

Assessing the Effectiveness of Microenterprise Training and Technical Assistance Services

**Central Vermont Community Action Council, Inc
(CVCAC)**

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FIELD

The Aspen Institute

July 2001

**Community Action Council
Final Microenterprise FIELD Report
Assessing the Effectiveness of Training and Technical Assistance
July 2001**

Introduction

Central Vermont Community Action Council, Inc. (CVCAC) is a 36-year-old community action agency and community development corporation providing services, outreach, and advocacy to low-income people in 56 towns in rural north central Vermont. Since 1988, CVCAC has offered microbusiness development training and technical assistance to low-income people within its service area through the Micro Business Development Program (MBDP) in the Community Economic Development (CED) Program. The CED Program includes other business and economic development initiatives such as staffing the Central Vermont Revolving Loan Fund and operating the Tangible Assets Program, an Individual Development Account program, and the Child Care Food Program. In 1999, CVCAC applied successfully to the Aspen Institute to become part of the FIELD microenterprise cluster for “Assessing the Effectiveness of Training and Technical Assistance” to further some earlier work and involve the staff and participants in an evaluation effort to assess the effect of its training and technical assistance program. CVCAC staff chose to implement changes suggested by its evaluation immediately, there by improving its services.

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1. Research Question

Research Question

The Evaluation Project posed this research question: Is there a connection between the *success* microenterprise development program participants have in their business endeavors, the microenterprise *training* and *technical assistance* provided through the Micro Business Development Program, and program participants' *frames of reference* or perceptions and the *circumstances* in which they find themselves?

This question arose because of an *assumption* developed through the experiences, observations, and prior work undertaken by the CED program. The *assumption* drew upon staff experience in the MBDP, as well as lessons learned and language used in two prior research and evaluation projects: the HOME WORK and the Family Housing Partnership projects. Program administrators saw the FIELD grant as an opportunity to explore this assumption and pose this research question. The intention was to gauge what was particularly effective about CVCAC's microenterprise development training and technical assistance services, especially given CVCAC's mission of providing opportunities for low-income families to use business development to move out of poverty. As stated in the FIELD proposal:

Our goal is to achieve better business outcomes through more effectively targeted participant services; our objectives are to identify and define more sophisticated indicators of promising strategies for microbusiness development for a very low

income population and to design an assessment and evaluation process that predicts and documents participant progress and outcomes.

In this context, *success* includes starting or expanding a business, as well as other self-defined successes resulting from program involvement, such as clarifying goals, making a decision to go back to school or to pursue options other than starting a small business, or an increase in confidence or self-awareness. Microenterprise development *training* and *technical assistance* includes the various trainings offered at CVCAC, such as Business Readiness, Dream to Reality, and Recipe for Success, and the one-on-one technical business counseling.¹ *Frames of reference* refer to the participant's *frames of reference*, or *perceptions*, that were described as being within three general categories, based on the evaluator Dan Kagan's work in the HOME WORK project:²

- **Unfocused:** characterized by a “survival in the present moment” orientation. Depression, distrust, and lack of empathy are common in this frame, along with difficulty distinguishing between what is realistic and what is not. The diffuse and sometimes conflicted thinking often present in this frame may not be as purposeful as that needed to develop a business.
- **Contextual:** a transitional frame of reference characterized by movement from learned hopelessness and acceptance of self-defeating behaviors to self-actualization.

¹ Other business development opportunities offered by CVCAC and mentioned in the text below include Central Vermont MicroCredit—a peer lending program, Central Vermont Revolving Loan Fund, and Tangible Assets—an individual development account program.

² Kagan and Niebling.

A period of purposeful centering during which personal, then professional, growth can take place seems to be helpful in this frame.

- ***Focused:*** characterized by a realistic sense of the connections between work and its benefits and between risk and reward, strong empathy for others, clear perception of personal responsibility, and an objective and realistic future orientation, as well as the ability to carry out and modify plans.

Given this template, the CED Program hypothesized:

We now believe that we have learned that the movement out of poverty, for many people, requires a shift from a “catastrophic” frame of reference to a more linear, focused, and long-term framework—a shift that can be made only after earlier (nearly always incremental) shifts in a participant’s perception of his or her relationship to others, his or her ability to perceive “opportunity” and to make changes in his or her own life. “Failure,” we found was more of a thinking style that could be modified under the right circumstance (the most critical one of which is enough *time*) than an irreversible event.³

In addition to *frames of reference or perceptions*, the CED staff recognized that the situations, or *circumstances*, that surround participants are also important. Participants’ *circumstances* might affect their ability to improve their economic, personal, and family well-being. The term, *circumstances*, comes from a developmental model of poverty alleviation and movement toward economic self-sufficiency developed by Mid-Iowa Community Action. This model uses as its center a mutual assessment process named the Family Assessment Matrix (FAM). The matrix is used to engage participants in a dialogue to assess their family circumstances in 17 categories such as housing, health

³ FIELD grant proposal submitted by CVCAC to the Aspen Institute, March 30, 1999.

care, transportation, substance abuse, and others against three criteria: *at risk*, *safe*, and *thriving*. The concept of *circumstances* was included in the *assumption* and research question to be explored as this evaluation effort unfolded.

Why this research question was important to CVCAC

Two important opportunities for improving practice were identified at the outset of the FIELD Evaluation Project. First, if the staff at CVCAC could help participants identify where they were in terms of *frames of reference* and *circumstances*, as early in the process as possible, staff could offer the most useful services to be most useful to participants at that stage. This would be respectful to participants and would also help CVCAC invest staff resources most rationally.

Second, the staff at CVCAC wondered if they could deepen their understanding of the ways in which they might be able to help participants alter their *perceptions* or *frames of reference* and *circumstances*, and the ways the staff might impede movement. A key question for staff was, Can staff interaction with participants help change their frames of reference?

Similarly, staff posited that microenterprise development takes a certain amount of stability and focus. Therefore, they expected that those participants whose *frames of reference* were “unfocused” or “at risk,” as defined by the family assessment matrix, would most likely not be as ready to pursue business development as those who were more “focused” and/or “safe” or “thriving.” They also wondered whether an assessment

process and more appropriate services could be used to assist participants improving their perceptions and/or situations.

