

FINAL REPORT

“Drive to Perform” of Operational Employees of MFIs

Evidence from Satin Creditcare Network Ltd

Prime M2i Consulting Pvt Ltd

May 2014

This report has been prepared by Prime M2i Consulting Pvt Ltd on the basis of research performed on operational employees of Satin Creditcare Network Ltd. We acknowledge the support provided by the management team of Satin which was necessary to perform this study.

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Abstract

The operational employees of MFIs have challenging work life which includes extensive work in the field as well as back-office work. At the same time, these employees are the key to an MFI's success as their efforts are responsible for the growth as well as the quality of MFI loan portfolios. More importantly, they are responsible for MFI's relationship with its clients. The fact that MFIs have been able to achieve sound growth suggests that the operational employees have been able to operate with a degree of competence despite physically and mentally demanding job profiles. However, so far, the factors that drive the operational employees of MFIs to perform have not been adequately explored. We have performed a research to look at the factors that determine the "drive to perform" of operational employees of Satin. The research was performed by M2i and 465 operational employees of Satin participated as respondents in this research.

Eight important indicators that influence their drives emerged. Further we were able to test whether these indicators reflected latent factors through a confirmatory factor analysis. The statistical evidence strongly supports the existence of two latent factors as presented below.

The factor "Better Human" is reflected in indicators such as:

1. Working at MFI gives us a chance to work to make society better
2. Working at MFI gives us a chance to learn about the banking system
3. Working at MFI gives us a chance to learn financial management
4. Working at MFI gives us a chance to learn punctuality

The factor "Benefits Desired" is reflected in indicators such as:

1. Working at MFI gives us a chance to earn good salary
2. Working at MFI gives us a chance to exhibit leadership
3. Working at MFI gives us a chance to work and interact with people belonging to different cultures
4. Working at MFI gives us a chance to progress professionally without any discrimination on the basis of caste or religion

Some actionable insights that have emerged from this study are:

- Presence of latent factors such as "Better Human" and "Benefits Desired" influence the drive of operational employees to perform well
- Need to ensure that employees have opportunities to become "Better Human" in addition to getting "Benefits Desired"
- Historically, while MFIs have been good at providing "Benefits Desired", there is scope for them to improve upon the "Better Human" factor.
- At the time of recruitment of field employees, their propensity to become "Better Human" may be an important determinant of their performance in the organization subsequently
- Trainings on functional and technical aspects address the "Better Human" factor
- Communicating MFI's successes in the operational and social performance domain and attributing these successes to operational employees may also address the "Better Human" factor
- Recognition should be provided to employees who perform well on "Better Human" aspects
- Social media platforms such as Facebook and Twitter may also be used for these means

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1. Introduction

The operational employees of MFIs have challenging work life which includes extensive work in the field as well as back-office work. Add to this the risks that they face while performing their duties like robbery, and attacks from vested local interests such as money-lenders, small time leaders etc. Branch Managers, who are one rank above loan officers also face a similar work environment.

At the same time, these employees are the key to an MFI's success as their effort is responsible for the growth as well as the quality of MFI loan portfolios. More importantly, they are responsible for MFI's relationship with its clients. The fact that MFIs have been able to achieve sound growth suggests that the operational employees have been able to operate with a degree of competence despite physically and mentally demanding job profiles. The factors that drive the operational employees of MFIs to perform have not been adequately explored.

Satin Creditcare Network Limited (Satin), a large MFI with around 800,000 clients and over 900 operational employees, and Prime M2i Consulting Private Limited (M2i), a research and advisory company, conceptualized a research to look at the factors that determine the "drive to perform" of operational employees of Satin. The research was performed by M2i and 465 operational employees of Satin participated as respondents in this research. This included 49 Branch Managers, 295 Customer Service Officers and 121 Trainee Customer Service Officers.

How the days of the Operational Employees of Satin look like?

