

Comments on Microfinance/ Micro-enterprise Programs

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Evaluation Framework

1. Are the evaluation activities formative or summative?
2. What questions are in the universe of possible evaluation questions?
3. Rigorously Describe the program by developing a model of the Program Theory and using a Program Logic Model.
4. Revisit and narrow the universe of evaluation questions.
5. Develop the Evaluation Plan
6. Develop a Data Collection and Data Analysis Plan
7. Analyze the data.
8. Conclude, learn from conclusions.

Rigorous Program Description

- Need for clarity in what a program is actually doing and who it is engaging (Program Logic Model)
- Need for clarity, using the Program Theory model. What does the program aim to achieve and how does it aim to achieve it?

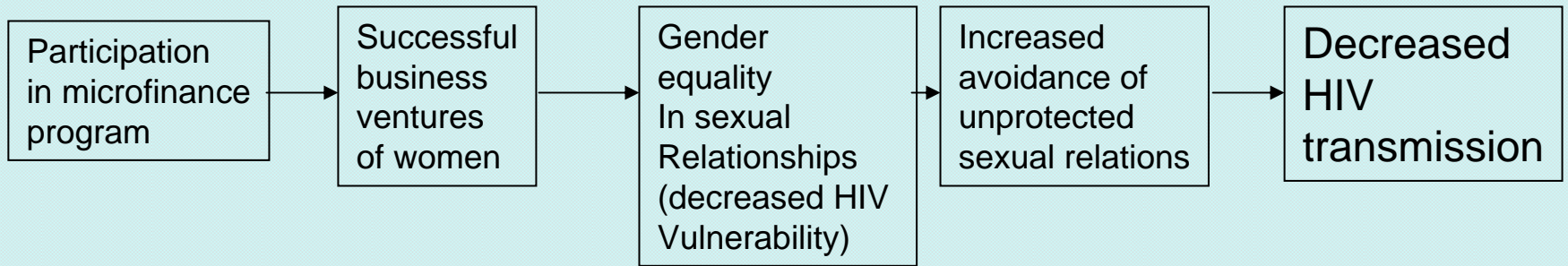
Program Logic Model (Theoretical)

Goals	Assumptions	Target Population	Inputs/ Resources	Activities	Outputs	Outcomes	Outcome Measures
<p>The aspect the program intends to influence.</p> <p>May have a primary goal and also secondary goals. May have both long-term and short-term goals.</p>	<p>Assumptions upon which the program and its operation are based. Usually, statements about the program's environment or human behavior as perceived by the program prior to the implementation of the program.</p>	<p>Exactly who the program is trying to change. Usually bound by geography &/or, population characteristics Note: never does a program attempt to change everyone.</p>	<p>The money, things, people, and in-kind contributions the program uses to operate. What does it take to run the program?</p>	<p>What the program needs to do to engage participants, and how it engages participants.</p>	<p>Indicators of the program's operation.</p>	<p>Aspects of the change that the program may have caused.</p>	<p>Mathematical measures of the outcomes.</p>

