Findings from the social impact assessment of the BJS microfinance program in Kolkata, India

Prepared for:
Bankers Without Borders

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Executive Summary

Belghoria Janakalyan Samity (BJS) is a microfinance institution (MFI) based in India whose mission is to improve the lives of poor women in West Bengal through small loans to engage in income-generating activities. In 2011, BJS reached out to Bankers Without Borders (BWB) seeking assistance with the development and implementation of a survey to assess the social impact of their loans. BWB engaged Dr. Marcela Gutierrez, an independent evaluation consultant based in the United States, to work on this project. Dr. Shannon Mudd, Economics Professor at Haverford College and Ms. Yolanda Shao, assisted Dr. Gutierrez in the final analysis of survey results.

During a five day visit to Kolkata, Dr. Gutierrez worked with BJS and a consultant from ACCESS to adapt and revise the Small Enterprise Education and Promotion (SEEP) Network survey, a tool designed to measure social impact, to meet the needs of the MFI. The resulting 24 item survey was tested in the field and translated into Bengali. Due to time and cost constraints, the most appropriate design to use in this case was a quasi-experimental cross-sectional design using non-random control and experimental groups. The control group consisted of women who had just applied for their first BJS loan, and two experimental groups included women who had just paid off their first and second loans. The final sample size totaled 414 clients with 138 clients in each group. The sample was stratified to reflect the different client loads across BJS branches. BJS main branch staff trained local branch personnel on sampling and survey administration issues. Surveys were administered in person by BJS loan officers in each of the branches over a 45 day period in September and October 2011.

The survey analysis looked for differences between clients who had completed a loan and those who were new members but who had not, yet, received a loan. Because clients were not randomly assigned to each group, differences in the results across the groups cannot be solely attributed to participation in the program. However, significant differences were identified that suggest potential areas of social impact from participation in the BJS loan program.

In terms of results, there were no categories in which the existing clients fared worse than new clients. So, at the least, there is no evidence that loans have harmed clients who have completed their first or second loan. In fact there are some important positive results (significant at, at least, the 90% level):

- **Household Income**: Compared to new clients, existing clients who had completed either their first or their second loan were more likely to report increased income.

- **Household Assets**: Compared to new clients, both groups of existing clients have significantly more
  - Medium-valued assets (i.e. more than 5,000 but less than 50,000 Rupees)
o **Household welfare:**
  - The percentage of those reporting their diet improved is higher among those clients completing their 1st loan and 2nd loan than that among new members.
  - Existing clients who reported diet improvements over the past year were more likely to cite More Animal/Dairy products than new clients.
  - There were significantly more 1st and 2nd loan clients (i.e., 74% combined) who made home improvements over 5,000 Rps over the past two years compared to new members (i.e., 26%).

o **Enterprise Activity:**
  - 2nd loan clients are more likely to invest in their enterprise to expand compared to new clients.
  - 2nd loan clients are more likely to expand into new markets compared to 1st loan clients.

o **Enterprise Investments**
  - 2nd loan clients are more likely to invest in small tools/equipment than new clients.
  - 2nd and 1st loan clients are more likely to invest in major tools/equipment as well as storage structures than new clients.
  - 1st loan recipients are more likely to invest in new transport than new clients.

o **Management:** Compared to new clients, existing clients, both 1st and 2nd loan borrowers, are more likely to
  - Keep their personal and business money separate.
  - Operate their business activity in a separate space from their home.
  - Maintain storage or manufacturing space separate from their home.
Background

Belghoria Janakalyan Samity (BJS) is a microfinance institution (MFI) based in India which aims to empower poor women and improve their economic condition by providing them with small loans for income generating activities. BJS is now in the fifth year of its operation and works in two districts of West Bengal through ten branches covering more than 23,000 clients. While its present loan portfolio stands at an estimated INR 46 million and the client base is almost 10,000, BJS has been challenged to show the social impact of its microfinance program due to limited tools and institutional know-how. Client satisfaction surveys have provided limited input about how client friendly BJS’s processes are. In the absence of accurate social impact assessment, BJS cannot ascertain the extent to which its vision has been achieved. Moreover, there is also a chance that the unserved or underserved population may remain untouched under this program.

In April 2011, Bankers Without Borders (BWB) engaged Dr. Marcela Gutierrez, a professional independent evaluator, to assist BJS with its evaluation needs. Dr. Gutierrez partnered with Dr. Shannon Mudd, professor of Economics at Haverford College and Yolanda Shao, a student research assistant, to accomplish the goals of the project. Dr. Gutierrez also collaborated with Sharada Ramanathan of BWB, Sudipto Saha of ACCESS, and Bishwajit Das, Chief Executive Officer of BJS. BJS also offered staff support from Rituparna Biswas to conduct survey training and data entry.

1. Project Description and Objectives

BWB established the following project aims to evaluate the social and economic impact that the BJS microloans program has on its client’s lives:

- Developing a hypothesis to be tested post discussion with MFI;
- Reviewing literature on poverty indicators in India and existing social impact assessment tools; and assessing available information at the MFI to determine the most suitable indicators to be used to measure the social impact of the microfinance program. The indicators could include demographic characteristics, quality of housing, wealth, education level etc.
- Selecting an evaluation design suitable to answering the evaluation questions
- Identifying, adapting and testing an existing social impact assessment tool and associated questionnaire to develop a new tool and questionnaire for testing. The questionnaire needs to be designed such that it can be asked openly, is practical, reliable, direct, easy to answer and time-efficient.
- Developing the sampling methodology and determining the most suitable geographic locations for testing
- Training BJS staff on sampling and data collection tasks
- Developing an Excel data template for data entry by BJS staff
- Analyzing data from the survey forms
- Preparing report with findings from the social impact assessment
2. Project Implementation

2.1 Instrument selection and adaptation

Through a review of the literature on social impact assessment tools used in microfinance projects, Dr. Gutierrez identified the “Learning from Clients: Assessment Tools for Micro Finance Practitioners” manual edited by Candance Nelson of the Small Enterprise Education and Promotion (SEEP) Network. The tool was developed to be an easy to use, adaptable group of questionnaires that people could use to assess different aspects of the impact of microfinance programs on their clients.

In August of 2011, Dr. Gutierrez spent a week in Kolkata, India, BJS’s home base, to work with BJS Chief Executive Officer, Mr. Bishwajit Das and ACCESS representative, Sudipto Saha to adapt the SEEP tool to the MFI’s needs and pilot the new tool with BJS clients. Using the original SEEP instrument, the workgroup selected the hypotheses that were most relevant to their program. The group agreed that the instrument would focus on adapting the Impact Survey (pg. 1-11) rather than on the other tools available, and within the Impact Survey, it would only focus on impact at the household and enterprise levels, and it would exclude the individual and community level impacts.