Trainee Customer Service Officer (TCSO)¹/Customer Service Officer (CSO): Satin's loan officers are called CSOs. A typical CSO may spend well up-to eight hours in the field performing the following activities

- Collection meetings,
- Training of new clients,
- Verifying "Know Your Client" or KYC documents of clients,
- Verifying loan eligibility of potential clients,
- Follow-up on delinquent clients
- Village surveys for new area identification

At the branch office, the CSO needs to deposit the cash collected during the meetings, prepare files for disbursements planned during the day, update MIS, and complete documentation for those loan applications that are in process.

Branch Manager (BM): A Branch Manager is responsible for the operations of a branch and has a team of between 4 and 6 CSOs to support him. His day also involves extensive field work as well as office work. In a day he may have to do the following activities:

- Monitoring visits to collection meetings
- Conducting Pre-Group recognition tests
- Support to CSOs who are faced with delayed payments
- Follow up on delinquent clients
- Projection meetings in a new village for expanding operations
- Handling HR issues involving branch staff as well as clients
- Loan disbursements at the branch
- Performing banking transactions which include depositing loan repayments collected in

¹ A new employee who wants to become a CSO at Satin has to go through a training period of six months. During this period, he or she is designated Trainee CSO.

- | |
|--|
| <p>banks, withdrawing money from bank for disbursements</p> <ul style="list-style-type: none">• Ensuring end of day procedures such as update of MIS, reconciliation of cash etc |
|--|

2. Identification of Indicators of “Drive to Perform”

At the first step we had discussions with the operational employees of Satin during a workshop held for the purpose of determining their training needs. There were 23 of Satin’s Branch Managers who participated in this workshop. They were asked to identify indicators that made them like their work at Satin on the basis of discussions and present the consensus indicators. The indicators that emerged during this interaction were revealing:

1. Working at Satin gives us a chance to work to make society better
2. Working at Satin gives us a chance to learn about the banking system
3. Working at Satin gives us a chance to learn financial management
4. Working at Satin gives us a chance to learn punctuality
5. Working at Satin gives us a chance to earn good salary
6. Working at Satin gives us a chance to exhibit leadership
7. Working at Satin gives us a chance to work interact with people belonging to different cultures
8. Working at Satin gives us a chance to progress professionally without any discrimination on the basis of caste or religion

3. Questionnaire Development and Data Collection

We developed a questionnaire that included the indicators presented above as questions. We designed to take responses on a five point scale, with 1 being strongly agree, 2 being agree, 3 being neither agree nor disagree, 4 being disagree and 5 being strongly disagree.

We collected data during several workshops held for TCSOs/CSOs and BMs in the period between September 2013 and March 2014.

Are there Differences in Responses across Designations: Contingency Table Analysis

We wanted to explore whether there were significant differences in the responses given by BMs, CSOs and TCSOs we performed contingency table chi-square tests on each of the 8 indicators. Responses were taken on five point scale with 1 being strongly agree, 2 being agree, 3 being neither agree nor disagree, 4 being disagree and 5 being strongly disagree. On each of these indicators respondents stated a high level of agreement, with “1” or “2” responses.

We did not come across any significant difference at the 95% level of confidence across the three designations. The results of the contingency table tests are presented in Appendix 1.

4. Are Latent Factors Present?

These 8 indicators seemed to reflect two underlying latent factors. The first 4 indicators seemed to reflect qualities such as urge to get more knowledge, the urge to be punctual and the urge to make the society better – qualities that would make us a better human being. The latter 4 indicators seemed to reflect desires such as good salary, power through leadership, work environment that has diversity and is fair – benefits that would make a job desirable.

Based on this understanding we hypothesized that two latent factors which are reflected in the indicators presented above are responsible for the drive that operational employees have to perform well in their jobs.

