

Design and Cultural Adaptation of a 22-Country Tool for Collecting Comparative Data on Poverty Level

Second International Conference on Survey Methods in Multinational, Multiregional and Multicultural Contexts (3 MC)

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Background- FINCA

Microfinance institution –

- ❑ Mission “to alleviate poverty through lasting solutions that help people build assets, create jobs and raise their standard of living.”
- ❑ Reaches 1.8 million clients including borrowers and savers

Background – FINCA

- ❑ World Bank's Living Standard Measurement Study (LSMS) surveys
 - Multi-topic Household survey
 - Developed in 1980s

- ❑ Too costly for FINCA

Background- FINCA

- ❑ 2002 FINCA Client Assessment tool
- ❑ Standard of Living Tool or SLT - 2008
- ❑ Feedback from World Bank professionals and field survey managers showed a need for further refinements

Background - 2013 – A new tool

- ❑ FINCA analyzed their full-scale household expenditure/budget surveys in every FINCA country
- ❑ Developed a new tool which used consumption items previously identified as having a strong correlation with poverty
 - Income & assets vs expenditures
 - Consumption
 - ❑ How items were acquired – purchased or made/grown

Background - Steps to Development

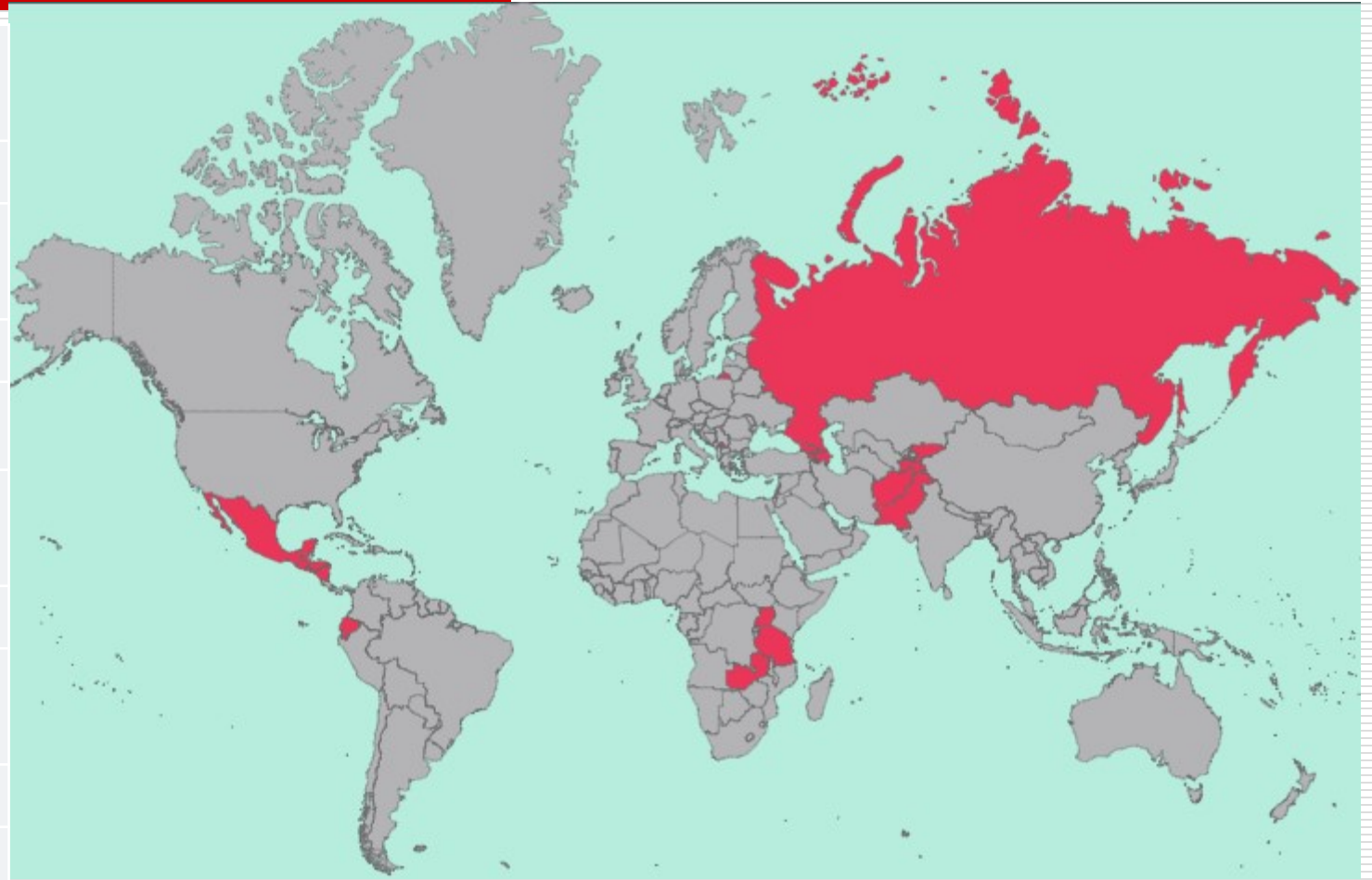
- ❑ Analyzed the original FCAT instrument developed in 2002 and modified since
- ❑ Reviewed 2012 survey instrument
- ❑ Redesigned the survey instrument and methodology
- ❑ Updated and prepared training materials
- ❑ Trained on the new survey instrument, surveying techniques and methodology (FINCA)
- ❑ Analyzed existing data sets to establish the analytical framework for measuring poverty (FINCA)