Hypotheses at the household level:
- Program participation leads to increases in household income
- Program participation leads to increases in household assets
- Program participation leads to increases in household welfare (education, nutrition, food security)
- Program participation leads to increases in ability to manage emergency situations

Hypotheses at enterprise level:
- Program participation increases enterprise income
- Program participation leads to changes in business practices associated with increased profitability
- Program participation increases enterprise assets over a period of years

Once the evaluation areas had been agreed upon, the team selected the most appropriate questions and revised the answer choices to reflect the local environment in West Bengal. BJS Executive Director and ACCESS representative translated the original English version of the questionnaire into Bengali. The final version was piloted by Dr. Gutierrez and Mr. Das with three clients of one of BJS’s branch offices. The minor revisions that resulted from the piloting were incorporated into the final survey form (See Appendix A).

2.2 Evaluation Design

The workgroup agreed that a quasi-experimental cross-sectional design using non-random control and experimental groups would be the most appropriate one for the purpose of this evaluation. A random assignment design was ruled out due to ethical and timing issues. Because of the wide spread availability of microloans from multiple MFIs in the West Bengal area, it would have been very difficult to find a group of clients comparable to BJS’ clients who were
not receiving loans from someone else. Also, the logistics of obtaining data from non-BJS clients would have added cost and time to the evaluation. In the end, the team decided the best design choice was to use as a control group women who were applying for BJS loans for the first time (e.g., new members), but had not yet received the loan and who had no other loans from any other MFIs. The experimental groups were made up of a cohort of women who had finished paying their first loan and a second cohort of women who had paid off their second loan.

2.3 Sampling
The final sample size for the evaluation was calculated using a sample size calculator. BJS client population was rounded up to 11,000 clients in all 10 branches. Using a 95% confidence level and a 5 confidence interval the final sample size was 371. The sample size was rounded up to 414 to allow for loss of data during the study. Because the number of clients served varies greatly by branch, the sample was stratified based on the proportion of borrowers from each branch relative to the total number of BJS borrowers. For example, the Bashirhat branch contributes 16% of all BJS borrowers (i.e., 1864/11756). Thus, Bashirhat contributed 16% or 66 borrowers to the total sample. The total allotted to each branch was divided into thirds to come up with the total number of new members and borrowers to include in the study. Table 1 shows the proportional sample size each branch contributed to the experimental (i.e., new members) and control groups (1st and 2nd loan clients).

Table 1

<table>
<thead>
<tr>
<th>Name of Branch</th>
<th>Prop. of Groups</th>
<th>Bashir</th>
<th>Taki</th>
<th>Baduria</th>
<th>Laxminpur</th>
<th>Dhupguri</th>
<th>Falakata</th>
<th>Chandpara</th>
<th>Mynaguri</th>
<th>Madarihat</th>
<th>Alipurduar</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groups</td>
<td></td>
<td>142</td>
<td>33</td>
<td>73</td>
<td>120</td>
<td>125</td>
<td>123</td>
<td>63</td>
<td>93</td>
<td>30</td>
<td>77</td>
<td>883</td>
</tr>
<tr>
<td>Member</td>
<td></td>
<td>2966</td>
<td>422</td>
<td>1136</td>
<td>1343</td>
<td>2029</td>
<td>1968</td>
<td>809</td>
<td>1341</td>
<td>429</td>
<td>1034</td>
<td>12564</td>
</tr>
<tr>
<td>Borrowers</td>
<td></td>
<td>1564</td>
<td>376</td>
<td>1040</td>
<td>1212</td>
<td>1961</td>
<td>1866</td>
<td>741</td>
<td>1312</td>
<td>412</td>
<td>972</td>
<td>11756</td>
</tr>
<tr>
<td>% of Borrowers</td>
<td></td>
<td>16%</td>
<td>3%</td>
<td>9%</td>
<td>10%</td>
<td>17%</td>
<td>6%</td>
<td>11%</td>
<td>4%</td>
<td>8%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>N o. of Clnt</td>
<td></td>
<td>22</td>
<td>4</td>
<td>12</td>
<td>14</td>
<td>23</td>
<td>22</td>
<td>9</td>
<td>16</td>
<td>5</td>
<td>11</td>
<td>139</td>
</tr>
<tr>
<td>1y Client</td>
<td></td>
<td>22</td>
<td>4</td>
<td>12</td>
<td>14</td>
<td>23</td>
<td>22</td>
<td>9</td>
<td>16</td>
<td>5</td>
<td>11</td>
<td>139</td>
</tr>
<tr>
<td>2y Client</td>
<td></td>
<td>22</td>
<td>4</td>
<td>12</td>
<td>14</td>
<td>23</td>
<td>22</td>
<td>9</td>
<td>16</td>
<td>5</td>
<td>11</td>
<td>139</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>66</td>
<td>12</td>
<td>36</td>
<td>42</td>
<td>69</td>
<td>66</td>
<td>27</td>
<td>48</td>
<td>15</td>
<td>33</td>
<td>414</td>
</tr>
</tbody>
</table>

Once the final number of new members and 1st and 2nd time borrowers was calculated, BJS staff obtained complete and up to date client lists and randomly selected names for each group (See Appendix B for complete sampling instructions). Because the loans are offered to groups of women, individuals for the study were randomly selected from the groups.

2.4 Training, data collection and data entry
Due to cost, logistics and time requirements, the evaluation team decided to have BJS loan officers interview clients face-to-face to administer the survey forms, which took approximately
45 minutes for each survey form to complete. To minimize bias, loan officers were not allowed to interview their own clients.

Dr. Gutierrez then developed a training guide for the interviewers (See Appendix C). Staff from BJS main office in Kolkata conducted the training in person, and assisted in the random selection of clients for the study. When the training was completed, each branch was allowed 45 days to complete their quota of survey forms. The branch manager reviewed each survey form for completion and errors before it was sent to the main office for data entry. A final data cleaning was done by BJS main office, and entered into an Excel template prepared by Dr. Mudd, Ms. Shao, and Dr. Gutierrez. A total of 414 survey forms were completed and analyzed using the STATA statistical analysis program.

3. Findings

The analysis sought to identify differences between clients who had completed a loan and those who were new members but who had not, yet, received a loan. This latter group of new clients served as a benchmark for comparison. Because clients were not randomly assigned to each group, we cannot attribute differences in the results across the groups solely to participation in the program. Other, unobserved, factors may also play a role. However, any observed differences between borrowers and non-borrowers indicate impacts that may well be the result of BJS loans.

