Summer 8-22-2015

# Giving a Voice to the Powerless: Participatory Monitoring & Evaluation as a Tool for Inclusive Development through Microfinance

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A Capstone Paper submitted in partial fulfillment of the requirements for a Master of Sustainable Development: International Policy & Management at SIT Graduate Institute in Washington, DC, USA

8/10/2015

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**Acknowledgements**

The research in this paper would not have been possible without the kind assistance of Prasad Chacko, Dr. Jimmy Dabhi, Sister Jacinta Canis, Sister Pratiksha, Sister Julie Amhrita Ekka, Manish Solanki, Jenifer Parmar, Dr. Preeti Shroff-Mehta, Amy Jersild, Dr. Davina Durgana, Jennifer Collins-Foley, Chris Foley, Todd Hadley, Whitney Shaefer, Gulnaz Bhutta, Shalkie Sunil Kumar, all the nuns and fathers who hosted my colleagues and I on our travels throughout Gujarat, and of course, the women's cooperatives of Gujarat, India.

## Abbreviations and Acronyms

M&E: Monitoring and evaluation

PRA: Participatory Rapid Appraisal

RRA: Rapid Rural Appraisal

SEEP: Small Enterprise Education Promotion

SEWA: Self-Employed Women's Association

## Abstract

The greatest experts on the situation of the marginalized peoples of the world are the marginalized communities themselves. This paper explores how participatory monitoring & evaluation can be a powerful tool for giving voices to marginalized communities, ensuring that the voices of beneficiaries and local stakeholders are heard and inform sustainable project design. It analyzes a participatory monitoring and evaluation methodology implemented for women's credit cooperatives in Gujarat, India by the Human Development & Research Centre, and examines lessons to be learned to design evaluations facilitating inclusive development.

Strategies for the monitoring and evaluation of microfinance have evolved along with the microfinance industry itself. The choice of the design of evaluation frameworks has shaped the learning process used to design subsequent microfinance interventions. If the purpose of microfinance is inclusive development, then the voices of marginalized peoples meant to benefit from it must be included as part of the evaluation of microfinance interventions.

Because of the complex and multifaceted nature of the problems that marginalized populations face, it is essential that international development reflect the perspectives of the people who are most intimately familiar with the intersection of these issues in a given local context: local stakeholders.

## Introduction

Human development as a whole could be seen as largely a matter of inclusion. Despite per-capita gross domestic products rising internationally, within nations these gains are often experienced in a dramatically unequal fashion. One popular method of closing these gaps is microfinance: financial services, often access to credit, to populations that otherwise would not have had easy access to them. Microfinance can include a wide range of services including business loans, medical insurance, and membership in cooperative businesses. Diverse populations require diverse strategies for dealing with diverse issues, and microfinance has been adapted for use in interventions throughout the world.

Strategies for the monitoring and evaluation of microfinance have also evolved along with the microfinance industry. The choice of the design of evaluation frameworks has shaped the learning process used to design subsequent microfinance interventions. If the purpose of microfinance is inclusive development, then the voices of marginalized peoples meant to benefit from it must be included as part of the evaluation of microfinance interventions. In fact, there are a number of ways that monitoring and evaluation can be a powerful tool to give voices to the disempowered. This paper will look at how monitoring and evaluation systems have shaped trends in the evolution of microfinance towards or away from inclusivity of the perspectives of marginalized people in project design. The paper will then apply this analysis to the case of a participatory monitoring and evaluation framework that I had a part in designing and implementing in Gujarat, India for a program of the Human Development & Research Centre (HDRC) in partnership with Alboan, over the course of four months from the beginning of January, to the end of April, 2015.

The HDRC is based in St. Xavier's College, a Jesuit college located in Ahmedabad, the largest city in Gujarat, and was formerly known as the Behavioral Science Center, a reference to its focus on creating social change through understanding the inner transformation that development projects create in the hearts of their participants. The HDRC's guiding philosophy is that by empowering marginalized groups through trainings and administrative support, it can create wide-scale transformation of society towards being more just, equitable, and tolerant of diversity. The support they give ranges from trainings on leadership and assertiveness to awareness of human rights and livelihood skills. It also offers legal support and counseling, especially for land-rights issues for tribal communities (Human Development & Research Centre, 2015).

Over the course of my work at the HDRC, I worked with women's credit cooperatives on the HDRC's Women's Empowerment team to design and implement a Participatory Rural Rapid Appraisal framework, train HDRC staff in its implementation, and co-authored an accompanying manual on Participatory Monitoring & Evaluation for Low-literacy Stakeholders. In designing the monitoring and evaluation framework, the hope was that the HDRC would be able to adapt it to future projects, both within women's empowerment in other sectors such as education, Dalit rights, and urban poverty.

Gujarat is ethnically, linguistically, and culturally diverse. According to Indian census data, the vast majority (about 90%) of people living in Gujarat are Hindu. However, this figure overlooks the wide variety of religious and cultural identities that fall under the label of “Hinduism.” In Gujarat, castes are often rigidly separated from one another, and commonly live in strictly segregated neighborhoods and apartment buildings. This is especially true for members of the lowest castes, known as “dalits,” or untouchables (Census in India, 2001).

Gujarat is also home to a large number of Adivasi tribal groups. “Adivasi” roughly translates to “indigenous,” and refers to endogenous cultural groups that traditionally follow a nomadic lifestyle. Most of the cooperatives I visited were in Adivasi communities in small villages near the state’s borders with Rajastan, Madya Pradesh, and Maharashtra. Although Adivasis are often labeled as Hindus by the government, they have separate cultures, beliefs, and cultural identities. As nomads, Adivasi often move from location to location depending on seasonal availability of water and employment. Lack of water in recent years has forced many Adivasi families to relocate during the dry season to Gujarat’s cities, including Ahmedabad, Surat, and Baroda, where they are frequently subjected to abuse and wage theft.

Muslim communities have also historically faced discrimination in Gujarat. The most egregious recent example of this was the 2002 communal riots, which according to some estimates resulted in the deaths of over 2000 Muslims (Jaffrelot, 2003).

One positive legacy that Gujarat has, is its connection to Mohandas Gandhi and his Swaraj movement. The Swaraj movement focused developing models of living and working that emphasized self-sufficiency and equality. As India became an independent nation in its own right, cooperatives originally based on Gandhian ideals formed across Gujarat. Today, many of Gujarat’s largest businesses follow cooperative models of organization. Cooperatives are legal entities recognized by the state, and must adhere to certain standards of accountability and organizational structure.

## Methodology

This paper will primarily use case studies to show that purely quantitative approaches to evaluating microfinance organizations in terms of narrowly-defined programmatic goal and objectives leads to stifling of stakeholder perspectives in project design. Furthermore, it will show that by incorporating participatory monitoring & evaluation methodology, stakeholders will have a vehicle for shaping their own developmental paths, and development organizations will have a mechanism for evaluating whether its objectives adequately address the needs of its intended beneficiaries.

In the literature review, the paper will look at evaluation literature on prominent microfinance organizations, including Grameen Bank, the Self Employed Women's Association, and the SEEP Network. It will also look at the some of the criticism of microfinance from impact studies conducted in recent years.