Background - Steps to Development

- ❑ Analyzed the original FCAT instrument developed in 2002 and modified since
- ❑ Reviewed 2012 survey instrument and prepare work
- ❑ Enhanced the survey instrument and methodology
- ❑ Design and prepare training materials for new instrument
- ❑ Trained on the new survey instrument, surveying techniques and methodology (FINCA)
- ❑ Analyzed existing data sets to establish the analytical framework for measuring poverty (FINCA)

Context - Twenty countries

Afghanistan	Kyrgyzstan
Armenia	Malawi
Azerbaijan	Mexico
DR Congo	Nicaragua
Ecuador	Pakistan
El Salvador	Russia
Georgia	Tajikistan
Guatemala	Tanzania
Honduras	Uganda
Kosovo	Zambia



Context – on the face of it ...

- Cross cultural comparisons
 - Poverty is defined very differently in different social and cultural situations



Context – on the face of it ...

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DOLCE & GABBANA
Distressed Skinny Jeans
\$695



Context-Instrument Goals

- ❑ Measure consumption within countries
 - Food
 - Housing
 - Utilities
 - Transportation
- ❑ Units of Measurement
- ❑ Units of Time

Context – Instrument Goals– Food

Tajikistan

- Oranges
- Grapes
- Watermelon, Melon

□ Guatemala

- Sweet rolls
- Cookies
- Avocados
- Papayas



Context - Instrument Goals – Food

Time, Money and Measurement

Within: 3 days, 7 days, last week, two weeks, 14 days, 15 days, last month

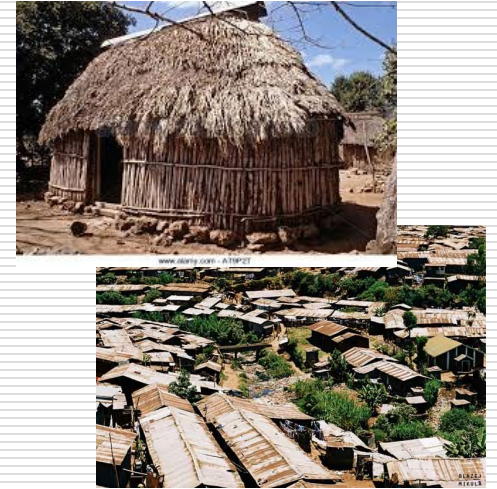
Money: For each country the current currency had to be confirmed.

