

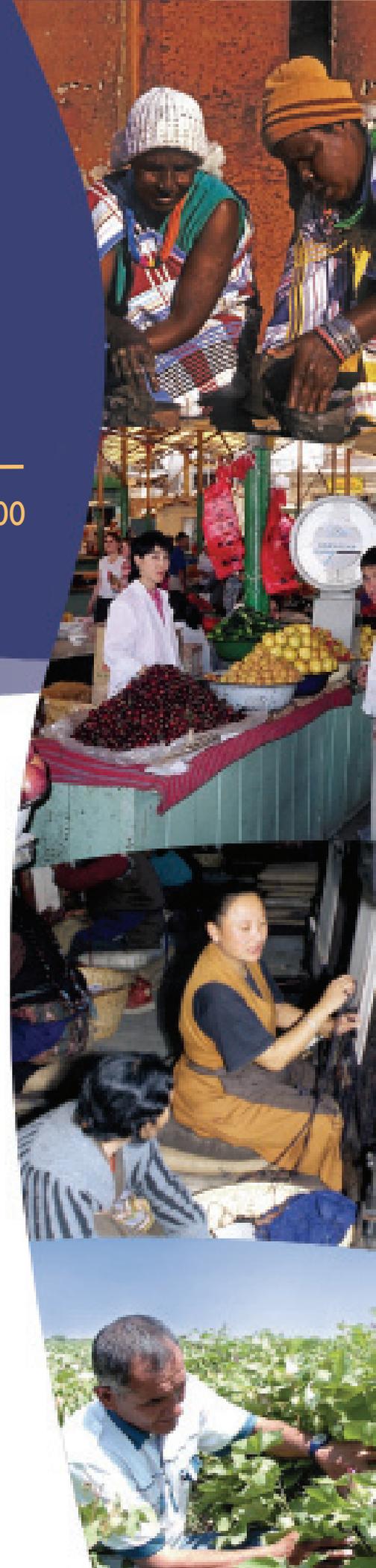
# FIELD-Support LWA

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

## 2012 ANNUAL REPORT

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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/E3 and FHI 360. Consisting of eight leading core partners and 16 resource organizations (see Annex A for a complete listing), the FIELD-Support consortium, led by FHI 360, works collaboratively to reduce poverty and promote sustained, equitable growth through microenterprise development, microfinance, value chain development, institutional and human capacity-building, and promote other market-based approaches.

The FIELD-Support LWA is a pre-competed flexible 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 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 service systems, FIELD-Support activities are making a lasting impact on the future of vulnerable economies around the world.

FIELD-Support 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. Working in close collaboration with the EGAT/PR/MD 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 that will 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 Annex B for a quick overview of all of FIELD-Support's current Associate Awards and Leader activities.)

FIELD-Support began operations in November 2005. In April 2010, FIELD-Support was granted a three-year cost extension to expand activities under the Leader as well as design and implement additional Associate Awards. This Annual Report summarizes the activities and accomplishments of the FIELD-Support LWA from January 1, 2012 through December 31, 2012 during which time, FIELD-Support activities focused on five thematic areas:

- Extending the reach of microfinance and fostering more inclusive financial systems;
- Facilitating broad-based value chains development and more inclusive markets;
- Strengthening livelihoods and food security for vulnerable households and marginalized groups, including youth, women and people affected by HIV/AIDS or natural disasters;
- Advancing strategies for integration of technology into development initiatives; and
- Applying rigorous evaluation methods to contribute to the evidence base.

Each subsection below includes links to additional resources produced by the project 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 staff and projects works 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.

## I) Supporting a More Inclusive Financial Sector

FIELD-Support’s priorities for fostering more inclusive financial services have addressed problems at multiple levels: at the industry level to lower critical barriers that inhibit the provision of more inclusive financial services; at the institutional level to increase the capacity of service providers and other stakeholders to supply services on a sustainable basis; and at the client level to increase the ability, awareness, and willingness of consumers to access the services on offer. Some highlights from key FIELD-Support program activities under this area are presented here.

### “Value Chain Financing”

The **Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE) Associate Award** is USAID/Haiti’s next phase in a sequenced strategy to further develop the country’s financial services sector to promote employment generation, to improve livelihoods, and to boost the economy. HIFIVE’s activities specifically focus on improving the availability of financial products to support the expansion of agricultural and other production and the expansion of availability of access to financial products and services in rural and agricultural areas, and encourage the use of Information and Communication Technology (ICT) solutions, primarily mobile financial services, to expand financial inclusion to Haiti’s under-served communities.

The core of the program is the HIFIVE Catalyst Fund (HCF), a \$22.5 million grant pool to increase financial services in rural and agricultural zones. These targeted grants support innovation and experimentation in development of technology solutions, capacity building, financial services and products, and risk mitigation. Following the January 12, 2010 earthquake, HIFIVE also responded by prioritizing those areas that were mostly heavily affected, and initiating activities to help damaged businesses get back on their feet and restart the Haitian economy. To date, HCF has issued nearly 60 grants, totaling \$14 million. Of the 60 grants, seven are structured as public private partnerships. The grants have been used to support a large variety of activities: 37 grants directly support value chain finance and rural expansion of financial services; seven grants support ICT improvements that are expanding financial inclusion/client outreach; six MFI Earthquake Recovery and Stabilization grants; five grants support market information development; three support risk mitigation and two for capacity development.

#### Project Stats

Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE)	2009 - 2014
<b>Award Type</b>	Associate Award
<b>Award Value</b>	\$34.4 million
<b>Donor</b>	USAID/Haiti
<b>Country</b>	Haiti

Implementing Partners: FHI 360, World Council of Credit Unions (WOCCU), TechnoServe

HIFIVE also includes a business development services (BDS) component under which 372 MSMEs have received BDS services from HIFIVE. The success of HIFIVE's BDS approach depends on the careful identification of key value chain actors who both need BDS to be able to access finance and, once gaining access to finance, could significantly improve either the governance, management, and/or market efficiencies within the chain. Accompanying the delivery of BDS, the HIFIVE team brokers finance by linking institutions to appropriate value chain actors seeking finance. The team also structures grants, as appropriate to improve the functioning of value chain. In addition, ongoing activities include evaluating the impact of a handicrafts program, providing taxi certifications in support of the tourism sector, and identifying and screening agribusiness-related MSMEs upstream and downstream the value chain for future support.

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 and offer a broad array of financial products and services. HIFIVE provides support to individual institutions and industry 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 GIS mapping of financial points of service to assure that reliable market information is available to help inform the planning and evolution of the sector. In the last year, HIFIVE also completed a census of the Haitian microfinance sector and a review of interest rates, a critical element for assuring the sustainability of financial institutions.

### RELATED RESOURCES:

- **Access to Credit Helps to Rebuild Businesses after the Earthquake**
- **Haiti Mobile Money Initiative** reaches the five million transaction milestone and awards final prize in incentive program
- **Haiti Mobile Money Initiative** reaches the “5 million transactions” milestone and awards final prize
- **HIFIVE Success Story: Access to Agricultural Credit Gives New Opportunities to Local Farmers**
- **VC Learning Event Video Note: Geoff Chalmers and Greta Greathouse on value chain financing**

## “Broad-based Financial Inclusion”

The **Expanded and Sustained Access to Financial Services (ESAF) Associate Award** supports USAID/West Bank & Gaza in its efforts to build a more inclusive financial sector that increases sustainable access to financial services for Palestinian households and MSMEs. The goal of the ESAF program has been to increase access to finance in support of economic recovery and growth in Palestine. In 2012, the project work focused mainly on building a stronger financial system by improving the banking and non-banking regulatory environment. Project activities primarily concentrated on strengthening two regulatory agencies—the Palestinian Monetary Authority (PMA) and the Palestinian Capital Markets Authority (PCMA) and assisting them put in place a number of critical building blocks needed for stronger financial system. Highlights of major contributions in 2012 include:

### Project Stats

Expanded & Sustained Access to Financial Services (ESAF) 2008 - 2012

<b>Award Type</b>	Associate Award
<b>Award Value</b>	\$36 million
<b>Donor</b>	USAID/West Bank & Gaza
<b>Country</b>	West Bank & Gaza

Implementing Partners: FHI 360, ShoreBank International, The William Davidson Institute at the University of Michigan, CHF International, Save the Children, CARE

- Strengthening the PMA's ability to support an active and growing business environment, which includes laying the ground work for a National Switch. After the successful implementation of the Automated Transfer System in Palestine, and in continuation of the Strategic Transformation Plan, the PMA's National Switch project will contribute to the development of a modern payment infrastructure in Palestine. The National Switch will be the infrastructural backbone for implementing a number of key services including, but not limited to: ATM Switch, point of sale devices, and debit cards, etc. It will be the gateway for Palestine in the region and internationally.
- Supporting the Palestinian Monetary Authority's (PMA) endeavors to establish an effective Consumer Protection Unit through an integrated software and hardware system, ESAF supported the building of a Credit Bureau Integrated Services system, a compilation of multiple automated and semi-automated business functions incorporated in the customer care and market conduct department of the PMA. This integrated system will facilitate the PMA's regulation of the bank services market and substantially increase the PMA's efficiency, increasing customer satisfaction and awareness about these services and decreasing the risks associated with mismanagement.
- Improving and customizing the analytical capacity of the PMA in key areas of macroeconomic analysis, modeling, and forecasting, including establishment of a Business Cycle Indicator and to follow up on the development of the Housing Price Index.
- Strengthening the Insurance Directorate of the PCMA. The insurance industry in Palestine is small, with less than a third of the population reporting insurance policies of any kind. Actuaries—crucial to the industry's success—are absent in Palestine and the results are disastrous for the PCMA, the Palestinian insurance sector and, most disconcerting, for the customers that thought they were insured. Actuaries calculate the insurance company's risk based on relevant local data and determine price and customer-base necessary to ensure that projected likely claims can be met. ESAF mobilized actuary experts to provide the PCMA with draft regulations for actuarial management, designed an assessment and scoring methodology for the PCMA and completed an actuarial review for both life and health insurance products.
- Build framework and infrastructure for implementation and monitoring of new leasing law, which has been fully drafted and is with the President for approval.
- Drafting the mortgage law and related regulations, following the methodology that was previously successful in finalizing the leasing law. ESAF focused its technical assistance on shepherding through a final draft with priority, building the capacity of key PCMA and stakeholder-agency staff, and creating buy-in in support of the legislation.
- Lastly, over the last year, ESAF worked with stakeholders to increase the supply of Islamic Financing in the West Bank. By most accounts, a significant portion of Palestinian society is disinclined to borrow from banks because

**Overall technical support to the PCMA** started by conducting a “Whole-System-in-the-Room workshop” to ensure that all stakeholders were on the same page. This led to the development of a three-year strategic plan for the PCMA, which included preparing for an application to IOSCO membership. The International Organization of Securities Commissions (IOSCO) is the world's premier association of organizations that regulate the world's securities and futures markets. In addition, ESAF provided the PCMA with necessary support in upgrading its IT infrastructure and establishing Standards of Practice (SOP) automation, which is crucial for the PCMA to fulfill its regulatory mandate in a consistent and transparent manner. This infrastructure is necessary to instill credibility in all aspects of Palestine's investment and non-banking sector, need to be solidified in an electronic system for inputting actions and status, storing data and progress, and communicating the same.

of concerns about “*riba*” or unreasonable interest rates. This work included finalizing an Analysis and Recommendations Paper; hosting an Islamic Finance Symposium with the PMA and PCMA; and developing Islamic products and training banks on how to use them.

## “Increasing Client Protection”

Also on the consumer protection front, the **SMART Campaign** is a global campaign to embed client protection practices into the institutional culture and operations of the microfinance industry. In 2012, under the Leader award, the Center for Financial Inclusion (CFI) at ACCION International and the SEEP Network concluded an activity under which they conducted a series of trainings of trainers for over 50 participants from microfinance networks around the world in basic consumer protection principles as well as more in-depth protocols for conducting self-assessments. This activity was designed to work with microfinance networks and associations in targeted countries to enhance their capacity to educate, assess, and change actual practices on the Client Protection Principles (CPP) with their member MFIs.

One of the main goals of the project was to build capacity within the local microfinance associations so they can move this work forward through outreach, training, and assessment of their members. The activity delivered these skills through a mix of classroom training and field work. All participating networks received the classroom training while a subset also nominated an individual staff person to learn the client protection assessment methodology in depth, which includes an apprentice assessment by accompanying a “Smart Certified Assessor,” and then, depending on their level of certification, either implementing full assessments for their member MFIs or more generally supporting the assessment process and preparing MFIs for assessments and/or the upcoming certification of Client Protection Practices.