After that, the paper will examine the participatory monitoring and evaluation framework I help implement at the Human Development & Research Centre, and explain the intent behind the framework and feedback with regards to the program's stakeholders. The paper will analyze several theories within the academic study of monitoring and evaluation and posit a several recommendations regarding how the framework could have been designed to better include the perspectives of the program's intended beneficiaries for the purpose of inclusive development.

Finally, the paper will relate participatory monitoring and evaluation to sustainable development.

## Literature Review

As a discrete development method for affecting socioeconomic empowerment, microfinance was first pioneered by Muhammad Yunus, a Bangladeshi banker and social activist. Yunus founded Grameen Bank in 1982. The name of the organization literally means "Village Bank" in Bengali, and reflects its core mission to provide access to credit to poor populations lacking collateral in rural areas of Bangladesh. Following Yunus's vision for the

Bank, it has mainly focused on providing access to women, which make up about 96% of the bank's borrowers. Over the decades, Grameen Bank has grown to over 8 million members living in over 80,000 villages (Grameen Bank, 2015).

Unlike many other microfinance ventures that have been attempted since Grameen was founded, Grameen does not use legal action to force borrowers to pay if they are overdue. Yunus believed that he could use Bangladeshi cultural attitudes of solidarity and peer pressure to enforce loan repayment instead of penalizing already-poor populations by repossession of their assets. To this end, Grameen Bank used a model known as "solidarity lending," in which groups of loans are bundled together, and responsibility of repayment is distributed among a group of peer borrowers who live in the same village. Grameen Bank is also 94% owned by the borrowers themselves, further encouraging a sense of solidarity and group ownership amongst its members (Grameen Bank, 2015).

As Yunus wrote in his autobiography, *Banker to the Poor*, the approach that underpinned Grameen Bank's interventions was to treat access to credit as a matter of human rights:

"It seemed to me that poverty created a social condition which negates all human rights, not just a select few. A poor person has no rights at all, no matter what his or her government signs on paper or what officials put in their big books." (Yunus, 8)

In order to keep its many branches on track and evaluate their performance, Grameen bank evaluates the efforts of its branches and staffs according to a color-coded 5-star system:

- Green Stars: 100% repayment record
- Blue Stars: Becoming Profitable
- Violet Stars: Financing all earned-income deposits
- Brown Stars: Ensuring education for 100% of the children borrowers

- Red Stars: 100% of borrowers have escaped poverty (i.e. earning over the poverty line)

Stars are awarded to individual branches depending on their progress towards each of these five goals, with each branch representing about 3,000 families. This system of monitoring progress fits into Yunus' vision of enforcing standards through peer pressure and friendly competition between groups of peers. Grameen Bank's evaluations of each branch are publicly available and widely distributed amongst the Bank's networks of grassroots level branches. Each star corresponds to meeting 100% of a goal, with the expectation that this approach to monitoring progress will shape short-term goal-setting within branches, and guide decision-making processes on a local level (Grameen Bank, 2015).

**Criticism of Microfinance**

Unsurprisingly, studies conducted by organizations that engage in microfinance tend to report that micro-finance has had a positive effect on its beneficiaries and the surrounding society. However, several independent studies have been critical of microfinance, calling into question some of the core assumptions that underpin microfinance institutions' theories of change.

Evaluations that have been done on microfinance have sometimes reported the programs had horrendous unintended consequences on the programs' intended beneficiaries. In general, poor populations do not lack access to credit, rather, they lack access to *affordable* credit at reasonable interest rates. Lacking intervention from microfinance institutions, predatory lenders may charge interest rates of 40% or more to people whose economic situation is already at the breaking point. However, in some cases, microfinance institutions' interest rates still run nearly as high. According to Kiva, it charges 36% due to the high fees associated with the international transactions (Kiva, 2015). Grameen Bank itself charges as high as 20% for business loans, arguably providing "cheap*er*" access to credit rather than "cheap" access to credit (Grameen, 2015).

Microfinance programs have also been criticized for opening poor entrepreneurs up to exploitation by international aid agencies. For example, a study done by the Center for Research in Microfinance found that although the loan repayment rate for microfinance projects in Ghana was quite high, borrowers were decreasing their spending on food for their families to enable them to repay their loans and interest. According to the study, 92% of loan recipients prioritized repayment of the loans over all other financial obligations, including food for their families and paying school tuition for their children. The report attributed this attitude towards a strong sense of honor within Ghanan culture, and fear of the consequences of default, which could include seized assets, loss of land, and exclusion from receiving loans in the future. The report further found that for about 30% of the borrowers, their loans placed undue financial burden on themselves and their families, leading to a lack of food security, investment in education, or selling off their land (Schicks, 2011).

In addition, according to a meta-analysis on impact evaluations of microfinance institutions conducted jointly by UKAid and 3IE in 2011, the vast majority of microfinance evaluations lacked sound methodology and failed to adequately use (or completely lacked) randomized control trials (Duvendack, 2011). The meta-analysis ultimately found that:

> “...almost all impact evaluations of microfinance suffer from weak methodologies and inadequate data (as already argued by Adams and von Pischke 1992), thus the reliability of impact estimates are adversely affected. This can lead to misconceptions about the actual effects of a microfinance programme, thereby diverting attention from the search for perhaps more pro-poor interventions. Therefore, it is of interest to the development community to engage with

evaluation techniques and to understand their limitations, so that more reliable evidence of impact can be provided in order to lead to better outcomes for the poor." (Duvandack, 4)

**Introduction of Standardized Monitoring Framework**

As the microfinance industry has grown and diversified, several thousand microfinance institutions have sprung into existence across the developing world. Outside of microfinance institutions, there also exists a complex ecosystem of organizations that support them, including donor agencies, consulting firms, networking groups, and organizations that specialize in conducting evaluations for microfinance. Several standards-setting and evaluation organizations have sprung up within the microfinance industry, and have attempted to independently verify the impacts that microfinance initiatives have. Rather than reaching a consensus, however, these organizations have come to a wide range of conclusions. There is considerable debate over how best to set standards, monitor and evaluate microfinance.

As microfinance has grown and evolved since Grameen Bank was founded, there have been competing schools of thought as to how microfinance should best be evaluated. One prominent school of thought promoted by the Small Enterprise Education Promotion Network (SEEP) has tended to look at the use of microfinance in development as a variation on "macro" finance common in developed countries, but simply tweaked to focus on providing credit to populations that otherwise would not have convenient access. The SEEP Network views the adoption of international standards for microfinance as a necessity for microfinance to be accepted as a credible method for the alleviation of poverty (The SEEP Network, 2005).

The SEEP Network has considerable power and respect within the global microfinance industry which it derives from its close partnerships with prominent international development organizations. SEEP was founded in 1985 under the guidance and sponsorship of USAID, the

Bill & Melinda Gates Foundation, the Ford Foundation, and the Citi Foundation. Since its founding, it has developed partnerships with many other major players in the microfinance industry and currently counts 124 organizations among its network including Aga Khan, CARE International, Catholic Relief Service, and even the Grameen Foundation, which uses Grameen Bank's microfinance model and attempts to replicate its successes in other countries outside Bangladesh.