In an Evaluation Design Session in October 1999, CVCAC staff reported that, in their experience, participants with *contextual* or *focused frames of reference* are generally ready to take advantage of their program. Also, staff reported that participants whose circumstances were unstable or threatened had difficulty focusing on microenterprise development. Staff had a sense of where and when to refer participants out of the program to other support, either within their organization or externally. Individual staff, on more or less an intuitive level, made decisions about participant readiness for other services and supports and referrals out of the program. The FIELD Project has provided an opportunity to make these decisions *more conscious, deliberate, explicit and consistent* among staff.

2. Methodology

Methodology and Rationale for Using Methodology

Our administration and staff wanted an approach to evaluation that would engage the staff as well as program participants. For this reason, the program managers chose a consulting team, Five Dimensions Consulting, which brought rich experience in participatory methodology, adult learning theory, and program evaluation design. The FIELD Evaluation Project investigated the hypothesis named in the *assumption* and facilitated our program development based on the findings of the evaluation effort. The

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methodology used a participatory evaluation approach that was developmental, collaborative, and creative in its nature. It is an approach based on theory and research in the field of adult learning and action research, especially that espoused by Jane Vella.⁴

The evaluation team (Five Dimensions and CVCAC program managers) also intentionally decided that techniques such as random sampling, experimental design, and other more “scientific” approaches would not be used specifically because of a number of reasons: First, staff expressed grave concerns about participants and themselves being treated as research subjects. Second, the program had prior experience in using such scientific research approaches and recognized the substantial barriers and bias associated with that type of research with low income participants. For example, it is difficult to get a representative random sample of subjects because less focused participants are difficult to locate in that they tend to be transitory. Lastly, the program managers wanted to use the evaluation experience to highly involve participants and staff and to make substantive changes to programming. Indeed, the entire MBDP staff has a practical bent and an eye for value. They wanted an action research project that would not only add to their knowledge but also apply that knowledge to their practice, which could be tested and further modified for the benefit of participants. Thus, this evaluation served triple duty: evaluation, staff development, and program development.

The FIELD Evaluation Project methodology consisted of four components: Design, Discovery, Implementation, and Praxis⁵.

⁴ Jane Vella, et al., *How Do They Know They Know*, (San Francisco: Jossey-Bass, Inc., 1998)

Design Component: Starting with an October 1999 Evaluation Design Session, the evaluation team engaged staff in clarifying and making explicit the research question (*assumption*) guiding this project. By doing this, the *assumption* became more than just the interest of one or two program managers who had written the original grant proposal. All staff had an opportunity to identify the issues for themselves and engage in the evaluation effort.

In the Evaluation Design Session, staff defined “success” for themselves and for participants, and described characteristics of each of the *frames of reference* (*unfocused*, *contextual*, and *focused*) and *circumstances* (*at risk*, *safe*, and *thriving*) based upon their own life experience and their experience working with program participants.

To ground and inform this evaluation effort, a Staff Advisory Group was formed to assist the evaluation team. Together the evaluation team, the Staff Advisory Group, and the rest of the CVCAC staff created evaluation tools for use in the Discovery Component Interviews, since the evaluation tools needed to work for the staff that would eventually use them. These tools were needed to give them information that would be useful, if this evaluation was really going to change practice and be ongoing for CVCAC. The tools that were developed included a *Perceptions & Circumstances Survey* (which distilled descriptors of the *frames of reference* used in the HOMEWORK Project and the *circumstances* found in the Family Assessment Matrix) that would be used for measuring

⁵ From Vella, et al., p.110. “**Praxis:** Greek for *action with reflection*; a process that begins with action, invites examination of that action and reflection on it based on new knowledge, and then incites new and

participant *frames of reference* and life *circumstances*; an Interview Questionnaire with 13 open-ended questions to get at how the program worked or did not work for participants; and a Current Status Form that noted the participants economic, personal, family, and community situations and asked for feedback on the forms used in the interview.

The Discovery Component: The Discovery Component of the Evaluation Project centered on the evaluation team conducting thirty (30) in-person interviews from CVCAC's data base of 582 participants who had received MBDP services between July 1995 and June 1999. The tools used in the Discovery Component Interviews were first tested on staff and then a small group of past MBDP participants before engaging the rest of the thirty past participants in interviews. The thirty interviews conducted in March and April 2000 served to teach us more about the *assumption* before going further in the evaluation effort, to receive feedback on how the services were working and any suggestions for changes in service, and to test out tools for collecting data related to the *assumption*. Participants interviewed were paid a stipend to participate.

A Discovery Report set forth what was discovered from the interviews about services, success, suggestions, and participant *perceptions* and *circumstances*. The Discovery Report also included insights into effective training and technical assistance based on other research and theory on adult learning, participatory evaluation, and community development. The Discovery Component helped to guide the direction of the

revised action.”

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Implementation Component and establish an attitude of engagement among staff in the evaluation effort.

The data from the Discovery Component Interviews, along with initial interpretations of the data from staff and the evaluation team, were then shared with an invited group of MBDP participants in May 2000 who had been interviewed during the Discovery Component. This group of participants was able to react to the findings and offer further insights into the assumption. The participants were paid a stipend for their participation.

Implementation Component: In an Implementation Workshop conducted in June 2000, CVCAC staff used the content of the Discovery Report to explore ways to make services more responsive to participants' needs, to refine the evaluation tools, and to integrate the evaluation effort into their work.

Through the Implementation Workshop the staff expressed interest in receiving more training in participatory evaluation. A workshop on integrating evaluation into program design ("Program Evaluation: An Integrated Approach") was provided for staff in September 2000 in response to needs generated in the Implementation Workshop. The Program Evaluation Workshop provided staff with a model called the Accountability Planner developed by Jane Vella to use in designing training and technical assistance with evaluation in mind from the outset. Staff used their actual situations to work on during the workshop and continued to develop accountability planners for all training products and technical assistance services. The accountability planning enabled staff to

develop objectives for learning and evaluation, and assessment of learning as well as to be more deliberate in designing training and technical assistance that actually meets program and participant goals.

