

MicroTest measures are metrics or indicators that are standard measures to assess performance across the industry. In MicroTest, we took considerable care to develop a set of indicators that define performance for the domestic microenterprise industry; are accurate, reliable and easy-to-use; and that allow us to make comparisons across programs and over time. Each metric or indicator has a very specific definition that is used by all MicroTest members. For a full list of the measures and definitions please see: <http://fieldus.org/Microtest/MTMeasures05.pdf>

The MicroTest measures are divided into six areas of program performance: Outreach to Target Groups, Scale, Credit Program Effectiveness, Training Program Effectiveness, Efficiency, and Sustainability. The measures in these datasheets follow this format.

In these datasheets we focus on standard statistical summary values of mean, median, minimum, and maximum. The summary statistics are mathematical representations of the data. Throughout the datasheets, we use two values for the notion of “average”, one the arithmetic average or mean, and the other the median or value in the middle. Note that neither of the mathematic terms necessarily describes what is “common”.

The other statistic we report is “Top Performance,” defined as the numeric value needed to reach to the top 20% of the database. It is a statistic, not a practice nor a behavior. For a more detailed discussion of how to read and understand MicroTest data, please see: <http://fieldus.org/Microtest/PerformanceBenchmarking.pdf>.

2008 Data		53	53	1	1	19	34	
Measures		All Program Averages	All Program Medians	Minimum	Maximum	Credit-Led Program Medians	Training-Led Program Medians	Top Performing 1/5 of Programs Floor
<b>Scale</b>								
Number of Inquiries		809	375	15	7761	658	315	1,162
	n=	37	37			13	24	
Number of Participants		663	299	17	5358	265	322	988
	n=	51	51			17	34	
Number of clients who received BD training and/or TA		232	102	4	1173	73	125	334
	n=	43	43			10	33	
Number of participants who received BD training and/or TA		516	281	17	2941	113	318	865
	n=	42	42			9	33	
Number of Loans Disbursed		86	26	0	792	51	16	77
	n=	35	35			19	16	
Dollar Value of Loans Disbursed		\$770,405	\$271,200	\$0	\$8,494,167	\$615,500	\$56,380	\$921,260
	n=	35	35			19	16	
Number of clients linked to banks or other commercial providers		4	2	0	13	9	0	8
	n=	19	19			6	13	
Total amount of dollars leveraged		\$62,098	\$3,500	\$0	\$307,000	\$187,407	\$0	\$117,700
	n=	18	18			6	12	
Number of loans over 35K disbursed		16	5	0	120	9	3	20
	n=	17	17			12	5	
Dollar value of loans over 35K disbursed		\$1,536,174	\$411,000	\$0	\$10,257,750	\$727,626	\$240,000	\$1,157,584
	n=	17	17			12	5	
Number of loans over 35K leveraged		4	2	0	25	6	1	6
	n=	15	15			5	10	
Dollar value of loans over 35K leveraged		\$1,386,586	\$160,000	\$0	\$10,145,250	\$796,000	\$100,000	\$759,400
	n=	14	14			5	9	
Total number of IDA account holders		54	42	1	239	86	40	87
	n=	15	15			3	12	
Dollar value of IDA account holders		\$127,987	\$79,760	\$6,000	\$618,000	\$136,500	\$74,087	\$169,073
	n=	15	15			3	12	
Total number of assisted businesses		366	136	3	2585	284	108	541
	n=	29	29			12	17	