SEEP's member organizations are represented by 1,400 representatives that are responsible for setting standards and monitoring compliance (The SEEP Network, 2005). SEEP has worked with its partners to suggest a set of internationally agreed-upon standards for monitoring microfinance with the aim of encouraging transparency by benchmarking good performance. According to the SEEP Network, its primary target for adoption of the standards are donors, lenders, and investors, so that they can hold microfinance institutions accountable for delivering results (The SEEP Network, 2005).

In 1995, it produced the "Financial Ratio Analysis of Microfinance Institutions," which introduced a set of 16 indicators. The indicators that it came up with were a set of 16 ratios drawing on entirely quantitative data. By 2002, the SEEP Network expanded its set of indicators to 18 and introduced a set of guidelines for terminology to be used in common among its member organizations, known as the "Financial Definitions Guidelines" within the microfinance industry. Each category and definition was arrived at through intense debate and negotiation amongst its member organizations, and is intentionally defined broadly to be applicable to each of its members (The SEEP Network, 2005).

Each indicator fits within one of four categories:

- profit & sustainability

- asset/liability management
- portfolio quality
- efficiency and productivity

Based on the data collected on each of these indicators, organizations are analyzed by comparing their performance to other members of their respective "peer benchmark group." Each peer benchmark group is a group of microfinance organizations that share similar regions, scales of operation, and cater to similar target markets as defined by their average loan size divided by the their country's per capita GNP. The data collected is published in the MicroBanking Bulletin and is open to the public (The SEEP Network, 2005).

This form of highly quantitative monitoring is used to compare organizations to one another and ensure common standards by which microfinance institutions can be judged. SEEP's indicators have had a profound effect on the way that MFIs report to donors and strongly influence the way that the Microfinance Industry views accountability. In particular, the average loan size as a percentage of per capita GNP is often used as the industry's standard for measuring how "micro" a microfinance organization is: the smaller the resulting number, the poorer the average recipient of an organization's loans is compared with the nation's average. SEEP recommends that MFIs fall below 20% on this indicator, with about 15% being typical for the industry (Babar, 2011). Of course, each organization also uses its own set of program-specific standards. Within the last several years, there has been a push to utilize Randomized Control Trials that test a number of extra indicators such as number of calories consumed per day, number of televisions owned, motorcycles own, and other metrics that test whether consumption has increased for families that are recipients of loans.

One other recent attempt to evaluate the effectiveness of microfinance, is the Micro-Insurance Learning and Knowledge (MILK) Project. MILK is a joint effort undertaken by the Bill & Melinda Gates Foundation, the ILO's Microinsurance Innovation Facility, and the Microinsurance Center. The project conducted a three-year study on the efficacy of microinsurance projects worldwide and released its findings in 2014. The writers of the report traveled to sites where microinsurance schemes were offered alongside microcredit. They performed key informant interviews and surveys and found a mixed, but over-all positive impact that insurance schemes were having. The project's main recommendations centered on providing better communication with local beneficiaries. It had found that although many microfinance institutions offered a wide-range of services that were quite beneficial when taken advantage of, many microfinance institutions were poor at communicating these benefits to stakeholders, and as a results beneficiaries could not take full advantage of services that they did not understand the rationale behind. The project recommended solving some of these issues by having narrower, more targeted services that better fit the needs of different groups of beneficiaries while expanding the range of services offered to create an ecosystem of related microfinance schemes, and thereby be more responsive to the individual needs of the populations the MFIs were trying to serve (Microinsurance Centre, 2015).

Interestingly, this approach of creating an ecosystem of niche-focused microfinance organizations delivering a diverse, yet related, range of services, and combined with intensive efforts to involve local stakeholders in communicating about these services, had already been pioneered by Dr. Ela Bhatt at the Self-Employed Women's Association (SEWA) in India since the 1970s.

**SEWA**

In India, the female labor force accounts for more than 94% of the unorganized sector of the economy. However, their work is not counted, or formally integrated into the mainstream economy. Women face significant challenges achieving financial independence and security, which leaves them vulnerable to abuse and exploitation, especially in rural areas (SEWA, 2015). SEWA, the world's largest women's cooperative, has been one of the most innovative forces for combating this problem. SEWA began as a small collection of non-literate female laborers and labor union organizers in Gujarat, and expanded rapidly to become an international development organization and trade union composed of over two million members (SEWA, 2015).

In 1971, groups of non-literate female laborers approached Ela Bhatt, a union organizer for textile workers in Gujarat, and began demanding the creation of a new labor union that would serve the needs of poor women working in the non-formal economy. Ela Bhatt, together with the laborers, developed the concept of a Gandhian labor union based on principles of social justice and self-sufficiency. After an initial dispute with the government, SEWA became incorporated as a labor union in 1972, and founded its first venture based on the Gandhian cooperative model, SEWA Bank, a worker-owned saving and loan bank with the mission of empowering its members through offering microfinance services (SEWA, 2015).

Since its inception, SEWA has pursued two simple goals: full employment and self-reliance. At SEWA's annual meetings, its leadership assesses their programs' effectiveness based on the following eleven questions, chosen by aagewans, representatives from each of their member cooperatives:

1. Have more members obtained more employment?
2. Has their income increased?
3. Have they obtained food and nutrition?

4. Has their health been safeguarded?

5. Have they obtained child-care?

6. Have they obtained or improved their housing?

7. Have their assets increased? (e.g. their own savings, land, house, work-space, tools or work, licenses, identity cards, cattled and share in cooperatives; and all in their own name.)

8. Have the worker's organizational strength increased?

9. Has worker's leadership increased?

10. Have they become self-reliant both collectively and individually?

11. Have they become literate? (SEWA, 2015)

Worded this way, all of SEWA's evaluation questions are meant to be answered in a binary fashion, i.e. the answer is either yes or no. However, given the interrelated nature of the questions, the questions are worded in such a way to encourage discussion of how the organizations' intervention's fit into the broader goals of SEWA and interact with other SEWA social ventures within nearby communities.

Through most of its history, it has achieved impressive 25% growth rates in its membership year-after-year. SEWA's focus on organizational introspection and learning has driven it to a constant expansion of its capacity, both in terms of breadth of beneficiaries reached, and the range of services offered. This growth has occurred primarily in Gujarat, SEWA's home state, but SEWA has also enjoyed significant success outside of Gujarat as well. Slightly under half of its 2 million members live in Gujarat, while the rest live in states across India. SEWA's broadly diverse membership is not merely diverse in terms of geographic distribution, but also in terms of culture, language, lifestyle, and socio-economic needs. Despite having a standardized system of self-evaluation through the eleven questions, its cooperative style of decision-making also gives local cooperatives a great deal autonomy to deal with their own issues and to find local solutions to organization-wide issues (SEWA 2015).

SEWA's methods of Monitoring & Evaluation are tailored for the kind of work that SEWA's member cooperatives perform and draw upon their shared mission. By requiring its member organizations operating across a range of sectors to evaluate their programs based on the same eleven questions, regardless of whether the organization is a milk cooperative, a health insurance cooperative, or a credit cooperative, it encourages its member cooperatives to view their impact in a holistic fashion, uniting the efforts of its many member cooperatives together into a single set of goals achieved by a wide variety of outputs by local cooperatives.

