Evaluating the Results of Intermediary Organisations

A Paper for Intermediaries in Australia

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Preface

Introduction to this work

In early 2021, Mark Cabaj was commissioned by the Paul Ramsay Foundation to explore how intermediary organisations could evaluate their activities and results.

Mark is President of the consulting company From Here to There and an Associate of Tamarack – An Institute for Community Engagement. He has first-hand knowledge of using evaluation as a policy maker, philanthropist, and activist, and has played a major role in promoting the emerging practice of developmental evaluation in Canada.

The Paul Ramsay Foundation

The Paul Ramsay Foundation's mission is to break cycles of disadvantage in Australia. The Foundation focuses on the most stubborn barriers to change, where multiple cycles of disadvantage collide and experiences of disadvantage persist across generations.

The views expressed in this report do not necessarily reflect the views of the Foundation.

The Foundation would like to thank its partners who were involved in this research for their contributions.

Executive Summary

Eco-system-building intermediary organisations have a valuable role to play in helping address cycles of disadvantage in Australia. Generating deep, durable, and sustained reductions in disadvantage requires disrupting and changing the (eco) systems that hold disadvantage in place, and often may even reproduce that disadvantage. Australian social innovators focused on breaking the cycle of disadvantage must develop, manage, and adapt longer-term, comprehensive and tailored strategies to diverse experiences of poverty. These organisations provide institutions and networks in a given field (e.g., education, mental health, employment) with a variety of supports to "boost" individuals' and communities' collective performance and impact.

While the upfront case for strengthening eco-system-building intermediaries is strong, the work of understanding, measuring and demonstrating their impact is not. Investing in eco-system-building intermediaries in Australia and internationally is relatively new, and the research, thinking and case studies are limited.

This document summarizes the key ideas surfaced from a scan of available materials, and from the experience of an evaluator who has worked in (and evaluated) intermediaries involved in addressing various dimensions of disadvantage. These in turn brought to light some important insights into what a more systematic, coherent and robust way of understanding and tracking the results of supported intermediaries can achieve.

Five insights stand out.

1. **Intermediaries contribute to – rather than drive – results in breaking the complex cycle of disadvantage.**
   This suggests four types of field-building intermediaries which support, influence and complement the efforts of the countless "social innovators" (e.g., service delivery groups, grassroots activists, social enterprises, post-secondary institutions, policy makers) already working to reduce disadvantage. Many intermediaries often "lean into" the work, for example, by assuming a lead role in coordinating an effort to advance policy. However, the more they play the role of active change-maker, rather than that of a support to change-makers, the less value they offer in terms of eco-system building.

2. **Intermediaries contribute three overarching types of results which interact within ecosystems of social innovation to disrupt cycles of disadvantage.**
   - The most immediate and fundamental results concern the extent to which eco-system actors find value in – and are strengthened and enhanced by – intermediary activities (e.g., research and development, policy advocacy, training and professional development).
   - The second type concern various "strategic outcomes" to which intermediary activities contribute that address the deeper systems that hold disadvantage in place (e.g., niche innovations, changes in policies, regulations and resource flows, cultural beliefs).
   - The third type concerns the impact of all these changes on breaking the cycle of disadvantage experienced by people and communities.

3. **The ability of intermediaries to measure these results depends on their adoption of three core practices.**
   - The first is to employ a wide-angle lens in order to understand all the effects, from intended to unintended results of the intermediary. The report suggests evaluations not only ask if the projects are on target but what else has changed and use participatory methodologies to identify ripple effects.
   - The second is to employ both qualitative and quantitative data and methods to get a fulsome – rather than reductionist or simplistic – understanding of where progress has or has not been made.
   - Finally, intermediaries should seek out their contribution – rather than attribution – to whatever change they spot and can measure.

4. **In order for intermediary stakeholders to properly interpret and judge these results, they need to deploy a variety of "lenses."**
   The most significant are the following:

   a) The unique theory of change employed by each intermediary, rather than a one-size-fits-all collection of indicators and methods;

   b) Understanding the activities and results as a portfolio, rather than as a list of scattered projects;

   c) Evaluating the results according to the degree of change expected, ranging from incremental to transformative;

   d) Using an equity lens to understand the effects on groups experiencing disadvantage;

   e) Zooming out to appreciate how the intermediary's strategy and results fit the larger context that they are trying to operate in and change;

   f) Allowing multiple stakeholders to carry out a "360" assessment of the significance and/or merit of the results.

5. **In order to design, implement and adapt effective processes for tracking and making sense of results, intermediaries and funders must embrace a systematic process of capacity building.**
   Intermediaries' role in support capacity development has three pillars: (1) sufficient investment to ensure that intermediaries have human and technical capacity to design and implement useful evaluations; (2) strengthening the relationships between intermediaries and funders to improve the probabilities for a deep understanding of progress, failures and joint learning; and (3) a commitment to an ongoing process of learning, adaptation and improvement over time.

The report provides multiple recommendations centered around the need to advance the way we measure, interpret and assess the results of intermediary organisations as they seek to break cycles of disadvantage in Australia. There are growing efforts to expand evaluation platforms and share findings, however the challenge for intermediaries remains significant. The report closes by suggesting seven implications for the public, private and philanthropic organisations that fund intermediaries.
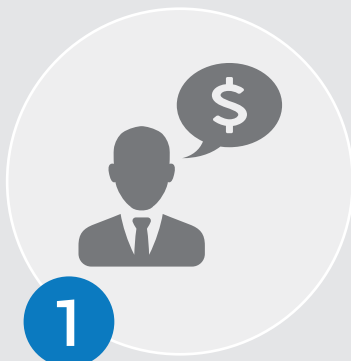
1 Sufficient investment to ensure that intermediaries have human and technical capacity to design and implement useful evaluations

2 Strengthening the relationships between intermediaries and funders to improve the probabilities for a deep understanding of progress, failures and joint learning

3 A commitment to an ongoing process of learning, adaptation and improvement over time

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Introduction

Intermediaries play a key role in building the necessary eco-systems to break cycles of disadvantage. This is evident from knowledge of their work in Australia, as well as the research done on the value of field-building intermediaries by the Bridgespan Group (Hussein et al. 2018).

Some examples of Australian intermediary organisations, spanning all four of the most common types of field building intermediaries, are The Front Project, Health Justice Australia, Indigenous Eye Health and Collaboration for Impact.

We seek to better understand and measure "intermediary results" so that funders can develop and adapt their strategies, as well as develop partnership, funding agreements and performance monitoring systems that are fit for purpose. To do this, there is a need to further develop the language, case studies, tools and frameworks that can support intermediaries (and their partners).

This document is a *first step* in address this challenge. It is based on a rapid literature review, a rough understanding of some Australian intermediaries, and the personal experience of the author both running and evaluating different types of intermediaries in Canada and beyond.

Table 1: Four Types of Field-Building Intermediaries (Hussein et al.2018).

Type	What It Does	Examples
Capability Specialist	Provides one supporting capability to the field (e.g. social finance, innovation management, human centered design, reconciliation, policy advocacy, research and evaluation).	• Clear Horizon • TACSI • Collaboration for Impact
Evidence-Action Lab	Focuses on research and development, advising policy makers, and helping the field's practitioners learn, improve, and scale solutions.	• The Front Project
Place-Based Backbone	Coordinates local and regional cross-sector stakeholders and supports them in collectively transforming a fragmented field.	• Yuwaya Ngarra-li • Maranjuka Justice Reinvestment Initiative • Opportunity Child
Field Catalyst	Deploys different capabilities, quietly influencing and augmenting the field's efforts to achieve population-level change.	• Our Place • Whitebox Enterprises • Health Justice Australia • Indigenous Eye Health

Example: Payday Lending Reform in Calgary [1]

Tracy, a mother of two, walked out of the "Instant Cash Store" in northeast Calgary (Alberta, Canada) feeling a mixture of relief and anger. Relief because she had finally paid off that wretched loan. Ten months earlier, she had borrowed $600 from this very shop to cover a medical expense for her mother. It was not a lot of money, but with her part-time job at a call centre and the occasional shift at a nearby care centre, she had difficulty in making ends meet. She needed one-time, short-term credit, and she needed it as quickly as possible. The Cash Store was happy to oblige.

She felt anger because the longer-than-anticipated payback period, with its various fees, meant that she ended up repaying $2,500. That was an interest rate of over 300% and about 8% of her annual income. While she berated herself for not going to her bank for a less expensive loan, she also remembered that she had tried that before, and it did not work out. She had to make an appointment, sit in a waiting room, fill out several complicated forms and answer questions from someone who seemed to be judging her the entire time. After all that, she was told that she did not qualify for a loan. The staff at the Cash Store, on the other hand, were friendly. They gave her a loan on the spot, without snoopy questions about why she needed it, her income or her credit record. The Cash Store might be expensive, but at least it was fast and dependable.

Tracy was not the only one who thought so. The Government of Alberta estimated that 5% of 4.3 million Albertans borrowed an estimated $500 million dollars from payday lenders that year. The majority of these borrowers were financially vulnerable. Some of them paid interest rates as high as 600%.

The staff at Momentum were aware of Tracey's plight. The mission of their non-profit organisation was to assist people like her to build a "sustainable livelihood" and to do so through a unique framework that targets a variety of personal "assets" over time – education, training, employment and self-employment income, financial savings, social networks and physical assets (Murray & Ferguson 2002). This multi-dimensional approach set the organisation apart from many other groups that focused on one or another dimension of disadvantage (e.g., housing). Momentum was known to provide some of the most leading-edge and quality programs and services in Canada.

Part of the strategy was to help people like Tracy better manage and grow their limited income and savings. Momentum was a pioneer in developing financial literacy programs that aimed to help those with limited incomes plan for, manage and save for financial security, with a strong emphasis on avoiding predatory lenders and pawnshops. Momentum was one of a group of innovators across the country that developed, tested and refined the Individual Development Account, a program model that encouraged people to establish saving strategies to pay for emergency expenses, homes and education and matched their individual savings with a combination of government grants and philanthropic donations. Momentum's tax team - one of many offered by a network of organizations across the city - set up tax clinics to help people file and complete their taxes for free. The tax clinic also made sure that people applied for and received every public income benefit for which they were eligible, and then allocated some of that extra cash to their savings. The percentage of Momentum clients who had savings programs was impressive. Yet, for all their success, Momentum's staff and board realized that they had a problem. Despite the demonstrable impact of their programs on the lives of people like Tracy, the effects were often not powerful enough to help people break free of the cycle of disadvantage. In the spirit of the organisation's Sustainable Livelihoods Framework, they concluded that it was time to complement their "micro-level" strategy (providing vulnerable families with a variety of programs and services) with a "macro-level" strategy (to focus on the systems that made people vulnerable in the first place). In 2012, Momentum hired a full-time public policy manager to help the organisation address the issues of predatory lending, precarious employment, low-wage jobs and inadequate income support programs.

A serious opportunity to get involved in "systems change" arrived quicker than they anticipated. Soon after the public policy manager was hired, residents of northeast Calgary tired of the concentration of payday lenders in their community and formed the Rise of the Cash Store Committee. Its purpose was to raise public awareness of payday lending, and to challenge public officials, private sector leaders and community agencies to "do something" about it. Staff from Momentum, the University of Calgary and a local credit union immediately joined the effort. It evolved into a dynamic action-research project that sought to identify why people borrowed, the practices of payday lenders, the effects on lenders and what some of the alternatives might be.

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1 *This account of the payday lending work is based on the author's involvement in the work of multiple organizations involved in the various initiatives (e.g., Momentum, Executive Director of Vibrant Communities Canada, Canadian CED Network,) as well as his participation in the creation of the report, "Creating Change: Momentum's Contribution to High-Cost Credit Form in Alberta" (Momentum 2021).*

The insights and relationships that emerged from that project led the Cash Store Committee to create a strategy to achieve three goals:

- Increase awareness of the costs of payday lending among the general public and government leaders, and strengthen their commitment to take action to address it;
- Advocate for government policy reform to address the high costs of financial products, and to craft specific policy proposals to protect borrowers from excessive lending rates; and
- Work with mainstream financial institutions, philanthropists and community organisations to develop more affordable alternatives for people in need of short-term credit.

Awareness-building was phase one of the strategy. The group continued their action-research work in the city's toughest neighbourhoods. They used media attention to engage influential organisations, leaders and networks in the city and Province. They easily convinced the stewards of a new city-wide effort to end poverty to include "financial empowerment" as a pillar of its 10-year strategy. This led to the creation of Aspire, Calgary's Financial Empowerment Collaborative, a formal platform for them to drive their reform agenda. In the meantime, they published and widely distributed a document entitled "The Real Costs of Payday Lending." It made the front page of the city's major daily newspaper. Immediately after that, they issued two sets of recommendations, "Opportunities for Municipal Action on Payday Lending" and "Opportunities for Provincial Action on Payday Lending." They arranged seemingly endless meetings with civil servants, politicians and political parties to share results in person and encourage them to adopt the recommendations.

That burst of organizing and engagement eventually paid off. In March 2015, City Council established the Business License Bylaw, Land Use Bylaw and the Financial Inclusion Task Force, whose mission was to identify ways of curbing the excesses of payday lenders by means of whatever municipal tools were available. In less than a year, the City of Calgary would announce changes to the Land Use and Business License bylaws that would reduce the physical concentration of payday lenders in a community. A few months after the initial engagement with the City, a new provincial government was elected. Its reformist agenda included many of the recommendations of the Cash Store Committee. For the next two years, the participants' Financial Empowerment Collaborative was deeply involved in consultations and policy design sessions with both municipal and provincial levels of government.

While they expended much of their energy working with government leaders and agencies to craft a policy response, the emboldened reformers was also busy with the third objective of the strategy - to create mainstream alternatives to payday lenders. In June 2015, First Calgary Financial, a local credit union, established a pilot project entitled Cash Crunch Loans, with support from community organisations and local philanthropists. It was designed to improve access to short-term loans and the speed with which they were approved, while using conventional interest rates. The early results of this pilot were encouraging. Three more financial institutions began offering their own version of Cash Crunch Loans within a year.

