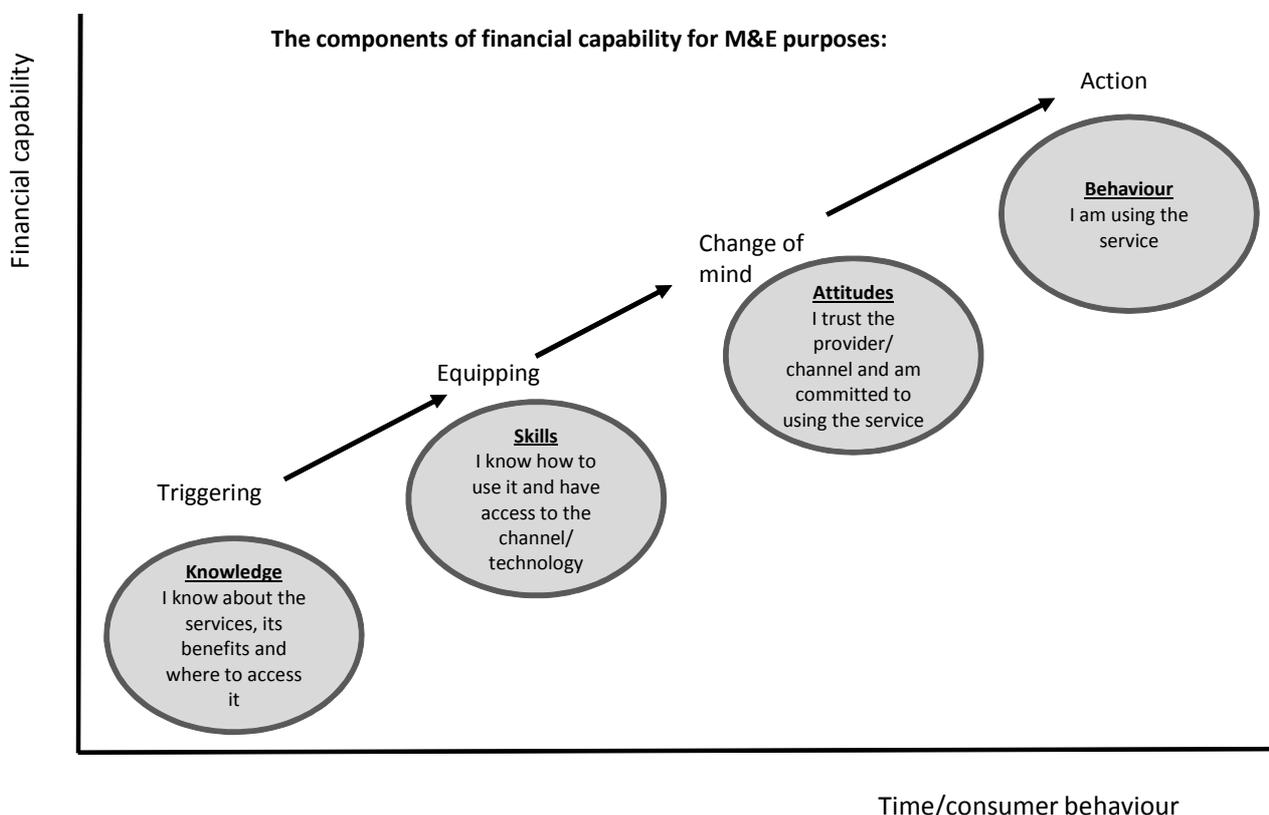
### 3. FINANCIAL CAPABILITY

The purpose of FEF is to find effective approaches to increase financial capability using financial education. This requires an understanding of the different elements or components of financial capability and how these can be measured.

A financially capable individual is one who has the knowledge, skills and confidence to be aware of financial opportunities, to know where to go for help, to make informed choices, and to take effective action to improve his or her financial well-being while an enabling environment for financial capability building would promote the acquisition of those skills<sup>1</sup>.

These components financial capability are illustrated graphically in the figure below. The development of financial capability does not necessarily always follow this sequence, however, for evaluation purposes it is useful to systematise the process.

**Figure 3: The components and growth of financial capability over time**



<sup>1</sup> See Orton 2007 p7 for various definitions.

## 4. PROJECT MONITORING

Information generated by ongoing monitoring activities allows project managers to track progress in line with the project plan and the output targets that were set and need to be achieved. Project progress must be reported to the Fund Manager on a quarterly basis and will be specified in the grant agreement.

However, of equal importance is the generation of sufficient information to feed into the evaluation process. Output monitoring techniques<sup>2</sup> can include who uses the service (their characteristics and patterns of behaviour that the programme is seeking to modify) and the costs involved in doing so. While the exact details to be monitored will depend on the specific project, it will generally include (for direct contact financial education projects):

- Overall level of use of the project
- Profile of users and contact details (measured at registration)
- Behaviour prior to programme (measured at registration)
- Cost
- Behaviour as result of programme (where possible measured through bank/credit records)

For mass media and other non-direct contact channels, the techniques remain the same, except that behaviour prior or after the intervention cannot be measured unless gauged through population-wide surveys over time (in which case it will still be difficult to single out the impact of the specific intervention on overall trends).

In addition, in depth interviews with staff can be used to gauge the details of the implementation of the project (and any deviation from what was planned), hurdles encountered and how overcome, strengths of the programme, areas for development (and changes in practice required), and suggestions for change. User views on the project content, delivery and impact on their behaviour can be obtained through user surveys.

## 5. PROJECT EVALUATION

### 5.1. Evaluation techniques

The specific measurement methodologies used for project evaluation must be defined by each project based on the outputs, outcomes and objectives of the project and the component of financial capability targeted. While drawing up the evaluation plan, applicants must take into consideration the specific set-up and objectives of the project, as well as the project budget and what can realistically be measured for their specific project.

Generally a combination of quantitative and qualitative measurement techniques is the most efficient solution:

- *Qualitative techniques* offer the opportunity to develop a detailed understanding of the impact of a programme or service. But because they involve small numbers of respondents they cannot be used to quantify it or to generalise from the findings.

---

<sup>2</sup> See Appendix 2 for a matrix of possible types of info that might be collected through monitoring programmes as contained in Kempson (2008).

- *Quantitative techniques* can be used to derive generalised findings, but will only be successful if the sample is robust. This depends on not just the number of people surveyed, but also on their representativeness of the population from which they are drawn.

Note that the technique(s) applicable will vary between projects and will depend on a number of parameters:

- *The cost of the various techniques* (dependent on project scale and local circumstances).
- *The skill set in various research techniques* available in each project environment. Qualitative techniques especially require trained facilitators which might not be available everywhere.
- *Direct vs. indirect client contact.* Certain techniques lend themselves better to certain types of interventions (direct vs. indirect) than others. For example: quantitative and qualitative before & after surveys/interviews are difficult to conduct when it is not known which people were reached. This will be the case for mass media campaigns. Instead, outputs such as number of brochures distributed, feedback on radio shows, quality of messages, etc should be tracked. In drawing up the M&E framework, project implementers should therefore distinguish whether financial education projects entail direct contact with recipients or not (as defined in the Definition section above).

A first measurement may need to be conducted at project inception to provide baseline information, at set intervals through the implementation of the project as well as immediately after project implementation to test its impact. A follow-up measurement may be taken 3-6 months after the intervention to measure the sustainability of the impact.

The two tables below outline possible evaluation techniques.<sup>3</sup>

**Table 1: Possible quantitative evaluation techniques**

	What?	When?	Contents & methodology	Caveats
Quantitative Evaluation Techniques	<b>Financial education user surveys</b>	Before & after the education programme, as well as 3-6 months later	Questions to gauge levels of knowledge, awareness, usage; self-reported behavioural changes	Self-reported, so may not reflect actual behaviour No way of controlling for exogenous impacts, as only studying participants
	<b>Target audience surveys</b>	Before & after the education programme, as well as 3-6 months later	Similar questions as above, but now covers the group reached by the intervention as well as a control group with similar characteristics – how does the behaviour differ?	Able to identify the impact specifically of the financial education initiative; presence of control group accounts for other factors that may have impacted behaviour
	<b>National/baseline surveys</b>	Conducted at intervals to gauge levels of financial literacy for the population at large or specific segments	Questions on understanding of concepts, awareness of and usage of products, personal financial management, etc Provides the impact measurement tool for projects of national scope	Sampling and survey methodology need to be right for findings to be robust Does not allow tracking of behavioural impact on specific financial education recipients – only general behavioural trends Costly and time consuming

<sup>3</sup> Examples taken from Kempson (2008) as well as the review of financial education measurement techniques by O'Connell, (2007). See Appendix 3 for example matrices of type of information collected (through both quantitative and qualitative means) for respectively outcome/impact and process evaluation.