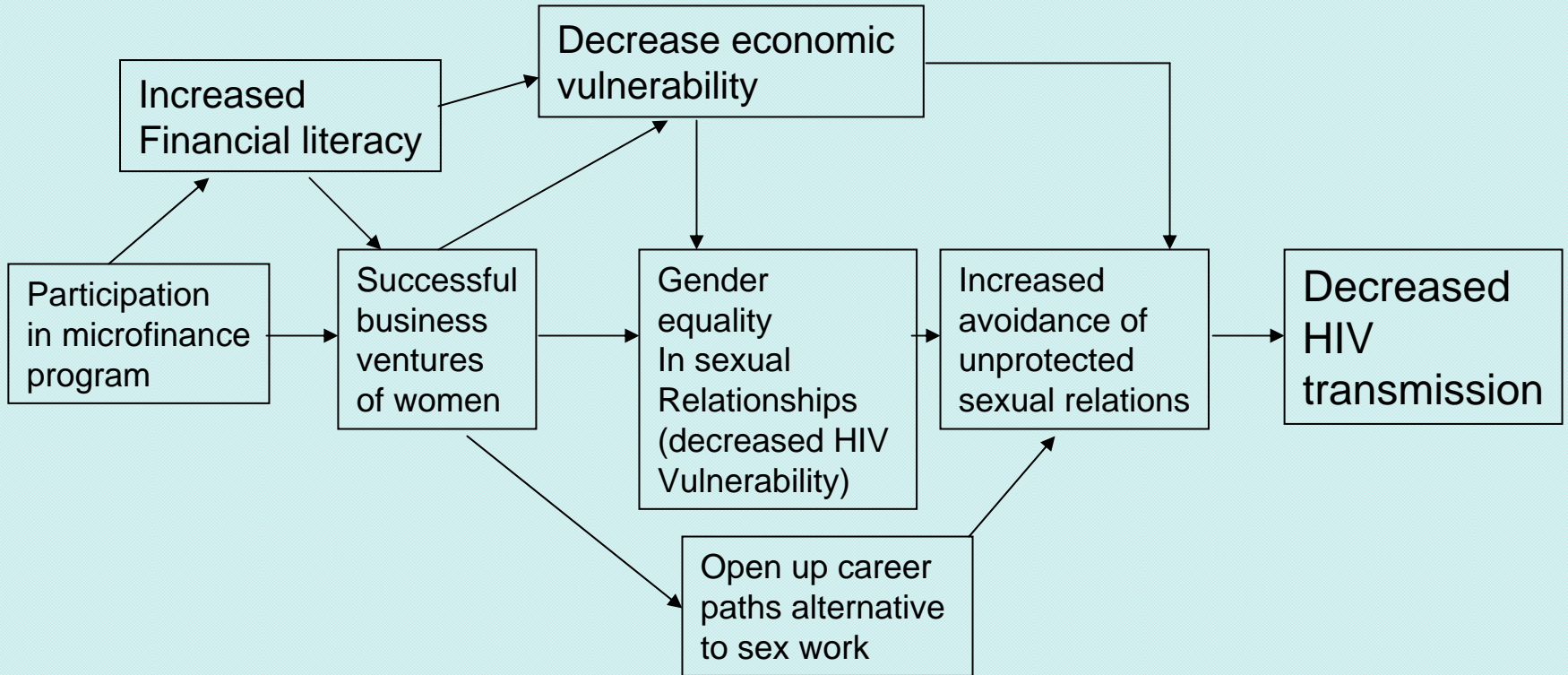
Programmatic Challenges

- How to *focus programs* so that they are HIV prevention initiatives, rather than general economic support? What is the target population in the *Program Logic Model*?
 - Demographic targeting: Jason's anecdote of 73-year old grandmother.
 - Targeting of the emotionally/socially vulnerable who may be most likely to contract HIV.
- To what degree should MF programs be placed under the same rubric?
 - How similar are the Program Logic Models and Program Theory of the programs?
 - How does ME initiatives vary by geography-- inner city v. rural.