A large difference between international microfinance institutions and ones which were created and managed by nationals of that country, is the breadth at which they operate. SEWA’s historic growth and diversification have been driven by an organic process of frequent self-examination through group discussions that allow critique and new ideas to percolate up from meetings on the grass-roots level. SEWA's eleven questions are meant to examine their projects at a particular point in time and track progress since the last meeting when the questions were reviewed. SEWA has intentionally avoided setting specific long-term targets as indicators of success. Despite this, reports on SEWA have often highlighted its ability to make significant progress in tackling the issues it chooses to focus on. Although SEWA offers a wide variety of services across its many member cooperatives, all cooperatives work on a number of issues that SEWA considers to be interrelated, including access to employment opportunities, assets, markets, and services, all of which SEWA groups together as addressing the problem of what it terms "secure access." Whereas many other microfinance institutions focus on access to credit specifically, SEWA's concept of "secure access" goes beyond credit to encompass access to healthcare, childcare, insurance, and full and equal participation in government and society (Blaxall, 4).

Unlike SEEP, SEWA's monitoring and evaluation strategy focuses mainly on qualitative information gathered from focus group discussions. Information gradually percolates upwards from the grassroots level, being modified and re-discussed by each level of leadership before being passed up to the next-highest level. Information might start out as comments overheard by extension workers from individual members of a credit cooperative. The extension workers might then discuss what they heard at the next annual cooperative meeting, whose secretaries would then pass the information on for discussion at the state level, which would be passed on to the organization-level. At each meeting, each attending member’s observations and comments are discussed as they relate to the eleven questions. This hierarchical and iterative process of qualitative data collection, discussion, and adjustment reflects SEWA's purpose for its monitoring & evaluation processes: organizational capacity growth. The kinds of questions and holistic thinking that SEWA's monitoring and evaluation strategy relies on also reflect its emphasis on social justice, which is not surprising considering its roots in the Gandhian workers' rights movement of the 1970s.

The SEEP Network and SEWA are similar organizations in that they are both umbrella organizations that set standards and create common definitions and methodologies for a wide range of microfinance institutions that operate in diverse array local conditions. Both organizations collect data, publish articles, and host discussions for their members to compare strategies. Women's credit and saving cooperatives in India do collect quantitative financial data which is used for their internal evaluations, however this is primarily a by-product of the government-mandated standards for accounting practices that must be followed by all credit cooperatives in India.

SEWA's eleven-question approach has also been independently evaluated by Dr. Martha Chen, the International Coordinator of the Women in Informal Employment: Globalizing and Organizing (WIEGO) and public policy professor at Harvard University. At the request of SEWA, she conducted an in-depth meta-analysis of twenty-one independent impact studies done evaluating SEWA's interventions across a wide range of its cooperatives.

Unlike many previous studies that had been done on microfinance initiatives Dr. Chen evaluated SEWA's interventions according to SEWA's own eleven questions. She combined both qualitative and quantitative data from the twenty-one studies to look at SEWA's long-term impacts over 30 years. The report also examined SEWA's impact according to SEWA's own theories of change, looking at indicators in terms of their relationship with women's status in society, internal and external household power dynamics, health, levels of stress, and other factors providing a more holistic, context-heavy critique of SEWA's interventions gained from data collected through group discussions. Whereas SEEP-based evaluations tend to draw on heavily finance-based methodologies, Chen's focused on the social justice theory on which SEWA based its theory of change (Chen, 2005). Chen's evaluation ultimately found that a significant minority of women faced increased hardships as elsewhere reported with other microfinance organizations, but that the majority of members' lives improved within of each of the eleven questions.

As microfinance has evolved since its popularization by Yunus, the methods for monitoring and evaluating its effectiveness have evolved as well, reflecting both changing trends in M&E for development and changing trends in the needs and attitudes of the microfinance industry. When Grameen Bank and SEWA were founded in the 1970s and early 1980s, their focus was on human rights and social justice. Economic empowerment was not, in of itself, the goal so much as challenging the socio-economic status quo through access to credit. These early microfinance banks thought of themselves primarily as social empowerment organizations that were borrowing the tools of financial institutions. Mohammed Yunus originally envisioned his work with Grameen Bank as a quest for human rights. Access to credit, to Yunus, was simply one facet of a much broader strategy for social change.

Although best known for its work with microfinance, SEWA did not start out as a microfinance organization. Its 11 indicators used for internal evaluations predate its work with microfinance. As with Grameen Bank, its commitment to providing access to credit grew out of a much broader concern for safeguarding human rights for poor, marginalized populations.

In both Bangladesh and Gujarat, poverty is not simply a matter of lack of money, rather it is closely tied with entrenched attitudes of discrimination towards women and certain ethnicities and castes. This discrimination was achieved by denying these groups access to power and self-determination in society. Therefore, giving access to credit was seen by both Yunus and Ela Bhatt as a means of facilitating social transformation through giving control of power to traditionally powerless groups.

However, as microfinance grew in popularity and became a mainstream part of the toolbox of interventions deployed by development banks, there was a strong shift towards bringing its monitoring and evaluation methodology closer in line to the finance industry, thereby adopting business terminology and guidelines, as shown by SEEP's work standardizing monitoring guidelines across a wide range of some of the biggest players in the microfinance industry. SEEP focused mainly on monitoring for the purpose of accountability to donors (likely because its founding members were large international development banks) and establishing standards for operating as “legitimate” banks.

As the Microinsurance Learning and Knowledge (MILK) Project showed, overreliance on following traditional banking models, in turn, led to a lack of adaptability, responsiveness, and communication with the populations MFIs were intended to benefit, and led to one-dimensional interventions that lacked a holistic sense of how to create socio-economic change among diverse stakeholders.

Since its inception, SEWA placed a much stronger emphasis on understanding the deeper qualitative, sociological context in which their projects operated, and as a results of utilizing indicators that encouraged multi-faceted self-examination of how each cooperative fit into the broader societal context of social justice, SEWA greatly diversified its activities through an organic process of internal evaluation and context-based adaptation. This process paved the way for its explosive growth across the broadly diverse development contexts found among India’s various states.

As shown from Dr. Chen’s evaluation of SEWA, putting forth the effort to understand the perspective and developmental context of an organization, and using a mixed methodology combining qualitative data with quantitative data to lend support, can paint a much broader picture, more relevant to an organization’s mission and vision. Regardless of whether an evaluation was intended to be prescriptive or merely descriptive, it is always prescriptive in that the methodology used shapes the scope of lessons learned, and therefore shapes the way that future projects are designed and implemented based on the information collected.

## Description of M&E Project

At the Human Development & Research Centre (HDRC), there had been several attempts at working monitoring & evaluation into its various projects involving Women's Credit Cooperatives. However, the HDRC did not have an overarching monitoring & evaluation framework besides collection of quantitative data on lending practices, which varied greatly between its partner cooperatives depending on their capacities to maintain records.

Evaluations had typically been conducted as-needed by project heads and had usually taken the form of short reports written by field staff describing their observations from notes taken in the field. The HDRC did not follow any particular methodology for collecting and analyzing data for use in these reports.