A variety of stakeholders have been involved throughout the project, including association staff and MFI staff who attended the CPPs trainings. Through the network trainings, other types of stakeholders were involved, including government and regulatory officials and some social investors. MFIs that received an external client protection assessment also had numerous headquarters and field staff involved who were interviewed for the assessment and attended the opening and closing presentations.

### RELATED RESOURCES:

- **AccessBank in Azerbaijan:** focuses on HR practices in AccessBank on non-discrimination and their deliberate efforts to hire people with disabilities.
- **FMM Popayan in Colombia:** highlights the strong pro-client attitude of FMM Popayan and how they developed both the policy and procedures to support it.
- **FUNDESER in Nicaragua:** documents the reaction of FUNDESER to the worldwide credit crisis and to Nicaragua’s “No Pay Movement,” including steps to rebuild its brand around high ethical standards and sound risk management.
- **Tameer Bank in Pakistan:** discusses a unique approach to complaints handling process by using preemptive, outbound calls to clients, made routinely from Tameer’s own customer service unit.
- **Internalizing the Client Protection Principles: A case of IDEPTRO in Bolivia:** shows the prog-

ress made by IDEPRO in internalizing the Client Protection Principles, and describes the condition at the internal market level that led to this MFI's decisions to dedicate efforts to the internalization process.

## “Moving Forward Housing Finance”

On another front, FIELD-Support partner the SEEP Network has been working with program implementers to facilitate a Learning Network around housing microfinance. In 2009, USAID separately awarded three new Implementation Grant Programs (IGPs) to promote housing microfinance for poor households. The three grantees are Opportunity International, Ghana; Habitat for Humanity – India; and Aga Khan Agency for Microfinance – Afghanistan. As a part of that program, the grantees are testing different models of financing and assisting housing improvements and micro-mortgages with an eye on developing and implementing viable business models and rolling out products to a greater number of clients. Such approaches aim to support improved standards of living as well as asset creation for poor households while being commercially viable for microfinance institutions. To document and share their learning with the program and the industry, the Housing IGP Learning Network, facilitated by The SEEP Network, is focused on ensuring high quality outcomes with respect to the learning processes of grantees along with the creation of highly relevant learning products for wide scale dissemination. In 2012, the partners conducted a series of meetings to begin planning for the final products and toolkits that will be launched in 2013 to inform practitioners about best practices in housing microfinance.

## “Private Sector Financing through PPPs”

Contributing to a more responsive financial “ecosystem” from a different perspective, the **Public Private Partnerships Development Program (P3DP)** in Ukraine seeks to promote the use of public private partnerships (PPPs), with an expanded role of private sector finance and operational expertise in public infrastructure development, to improve infrastructure and public services in both urban and rural areas. P3DP emphasizes building institutional capacities by not only working with central and local governments, but a significant aspect of the program is the inclusion of civil society organizations in the dialogue. The primary implementing partners of P3DP are local Ukrainian NGOs. The program relies on international best practices in PPP development, but tailors those best practices to local circumstances.

During the past year, P3DP made determined progress toward improving the Ukrainian PPP environment, with expanded sector-specific support to municipalities to develop PPP solutions that improve delivery of goods and services to their communities (activities that were traditionally the sole responsibility of Government). P3DP's technical assistance and capacity development initiatives laid the foundation for private sector participation in PPP projects. P3DP increased knowledge at the municipal and national levels by utilizing a series of workshops, tailored trainings, and study tours. In addition, P3DP industry experts led the development of national-level regulations and municipal-level PPP implementation analysis. (PPP implementation analysis refers to a variety of analytical activities required by decision authorities, such as, concept papers, legal analysis, action plans and financial models. Additionally, P3DP's active involvement

### Project Stats

Public Private Partnerships Development Program (P3DP) 2010 - 2015

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<b>Award Type</b>	Associate Award
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<b>Award Value</b>	\$12 million
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<b>Donor</b>	USAID/Ukraine
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<b>Country</b>	Ukraine
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Implementing Partners: FHI 360, William Davidson Institute (WDI) at the University of Michigan

in all phases of PPP implementation, from regulatory to transactional, and across the spectrum of governance levels from national to municipal, has resulted in substantial increase in awareness of P3DP and other stakeholders, thus generating feedback to improve the overall PPP process.

P3DP activities during the year focused on contributions to municipalities to move them closer to the PPP tendering stage, or, alternatively, identifying those obstacles which prevent a PPP-type structure from being utilized. A primary goal of P3DP is to use pilot PPPs as learning experiences to provide feedback on positive and negative aspects of PPP implementation and define corrective actions that are needed to create a PPP-friendly environment. Both the successful and unsuccessful efforts in pursuit of PPP implementation are valuable knowledge-building experiences to share with other municipalities and provide feedback to positively influence new national level regulations and policies. In that regard, P3DP is helping Ukraine to overcome some of its most significant challenges to PPP implementation: excessive regulations, unclear PPP laws, uninviting business climate, and municipal limitations.

## Other Related Publications

Other relevant publications and learning products released in 2012 that address financial services include:

- **FIELD Brief 19:** Making the Case for Mobile Money by FHI 360 looks at how social cash transfers are utilized and how using mobile money to disseminate those funds can both decrease costs and add value.
- **FIELD Brief 17:** Opportunity International took a closer look at the internal operational challenges MFIs face with regards to rural and agricultural finance, and how to work around those.
- **FIELD Brief 18:** A situational analysis by WOCCU of savings-linked conditional cash transfers across Latin America, their impacts, and opportunities for broadening those impacts.
- **FIELD Report 13:** Value Chain Financing Guide by ACDI/VOCA includes tools for practitioners on how to identify and design project interventions that will facilitate financial investments in key value chain upgrades.

## 2) Facilitating Broad-Based Value Chain Development

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, strengthening lead firms, enhancing improving 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.

### **“The Anchor Firm Approach”**

The **USAID Local Economic Development Program** (known by its local name, **PRODEL**) began in 2007 in order to limit the spread of the narco-economy into Ecuador by offering higher-value economic opportunities for northern and southern border communities. PRODEL, led by implementing partner ACDI/VOCA, worked to generate

permanent employment and increase income by strengthening value chains led by high-potential growth-oriented enterprises, or “anchor firms.” PRODEL identified products with strong end markets as well as larger commercial enterprises that could serve as the bridge between producer organizations and microenterprises and national and international markets. Using anchor firms as drivers, PRODEL strengthened the ability of micro, small and medium-sized businesses and the local business environment in which they operate to take advantage of domestic and export market opportunities. As

a result, PRODEL helped integrate more Ecuadorians living along the border regions into the formal economy and increase income levels and standards of living among program beneficiaries. Equally important, the program provided Ecuadorian government and development partners a model for promoting market-driven economic growth with poverty reduction.

By the end of the five-year program in November 2012, PRODEL had made significant contributions building the capacity of the private sector to drive continual improvement in select value chains. As the core of its approach, PRODEL used the value chain model as the centerpiece of its intervention strategy. The value chain model links marginalized local producers with leading anchor firms, which contributes to more-inclusive business practices that stimulate the flow of goods to market. PRODEL also focused on improving the competitiveness of the firms by increasing productivity as well as the quality of production. This model was grounded in more equitable and transparent business practices that facilitate fairer prices and contracts. The program focused on strengthening the following value chains: cacao, coffee, processed vegetables, processed fruits, grains and seafood. Some of PRODEL’s major accomplishments as it concluded operations last year include:

- **Strengthening International and National Market Linkages:** PRODEL developed training modules and delivered training-of-trainers (TOT) workshops on “Doing Business in the U.S. and Canada” and “Promoting Fair Trade Best Practices” for PROECUADOR, the Institute for Promotion of Exports and Imports under the Ministry of Foreign Relations and Trade. The program collaborated with PROECUADOR and the Ministry of Tourism to develop joint activities to promote an Ecuadorian national brand as well as carry out international and domestic market analyses on cacao, chocolate and coffee. PRODEL also built the capacity of lead firms and PROECUADOR to promote and market their products at leading national and international trade fairs.
- **Increasing the Competitiveness of Lead Anchor Firms:** PRODEL worked to improve the business management capacity and business plans of new and existing anchor firms through targeted training and technical assistance. The program also supported lead firm competitiveness through co-financing from its Enterprise Development Fund to help new and existing anchor firms meet target market certification standards.
- **Strengthening Producer Groups:** PRODEL trained anchor firm field technicians to facilitate adoption of the Farmer Field School (FFS) methodology across all of its targeted value chains, expanded plant material propagation and disseminated technical assistance on proper plant protection techniques for PRODEL anchor firms and producer groups.
- **Fostering Access to and Availability of Financial Services:** PRODEL designed and delivered 151 financial literacy trainings to farmers that improved farm management and increased access to credit. PRODEL also conducted trainings and workshops in agricultural financing and micro factoring for financial institutions.

## Project Stats

PRODEL II Ecuador Local Development Program 2007 - 2012

<b>Award Type</b>	Associate Award
<b>Award Value</b>	\$16 million
<b>Donor</b>	USAID/Ecuador
<b>Country</b>	Ecuador

Implementing Partners: FHI 360, ACDI/VOCA

By the end of the program, PRODEL had helped accelerate economic development in Ecuador, generating permanent employment, increasing income and improving quality of life of more than 22,000 families, or approximately 110,000 people, in Ecuador's border regions. By strengthening agricultural value chains through 38 anchor firms, PRODEL helped create 17,909 new jobs, increase family income by approximately 70 percent and increase farmer group sales to anchor firms by \$10,217,072. To increase productivity PRODEL worked with a team of field technicians applying the FFS methodology to improve local crop management techniques planting more than 4 million seedlings in collective nurseries and improving productivity on 29,998 hectares.



### RELATED RESOURCES:

- [Final Report on Results](#) (in Spanish)

## “Making the Shift to Market Facilitation”

Under the Leader award, partner **CARE** has been leading an effort to establish a system to improve staff capacity to successfully implement value chain programs by developing a cadre of coaches within CARE (as well as its partner organizations in the GROOVE initiative) who can mentor their direct reports and peers in other country offices on market development approaches. The “GROOVE Market Facilitation Mentoring Program” brings together a tested approach to building the capacity of value chain program managers and technical specialists to become effective market facilitators. The toolkits developed through this USAID-funded activity are intended to help organizations to ultimately improve the results of value chain programs by engaging and developing their staff through an interactive mentoring approach.



### RELATED RESOURCES:

- GROOVE Market Facilitation [Mentoring Program Overview](#)
- GROOVE Market Facilitation [Program Administrator's Guide](#)
- GROOVE Market Facilitation [Mentoring Program Materials](#)

## “An Evidence-base for Enhancing Child Well-being through Value Chains”

The **Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening Program (STRIVE)** is a five-year Associate Award that aims to demonstrate effective means of strengthening the well-being of highly vulnerable children, their households, and their communities. Under STRIVE, FHI 360 manages a multi-partner team of leading child-focused and economic strengthening organizations to implement and document replicable economic development approaches that demonstrably improve the wellbeing of vulnerable children. In the Philippines, where the STRIVE activities have been led by Action for Enterprise (AFE), the objective of STRIVE was to improve the well-being of vulnerable households—especially for the children and youth within those households—through a market-based approach to economic strengthening in targeted value chains. Activities were designed to support the initiatives of key private sector actors (exporters, suppliers, etc.) in order to improve the products, services, and market access that they provide to the rural producers from whom they source.

By working to improve and expand upon existing commercial relationships, the project objective was to promote sustainable and commercially viable solutions that will benefit vulnerable households well beyond the completion of program activities. AFE/STRIVE employed a value chain 'facilitation' approach that created incentives for and leveraged the initiatives of lead firms in the value chain. The advantage of this approach is the possibility of achieving sustainability of impact, scale of impact, embedded support among market actors, and greater industry competitiveness.