Draft of Program Theory
Microfinance Programs Affecting AIDS
1 of 3-- basic



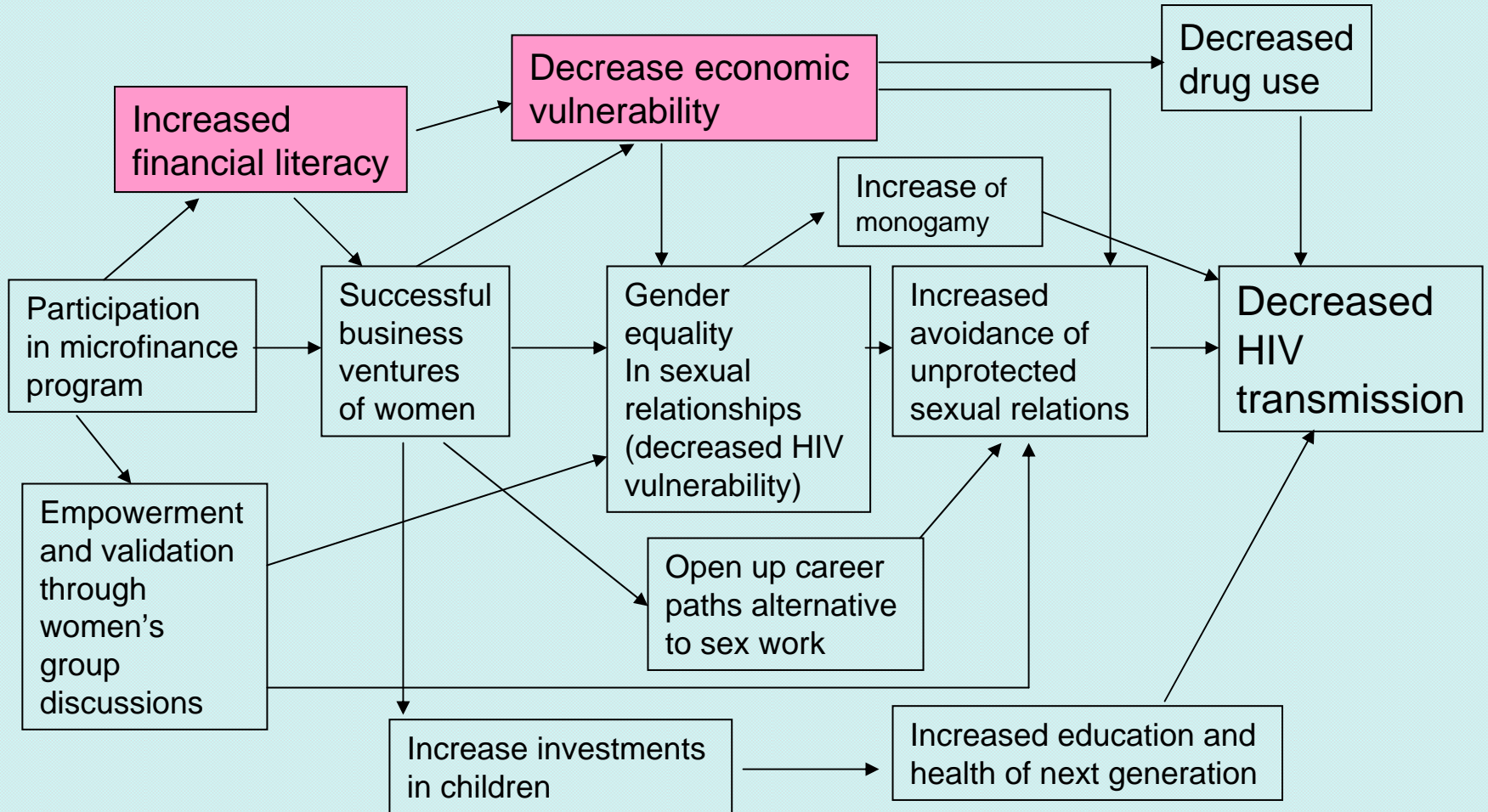
Draft of Program Theory
Microfinance Programs Affecting AIDS
2 of 3-- including economic paths