The evaluation team refined the evaluation tools based on work with staff in both the Implementation Workshop and the Program Evaluation Workshop. Refined tools included the *perceptions & circumstances tool*, a new intake form, and a follow-up survey. Both staff and the evaluation team began using the refined tools in September 2000. In addition, the group discussed ways to reorganize the program's intake process to provide more information up front to participants seeking resources, to administer the *perceptions & circumstances tool*, and to promote referrals to services and supports both within the program and within and external to the agency. This change necessitated the reorganization of staff positions and a new hiring that was accomplished in January 2001. Changes like these adopted during the Implementation Component will be ongoing for CVCAC as it continues to take steps to "institutionalize" the evaluation process.

Praxis Component: The Praxis Component of the Evaluation Project consisted of intermittent pauses in the action throughout the evaluation effort to reflect on the findings generated and the implications of those findings for program participants, staff, program, organization, and the FIELD Evaluation Project. The reflection often resulted in adjustments to the next steps taken in the evaluation effort. Opportunities for reflection were also offered in staff advisory meetings, FIELD Evaluation Project Component workshops and sessions, and the participant advisory session.

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“Sample” Size and Selection

FIELD resources from July 1999 to June 2001 were utilized to serve a portion (77%) of the MBDP’s population of participants: the 154 new enrollees whose incomes were at or below 150% of the HHS poverty guidelines—all low-income people. MBDP’s FIELD participants were 65% female, 10% minority, 17% TANF, 24% disabled, 45% Food Stamp recipients, and 78% were at or below 100% of HHS poverty guidelines.⁶

Scientific “samples” were not utilized to test out the changes brought about by this evaluation effort. Rather, changes were assessed as the project proceeded on selected groups of participants and on the staff themselves to learn more about the *assumption*.

As the major changes (particularly in the use of accountability planning in the design of

⁶ Based upon enrollment information, females represented 65% or 100 out of the 154 program participants. Fifteen people indicated minority status on their intakes—10%—an amazing statistic for a rural Vermont program! The average age of our participants is nearly 40. Education averaged about 13 years, indicating some college. However, a significant number, 24, had not acquired a high school diploma or GED. Only one participant was not a U.S. citizen. Twenty-six participants received TANF benefits upon enrollment in our Program; 44 were single parents. Nearly a quarter of the participants reported having a disability. Forty-five percent received Food Stamp benefits and 78% were at or below 100% of the HHS poverty guidelines—very low-income people.

The MBDP’s data collection process and database are driven by the needs of the five Vermont Community Action Agencies because of core funding, administered by the Vermont State Office of Economic Opportunity. During the past two years, Carol has been involved with a committee attempting to improve the database that provides reports for each of the 5 agencies and is also merged to provide data for the entire State. Our efforts to improve the database were described in our 2000 Annual Progress Report.

All of our data about those served during the FIELD project has been entered into the new database so that we are able to provide accurate reports at this time. However, developing a database that was affordable for all 5 agencies (with different budgets and resources) and that met everyone’s needs involved several compromises—some of which impact our ability to report the kinds of things we had hoped to be able to report easily by this time. In particular levels of service and outcomes can be entered into the database and even reported but then must be copied into Excel spreadsheets for non-duplicated outcome and service information.

Further, we have had to utilize a separate database for information obtained through the *perceptions & circumstances tool* and the follow up survey which makes it difficult to compare outcomes and services by perceptions and circumstances scores. At this time, the number of people involved is still small enough for

the training and when the *Perceptions & Circumstances Survey* was first utilized in September 2000) and the new intake process was employed starting in late January 2001, all participants who were affected by these changes were monitored to understand how the changes might be impacting the effectiveness of the MBDP's training and technical assistance. The Implementation Component of this Evaluation Project, therefore, was and will continue to be, ongoing. These groups are discussed below.

Discovery Group: The group of 30 participants chosen for the Discovery Phase interviews included 4 participants who used 2 hours or less service, 10 participants who used 3-10 hours of service, and 16 participants who used 10 or more hours of service. People in this group had participated in either training, one-on-one business counseling or a combination of training and one-on-one business counseling. In order to get feedback from participants who had started or expanded businesses, as well as those who had not, this sample was chosen to include 14 participants who had started or expanded a business and 16 participants who did not start or expand a business.

The Discovery Phase interviews offered a glimpse into the assumption being examined in this project, and provided valuable, in-depth feedback about what worked or didn't work with the services participants received. The interviews also permitted a testing of the effectiveness of the tools designed for the evaluation.

us to be able to analyze the data manually using spreadsheets. We are still working on how to collect and maintain data of the nature collected by the p/c tool as part of our ongoing practice here at CVCAC.

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After collecting feedback and data from the Discovery interviews, the evaluation team held a session with both a small group of the participants interviewed to share some preliminary analysis and get further feedback and guidance on the next phase of the project. This group of participants served as a *participant advisory group*. All 30 participants who had been interviewed were invited to be a part of this group. The four participants who served as the *participant advisory group* were those who responded to the invitation to participate.

“Before change in services” Group: All participants in this group enrolled in either training or one-on-one technical assistance during the first year of the FIELD project (from July 1999 to August 2000) before any of the changes in practice described in this report were incorporated. Incidentally, none of the twelve participants in this group experienced both training and technical assistance. CVCAC staff contacted thirty-six people, twelve of whom agreed to respond to the survey. Phone calls were made to reach these participants out of a database of 50 participants. Only participants who had received 10 or more hours of service were contacted for this sample. No stipend was paid to these participants for their participation.

These participants responded to questions asked by CVCAC staff using the Follow-up Survey Tool (see Appendix) designed in the Implementation Component. The phone interviews were conducted at a time one to two years after the date of intake and provided data on:

business starts/expansions, self-defined success, self-reported improvements in personal, family or community lives, changes in income, self-reported transfer of learning from trainings and technical assistance, feedback on services, and skills/knowledge/attitudes gained.

This information was intended to serve as a baseline for comparing the effectiveness of MBDP services for participants before and after some changes in services were made. In reality, the Follow-up Surveys with this group of participants turned out to be very difficult to administer and did not provide a strong base to use for comparison purposes (see Implications section for more details).

“Changed Training Design & Intake Forms” Group: All participants in this group enrolled in a training program that was re-designed with workshop-specific learning objectives for participants to achieve by the end of each workshop. The newly designed workshops better prepared participants to transfer that learning into their lives. They also experienced revised Intake Forms that included the use of the Perceptions & Circumstances Survey at the outset of training. These changes in services resulted from what was learned in the Discovery Component, the Implementation Workshop, and the Program Evaluation Workshop. Only participants who had received 10 hours or more of service were involved in this sample.

