

# FIELD-Support LWA

The Financial Integration, Economic Leveraging,  
Broad-Based Dissemination Leader with Associates

## 2013 ANNUAL REPORT

Cooperative Agreement No. EEM-A-00-06-00001-00

Submitted By:  
Family Health International (FHI 360)  
1825 Connecticut Avenue, NW  
Washington, DC 20009



**USAID**  
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THE SCIENCE OF IMPROVING LIVES



# **The Financial Integration, Economic Leveraging, Broad-Based Dissemination Leader with Associates (FIELD-Support LWA)**

## **2013 Annual Report**

For period January 2013 – December 2013  
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# BACKGROUND

FIELD-Support is a Leader with Associates (LWA) cooperative agreement between the Office of Microenterprise and Private Enterprise Promotion (MPEP) at USAID and FHI 360. Consisting of 20+ partner organizations (see Annex A for a complete listing), the FIELD-Support consortium works collaboratively to reduce poverty and promote sustained, equitable growth through microenterprise development, microfinance, market systems development, institutional and human capacity-building, and the promotion of other market-based approaches.

The FIELD-Support LWA is a broad mechanism that has included multi-year cooperative agreements, short-term field-based pilots, quantitative and qualitative research studies and evaluations, and targeted country assessments and program design assignments for USAID Missions. FIELD-Support also works at every level of the economy—from regulatory agencies and financial institutions, to business service providers, MSMEs and vulnerable households. By focusing on both the supply of financial and business support services as well as the ability of households and enterprises to access those systems, FIELD-Support activities are making a lasting impact on the future of vulnerable economies around the world.

The FIELD-Support LWA encompasses both a core Leader Award and a mechanism for USAID Missions to issue separate Associate Awards. The purpose of the Leader Award is to advance the frontiers of practical knowledge in relation to microfinance and microenterprise development for sustainable livelihoods and broad-based dissemination of the learning that results from those activities. Working in close collaboration with the USAID/E3/MPEP Office, USAID Missions around the world, the FIELD-Support consortium members, and the broader community of development practitioners, the Leader Award has funded activities that seed innovation, generate knowledge, document results, and disseminate findings intended to advance the global state-of-the-practice. The Associate Awards are generally multi-year cooperative agreements that are designed and implemented in support of a USAID Mission's specific strategic objectives. (See a list of all of the current and past Associate Awards on USAID's [www.microlinks.org](http://www.microlinks.org) portal.)

FIELD-Support began operations in November 2005 and currently will end in September 2014. This Annual Report summarizes the activities and accomplishments of the FIELD-Support LWA from January 1, 2013 through December 31, 2013 during which time, FIELD-Support activities focused on six thematic areas:

- Strengthening livelihoods for **vulnerable households and marginalized groups**, including youth, women and people affected by HIV/AIDS or natural disasters;
- Supporting a more **inclusive financial sector**;
- Facilitating broad-based development through more **inclusive markets**;
- Bridging the gap between the private sector and the **workforce**;
- Advancements through **technology**; and
- Applying rigorous **evaluation and research** to contribute to the evidence base.

Each subsection below includes links to additional resources, publications, and learning products developed by each activity as part of the FIELD-Support learning agenda and knowledge management strategy. Follow the links to access additional web-based resources about each activity, key lessons learned, and documentation of best practices.

# PROGRAMMATIC THEMES

FIELD-Support's broad portfolio of projects and staff work with USAID to support the full spectrum of evidence-based development activities, from conducting field-based sector assessments, to supporting program design and technical evaluations, and through the direct implementation of multi-year cooperative agreements that serve the strategic objectives of USAID and advance the state-of-the-practice of microfinance and microenterprise development. Some of FIELD-Support's key accomplishments and contributions to the USAID learning agenda are discussed in the sections below.

## 1) Strengthening Livelihoods of Vulnerable Populations

A clear focus for the FIELD-Support LWA over the last year has continued to be the strengthening of livelihoods and food security for vulnerable populations, which has included the very poor, rural households, children and youth, and people living with HIV/AIDS (PLHIV). FIELD-Support's diverse work in this area, discussed further below, has focused on providing technical assistance and conducting research and analysis for donors and implementing organizations in order to enhance how practitioners understand and respond to the multi-dimensional factors of poverty and vulnerability.

### **ASPIRES: Accelerating Strategies in Social Protection and Economic Strengthening**

Poverty and social vulnerability increase the risk of contracting HIV/AIDS for individuals, and HIV/AIDS itself can perpetuate a cycle of poverty. But the effects of the disease reach beyond the individuals infected, increasing economic vulnerability and heightening exposure to health risks for their children and households as well. This can be especially true for girls, who face even higher levels of vulnerability. Traditional economic strengthening (ES) programs, such as microfinance and workforce training, effectively target the economically-active general population, but they do not adequately serve the distinct needs of vulnerable children and other highly at-risk populations at the household level. What is needed are specialized interventions to strengthen household economic stability and promote better health outcomes for these populations.

With the support of USAID and PEPFAR, ASPIRES comprises a consortium of leading organizations and experts to address the needs of such populations under the **Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (ASPIRES)** Associate Award. The primary goal of the activity is to support gender-sensitive programming, research, and learning to improve the economic security of highly vulnerable individuals, families and children infected or affected by HIV/AIDS, as well as key populations at high risk of acquiring HIV. ASPIRES will focus on efficient provision of technical assistance to scale up high-quality interventions in the areas of consumption support, money management, and income promotion. The project will also focus on design and implementation of rigorous research to evaluate programs and inform a new understanding of best practices in economic strengthening.

Hallmarks of the ASPIRES approach include:



**ASSOCIATE AWARD:**  
**ASPIRES:** Accelerating Strategies for Practical Innovation & Research in Economic Strengthening

<b>Dates:</b> July 2013 – July 2018
<b>Award Ceiling:</b> \$20 million
<b>Geography:</b> Global (PEPFAR countries)
<b>Donor:</b> USAID/OHA
<b>Implementing Partners:</b> (see <a href="http://www.microlinks.org/aspires">www.microlinks.org/aspires</a> )

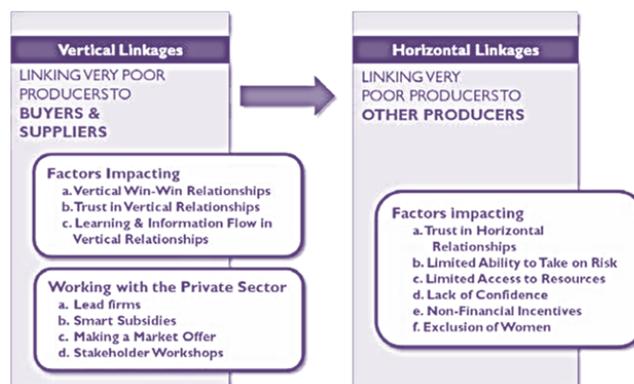
- Using current evidence and state-of-the-art approaches to promote scalable, high-quality programming.
- Carrying out research science to expand the evidence base and promote innovation.
- Building the capacity of national stakeholders to implement evidence-based programming as well as to monitor and evaluate programs.
- Coordinating with other donors, local and national governments, and global partners.
- Integrating an explicit gender perspective in research, tools, policy and standards recommendations, and technical assistance.

### **Integrating Very Poor Producers into Productive Market Systems**

Completed in 2013 under a FIELD-Support subaward to implementing partner World Vision, the **Integrating Very Poor Producers into Value Chains Field Guide** is a new user-friendly manual that provides the field-level practitioner with the concepts, tools, and applications they need to better target very poor households and integrate them into productive value chains. The intended outcome of the Field Guide is to have greater market engagement for very poor households through enterprise development activities. The Field Guide focuses on allowing practitioners to more effectively reach the very poor.



The following diagram summarizes the key topics covered in the Field Guide. The Field Guide starts by focusing on the “harder,” more tangible contractual arrangements with private sector actors, and moves to address the “softer,” less tangible relationship and behavioral issues that form the foundation for their success or failure. This important section focuses on understanding poor producers’ unique characteristics and how their perceptions of risk, ability to trust, and self-confidence will play into their ability to negotiate with suppliers, buyers, and other producers.



The Field Guide includes practitioner worksheets that allow practitioners to apply the thinking discussed in to their own decision-making and contexts. Also included are several case studies that illustrate the key messages from the toolkit. The case studies include the Kenya Value Girls Programme, the Promoting Agriculture, Governance and the Environment (PAGE) project in Sierra Leone, the Productive Safety Net Programme Plus (PSNP Plus) in Ethiopia, the ProRENDa project in Angola, a multi-year assistance programme (MYAP) in Haiti, and the Post Cyclone Sidr Livelihoods Recovery programme in Bangladesh. In addition, to complement the full Field Guide, a **Pocket Guide** has been developed to provide field-level practitioners with a quick reference guide for programming ideas when working in the field with very poor producers.

The full guide is available for free download through the USAID Microlinks portal, search for “Field Guide.”

➔ **Related Learning Products:**

Available online at [www.microlinks.org](http://www.microlinks.org):

- Integrating Very Poor Producers into Value Chains Field Guide
- Summary Pocket Guide, available in English, French, and Spanish

### **LIFT I and II: Expanding Economic Services for People Affected by HIV/AIDS**

Launched in 2009, the **Livelihoods and Food Security Technical Assistance (LIFT) Associate Award** which concluded in mid-2013, has worked to identify methods to end the downward spiral of poverty and illness among vulnerable populations. At the core of the problem LIFT seeks to address is the recognition of the cyclical effect of HIV/AIDS and food insecurity on affected individuals and families. HIV/AIDS can lead to loss of productivity, increased female- & child-headed households, increased medical costs, and depletion of productive assets. These feed directly into food insecurity, which further exacerbates increased high-risk sexual practices & HIV infection, increased under- and malnutrition, and decreased adherence and retention to care and treatment protocols to manage the spread and impacts of HIV/AIDS.

The LIFT project and its follow-on LIFT II which was awarded in June 2013 work to strengthen the capacity of US agencies and their public, private, and civil society partners to together design and implement livelihood and food security interventions that improve the economic resiliency and health of households in the most vulnerable communities across Africa.

LIFT played an important role in developing a seminal framework for extending the continuum of care for people living with HIV (PLHIV) and other vulnerable households by developing common language for economic strengthening practitioners. At the core of this approach is USAID's established **NACS model (Nutrition, Assessment, Support, and Counseling)**, a health systems strengthening approach to provide more comprehensive services to people affected by HIV/AIDS who present at clinics within their communities. The LIFT model was designed to expand this continuum of care to refer clients to high-quality, context-appropriate, market-led economic strengthening, livelihood and food security (ES/L/FS) services beyond the clinic in order to improve economic resilience of the targeted populations.

Over the past four years, LIFT project staff and partners laid a strong foundation with customized guidelines, trainings, and other tools for integrating food security and livelihoods strengthening with HIV and AIDS interventions to help vulnerable households and those who serve them in their communities. USAID has highlighted the contributions of technical tools as well as LIFT's major accomplishments in strategic technical support to USAID, the President's Emergency Plan for AIDS Relief (PEPFAR) and their partners, including global and country-specific technical assistance for implementing partners in a number of contexts. LIFT also worked closely with the Food and Nutrition Technical Assistance projects (FANTA-2/FANTA-3); the Health Care Improvement Project (HCI)/Applying Science to Strengthen and Improve Systems (ASSIST); the Strengthening Partnerships, Results and Innovation in Nutrition Globally (SPRING) project; the Partnership for HIV Free Survival (PHFS); USAID's primary global health monitoring and evaluation project, MEASURE Evaluation (MEASURE); the Institute for Healthcare Improvement (IHI); and other nutrition, health systems strengthening, and evaluation partners to build and expand the capacity of selected health facilities implementing NACS as well as equip their surrounding communities to demonstrate strong, replicable models of the complete package of NACS care.

Over the life of the project, LIFT provided technical assistance and support in the Democratic Republic of the Congo (DRC), Ethiopia, Haiti, Lesotho, Malawi, Mozambique, Namibia, Nigeria, South Africa, Swaziland, Tanzania, and Uganda.

Starting in late 2012, LIFT developed a process flow to operationalize its working model across several sites in three countries: Malawi, Namibia, and DRC. The process flow sequenced its rollout in coordination with national and subnational government and partners integrating ES/L/FS services into the continuum of care.

	
<b>ASSOCIATE AWARD:</b>	
LIFT: Livelihoods & Food Security Technical Assistance	
<b>Dates:</b> July 2009 – June 2013	
<b>Award Ceiling:</b> \$4 million	
<b>Geography:</b> Global (PEPFAR countries)	
<b>Donor:</b> USAID/OHA	
<b>Implementing Partners:</b> (see <a href="http://www.theliftproject.org">www.theliftproject.org</a> )	
<b>ASSOCIATE AWARD:</b>	
LIFT II: Livelihoods & Food Security Technical Assistance	
<b>Dates:</b> July 2013 – July 2018	
<b>Award Ceiling:</b> \$24 million	
<b>Geography:</b> Global (PEPFAR countries)	
<b>Donor:</b> USAID/OHA	
<b>Implementing Partners:</b> (see <a href="http://www.theliftproject.org">www.theliftproject.org</a> )	

These sites have become essential learning laboratories where tools have been tested and adapted to integrate ES/L/FS services into NACS ensuring a systematic approach. Figure I below depicts how LIFT has started to roll out its approach, the main components of the working model, and how interventions will be sequenced across learning sites. This rollout model developed by LIFT has proven to be flexible and market-driven, providing the necessary business linkages and skills development to tailor activities to the needs and resources of each community and household across different country sites.

**Figure I**



Through the rollout process, LIFT has identified key components of the working model beginning with a rapid appraisal, situation analysis (SA), organizational network analysis (ONA), diagnostic tool, referral process, and M&E. Alongside its rollout model, LIFT provides ongoing technical assistance, gender and monitoring and evaluation assistance, and capacity building. The main activities of LIFT within the pillars of this process are outlined below.

- Joint Assessments and Rapid Appraisals:** Over the life of the program, LIFT conducted assessments and appraisals in Ethiopia, Malawi, Namibia, Nigeria, DRC, and Lesotho, working closely with each of the Missions in those countries and NACS partners to identify and tailor its interventions to the realities on the ground and gaining an understanding of existing programs, their effectiveness and the overall operating environment. LIFT appraisal activities included identifying existing data sources, culling recent analysis and conducting assessments to fill knowledge gaps. While these assessments are foundational aspects of work focused on ES/L/FS, they also touched on other important areas such as existing referral systems, community networks, and the country and local areas' status in terms of NACS implementation. The appraisal and assessment reports provided

Missions with country-specific context and analysis along with potential strategies to strengthen, complement, or support current activities and projects in their portfolios. Building on established standards of practice and the specific needs of the Mission, these assessments offered recommendations on site selection and which ES/L/FS opportunities best responded to the needs of vulnerable households, in addition to outlining new areas for investment including recommendations on potential partners for program implementation.