To establish confidence that resulting differences may be attributed to the loans themselves, we test for potential differences among new and old members that might account for different outcomes. The fact that there are few differences among the client groups is encouraging. While the group completing their second loan is slightly older on average (significant at the 99% level of confidence) and has a slightly higher average size of household (significant at the 90% level of confidence) there is no significant difference among groups in marital status or years of education. All households have at least one member working.¹

3.1 Survey Findings in detail

3.1.1 Socio-demographics

Each study group contributed 138 clients for a total of 414 clients in the study. The average number of months in the program ranged from 1.9 for new members to 23.7 for 2nd loan borrowers (See Table 2).

<table>
<thead>
<tr>
<th>Client loan status</th>
<th>Average Number of Months in Program, by client group</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Members (138)</td>
<td>1.9</td>
</tr>
<tr>
<td>1st loan (138)</td>
<td>12.7</td>
</tr>
<tr>
<td>2nd loan (138)</td>
<td>23.7</td>
</tr>
</tbody>
</table>

Loan size in Rupees was highest for new members and lowest for 2nd loan borrowers (See Table 3).

¹ All discussion of significance refers to t tests of differences in means by group.
Table 3

<table>
<thead>
<tr>
<th>Client loan status</th>
<th>Loan size in Rupees</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Members (138)</td>
<td>7,791</td>
</tr>
<tr>
<td>1st loan (138)</td>
<td>7,543</td>
</tr>
<tr>
<td>2nd loan (138)</td>
<td>5,841</td>
</tr>
</tbody>
</table>

The average age for all clients in the sample was 32. Clients who have completed their 2nd loan are slightly older than new clients and clients who have just completed their 1st loan (See Table 4). This difference in average age is significant at the 99% level of confidence using a t test of the difference in means.

Table 4

<table>
<thead>
<tr>
<th>Client loan status</th>
<th>Client’s age</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Members (134)</td>
<td>30.5</td>
</tr>
<tr>
<td>1st loan (131)</td>
<td>31.8</td>
</tr>
<tr>
<td>2nd loan (132)</td>
<td>34.4</td>
</tr>
</tbody>
</table>

Ninety eight percent (98%) of all women in the sample were married, and the average number of years in school was 6.4. Clients who have completed the 2nd loan have, on average, a slightly higher number of people in their household compared to new and 1st loan clients (i.e., 4.5 compared to 4.2 for each of the other two groups; significant at the 90% level of confidence). The average number of adults in the sample was 2.8 for the entire group, and the average number of children was 1.5. The slight variations across groups are not significantly different (See Table 5 and 6).

Table 5

<table>
<thead>
<tr>
<th>Avg # adults</th>
<th>Average</th>
<th>Std Dev</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Members (414)</td>
<td>2.8</td>
<td>1.1</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>New Members (138)</td>
<td>2.7</td>
<td>1.0</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Completed 1st Loan (138)</td>
<td>2.8</td>
<td>1.1</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Completed 2nd Loan (138)</td>
<td>2.9</td>
<td>1.2</td>
<td>2</td>
<td>9</td>
</tr>
</tbody>
</table>

Table 6

<table>
<thead>
<tr>
<th>Avg # children</th>
<th>Average</th>
<th>Std Dev</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Members (414)</td>
<td>1.5</td>
<td>1.0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>New Members (138)</td>
<td>1.5</td>
<td>1.0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Completed 1st Loan (138)</td>
<td>1.4</td>
<td>0.98</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Completed 2nd Loan (138)</td>
<td>1.6</td>
<td>1.1</td>
<td>0</td>
<td>5</td>
</tr>
</tbody>
</table>
All households have at least one member working and 53% have 2 adults working (See Fig. 1)

**Figure 1**

![Percentage of households with adults working](image)

An interesting finding is that new members’ households are more likely to be lead by males (significant at the 95% level of significance) and less likely to be husband/wife team (significant at the 95% level of confidence, See Table 7). If the higher number of households with shared Head of Household duties among loan recipients represents a change from pre-loan levels, this could indicate increased female empowerment.

**Table 7**

<table>
<thead>
<tr>
<th>Head of Household</th>
<th>New members</th>
<th>1st loan</th>
<th>2nd loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self (female)</td>
<td>7</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Male relative</td>
<td>34*</td>
<td>23</td>
<td>24</td>
</tr>
<tr>
<td>Female relative</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Husband / Wife</td>
<td>95*</td>
<td>106</td>
<td>110</td>
</tr>
<tr>
<td>Total</td>
<td>138</td>
<td>138</td>
<td>138</td>
</tr>
</tbody>
</table>

**3.1.2 Use of BJS loan**

When clients in their 1\textsuperscript{st} or 2\textsuperscript{nd} loan cycle were asked how they used the BJS loan, 100% said they used it for an income-generating activity. A majority of 1\textsuperscript{st} and 2\textsuperscript{nd} loan clients engaged in commerce and trade as their income generating activity (See Fig. 2). There was a slightly significant difference (at the 90% confidence level) between the number of 1\textsuperscript{st} and 2\textsuperscript{nd} loan recipients engaging in agriculture.
In contrast to existing clients, only 68% of new members who had not yet received a loan and who had no other loans reported engaging in an income-generating activity in the month prior to the survey.

3.1.3 Changes in household income related to program participation

New members and existing clients were asked if they had experienced changes in income during the past year. Most respondents reported their income had increased, however the numbers were significantly higher for existing clients (significant at 99% level) (i.e., 80 new members, 113 1st loan and 116 2nd loan clients) (See Fig. 3).
To better examine the differences across groups we collapsed the answers into two new variables: “Positive change” included those who said their income increased or increased a lot, and “Negative change” included those whose income had not changed – for us a negative outcome – or had decreased. We then test whether there is a difference in the mean number of respondents who report positive vs negative changes in income.

In this case, the mean level of respondents who report income among 1st loan clients is significantly higher than the mean level of respondents who are new members at the 99% level of significance. And, the mean level of respondents who report higher income among 2nd loan clients is significantly higher than the mean level of respondents who are new members at the 99% level of confidence (See Table 8).

### Table 8

<table>
<thead>
<tr>
<th>HH Reporting Income increase or increase a lot (138 reporting for each group)</th>
<th># HH</th>
<th>% HH</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>318</td>
<td>76.8</td>
</tr>
<tr>
<td>New Members</td>
<td>83</td>
<td>60.1</td>
</tr>
<tr>
<td>Completed 1st Loan</td>
<td>118*</td>
<td>86.1</td>
</tr>
<tr>
<td>Completed 2nd Loan</td>
<td>117*</td>
<td>84.8</td>
</tr>
</tbody>
</table>

The numbers of clients who reported the reasons why their incomes decreased was too small to allow for meaningful comparisons across group. However, the most common reason given by those clients was poor sales.

