
Outcomes Working Group

LIST OF HARMONIZED SOCIAL OUTCOME INDICATORS

Outcome themes
1. Business and entrepreneurship
2. Economic poverty, assets and housing
3. Resilience and vulnerability
4. Health

Criteria applied to select the SPTF core set of social outcome indicators:	
1 RELEVANT	1.1 Captures key outcome elements for the theme 1.2 Realistic in different contexts 1.3 Will align to defined social goals and Theory of Change for the selected theme
2 USABLE	2.1 Actionable by FSP management (linked to operational strategy) 2.2 Reliable - information likely to be dependable
3 CLEAR	3.0 Unambiguous and clearly stated
4 FEASIBLE	4.0 Measurable - practical to collect, involves a non-complex questions
5 COMPARABLE	5.0 Can be benchmarked

For more details please refer to the [SPTF Outcomes Working Group webpage](#).

1. Business Outcomes

Sub-theme	Indicator	Framing the question	Notes
Change in business assets	1. % who have invested in major tools/equipment/structures/productive assets for self-employment	During the last X year/s, did you purchase or invest in any of the following assets for your enterprise activity/farm? (a) Purchased major tools (such as stoves, equipment, agric .machinery), (b) Invested in structures for your marketing site (kiosk, shop)	<ul style="list-style-type: none"> a. Select indicators relevant to context: can be used with reference to any business the household has b. As a short term indicator, this may primarily capture loan use (any source); longer term, may capture investment over time, using income from the business c. Many of these indicators are verifiable; might have to be smart in the interpretation as seasonality may affect some of these (livestock purchases and sales, etc.). d. For organisations that estimate business value with clients during group meetings, this data might not be useful or accurate as clients will not want to share openly how much they earn in profit and it may be underestimated for this reason and therefore not reliable over time.
		I'd like to know about changes to your business/farm in [the past year/s]. Please tell me whether these things are the same, better, or worse than at the same time last year: (a) The structure of any rooms or buildings (walls, roof, floor), (b) Appliances or equipment, (c) Livestock	
Change in business revenue (financed business)	2. % with $\uparrow\downarrow\rightarrow$ in total business assets; and numerical values of increase	Base on information in the loan appraisal form (provide example)	<ul style="list-style-type: none"> e. For FSPs conducting a detailed and verified assessment of the financed business through a loan application process, current value of fixed assets, working capital, annualized sales and net income are significant business outcome indicators f. Requires clear definition/treatment of assets g. Otherwise, the main concern about these questions is recall and general inaccuracy of the report on profit, revenue, etc.
	3. Annual sales (taking account of seasonality)		
	4. Annual net income (profit)		
	5. % who report an increase in their business income [in past year/s]	Over the last year/s, has the income you have been able to earn...? (increased significantly, increased somewhat, stayed the same, decreased); ideally add – what were the reasons?	<ul style="list-style-type: none"> a. Perception based. b. Can be short-term or longer-term indicator
Business practices	6. % who introduced a new product or service in the last X year/s	Have you introduced new products or services in your business during the last X year/s? Have you started producing or selling any new products in the last X year/s that you didn't previously produce or sell?	<ul style="list-style-type: none"> a. Woman client may not be the best person to answer business related questions – needs a check
	7. % who experienced $\uparrow\downarrow\rightarrow$ in their income during the high season in past year	During the high season/harvest (e.g., Christmas, Eid, etc.) of this past year, were your sales/income greater than, about the same, or less than your sales from the same season of the prior year?	<ul style="list-style-type: none"> a. Consider linking to question regarding self-esteem/confidence (under business attitude) since lack of movement on any of these indicators in the short-run might be indicative of lack of self-esteem/confidence to introduce business improvements.
	8. % of women clients who either jointly or solely make the business decisions	Who [in the household] decides how the money (profit) realized from the business should be used/spent?	<ul style="list-style-type: none"> b. Usability – high for FSPs (considering) linking business loans to entrepreneurship training/ programmes c. Investment not included here – as covered under increase in assets
	9. % who introduced new business processes in last X years	Have you introduced new or improved existing business processes in the last year/s? (e.g. a production method, quality control, accounting system, distribution system)	<ul style="list-style-type: none"> d. More relevant to small business