Amount: Kilograms, Grams, Liters, Milliliters, Small item, Medium item, Large item



Context - Instrument Goals–Housing

- Housing Type
- Mexico roofing types
 - Asbestos Plate, Cardboard Sheet, Concrete, Shingles, etc.
- Afghanistan
 - Number of Color TVs, DVD-Players, Washing Machines, etc.



Context - Instrument Goals –Other

- ☐ Transportation (Taxis, petrol, oxcarts, etc.)
- ☐ Health/Body Care (Laundry, Laundry soap, shampoo)
- ☐ Utilities/cooking/heating/lighting (including wood)
- ☐ Tobacco/Alcohol
- ☐ Clothing
- ☐ Food consumed outside the home

Managing the task – RSS Role

- ❑ question phrasing,
- ❑ country specific phrasing
- ❑ the sequence determination
- ❑ translation support for Spanish

Managing the task

- ❑ Multiple PIs each w/perspective appropriate to their country
- ❑ Worldwide coordination issues
 - Competing time zones –
 - ❑ what is responsiveness when your collaborator is asleep
 - ❑ how to manage time sensitive questions if you have to wait for the sun to rise
 - Competing styles of communication
 - ❑ Forthright/couched language styles
 - ❑ Language barriers

Managing the task

- ❑ Avoiding hurt feelings - Having a single final decision maker
 - Monitored ALL communication across all aspects
 - Acted as hall monitor to address hurt feelings
 - Acted as final decision maker when there was no internal solution
 - Let process run to course when progress was being made

Enhancing the instrument – Complexity

Food

Tobacco/Alcohol



Food consumed outside the home
Units of Measurement

Housing
Utilities

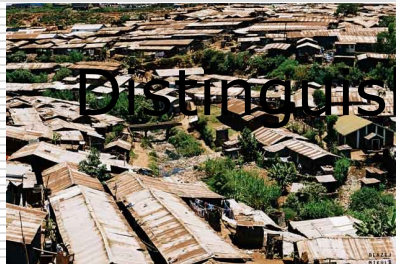


Clothing



Units of Time

Health/Body Care (Laundry, Laundry soap, shampoo)
Etc....



Transportation



Distinguish level of affluence/poverty

Utilities/cooking/heating/lighting (including wood)₈

Enhancing the instrument – Complexity

The questionnaire has nine sections, each one contributing to our understanding of the respondent household's potential for building wealth:

- A: Choosing the right respondent, getting consent
- B: Counting up everyone in the household
- C: Learning About the Main Earners
- D: What the Household Eats and Purchases x 20
- E: Use of public transportation and private vehicles x 20
- F: Their residence (home) x 20
- G: Electricity, cooking fuel, water, and other utilities x 20
- H: Land the household owns, rents and uses
- I: Your thoughts about the interview

Enhancing the Instrument-Excel

Excel:

- ❑ Columns and rows are natural for instrument design
- ❑ Tabs/Worksheets – allow data to be harnessed
- ❑ Can take advantage of a modular design
- ❑ Easier to convert to digital form

Word:

- ❑ Tables are awkward and hard to format
- ❑ No tab/worksheet capabilities so each country must be independent
- ❑ Better document compare functionality

Enhancing the Instrument-Modular Design

Clipboard Font Alignment Number Styles Cells Editing

AB12

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Azerbaijan	Recall Period	Item number												
2	Beef	1 month	401												
3	Mutton	1 month	402												
4	Chicken	1 month	403												
5	Sausage	1 month	404												
6	Sour cream	1 month	503												
7	Curd	1 month	504												
8	Cheese	1 month	505												

Afganistan Armenia **Azerbaijan** DR Congo Ecuador El Salvador Georgia Guatemala Honduras Kosovo ...