Among those who said their income had increased, the majority, regardless of whether they were new or existing clients, reported the reason was the expansion of their enterprise, followed by finding new markets for their products, and obtaining cheaper supplies (Note: multiple answers were possible). However, any differences across the groups were not statistically significant. (See Fig. 4).

### Figure 4

**Reasons for income increase by type of client loan status**

- **New Members**
  - Enterprise expansion: 47%
  - New Markets: 52%
  - Cheaper supplies: 36%
  - New enterprise: 31%
  - Other: 1%

- **1st loan**
  - Enterprise expansion: 40%
  - New Markets: 42%
  - Cheaper supplies: 36%
  - New enterprise: 24%

- **2nd loan**
  - Enterprise expansion: 94%
  - New Markets: 91%

New members N=83
1st loan N=119
2nd loan N=117
3.1.4 Changes in household assets related to program participation

All clients were asked about the household assets they owned at the time of the survey (See Table 9). The survey analysis showed that 1st and 2nd loan recipients combined have more of all medium value household assets than new members at the 99% level of significance. Existing clients also have more stoves than new clients (significant at the 99% level). These results could indicate that existing clients were wealthier before they joined BJS.

Table 9

<table>
<thead>
<tr>
<th>Own HH assets (%)</th>
<th>Small &lt;5,000 Rs</th>
<th>Medium 5,000 to 50,000 Rs</th>
<th>Large &gt;50,000 Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Furniture</td>
<td>81.9</td>
<td>76.6</td>
<td>11.2</td>
</tr>
<tr>
<td>Radio</td>
<td>24.9</td>
<td>51.2</td>
<td>27.8</td>
</tr>
<tr>
<td>Bed</td>
<td>83.8</td>
<td>11.2</td>
<td>8.8</td>
</tr>
<tr>
<td>Bike</td>
<td>12.1</td>
<td>19.7</td>
<td>7.2</td>
</tr>
<tr>
<td>TV</td>
<td>73.8</td>
<td>51.4</td>
<td>32.1</td>
</tr>
<tr>
<td>Stove</td>
<td>62.8</td>
<td>50.8</td>
<td>32.4</td>
</tr>
<tr>
<td>Other</td>
<td>8.1</td>
<td>16.7</td>
<td>8.8</td>
</tr>
<tr>
<td>Motorcycle</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

First and 2nd loan clients were also asked whether they had acquired their assets in the past two years (See Table 10). New clients obtained many of their assets within the last two years, which may indicate that existing clients would have acquired their assets whether or not they had been a member. However, for small assets and beds, existing clients were more likely to have obtained these assets in the last 2 years. Similarly, 2nd loan clients were more likely to have obtained a motor bike in the last two years compared to new clients and 1st loan clients. This may suggest they had acquired the necessary income to make this purchase while they were in the BJS program, but we cannot say with certainty that this income came from their loan related activities.

Table 10

<table>
<thead>
<tr>
<th>Asset acquired in last 2 years (% who owned)</th>
<th>Small &lt;5,000 Rs</th>
<th>Medium 5,000 to 50,000 Rs</th>
<th>Large &gt;50,000 Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Members (N=94)</td>
<td>78.9*</td>
<td>62.4*</td>
<td>50.0*</td>
</tr>
<tr>
<td>1st loan (N=137)</td>
<td>92.9*</td>
<td>80.9*</td>
<td>72.2</td>
</tr>
<tr>
<td>2nd Loan (N=138)</td>
<td>94.9*</td>
<td>93.8*</td>
<td>100*</td>
</tr>
</tbody>
</table>

3.1.5 Changes in household welfare related to program participation

Among the household level hypotheses was that household welfare would increase as a result of program participation. Indicators of household welfare included: investment in home repairs, improvements and additions worth more than 5,000 Rs. Seventy four percent of 1st and 2nd loan clients combined (e.g., N= 38 and 50 respectively) made home improvements over 5,000 Rs over
the past two years compared to only 26% of new members (N=31). This difference was found to be significant at the 95% level.

When comparing those who make improvements, 2nd year clients are more likely to conduct home repairs and install electricity/lighting and less likely to expand their home than new members (See Fig. 5)

**Figure 5**

Between 90 and 100% of 1st loan clients reported making repairs and home expansions while in the program, and between 75 and 80% reported making water and sanitation improvements to their homes.

### 3.1.6 Changes in household diet

In another question related to changes in household welfare, clients were asked if their diet had changed in the past 12 months. Over 50% of client in the three groups (N=417) stated that their diet had stayed the same (N=230); 41% said it had improved (N=171) and only 3% (N=12) said it had worsened (See Fig. 6).
To better examine the differences across groups we collapsed the answers into two new variables: “Diet improved” included those who said their diet had improved, and “Diet Worsened” included those whose diet had worsened or stayed the same. The analysis found that the percentage of those reporting their diet improved is higher among those clients completing the 1st loan than that among new members (significant at the 99% level) (See Fig.7). And, the percentage of those reporting improved diet among those clients completing the 2nd loan is higher than that among new members (also significant at the 99% level). When combining the two existing member groups, again, percentage reporting improved diet is higher than among new members, significant at the 99% level.
For those who responded their diet had improved over the last year, the main reason given was consumption of more cereal staples followed by more animal and dairy products (See Table 11). First and 2nd loan clients who reported diet improvements were more likely to cite More Animal/Dairy products than new clients (significant at the 95% level) while new clients were more likely to report the reason for improved diet was being able to eat 3 meals a day (significant at the 90% level).

Table 11

<table>
<thead>
<tr>
<th>Reasons for Improved Diet (%) of respondents</th>
<th>More cereal staples</th>
<th>More animal/Dairy</th>
<th>Eat better during hungry season</th>
<th>Able to eat 3 meals/day</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Members (N=42)</td>
<td>78.6</td>
<td>54.7</td>
<td>47.6</td>
<td>48.8*</td>
</tr>
<tr>
<td>1st Loan (N=63)</td>
<td>65.1</td>
<td>73.0*</td>
<td>34.9</td>
<td>34.9</td>
</tr>
<tr>
<td>2nd Loan (N=66)</td>
<td>72.7</td>
<td>69.7*</td>
<td>40.9</td>
<td>36.4</td>
</tr>
</tbody>
</table>

The number of clients who reported their diet worsened was too small to allow for any statistical analysis. Subsequent questions about how these clients handled the food crisis in the household could not be analyzed due to the small sample size.

