

**Caitlin Smit**   
MPhil Development Studies (Cantab)

Highlights

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| **Position at Genesis:** | Manager | |
| **Country of Citizenship/Residence:** | South Africa | United Kingdom |
| **Civil Status:** | Single | |

Caitlin is a Manager in the monitoring and evaluation practice at Genesis. Caitlin is a qualitative evaluation expert and is well versed in numerous methods of data collection and analysis. Caitlin also has experience in designing monitoring and evaluation frameworks for interventions and policies. While she focuses primarily on financial inclusion, Caitlin has also worked in the private sector development, innovation, agricultural finance, development finance, extractive industries, anti-corruption and environmental fields.

Clients Caitlin has advised include the MasterCard Foundation, One Acre Fund, FINCA International, International Finance Corporation (IFC), FSD Trust Tanzania, FinMark Trust, Agence Française de Développement (AFD), the Development Bank of Southern Africa (DBSA), DFID, the Department of Planning, Monitoring and Evaluation in the South African Presidency, Corruption Watch and numerous financial institutions and sector bodies.

Caitlin is a member of the American Evaluation Association (AEA) and the South African Monitoring and Evaluation Association (SAMEA) and has completed the Springfield Centre Certificate “Making Markets Work”. Caitlin has worked across South Africa, and in Colombia, DRC, Ethiopia, Ghana, Kenya, Lesotho, Malawi, Mozambique, Nepal, Rwanda, Swaziland, Tanzania, Uganda and Zambia, and holds a Masters in Development Studies from the University of Cambridge.

Areas of expertise

Monitoring and results measurement, Evaluation, Financial inclusion and financial capability, Private Sector Development

Countries of work experience

Colombia, DRC, Ethiopia, Ghana, Kenya, Lesotho, Malawi, Mozambique, Nepal, Rwanda, South Africa, Swaziland, Tanzania, Uganda, Zambia

Project examples

**SEEP Network, Developing an MRM Plan for the Savings Group Evidence and Learning Initiative (SGELI)**

**Project Manager, August 2016**

Genesis was contracted to provide technical support to develop the Project Monitoring and Results Measurement (MRM) Plan for the Savings Groups Evidence and Learning Initiative. The Initiative was launched by the SEEP Network in partnership with Financial Sector Deepening Africa (FSDA) in 2016 and aims to expand and improve the quality of financial inclusion in sub-Saharan Africa and beyond by generating, curating and disseminating a body of evidence on savings groups and other informal savings-led groups.

**SAB and Awethu Project, Developing an M&E framework for SAB Thrive, SAB’s supplier development fund**

**Project manager, July 2016 - present**

The Awethu Project was selected to manage SAB's supplier development fund. Awethu contracted Genesis to assist in establishing a monitoring and evaluation framework for the fund. This includes working with Awethu and SAB to develop the fund's theory of change, define the fund's indicators and full measurement plan, and hand this over to the fund team to be embedded in its everyday operations.

**Financial Sector Deepening Africa, Review of FSDA’s grant to the Centre for Affordable Housing Finance in Africa (CAHF)**

**Senior Evaluator, June 2016 – present**

The purpose of this evaluation was to inform FSD Africa’s decision to renew CAHF’s grant for an additional three years. CAHF’s mission is to make Africa’s housing finance markets work, with special attention on access to housing finance for the poor. CAHF pursues this mission through the dissemination of research and market intelligence, supporting cross-sector collaborations and a market-based approach. The overall goal is to see an increase of investment in affordable housing and housing finance throughout Africa: more players and better products, with a specific focus on the poor. The evaluation set out to assess the FSD Africa grant to CAHF according to its progress against its targets, strategy and operations using the DAC criteria to guide the analysis.

**Financial Sector Deepening Africa, MRM diagnostic clinics for the FSD network**

**MRM Consultant, May 2016 – August 2016**

* Genesis was contracted to conduct an assessment of the MRM systems that are utilised by nine FSDs so as to identify their MRM status quo, strengths and weakness. This assessment also appraised the attitude of FSD staff towards MRM and assess their MRM skills, capacity and knowledge. The findings of this assessment will inform the development MRM strengthening plans and bespoke training sessions to build MRM capacity for the identified FSDs.
* Caitlin was responsible for the assessment of FSD Tanzania’s MRM system and capacity, as well as contributing to a final synthesis report highlighting best principles in MRM for FSDs, cross-network learning to facilitate greater discussion, and a suggested MRM training approach for the network

