



## SMARTAID FOR MICROFINANCE INDEX SELF-ASSESSMENT QUESTIONNAIRE

### Introduction

1. What is your position within your institution? (multiple answers possible)
  - Technical Specialist – Microfinance
  - Technical Specialist – Other
  - Manager – Project-level
  - Manager – Country, regional or international level
  - Monitoring Officer
  - Operations Officer
  - Other (please specify): \_\_\_\_\_
2. What is your role in supporting microfinance projects or investments along the project cycle? (mark all that apply)
  - Project identification
  - Design of project concept
  - Due diligence
  - Specialist advice
  - Legal advice
  - Contracting
  - Project coordination/management
  - Monitoring
  - Evaluation
  - Risk Management
  - Do not support microfinance
  - Other (please specify): \_\_\_\_\_

### Strategic Clarity

3. I have strong familiarity and understanding of my institution's policies and strategies on microfinance, which are made accessible to all staff.  
 Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable
4. I am aware that my institution's policies are endorsed by top management and are binding.  
 Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable
5. My institution's policies for microfinance are in line with good practices in the sector.  
 Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable



6. My institution provides me with clear guidance and operational tools that help me implement the policy in my daily work.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

7. My institution's microfinance strategy is based on our internal strengths and weaknesses as well as external opportunities and threats. The strategy builds on our awareness of the broader funding landscape and clearly articulates our institution's role within it.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

**COMMENTS:**

**Staff Capacity**

8. My institution has the staff capacity to support microfinance, through in-house specialists who can provide input on project design, implementation and monitoring.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

9. Non-specialists who design projects with microfinance must get input from microfinance specialists.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

10. The advice that is provided by the microfinance specialists in the institution is closely followed by non-specialist staff.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

11. Microfinance specialists in my institution are responsible for ensuring the overall quality of microfinance projects.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

12. Microfinance specialists in my institution have the right mix of skills that are needed for the types of projects that my institution supports in microfinance.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

13. My institution invests in building the microfinance skill sets of all staff who design, monitor and evaluate microfinance projects.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

14. All staff that manages microfinance projects have basic knowledge of the sector.



- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

15. My institution offers opportunities, in house and/or externally, to improve my knowledge of microfinance.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

16. My institution has procurement systems that allow us to hire consultants and firms that can provide technical support to our work in microfinance.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

**COMMENTS:**

**Accountability for Results**

17. My institution can produce a list of all microfinance projects, whether standalone or part of a larger project, and know how much money the institution has invested in microfinance in total.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

18. All microfinance projects, whether standalone or part of a larger project or credit line, are assigned a code that identifies them as microfinance projects.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

19. My institution has a system in place that verifies whether all projects are coded correctly.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

20. If a larger project includes a component that is dedicated to microfinance, this component can easily be identified by my institution.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

21. My institution has a performance tracking system which clearly articulates the indicators to be collected and the frequency of reporting. This system includes all projects in microfinance (retail or wholesale finance), including stand-alone or components in larger multi-sector projects.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

22. My institution collects standardized “minimum financial performance indicators “ on regular intervals (quarterly, semi-annually, etc) for all projects funding MFIs directly or indirectly (through wholesale facilities, apexes, MIVs, etc).

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

23. My institution also collects indicators for projects that are focused on market infrastructure, as well as on social performance of retail providers.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

24. Performance information on any project with microfinance is accessible to staff internally.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

25. I know where to find aggregated information on my institution's microfinance portfolio.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

26. My institution makes payments of approved funds based on our partners' performance.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

27. Our agreements with partners (MFIs or intermediaries) include performance-based elements such as clear performance targets (e.g. outreach, portfolio quality, profitability or efficiency targets) and measures for non-compliance. We make payments in tranches when partners meet performance requirements.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

28. It is clear to me who in my institution is responsible for monitoring performance with our partners in microfinance.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

29. My institution can take swift action if a partner does not comply with agreed upon performance thresholds.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

30. My institution regularly conducts portfolio reviews, beyond the project level, that look at a cross-section of our work in microfinance and which provide meaningful information on the quality of performance of our projects.

Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

31. Evaluations of our work in microfinance are made available throughout the institution and there is discussion and dialogue by all, including our management.



- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

32. Reviews of our work in microfinance have led to changes in how we support microfinance.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

**COMMENTS:**

### Knowledge Management

33. My institution is a learning institution and I have a clear role in this process. We share information widely and make it available to all staff.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

34. My institution has internal platforms for sharing information across divisions and offices.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

35. My institution has frequent learning events bringing together field and head office staff so colleagues can share learning.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

36. My institution has budget resources devoted to our learning agenda.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

**COMMENTS:**

### Appropriate Instruments

37. In my microfinance work, I feel that I have the right instruments (debt, equity, guarantees, grants, technical assistance, etc.) to fund the partners and the projects that are in line with our strategy.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

38. My institution can work with private and for-profit actors.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

39. My institution does not support microfinance components that are part of larger non-financial sector projects.



- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

40. My institution has access to the necessary resources to fund/provide technical assistance to our partners.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

41. My institution offers funding in local currency.

- Strongly disagree       Disagree       Agree       Strongly agree       Don't know /Not applicable

**COMMENTS:**

42. How long did it take to respond to this survey?

- 15-30 minutes
- 30-45 minutes
- 45-60 minutes
- More than 60 minutes