**Table 2: Possible qualitative evaluation techniques**

	What?	When?	Contents & methodology	Caveats
Qualitative Evaluation Techniques	<b>Staff interviews</b>	At project/programme milestones, including after pilot phase, at project close	Relevant for programme evaluation	Self-reported. May have incentive to underemphasise problems
	<b>User interviews (selected or all)</b>	Before & after financial education initiative, again 3 months later	In person or telephonic Can better gauge understanding than using self-reported user survey Can include control groups	Self-reported. No way to gauge actual behaviour changes, unless asked to provide proof.
	<b>FE recipient and non-recipient focus group discussions</b>		Structured qualitative market research Sharing of experience and behaviour change through interaction, which triggers discussion Can include control groups – but may still be some selection bias in why certain people opted for financial education, others not.	May be costly Some people may not be willing to share aspects of personal financial management/ understanding in group context Remains self-reported. Some people may not be 100% truthful in an effort to save face/impress.

## 5.2. Standards of Project Evaluation

Due to limited resources it is not possible to apply the same standard of evaluation to all projects. The decision of which standard to apply to which project should be based on, amongst others, the following considerations:

1. **Size of the project** – the intended reach. Larger projects will require higher levels of M&E.
2. **Budget** – larger budgets require higher levels of M&E.
3. Availability and cost of **professional third parties** to carry out M&E.
4. **Nature of the project** – e.g. mass media campaigns may require less expensive evaluation, while some small projects with large learning potential may entail extensive evaluation.
5. **Capacity** of the grantee.

## 5.3. Evaluation Process

This section describes the various steps in the evaluation process that project applicants should follow, from setting the objectives at application level to actual impact measurement. The Annexe contains an illustrative flow chart setting out the various stages of the evaluation process.

### 5.3.1. Setting the objectives

The first step is to set the objectives for the project as a whole and to make these measurable. Objectives that relate to both the outputs and outcomes need to be set.

*Output* objectives need to relate to the critical elements of a typical FE intervention.

*Outcome* objectives need to relate to the various components of financial capability set out above. The most important outcome objectives will relate to targeted changes in behaviour.

#### Elements of Output Objectives

- Message
- Material
- Trainer/communicator
- Setting/channel
- Target Audience

### **5.3.2. Design of M&E feedback into project design**

Once the objectives and targets have been set, the next step is to determine how these will be monitored and the impact measured. Each applicant must design a detailed **M&E plan** asking “what? where? when? how? by whom?” the measurement will be conducted. The three standards of evaluation set out above provide a guide for applicants.

Inevitably the design of the M&E plan will feed back into the overall project design, leading to some refinements to the project scope/target audience/channels/techniques.

### **5.3.3. Baseline assessment**

Baseline measurement should be conducted to establish the base of knowledge/current behaviour against which impacts/changes can be assessed. This can entail an assessment directly by the project of a sample of the target audience’s level of knowledge/awareness and current behaviour. In the case of the gold and the silver standards, similar surveys need to be done with the control group or comparison group. In some cases, the Fund Manager may consider a strategic intervention to establish the baseline information for the country/sector as a whole. Should more than one financial education project be funded in one area at the same time, it could be feasible to jointly fund a single baseline survey

In certain instances, existing household surveys could be considered to establish some elements of the baseline.

### **5.3.4. Redesign following baseline work**

The baseline study may point out certain phenomena that necessitate a reassessment of the project’s design, or further refinements to ensure maximum impact.

### **5.3.5. Roll out of financial education of project**

Once the project design has been finalised and the evaluation framework and baseline data is in place, the financial education project is ready for roll-out.

As project implementation gets underway the M&E process will kick in – from the start through monitoring and reporting, and at pre-defined intervals for process evaluation purposes. Progress on Evaluation must be reported to the fund manager.

### **5.3.6. Post-implementation evaluation of impact**

Post-project evaluation using the techniques set out above is essential so it is important that it be allowed for in the project budget (and monitored by the fund manager) and that project implementers are held accountable for satisfactory outcomes.

Final assessment of impact will be done by the fund manager based on the inputs received from the project implementers/evaluation practitioners. It will include reported data on project implementation, outputs and outcomes relative to objectives, as well as findings from the qualitative assessments. The fund manager will assess and weigh all of the inputs to derive an overall score of the impact of the project, accompanied by a qualitative description of the success or not of the project in reaching its goals.

### **5.3.7. Follow-up assessment of impact**

It is informative to conduct a follow-up assessment of impact three to six months after project completion. In this way it can be ascertained whether the impact has been lasting and any unexpected, longer-term learnings can be unearthed.

## 6. INDICATOR FORMULATION

An **indicator** is a variable that measures one aspect of a program/project. Indicators are used to measure progress towards a specific objective or goal and are typically numerical.

Type of Change	Example
<b>Change in behaviour</b>	% of participants that open a bank account as a result of the training
<b>Change in skills</b>	% of participants who can draft a budget (based on total number)
<b>Change in knowledge</b>	% of participants who know what services are offered at a bank (based on total number)

The choice of indicators will depend on the aims of the programme and indicators need to be:

1. Relevant to the programme
2. Feasible to collect
3. Easy to interpret
4. Able to track changes over time
5. Cost effective
6. Measurable in a timescale relevant to the project

Cost of data collection increases as indicators shift from input through output and outcome and impact. A common pitfall is formulating too many indicators and gathering data that is never used. Indicators must be focused, relevant and specific. It is recommended that only for 8 – 10 outcome/impact based indicators.

Here are a few suggested indicators that are being measured by the FEF; for which each indicator has an IPRS to fully formulate the purpose and structure of the indicator.

The following table shows some examples of indicators used in FEF projects:

**Table 3: Example Indicators for Financial Education Projects**

Banking Behaviour	General Financial Management	Savings/Investment	Credit
New savings accounts opened	Improved financial knowledge (budgeting, insurance, etc.)	Increase in number of respondents who can state more than two reasons why savings is a positive life strategy	Increase in respondents accessing loans
Use of the account at least twice a month	Improved actions aligned to individual budget and plans	Increased investments (putting money in productive activities to earn more/improve earning ability)	Fewer people borrowing from others to make loan repayments
Attitudes toward personal finances and financial institutions	Change in cognitive financial health	Increase in number of respondents using a savings plan	Increase in number of respondents using a loan management plan

Banking Behaviour	General Financial Management	Savings/Investment	Credit
Accurate knowledge of personal balances in the club account.	Planning ahead for expected and unexpected events: long term savings in place (eg house, pension/ provident fund/ insurance policy)	Increased net savings	Decrease in loan arrears
Reduction in drop-out rates - formally closing or ceasing to functionally use accounts	Increase in women's involvement in household spending	Active contribution to club savings account	Decrease in the aggregate PAR < 30 days in branches
Growth in confidence levels related to technology based approaches for financial storage and transactions	Change in types of expenditures	Number of respondents who report currently depositing savings into formal savings products	Reduction in number of garnishee orders
	Decrease in work absenteeism		Reduction with late loan payments

## 6.1. Indicator Protocol Reference Sheet

Each indicator requires the completing of an IPRS. This serves to correctly formulate the content, process and purpose of an indicator. The annexes contain a template which can be used for this purpose. The IPRS should contain the following information:

- Name of indicator
- Objective to which indicator responds: Why are you measuring this Indicator?
- Definition of the indicator
- Unit of measurement
- Data source
- Data analysis: How will the data from this Indicator be analysed?