Four years after their efforts began in earnest, and far sooner than they had anticipated, the group had achieved what it had set out to do. In the Spring of 2016, with Payday Lending Reform participants at her side, the provincial government services minister announced the Act to End Predatory Lending. It included a variety of measures that they had helped to shape, including:

- A regulation of the total amount of interest that could be paid on a loan, which dropped to a maximum of $15 per $100, the lowest in the country;
- The requirement to allow borrowers the option to repay loans in instalments. This reduced the interest with every payment, whereas one large repayment inclusive of all interest was difficult and time-consuming to mobilise; and
- The requirement to show and specify in an easily-understood fashion all the fees that borrowing entails, so that borrowers know the full and real costs of a payday loan.

The municipal "policy win" came soon after. In the summer of 2016, the City of Calgary announced changes to the Land Use and Business License bylaws that would reduce the physical concentration of payday lenders in a community.

A year later, the effects of the policy changes were apparent. A provincial regulatory agency reported that the number and volume of payday loans had decreased by approximately 30%, and estimated that borrowers saved approximately $10 million annually in interest payments. Two year later, the number of payday lenders in Alberta had dropped from 220 to 165, and the number in northeast Calgary from 21 to 16. "We danced a happy dance at our regular meeting," noted a now veteran campaigner.

If Tracy took out another payday loan of $600 in 2018, she would have been able to pay it off in instalments, and pay a maximum total of $900, as well as about $150 in additional fees, rather than the $2500 she paid in 2012.

Yet, the victory dance was short-lived. A series of informal consultations, key informant interviews and a follow-up survey and focus groups by a university researcher soon revealed two disturbing "evolutions" in the systems of mainstream banking and fringe lending and in borrower behaviour:

1. The supply of mainstream financial alternatives for open-ended, short-term loans paled in comparison to the demand for them. One of the four local financial institutions offering Cash Crunch loans had stopped offering them; the number and volume of such loans offered by the remaining three had stagnated. A careful set of interviews with financial institution staff and lower-income borrowers revealed that banks were still cautious in the types of loans they were willing to offer, and to whom and under what terms. Moreover, borrowers continued to find banking practices unwieldy and undependable in comparison to fringe lenders. Some borrowers applied to some banks for select loans, but most continued to turn to fringe lenders.

2. The payday lending industry had quickly adapted to the provincial regulations by offering a new line of what many felt were still "predatory" products. Larger instalment loans and lines of credit were being offered at rates lower than before, but still involved additional levels of debt that low-income families found difficult to manage. Borrowers reported that the amount of credit now available to them was often more than what they required. Yet they still felt that they had no option other than fringe lenders. In some cases, they took the invitation to borrow more money as a sign that they were more creditworthy, and therefore, making progress.

Perhaps the biggest and most sobering insight was the modest effect that the payday lending reforms had in breaking the overall pattern of disadvantage in families' daily lives. The university-based study of borrowers revealed that many families were unaware of the dramatic reduction in borrowing costs. To them, the ability to pay in instalments was the most significant benefit, because it reduced the stress involved in managing debt with limited household income and savings. Moreover, access to slightly more affordable credit did not change the fact that families were still trying to survive – and if possible, break out – of a constellation of precarious employment, low wages, high housing and food costs, uneven public services and deeper challenges of systemic racism. "The use of payday lending is more of a symptom of poverty, than a cause of poverty, albeit a symptom that reinforces that poverty," noted a member of the Financial Empowerment Collaborative.

The participants of the Payday Lending Committee took a breath, picked up their tools, and began to create a second campaign, this time to "double down" on the policy reform pillar of the original strategy. This next-generation strategy, more elaborate and confident than the first, includes 13 recommendations to enable provincial and federal governments to better protect consumers and, through the Bank Act, incentivise financial institutions to increase the number and variety of low-cost credit products.

"We are involved in a relentless multi-decade effort, comprised of multiple campaigns for change," noted one key participant, and "the definition of success keeps evolving as we go along."

PART ONE FOUNDATIONAL IDEAS

The example of the Payday Lending Reform initiative illustrates **five** foundational ideas about the nature of breaking the cycle of disadvantage for families and the role of intermediaries:

- Breaking the cycle of disadvantage in Australia (or anywhere) requires addressing a complex constellation of tangled up factors that defy "cookie cutter" solutions.
- Generating deep, durable, and sustained reductions in disadvantage requires disrupting and changing the (eco) systems that hold disadvantage in place, and often may even reproduce that disadvantage.
- Strategies to address disadvantage emerge over time (rather than being planned in advance), are long term, and continually adapted.
- Intermediaries contribute to – rather than drive – changes in systems and impact by supporting the wide variety of social innovators in the field (e.g., networks, organisations, people).
- Social innovators and the intermediaries that support them draw on the support of a wide variety of funders (philanthropic, public and corporate) to carry out their work.

Each of these ideas is explored briefly below.

1. **Disadvantage is Complex**

The discussion on how to evaluate results must begin with a quick discussion of the challenge we seek to tackle: breaking cycles of disadvantage.

Disadvantage is complex because it's a product of a dynamic constellation of factors. David Shipler (2002) captures the nature of this entanglement for Tracy's family and untold others succinctly in his ground-breaking review of poverty in the United States.

For practically every family, then, the ingredients of poverty are part financial and part psychological, part personal and part societal, part past and part present. Every problem magnifies the impact of the others, and all are so tightly interlocked that one reversal can produce a chain reaction with results far distant from the original cause. A run-down apartment can exacerbate a child's asthma, which leads to a call for an ambulance, which generates a medical bill that cannot be paid, which ruins a credit record, which hikes the interest rate on an auto loan, which forces the purchase of an unreliable used car, which jeopardizes a mother's punctuality at work, which limits her promotion and earning capacity, which confines her to poor housing (Shipler 2004, p. 11).

The plight of the family (who I will refer to as "Tracy's family" throughout this document) illustrates not only the entanglement of multiple factors of disadvantage, but also their dynamic, reinforcing nature, which creates the stubborn cycle of vulnerability that we seek to break.

Shipler goes on to argue a point that, while intuitively obvious, deserves repeated emphasis because it is so important – progress is only possible with a longer term, comprehensive response.

If problems are interlocking, then so must solutions be. A job alone is not enough. Medical insurance alone is not enough. Good housing alone is not enough. Reliable transportation, careful family budgeting, effective parenting, effective schooling are not enough when each is achieved in isolation from the rest. There is no single variable that can be altered to help […] people move away from the edge of poverty (Shipler, p. 11).

Tracy's family's vulnerability was not addressed by reducing the costs of credit alone. While helpful, her pattern of disadvantage can only be reversed through concurrent progress on the precarious nature of her employment, non-insured medical expenses, and high cost of housing.

The third and final point to keep in mind related to disadvantage is that the manifestation of disadvantage varies from person to person, group to group, context to context, from one time period to the next.

Some parts of Tracy's struggle are universal. Yet there is a great deal of variation in that struggle across households. For example, the experience of homeless youth in a small town in South Australia differs from that of a retired senior living on a fixed income in Sydney. Similarly, the plight of a family patching together seasonal work in Alice Springs differs from that of a recent immigrant forced to become an Uber driver in Hobart because her professional training is not recognized in Australia, or from that of a previously high-paid oil and gas worker laid off in Perth because of low energy prices. Effective cookie-cutter solutions to disadvantage are illusory: effective responses must be adapted to the unique demographic, social and geographic contexts in which disadvantage exists.

Australian social innovators interested in breaking the cycle of disadvantage must develop, manage, and adapt longer term, comprehensive and tailored strategies to diverse experiences of poverty in the country.

2. Impact Requires System Change

The Payday Lending example illustrates that in order to generate deep, durable, and sustained reductions in disadvantage, social innovators must be ready to disrupt and reshape the systems that hold disadvantage in place and – in some cases – reproduce them. As Karen Pittman, CEO of the Forum on Youth Investment notes,

> *Programmatic interventions can help people beat the odds. Systemic interventions try to change their odds (Pittman, 2015).*

While the changes in the systems of financial services in Calgary and Alberta did not go far enough to make a huge impact in the lives of financially strapped families, it had a far greater population level impact than Momentum's – and other agency -- programs that touched at best thousands of people , rather than the 100,000 that relied on payday lenders. The entire effort revealed that "programs" along are not enough to help Tracy's family in their efforts to build a sustainable livelihood, and that the better answer is yet another cycle of policy reform.

Foundations interested in generating impact at scale appear to also be adopting a systems approach. One of the earliest to do so was the Annie E. Casey Foundation. In the late 1990s it employed a "systems reform" approach to generate better employment opportunities for low-income families in six metropolitan areas in the USA. Their initiative's ground-breaking Labour Market Systems Reform framework laid out nine different pathways to systems change, such strengthening the links between education, workforce preparation organisations and employers to design more relevant job readiness skills, leveraging major public investments as job creation tool, and dramatically increasing the operational capabilities of non-profit workforce training organisations (Plastrik, Seltzer, & Combes-Taylor, 2001).

More recently, changemakers have begun to go beyond domain specific systems (e.g. financial services, justice, education), and into the larger cultural and institutional eco-systems in which they are embedded and operate. Eco-system factors cut across all dimensions of disadvantage. For example:

- the cultural and systemic racism that underlie the consistent disadvantage (e.g. poverty, incarceration, educational achievement, career prospects, effects of climate change, COVID-19 infections) of Indigenous and non-white peoples in Europe, North America, Australia and New Zealand,
- the increasing polarization that makes it difficult to find practical solutions to pressing public problems in western democracies is fueled, in part, by changes in traditional media and revolutions in social media, which makes finding practical solutions difficult, and
- the difficulty that mainstream institutions have in innovating quickly enough to adapt to changes in demographic, technological, social and environmental challenges.

There are many examples of philanthropic and intermediary efforts to strengthen different elements of the eco-system. These include social finance (e.g., Australia's Social Impact Investing Task Force), traditional and social media (McKnight Foundation), social innovation (NESTA), and collaboration and reconciliation (Collaboration for Impact), to name a few. While most of these efforts operate at national level, there are other examples of groups working to strengthen eco-systems at a regional scale, such as the effort to improve "innovation governance" in Singapore (Swee & Han, 2019).

3. Strategy Is Always Emergent, Long Term & Adaptive

The third insight offered by the Payday Lending initiative – and one that is common to any effort to make reduce structural disadvantage of people - is that making progress is an adaptive, longer term process.

The participants of the Payday Lending Reform initiative developed and adapted their approach over time, in an emergent manner, rather than planning it all up front. They created a general direction for their work by landing on three priorities: (1) increase public awareness and will to address the issue, (2) change a variety of government regulations around payday lenders, and (3) work with the private sector to create affordable alternatives. They then worked out details of how they achieved them organically, step by step, making progress in one area, coming to a dead end in another, and pivoting to take advantage of windows of opportunities when they appeared.

Similarly, the initiative involved a score of organisations, agencies and leaders, organised not in a hierarchical fashion reporting to the Financial Empowerment Collaborative, but rather in "a loose, decentralized network, that came together tightly and loosely as the situation required," noted one participant. Their collective action was held together by a shared vision and intent, and curated by the core team members of the Collaborative that "did the best we could" to keep everyone moving in the same direction.

Finally, the group's progress was also "non-linear," comprised of many cumulative and mutually reinforcing changes over time. A recent evaluation of the initiative points to two dozen key outcomes that emerged over an eight-year period (Wang 2021). These ranged from relatively "small wins" (e.g. getting local leaders to agree to identify payday lending as an issue to address in the city's city-wide plan to end poverty) to more major outcomes, such as convincing local financial institutions to experiment with new ways to offer consumers mainstream alternatives to payday loans. The biggest outcome - the dramatic change in Provincial Government's regulatory framework for payday lending – was only possible thanks to the earlier progress on building up public awareness of the issue, legitimacy in local municipal changes and corporate social responsibility, and the development of a broad alliance with grass roots activists and leading philanthropists.

4. Intermediaries Play a Key Role

The example of the Payday Lending initiative illustrates a key point made in the Bridgespan study of intermediaries: that they play an often "invisible" yet important and evolving role in supporting social innovators to break the cycle of disadvantage and other complex challenges.

While upwards of three score actors played "front room" roles in that initiative, a half-dozen field-building intermediaries played major or minor "back room" roles before and during the 8-year campaign. (see Table 2.)

So, while field-building intermediaries can dramatically improve and accelerate the efforts of actors in each field to tackle one or more dimensions of disadvantage, their mission is to support – rather than replace – the wider network of social innovators in a particular field to make change. Even place-based intermediaries and field building catalysts, who set lofty goals and targets for mission-level impact, and often "lean into" galvanize change campaigns (e.g. advocating for a policy change), are meant to "influence and augment" the work of many others, rather than drive that work.

Take, for example, the case of the Roll Back Malaria (RBM) campaign, one of the intermediaries involved in generating a 75% reduction worldwide malaria since 1980. While the RBM team carried out an effective public awareness campaign, shared strategic data across the field and mobilized funding to invest in a variety of activities, they readily admit that their actions were only one part of a contribution amongst those of a wide variety of actors (Hussein et al., 2018).

The stakes of embracing a contribution mindset in intermediary work are very high for two distinct, yet overlapping reasons. First, as noted in the earlier section, intermediaries always operate in highly distributed systems, with a constellation of diverse – often competing and unequally powerful – actors deeply involved in the work. They are hardly in a position to "drive" and "organize" that system, even if they want to, and instead have to find ways to support, nudge, enhance – and in some cases, cajole – that constellation of actors.

Second, the more that intermediaries try to "drive and "organise" actors – or take credit for such progress – the more they are apt to alienate the many other actors whose participation is critical, and diminish their own credibility and usefulness in the change process. The CEO of the intermediary supporting the 100,000 Homes Campaign to address homelessness across the USA, for example, recounts the negative fallout of having a national media outlet identify them -- rather those that they support in cities to carry out the campaign - as the "hero" and vowed to never make that mistake again (Hussein et al., 2018).