A total of seventeen (17) people enrolled in Readiness and/or Dream to Reality training in September and October 2000. Of the 17, twelve completed the training. Out of the twelve who completed training, ten were reached for interviews. The participants responded to questions asked by the evaluation team in interviews conducted by phone

using the Follow-up Survey and the Perceptions & Circumstances Survey (see Appendix). The interviews lasted about 40 minutes. The interviews were done six months after the date of intake. A stipend of \$20 was paid to participants interviewed.

The interviews provided data on:

Changes in Perceptions/Circumstances; business starts/expansions; self-defined success; self-reported improvements in personal, family, or community lives; changes in income; self-reported transfer of learning from trainings and technical assistance; feedback on services, and skills/knowledge/attitudes gained.

The findings from this sample provided data on the *assumption*, effectiveness of services, and success for participants.

“Changed Training and Technical Assistance Design, Intake Forms, and Intake Process” Group. The group consisted of thirty-six⁷ participants who completed the MBDP program intake process before beginning services between January and May 2001. These participants experienced services that were changed in all of the ways listed above including participation in an intake interview conducted by a newly hired intake, assessment, and referral staff member.

Data on these participants, who at the time of this report were less than six months out from the date of their intake, consists of completed intake forms, referral, training completion, and business plan completion information. Follow-up interviews and surveys have not yet been administered with this group since they have not been involved

⁷ Data about thirty-six participants was given to the evaluators for analysis in early May. The number of people who have experienced the changes in our intake process has now swelled to 88 people.

in the program six months out (the time the evaluation team considered to be a sufficient amount of time to monitor changes).

Research/Analytic Methods

Analytical methods used included data comparison, frequency counts, data trend formation, participant comparison, pre-post score comparison, self-assessment, content, and thematic analysis.

Strengths and Limitations of Methodology

As noted earlier, CVCAC used a participatory evaluation approach, which emphasized staff and program participant involvement along with program improvement and development. Evaluation techniques were utilized throughout the two-year project in order to develop and refine evaluation tools and processes for the purpose of involvement and program development. Program managers chose an evaluation team particularly skilled in participatory evaluation and group facilitation and gained the added value of learning and engaging in a totally new evaluation methodology.

Strengths of the Methodology

Participatory Nature: The participatory nature of the methodology used in the FIELD Evaluation Project matched the CVCAC CED Program's desire to learn more about the hypothesis in the *assumption* and to make changes in services based on what was learned. Administration, staff, and program participants had input into the design and interpretation of the Evaluation Project. This methodology included opportunities for action, reflection, and then change in action (Praxis) as a way to honor and respond to the

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needs of the program and the evaluation effort. The participatory nature of the methodology means that the evaluation lessons and practice will be “institutionalized” and effective long after the FIELD Project ends.

Multiple Evaluation Interventions: Instead of the data being collected and analyzed once at the end of the project, the evaluation started gathering preliminary data early on in the project and engaging with staff in looking at that data. This methodology led to changes in services and provided and refined methods for collecting further data. The data were gathered from different sources over time and allowed for some comparison of the effects of the various changes in practice that were made at CVCAC.

Ongoing technical assistance from the evaluation team: CVCAC’s staff had direct access to the evaluation team throughout the evaluation effort. A Program Evaluation Workshop conducted after the Implementation Workshop provided staff with a model called the *Accountability Planner*®⁸ for use in designing training and technical assistance with evaluation in mind from the outset. Mentoring was provided to assist staff in clarifying training and technical assistance objectives and modifying their services to best achieve those objectives. Staff reported that evaluation is now an integral part of their work in designing training and technical assistance (see Section 4, Implications). We believe that this will enhance the probability of sustaining ongoing evaluation and continuous quality improvement at CVCAC.

⁸ Ibid

Open-ended tools: Information was gathered using open-ended tools that encouraged participants to think about and respond to inquiries from a number of different angles. Detailed feedback on what worked well and what did not work well was compiled from the open-ended tools and used by staff in the Implementation Workshop to make changes in how services were provided.

Improved intake/orientation process: The Perceptions & Circumstances Tool has become part of our intake process and has dramatically improved the level of communication about personal issues and barriers that participants face. Use of the tool and a resource guide allow us to have an open discussion with our participants. Additionally, a redesigned intake form helps to make our intake process less cumbersome and more participant-centered. We believe that the new intake process has made it easier for participants to make and keep their appointments with our Program Assistant and Business Counselors. In May of 2001, we provided 112 hours of technical assistance to participants, nearly triple the number of hours provided in May of 2000. In June, technical assistance hours settled down slightly at 95 hours, yet still show a 151% increase over hours logged for May of 2000.⁹

Ongoing data collection: Data about perceptions and circumstances are now being collected consistently at intake for all participants who enter the MBDP program. There will be a six-month Follow-up Survey completed for most of these participants to collect

⁹ Some of the increase could be due to changing economic conditions.

data similar to that collected in this Evaluation Project as part of our ongoing program design.

Staff attitude and commitment: The participatory evaluation methods used in this effort enabled staff to first change their attitudes toward evaluation, and then develop the skills and confidence necessary to continue beyond the FIELD Evaluation Project. As a result, staff has become even more committed to institutionalizing the FIELD learning.

Limitations of the Methodology

Participatory Nature: A limitation inherent in the methodology meant investing a lot of time up front for staff engagement and decision-making in what was to be evaluated. This changed the perspective of the evaluation from one that measured purely the effectiveness of training and technical assistance to one that gathered information, instituted changes based upon that information, and then measured changes. As a result, the two-year time period of the project was too short to measure long-term changes as a result of program changes. We expect from anecdotal information that positive change has occurred, what we cannot do is “scientifically” account for the extent of the change; only a small amount of data was generated from the participants who had experienced the greatest level of changes in practice.

Number of participants interviewed: The number of participants interviewed was fairly small (ranging from groups of 10 to 36 participants), and data from the interviews from the various phases of the project were not always easily comparable.