**STRIVE/Philippines At Work:** The ability of Filipino exporters to successfully compete in the global marketplace ensures that they can continue sourcing handmade products from household-level producers. The STRIVE/Philippines-sponsored Marketing, Merchandising and Product Development (MMP) Program came at a pivotal point for a number of exporters who face the challenge of finding the right strategy to allow them to remain competitive in a very volatile industry. Although in the past, Filipino exporters were able to compete primarily on innovative design and quality, today their competitors in Vietnam, China and elsewhere in the region can produce similar designs with similar materials at lower price points. As a result, Filipino exporters have to be able to compete across a combination of factors. MMP helped increase their competitiveness and market access, leading to greater sales, income, and employment opportunities for the low-income producers from whom the companies source products through seminars on US Market Trends, Product Development, and Approaching Your Customers. The STRIVE Philippines team received positive feedback from all the companies that participated in the seminars and consultations.

## “Upgrading for Impact in Liberia”

Also under **STRIVE, the Agriculture for Children’s Empowerment (ACE)** program, managed by ACIDI/VOCA, is developing entrepreneurial mindsets and skill sets and linking Liberian farmers into profitable value chains with the goal of increasing income, improving nutrition, and reintegrating families by enabling caregivers to support their children. ACE’s primary focus is on the horticulture value chain — the production and marketing of vegetables by smallholder farmers in Montserrado, Bong, and Nimba counties of Liberia. ACE also strengthens smallholder rice farming using a market-sensitive approach to rice seed lending and cultivation. ACE’s innovative approach focuses on improving agricultural upgrading in target communities.

ACE integrates value chain system and facilitation tactics to foster incentives and relationships that result in on-going upgrading. This includes both strengthening linkages among farmers and input suppliers, and farmers and buyers. By supporting upgrading in the target communities, ACE aims to have significant and sustainable impacts on household income, the economic viability of communities, and the well-being of Liberian children.

### Project Stats

Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening 2007 - 2014

<b>Award Type</b>	Associate Award
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<b>Award Value</b>	\$16 million
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<b>Donor</b>	USAID/DCOF
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<b>Country</b>	Mozambique, Liberia, Afghanistan, Philippines
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Lead Implementing Partners: FHI 360, ACIDI/VOCA, AFE, CARE, MEDA, Save the Children



### RELATED RESOURCES:

- **Hardworking Hope:** Family Farmers Transform Markets

### **Susannah Flomo: Rice Farmer Turned Vegetable Trader**

Susannah Flomo, a 40-year old single mother, lives in Bong County with her eight children. Susannah joined the ACE Project in March 2011 as a rice farmer and was later encouraged by field staff to get involved in vegetable production as a means of income generation to support her children. During her time of vegetable production, linking with a buyer and maintaining a win-win relationship was a challenge. From that experience, Susannah began developing interest in buying and selling vegetables from both her cluster and community vegetable farmers. To get her started, she joined the community-based yearly informal micro-finance scheme (susu club) using her vegetable farm proceeds to pay her contribution to the susu club. When she received her first yearly disbursement of an amount equivalent of US\$243, she began buying and selling vegetables. She was once asked by field staff about how she felt from being a vegetable farmer to a wholesale buyer, she had this to say:

“The reason why I was not making vegetable farm, but only rice farm is that I never had the idea and the way some women buyers were buying the vegetable was not good which really discouraged me. But since you people (ACE) came, first giving us rice seeds to make rice farm and also teaching us how to make and take care of the vegetable garden really helped me. The reason why I decided to be buying and selling vegetable is that, there will come a time I will not have the strength (physical labor) to do the garden work, but for buying and selling, I can do it for long time. The farmers that I am buying from are my own people and I also buy from the other town. Even the idea you (ACE) bring is a great help for we the buyers and the farmers to use the plastic sheet (solar dryer) for the farmers to dry their pepper, bitter balls, okra and other things so that we can buy dry vegetable from them, that good thing for us.”



## **“Working with Lead Firms: A Practitioner’s Handbook”**

Through an iterative process, FIELD-Support partner AFE is developing a handbook and training materials on how development organizations can collaborate with value chain “lead firms” as a means of creating sustainable impact for enterprises and producers they buy from or sell to. AFE refined and updated many of the existing lead firm training materials in preparation for two five-day workshops and a one-day workshop held for more than 60 development practitioners from around the world. In refining the training materials, AFE is incorporating new tools, case studies, and methodologies that are being developed in AFE field programs. As these training materials are updated, AFE continues to update the practitioner’s handbook as well. Finalization of both the training materials and handbook will be completed in 2013 so as to reflect the latest developments and refinements.

## **3) Strengthening Livelihoods & Food Security for 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 (PLWHA). 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.

## “Integrating Very Poor Producers into Value Chains”

The **Integrating Very Poor Producers into Value Chains Field Guide**, developed by World Vision under the Leader Award, provides the field-level practitioner with tools and applications to reach very poor households. The intended outcome of the Field Guide is to have greater market engagement for very poor households through enterprise development activities. Development of the Field Guide was launched in 2011 through a collaborative effort with World Vision, CARE, Cardno, and others, with a focus on allowing practitioners to more effectively reach the very poor, defined as those persons in the bottom half of the population below the nationally defined poverty line or those living on less than the purchasing power parity equivalent of \$1 per day. Throughout 2012, the Field Guide was further developed and tested in the field through hands-on trainings in Ghana, Bangladesh and Ethiopia, as well as broad outreach in the US amongst practitioners and implementing organizations.



### RELATED RESOURCES:

- **Integrating Very Poor Producers into Value Chains Field Guide** on [Microlinks.org](#)

## “Accelerating Youth Entrepreneurship”

The **Eastern Caribbean Youth Microenterprise Program (ECYMP)** was a strategic pilot program to strengthen school-to-work transition strategies for youth ages 10-16 and accelerating the creation of sustainable enterprise opportunities for vulnerable youth (ages 16-30) through two distinct components: Component A was to re-establish Junior Achievement in Barbados to support “school-to-work transition strategies” in primary and secondary school youth, 10-16 years old; and Component B was to strengthen microenterprise strategies for vulnerable, out-of-school youth through institutional and technical capacity building for youth-serving organizations (YSOs) in Barbados and the OECS to better support market-driven enterprise and self-employment opportunities for vulnerable, unemployed youth.

Concluding in early 2012, ECYMP piloted a unique market-driven approach to youth entrepreneurship development that sought to build the capacity of and transfer needed skills to local YSO partners implement interventions that: (a) link youth entrepreneurship interventions to specific market opportunities; and (b) develop linkages between youth entrepreneurs and private sector actors as a critical source of market access, technical expertise, and market information. Key successes of ECYMP included:

- **Junior Achievement of Barbados:** ECYMP led the re-establishment of Junior Achievement Barbados (JAB) which was legally established as an independent local entity on January 30, 2012. ECYMP spearheaded all aspects of JAB’s successful reestablishment in partnership with the national government and Junior Achievement Worldwide, including the legal incorporation process, fundraising, establishment of the JAB Taskforce and Board of Directors, adaptation of JA modules, training of local teachers in the JA methodology, training of local business members as mentors, and more.

### Project Stats

Eastern Caribbean Youth  
Microenterprise Program (ECYMP) 2010 - 2012

<b>Award Type</b>	Associate Award
<b>Award Value</b>	\$1.8 million
<b>Donor</b>	USAID/Dominican Repub.
<b>Country</b>	Barbados, St. Kitts & Nevis, Antigua & Barbuda, Dominica, St. Lucia, Grenada, St. Vincent & the Grenadines

Implementing Partners: FHI 360, EcoVentures Interna-

- **Technical Assistance to Youth Serving Organizations:** ECYMP partnered with local YSOs to conduct Youth Market Opportunity Assessments (YMOA) in each participating country in order to identify specific economic sectors and value chains that can create opportunities for young entrepreneurs. Based on these results, the program conducted 5 workshops reaching 73 participants from YSOs and private sector to support local partners in designing and delivering market-oriented youth entrepreneurship. The program ECYMP reached 22 YSOs through its Training of Trainers program in simulation-based enterprise development and entrepreneurship curricula training programs including “Market Place,” “Financial Literacy,” and “Agriplanner.” Finally, ECYMP provided a total of \$99,700.58 to support technical assistance to five regional YSOs to support the development of market-driven entrepreneurship programs.
- **Accelerator Grant Fund:** ECYMP piloted an innovative “Accelerator” model with grant funding to support youth businesses that were successfully leveraging specific market opportunities in partnership with other private sector actors. The “Accelerator Grant Fund” awarded four in-kind grants to YSOs in three countries, totaling approximately \$131,051.



### RELATED RESOURCES:

- “Accelerating Entrepreneurship in the Caribbean”

## “Tools & Knowledge for Enhancing Food Security”

The **Livelihoods and Food Security Technical Assistance (LIFT)** program was initiated by the USAID’s Office of HIV/AIDS (OHA) to provide technical assistance and strategic support to United States government agencies, their implementing partners, and other public, private and civil society partners to improve the food and livelihood security of vulnerable households, with a particular focus on people living with HIV/AIDS (PLHIV), orphans and vulnerable children (OVC) and their caregivers. In addition, LIFT aims to provide global leadership and strategic learning to the field of economic strengthening through development of guidelines, trainings, and other tools to help vulnerable households—and those who serve them—engage in activities that enhance their economic and nutritional security. The goal of the LIFT project is to build the continuum of care for PLHIV and other vulnerable households by increasing their access to high quality, context-appropriate, market-led economic strengthening, livelihood and food security (ES/L/FS) opportunities that improve their economic resilience and lead to better health. An essential component of LIFT’s approach is establishing links to integrate economic strengthening and food security activities within HIV/AIDS Nutrition, Assessment, Care and Support (NACS) programs and health systems improvements.

### Project Stats

Livelihoods and Food Security Technical Assistance program (LIFT) 2009 - 2014

<b>Award Type</b>	Associate Award
<b>Award Value</b>	\$4.1 million
<b>Donor</b>	USAID/OHA
<b>Country</b>	Subsaharan Africa

Implementing Partners: FHI 360, CARE, Save the Children

In 2012, LIFT continued its multi-faceted program implementation to meet the customized needs of USAID and other USG agencies by undertaking assessments that provide concrete recommendations for strengthening existing ES/L/FS programs as well as identifying strategic opportunities for new investments. LIFT works with implementing partners to strengthen their capacity to design and implement livelihood and food security interventions that sustainably improve the economic resiliency and health of their beneficiaries. Through these approaches LIFT aims to heighten

the impact and sustainability of investments made by USAID, the President's Emergency Plan for AIDS Relief (PEPFAR), Feed the Future (FtF), the United States Department of Agriculture (USDA), the Centers for Disease Control and Prevention (CDC), and the Peace Corps, as well as local governments, civil society, and the private sector.

During 2012, LIFT made significant progress towards ongoing program implementation in several countries to improve the impact of PEPFAR-supported food security, livelihood and economic strengthening programs and build the continuum of care for people accessing NACS. LIFT, increasingly seen as a thought leader and braintrust in the space, participated in several key global activities over the course of the year, developing a working model for the integration of ES/L/FS into NACS; documenting the current state of evidence linking HIV, nutrition, food security and economic status; contributing to the finalization of a globally harmonized indicator set for HIV and food security; and launching an inventory of technical assistance tools.

In addition, through LIFT, USAID is now leveraging more meaningful partnerships with the Food and Nutrition Technical Assistance Project 3 (FANTA 3), the Health Care Improvement Project (HCI), and the Strengthening Partnerships, Results, and Innovations in Nutrition Globally Project (SPRING) in order to maximize support to countries in which these programs are present. LIFT also contributed towards knowledge dissemination through presentations at several important meetings, events and conferences to build awareness for the important intersections between economic strengthening activities, food security and nutritional status and highlighting emerging practices with the ability to increase income and assets for poor households and reduce their vulnerability. LIFT's outreach and support to USAID Missions and field-based technical assistance include a range of countries including Nigeria, Namibia, South Africa, the Democratic Republic of the Congo (DRC), Malawi, and Lesotho.

## **“Youth Apprenticeships in Afghanistan”**

On a different front, **STRIVE/Afghanistan** program also concluded its implementation activity in Afghanistan, called the **Afghanistan Secure Futures (ASF)**, implemented by MEDA and FHI 360, which was a construction value chain project that focused on strengthening construction-sector workshops that employ youth apprentices to increase their business opportunities and improve youth workforce development opportunities. Afghan family structures and traditional values provide an element of support to children and youth. Despite widespread economic hardship in Afghanistan, it is rare to see children who have been abandoned by their families. This may reinforce ASF's findings that improving the situation of an apprentice brings overall improvement to the welfare of families.