5. A Constellation of Funding for Social Innovators & Intermediaries

The fifth key insight to emerge from the Payday Lending case study is that the half-dozen intermediaries supporting the scores of innovators were in turn supported by nearly a dozen public, private and philanthropic funders from across the country over many years. (see Table 3.)

The fact that so many funders were supporting intermediaries involved in the payday lending effort (and even more who invested in the front-line activities of social innovators) suggests that a strategy of "a powerful funder backing a powerful intermediary" is unlikely to result in deep and durable reductions in the cycle of disadvantage. No single funder, no matter how generous, and no single intermediary, no matter how capable, can drive that kind of change process on their own.

Instead, funders who are eager to make a difference need to explore the following questions:

- What specific challenges and opportunities are involved in breaking the cycle of disadvantage?
- Where can intermediaries help address these challenges/opportunities? What might be their specific contribution to amplifying the work of social innovators working on the issue? Which intermediaries are best suited to address the challenges?
- How can our Foundation, amidst the work of many other funders in that area, uniquely contribute the type of financial and/other supports that intermediaries require to strengthen the field?
- If we invest, what results can intermediary efforts be reasonably expected to generate? To what extent will their activities amplify the work of social innovators to break the cycle of disadvantage for people and communities? What is the most effective and efficient way to track, make sense of and assess these results?

Table 2: Four Types of Field-Building Intermediaries

Type	What It Does	Examples
Capability Specialist	Provides one supporting capability to the field (e.g., social finance, innovation management, human-centered design, reconciliation, policy advocacy, research or evaluation).	• A Professor at the Mount Royal University provided evaluation and research support to the initiative in its later phases.
Evidence-Action Lab	Focuses on research and development, advising policy makers, and helping the field's practitioners learn, improve and scale solutions.	• Social Development Research Corporation developed, tested, refined and scaled financial empowerment programs.
Place-Based Backbone	Coordinates local and regional cross-sector stakeholders and supports them in collectively transforming a fragmented field.	• Vibrant Communities Calgary & Financial Empowerment Collaborative helped to coordinate the many activists and philanthropists involved in the initiative.
Field Catalyst	Deploys different capabilities, quietly influencing and augmenting the field's efforts to achieve population-level change.	• The Canadian Community Economic Development Network provided training, networking and public awareness building to Momentum and other member organisations who aimed to renew neighbourhoods from the bottom up. • ACORN Canada - a grassroots, membership-based organisation of low- to moderate-income people - provided models and examples of grassroots efforts to mobilize communities and change policies. • The Chartered Professional Accountants of Canada raised the profile of the challenges of payday lending across its profession, in various local media and in its own financial literacy programs.

(Adapted from Hussein, Plummer & Breen, 2018.)

Table 3: Some Funders Investing in Intermediaries Supporting Payday Lending*

Type	Intermediaries Supporting Payday Lending Reform	Some of the Funders Supporting the Intermediaries
Capability Specialist	• A Professor at the Mount Royal University provided evaluation and research support at the end of the 8-year campaign.	• The Government of Alberta Department of Post-Secondary Education • Research grants by various programs
Evidence-Action Lab	• Social Development Research Corporate was contracted to test and research Individual Development Accounts, which set the stage for the scaling of many financial empowerment programs across the country.	• The Government of Canada Employment and Social Department • The Ontario Trillium Foundation
Place-Based Backbone	• Vibrant Communities Calgary initiative raised the public profile of Payday lending by including it as a central initiative in the city's 10-year plan to end poverty, and supported a variety of "actions" (e.g., advocacy meetings) in the early days of the campaign.	• The J.W. McConnell Family Foundation (philanthropic) – original investor • The United Way of Calgary & Area (philanthropic) • The City of Calgary (public)
	• The Financial Empowerment Collaborative of Calgary provided additional research, coordinating and networking support to social innovators throughout the campaign.	• The United Way of Calgary & Area (philanthropic) • The City of Calgary (public) • Family and Community Social Services (public) • The Alberta Treasury Branch (private) • The Government of Canada (public)
Field Catalyst	• The Canadian Community Economic Development Network provided training, networking and public awareness building to Momentum and other member organisations who aimed to renew neighbourhoods from the bottom up, which helped set the stage for the campaign.	• The J.W. McConnell Family Foundation • Membership-driven fees
	• ACORN Canada, a grassroots, membership-based organisation of low- to moderate-income people, provided models and examples of successful grassroots efforts to mobilize communities and change policies throughout the campaign. • Chartered Professional Accountants of Canada raised the profile of the challenges of payday lending across its profession, and provided data that was useful in various points in the local campaign.	• Membership fees

* It is important to note that much of the policy work of Momentum - a non-profit which played a pivotal role in the payday reform work in the city - was funded by the generous, multi-year philanthropic investment of an anonymous donor.

PART TWO UNDERSTANDING RESULTS

What kinds of results do intermediaries generate? A review of the (sparse) literature on intermediary evaluation specifically, and on the (wider and growing) practice of systems evaluation, complemented by the Payday Lending example, uncovers three types of results:

Table 4: Intermediary Results

Type	Description	Examples
Intermediary Performance	The extent to which intermediaries offer "value-added" support to social innovators, in the field and embrace strategic learning that allows them to continually adapt to reflect shifts in context and new learnings.	Professional development, coaching and technical support, insightful research, R & D processes, effective public awareness campaigns.
Strategic Outcomes	The variety of changes in the broader (eco) systems that hold disadvantage in place for people. These can include: innovative new programs and services, policies, regulations, investments and structural and cultural changes.	Access to publicly funded healthcare, a much improved public transportation system, innovative alternatives to predatory lending.
Mission Impact	The reduction in disadvantage for individuals, targeted geographies and groups, and entire populations.	Change in Tracy's family's debt loads, level of income, ability to travel about the city freely, quality of housing, experience in the justice system.

The following section provides a description of each type of result, a few examples, and implications of each for measurement and evaluation.
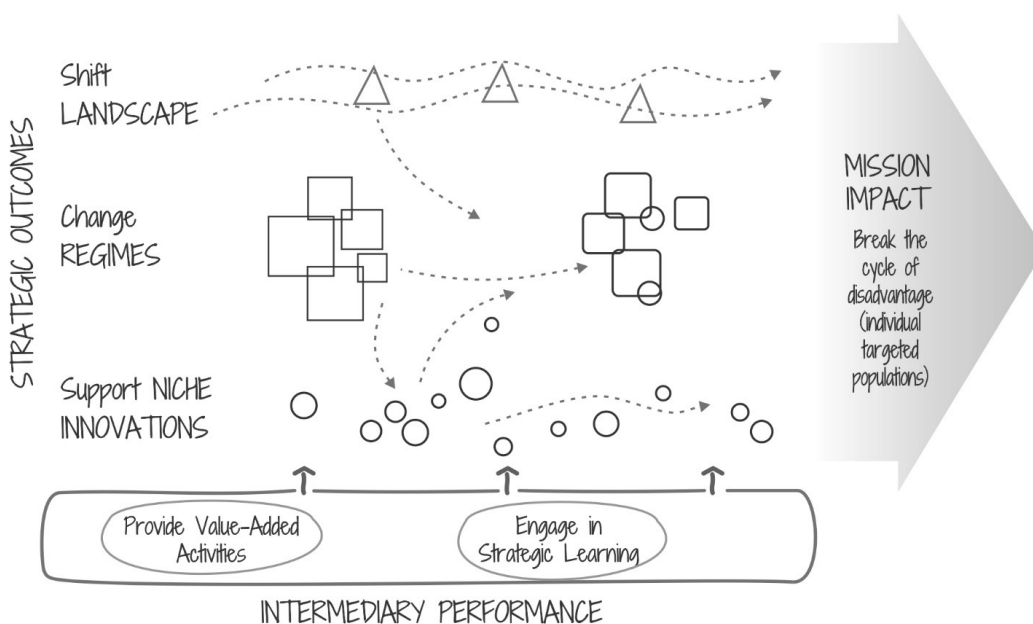
Adapted from: Frank Geels (2011). Multi-Level Framework on Sustainability Transitions

6. Intermediary Performance

The first category of intermediary results worth tracking relates to their performance as an intermediary. Simply put, (1) the extent to which the various intermediaries involved in the Payday Lending Reform add value in the process; and (2) the extent to which those intermediaries learned from and adapted their work in real time. Both are critical for ensuring that the intermediary can contribute to strategic outcomes and mission level impact.

Valuable Intermediary Functions

The first question is whether intermediaries are providing relevant, timely and valuable support to the many organisations in the field trying to make change.

Intermediaries typically fulfill one or more functions as part of their larger strategy. Some of the most typical ones include:

- Mobilize, direct or administer funding and/or investments
- Create and disseminate research and evaluation
- Provide technical assistance, coaching, and facilitation for specific initiatives
- Offer training, education, and professional development opportunities
- Convene and facilitate peer support activities, networking opportunities, and communities of practice
- Facilitate or lead efforts to advocate for policy change
- Awareness building and education, through traditional and social media, and targeted engagement of networks and influencers

(Association for the Study & Development of Community 2002, Mack et al. 2016)

Each intermediary offers a different array of functions, depending on their overall archetype and strategy.

Table 5: Intermediary Results

Type	What It Does	Key Functions
Capability Specialist	Provides one or more supporting capability to the field (e.g. social finance, innovation management, human centered design, reconciliation, policy advocacy, research and evaluation).	• Research & evaluation • Education & professional development • Networking opportunities • Facilitation, coaching and technical assistance • Granting & investment advance policy • Contribute technical support to direct-service providers
Evidence-Action Lab	Focuses on research and development, advising policy makers, and helping the field's practitioners learn, improve, and scale solutions.	• Developing, testing and evaluating innovative solutions • Disseminating results to issue stakeholders • Providing facilitation, coaching and technical assistance to solution adopters • Advancing policy and regulatory change to support the scaling of the solution
Place-Based Backbone	Coordinates local and regional cross-sector stakeholders and supports them in collectively transforming a fragmented field.	• Advancing the overall vision and strategy • Establishing shared measurement • Aligning activities and resources • Building public will • Advancing policy • Securing resources and funding
Field Catalyst	Deploys different capabilities, quietly influencing and augmenting the field's efforts to achieve population-level change.	• Research & evaluation • Build public awareness • Assess the field's strengths and weaknesses • Advance policy • Contribute technical support to direct-service providers • Collect, analyze, and share data
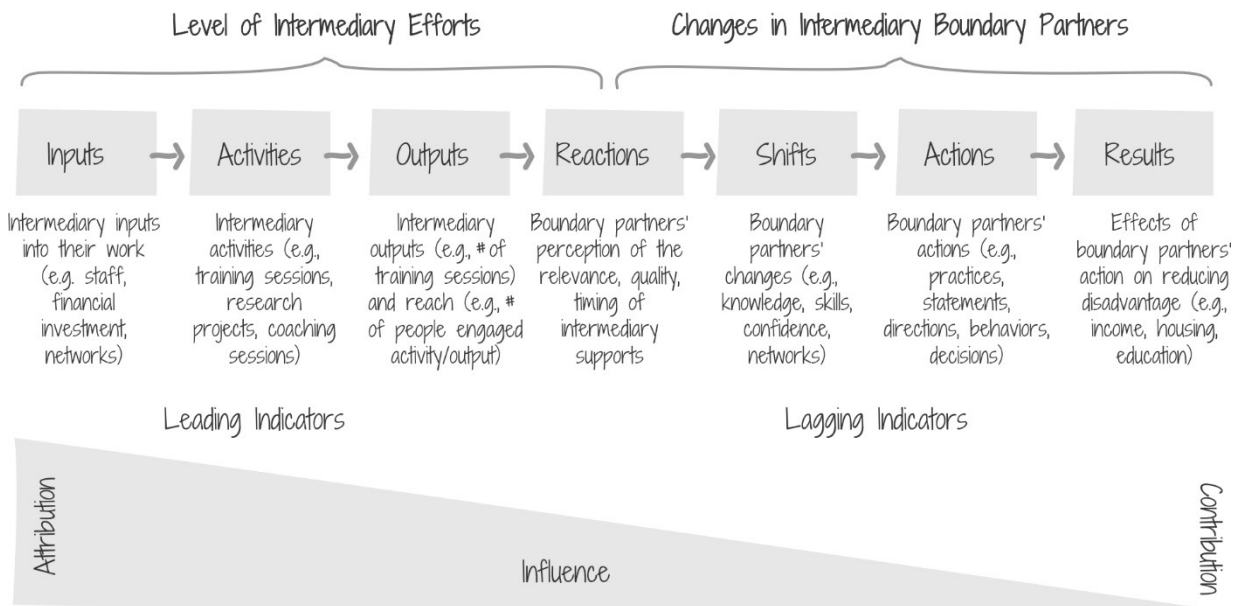
Inspired by Kirkpatrick Evaluation Model, see: https://educationaltechnology.net/kirkpatrick-model-four-levels-learning-evaluation/

Because intermediaries can fulfill these functions in endless variety and combinations, there is no standard set of performance indicators from which to draw. However, there are several "categories" around which they can craft their own customized set of metrics, including (1) the traditional tracking of inputs, activities and outputs and (2) the reactions to these activities, and new shifts, actions and results, by the organisations that used them (Kirkpatrick 2006).

Most intermediaries track and report on indicators related to their inputs, their outputs, and the immediate reactions of the people and organisations that they support monitor (e.g. number of training sessions offered, number of session participants, research papers produced and downloaded, coaching sessions completed, satisfaction with intermediary work, etc.). This is where they have the most influence, the data is easiest to gather, and the feedback usable in "real time" to help make improvements.

Intermediaries have a more difficult time tracking the downstream effects of their work, including how they have shifted stakeholders shifts, actions, and results. Why? Because they have progressively less influence on stakeholders' work and the line of sight to impact is often (but not always) fuzzier. More importantly, the resources and expertise required to follow up with stakeholders is greater – including the need to disentangle the contribution made by intermediary support to boundary partner changes from other contributors to these changes.

Therefore, intermediaries typically employ a two-track assessment process for their work, routinely tracking "leading" indicators, and only episodically tracking "lagging" indicators.