The indicators and the hypothesized factors they reflect are presented in the table below:

Indicators	Code	Factor
Working at Satin gives us a chance to work to make society better	Q1	Better Human
Working at Satin gives us a chance to learn about the banking system	Q2	
Working at Satin gives us a chance to learn financial management	Q3	
Working at Satin gives us a chance to learn punctuality	Q4	
Working at Satin gives us a chance to earn good salary	Q5	Benefits Desired
Working at Satin gives us a chance to exhibit leadership	Q6	
Working at Satin gives us a chance to work interact with people belonging to different cultures	Q7	
Working at Satin gives us a chance to progress professionally without any discrimination on the basis of caste or religion	Q8	

5. Confirmatory Factor Analysis

Variable Distribution, Covariance and Correlation Matrix

The following table summarizes the means, standard deviation and range for the indicators.

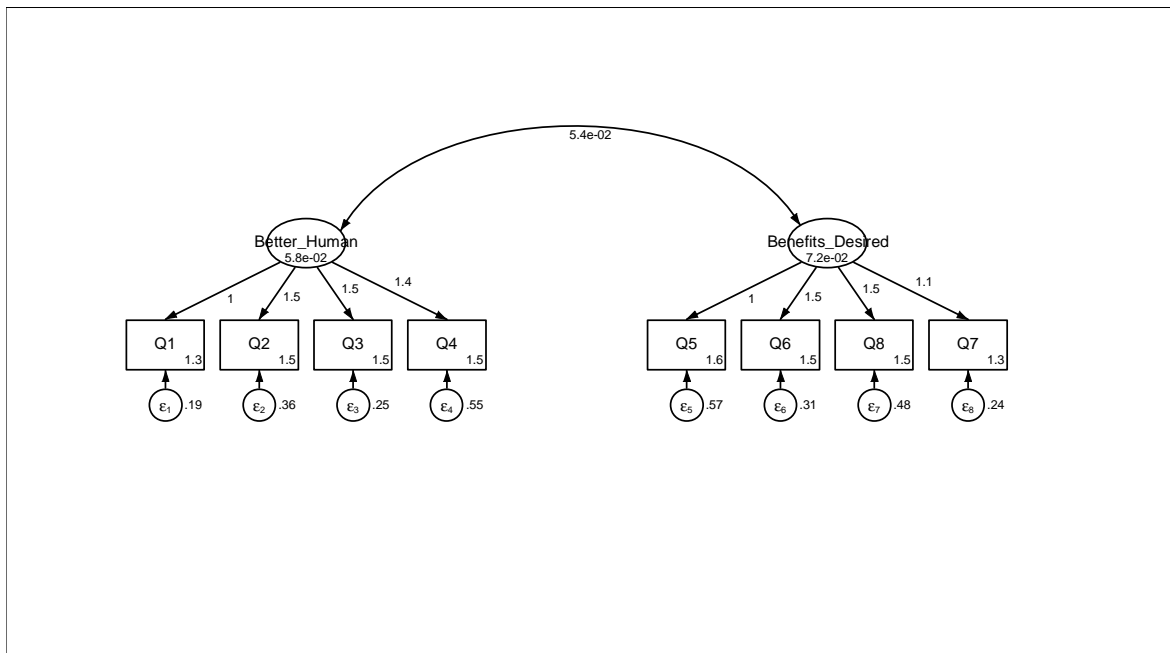
Variable	Obs	Mean	Std. Dev.	Min	Max
Q1	465	1.329032	.5014162	1	4
Q2	465	1.529032	.7159784	1	5
Q3	465	1.460215	.6219997	1	5
Q4	465	1.460215	.8114403	1	5
Variable	Obs	Mean	Std. Dev.	Min	Max
Q5	463	1.570194	.8077931	1	5
Q6	463	1.473002	.6922773	1	5
Q7	464	1.321121	.567578	1	5
Q8	463	1.539957	.8071794	1	5

The indicators display statistically significant but moderate pair-wise correlations among themselves. This is presented in the correlation matrix below.

