FIELD-Support LWA Award

Quarterly Report

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

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

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Submitted By:

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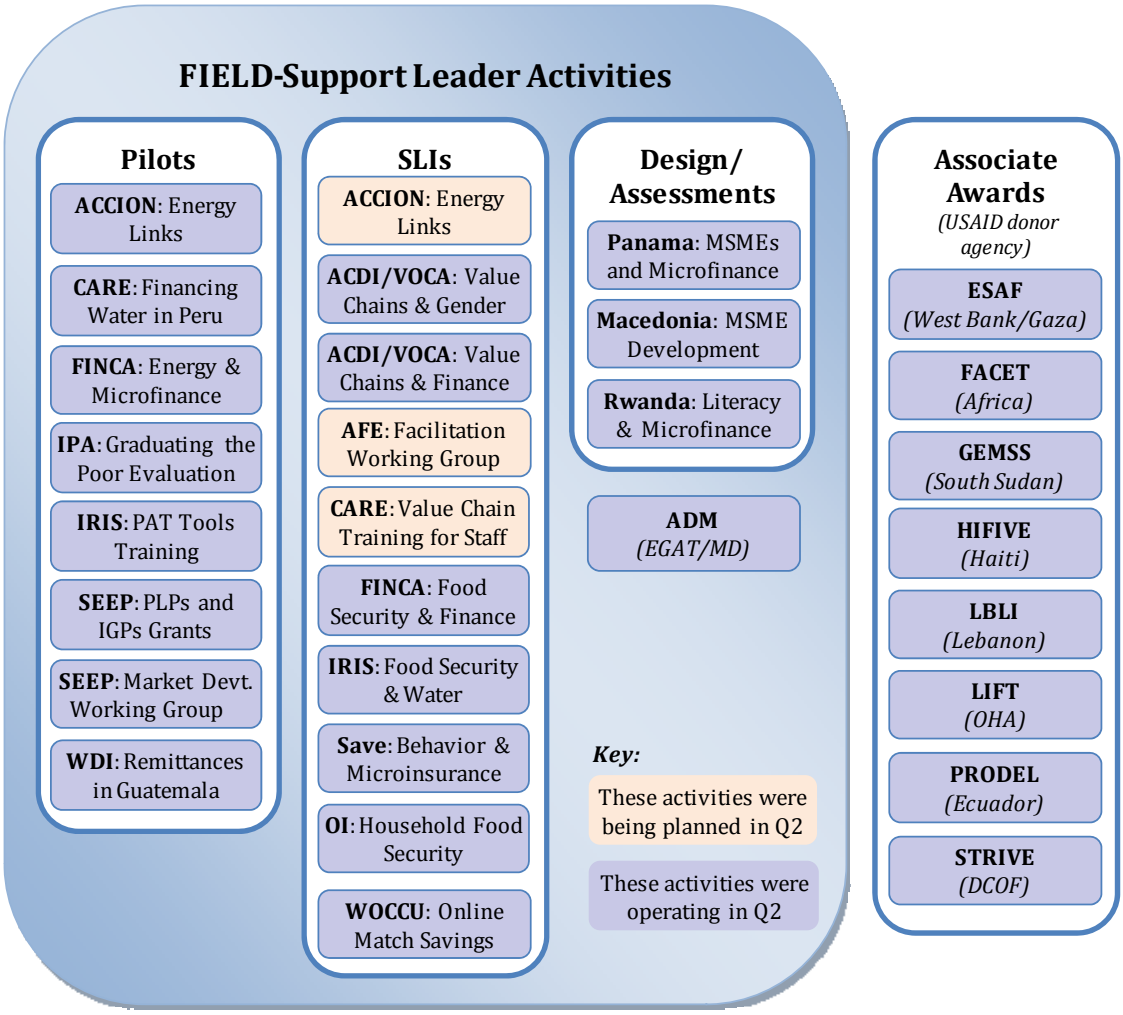
1 Introduction

FIELD-Support is a Leader with Associates (LWA) Cooperative Agreement between the Office of Microenterprise Development in USAID (EGAT/PR/MD) and AED. FIELD-Support's consortium includes nine core partners and 17 resource organizations.[1] FIELD-Support encompasses both a core **Leader** award and a mechanism for USAID missions to issue **Associate Awards**. The purpose of the Leader award is to advance the frontiers of practical knowledge in relation to microfinance, microenterprise development, and sustainable rural livelihoods, working in close collaboration with the MD office, USAID missions, and the community of development practitioners. The Leader implements activities that seed innovation, demonstrate better practices, document results, and disseminate findings that will advance the global state-of-the-practice. These are in the form of **Pilot** Activities, **Design/Assessments** for USAID Missions and Operating Units, and **Strategic Learning Initiatives** (**SLIs**) which were launched in late 2009.[2]



[1] For a list of consortium members and more details about recent FIELD-Support activities, please visit www.microlinks.org/field