Staff turnover during the evaluation project: Because some of the staff moved on to other positions and new staff were hired, there was not consistency within the group during the evaluation project. It is difficult to tell therefore how much of the change can be attributed to a change in personnel, an actual change in practice, and/or both.

Self-report: Much of the data was self-reported by participants, as opposed to being verified by records or observation. However, business starts and expansions, service completion rates, and referrals made upon intake came from hard data sources.

Cluster make-up: The project resulted in little or no data on participants who fell into the lower end of the scale on the *Perceptions & Circumstances Survey* (*unfocused* or *at risk*). The evaluation effort has, however, further clarified who the MBDP generally serves—individuals who tend to be more *contextual* and *focused*, and relatively safe or thriving.

3. Findings

Summary of Key Findings

The most notable findings are listed below. More complete data and findings are included in Appendix.

1. Training and Technical Assistance

Training completion rates: Training completion rates increased from 79% to 91% after services were changed to include an intake interview with the intake staff person including use of the *Perceptions & Circumstances Survey*.

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Self-reported transfer of learning: Participants who had completed Business Readiness Training and/or Dream to Reality Training before engaging in one-on-one technical assistance were more likely to report that they had been doing effective business planning since leaving the MBDP program and using what they had learned in other aspects of their lives than participants who had engaged in one-on-one technical assistance without prior Business Readiness and/or Dream to Reality Training.

2. Perceptions and Circumstances

Range at intake: Most people who come to the MBDP program identify themselves in the mid-to-high range of the *Perceptions & Circumstances Survey* (*contextual to focused, and safe to thriving*).

Movement in perceptions and circumstances: Most participants who participants who completed training reflected an increase of almost 1 point on a 7-point scale in Perceptions scores from intake to a time 6 months out.

Perceptions & Circumstances related to services provided: Average *perceptions* and *circumstances* scores for those who started businesses were almost 1 point higher than average *perceptions* and *circumstances* scores for those who did not start businesses (out of a 7-point scale). Average *perceptions* and *circumstances* scores for participants who were referred directly to one-on-one technical assistance by the intake staff person were on the high end (*focused* range) of the *perceptions* scale and the high end (*thriving* range) of the *circumstances* scale.

Low community involvement: 90% of participants (9 out of 10) from the sample who enrolled in the Business Readiness or Dream to Reality training sessions in the fall of 2000 scored themselves low on the statement “I am involved in my community.” This compares with 64% (23 out of 36) of participants who completed the intake process in the spring of 2001 who scored themselves low on the same statement.

Usefulness of the Tool: Most (80%) participants who were interviewed 6 months after intake said they found the *Perceptions & Circumstances Survey* to be useful to them.

Goal setting increased for those who undertook training: In the group that did the training (September-October) 7 out of 10 had 5 or less on “I set goals,” 9 out of 10 had 5 or above following training. Similarly, 90% rated themselves 5 or less on the question “I achieve the goals I set for myself” prior to training; following training, six months out, 56% showed an increase of at least one point on the same question.

3. Success

More participants from the group who had experienced the changed training and intake forms reported that they considered themselves to have had success as a result of their experience with the MBDP program than those from the group that did not experience any changes in services.

More participants from the group who had experienced the changed training and intake forms reported starting businesses than those from the group that did not experience any changes in services.

The one participant out of ten interviewed in the six month follow-up interviews who did not consider himself to have had success as a result of his experience with the MBDP program also reflected a decrease of almost 1 point on a 7 point scale in his *perceptions* score six months following services.

4. Changes in ourselves

Staff turned around almost completely in their feelings about evaluation: A content analysis of feelings in the first and last evaluation session showed that the negative feelings that staff named at the beginning of the evaluation had reversed to nearly completely positive feelings at the end. Participatory evaluation works!

Staff and management are fully committed to carrying on the work of the FIELD project : The staff and management articulated their full commitment to the work undertaken through the project. This commitment helps to ensure that the tools and directions undertaken by the project will be “institutionalized” and are not considered an “add on” to already overtaxed time.

Staff and management are fully committed to the inclusion of participants as subjects of their own learning and the practical application of other adult learning theories: The staff and management identified the learning that took place about adult learning theory and practice during the project as one of the most important of the many lessons learned. Already numerous examples of transfer and impact have been demonstrated: incorporation of the accountability planner into planning meetings, other training sessions and projects, and the registration of nearly all MBDP for a five day

course on further education in adult learning theory—“Learning to Listen, Learning to Teach.”

The MBDP and CED programs’ experience is serving as models for the rest of the

agency: The program’s use of adult learning theory and participatory evaluation are resonating throughout Central Vermont Community Action Council and the Micro Business Development Program offices at the other community action agencies in Vermont.

5. Areas for Further Research.

There are some questions that this Evaluation Project has not answered yet but is in the process of generating data on. Has the use of technical assistance time become more efficient as a result of the new intake process? The evaluation team expects that the ratio of total hours of technical assistance to total hours of service provided may decrease. The percent of business starts or expansions per hours of technical assistance may increase (reflecting greater readiness when participants are referred to technical assistance).

Another question the Project is still generating data on is whether participants will report more self-defined “success” as a result of the new intake process. The hope is that participants will be experiencing success by being matched better with what they need at the time, and because of the better matching, be able to have the sense of finishing something they set out to do.

Many remaining questions were generated by this project. What about folks who might fall into the *unfocused* or *unsafe* range of the *Perceptions & Circumstances Survey*? Do they never make it through the door? Do they self-select out? Why were there so few participants in this study who scored themselves in this range? Do people tend to score themselves high? What, if anything, can CVCAC do to provide support to people who might be in this range?

Management is planning in the next few months to work with the agency’s emergency services program to administer the *perceptions/circumstances survey* to a set

of their program participants to see how those participants actually experiencing emergencies assess themselves on the survey tool.

What about the effects of the use of these tools over the long-run. Will we find that people who select out of one-to-one technical assistance opt for training instead or do they wait a while to come back? When and if they come back, have their *perceptions & circumstances* scores increased? What kind of results do we see longitudinally?

4. Implications

Organizational Implications

Changes in how training and technical assistance are delivered: CVCAC has already made a number of changes in the way it delivers training and technical assistance based on findings from the Discovery Component of this Evaluation Project. The Implementation Workshop resulted in a plan to make some changes in how MBDP services were provided. By September 2000, staff was building evaluation into the design of training and a clearer, more user-friendly Intake Form was being used with participants. Participants were also completing a *Perceptions & Circumstances Survey* at the outset of training.