- **Situational Analysis:** Upon completion of the rapid appraisal and site selection, a situational analysis was performed at both a national level and local level in Malawi, DRC, and Namibia. The impact of HIV on individuals, families and communities are a product of many interrelated factors and require tailored responses. The Situational Analysis provides LIFT with a better understanding of the local pattern of the spread of HIV infection, economic activities, service availability, resources, knowledge and awareness, societal and household gender dynamics, social cohesion, the cultural and legal environment, and political leadership contributing towards its program design.
- **Organizational Network Analysis (ONA):** To complement the Situational Analysis and effectively integrate the continuum of care between clinical and community nutrition and community ES/L/FS services, LIFT and MEASURE collaborated to adapt MEASURE's ONA approach to provide an understanding of relationships among actors in the health care provision and ES/L/FS service delivery landscape. The ONA was carried out in both Malawi and DRC using a systematic approach to identify providers, collect and analyze data on service providers, and use this information to map the current state of the community network and available services.
- **Diagnostic Tool for Household Poverty and Food Security Status:** The next element is a client intake or diagnostic tool. The primary objectives of the diagnostic tool are: 1) assess economic and food security status of the client's household to determine if a referral to ES/L/FS services is needed; 2) provide additional contextual information about the household to further inform the referral (if determined beneficial) and ensure that it is tailored to the most appropriate ES/L/FS services available; 3) establish a method for tracking clinic to community ES/L/FS referrals to grow the evidence base around this element of the NACS approach. Diagnostic tools have been developed for Malawi and Namibia.
- **Strengthening Referral Networks and Processes:** Another critical component which was implemented in its early stages in Malawi last year, includes support to facilitate locally-led strengthening or development of systemic linkages to ES/L/FS services for PLHIV and other vulnerable groups in selected communities. This may include establishing or strengthening an appropriate facilitating mechanism to conduct referrals, standardizing referral tools and processes, and strengthening the capacity of community intermediaries facilitating referrals. Following the ONA in Balaka, Malawi, a stakeholders meeting was held with representatives from across the spectrum of sectors in which LIFT is working (ES/L/FS, health and referrals) for an interactive learning and dissemination meeting to discuss concrete next steps in establishing a referral network in Balaka.
- **Upgrading Existing ES/L/FS Services:** Throughout, LIFT also worked to develop and set standards, advance knowledge and information sharing, and offer training and capacity building services to promote best practices around ES/L/FS services to benefit food insecure HIV and AIDS affected households. In Nigeria, for example, LIFT created a community of practice (COP) among implementing partners and provided training on household economic strengthening (HES) as well as a follow-on training on economic strengthening interventions. Through the identification and acceleration of best practices and evidence-based programming, in Namibia, Nigeria, and Lesotho LIFT supported effective targeting of interventions and support to people affected by HIV and AIDS to overcome and reduce vulnerability to food insecurity and strengthen sustainable livelihoods.

- **Monitoring & Evaluation (M&E) of Referral Systems that Link ES/L/FS to NACS:** One area that was identified by LIFT as important to the working model but was not currently implemented under LIFT due to the project's end is the M&E aspect of programming. LIFT identified the need for support of M&E activities to identify and coordinate the development of promising institutional models and to mobilize joint programming with other critical NACS and ES/L/FS partners. The expected aim of support to these streamlined, easy-to-use and locally-owned information systems is to ensure knowledge-driven decision-making based on qualitative and quantitative data. The ability to collect, analyze, and use information locally will be essential to the LIFT working model, as this ensures sustainable and appropriate ES/L/FS approaches are linked to clients in a meaningful way that improves productive assets and food security among vulnerable families as a component of clinical and community support.
- **Scale-up of LIFT Working Model in Early Learning Sites:** Drawing from FHI 360's experience integrating NACS support into service delivery, LIFT's working model includes the need to provide in-country technical assistance to strengthen the capacity of governments and implementing partners to scale up the LIFT model from the work in the early learning sites. The envisioned scale-up model will use early learning sites as strong demonstration models in which people can easily observe quick results and a cost-effective systems approach to help spread demand for further scale-up. LIFT's scale-up model will involve the respective Ministries of Health as the entry point in each country and work with them to identify the most appropriate points within the local government (i.e., Ministry of Social Development, Ministry of Gender, etc.). The core business model that will be pilot tested in this approach will involve local government in a central implementation role—utilizing local governments as the scale-up pathway is a logical choice, as functioning local government administrations exist throughout most countries.

In June 2013, LIFT II was awarded to continue the work of LIFT and foster a systemic and market-driven approach that connects PLHIV to ES/L/FS services at the community level and thereby improve their overall food, nutritional, and economic security and strengthen adherence and retention in care. The **Livelihoods and Food Security Technical Assistance II (LIFT II) project** will strengthen and expand activities initiated under LIFT by systematically linking NACS clients with community services in new contexts and in at least 13 countries over the life of the project. To fulfill its mandate, LIFT II is specifically designed to provide evidence-based, gender-sensitive programming to improve household ES/L/FS support as a component of a continuum of nutrition and health care and support for vulnerable individuals and families. In order to achieve this goal, LIFT II provides TA to meet four key objectives:

- **Improved access** to ES/L/FS services for clinical health and NACS clients and families, through referrals and community support services;
- **Strengthened community services** that provide ES/L/FS support as a component of a continuum of care for families;
- **Expanded evidence-base** for ES/L/FS programming impacts on health and nutrition, particularly with regard to retention in care, replicability, implementation at scale, cost-effectiveness, and sustainability; and
- **Global technical leadership** and strategic support to improve the quality of ES/L/FS programs and activities that support PEPFAR, Global Health Initiative (GHI) and Feed the Future (FtF) investments

→ **LIFT Tools & Publications**

Available online at [www.theliftproject.org](http://www.theliftproject.org):

- Economic Strengthening for Vulnerable Children Resource Guide
- Increasing the Sustainability and Impact of NACS by Linking Patients to Economic Strengthening Services
- The LIFT II Conceptual Framework
- Application and Learning from Household Vulnerability and Food Security Tools
- Introduction to HES Training Modules
- Organizational Networks for Food Security

→ **Other Resources Related to this Theme Published in 2013:**

Available online at [www.microlinks.org](http://www.microlinks.org):

- FIELD Report No. 18: Smallholders and Inclusive Growth in Agricultural Value Chains
- Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change
- Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm
- VSLAs: Addressing the Evidence Gap on Child-level Outcomes
- STRIVE Activity Brief #2: The Agriculture for Children's Empowerment (ACE) Project
- STRIVE Activity Brief #3: STRIVE Philippines
- STRIVE Activity Brief #4: STRIVE Mozambique

## 2) Supporting a More Inclusive Financial Sector

FIELD-Support's priorities for fostering more inclusive financial services have focused on three levels: the **industry level** to address some of the barriers faced by both financial institutions as well as consumers in accessing those financial services; the **institutional level** to increase the capacity of stakeholders and enhance sustainability for inclusive services; and, critically, the **client level** to increase levels of awareness and willingness to access capital, savings, and loans. Some highlights from key FIELD-Support program activities under this area are presented here.

### **HIFIVE: Value Chain Financing—New Products for New Areas**

The **Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE) Associate Award** continued its work in 2013 to further develop the country's financial services sector to promote employment generation and to support expanded agricultural activities, to improve livelihoods, to boost the economy, and to expand financial inclusion. HIFIVE's objectives are: 1) to support rural and agricultural value chain access to credit and other financial products and services in USG-assisted geographies; and 2) to support the increased use of information and communication technologies (ICTs), including mobile money, to facilitate this flow.

Under Objective 1, HIFIVE activities focused geographically to concentrate on increasing access to finance for MSMEs, households, and other actors in targeted value chains within US government-assisted corridors in Haiti: Cul-de-Sac, Saint-Marc, and Cap Haitian, and in support of the USG Feed the Future Initiative. This included support to the financial institutions that are capable of meeting those needs with well-designed, client-friendly, sustainable products and services, with a focus on agriculture credit products.

The development of sustainable financial products and services to meet the needs of Haiti's rural and agricultural populations and MSMEs requires the existence of a robust microfinance sector whose institutions have the capacity to design, implement, and manage a broad array of financial products and services. Therefore, HIFIVE provides support to individual institutions and networks contributing to the vitality of the sector. It also supports market information activities, including the annual census of the microfinance sector (a supply-side study) and mapping of financial points of services to help inform planning and evolution for the sector.

For instance, in December 2013, HIFIVE held a *Foire D'Opportunité*, or Financial and Economic Opportunities Trade Fair, in the northern corridor of Haiti. The two-day event attracted a wide range of agricultural entrepreneurs and professionals representing the financial sector, Central Bank, and Ministry of Agriculture. The valuable contribution of participants helped to increase the availability of information on funding mechanisms and instruments for entrepreneurs, as well as to unveil a vast array of untapped opportunities in the region to financial institutions. The fair highlighted several factors that need to work together for the effective development of agricultural value chains in Haiti: 1) informed entrepreneurs; 2) proactive agricultural policy from the government of Haiti; and 3) availability of financial products and services tailored to specific crops and production cycles.

Under Objective 2, in support of increased use of ICTs, primarily mobile money, to broaden and deepen financial inclusion, HIFIVE continued to oversee the \$15 million **Haiti Mobile Money Initiative (HMMI)**, a



<b>ASSOCIATE AWARD:</b> <b>HIFIVE:</b> Haiti Integrated Finance for Value Chains and Enterprises
<b>Dates:</b> May 2009 – May 2014
<b>Award Ceiling:</b> \$37.1 million
<b>Geography:</b> Haiti
<b>Donor:</b> USAID/OHA
<b>Implementing Partners:</b> World Council of Credit Unions

partnership between the Bill and Melinda Gates Foundation and USAID. Over the last two years, HMMI has provided incentives that have contributed to the rapid launch and scaling-up of mobile money in Haiti. To date \$10 million has been awarded to contest participants. In the post-competition phase, HIFIVE activities under this result have focused on key technology, market demand, regulatory and industry issues to assure the sustainability of mobile money services in Haiti. Competitive grants to an array of partners have supported the development of solutions that move mobile money toward sustainability. Successful penetration of agricultural value chain financial transactions using mobile money is a key objective for HMMI, so applicants for the grants have included financial institutions, technology companies, mobile network operators, third-party solution providers, NGOs, and others working to develop the ecosystem.

In addition, through its grants component—the **HIFIVE Catalyst Fund (HCF)**—HIFIVE implements activities contributing to its strategic objectives. HCF has 88 grants that have been issued through HCF to date, with a total estimated value of \$21.4 million, of which \$17.7 million has been disbursed. To date, these grants have been used to support a large variety of activities that contribute to HIFIVE objectives:

- 46 grants directly support value chain finance and rural expansion of financial services;
- 15 grants support ICT improvements, either as the primary activity or as a supporting activity. Such grants improve MFI capacity to manage their portfolio and client base, and thus to expand financial inclusion/client outreach;
- 8 grants supporting HMMI technology implementation for financial inclusion objectives;
- 7 MFI earthquake recovery and stabilization grants;
- 5 grants supporting market information development;
- 2 grants around risk mitigation; and
- 5 grants to support capacity building.

HIFIVE's commitment to the sustainability of its programs remains a core element of its activities. In addition to meeting HIFIVE technical objectives, the track record and management capacity of the grant applicant and the sustainability of the proposed grant activity are key factors in the evaluation of HCF grant applications.

#### → **HIFIVE Publications**

Available online at [Microlinks.org](http://Microlinks.org)

- HIFIVE Success Story: Expanding Financial Services to Smallholder Farmers and Entrepreneurs in Rural Haiti
- HIFIVE Success Story: Assuring Young Local Entrepreneurs Benefit from Tourism Opportunities
- HIFIVE Success Story: Agro-Ecological Finance: A Win-Win for Thiote, Haiti

#### Highlights of extraordinary results of HIFIVE to date include:

- 32 financial institutions newly engaged in value chain finance
- 47,162 microenterprises receiving value chain finance
- 91 new value chain solutions introduced
- 384 traditional points of financial services available from reporting institutions;
- 511,247 rural clients of partner FIs (182% increase from baseline)
- \$100,949,691 in savings deposits (200% increase from baseline)
- \$21,468,731 in agricultural loans (286% increase from baseline)

### **Addressing the Challenges of Housing Finance**

The Housing Implementing Grants Program's (IGP) Learning Network, facilitated by the SEEP Network under the FIELD-Support Leader Award, was launched in late



2012 to support the creation of relevant learning products for wide-scale dissemination. USAID's IGP methodology has always focused on including a strong component of peer learning; in this case the three IGP grantees—The Agha Khan Foundation (First Microfinance Bank in Afghanistan), Habitat for Humanity in India, and Opportunity International (Sinapi Aba trust in Ghana)—have identified common areas for learning, collaboration, and research which include the overarching research question: “What are the key components that have to be in place in order to construct a viable housing microfinance business model?”

The issue of reaching scale with demand-driven housing microfinance products and housing support services—and appropriately and sustainably priced services—has been highlighted as one of the most compelling issues requiring collaborative action research as a part of the IGP learning activities. Costing and pricing of Housing Microfinance (HMF) and Housing Support Services (HSS) products and services, linked to the sustainability and replicability of the models being tested by the three grantees, has been selected as a key pertinent issue for the greater microfinance industry. While housing microfinance (with or without non-financial services) is emerging as a demand-driven product amongst the poor households, practitioners are examining the viability of relatively more complex offerings. So far there is very little information related to the costing and pricing of these products themselves, as well as the complementary housing support services.

Under the umbrella of these broader issues, the IGP partners with the support of the SEEP Network and MEDA, articulated a learning agenda derived from their accumulated experience and topics of common interest and concern. This agenda includes:

- **Costing and Pricing of Products and Services:** How much does it actually cost to provide HMF and HSS products and services and how much should clients pay?
- **Secure Tenure and Provision of Housing Solutions:** What is the effect of insecure tenure on undertaking home improvements and paying for them?
- **Quality Assurance:** Is quality assurance of housing intervention important and who is going to do it?
- **Impact of the Interventions:** At what point do home improvements significantly impact the quality of life for the homeowners? What indicators can we use?

During the course of the IGP and its Learning Network which wraps up in mid-2014, the grantees are conducting ongoing research and documenting the issue of costing these products to assess what kind of pricing structures are necessary to affordably scale up these offerings. Documentation of the ongoing action research will result in a series of case studies of each of the initiatives (Ghana, India, and Afghanistan) and will also result in creation of tools that can be used by others to better understand the costs of provision of HMF and HSS as well as pricing models that would be scalable. These findings and tools will be completed and made available in 2014.

### ***P3DP: Private-Sector Financing of Climate-Supportive Infrastructure***

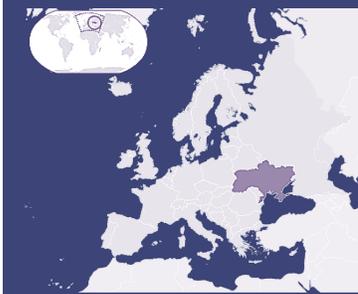
For several decades, public-private partnerships (PPPs) have been promoted as an effective tool for building infrastructure and delivering public services in emerging economies. Private sector partners have worked with governments to introduce or expand access to safe water, sanitation, electricity, transportation, healthcare, education, and other services. These efforts have achieved measurable results in terms of economic development, better healthcare, more effective governance practices, and improved quality of life for millions of people.

In recent years, PPPs have also proven to be a powerful tool for mitigating climate change. Partnerships with the private sector have given governments access to the technology, know-how and financing needed to introduce projects that increase their environmental resilience while sustainably developing their economies. With effective legislative and institutional frameworks in place, PPPs can contribute to a reduction of

greenhouse gases by increasing energy efficiency, reducing emissions from air, road, and sea transport, and improving efficiency use by industry, the public sector, and consumers.

The goal of the **Public Private Partnerships Development (P3DP)** Associate Award is to expand the use of PPPs so that private sector finance and expertise can contribute to the development of public infrastructure, the delivery of public services, and mitigation of global climate change in both urban and rural areas in Ukraine. With a more enabling environment for PPPs and key institutional and individual capacities in place, the Government of Ukraine and municipalities will have the tools to: increase power generation using renewable and alternate fuels, thereby reducing reliance on coal and gas; improve energy efficiency in delivery of public services and use in public buildings, reducing GHG emissions; and lay the groundwork for encouraging low-carbon investment.

This goal is ambitious because PPPs imply a greater role for the private sector in areas which have been, for the better part of a century, firmly in the domain of an inefficient public sector. Making it possible to mobilize the private sector financing, technical expertise, and managerial skills to improve infrastructure, health, education, and other public services is a herculean task requiring changes to legislation, modifications to government functions and processes, capacity building, engagement and coordination with multiple stakeholders, and successful examples on the ground, as demonstrated in the Figure 2 below.