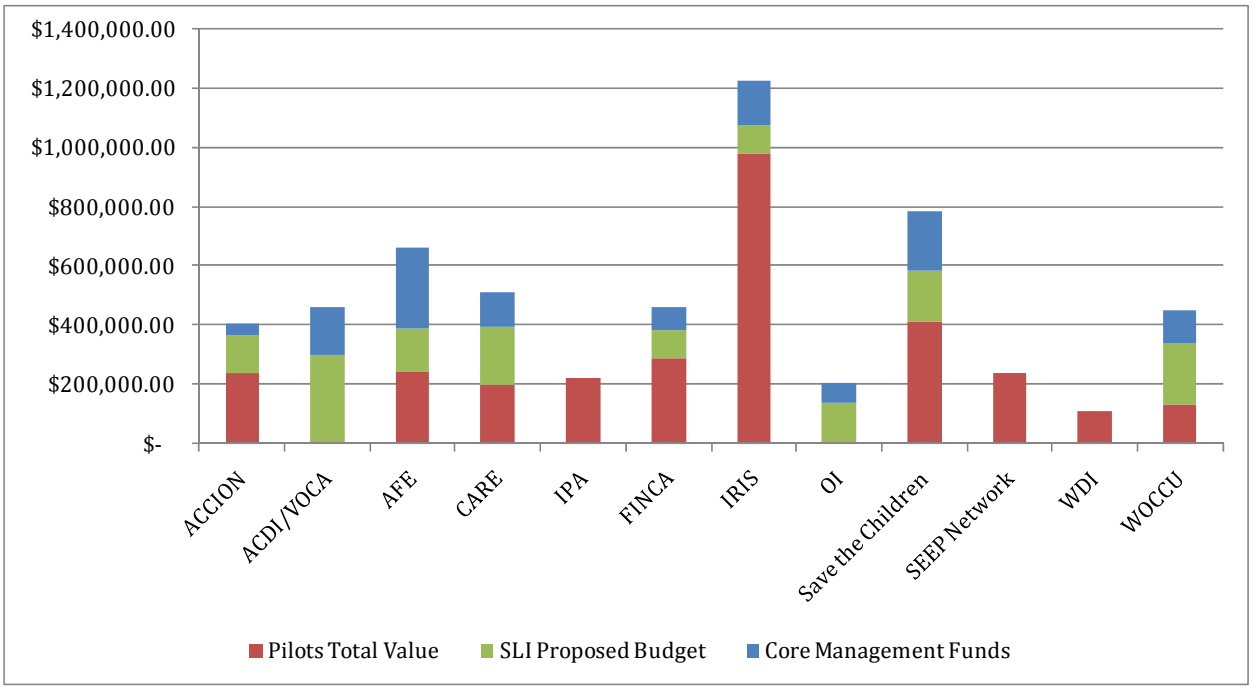
[2] See Annexes for an overview of all of FIELD-Support's current Associate Awards, Pilot activities, and Strategic Learning Initiatives.

In the second quarter of FY2010, FIELD-Support activities included eight Associates Awards, eight pilot activities, development of ten SLIs, and three design/assessments that were conducted or launched for various USAID Missions. The Leader staff at AED continued to monitor progress of this broad range of FIELD-Support activities, providing technical support when needed, reviewing and processing payments, and ensuring contractual and financial compliance, as well as identifying new activities and working with partner implementation teams on designing new projects. Throughout, FIELD-Support management has provided senior-level oversight for all of the Leader activities and Associate Awards, contributing to their technical design, implementation, and ensuring quality. Other team members coordinate day-to-day communications with the Core and Resource organizations and assisted with the administration of this complex contractual mechanism. The following sections outline in further detail each of the current activities and their key achievements and learning outputs over the last quarter.

The FIELD-Support team at AED is pleased to present this quarterly report highlighting the LWA's key accomplishments for the quarter ending March 31, 2010. This report has adopted a slightly modified format in order to make it easier to navigate the broad portfolio of activities and get a better sense of key accomplishments, learning outcomes, and priority next steps for the following quarter.

2 Leader Activities

As mentioned above, the Leader activities continue to operate on track. The figure below shows the division of each Core partner plus some strategic Resource partners and their overall Leader activity budgets to date. The following sections include more detailed updates on recent accomplishments within each. For brief descriptions and details about the partners' *current* activities this quarter, please see Annexes A, B. and C.



2.1 Pilot Activities

A. ACCION with SEEP: Microfinance Energy Links
(October 2007 – August 2010)

ACCION International and its Center for Financial Inclusion (CFI) initiated the Energy Links Project late in 2007. Project activities focused initially on developing distribution channels for the sale of inexpensive solar lamps, a clean energy product with large market potential, to people living at the bottom of the pyramid in Uganda. The Energy Links Project staff established contacts between Ugandan MFIs and NGOs and an Australian manufacturer of lamps, Barefoot Power, which had an affordable and appropriate product at the time. Following the Uganda pilot, another market test of the product was carried out in Mali. The Mali test site aims at developing a successful commercial chain involving local and international partners, in order to set-up distribution schemes on a large commercial scale with an objective of selling 600,000 lamps in five years.

Pilot Impact At-a-Glance

- 30 active micro-franchises selling solar lanterns in Uganda
- 30,000 households (or 150,000 people) are benefiting from clean and affordable solar lighting
- 400 solar kits sold in Mali
- 800 solar kits have been ordered (Mali & Uganda)
- 1 briquette making workshop trained 25 community-based trainers technified irrigation systems
- 4,000 UWESO members have been exposed to fuel briquettes and trained

During this quarter, program activities per country and energy product, are as follows:

Uganda: The project's original goal for the **solar lighting product** was to test a small scale lighting solution for off-grid households, as well as a business model to distribute a specific device. The products, small-scale solar lanterns, have been made affordable at less than 20 USD by *Barefoot Power's* subsidiary *Base Technologies* and continue to demonstrate great market potential as shown by a dispersion rate of around 30,000 units in less than two years.

Above: Lamp clients in Mali
Source: Energy Links staff

Additionally, micro-franchising, combined with using existing savings group's networks like VSLA, has proven to be a powerful distribution model with more than 100 micro-entrepreneurs trained to date. *Base Technologies* recently signed an MOU with CREAM (an ongoing partnership with the VSLA network operating in the West Nile region) and UWESO (a pilot phase with a wide VSLA network around the country with over 50,000 members) to use their community based trainers (CBT) as retailers of the solar lanterns. The trainers, well-known in their communities, provide the clients with confidence and fair pricing for the devices offered. The group can also provide the necessary financing for individuals who can't afford the product up front. The overarching institution that develops a VSLA network fulfills its social mission of improving livelihoods and protects the end-users against product failure. We expect to document the success of this distribution model at the end of the third quarter, after the conclusion of the pilot.