3.1.7 Changes in enterprise management practices

The second set of study hypotheses related to changes in management practices due to learning associated with their participation in the BJS loan program. One of these hypotheses was that program participation leads to changes in business practices associated with increased profitability. When clients were asked how they allocated the profits from their enterprises, the three groups gave similar responses (Note: multiple answers were possible) (See Fig. 8). Two thirds of all clients said they spent their profits on living expenses or reinvesting on their enterprise, and over half said they also saved their profits or spent them covering health and school related expenses.
When examining changes in business practices that could be associated with client participation in the loan program, we found some significant differences (at least the 90 percent level). New members and clients who have completed their 1\textsuperscript{st} loan are more likely to have added new products compared to those who have completed their 2\textsuperscript{nd} loan (See Figure 9). However, those completing their 2\textsuperscript{nd} loan are more likely to have expanded their enterprise and less likely to have increased the quality/value of their products or reduced costs by buying in bulk than new clients.
Other changes introduced by clients in the past year had to do with how they handled enterprise income (e.g., keeping it separate from the household income; saving it or using it to pay themselves a salary), whether they started using separate facilities to operate their business (e.g., from a stall away from the home and with separate storage place away from home), whether they were able to identify which items in their inventory brought the highest profits, and whether they calculated their profits based on their knowledge of costs and earnings (See Fig. 10). The results showed that enterprise owners who are existing clients are more likely to keep enterprise money separate from other money (95% percent level of significance). Among clients, 1st loan clients are more likely to have a place not in their home like a stall or store to sell products (at 99%), and place where you store or fabricate your products that is not the family home (at 90%).
Clients in all groups were also asked if they had purchased different types of things for their enterprise over the past year. Investment decisions of 1st and 2nd loan clients differed significantly (at least at the 90% level). First and 2nd loan clients were more likely to purchase small tools and equipment, major tools and equipment and invest in storage structures, and 1st loan clients were more likely to have purchased their own means of transportation than new clients (See Fig. 11).
4. Client satisfaction

Finally, the last section of the survey was reserved for clients only, and it asked questions about satisfaction with the loan and the services provided by BJS. Only four 1st loan clients and four 2nd loan clients reported they had had difficulties re-paying their loans. Among the three things clients liked best about the program were: BJS staff, having a steady source of income, and obtaining a relatively lower interest rate than they could from other loan sources (Multiple answers were possible. See Table 12)

Table 12

<table>
<thead>
<tr>
<th>3 things most liked (% respondents)</th>
<th>Staff</th>
<th>Steady source</th>
<th>Relatively lower interest rate</th>
<th>Group</th>
<th>Tech. Asst.</th>
<th>Other Fin Services</th>
<th>Other non-fin Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Loan (N=138)</td>
<td>81.9</td>
<td>80.4</td>
<td>49.3</td>
<td>44.9</td>
<td>11.6</td>
<td>23.2</td>
<td>8.0</td>
</tr>
<tr>
<td>2nd Loan (N=138)</td>
<td>80.4</td>
<td>87.7</td>
<td>46.4</td>
<td>42.0</td>
<td>15.9</td>
<td>23.2</td>
<td>2.2</td>
</tr>
</tbody>
</table>
When asked about the three things they disliked the most about the program (Multiple answers were possible. See Table 13), clients listed: the loan size being too small, the loan cycle being too long, and the frequency of group meetings as their top choices. Survey respondents did not offer any suggestions for program improvement.

**Table 13**

<table>
<thead>
<tr>
<th>3 things most disliked (% respondents)</th>
<th>Loan size too small</th>
<th>Loan cycle too long</th>
<th>Meeting Freq.</th>
<th>Repayment Policies</th>
<th>High Interest/commission</th>
<th>Loan cycle Too short</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Loan (N=138)</td>
<td>29.7</td>
<td>29.0</td>
<td>17.4</td>
<td>2.9</td>
<td>1.4</td>
<td>0</td>
</tr>
<tr>
<td>2nd Loan (N=138)</td>
<td>27.5</td>
<td>19.6</td>
<td>14.5</td>
<td>5.8</td>
<td>3.3</td>
<td>1.4</td>
</tr>
</tbody>
</table>
Appendix A

Impact Survey

**Type of tool:**
Quantitative

**Overview:**
The Impact Survey is administered to three groups selected at random: a group of short-term clients (about one year’s time in the program), a group of longer-term clients (two years or more in the program), and a group of new clients who have joined the program but have not yet received any services. The survey is administered in the same way to all respondents; their answers are expressed largely in terms of numbers corresponding to pre-coded responses.

**Hypotheses tested by this tool:**
- At the household level:
  - Increased income
  - Increased assets
  - Increased welfare (in such aspects as food security, housing, and health)
- At the individual level:
  - Increased control of resources on the part of women clients
  - No negative impacts on children’s labor
  - Increases in paid labor—and in the productivity of labor for women, without negative consequences
- At the enterprise level:
  - Increased net worth
  - Increased net cash flow
  - Increased differentiation between the microenterprise and household
- At the community level:
  - Increases in paid employment by client families/households

**Purpose:**
The purpose of the Impact Survey is to test multiple hypotheses that correspond to various types of impact using a tool that is practical, cost effective, credible, and valid.

**Amount of time required to administer the tool:**
About 60 minutes (1 hour)

**Source:**

*Learning from Clients: Assessment Tools for Microfinance Practitioners*
Barbara MkNelly of Freedom from Hunger originally wrote this survey tool with input from the SEEP/AIMS team and revisions based on field tests.

Survey reviewed by: _____________________ Data entered on computer by: _____________________

---

**Impact Survey—BJS**

Survey identification number: _ _ (Branch No) _ _ (Client No)

Branch: Bashithat (01) Taki (02) Baduria (03) Laxmipur (04) Dhupguri (05) Falakata (06) Chandpara (07) Maynaaguri (08) Madarihat (09) Alipurdwar (10)

Name of interviewer: _____________________ Date of interview: _____________________

[ ] 1. New member  [ ] 2. Client at end of 1st loan  [ ] 3. Client at end of 2nd loan

New Member = No Loan Disbursed  1st Loan = No more than 14 months  2nd Loan = No more than 26 months

---

**Client information only:** (Complete from program records, when possible, or by asking client.)

Name of Interviwee: _____________________ Name of group: _____________________

Date joined program: __________ (day/mo/yr)  Total months in program: [___________]

No. of program loans client has taken: [______]

Amount of 1st program loan: [___________]  Amount of 2nd loan: [___________]

Cumulative value of all loans taken: [___________]

(Introduce yourself; explain the purpose of the survey and the voluntary nature of the interview.)