**ASSOCIATE AWARD:**  
**P3DP: Public Private Partnerships Development Project**

**Dates:** October 2010 – September 2015

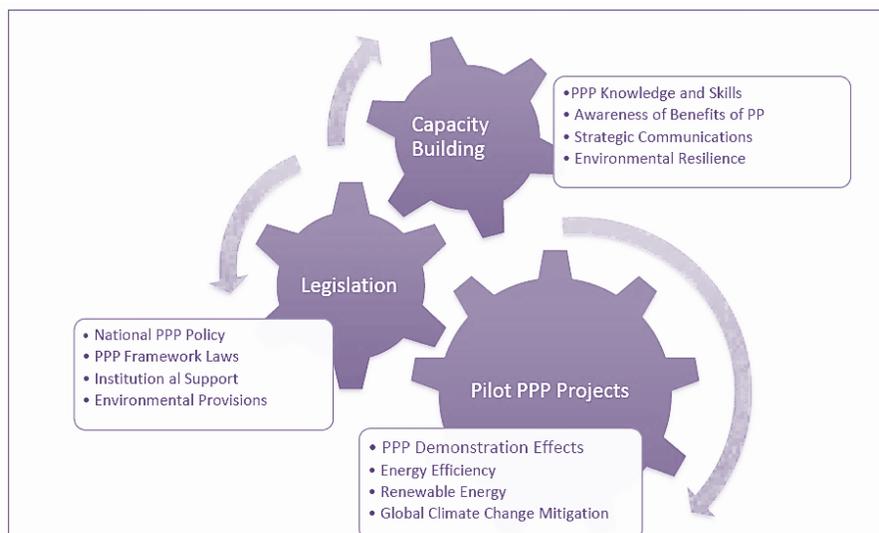
**Award Ceiling:** \$12.5 million

**Geography:** Ukraine

**Donor:** USAID/Ukraine

**Implementing Partners:** William Davidson Institute (WDI) at the University of Michigan

**Figure 2**



During the last year, P3DP played a key role in advancing USAID’s Country Development Cooperation Strategy and its Global Climate Change and Development Strategy in Ukraine. P3DP’s primary goal—the development of an environment conducive to PPPs—is an essential tool that enables public-sector entities to partner with private-sector companies for the provision of public services and development of infrastructure. P3DP’s approach recognizes that, when properly structured, PPPs not only improve the quality of services, but also contribute to the mitigation of global climate change by increasing the use of renewable energy,

improving energy efficiency, and introducing environmentally responsible policies and practices. Furthermore, they attract private investment and spur economic growth.

P3DP's work is helping the Government of Ukraine apply these mechanisms to achieve these important developmental objectives. P3DP works with government partners, the business community, USAID and other donor-funded developmental projects, international financial institutions, NGOs, and other stakeholders to improve legislation, establish institutional support, develop needed capacity, and guide selected, replicable pilot PPP transactions from concept to implementation. This multifaceted approach creates a more conducive environment and instills the knowledge and skills necessary for municipalities and other government entities to mobilize private-sector finance and expertise. Together, stakeholders can then improve infrastructure and public services through economically viable, replicable PPP projects that accelerate climate-resilient, low-emission economic development in Ukraine. Because the use of PPPs has been included in Ukraine's National Economic Reforms Program for 2010-2014, P3DP expects their important application to continue throughout the P3DP project period and beyond.

Key achievements over the last year are presented here.

**Improving the Legislative and Policy Framework.** As a result of the project's technical consultations, tailored research, and policy recommendations, there has been significant progress in improving the PPP legislative and regulatory framework and building the essential institutional support needed for PPPs to become a viable tool for municipal and other government leaders. PPP-related laws are being improved so that renewable energy and energy efficiency PPPs can be introduced. Specific examples include:

- Developed the Government of Ukraine's official PPP Concept, a policy document approved by the Council of Ministers in August 2013. This policy is guiding the creation of the National PPP Strategy and Implementation Plan, which includes provisions for promoting clean energy and energy efficiencies.
- Developed the Draft Law On Amendments to the Law of Ukraine Regarding PPPs and other changes focusing on improving PPP tendering, appraisal of PPP efficiency procedures, risk allocation, and licensing regulations. These include amendments to energy efficiency legislation that provide specific regulations making energy service company contracts viable for private sector participation.
- Proposed solid waste management tariff reforms needed to accelerate the development and modernization of the sector to improve general environmental practices and introduce practices that reduce greenhouse gas emissions.

**Building Knowledge and Capacity.** In addition to instilling PPP knowledge and skills into national, regional, and municipal governments, P3DP demonstrates how the private sector can contribute to low emission, sustainable economic development through financing, technology, and managerial know-how. Last year, P3DP:

- Conducted five practical workshops, two conferences, and held multiple roundtables and other activities that enhanced the capacity of almost 500 government and municipal leaders to use PPPs. Trainings emphasized how to improve the quality of public services while making public service delivery more resilient to the negative impacts of growing budget constraints.
- Developed a specialized training program for municipal and other government officials, private companies, NGOs, and the mass media on the role of PPPs in the energy efficiency and renewable energy sectors. These trainings are highly relevant to many of P3DP's pilot PPP projects involving the capture of landfill biogas emissions for power generation and use of renewable biofuels to generate heat for schools and other public buildings.

**Pilot PPP Projects.** P3DP is developing pilot PPP projects in municipalities throughout the country in key sectors such as renewables and energy efficiency, solid waste management, parks and recreation, healthcare,

transport, and education. These are expected to improve public services and the economy, while having a positive impact on greenhouse gas emissions and improved energy efficiency in Ukraine. In addition, they have the potential for replication nationwide. In Kyiv, one PPP tender to build and operate a recreation facility was issued with P3DP assistance. Other examples include:

- PPP pilots in Zaporizhya and Malyn are expected to be submitted to the PPP Unit of the Ministry of Economic Development and Trade (MOEDT) of Ukraine for approval with tendering to be completed during the coming year. (A pilot in Simferopol was ready for submission, however due to recent developments in Crimea, is on hold.)
- Pilots will demonstrate how PPPs can mitigate global climate change through capture and use of landfill gas, utilizing biofuels and improving energy-efficiency in buildings and street lighting.
- Reductions resulting from U.S. Government assistance delivered through P3DP's pilot PPP projects are estimated to be equivalent to 998,159 metric tons of CO<sub>2</sub>. Reductions of electricity consumption generated from non-renewable energy sources, such as oil or coal, are estimated to be 231,812 MWh. Since research has determined that emissions of over 100 landfills in Ukraine can potentially be harnessed and utilized for power generation, the ultimate impact through replication of successful pilots is much greater.

In the next year, P3DP will continue this momentum to further strengthen the legislative and institutional framework for PPPs, enhance the Government's skills and knowledge of PPPs, lay the foundation for continuation of future PPP capacity building and advisory support, implement pilot PPPs in key sectors, and enable PPPs to be a valuable tool for mitigating climate change. P3DP will demonstrate that economic development goals can be achieved through the effective use of PPPs that result in resilient, low-emission, sustainable development in Ukraine.

#### → **P3DP Tools and Publications:**

Available on the P3DP website: <http://ppp-ukraine.org/en>

- PPPs in Agriculture Seminar: Papers, Presentations and Materials
- USAID and EU Delegation to Support Ukrainian Public Finance Sector
- Public-Private Partnerships in a Ukraine without Europe
- Solid Waste Tariffs: Encouraging Sustainable Investments in Landfills
- Kyiv Ring Road: P3DP Partners with IFC and the National Projects Agency
- PPP Unit Approves First PPP on Biofuel Project
- Promoting Clean Energy in Ukraine through PPPs
- Knowledge Sharing in Action: Ivano-Frankivsk Governor Visits P3DP Biogas Project in Vinnytsia
- P3DP Leads Collaborative Efforts to Improve Ukrainian PPP Legislation
- Lviv PPP Parking Project Drives On
- Malyn on Track with Ukraine's First Energy Efficiency PPP
- Environmental Awareness and Actions in Vinnytsia
- P3DP Showcases Biogas Pilot PPP Project at USAID Field Days in Vinnytsia
- Ukraine Adopts PPP Policy
- Energy Efficiency and Renewable Energy Training
- PPPs and Reform in Ukraine

### **Making MFIs More Disability-Inclusive**

While by some estimates, people with disabilities (PWD) make up 15% of the developing world's population, it is estimated that they represent only 0.5% of current MFI clients. While



some PWD have challenges so severe that economic participation is not feasible, the vast majority (80-85%) have the capacity to use and benefit from financial services. Hundreds of millions of PWD who could become viable market actors—and microfinance clients—go unserved. The economic case is compelling. In addition, up to 40% of current MFI clients are projected to acquire a disability by age 65. Therefore, augmenting disability inclusion capabilities is critical to any MFI's growth and retention strategy.<sup>1</sup>

In 2013, FIELD-Support LWA partner Accion launched an activity to develop a **Disability Inclusion Framework** intended to help MFIs and other providers of financial services address this dramatic inclusion shortfall. Their work is based on the white paper “A New Financial Access Frontier: People with Disabilities,” which puts forth an inclusion roadmap developed with guidance from leaders in both the microfinance and disability inclusion communities. The white paper identifies and explains the major areas financial institutions serving the base of the pyramid need to address to achieve PWD inclusion. This framework is a companion piece designed for organizations that have made a commitment to disability inclusion and seek guidance on how to achieve it. This framework has been developed to help MFIs close this inclusion gap and thereby embrace a profound dual-bottom-line opportunity. To date, a standard model and toolkit to guide MFIs through the entire disability inclusion process has been missing. This framework reflects emerging good practices from around the world and has been further validated in the field by *Fundación Paraguaya*, an award-winning MFI in Paraguay which provided first-hand reflections on how they have carried out each step.

A fundamental takeaway of the activity was that while disability inclusion is challenging, it is also achievable, but it cannot be approached solely as a traditional project with a start and end date. While deliverables and timeframes are crucial, authentic and sustainable success requires integrating disability inclusion principles and practices into an institution's mission, goals, and ongoing operations. An incremental approach to inclusion can be powerful and effective: installing the first handicap access ramp at headquarters, directly involving the disability community in the planning process, or featuring current PWD clients in promotional materials can all have real impact and help build momentum for further progress.

→ **Select Tools & Publications:**

<http://www.centerforfinancialinclusion.org/programs-a-projects/pwd/framework-for-persons-with-disabilities>

- A Framework for Microfinance Institutions Seeking to Close the Financial Inclusion Gap for Persons with Disabilities
- Staff Attitudes Survey
- Staff Training Materials
- Inclusion of Persons with Disabilities in Microfinance through Organizational Learning and the Strategic Use of Low-Cost Technologies
- *Espacios Dignos* Inspection Report
- CFI's Josh Goldstein Address to the United Nations on Disability Inclusion

<sup>1</sup> From “A Framework for Microfinance Institutions Seeking to Close the Financial Inclusion Gap for Persons with Disabilities” available online at <http://www.centerforfinancialinclusion.org/programs-a-projects/pwd/framework-for-persons-with-disabilities>

→ **Other Resources Related to this Theme Published in 2013:**

Available online at [Microlinks.org](http://Microlinks.org):

- FIELD Report No. 19: Assessment of Remittances in Honduras
- FIELD Brief 20: Applying Mobile Technology to Improve Business Models in Tanzania and Zambia

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### 3) Facilitating Broad-Based Development through More Inclusive Markets

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In line with the USAID/MPEP office's priorities, activities under FIELD-Support last year also continued to explore, expand, and enhance the productivity of firms, improving competitiveness, integrating small-scale farmers, and creating wealth to support poverty reduction and more equitable private-sector development. Applying the proven value chain approach in different places around the world, the LWA portfolio included facilitating horizontal and vertical linkages, and strengthening lead firms, thereby enhancing the roles and capabilities of supporting markets. By addressing the systems, capacity, and inter-relationships of actors within strategic value chains, FIELD-Support programs are helping MSMEs upgrade their products and services for sustainable growth. Some highlights from key program activities under this area are presented here.

#### ***Working with Lead Firms: A Practitioners Manual***

In value chain development, practitioners frequently come across dynamic firms that play a critical role in moving their industry and other value chain participants forward. In 2013, FIELD-Support partner Action for Enterprise (AFE) completed development of a practitioner's manual that presents principles, tools, and strategies for working with such "Lead Firms" within a value chain framework. The manual was designed to provide practitioners with guidelines, examples, and lessons learned that they can use in designing and implementing value chain development program. While the information in the manual will be useful to all development practitioners, the manual was designed with the more advanced practitioner in mind—an individual who is already familiar with value chain and market development concepts. The tools and strategies presented complement these concepts and begin to address many of the "nuts and bolts" issues of implementation. The manual is also designed so that practitioners can adapt and tailor the contents to the different sectors and beneficiaries that they are targeting.



The contents of this manual were generated from Action for Enterprise's experience implementing private sector development programs worldwide as well as from a working group (sponsored by the FIELD-Support LWA) that brought together practitioners from development organizations with strong interest and experience working with lead firms in a value chain context.

The manual first makes the case for working with lead firms, finding that development organizations implementing private sector and livelihood development programs may choose to collaborate with lead firms for many reasons, such as to achieve sustainable impact, improve the scale of impact, take advantage of embedded support among market actors, and boost industry competitiveness. Indeed, lead firms are often major market actors, innovators, and first adopters in their industries. Changes in the value chain or industry competitiveness are often driven by lead firm innovations and dynamic strategies in value chains. When one or more of the companies develops new products, creates operational efficiencies, succeeds in entering new markets, and so on, other companies may follow their lead. When the companies have commercial linkages to MSMEs, then their initiatives and success can lead to broader impact on a large number of participants in the value chain. Dynamic lead firms often set a model for other firms to follow. They can also be the drivers of growth for the MSMEs that they transact with and can play a key role in promoting change or improvements in value chains.

Before collaborating with lead firms, it is assumed that a value chain program design has taken place and it was determined that: 1) working with lead firms in the value chain could result in sustainable solutions to value chain constraints, greater value chain competitiveness, and greater integration of/benefits to MSMEs;

and 2) there are opportunities and a shared vision among the lead firms and MSMEs they transact with for pursuing mutual benefit.

From there, the manual lays out a detailed five-step process of working with lead firms, which includes: selecting lead firms, identifying key interventions, structuring the nature of a development organization's collaboration with lead firms, given their potentially divergent business interests, facilitating interventions, and monitoring and evaluating progress. The final draft of the manual will be available in 2014.

### ***La Idea: Fostering Entrepreneurship and Diaspora Investment***

Latinos in the U.S. are opening businesses at twice the national rate and comprise a group of over 2.3 million entrepreneurs generating more than \$345 billion in sales. Additionally, this group accounts for more than \$50 billion in remittances to Latin America each year. The **La Idea Associate Award** was designed to tap this potential by translating the knowledge, expertise, and capital of Latino entrepreneurs into tangible improvements in the countries in which they have businesses, family, and community ties.

La Idea connects Latino entrepreneurs to local and regional small business support centers and provides them with resources and connections to help them take their business to the next level. Originally, La Idea was a key initiative of former Secretary of State Hillary Rodham Clinton, who announced the creation of the program in November 2011 during the Global Entrepreneurship Week. In 2012, President Obama highlighted La Idea as a key component of the Small Business Network of the Americas (SBNA). La Idea's mission is to provide entrepreneurs with necessary resources to promote creation, cultivation and collaboration of small businesses, generating employment and economic growth throughout the Americas.



<b>ASSOCIATE AWARD:</b> <b>La Idea</b>
<b>Dates:</b> September 2012 – September 2015
<b>Award Ceiling:</b> \$1 million
<b>Geography:</b> Latin America
<b>Donor:</b> USAID/IDEA
<b>Implementing Partners:</b> Accion US Network

To that end, in 2013, La Idea's purpose was to connect entrepreneurs in the U.S. and Latin America to one another through resources in both English and Spanish so a key priority was to provide entrepreneurs with a digital community through which they could access free business advising resources, as well as connect with other entrepreneurs and local, regional, and national organizations. Over the past year, La Idea built a digital platform comprised of a website with over 20,000 unique visitors, an online community with over 2,000 members, and an online business education library with 75 videos and articles. La Idea Online was created with one goal in mind—to provide entrepreneurs with the resources necessary to take their business to the next level.

The website [Laidea.co](http://Laidea.co) was created to serve as an information hub about the La Idea program. Since its launch in April 2013, it has seen an immense amount of traffic with over 20,000 unique visitors. In addition to the program's homepage, La Idea also created an online application housed on a microsite for the La Idea Business Pitch Competition. The application officially launched and was made available on May 12th, 2013 and the application was available until September 20th, 2013. La Idea also created an online footprint reaching across multiple social media platforms: Facebook, Twitter, YouTube. Communicating in both English and Spanish, La Idea established a broad network of diaspora entrepreneurs and their supporters. For example, in partnership with Univision, La Idea and Accion created content to be housed on the Plan Prosperidad page, an online resource center for Spanish-speaking entrepreneurs and individuals.