Mali: A more ambitious approach was taken in Mali to create the value chain for **solar lanterns**. After struggling to find a reliable importer, the project engaged this quarter in a commercial agreement with Horonya, Mali's leading solar importer. With the help of a local consultant who will distribute solar kits through a network of VSLAs, CAEB (Oxfam's local partner), a first shipment of 400 kits (800 lanterns) arrived in the country in mid-March but were only cleared out of customs on April 30th due to

bureaucratic hurdles including tax exoneration. As the order book for this first shipment is already full and as soon as sales are made and proceeds collected, the Energy Links Fund will place a second, larger order for additional solar kits. In the interim, the project continues to work with Oxfam to get supplementary funding (less than $25,000) and leverage *Barefoot Power's* supplier credit to start larger and cheaper sea-shipments, with the objective to avoid supply gaps and find the key places to provide financing through the value chain.

Above: Preparing materials and drying briquettes in Msaka, Uganda.
Source: Energy Links staff, UWESO

Uganda: Energy Links' objective for dissemination of the **biomass briquettes** was to test a way to scale up production and commercialization of a substitute to charcoal that was more affordable to low-income households that would provide income generation opportunities and protect the natural environment. To that end, the project has trained 25 community based trainers (CBTs) and staff from a local NGO, UWESO, to produce biomass briquettes using a Mini-Bryant press. In the past year the project has supported UWESO in their effort to educate their group members, promote this cooking fuel solution and monitor progress. This quarter, a year after the training, we led a field trip to assess success, limitations, and provide course correction.

Learning and Dissemination

Since the last report, one key lesson learned concerning **solar lantern value chains** is that because of a tremendously high demand in Uganda and Mali, ensuring continuous supply without gap is essential for supplier uptake and improvement of SME financing with a supplier trade finance fund.

Regarding **biomass briquettes** production and sale, training is simply not enough – producers must receive continuous support, especially in the development of business acumen, setting up of a revolving loan fund and promoting successful clients.

Priorities for the next quarter include expanding demand and supply of the solar lanterns in Mali through increased sales, improved partnerships and increased supply through sea-shipments; increasing the number of project partners and establishing a strong distribution mechanism that allows local institutions to operate past the project's end; and documenting our experiences with micro-franchising solar lanterns in Uganda and Mali and biomass briquette technology in Uganda.

Lastly, a final report will be released at the end of the third quarter that will summarize the project's activities, give recommendations on the scalability of solar power and briquette technologies as a business model, and outline replication best practices.

B. CARE with ACDI/VOCA: Financing Water
(October 2006 – February 2010)

The Financing Water for Productive Use pilot was designed to explore innovative ways to make technified irrigation more accessible to rural farmers in Peru which would both reduce waste and contribute to increased yields and productivity. At the core of CARE's methodology was the development of strategic partnerships among producers, irrigation technology companies, local government, and microfinance institutions to improve water usage, increase farmer incomes, and demonstrate opportunities for the local government to scale up similar initiatives. The pilot activity took place in the Department of Ayacucho, the second poorest in the country, over 18 months starting in

October 2006. CARE Peru, which has operated in the country since 1970, found that access to water represents the principle barrier to improved productivity across all of these activities, and worked to identify the right mix of stakeholders to engage in the pilot.

During the final quarter of the project, emphasis was placed on transferring technical and operational activities to the clients, such that the model would be sustainable past the life of the project. Activities included:

- Facilitating agreements between producers and the Subsectoral Irrigation Program of the Ministry of Agriculture (SIP) such that the irrigated fields created during the project could be used as demonstration plots;
- Continued negotiation between the project and private companies and suppliers of irrigation equipment, such as Tecsagro, to create more loan partnerships with interested financial institutions and local governments;
- Advocating for standardizing replication of the model;
- Developing educational exchanges with influential State and private enterprise stakeholders, including the regional government, irrigation authorities, and officials of the Regional Agricultural directorate and members of the Avocado Technical Assembly, to generate favorable opinion

Of note, the regional government is in the process of defining the mechanisms for incorporating the project's experience, specifically the tool box, into the Regional Competitiveness Strategies manual.

Pilot Achievements in Peru

- 74 jobs created
- 37 clients with financial development companies
- 4 credit tools/products introduced
- 17 workshops conducted to train clients on hot to install, operate and manage technified irrigation systems
- Over $45,000 USD in loans disbursed (including capital and interest)
- 21.62% of loans disbursed to women

Learning and Dissemination:

One of the most important milestones of the project was organizing the project's closing event for which there was an opportunity to share the project's successes with an extended group of major regional and national players. Those in attendance included the President of the Regional Government of Ayacucho, the Director of Regional Agriculture of the MINAG, the Director of Agricultural Competitiveness of the Regional Agriculture Directorate, officials from the central level of the SIP (the Director of Irrigation Management and the Director of the Promotion of Technified Irrigation), the Regional Director of INIA (National Agricultural Innovation Institute), the Manager of Tecsagro, irrigation authorities, microentrepreneurs, microfinance institutions, local government officials and leaders and representatives of producers' organizations.

As of February 28, 2010, the CARE Financing Water Peru pilot completed implementation, but will continue working to finalize several deliverables in the next quarter. Accordingly, FIELD-Support anticipates a no-cost extension request in April to accommodate Spanish translation of all final deliverables. Deliverables completed and translated into Spanish before the end of the project include: a video (http://www.youtube.com/careenperu#p/u/1/IMsMcbAuJSA), case study and reports on systemization and protocols to access financing, and are available on CARE's project website: http://www.care.org.pe/.