My work focused on the most recent set of interventions by the HDRC funded by the Spanish donor organization, Alboan. I came to the project at the end of the second year of the project's planned 36 months. After speaking with Dr. Dabhi, the HDRC's research director, I decided to apply a Participatory Rapid Appraisal methodology to a Rapid Rural Appraisal framework. The purpose for this approach was that the HDRC was already conducting focus-group discussions in conjunction with site visits that would fit well into an RRA framework, given RRA's emphasis on focus-group discussions and collection of qualitative data. In RRA, a team of evaluators spends several days to weeks at evaluation sites interviewing stakeholders and asking them questions that will lead to a good understanding of a project and its context. As the name implies, Rural Rapid Appraisal is meant to gather a large amount of qualitative data efficiently over a relatively short time period.

While previously serving as Peace Corps Volunteer, I attended "Project Design & Management" trainings conducted by USAID intended to train Peace Corps Volunteers and their host country counterparts together in project design and monitoring & evaluation. The trainings lasted several days and were taught through activities and creative brain-storming sessions during which attendees would identify problems, strategies, and SMART goals to use in designing projects for funding and steering ongoing projects in more productive directions. It occurred to me that a similar format might work if applied to leading focus group discussions for Rapid Rural Appraisal. This way, the evaluations could serve two purposes, both as management trainings for the women's cooperatives, and as useful qualitative data collection. The critical line to walk was in training the women in tools to use to identify all the relevant information, but not to give them external answers or otherwise bias their perspectives with ideas from the HDRC evaluation team, which would invalidate the qualitative data collected and render the trainings useless as evaluations.

This format was meant to be used for formative evaluations, so that projects could still be altered if they were not working well, and placed a strong emphasis on learning for local organizational capacity growth. By leading the participants through the process of project design, they were also able to see how monitoring could be incorporated into the design of their future projects, thereby making data collection easier for the HDRC as the partner organizations were able monitor and eventually evaluate their own projects.

Once we agreed on a method for collecting the data, we then developed adaptable indicators (see annex) for measuring empowerment, based loosely on indicators used in Bhutan's gross national happiness index, in which Dr. Dabhi had an interest. The indicators were answerable based on qualitative data collected during the activities, and in turn were used to create a spreadsheet that organized and compared levels of empowerment and organizational capacity among different cooperatives year-after-year.

Participatory evaluation does not end with the writing of a report, rather, it continues as the community evaluated uses the lessons they learned during the evaluation, which they participated in as equal partners and beneficiaries of knowledge. Knowledge sharing, rather than being a one-way process from project beneficiaries to the evaluator, is a two-way sharing of knowledge, wisdom, and worldview. Through being included in the evaluation as facilitators and co-equal learners, the project beneficiaries learn to think critically and introspectively about their own strategies for solving problems, learn methods of democratic decision-making by repurposing focus-group discussion activities for their own meetings, and understand themselves from an outside perspective. Most importantly, they gain the confidence to conduct their own monitoring and evaluation activities for their own internal purposes of building capacity to reach their own self-identified goals. Participatory evaluation is primarily about *co-equal learning for local capacity growth*.

There are a number of important benefits to using participatory approaches to evaluation. Participatory evaluation allows for a deep exploration of the context that the data comes from, because analysis of varying stakeholder perspectives on gathered data is an inherent part of the process. Participatory evaluation also avoids imposing a rigid, one-size-fits-all approach to evaluating partner organizations. It allows for great flexibility, taking cultural contexts into consideration, while still producing methodologically sound data. Participatory approaches to Monitoring, Evaluation, and Learning (with emphasis on the Learning!) can play a powerful role in creating a culture of introspective, evaluative thinking within an aid organization and its partners.

At the end of each session we conducted with participants from women's cooperatives, we asked them for feedback about what they thought of the session and its activities. Women we spoke with in each cooperative, without exception, told us that they had never thought about their resources, objectives, and goals in the way that our activities led them through. Through the activities and discussions we presented in our manual and tested in the field, the women's cooperatives with whom the HDRC partnered gained tools for their own self-analysis. Evaluations-as-trainings teach fairly complex concepts in design, monitoring, and evaluation through brainstorming activities that lead the participants through project design step-by-step.

The participatory monitoring and evaluation framework we implemented at the HDRC was intended to serve two functions:

1) To provide program managers and HDRC partners with information about program implementation including use of resources, whether program objectives were achieved, and how planned activities were utilized.
2) To assist program managers in identifying lessons learned so that program staff can improve program implementation in the future.

This form of evaluation necessarily involves collecting data from many different perspectives within communities and organizations involved with the program. Evaluators were meant to use the wide variety of perspectives captured in the data collection process to improve the accuracy of the data through comparing perspectives with one another. Importantly, these perspectives include the local perspectives on resources, empowerment, and sustainability, which may be quite different from that of evaluators from outside the partner organization and surrounding community. Our use of participatory evaluation was meant to avoid imposing a rigid, one-size-fits-all approach to evaluating the partner cooperatives by allowing for great flexibility and taking cultural contexts into consideration, while still producing methodologically sound data.

As we believed that it was critical for the women's cooperatives to know how to promote awareness of social problems, we created a three-tiered series of steps for measuring social, economic, political, and organizational empowerment. Awareness indicators formed the first level, Implementation indicators formed the second, and Sustainability indicators formed the third and highest step for measuring empowerment (see annex). By following our evaluation, the HDRC could identify where a cooperative was in achieving sustainable empowerment, and how the HDRC would need to design its trainings and interventions to help move the cooperative to the next step, finally culminating in sustainable, independent, and empowered cooperatives. Our intention was that the HDRC would be able to adapt it to future projects, both within women's empowerment and in other sectors, such as education, Dalit rights, and urban poverty.

Monitoring & evaluation frameworks are not merely descriptive, they are also prescriptive, meaning that the design of a monitoring and evaluation framework necessarily shapes an evaluator's conclusions. This may seem like a roadblock for conducting objective research. However, the fact that the perspectives of evaluators and their choice of monitoring and evaluation process guide conclusions need not be a limitation. Monitoring and evaluation design can be a powerful tool for highlighting lacuna in development organizations' goals and objectives.

Our experience testing our participatory monitoring & evaluation methodology showed the following:

● Cooperatives are more likely to listen to and use the findings of the evaluation if they are consulted and involved.

● Cooperatives learn through the process of partnering with the HDRC on M&E, and are better able to set their own realistic goals and objectives, and become sustainable.

Through using a participatory approach, the HDRC could benefit in the following ways:

● Women's credit cooperatives learn to use M&E to design, monitor, and evaluate their own activities.

Which leads to…

● Cooperatives see value in participating in the evaluations, and are more likely to give evaluators their time and attention.

Which leads to…

● Evaluators can collect more accurate data by including many different perspectives in the evaluation process (including local perspectives).

Which leads to…

● The HDRC uses the data collected to identify mismatches between the content of HDRC trainings and the needs of the cooperatives, and can design better interventions that support and include stakeholders in their projects.