With that assumption, ASF promoted business development and market linkages in the construction industry in order to ultimately enhance the well-being of the youth, who too often are the primary bread-winners for their

Following the conclusion of the intervention, but as part of STRIVE research and dissemination agenda, in march 2012, MEDA presented a paper at the International Technology, education and development (INTED) 2012 Conference in Spain. The conference promoted international collaboration in Education and Research and was attended by approximately 700 delegates, both in person and virtually. The paper was titled “Leveraging Apprenticeships to Support the Learning and Career Growth of Vulnerable Children in Kabul, Afghanistan: Lessons from the Afghan Secure Futures Project.”

households. The project worked to build the capacity of micro-businesses working in the construction sector who would hire youth apprenticeships, in a range of areas to improve their internal operations, while also linking strengthened workshops to higher-value markets. In addition to strengthening Afghan markets and improving income for workshops and apprentices, the project seeks to enable improvements in the safety and well-being of children working as apprentices in these businesses.

## **“Village Savings & Loans”**

Mozambique is one of the world’s poorest countries, and Nampula Province in the northeast records the highest level of food insecurity in the country, despite being a net exporter of food in normal years. The factors contributing to food insecurity in Nampula include lack of and limited access to food, poor food utilization, and vulnerability in the form of economic, health and market shocks. STRIVE Mozambique, led by Save the Children, has been working to address the issues of access to food and vulnerability by increasing household access to cash through savings and income-earning opportunities.

The STRIVE project worked in tandem with the USAID-funded SANA MYAP nutrition program that Save the Children implements in Nampula province. While the SANA project contributes partially to food availability and access, and fully to food usage, the STRIVE project’s intervention completed the missing element by creating a mechanism to reduce risks to food access and household vulnerability. Through STRIVE, households were projected to build assets by saving regularly, and to make strategic investments in income earning opportunities that would enable them to better feed their children, particularly during the long hungry season from January to March. It was expected that dietary diversity and months of adequate food provisioning would increase for households, especially through the prolonged “hungry season.” At the child level, the project aimed to positively affect the health and nutritional outcomes of children under five.

The STRIVE Mozambique project was designed on the premise that village savings and loan (VSL) groups and rotating labor groups (called Ajuda Mútua, or AM) would reduce food insecurity for households and thereby improve nutritional outcomes for children. Therefore, the program mobilized and trained VSL groups in selected communities. These groups provided a mechanism for rural households to save money and receive credit in a transparent, structured, and self-managed environment within their community. Credit is necessary for purchasing farming inputs and starting small enterprises, while savings are essential for dealing with shocks and limiting the effect of the hungry season. VSL groups also brought community members together to address the lack of credit and savings services in rural communities.

The project measured, evaluated, and documented the impact of VSL groups on participating households, while comparing outcomes for households who participated in smaller Ajuda Mútua rotating labor groups and households that did not participate in either type of group. The findings of the research work are discussed further below.

## **“Fostering Entrepreneurship and Diaspora Investment”**

The **Latin American Idea Partnership (La Idea)**, a new Associate Award awarded in October 2012, is a platform that connects entrepreneurs within the Latin American diaspora to each other and to resources that

will help them cultivate and grow innovative businesses and startups that will generate employment and economic growth throughout the Americas. La Idea is comprised of three core activities: bilingual, customized networking and business advising events across the U.S.; a pitch competition promoting partnerships between entrepreneurs in the United States and Latin America; and an online platform providing free, easy-to-access materials and connections to local and regional organizations.

The first quarter of implementing responsibilities for La Idea focused on building a strong foundation and putting key efforts into motion. ACCION identified and managed strategic and tactical tasks critical to starting up program activities. La Idea hosted the first road show event in Miami on December 8, 2012. Over 125 Latino entrepreneurs attended the event. Activities included a panel discussion led by industry experts in three different topics (finance, insurance and effective business practices), a session on La Idea, and a networking lunch. This launch event was a great opportunity to test the market and established direct contact with both entrepreneurs and community partners. Univision, the media partner of La Idea was very instrumental in achieving these outcomes. Attendance exceeded the planning expectations, topics delivered by panelists were of high interest to the audience, and there was a genuine interest in La Idea.

## Project Stats

Latin American Idea Partnership 2012 - 2014  
(La Idea)

<b>Award Type</b>	Associate Award
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<b>Award Value</b>	\$990,000
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<b>Donor</b>	USAID/IDEA
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<b>Region</b>	Latin America
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Implementing Partners: FHI 360, Accion USA Network



La Idea en Acción, Miami. Speaker: Ricardo Rios, VP of Relationship Management at Chase talks to entrepreneurs about business finances. Credit: Accion US Network

## 👉 RELATED PUBLICATIONS AND LEARNING PRODUCTS:

- <http://www.laidea.us/>

## 4) Advancements through Technology

In 2012, the FIELD-Support LWA portfolio made significant contributions to increasing the understanding and applications of information and communication technologies (ICTs) to enhance both the implementation and impact of USAID's development initiatives. In addition to building on the successful legacy of the FACET Associate Award, the LWA launched two new Associate Awards specifically focused on advancing the applications of mobile solutions, and specifically mobile money.

### “ICT for Agriculture”

Agriculture development is one of the main challenges facing Sub-Saharan Africa. While more than 85 percent of the population is engaged in agriculture, much of it is still rain-fed and subsistence oriented. **The Fostering Agricultural Competitiveness Employing Information Communication Technologies (FACET) program** recognizes that Information and Communications Technologies (ICTs) can play a major role in improving the competitiveness of agricultural value chains by increasing efficiencies, lowering costs, and increasing the scale of

operations, among others. Increasingly, development programs are leveraging ICTs to improve practices, such as bar coding to facilitate bringing goods to market, text messaging of commodity prices for better informed producers, and utilizing cell phones to connect producers and buyers.

FACET is funded by USAID's Bureau for Africa, Office of Sustainable Development, Economic Growth, Environment and Agriculture Division — the partnership that oversees the design and implementation of USAID's Global Hunger and Food Security Initiative for Sub-Saharan Africa. Designed to be interactive and collaborative, FACET provides technical assistance to improve competitiveness and productivity across agriculture sub-sectors through the use of ICTs as tools to enhance the functioning and competitiveness of agricultural value chains and facilitate trade in agricultural products across Sub-Saharan Africa. To achieve its objectives, FACET has two components:

- Knowledge-sharing across Missions regarding sustainable and scalable approaches to using ICT to increase the success of FtF activities.
- Short-term technical assistance to projects to help them improve their uses of ICT, especially in ways that may be helpful to other projects as well.

In 2012, FACET continued to work towards these initiatives and has made significant headway in expanding its web presence (on USAID's Allnet site [www.ictforag.org](http://www.ictforag.org)), launching a new online toolkit for practitioners, "Integrating Low-cost Video into Agricultural Development Projects" (see box), and geared up its social media strategy through Twitter, Facebook, and other online activities. As a result, the program has become known as USAID's premier resources for online and in-print, in-person and virtual resources to optimize the integration of ICT's in agricultural development in Sub-Saharan Africa and beyond.

USAID projects and other implementing organizations provide training to farmers and other parties along the agricultural value chain on a wide range of topics. This toolkit is designed to help these projects and organizations use low-cost video to augment the traditional agricultural development activities and extension services they are providing. It is important to stress that this toolkit does not assume that video media is the most appropriate solution for disseminating agricultural information. Rather, given its growing accessibility due to the increasing availability of low-cost digital video cameras and editing software—and the increasing use of video media in donor-funded agricultural development projects—this toolkit aims to enable practitioners to develop a more systematic approach to using low-cost video as one of the mediums through which they share information with farmers.

## RELATED RESOURCES:

- Access the full catalogue on the USAID's portal: <http://www.ictforag.org/video/>
- **Integrating Low-Cost Video into Agricultural Development Projects** <http://www.ictforag.org/video/>

## Project Stats

Fostering Agriculture Competitiveness 2009 - 2013  
Employing ICTs (FACET)

<b>Award Type</b>	Associate Award
<b>Award Value</b>	\$1,300,000
<b>Donor</b>	USAID/AFR/SD
<b>Country</b>	Subsaharan Africa

Implementing Partners: FHI 360, ACDI/VOCA

## “Expanding the Frontiers of Mobile-Enabled Solutions”

In 2012, USAID issued the **Mobile Solutions Technical Assistance and Research (mSTAR) Associate Award**, designed to be a broad, flexible, and responsive program designed to foster the rapid adoption and scale-up of mobile money, mobile access, and mobile data, in developing countries. Managed by FHI 360 and implemented together with a consortium of approximately 20 other leading economic development and ICT4D organizations, mSTAR provides technical assistance to USAID and its implementing partners, funding to accelerate promising mobile solutions, strategic partnerships to optimize sustainability, and an action-oriented research and knowledge management agenda. In its first quarter of operation mSTAR assembled a consortium of development organizations composed of both industry leaders and smaller firms that specialize in mobile technology deployment. As requests for assistance arrive, mSTAR will be able to mobilize the resources of these organizations to carry out its work.

### Project Stats

Mobile Solutions Technical Assistance & Research (mSTAR) 2012 - 2017

<b>Award Type</b>	Associate Award
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<b>Award Value</b>	\$30,000,000
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<b>Donor</b>	USAID/IDEA
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<b>Country</b>	Global
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Implementing Partners: FHI 360, consortium



### RELATED RESOURCES:

- <http://www.microlinks.org/mstar>

## “Step 1: Launching Mobile Money”

Similarly, the **Mobile Money Accelerator Program (MMAP)** in Malawi, another new Associate Award launched in 2012, is a two-year Associate Award that seeks to increase mobile money adoption in Malawi and enhance product development through collaborative, targeted interventions that demonstrate the advantages of mobile money. The MMAP program is supporting and advancing the growth of mobile money in Malawi through a series of coordinated interventions that include strategic pilots as well as targeted technical assistance to key public and private sector stakeholders. The primary objectives of this project are to test platforms and models for increasing mobile money enrollment and adoption, focusing on select unbanked or under-banked market segments (such as farmers, day laborers, and social welfare recipients); enhance product development and service delivery through the creation of dedicated transaction environments for service providers to test and modify their offerings; and disseminate lessons learned for a more comprehensive evidence base for mobile money acceleration.

### Project Stats

Mobile Money Accelerator Program (MMAP) 2012 - 2017

<b>Award Type</b>	Associate Award
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<b>Award Value</b>	\$3,000,000
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<b>Donor</b>	USAID/Malawi
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<b>Country</b>	Malawi
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Implementing Partners: FHI 360, consortium

MMAP technical assistance will include assessments of the market, regulatory framework, and current mobile money ecosystem in country. MMAP will also provide technical assistance to and facilitate partnerships within the active Mobile Money Coordinating Group. This group's members include USAID, the World Bank, and key stakeholders in the local banking and mobile networks sectors.

## “Step 2: Scaling Mobile Money”

Following the successful launch of the **Haiti Mobile Money Initiative (HMMI)** in June 2010, the **HIFIVE** program has also contributed to a number of milestones to scale up the use and service delivery of mobile money in Haiti. Through an incentives-based program design, funded by USAID and the Bill & Melinda Gates Foundation, HMMI has enabled the introduction of two mobile money services, issuing the “First to Market” and “Second to Market” prizes to those services for having met the competition criteria (following successful verification of the award claims). In 2012, HMMI then awarded the first “Scaling Award.” The award, shared by Voila’s T-Cash and Digicel’s TchoTcho Mobile, recognizes dramatic progress made through mobile money by giving more Haitians access to financial services

The launch of TchoTcho Mobile by Digicel and T-Cash by Voila in late 2010 dramatically changed the availability of financial services for Haiti’s poorer population and introduced important new channels for a variety of payments. With over 800,000 registered users, these services are enabling Haitians to send, receive and store money using their mobile phones, demonstrating their potential to dramatically improve the lives of Haitians. Introduction of this technology is allowing Haitians to leapfrog more conventional banking models to the safer, more affordable and more accessible alternatives provided by mobile money. It also can help connect people to difficult-to-access vital services like banking, insurance and utilities.

As one of the first countries in the Caribbean and Latin America to introduce mobile money services, Haiti’s experience is already characterized by fast growth and an early diversity of uses of the services. Non-governmental organizations in Haiti and other users have adapted the new platforms to their needs for safe, secure, quick and less expensive ways of paying “cash for work” salaries and distributing social benefits to earthquake victims. To-date, over 40 percent of the global deployments of mobile money by NGOs in relief and development work has occurred in Haiti. Businesses and governmental agencies are also developing their own programs for use of these platforms to make salary, merchant, social benefit, e-government, and other payments.