Through a series of road shows in 2013, La Idea led a Spanish-language business advising event series in the U.S. and Latin America. It created a forum for entrepreneurs to receive advice from business experts in international trade, access to capital, insurance, and marketing. During each event, attendees were

encouraged to build networks with other entrepreneurs and industry experts to ultimately allow their businesses to grow.

In addition, La Idea created in total five one-hour long business advising webinars for participants. Conducted in Spanish, the series was created to reach out to entrepreneurs throughout the United States and Latin America. The goal was to extend the La Idea series to all, not just limited to one geography. The webinars included topics such as exporting, importing, access to capital for international commerce, connecting globally, insuring internationally, and the intelligent use of credit. Presenters included established entrepreneurs, the Export-Import Bank of the United States, Small Business Development Centers Global, and Clearpoint Credit Counseling Solutions.

At the core of La Idea was the Business Pitch Competition which highlights the power of collaboration between businesses in the U.S. and Latin America that create jobs, contribute to social development, and serve as role models and examples for the Latin American community. The La Idea Business Pitch Competition had two semifinal events; one held in New York City on November 14<sup>th</sup> and 15<sup>th</sup> and one in Bogotá on November 18<sup>th</sup> and 19<sup>th</sup>. During each two-day program, semi-finalists were able to hear the stories of successful diaspora entrepreneurs in a panel discussion and engage in mentoring sessions with business professionals in the local community. The apex of the event, however, was the business pitches. Each semi-finalist had five minutes to pitch their business to a panel of expert judges, followed by three minutes for questions. Finalists were selected from the best business pitches and invited to the La Idea Final Showcase in December of 2013.

La Idea held its Business Pitch Competition Final Showcase on Friday, December 13, 2013 in Miami, Florida. The 16 finalists showcased their concepts and business pitches to an audience of industry professionals for a chance to win up to \$50,000 in grant awards and business support services valued at over \$100,000. The businesses also took part in a four day “BoomCamp” led by Miami-based accelerator and incubator, Venture Hive. The four-day program included workshops that helped the entrepreneurs strengthen their pitch, as well as a series of meetings with investors, business experts and local entrepreneurs. These meetings were intended to help strengthen their partnerships and provide guidance on how to achieve their business goals.

**Early Incentive Winners:** As part of the application process, La Idea offered an early incentive prize package to applicants that applied before deadline of August 1, 2013. Selected at random, the partnerships received:

- Pro bono legal consultation session with Goodwin Procter’s Neighborhood Business Initiative
- A one-hour “perfecting your pitch” consultation with Miami-based accelerator and incubator Venture Hive
- A video pitch featured on Univision.com and Laldea.CO
- A .CO domain for 12 months, a year of free web hosting and a one-hour website development consultation with Starfish\*Global
- A one-hour business financial planning consultation courtesy of Gregg Baker, Vice President, Business Banking Group, RBS Citizens, N.A./ Charter One.

The three businesses that won were Cerámica Las Marías, All Digital Media, and Ancona Suntech.

#### LA IDEA ONLINE

- 20,000+ Unique Visits to the La Idea Website since Launch
- 2,000 Likes on Facebook
- 451 Twitter Followers
- 800 Tweets
- 62 Videos on Youtube
- 1,885 Views on Youtube
- 5 Webinars
- 1 Online Application

#### LA IDEA ROADSHOWS

- 1,000 Latino Entrepreneurs
- 12 U.S. events
- 5 Latin America events
- 100 local and regional organizations participated
- 90% of attendees said La Idea helped their business
- 93% of attendees said La Idea was a good fit for their business

#### Business Pitch:

- 894 eligibility submissions
- 125 submitted eligible applications
- 60 partnerships selected as semifinalists
- 17 U.S. states represented by semifinalists
- 11 Latin American countries represented by semifinalists

**The Grand Prize:** The grand prize winner of the La Idea Business Pitch Competition received a grant award, as well as a package of tailored business support services valued at over \$100,000. The La Idea Business Pitch Competition Award Package included:

- A grant award of \$50,000 for the winner and grant awards of \$25,000 for two runner-ups
- International media coverage provided by Univision, the largest Spanish-language media network
- Pro-bono legal consultation from leading U.S. law firm Goodwin Procter LLP
- Financial management and growth analysis consultation from banking leader Capital One
- A free .CO domain registration for 12 months, plus a year of co-working office space at the new headquarters of .CO, the domain name of choice for innovators and entrepreneurs around the world
- Website development and webhosting for 12 months from leading diversity technology firm Starfish\*Global
- A one year subscription to the NCR Silver™ cloud-based point-of-sale (POS) solution including an iPad register from the global leader in consumer transaction technologies, NCR Corporation
- One featured blog on Dell's Center for Entrepreneurs and a technology consultation with global technology leader, Dell
- A branding strategy session and/or logo design consultation from leading architectural and design services firm, Matiz Architecture & Design (MAD)

The winners of the Business Pitch Competition were:

- **Grand Prize Winner: Natural Sins.** Natural Sins is a company dedicated to the development, manufacturing, and commercialization of healthy food products. The company prides itself on providing high quality and freshness through an innovation process whereby they carefully slice and bake fruits and vegetables to preserve the original shape and flavor. Their product line includes baked-dried chips of pineapple, mango, orange, coconut, apple, and beets. Natural Sins is located in San Jose, Costa Rica and is supported by 11 employees and a commercial officer located in Palm Beach Gardens, Florida. Their product is distributed in the United States, Canada, Guatemala, El Salvador, Nicaragua, Costa Rica, Panama and Japan.
- **Best New Venture: Agronometrics, Inc.** Agronometrics is a company that helps importers and exporters save time and effort by collecting, organizing, and presenting the world's agricultural data all in one place so that businesses can optimize their decision-making and increase profitability. Agronometrics generates reports for its clients to assess where to buy or sell perishable commodities. They sort wholesale market data from many sources by country where commodities are being sold and standardize it by monetary value, organizing the different prices by commodity type, size, and country of origin.
- **Best Existing Venture: Kahai Sas.** Kahai is the first company in the world to industrialize the "Cacay" Amazon tree that produces highly nutritious nuts from which a precious oil is extracted for skin and hair care. The mission of the company is to establish the Cacay as a sustainable economic development alternative for Colombia, integrating its whole value chain. Today, Kahai's products are distributed by cosmetic companies in France, the United Kingdom, Italy, Spain, Korea, Thailand, and the United States.

→ **La idea Resources:**

Available online at: <http://www.laidea.us/>

## **LENS: Supporting Local Enterprise Development in Jordan**

In December 2013, USAID issued a new Associate Award under the FIELD-Support LWA, the **USAID Jordan Local Enterprise Support (LENS) Associate Award**. LENS is a \$49.5 million, five-year project that will assist micro and small enterprises (MSEs) to grow their businesses and create job opportunities, while developing an inclusive enabling environment for economic development in selected municipalities. Support to MSEs, particularly among underserved populations, will promote their ability to: identify and capitalize on business opportunities; recognize and meet market demand; contribute to more inclusive networks; and benefit from economic growth. Along a parallel set of objectives, Local Economic Development (LED) initiatives will work to increase clarity in the institutional, legal and financial aspects of municipal governance, improve municipal government capacity to promote economic growth, and enable municipal leadership to effectively pursue development plans.



<b>ASSOCIATE AWARD:</b>
<b>LENS: Local Enterprise Support Activity</b>
<b>Dates:</b> December 2013 – December 2018
<b>Award Ceiling:</b> \$49.5 million
<b>Geography:</b> Jordan
<b>Donor:</b> USAID/Jordan
<b>Implementing Partners:</b> MEDA, ICMA

To ensure the achievement of LENS goals, the Associate Award is organized to work in the following two components:

Component 1: Promote growth and job creation among MSEs by supporting:

- **MSE-friendly policies:** by fostering a conducive policy environment that facilitates the ability of micro and small firms to produce, transport, market, and sell efficiently and at competitive cost;
- **Competitiveness of MSEs:** by driving activities based on end market demand and concrete economic opportunities to strengthen horizontal and vertical linkages between firms, while improving the ability of stakeholders to implement investments; and
- **Access to Finance for MSEs:** by enhancing MSE's access to a wider variety of financial products and services tailored to their needs, increased provision of products and services by financial service providers, and improved MSE awareness of those services.

Through consultation within selected municipalities and an understanding of opportunities and constraints, LENS will engage in sectors with emerging, or high, growth potential. Sectors may include tourism, food distribution, retail, logistics, and transportation.

Component 2: Build the capacity of local governments to develop and implement competitiveness strategies that result in economic growth and increased investment through:

- **Stronger national policies:** improving policies, regulations, and administrative procedures to strengthen the ability of municipalities to facilitate the growth of micro and small enterprises; and
- **Strengthening local government planning** capacity of local government leaders to implement economic development initiatives, for example through streamlined communications with national government actors, clearer lines of authority, and improved abilities to value and market the assets and investment opportunities in their municipalities.

The LENS approach will combine rapid implementation of initiatives that build trust with local partners and municipalities with the establishment of an evidence-base to set the stage for longer term, sustainable change.

In line with both the FIELD-Support LWA and LENS' mandates to serve as a learning lab for better practices, LENS will also include a \$10 million grant fund that will seek to promote innovative activities, encourage new institutional collaborations, strengthen business service providers and local industry/trade associations, foster entrepreneurship, and enhance local businesses' ability to participate in mature value chains.

The activity will begin operations in East Amman and throughout 2014 will expand into underserved municipalities within Irbid, Zarqa, and Aqaba. The program may identify additional Governorates and municipalities to receive support by the end of this first phase. LENS will seek to leverage activities across the USAID portfolio and with other donors sharing similar development objectives. The LENS team brings expertise in implementing pilot projects for near-term demonstration effects and long-term scale-up, establishing effective dialogue and engagement with local partners, and the tailoring of international best practices to the local context. Through a commitment to implementing USAID's Collaboration, Learning, and Adapting (CLA) approach, LENS will continuously review performance, assess impact, and revise course as necessary.

→ **Other Resources Related to this Theme Published in 2013:**

Available online at [www.microlinks.org](http://www.microlinks.org):

- Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE's Afghan Secure Futures Program
- FIELD Report No. 18: Smallholders and Inclusive Growth in Agricultural Value Chains
- Field Guide for Integrating Very Poor Producers into Value Chains, Second Edition
- Field Guide for Integrating Very Poor Producers into Value Chains Pocket Guides (English, Spanish, and French)

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## 4) Bridging the Gap between the Private Sector and the Workforce

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Workforce development is increasingly being seen as a field of its own, encompassing education systems, economic development policies and programs, and corporations' human resource functions. Without this broad definition workforce development gets “stuck” at one or the other end of a spectrum of education to economic development, leading to less effective outcomes. Too often projects to improve the workforce tend to ignore the critical role played by employers. However, best-practice countries demonstrate that as consumers of an education system's graduates, employers can get the skills they need if they are actively involved in a dialogue with educators. At the other end of the spectrum, workforce development shows up in economic development programs as a way to strengthen value chains, improve cluster performance, or enhance corporate productivity. These are legitimate purposes, but if the training interventions are isolated from the education system, much of the knowledge is lost. In 2013, the FIELD-Support LWA continued to push forward this broadened definition of workforce—one that bridges the gap between the supply side with the education providers, and the demand side with the private-sector—to advance the industry's understanding and progress in addressing the growing jobs crisis.

### **Foras: Connecting Job Seekers and Employers in Iraq**

The word *foras* means “opportunity” in Arabic, an apt name for the **USAID/Iraq Foras Associate Award**, which seeks to dramatically accelerate individuals' access to employment opportunities in Iraq. The project seeks to connect Iraqi businesses with qualified workers, both alleviating unemployment and boosting the country's fledgling private sector. Having assessed the current needs of Iraqi employers, *Foras* will strengthen job placement agencies, training institutions and other employment intermediaries, improving their ability to upgrade the fundamental employability of a diverse clientele of job seekers.

*Foras* is also furnishing a web-based portal of searchable open positions, coupled with a mobile phone registration and alert system, to extend access those without internet access. The project has launched a web-based and mobile technology platform to overcome barriers to employment, linking jobseekers with employers and providing a template for employing Iraq's rapidly maturing workforce. The immediate goal is to increase the number of youth and adults placed in jobs, but ultimately to introduce a more efficient model for how employers hire their workforce in Iraq and potentially across the Middle East.

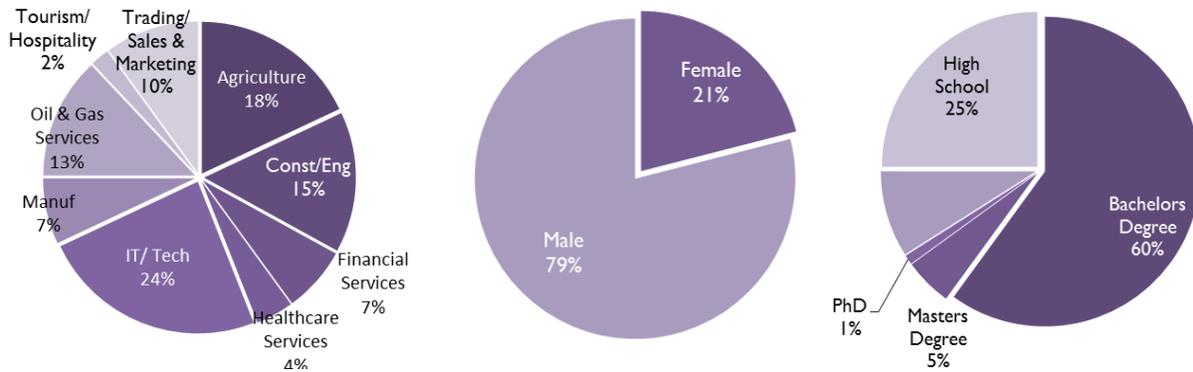
USAID-*Foras* is essential to growth of the country's economy and its stability. About 50% of the population in Iraq is 25 years or younger, and roughly half of that demographic is unemployed. Even more alarming: about 400,000 new jobseekers or eligible workers are added the economy yearly, but a vast majority of these individuals remain unemployed. This problem will only worsen without intervention. In 2013, *Foras* launched the online jobs portal, which is used by jobseekers as well as employers looking to hire. The portal was adapted from a similar tool developed by Microsoft in partnership with Silatech, a Qatar-based nonprofit organization and deployed in Egypt. The original portal allowed jobseekers to upload a personal profile and resume or CV and to look for available positions. In Iraq, the improved portal has an added feature that matches jobseekers based on their skills and experiences to jobs that have been listed on the site by employers. In addition, it is available in English and Arabic.



<b>ASSOCIATE AWARD:</b> <b>Foras: Iraq Opportunities</b>
<b>Dates:</b> February 2013 – September 2015
<b>Award Ceiling:</b> \$46 million
<b>Geography:</b> Iraq
<b>Donor:</b> USAID/Iraq
<b>Implementing Partners:</b> FHI 360, IMC, Experience International

In collaboration with MT2, a mobile technology firm based in the Middle East, Foras has developed a short-message service (SMS) application accessible from second-generation wireless (2G) devices. This means that users with basic cellphones, and not just smartphones, can access the key functions of the jobs portal, such as registering and filling out a modified CV. The mobile application is not as robust as the portal itself, which requires Internet access, but it is extremely effective for reaching jobseekers who live in remote areas of the country with limited or no Internet access, and for skilled laborers who may be contacted on short notice by phone for jobs.

### Breakdown of Portal Users by Demographic:



Annual Training Profile 2013 (Feb-September)

Catchment Area	Soft Skills	Total Participants	Men	Women	% of Women	Events
Baghdad	1,200	1,200	764	436	36%	21
Basrah	746	746	362	384	51%	20
Erbil/IKR	572	572	429	143	25%	17
Karbala	1,347	1,347	822	525	39%	15
Najaf	1,331	1,331	882	449	34%	18
<b>Total</b>	<b>5,196</b>	<b>5,196</b>	<b>3,259</b>	<b>1,937</b>	<b>37%</b>	<b>91</b>



Foras Employability Portal ([www.Foras-jobs.com](http://www.Foras-jobs.com))



Communication material promoting the website and the Iraqi National Employment Short Code 1025

## Workforce Connections: Towards Addressing the Global Youth Employment Challenge

The Arab Spring in 2011 turned a spotlight on the issue of youth unemployment as a problem that has reached crisis dimensions in the Middle East and North Africa and a phenomenon of worrying magnitude almost everywhere else. After demographic trends, the most-cited explanation is the “skills mismatch,” which connotes that the education system is not producing graduates with the skills demanded by employers. The term “skills” is used loosely and may refer to technical abilities or knowledge derived from the *content* imparted through a degree program, or to process skills—such as reasoning, problem-solving, teamwork, effective communication, creativity, and risk-taking.