**International Youth Foundation, Impact evaluation of *Passport to Success,* South Africa**

**Project Manager, May 2016 - present**

Genesis has been commissioned by the International Youth Foundation to conduct a quasi-experimental impact evaluation of the integration of their Passport to Success (PTS) life skills curriculum into the EOH Youth Job Creation Initiative, a learnership programme for unemployed youth. Genesis will employ a difference-in-difference approach, complemented by propensity score matching, to assess the impact of the PTS life skills integration on learners’ non-cognitive skills and employment outcomes, as well as on employers’ appetite for hiring and retaining individuals that have completed such learnerships.

**FINCA International and MasterCard Foundation, Mid-term evaluation of the Scaling Financial Inclusion in Sub-Saharan Africa (SFISSA) project, Malawi, Tanzania and Zambia**

**Project Manager, February 2016 – August 2016**

* In 2013, FINCA was awarded a 4.5-year grant from The MasterCard Foundation, entitled Scaling Up Financial Inclusion in Sub-Saharan Africa (SFISSA), that seeks to expand FINCA’s footprint and product offerings to low-income individuals in Malawi, Tanzania, and Zambia through: 1) Developing and rolling out new alternative delivery channels to serve rural and hard-to-reach communities (agency and mobile banking) 2) Training FINCA’s middle management and front-line staff to support the roll out of FINCA’s new delivery channels and products and 3) Supporting the development, integration, and analysis of social performance metrics into every aspect of FINCA’s operations
* Genesis was contracted by FINCA and the MasterCard Foundation to conduct a mid-term evaluation of SFISSA, including: 1) Reviewing the entire project to establish whether it is still aligned and consistent with the grant objectives 2) Establishing whether the project will deliver on the intended outcomes 3) Offer some recommendations to improve the project’s alignment to achieve/realize the desired outcomes and 4) Highlight key lessons learned to date and provide strategic recommendations to improve project implementation across the project’s three thematic areas.

**DAI, PEPE, Developing Financial Education Strategy and Implementation Plan for the Public Financial Enterprise Agency (PFEA), Ethiopia**

**Project Manager, March 2016 - present**

* The Private Enterprise Programme Ethiopia (PEPE); funded by DIFD and implemented by DAI-Europe and its consortium partners, is a seven year programme aimed at generating access to finance, creating good quality jobs, and increasing incomes for Ethiopia’s poor. As part of a national drive to increase financial inclusion in Ethiopia significantly over the next few years, PEPE was approached by the Public Financial Enterprise Agency (PFEA) to assist the organisation in formulating a financial education strategy and implementation plan, focussed on savings mobilization and building on existing government systems to deliver effective and innovative FE.
* One of PEPE’s implementation pillars, Enterprise Partners, recruited Genesis to assist in formulating this strategy, working closely with PFEA and other relevant stakeholders. This involves conducting a scoping study of the Ethiopian landscape and identifying target audiences, key messages and channels through which the strategy can be implemented.

**Financial Sector Deepening Trust Tanzania, Strategy update of FSDT, Tanzania**

**M&E Specialist, February 2016 – July 2016**

* With its current strategy at its halfway point, FSDT appointed Genesis to i) review FSDT’s current strategy and investment portfolio, ii) provide recommendations that will enable FSDT to refocus its work over the next 3 years, iii) develop a 2016/2017 implementation plan for the refreshed strategy, and iv) refine the organisation’s theory of change and develop metrics to assess the organisation’s performance going forward.
* Caitlin was responsible for developing FSDT’s theory of change and intervention results chains in line with FSDT’s Making Markets Work for the Poor (M4P) approach and developing metrics to assess their performance that are aligned to the National Financial Inclusion Framework and FSDT’s donors’ requirements.

**One Acre Fund and MasterCard Foundation, Mid-term evaluation of “Helping to innovate a new sector of microfinance for Africa’s rural farm families”, Kenya, Rwanda, Burundi**

**Senior Evaluator, December 2015 – May 2016**

The purpose of this midterm review was to formulate a reasoned and independent view of the relevance, effectiveness, efficiency, and sustainability of the program in light of its initial goals and targets and to make recommendations to inform the program strategy going forward. Specifically:

* Evaluate the progress of the program relative to its initial goals and targets and determine whether project outcomes are appropriately measured.
* Identify and answer key lessons and questions with respect to: the success or failure of the initiative; opportunities and challenges identified; transferability of the program to other countries or regions, sustainability and scalability of the existing approach; and, suitability of products and services for the target market; all used to inform future programming and policy in the agricultural microfinance space; and,
* Put forward recommendations including new directions or changes that the program should consider for the rest of the original term of the program and beyond to maximize its impact.