The achievement of these milestones was made possible by the rapid uptake of the services and their increasing transaction volume, as well as the outreach and promotional activities of the MNOs in their response to HMMI. As HMMI advances, the emphasis shifts from “service introduction” to reaching scale and achieving sustainability.

Across the board, HIFIVE, under which HMMI is managed, has had a dramatic impact on the availability of financial products and services in rural areas, whether by providing support for the development of new products and services needed in rural areas, the expansion of services to these areas, the opening of new points of services (POS), or through providing support to ICT improvements that will facilitate expansion to rural areas. HMMI results contribute to this objective, via the development of mobile money services and its agent network providing alternative means of accessing financial services and additional penetration/expanded POS into rural zones through their agent networks. HMMI has played a key role in encouraging the private sector to develop mobile money service platforms and to launch products. As referenced earlier in this document, HMMI’s activities have now changed the landscape of financial services in Haiti. Banks previously uninterested in the development of these services are now scrambling to define a mobile money services strategy and to determine where to fit within the “eco-systems.”



## RELATED RESOURCES:

- **Haiti Mobile Money Initiative** reaches the five million transaction milestone and awards final prize in incentive program

## 5) Research & Evaluation

In 2012, the FIELD-Support LWA also increased its focus on leading and supporting rigorous research and evaluation initiatives, through its existing mandate under the STRIVE program, as well as through its other various Leader-funded initiatives. Some of these are highlighted here.

### “Measuring Change in Market Systems”

In recent years, pro-poor (or inclusive market development) initiatives have shown a major shift away from direct inputs and service provision toward the creation of appropriate conditions for public and private stakeholders to drive structural changes in the market system more easily and more cost-effectively. This paradigm shift was driven by the realization that only through a systemic or holistic approach to markets and a focus on stakeholder-driven solutions, can these initiatives reach sustainability and scale. When considering markets from a systems perspective, it becomes crucial to recognize that markets are not predictable machines, but rather complex and dynamic systems that are constantly learning. For this reason, using linear and deterministic methods and tools to measure how markets change, and how we change them, is not only inappropriate but can lead to wasted resources and missed opportunities to achieve poverty reduction.

New thinking and practice is needed that is relevant to complex and evolving projects. Complex and adaptive systems must be monitored and measured using approaches that embrace complexity and facilitation principles, concepts and tools. In order to do this, partner the **SEEP Network** is leading an international dialogue and process to approach a better understanding and application of a systemic approach to monitoring and evaluation (M&E). This activity, which was launched in 2012, is designed to catalyze an international process of debate, dialogue, and learning between donors and practitioners who are trying to support market systems to work better to reduce poverty at a large scale. It is doing this through in-person workshops, e-consultations, plenary presentations and discussions, and publication of an ongoing discussion document.

The outcomes of these efforts will assist donors and practitioners alike to improve the understanding and practice of systemic approaches to M&E and its application to inclusive market development programs worldwide.



## RELATED RESOURCES:

- **Measuring Impact in Market Systems:** Rethinking the Current Paradigm

### “Graduating the Ultra-Poor into Microfinance”

Ultra-poor households face an interrelated set of challenges that collude to keep families in extreme poverty. These families are food insecure, lack access to financial services, have few assets, little savings, inadequate access to healthcare, and often cannot afford education for children or need children to work. Without many opportunities

or tools with which to change their situation, these households are vulnerable to shocks such as bad harvests, and are often dependent on charitable or government services for basic food support during lean seasons. Microfinance providers gained recognition in the 1990s and 2000s for providing financial services to the poor, but largely failed to reach households in extreme poverty. While finance can play an important role, unless this larger set of problems can be solved, the ultra poor are unlikely to be able to effectively engage in building new livelihoods and building assets.

The Graduation Model is designed to give the ultra poor the “breathing space” they need from their immediate challenges so they can focus on improving their welfare over the long term. The program includes a carefully sequenced set of services, including consumption support, productive asset transfer, livelihood training, savings services, and healthcare. Each component is tailored to fit the country context while maintaining the model’s core components. Throughout the implementation period, field staff visit participating households each week to monitor their progress and offer ongoing training and support.

The Graduation Model is currently being piloted in ten sites in eight countries. The impact of the model is being measured with a set of randomized evaluations and qualitative research at eight of these sites. Combined with costing analysis, the findings from these studies will provide rigorous evidence on the cost per household to move families out of extreme poverty. In Ethiopia, the program is being evaluated by **Innovations for Poverty Action (IPA)** with USAID funding. The evaluation is based on the selection of beneficiaries at random among a sample of eligible participants, which produces a reliable estimate of the impact of the program. A randomized controlled evaluation ensures that the difference in outcomes between those who participate in the program (the treatment group) and those who do not (the control group) is due to the impact of the program itself, not to any confounding factors such as the “type” of person who chooses or is selected to join such a program. The baseline was conducted in 2010, and in 2012, IPA launched an endline-study, 24 months after clients entered the program. A follow-up survey in 2013 will be conducted among the beneficiaries and the control group to assess the impact of the asset transfer phase of the intervention on the social and economic outcomes of interest. The survey will have a structure similar to the baseline survey and cover many of the same outcomes.

Early lessons from the graduation pilots suggest the program is both feasible and effective, though work remains to optimize the model to increase impact and reduce costs.



#### **RELATED RESOURCES:**

- Project Snapshot: **Testing the Graduation Model in Ethiopia**
- 2012 SEEP Conference Workshop: **The Ultra-Poor Graduation Model: Lessons in Impact and Scale-Up**

## **“Measuring Child-level Impacts of Economic Strengthening”**

The **Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening Program (STRIVE)** is a five-year Associate Award that aims to demonstrate effective means of strengthening the well-being of highly vulnerable children, their households, and their communities. Under STRIVE,

FHI 360 is managing a multi-partner team of leading child-focused and economic strengthening organizations to implement and document replicable economic development approaches that demonstrably improve the wellbeing of vulnerable children. As part of this agenda, in Mozambique, STRIVE led a qualitative study to better understand the reasons for participation and pathways to change in the STRIVE Mozambique project. The purpose of the study is to understand: 1) the factors linking participation to changes in food security and child nutritional outcomes; and 2) reasons for participation in VSLs. The activity includes the following research components:

- **Quantitative analysis:** The quantitative analysis used baseline and end line survey data for three treatment arms and two quasi-control districts. It employs a fixed effects analysis on a propensity score weighted sample in an effort to adjust treatment group comparisons for potential confounding by factors related to program participation and treatment selection. This analysis focused on identifying the effect of program participation on household and child nutritional outcomes and on intermediary variables (social capital and income). In preliminary findings, no strong evidence of improvements in children's nutrition has been found. A final draft will be available in 2013.
- **Household tracer case studies:** At the inception of the program, one household was selected in each program and quasi-control district to serve as a case study over time. These households were visited every six months throughout the life of the project. Key interview themes included the impact and sustainability of savings groups and constraints to participation experienced by households. Information from previous interview rounds was also verified. Households in all six program areas were visited for the last time in November. These interviews have been completed and analysis across households and over time is underway. A final report will be available in 2013.
- **Focus groups:** Focus groups probed areas related to program implementation, including perceptions and subjective opinions and perspectives of community members. Focus areas for discussion included child nutrition, agricultural activities, income generation, gender, and social capital. Key findings from previously conducted focus groups were also cross-checked. Focus groups were conducted throughout the life of the project with the final round held throughout program areas in November. All focus groups have been completed and final analysis tying together themes over time and across districts is underway. A final report will be available in 2013.

## **“Measuring Approaches to Increase Women’s Leadership in Business”**

In 2012, FHI 360 also launched new evaluation activities under **USAID’s Women’s Leadership in SMEs** activity, contributing to the evaluation of the impact of three interventions designed to enhance women’s leadership and other business indicators in the context of small and medium enterprises. Small and medium enterprises (SMEs) 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 in the SME sector. Improving the representation of women 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 and committed to facilitating the evaluation of the interventions’ impact, part of which is being led by **FHI 360**.

The interventions will be carried out in three sites by three organizations: CARE in India, GRADE/NeVo in Peru, and ACDI/VOCA in Kyrgyzstan. The organizations and their intervention designs were previously chosen and funded by USAID for implementation. Over the course of 2013, FHI 360 will lead the research design efforts for each site, manage the baseline data collection, and analyze the baseline data for each of the three sites.

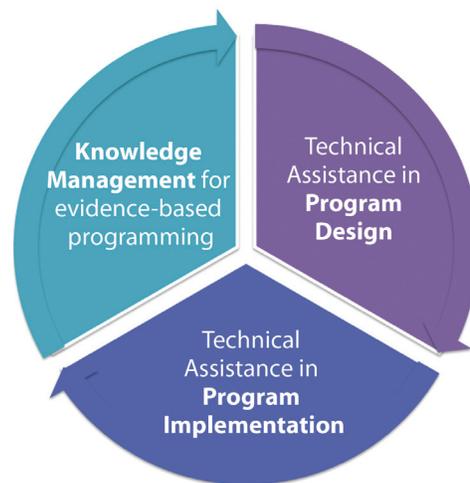
## Poverty Assessment Tools (PAT) Helpdesk

In 2000, the U.S. Congress passed the Microenterprise for Self-Reliance and International Anti-Corruption Act, which mandated that half of all USAID microenterprise funds benefit the very poor. To verify that USAID meets this target, subsequent legislation requires USAID to develop and certify low-cost tools for assessing the poverty status of microenterprise beneficiaries, and to require its implementing partners to use those tools to measure and report the share of their beneficiaries who are very poor. Each USAID-developed Poverty Assessment Tool (PAT) consists of a short, country-specific household survey—administered in twenty minutes or less—and a data entry template. Using such a tool, an implementing partner can gain an accurate estimate of the share of its beneficiaries who are very poor. In all countries with a USAID-certified Poverty Assessment Tool, USAID’s microenterprise implementing partners must use their country-specific tool to measure the share of their beneficiaries who are very poor, and must report the results to USAID through the Microenterprise Results Reporting (MRR) system. To assist implementing partners in the use of the USAID-certified poverty assessment tools, the FIELD-Support LWA has been monitoring the USAID Poverty Assessment Tool (PAT) Help Desk. More information is available at: [www.povertytools.org](http://www.povertytools.org)

# SUPPORTING USAID MISSIONS AND OPERATING UNITS

As indicated above, FIELD-Support’s objective is to improve the state-of-the-practice of microfinance and microenterprise development through innovative, market-based approaches to sustainable economic development. FIELD-Support’s diverse portfolio of activities folks are designed to serve USAID Missions and other operating units in meeting their programming objectives relative to microenterprise development, thereby supporting the three elements of the development cycle:

- Providing technical assistance in **program design**;
- Providing technical assistance in **program implementation**;
- **Knowledge management** for evidence-based design and implementation.



## I) Technical Assistance in Program Design

Since it launched in 2005, FIELD-Support has become prominent mechanism for USAID’s enterprise development and microfinance programs. In addition to supporting the objectives of the Office for Microenterprise and Private Enterprise Promotion Office within E3, the FIELD-Support Leader continues to conduct program design/assessment

activities for USAID that support implementation of Mission's activities going forward. In 2012, the Leader fielded such technical teams to Colombia, Honduras, Tanzania, and Iraq.

## **“Approaching a Better Understanding of Carbon Reduction Efforts”**

In 2012, the FIELD-Support Leader worked with USAID/Columbia to provide technical guidance in structuring REDD+ projects in accord with recommendations and procedures defined by the Voluntary Carbon Standards and the Climate, Community and Biodiversity Alliance frameworks and in line with good practices in market-based livelihood development, appropriate financing mechanisms and the building of sustainable community institutions in remote areas. Expert guidance and advice is needed to make sure that the transactions to be made represent the best possible options and economic incentives for the communities involved and that they comply with social and environmental safeguards.