Some common pitfalls of IPRSs leading to unclear or unusable indicators are:

- Unclear or overly complex IPRS
  - Even where staff know what data to collect, written indicator definitions are unclear
  - Tracking particular services is difficult due to the complex qualifications that have to be accounted for before an individual could be counted as being served
  - Unclear definitions are open to interpretation by various parties leading to inconsistent use and application.
- Compound indicators in one IPRS
  - This makes the tracing of the separate indicators complicated and could lead to erroneous reporting.
  - Also makes reporting difficult in the case of inconsistent results.
- Outdated definitions
  - Even if in practice, services are carried out as prescribed by the new definition
- No data collection standards devised
  - The absence of standard means to determine status results in arbitrary diagnosis leaving the data open to significant validity and reliability issues

## 6.2. M&E Framework/Plan

The M&E Plan serves to outline aspects of the monitoring and evaluation to ensure that consistent and reliable results can be ascertained. The M&E Plan is vital in that it sets the base from which monitoring and evaluation in a project will take place. M&E frameworks consist of a comprehensive list of inputs, outputs, outcome and impact indicators that will be used to monitor and evaluate

The annex contains a sample template for an M&E Plan and the components of a good plan include:

- An overview of the programme, who it serves, and what it intends to achieve (including a general description of the programme's theory of change or logic model)
- A list of indicators to be tracked for each level of the logic model (i.e inputs, activities, outputs, outcomes, impact)
- A detailed definition of all indicators tracked (including numerator, denominator, unit of measure, frequency and dates of reporting, targets, etc.); preferably on IPRS sheets.
- A diagram or map showing the data flow and key data management processes(DMPs) (such as verification checks, etc) with corresponding narrative and explanation
- Separate SOPs for each level of the DMS i.e. source, collection, collation, analysis, reporting, and use
- Clear quality control steps, including version control and dates for each level of the DMS and for each DMP
- Clear assignment of staff roles and responsibilities at each level of the DMS and for each DMP
- Copies of all data collection and data collation tools
- Succession planning to ensure someone always can do the job
- Analysis of the intended audiences for the reports (for both horizontal and vertical reporting)
- Costing of M&E activities (these tend to be higher than anticipated)
- Preferably all M&E documentation (MER plan, IPRS sheets, flow diagrams, additional SOPs, etc.) combined into a single document, rather than several discrete documents

## 7. DATA QUALITY

Quality data is the cornerstone of evaluation. Without it, any results obtained will lack sufficient reliability to form an accurate picture of the efficacy of a programme. Annex 4 is a sample template of a Data Management Plan which should be completed once for each programme, pertaining to all indicators.

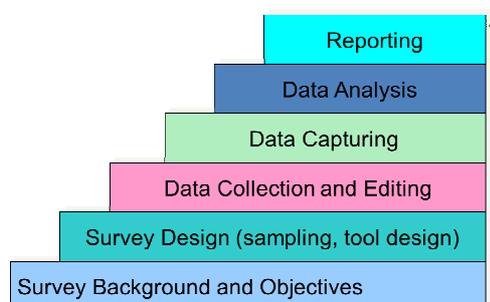
Data quality can generally be broken down into six categories:

1. Validity – There are precise definitions for all data collected, data sources are validated and there are no sampling or administration errors.
2. Reliability – The survey process and protocols are well defined and consistently applied, all documentation is formulated and correctly implemented.
3. Integrity – Statistical practices are correctly implemented, there is transparency (no perverse incentive to bolster numbers) and ethical standards regarding collection and storage of data are adhered to.
4. Precision – Data contains no bias or errors (transcription and manipulation are common), an error log is maintained.

5. Timeliness – Recording and collection of data follows implementation plan, data is collected inside a timeframe that is appropriate for its subsequent use.
6. Completeness – All data is received as expected and where not, this is recorded and accounted for; procedures are in place for addressing missing data.

Data procession can be broken down into five components, each of which has its own considerations concerning data quality:

1. Formulation of the instrument
2. Sampling framework
3. Data collection
4. Data collation
5. Data analysis



Quality **instrument design** is vital. Without a clear, easy to understand instrument, data reported will be messy and difficult, if not impossible, to make sense of. The annex contains an excerpt from a clearly laid out, multilingual survey tool as used for the Mediae project. Tools should always:

- Collect adequate data to fulfill indicator requirements
- Include all critical fields (e.g. dates, name of person completing form, location, etc.)
- Follow straightforward layouts – do not have overly busy or lacking adequate writing space
- Use appropriate vocabulary and ensure correct translation into local languages
- Use standard formats for key fields (e.g. names, dates, age, etc.)
- Use unique record numbers for respondents
- Include fields for name of data collector and date of collection
- Be as concise as possible to combat poor data due to fatigue
- Eliminate inessential or pointless fields
- Include “don’t know”, “N/A” or “other” options where they might be relevant
- Be clearly printed and legible

**Sampling** should always follow an approved methodology. The annex includes an indication for applicable sample sizes; however, these are not a substitute for consultation with a qualified statistician. Sample sizes are highly dependent on the aims of the programme, the level of certainty required and the population size. Survey data quality relies on:

- Proper planning and clear objectives
- Representativeness of the sample. To generalise from a sample to the population, random sampling is necessary.
- Use of approved sample sizes to support the sample proposed
- Anticipating non response and attrition – need to add up to 25% depending on specific population

Data **collection** is sometimes handled by the grantee themselves or, in instances like large scale surveys, outsourced to a third party. During data collection it is important to correctly handle the respondents, their fears about issues such as privacy and the collected data. Precise measurement at each point is vital and will be guided by a quality survey instrument. However, a comprehensive management plan needs to be in place to ensure that collected data is not lost, confused or otherwise invalidated through insufficient care in handling of survey instruments, notes and digital data.

**Collation** is often neglected as an important aspect of planning for data quality. However, with possible transcription, calculation and management errors which can arise during collation, it is vital to account for the processing data after collection. Several things to keep in mind when formulating a data management plan:

- Develop simple, clear, easy-to-understand, and easy-to-use collation tools
  - include version number and dates of release for tools
  - include quality-check sign-off fields, and fields for dates of collation
  - Use electronic collation tools such as MS-Excel or Access to the maximum extent possible. Minimize manual collation processes to avoid calculation errors etc.
- Documenting all collation processes and procedures, through IPRSs, including:
  - Detailed instructions on how to complete the tool/ collation process
  - How to handle missing data
  - Specify timeframes required for collation
- Incorporate cross-checks (verifications) by a second individual of all collation
- Use the same collation processes over time

**Data analysis** is the final step in data processing and if done incorrectly, can lead to errors in the same way mistakes in collection and collation can. To ensure that analysis is carried out correctly, always:

- Secure expert advice on the most applicable analysis methodology to use
- Disclose all conditions and assumptions affecting interpretations of data.
- Record dates when analyses are carried out
- Cross check all analyses before data are used or submitted
- Maintain an audit trail of analysis procedures conducted – including documentation on analysis procedures and outputs
- Store records, both soft and hard, of all analyses procedures and outputs
- Check all data before final reporting
- Keep copies of all base data used for analysis, both hard and soft copy

**Reporting** is not directly linked to data quality; however, the clear concise presentation of results is essential in presenting data. Flaws in reporting may not undermine the quality of raw data but will make this data inaccessible and therefore invalid. Therefore, make sure to always:

- Develop and adhere to report formats

- Design report format aligned to data type e.g. if qualitative data received then report is mostly qualitative
- Inform report recipients of data limitations (e.g. missing data, weaknesses)
- Develop and adhere to strict schedules for completing reports Including time request incomplete/missing data from sites
- Send regular reminders to sites/offices for timely data submission

## 8. REPORTING

To ensure that reports are able to best display the full scope of a project's achievements, Baseline and Final Evaluation reports should contain the following, as appropriate.

### **TITLE PAGE**

- Title and nature of evaluation
- Title of project
- Identification of organisation, date of submission
- Acknowledgment of FEF and DfID (and any other donors, funders)

### **CONTACT DETAILS OF EVALUATOR AND KEY PROJECT STAFF**

### **LIST OF ACRONYMS AND ABBREVIATIONS**

### **TABLE OF CONTENTS**

- Main headings and sub-headings
- List of annexes
  - Evaluation Instruments
  - Detailed Sample (including how instrument was pre-tested)
  - Actual database on CD/Rom
  - Optional (detailed tables of findings, additional but not very important findings, etc.)
- Index of tables, figures and graphs

### **EXECUTIVE SUMMARY**

- An overview of the entire report in no more than three pages (including brief discussion of the strengths and weakness of the chosen evaluation design)

### **PROJECT BACKGROUND**

- Description of the project in terms of needs, objectives,
- The context in which the project operates
- Narrative of the 'theory of change'
- External factors likely to affect success

### **PURPOSE, SCOPE AND OF THE EVALUATION**

- Purpose of the evaluation in terms of scope
- Main evaluation questions (sometimes called research questions)
- Key Outcome and Impact Indicators, including targets
- Strengths and Limitations of the Evaluation

### **METHODOLOGY**

- Overall Design (description of how the evaluation is conceptualised, e.g. experimental and control groups, etc.)
- Sample selection
- Evaluation Process
  - Instrument design and pre-testing
  - Data collection methods, who collected, when, and where data was collected
  - Data Entry
  - Data Cleaning
  - Data Collating
  - Analysis Methodology (Stats programmes, etc.)

### **FINDINGS**

- Issues faced which have a material effect
- Summary and explanation of findings and interpretations
- Lessons, generalizations, alternatives (for the Final report, statistical and nominal comparisons between baseline and final data)

### **CONCLUSIONS**

- Summary Findings
- Recommendations

## 9. REFERENCES

*Case studies on M&E, market research for M&E and financial education design can be found in:*

Hilgert, M.A., Hogarth J.M. & Beverly, S.G., 2003. Household Financial Management: the connection between knowledge and behaviour. Federal Reserve Bulletin, July 2003.