The estimate for how many youth are out of work ranges from 75 million to three times as much, if one counts the underemployed.

Whether one blames the education system, employers, or the global economic slowdown, the ramifications of our collective inability to absorb youth into the labor market are significant. In poor developing countries and fragile states, political stability and security may be at stake. In large urban centers, youth unemployment is likely to exacerbate income inequality and marginalization, possibly for generations to come. At the macroeconomic level, the phenomenon means countries will be unable to reap the “demographic dividend,” i.e., accelerated income accumulation due to a rise in the ratio of workers to dependents.

USAID has supported youth workforce development programs with a range of outcomes including enhanced employability and increased access to employment; reduced vulnerability and likelihood to participate in conflict, extremism, and violent crime; increased skills, knowledge and self-confidence, and re-enrollment in education and training. These experiences, and those of other donors and governments, have produced some promising results overall. More information is needed, however, in order to: determine which packages of workforce development services work best for which segments of the youth population; arrive at a widely accepted standard for assessing youth work-readiness, deploy promising private-sector models for workforce development, and understand how policy actions can be translated into tangible improvements in youth employment prospects and outcomes.

Awarded in September 2013, the **Workforce Connections Associate Award** will support USAID’s E3 Office of Education in its learning, outreach, and technical leadership activities to advance the achievement of Goal 2 of the USAID Education Strategy: “improved ability of tertiary and workforce development programs to produce a workforce with relevant skills to support country development goals by 2015.” Emphasis will be on evidence-based learning including applied research and performance and/or impact evaluation; cultivation of a dynamic, sustainable learning community of practice, and alignment of youth workforce development programs with economic and employment imperatives.

Workforce Connections will achieve these goals by building on existing efforts to create a dynamic, broad-based learning network; by offering tools, ideas, and feedback to USAID Missions interested in expanding their workforce development activities, and by contributing to and enhancing the training and professional development activities developed to date by E3. Stakeholders of Workforce Connections will be motivated to engage in order to keep up on current trends in the field, participate in debates and contribute knowledge, and access tools and skills needed for their work. Through Workforce Connections, USAID will have access to a deeper and broader pool of evidence and expertise, and will enjoy a forum where ideas are challenged and debated among committed, sharing professionals. The ultimate result will be improved capacity of USAID and the industry to deliver quality programming in the youth workforce development arena.

- **Component I: Generate, Synthesize and Disseminate Evidence:** The engine of the Workforce Connections program will be a Workforce Development Learning Network that will



<b>ASSOCIATE AWARD:</b> <b>Workforce Connections</b>
<b>Dates:</b> September 2013 – September 2016
<b>Award Ceiling:</b> \$2.15 million
<b>Geography:</b> Global
<b>Donor:</b> USAID/E3/Education
<b>Implementing Partners:</b> FHI 360, TBD

organically drive innovation and dissemination of better practices in workforce development throughout the industry. The knowledge management process will be embodied in a series of papers, reports, and virtual and in-person events.

- **Component 2: Provide Technical Leadership and Field Support:** Workforce Connections will respond to gaps in workforce development programming, such as the need to improve measurement of program outcomes, as well as investing in the development and testing of a suite of evidence-based tools and methodologies. Emphasis will be given to developing and testing tools for measuring life skills development, job placement, and systems change. The Workforce Connections team will begin by inventorying prior experiences and learning that has already taken place and been documented.
- **Component 3: Build Capacity for Range of Stakeholders:** The activity's professional development activities will have a focus on enhancing the knowledge of and interest in workforce development among USAID staff, particularly Education and Economic Growth Officers, and will also serve the broader practitioner community. They may be interested in, for example: 1) a simple "starter kit" with a mini-inventory of WFD initiatives; 2) ready-to-use assessment tools; 3) customized in-depth training courses; and/or 4) support in testing and application of new workforce development tools and approaches.

→ **Other Resources Related to this Theme Published in 2013:**

Available online at [www.microlinks.org](http://www.microlinks.org):

- FIELD Report No. 17: Skills for Jobs for Growth
- STRIVE Learning Report #2: Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE's Afghan Secure Futures Program
- STRIVE Learning Report #1: Incorporating Supplementary Literacy and Numeracy Classes: Findings from STRIVE's Afghan Secure Futures Program

## 5) Advancements through Technology

USAID's growing investments in science, technology, and innovation are pushing forward development objectives for more lasting impact and far-reaching results. Under the FIELD-Support LWA, activities have focused on testing the waters, scaling up proven models, and critically, bringing together the necessary stakeholders to allow technological innovations—such as mobile money—to take hold and take off. As described below, the mSTAR Associate Award, for example, continued to work closely with USAID's Mobile Solutions Team as well as USAID Missions around the world to provide technical input on approaches to integrate mobile technologies into country programs by advancing activities across three primary workstreams: mobile money, mobile access, and mobile data. In Malawi specifically, the MMAP Associate Award worked to scale the adoption and usage of mobile money to boost financial inclusion for disenfranchised populations and increase efficiencies. And the FACET Associate Award laid the foundation for USAID's implementing partners to increase and improve the use of information and communications technologies (ICTs) in agricultural development programs.

### ***mSTAR: Expanding the Frontiers of Mobile Solution for Development***

The **Mobile Solutions Technical Assistance and Research (mSTAR) Associate Award** is a flexible technical assistance and action learning program that was launched in 2012 to foster the rapid adoption and scale-up of mobile money, mobile access, and mobile data in developing countries. Ultimately, mSTAR seeks to increase access to and the availability and use of mobile technologies by the poor, civil society, local government institutions, and private sector stakeholders. The program works directly with USAID's IDEA Office and the Mobile Solutions team as well as USAID Missions around the world to advance activities across three primary workstreams:

- **Mobile Money:** With the push of a button, and often through a simple mobile phone, inclusive electronic payments can eliminate the corruption, inefficiencies, and security risks of cash payments. New "branchless" banking models, enabled by the broad reach of mobile phone infrastructure, are reinventing financial services—once the exclusive domain of the rich—and offer the 2.5 billion people who are currently "unbanked" the opportunity to take control of their finances. mSTAR is supporting USAID in high-level advocacy, action-oriented research, demand aggregation, and implementation of activities through targeted investments in key markets. mSTAR is also supporting USAID's work through knowledge sharing and coordination with the Better than Cash Alliance.
- **Mobile Access:** Access to mobile technology is the foundation upon which transformational mobile products and services are built. Access means more than an available mobile connection. It also means an individual's ability to afford the services provided, value them, and have the ability to use them. mSTAR is supporting USAID in their goals of building partnerships to create enabling policy and regulatory environments, creating new business models, and providing relevant local content to make mobile technology accessible to underserved populations. The activity is also collaborating with USAID Missions to understand and address barriers to mobile access in order to strengthen their mobile for development (M4D) investments; designing toolkits, providing research, and building business cases for different actors in the mobile ecosystem to help them better understand the landscape in emerging markets.



**ASSOCIATE AWARD:**  
mSTAR: Mobile Solutions Technical Assistance and Research

**Dates:** September 2012 – September 2017

**Award Ceiling:** \$30 million

**Geography:** Global

**Donor:** USAID/IDEA

**Implementing Partners:** (see online at [www.microlinks.org/mstar](http://www.microlinks.org/mstar))

- **Mobile Data:** Mobile data tools can empower decision makers to constantly adjust their programs based on what is and isn't working and turn donor beneficiaries into clients and recipients of goods and services into producers and co-collaborators. With mobile data, not only can programs see results in real-time, mobile tools can rapidly clean, aggregate, and share information, eliminate errors associated with collecting and transcribing paper forms, and perform powerful analysis and visualization. mSTAR is supporting USAID to identify ways to fund innovative mobile data demonstration cases designed for scale; change policy and contract language to incorporate mobile data solutions into USAID programs; and promote learning on mobile data among USAID staff and implementers.

During the last year, mSTAR produced approximately 30 supporting documents, launched four USAID Mission-driven activities, and facilitated four knowledge sharing events. This included work with USAID Missions in Mozambique, Bangladesh, and through the Regional Development Mission in Asia (RDMA) as well as Afghanistan to develop action plans and provide technical input on approaches to integrate mobile money technologies into country programs. Throughout, the mSTAR team at FHI 360 has an integrated working relationship with USAID's Mobile Solutions team.

Some highlights from the last year include:

- Conference on **“Mobiles! What have we learned? Where are we going?”** a key event designed to give participants the opportunity to reflect on the progress made in using mobiles for development with key industry leaders who shaped the mobile environment we see today over the last five years, and the chance to build a collective view of the future, learn new approaches and funding models from the entrepreneurs themselves, and gain insight into practical next steps. Resources from the conference are available online on FHI 360's Degrees Blog. (Link available at the end of this section.)
- mSTAR hosted a **half-day workshop on mobile money in Bangladesh** for USAID implementing partners in November 2013. mSTAR provided an overview of mobile money in Bangladesh and how to utilize mobile money in the design of development projects. bKash Limited and DBBL Mobile Banking, the two market leaders of mobile financial services in Bangladesh, presented on the mobile money services and products they offer, the benefits of these products, and future capacity building initiatives they will support related to these services. Finally, two organizations currently using mobile money in development projects, Dnet and URC, discussed their experience overall, touching upon successes, challenges, and overall impact of mobile money interventions. For more information on the workshop's achievements and activities, please see full workshop report on Microlinks.
- In October, FHI 360 co-sponsored the **“Are Mobile Money Cash Grants the Future of Development?” Technology Salon**. This session featured Chris Blattman of Columbia University and Paul Niehaus of Global Giving discussing cash transfer efficacy, how technology can facilitate them, and if both are the future of development. See write up of the event online at [www.technologysalon.org](http://www.technologysalon.org).
- In Mozambique, mSTAR, through partner Innovations for Poverty Action (IPA), supported the design of an **mAgri pilot study** to assess the effect of mobile banking on agriculture which will be launched in 2014. In addition, mSTAR began preparing to launch an **mVacciNation study**, co-funded by USAID, Vodafone, and GAVI, which is a large-scale randomized evaluation to test the impact and cost-effectiveness of a newly developed Vodafone application that seeks to improve vaccination coverage rates, as well as a **mobile usage summary** that aims to understand how Mozambicans, especially women and girls, are using mobile technologies.
- Working with USAID/Asia-RDMA, the mSTAR team (FHI 360 in partnership with OpenRevolution) planned for the implementation of a **one-day open mobile solutions forum** and a **4-day mobile**

**solutions workshop** for USAID staff to be hosted at the Asia Regional Training Center (ARTC) in Bangkok, Thailand in January 2014. Lead-up to the forum included designing and managing a **contest** to identify potentially impactful mobile solutions being used in Southeast Asia. The contest was launched in October 2013 and advertised through social media, professional networks, and a blog post on USAID/RDMA's site. A review panel consisting of representatives from FHI 360, OpenRevolution, RDMA, and USAID's Mobile Solutions Team evaluated a total of 16 applications and selected five finalists who would present in Bangkok in January 2014. To accompany the forum, the mSTAR team also developed a comprehensive handbook for USAID staff on integrating mobiles into development projects, which will be finalized and made available in 2014 and includes an inventory of mobile applications being used for development in Southeast Asia.

→ **mSTAR Publications and Learning Products:**

- Mobiles Conference Resources: <http://degrees.fhi360.org/2013/11/mobiles-event-highlights-experimentation-opportunity-for-mobile-phones-for-development/>
- Technology Salon: <http://technologysalon.org/7-considerations-for-mobile-money-cash-grants-to-change-development/>
- Mobile Solutions Forum: <http://www.m4dasia2014.com>

Available on [Microlinks.org](http://Microlinks.org)

- Bangladesh mobile money workshop report
- mSTAR Digest | November 2013
- mSTAR Digest | December 2013
- Mobile Solutions Technical Assistance and Research Activity Profile—Bangladesh

**MMAP: Accelerating the Use of Mobile Money in Malawi**

The **Mobile Money Acceleration Program (MMAP)** is an Associate Award focused on scaling the adoption and usage of mobile money to boost financial inclusion specifically in Malawi. The USAID Forward Initiative includes mobile money as one of its strategic priorities because of accumulating evidence that it contributes to broader financial inclusion and supports the realization of other USAID/Malawi development goals. These include:

- Increasing access to basic financial service and alternative payments methods through lower cost channels (mobile networks) and more accessible, user-friendly interfaces (i.e. mobile handsets).
- Improving transparency and reducing chronic public graft/corruption through electronic authorization and processing of payroll distributions as well as real-time reporting and monitoring capabilities.
- Enabling new business models to encourage innovation aimed at poverty alleviation through the deployment of new payments products and services that more accurately meet the needs of less affluent, underserved client segments at prices that consumers can more easily afford and service providers still deem commercially viable.



**ASSOCIATE AWARD:**  
**MMAP: Malawi Mobile Money Accelerator Program**  
**Dates:** October 2012 – May 2015  
**Award Ceiling:** \$4.5 million  
**Geography:** Malawi  
**Donor:** USAID/Malawi  
**Implementing Partners:** FHI 360, Open Revolution

Prior to the launch of the MMAP Project in late 2012, the mobile money sector was still in a nascent stage of development, with only two private sector actors (OIBM and Airtel) engaged in activities to bring products to market with the aim of providing under-banked or unbanked segments with new payments services. The

USAID Mission in Malawi had commissioned a Mobile Money National Action Plan to identify market-specific interventions to stimulate mobile money service provision and adoption. The resulting plan identified several feasible intervention categories to focus USAID's efforts as well as any collaborative efforts with other major donor organizations, such as: public awareness and outreach; regulator, service provider, and ecosystem participant capacity building; financial literacy training; interoperability; grant facilities; targeted pilots; and administrative support to a cross-sector Mobile Money Coordinating Group (MMCG). The selection of these categories and the proposed implementation plan to conduct activities within each identified category that accompanied the National Action Plan were informed by a comprehensive gaps analysis of relevant private sectors, government ministries, and regulators; findings from a market demand assessment conducted among urban, peri-urban, and rural residents; and demand forecasting from a mobile money adoption/usage model based on local market intelligence and benchmark data from other markets with m-money service deployments.

In response, over the last year, MMAP has worked to increase access to and usage of mobile money, which will in turn increase financial inclusion in Malawi. The mutual determination of the public and private sectors is such that MMAP does not need to spearhead the push for mobile money in Malawi. It is instead the project's goal to ensure that the benefits are lasting and not concentrated in urban population centers that already enjoy relatively good access to financial services. The project's development hypothesis is that if: a) the demand for mobile money is increased; b) the mobile money infrastructure and systems are strengthened; and c) the legal and regulatory framework to enable mobile money strengthened; then there will be an increase in access to and usage of mobile money.

For example, MMAP has led a series of coordinated interventions to enhance **the mobile money infrastructure and systems**, through strategic pilots as well as targeted technical assistance to key public and private sector stakeholders. The MMAP team has conducted market research and data analysis (e.g., on interoperability, agent commissions), financial literacy training, local stakeholder capacity building (i.e. identifying regulatory needs as relevant to the ecosystem, service providers and key ecosystem participants), and launched pilots to put plans into action. This has included a pilot on civil service salary payments through mobile payments, agriculture value chain mobile payments, and social cash transfers via mobile money. Sub-activities have included developing a mobile money pilot with Hunger Project and TNM to target microloan beneficiaries; conducting a mobile-money survey for teachers to assess the feasibility of mobile payments for salaries; and conducting a study of MFIs across the country to establish readiness for mobile-money integration. The Farm Input Subsidy Programme (FISP) e-voucher pilot is a new activity that was also launched last year, which has real potential to generate positive impacts. Seed companies have noted supply chain benefits through real-time tracking of the e-voucher redemption, and electronic tracking will lead to reduction of fraudulent vouchers, benefitting farmers and agro-dealers.