“REDD” (Reducing Emissions from Deforestation and Forest Degradation) refers to the emissions reductions achieved from reducing deforestation or forest degradation in developing countries. Through REDD, emissions reductions through stored carbon are measured and certified as credits that can be sold on global carbon markets. “REDD+” expands that definition to include conservation, sustainable management of forests and enhancement of forest carbon stocks. While markets have successfully tied carbon finance to other sectors, securing private investment remains a key challenge for REDD+ project developers. In many cases, project developers lack familiarity with standards and expectations for commercial documents required by investors. To support this work, FHI 360 partner **Terra Global Capital** developed a readable guide aimed at USAID economic growth officers that would address best practices on REDD+ project carbon transactions or Emissions Reduction Purchase Agreements (ERPAs). Terra Global Capital finalized production of FIELD Report No. 16: Guidance and Best Practices for REDD+ Transactions in 2012., and it is available on both [Microlinks.org](http://Microlinks.org) and USAID NRM portal at [RMportal.net](http://RMportal.net).



### **RELATED PUBLICATIONS AND LEARNING PRODUCTS:**

- **FIELD Report No. 16:** Guidance and Best Practices for REDD+ Transactions
- USAID NRM portal

## **“Paving the Way to Increase Jobs in Iraq”**

USAID/Iraq called on the FIELD-Support Leader to assist in reviewing local needs and “ground-truth” the Mission’s prospective economic opportunities program, FORAS. USAID priorities in Iraq have shifted toward enhancing economic opportunities and creating jobs for Iraqis with special emphasis on youth, women and vulnerable populations. As a part of the planning process, USAID requested a review of its proposed technical approach for new programming as embodied in a preliminary concept paper. The purpose of the review was to address three broad questions: 1) is the USAID Mission in Iraq focusing on the right problem in the concept paper; 2) is the Mission proposing the right approaches; 3) if not, what alternatives should USAID be pursuing to address “the problem” in this period of transition. This paper reflected on and answers each of the three questions posed and provides analysis and recommendations for USAID on how they should approach future programming for economic opportunities and job creation.

In general, the review was able to validate the Mission's finding that jobs and economic opportunities are currently the most urgent and pressing issue facing the nation. The urgency has been voiced by the Iraqi government, by civil society and by the Iraqi people themselves. The review team found the basic technical approaches to economic opportunities and job creation, as proposed by USAID in its concept paper, to be appropriate but requiring a major shift in priority and several technical modifications. The proposed alternatives are presented below:

- **Demand-led Workforce Development:** A demand-led workforce and skills development program would identify, within selected geographic catchment areas, the demand for jobs among employers using focus groups and surveys employing “smart” technologies. A second part of this program would take a more industry or sector view of workforce needs.
- **Entrepreneurship:** A further activity stream should deal with entrepreneurship training as a special type of skill development need. The final report lays out several options. For example, fostering youth business clubs linked to business service organizations could also increase efficiencies of continued support for new start-ups and expansions.
- **Fast Tracking Jobs for Women:** This cross-cutting theme is recommended in the skills development program to provide gender inclusion in employment and entrepreneurship as well as involve women leaders as change agents and role models to advance women in non-traditional jobs and leadership positions.
- **Special Activity—Transformation of the Microfinance Sector:** Microfinance, as an industry, has reached a point where it cannot further develop without fundamental structural transformation. Though most MFIs are operationally and financially sustainable, the larger structural and legal issues threaten the long-term sustainability of the industry unless major reforms are made.

**FHI 360** and **ACDI/VOCA** staff spent three weeks in Iraq during August-September 2012 developing a final report of their review and recommendations. The content of the final report was approved by USAID and was finalized for publication and dissemination in late 2012. A new Associate Award to implement these findings was awarded in 2013.



## **RELATED PUBLICATIONS AND LEARNING PRODUCTS:**

- **FIELD Report No. 15:** Creating Jobs and Economic Opportunities in Iraq

## **“Structural Interventions to Modify Sexual Behaviors for At-Risk Girls”**

As part of a large-scale randomized control trial (RCT) being funded by USAID in Iringa Region of Tanzania, the FIELD-Support Leader was asked to conduct an on-the-ground assessment in June 2012. Iringa Region reports the country's highest HIV prevalence rates, at nearly three times the national average (15.7% as opposed to 5.6%). Incidence rates are especially high amongst young girls, and most troubling is that Iringa is one of the few regions in the country where the rate continues to increase. The RCT was intended to focus on the effectiveness of the “Combination Prevention” approach to HIV prevention, which offers a complete and integrated package of services. To complement enhanced biomedical and behavioral prevention activities, USAID/Tanzania also intended to support a structural intervention consisting of unconditional cash transfers (UCT) to young and adolescent girls aged 15-24. The research study, to be conducted by Johns Hopkins University (JHU), in partnership with USAID and Muhimbili University, would assess

the change in incidence in 12 identified intervention village clusters (represented an estimated 10,000 people each), against another identified 12 control village clusters which would not receive the treatment of the Enhanced Package of Services, which includes the UCT.

The assessment activity by the FIELD-Support Leader was to assist USAID in designing the UCT. The assessment team concluded that mobile transfers would be the most effective and cost effective channels to maximize the impact of the UCTs. With that in mind, the intervention protocols included three key components: a cash transfers of up to \$10 split between each girl and her guardian; frequent synchronized messaging to reinforce desired positive sexual behaviors and economic outcomes, and regular linkages to services. This was in line with the Enhanced Linkages component of Combination Prevention, providing regular referrals to other Inringa Implementing Partner services, e.g. HIV testing, counseling, treatment, circumcision, condom promotion, etc. The development of the protocols and the discussions that led to those protocols, however, shed light on the fact that the overall proposed interventions were not feasible for scale up, especially given USAID's funding restraints, and therefore it was decided that while the protocols were sound, the intervention would not be implemented.

## 2) Technical Assistance in Program Implementation

In addition to direct implementation through the dozens of field-based Associate Awards and pilot activities, several FIELD-Support activities have been specifically designed to provide targeted technical assistance to USAID Missions, operating units, and implementing partners on their existing programs. In 2012, these programs, which have already been discussed earlier in this report, have focused on:

### **“Economic Strengthening and Food Security”**

The **Livelihood and Food Security Technical Assistance (LIFT)** project, funded by the USAID Global Health Bureau's Office of HIV/AIDS (OHA), supports the design and implementation of programs that reduce the vulnerability households by linking food security interventions to sustainable, market-led economic activities. LIFT provides global leadership and country-level technical assistance and support services that leverage evidence-based activities, best practices, and innovative solutions. LIFT enhances investments in food security through strengthening livelihood support and working in countries with high prevalence of food insecurity and HIV/AIDS.

### **“Integrating ICTs for Agricultural Development”**

The **Fostering Agriculture Competitiveness Employing Information Communication Technologies (FACET)** Associate Award, funded by USAID/AFR/SD/EGEA works closely with USAID/EGAT and several USAID/Field Missions, as well as implementing partners, governments, and the private sector to provide technical assistance to enhance the competitiveness of and trade in the agriculture sector across Sub-Saharan Africa. FACET is 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 do not rely on ongoing donor subsidies.

## “Integrating Mobile Solutions:”

In 2012, the **Mobile Solutions Technical Assistance and Research (mSTAR) program**, 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 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.

## “Assessing Informal Market Opportunities in Honduras”

Under the FIELD-Support Leader Award, the **Prime Funds**, funded by USAID/MPEP, are available for Missions to enhance program implementation and program design. In Honduras, these funds were used to mobilize **ACDI/VOCA** to assess informal market opportunities to boost income and asset growth for small growers. Donor agencies such as USAID, through local and international organizations, have been funding agriculture development programs in Honduras for many years. Most of these interventions have focused on increasing production of either staple crops (maize and beans) or promoting higher value horticulture as well as (to a lesser extent) improving smallholder access to markets. While these projects have achieved broad outreach generally, there has been much less success in building dynamic and sustainable market systems that benefit the smallholder farmer. To break this vicious aid cycle, USAID/Honduras is developing an approach to strengthen the current market system in which all the functions typically fulfilled by implementers or project-paid intermediaries would be provided by the private sector. USAID/Honduras believes that the path to sustainability must be market-based. Once a robust and competitive market exists, the constraints to linking small farmers to buyers will be lifted without the need for continued intervention by USAID. Therefore, contrary to past approaches in which the majority of funds were dedicated to farmers’ capacity building, USAID intends to put more resources into the development of a self-sustaining market system that serves the rural areas and continues to grow and upgrade itself from its own internal dynamics and demand pull.

The USAID Mission in Honduras therefore requested that an assessment be completed to understand the complexity, dynamics, and functioning of the current agricultural market systems for maize, beans, and selected horticulture crops in Honduras. The assessment was also to pinpoint optimal ways for USAID to stimulate the development of a truly dynamic and self-upgrading market system that provides easy access to resources and serves the rural farming communities very well and which benefits (is profitable for) all actors along the selected product value chains, including the extremely poor. This information will be used to develop recommendations for developing sustainable and self-upgrading market systems in the selected value chains.



### RELATED RESOURCES:

- **FIELD Report No. 14:** Sustainability in the Honduran Informal Market System

## 3) Knowledge Management for Evidence-based Design and Implementation

Completing the cycle, Knowledge Management (KM) is a disciplined process for capturing and disseminating knowledge

that is generated through program implementation so that future programs designs are evidence-based and leverage the lessons that have been learned and best practices that have been proven through program implementation. The FIELD-Support Leader focuses on this critical component to directly enhance the state-of-the-practice for microenterprise development and microfinance.

In 2012, FIELD-Support's KM strategy focused on optimizing learning based on the recognition that practitioners learn in real time. This means that they tend to absorb new information both proactively—through professional development opportunities—as well as reactively—during “teachable moments” such as when they encounter challenges during their work. To that end, the FIELD-Support KM approach, which builds on USAID's KM approach, has been geared towards giving practitioners the tools they need to optimize learning by focusing on three key components:

- FIELD-Support activities are intended to test and refine effective methodologies for sustainable poverty reduction through microenterprise development and microfinance. Through the implementation of Associate Awards, Pilots, and Strategic Learning Initiatives (SLIs), practitioners **generate knowledge**. However, to be useful it is not enough for that knowledge to remain tacit or stove-piped within the practitioner, project, or implementing organization. Key to this component, then, is documenting the methodologies, approaches, and findings that are used and modified.
- Once documented, it is important to **share knowledge** by disseminating and distributing key findings, lessons, and methodologies that are developed under FIELD-Support—especially to target audiences: the practitioner community. To that end, FIELD-Support collaborates closely with USAID's Knowledge Driven International Development Initiative, through the Knowledge Management for Microenterprise Development (KDMD) project.
- Through electronic publications, events, and trainings, the knowledge that is captured and documented by FIELD-Support's activities is shared with the practitioner community, maximizing opportunities for **the acquisition and application of new learning** by NGOs, practitioners, donors, and beyond.

To that end, Annex B includes a catalogue of all of the FIELD-Support LWA's learning outputs from inception. 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—such as 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. Allowing practitioners to discuss their experiences while implementing new approaches and techniques facilitates a continuous loop of knowledge acquisition, sharing, and application.