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Q1	1.0000							
Q2	0.2517	1.0000						
Q3	0.2763	0.3588	1.0000					
Q4	0.2185	0.2010	0.1826	1.0000				
Q5	0.1772	0.0901	0.1737	0.1615	1.0000			
Q6	0.2139	0.2365	0.2826	0.2491	0.1694	1.0000		
Q7	0.2165	0.1872	0.2583	0.1851	0.2406	0.3021	1.0000	
Q8	0.1850	0.2280	0.2487	0.1988	0.1157	0.3245	0.2283	1.0000

Model Estimation

We performed a confirmatory factor analysis for our hypothesized model. 459 responses out of 465 collected could be used for estimating the model. The following illustration presents our estimated model:



The CFA results present strong evidence to support our hypothesized model. The low value of Chi Square at 21.163 with a P value of 0.328, suggests that our hypothetical model fits the data well. All the other indicators also suggest excellent model fit. The following table illustrates the results for overall model fit.

```
Structural equation model          Number of obs      =      459
Estimation method = ml
Log likelihood      =  -3592.38
```

Fit statistic	Value	Description
Likelihood ratio		
chi2_ms(19)	21.163	model vs. saturated
p > chi2	0.328	
chi2_bs(28)	418.990	baseline vs. saturated
p > chi2	0.000	
Population error		
RMSEA	0.016	Root mean squared error of approximation
90% CI, lower bound	0.000	
upper bound	0.045	
pclose	0.978	Probability RMSEA <= 0.05
Baseline comparison		
CFI	0.994	Comparative fit index
TLI	0.992	Tucker-Lewis index
Size of residuals		
SRMR	0.026	Standardized root mean squared residual
CD	0.772	Coefficient of determination

Non-normality and its Effect on our Model

We tested the indicators for multivariate normality. The tests revealed that their distribution is not multivariate normal. Maximum Likelihood estimation assumes multivariate distributions for the indicators. What happens if this assumption is violated? Kline (2005)² quotes simulation studies to suggest that ML estimation may yield a value of Chi Square which is too high leading to wrong rejection of models for continuous variable. While our estimated Chi Square is low, the variables used are on a rating scale of between 1 and 5. Use of asymptotic distribution free (ADF) methods of estimation is recommended for such variables.

Results of ADF estimation

The ADF estimation also yields a good model fit as we had expected. This is presented in the table below.

² Principles and Practice of Structural Equation Modeling, Rex B Kline, 2005, The Guilford Press.

Fit statistic	Value	Description
Discrepancy		
chi2_ms(19)	16.463	model vs. saturated
p > chi2	0.626	
chi2_bs(28)	188.679	baseline vs. saturated
p > chi2	0.000	
Population error		
RMSEA	0.000	Root mean squared error of approximation
90% CI, lower bound	0.000	
upper bound	0.035	
pclose	0.996	Probability RMSEA <= 0.05
Baseline comparison		
CFI	1.000	Comparative fit index
TLI	1.023	Tucker-Lewis index
Size of residuals		
SRMR	0.044	Standardized root mean squared residual
CD	0.766	Coefficient of determination

Estimates of Coefficients

The following table presents the values of the path coefficients between the latent factors and their indicators as well as the covariance between the two latent factors. These values have been derived using the ML estimation. We find that all the path coefficients are statistically significant. Notably, the covariance between the factors is significant as well. The results of ADF estimation are presented in Appendix 2 and are consistent with the results of ML estimation.