Given the importance of strengthening the **legal and regulatory framework** to enable mobile money, MMAP has continued to work closely with the Mobile Money Coordinating Group (MMCG) that was established with USAID support in December 2011 prior to MMAP. Its primary purpose is to promote the uptake and usage of mobile financial services in Malawi and represent the broad needs of a wide range of stakeholders. The MMCG facilitates donor activity, assists in addressing key sector issues (e.g., interoperability), supports public awareness and financial inclusion training, and engages in selected research projects. In addition to these functions, the MMCG interacts with the primary regulating bodies on mobile money, which are Reserve Bank of Malawi and the Malawi Communications Regulatory Authority (MACRA). In addition, MMAP has compiled, reviewed, and made publicly available relevant legislation, directives, and regulation to support advocacy efforts and worked to increase awareness among interested parties as well as completed a scenario-based white paper focused on options and likely outcomes for the growth of mobile based e-payments based on different switch operating models, fee structures, and technical specifications

In supporting **public awareness and outreach** to support the overall adoption of new behaviors around mobile payments, over the last year, MMAP has also led a series of sensitization workshops, with key local stakeholders, including NGOs, banks, mobile network operators, and conducted outreach through radio

programs and advertisements, the National Agricultural Fair in August 2013, and will launch a national media campaign in 2014 which will include road shows, radio, TV, and outdoor advertising.

→ **MMAP Publications:**

Available on [Microlinks.org](http://Microlinks.org)

- Bringing Competitors Together for Financial Inclusion
- Creating Awareness and Demand for Mobile Money

**FACET: Integrating ICTs for Agriculture**

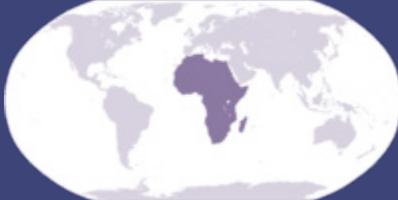
The **Fostering Agriculture Competitiveness Employing Information and Communications Technologies (FACET) Associate Award** was a four-year program that ran from October 2009 through September 2013. The project focused on supporting the increased and improved use of information and communications technologies (ICTs) by USAID missions and implementing partners in sub-Saharan Africa in their work through knowledge sharing and short-term technical assistance components.

Despite being a relatively small project, FACET was able to establish itself as a reputable and primary source of information and technical assistance at the intersection of ICT and agriculture in sub-Saharan Africa. This was accomplished through the publication of dozens of technical and practical publications, a diverse array of events, social media channels using the ICTforAg moniker, and field-based technical support to USAID missions and implementing partners.

When this project first began in October 2009, the application of ICT into agriculture was still relatively nascent, particularly within development projects. The past four years have provided a unique perspective on this field as it has grown and developed. The project focused on synthesizing what the development community was learning over the project period in a way that was accessible and useful to practitioners so that they could apply it to their work.

During its last year, FACET continued to make significant progress towards its intended objectives. Highlights include:

- A series of technical workshops on producing and disseminating **low-cost videos for agriculture** spanning May 2012 through March 2013 in Kenya, Mozambique (in Maputo and Nampula), Ghana, Zambia, Senegal, Liberia (one on video production, one on dissemination and facilitation techniques plus follow-up technical assistance on production), and Malawi. Through these workshops a total of 183 individuals from 11 countries in Africa, representing USAID implementing partners, local NGOs, government agencies, and USAID Missions were trained. In total, 83.5% of participants who completed workshop evaluations rated the content as ‘Very Useful.’ Follow up surveys with participants at three and nine month intervals after the workshops revealed that between 60 and 77% of participants (varying by country) were using low-cost video in their work.
- Technical workshop on **interactive radio** in Malawi in April 2013. A total of 26 individuals from two countries (Malawi and Liberia) participated at this workshop, which was led by Farm Radio International. In total, 84% of participants who completed workshop evaluations rated the content as ‘Very Useful.’



**ASSOCIATE AWARD:**  
**FACET:** Fostering Agriculture Competitiveness Employing Information and Communications Technologies  
**Dates:** October 2009 – September 2013  
**Award Ceiling:** \$1.3 million  
**Geography:** Africa  
**Donor:** USAID/Africa  
**Implementing Partners:** FHI 360, AFE, ACDI/VOCA

- Technical workshop on integrating ICT into agriculture projects and **social media** in Kenya in September 2013. For the first two days, there were 20 total participants (from four countries), while 17 participants (from three countries) joined the social media bootcamp on the final day. Although there was significant participant overlap between the workshop and bootcamp, as not all participants were the same we conducted participant evaluations at the end of each. For the first two days, a total of 19 participants completed the evaluation. Of those, 84% of participants rated it a 'Very Useful'. For the bootcamp, a total of 15 participants completed the evaluation, of those, 67% of participants rated it as 'Very Useful.'

#### Over the life of the program, FACET:

- Published 71 briefing papers, profiles, and toolkits
- Hosted 28 events, such as webinars, short workshops, and conferences
- Provided technical assistance to USAID Missions and implementing partners on 13 occasions, resulting in influencing the success of market information systems in Malawi and over 200 people from more than 10 countries in sub-Saharan Africa receiving technical training on a variety of topics related to ICT and agriculture
- Developed an online presence that resulted in over 27,000 visits to the project website since its launch, thousands of document downloads, and an influential social media channels

Over the life of the project, FACET developed numerous briefing papers, profiles, toolkits, and online presentations. As living documents, many of these materials were updated on one or more occasions during the project period. Specifically, the project developed 19 briefing papers; 49 ICT and Ag profiles; two toolkits (on low-cost video and interactive radio); and one handbook (on social media). All materials were made available freely and publically through USAID's portal at <https://communities.usaidallnet.gov/ictforag/home>. With an active push by FACET's social media strategy, collectively, these resources have been **downloaded more than 410,000 times** over the life of the project. From January 26, 2011 to September 30, 2013 the FACET-managed Allnet page received 4,100 total visits (of which 73% were unique visitors), with the average time spent on the site being about two minutes and 22 seconds. The top five geographical locations of visitors in order were: US, India, Kenya, UK, and Nigeria. In total, almost 30% of visits were from locations in Africa.

#### → **FACET Publications:**

Access the Full catalogue on the USAID's portal: <https://communities.usaidallnet.gov/ictforag/home>

#### → **Other Resources Related to this Theme Published in 2013:**

Available online at [Microlinks.org](http://Microlinks.org):

- FIELD Brief 20: Applying Mobile Technology to Improve Business Models in Tanzania and Zambia

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## 6) Research & Evaluation

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Over the course of the last year, the FIELD-Support LWA has been called on by USAID Missions and operating units to apply rigorous research and evaluation to advance initiatives in economic development. Activities have required ensuring quality research monitoring and evaluation through the application of consistent standards that allow comparisons across similar activities; conducting comprehensive formative evaluations that provide feedback to program managers and stakeholders for effective project planning and implementation; designing and implementing rigorous impact evaluations that inform decisions about future interventions, guiding project design and implementation; and serving as external evaluators and researchers by conducting research, evaluation, and capacity building activities with partners. Some of these activities are described in further detail below.

### ***Measuring the Impact of the “Graduation Model” for Poverty Reduction***

Social protection programs emerge from the idea that one of government’s primary responsibilities to its citizens is to assist those who are most vulnerable. Two key elements of social protection programs include a “social safety net,” aimed at providing relief to food insecure individuals, and labor market programs focused on improving an individual’s capacity to generate an income. “Graduation” programs are distinct from many social protection programs in that they couple these two interventions: they provide both consumption support as a means of building short-term resiliency, and an asset transfer of a productive asset (such as livestock or inventory for petty trade) and training. Graduation programs, therefore, aim to simultaneously address the goals of providing social protection and of improving a viable exit from poverty for the poorest households in a society. In an effort to improve knowledge about the viability of such a program as a means of poverty alleviation, the Consultative Group to Assist the Poor (CGAP) and the Ford Foundation partnered with USAID and other actors to start a series of pilot activities applying the Graduation model across seven countries. Seven of these pilots include randomized evaluations, thus making it possible to evaluate the effectiveness of such a program.



In 2013, the FIELD-Support-funded randomized evaluation of the Ethiopia pilot wrapped up its third stage follow-on study, which was conducted one year after the conclusion of the three-year intervention.

The graduation programs did differ across sites, but shared several key elements of program design: Each program began with an initial targeting phase, where the poorest households in each community were identified. They all consisted of some form of consumption support, either in the form of regular cash transfers or direct food support. Individuals were encouraged (and in some sites, required) to save, to improve their ability to respond to shocks. They received a productive asset to be used for generating income (such as goats, inventory for petty trade, or beehives), with accompanying training about how to profitably manage that asset. Finally, households received regular coaching and mentoring from a staff throughout the course of a two-year period.

Given the multifaceted approach of the programs, and in order to fully understand the impact of each program and the respects in which it is affecting individuals, an extensive set of questions is required. Given that the program aimed to both provide relief and improve the income-generating capacities of the participants, the two key variables of interest were consumption and income. However, to the extent that individuals demonstrated improved purchasing power as a result of the program, one would expect these positive impacts to affect other areas of a household’s living situation. Therefore, impacts on diet, food security, asset ownership, physical health, response to shocks, financial behaviors, and mental health were also measured.

In Ethiopia, both the treatment and control households of the evaluation were members of the national Productive Safety Net Programme which provided a monthly bundle of food staples in exchange for public works. Thus a comparison between treatment and control families would not measure the impact of the consumption support component of the graduation model. This actually added a useful datapoint to the evidence on graduation programs: most other evaluations of graduation programs compared households with the full graduation program, including consumption support, to those without. Thus this evaluation will provide some evidence of the potential for the impact of a modified graduation model without consumption support.

The overall results of the impact evaluation suggest very large gains in living standards to household as a result of their selection into the graduation pilot. Households have considerably higher consumption following their enrollment in the program. In the first follow-up, households have much higher cash income, primarily due to increased livestock sales. In the second follow-up, total income also increased, though in this follow-up, both increased livestock sales and an increased value of total agricultural production were responsible for the change. Treatment households also had improved dietary diversity and food security. They had more assets, and greater savings and borrowing. While there are no major impacts on health, there was greater spending in response to non-health shocks. Households did not report being any less likely to experience negative emotions, but did report being in an improved status in life.

Further analysis suggests that these gains are shared among subgroups of the ultra-poor population. Notably, those who might be seen as especially vulnerable, such as those poorest in the baseline and those where the household head is a woman also experience statistically significant gains on key outcomes, and are the households most likely to improve their food security as a result of being enrolled in the program. These results suggest that the program is increasing the living standards of ultra-poor households, including those most vulnerable, and providing them with a pathway out of extreme poverty.

As IPA completes its analysis, a series of publications summarizing the findings will be released in 2014.

### ***STRIVE: Measuring Child-level Impacts of Economic Strengthening***

Until recently, the development community has largely assumed that greater household economic welfare also leads to improved well-being for children. While evidence indicates that there is a correlation between increased household economic welfare and child well-being, studies have also shown that in the short-term, household economic activities may have no or even negative impacts on children’s well-being, such as risks of decreased school attendance or increased child labor.

For the past six years, the **Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE) Associate Award**, funded by USAID/DCOF and managed by FHI 360, has sought to increase the community’s understanding of the link between households’ economic situation and children’s well-being. In 2013, the program continued its efforts to fill current knowledge gaps about effective economic strengthening approaches and their impact on reducing the vulnerability of children and youth.



**ASSOCIATE AWARD:**  
**STRIVE:** Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening

<b>Dates:</b> September 2007 – March 2015
<b>Award Ceiling:</b> \$16 million
<b>Geography:</b> Liberia, Mozambique, Afghanistan, Philippines
<b>Donor:</b> USAID/DCOF
<b>Implementing Partners:</b> FHI 360, AFE, ACDI/VOCA, Save the Children, MEDA

STRIVE’s research agenda includes two rigorous mixed-method impact evaluations of household and child-level outcomes associated with economic strengthening programs in Mozambique (village savings and loan associations and a rotating labor scheme) and Liberia (strengthening of the horticulture value chain and

smallholder rice farming). With the conclusion of on-the-ground activities in 2013, analysis of the research findings is now underway and results will be shared in 2014.

On the learning side, in 2013, STRIVE and the Child Protection in Crisis (CPC) Network's Task Force on Livelihoods and Economic Strengthening, collaborated on the development of a technical guide entitled: **Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change**. The Technical Guide is based on experience and research, and shares emerging lessons and relevant recommendations for both practitioners and donors seeking to maximize the benefits of economic strengthening projects and support sustainable growth. Based on the current state of implementation and research, the guide observes that: 1) addressing the well-being of the upcoming generation is key to the successful and sustainable alleviation of poverty; 2) economic strengthening programs have transformative potential for improving the lives of children and youth but have also yielded negative results in some cases; and 3) substantial gaps remain in our understanding of how children and youth are affected by economic strengthening programs.

In order to build on opportunities and address gaps and risks, the authors of the guide recommend that practitioners should monitor children's well-being in order to maximize benefits and minimize harm. This monitoring should employ the following emerging best practices: 1) plan for child-level monitoring in project plans; 2) build in child-level indicators from the beginning; and 3) incorporate local definitions of success. In addition, donors should promote the sector's accountability on this issue by calling for and funding monitoring, evaluation, and research of child-level impacts related to economic strengthening efforts.

Systematically monitoring and evaluating child well-being is essential for recognizing opportunities to build on successes and address unintended negative consequences for children. Donors and practitioners will further benefit from investing in tool development, documentation and publication of data, and sharing best practices for evaluation and monitoring of child-level impacts. At the same time, a stronger evidence base will improve project design and implementation, leading to more efficient and effective interventions that will generate greater momentum in poverty alleviation for coming generations.

A related publication from STRIVE and the CPC Network is **Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm**, a guide for practitioners designing or implementing economic strengthening programs in low-income settings with a sensitivity to the well-being of vulnerable children. The guide provides an overview of key learning about how economic strengthening can achieve better outcomes and impacts for children, both within and outside of household care, whether the direct program beneficiaries are adults or adolescents themselves. It presents an argument for the systematic monitoring and evaluation of child well-being related to economic strengthening efforts.

→ **STRIVE Publications:**

Available on [Microlinks.org](http://Microlinks.org)

- STRIVE Activity Brief #2: The Agriculture for Children's Empowerment (ACE) Project
- STRIVE Activity Brief #3: STRIVE Philippines
- STRIVE Activity Brief #4: STRIVE Mozambique
- Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change
- Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm
- VSLAs: Addressing the Evidence Gap on Child-level Outcomes
- STRIVE Learning Report #1: Incorporating Supplementary Literacy and Numeracy Classes: Findings from STRIVE's Afghan Secure Futures Program
- STRIVE Learning Report #2: Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE's Afghan Secure Futures Program

## **Measuring Approaches to Increase Women's Leadership in Business**

Under the FIELD-Support Leader Award, FHI 360 is contributing to the evaluation of the impact of three interventions that are designed to enhance women's leadership and other business indicators in the context of small and medium enterprises. Small and medium enterprises (SME) provide an important source of employment and innovation in developing countries, playing an important role in economic growth and poverty reduction. Worldwide, women are under-represented within the SME sector. Improving the representation of women within the SME sector is important in further promoting economic growth and poverty reduction. Evidence is lacking on what type of program interventions are more likely to lead to creating more female-led SMEs and in helping women grow their businesses. Nor is there evidence on why certain interventions might succeed while others fall short. Based on this context, in 2012, USAID competitively selected three interventions designed to address specific constraints to the development of **women's leadership in SMEs (WLSME)** and committed to having the interventions' impact rigorously evaluated. The research design and baseline data collection of all three interventions is being led by FHI 360. The WLSME interventions are being carried out in three sites through separate funding from USAID by three different organizations: CARE (India), GRADE/Sector 3 (Peru), and ACDI/VOCA (Kyrgyzstan).



In 2013, FHI 360 continued leading the research design and base line data collection, in close collaboration with the implementing partners and USAID. An experimental design is being employed at each site, involving a randomized controlled trial approach. Women and their businesses in the intervention arms will be compared to those in control arms. Baseline data is being collected pre-intervention, and ultimately, at least one post-intervention survey will be implemented 12 months after women complete their respective programs (or not, in the case of controls). Resources permitting, additional post-intervention data collection will occur 6 and 24 months after program completion. Two additional endpoints will enhance statistical power and allow us to identify temporal trends.