Take, for example, how Vibrant Communities Calgary tracks its role in supporting a dozen "champion groups" that lead the city's poverty reduction effort, including the Financial Empowerment Collaborative, which assumed leadership for the Payday Lending Reform initiative. For each of the priorities, they describe the rationale for providing intermediary support to a group, the results of that group's efforts – such as policy changes, and the type and breadth of policy impact – and how they as an intermediary contributed to that group's work and outcomes, based on the survey and interview feedback provided by the many social innovators involved in implementing the plan.

Similarly, the Ashoka Foundation, a Capability Specialist, tracks the effects of its professional development and networking programs using both leading and lagging indicators. In addition to providing program participants an opportunity to provide real time feedback on value of the program, the organisation periodically follows up with past program participants to find out if and how their program experience has helped them changed their own organisations – and their communities (Leviner, 2006).

In some cases, the tracking effort can be long term and go into considerable depth. The representatives of the 15 collective impact tables involved in the Vibrant Communities initiative in Canada provided systematic feedback on the value of the national intermediaries' support in their bid to tackle urban poverty over a 10-year period, including annual matching grants for core operations, technical assistance and coaching, peer networking, and research and evaluation support (Gamble, 2012). Local groups not only shared case studies of where and how the support made a difference, they periodically rated the relative value of different supports using a variety of rating techniques, the results of which were then used to make changes to what the national intermediary provided, when and how.

Strategic Learning & Adaptation

The complex nature of vulnerability means that every time an intermediary makes an effort to break the cycle of disadvantage, its staff and boundary partners learn more about the nature of disadvantage, its context, what does and does not work, and the strengths and limitations as a change maker.

Take, for example, the efforts of a Place-Based intermediary employing a human-centered design process to address racism getting in the way of housing. While the group was able to develop, test and spin-off a number of compelling programs in their first cycle of the initiative, they also concluded that they had not created the conditions for participants to dig deeply enough into the causes of racism, and therefore their solutions would not have the type of impact that they had hoped. They used these insights to adapt the design and delivery of the next cycle of their work. (Cabaj 2019).

In order for intermediaries to be effective over the long term, they need to integrate robust strategic learning practices into their work so that it informs the ongoing development and adaptation of their efforts.

> *Strategic learning is the use of data and insights from a variety of information-gathering approaches, including evaluation, to inform decision making about strategy. Strategic learning occurs when organisations or groups integrate data and evaluative thinking into their work, and then adapt their strategies in response to what they learn. Strategic learning makes intelligence gathering and evaluation a part of a strategy's development and implementation—embedding them so that they influence the process (Coffman & Beer, 2011, p. 1).*

Some of the evaluation principles and practices to support strategic learning are described in section 5. The choice to include strategic learning in this section on intermediary results is because it is so important that they do it well, and therefore, it should be considered a "result" worth tracking. The Blandin Foundation in Minnesota has already done this, and treats donor accountability "learning, development adaptation" as seriously as they do their robust managerial practices and progress towards impact (Patton & Blandin Foundation 2014).

Despite its importance, the methods for "measuring and assessing" learning are clumsy and unsatisfactory. For now, the default practice is to look for behaviors that support strategic learning, such as:

• Documents and critical incidents that demonstrate that the organisation is clear about its assumptions and areas of interest for deeper learning.
• Systematic processes for gathering, analyzing and making sense of and documenting its key learnings (e.g. Most Significant Learning)
• Demonstrated applications of insights to develop and adapt its strategies.

It's a start, but it's not enough. This is an area that requires a lot more development for organisations in general, and intermediaries in particular. Thankfully, the Center for Evaluation Innovation (Coffman & Beer 2011), Foundations Strategy Group (Preskill & Mack, 2013) and contributors to Foundation Review (Guber, Smith & Stiles, 2016) have produced frameworks and examples that provide a good foundation upon which to build.

7. Strategic Outcomes

Strategic Outcomes is the second major category of results. It refers to the various ways that intermediaries help to disrupt and rework the systems that hold disadvantage in place.

The social transitions framework, created by Frank Geels (2002), provides a useful way to understand what this requires. The framework is organized around three broad scales of a complex systems: niche, regime or problem domain, and institutional landscape.

Table 6: Strategic Outcomes

Type	Description	Payday Lending Example
Niche Innovations	The development, testing, refining, sustaining and – if appropriate – the scaling of new practices to address vulnerability.	The local credit unions developed innovative cash crunch loans to provide an alternative to Pay Day Lending services.
Regime	The changes in the different elements of the specific "systems" that hold disadvantage in place (e.g. policies and regulations, resource flows, decision-making structures, etc.).	Two regulatory changes at the municipal level, a Provincial legislation regulating payday lending, and the adoption of a new financial products by credit unions.
Landscape	The changes in the deeper paradigms and culture, macro-economic trends in which regimes and niches are embedded.	The work with local activists, media and philanthropists to increase the awareness of the challenge of payday lending, and will to act, among the public and "bellwether" leaders and institutions.

The "niche scale" is where social innovators develop, test, and – if successful – try to expand novel responses to address specific aspects of disadvantage experienced by Tracy's family. In the case of the Payday lending example, Tracy's family would have benefited from the Cash Crunch Loan pilots. Their chances of breaking out of the cycle of disadvantage would be increased with concurrent innovations that improved their access to a family physician, a new car-sharing program, or an educational service to upgrade their work skills.

The "regime scale" is where social innovators seek to reshape the institutional patterns and structured that keep stubborn problems like disadvantage in place. These can often be problem, domain or issue specific – such as the housing or education system – and typically involve things like changing policies and regulations, resources flows, power and authority and even culture (e.g. Kania et al., 2018).

The local actors and intermediaries involved in the Pay Day lending initiative were successful in changing a number of municipal by-laws, Provincial legislation, and the newly operating practices of progressive lending institution who created a new suite of financial products.

The "landscape scale" refers to the various factors that comprise the larger eco-systems in which regimes and niches exist. These include macro-economic forces, natural eco-systems, political systems, demographic trends, and broader norms, values, beliefs and cultures. Just as in the regime scale, these factors enable and constrain what change makers can do.

8. Impact on Disadvantage

The final result –"mission impact" – refers to the final effects or contribution of intermediary efforts to break the cycle of disadvantage in Australia.

There are three categories of mission impact: intervention level, targeted and population.

Table 7: Intermediary Results

Type	Description	Example
Intervention Level	The direct effects of one or more intervention (e.g. program, policy, model) on a group of individuals	Tracy and 100 other families manage to reduce their borrowing costs thanks to Cash Crunch loans.
Targeted Level	The cumulative effects of multiple interventions on a smaller subset of a target population and/or geographic area.	Tracy and her neighbors benefit from a comprehensive campaign to reduce the number of payday lenders in the commercial strip in their neighborhood, supplemented with the addition of two institutions offering cash crunch loans.
Population Level	The cumulative effect of multiple interventions on an entire population of people in a demographic area.	Tracy is just one of the estimated 100,000 people in the Province who benefit from lower fees from pay day lenders.

There are examples of all scales of impact in the payday lending initiative. There were hundreds of families that benefitted from Cash Crunch Loan pilot projects offered by local credit unions (programmatic impact). The residents in north-east Calgary benefited from the overall reduction in payday lending institutions and new services by credit unions (targeted impact), while financially vulnerable residents of the entire Province experienced improved services, decreased fees, and more consumer choice in financial services due to regulatory reform of payday lending.

As a general rule, most intermediaries have an easier time pointing to their contribution to an intervention level impact: the effects of a policy that the assisted boundary partners nudge, the results of a demonstration project. In other cases, where intermediary efforts have been working on an issue for some time and have comprehensive strategy like those employed in Calgary, it is possible to track all three types of impact.

9. Putting it All Together

As a general rule, the key to generating deep and durable impact on the disadvantage experienced by Tracy's family requires mutually-reinforcing changes at all three scales and across multiple domains. The success in reducing the borrowing costs of vulnerable residents in Calgary, for example, was due to a constellation of niche innovations, multiple policy changes and mobilizing public awareness and commitment in the city and across the province. Yet, making changes in Tracy's access to credit turned out to do little to

disrupt her overall pattern of disadvantage when so many other vulnerability factors escaped attention.

It is critically important to remember, however, that the ability of intermediaries to work comprehensively and across scales varies widely. That means they are each striving to contribute to slightly different types of results.

Capability Specialists tend to focus on strengthening the capability of social innovators or to address issues in the larger landscapes or eco-systems. In Australia, the team at Collaboration for Impact seeks to increase the quality of systems change leaders; Clear Horizon aims to help social innovators and intermediaries better integrate evaluation into social innovation processes; and TACSI strove to expand the capacity for human-centered design. For capability specialists, success occurs when, thanks to their support, social innovators are more capable of making progress on a wide variety of tough challenges. (See Figure 1)
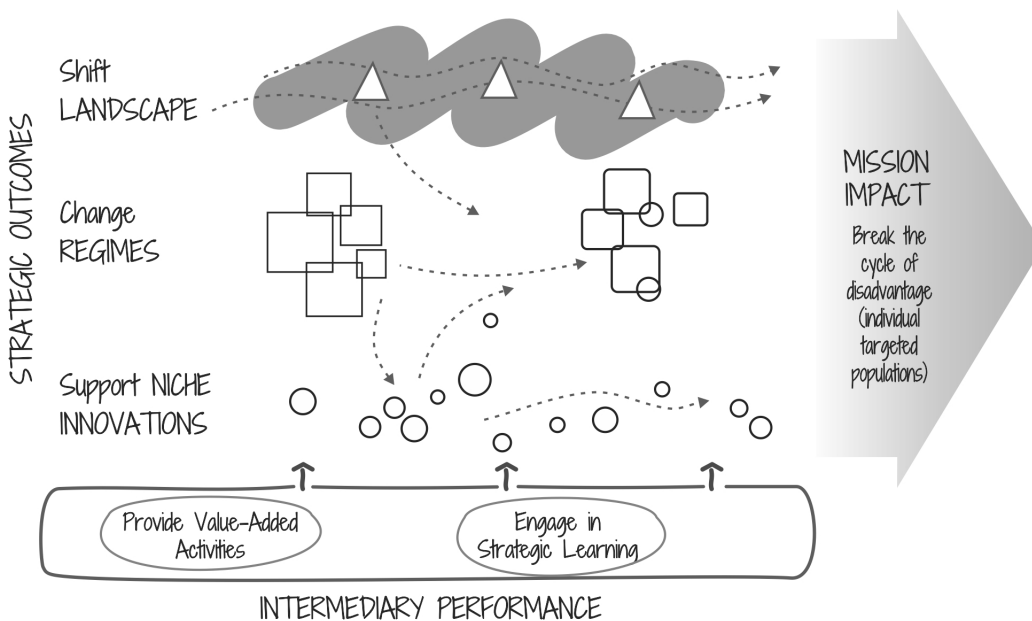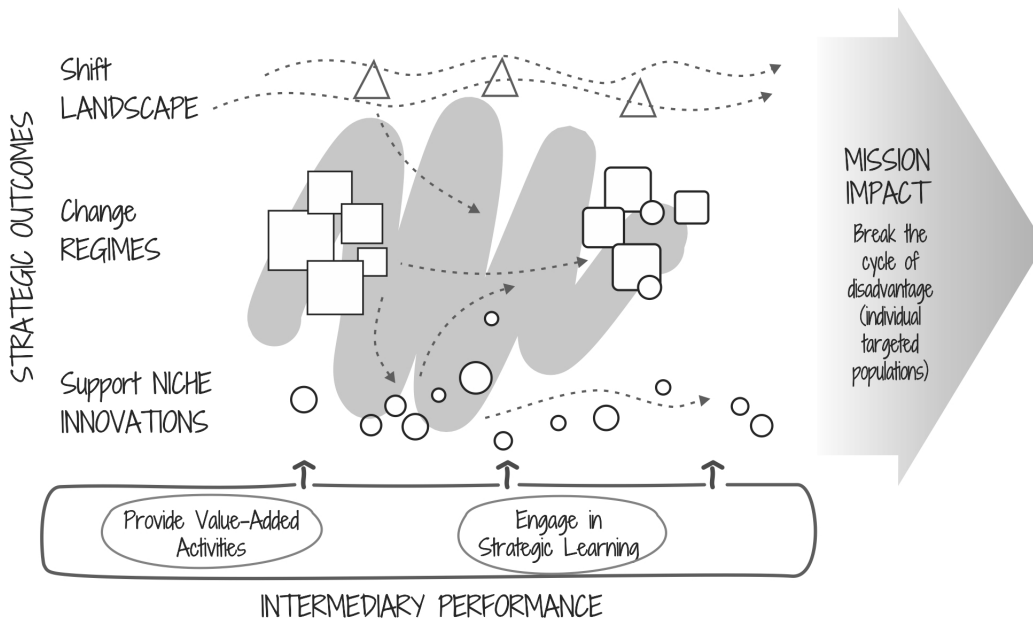