By November 2000, follow-up questions for measuring transfer of learning for one-on-one technical assistance were developed, and a resource guide for use in referring participants to services other than MBDP services was completed.

By January 2000, a more deliberate and thoughtful intake process was developed, a new staff position was developed, and a new staff person was hired to administer the intake process. The idea for this position originated in the Implementation Workshop. The intake staff person meets with all participants who contact CVCAC seeking MBDP services. This intake staff person completes the Intake Form and *Perceptions & Circumstances Survey* with participants, and engages with participants in a dialogue around responses to the *Perceptions & Circumstances Survey*. She uses what she learns in the intake process to support participants in determining what services are most appropriate for them at the time. For example, a participant might be referred directly to one-on-one technical assistance or to microcredit support if they seem ready to develop a business plan or access financing. Or, a participant might be referred to Business Readiness or Dream to Reality training if they have a business idea or are trying to sort out whether or not starting a business would be the right thing for them at this time. A participant might also be referred to services outside of the MBDP program or outside of CVCAC such as employment and training support or housing, childcare, transportation, or financial assistance.

The CVCAC CED staff has articulated changes in the culture of their program and organization as a result of the FIELD Evaluation Project. Examples of changes are:

How people listen to participants and each other, similar language to speak together, restructure program to add ongoing evaluation, expectation of professional development that is process-oriented, expectation that every person's voice has weight, staff are more empowered- this works as a good role model for

participants, participatory perspective, more deliberate about what we are doing, feel more like a learning organization, sense of clarity.

Changes in assessment and monitoring outcomes: The intake staff person will continue to use the Intake Form and the *Perceptions & Circumstances Survey* when new participants come to CVCAC seeking MBDP services. As the intake staff person continues to experiment with the dialogue around the *Perceptions & Circumstances Survey*, the potential usefulness of the survey as a self-assessment tool for participants will be further explored. These forms and the intake staff position have been institutionalized. The use of the intake staff person for all of CED services is still being considered.

CVCAC staff experienced some difficulty using the new *follow up survey* that could have implications for conducting internal, ongoing evaluation. Staff felt that the difficulty engaging participants in the survey was partly due to its length and partly due to the design of the survey. Additionally, participants are busy and just didn't want to be bothered. Those who would participate wanted to talk about the last question (Other Successes) before they were willing to describe outcomes or other transfer of learning questions. We find this anecdotal information to be interesting because, first, it implies that we could restructure the survey to be more useful, and second, it implies that the survey is perceived as a service and should be offered in the same way that other services are—within the context of the whole person—i.e. talk first about the person, talk second about the business.

Additionally, the participants in this group were not engaged at the outset in self-assessment and were not aware that they would be having a conversation to follow-up on how things were working for them. In contrast, the participants in the “Changed Training Design and Intake Forms” Group were engaged at the outset of the evaluation effort. They were informed by the training instructor that they were experiencing some revised intake forms and training designs and that their feedback on how the services were working was important to CVCAC. They were also told that they could expect a follow-up phone call about six months out. When the evaluation team contacted them, they already had a context for the phone call. All who could be reached were receptive to the phone interview.

The staff is beginning to work on a case-management model to assist staff in monitoring effective services and outcomes for participants. Job descriptions for new employees will have responsibilities built into them that take into account the ongoing work of this Evaluation Project. The MBDP staff is currently enrolled to participate in a training based on adult learning theory called “Learning to Listen, Learning to Teach.” This participation in further learning, as a program, will support and strengthen the program’s ability to design training and technical assistance that is responsive to participants and designed with desired outcomes in mind at the outset.

Follow-up Surveys and *Perceptions & Circumstances Surveys* will continue to be administered at six months after intake for all participants in the MBDP program. Staff will meet regularly to review together the data from the Follow-up Surveys and

Perceptions & Circumstances Surveys and to use that data to inform changes in their practice.

The MBDP field

Participatory Approach to Evaluation: The FIELD Evaluation Project has highlighted the importance of a participatory approach to evaluation in which all staff are involved with evaluators from the outset in determining what they want to evaluate, how to evaluate it, and how to respond to what is learned in the evaluation. When asked what it was about the process/methodology used in the FIELD Evaluation Project that motivated the changes in practice described above, staff responses included the following:

The participatory model informed the changes to a great degree; the group was listened to, their knowledge respected, and new information was given; evaluators modeled the philosophy; we were very engaged and guided/challenged in thinking about what we were doing, how we were doing it, and how we could do it better; everyone was involved at the outset; the titles were left at the door, I was so engaged it created a sense of excitement .

This feedback from CVCAC staff about the approach used by the evaluation team in this project supports the evaluation design chosen by the evaluation team at the outset. The evaluation team utilized, modeled, and taught effective training and technical assistance methods throughout this evaluation effort. This congruence of evaluation design and the MBDP interests has been a cornerstone to this evaluation project.

Staff and Organizational Commitment: A challenge raised in this Evaluation Project is the need for allocating enough staff time to truly make evaluation ongoing and

meaningful and to complete the loop between program development and evaluation. CVCAC estimates that it allocated nearly 1,500 hours of staff time to this project over the past two years. The feedback of staff reflects that the project has deeply influenced changes in practice, as well as changes in the MBDP program, the CED program, and the CVCAC organization as a whole. The implications of these changes for participants in the MBDP program, and for the field as a whole, are significant. An awareness of the amount of staff time needed for meaningful, ongoing evaluation, and a commitment to allocating resources to support staff involvement is critical to the effectiveness of evaluation as a meaningful tool for program development.

Perceptions and Circumstance assessment: This Evaluation Project hints at the importance of supporting participants in MBDP programs in self-assessment of factors related to their *perceptions* and *circumstances*. The initial findings from this project indicate that looking at *perceptions* and *circumstances* when working with people who are considering starting a business is useful. There is also some data to suggest that participants can make positive movement in their *perceptions* and *circumstances* when supported by effective training and technical assistance. More study to explore the continued use of the *Perceptions & Circumstances Survey* seems merited.