Kempson, E., 2008. *Monitoring and Evaluating the DFID Financial Education Fund*. Personal Finance Research Centre, University of Bristol. May 2008.

Martin, M., 2007. A literature review on the effectiveness of financial education. Federal Reserve Bank of Richmond WP 07-03. Available at: [http://www.richmondfed.org/publications/economic\\_](http://www.richmondfed.org/publications/economic_)

Microfinance Opportunities, 2005. Market research for financial education. Working Paper #2. Available at: [www.microfinanceopportunities.org](http://www.microfinanceopportunities.org)

Microfinance Opportunities, 2008. Financial Education: A Bridge between Branchless Banking and Low-Income Clients. Working Paper #4. Available at: [www.microfinanceopportunities.org](http://www.microfinanceopportunities.org)

O'Connell, A., 2007. Measuring the effectiveness of financial education. Paper prepared for the New Zealand Retirement Commission.

Orton, L., 2007. *Financial Literacy: Lessons from International Experience*. CPRN Research Report, 2007.

*The following presentations from the Citi-FT Financial Education Summit, 2007 (India), provide valuable insights and case studies:*

- Building and protecting assets: a role for financial education. Monique Cohen, Founder-President, Microfinance Opportunities.
- Building and Accumulating Assets—Credit and Remittances: A Role for Financial Education. Kathleen Stack, Vice President, Freedom from Hunger.
- Establishing the basics early - Financial Literacy Education in Taiwan. Ovid J.L. Tzeng.
- Financial literacy for microinsurance: SEWA's experiences. SEWA India.
- Increasing Financial Literacy in Rural Areas. Jayshree Vyas, Managing Director, SEWA Bank India.

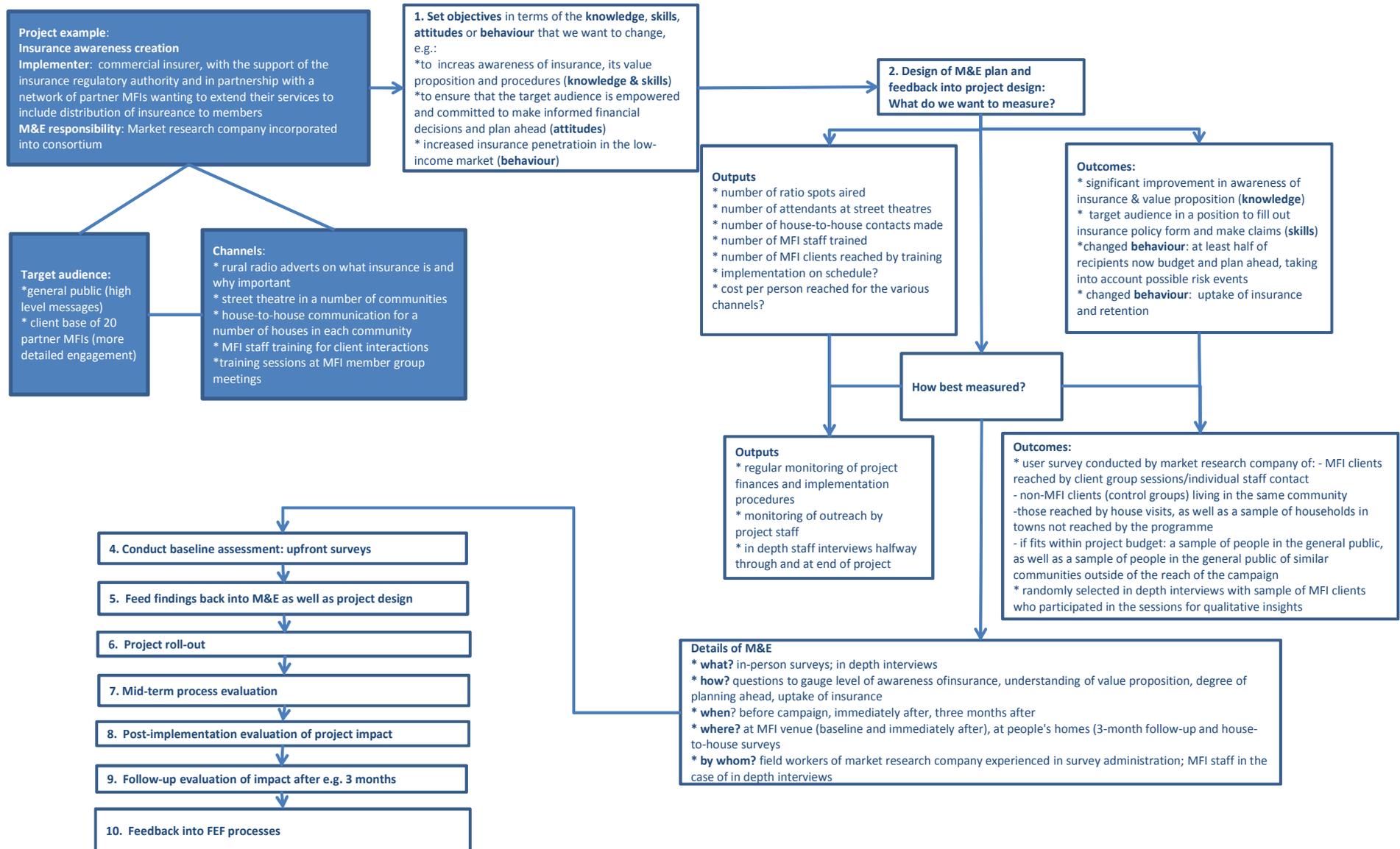
*All can be downloaded from:* [www.financialeducationsummit.org](http://www.financialeducationsummit.org)

*The following presentations from the OECD conference on Financial Education (New Delhi, 2006), provide valuable insights and case studies:*

- Financial Capability in the UK: Establishing a Baseline. Brenda Gibson, Financial Services Authority UK.
- Financial Education: What Makes a Successful Public Awareness Campaign? Barbara Smith, Consultant to the OECD.

*These and other presentations can be downloaded from* [www.oecd.org/document/59/0,3343,en\\_2649\\_1525191\\_37107899\\_1\\_1\\_1\\_1,00.html](http://www.oecd.org/document/59/0,3343,en_2649_1525191_37107899_1_1_1_1,00.html)

## ANNEXE 1: M&E PLAN FOR HYPOTHETICAL PROJECT



## ANNEXE 2: RECOMMENDED SAMPLE SIZES FOR 5% AND 10% CONFIDENCE

### ■ ■ ■ Appendix 2. Recommended sample sizes for two different precision levels

Population Size	Sample size		Population size	Sample size	
	+5%	10%		5%	10%
10	10		275	163	74
15	14		300	172	76
20	19		325	180	77
25	24		350	187	78
30	28		375	194	80
35	32		400	201	81
40	36		425	207	82
45	40		450	212	82
50	44		475	218	83
55	48		500	222	83
60	52		1000	286	91
65	56		2000	333	95
70	59		3000	353	97
75	63		4000	364	98
80	66		5000	370	98
85	70		6000	375	98
90	73		7000	378	99
95	76		8000	381	99
100	81	51	9000	383	99
125	96	56	10,000	385	99
150	110	61	15,000	390	99
175	122	64	20,000	392	100
200	134	67	25,000	394	100
225	144	70	50,000	397	100
250	154	72	100,000	398	100

Source: Isaac and Michael, 1981; Smith, M. F., 1983

## ANNEXE 3: INDICATOR PROTOCOL REFERENCE SHEET (IPRS) TEMPLATE

INDICATOR
<p><b>Name of Indicator:</b> <i>Insert the complete name of indicator</i></p>
<p><b>Result to Which Indicator Responds:</b> <i>Why are you measuring this Indicator?</i></p>
<p><b>Level of Indicator:</b> <i>Does this indicator respond to an INPUT, OUTPUT, OUTCOME, or IMPACT level result?</i></p>
<p><b>Definition of the Indicator:</b> <i>Unpack as much as possible the specific definition of this indicator. When will the individual/Unit be counted as reached?</i></p>
<p><b>Unit of Measurement and Desegregations:</b> <i>In what unit will this indicator be captured and is there any disaggregation (male / female, age, etc.)</i></p>
DATA SOURCE
<p><i>How/Where will the data be collected?</i></p>
DATA ANALYSIS
<p><i>How will the data from this Indicator be analysed? Who will be responsible for Analysis? How often are the data analysed? Specify when the analysis will be conducted.</i></p>