READY

members of this household buy, eat or drink any...			NUMBER BELOW:	Small item 5 Medium item 6 Large item 7	AZEBAIJAN NEW MANAT BELOW:	Small item 5 Medium item 6 Large item 7	Small item 5 Medium item 6 Large item 7	Small item 5 Medium item 6 Large item 7	Small item 5 Medium item 6 Large item 7
D1 Beef	No 0	Yes 1							
D2 Mutton	No 0	Yes 1							
D3 Chicken	No 0	Yes 1							
D4 Sausage	No 0	Yes 1							
D5 Sour cream	No 0	Yes 1							
D6 Curd	No 0	Yes 1							
D7 Cheese	No 0	Yes 1							
D8 Yogurt	No 0	Yes 1							
D9 Live fish	No 0	Yes 1							
D10 Fish caviar	No 0	Yes 1							

... B HH COMPOSITION C TWO MAIN EARNERS **AZE_D FOOD CONSUMPTION** AZE_E OTHER CONSUMPTION F HOUSING G UTILITIES ...

Enhancing the Instrument-Version Control

- ❑ Used tab specifically for changes
- ❑ Used colors to code versions and changes

Added interviewer open ended question	Per Thea's suggestion		
es in July 14g PURPLE draft	Questions or issues if any	Paul's comments on July 14g draft	Woody's resp
"FROZE" the text by removing all references between worksheets and deleted worksheets with formerly referenced items	To simplify updating if tweaks are needed in future.		
Text to be adapted to each country is in blue.	This highlighting should be retained once this draft has been approved.		
Text changed in this draft is in red.	Once this draft has been approved, these colors should be changed back to the normal colors.		
Where text has been changed, the cell is highlighted in gray.			
There are still some other specifies in the questionnaire; please indicate which ones, if any, can be deleted. See list at right.	C6 other work status	I BELIEVE WE AGREED TO LEAVE IN 'OTHER' AS AN OPTION, BUT WE DO NOT CARE WHAT THAT STATUS IS, SO RETAIN OTHER, BUT REMOVE THE ABILITY TO ENTER WHAT THAT STATUS IS.	Done
Added room for interviewer to explain why target person	Delete if not necessary	GOOD, THIS SHOULD BE RECORDED.	
OVERVIEW	INVITATION LETTER	A INTRODUCTION	CONSENT LETTER
		B HH COMPOSITION	C TWO MAIN EARNERS
			AZE

Enhancing the instrument-Success?

- ❑ Generally effective
- ❑ There was still some version control issues that could be handled better today
 - Cloud computing
 - Tracking forms

Training Materials



Enumerators Manual

☐ Issues


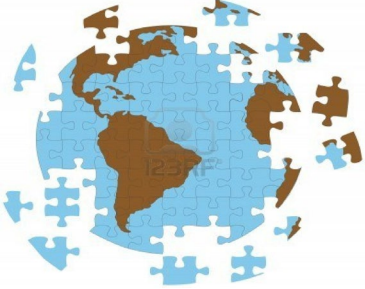






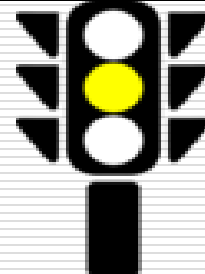
- Cross country effectiveness
- Client literacy variations
- Mode variations (tablet/paper)
- Enumerators of varying experience
 - ☐ FINCA research units staff
 - ☐ Contracted research firms
 - ☐ Average experience in interviewing 6 on a scale of 1:10
- Used to train both Field Managers and Enumerators

Enumerators Manual

- ❑ Covered general surveying techniques
- ❑ Detailed explanation on challenging questions
- ❑ Manual designed to work across countries
- ❑ Focused on the underlying goals of the project
- ❑ Used simple English vocabulary