Designing for the transfer of learning: This Evaluation Project demonstrates the usefulness of thinking about objectives for learning, transfer, and impact at the outset of design of training and technical assistance. In other words, evaluation of training and technical assistance seems to be more effective when staff is clear at the outset about 1)

what learning the training or technical assistance is setting out to achieve, 2) how this learning will transfer to participants' lives, and, 3) what the ultimate impact of the transfer of learning will be.

Relating Self Assessment to Success: One purpose of this Evaluation Project was to make participant self-assessment more explicit and consistent, and to explore ways to document its impact on participant success. The power of self-assessment in promoting change is something that warrants further exploration with the use of the *Perceptions & Circumstances Tool*. With the changes that have been made in the intake process and clarity of objectives for training and technical assistance, further follow-up study to determine transfer of learning and impact on business, financial, and other “success” will be informative.

Perceptions and Circumstances and Business Starts/Expansions: Another issue this Evaluation Project raises for practice is that since participants are generally falling in mid-to-high range of the *perceptions* and *circumstances* scale (*contextual* to *focused* and *safe* to *thriving*), and not all start business, what does this mean? Is there something else beyond place on the scale that is important for business starts? Or do those who do not start businesses make that decision as part of a helpful process of determining whether starting a business is the best decision for them at the time?

Trends in specific areas of perception and circumstances: Also, there may be patterns of responses to particular statements on the 28 statement *Perceptions & Circumstances Survey* that reveal certain trends. This Evaluation Project has already

seen that most participants score themselves low on the statement “I am involved in my community.” What can MBDP service providers do in how they provide training and technical assistance that might support participants in the area of community involvement? In particular, how can the trainings themselves be designed to capitalize on the opportunity for nurturing connections and community building among participants in the trainings? Will responses to certain statements over time reflect movement for participants in particular areas of the *Perceptions & Circumstances Survey*?

Low scores in Self-perception and Circumstances: Another issue that this project raises relates to participants who might reflect scores in the low range of the *Perceptions & Circumstances Survey* (*unfocused* or *unsafe*). Where are these people? Do they ever make it through the door? Are they not showing up on the *Perceptions & Circumstances Survey* because they do not have enough *focus* or safety to see and gauge their own *perceptions* and *circumstances* objectively? If poverty creates a *surround force*¹⁰ of chaos and lack of stability, how can staff support change for participants who are in that surround force?

How can staff support participants in “governing themselves?”¹¹ Participants in the Discovery Component reported that the CVCAC MBDP program worked well by supporting them with *encouragement, skills, technology, and guidance* to “drive [their] *own ships*.” The notion of supporting participants in *driving their own ships* has been at

¹⁰ Term used by Earl Shorris in *New American Blues: A Journey Through Poverty to Democracy* (New York: WW Norton & Company, 1997)

the core of discussions with staff throughout this Evaluation Project. The *Perceptions & Circumstances Survey*, in particular, has brought up concern among staff about how to use it with participants in ways that respect and support the participant in making choices about what services might be most useful to the participant at the time.

Treating participants with respect and as decision-makers has far-reaching consequences because of the effectiveness of genuinely engaging participation of the “disenfranchised”—it gets at the underlying cause of the condition of poverty, and it enlists those affected by the condition in changing it.

CVCAC’s Evaluation Project has laid a foundation for further study of the results of the data collected by CVCAC staff on all participants of the program from now on. It also suggests more research into the relationship between participants’ *perceptions* and *circumstances* and the probability of success in starting a small business.

¹¹ Ibid.

Appendix
Central Vermont Community Action Council's FIELD Report
FINDINGS

Before Changes in Services Group: These participants enrolled in either training or one-on-one technical assistance during the first year of the FIELD project and therefore experienced no change in services; none of the participants in this sample experienced both training and technical assistance.

1. *Business Starts or Expansions*

33% (4/12) of the participants started new businesses. 33% (4/12) of the participants expanded existing businesses. 33% (4/12) of the participants did not start or expand a business.

2. *Success*

4 out of 12 (33%) considered themselves to have had success as a result of their work with the MBDP program.

3. *Improvements*

92% (11/12) reported some improvements in their personal lives as a result of the services they received.

67% (8/12) reported some improvements in their community lives as a result of the services they received.

58% (7/12) reported some improvements in their family lives as a result of the services they received.

4. Income

17% (2/12) reported an increase in income since beginning services.

58% (7/12) reported incomes remained the same as when they began services.

33% (4/12) did not provide income information in the interviews.

5. Transfer of learning

Business Readiness Training:

100% (4/4) of those who completed training said they are still working towards their goal.

100% (4/4) of those who completed training said they made progress on their action steps.

100% (4/4) of those who completed training said they have used the resources identified to fulfill their goal and action plan.

Dream to Reality Training:

100% (6/6) of those who completed training said they have made progress on their action steps or business plan.

33% (2/6) of those who completed training said they are continuing to use their “sound-bite” to introduce themselves and their business.

One-on-one Technical Assistance

40% (2/5) said that they have been doing effective business planning since leaving the MBDP program.

60% (3/5) said that what they have learned from Business Counseling has been useful in other aspects of their lives.

6. Training Completion Rates

79% (62/78) of all participants who enrolled in Business Readiness or Dream to Reality Training during the time period of Sample One completed the training they enrolled in.

“Changes in Training Design and Intake Forms” Group

All participants in this sample enrolled in a training program. Participants who experienced one-on-one technical assistance completed training prior to the technical assistance.

1. Business Starts or Expansions

50% (5/10) of the participants interviewed had started businesses within 6 months from when they began the training.

2. Success

90% (9/10) of the participants interviewed considered themselves to have had success as a result of their work with the Micro Business Development Program.

*Central Vermont Community Action Council
This report was prepared with funding from FIELD*

3. Improvements

80% (8/10) reported some improvements in their personal lives as a result of the services they received.

70% (7/10) reported some improvements in their community lives as a result of the services they received.

60% (6/10) reported some improvements in their family lives as a result of the services they received.

4. Income

40% (4/10) reported an increase in income since beginning services.

50% (5/10) reported incomes remained the same as when they began services.

10% (1/10) reported an income decrease since they began services.

5. Transfer of learning

Business Readiness Training:

90% (9/10) of those who completed training said they are still working towards their goal.

