

DRAFT EVALUATION DESIGN MATRIX

Themes	Guide Questions ^a	Indicators/Information Required	Sources of Information	Data Collection Tools	Methodology
1. Mainstreaming of women status in Asian Development Bank (ADB) microfinance (MF) projects	<ul style="list-style-type: none"> • To what extent has ADB MF projects mainstreamed improving status of women in project design? • Were the projects replicable or simply “one off” interventions? • How does the project anticipate that women will benefit from participating in the program for themselves, in the context of families, and in the context of the wider community? • What does the project anticipate to be the possible negative effects on women in each of these arenas arising from their participation? 	<ul style="list-style-type: none"> • Project design and framework • Actual performance of projects based on design and framework • Overall performance of individual projects • Indicative “snapshots” of individual women participants through participatory appraisals 	<ul style="list-style-type: none"> • General literature review • Gender assessments of selected countries • Project documents (reports and recommendations of the President, Appraisal Reports, project completion reports, project performance evaluation reports, etc.) • Review of implementation experience on ADB projects • Specific country literature reviews • Key informants and policy makers in individual countries • Reports and publications of MF agencies 	<ul style="list-style-type: none"> • Internet search • Literature review • Collection and review of basic data and statistics • Interviews and consultations with key concerned ADB headquarters staff • Interviews and consultations with ADB resident mission staff • Interviews and consultations with key senior implementing agency staff 	<ul style="list-style-type: none"> • Review of literature and project documents • Formulate framework for the study • Based on the framework and through intensive interaction within the study team, design study/assessment to provide answers to themes and issues • Closely examine situation prevailing in pilot country with regard to MF institutions and gender assessment • Examine historical experience in pilot country with regard to MF and gender equality • Examine specific MF and gender experience on ADB projects in all three selected countries
2. Effectiveness of MF projects in reaching rural poor households and women as target groups.	<ul style="list-style-type: none"> • How effective were MF projects in reaching rural poor households and women as target groups? • Did the projects reach a large number of rural poor households and women as intended? • Were there any limitations in reaching rural poor households and women? • Were there cultural or other factors which impeded the success of the project and 	<ul style="list-style-type: none"> • Scale and depth of outreach • Gender disaggregated socio-economic data • Number of women clients and level of success of ventures or enterprises funded • Overall performance of projects 	<ul style="list-style-type: none"> • Project status and accomplishment reports. • Record of continuous economic activity and/or borrowing by women after project completion. • Reports and publications of MF agencies. 	<ul style="list-style-type: none"> • Collection, review, and analysis of pertinent data • Interviews and consultations with key concerned ADB headquarters staff • Interviews with ADB resident mission staff 	<ul style="list-style-type: none"> • Review of project documents and reports • Analysis of outreach and socio-economic data (disaggregated by household and gender) • Interviews and consultations with key informants

Not for Quotation, work-in-progress

Appendix 1

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	<p>women's access to financial products provided by the project?</p> <ul style="list-style-type: none"> • Were there special measures required to ensure a high level of women's and household participation? 			<ul style="list-style-type: none"> • Interviews and consultations with key senior implementing agency staff 	
3. Effects of MF projects on economic and social status of women.	<ul style="list-style-type: none"> • What have been the effects of the socio-economic status of women from project participation? • Were there factors that constrained the improvement in the status of women after project participation? • Which of the women's practical needs does the project address and how does the project propose to address women's strategic needs? • Are the outcomes sustainable both in terms of income generation and their impact on the status of women? 	<ul style="list-style-type: none"> • Overall economic and social status of women in country under study • Indicators that track changes in women status: personal income; control over use of money earned, assets owned and controlled, savings, participation in decision-making, increased mobility, self-confidence and self-esteem, involvement and status in community, relations in family, etc. • Record of any documented changes in the overall status of women in areas in which projects were concentrated 	<ul style="list-style-type: none"> • Interviews with clients of MF projects • Interviews with senior staff of implementing agencies • Interviews and consultations with pertinent ADB staff • Project reports and documents. • Country gender assessment reports 	<ul style="list-style-type: none"> • Questionnaire for clients of MF projects • Qualitative assessment tools to determine effects of project participation 	<ul style="list-style-type: none"> • Review of project performance • Sample survey with clients of MF projects • Focus group discussion and participatory learning activities with MF clients
4. Impact of MF projects on rural poor households and women	<ul style="list-style-type: none"> • What was the poverty impact of MF projects on rural poor households and women? What has been the impact on project participants? • Did the projects leave behind an improved institutional situation whereby the general access of financial services for rural poor households and women was 	<ul style="list-style-type: none"> • <u>Impact Indicators:</u> <ul style="list-style-type: none"> - Income - Expenditures - Economic Security <ul style="list-style-type: none"> * Housing * Education * Food Security - Poverty Gap - Etc. 	<ul style="list-style-type: none"> • Project design and framework • Interviews with project clients/end-borrowers • Interviews with key informants of implementing agencies 	<ul style="list-style-type: none"> • Structured questionnaire for impact survey MF clients 	<ul style="list-style-type: none"> • Impact assessment survey of sample MF clients • Use of quasi-experimental methodology to determine counterfactual effects of program participation • Use of econometric