One Participant's Story from CARE Peru:
"In our community there is a great water shortage; our turn to irrigate crops was every 3 months, but with the project we fruit growers have built a collective reservoir and installed technified irrigation systems in our plots that allow us to irrigate every 15 days and to improve our production. We learned to operate and maintain our systems and EDYFICAR lent us the money to buy technified irrigation materials and equipment. There are conformists in our community, however, who, instead of moving ahead with these opportunities, are waiting for gifts and donations from some institution to install their technified irrigation systems."

Source: Agricultural Producer Ruben Huapaya Vargas – Secclas Alto

C. FINCA with IRIS: Microfinance & Renewable Energy
(March 2008 – August 2010)

Implemented by FINCA International and the University of Maryland's IRIS Center, the Microfinance and Renewable Energy pilot seeks to introduce energy specific products to FINCA's existing client base, as well as new low-income customers in Uganda in an effort to improve access to energy products. FINCA will accomplish this by creating innovative interventions to assist clients with purchasing energy products, and forming partnerships with suppliers to hire Energy Officers specifically devoted to the microenergy loan product service sales and support. To date, Naco Solar has been the program's primary partner in Uganda, but has begun negotiations with Gira Solar and other companies' potential suppliers in the area.

Key Pilot Achievements in Uganda

- 500 clients have received loan financing or facilitated sales of solar home systems
- Facilitation of 87 loans
- Over $100,000 USD in loans distributed
- Market research and business planning activities are complete
- 9 Energy Officers have been hired to promote the sale of solar systems.

This quarter, FINCA conducted an initial impact assessment to gauge client satisfaction and is in the process of conducting the financial analysis to determine the scalability and financial viability of the business beyond the end of the grant period. Marketing activities in the eastern towns of Kamuli, Hoima and Nankulabye also continued during this quarter to raise awareness of the solar home systems and financing options available through FINCA.

Progress Made and Key Lessons Learned:

- An impact survey of 50 of FINCA Uganda's micro-energy loan clients indicate that they perceive **significant benefits** from owning a solar home system (SHS): over 57% felt they had improved respiratory health, 84% cited that their children are able to study at night, 91% saved on kerosene costs, and 82% saved on mobile phone charging costs.
- While the project was launched mainly with the intention of supplying energy products for household use, FINCA is finding that clients are using the solar home systems for **business purposes** as well. Many of these customers have started mobile phone charging businesses with their solar home systems, while others are using them for lighting in poultry or pig farming businesses, clinics, retail shops, schools, and salons. 43% of the 50 clients interviewed use their systems for business purposes, and half of these customers have actually started new businesses

with their solar panel. As a result, FINCA has begun to more aggressively market the solar system for business use.

- The survey also revealed that there were some gaps in **client training**, where clients were sometimes not aware of their warranty periods, how to avoid overuse of the system, or how to maintain their systems. FINCA Uganda is working with the energy companies to improve the training they deliver at the time of installation and is planning to print reference manuals for the clients as well as training energy officers to provide better support to clients.

Above: A FINCA client uses a solar home system to light her shop when the electricity fails.
Source: FINCA staff

- Finally, **supply quality** issues continue to persist. An audit by the Uganda REA, which subsidizes all solar home system sales by FINCA, indicated that almost all of the systems installed to date are up to standard. However, an inspection of some systems by the technical consultants who use a different set of standards revealed there were some product quality/configuration problems that could potentially lead to a shortened life span of the systems. As a result, FINCA is coming up with minimum standards of its own that it will require from the energy companies for solar panels sold to its clients.

In the next quarter, the project plans to complete financial analysis to determine if the pilot can be self-sustaining beyond the end of the grant period; implement changes to marketing materials, training materials, and client training strategies as outlined in "lessons learned;" complete the final study on lessons learned, which will include a component on client impact and satisfaction, financial analysis and institutional impact; and participate in a microLINKS knowledge sharing event. Goals and expectations for progress in the next quarter include reaching at least 120 units in sales of solar home systems by the end of June, and ensuring the program reaches financial sustainability by the end of the grant period.

D. IPA: Graduating the Poorest into Microfinance Evaluation
(August 2009 – August 2010)

The Evaluation pilot led by Innovations for Poverty Action (IPA) in Ethiopia is testing a methodology for reaching the most vulnerable households in Ethiopia. The supported households that are being monitored will be members of Ethiopia's National Productive Safety Net Program (PSNP), a country-wide program aimed at reducing food insecurity. Focusing on households who are not benefitting either from the Ethiopian government-led package program or the government direct support program, selection will be managed by The Relief Society of Tigray (REST) and IPA, and based in part on those who are considered to be amongst the poorest, but who have the potential to engage in economic activities.

In March 2010, REST received funding from the World Bank to begin implementation of the interventions that are being evaluated. The interventions include distribution of productive assets, livelihoods skills training, and intensive personal support and case management. In preparation, REST began conducting an initial round of project staff screening and hiring of facilitators. An orientation/project launch workshop was held in the *Wukro* district of the Tigray region in order to introduce the project and new staff. At the project launch, the administration and the Community Food Security Task Force (FSTF) were requested to begin beneficiary selection as soon as possible with the intention of completing it by March 22, 2010.

IPA has hired JaRco Consulting PLC, an Addis Ababa based survey firm, for the baseline survey for the evaluation. Six supervisors and 36 enumerators were hired by the firm and with oversight from IPA, JaRco worked to finalize the questionnaires' English-Tigrigna translation as the field surveys would be administered in Tigrigna. An initial field test of the questionnaires was carried out in the Tabia Adi Kisendad region (pictured), and the questionnaires were revised accordingly.

Above: Pre-testing in Adi-Kisendad Tabia with non-beneficiary farmers.
Source: IPA Staff

After completion of the baseline survey, project beneficiaries will be randomly selected by public lottery to participate in the interventions. It is expected that the beneficiaries will select their productive asset (bee-keeping, small ruminants fattening, or a third open option) by the end of May, in time for livelihood skills training, and REST will begin immediate procurement.