**MMI Holdings, Impact review of the MMI Holdings CSI Portfolio, South Africa**

**Senior Evaluator, January 2016 – present**

Genesis Analytics was appointed to conduct an impact review of the MMI Foundation’s corporate social investment (CSI) portfolio, which grants funding to organisations across South Africa in the health, disability, education, sports development and financial education fields. The purpose of this review was to: 1) Examine the current portfolio in terms of areas of focus and alignment with the Foundation’s and brands’ objectives for CSI; 2) Understand the relevance, effectiveness, impact and sustainability of a selection of MMI’s existing CSI projects, and suggest how these can be improved going forward; and, 3) Determine how to best direct the MMI CSI investments and recommendations for leveraging MMI funding across the house of brands for increased impact.

**Agence Française de Développement (AFD), Ex-post evaluation of AFD's sixth line of credit to the Development Bank of South Africa, South Africa**

**Senior Evaluator, January 2016 – July 2016**

Genesis was contracted to conduct an ex-post evaluation of AFD's sixth line of credit to DBSA. The credit line was dedicated to supporting structurally weak municipalities' management and service delivery. The purpose of the evaluation is to formulate a reasoned and independent view of the sixth credit line, and to inform the potential renewable of an MoU between AFD and DBSA. The evaluation was conducted in line with the OECD DAC criteria for development effectiveness, with the inclusion of AFD's additionality as a criterion.

**Compuscan (Grantee of MasterCard Foundation Fund for Rural Prosperity), Monitoring and evaluation support for rural finance credit bureau and identification system, Uganda**

**M&E Specialist, September 2015 – present**

* As part of the innovation window of the MasterCard Foundation Fund for Rural Prosperity, Compuscan was selected as a recipient of a matched grant to establish a rural finance credit bureau and identification system in Uganda. Compuscan has partnered with Genesis to conduct an agricultural value chain mapping exercise, to identify rural finance index data and provide monitoring and evaluation support
* Caitlin is responsible for monitoring and evaluation support to Compuscan throughout the project’s life cycle, including developing an M&E framework, including a results chain, indicators and beneficiary model, and assistance with ongoing reporting.

**CARE International UK, Plan UK and Barclays, Final evaluation of *Banking on Change* Phase II**

**Project Manager, August 2015 – March 2016**

* Genesis was contracted to conduct a final evaluation of the *Banking on Change* Phase 2, a partnership between Barclays, CARE International UK and Plan UK aimed at assisting in migrating low income consumers from savings groups to formal savings products, as well as provide them with the necessary skills to allow beneficiaries to save and manage their money effectively, improve their employability, and to use their money for successful income-generating activities. Phase 2 ended 2015 and was implemented in seven countries (Ghana, Egypt, Tanzania, Kenya, Uganda, Zambia, India), reaching over 330 000 people.
* The evaluation assessed how far Phase 2 progressed towards achieving the partnership’s outcomes and objectives; evaluated the sustained impact of the partnership; and identified areas of best practice, innovative solutions and key lessons learned that will assist *Banking on Change* in contributing new and valuable insights to the global financial inclusion landscape.

**Corruption Watch, Developing an M&E framework for Corruption Watch, South Africa**

**Senior Associate, March 2015 – October 2015**

* As part of its ‘Genesis in Society’ programme, Genesis worked with Corruption Watch (CW) in South Africa to develop a monitoring and evaluation framework for the organisation as a whole in which to measure and demonstrate the change brought by CW’s interventions, assess CW’s effectiveness in achieving its objectives and promote a learning culture within CW. This included the development of a results measurement tool, including a results chain with corresponding indicators, targets and responsibilities, as well as an M&E guideline for the organisation.
* Caitlin’s role included design and implementation of the M&E framework, facilitation of workshops with Corruption Watch staff members to embed the framework in the organisation