---

**Individual Level: Basic Information**

1. Are you currently borrowing from another source for your enterprise? 1 = Yes  0 = No

If the answer to 1 is YES, END THE SURVEY

2. How old are you? Specify number of years  99 = Don’t know

3. Currently, are you …? (Read answers. Enter only one.)

1 = Married  3 = Widowed

2 = Separated/divorced  4 = Single/never married

4. How many years of school have you completed? Specify number of years  99 = Don’t know
Household Level: Basic Information

5. How many persons in your household—those who live together and share the same food at least once in a day—are…

   Number of persons:
   
   Adults—18 years of age or older
   
   Children—17 years of age or younger

6. How many persons in your household are working—engaged in work that earns income or products?
   Number economically active.

7. Who is the head of your household—the person who is the principal decision-maker?
   1 = Self  
   2 = Male relative (husband, father, brother, uncle, grandfather, father-in-law, brother-in-law)  
   3 = Female relative (mother, sister, aunt, grandmother, mother-in-law)  
   4 = Husband and wife

Education of Children (Adjust ages used to define “school-aged” to each site)

8. How many children in your household are school-aged (5-17 years of age)?
   Total number of school-aged children

9. How many of these children currently attend school?
   Total number in school

10. How does the amount your household spent on school and school expenses for this current school year compare to what you spent last school year. Did the amount… (Read answers and enter response.)
   1 = Decreased  
   2 = Stayed the same  
   3 = Increased  
   99 = Don’t know  
   98 = Not applicable
Loan Use and Individual Income

11. *(Clients only)* Did you invest any of the last loan you took from BJS into an income-generating activity?
   - 1 = Yes
   - 0 = No
   - 99 = Don’t know
   
   (Go to #12.)

12. *(Clients only)* How did you invest the last loan you took from BJS? *(Do not read. One answers only.)*
   - 1 = Commerce/trade/retail (includes petty trade)
   - 2 = Manufacturing (includes food processing, textile production, crafts, leather work)
   - 3 = Service (includes hairdressing, cleaning services)
   - 4 = Agriculture (includes food or other crop production)
   - 5 = Animal husbandry
   - 98 = Not applicable; did not invest the loan in an income-generating enterprise
   
   (Go to #13.)

13. *(For all)* Over the last 12 months, has the income you have been able to earn...? *(Read answers and enter response.)*
   - 1 = Decreased greatly
   - 2 = Decreased
   - 3 = Stayed the same
   - 4 = Increased
   - 5 = Increased greatly
   - 99 = Don’t know
   
   (Go to #13a.)

13a. *(If decreased at all)* Why did your income decrease? *(Do not read. Multiple answers possible. Then go to #14 or 15.)* If the person gives more than one “other” responses, code each as 6 and specify each answer.
   - 1 = I or household member has been sick
   - 2 = Poor sales
   - 3 = Unable to get supplies
   - 4 = Agricultural production was poor
   - 5 = Weather
   - 6 = Other (specify)
   - 99 = Don’t know
   
   (Go to #14.)

13b. *(If increased at all)* Why did your income increase? *(Do not read. Multiple answers possible.)* If the person gives more than one “other” responses, code each as 5 and specify each answer.
   - 1 = Expand existing enterprise
   - 2 = Undertook new enterprise
   - 3 = Able to buy supplies at cheaper price
   - 4 = Sold in new markets
   - 5 = Other (specify)
   - 99 = Don’t know
   
   (Go to #14b.)

14. *(Non Clients only)* In the last 4 weeks, did you engage in your own enterprise or income generating activity?
   - 1 = Yes
   - 0 = No
   - 99 = Don’t know
   
   (Go to #14a.)

(If increased at all) Why did your income increase? *(Do not read. Multiple answers possible.)* If the person gives more than one “other” responses, code each as 5 and specify each answer.
14a. Specify the type of enterprise

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Commerce/trade/retail (includes petty trade)</td>
</tr>
<tr>
<td>2</td>
<td>Manufacturing (includes food processing, textile production, crafts, leather work)</td>
</tr>
<tr>
<td>3</td>
<td>Service (includes hairdressing, cleaning services)</td>
</tr>
<tr>
<td>4</td>
<td>Agriculture (includes food or other crop production)</td>
</tr>
<tr>
<td>5</td>
<td>Animal husbandry</td>
</tr>
<tr>
<td>98</td>
<td>Not applicable; did not invest the loan in an income-generating enterprise</td>
</tr>
</tbody>
</table>

15. (For clients and non-recipients who answered YES to #14) During the last 12 months, in what three principal ways did you use the profit from your enterprise activity? Tell me the one you used the most money for first. (Do not read answers. If the person offers more than one “other” responses, code them each as 8 and specify answers)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Living expenses</td>
</tr>
<tr>
<td>2</td>
<td>Pay school expenses</td>
</tr>
<tr>
<td>3</td>
<td>Pay health-related costs</td>
</tr>
<tr>
<td>4</td>
<td>Buy items for the house</td>
</tr>
<tr>
<td>5</td>
<td>Reinvest in my enterprise</td>
</tr>
<tr>
<td>6</td>
<td>Save</td>
</tr>
<tr>
<td>7</td>
<td>Animal raising</td>
</tr>
<tr>
<td>8</td>
<td>Other (specify)</td>
</tr>
<tr>
<td>99</td>
<td>Don’t know</td>
</tr>
<tr>
<td>98</td>
<td>Not applicable; has no enterprise activity</td>
</tr>
</tbody>
</table>

Enterprise Level: Income, Labor, and Profit

16. (For clients and non-recipients who answered YES to #14) During the last 12 months, did you make any of the following changes to your enterprise activity? Read list of possible changes.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Expanded size of enterprise</td>
</tr>
<tr>
<td>b</td>
<td>Added new products</td>
</tr>
<tr>
<td>c</td>
<td>Hired more workers</td>
</tr>
<tr>
<td>d</td>
<td>Increased quality or value of product</td>
</tr>
<tr>
<td>e</td>
<td>Reduced costs by buying supplies in greater volume or at wholesale prices</td>
</tr>
<tr>
<td>f</td>
<td>Developed a new enterprise</td>
</tr>
<tr>
<td>g</td>
<td>Sold in new markets/locations</td>
</tr>
</tbody>
</table>