In the next quarter, the project will continue administering the baseline survey/data collection, and data entry through the end of May. Pending completion of data collection, public lotteries will take place at each *Tabia* to randomly select 50 recipients from the list of 100 potential beneficiaries submitted by the community food security task force/*tabia* administration to REST. The lotteries will be publicly held to ensure transparency and to afford community members confidence in the process.

Above: Project Launch Workshop in Wukro. Participants include REST staff, *Tabia* and *Woreda* level administration, and members from the Food Security Task Force.
Source: IPA Staff

E. IRIS Center: Poverty Assessment Tools (PAT) Training
(September 2006 – August 2010)

The IRIS PAT team continues to face the challenge of determining who is required to implement a PAT and report to USAID each year. In previous years, the MD Office asked each Mission to identify which organizations are required to implement a PAT, but not all Missions were responsive. For the FY2009 reporting cycle, a USAID administrator sent a message to all Missions stressing that each Mission is responsible for ensuring that the appropriate implementing partners fulfill the PAT reporting requirement. This has yielded some increased diligence on the part of some Missions, as evidenced by the fact that six participants from four countries registered for the Washington DC PAT Training in April 2010, and several Missions have contacted the PAT Help Desk to request assistance and/or extensions. It is expected that Mission compliance will increase over time, however, to date, fewer USAID implementing partners have submitted their results compared to the previous two years

The PAT Help Desk continues responding via email, phone, Skype, and in-person meetings on topics ranging from reporting requirements to sampling. The Help Desk had fewer people making contact during this quarter compared to last year. This reflects, in part, the fact that a few of the organizations who exchanged numerous emails with the Help Desk last year did not require as much technical

assistance and follow-up, and fewer emails were needed to answer their questions. Other contributions include the change in the notification process for FY2009 PAT reporting requirements—it is now the responsibility of each Mission to inform its implementing partners of the reporting requirements for each project.

Next Steps

The PAT Team will continue to disseminate knowledge about the availability and uses of the PAT tools via the Help Desk, the project's listserv, announcements in the microLINKS newsletter, participation in the SEEP POWG and SPWG working groups, as well as the Social Performance Task Force.

IRIS will continue to communicate with Laura Foose and the Social Performance Task Force (SPTF) to finalize plans for the IRIS PAT team to assist in a one-day training on Social Performance tracking that will occur at the beginning of the next SPTF annual meeting, and continue monitoring the online e-learning course for PAT implementation. The offline version of the PAT Training will be distributed more widely, and USB drives will be used to distribute the content to the USAID Missions. Internally, the team will continue to work on tool-specific implementation guides, share them with practitioners for feedback, and finalize them for practitioners to use during training and implementation, while finalizing the PAT Implementation Manual, incorporating feedback from USAID.

PAT Training: Quarterly Achievements

- Updated the project website: www.povertytools.org, including new tools, updates, and the e-learning platform
- Continued collaboration with and provided leadership to the SEEP Poverty Outreach Working Group (POWG)
- Monitored and facilitated the PAT online course, open to all implementers, and currently boasting 288 registered participants from over 59 countries.
- Updated training material and finalized logistics for the 2010 DC PAT Training to be held at AED, April 6-9, 2010.
- Updated the PAT Implementation Manual and submitted to USAID for review.

"Many thanks for the thorough response…very helpful. To update you, we have opted to sample each MFI separately, with simple random samples based on client lists. We will start with clients of the four partner institutions in March in order to meet the April 1 deadline, and conduct fieldwork for the remaining 3-4 institutions in April."

—Email to the Help Desk from a USAID Implementing partner in the West Bank

F. SEEP Network: Collaborative Learning Networks
(October 2006 – August 2010)

The *Collaborative Learning Networks to Advance Microenterprise Development Knowledge and Practice* consists of two components:

1. Practitioner Learning Programs (PLP)
2. Implementation Grant Programs (IGP) Learning Networks (This component was completed as of December 31, 2009)

The Practitioner Learning Programs (PLP)

The SEEP Practitioner Learning Program (PLP)[3] on Rural and Agricultural Finance and Food Security (RAFFS) is an action learning project that will focus on approaches to and the interconnection of rural and agricultural finance (RAF) and household well-being, including food security. The PLP selects organizations to become PLP participants who form a learning network to document and disseminate good practices and lessons learned to the sector at large. The RAFFS PLP includes five partners from: Sierra Leone, Kenya, Tanzania, and India. During this quarter, RAFFS PLP partners completed several exchange visits:

[3] Find out more about SEEP's PLP at http://www.seepnetwork.org/Pages/Initiatives.aspx

- KKFF-India visited Aga Khan-India in January;
- CRS-Sierra Leone visited Floresta-Tanzania in February;
- Aga Khan Rural Support Programme-India visited Food for the Hungry-Kenya and Floresta-Tanzania in February;
- Food for the Hungry-Kenya visited CRS-Sierra Leone in early March and Aga Khan-India in late March; and
- Floresta-Tanzania visited CRS-Sierra Leone in March.

Additionally, this quarter saw the first *Ask-the-Expert* discussion. Consultant Ina Schonberg lent her knowledge of food security to "Food Security Week," a highly active internal listserv discussion on understanding food security for the purpose of designing financial products and services that positively impact food security.

While a final decision on the extension of the FIELD-Support LWA is still pending, SEEP has preemptively requested a two-month extension to for the PLP to allow time to finalize e-learning deliverables before the SEEP Annual Conference in November 2010.