## ANNEXE 4: DATA MANAGEMENT PLAN TEMPLATE

<b>DATA COLLECTION</b>
<b>Data Collection Method:</b> <i>Which tool will be used to collect data? E.g. Participant registration form, survey form, interview form, etc.</i>
<b>Frequency and Timing of Data Acquisition:</b> <i>When will this data be collected? How often are the data collected? Specify time periods, beginning of project, registration, quarterly, six months later, etc.</i>
<b>Individual Responsible:</b> <i>Specify who is responsible (what position) is responsible for the data collection?</i>
<b>Location of Data Storage:</b> <i>Specify where, specifically (which office, which drawer) will the raw data be stored?</i>
<b>DATA COLLATION</b>
<b>Data Entry/Collation Method:</b> <i>Which tool will be used to collate data? Specify e.g. Access, Excel, etc.</i>
<b>Frequency and Timing of Data Collation:</b> <i>When will this data be collated? How often are the data collated? Specify how soon after data collection will it be collated into an electronic format.</i>
<b>Individual Responsible:</b> <i>Specify who is responsible (what position) for the data collation?</i>
<b>Location of Data Storage:</b> <i>Where, specifically will the collated data be stored?</i>
<b>DATA REPORTING</b>
<i>What tool will be used for reporting? Who will be responsible for Reporting? How often are the reported? Where must the data from this indicator go? Funders? Internal / external decision makers.</i>
<b>DATA USE</b>
<i>Who will use the data? How will the data be used? Is this information needed make decisions?</i>

## **ANNEXE 5: M&E PLAN TEMPLATE**

[Insert logo(s)]

[Insert Name of Project / Organization]

[Dates of project duration]

## **Monitoring and Evaluation Plan**

[Version / Draft / Date]

## CONTENTS

1. Introduction .....	24
1.1 Acronyms .....	24
1.1 Purpose of M&E Plan .....	25
1.2 [Organization/Project] Overview .....	25
1.3 Project Description .....	25
2. Logical Framework .....	26
3. Indicators .....	27
4. Data Flow .....	28
5. Data Quality .....	29
5.1 Data Quality Management Plan .....	29
6. Evaluation .....	30
8. Appendices .....	31
8.1 Indicator Information Sheets .....	31
8.2 Target Setting Worksheet .....	31
8.3 Members of M&E Team .....	32
8.4 Costing for M&E .....	33

## 1. Introduction

### 1.1 Acronyms

*List relevant acronyms and terms used by your project.*

Acronym	Definition
---------	------------

## 1.1 Purpose of M&E Plan

*What is the purpose of the M&E plan?*

*Some suggestions, an M&E Plan:*

- *Allows our organizations to work more effectively and efficiently towards achieving our program goals and objectives.*
- *Is a communication tool that outlines various roles and responsibilities regarding monitoring and evaluation for a project or organization.*
- *Organizes plans for data collection, analysis, use, and data quality.*
- *It outlines specific strategies and tools to encourage informed decision making.*
- *Organizes the numerous M&E activities that must take place in order for M&E to be truly successful in our places or work.*

## 1.2 [Organization/Project] Overview

### Background of Organization and Project

*Summarize background information of your organization and project.*

### 1.3 Project Description

*This is your opportunity to describe in summary form the main points of your project, activity, or organization. Provide relevant background information on the work that you are doing including any pertinent demographical information on the public health issue you are addressing.*

**Goal:** *What is the goal of your project? This is the main goal that drives all of the activities and related sub-activities.*

**Objective:** *What are the specific objectives that you have outlined as steps in order for you to take to accomplish your desired goal?*

**Activities:** *The activities are what you to do carry out your objectives.*

**Sub-Activities:** *Sometimes there are “sub” objectives that must be accomplished in order to achieve your main objectives. If your main objective is, for example, to build the capacity of health care workers to provide ART treatment, developing an ART treatment training curriculum may be a “sub” objective or activity that would need to be planned for as part of your main activity.*

## 2. Logical Framework

**Goal:** What is the intended goal of the activity or project?

**Objective:** What are the planned objectives designed to achieve your desired goal?

**Begin by inserting your activities**

Input	Activity	Output	Outcomes/Impact
<p>Quantifiable resources going in to your activities – the things you budget for.</p>	<p>1) What you do to accomplish your objectives?</p> <p>2) What else do you do to accomplish these objectives? Are there any sub-objectives that should be measured?</p> <p>Each activity should have its own set of inputs and outputs.</p>	<p>Immediate results from your activity</p> <p>- people trained, services provided</p>	<p>Longer-term expected results related to changes in knowledge, attitude, behaviour, etc.</p> <p>Related to program Goal</p>

### 3. Indicators

*Indicators are how we measure progress towards a specific objective or goal. After you've laid out the various levels (input, output, outcome, impact) of your activity, you can then begin to decide how to measure progress towards achieving your objectives and goals by selecting appropriate indicators.*

	<b>Input</b>	<b>Activity</b>	<b>Output</b>	<b>Outcomes</b>	<b>Impact</b>
<b>Level</b>	Quantifiable resources going in to your activities – the things you budget for.	1) What you do to accomplish your objectives?	Immediate results from your activity - people trained, services provided	Longer-term change in knowledge, attitude, behaviour, etc. Related to program Goal	Long-term, population level change. Can relate to a program or organizations vision / mission statement
<b>Indicator (example)</b>	- # of manuals printed for training - money spent on training implementation	<b>Training</b>	# of people trained # of trainings conducted	Measure of change in quality of care provided to clients	HIV incidence in target population

## 4. Data Flow

Map the flow of your data from collection to use and examine areas where data processes can be consolidated or uses can be enhanced.

Indicator	Collection 	Compilation 	Storage 	Analysis 	Reporting 	Use 
<i>(list by indicator)</i>	<i>Who collects this data, from <b>where</b>, and <b>how often</b>?</i>	<i>How are the data aggregated?</i>	<i>Where are the data stored?</i>	<i>List any possible opportunities to analyze the data to make it into more meaning information.  Are there other pieces of information available?</i>	<i>To whom will this information be reported?</i>	<i>How can this information be <b>used</b> to make informed decisions? List specific opportunities for use.  Link from Data Use Template (4.2)</i>

## 5. Data Quality

### 5.1 Data Quality Management Plan

*Identifying and managing potential risks to the quality of data collected and information used is of utmost important to program success.*

Name of Indicator	Data Quality Issues	Actions Taken or Planned to Address this Limitation	Additional Comments
<i>(list by indicator)</i>	<i>List possible risks to the quality of data collected. Consider the five criteria for data quality: validity, reliability, integrity, precision, and timeliness.</i>	<i>How will the identified possible risks to the quality of data be managed?</i>	

## 6. Evaluation

*Evaluation will help learn information from programs such as activity outcomes and quality of services provided that cannot be gained from a routine monitoring system. It is important to plan for program evaluation prior to implementation when possible since it will typically require additional data collection that may only be done periodically.*

### Outcome Evaluation

*Is the intervention working, is it making the intended difference?*

### Impact Evaluation

*Are our combined efforts affecting change on a population level?*

### **Guideline for Using Evaluation to Answer Key Program Questions**

1. Evaluation Methodology or methodologies (see *Guidelines for Monitoring and Evaluation for FEF Projects, particularly Table 1*). Best practices is to combine qualitative and quantitative data collection methodologies;
2. Sampling strategies -- This must be rigorous and statistically valid;
3. Triangulation data – what additional data will impart more rigour, e.g. comparison group, external sources of data. Be creative, for example one project was able to add a few questions to a monthly survey and thus avoided costly data collection. Another project sent out a coloured form for opening a bank account which allowed the banks to attribute it to the project. A third project is tracking every recipient to see the effect of the programme.
4. List any evaluation activities that you are currently implementing and the evaluation questions they are addressing.

### **How will the evaluation be Carried Out**

1. Describe how the individuals in the control/comparison group will be identified to be certain that they are comparable to the participants.
2. Describe Instrument Development: the different types of data collection instruments for the various M&E tasks. Instrument development must include a pre-test.
3. Timeframe for collecting information. For example: Baseline, on-going, after intervention, post-intervention;
4. Describe the Fieldwork and Data Gathering, this should include a training plan for field researchers and quality control.

5. Describe the Data Capture process, particularly how will data entry errors be avoided?
6. Describe the Analysis Plan – how will be the data be analysed?
7. All items need to be included in the project budget and needs to be sufficient to undertake all M&E activities.