Adapted from: Frank Geels (2011). Multi-Level Framework on Sustainability Transitions
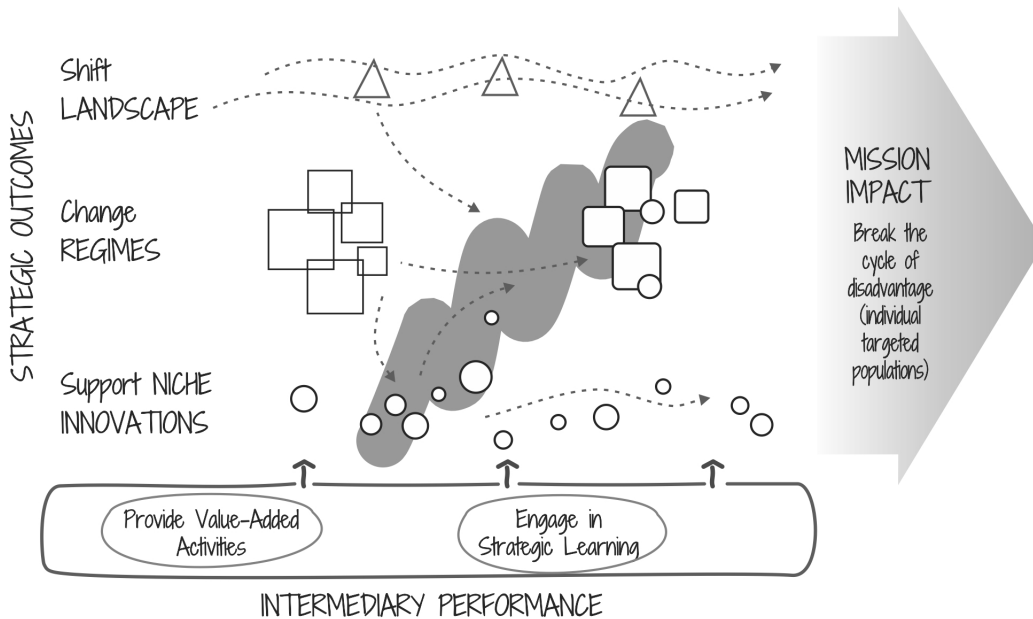
*Figure 1

Evidence-based action labs, such as Daybreak and The Front Project, tend to focus on bottom-up change, developing and testing promising niche innovations. If the innovations are successful, labs help steward a process of scaling them up for broader impact. Success for these groups is the impact of their innovations, and the degree to which these innovations achieve scale. (See Figure 2)

Place-based intermediaries, such as Yuwaya Ngarra-li , Maranjuka Justice Reinvestment Initiative and Opportunity Child, operate at a local or regional level, and therefore can work more readily at all scales of change and more comprehensively. The expected results for this group (like the example of Payday Lending Reform Initiative) are mutually reinforcing outcomes at all stages of a change effort, and the resultant impact on human lives. (See Figure 3)

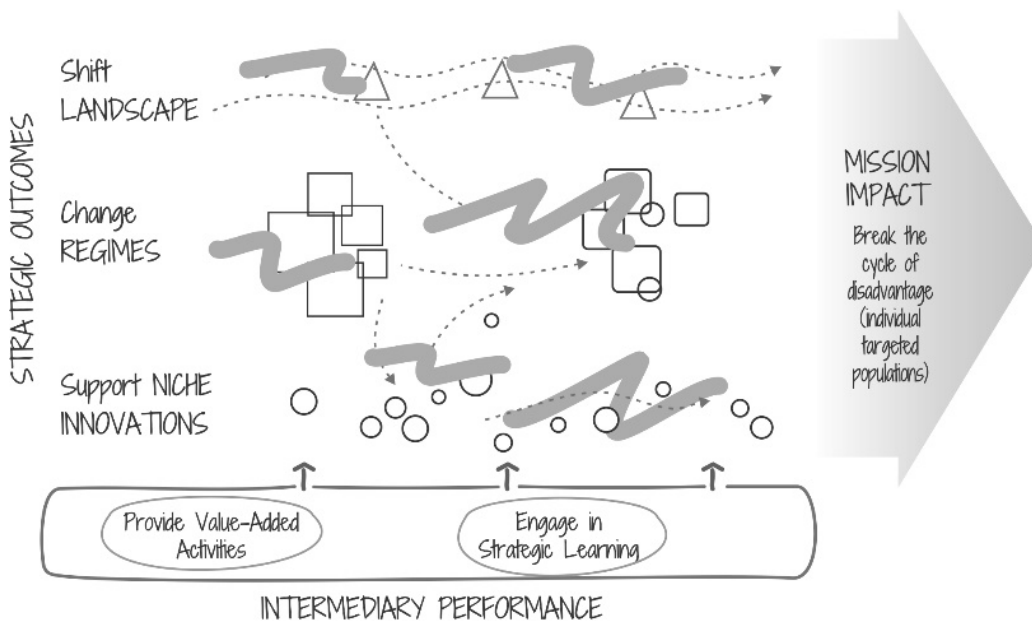Adapted from: Frank Geels (2011). Multi-Level Framework on Sustainability Transitions

Figure 2

Adapted from: Frank Geels (2011). Multi-Level Framework on Sustainability Transitions

Figure 3

Finally, Field Catalysts, such as Our Place, Whitebox Enterprises, Health Justice Australia and Indigenous Eye Health, tend to be more opportunity-driven, eager to catalyze change at whatever scale of the challenge seems to be required at the time. Their results, therefore, are more dispersed contributions to "boosting" or "catalyzing" a change effort on an as-needed basis.

The diversity in how different types of intermediaries contribute to helping social innovators break the cycle of disadvantage means that Foundations will find it difficult – if not impossible – to develop a one-size-fits-all framework for assessment of their results. Instead, they must be prepared to work with each intermediary on its own to understand their specific contributions to the change process, and put together a results framework that reflects their unique approach.

Adapted from: Frank Geels (2011). Multi-Level Framework on Sustainability Transitions

PART THREE MEASURING RESULTS

There is an incredible "silver bulletism" around in the donor (and perhaps foundation) worlds – seeking that "one special number" that will tell us if we are succeeding or failing. This is driven by bureaucratic fantasy, not reality. The chances that we could come up with a metric that avoids an inevitably subjective process of judgement and choice are infinitely small (else politics would be a much simpler and boring topic). It's usually driven by a desire to define "a bottom line" that will do for philanthropy and public sector management what profit/loss statements do for the private sector. It's just not going to happen that way.

Susan Stout
Former Manager, Results Secretariat, World Bank

The previous section described the different type of results that might emerge from an intermediary's effort to support social innovators address disadvantage. This section explores five ideas to guide intermediaries in how they track measure those results.

10. Confirm Purpose

The first task in designing a process to track and report on intermediary results is to confirm the primary audience for the data, what specific results they are interested in observing, their preferences for type of methodology employed and the burden of proof that they require. The answers to these questions will inform what data and methods might be used and level of effort that will be required.

There are (at least) three primary purposes for tracking intermediary results.

Table 8: Evaluation Purposes

Purpose	Description	Users & Uses	Implications
Monitoring	To manage the day to day operations of an organisation, identify problems or bottlenecks early, and routine reporting for stewards and funders of a strategy or intervention.	Intermediary board and staff to track things to determine if they are on track and/or remedial action is required. Intermediary funders who want to keep track of investments	• Modest stakes and "burden of proof" required • Usually integrated as part of routine management processes • Budget usually integrated as part of management activities
Strategic Learning	To further elaborate on results, what is working and what is not, in order to help inform the ongoing development and adaptation of strategy or intervention.	Intermediary board and staff and strategy specific stakeholders charged with stewarding a change effort who need rich feedback to inform their decisions.	• Higher stakes and "burden of proof" required • More involved effort to understand what is working and not • Multiple methods, • Stakeholder engagement • In-house and/or external evaluation • Typically requires moderate independent budget line for evaluation research
Summative Evaluation	To judge the merit, worth or significance of a strategy with sufficient robustness to make higher stakes decision about its future.	Intermediary board and staff who must make major decisions about the future of their change efforts. Intermediary funders who want to determine if investment should be sustained, discontinued or scaled.	• Very high stakes & "burden of proof" required • Significant effort • Multiple, triangulated methods • Stakeholder engagement • External evaluator • Typically requires larger independent budget line

Take, for instance, the different ways that the Vibrant Communities Financial Empowerment Collaborative tracked, measured and reported on a half-dozen policy changes that emerged from their work over eight years, depending on what they intended to do with the data.

- **Monitoring:** Intermediary staff tracked and reported on key milestones in their process, sharing these updates at governance meetings as well as in annual reports to funders and stakeholders. These monitoring activities could be managed entirely "in-house" without any extra costs.
- **Strategic Learning:** In order to dig deeper on the results, how they were achieved, and implications for next steps, the group looked to participatory methodologies, such as Significant Instance of Systems and Policy Influence (SIPSI) or Outcome Harvesting. The cost of these techniques for a typical project ranged from $10,000 to $30,000 and required someone with "some" experience with the methodology or a veteran evaluator to do well.
- **Summative Evaluation:** In order to demonstrate the impact of the Payday Lending Reform, with special emphasis on the contribution of the Financial Empowerment team to the preceding municipal and provincial policy changes, the team could commission an external group to complete a distinct impact evaluation, replete with its own customized indicators and methods. The costs of this type of assessment might vary, but it would require a significant investment. For example, a simple study of the contribution of an advocacy group to shaping a U.S. Court Decision on environmental monitoring cost $250,000 USD. That was a price that intermediary funders were willing to pay in order to decide whether or not to re-fund the intermediary for another high-stakes advocacy campaign.

To design an evaluation process to capture an intermediary's results, it is essential to have a clear understanding of who needs the information, for what types of decisions, and specified preferences for the type of evidence sought. Absent that clarity, the design process is like designing a software program with no idea of who the client is and what functional features they require. The process will be inefficient because people will try to design "something" without clear parameters set. It is also likely to lead to an evaluation that is "unfit for purpose," i.e., the evaluation offers too much or too little for the kinds of decisions different stakeholders want to make. A group could spend $150,000 answering a $5,000 question, or investing $5,000 in an evaluation process that provides an unsatisfactory answer to a $150,000 question.

Thankfully, it's an easy problem to avoid. Intermediaries, and the funders that support them, can employ two tools that require both to put purpose at the centre of the design process. One is a User Profile (Patton, 2017). It encourages them to clearly identify one or more primary users, questions and preferences for an evaluation. The other is an Evaluation Scope of Work

(USAID, 2002). It is used widely in international development circles to lay out the expectations of evaluation, and how they will be met in an eventual evaluation design.

11. Seek Anticipated & Unanticipated Results

All interventions into complex challenges generate a "splatter" of effects. Some are anticipated and some are not. Some are good, some are bad, and some are mixed. To focus an evaluation exclusively on hoped-for outcomes, and then manage the process by means of objectives, results-based accountability, and outcome-based funding – i.e., the traditional evaluation practice – is unwise. It creates a tunnel vision or blinders that can lead to enormous problems.

The participants in Calgary's payday lending initiative did not plan for -- nor fully anticipate – the response by payday lenders to the tighter regulations on payday loans, which was to begin promoting larger installment loans, with larger debt obligations, to families who may not require that level of credit, but reluctantly accepted it since it was the only type of credit they could access. Yet, their follow up evaluation strategy helped them to spot that response, and the team developed a next generation strategy to respond to this adaptation by the industry and hard-pressed borrowers.

One of the most famous examples of this occurred in early programs designed to increase the financial literacy and capacities of women from financially strapped households. While program designers, administrator and funders were pleased to learn their programs led to increased savings and strong household management, they were distressed to eventually find out that many program participants experienced a spike in stress and even violence at the hands of their unsure partners who felt threatened by a shift in the power and relationships in their household and marriage. Over time, program designers have learned how to mitigate this dangerous effect, including offering the program to couples or the entire household, rather than just one member.

Unintended consequences are almost impossible to avoid, given the non-linear nature of complex challenges and systems. In fact, the most realistic course of action is simply to embrace a "wide angle" lens when tracking results and to be ready to respond quickly once unintended consequences emerge.

There are variety of practical ways in which intermediaries can capture intended and unintended outcomes: (1) embrace a goal-free approach to evaluation, which asks "What has changed?" rather than simply, "Are we on target?; (2) employ participatory methodologies that cast a wide net to identify outcomes (e.g. ripple effect mapping, most significant change, outcome harvesting); and (3) reserve a portion of the evaluation budget for investigating unanticipated outcomes.

12. Employ Mixed Methods

Intermediaries interested in getting a more meaningful understanding on the results from their work must draw on qualitative and quantitative information equally. Michael Bamberger, one of the world's most prolific thinker on evaluating impact of interventions to address complex issues such as disadvantage, captures the case for this in his resource on the topic for the Rockefeller Foundation:

> *There is rarely a single evaluation methodology that can fully capture all of the complexities of how programs operate in the real world. Consequently, evaluators must find creative ways to combine different evaluation frameworks, tools and techniques —hence the growing interest in [Mixed Methodology] approaches. The unique feature of mixed methods approaches is that they seek to integrate social science disciplines with predominantly QUANT and predominantly QUAL approaches to theory, data collection and data analysis and interpretation (Bamberger, 2016, p. 1).*

The Payday Lender stakeholders used both to track the progress of their reforms of the payday lending industry. They used quantitative data to track the reduction in the number of payday lending stores in the Province, the number and volume of loans they offered, and the estimated amount of "savings" in saved interest costs on consumers. They required qualitative methods to discover that the reform that consumers enjoyed most was not the savings in interest costs – though that was important – but rather the ability to pay back their loans in instalments and that the impact on their overall pattern of disadvantage was modest at best.

Mixed methods not only provide a richer understanding of "true" impact from multiple perspectives, but the findings of using one method can be used to inform further inquiry by another. When the intermediaries were tracking statistics on the number of Cash Crunch loans, they carefully employed interviews to learn that financial institutions and consumers felt that the process took so long that it was often easier to use payday lenders. Similarly, when qualitative methods uncovered that payday lenders had shifted their focus to providing larger instalment loans, the intermediary team asked the Province to begin tracking statistics on that type of activity.

The use of mixed methods is now relatively mainstream. While there continue to be small pockets of hold outs who advocate for pure qualitative or pure quantitative metrics, these are in the minority. Post-secondary programs treat mixed methods as a best practice, most national evaluation bodies emphasize it as part of their core standards, and major international development groups, such as the United States Agency for International Development and the Ford Foundation, routinely employ mixed methods designs.

Not everyone is convinced however. This is particularly true for the members of oversight bodies in government, socially responsive corporations and boards and committees of philanthropic organisations who are charged with stewarding and/or funding and supporting the complex work of addressing disadvantage "from a distance." They have an urge to simplify the results of the messy on-the-ground work to a few Key Performance Indicators (KPS), which are regularly tracked and reported on dashboards over time.