Women and their businesses will be compared along four primary sets of indicators: 1) entrepreneurial leadership; 2) business skills/practices; 3) social and professional networks, and 4) business growth. In an effort to enhance generalizability of the results, some of these indicators will be standardized and remain identical across the three sites. Given the distinct nature of the three cultures and types of enterprises, however, other indicators will be site/industry specific. To enhance instrument validity, all questions will be informed, to varying degrees, by formative research and subsequent pre-testing.

To better understand which components of the interventions are most effective and why, focus groups and in-depth interviews are carried out among a sub-sample of participants at each site after program completion. In this mixed methods design, these qualitative data will serve to inform trends observed in the statistical analyses. In addition, during the data collection in 2013, some lessons learned or challenges have already been identified, including: participant refusal to participate, difficulties in contacting women, finding the time for the women to complete the baseline survey prior to the scheduled interventions, and unanticipated delays to implementation.

In late 2013, FHI 360 also began facilitation of the **WLSME Community of Practice (CoP)**, the objective of which for the upcoming year shall be continuing the exchange of ideas and learning between CoP members. The members will utilize the CoP as an opportunity to learn from each other by sharing challenges they are facing on their own projects and helping each other find solutions to those challenges by sharing experiences and what has worked in different situations. Some of the topics the CoP will address include:

- Access to entrepreneurship and enterprise development and support services;
- Focusing on Women's Leadership—aspects of gender relations;
- Specific skills and capacities that help women grow their enterprises, and why;
- Policies and structures that facilitate faster growth of women's SMEs;
- Identifying women with growth potential;
- Challenges related to recruitment;

- Women’s perceptions of gender-based constraints;
- Challenges with retaining participants;
- Connection between implementation and research—reconciling the need for implementation to be adjusted and the resulting impact of those adjustments on the research design;
- Entrepreneurial Leadership Scale;

More at [www.wlsme.org](http://www.wlsme.org)

### ***Measuring the Role of Women in Credit Union Management in Mexico***

On financial services management, FIELD-Support partner the World Council of Credit Unions led a study in 2013 to assess the role of women in credit union management, focusing on Mexico. Mexican financial cooperatives have an increasing number of female members, and a large number of women are part of the workforce of these organizations. World Council has had success with the introduction of women-responsive products in credit unions which have reported increases in women’s membership, accumulation of savings, and access to loans. Credit unions have learned that it is profitable to introduce working capital, agricultural and cash management loans which provide greater flexibility in mobility, repayment periods and geographic access for women.

However, these numbers are not reflected to the same extent in women’s representation in administrative or leadership positions as compared to men. Women tend to stop their managerial progress at lower administrative levels; they manage smaller cooperatives and there is higher rotation of women than men. We still do not see women rising in management or leadership positions in the same proportion as men. Women tend to stop at lower management positions, manage smaller credit unions and have more turnover than men.



In 2013, through the FIELD-Support Leader award, the World Council conducted a study to determine the extent of **women’s participation in leadership positions in Mexican financial cooperatives**, including the analysis of potential obstacles that may hinder their ascent to higher positions or their permanence in them. The World Council had a particular interest in identifying and confronting the barriers that women face in savings and credit cooperatives in order to be able to make policy recommendations to help stimulate and increase women’s participation and capacity to influence decision-making in their communities; reduce gender inequality in access to opportunities; and support the development of their role as high-level administrators and leaders in the cooperative system. This study focused primarily on formal leadership in management or board positions. By gaining insights into this issue, the activity will identify action steps that credit unions can take to reduce obstacles and increase women’s participation in management and leadership positions.

The initial findings of the 31-cooperative census, conducted in 2013 in Mexico, showed that eight cooperatives (25.8%) were led by women and only one had no women in a leadership position whatsoever. Six cooperatives had more than 50,000 members, but only one of them was led by a woman. There are women in all but two administrative boards and five oversight boards. While 73 women hold seats in administrative boards, only four actually chair them. The proportion varies in oversight boards, where 45 women hold seats, but nine chair the boards. Of the ten cooperatives with more than MXN\$500 million in assets, only one is led by a woman; the remaining seven women-led cooperatives have less than MXN\$200m in assets, as do 8 male-led cooperatives.

Analysis of the 31 cooperatives also revealed three broad patterns of women’s participation in both executive and board positions in the institutions: 1) fairly homogeneous participation of men and women in leadership positions; 2) very high number of women in leadership positions; 3) high number of women in administrative positions; low number of women in executive positions or boards. Women mostly participate in the leadership of smaller and sometimes midsized cooperatives, and less so in larger ones.

The most relevant results from the information obtained include the following: 1) Access to leadership is not perceived as a gender issue; 2) there is very low participation of women as opinion leaders; 3) women express a strong desire to participate in leadership; 4) women profess a cautious view of their own potential and attributes as leaders; 5) obstacles to leadership are manifold and not always seen as being gender-related, even if they are; and 6) career paths in cooperatives are perceived as individual achievements, unrelated to gender issues.

Even if women's participation in leadership positions in financial cooperatives is, in general, not perceived as an important gender-based concern, the study brought to light several facts and issues that call for action under the perspective of equal labor and career opportunities in these organizations. Based on the scope and results of this study, two types of actions are proposed to help reduce obstacles and increase women's participation in management and leadership positions in Mexican financial cooperatives and the sector as a whole: 1) further study on issues regarding women's leadership participation in financial cooperatives, which includes studying a larger and representative sample of financial cooperatives and conducting deeper analysis of selected aspects of female leadership patterns; and 2) actions to strengthen women's participation in general, with a focus on current and future female cooperative leaders that include awareness-raising activities and information, leadership training, mentoring and technical training programs as well as accessory support measures that can help smooth women's path to leadership positions.

More complete findings from this study will be made available online in 2014 through [Microlinks.org](http://Microlinks.org).

### ***Measuring Commercial Models for Selling to the Rural Poor***

Along a different track, to ensure adequate food security for Bangladesh, the most densely populated country on earth, it is widely recognized that increasing the agricultural productivity of landless and marginal farmers who make up over 80% of the rural population, is an imperative. One of the primary obstacles in achieving this increase in productivity is a lack of access to affordable agricultural inputs, primarily seeds, because most agricultural inputs are sold in bulk quantities for commercial production, which limits the access for small-holders, particularly marginal farmers and homestead gardeners.

Over the last two years, with separate funding from the Katalyst project in Bangladesh, LWA partner Action for Enterprise (AFE) has been working with seed companies on a number of initiatives to address this constraint. One of the most successful facilitation activities undertaken during this time has been AFE's support to two leading private sector seed companies in Bangladesh to develop and implement business models based on the innovative adaptation, packaging, and marketing of high yielding vegetable seeds to small-scale producers in remote rural areas. To date, over 2,000,000 mini-packets have been sold to approximately 450,000 farmers, 90% of whom fall below the upper poverty line and 35% of whom are classified as "ultra-poor" and fall below the lower poverty line. Access to this improved quality seed—for the first time available in small quantities—has generated over \$10 million in additional cumulative income for poor and ultra-poor households in addition to increased nutritional benefits through increased consumption of nutrient-rich vegetables.



Under the FIELD-Support Leader award, AFE and FHI 360 sought to build upon the success of this initiative by generating, documenting, and disseminating learning about successful tools, strategies, and approaches to facilitate commercially viable access to quality and affordable inputs for poor and ultra-poor farmers through collaboration with private sector input supply companies. The findings of this work will make a significant contribution to the evidence base of existing knowledge and practice for this kind of facilitation activity. The initiative was designed to document **systemic changes** in both the marketplace and with key stakeholders in the vegetable seed sector that were influenced by the introduction of the mini-packets.

Despite the relatively short time since the introduction of mini-packets, the study revealed a number of significant systemic changes in the vegetable seed market system. These include:

- Reputable companies focusing on developing and growing markets for vegetable seed and adoption of strategies to produce, package, and market vegetable seed mini-packets by explicitly targeting homestead gardeners and small marginal farmers;
- Increased sales of high quality seeds (in both mini-packets and regular-sized packets) resulting from the introduction of mini-packets into the market;
- Tapping a new market (small and marginal farmers) for high quality vegetable seed, which had previously not been served by seed companies;
- Expansion of seed companies' rural distribution networks which is happening on its own as mobile seed vendors (MSVs) see the opportunity to sell mini-packets to their clientele. Seed companies have also begun new initiatives to formally include MSVs in an effort to make further inroads into the new "untapped markets" for high quality vegetable seed (including those in the most remote areas);
- Reduced rate of "packet cutting" (breaking down larger packages) to sell small quantities of seed to small-scale producers;
- Crowding in of new seed companies who have begun to test the commercial marketing of vegetable seed mini-packets without additional donor support;
- Crowding out of private sector dealers, retailers, and MSVs by development organizations that are now purchasing mini-packets and distributing for free in the market system.



The study therefore found that it may be desirable to promote increased access and availability of other types of seed as well as other forms of agricultural inputs for small-scale producers. Recommendations (identified during the assessment) for facilitating such systemic changes within the private sector include the following:

- Don't distort markets by getting directly involved in the market system through directly or indirectly distributing and/or promoting particular brands of seed or other agro-inputs and/or bypassing market actors within distribution networks;
- Facilitate change in comparable markets and environments (including similar initiatives in other seed markets, with other agro-inputs in Bangladesh, and in comparable input markets and environments outside of Bangladesh);
- Provide strategic support to help companies recognize and overcome the increased logistical complexities involved with marketing mini-packets; and
- Monitor systemic changes in the targeted industry over several years to understand the longer-term systemic impact of facilitating the introduction of mini-packets of quality vegetable seed (and other agricultural inputs).

The full findings of the study will be published in 2014.

### ***Measuring the Effectiveness of Rural Financing for the Very Poor***

In emerging markets a variety of financing mechanisms are employed to address the constraints that small farmers and even larger ones have in access to finance due to inherent risks such as weather and disease and a lack of assets for collateral on loans. Some of these are done through national governments, while much of it is done by international development banks and other donors. Value chain financing is a recognized model for supporting agricultural producers and processors throughout the world, and many donors, including USAID, actively use this approach. Alternative delivery channels for microcredit, such as mobile phones and agents are being used to increase outreach to rural and other marginalized groups. Bangladesh has one of the oldest and most developed microfinance sectors in the world, and there is national-level regulation and

support for microfinance, though there are some regulations that reduce flexibility in microcredit provision. The largest MFIs have over four million active borrowers.

At the same time, Bangladesh is today facing a food security crisis, as agricultural production cannot keep up with rapidly increasing demands from a rapidly growing population of 150 million. Agricultural labor is becoming increasingly scarce and the role of women and homestead producers is increasingly important to the prosperity of the household. Negative shocks, some attributed to climate change, have diminished wage labor opportunities for landless households, leading to increasing food insecurity and uncertainty about the future. Poor access to effective forms of credit is one of the key constraints to smallholders increasing their productivity and food security in Southern Bangladesh. Although many NGOs are providing microcredit services, a lack of flexible credit services has been identified as one of the farmers' largest constraints. Rural farmers are disenfranchised from formal financial institutions because there is no infrastructure in place to collect and identify credit histories that form the basis of screening decisions. In fact, the Consumer Information Bureau only collects data from formal banks and financial institutions, as a result, any credit a smallholder accessed through NGOs or informal financing actors is unknown by other financial institutions.

Within this context, the Rural Business Credit pilot (RBC) was developed in Bangladesh in a partnership between International Development Enterprises (iDE) and the United Leasing Company (ULC), a non-bank financial institution (NBFi). The RBC pilot, which was not funded through the FIELD-Support LWA, ran for 19 months and disbursed almost 900 microloans to small farmers for growing crops. Repayment has been high at 99% and the farmers are demanding more of the loans. The RBC is implemented in a partnership between iDE, ULC and the CBOs (farmers associations) that were formed by iDE. The RBC terms include a 20% annual interest rate, a lump sum repayment at the end of the crop cycle (no interest or principal payments made), a joint liability group guarantee, and use of electronic funds transfers instead of cash. There are many sources of microcredit in the RBC pilot areas, mainly from MFIs. Those loan products are being used for agricultural purposes, though their terms are not well-suited for farmers—one year terms and weekly repayments. Compared to the RBC, the cost of those loans are higher (due to the longer term), though they use cash and are more accessible.

Drawing on its growing thought leadership in using product innovation approaches toward the research and development of inclusive products, services and business models, under the FIELD-Support Leader Award, iDE launched a learning activity in 2013, called Firm to Farm Finance (“F2F2”) to document, optimize, and disseminate the promising RBC commercial model for pro-poor rural finance. Under the FIELD-Support Leader award, iDE sought to explore the critical research gaps that exist in delivering new capital sources to smallholders while addressing barriers to entry for women and extreme poor in rural Bangladesh. This exploration focused on the **inclusivity, sustainability, and efficiency** of this model. In practice, F2F2 combined a Human-Centered Design (HCD) field-research process, rigorous business case and model business plan development, and field piloting of inclusivity-oriented strategies to arrive at an “optimized” credit model designed to improve access to finance in USAID programs.

The findings at the end of the study in late 2013 were that the RBC has advantages over the MFI and money lender loans, that defaults were low due in part to strict monitoring and pressure from the CBO managers and ULC, the borrowers provided feedback on the group guarantee policy, the number of loan tranches, the size of groups and the time of processing. The findings also revealed that the rate of outreach was somewhat limited due to conservatism on the part of the CBOs and ULC, as largely the “best” farmers got the loans. There was a lack of gender balance, as the borrowers were overwhelming male. One issue is that long-term sustainability for the agricultural support role that iDE has played has not been determined, or how to ensure continued CBO participation in the model.

The activity also included an Accelerated Trial through the existing *Nobo Jibon* project, where RBC loans had only been recently disbursed. However feedback so far had been positive by the borrowers. No CBO was employed here, rather women's producer groups were engaged. Differences from the CBO version of the RBC was a much lower loan sizes, the use of bKash instead of bank transfer (BEFTN) and the selection of

women as the borrowers. For the extreme poor, the RBC could be modified to reflect those households lower assets and income, financial literacy, and perhaps more individualistic nature.

Recommendations for optimizing and scaling-up the RBC model address inclusivity, efficiency, and sustainability, and include product diversification for the loan proposes to include more women and a greater variety of activity, variable loan sizes, smaller borrower groups, a review of the delinquency policy, revenue-sharing between ULC and the CBOs, and a loosening of the approval criteria in order to facilitate RBC expansion within the current CBOs and for reaching new areas. A local substitution for iDE's role in the model for long-term sustainability is also recommended. Lastly, a business case report was done for scaling up the RBC in the *Nobo Jibon* areas, and recommendations for the RBC to be utilized in USAID's programming globally will be presented.

With the conclusion of the study in 2013, final reports and publications will made available in 2014 further detailing these recommendations through [Microlinks.org](http://Microlinks.org).

# SUPPORTING USAID MISSIONS AND OPERATING UNITS

In line with its mandate to improve the state-of-the-practice of microfinance and microenterprise development through innovative, market-based approaches to sustainable economic development, FIELD-Support also continues to focus its range of activities to support the USAID Program Cycle. As defined by the U.S. State Department:

*A strengthened and integrated Program Cycle will enable more effective interventions and maximize development impacts. It will also allow the Agency to provide analysis and data on what is working, determine strategic opportunities and tradeoffs, evaluate projects, and feed knowledge back into programming and future policy development. The Program Cycle provides a more strategic and evidence-based approach to justify resources and serves as the basis for a more integrated budget cycle, ensuring that resource decisions are built around strategic plans and priorities and performance and evaluation data.*



Over the last year, a range of FIELD-Support activities worked directly with USAID Missions and other Operating Units around the globe in support of advancing the USAID Program Cycle, especially through Technical Support for Project Design & Implementation, and Knowledge Management for learning and adaptation.

