User Manual for the FINCA Mission Monitor
Last update: October 2025

This manual, developed by FINCA in 2019, is intended for research teams, surveyors, and staff from financial institutions implementing the Mission Monitor**.** It provides practical steps to prepare, customize, digitize, translate, and test surveys, as well as to recruit and train field teams, conduct data collection, and produce reports. Although originally created within FINCA's program framework, it remains a useful reference for institutions interested in applying social impact surveys in a structured and consistent manner.

KEY WORDS: Mission Monitor, FINCA, survey training manual, data collection, survey tool preparation, field staff training.

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STEP 1: Preparation of the survey tool

Responsible: FSP Research Team (Analyst and/or Research Manager)

Description:

Prepared by HQ team in Excel format.

The survey tool is the questionnaire to be used for data collection. The draft version of the tool is prepared by the FSP Research team (Analyst and/or FSP Research Manager).

The survey questions generally cover the following areas;

- Financial Inclusion
- Access and Usage of Services
- Financial Outcomes
- Financial Health

In addition to these, there are the usual client demographics which can either be included within the survey instrument or retrieved from the MIS system if already available. This first draft of the survey tool is named using the format **MM_Subname_Quarter_Draft1.** For example, if we were developing the Mission Monitor draft tool for Zambia for quarter1 2025 we would name it as **MM_ZMB_2025Q1_Draft1**

Data mapping for mission monitor indicators

Data Source	Indicator
Financial Inclusion Indicators	
Sub (MIS)	% female [Savers, borrowers]
MM survey	% rural [Savers, borrowers]
	% below NPL [Savers, borrowers]
Accessibility of the services and usage	
Sub (MIS)	number of branches per 1000 client
	number of agents per 1000 client
	% mobile banking users
	% internet banking users
	% other channel users - Payments terminals (# of terminals/ # of transactions)
Financial Outcome Indicators	
	Savers
Sub (MIS)	% volunteer savers with non-zero balance [Male/ female]
	% clients with more than [one] depositing transaction within last quarter [Male/ female]
	% clients with increased account balance compare to [last quarter] [Male/ female]
	Transaction accounts
Sub (MIS)	% of clients transacting in the last quarter, by following categories [# of clients opened new accounts, 1 transaction, 2 transactions (account opening + one transaction), 2-5 transactions, 6-10 transactions, 11 and more transactions
	% of clients with increased account balance within last quarter

	Loans
MM survey	% clients satisfied with the loan size [term...] of those female [youth]
Sub (MIS)	% clients with [NO]or less than certain days delinquency [Male/ Female]
	% clients renewed with FINCA [Male/ Female]
Financial Health Index (constructed based on the questions below)	
MM survey	• What are the major expenses [school fees, utility payments, rent, loan repayment, house fix, asset purchase, food expenses.] you need to undertake in the [near future]?
	• How difficult or easy it is for you to undertake [for each mentioned expense]? [very hard, hard, neutral, easy, very easy]
	• What was the latest major expense you had to pay/make?
	• When was that [ValiData to show year/month widget]?
	• How difficult or easy it was for you to pay for that expense? [very hard, hard, neutral, easy, very easy]
	• During the last quarter did you manage to pay [your major exposes] …on time? [yes, no, RTA]
	• What kind of financial products did you use during the last quarter? [mobile wallet, saving at the bank, saving with friends/reel/neigh, loans from a bank, loans from friends/relatives/neighbors]
	• For those who mentioned [saving product] …How easy or difficult is for you to set aside some money? [very hard, hard, neutral, easy, very easy]
	• What was last usage of your [each product mention above, for example mobile wallet]? [money transfer, deposit, internet purchase, etc.]
	• What was your motivation to use [each product mention above, for example mobile wallet]? Open ended
Sub level client protection Indicators	
Sub	Smart Certified-yes no
	Setting targets-yes no
	Managing targets by providing necessary data (survey and MIS) to HQ-yes no
	Mission Targets on the management's performance file-yes no
	Usage of clients level data and insights into operations

Additional data MIS requirements are elaborated in the sampling (**STEP 9**: Sampling) section on this manual.

STEP 2: Customization of the survey tool

Responsible: Subsidiary designated Point of Contact (*sub POC)*

Description:

The *sub POC* reviews MM_Subname_Quarter_Draft1 of the questionnaire and customizes the questions and answers to fit the local context. They are also encouraged to propose suggestions for improving the survey form.