The urge is understandable, but the results almost always counterproductive. While much of an intermediary performance data can be accurately be quantified (e.g., volume of intermediary supports, who using them, summary of stakeholder satisfaction), the complexity of systems reform and impact on families defies simplistic measurement. There is a great deal of research that show that organisations that ignore this reality, and choose instead to double-down on KPIs and Dashboards as the central tool for strategy and manage, make strategic decisions based partial, superficial glimpses of the real thing, and create a variety of perverse incentives for those reporting up to them to "play games" with the data (Schryvers, 2020; Muller, 2018).

Thankfully, there are funders who have found a way to employ mixed method reporting. The Annie E. Casey Foundation, one of the largest Foundations in the United States focused on addressing disadvantage, is one of them. In its Jobs Initiative, which aimed at reforming regional labour markets for at risk youth, the organisation worked with its funded regional intermediaries to develop a "labour market systems reform" framework that outlined nine "pathways" to systems change, each with different stakeholders, projects and milestones and indicators (Plastrik et al, 1999). Regional intermediaries were then encouraged to adapt their frameworks to create unique strategies, and track their results in each pathway, drawing on the sample indicators. Regional intermediaries then reported on their results in a series of "impact stories," organized around a description of the "Challenge" being addressed, the "Strategy" employed to address it, and the "Results" achieved, which included includes tables of key metrics (Mueller & Schwartz, 2002).

Other funders are going further. The World Bank, for example, is systematically experimenting with Outcome Harvesting, a mixed method technique, as part of its results-based management approach to multi-stakeholder public sector reform projects. This involves asking intermediary teams to provide a descriptive narrative first of a challenge, and then track and summarize milestones (e.g. a regulatory shift), over a period of time, and then to employ whatever metrics appear to best capture key results when and where appropriate. (The World Bank 2014). The Ford Foundation, UK Department for International Development, Canadian International Development Agency, Oxfam and Overseas Development Institute are involved in similar processes.

13. Embrace Flexible Adaptation

The fourth measurement practice that intermediaries and funders need to embrace in order to be effective is flexible adaptation. They should resist the temptation to build a "perfect" and "fixed" evaluation design from the get-go, and instead put together the "best possible" design to begin with, and then continue to develop, adapt and refine their indicators and methods over time.

This is precisely the approach used by the intermediary team for the Payday Lending Reform initiative. They began with a focus on one impact metric – reducing the percentage and amount of interest paid on payday lending loans – which reflected what they first set out to do and was easy to track because it was advertised on neon signs of every store shop front in the city. As the initiative unfolded further, and their strategy and hoped-for results evolved, they expanded, refined and adapted what they tracked and how. After eight years, the group was tracking a dozen or more indicators, using qualitative and quantitative data, drawn from a variety of primary and secondary data sources.

Michael Quinn Patton, arguably the most experienced evaluator in the world in assessing initiatives that aim to tackle stubborn problems, captures this approach as a principle of "bricolage" (Patton, 2008, 2010, 2017). It means resisting the temptation to come up with "gold standard" design, and instead find the indicators and methods that perceive a credible by those who are going to use results data and can be managed with the resources and expertise at hand. It also means avoiding a process described by software designers – "big design up front" (BDUF) – which is time consuming, expensive, and creates a culture of rigidity, and instead focussing on starting with a "roughly right" set of indicators and methods, and adapting them over time to reflect new learnings, shifts in strategy, and growing capacity in evaluation.

14. Focus on Contribution Versus Attribution

The activities of even the most powerful intermediary represent only one factor in the emergence of strategic outcomes and mission-level impact. In fact, whenever intermediaries witness – or even measure – a change, it almost always has been influenced by multiple actors, interventions, and factors operating in (an often messy) constellation of non-linear, cause-and-effect relationships.

The traditional way of assessing that influence is "attribution analysis," carried out preferably through some type of experimental design, such as randomized controlled trials (RCTs) or comparison group design. In the eyes of some evaluation researchers, policy makers, and funders, RCTs represent the "gold standard."

Indeed, the attribution-RCT approach may be suitable and necessary in very specific circumstances, such as assessing the impact of very discrete programmatic interventions in evidence-action labs. That being said, it is wholly unsuited to the overall work of field-building intermediaries. In these situations, the conditions for RCTs simply don't exist: the evaluands are too big (e.g., school divisions); the sample sizes are too small; the choices to assign individuals to treatment or non-treatment groups often are unethical; the resources and expertise are unavailable; and the willingness of stakeholders to adhere to a shared and rigid intervention over time and across sites is usually zero (Schorr, 2012).

The alternative is to focus on contribution. The contribution approach begins by acknowledging that "change" in any effort to tackle complex challenges are due to multiple, dynamic, inter-related factors. It then draws upon multiple methods and techniques to establish a rough estimate of an intervention's or organisation's relative contribution to a change (Mayne, 2018).

There are a growing number of contribution-oriented methods and techniques from which intermediaries can choose: contribution analysis, statistical modelling, process tracing, counterfactual scenarios, stakeholder estimates, and outcome harvesting are some examples (Bamberger at al., 2016; Cabaj, 2021). The expertise and resources required to employ them properly does vary, but several are designed explicitly for use in systems-change initiatives, such as the Significant Instance of Systems and Policy Change developed by Clear Horizon Consulting (Clear Horizon 2020).

PART FOUR INTERPRETING & JUDGING RESULTS

The ability to collect and pin to a board all the insects that live in the garden does little to lend insight to the ecosystem contained therein (Miller & Page, 2007, p. 10)

This issue was partly addressed in the section on strategic learning (p. 19), but it bears repeating that even the best data on the results emerging from an intervention is unhelpful unless someone tries to make sense of it. "Are we making progress?" is an important first question, but it is not enough. Some practitioners may say that one only needs to look at the data and a straightforward conclusion or decision should emerge. "Erase that image from your mind," advises Michael Quinn Patton, "as that is seldom, if ever, the case" (Patton, 2008, p.15).

The reality is that many organisations spend most of their limited evaluation resources gathering and analyzing data on results. Having done that, they fail to make sense of it and then use these insights to inform decisions about the next iteration of strategy or implementation. They end up "data rich" but "sense-making poor." And when frustrated by data that tells them little, they often conclude that more data is needed, which only exacerbates the problem (Cabaj, 2017).

Weak sense-making also leads to bad decisions and results. Take, for instance, the following vignette (Cabaj, 2017, p. 7-8), where a program officer of a rural health program describes a typical example of how flippantly we all can approach the important work of really trying to understand what data means.

I worked in a community health project in a rural area of western India in the 1970s. One of our goals was to eradicate diarrhoeal deaths of young children and thus bring down the level of child mortality. Village health workers were required to report the number of diarrhoea cases treated at a monthly meeting. Within a year, at one of these meetings, our director berated several health workers who had no diarrhoea cases to report from their villages. This was not taken as a sign that our strategy was working but of the poor performance of the workers in failing to report cases.

In this case, the project director jumped to conclusions about the results, without pausing to dig deeper into the data. Are health workers tracking and reporting data differently? Is the difference in performance due to sloppy execution on the program model ("execution failure"), or an imperfection in the program ("strategy or design failure")? Or is it because they work in very different villages, some of which mistrust outsiders and therefore are reluctant to participate in the program ("failure to customize strategies to context")? Do funders and management have unrealistic expectations about

project outcomes? Without a deliberate process to interpret the data, draw conclusions and make data-informed decisions, data collection is often a waste of time and energy, and lead to bad decisions.

There is plenty that intermediaries and supporting funders can do to engage in proper sense-making. The FSG team, for example, realized that sense-making could happen in traditional monitoring, grant reporting, and external reports for eco-system investments (Mack et al., 2016). Moreover, there are plenty of intermediary friendly assessment methodologies that have sense-making built right in, like Outcome Mapping, Most Significant Change, and Outcome Harvesting, to name a few.

The previous section laid out a rough results framework for intermediaries. This section identifies six factors to keep in mind when intermediaries and funders trying to interpret those results.

15. Align with Theory of Change

It is only fair and appropriate to track and judge an intermediary's results against its unique intent and strategy, as well as its own anticipated outcomes. The value of the intermediary work, and the strategic outcomes and impact on disadvantage to which it contributes, will differ from intermediary to intermediary.

The most common way for intermediaries to lay this out is in a Theory of Change (TOC). A TOC is:

[…] essentially a comprehensive description and illustration of how and why a desired change is expected to happen in a particular context. It is focused in particular on mapping out or "filling in" what has been described as the "missing middle" between what a program or change initiative does (its activities or interventions) and how these lead to desired goals being achieved. It does this by first identifying the desired long-term goals and then works back from these to identify all the conditions (outcomes) that must be in place (and how these related to one another causally) for the goals to occur. These are all mapped out in an Outcomes Framework (Center for Theory of Change).

The challenge for intermediaries is that they are often supporting other change makers with their own theory of changes on how to address one or more cycles of disadvantage. In the case of the Payday Lending initiative, for example, there were six different intermediaries each with their own TOC.

The work of an action-research group whose job it is to develop, test, refine and – if appropriate – scale innovative programs and policies, is likely able to organize their work according to well known phases of Research & Development, and develop reasonable estimates about the pace of their work, and type and even scale of possible results. They are able to lay out a relatively detailed account of what they hope to achieve and how in advance, which in turn, makes it easier to develop results tracking tools in advance, and an initial set of expectations against which to assess that progress.

The work of Field Building Catalysts, on the other hand, is apt to be much more organic and opportunistic, simply because their focus is to augment and influence the work of a complex constellation of actors working on an issue (e.g. health, education, housing) where, when and how necessary. In one meeting between representatives of several field intermediaries, for example, several participants visualized their "strategy" by drawing an Octopus, with each tentacle representing a different function (e.g. public education, advocacy, training, pilot projects), amidst a sea of other ocean life. They described how their actions depended on "what needed to be done," and how sometimes they played a central role in a change process, and in other times, they morphed into the background, and worked quietly. In these instances, the value of an intermediary cannot be assessed by whether or not they followed some pre-determined planned and achieved a pre-determined set of outcomes, but rather how responsive, relevant and powerful the intermediary's contribution was to breaking one or more elements of disadvantage.

While a Theory of Change is a useful strategic thinking, planning and evaluation tool, it is important to remember that theories of change are not meant to be static: they are meant to constantly evolve and adapt, in response to shifts in context, new learnings and new ambitions. In a famous speech made by Tim Brodhead, former CEO of the J.W. McConnel Foundation in Canada, to 15 place-based intermediaries about to embark on Collective Impact efforts to reduce poverty in 2001, he encouraged them to treat the evolution of their work as a sign of, rather than, mission drift or implementation failure: "If you still have the exact same [Theory of Change] three years from now, you are in danger of being defunded because it may well mean that you are not learning and adapting enough!"

16. Assess Portfolios of Activities & Results

In order to properly track and understand intermediary activities, intermediary stakeholders must view them as a "portfolio" of interventions and results, rather than just "a bunch of projects."

An intermediary serious about making a difference in the life of Tracy's family should be keen on assisting the field to assemble a set of mutually-reinforcing (rather than duplicative or even counterproductive) activities to address the multiple dimensions of the family's disadvantage. They would adopt a comprehensive lens in the assessment in their work, to ask if their activities and results added to something that was more than the sum of their individual parts.

Take, for example, what might happen if a group of social innovators, supported by a place-based intermediary, successfully launched a series of initiatives that created much needed, yet hard-to-find part time or episodic work to complement the modest money Tracy's family received from government income assistance, only to have the income clawed back because of asset and income stripping regulations of a stringent Welfare Policy and vigilant administrators (Torjman, 1999). Progress depends on two distinct, but interdependent, interventions. Getting an understanding of impact requires looking at both in combination.

The work of evaluating the results of complex change work as a collection of initiatives is increasingly common, thanks to methodologies such as Outcome Harvesting (Wilson-Grau 2018). The methodology is based on reconstructing the key activities of a change initiative over time, based on documents and interviews, and then describing and verifying key results, their significance and innovator's contribution to them. The World Bank, the United States Agency for International Development and Oxfam, for instance, now routinely employ OH to track efforts to progress in a variety of "reform" projects in the public, private and community sectors (The World Bank 2014)

Other funders and intermediaries are exploring how to adopt and adapt portfolio management and evaluation practices from the private sector. For example, the Regional Innovation Centre UNDP Asia-Pacific has identified four sets of practices required to manage a portfolio for "systems transformation," and attached to each set questions that innovators must answer for their own work (Bell & Quaggiota, 2020) (See Table 9):

- Portfolio and option design
- Portfolio composition
- Portfolio experience
- Portfolio sense-making and reflection

Table 9: Portfolio Questions

Features	Questions
Design	• How can we design a portfolio so that it becomes a learning and sense-making system within a problem space? • What breadth and diversity of activities (strategic options, projects, programs, experiences, investments) do we need at play in the problem space? • How do we deliberately design each activity so that it can help us discover new capabilities, resources, models and transformational opportunities?
Composition	• How well is the portfolio connecting to and supporting the organisational intent? • Do we have the breadth and diversity we need? What do we select and why? • How well is this set of activities positioning us to generate intelligence and produce transformational effects in the problem space (current and potential value)? • What role does each individual activity play in the portfolio to generate intelligence and produce transformational effects?
Experience	• What partnership modalities will create the best conditions for constant action-learning from our activities? • How can our activities be iteratively (re)designed to help us discover new capabilities, resources, models and transformational opportunities?
Sense-Making and Reflection	• How can we make sense, generate intelligence, and layer the learnings from our activities over time to accelerate and multiply the impact of the portfolio? • How can we generate strategic arguments to support decision making and commitment to transformative action

Given portfolio management is a relatively new concept for system change work, there is very little in the field from which to draw. However, the rationale for a portfolio mindset and practices in building, managing, and evaluating intermediary results is strong enough that foundations and intermediaries should make it a central feature of their approach.

17. Consider Context

Another factor to consider when interpreting intermediary results is the context in which they are operating. The political climate, system capabilities, stakeholder needs, economic base, and cultural and social dynamics, all influence (1) the ever-evolving nature of disadvantage, and (2) the design, activities and effects of intermediary efforts (Franks & Bory, 2017).