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	<p>improved?</p> <ul style="list-style-type: none"> • What benefit to other members of the family does the project anticipate to have from women's participation? 	<ul style="list-style-type: none"> • <u>Disaggregation of Impact</u> <ul style="list-style-type: none"> - Household - Women - Men 			<p>tools and techniques to generate unbiased estimates of impact</p>
<p>5. Cross-cultural and cross-country factors that affect success of MF projects</p>	<ul style="list-style-type: none"> • What are the cross-country, cross-regional, or cross-cultural factors that affect the success of MF project targeted at women and rural poor households? • Were there cultural or other factors which impeded the success of the project and women's access to the financial products provided by the project? • Have MF projects that focus on women operated in a sustainable institutional environment or contributed to bringing about such an environment? 	<ul style="list-style-type: none"> • Results of field interviews, focus group discussions, and participatory learning and action activities • Level of development of MF institutions • Country assessments on gender situation and status of women • Status of microfinance sub-sector in selected countries 	<ul style="list-style-type: none"> • Country gender assessments. • Reports/studies on microfinance sub-sector of selected countries. • Project status and performance reports. • Key informants and policy makers in individual countries. • Key informants of implementing agencies. • Key ADB informants. 	<ul style="list-style-type: none"> • Interviews and consultations with key informants • Qualitative assessment tools for analyzing effects of MF projects on women 	<ul style="list-style-type: none"> • Review of pertinent country documents and reports • Focus group discussions • Use of participatory learning and action techniques • Analysis of data and information collected from quantitative and qualitative assessment tools.
<p>6. Lessons from ADB experience on reaching rural poor households and women with microfinance services.</p>	<ul style="list-style-type: none"> • What were the lessons learned from ADB's experience in reaching rural poor households and women with microfinance services? • Have MF models provided replicable and sustainable models for improving economic and social status of women? • What were the identified constraints affecting successful subproject and microenterprise implementation? • What type of support is required over and above access to finance which ensure success 	<ul style="list-style-type: none"> • Household socio-economic data based on results of the survey • Gender disaggregated data gathered from the field survey • Results of the impact survey, field interviews, focus group discussions, and participatory learning and action activities • Project design and framework • Documented experience of other funding agencies • Level of development of 	<ul style="list-style-type: none"> • Key informants and policy makers in individual countries • Key ADB informants • Impact survey, field interviews, focus group discussions, and participatory learning activities. • Key informants of implementing agencies • Key informants of other funding agencies with similar projects. • Documents of other funding agencies on 	<ul style="list-style-type: none"> • Interviews and consultations with policy makers in individual countries • Interviews with key ADB informants • Impact survey • Focus group discussions • Interviews with key informants of implanting 	<ul style="list-style-type: none"> • Review or pertinent project documents and reports • Interviews with key informants • Analysis of data and information collected from the field surveys and focus group discussions • Use of results generated from the impact survey • Focus group discussion with implementing agencies • Review of ADB's MF

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	<p>of the project and individual women's enterprises?</p> <ul style="list-style-type: none"> • What lessons have been learned which can be incorporated into the review of the Microfinance Strategy planned for 2007? • What has been the experience of other funding agencies in implementing similar projects? • On the basis of experience under the projects what role should ADB play in promoting access to finance in order to improve the economic and social status of poor women? 	<p>MF institutions</p> <ul style="list-style-type: none"> • Historical level of ADB activity in MF • Characteristics of ADB MF portfolio • Overall performance of individual projects • Record of continuous economic activity and/or borrowing by women after project completion • Outreach indicators: loan size, number of clients, retention rates, repayment rates, etc. • Gender situation in each country • Status of microfinance sub-sector in each country 	<p>similar projects</p> <ul style="list-style-type: none"> • Project documents and reports • Reports and publications of MF agencies • Country gender assessment reports • Reports and recommendations of the President, project completion reports, project performance evaluation reports, project performance reports. 	<p>agencies.</p> <ul style="list-style-type: none"> • Interviews with key informants of other funding agencies with similar projects • Internet search. 	<p>operations in each country with focus on poverty reduction and women</p>

ADB = Asian Development Bank, MF = microfinance.

^a These indicative questions would be further refined after the commencement of the study.