Sub-theme	Indicator	Framing the question	Notes
Increased employment in financed business	10. # family members working in financed business	How many of your family – men-women (include yourself) are working in this business?	a. Including male/female as well as whether full-time or part-time increases relevance of employment measurement; particularly relevant for small businesses, and indirect outcomes; categories/ranges based on number of workers are useful
	11. # wage workers employed in financed business	How many paid workers (non-family) do you employ in this business?	b. Wages to paid employees or skill levels could be asked through separate research
Business attitude	12. % with ↑↓→ level of confidence in ability to be successful at their business	How confident do you feel you will be successful at your business(es)? (very, somewhat, etc.)	c. Perception based, may be overstated by those starting a new business. Better in separate research (not linked to a loan appraisal!) that adds questions on awareness/strategy related to markets, sourcing assets/materials, managing seasonality, etc.
	13. % satisfied with business earnings	Agree or Disagree: “In general, I am satisfied with the earnings obtained by my business”	

2. Poverty/Assets/Housing Outcomes

Sub-theme	Indicator	Notes
Change in economic poverty <i>poverty line selected relevant in country context</i>	1. After years 3 and 5 : %of client households above the benchmarked poverty line who were below the line at entry	a. Recommend PPI for countries where it is available and up-to-date as a relatively straightforward tool to apply. PPI, and most indicators below, can be integrated with routine operations as part of a member or loan form. Comparable to national benchmarks – at country and geographic levels. b. Given the high weightage often given to such indicators as ‘number of children in the household’, or ‘education level of adult woman’, change which is outside the scope of financials services, we recommend the PPI should be supplemented with additional indicators of quality of life or other themes, relevant to rural or urban context.
	2. After years 3 and 5 : % poor clients in year 1 still with MFI, % of them now above the poverty line, % still below the poverty line	c. Not every country has a PPI – or the PPI may be out of date. If the PPI is unavailable, a local poverty index is a good option, reflecting poverty in the local context – though as an index this may not be comparable to national benchmarks, though individual indicators may be.
	3. % change in client households’ poverty rate - per the PPI	d. Long-term horizon. Data need not be collected every loan cycle, but every 3 or 5 years.
Acquisition of assets <i>does not include business assets</i>	4. % HH acquiring additional key household assets , by year, (such as radio/ tape player, chairs/ table/benches, bed frame/mattress, stove, refrigerator, TV, bicycle etc.)	a. Select indicators and terminology relevant in country/programme context, and with potential for a significant % of clients at baseline b. Long-term. c. There may be a large number of potential assets that are relevant, but select just a few most relevant. Can use existing assets in a PPI, or other index being used for poverty measurement d. Comparable to national benchmarks (DHS - http://dhsprogram.com/) e. But the distinction between household and business assets may not always be clear

Sub-theme	Indicator	Notes
Improved quality of life also links to housing – next	5. Increase in % of HH who have access to an improved type of toilet	a. More relevant to rural context than urban context with more established infrastructure; however, access may be more dependent upon environment and not necessarily the influence of the MFI.
	6. Increase in % of HH with improved main source of drinking water	b. May be a direct outcome, linked to use of a financial service, and therefore short-term; or indirect, resulting from increased income over time –and then longer term
	7. Increase in % HHS using clean or efficient energy sources for cooking	c. Comparable – indicators can be compared to national benchmarks (DHS - http://dhsprogram.com/)
	8. % households sending their children to school regularly – primary level, secondary; college level	a. May be appropriate in context and potentially linked to specific financial products for education
	9. % clients who feel positive about the future	a. Perception based question added based on feedback that hope for the future is an important component of quality of life. b. Likely to be better captured through separate research
Housing	10. % HHs who made specific changes to the home in the last 3 years, such as : (i) fixed or improved existing roof, floor, or walls; (ii) expanded the house (built new room, shed, attic, or fence); (iii) improved water or sanitation system (new well, drainage/sewage system, showers or latrine); or (iv) percent who got electricity or major improvement in lighting	a. Housing is a long term investment and therefore it needs security of tenure, for the future. In a volatile context, housing is not likely to be a good indicator. b. While housing is universally important, it is very contextual. It seems to be impossible to have standardized indicators, so think in terms of dimensions. c. Reliable, direct outcome area for clients with housing finance services; or long-term indirect outcome of increased income d. Comparable - to national benchmarks (DHS - http://dhsprogram.com/)
Income	% HHs with ↑, →, ↓ number of sources of income ↑, →, ↓ change in household income over previous 12 months % HHs who say their income has ↑, →, ↓ over previous 12 months % HHs who say their income has been stable over the previous 12 months	May be considered <ul style="list-style-type: none"> - Number of income sources is relatively easy to measure, may be relevant in some contexts; but may have ambiguous implications (for instance increasing income from one source vs increasing sources which are relatively low income, less stable) - Difficult to measure income: issues with seasonality, any increase over time needs to be adjusted for inflation - Perception based question may be useful