**IFC, Stakeholder review of Private Enterprise Partnership Africa**

**Project Manager, April 2015 – July 2015**

* Genesis was contracted by the IFC to conduct a review for the period 2005-2015 of PEP Africa, a programme that establishes partnerships with donors, governments, and the private sector to design and implement a range of advisory services to support achievement of IFC’s overall strategic objectives in Africa. These objectives include improving the investment climate; unlocking sector growth and mobilizing private sector investment; and enhancing the competitiveness of SMEs. The review included interviews with approximately 30 IFC, donor and client stakeholders, and was a key input to the Donor Advisory Council meeting in June 2015, discussing the future of IFC advisory services in Africa.
* Caitlin’s role included project administration and coordination, design and implementation of evaluation framework, stakeholder interviews, report drafting

**MasterCard Foundation, Final evaluation of the YouthSave Initiative, Nepal, Colombia, Ghana, Kenya, USA, Canada**

**Senior Associate, December 2014 – August 2015**

* Genesis was contracted by MasterCard Foundation to conduct a final evaluation of the YouthSave initiative. The initiative is carried out by a consortium of four key partner organisations and partnerships with in-country financial institutions and research organisations in Ghana, Kenya, Nepal and Colombia. It aims to understand the developmental impact of savings among low-income young people aged 12 – 18 in developing countries. The main objectives of the final evaluation are: (i) document the main achievements of the YouthSave programme; (ii) highlight the critical lessons learned during the programme; and, (iii) ensure these findings are reported so as to form a globally relevant evidence base for policymakers, practitioners and financial institutions on the value of making youth savings broadly available and the conditions required to ensure it is done sustainably.
* Caitlin’s role included project administration and coordination, design and implementation of evaluation framework, fieldwork, data analysis, report drafting

**FinMark Trust, Financial inclusion landscape study, South Africa, Namibia, Zimbabwe, Zambia**

**Project Manager, December 2014 – April 2015**

* Genesis was commissioned by FinMark Trust to conduct a scoping study and analysis of financial inclusion national strategies, related policies and regulations in four SADC member states, namely Angola, South Africa, Namibia and Zimbabwe. The study will assist FinMark in understanding the extent to which various financial inclusion interventions have proven to be successful and will highlight areas and countries that require further attention.
* Caitlin’s role included project administration and coordination, client engagement, design of research framework and tools, literature review, fieldwork, report drafting and reviewing team inputs

**Financial Services Board (FSB), Monitoring and evaluation of the FSB's consumer education programmes, South Africa**

**Project Manager, January 2015 to present**

* Genesis was commissioned by the Financial Services Board in South Africa to conduct monitoring and evaluation (M&E) of their consumer education programme. This included developing an M&E framework, the basis of the FSB's M&E strategy, including a theory of change, indicators and research instruments. Genesis also conducted an ex post evaluation of 6 of the FSB's consumer education projects from 2011-2013, and will provide M&E support for all consumer education projects going forward.

**Development Bank of Southern Africa (DBSA), Evaluation of DBSA-funded projects in the water and sanitation sector, South Africa**

**Senior Associate, November 2014 – March 2015**

* Genesis was contracted by the DBSA to evaluate the performance of a DBSA-funded project within the water and sanitation sector that works to ensure sustainable water use. The findings of the evaluation will be used to guide the DBSA in their financing decisions and will serve as an input into the future development of new and innovative products and services related to municipal water, geographic integration and infrastructure.
* Caitlin’s role included design of an evaluation framework and research tools, reviewing team inputs

**FinMark Trust, Developing a financial education toolkit, SADC**

**Project Manager, June 2014 – February 2015**

* This assignment aimed to develop an in-depth training toolkit that converts the best practices in financial education (FE) into practical guidelines for FE practitioners at both the strategic and intervention levels. The purpose was to build the skills and capacity of FE practitioners by developing easily accessible methodologies, material and tools, and that will ultimately result in improved quality and results of FE programmes in SADC. The training material was designed so that it can be delivered in two ways: 1) as direct training, using a training-of-trainer approach, and 2) self-instructive, allowing practitioners to access the materials through an online portal and put it to use without needing direct training support
* Caitlin’s role included project administration and coordination, client engagement, literature review, drafting and reviewing team inputs

**Department of Planning, Monitoring and Evaluation (DPME), South African Presidency, Implementation evaluation of the effectiveness of environmental governance in mining in South Africa, South Africa**