Draft of Program Theory

Microfinance Programs Affecting AIDS

3 of 3– including family effects

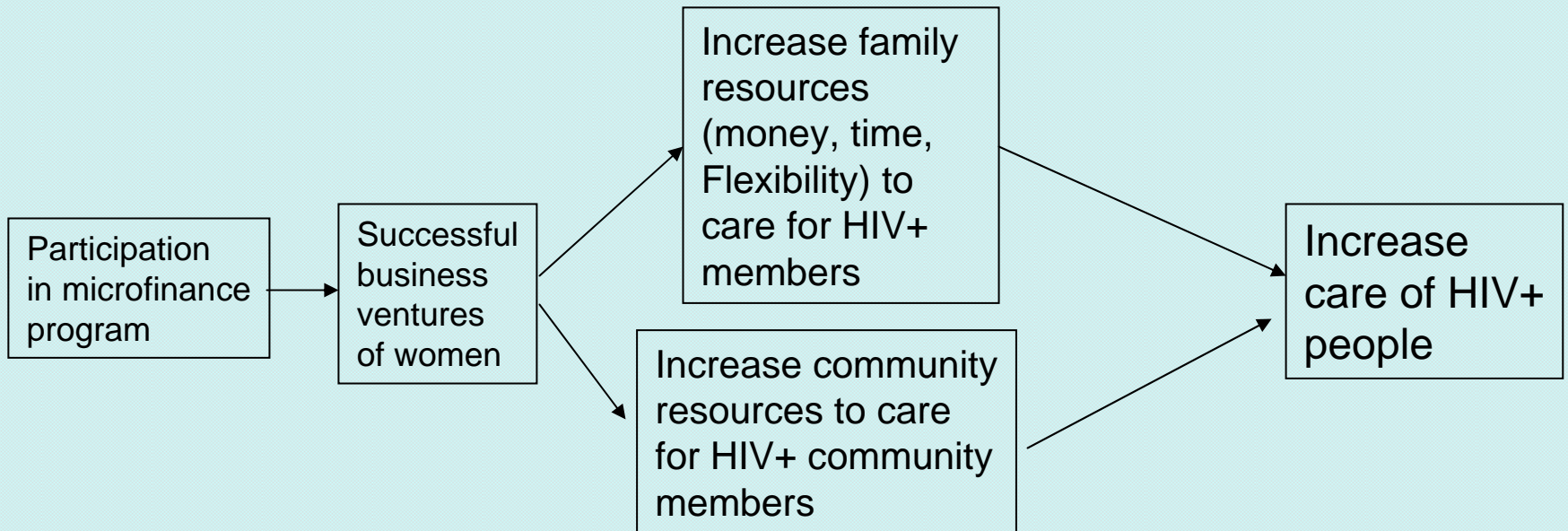


Notes:

Community effects
Improved mental health

Draft of Program Theory

Microfinance Programs Affecting Caring for HIV+ Individuals



Research Opportunities

- To what degree does MF need to be prevalent in the community for it to have an effect?
 - Associational mechanisms?
- Are there community level thresholds of involvement/financing that need to be met, or is the effect purely at the individual level?
- How successful do women need to be in business in order to have a greater say in sexual relations?
 - Is the level of success absolute, or is it relative to their partner's level of success?

Research Opportunities (cont.)

- Is MF just one operationalization of the construct of “economic empowerment”?
 - Do MF initiatives have a different impact than non-MF initiatives that target low-income women?
 - E.g., living wage initiatives, employment programs.
- Is the ME initiative necessary? Could people have obtained credit from other mechanisms? Can the private sector step up?
- Are ME/MF approaches the best way to reduce the transmission and impact of HIV? How do ME/MF efforts fit into the rubric of creating community health care and disease prevention capacity?
- To what degree do the old demographic frameworks and lessons on adoption of contraception and demand for children apply to this field?

Research Challenges

- How to isolate the impact of MF programs?
 - MF programs often exist in communities where other anti-HIV transmission efforts exist (e.g., public health efforts).
 - Even within programs, is it the funding of the business that matters, or is it the creation of support groups?
 - Is the support of entrepreneurial activities only the “carrot” to convene women?
 - Are the women in self-directed therapy?
- Are there threshold levels of support the MF programs must provide in order to have an impact?
- Under what circumstances are the payments received to the household due to the woman’s increased economic activity perceived as the woman’s economic contribution to the household?

Research Challenges

- Quasi-experimental design issues
 - Control groups, ethics of a non-treatment group.
 - Selection issues, including:
 - If the MF initiatives are “creaming,” then is the net gain to society positive?
 - In domestic ME programs, the programs are reaching the better off of the poor. Is this population just temporarily in poverty and would have gotten out of poverty without the ME program?
 - Isolating the impact of loans v. increased financial acumen v. being part of a woman’s group.
- How long-lasting is the impact of MF programs? Or, if the subsidization of the program ended, would MF groups continue? Would the change of women’s outlooks persist?
- How to measure community change?

- Assumptions of ME—
 - The formal labor market has failed some
 - Those individuals have some probability of success in a microenterprise.
 - The economic activity will respond to the market.