Key Deliverables and Upcoming Learning Activities:

As the BASICS and Youth Workforce Development PLPs are now complete, the status of all final deliverables summarized below:

RAFFS PLP Deliverables			
Deliverables	Quantity	Date	Status
Grantees selected and awards disbursed	5	Sep 2009	Completed
Kick-off workshop	1	Oct 2009	Completed
Learning agendas	5	Oct – Nov 2009	Completed
Exchange visits	5	Nov 2009 – Jul 2010	Completed
Online discussions (including "Ask the Expert")	4+	Nov 2009 – Jul 2010	1 discussion held February 2010; next discussion scheduled April 6-9, 2010
Progress reports (quarterly per participant)	20	Nov 2009; Feb, May, Aug 2010	On schedule; some participants choose instead to submit shorter, more frequent blog updates
Closing workshop	1	Aug 2010	On schedule
Learning products	5	Jan – Aug 2010	Currently in draft form; adjusted to 4 products
microLINKS Speaker's Corner or similar event	1	Summer 2010	On schedule

The SEEP Network anticipates additional *Ask-the-Expert* discussions, and creating and finalizing all e-learning products, for debut at the closing workshop, tentatively planned in Ahmedabad, India in August 2010.

G. SEEP Network: Market Development Working Group
(July 2007 – August 2010)

The SEEP Network Market Development Working Group has spearheaded the development of the *Minimum Standards for Economic Recovery After Crisis* (*Standards*). By coordinating the development of these guidelines with the Sphere Project, SEEP facilitated the incorporation of the guidelines into the latest revision of the Sphere Handbook. This approach allowed both Sphere and SEEP to deepen the adoption of standards developed and accept a wide range of stakeholders and experienced practitioners.[4]

During this quarter, SEEP completed its last two scheduled consultations: one in Amman, Jordan in January 2010 which had 12 participants from various practitioner and donor agencies in the Middle East, and one in Bali, Indonesia in February 2010, which had 19 participants, nearly all of whom were from, or worked in, the East/Southeast Asia region. Both were joint training-consultations, offering SEEP an opportunity to receive consultation feedback as well as build local capacity of practitioners in the region and improve coordination with other important stakeholders and initiatives in the economic recovery arena. Both training/consultations were held in conjunction with the International Rescue Committee (IRC) and Oxfam Great Britain, which offered the *Standards* training course (developed in the last quarter) along with the Emergency Market Mapping and Analysis (EMMA) Toolkit and the Introduction to Cash Programming (CaLP) training courses. SEEP was, therefore, able to attract a wider range of practitioners and donors, and leveraged resources from IRC and Oxfam. While SEEP earned a modest amount of revenue from this training, all proceeds will be used exclusively for program purposes under this pilot.

During this quarter, SEEP also held a call with the Sphere Project to update them on the *Standards'* progress and submitted an update for the May 2010 Sphere Board Meeting. A planned trip to Geneva for the Sphere Board meeting was deemed unnecessary at this time, although SEEP was tentatively invited to the next Sphere Board meeting in October 2010, though past the period of performance for this event.

Learning and Dissemination:

Following on SEEP's previous report, one key lesson/adaptation is that the field-testing was much more challenging than anticipated. Many projects expressed interest in piloting the *Standards*, but due to their own project timelines (often delayed by new crises or by donor priorities) were unable to carry out a full field test for SEEP's purposes. SEEP learned through other channels that some projects were piloting the *Standards* but had not reported their experiences to SEEP (SEEP is currently trying to capture this learning). This program element was significantly altered.

Another key lesson learned—and a success of the *Standards* initiative—is that attracting wide support, including financial support, for this project is critical to industry adoption. SEEP has successfully partnered with International Alert, the IRC, and Oxfam Great Britain for financial support, and has received in-kind support from CARE International, Mercy Corps, the Women's Refugee Commission, and others. This support helps to create a sense of buy-in and ownership of the *Standards* among major recovery and development agencies. SEEP is currently exploring how it can best arrange financial and human resources to support industry awareness, capacity building, and periodic revision of the *Standards* past the life of this pilot.

The main goal for the next quarter is to complete the next step in revising the *Standards*. This includes analyzing all of the

SEEP Recovery Standards: Impact At-a-Glance

- 2 training workshops were held (31 participants total) – approximately 80% from practitioner agencies;
- 2 articles were published based on learning from the *Standards*: "B*uilding Consensus for Accountability and Results: the SEEP Minimum Standards for Economic Recovery after Crisis*" and *"Market Development in Conflict-Affected Countries."*

[4] Find out more about the *Standards*, how they were developed and download the document at http://seepnetwork.org/Pages/EconomicRecoveryStandards.aspx

feedback that has been gathered at the regional consultations and trainings since June 2009, and reconvening the original *Standards* contributors as well as new strategic stakeholders at a revision workshop, scheduled for June 2010. (Costs for this workshop are being cost shared with supplemental funding from International Alert, a UK-based NGO).

H. WDI: Mobilizing Remittances for Enterprise Finance
(December 2008 – August 2010)

Through a public-private partnership, this pilot aims to provide migrants with a financial instrument through which they can secure loans to otherwise unqualified borrowers in their home country, as well as expand overall outreach of lending institutions. Under FIELD-Support, the William Davidson Institute (WDI) at the University of Michigan has partnered with the Microfinance International Corporation (MFIC) and ACREDICOM to design, test and market a **migrant-backed loan product** targeting Guatemalan migrants residing in the United States. Through this project, migrants will have a portion of their remittances deposited into a personal savings account. The account will then be used as collateral against which MFIC and ACREDICOM will lend to borrowers as identified by the migrant and approved by the bank.

Results of US and Guatemala Migrant Loan Survey:

- Over 200 migrants and Guatemalan residents surveyed
- 78% of respondents in Guatemala report being interested in the product, 70% in the United States
- 67.7% of respondents in Guatemala and 73% in the US think the interest rate is fair
- 84% of respondents in Guatemala and 70% in the US think the maximum tenor is adequate
- 59.7% of respondents in Guatemala and 73% in the US find the collateral requirement fair.