	OIM					
	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
Measurement						
Q1 <-						
Better_Human	1	(constrained)				
_cons	1.328976	.0233964	56.80	0.000	1.28312	1.374832
Q2 <-						
Better_Human	1.549582	.2325582	6.66	0.000	1.093776	2.005388
_cons	1.522876	.0330774	46.04	0.000	1.458045	1.587706
Q3 <-						
Better_Human	1.534865	.2204225	6.96	0.000	1.102845	1.966886
_cons	1.459695	.0290672	50.22	0.000	1.402724	1.516666
Q4 <-						
Better_Human	1.383628	.2364903	5.85	0.000	.9201153	1.84714
_cons	1.457516	.0379811	38.37	0.000	1.383075	1.531958
Q5 <-						
Benefits_Desired	1	(constrained)				
_cons	1.56427	.0375369	41.67	0.000	1.490699	1.637841
Q6 <-						
Benefits_Desired	1.518697	.291864	5.20	0.000	.9466543	2.09074
_cons	1.470588	.0321934	45.68	0.000	1.40749	1.533686
Q8 <-						
Benefits_Desired	1.481194	.2995349	4.94	0.000	.8941166	2.068272
_cons	1.535948	.037366	41.11	0.000	1.462712	1.609184
Q7 <-						
Benefits_Desired	1.087928	.2058319	5.29	0.000	.6845052	1.491351
_cons	1.32244	.0265294	49.85	0.000	1.270443	1.374437
Covariance						
Better_Human						
Benefits_Desired	.0536463	.011821	4.54	0.000	.0304776	.076815

Discussions on CFA results

Our CFA results provide strong evidence about the presence of latent factors such as “Better Human” and “Benefits Desired” that influence the drive of operational employees of MFIs to perform well. The two latent factors are not independent as the covariance between them is significant³.

The factor “Better Human” is reflected in indicators such as:

1. Working at MFI gives us a chance to work to make society better
2. Working at MFI gives us a chance to learn about the banking system

³ This may be seen as evidence of existence of more factors, possibly of higher order. As such, our CFA may be viewed as a measurement model for a SEM. While our analysis was limited by the number of indicators we had data on, this evidence may be pursued in a different research.

3. Working at MFI gives us a chance to learn financial management
4. Working at MFI gives us a chance to learn punctuality

The factor “Benefits Desired” factor is reflected in indicators such as:

1. Working at MFI gives us a chance to earn good salary
2. Working at MFI gives us a chance to exhibit leadership
3. Working at MFI gives us a chance to work and interact with people belonging to different cultures
4. Working at MFI gives us a chance to progress professionally without any discrimination on the basis of caste or religion

This analysis establishes that it is important for an MFI to ensure that employees have opportunities to become “Better Human” in addition to getting “Benefits Desired”. These two factors ensure that employees remain driven to perform.

6. Conclusion

We presented our results to a group of Satin’s LOs and BMs in order to get their views on the findings. This interaction provided some actionable points for MFIs for their Human Resources strategy. Historically, while MFIs have been good at providing “Benefits Desired”, there is scope for them to improve upon the “Better Human” factor. Satin has already initiated a system of training for its operational employees which ensures that each employee undergoes two trainings in a year on functional and technical aspects. Such trainings address the “Better Human” factor. Another way to address this factor may be by communicating Satin’s successes in the operational and social performance domain and attributing these successes to the operational employees. At the time of recruitment of field employees, their propensity to become “Better Human” may be an important determinant of their performance in the organization subsequently. Social media platforms such as Facebook and Twitter may also be used for these means.

Appendix 1: Contingency Table Test of the Questions Asked

Working at MFI gives us a chance to work to make society better: Is there significant differences across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:

Desig	1	2	3	4	Total
B M	33 67.35	16 32.65	0 0.00	0 0.00	49 100.00
CSO	200 67.80	93 31.53	0 0.00	2 0.68	295 100.00
TCSO	84 69.42	36 29.75	1 0.83	0 0.00	121 100.00
Total	317 68.17	145 31.18	1 0.22	2 0.43	465 100.00

Pearson chi2(6) = 4.1587 Pr = 0.655
likelihood-ratio chi2(6) = 4.6765 Pr = 0.586

*the second line in each row presents the percentage of responses for that response level. 1 represents strongly agree. 5 represents strongly disagree. For this question, none of the respondents provided a 5 response.