**Project Manager, June 2014 – August 2015**

* The environmental impact management framework for the South African mining sector aims to ensure that environmental impacts of mining activities are effectively mitigated or managed to a level that is acceptable to the country in accordance with the constitutional right to a safe environment and to international standards. This evaluation assessed the relevance and effectiveness of legislation and the implementation thereof in achieving this intended outcome.
* The evaluation consisted of a literature review, development of a theory of change and analysis framework, key informant interviews and case studies in 4 provinces in South Africa.
* Caitlin’s role included project management, client and sub-contractor engagement, design of an evaluation framework and research tools, primary and secondary research, reviewing team inputs

**Association for Savings and Investment South Africa (ASISA) Foundation, Evaluation of Pilot Community Consumer Financial Education Project, South Africa**

**Associate, February 2014 – November 2014**

* Provided strategic input and monitoring and evaluation services to ASISA’s pilot community consumer education intervention, which included two different delivery methods - an interactive workshop method for 9,600 community members, and an industrial theatre method for 1,800 community members, both supported by poster and radio campaigns.
* Through the implementation of surveys, observations and focus group discussions, Genesis assessed the two different implementation methodologies and established, where possible, the relevance, effectiveness and impact of each.
* Caitlin’s role included design and implementation of M&E framework and plan, client engagement, fieldwork, reviewing and drafting reports

**MasterCard Foundation, End term review of the programme 'Financial services for rural communities and smallholder farmers in Africa', Ghana**

**Associate, May 2013 – August 2013**

* Genesis Analytics was commissioned to conduct an end-term evaluation of the Opportunity International/MasterCard/Gates rural and smallholder farming finance scheme. The evaluation covers program implementations in Malawi, Ghana, Uganda, Rwanda and Mozambique.
* Caitlin was responsible for the design and implementation of focus group discussions with both dormant account holders and education finance clients in Ghana.

**One of South Africa’s Big Four Banks, Implementation of a financial education strategy and M&E plan, South Africa**

**Associate, January 2013 – December 2015**

* Prior to this project Genesis was contracted to review a wide spectrum of financial education initiatives globally (focused on sub-Saharan Africa) and identify best practices in financial education in order to develop the Bank’s financial education strategy according to the global best practices while aligning to the particular unit’s market.
* The Bank’s external service providers implemented the strategy through the rollout of two interventions – schools-based and community-based. Genesis’ role was to oversee this process, and to design and implement the monitoring and evaluation framework for these interventions.

**FinMark Trust, Developing an effective financial education strategy for peri-urban and rural savings and credit groups, South Africa**

**Associate, November 2012 – June 2013**

* SaveAct is a South African NGO that facilitates savings and credit groups in rural and peri-urban communities in Kwa-Zulu Natal and the Eastern Cape, and is complemented by a financial education (FE) component. This project involved:
  + A compilation of best practices in FE programme design and implementation based on a global scan of FE programmes
  + A design and implementation evaluation of the current SaveAct FE material and delivery strategy of the SaveAct FE component based on specific needs for FE content, suitability given the context, and effectiveness in terms of behaviour change. Research methodology included desktop research and in field focus group discussions and interviews
  + Recommendations on how the curriculum and delivery strategy could be improved, including a six month implementation plan and a list of indicators and tools to be used for monitoring and evaluating the quality of the training and its impact on people’s lives
  + Developing a toolkit to inform the design and delivery of FE programmes throughout the SADC region - http://www.finmark.org.za/publication/financial-education-toolkit-unabridged/

**DfID DRC Market Development Component, Adam Smith International, Develop and support the implementation of a consumer education campaign on mobile money, Democratic Republic of Congo**

**Short term consultant, February 2014 – July 2014**

* Caitlin developed and supported the design of a consumer education campaign in the DRC that will educate poor consumers about the use of mobile money as a cost-effective and safe means of storing, transferring and transacting.
* Activities included identifying potential partners for the campaign, undertaking a comparative best practice review, designing the strategy and initiatives, and providing technical assistance in the development and implementation of the campaign.