## 8. Appendices

### 8.1 Indicator Protocol Reference Sheets

*The purpose of the following sheets is the act as a comprehensive guideline for all things related to our data: collection, quality, and use. This is also a communication tool so that a wider body of people understand some of the critical components of these sheets. Every indicator (information collected) should have some form of indicator information sheet.*

*Note: Not every indicator requires a complete set of information filled out in the indicator information sheets. You will find that for INPUT and OUTPUT data, the information and detail you will need to manage is much less.*

### 8.2 Target Setting Worksheet

Indicator:	Year One			Year Two			Notes:
	Baseline	Target	Actual	Baseline	Target	Actual	

### 8.3 Members of M&E Team

*Monitoring and evaluation is most successful when everyone in your organization has an established role in M&E. To help initiate this process, setting up an M&E Team can be helpful in integrating key concepts of M&E, such as data use and data quality, into various sectors of your organization.*

*Who is involved in your M&E team? Identify all individuals involved with various aspects of monitoring and evaluation in your organization: data collectors, information system personnel, program managers, directors, etc. This team should meet on a regular basis to check in with progress on planned M&E activities and to use information from our monitoring and evaluation systems to inform decision making within your organizations.*

Team Member	Role / Responsibility

**8.4 Costing for M&E**

Key M&E Activities (Survey, Focus Group, Data Base Development, M&E Plan Development, Dissemination, Data Quality Assessment)	Salaries	Consultant	Travel	Meetings	Documentation	Other Direct Costs	Activity Subtotal
M&E Activity 1							
M&E Activity 2							
Total							

## **ANNEXE 6: SURVEY INSTRUMENT EXAMPLE**



**Introduction**

Good morning/ afternoon/ evening. My name is ..... from the Synovate (formerly the Steadman Group), a company that conducts research studies in Kenya and other African countries. We are conducting a survey on financial and governance matters. While some of the questions are about what you do, most of this survey will focus on what you know about managing money and governance. Throughout this interview some questions will be more relevant to you than others. Please feel free to say if you don't know the answer to a question. I would like you to tell me when the question doesn't make sense to you or when you understand the question, but don't know the answer.

All your answers will be kept confidential and your name or address will not be linked to any answers. Your answers will be used for research purposes only. There is no right or wrong answers to what we ask.

*/ Habari za asubuhi/mchana/jioni. Kwa majina ninaitwa ..... nimetoka katika kampuni ya utafiti ya Synovate, ambayo ilikuwa inajulikana hapo awali kwa jina Steadman Group, inayofanya utafiti hapa nchini Kenya na pia katika mataifa mengine katika bara la Afrika. Kwa sasa hivi tunafanya utafiti kwa mambo yanayohusu pesa na uongozi. Ijapokuwa baadhi ya maswali yanauliza kuhusu nini wewe hufanya, wingi wa mkazo utatiliwa kuhusu yale unayoyajua kwa kupanga matumizi ya pesa na uongozi.*

*Kwa wakati wa mahojiano haya, maswali mengine yanaweza kuwa na umuhimu kuliko mengine. Tafadhali, kuwa huru kusema kama haujui majibu kwa swali. Ningependa uniambie wakati haujaelewa swali ama umelelewa swali na haujui majibu.*

*Majibu yako yote yatawekwa siri na yatatumiwa tu kwa minajili ya utafiti peke yake. Hakuna jibu sahihi ama lisilosahihi.*

Are you willing to participate in this survey? / Je, umekubali kushiriki katika utafiti huu? Yes/ Ndio  No/ Hapana

Kindly also note that this survey will be conducted again after three months. Would you be willing to participate in three months time?

*/Tafadhali ningependa ujue kuwa utafiti huu utafanywa tena baada ya miezi mitatu ijayo. Je, ungependa kushiriki tena katikia utafiti huu baada ya miezi mitatu?* Yes/ Ndio  No/ Hapana

**INTERVIEW RESPONDENT ACCORDING TO KISH GRID.**

Firstly, I need to decide whom I should interview from this household. Can you give me the first names and ages of all the adults aged between 18 and above who are living here at the moment.

**RECORD BELOW AND COMPLETE SELECTION PROCESS AS INSTRUCTED.**

**SELECTION OF RESPONDENT FOR INTERVIEWING**

1. List all the adults aged 18 and above living in the household together with their ages whether or not they are in at present. Start with the oldest and work down to the youngest.
2. Take the last figure of the questionnaire number and find the same number in the top line of the Kish Grid below.
3. Look along the row of the last person in the list. Where this meets the column of the last digit of the questionnaire number, is the number of the person on the list to be interviewed.
4. Refer back to the list of family members and ask to speak to the person whose number is the same as the one you have taken out of the Kish Grid.
5. If that person is not at home, **YOU MUST** arrange to call a second time and a third time to interview that individual. If he/she is not there on the third occasion, go to the next household.
6. Record call details on front of questionnaire.
7. Ask respondent preferred language of interview

No. of Adults in Household.	AGE	Last digit on questionnaire number										
		1	2	3	4	5	6	7	8	9	0	
1 _____	<input type="text"/> <input type="text"/>	1	1	1	1	1	1	1	1	1	1	
2 _____	<input type="text"/> <input type="text"/>	2	2	1	2	1	2	1	2	1	2	
3 _____	<input type="text"/> <input type="text"/>	1	2	3	1	2	3	1	2	3	1	
4 _____	<input type="text"/> <input type="text"/>	1	2	3	4	1	2	3	4	1	2	
5 _____	<input type="text"/> <input type="text"/>	4	5	1	2	3	4	5	1	2	3	
6 _____	<input type="text"/> <input type="text"/>	4	4	5	6	1	2	3	4	5	6	
7 _____	<input type="text"/> <input type="text"/>	3	3	4	5	6	7	1	2	3	4	
8 _____	<input type="text"/> <input type="text"/>	3	3	4	5	6	7	8	1	2	3	
9 _____	<input type="text"/> <input type="text"/>	2	3	4	5	6	7	8	9	1	2	
10 _____	<input type="text"/> <input type="text"/>	1	2	3	4	5	6	7	8	9	1	
Total number of adults household.....		<input type="text"/> <input type="text"/> <input type="text"/>					Total number of calls.....					<input type="text"/> <input type="text"/> <input type="text"/>

**S1. Have you watched television in the past seven (7) days? /Je wewe umetazama televisheni katika siku 7 zilizopita?**

Yes/Ndio .....  **>CONTINUE/ENDELEA**

No/La.....  **>CLOSE/FUNGA**



**Dem 1. Record respondents gender ;/ Jinsia ya mhojiwa ;**

Male/ Mwanamume

Female/ Mwanamke

**Dem 2. Respondents' age group; / Umri wa mhojiwa ni kati ya .....**

Below 18 / Chini ya miaka 18 .....  >(CLOSE/ FUNGA)

18-30 / Kati ya miaka 18 hadi 30 .....  >(CONTINUE/ ENDELEA)

31-43.....  >(CONTINUE)

44-56.....  >(CONTINUE)

Over 57 / Juu ya miaka 57 .....  >(CONTINUE)

**Record Exact Age / Andika umri kamili:**

**Dem 4. Highest level of education of respondent;/ Masomo ya juu ya mhojiwa;**

No formal education/never gone to school / Hakusoma

Primary incomplete / Hakumaliza shule ya msingi

Primary completed / Amemaliza shule ya msingi

Secondary incomplete / Hakumaliza shule ya upili

Secondary completed / Amemaliza shule ya upili au sekondari

Tertiary college / Chuo cha kadri

University and Post University / Chuo kikuu na zaidi

**Dem 5. Marital status / Hali ya ndoa ya mhojiwa; Are you / Je, wewe.....?**

Single / Haujaoa

Married / Umeoa

Separated / Umetengana

Widowed / Mjane

Divorced / Talaka

Living together but not married / Umejiamiana na mpenzi wako lakini hamjaoana

**Dem 6. What is your employment status ?/ Je, hali yako ya kazi iko aje?**

Pensioner/Retired / Umestaafu

You work full-time / Umejiriwa siku mzima

You work part-time / Umejiriwa lakini sio siku mzima

You are a housewife/househusband / Wewe ni mke au mume nyumbani

You are a student/at school / Wewe ni mwanafunzi

Self-employed - informal sector, e.g. sidewalk trader, casual labor / Umejijiri katika sekta ya Jua kali

Worked on own family agricultural holding / Mkulima katika shamba lako

Self-employed - formal sector, e.g. own formal business / Umejijiri katika biashara iliyosajiliwa