## Analysis

If the goal of monitoring and evaluation is local capacity growth through learning from the mistakes and successes of projects, then it is vital that local voices be heard through the evaluation process. There need not be a trade-off between enhancing the inclusivity of the evaluation process and ensuring that the data collected is accurate. Through the methodology that I helped develop, I believe that I helped the HDRC to improve the quality of its trainings and left an adaptable model for them to use that will help to ensure that stakeholders are included in its evaluation processes in the future.

Looking onward then, how could we have designed the evaluation system to be to be more inclusive and what implications could this have for future project design?

According to Jennifer Collins-Foley, the Senior Advisor for Inclusive Development at World Learning, inclusive development does not merely refer to ensuring that marginalized groups benefit from development, but also that they are engaged with and included in designing and implementing development programs. Beneficiaries of projects must not merely be included as passive recipients of aid, but as equal stakeholders actively engaged in creating and sustaining empowerment. When beneficiaries are only considered passive reservoirs of development, to be filled up and forgotten, this is neither truly empowering nor sustainable (J. Collins-Foley, personal interview, August 5th, 2015).

A human rights-based approach based on inclusion looks at equitable access to the fruits of development (education, food security, economic security, etc.), and equitable inclusion in the design process of development, as fundamental human rights. If there exists populations excluded from either one of these, then there is a need for inclusion.

Inclusive development must produce measurably different results from non-inclusive development, otherwise it is merely going through the motions of inclusion without making any substantial difference. Are a program's interventions based on the expressed needs of its beneficiaries, or is it based on the organization's needs? Interventions must be solutions in response to problems expressed by marginalized communities themselves, rather than solutions in search problems to solve.

As in the case of microfinance interventions in Ghana, mentioned in this paper's literature review, when development organizations impose rigid interventions aimed at fulfilling narrowly-defined objectives, and justify these interventions with equally narrowly-designed evaluation frameworks, they may succeed only in the pyrrhic sense of meeting the letter of their objectives while failing to ultimately produce sustainable empowerment. Monitoring and evaluation frameworks must take care not to define their projects into success, but to fairly analyze the larger context in which the project takes place. Evaluations should analyze the success of a project's interventions according to its goals, but they must go further than that as well, and ask whether those goals were properly defined in the first place.

In the case of monitoring & evaluation framework I helped design for the Human Development & Research Centre, our indicators were based on the HDRC's stated theory of change, based on their hierarchical theory of capacity growth: Awareness leading to Implementation leading to Sustainability, divided into four non-hierarchical sub-categories within each level: economic, political, social, and organizational (see the list of indicators annexed for further reference). The burden of proving whether the cooperative was meeting each indicator was left to the cooperative members themselves. Many indicators were worded in such a way that a cooperative's focus group would only need to prove to themselves whether they met the indicator, and we designed all indicators to be answerable in a binary fashion as either "yes," or "no." For example, the first indicator reads "evidence that members understand the economic benefits of a large membership." What evidence qualifies as sufficient is left up to the focus group.

The benefit to this approach is that it attempts to find a happy medium between imposing external indicators based on programmatic objectives implicit in the program's theory of change, while largely giving local stakeholders the freedom to set their own benchmarks appropriate to their cooperative's context. However, in the previous example from the first indicator, it leaves out the possibility that not all cooperatives might want to expand the size of their membership, or that expanding membership might not be beneficial for them.

The indicators, as they were written, were meant to be a process for cooperatives to give feedback and track their own progression towards sustainability. However, if cooperatives do not see their own goals for themselves reflected in the indicators, or disagree with what the indicators imply, this at least may lead to inaccurate data and may lead to disillusionment with the program.

In conducting focus-group discussions, there are significant risks of injecting bias into the evaluation. Evaluators may accidentally prompt informants towards confirming or contradicting how the program is meeting its goals. Indeed, Michael Scriven, a central figure in the academic study of evaluation, has argued that simply by being aware of a program's goals, evaluators may bias an evaluation. Scriven advocates for "goal-free evaluation," which he defines as evaluation conducted without knowledge or reference to a program's predetermined goals or objectives. According to Scriven, the purpose of this approach is "finding out what the program is actually doing without being cued as to what it is trying to do. If the program is achieving its stated goals and objectives, then these achievements should show up; if not, it is argued, they are irrelevant (Scriven, 1991, p.180)."

The strength of "goal-free evaluation" is that it evaluates not merely whether or not the program is achieving its objectives in a participatory way, but whether or not its goals are even relevant to improving the well-being of its beneficiaries. It accomplishes this by structuring the evaluation in such a way that it implicitly calls into question the validity of the underlying goals of an organization as well as its methods.

More broadly, the concept of "goal-free evaluation" speaks to the power of using inductive methodology for evaluation, building up theories from ground-level observation. However, because inductive evaluation methodologies focus on understanding the local context in which interventions occur, they can be difficult to use when comparing projects conducted in different contexts (Youker, 2005).

Given that the HDRC works with twenty-nine women's cooperatives representing nearly 70,000 women Hindu, Muslim, Adivasi, and Christian communities, in a wide variety of urban and rural settings, external, goal-free evaluations would be quite expensive and time-consuming to conduct.

Top-down methods of evaluation run the risk of introducing bias and blind spots within an evaluation, but they do provide easier means of comparison between projects, and facilitate discussion based on common terminology and understanding. In the case of SEWA's "eleven questions" approach, each question was not meant to give quick answers, rather, it was meant to frame a complex discussion about each cooperative's relationship with its members and their broader relationship with society. Rather than limiting discussion to a set of boxes to check off, each indicator sets the stage for a broader discussion. As stated earlier, SEWA's questions were decided upon by group consensus, in consultation with members at the grass-roots level. New questions were added over time as members' understanding of their needs changed. This model represents a balance between using a top-down, donor-imposed evaluation methodology and a ground-up beneficiary-driven methodology. Evaluation questions are decided upon by the grassroots-level stakeholders themselves, and in return, SEWA holds cooperatives responsible for using the agreed-upon evaluation questions to assess themselves.

Following this logic, perhaps the simplest method would be to ask representatives of the twenty-nine cooperatives to discuss with their members what their own goals are for participating in the HDRC's Women's Cooperative program. At the next meeting where representatives from each cooperative are present at the HDRC, they could be given the task of synthesizing their goals together to create their own series of questions and discuss methods of answering these questions within each cooperative's context. As is the case with SEWA, this would allow for more comparability between cooperatives, as they would all be answering the same questions and would maintain a sense of ownership over the evaluation process by including cooperative members as the designers of the evaluation. Through choosing their own questions, cooperatives would also communicate to the HDRC their goals, and help the HDRC to readjust its own goals to take into consideration the goals of its beneficiaries. Also, as with SEWA, these goals need not be immutable, but rather provide a process for organic adaptation as cooperatives grow in their understanding of their needs.

## Sustainable Development

Sustainable development may be defined as the ability to meet the needs of the present without compromising the ability to meet the needs of the future (The World Bank, 2015). Sustainable development takes a broad view of human needs, defining them in terms of social, environmental, and economic security. Importantly, these are and not merely boxes to check off on a list of needs for development to fulfill, but rather they are all seen as interrelated and interdependent aspects of human well-being.

When societies experience high levels of inequality and exclusion, they tend to become unstable and are strongly correlated with low standards of living measured in terms of crime, poor health, poor economic performance, low social mobility, and low civic engagement (The Equality Trust, 2015).