17. During the last 12 months, did you purchase or invest in any of the following assets for your enterprise activity? (Read list of possible changes.)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Purchased small tools or equipment for their enterprise</td>
</tr>
<tr>
<td>b</td>
<td>Purchased major tools or equipment for their enterprise</td>
</tr>
<tr>
<td>c</td>
<td>Purchased own means of transportation such as a bicycle, or other</td>
</tr>
<tr>
<td>d</td>
<td>Invested in a storage structure to keep your product</td>
</tr>
<tr>
<td>e</td>
<td>Made a minor investment in your place of business by purchasing a chair, table, shed, or the like</td>
</tr>
<tr>
<td>f</td>
<td>Invested in structures for your place of business (stall, shop)</td>
</tr>
</tbody>
</table>
18. In managing your enterprise activity, *(Read.)* *(For clients, read across the row by item.)*

<table>
<thead>
<tr>
<th>18a. <em>(For clients and non-clients with an enterprise)</em></th>
<th>18b. <em>(Clients only)</em> Is this a practice you have adopted since you joined the program?</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Do you keep your enterprise money separate from the money you have for personal and household expenses?</td>
<td>1 = Yes 0 = No 99 = DK</td>
</tr>
<tr>
<td>b. Do you calculate your profit based on records of your costs and earnings?</td>
<td>1 = Yes 0 = No</td>
</tr>
<tr>
<td>c. Do you know which of the things you sell bring you the most money?</td>
<td>1 = Yes 0 = No</td>
</tr>
<tr>
<td>d. Do you pay yourself a wage for your work in your enterprise?</td>
<td>1 = Yes 0 = No</td>
</tr>
<tr>
<td>e. Do you have a place not in your home like a stall or store where you sell your products?</td>
<td>1 = Yes 0 = No</td>
</tr>
<tr>
<td>f. Do you have a place where you store or fabricate your products that is not the family home?</td>
<td>1 = Yes 0 = No</td>
</tr>
</tbody>
</table>

**Household Level: Assets**

19. *(For all)* Now I have some questions about items that your household might own. *(An appropriate list of assets must be created for each site.)* I will read a list of items and I would like you to indicate if you or anyone in your household owns any of these items.

<table>
<thead>
<tr>
<th>Item <em>(Read across by row a-c item by item.)</em></th>
<th>19a. Does anyone in the household own this item? <em>(Read and check “yes” or “no”)</em></th>
<th>19b. Was this item (or more of this item) acquired during the last 2 years?</th>
<th>19c. <em>(Clients only)</em> Were you a member of the program when this item (or more of this item) was acquired?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 = Yes 0 = No</td>
<td>1 = Yes 0 = No</td>
<td>1 = Yes 0 = No</td>
</tr>
</tbody>
</table>

**Consumer Assets of Relative Modest Value**—on average worth less than 5,000 rupees

- Tape player/Radio
- Chairs/benches/tables
- Other

**Consumer Assets of Mid-range Value**—On average worth more than 5,000 but less than 50,000 rupees

- Bicycle
- Frame bed w/mattress
- Stove/refrigerator
- Television
- Other

**Consumer Assets of High-range Value**—On average worth more than 50,000 rupees

- Motorcycle
- Other
- Other
20 (For all) During the last two years, were any repairs, improvements or additions made to your home that cost more than Rs. 5,000/-?

1 = Yes 0 = No 99 = Don’t know

(Go to #21) (Go to #22) (Go to #22)

21. Which of the following have you done in the last two years?

<table>
<thead>
<tr>
<th>Housing Repairs, Improvements, or Additions</th>
<th>21a. (For all) (Read and check “yes Or no“)</th>
<th>21b. (Clients only) Were you a member of the program when this was done?</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. House repairs or improvements (for example, fixed or improved existing roof, floor, or walls)</td>
<td>1 = Yes 0 = No</td>
<td>1 = Yes 0 = No</td>
</tr>
<tr>
<td>b. House expansion (for example, built new room, shed, attic, or fence)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Improved water or sanitation system (for example, new well, drainage/sewage system, or showers-latrine-wash basin)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Lighting/electricity</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Household Level Welfare: (For all) Diet and Coping with Difficult Times

22. During the last 12 months, has your household’s diet (Read answers and indicate response.)

1 = Worsened 2 = Stayed the same 3 = Improved 99 = Don’t know

(Go to #22b and 22c) (For all Go to #22a) (For clients Go to #23. For non clients END Interview )

22a. (If improved) How has it improved? (Do not read answers. Multiple answers possible. Probe by asking, “And anything else? If the person gives more than “other” responses, code each as 5 and specify each answer )

1 = Able to buy more cereal staples—wheat, rice 2 = Able to buy more animal/dairy products—meat, milk, eggs, fish 3 = Able to eat better during the hungry season 4 = Able to eat three meals in a day 5 = Other (specify) 99 = Don’t know

22b. (If worsened) How has it worsened? (Do not read answers. Multiple answers possible. Probe by asking, “And anything else?“) If the person gives more than one “other” responses, code each as 5 and specify each answer)

1 = Less able to buy more cereal staples—wheat, rice 2 = Less able to buy more animal/dairy products—meat, milk, eggs, fish 3 = Less able to eat better during the hungry season 4 = Less able to eat three meals in a day 5 = Other (specify) 99 = Don’t know
22c. What did your household do to get through this difficult situation? *(Read answers. Multiple answers possible if the person gives more than one “other” responses, code each as 6 and specify each answer.)*

1 = Borrowed money or food from family/friend at no cost
2 = Borrowed money or food at cost
3 = Sold personal property
4 = Self or someone else in family left area to seek employment
5 = Self or someone else in family got local employment
6 = Other (specify)

99 = Don’t know

-----End for non-clients—express thanks for their time—answer any questions or concerns they may have regarding the interview-----

Questions for clients only

23a. Did you face any difficulty repaying your loan to the program in the last loan cycle?  