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## Technical Support for Project Design & Implementation

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The LWA portfolio of projects play an important role in supporting USAID and its activities around the world to identify and apply better practices for more effective activity design and implementation. Through both a series of supportive Associate Awards funded through USAID Operating Units and Leader-funded opportunities, the FIELD-Support LWA has been providing technical support across a range of programmatic areas. Some of the FIELD-Support activities that provided targeted technical assistance to USAID Missions and their implementing partners in 2013 included:

### Leader Award Activities:



**The Role of Remittances in Rural Honduras:** Under the FIELD-Support Leader Award, ACDI/VOCA conducted a study, documented in FIELD Report #19, to assess the role of remittances in rural Honduras and identify ways to leverage remittances to improve the lives of Honduras' poorest and most vulnerable populations. Remittances provide a critical source of income for hundreds of thousands of Honduran households. Honduran migrants sent over \$2.96 billion in remittances in 2012, accounting for 15.7 percent of the country's GDP. The assessment explored the role of remittances along Honduras' *Corredor Seco* ("Dry Corridor"), a geographic region in Western and Southern Honduras stretching from Guatemala to Nicaragua along the El Salvador border. (Available on [Microlinks.org](http://Microlinks.org))



**Smallholders and Inclusive Growth in Agricultural Value Chains:** Under the FIELD-Support Leader Award, a study, documented in FIELD Report #18, investigated inclusive growth in agricultural value chains, with a focus on smallholder participation, upgrading behavior, and outcomes related to agricultural productivity, agricultural profits, and smallholder incomes. The purpose of the study was to advance the understanding of inclusive growth by reviewing empirical evidence from 12 agricultural value chains that have engaged and benefited smallholders. (Available on [Microlinks.org](http://Microlinks.org))



**Local Enterprise Support in Jordan:** In 2013, the FIELD-Support Leader Award conducted a design assessment to support the USAID Mission in Jordan in developing a program description for a new program to support MSE growth as well as local economic development through a multi-level set of interventions. MSEs in Jordan face a number of constraints to growth, ranging from a poor policy environment, to firm-level inefficiencies, a lack of finance as well as an inadequately trained workforce. At the same time, limited capacity for economic planning and development at different levels of government have a direct impact on poor households who rely heavily on the services governments provide. The program design, which led to the Jordan LENS Associate Award discussed above was designed to support USAID in addressing these gaps in Jordan.

### **Global Technical Assistance Associate Awards:**



**Mobile Solutions Technical Assistance and Research (mSTAR):** mSTAR, funded by USAID/IDEA, was awarded to FHI 360 and its consortium of partner as a broad, flexible, and responsive TA and action learning program to foster the rapid adoption and scale-up of mobile money, mobile technologies and mobile data solutions, in developing countries. Ultimately, mSTAR seeks to increase access to and use of mobile technologies by the poor, civil society, local government institutions and private sector stakeholders. USAID Missions and Operating Units can tap into mSTAR for assistance in intervention design, assessments, or program evaluations.



**Workforce Connections Associate Award:** Awarded in September 2013, the Workforce Connections Associate Award, discussed above, will support USAID's E3 Office of Education in its learning, outreach, and technical leadership activities to advance the achievement of Goal 2 of the USAID Education Strategy: improved ability of tertiary and workforce development programs to produce a workforce with relevant skills to support country development goals by 2015. Emphasis will be on evidence-based learning including applied research and performance and/or impact evaluation; cultivation of a dynamic, sustainable learning community of practice, and alignment of youth workforce development programs with economic and employment imperatives.



**Livelihood and Food Security Technical Assistance (LIFT II) Associate Award:** Discussed in the previous section, LIFT I and II funded by the USAID Global Health Bureau's Office of HIV/AIDS (OHA), supports the design and implementation of programs that strengthen the livelihoods of vulnerable households by linking food security interventions to sustainable, market-led economic activities. LIFT is demonstrating the positive impact of extending the continuum of care from the clinical setting to community-based economic strengthening, food security, and livelihoods services. Through that, LIFT enhances investments in food security through strengthening livelihood support and working globally in countries with high prevalence of food insecurity and HIV/AIDS.



**Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (ASPIRES) Associate Award:** ASPRIES was designed to ultimately assist USAID and PEPFAR to improve the livelihoods and economic security of vulnerable populations by supporting evidence-based, gender-sensitive programming and learning to strengthen the economic capacities of vulnerable individuals, families, and OVCs affected by HIV/AIDS, as well as key populations at risk of acquiring HIV. ASPIRES provides technical assistance and research to scale up high-quality interventions in economic strengthening such as improved access to savings and other financial

services, training in money management, and support for the acquisition and use of income-generating workforce and entrepreneurship skills, as well as in social protection (SP) through interventions such as cash transfers.



**Fostering Agriculture Competitiveness Employing Information Communication Technologies (FACET) Associate Award:** FACET, which concluded in 2013 and was funded by USAID/AFR/SD/EGEA worked closely with USAID/E3 and several USAID Missions, as well as implementing partners, governments, and the private sector to provide technical assistance to better enhance the competitiveness and trade in the agriculture sector across Sub-Saharan Africa.

FACET was designed to help USAID Missions and their projects build upon best practices, use cross-border solutions where appropriate, use ICT intelligently to meet or exceed ambitious goals in agriculture development, and find sustainable and scalable ways to use ICT that would not rely on ongoing donor subsidies.

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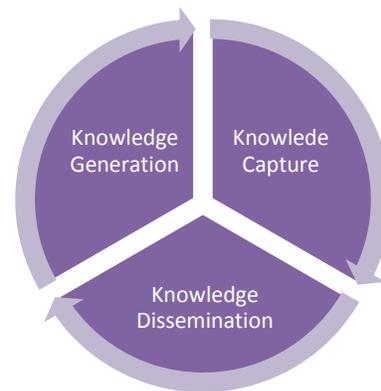
## Knowledge Management for Evidence-based Learning & Adaptation

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As stated by USAID on the USAID Learning Lab:

*USAID staff and implementing partners (IPs) have consistently sought ways to better understand the development process and USAID's contribution to it, share the successes and lessons of USAID's initiatives, and institute improvements to our operating modes and mindsets. Learning is always taking place – but it is not generally systematically planned or adequately resourced, nor is it always facilitated or acted on in ways that are strategic and can maximize results.*

FIELD-Support's Learning Agenda seeks to address this shortfall by facilitating the on-going generation, capture, and dissemination of knowledge about what works and what doesn't when it comes to microenterprise and private enterprise promotion throughout its portfolio. In 2013, the FIELD-Support Leader team continued to work with all Leader-funded activities and Associate Awards to ensure that the learning that is produced through program implementation is documented so that future programs are evidence-based and leverage these lessons that have been learned and best practices that have been proven through program implementation. Across the portfolio, FIELD-Support's KM strategy focuses on optimizing learning, recognizing that practitioners learn in real time, which means that they tend to absorb new information both proactively—through professional development opportunities—as well as reactively—during “teachable moments” as and when they encounter challenges during their work. To that end, the FIELD-Support KM Strategy has been geared towards giving practitioners the tools they need to optimize learning by focusing on three key components:



- **Knowledge Generation:** FIELD-Support activities are intended to test and refine effective methodologies for sustainable poverty reduction through microenterprise and private enterprise development. Through FIELD-Support's implementation programs, practitioners generate knowledge. This is in various forms, and covers the range of technical areas discussed throughout this report. Each FIELD-Support Associate Award and Leader-funded activity is designed to support this mandate of generating knowledge about effective approaches to reduce poverty.

- **Knowledge Capture:** However, to be useful it is not enough for that knowledge that is generated to remain tacit or stove-piped within the practitioner, project, or implementing organization. Therefore key to this component, then, is documenting the methodologies, approaches, and findings that are used and modified through knowledge capture. Whether through the FIELD-Support Knowledge Series or through individual project publications, tools, learning products, and other resource formats, the FIELD-Support LWA facilitates the documentation of key learnings to ensure that the knowledge outputs of every USAID-funded activity is made available to the practitioner community. The sections above highlight just some of the publications and learning products that were developed over the last year.
- **Knowledge Dissemination:** Lastly, once documented, it is important to share the learning that has been acquired by disseminating and distributing key findings, lessons, and methodologies that are developed through the FIELD-Support activities—especially to the target audiences: the practitioner community. To that end, in 2013, FIELD-Support collaborated closely with USAID’s Knowledge Management for Microenterprise Development (KDMD) project, USAID’s Knowledge Driven Agricultural Development (KDAD) Project, and the SEEP Network to support the widespread dissemination of learnings. Through print and electronic publications, events, trainings, and workshops, the knowledge that is captured and documented by FIELD-Support’s activities is shared with the practitioner community, maximizing opportunities for the application of evidence-based project implementation by NGOs, practitioners, donors, and beyond, and thereby feeding back into the cycle of knowledge generation going forward.

For the next year of implementation, FIELD-Support will continue to support this critical knowledge management agenda through consistent and targeted knowledge dissemination and by creating more dynamic opportunities for the exchange of strategic technical information that practitioners can use to ground their implementation plans. Project documents—for example, briefs, reports, handbooks, videos, podcasts, case studies, etc., are designed and disseminated to give development practitioners the tools they need to both learn about general approaches and methodologies as part of their professional development, as well as delve deeper to find answers to specific questions as and when they need it. By allowing practitioners to discuss their experiences while implementing new approaches and techniques facilitates a continuous loop of knowledge acquisition, sharing, and application.

# ANNEX A: ABOUT THE FIELD-SUPPORT CONSORTIUM PARTNERS

The FIELD-Support team, led by FHI 360, comprises a pool of nine core members and 16 resource organizations, all with proven track records in reducing poverty and promoting sustained, equitable growth. FIELD-Support works with each USAID Mission or operating unit to select the best team for each assignment, which may also include additional strategic partners or local organizations if more specialized expertise is required.

## **Core Organizations:**

FHI 360	<a href="http://www.fhi360.org">www.fhi360.org</a>
ACCION International	<a href="http://www.accion.org">www.accion.org</a>
ACDI/VOCA	<a href="http://www.acdivoca.org">www.acdivoca.org</a>
Action for Enterprise (AFE)	<a href="http://www.actionforenterprise.org">www.actionforenterprise.org</a>
CARE	<a href="http://www.care.org">www.care.org</a>
FINCA International	<a href="http://www.villagebaking.org">www.villagebaking.org</a>
Opportunity International	<a href="http://www.opportunity.org">www.opportunity.org</a>
Save the Children	<a href="http://www.savethechildren.org">www.savethechildren.org</a>
World Council of Credit Unions	<a href="http://www.woccu.org">www.woccu.org</a>

## **Resource Organizations:**

Alternative Credit Technologies	<a href="http://www.alternative-credit.com">www.alternative-credit.com</a>
Americas Association of Cooperative/Mutual Insurance Societies	<a href="http://www.aacmis.org">www.aacmis.org</a>
Cornell University-Base of the Pyramid Laboratory	<a href="http://www.johnson.cornell.edu">www.johnson.cornell.edu</a>
Development Training Services (DtS)	<a href="http://www.onlinedts.com">www.onlinedts.com</a>
Freedom from Hunger	<a href="http://www.freefromhunger.org">www.freefromhunger.org</a>
Georgetown Center for Intercultural Ed. & Development	<a href="http://ciied.georgetown.edu">ciied.georgetown.edu</a>
International Development Enterprise (IDE)	<a href="http://www.ideorg.org">www.ideorg.org</a>
International Real Property Foundation	<a href="http://www.irpf.org">www.irpf.org</a>
Mennonite Economic Development Associates (MEDA)	<a href="http://www.meda.org">www.meda.org</a>
Michigan State University-Agricultural Economics Department	<a href="http://www.aec.msu.edu">www.aec.msu.edu</a>
Microfinance Opportunities	<a href="http://www.microfinanceopportunities.org">www.microfinanceopportunities.org</a>
Small Enterprise Education and Promotion (SEEP) Network	<a href="http://www.seepnetwork.org">www.seepnetwork.org</a>
Technoserve	<a href="http://www.technoserve.org">www.technoserve.org</a>
University of Michigan-William Davidson Institute (WDI)	<a href="http://www.wdi.umich.edu">www.wdi.umich.edu</a>
Women's World Banking	<a href="http://www.swwb.org">www.swwb.org</a>
World Vision International	<a href="http://www.worldvision.org">www.worldvision.org</a>

# ANNEX B: PUBLICATIONS AND LEARNING PRODUCTS IN 2013

In 2013, the LWA portfolio produced a range of learning products, including its continuing Knowledge Series, manuals and practitioner toolkits, activity briefs and case studies, and one-page factsheets about program models and projects. Click on the links below to access these documents on the Microlinks.org portal. A full catalogue of FIELD-Support's entire compendium of Articles and Publications is also available online at [www.microlinks.org/field-support](http://www.microlinks.org/field-support).

## **FIELD-Support Knowledge Series:**

- [FIELD Report No. 16: Guidance and Best Practices for REDD+ Transactions](#)
- [FIELD Report No. 17: Skills for Jobs for Growth](#)
- [FIELD Report No. 19: Assessment of Remittances in Honduras](#)
- [FIELD Brief No. 12: Accelerating Youth Enterprise through Partnership](#)
- [FIELD Brief No. 20: Applying Mobile Technology to Improve Business Models in Tanzania and Zambia](#)

## **Manuals and Toolkits:**

- [Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm](#)
- [Integrating Low-Cost Video Into Agricultural Development Projects: A Toolkit for Practitioners](#)
- [Interactive Radio for Agricultural Development Projects: A Toolkit for Practitioners](#)
- [Monitoring and Measuring Change in Market Systems - Rethinking the Current Paradigm](#)
- [Time Use PRA Guide and Toolkit for Child and Youth Development Practitioners](#)
- [Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change](#)
- [Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable](#) (finalized in 2014)
- [Finding the Links in Value Chain Development: A Handbook on Working with Lead Firms](#) (finalized in 2014)

## **Events & Trainings:**

- [Harnessing the Power of Cross-sectoral Programming to Alleviate HIV/AIDS and Food Insecurity](#)
- [Mobiles! Event highlights experimentation, opportunity for mobile phones for development](#)
- [Workshop on mSTAR Introduction to Mobile Money and Grants](#)

## **Activity Briefs and Case Studies:**

- [Assessment of a Diagnostic Tool for Household Poverty and Food Security in Balaka District, Malawi](#)
- [Graduating from Food Aid and Productive Safety Nets in Ethiopia](#)
- [Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE's Afghan Secure Futures Program](#)
- [STRIVE Activity Brief #2: The Agriculture for Children's Empowerment \(ACE\) Project](#)
- [STRIVE Activity Brief #4: STRIVE Mozambique](#)
- [STRIVE Learning Report #1: Incorporating Supplementary Literacy and Numeracy Classes: Findings from STRIVE's Afghan Secure Futures Program](#)

- [STRIVE Learning Report #2: Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE's Afghan Secure Futures Program](#)
- [Systemic M&E Interviews with Dave Snowden, Shamim Bodhanya, and Jeanne Downing](#)
- [VSLAs: Addressing the Evidence Gap on Child-level Outcomes](#)
- [Working with producer groups in post-conflict Angola](#)

### **Factsheets & Success Stories:**

- [Agro-Ecological Finance: A Win-Win for Thiotte, Haiti](#)
- [ASPIRES Factsheet](#)
- [Bringing Competitors Together for Financial Inclusion](#)
- [Creating Awareness and Demand for Mobile Money](#)
- [Foras Factsheet](#)
- [HIFIVE Success Story: Assuring Young Local Entrepreneurs Benefit from Tourism Opportunities](#)
- [HIFIVE Success Story: Expanding Financial Services to Smallholder Farmers and Entrepreneurs in Rural Haiti](#)
- [ICT and AG Profile: aWhere Weather](#)
- [ICT and AG Profile: SmartMoney](#)
- [ICT-enabled Outgrowing Operations: Highlights from Africa](#)
- [MMAP: Mobile Money Accelerator Program](#)
- [mSTAR Digest | December 2013](#)
- [mSTAR Digest | November 2013](#)
- [mSTAR Factsheet](#)
- [mSTAR: Mobile Solutions Technical Assistance and Research Activity Profile - Bangladesh](#)
- [USAID-Foras Snapshot: Bringing Public and Private Together to Build the Iraqi Workforce](#)
- [WLSME Evaluation Factsheet](#)
- [USAID-Foras Snapshot: Helping US Investment Take Root in Northern Iraq](#)