In the case of the Payday Lending Reform initiative, for example, the election of a new reformist-oriented party, with a strong "consumer protection" agenda, to Provincial government dramatically improved their chances to influence the regulatory framework for payday lenders, and was arguably a key factor in the eventual success of the initiative. If another political party had taken power, the reform effort may have slowed to a crawl. Any effort to interpret and judge the results of the initiative must take into account the context in which it emerged.

There are many useful methods and frameworks for monitoring and making sense of the context for tackling complex challenges. For example, the Sustainable Livelihoods Framework is used widely in international development circles to address disadvantage. When developing and assessing their various interventions, the Framework emphasizes the importance of continually scanning the "Vulnerability Context" that creates disadvantage for people. The Framework explores four key dimensions of context, including cycles (e.g., economic growth and contraction), shocks (e.g., hurricane), systems (e.g., the welfare system), and trends (e.g., demographic and

technology) (Murray et al., 2002). The United States Agency for International Development (2018) encourages its various staff teams to embrace "complexity aware monitoring" and has institutional partners working on an array of promising techniques (GOPC et al., 2016).

Crisis – such as floods, fires, pandemics, and sudden economic declines – can suddenly and dramatically change the context for foundation and intermediary work. It requires them to put aside much of their longer-term strategy aside and work with stakeholders to respond to the crisis. It also opens up opportunities to accelerate innovations. As Milton Friedman notes:

> *Only a crisis – actual or perceived – produces real change. When that crisis occurs, the actions that are taken depend on the ideas that are lying around. That, I believe, is our basic function: to develop alternatives to existing policies, to keep them alive and available until the politically impossible becomes the politically inevitable (Friedman, 1982, ix).*

Crisis compresses timelines. Incremental innovation gives way to real-time crisis management and transformative ideas that were previously considered radical become mainstream.

The best example of this is the rapid emergence of interest of a Basic Universal Income (BUI) as the best way to ensure a basic level of income security in times of stability and crisis. In Canada, for example, the country's most conservative national newspaper has declared that BUI is an idea worth exploring and revisited the results of a long-forgotten, but quickly rediscovered "radical" BUI pilot program from the 1970s (Pohler, et al., 2020). Meanwhile in Spain, a country particularly hard hit by COVID-19, the government has announced its plans to make BUI a permanent program as soon as possible (Davies, 2020).

18. Make Equity Explicit

On the surface, the value of integrating an equity lens into the tracking, interpreting and judging of intermediary efforts to help break the cycle of disadvantage may be unclear. Any reductions in disadvantage, after all, results in greater equality and equity. Isn't adding an equity lens simply redundant? Doesn't it even run the risk of convoluting things unnecessarily?

Upon closer inspection, there is a lot to be gained by explicitly integrating an equity lens into the planning and evaluation of an effort to break the cycle of disadvantage. This includes embracing the three principles and related practices advocated by the Equitable Evaluation Initiative, a popular US based "capability specialist" among the philanthropic organisations, intermediaries and social change groups (The Equitable Evaluation Initiative, 2021).

Table 10: Equity Principles & Practices

| Principle	Practice Implications
1. **Evaluation and evaluative work should be in service of equity.**	• The production, consumption and management of evaluation and evaluative work should hold at its core a responsibility to advance progress towards equity.
2. **Evaluative work can and should answer critical questions.**	• How have historical and structural decisions contributed to the condition we are trying to address? • What is the effect of our strategy on different populations? On the underlying systemic drivers of inequity? • How is cultural context entangled in both the structural conditions and the change initiative itself?
3. **Evaluative work should be designed and implemented commensurate with the values underlying equity work.**	• Employing multi-culturally valid methods. • Processes that are oriented towards participant ownership.

The power of an equity lens is fully demonstrated in the efforts of the Health Commons Solutions Lab (an intermediary that employs strategic thinking, human-centered design and experimental methods) to respond to the effects of COVID-19 in Toronto. Not only did equity-focused data collection reveal that racialized (Black, South Asian, Southeast Asian, Arab, Middle Eastern, West Asian and Latin American) and low-income communities have higher rates of infection, they also have been disproportionately affected by pandemic-induced economic dislocation and encountered more barriers in getting tested and treated. Moreover, the Lab's use of equity-oriented questions guided Lab sponsors to surface ten distinct cluster-specific ways to improve access to testing and treatment of disproportionately-affected communities, and to employ culturally-responsive data-gathering techniques to track the effects of those strategies, what was working and what was not, and how to improve or adapt them (Health Commons Solutions Lab, 2021).

While the concept of equity-focused evaluation is not new, the interest and adoption of the general approach has accelerated in recent years, due in large part to the dramatic emergence of such social movements as Black Lives Matter. Major philanthropic organisations and intermediaries and social change organisations in the United Kingdom, North America, Australia and New Zealand have adopted equity policies and strategies in general, and equity-focused evaluation activities in the last several years more specifically. Most professional evaluation associations have adopted some version of equity stance. Their practices, reflections and results are easily accessible through philanthropic and innovation journals and organisational webpages.

19. Acknowledge Three Horizons

The previous section focused on the different types of results that can emerge from intermediary activities. This section explores a way to capture the different timing, probability and magnitude of the results of their strategies.

To assist with this process, the following framework organizes strategies along three different ambitions for innovation and change (Cabaj, 2021). It builds on the well-known McKinsey Framework but adapts the ideas and language to reflect the unique nature of Field Build intermediaries (Coley, 2009).

STABLE CONTEXTS

Adapted from McKinsey & Company.
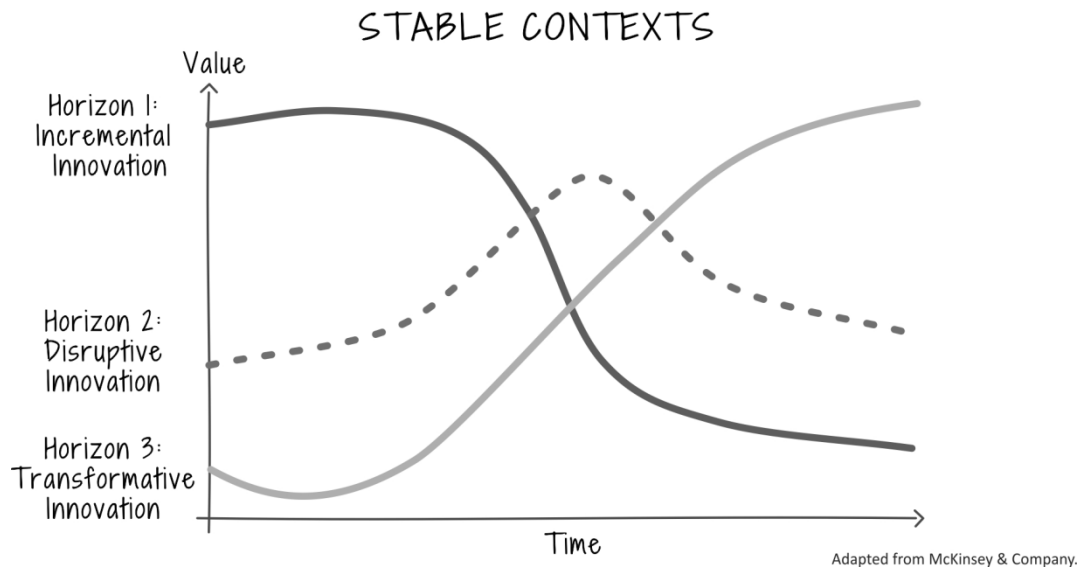
Horizon 1: Incremental Innovation

Horizon 1 activities seek to address complex challenges by improving the existing systems in the society in which they are embedded. In the case of addressing disadvantage, this often means developing programs that address "gaps," tweaks, or obvious adjustments in current human service systems policies and eco-systems.

There are endless examples of incremental innovation in Australia, North America, and the United Kingdom. Emblematic of the approach, however, is the work of Winnipeg Boldness, an Indigenous-led initiative to encourage kids from vulnerable families in that city's tough north end to sign up for a government-sponsored program to match savings for post-secondary education (The Canada Learning Bond). In order to improve the community uptake of the program (which includes an initial government registration bonus of $500), the backbone group has mobilized scores of organisations and hundreds of residents to address a variety of small barriers to participation. Examples of such barriers are securing proper personal identification, lack of public awareness, and

unnecessarily complicated bank requirements. After five years of "continuous improvement," the annual rate of community participation in the program has increased 50% faster than the city and Canadian average. Initiative staff are now tracking whether this investment is translating into increases in high school graduation rates and post-secondary participation (Winnipeg Boldness, 2020). All this was achieved without significant changes to government programs or community organisation activities. It was truly incremental.

There are (at least) two reasons that intermediaries and partners embrace incremental innovation. First, Tracy's family can almost always benefit from improvements in the current systems (e.g., budgeting assistance, a ride-share program, savings programs) simply because every little bit helps. Second, incremental innovation is typically non-threatening, predictable, low-risk, and can generate the relatively immediate mission impact so important to help build momentum, gain support, and mobilize and sustain funding.

Incremental innovation has its limits, however. Its impact tends to be modest because it does not seek – by design – to address the deeper systemic conditions that keep disadvantage stubbornly in place.

Horizon 2: Disruptive Innovation

Horizon 2 strategies seek to reform the larger systems in which disadvantage is embedded and reproduced. This requires intermediaries and their stakeholders to disrupt (if this has not already occurred) and restructure the way that systems do business. This might include changes to decision-making (e.g., establishing meaningful processes for persons experiencing disadvantage to participate in policy making), introducing significant policy changes, committing to new or rerouted investments, new partnerships, and networks. It may also involve embracing bolder experiments and pilot initiatives that demonstrate a substantively different approach.

Horizon 2 strategies can contribute to greater mission-level impact. Take, for instance, the success of a wide network of stakeholders – the New York State Juvenile Justice System – in dramatically reducing the number of youth entangled in a justice system, including a disproportionate drop in the number of kids from disadvantaged families involved (Foundations Strategy Group, 2014). They placed systems reform at the heart of their work and ended up generating an impressive array of new collaborative governance practices, system-wide data systems, a list of changed legislation, policies and practices, as well as new institutions and programs. Their efforts were so successful that they have switched their efforts now to changing the larger eco-systems of justice to prepare for what they hope will be another wave of reforms, concentrating their efforts on the training of lawyers, post-secondary education systems, and professional bodies.

The Horizon 2 potential for greater impact comes at a cost. Such strategies require a substantial investment of time and energy to develop, sustain, and adapt. They are risky and the results are unpredictable. Moreover, they are almost always long term in nature, given the inertia and resistance-to-change typical of most complex systems. Even once systems are reformed, intermediaries and their partners need to guard against the likelihood that systems, once "changed," will inevitably "snap back" into old patterns. As the leaders involved in the Annie E. Casey Foundation's Jobs Initiative mused in their post-initiative review, "changing systems is like moving mountains" (Hebert, 2010).

Horizon 3: Transformative Activities

Horizon 3 strategies are the boldest of them all. Rather than improve or reform existing systems, intermediaries and their stakeholders seek to transform them by developing, advocating for, and demonstrating alternative – often radical – revisions of the status quo. They articulate and promote "moon shots" that are meant to inspire people to think more creatively about the future, to start chipping away at current inertia in existing systems, and to normalize the idea that things "don't have to be this way."

The Housing First approach to ending homelessness is an excellent example of a Horizon 3 strategy. It rejects the traditional "continuum of housing and care," in which persons who are homeless gradually make their way towards securing their own dwelling by demonstrating milestone behaviour changes at each of a series of stages (e.g., the management of substance misuse, counselling for mental health challenges). Instead, Housing First offers homeless persons permanent housing immediately. In addition to solving the problem of homelessness itself, Housing First offers people wrap-around supports to address their personal vulnerabilities – a nearly impossible process when they are living on the street. To put this idea into practice, human service agencies, policy makers, and philanthropic organisations have had to transform a range of systemic practices. Almost 20 years later, it is clear that the effort has been worth it. Communities that employ a Housing First approach have seen dramatic reductions – in some cases complete elimination – in the local rate of chronic homelessness (Padgett, Henwood & Tsemberis, 2016).

The measurable success of the Housing First approach is the exception rather than the rule for Horizon 3 strategies. The transformational nature of their ideas means that even successful niche innovations are often so "out there" that they are difficult to sustain – never mind scale – in existing (eco) systems, while their proposed policy and system changes often turn out to be technically and/or politically infeasible for cautious institutions. Horizon 3 strategies are future-oriented, tough to develop and sustain, long term and offer unpredictable results. By definition, they are high-risk, high-reward.

Yet, as difficult and unpredictable as they are, Horizon 3 strategies are a critical part of any longer-term strategy to make progress stubbornly stuck complex issues. As participants in the UNDP's Innovation Lab argue, the inability of our mainstream institutions to make the level of sustained and durable progress on things like disadvantage are due, in part, to a collective culture of "short-termism" and a naïve search for "silver bullets" and "magic unicorns." The antidote, they continue, is to make sure that groups balance their urge for tangible interventions with an exploration of new ideas and "deep demonstrations" of alternative ways of thinking about and approaching tough problems (Begovic at al., 2020).

20. Get Serious About 360 Stakeholder Judgment

The last key point about interpreting and judging the results of intermediaries is the necessity to avoid a simplistic determination of the progress that has been made relative to some pre-determined target or goal.

Goals and targets are useful and necessary for setting the direction of an initiative and to more clearly establish the level of a group's ambition. It is too primitive a device, however, to serve as a yardstick for judging success or failure.

Take, for instance, the example of the Government of Alberta's efforts to address the province's backlog of criminal court cases. The situation had become so dire that many cases had to be dropped and the defendants released, simply because they had not been heard within the statutory 2-year period. The media found out, shared the news and the now-informed public demanded action. The government agreed to invest millions of dollars to hire more Crown prosecutors to deal with the backlog.