## About the FIELD-Support Consortium Partners

The FIELD-Support team, led by FHI 360, comprises a pool of 9 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:

Family Health International (FHI 360)  
ACCION International  
ACDI/VOCA  
Action for Enterprise  
CARE  
FINCA International  
Opportunity International  
Save the Children  
World Council of Credit Unions

[www.fhi360.org](http://www.fhi360.org)  
[www.accion.org](http://www.accion.org)  
[www.acdivoca.org](http://www.acdivoca.org)  
[www.actionforenterprise.org](http://www.actionforenterprise.org)  
[www.care.org](http://www.care.org)  
[www.villagebaking.org](http://www.villagebaking.org)  
[www.opportunity.org](http://www.opportunity.org)  
[www.savethechildren.org](http://www.savethechildren.org)  
[www.woccu.org](http://www.woccu.org)

### RESOURCE ORGANIZATIONS:

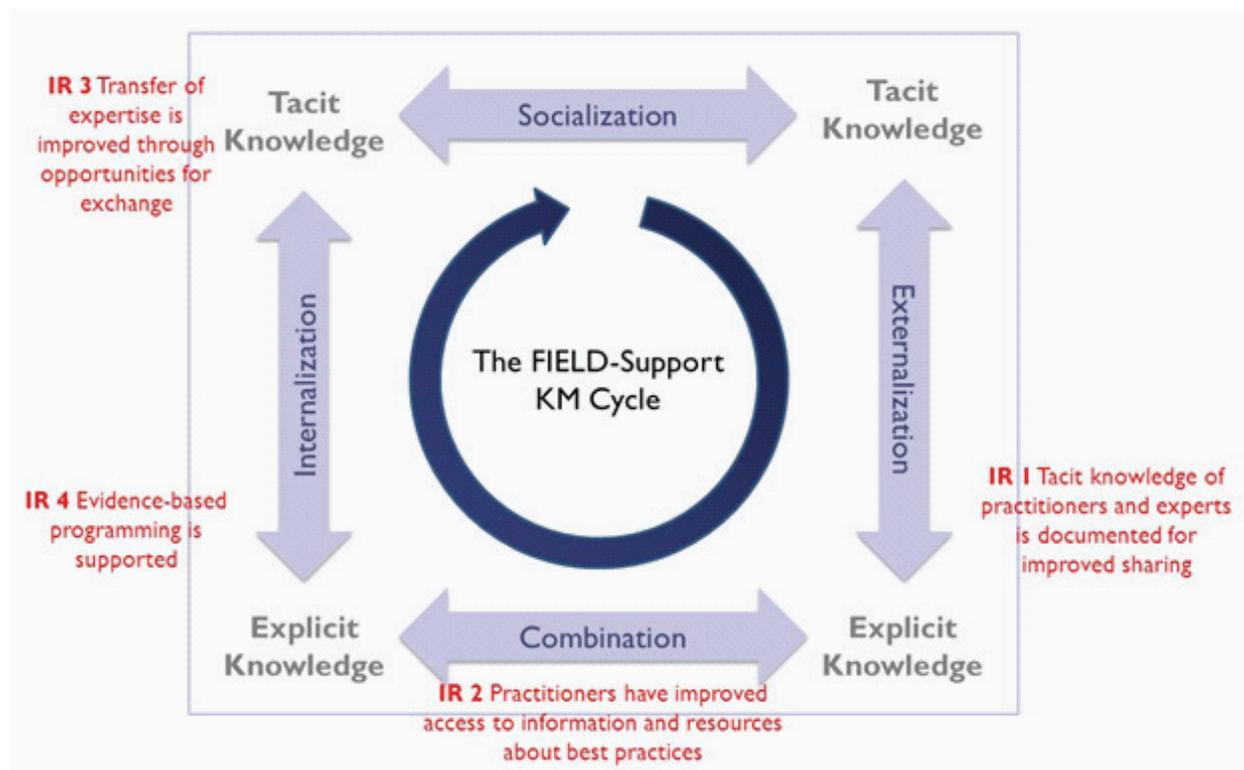
Alternative Credit Technologies  
Americas Association of Cooperative/Mutual Insurance Societies  
Cornell University-Base of the Pyramid Laboratory  
Development Training Services  
Freedom from Hunger  
Georgetown Center for Intercultural Ed. & Development  
International Development Enterprise  
International Real Property Foundation  
Mennonite Economic Development Associates  
Michigan State University-Agricultural Economics Department  
Microfinance Opportunities  
Small Enterprise Education and Promotion (SEEP) Network  
Technoserve  
University of Michigan-William Davidson Institute  
Women's World Banking  
World Vision International

[www.alternative-credit.com](http://www.alternative-credit.com)  
[www.aacmis.org](http://www.aacmis.org)  
[www.johnson.cornell.edu](http://www.johnson.cornell.edu)  
[www.onlinedts.com](http://www.onlinedts.com)  
[www.freefromhunger.org](http://www.freefromhunger.org)  
[cied.georgetown.edu](http://cied.georgetown.edu)  
[www.ideorg.org](http://www.ideorg.org)  
[www.irpf.org](http://www.irpf.org)  
[www.meda.org](http://www.meda.org)  
[www.aec.msu.edu](http://www.aec.msu.edu)  
[www.microfinanceopportunities.org](http://www.microfinanceopportunities.org)  
[www.seepnetwork.org](http://www.seepnetwork.org)  
[www.technoserve.org](http://www.technoserve.org)  
[www.wdi.umich.edu](http://www.wdi.umich.edu)  
[www.swwb.org](http://www.swwb.org)  
[www.worldvision.org](http://www.worldvision.org)

## Performance Monitoring: The FIELD-Support Learning Agenda

The FIELD-Support Leader’s overall objective is to enhance the state of the practice by facilitating the generation, capture, and sharing of lessons learned and best practices in microenterprise development and microfinance. In support of this overall program objective, the LWA activities have focused on facilitating learning through the exchange of “tacit” knowledge and “explicit” knowledge (as presented in the figure below.) This dynamic exchange ensures that practitioner knowledge is consistently and deliberately **generated, captured, shared, and applied** in a virtuous cycle that enhances the state-of-the-practice for more effective, evidence-based program design and implementation. As shown below, the Leader works towards achieving four Intermediate Results (IRs):

- *IR 1 Tacit knowledge of practitioners and experts is documented for improved sharing*
- *IR 2 Practitioners have improved access to information and resources about best practices*
- *IR 3 Transfer of expertise is improved through opportunities for exchange*
- *IR 4 Evidence-based programming is supported*



### IR 1. TACIT KNOWLEDGE OF PRACTITIONERS AND EXPERTS IS DOCUMENTED FOR IMPROVED SHARING

A key aspect of facilitating learning is an ordered emphasis on the “externalization” of tacit knowledge from field practitioners into explicit knowledge that is then therefore able to be shared and applied. The FIELD-Support Knowledge Series is mechanism that has been used to incentivize and in some cases mandate this capturing of tacit

knowledge. The learning products developed for the Knowledge Series represent all program areas and come from both Associate Awards and Leader-funded Activities.

*Outputs:* Learning Products produced under the FIELD-Support Knowledge Series

## **IR 2 PRACTITIONERS HAVE IMPROVED ACCESS TO INFORMATION AND RESOURCES ABOUT BEST PRACTICES**

The combination of documented better practices, lessons learned, and program reviews is necessary to develop practitioner tools that can then facilitate the effective application of new or better knowledge. To that end, many of the FIELD-Support Leader activities have focused on going beyond externalization to pull together resources and develop comprehensive tools for practitioners. These tools are then consistently shared on the USAID Microlinks portal, as well as other forums to ensure that practitioners have improved access to information and resources about best practices.

*Outputs:* Tools developed and made available to the practitioner community

## **IR 3 TRANSFER OF EXPERTISE IS IMPROVED THROUGH OPPORTUNITIES FOR EXCHANGE**

The FIELD-Support Learning Agenda has long understood that capturing and sharing knowledge is not sufficient to ensure uptake and application. The transfer of expertise requires opportunities for the exchange of ideas in “live” interactions and hands-on experiences through trainings, workshops, presentations, webinars, e-consultations, and other such forums.

*Outputs:* Presentations, trainings, or other forums for exchange held

## **IR 4 EVIDENCE-BASED PROGRAMMING IS SUPPORTED**

Finally, as indicated in the KM cycle above, the internalization of new knowledge—essentially the ultimate goal—is facilitated through a range of activities intended to create an evidence base for more technically sound program design and implementation. The Leader activities support evidence-based programming by conducting assessments, evaluations, and studies on topics relevant to the four program areas to enhance the way programs in these sectors are understood, designed, and implemented.

*Outputs:* Assessments or evaluations conducted

As part of FIELD-Support LWA’s Performance Monitoring Plan, below is a complete catalogue of the outputs of the LWA, including all learning products and resource materials produced through the LWA’s activities. These are presented here according to the FIELD-Support LWA’s four primary program areas:

- Strengthen the Economic Status of Poor Households
- Promote Economic Growth and Enterprise Development
- Develop Inclusive Financial Services
- Contribute to the Enabling Environment

**All materials that are not procurement sensitive and most event write-ups are available for free download at [www.microlinks.org/field-support](http://www.microlinks.org/field-support)**

## Program Area 1)

### Strengthen the Economic Status of Poor Households

#### KNOWLEDGE SERIES PRODUCTS

- **FIELD Brief 3:** Economic Strengthening for Vulnerable Children
- **FIELD Brief 8:** Partnering to Improve Access to Irrigation in Rural Peru
- **FIELD Brief 15:** Adaptation Options for Smallholders to Enhance Food Security in a Changing
- **FIELD Brief 19:** Making the Case for Mobile Money: A Look at Social Cash Transfers for Development
- **FIELD Report 2:** Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions
- **FIELD Report 15:** Creating Jobs and Economic Opportunities in Iraq
- Project Snapshot: Testing the Graduation Model in Ethiopia
- The Warehouse Receipts System: Improving Food Security in the Post-Harvest Value Chain
- Village Savings and Loan Associations and Food Security: Exploring Linkages in Sierra Leone and Tanzania

#### PRACTITIONER TOOLS

- Cost-effective Household Surveys: Key Lessons for Implementing a Household Livelihood Survey on a Budget
- Economic Strengthening for Vulnerable Children: Principles of Program Design and Recommendations for Effective Field Interventions (FIELD Report 2)
- Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth Workforce Development Programs
- Integrating Very Poor Producers into Value Chains: A Field Guide
- Partnering to Achieve Economic Impact in HIV and AIDS Impacted Communities: A Partnership Toolkit for Microenterprise Development
- Poverty Assessment Tools (24 country-specific tools)
- Rural Agriculture Finance & Food Security Practitioner Learning Program (PLP)

#### LIST OF PRESENTATIONS, TRAININGS, OR OTHER FORUMS FOR EXCHANGE

- BASICS PLP online conference and presentation
- Breakfast Seminar: Pathways out of Poverty: Using Value Chains to Move Households up the Economic Ladder
- Building the Assets of the Poorest: Savings Led Financial Services Seminars
- Economic Strengthening for Children Seminars
- Evaluation of Effectiveness of Graduating the Ultra Poor Approaches Workshop
- FIELD Day at SEEP Conference in 2007 and 2009
- Getting Lost in the Numbers: Poverty Indicators and their Implications for Development Practitioners
- Integrating Very Producers into Value Chains Trainings and Workshops
- Joining ICT4D to learn about using technology for agricultural development
- Linking Finance to Food Security: Approaches, Products, and Tools
- Monitoring Nutritional and Health Outcomes of Food Security, Economic Strengthening, and Livelihood Programs
- Poverty Assessment Tools Training of Trainers
- Youth and Workforce Development workshop and presentation

## LIST OF FACTSHEETS, SUCCESS STORIES, AND EVENT SUMMARIES

- A Ugandan SME navigates new waters on Lake Victoria
- Building the capacity of capacity builders
- Cooking up new ideas in Uganda with solar stoves
- ESAF Voice from the Field: Building Hope for Marginalized Workers in Palestine
- Using ICT to Provide Agriculture Market Price Information in Africa

## LIST OF ASSESSMENTS, CASE STUDIES, OR EVALUATIONS BY PROGRAM AREA

- Implementing a Household Livelihood Survey in a Post-Disaster Environment
- Integrating a Market Development Approach to the Health Sector in Bangladesh: Assessment and Intervention Design
- LIFT Assessment of Livelihood Strategies to Promote Food Security among People Living with HIV/AIDS in Namibia
- LIFT Project Assessment of USAID/PEPFARs Economic Strengthening Programs in Ethiopia
- RCT on effectiveness of graduation model (in progress)

## Program Area 2)

## Promote Economic Growth and Enterprise Development

### KNOWLEDGE SERIES PRODUCTS

- **FIELD Brief 10:** Spurring Entrepreneurship Through Business Plan Competitions: TechnoServe's Business Plan Competition Model
- **FIELD Brief 13:** An Anchor Firm Approach to Strengthening Value Chain Competitiveness: A Look at the PRODEL Program in Ecuador
- **FIELD Report 7:** Sustainable Markets for Subsistence Farmers in Bolivia
- **FIELD Report 8:** Migrant-Backed Loans Mobilizing Remittances for Enterprise Finance
- **FIELD Report 11 & 12:** Behavior Change Perspectives on Gender and Value Chain Development: A Framework for Analysis and Implementation & Tools for Research and Assessment
- **FIELD Report 14:** Sustainability in the Honduran Informal Market System
- **FIELD Report 16:** Guidance and Best Practices for REDD+ Transactions
- **FIELD Facilitation Brief 1:** Defining Lead Firms & Principles
- **FIELD Facilitation Brief 2:** Lead Firm Selection