STEP 3: Review and confirmation of the survey tool

Responsible: FSP Research Team (Analyst and/or Research Manager), Subsidiary designated Point of Contact (*sub POC)*

Description:

1. FSP Reviews the comments and suggestions made on the draft survey tool.
2. FSP makes necessary adjustments are made to the tool
3. The *sub POC* confirms the languages into which the tool should be translated.
4. FSP will rename the file as: **MM_Subname_Quarter_Draft2**

STEP 4: Digitization

Responsible: FSP Research Manager

Description:

FINCA uses Open Data Kit (ODK), which is an open-source platform for creating digitized surveys, using excel forms and a specialized syntax. Local staff who wish to take an active role in digitizing their Mission Monitor tool (or any other survey) are welcome to contact FSP research staff for more information and coaching.

The FSP Research Manager converts the excel version of the tool into an ODK form (an Excel form with the required format and syntax) and renames it as: **MM_Subname_Quarter_Draft3**.

He or she then sends Draft3 together with translation instructions to the *sub POC* for translation.

STEP 5: Translation

Responsible: Subsidiary designated Point of Contact (*sub POC*)

Description:

Translation: The *sub POC* translates the ODK form into the required languages. All translations are input into the designated column on the ODK/Excel form, taking care NOT to change any other aspect of the form. The translations can be done in-house or an external person/ agency can be used. Care should be taken to ensure that the translation follows the natural language and social conditions of FINCA clients, enabling easy and accurate responses.

Checking the translation: The translations should be counterchecked by one more person to make sure that the questions are clear and easily understood.

The *sub POC* will save the file as **MM_Subname_Quarter_Draft4** and share it back to the HQ team.

STEP 6: Final digitization of the survey form

Responsible: FSP Research Manager

Description:

Reviews the translated ODK form and adds any validations, constraints and calculations needed.

Tests the form to make sure it is working well.

Renames the form as **MM_Subname_Quarter_Test1** and uploads the form to Validata

NOTE: Using ValiData

All FINCA data is collected through ODK, which is hosted on FINCA's cloud-based platform, ValiData and managed by the FSP Research Team. ODK runs on the Android operating system.

The *sub POC* is responsible for ensuring that all local surveyors have Android-based data collection devices (phones or tablet), and that they have downloaded a compatible version of ODK onto their devices. Not all versions of ODK will work on every device, so it is important to confirm with the FSP survey manager that a suitable version of ODK is installed, and that all the ODK settings have been configured properly. FSP supplies a ValiData manual that provides all the necessary instructions for this process.

After the ODK survey form is digitized and preliminary checks carried out, it is uploaded to ValiData for further testing and installation of validation rules on the server. Once it is ready, FSP will notify the *sub POC* so that it can be downloaded via ODK and tested as explained below.

STEP 8: Testing the survey form

Responsible: FSP Research Team, subsidiary designated Point of Contact (*sub POC*)

Description: This step includes testing, adjusting and re-testing the form.

The responsible parties download the test form (e.g. MM_ZMB_2019Q1_Test1) from ValiData onto their tablets for testing. This involves filling in the form as many times as possible and noting any errors or adjustments that need to me made. The *sub POC* then collects feedback from all the team members and submits comments as one document by email to FSP Research Manager Nathaniel.Mayende@finca.org and FSP Analyst Anahit.Tevosyan@finca.org .

Following the submitted comments, FSP Research Manager adjusts the digitized form. In case the comments require adjusting the translations, then FSP Research Manager will share the form with the subsidiary team and then the team will make the required adjustments to the translation. FSP Research Manager then runs additional tests to confirm that all comments have been addressed and uploads the form to Validata as MM_Subname_YearQuarter_Test2 for re-testing by the local team.

The responsible parties download the revised form (e.g. MM_ZMB_2019Q1_Test2) from ValiData onto their tablets and test it. This involves filling in the form again as many times as possible and noting any errors or adjustments that need to me made. The *sub POC* then collects feedback from all the team members and submits comments as one document by email to FSP Research Manager and FSP Analyst.

This process can be repeated until the form is confirmed as ready for data collection. After the form is confirmed as ready for data collection, FSP Research Manager uploads the final form as **MM_Subname_YearQuarter** (for example, MM_Zambia_2019Q1. The FSP Analyst then assigns this form to the relevant accounts in ValiData.