Within a year of hiring new prosecutors, the backlog was much reduced, and the number and percentage of dropped charges was near zero. However, the diverse stakeholders involved in the issue had very different opinions about whether or not the intervention was a success:

- A group advocating for victim's rights was a vocal supporter of the investment and publicly expressed their satisfaction that far fewer possibly guilty offenders were going free. It affirmed their position that "no crime should go unpunished."
- The Criminal Trial Lawyers Association said that the move was a good start, but urged the government to do much more because any unnecessary delays violated defendants' rights to a timely trial. Furthermore, they argued that getting people to trial within the 2-year period was too long; the government should commit to ensuring that all trials begin within a year of charges being laid.
- Provincial Crown prosecutors deeply appreciated the initial investment. However, they reported that in the long run, it was ineffective. Since it did not reduce the number and rate of veteran prosecutors leaving their positions, the measure imposed an extra workload on the ones remaining. They were now tasked with more complex files that new arrivals were incapable of managing, and with mentoring larger numbers of new recruits.
- A "tax payer" watchdog supported the government's commitment to reduce the backlog of cases, but criticized how the measure involved increasing the budget of the Ministry of Justice. Instead, this body argued that the Ministry should have found the money in its existing budget through "increased efficiencies."

Judging success in an effort to break the cycle of disadvantage is a feature of what the author Simon Sinek refers to as an "infinite game":

> *In finite games, like football or chess, the players are known, the rules are fixed, and the endpoint is clear. The winners and losers are easily identified.*
>
> *In infinite games, like business or politics or life itself, the players come and go, the rules are changeable, and there is no defined endpoint. There are no winners or losers in an infinite game; there is only ahead and behind (Sinek, 2019, p. 1).*

In the infinite game of improving the life outcomes for everyone in a society, judgment on progress, success and failure is unavoidably stakeholder-specific, regardless of agreement on the "hard facts."

Intermediaries – and funders – interested in assessing the merit or worth of their strategies, and in surfacing the implications that assessment may hold for adjustments to strategy or funding, should employ a 360-degree approach. Much like a 360-degree employee performance review, a 360 results review seeks the opinion of diverse stakeholders on some aspect of an intermediary, strategy and its results.

PART FIVE BUILDING CAPACITY

> *Anything that we have to learn to do we learn by the actual doing of it. (Aristotle)*

The previous sections focused on understanding, measuring, and interpreting and judging results. This section focuses on three ways that intermediaries and their funders can improve their capacity to do this effectively.

21. Invest in Learning & Evaluation

The ability of intermediaries to track their results depends on their capacity to plan, design and implement an evaluation process. They need the expertise to identify evaluation priorities, craft questions they would like to answer, confirm the quality of evidence they seek, and choose the methodologies best able to produce the data required.

This is easier said than done. While there does not appear to be any research on how intermediaries approach these tasks, the general research on the evaluation experience of non-profits reveals that there is a systematic underinvestment in evaluation capacity in the community-building field.

The findings of a survey of Ontario non-profits are emblematic of the general pattern. Researchers found that only 14% of organisations – the majority of which had an annual budget of over $5 million – had a person primarily dedicated to monitoring and evaluation. The remaining 84% had someone to whose responsibilities evaluation had been added (Lasby, 2018). This suggests that most non-profits are able to manage day-to-day performance monitoring tolerably well. However, they are wildly uneven in their abilities to handle the more complex work of tracking their progress in changing systems and impacting families.

Getting a solid grasp on a group's impact can involve significant costs. A Rapid Impact Evaluation methodology, which is designed to be an efficient, real-time, "roughly-right" impact evaluation methodology for complex change initiatives, costs a minimum of $25,000 USD (Rowe, 2019). A sample of USAID-funded impact evaluations of overseas projects averaged well above $1 million USD (Measure Evaluation, 2019).

This pattern of systematic underinvestment is due partly due to what Bridgespan Group researchers refer to as the "non-profit starvation cycle" (Goggins & Howard, 2009). Non-profits are so eager to devote as many resources as possible to their front-line work that they scrimp on overhead functions, such as strategy development, collaboration, management systems and evaluation. Funders, who often have unrealistic expectations about what it takes to run a non-profit, reinforce this instinct by encouraging grantees to keep overhead expenses as low as possible. Eager to confirm to funders' expectations, and

pressured to compete with other applicants, grantees minimize their investment in core functions and underreport when and where they do invest in them. This in turn reinforces funders' sense that it is possible to run organisations on a shoe-string. The casualty, of course, is staff burn-out, less strategic work by the organisation, and an ever-widening gap between everyone's hopes for higher outcomes, and their diminishing capacity to achieve and track them.

The trick to breaking the cycle, argue the Bridgespan experts, is for non-profits and their funders to jointly take a number of steps. These include: (1) agreeing on the importance of investing in an organisation's core functions as part of what they need to do to generate deep and durable results; (2) making a joint commitment to full-cost accounting in planning, tracking and reporting on the costs of these core functions; and (3) getting a handle on the investment that evaluation requires in order to track and report on the kinds of results both non-profits and funders are keen to see and assess.

22. Develop Collaborative Learning and Evaluation

The second capacity building strategy is for funders and intermediary grantees to develop their collaborative learning and evaluation designs together. There has been a clear evolution in how foundations and grantees work together to address societal issues. In "traditional philanthropy," funders sought to maintain an arm's length relationship with grantees, requiring them to regularly report on their activities and progress towards original plans and objectives. In newer philanthropic models – such as "catalytic philanthropy," "venture philanthropy" and "collaborative philanthropy" – foundations are actively involved in all aspects of the change process, including setting priorities, crafting strategies, and designing and implementing learning and evaluation activities.

Several studies reveal the benefits of this collaborative approach for the on-the-ground learning and evaluation effort. These include: (1) the creation of evaluation frameworks that are "less theoretical, and more actionable" (Allan-Meares et al., 2010); (2) the selection and use of performance metrics to drive strategic thinking, learning and ongoing improvement, rather than overly-simplistic tools to hold grantees accountable for a narrow version of progress (Jones et al., 2016); and (3) a greater "utilization" of evaluation findings by grantees to make more significant changes to strategy and program design than is normally the case (e.g., Mayhew, 2011).

Other studies have discovered the benefits of collaborative funder-grantee learning and evaluation for the work of foundations. Specifically, the front-line experience gained by program increases leads to new learnings that can help inform

the ongoing development of a foundation's strategy (Dahab et al., 2019) as well as its own routine administrative practices and operations (Sunshine et al., 2018).

However, a collaborative approach to learning and evaluation can be a double-edged sword. The grantees of the Maine Health Access Foundation, for example, applauded program staff with whom they worked closely and comprehensively; they also admitted that the Foundation's process, interactions, and communications could be exhausting (Leonard, 2020). Similarly, it is well known that even well-intentioned foundation staff can have an excessive – even negative – influence on the work of intermediaries, even when these staff are careful to work as collaboratively as possible. Why? Simply because the foundation is holding the cheque book and grantees feel compelled to follow its lead (Enright, 2018). Finally, a growing number of voices argue that philanthropic organisations often drive social change efforts undemocratically (denying a voice those most affected by disadvantage) and in ways that leave untouched or even exacerbate the systemic conditions underlying disadvantage (Arnove at al., 2007, Callahan, 2017; Moody et al., 2020).

The experience of the J.W. McConnell Foundation and various intermediaries in the field of social finance demonstrates that it is possible to make the most of these advantages and to minimize the disadvantages if both parties enter the relationship with "eyes wide open" and are prepared to be diligent in ensuring the relationship works for them both (Moore at al. 2012).

23. Learning by Doing

The third and final strategy to build the capacity of funders and intermediaries to track, make sense of and use the results of their work is to commit to a relentless process of learning by doing and continual improvement, rather than a one-time project.

The reasons for this are nicely captured by Tanya Beer, a veteran in assisting foundations improve their learning and evaluation efforts (Beer, 2016).

Over the years, we have watched some foundation evaluation leaders design comprehensive monitoring, evaluation, and learning "systems" out of whole cloth. After furious planning and sketching and calculating, they roll out new dashboards; theories of change and strategy templates; evaluation frameworks, guidelines, and expectations for program areas; grant reporting requirements; learning agendas, etc. Program staff can feel crushed under the weight of it all … and come to view evaluative work as a bureaucratic exercise — another set of hoops to jump through before they can get to the real work. Once that happens, the evaluative tools and templates have lost their real power, which is to help strengthen the way we think together about what we are

trying to accomplish, and to improve our approach for getting there.

Rigorous strategic learning is not a technical problem solved by simply having the right tool, the right template, or even the right data and findings at hand. It is a practice, a way of working and thinking, a set of habits — a capacity. As such, it must be cultivated over time and in a way that clearly connects to program staff needs. Our experience working with foundations suggests that evaluation and learning practices might have more staying power, and might be more useful to program staff, when they have been: (1) introduced as smaller scale experiments that staff can help shape and adapt; (2) observed and tested for the value they add to the work; and (3) only then scaled or integrated into the foundation-wide workflow so that staff can experience it as integral to their work rather than something that "belongs" to the evaluation staff.

The experience of the Ford Foundation – one of the world's biggest and well-known philanthropies – illustrates this very point. As part of the organisation's commitment to integrating issues related to diversity, equity and inclusion (DEI) into their philanthropic work, its staff have embraced a model of continual improvement in their reporting requirements. Central to their efforts is focusing on improvement cycles, each devoted to strengthening a manageable number of evaluative practices. These include:

- asking grantees to spell out their approach to DEI so that the Foundation staff can interpret the progress of grantee activities using grantee criteria of success, rather than those of the Foundation;
- minimizing requirements to share DEI-related demographic information that the Foundation needs for its own tracking purposes – a commitment that reduces the reporting burden on grantees; and
- being careful to avoid asking grantees to gather data in a way that is unethical, unsafe or illegal.

The Ford Foundation staff are clear that these represent only initial steps in strengthening their DEI learning and measurement work, and that their effectiveness ultimately depends on leadership buy-in and an "institutional commitment to progress over time" (Morrison et al., 2018).

This long-term, learning-by-doing approach to building a shared evaluation and learning system was also the one employed by foundations, intermediaries and social innovators involved in Canada's Vibrant Communities, a nation-wide initiative comprising collaborative efforts to reduce poverty in 15 cities. The participants in that effort worked on three iterations of their approach to capture learnings and results over ten years (Cabaj et al., 2015). They ended up developing one of the best assessment systems for a multi-site community change initiative in the field (Patton 2010).

IMPLICATIONS FOR FUNDERS

This document explored what it might take to properly measure, interpret and assess the results of intermediary organisations that seek to help break the cycle of disadvantage in Australia. It examined the complex nature of disadvantage and the longer term, adaptive process required to break its cycle, and the role of intermediaries and funders in that process. It described the different types of results required to break the cycle of disadvantage, ranging from intermediary performance, changes in systems (aka strategic outcomes), and impact in the lives of real people. Finally, it identified several key issues related to how to "measure", interpret and judge intermediary results.

While these findings have important implications for social innovators and intermediaries, the following section will propose a number of implications for the public, private and philanthropic organisations who fund them. The following section describes some key implications for each actor.

1. Be prepared to fund intermediaries and the direct work of social innovators working on different dimensions of disadvantage. Both types of actors are required to make progress on breaking the cycle of disadvantage and strategically placed philanthropic resources are often the difference between success and failure.

2. Encourage intermediaries to (a) develop ambitious goals - and even targets where appropriate – for the relevance, timing and quality of their intermediary activities, and (b) provide evidence that their efforts are contributing to changing the systems that keep disadvantage in place, as well as positive impact in the lives of Australians. At the same time, avoid holding them strictly accountable for achieving changes in systems and reductions in disadvantage: this creates perverse incentives for them to attempt to drive and manage all the efforts, a flawed strategy because no one institution or organisation has the capacity to impose a solution to disadvantage on their own, and it will create resistance by the constellation of other actors whose contributions are critical as well.

3. Be clear about the different purposes for using assessments of intermediary results, and the evaluation and reporting implications for intermediaries receiving funds. Evaluation for the routine reporting on activities, progress, lessons and proper use of funds, is much different than the more in-depth effort required for strategic learning or making higher stakes decisions about if and how to continue or discontinue investment in the organisation. Rather than a one-size-fits-all set of evaluation requirements, consider building in several different types of evaluation and reporting loops into intermediary funding agreements customized for each purpose.

4. Focus on "minimum specifications" evaluation requirements that meet your core information needs. Many intermediaries have multiple funders, each with their own distinct reporting requirements, and it can take a great deal of time and resources to create tracking and reporting systems that meet each of their distinct requirements. Prioritizing the data that is critical to your work, and no more, avoids placing unnecessary evaluating and reporting demands on intermediaries, and leaves room to share additional data that can paint a more accurate picture of what is going on in their work.

5. Employ mixed methods reporting and robust sense-making processes. While key performance indicators and dashboards will always be an important part of any reporting on funds used, it must be woven together with qualitative insights for a more fulsome and accurate picture of progress on reducing disadvantage. Moreover, the ability of funders to properly judge their progress requires intermediaries to help interpret that data by viewing results through their own strategy or theory of change, context, ambition, equity lens, etc. The increasing use of "performance stories" and "impact stories," using methods such as contribution analysis and outcome harvesting, by funders demonstrates that the field is already moving this way.

6. Invest in – and expect – a robust evaluation capacity in intermediaries. This includes a healthy budget and qualified staff to (a) develop, manage and adapt an overall evaluation design, (b) carry out the routine tracking and reporting on day-to-day intermediaries' activities, and (c) able to work periodically with experts to design and deliver more targeted assessments (e.g., of a policy change campaign, an effort to track the scaling of a niche innovation. It also requires a budget line for securing expertise and assistance in select assessments of different types of strategic outcomes (e.g., a policy change effort, scaling a niche innovation) and impact on people.

7. Have philanthropic staff immerse themselves in the work of intermediaries they are funding. This will allow them to develop deeper insight and empathy into their context, activities and results of their grantee that can't be conveyed through conventional reporting. It can also help the funder to reduce unnecessary reporting burdens, refine their processes to focus on even more critical results data, and allow staff to consider the "difficult to document yet important" contextual factors required to properly interpret grantee results and make decisions about funding.

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