Others (SPECIFY)/ Nyingine (Fafanua)\_\_\_\_\_



**Dem 7. What is your main occupation? Je, kazi unayofanya hasa ni gani?**

- Farming / *Ukulima*
- Proprietor/business owner / *Mkurugenzi au mwenye biashara*
- Business executive/administrator/director/Professional (e.g. doctor, lawyer. CPA, etc.) / *Umeajiriwa kama Mkurugenzi ama wewe ni mtaalamu k.m. daktari, wakili, mhasibu*
- Skilled technical (e.g. engineer, computer programmer) / *Mfanyikazi aliye na ujuzi*
- Police/postal/fire/armed service / *Askari/Posta/Jeshi*
- Skilled professional (e.g. nurse, paralegal, etc.) / *Mfanyikazi aliye na taaluma*
- Factory worker/truck driver/equipment operator / *Mfanyikazi wa kampuni k.m. dereva*
- Sales person / *Muuzaji*
- Office/administrative work / *Mfanyikazi wa ofisi*
- Entertainer/artist / *Mwimbaji au mwanasarakasi*
- Skilled trade (e.g. electrician/plumber) / *Mfanyibiashara wa ujuzi k.m. kutengeneza vitu vya stima*
- Educator/researcher/journalist / *Mkufunzi, mtafiti, mwanahabari*
- Others (Please specify) / *Ingingine (fafanua)* \_\_\_\_\_

--	--	--

**MAIN QUESTIONNAIRE**

**S2.** To start with, I would like to ask you a few questions about local drama programs

**S.2a)** Are you aware of the following local dramas? Past and current dramas. **READ OUT LIST.**

**S.2b)** Which of these dramas have you ever watched? **READ OUT LIST AND ALTERNATE THE STARTING POINT**

**S.2c)** Which have you watched in the past 3 months? **READ OUT LIST AND ALTERNATE THE STARTING POINT**

**S.2d.** And how do you rank these programs interms of preference,which is your no 1, 2 etc **SHOW CARD**

	S2.a Aware of <i>Anafahamu</i>	S2.b Ever watched <i>Amewahi tazama</i>	S2.c Watched in the past 3 months <i>Ametazama katika miezi wiki 4 zilizopita</i>	S2.d Rank <i>Orodhesha</i>		
Vitimbi .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Vioja Mahakamani.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Papa Shirandula.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Makutano Junction.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Tahidi High.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Waridi.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Mother in Law.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Beba Beba.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Wash and Set.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Majaliwa.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Inspector Mwala.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Tabasamu.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Tetemo.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Cobra Squad.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
Others (Specify/Zingine (Fafanua).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<table border="1"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		

**IF MAKUTANO JUNCTION NOT MENTIONED RECRUITAS NON VIEWER AND SKIP TO Q S4.**



**Recruiting question: For those who have watched Makutano Junction, please ask:**

***/Kwa wale ambao wametazama Makutano Junction, tafadhali uliza:***

**S2e.** You said that you have watched Makutano Junction. Thinking of the past 3 Months would you say you have watched Makutano Junction: / *Umesema umetazama kipindi cha Makutano Junction. Je unaweza kusema umakitazama kwa miezi 3 iliyopita:*

- Three to four episodes a month / *Mara 3 mpaka 4 kwa mwezi* .....  **>Recruit as viewer and indicate on the screener**
- At least two episodes a month / *Mara 2 kwa mwezi* .....  **>Recruit as viewer and indicate on the screener**
- One episode a month or less / *Mara 1 ama chini kwa mwezi* .....  **>Recruit as Viewer and indicate on the screener**
- I have never watched any episode in the past three months / *Sijawahi tazama kipindi chochote katika miezi 3 iliyopita*.....  **>Recruit as NON VIEWER and indicate on the screener**

**For those who have watched Makutano Junction, please ask:**

**S3.** You said that you have watched Makutano Junction; which of the following do you identify yourself most in Makutano Junction? / *Umesema umetazama kipindi cha Makutano Junction, Ni ipi kati ya zifuatazo unajihusisha nacho sana kwa Makutano Junction?*

**SINGLE MENTION, SHOW CARD FOR PROGRAM AND READ OUT THE ATTRIBUTES.**

- Characters/ *Wahusika*                       The Story/ *Hadithi*                       The place/environment/ *Pahali au mazingira*

**S4.** For the following programs that you have watched which of the following do you identify yourself most with?

*/Kwa vipindi vifuatavyo ambavyo umetizama ni gani kati ya vifuatavyo unajihusisha nacho sana ?*

**SINGLE MENTION, SHOW CARD FOR PROGRAM AND READ OUT THE ATTRIBUTES.**

	Vitimbi	Vioja mahakamani	Tahidi high	Mother in law
Characters/ <i>Wahusika</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Story/ <i>Hadithi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The place/environment/ <i>Pahali au mazingira</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**NOTE: IF RESPONDENT NEVER WATCHED MJ ABOVE, RECRUIT AS A NON VIEWER**

**A. Budgeting/ *Makadirio ya pesa/bajeti***

**I would like to start by asking you a few questions regarding budgeting.**

*/ Ningependa nikuukize maswali machache kuhusu bajeti/ makadirio ya pesa.*

**1.1.** Do you plan for your money? / *Je, wewe hunapangilia pesa zako?*

- Yes / *Ndio* .....                       No / *La*.....  **>GO TO Q 1.3.**

**1.2.** When do you usually plan for your money? / *Je ni wakati gani unapangilia pesa zako?*

**(Read out the options and tick the one that applies).**

- Before earning the money / *Kabla ya kupata pesa*                       After earning the money / *Baada ya kupata pesa*

**1.3.** Have you ever heard of budgeting? / *Je, umewahi sikia makadario ya pesa au bajeti?*

- Yes / *Ndio* .....
- No / *La*.....  **>Interviewer: Explain what a budget is (planning for your money)/ *Fafanua maana ya bajeti. Bajeti ni kuwa na mpangilio wa matumizi ya pesa zako.***

**1.4.** Do you currently budget? / *Kwa sasa hivi, una bajeti?*

- Yes / *Ndio* .....  **>CONTINUE**                      No / *La*.....  **>GO TO Q 1.6**

**1.5.** Would you say this budget normally ....? / *Je, unaweza kusema hii bajeti?*

- In a written format / *Imeandikwa*.....  **>SKIP TO Q1.7**
- In your head/ not written / *Iko akilini* .....  **>SKIP TO Q1.7**



**ASK THOSE WHO DO NOT BUDGET FROM Q 1.4 THEN SKIP TO 1.9**

**1.6.** Why are you not currently budgeting? / *Kwa nini haufanyi bajeti kwa sasa?*

- I don't know how to prepare a budget / *Sijui kutengeneza bajeti*
- I don't have enough money to budget for / *Sina pesa za kutosha za kufanyia bajeti*
- I don't need to budget / *Sihitaji bajeti*
- Others (specify) / *Ingingine, fafanua* \_\_\_\_\_

**1.7. ASK THOSE WHO BUDGET;** How often do you budget? / *Huwa unafanya bajeti yako kwa mara ngapi?*

- At least once a week / *Angalau mara moja kwa wiki*
- At least once a month / *Angalau mara moja kwa mwezi*
- 3-4 times a year / *Mara 3 - 4 kwa mwaka*
- Less often / *Mara chache*

**1.8. ASK THOSE WHO BUDGET;** Thinking about the number of times that you had a budget, have you spent your money?  
/ *Ukifikiria kuhusu mara ngapi wewe umekuwa na bajeti, je, umetumia pesa zako?* **(Read out all the options and code one only)**

- Strictly/wholly as per the budget / *Kabisa kama nilivyo bajetia*
- Partly as per the budget / *Kiasi kama nilivyo bajetia*
- Did not follow the budget at all / *Sikufuata bajeti kabisa*

**1.9. ASK ALL;** On a scale of 1-10 where 1 is **not important at all** and 10 is **very important**, to what extent is budgeting important to you?  
/ *Ukitumia mizani ya 1-10 ambapo 1 sio muhimu kabisa na 10 ni muhimu zaidi, ni kiasi gani ambacho bajeti hii ni muhimu kwako?*

Very important					Not important at all				
10	9	8	7	6	5	4	3	2	1
<input type="checkbox"/>									

**1.10.** Give reason for your answer... / *Tafadhali eleza sababu ya jibu lako. ....*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**1.11. (Only ask those who budget)** You told me that you budget, are you in a position to show me your most recent budget?  
/ *Uliniambia kuwa una bajeti, unaweza kunionyesha uliotengeneza hivi majuzi?*

- Yes / *Ndio* .....  **>CONTINUE**                      No / *La*.....  **>GO TO Q 1.13**

**1.12.** Interviewer look at the budget and see if they have included ;

	Yes/ Ndio	No/ Hapana
I. Date / <i>Tarehe</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
II. List of expenses / <i>Orodha ya matumizi</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
III. List of income / <i>Orodha ya mapato</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
IV. List of savings/ <i>Orodha ya akiba</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
V. Totals of expenses are included and added up correctly/ <i>Jumla ya matumizi imejumulishwa vizuri</i> .	<input type="checkbox"/>	<input type="checkbox"/>
VI. Totals of income are included and added up correctly/ <i>Jumla ya mapato imejumulishwa vizuri</i> .....	<input type="checkbox"/>	<input type="checkbox"/>
VII. Expenses are <u>less</u> or <u>equal</u> to income/ <i>Matumizi ni chini ama yako sawa na mapato</i> .....	<input type="checkbox"/>	<input type="checkbox"/> <b>&gt;GO TO Q 1.14</b>



1.13. Could you please take this paper and write out a budget based on what you think it will look like next month?

/ Tafadhali chukua karatasi hii kisha uniandikie vile unadhani bajeti yako ya mwezi ujao itakavyo kuwa.