90% (9/10) of those who completed training said they made progress on their action steps

90% (9/10) of those who completed training said they have used the resources identified to fulfill their goal and action plan

Dream to Reality Training:

100% (5/5) of those who completed training said they have made progress on their action steps or business plan.

100% (5/5) of those who completed training said they are continuing to use their “sound-bite” to introduce themselves and their business.

One-on-one Technical Assistance (10 hours or more completed)

100% (3/3) said that they have been doing effective business planning since leaving the MBDP program.

67% (2/3) said that what they have learned from Business Counseling has been useful in other aspects of their lives.

6. *Training Completion Rates*

71% (12/17) of all participants who enrolled in Business Readiness or Dream to Reality Training during the time period of Sample Two completed the training they enrolled in.

7. Perceptions and Circumstances

80% (8/10) of the participants interviewed showed an increase in *Perceptions* scores. (The range of increase was from +0.33 to +1.82 on a 7 point scale. The average increase was 0.82. The median increase was 1.07).

This sample did not reveal a significant trend in increase, or decrease, in *Circumstances* scores. 50% (5/10) participants interviewed showed an increase in *Circumstances* scores. (The range of increase was from +0.01 to +0.46 on a 7 point scale. The average increase was +0.25. The median increase was +0.24.) 50% (5/10) participants interviewed showed a decrease in *Circumstances* scores. (The range of decrease was from -1.39 to -0.08 on a 7 point scale. The average decrease was -0.51. The median decrease was -0.74).

The average *Perception* score at intake for the 5/10 in this sample who started businesses was 5.65 on a 7.00 scale. The average *Perception* score at intake for the 5/10 who did not start businesses was 4.73 on a 7.00 scale.

The average *Circumstance* score at intake for the 5/10 in this sample who started businesses was 6.51 on a 7.00 scale. The average *Circumstance* score at intake for the 5/10 who did not start businesses was 5.46 on a 7.00 scale.

The one (1/10) participant who did not consider himself to have had success as a result of the services also had the lowest scores for *perceptions* and *circumstances* at intake.

80% (8/10) found the *Perceptions/Circumstances* form to be useful to them.

One statement responded to out of the 28 total statements on the *Perceptions and Circumstances Survey* reflected a significant trend. 90% (9/10) participants scored themselves at 5 or less on the 7 point *circumstances* scale for the statement "I am

involved in my community.” (This would reflect that they either “don’t have it yet,” or are “working on it.”)¹²

Most (80%) of the participants who were interviewed in Sample Two of this project said that the *Perceptions/ Circumstances* Survey was useful to them.

One participant was interested in comparing for himself the changes in his responses in the Survey from intake and six months out. He asked that a copy of the Survey be sent to him. Others described the usefulness of the Survey, “probed my thinking/self-awareness, helped me see I had a lot more strengths than I thought I had, I like looking at myself, helped me realize I have more assets than I might have known, made me think about things.”

One participant, who reported no success or improvement from the services he received, and had scored in the mid-low range on the Survey, responded that the Survey was useful to him because it “makes me realize just how deep I am in my situation.” One participant remarked during the six- month follow-up interview, “I recognized that my circumstances got worse.” This participant had lost her place to live, her transportation, her phone, and had become involved in some legal matters due to a divorce. The *Perceptions & Circumstances* Survey became a tool for the participant to recognize and talk about the *circumstances* that were challenging her as she was in the process of starting up her business. The Evaluator encouraged this participant to contact CVCAC for support in these *circumstances*.

“Changes in Training and Technical Assistance Design, *Intake Forms*, and Intake Process” Group

1. *Referrals*

Out of the thirty-six (36) participants in this sample, 5 were referred to training, 3 were referred to both training and one-on-one technical assistance, 17 were

¹² Data from the larger group (88 enrollees through June 2001 who experienced changes in practice) indicates three other statements showed trends. 84% (74/88) scored themselves at 5 or less on the circumstances scale for the statement “I make an income that is sufficient to meet my needs.” 51% (45/88) indicated a score of 5 or less for the statement “I have the resources (time, money, information) to support good health habits.” And 52% indicated a score of 5 or less for the statement “I achieve the goals that I set for myself.”

referred to one-on-one technical assistance, and 11 were referred to other services (such as the CVCAC Revolving Loan Fund, Trickle Up Program, and Tangible Assets programs).

2. Perceptions and Circumstances

Perceptions scores at intake ranged from 2.73 to 7.00 on a 7 point scale (reflecting a range from *unfocused* to *focused*). The average *perception* score for the participants in this sample was 6.17. *Circumstances* scores at intake ranged from 4.38 to 7.00 on a 7 point scale (reflecting a range from *contextual* to *thriving*). The average *circumstance* score was 5.99.

Perceptions scores for participants who were referred directly to one-on-one technical assistance ranged from 5.27 to 6.80, and averaged 6.17 on a 7 point scale. *Circumstances* scores for those who referred directly to one-on-one technical assistance ranged from 4.69 to 6.92, and averaged 6.15 on a 7 point scale.

There was no discernible trend showing a difference in *perceptions* or *circumstances* scores for those who had completed business plans within 6 weeks or those who had not. (Average *perceptions* scores for those who had completed business plans within 6 weeks were 6.18, compared to 6.16 for those who had not. Average *circumstances* scores for those who had completed business plans within 6 weeks were 6.22, compared to 6.08 for those who had not.)

One statement responded to out of the 28 total statements on the *Perceptions and Circumstances Survey* reflected a significant trend. 64% (23 out of 36) participants scored themselves at 5 or less on the 7 point *circumstances* scale for the statement “I am involved in my community.” (This would reflect that they either “don’t have it yet,” or are “working on it.” according to the Survey tool)

3. Training completion rates

100% (4 out of 4) of the participants from this sample who enrolled in training completed the training they enrolled in.

4. Business Plan Completion within 6 weeks

40% (6 out of 15) participants who experienced one-on-one technical assistance had completed a business plan within 6 weeks of beginning technical assistance. 60% (9 out of 15) participants who began one-on-one technical assistance had not completed a business plan within 6 weeks of beginning technical assistance. (The remaining 5 participants who experienced one-on-one technical assistance have not yet been engaged in the technical assistance during this 6-week period.)