*Working at MFI gives us a chance to work to learn about the banking system: Are there **significant differences** across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:*

Desig	1	2	3	4	5	Total
B M	26 53.06	21 42.86	1 2.04	1 2.04	0 0.00	49 100.00
CSO	168 56.95	113 38.31	5 1.69	4 1.36	5 1.69	295 100.00
TCSO	63 52.07	54 44.63	1 0.83	3 2.48	0 0.00	121 100.00
Total	257 55.27	188 40.43	7 1.51	8 1.72	5 1.08	465 100.00

Pearson chi2(8) = 5.4245 Pr = 0.711
likelihood-ratio chi2(8) = 7.1127 Pr = 0.525

*Working at MFI gives us a chance to work to learn financial management: Are there **significant differences** across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:*

Desig	1	2	3	4	5	Total
B M	28 57.14	20 40.82	1 2.04	0 0.00	0 0.00	49 100.00
CSO	173 58.64	114 38.64	2 0.68	4 1.36	2 0.68	295 100.00
TCSO	71 58.68	47 38.84	2 1.65	1 0.83	0 0.00	121 100.00
Total	272 58.49	181 38.92	5 1.08	5 1.08	2 0.43	465 100.00

Pearson chi2(8) = 3.2669 Pr = 0.917
likelihood-ratio chi2(8) = 4.3734 Pr = 0.822

*Working at MFI gives us a chance to learn punctuality: Are there **significant differences** across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:*

Desig	1	2	3	4	5	Total
B M	35 71.43	13 26.53	0 0.00	1 2.04	0 0.00	49 100.00
CSO	192 65.08	83 28.14	2 0.68	10 3.39	8 2.71	295 100.00
TCSO	80 66.12	36 29.75	3 2.48	1 0.83	1 0.83	121 100.00
Total	307 66.02	132 28.39	5 1.08	12 2.58	9 1.94	465 100.00

Pearson chi2(8) = 8.4629 Pr = 0.390
likelihood-ratio chi2(8) = 9.9667 Pr = 0.267

*Working at MFI gives us a chance to earn good salary: Are there **significant differences** across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:*

Desig	1	2	3	4	5	Total
B M	35 71.43	9 18.37	5 10.20	0 0.00	0 0.00	49 100.00
CSO	178 60.75	76 25.94	34 11.60	2 0.68	3 1.02	293 100.00
TCSO	65 53.72	32 26.45	22 18.18	1 0.83	1 0.83	121 100.00
Total	278 60.04	117 25.27	61 13.17	3 0.65	4 0.86	463 100.00

Pearson chi2(8) = 7.0041 Pr = 0.536
likelihood-ratio chi2(8) = 7.6050 Pr = 0.473

*Working at MFI gives us a chance to exhibit leadership: Are there **significant differences** across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:*

Desig	1	2	3	4	5	Total
B M	41 83.67	8 16.33	0 0.00	0 0.00	0 0.00	49 100.00
CSO	171 58.36	105 35.84	6 2.05	10 3.41	1 0.34	293 100.00
TCSO	69 57.02	47 38.84	2 1.65	3 2.48	0 0.00	121 100.00
Total	281 60.69	160 34.56	8 1.73	13 2.81	1 0.22	463 100.00

Pearson chi2(8) = 13.6977 Pr = 0.090
likelihood-ratio chi2(8) = 16.9059 Pr = 0.031

Working at MFI gives us a chance to work and interact with people belonging to different cultures: Are there **significant differences** across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:

Desig	1	2	4	5	Total
B M	34 69.39	14 28.57	0 0.00	1 2.04	49 100.00
CSO	212 72.11	78 26.53	3 1.02	1 0.34	294 100.00
TCSO	83 68.60	37 30.58	1 0.83	0 0.00	121 100.00
Total	329 70.91	129 27.80	4 0.86	2 0.43	464 100.00