This quarter, WDI concluded administering surveys to obtain feedback on the migrant-backed loan facility in both the US and Guatemala. In Guatemala, ACREDICOM personnel helped administer 99 surveys in Tejutla, Ixhuatán, Comitancillo, Tacaná, Concepción, and Sipacapa. In the US, with the help of MFIC, we completed 100 surveys and are reporting results of 67 digitized surveys. Of note, the project suffered delays conducting the surveys—which lead to delays in entering the data—due to snow storms and inclement weather that affected the Washington D.C. area.

Following coordination meetings last quarter, a second meeting this quarter with MFIC and ACREDICOM in Guatemala was beneficial in organizing the logistics and details of the marketing activities and determining the roles and responsibilities of each institution. ACREDICOM will make the loan product available to Guatemalan migrants in the United States and to their relatives and friends in Guatemala. MFIC will provide the information technology and processing necessary to transfer funds between the client in the United States and ACREDICOM.

The project is also coordinating with MFIC to offer the product to Guatemalan Migrants in the US—with a focus on the Washington D.C. metro area through their Alante branches. Thus far, MFIC has recruited two Spanish speaking workers who have administered the survey and input the resulting data, with support from ACREDICOM in the field. The final product features are currently being negotiated with ACREDICOM, and the project anticipates a decision will be reached next week so as to expedite marketing activities in both the US and Guatemala.

Learning and Dissemination:

Based on the results of the survey, the most appealing feature of the product is the ability to take out loans in excess of the collateral amount. Most notably, the results of the surveys have helped identify priorities in finalizing the product features and will contribute to a product that appeals to a variety of potential clients.

2.2 Strategic Learning Initiatives (SLIs)

During the last quarter, FIELD-Support continued to work with Core partners to program SLIs using each partner's remaining management funds. SLIs allow core partners to invest resources toward understanding and/or solving a problem of their own choosing within the broader rationale of improving microenterprise development good practices and sharing what has been learned with others. In contrast to FIELD-Support pilots which tend to have a more directed learning agenda; SLIs represent each partner's own priorities for their particular organization. Each SLI will have a clear learning output, though. As of March 31, 2010, seven of ten SLIs had started implementation. See Annex B for a list of SLI's underway and still pending. A more complete update about each of the implementing SLIs will be included in the next quarterly report.

2.3 Design/Assessments

A. USAID/Macedonia

At the request of the USAID mission in Macedonia, in March 2010, AED led a rapid study of the SME support structure in Macedonia. The study was undertaken by a six-person team of enterprise development professionals (led by Paul Bundick) and carried out in close collaboration with USAID staff from both the Economic Growth and Education teams. The scope of work, carried out in March and April of 2010, for the study includes three stages. First was the field assessment, during which the team conducted an in-depth analysis of organizations that provide support to SMEs in Macedonia and identify opportunities for improvement of their performance. This analysis included existing business support organizations, consulting firms, incubators, and relevant government and donor programs. Second, based on these findings, the team assessed the "relevance and validity" of the three already formulated objectives for USAID's proposed "Entrepreneurship Project." Lastly once the project objectives were validated, the team was tasked with developing a project design to achieve these objectives in pursuit of the overall purpose to create significant numbers of new jobs through microenterprise and SME start-ups and expansions. The draft report providing a summary of the team's findings and recommendations is being submitted to USAID/Macedonia for review in April 2010.

B. USAID/Panama

In early March, FIELD-Support received a scope of work from USAID/Panama for a "Design and Implement" activity, estimated at $1.8 million over two years. FIELD-Support anticipates leading an assessment team early next quarter to design a microfinance program to increase the flow of commercially viable financial products and services to microenterprises and productive MSMEs in value chains, and to increase and broaden the participation of poor Panamanians in competitive value chains. At the request of the Mission, the assessment will be led by an independent consultant, which will ensure that consortium partners will be eligible to compete for a resulting RFP or implement an Associate Award under the FIELD-Support LWA.

C. USAID/Rwanda

Also in March, USAID/Rwanda issued a "Design and Implement" request for a microfinance and adult literacy program, which will be a key interventions in USAID/Rwanda's 2010 Global Hunger and Food Security Initiative Implementation Plan and is the main activity under the GHFSI "Increased Participation of Women and the Very Poor" core investment area. The program, potentially issued as an Associate Award under the FIELD-Support LWA, is estimated to be four years long and "multi-million dollars"; the assessment will take place in April.

2.4 Other Leader Activities

A. African Diaspora Marketplace (ADM)
(April 2009 - September 2011)

The African Diaspora Marketplace (ADM) is a business plan competition program funded out of the FIELD-Support Leader that was designed to support the entrepreneurial spirit and resources of the U.S.-based African diaspora community to promote economic development in Sub-Saharan Africa by facilitating diaspora direct investment (DDI) in viable small and medium enterprises (SMEs). Specifically, the ADM will become the catalyst for job creation, income generation and the delivery of vital goods and services by providing matching grants to African diaspora members working in partnership with African-based enterprises and/or entrepreneurs. Sponsored by USAID and Western Union Company, the ADM was launched in response to the diaspora's significant and growing contribution to Sub-Saharan Africa's development.

Above: This year's ADM winners along with representatives from Western Union, USAID, and AED.
Source: Western Union.

Following a rigorous two-round review and selection process, evaluators were looking to award 10-20 businesses with matching grants between $50,000 and $100,000 each. Grants to winners will be matched by investments of diaspora members and their partners on a one-to-one basis through a combination of financial and in-kind contributions. On January 13-15, 2010, 58 finalists and their partners convened at a two-day event in Washington, D.C. During the ADM event, finalists pitched their business plans to an independent panel of volunteer judges from business, non-governmental organizations, diaspora development organizations and academia. The jury evaluated the 58 final business plans and selected final grant recipients based on criteria that included the business idea and management framework, prospects for sustainability, capacity to leverage diaspora resources and results orientation. The 14 winning businesses will implement their enterprises in seven different countries with grants between $90,000 and $100,000. The entire list of winners is available online at www.diasporamarketplace.org.