3. Resilience & Vulnerability Outcomes

Sub-theme	Indicator	Framing the question	Notes
Financial tools	1. Change in cash savings balance with the FSP % clients with ↑↓→	<i>a) MIS data: What is the balance of savings that the client holds with the FSP (that may be easily withdrawn in the event of a shock)?</i>	<ul style="list-style-type: none"> a. Salient and direct link to a financial service for individual client b. Increase in savings represents ability to put money away, building resilience; transactions in an account reflect utility of savings. c. Can add distribution of savings amount – appropriate in context d. A separate research question could include a question about other savings, but this may be quite an invasive question to ask
	2. Use of financial tools in response to a shock/stressor	Have you experienced a shock or major financial need in the past 12 months? If so which (if any) financial tools did you use to cope with the financial stress created - savings, emergency loan, insurance, remittances?	<ul style="list-style-type: none"> a. Tracks occurrence of a shock, and whether financial tools are contributing towards resilience
Financial tools/ liquid assets	3. Change in liquid assets – such as livestock, jewellery (as locally defined) % HHs with ↑↓→		<ul style="list-style-type: none"> a. Likely to be salient for poor and low income households. Define relevant assets in context (i.e. those assets that households accumulate specifically as a form of savings). b. Same issue as for indicator 1 c. Sale of a liquid asset can be added as an option to the previous question
Security of income	4. Reduction in reliance on casual labour as main income source	<i>What is the main source of income for your family? (answer options would be provided to compare changes from labour to other sources – including self-employment)</i>	<ul style="list-style-type: none"> a. In addition to being low paid, casual labour is very seasonal and unreliable and represents a major dimension of vulnerability. Diversification of livelihood away from casual labour is an important positive outcome. b. May be short-term
Liabilities	5. Appropriate ratio of household debt/ disposable income	<i>Calculated as part of loan application process by many FSPs</i>	High levels of indebtedness is considered to be an important indicator of vulnerability. Indicator can be used by FSPs that are already collecting this data as part of the loan appraisal process (probably not feasible for many group lenders)
Coping strategies & consumption smoothing	7. decrease in % of households not able to manage key expenditures (basic in local context)	In the past year have you: missed paying school fees for more than 3 months; forgone necessary medical treatment due to cost; forgone expenditure on household repairs, electricity, fuel for cooking, clothes due to cost?	<ul style="list-style-type: none"> a. Can be adapted to local context. This question aims to ask about expenditures on areas relating to basic needs. Inability to pay for one of these indicates financial stress and low resilience.

Sub-theme	Indicator	Framing the question	Notes
Food security	8. Improved food intake in the household (scale)	<i>I will read 4 choices for your response. Please tell me, which of the following best describes the food consumed by your family in the last year: Enough and the kinds of nutritious food we want to eat (1); Enough but not always nutritious food (2); Sometimes not enough food to eat, was sometimes hungry (3); Often not enough to eat, was often hungry (4)</i>	<p>a. Relevant for poor/very poor households</p> <p>b. Indicator identifies four levels of food security (can be simplified to capture just food secure/insecure). This is a good indicator of current food security, but it is very sensitive to short term fluctuations and seasonality so needs to be interpreted with caution. Whilst the definitions are subjective (e.g., “nutritious”), this question has been demonstrated to be effective.</p>
Self-perceived resilience	9. Change in self-perception of future risk/situation	<i>I feel optimistic about the future: “yes/no” or “not at all; somewhat; very”</i>	<p>a. Captures both vulnerability and resilience.</p> <p>b. Question is more valuable if there is an added qualitative question on reasons.</p>