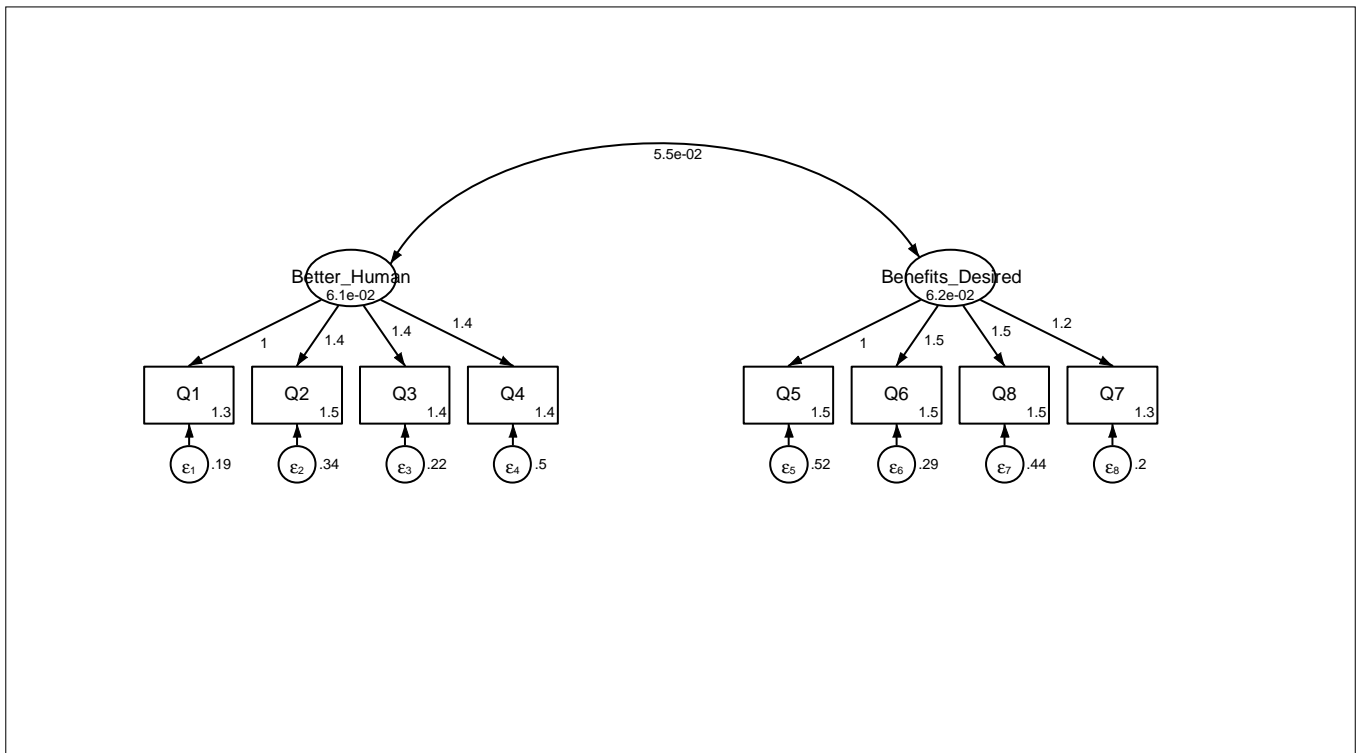
Pearson chi2(6) = 4.7174 Pr = 0.581
likelihood-ratio chi2(6) = 4.2401 Pr = 0.644

Working at MFI gives us a chance to progress professionally without any discrimination on the basis of caste or religion: Are there **significant differences** across BM, CSO and TCSO? - The following contingency table test shows that differences are insignificant:

Desig	1	2	3	4	5	Total
B M	28 57.14	18 36.73	1 2.04	2 4.08	0 0.00	49 100.00
CSO	168 57.14	105 35.71	4 1.36	13 4.42	4 1.36	294 100.00
TCSO	76 63.33	37 30.83	4 3.33	1 0.83	2 1.67	120 100.00
Total	272 58.75	160 34.56	9 1.94	16 3.46	6 1.30	463 100.00

