

## ***I METHODOLOGY***

Evaluation took place in a four-month period starting from October 3, 2001 and the methodology used included qualitative and quantitative information gathering techniques. Main activities performed were as follows:

a) Reviewing the Program and the Mission's regulating frame, reports, proposals and records. In this context special emphasis was given to its credit policy, process conceptualization, to the document of the Project of Reactivation for Microentrepreneurs affected by Hurricane Mitch, to the Law Regulating the Private Organizations for Financial Development (OPDFs), quarterly reports for the Training and Technical Assistance component financed by BCIE for the Program Financial Reports.

b) Design and trial of tools needed to perform the evaluation. 15 tools were done for surveys, key informants interview guidelines and, case study guidelines. Chart 1, summarizes tools made and the number of people it was applied to<sup>1</sup>

***Chart 1***  
***CREEME Program***

TOOLS APPLIED IN THE SURVEYING OF INFORMATION

Tool	No. people
Evaluation of Active Microentrepreneurs <sup>2</sup>	163
Evaluation of Inactive Microentrepreneurs <sup>3</sup>	22
Interview of Active CCC <sup>4</sup>	5
Interview of Inactive CCC <sup>5</sup>	2
Interview of Credit Program Officials	3
Interview of Program Supervisors	3
Interview of Senior Program Personnel	2
Interview of CARE Honduras Senior Personnel	1
Interview the person Responsible for World Relief in the North	1
Interview of World Relief Manager	1
Interview of Fundacion Covelo OPDFs Manager	1
Interview Other OPDFs	1
Interview the Representative from the Banking and Insurance Commission	1
Interview Successful Program Microentrepreneurs	1
Interview Unsuccessful Program Microentrepreneurs	1
Total	209

<sup>1</sup>

<sup>2</sup> An active microentrepreneur is the individual that, at the time of the evaluation, was part of a group with an standing loan with the Program.

<sup>3</sup> An inactive microentrepreneur is the individual that, at some point, was part of a group that was a Program client, both who, at the moment of the evaluation, was not.

<sup>4</sup> Active CCC, are the groups which at the moment of the valuation had standing loans with the Program

<sup>5</sup> Inactive CCC, are the groups which at some point were granted loans by the Program, but that when the evaluation took place, did not have standing loans with the Program.

- c) The sample for active Microentrepreneurs was selected (10%) and cross-passed for the interviews.
- d) Surveying of information in the Center, South and North of the country.
- e) Data processing and analysis, using selected indicators.
- f) The first document was drafted using the information processed.
- g) The Consultant's Report was submitted for discussion at CARE authorities and Program level and a series of comments made that were presented to the Consultant.
- h) Based on the abovementioned comments, the Consultant then proceeded to make the necessary adjustments and submitted the definitive document to the Project Manager.