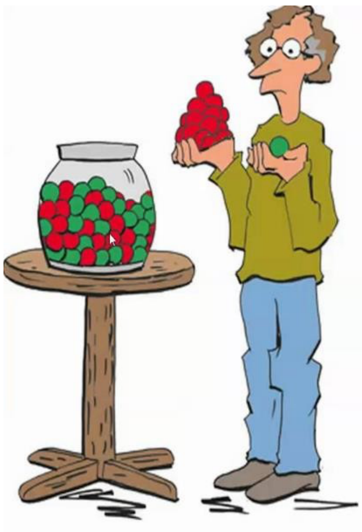
STEP 9: Sampling

Responsible: FSP Research Team, subsidiary designated Point of Contact

Description: The pilot phase of the mission monitor targets a primary sample of 340 clients. Due to the difficulty in contacting some segments of clients and the sometimes high refusal rates, we will generate about 25% replacement (secondary) sample for each stratum.

The survey sample is selected from the list of FINCA clients generated from the MIS system. The *sub POC* is responsible for requesting the client list from IT. Each year, the Subsidiary team's contact person requests a list of new clients from the IT system. Sample size for each subsidiary is between 800 and 1000 from the entire client base. The exact sample for each subsidiary will be determine based on actual client population numbers. The sample is also divided between Borrowers only, Borrowers who also save with FINCA, Savers, Mobile Wallet users and agency banking users. The borrowers are selected of loan clients who joined within the last 12 months prior to the survey. For savers they must have had a transaction within the last 6 months for zero balance (of minimum balance) clients (or savings balance of xxxUSD – the exact amount is subsidiary specific and might vary). Mobile money and agency banking fields are only for subs that have those services.

The client list retrieved from the MIS should include the following variables:



- Branch
- Client type: Borrower, Cross-Saver, Saver, Mobile Wallet User
- Client gender
- Client age
- Client education
- Client income, assets or any wealth measuring indicator(s)
- Client employment type and status
- Sector of economy
- Time with FINCA
- Product type: Savings, Credit or Both
- Credit clients: loan type
- Location

The sample should be stratified based on saver, borrowers, product type and gender. Respondent selection within each stratum should be completely at random. This stratification is proposed because of the hypothesis that there will be differences in the financial health of the different client profiles. People who only save with FINCA will not have the same financial health perspective compared to the ones who only borrow from FINCA. In the survey instrument we track if those clients also have other sources of financial intermediation.

The sample is generated from this list by the *sub POC* and shared with the HQ team for review and approval.

Step 10: Data Collection / Survey Implementation

Telephonic VS Face to face interviews

Mission monitor data can be collected through face-to-face interviews or through telephonic interviews.

Telephonic interviews are recommended in subsidiaries where clients have reliable phone numbers and good telephone connectivity.

This method is usually cheaper and can reach a larger sample within a short period of time. The downside of this method is that sometime the data quality might be compromised especially in cases where the questionnaire is long or touches on sensitive topics.

Face-to-face interviews can also be used in mission monitor data collection. This approach is ideal in subsidiaries where the telephone network in not reliable and the possibility of reaching clients on phone is low.

The advantage of face-to-face interviews is that they generally generate good quality data because the interviewer is able to build "rapport" and create confidence in the respondent; they are ideal when the questionnaire takes a relatively longer time to administer.

The disadvantage of this approach is that it has higher field costs and takes longer to administer as compared to telephonic interviews.

Recruitment and Training of the survey team

Recruitment

Irrespective of the method of data collection selected, it is necessary to have a good survey team.

The recruitment and training of the data collection team for mission monitor is similar to the process used for any other survey.

The recruited interviewers should have the following skills;

REQUIRED SKILLS

- Fundamental writing and math skills (basic arithmetic—such as the ability to divide, multiply, add, and subtract—is required);
- Superior attention to detail;
- Native fluency in the local languages spoken;
- Ability to enquire about a respondent's personal information, such as their household's consumption and living standards, in a manner that is professional and respectful.
- Ability to follow all directions given by their Survey Managers;
- Ability to travel for a significant portion of the workweek, including overnight travel.

DESIRED SKILLS

- Experience in surveying and interviewing;
- Research experience with quantitative research projects;
- Multiple language fluency;
- Outgoing and friendly personality;
- Self-motivated and able to work with minimal supervision;
- Post-secondary education (diploma, degree or other equivalent, or a combination of education and related work experience).
- Use of smartphones, data entry and Excel.

Training of the survey team

One of the most important aspects of any interview study is the training of the interviewers. In many ways the interviewers are the measures for quality of the results. Even in small studies involving only a single research-interviewer, it is important to organize in detail and rehearse the interviewing process before beginning the formal study.

The objectives of training are to prepare the team to understand the objectives of the survey, the methodology and the research tools. A training manual should be developed before the training explaining how to approach data collection and how to handle each question in the survey tools.