Pearson chi2(8) = 6.9607 Pr = 0.541
likelihood-ratio chi2(8) = 8.4327 Pr = 0.392

Appendix 2: ADF Estimates



Structural equation model Number of obs = 459
 Estimation method = adf
 Discrepancy = .03586669

- (1) [Q1]Better_Human = 1
- (2) [Q5]Benefits_Desired = 1

	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
Measurement						
Q1 <-						
Better_Human	1 (constrained)					
_cons	1.322886	.0224298	58.98	0.000	1.278925	1.366848
Q2 <-						
Better_Human	1.371394	.1916529	7.16	0.000	.9957613	1.747027
_cons	1.492978	.0315247	47.36	0.000	1.431191	1.554765
Q3 <-						
Better_Human	1.433997	.1781813	8.05	0.000	1.084768	1.783226
_cons	1.44068	.0266988	53.96	0.000	1.388351	1.493008
Q4 <-						
Better_Human	1.378885	.1857276	7.42	0.000	1.014866	1.742905
_cons	1.434728	.0345998	41.47	0.000	1.366913	1.502542
Q5 <-						
Benefits_Desired	1 (constrained)					
_cons	1.54076	.0365514	42.15	0.000	1.469121	1.6124
Q6 <-						
Benefits_Desired	1.542998	.3211491	4.80	0.000	.9135568	2.172438
_cons	1.456001	.0306561	47.49	0.000	1.395916	1.516086
Q8 <-						
Benefits_Desired	1.488938	.3562294	4.18	0.000	.7907414	2.187135
_cons	1.510608	.0340946	44.31	0.000	1.443784	1.577433
Q7 <-						
Benefits_Desired	1.199568	.2398706	5.00	0.000	.72943	1.669705
_cons	1.309381	.0240264	54.50	0.000	1.262291	1.356472
Variance						
e.Q1	.1923446	.0238403			.1508611	.2452351
e.Q2	.3429577	.0592112			.2445016	.4810602
e.Q3	.2151703	.0352726			.1560437	.2967007
e.Q4	.5000314	.0843944			.3591972	.6960838
e.Q5	.524436	.0516884			.4323129	.6361901
e.Q6	.2941756	.0468705			.2152713	.402001
e.Q8	.4393333	.0655595			.3279244	.5885923
e.Q7	.199143	.0370809			.1382514	.2868539
Better_Human	.0609494	.0124014			.0409048	.0908164
Benefits_Desired	.061981	.0234788			.0294997	.1302265
Covariance						
Better_Human						
Benefits_Desired	.0547008	.0128773	4.25	0.000	.0294617	.0799399

Discr. test of model vs. saturated: $\chi^2(19) = 16.46$, Prob > $\chi^2 = 0.6262$

Appendix 3: STATA commands for model estimation

1. Maximum Likelihood (ML) estimation

```
sem (Better_Human -> Q1) (Better_Human -> Q2) (Better_Human -> Q3) (Better_Human -> Q4)  
(Benefits_Desired -> Q5) (Benefits_Desired -> Q6) (Benefits_Desired -> Q8) (Benefits_Desired ->  
Q7), covstruct(_lexogenous, diagonal) method(ml) latent(Better_Human Benefits_Desired ) cov(  
Better_Human*Benefits_Desired) nocapslatent
```

2. Asymptotic Distribution Free (ADF) estimation

```
sem (Better_Human -> Q1) (Better_Human -> Q2) (Better_Human -> Q3) (Better_Human -> Q4)  
(Benefits_Desired -> Q5) (Benefits_Desired -> Q6) (Benefits_Desired -> Q8) (Benefits_Desired ->  
Q7), covstruct(_lexogenous, diagonal) method(adf) latent(Better_Human Benefits_Desired ) cov(  
Better_Human*Benefits_Desired) nocapslatent
```