Although microfinance may most obviously be looked at as a matter of economic sustainability by extending economic self-determination to marginalized people through access to credit, it is at its heart as Muhammad Yunus and Ela Bhatt realized, a matter of social empowerment and human rights. Because of the complex and multifaceted nature of the problems that marginalized populations face, it is essential that international development reflect the perspectives of the people who are most intimately familiar with the intersection of these issues in a given local context, that is to say, local stakeholders.

## Conclusion

Integration of participatory approaches towards evaluation are necessary for successfully integrating inclusive development into project design. The history of microfinance has been shaped by its relationship with and attitudes towards methodologies used to monitor and evaluate it. Since its inception as a discrete method for socio-economic empower, it was seen as a method for championing the cause of human rights by Mohammed Yunus, Ela Bhatt, and other such early visionaries who dreamed of equitably shifting the balance of power towards the powerless. In both cases, empowerment was a matter of inclusion: finding gaps in society where disempowered groups could find social and economic niches that allowed them equitable access to the fruits of development. A large part of SEWA's ability to grow explosively in an extremely diverse environment was its use of a relatively participatory methodology for evaluation.

Over time, methodology used in many microfinance projects focused on accountability by bringing monitoring and evaluation standards closer to standards used for traditional banks. The SEED network was instrumental in this effort to create widely-accepted standards against which microfinance initiatives could be measured. However, these standards did not take into consideration the broader societal context in which microfinance operated. They put heavy emphasis on quantitative collection and analysis of data, primarily designed to test the degree of access to credit afforded to the most impoverished people in society. More recently, several studies showed that microfinance initiatives could have deleterious effects on the lives of their intended beneficiaries while still achieving their objectives if their objectives were narrowly defined. Simply providing greater access to credit is simply a means to end. The broader -- if not always explicitly stated -- goal of microfinance is human rights through inclusion: access to credit is a gateway to inclusion in the formal economy and equal participation in society. Therefore, monitoring and evaluation methodologies used for microfinance must reflect this.

With this in mind, I designed a participatory monitoring and evaluation framework that would better include local stakeholder perspectives, and applied it in the field with the Human Development & Research Centre. Although it was able to provide a detailed look at the perspectives of local stakeholders and use their feedback to improve programming, as it was designed, it assumed that the program's theory of change was true, and was primarily assessing where cooperatives fell on a pre-determined road to sustainability. Truly inclusive development needs to allow the perspectives of marginalized populations to shape their own development, according to their own chosen paths. Evaluators play a critical role in helping to map these paths and reveal the potential pitfalls and shortcuts each path holds so that marginalized populations can make informed decisions.

When monitoring & evaluation methodology fails to include stakeholder perspectives in the picture it paints of a project's broader impacts in the lives of its beneficiaries, this can create a lack of inclusion in future project design. Microfinance has, at its heart, always been about social justice, and therefore needs nuanced, multi-faceted, participatory approaches that get to the heart of the multi-faceted way an organization's interventions affect social change.

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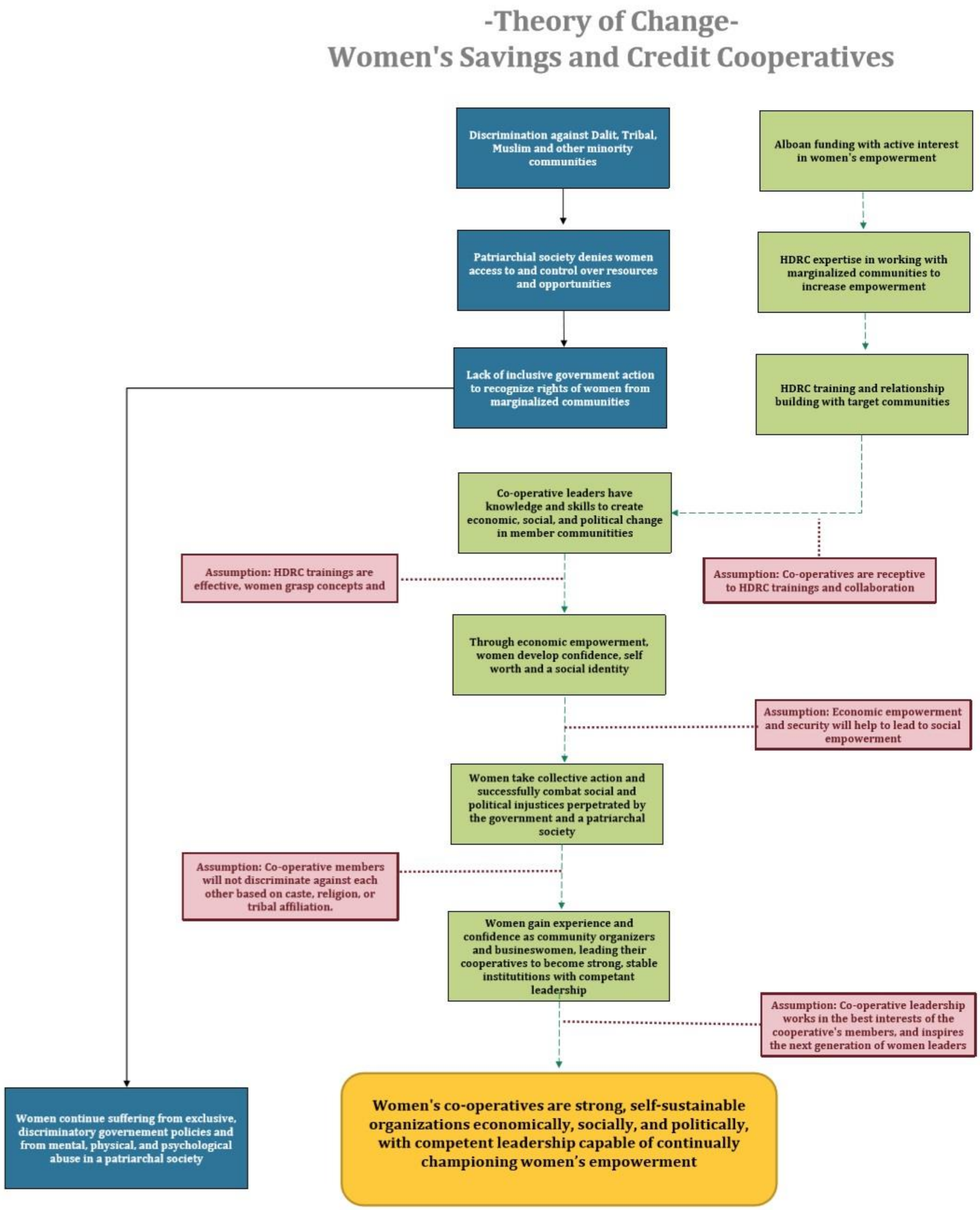
## Annexes