4. Health Outcomes

Sub-theme	Indicator	Framing the question	Notes
Food security	1. Improved food intake in the household (scale)	<i>I will read 4 choices for your response. Please tell me, which of the following best describes the food consumed by your family in the last year: Enough and the kinds of nutritious food we want to eat (1); Enough but not always nutritious food (2); Sometimes not enough food to eat, was sometimes hungry (3); Often not enough to eat, was often hungry (4)</i>	<p>a. Relevant for poor/very poor households</p> <p>b. Indicator identifies four levels of food security (can be simplified to capture just food secure/insecure). This is a good indicator of current food security, but it is very sensitive to short term fluctuations and seasonality so needs to be interpreted with caution. Whilst the definitions are subjective e.g., ‘nutritious’ this question has been demonstrated to be effective.</p>
Water & sanitation	2. Improved drinking water source	<p><i>What is the main source of drinking water for members of your household?</i></p> <p>1) <i>Piped water (piped into dwelling, yard/plot, public tap/standpipe)</i> 2) <i>Tube well or borehole</i> 3) <i>Dug well (protected)</i> 4) <i>Dug well (unprotected)</i> 5) <i>Well spring (protected)</i> 6) <i>Well spring (unprotected)</i> 7) <i>Tanker truck</i> 8) <i>Rainwater</i> 9) <i>Cart with small tank</i> 10) <i>Bottled water</i> 11) <i>Surface water (river, dam, lake, pond, stream, canal, irrigation channel)</i> 12) <i>Other (specify) _____</i></p>	<p>a. Please use water sources as provided by national Demographic and Health Surveys (DHS) for each country (http://dhsprogram.com/)</p> <p>b. Also, it would be important to follow guidelines developed by World Health Organisation as to what constitutes an improved water source. (for example, use of bottled water does not constitute an improved water source if household does not have improved water source for cooking or hygiene)</p>
	3. Water is treated to make it safer for drinking	<p><i>Do you do anything to treat your water to make it safer to drink? 1) Yes, 2) No</i></p> <p><i>If yes, what do you do to treat your water to make it safe to drink?</i></p> <p>1) <i>Let it stand and settle/sedimentation</i> 2) <i>Strain it through a cloth</i> 3) <i>Boil</i> 4) <i>Add bleach/chlorine</i> 5) <i>Water filter (ceramic, sand, composite)</i> 6) <i>Solar disinfection</i> 7) <i>Other</i></p>	<p>a. Understanding the local context will be important; households with safe water sources for drinking are not likely to report treating their water.</p> <p>b. Should be used in conjunction with how water is treated to accurately classify a household as having treated its water correctly.</p>

Sub-theme	Indicator	Framing the question	Notes
Preventive health care	1. Received preventive medical care in prior year (or other time period)	<i>In the past 12 months, did you or any member of your household visit a doctor or other health provider for a preventive health service (for example, medical checkups, blood pressure checks, vaccinations, breast exams, Pap smears, etc.)?</i> 1) Yes, 2) No	a. Can also break this out into individual medical exams of interest or simply ask whether they have had a medical checkup. Can find benchmarks normally in a DHS survey (pay attention to how DHS surveys ask this questions so recall period is similar if you wish to benchmark to national survey data).
	2. Saved money for health costs	<i>In the last 6 months, did you use a strategy to save money specifically for health?</i> 1) Yes, 2) No	a. Generally does not have a national benchmark.
Curative care	3. Reduction in those who delayed seeking treatment due to cost	<i>In the past year, did you delay seeking medical treatment for any person in your household because of concern about the cost?</i>	a. Generally does not have a national benchmark (but confirm with DHS surveys as sometimes there is a similar indicator. In some DHS surveys they will measure whether cost is a barrier for seeking medical treatment)
Psychosocial	4. Improvement in confidence for ability to afford appropriate medical care	<i>Which of the following best describes your household:</i> 1) <i>I feel very confident that I can afford appropriate medical care for my household when needed</i> 2) <i>I feel somewhat confident that I can afford appropriate medical care for my household when needed</i> 3) <i>I am not very confident that I can afford appropriate medical care for my household when needed</i> 4) <i>I don't know</i>	a. Generally does not have a national benchmark
	5. Improved sense of hope for future	<i>In the past year, I felt hopeful for the future.</i> 1) Yes 2) Somewhat 3) No	a. Some country "values" studies will have this indicator. (http://www.worldvaluessurvey.org)
	6. Improved satisfaction with life one has	<i>On the whole, how satisfied are you with the life you lead?</i> 1) <i>Not satisfied at all</i> 2) <i>Not very satisfied</i> 3) <i>Fairly satisfied</i> 4) <i>Very satisfied</i>	a. Some country "values" studies will have this indicator. (http://www.worldvaluessurvey.org)
Domestic violence	7. Decrease (or no increase) in fear of husband/partner	<i>In the last 12 months, were you ever afraid of your husband/partner: Most of the time, some of the time, never?</i>	a. When using this question, make sure husband/spouse is not in close proximity both for client protection and accuracy of answer b. While most financial service providers would not see themselves capable of influencing domestic violence, they should feel confident through product design that they are not exacerbating it.
	8. Decrease (or no increase) in belief that a partner/husband is ever justified in hitting or beating his wife	<i>In your opinion, is a husband ever justified in hitting or beating his wife?</i>	a. When using this question, make sure husband/spouse is not in close proximity both for client protection and accuracy of answer b. While most financial service providers would not see themselves capable of influencing domestic violence, they should feel confident through product design that they are not exacerbating it.