Prior to conducting the interviews, interviewers must be trained in accordance to FINCA standards. This training must include a read-through of the survey, guidance on how results are recorded, review of lessons learned or frequently asked questions and finally must include practice sessions prior to final implementation. Training sessions must also include the code of conduct and client protection discussions and confidentiality of results.

Training of the field team should cover the following areas;

- Introduction to the organization and its objectives.
- Describe the entire study: Interviewers need to know more than simply how to conduct the interview itself. They will know the background of the project, previous work that has been done and why the project is important.
- Training about each research instrument: The interviewers need to know enough that they respect the survey methods and are motivated. The interviewers will need to understand the rationale for how the instrument was constructed.
- Explain the sampling logic and process: It is important to explain the sampling as a basis for the conclusions that will be reached and for the degree to which the project will be useful.

- Interview Bias: Interviewers need to know the many ways that they can inadvertently bias the results. And, they need to understand why it is important that they not bias the study. This is especially a problem when you are investigating political or moral issues on which people have strongly held convictions. While the interviewer may think they are doing well for society by slanting results in favor of what they believe, they need to recognize that doing so could jeopardize the entire study in the eyes of others.
- Walk Through the interview: Interviewers go through the entire protocol so that the interviewers can get an idea of the various parts of phrases and whom they interrelate.
- Explain Respondent Selection procedures.

Pre-testing

The next step is to pre-test the questionnaire with a small number of interviews before conducing main/final interviews. Depending on the objectives, length and survey logistics you may want to interview somewhere between 10 or 20 respondents that match similar demographics, competency, conditions and environment level as a means to mitigate systematic errors due to execution flaws. The pre-test should be conducted under the exact same conditions as the final survey to reveal any logistical challenges that may be encountered during the actual survey.

The pre-test may disclose unforeseen issues with wording and instructions for respondents or interviewers, length of survey and questions where respondents feel an invasion of privacy. Surveyors should take particular care to note any challenges respondents have to answer the questions, confusion on the part of respondents and any other challenges.

During the analysis of the sample data, researchers should pay particular attention to any questions that were not answered or any answers that were not utilized.

Pretests should be conducted by Marketing/ Research Managers, experienced senior members of the department or surveyors who have extensive experience in order to firsthand observe, read non-verbal communication and process the information from respondents in order to improve the questionnaire. The feedback from the pre-test will allow for improved questions and answer sets as well as practical 'lessons learned' observations for the surveyors.

Data collection

As already mentioned, mission monitor data collection can be done either telephonically or face to face. The *sub POC* or the designated Survey Manager should follow the instructions in the ValiData manual to provide proper oversight to the field surveyors and to ensure high quality data. This includes, for example, following-up in a timely fashion (same or next day) on any responses which have been flagged by ValiData, and inputting correct answers via ValiData.

Failure to follow these steps can lead to significant and systemic errors in the data, which will greatly reduce the value of the entire exercise. Refer to the ValiData Manual for guidance.

Step 11: Reporting

After the data is collected, the FSP team will prepare the final indicators. These include;

1. **Financial Inclusion** (% Vulnerable (below 160% NPL), % Female clients, Average age)
2. **Product use and benefits**
   a. Credit (% using informal loans, % using other credit providers, % Satisfied with FINCA loan size, % who renewed their loan, % with PAR >30, % who see improvement due to FINCA loan)
   b. Savings (% using informal savings, % using other banks, % with increased account balance compared to last quarter, % clients with more than one deposit within last quarter, % who see improvement due to FINCA savings)
   c. Mobile Wallet (% of households reported using mobile wallet services (paying bills, remittances, purchases etc), % of clients with increased account balance in the last quarter, % of clients transacting in the last quarter (1 transaction (excluding account opening), 2-5 transactions, 6-10 transactions, 11 or more transactions))
3. **Financial Health (Overall financial health index)**
   a. Income and Assets (More than one income earner, Own land, Own the place they live, Assets worth at least one year of living expenses, Enough savings to cover emergency expenses)
   b. Financial Behaviors (Managing routine expenses/ financial obligations ON time, Saves some money regularly, Saving for retirement, Borrow to live (Spend borrowed money on food and other immediate necessities))
4. **Impact**
   a. Improved financial situation due to savings at FINCA
   b. Improved financial situation due to FINCA loan
   c. Some benefits from mobile wallet usage

The FSP team prepares these final indicators and shares them with the sub POC. The sub POC will comment and provide any needed explanations or questions. The report will then be shared with local management for comment and further dissemination.