**FinMark Trust, Developing an effective financial education implementation plan for the Kingdom of Lesotho, Lesotho**

**Associate, October 2013 – March 2014**

* Assisted the Government of Lesotho, the Central Bank of Lesotho, SUFIL and other stakeholders in developing a Financial Education Implementation Plan for the country. The project's vision is to provide input into the process which should be followed by a strategy for strengthening financial capability in the country, as well as to seek stakeholders' commitment to support and participate in the process.
* Caitlin was responsible for primary and secondary research, drafting and reviewing inputs

**FinMark Trust, Understanding Financial Cooperatives: South Africa, Malawi and Swaziland**

**Project Manager, October 2013 – March 2014**

* This project aimed to better understand the role and use of co-operative financial institutions (CFIs) as viable alternatives to the commercial banking sector in South Africa, Malawi and Swaziland, as well as best practices in the sector.
* This project explored the following areas related to CFIs in each of the three countries: Legislation and regulatory environment, Supply side environment, Demand side environment, Best practices and technology innovation, and a recommended strategy for FinMark Trust, through a combination of desktop research, key informant interviews and focus group discussions.
* Caitlin was responsible for primary and secondary research, drafting and reviewing inputs, project management, client engagement, presenting findings to national stakeholders

**Department of Planning, Monitoring and Evaluation (DPME), South African Presidency, Impact evaluation of the Support Programme for Industrial Innovation (SPII), South Africa**

**Associate, September 2013 – June 2014**

* The DPME commissioned Genesis to conduct an impact evaluation for the period 2000/01 – 2012/13 on the IDC-managed Support Programme for Industrial Innovation (SPII). SPII is a dti initiative that provides financial assistance for projects that develop innovative products and/or processes.
* The purpose of this evaluation is to provide insight into the effectiveness and efficiency of the current model of implementation, assess the impact of SPII and to determine how the beneficial impacts can be strengthened. Evaluation methods included a literature review, key informant interviews, data analysis and in-depth case studies.
* Caitlin’s role included project administration and coordination, client and sub-contractor engagement, design of an evaluation framework and research tools, primary and secondary research, reviewing team inputs, presentation to national stakeholders

**African Development Bank, Preparation of a country report on the state of Kenya's private sector, Kenya**

**Associate, July 2012 – Feb 2013:**

* The African Development Bank asked Genesis to profile the state of the private sector in Kenya, focusing on six priority sectors, the business environment and socio-economic context. This included an assessment of the likely impact on business of the new Constitution and the proposed system of devolved government. The final report incorporated observations, insights and recommendations for policy makers, development partners and private sector firms, to develop the private sector further and faster. The findings will also inform The African Development Bank's approach to private sector development in Kenya. Caitlin’s tasks included:
  + Development of a framework against which to assess a country’s business environment
  + Desktop research and analysis
  + On-the-ground interviews and workshops with government officials, captains of industry and business associations to assess the implications of the current business environment on each of the priority sectors and private sector development in Kenya

**LANGUAGE PROFICIENCY**

**Languages**

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| **Language** | **Speak** | **Read** | **Write** |
| English | Excellent | Excellent | Excellent |

Education

Certificate in Economics (cum laude), University of Witwatersrand, 2013

MPhil in Development Studies (with Honours), University of Cambridge, 2010

BSc (Hons) Chemical Engineering (cum laude), University of Cape Town, 2007

**OTHER TraINING**

**Utilisation focussed evaluation,** Michael Quinn Patton, AEA Conference 2015

**Randomised evaluations: Putting theory into practice,** J-PAL, AEA Conference 2015

**Innovations in evaluation,** Patricia Rogers, SAMEA Conference 2015

**Making Markets Work**, Springfield Centre, June 2014

**Emerging Practices in Development Evaluations**, Online course facilitated by EvalPartners, UNICEF and the International Organisation for Cooperation in Evaluation, 2013/14

**Protecting Human Research Participants**, National Institutes of Health (NIH) Office of Extramural Research, 2013

**Successful Assessment Methods and Measurement in Evaluation (SAMMIE),** Ohio State University Extension Course, 2012/13

**MEMBERSHIPS, PUBLICATIONS aND awards**

**Professional memberships:**

* American Evaluation Association (AEA)
* South Africa Monitoring and Evaluation Association (SAMEA)

**Publications:**

* MASSEY, E., WYATT, A., SMIT, C. Evaluating financial education initiatives in South Africa: The importance of multiple evaluation approaches. African Evaluation Journal, 4, Jun. 2016. Available at: <http://www.aejonline.org/index.php/aej/article/view/125>
* Financial Education Toolkit, Unabridged, FinMark Trust, 2013, (<http://www.finmark.org.za/publication/financial-education-toolkit-unabridged>)
* Understanding co-operative financial institutions in South Africa, Malawi and Swaziland, FinMark Trust, 2014 (<http://www.finmark.org.za/publication/understanding-financial-cooperatives-in-south-africa-malawi-and-swaziland>)