(Interviewer check and see if they have included)

	Yes/ Ndio	No/ Hapana
I. Date / Tarehe .....	<input type="checkbox"/>	<input type="checkbox"/>
II. List of expenses / Orodha ya matumizi .....	<input type="checkbox"/>	<input type="checkbox"/>
III. List of income / Orodha ya mapato .....	<input type="checkbox"/>	<input type="checkbox"/>
IV. List of savings / Orodha ya akiba .....	<input type="checkbox"/>	<input type="checkbox"/>
V. Totals of expenses are included and added up correctly/Jumla ya matumizi imejumulishwa vizuri .	<input type="checkbox"/>	<input type="checkbox"/>
VI. Totals of income are included and added up correctly/Jumla ya mapato imejumulishwa vizuri....	<input type="checkbox"/>	<input type="checkbox"/>
VII. Expenses are less or equal to income/ Matumizi ni chini ama yako sawa na mapato.....	<input type="checkbox"/>	<input type="checkbox"/>

1.14. In your opinion what are the benefits of budgeting? /Kwa maoni yako, bajeti huwa na faida gani? SPONTANEOUS

- Makes one not overspend / Hufanya mtu hasitumie pesa zaidi
- Makes one avoid debt / Huzuzia mtu asiwe na madeni
- Helps keep track of your expenses / Huwezesha mtu kuangalia matumizi yake ya pesa
- Makes one list all their expenses / Hufanya mtu kuorodhesha matumizi ya pesa zake
- Helps see where it is possible to save / Husaidia mtu kuona ni wapi panauwezekano wa kuweka akiba
- Others (Specify) / Ingine, taja \_\_\_\_\_

--	--	--

1.15. ASK ALL; In your opinion why do you think some people do not keep a budget? SPONTANEOUS

/ Kwa maoni yako, unadhani kwa nini watu wengine hawatumii bajeti?

- They do not know how to budget / Hawajui kubajeti
- They have irregular income hence they can't budget / Mapato yao siyo hakiki kwa hivyo hawawezi kubajetia
- They have very little income to budget / Mapato yao ni ya chini kwa kufanya bajeti
- There is no need to budget since they cannot follow it / Hawaoni maana ya kubajeti kwani hawawezi kuifuata
- Others (specify) / Ingine, taja \_\_\_\_\_


1.16. ASK ALL; Which of the following best describes who can benefit from having a budget? / Ni gani kati ya yafuatayo inaeleza vizuri ni nani anaweza kufaidika na bajeti? READ OUT

- People without much money / Watu wasio na pesa nyingi
- People with a lot of money / Watu walio na pesa nyingi zaidi
- Everyone / Kila mtu
- People who have difficulties managing money / Watu walio na ugumu wa kutumia pesa vizuri
- Others (specify) / Ingine (Taja) \_\_\_\_\_

--	--	--

1.17. In the past 3 months have you seen/heard the issues of budgeting being discussed anywhere? / Kwa miezi 3 iliyopita, umeona au kusikia chochote kuhusu akiba ikijadiliwa popote?

Yes / Ndio .....  >CONTINUE

No / La.....  >GO TO Q 1.22

1.18. In the past 3 months where have you heard/seen the issues of budgeting being discussed? / Kwa miezi 3 iliyoopita ni wapi umeona au kuskia kuhusu akiba ikijadiliwa?

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Radio / Redio                        | <input type="checkbox"/> TV / Televisheni  | <input type="checkbox"/> Newspaper/magazine / Magazetini     |
| <input type="checkbox"/> Friend/relative / Marafiki /Relative | <input type="checkbox"/> Church / Kanisani | <input type="checkbox"/> Community leaders / Wakuu wa jamiii |
| <input type="checkbox"/> Others (specify) _____               | <input type="checkbox"/>                   | <input type="checkbox"/>                                     |



**1.19. (Ask only those who mentioned TV)** If TV, apart from News source, could you remember in which programme?  
*/ Kama ni televisheni, isipokuwa taarifa, unaweza kumbuka ilikuwa kipindi gani? DO NOT READ OUT*

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Makutano Junction                               | <input type="checkbox"/> Storm over paradise | <input type="checkbox"/> Papa shirandula |
| <input type="checkbox"/> Inspector Mwala                                 | <input type="checkbox"/> Tahidi High         | <input type="checkbox"/> Mother in law   |
| <input type="checkbox"/> Other (specify) / <i>Inginge, fafanua</i> _____ |  |  |

--	--	--

**IF MAKUTANO JUNCTION MENTIONED CONTINUE, IF NOT SKIP TO Q1.22**

**Covers Knowledge**

**1.20** What did you learn about budgeting from Makutano Junction? **READ OUT**

- |  |   |
|--|---|
| <input type="checkbox"/> I now see the benefits of budgeting | <input type="checkbox"/> I have learnt how budgeting can help prevent over spending |
| <input type="checkbox"/> I know how to budget now            | <input type="checkbox"/> I still don't see a reason to budget                       |
| <input type="checkbox"/> Budgeting is not difficult          | <input type="checkbox"/> Budgeting is difficult                                     |
| <input type="checkbox"/> What else have you learnt? _____    |   |


**1.21. If Makutano junction mentioned in Q 1.19/ Kama Makutano junction imetajwa kwa Q1.19.**

You told me that you learnt about budgeting from Makutano Junction. How has it influenced your budgeting behaviour? */Umeniambia kuwa ulijifunza kutengeza bajeti kupitia Makutano Junction. Je, imechangia vipi mtindo wako wa kubajeti?*

- |   |
|---|
| <input type="checkbox"/> I now budget more often / <i>Mimi hutengeneza bajeti kila mara</i>                       |
| <input type="checkbox"/> I now budget less often / <i>Mimi hutengeneza bajeti mara chache</i>                     |
| <input type="checkbox"/> My budgeting habits have not changed / <i>Sijaubadili mwenendo wangu wa bajeti yangu</i> |
| <input type="checkbox"/> Others (specify) / <i>Inginge, fafanua</i> _____   |


**1.22. ASK ALL;** People have different opinion regarding budgeting I am going to read to you a list of statements and I want you to tell me if you agree or disagree .../ *Watu wana maoni tofauti kuhusu bajeti, nitakusomea orodha ya maneno na ningependa unieleze kama unakubali au unakataa?*

- |  | AGREE                    | DISAGREE                 |
|--|--------------------------|--------------------------|
| a) One cannot budget if they do not know how to write / <i>Mtu hawezi kubajeti kama hajui kuandika.....</i>                          | <input type="checkbox"/> | <input type="checkbox"/> |
| b) One is most likely to spend wisely when he/she budgets<br><i>/ Kuna uwezekano wa mtu kutumia pesa zake vizuri akibajetia.....</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) One should include savings in the budget / <i>Mtu anafaa kuweka akiba kwa bajeti.....</i>   | <input type="checkbox"/> | <input type="checkbox"/> |
| d) One cannot budget if you have little money / <i>Mtu hawezi kubajeti kama ana pesa kidogo .....</i>                                | <input type="checkbox"/> | <input type="checkbox"/> |
| e) One can have a budget but never follow it / <i>Mtu anaweza kuwa na bajeti lakini hawezi kuifuata.....</i>                         | <input type="checkbox"/> | <input type="checkbox"/> |
| f) One should include unexpected income in the budget / <i>Mtu anafaa kuweka mapato yasiyo tarajiwa kwa bajeti...</i>                | <input type="checkbox"/> | <input type="checkbox"/> |
| g) One should include unexpected expenses in the budget<br><i>/Mtu anafaa kuweka matumizi yasiyo tarajiwa kwa bajeti.....</i>        | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Budgeting is an effective/ un realistic way to manage my finances/ <i>Kubajeti hakunifai.....</i>                                 | <input type="checkbox"/> | <input type="checkbox"/> |