Enumerators Manual

□ Design - Symbols/Icons

				
Data accuracy	Data completeness	Work efficiency	FINCA values	Potential slip-ups
				
What ifs	Paper questionnaire only	Phone/tablet questionnaire only	Country-specific information	

Enumerators Manual

□ Design - Symbols/Icons

Sometimes balancing these four core beliefs can be difficult. They may sometimes appear in conflict. For example, to gain complete data from a truly representative sample of clients, we may need to try to change the mind of a reluctant household that, at least at first, does not want to participate. Applying too much pressure to participate could conflict with FINCA's values, so care must be taken. If you find it hard to balance any of the four beliefs, your manager can help you determine how best to proceed.



Enumerators Manual

□ Design

■ Symbols/Icons

■ Summary Job Aids

Job Aid 2 Example Invitation Letter with Interviewer Note
<p>[ON FINCA STATIONERY]</p> <p>Dear _____:</p> <p>FINCA's goal is to help create wealth in {COUNTRY.} To do this we offer loans and other financial products, as you know. But perhaps you did not know we also study how wealth is created so we can offer more and better services. This research will benefit you and people like you who work to create a better life for themselves and their families by giving FINCA a more accurate picture of our clients.</p> <p>Your household has been randomly selected to participate in a survey we conduct once per year. Based on the findings, we will learn more about what helps and hinders people from creating wealth and improving their lives. What we learn from your household will be combined with over 400 others in [COUNTRY] to create a picture of where our work is successful and where we need to do more.</p> <p>Here are the details:</p> <ul style="list-style-type: none">• You will be contacted by an interviewer who will visit your household to do the interview.• Since most of the questions are about household purchases and consumption, the interviewer will want to talk to the one person who knows most about expenditures. You will be asked to tell us who that is, if it is not you, and help us contact them to arrange a visit by our interviewer.• The interview will last at least 45 minutes because it asks detailed information about food and other purchases. We need all these questions in the survey to accurately understand our clients and their preferences.• The household will be given a token of appreciation for doing the survey.• All your answers are completely confidential and will not affect any FINCA loans you have, your level of customer service or any applications you make for future loans. <p>We would be happy to answer any questions or concerns you have about the research. For questions, please contact our customer service hotline [MUST REFLECT THE NAME USED IN THE SUBSIDIARY] at 123-456-78910, or hotline@finca.country, your loan officer or the branch manager where your loan officer works.</p> <p>Sincerely,</p> <p>[Signature of survey manager]</p> <p><i>Hello, I'm [NAME] and I'll be interviewing your household. I look forward to contacting you in the next few days to set up the appointment. Best regards. [NAME]</i></p>

Enumerators Manual

- ☐ Design -- Summary Job Aids
 - ☐ Worked as cheat sheet
 - ☐ Provided an opportunity for detailed notetaking




Enumerators Manual

Summary Job Aids covered broad aspects

- ❑ Job Aid 1 --Your Job as Interviewer, Step by Step
 - ❑ What we believe in
 - ❑ Study the questionnaire and other survey materials
 - ❑ Practice until you're comfortable with the questionnaire
 - ❑ Study your sample
 - ❑ Etc.
- ❑ Job Aid 2-Example Invitation Letter with Interviewer Note
- ❑ Job Aid 3-First Contact – make a good FINCA impression!
- ❑ Job Aid 4-What to Take to the Interview
- ❑ Job Aid 5-Consent Letter to Leave at the Household

Enumerators Manual

❑ Specific Job Aids

Job Aid 6 Example of Food Guide		
Size: Is the item about the size of...		
		
a can of soda?	a loaf of bread?	a big watermelon?
Small	Medium	Large

Summing Up

Always keeping in mind the **substantive issues:**

- ❑ Ultimate goal is to measure wealth
- ❑ What is the right kind of question to ask
- ❑ How to ask that in a way it can be administered properly

Thank you

Questions?

Comments?