### PRACTITIONER TOOLS

- Behavior Change Perspectives on Gender and Value Chain Development: A Framework for Analysis and Implementation (FIELD Reports 11 & 12)
- Facilitating the Development of Outgrower Operations: A Practitioners Manual
- The GROOVE Market Facilitation Mentoring Program Toolkit (includes Topical Guides on 10 key market facilitation competencies)
- Tools for designing project interventions that facilitate investment in key value chain upgrades (FIELD Report 13)
- Working with Lead Firms: A Practitioner's Handbook (in development)
- Enterprise Development IGP workshop at 2009 SEEP Workshop

- **FIELD Facilitation Brief 3:** Structuring and Managing Collaboration with Lead Firms
- **FIELD Facilitation Brief 4:** Interventions with Lead Firms
- **FIELD Facilitation Brief 5:** Addressing Absence of Lead Firms in Value Chains
- **STRIVE Activity Brief #1:** The Afghan Secure Futures (ASF) Project
- **Public-Private Partnerships:** Learning by Example

## LIST OF PRESENTATIONS, TRAININGS, OR OTHER FORUMS FOR EXCHANGE

- Commercialization Amid Conflict: Microfinance Sector Development in the West Bank and Gaza (Screencast)
- Developing Outgrowing Operations Workshops
- FACET Webinar: Using low-cost video for agricultural development
- Gender Considerations in Value Chain Development seminars
- Market Facilitation through Mentoring at SEEP 2012 Conference
- Rebuilding Haiti: The Critical Role of MFIs and Credit Unions
- The GROOVE Market Facilitation Mentoring Program Presentations
- Value Chain Financing Training
- Working with Lead Firms Trainings

## LIST OF FACTSHEETS, SUCCESS STORIES, AND EVENT SUMMARIES

- “Picking” up Partners for Success: Businesses Linkages in Lebanon Support Local Jobs and SME Competitiveness
- Breaking into the US specialty food market
- Ecuadorian Coffee Companies Make a Splash in the US Market
- ICT and AG Profile: Awaaz.De
- ICT and Ag Profile: Community Knowledge Worker
- ICT and AG Profile: DataDyne
- ICT and Ag Profile: Digital Green
- ICT and AG Profile: Esoko
- ICT and AG Profile: IKSL’s Green Sim Card
- ICT and AG Profile: Kilimo Salama
- ICT and AG Profile: Literacy Bridge
- ICT and AG Profile: Mace Foods’ M-Pesa
- ICT and Ag Profile: Mali Shambani
- ICT and Ag Profile: Manobi
- ICT and AG Profile: MarketMaker
- ICT and AG Profile: MFarm
- ICT and AG Profile: MoBiashara
- ICT and AG Profile: Nokia Life Tools - Agriculture
- ICT and AG Profile: Nutrient Manager for Rice
- ICT and Ag Profile: Reuters Market Light
- ICT and AG Profile: Sustainable Harvest
- ESAFVoices from the Field: Cementing the Path to Sustained Economic Growth
- ESAFVoices from the Field: Cultivating Young Entrepreneurs in Gaza
- ICT Application for Distribution and Supply Chain Management in African Agriculture
- ICT Enhances Warehouse Receipt Systems and Commodity Exchanges in Africa

- ICT to Enhance Farm Extension Services in Africa
- Investing in Business Linkages: An SME in Lebanon Grows its Business through a Strengthened Supply Chain
- New Partners in Value Chain Development get a hands-on look at maize in Rwanda
- Note From Bangladesh: Assessing the Commercial Market for Health Care
- Note From Bolivia: Expanding Market Opportunities for a Rural Microenterprise
- Note From Lebanon: Increasing Competitiveness through Cooperation in the Value Chain
- Note From the African Diaspora Marketplace: Supporting Entrepreneurship for Diaspora-Driven Development
- Note From the West Bank/Gaza: Expanding Opportunities for SMEs
- Software Platforms for Mobile Applications for Agriculture Development

## LIST OF ASSESSMENTS, CASE STUDIES, OR EVALUATIONS

- FIELD Report 14: Sustainability in the Honduran Informal Market System
- FIELD Report 15: Creating Jobs and Economic Opportunities in Iraq
- FIELD Report 16: Guidance and Best Practices for REDD+ Transactions
- A Case Study: Outgrower Improve Flower Seed Operations in Tanzania
- A Case Study: PepsiCo Frito-Lay Engages Potato Outgrowers in India
- A Case Study: The East Africa Growers Group (EAGA) in Kenya and its Outgrowing Activities
- A Case Study: The Outgrower Program of ITC, one of India's Largest Corporations
- ARIES Program Brief No. 4: FINCA
- ARIES Program Brief No. 5: ACDI/VOCA – ARFC
- Assistance to Agriculture
- Creating Jobs through Business
- Initiative and Enterprise Development: Rapid Assessment and Recommendations for a Proposed Macedonian Entrepreneurship Project
- Getting to 'Good Enough' in Product Upgrading: SDCAsia and the Cardava Banana Value Chain
- Is ICT Working in Agricultural Marketing: Evidence From the Field
- New ICT Solutions to Age-Old Problems: Case of the IGP India Project
- Opportunities for USAID
- The "Human Aspect" of Commercial Transformation: The Case of NRSP-Pakistan
- Web-based Case Study: FINCA's Prepaid Card Training for Clients

## Program Area 3)

### Develop Inclusive Financial Services

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#### KNOWLEDGE SERIES PRODUCTS

- **FIELD Brief 4:** Mobilization of Savings in the West Bank & Gaza
- **FIELD Brief 5:** Integrating Remittance Recipients into the Financial Sector
- **FIELD Brief 6:** Mobile Money in the West Bank & Gaza
- **FIELD Brief 7:** Non-profit MFIs Consider Commercialization
- **FIELD Brief 9:** Microfinance and Energy Clients Win with partnership Model in Uganda
- **FIELD Brief 11:** Exploring the Linkages between Food Security and Microfinance
- **FIELD Brief 14:** Leveraging New Media: Lessons from WOCCU's MatchSavings.org in Mexico

- **FIELD Brief 18:** Savings-linked Conditional Cash Transfers in Latin America
- **FIELD Report 5:** Mobilization of Savings in the West Bank & Gaza
- **FIELD Report 9:** Microfinance and Energy Poverty
- **FIELD Report 10:** Bringing the Unbanked Poor into the Financial Sector with Matched Savings Accounts
- **FIELD Report 13:** Value Chain Finance Guide: Tools For Designing Project Interventions that Facilitate Investment in Key Value Chain Upgrades
- **ESAF Brief:** E-banking Challenges and Opportunities in the West Bank & Gaza
- **ESAF Brief:** Ryada Microfinance's Experience Introducing Financial Services for Youth
- **ESAF Report:** Assessing Opportunities For Increasing Acceptance Of Electronic Money In Palestine
- **ESAF Report:** Savings Demand Market Research Study West Bank and Gaza
- **ESAF Report:** The Future of Financial Inclusion through E-banking Models in Palestine
- **ESAF Report:** Review of the Current State of Practice of Consumer Protection and Financial Literacy for Financial Services in the West Bank
- **Managing Risk in the West Bank:** A Review of Supply and Demand for Microinsurance
- **Selecting Mobile ICT Devices** for Agriculture Services and Applications in Sub-Saharan Africa

## LIST OF PRESENTATIONS, TRAININGS, OR OTHER FORUMS FOR EXCHANGE

- 2007 National Conference on Microfinance in Angola
- After-Hours Seminar: Migrant-backed Loans: Mobilizing Remittances in Guatemala
- Screencast: Improving Food Security through Customized Loan Products in India
- Speakers Corner #1 I: Building the Assets of the Poorest: Savings-Led Financial Services
- Energy and Microfinance workshop in Tanzania and Seminar in Washington DC
- Food Security and Microfinance Discussion
- Islamic Finance Seminar
- Microfinance and Energy Poverty Roundtable
- Opportunity/FINCA Technology workshop at 2009 SEEP Workshop
- Podcast: Designing an Effective Rural Finance Product to Improve Food Security for Livestock Traders in Kenya
- Rural and Agricultural Finance Presentation
- ShoreBank/NRSP Transformation workshop at 2009 SEEP Workshop
- SMART Client Protection Principles Trainings Assessors trainings

## PRACTITIONER TOOLS

- Addressing Internal Operational Challenges around Rural/Agricultural Finance
- An Overview of Islamic Microfinance Products & Case Example from Afghanistan
- Developing a Cost-Benefit Analysis Tool: Experiences and Lessons from Malawi and Mozambique
- Guidelines to Evaluating Social Performance
- Linking Youth with Knowledge and Opportunities in Microfinance
- Overcoming Back-end Barriers: Opportunity International and Bank Switching Solutions
- SMART Client Protection principles: Putting Principles into Practice
- Social Performance Map
- The SEEP Network Savings-led Financial Services Working Group Ratios
- USAID Financial Services Implementation Grant Program Learning Network Tools
- Value Chain Finance Guide: Tools For Designing Project Interventions that Facilitate Investment in Key Value Chain Upgrades
- Value Chain Finance Implementation Manual: Increasing Profitability of Small Producers

- Social Marketing for Economic Development (microinsurance) Roundtable Discussion
- Blazing a Trail, Addressing Obstacles: Lessons from Save the Children and Fondation Zakoura's Youth Microfinance and Training Program

## **LIST OF FACTSHEETS, SUCCESS STORIES, AND EVENT SUMMARIES**

- ESAF & the Microfinance Sector
- ESAF & the Palestinian Investment Partnership (PIP)
- ESAF Voice from the Field: A Palestinian MFI Achieves Top 5% Rating
- ESAF's Palestinian Investment Partners Program: Investing in Growth
- Note From Afghanistan: Credit Unions Bring Hope Amid Conflict
- Note From Afghanistan: Developing Innovative Financial Products
- Note From Afghanistan: Expanding Access to Formal Financial Services
- Note From Afghanistan: Reaching the Unbanked with Sharía-Compliant Financial Products
- Note From Nepal: Ensuring Financial Services During Political Conflict
- Note From the Field: Supporting Social Performance in Microfinance
- Note From the West Bank and Gaza: Decreasing Microfinance's Donor Dependency

## **LIST OF ASSESSMENTS, CASE STUDIES, OR EVALUATIONS**

- Bank-Microfinance Alliances: FINCA's Pilot Program for Prepaid Cards in Mexico
- Challenges and Opportunities in Micro and Small Enterprise Rural Finance: An Assessment for USAID/Panama
- Expanding Outreach in Malawi: OIBM's Efforts to Launch a Mobile Phone Banking Program
- Learning from Pilots: The Case of ShoreBank International/AMPER in Pakistan

## **Program Area 4)**

## **Contribution to the Enabling Environment**

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### **KNOWLEDGE SERIES LEARNING PRODUCTS**

- FIELD Brief 2: Managing Up, Down and Around in Crisis Environments
- FIELD Report 1: Assessment of the Commercial Private Sector for Healthcare Products in Bangladesh
- FIELD Report 3: Delivering Microfinance and Social Services in Conditions of Fragility in Nepal
- FIELD Report 4: Options, Management and Enforcement of Collateral for Microfinance Loans in West Bank & Gaza
- FIELD Report 6: Mobile Money in the West Bank & Gaza
- ARIES Program Brief No. 1: WOCCU-IIFC
- ARIES Program Brief No. 2: MIFSA-SME
- ARIES Program Brief No. 3: MIFSA-MFI
- Applying Social Marketing Principles for Economic Development
- Implementing a Country-wide Consumer Protection and Financial Literacy Initiative in Palestine

### **LIST OF PRESENTATIONS, TRAININGS, OR OTHER FORUMS FOR EXCHANGE**

- Minimum Standards for Economic Recovery after Crisis
- Smart Notes: Putting client protection principles in practice

## **LIST OF FACTSHEETS, SUCCESS STORIES, AND EVENT SUMMARIES**

- ESAF & the Banking Sector
- ESAF & University Strengthening
- ESAF and the Insurance Sector
- ESAF and the Mortgage Market
- ESAF Voice from the Field: From Tennessee to Jerusalem: Investing in the Future
- ESAF Voices from the Field: Delivering with Precision in a Changing Market
- ESAF Voices from the Field: Developing Tomorrow's Banking Professionals Today
- ESAF Voices from the Field: Enhancing Finance Education through Faculty Exchange
- New frontiers for USAID's ESAF program in the Palestinian finance sector
- Strengthening Insurance Sector Capacity in a Growing Market

## **LIST OF ASSESSMENTS, CASE STUDIES, OR EVALUATIONS**

- Comoros Microfinance Sector Assessment