-Theory of Change-
Women's Savings and Credit Cooperatives
Discrimination against Dalit, Tribal, Muslim and other minority communities
Alboan funding with active interest in women's empowerment
Patriarchial society denies women access to and control over resources and opportunities
HDRC expertise in working with marginalized communities to increase empowerment
Lack of inclusive government action to recognize rights of women from marginalized communities
HDRC training and relationship building with target communities
Co-operative leaders have knowledge and skills to create economic, social, and political change in member communitities
Assumption: HDRC trainings are effective, women grasp concepts and
Assumption: Co-operatives are receptive to HDRC trainings and collaboration
Through economic empowerment, women develop confidence, self worth and a social identity
Assumption: Economic empowerment and security will help to lead to social empowerment
Women take collective action and successfully combat social and political injustices perpetrated by the government and a patriarchal society
Assumption: Co-operative members will not discriminate against each other based on caste, religion, or tribal affiliation.
Women gain experience and confidence as community organizers and busineswomen, leading their cooperatives to become strong, stable institutitions with competant leadership
Assumption: Co-operative leadership works in the best interests of the cooperative's members, and inspires the next generation of women leaders
Women continue suffering from exclusive, discriminatory governement policies and from mental, physical, and psychological abuse in a patriarchal society
Women's co-operatives are strong, self-sustainable organizations economically, socially, and politically, with competent leadership capable of continually championing women's empowerment

# Standard Indicator Evaluation Form

Co-operative Name: ____________________ Date: __________ Time: __________

Evaluator Name: ____________________

Evaluator Title: ____________________

Objectives: **Assess co-operative's compliance with standard indicators**

**Instructions:** Standard indicators can be assessed while conducting other activities. Each activity is designed to reveal information about the co-operative that will assist the evaluator in his/her assessment of each indicator. If the evaluator is unable to make an accurate assessment, he/she may ask unbiased questions related to the indicator for more information. Upon making a determination as to compliance, mark a "1" for every indicator with which the co-operative complies, and a "0" for every indicator with which they do not.

A=Awareness

I=Implementation

S=Sustainability

| Category | Group 1: Membership | Level | 2015 |
|---|---|---|---|
| Economic | Evidence that members understand the economic benefits of a large membership | A | |
| Economic | Members receive training in recruitment techniques and have implemented a recruitment program | I | |
| Economic | Members monitor recruitment and hold periodic public events to facilitate recruitment strategies | S | |

| Category | Group 2: Saving & Borrowing | Level | 2015 |
|---|---|---|---|
| Economic | Members can explain the benefits of saving in and borrowing from the co-operative | A | |
| Economic | At least 50% of members save money in co-operative | I | |
| Economic | At least 50% of loans are paid back within the loan period | I | |
| Economic | Very few or no members have debt obligations to money lenders | I | |
| Economic | More than 50% of members improve their personal and families' economic situations by making use of banking services | S | |
| Economic | Successful examples of co-operative creating economic awareness in young and non-active members | S | |

| Category | Group 3: Administrative Tasks | Level | 2015 |
|---|---|---|---|
| Economic | Evidence that the co-operative understands the importance of centralized and organized record-keeping | A | |
| Economic | Co-operative has adequate resources to complete daily administrative tasks and keep organizational records | I | |
| Economic | Due to access to adequate resources, leadership is able to dedicate more time to strategic planning and implementation | S | |

| Category | Group 4: Generating Income | Level | 2015 |
|---|---|---|---|
| Economic | Members express a desire for financial management and entrepreneurial skills | A | |

| | | | |
|---|---|---|---|
| Economic | Members receive trainings in financial management and livelihood skills relevant to increasing their employment opportunities | I | |
| Economic | Members generate more income using skills learned in trainings, and use money to improve their lives | S | |
| **Category** | **Group 5: Rights & Entitlements** | **Level** | **2015** |
| Political | Evidence that members are aware of rights and entitlements guaranteed by the government | A | |
| Political | Members promote awareness of rights and entitlements | I | |
| Political | Successful examples of co-operative creating political awareness in young and non-active members | S | |

| Category | Group 6: Local Government | Level | 2015 |
|---|---|---|---|
| Political | Members express a desire to participate in local government and politics | A | |
| Political | Members are knowledgeable about the Panchayat organizational structure, time and location of meetings, and know how to claim government benefits | A | |
| Political | Members favorably influence Panchayat decisions | I | |
| Political | Members follow up with Panchayat to ensure it meets obligations to members | S | |
| Political | Co-operative has at least one member on the Panchayat | S | |

| Category | Group 7: Empowerment | Level | 2015 |
|---|---|---|---|
| Social | Members demonstrate self-expression, personal identity, and independent decision-making | A | |
| Social | Examples of members confronting social injustices in their communities | I | |
| Social | Members do not need permission to leave the home, save and borrow money, and attend co-operative events | I | |

| | | | |
|---|---|---|---|
| Social | Co-operative has established ongoing support systems to provide counseling, mediation, and interventions for members | S | |
| Social | Successful examples of co-operative creating social awareness in young and non-active members | S | |

| Category | Group 8: Gender Equality | Level | 2015 |
|---|---|---|---|
| Social | Members express support for gender equality in the home and society | A | |
| Social | Members receive trainings in social issues and women's empowerment | I | |
| Social | Members share household chores equally with men | I | |
| Social | Evidence that members prioritize education for their daughters and sons equally | I | |
| Social | More than 50% daughters of members complete 12th Standard | S | |

| Category | Group 9: Socio-Cultural Preservation | Level | 2015 |
|---|---|---|---|
| Social | Evidence that members value preserving their own socio-cultural identity | A | |
| Social | Members do not succumb to pressure to observe socio-cultural norms and practices of others | I | |
| Social | Members publically advocate for acceptance of cultural diversity | S | |

| Category | Group 10: Work Space | Level | 2015 |
|---|---|---|---|
| Organizational | Leadership understands the importance of having adequate space to complete daily functions | A | |
| Organizational | Co-operative has access to adequate space suitable for daily functions | I | |

| | | | |
|---|---|---|---|
| Organizational | Leadership functions independently from promoter, making its own decisions | S | |

| Category | Group 11: Co-op Cohesion | Level | 2015 |
|---|---|---|---|
| Organizational | Evidence that leadership understands the needs and desires of members | A | |
| Organizational | Leadership provides trainings that address the needs and desires of members | I | |
| Organizational | Examples of leadership maintaining open dialogue with members about training opportunities to address ongoing needs and desires | S | |
| Organizational | Leadership conducts quarterly/semi-annual evaluations of co-operative to monitor economic, social, political, and organizational progress | S | |

| Category | Group 12: Collaboration with Government | Level | 2015 |
|---|---|---|---|
| Organizational | Evidence that leadership values good working relationships with local Panchayat and regional government authorities | A | |
| Organizational | Leadership meets with local and regional government officials on behalf of members to address issues | I | |
| Organizational | Leadership trains members in strategies to collaborate with local and regional government authorities | S | |

| Category | Group 13: Leadership | Level | 2015 |
|---|---|---|---|
| Organizational | Evidence that leadership understands the value of autonomous and transparent governance led by female members | A | |
| Organizational | Leadership mentors members and motivates them to pursue leadership roles in the co-operative and their communities | I | |
| Organizational | Leadership provides ongoing support to members via trainings and meetings to foster a culture of ownership among members | S | |
| Organizational | Successful examples of co-operative creating organizational awareness in young and non-active members | S | |