1 = Yes
2 = No

99 = Don’t know

(Go to #23b)

23b. (If yes) What caused your repayment problems? *(Do not read answers. Probe. Multiple answers are possible if the person gives more than one “other” responses, code each as 5 and specify each answer)*

1 = Business was not profitable
2 = I or others in my family had been sick
3 = Used some of the loan money for food or other items for the household
4 = Sold on credit and did not get paid back in time
5 = Other (specify)

99 = Don’t know

24a. Name **three** things you like most about the BJS program. *(Do not read answers. Multiple answers are possible. If the person gives more than one “other” responses, code each as 8 and specify each answer)*

1 = Lower interest rate than other informal sources of credit (informal lenders)
2 = Steady source of finance
3 = Group solidarity and/or group dynamics
4 = Training or technical assistance
5 = Other financial services, such as insurance
6 = Other non financial services like health education awareness
7 = Good behavior of staff
8 = Other (specify)

99 = Don’t know
24b. Name **three** things you like least about the BJS program. *(Do not read answers. Multiple answers are possible. If the person gives more than one “other” responses, code each as 10 and specify each answer)*

1 = High interest rates or commission
2 = Size of initial or subsequent loans too small
3 = Loan cycle too long
4 = Loan cycle too short
5 = Meeting frequency
6 = Repayment policies (frequency, amount)
7 = Transaction costs for client (such as slow disbursement or have to cash checks)
8 = Dislike behavior/attitude of loan officer or other program personnel
9 = Lack of grace period
10 = Other (specify)
11 = Nothing
99 = Don’t know

***** End for clients—express thanks for their time—answer any questions*****
Appendix B

SAMPLING INSTRUCTIONS FOR BJS BRANCH OFFICES

August 2011

1) Calculate the # of groups from each branch: Divide the current number of groups in the branch by the number of non-clients to be sampled from the branch. For example, for Bashirt the number of groups they have to sample from would be rounded up to 7 (=142/22)

2) Selecting the groups: Using a current list of groups starting from the newest to the oldest groups, select the 1st group and every xth group thereafter. In the Bashirhat example it would be the 1st and every 7th group thereafter.

3) Selecting clients for the survey: For each group randomly selected:
   • Secure the list of clients
   • Eliminate clients who have been in the program over 26 months
   • Divide the remaining names into three categories-members: 1st loans (no more than 14 months in the program); second loans (no more than 26 months in the program).

4) Developing final list of clients to be interviewed:
   • Write the names of people in each of the interviewee categories on a piece of paper
   • Put all the names in a box or bag and pull the number that you need for category
   • Check the selected names against their records and eliminate those who have loans from other MFIs. Each person who is eliminated needs to be replaced by another name from the box. If by eliminating non-eligible people you run out of names in that group and need additional names, go back to the group list and select the next group after the 1st or xth group. In the Bashirhat example, new names can be randomly drawn from the 2nd or 8th group until the desired number is reached

5) Repeat this process until the numbers under each category are reached
Appendix C

TRAINING INSTRUCTIONS FOR BJS SOCIAL IMPACT SURVEY

August 2011

TRAINER RESPONSIBILITIES:

- All individuals who will be conducting surveys should be trained by the trainer for quality control purposes
- The trainer must be very familiar with the survey in order to answer any questions from interviewers
- Contact branch offices to schedule the training
- Make copies of the survey to use for practice during the training
- Explain the purpose of the survey to interviewers and branch managers
- Explain the study design (three client groups—non-client will be compared to 1st and 2nd loan clients)
- Before you go over how to complete the survey, allow time for interviewers to read the survey on their own
- Go over the entire survey question by question and review the answer choices and coding with the interviewers
- Answer questions and note any problems with the survey that interviewers may point out
- Put two interviewers together and have them practice taking turns to play the interviewer and client roles. **Every interviewer must have a chance to fill out a practice survey during the training**
- Review the completed practice surveys to see if they are complete and address any mistakes you may catch
- Determine when the data collection must start and end and how often the branch office will send completed surveys to BJS.

SAMPLE SELECTION

- Go over the sampling strategy with the branch manager on the day of the training and answer any questions he may have.
- Give the branch manager the numbers of each type of client to include in the random sampling

INTERVIEWERS:

Interviewers should be someone who is not the loan officer for the woman who is being interviewed.

BEFORE THE INTERVIEW

- Interviewer will gather all the records of people he will interview and complete the loan information section of the survey ahead of time.
• Make an appointment for the interview and decide on the place. Conduct the interview in a place where there is privacy, not in front of other people. It could be at the client’s home.

• The interview should be conducted alone, not as part of other BJS business with the client

• Make sure the interviewee fits the selection criteria for her group (non-client, 1st loan and 2nd loan client)

• Make sure the client does not have any other loans

• Have pencil and eraser for the interview

• Assign a survey ID number based on the two digit code for your branch, and the two digit number ID for each client. The client number will be provided by the branch manager. If the ID is a single digit number, use 0 before the number, like 01.

STARTING THE SURVEY

▲ At the beginning of the interview, explain the purpose of the interview, tell person how long it is going to take.

▲ The purpose of the interview is to understand how the loans that BJS gives to women impact their income and their well being.

▲ Tell woman the information will be confidential and her name will not be used in any reports. Explain that it is important for them to be honest with you about the things they are sharing, and that this information will not impact her current or future loans.

▲ Before you start, ask her if she has any questions about the survey for you, and if she does, answer them.

CONDUCTING THE INTERVIEW

• Read every question the way it is written, do not deviate from the questions in any way

• Follow the instructions provided within the questions

• When the instructions tell you to read the answers, do that.

• If instructions say DO NOT READ, don’t read. Allow the woman time to think and don’t rush her or start probing for answers if she is not talking. WAIT for the answer.

• If the woman clearly does not understand the question, try to re phrase it until she understands and then wait for her to answer. If the woman still cannot answer, use the code for “Don’t know” and continue to the next question

• MAKE SURE YOU MARK ALL APPROPRIATE ANSWER BOXES WITH THE CORRECT CODES.
• **When to use the “Not applicable” code:** Use this code when the question cannot be answered by the client because of the way they answered another question. For instance, in **Question 10**, use the “Not Applicable” code if the woman has no children currently attending school.

• **When to use the “Other” code:** In many questions you are instructed not to read the answers provided in the survey but to allow the client to provide her own answer. IF the answer she provides is not one of the pre-coded options, use the “Other” code and specify what this is. When multiple answers are possible and the client gives more than one “Other” response, code each one as “Other” and specify what it means. **Questions 13a, 13b, 15, 22a, 22b, 22c, 23b, 24a and 24b all have multiple possible answers.** Follow instructions provided in the survey for how to use the “Other” code.

• **Follow the skip patterns for questions.** For example, if the client answers “No” to Question 11, you are instructed to skip Question 12 and go to Question 13.

• **For Questions 19 and 20** about household assets, make sure you read the amount of Rupees of each type of asset to the client.

• **Make sure you ask the right questions to each type of client.** Some questions are only meant for non-clients and others are meant for clients only. The questions that should be answered by all are labeled FOR ALL.

**AFTER THE INTERVIEW**

• Go over the completed survey to make sure all the boxes are filled and the answers are clearly marked.

• Make sure all preliminary client information from the record has been completed.

• Enter the date and time of the survey completion on the table of completed interviews.

• Turn the completed survey over to the branch manager for his final review.