

## Characteristics of effective criteria

- Measurable (4)
- Accuracy (2)
- Accurate (2)
- Accurate measure
- Assessable
  
- Specific (2)
- Specific enough to be applicable
- Applicable
- Concise
- Transparent
  
- Clear definitions
- Minimal leakage
- Not open to many different interpretations
- Link to real world poverty
- Correlates well with poverty
  
- Clearly descriptive
- Clarity (2)
- Clearly written, minimal jargon
- Capture what is most important
- Easy to apply
  
- User friendly
- Easy to use (2)
- Ease of collection or identification
- Ease of use
- Easy to understand
  
- Simplicity in use
- Simplicity (2)
- Simple to understand
- Usefulness for MFI and cost effective
- Cost effective
  
- Few hassles for the client
- Developed with broad input from practitioners
- Agreed to by all concerned
- Adaptability in multiple country context
- Applicable for savers and borrowers

- Resistant to misreporting by potential clients
- Defensibility: you can plausibly argue the association with poverty
- Allow you to know the truth