Raymond Rugemalira of Crestline, Calif., the founder of E & M Capital Corporation, won an ADM business grant for SMS messaging that will bring unprecedented levels of efficiency to buyers and sellers of crops, farm produce, livestock or livestock products in Ethiopia. "*I want to help improve the lives of small scale farmers by offering those markets via mobile phone technology so that they can concentrate on what they know best to do, which is to farm*," Rugemalira said. "*We will help get the buyer to come to them.*"

The ADM is currently working with AED Contracts and USAID/Western Union to release the first tranche of grants to the ADM winners (grantees). With the completion of the Initial Environmental Examination, and all requested documentation from the grantees has been received, the grant agreements will be signed and the first tranche of the grants

ADM Achievements to Date

- ADM Event held in AED's Academy Hall in Washington, D.C. on January 12, 2010;
- 14 winners from 7 countries were chosen from 57 competing finalists;
- A Winners Orientation was held on January 13th to familiarize grantees with USAID procedures and discuss next steps;
- Stipends were distributed to the 43 non-winning attendees to off-set costs associated with attending the event;
- An Initial Environmental Examination (IEE) was completed by AED for all 14 winners.

distributed over the next quarter. The ADM anticipates 60% of the grant monies will be distributed in the next quarter. Once the grants have been distributed, business/project activity should rapidly increase.

B. Barbados Youth Enterprise Development Proposal

In March 2010, FIELD-Support submitted a proposal to USAID/Barbados and the East Caribbean for a $1.8 million, 18-month associate award to strengthen youth employment and entrepreneurship in the region. The Caribbean Technical assistance to Accelerate Livelihoods for Youth through Support and Training (CATALYST) program will accelerate the creation of sustainable livelihoods through microenterprise opportunities for vulnerable youth in Barbados and the countries comprising the Organization of Eastern Caribbean States (OECS).

In response to the RFA, CATALYST is designed to be implemented in two distinct components: A) strengthening school-to-work transition strategies; and B) strengthening microenterprise strategies for vulnerable, out-of-school youth through local microenterprise support organizations' institutional capacity building. Under Component A, the program will carry out an initial assessment of Junior Achievement activities and, based on this assessment, provide assistance for the establishing of Junior Achievement operations in Barbados. Under Component B, CATALYST will engage in developing the institutional capacity of youth-serving organizations in Barbados and four OECS priority countries: Antigua & Barbuda, Dominica, St. Lucia, and St. Vincent and the Grenadines, with recommendations on how to replicate activities in St. Kitts & Nevis and Grenada, drawing on experience and expertise from these initial priority countries. Component B begins with a comprehensive Youth Microenterprise Opportunity Assessment.

The FIELD-Support team is awaiting a final decision from USAID/Barbados and the Eastern Caribbean on award of this program

2.5 Knowledge Management and Learning Dissemination

At the beginning of the last quarter, FIELD-Support's new Technical Manager for Microenterprise Learning, Ms. Nussi Abdullah, joined the team. As FIELD-Support enters the second half of its fifth year, the Learning Agenda for FIELD-Support is looking for ways to consolidate the gains that have been made to date and foster more strategic, targeted dissemination of the project's broad range of activities. Some of the key ways the Knowledge management (KM) component of the project is doing so are described here.

A. Communications & Marketing

At the core of the FIELD-Support KM strategy is strong internal and external communication in order to build a platform of exchange that will ultimately improve the state-of-the-practice of microfinance and microenterprise development. In order to facilitate this, during the last quarter the AED team revised the FIELD-Support program **brochure** to better reflect the project's mandate for USAID Missions and operating units, and launched a month **e-bulletin** with activity updates that is distributed to nearly 100 FIELD-Support implementing partner represetnatives. Copies of the brochure were distributed to all consortium members, as well as USAID and stakeholders on Capitol Hill and can be accessed electronically at www.microlinks.org/field.

On January 22nd, FIELD-Support held a **Partners Meeting** to convene representatives from all the Core partners and other key stakeholders. More than 20 people attended and the 2-hour agenda covered setting FIELD-Support priorities for 2010, a report on the rapidly evolving situation in Haiti, and other programmatic updates.

B. Learning Audit

In coordination with the QED Group's efforts to redesign the microLINKS platform, AED is conducting a learning audit to ensure that all FIELD-Support products, including reports, white papers, case studies, videos, podcasts, manuals, guidelines, success stories, etc., are centrally filed and indexed. These products will soon be part of the microLINKS resource library and be dynamically searchable by keyword, geographic region, sector, etc. This will then allow for more strategic and targeted dissemination of learning products, best practices and key lessons learned. The KM strategy seeks to apply both a pull and push approach, pushing out projects' findings and updates to targeted audiences, and then drawing them back to FIELD-Support and USAID resources for more complete and effective knowledge dissemination. The overall strategy will continue to focus on documenting and disseminating projects' results and lessons learned, while facilitating the application of those findings in future implementation.

During the last quarter, FIELD-Support activities produced and disseminated a range of new products, all of which are available at www.microlinks.org/field, and several of which were featured in the microLINKS and SEEP Network newsletters:

- 6 ARIES Project Briefs highlighting the key challenges, adjustments, and lessons from each of the program's partners, and an interview with ARIES COP Don Henry
- Energy Links Podcast by ACCION with Roey Rosenblith, co-founder of Village Energy in Uganda
- CARE Financing Water Pilot End of Project Report and summary from CARE Peru
- A Note from the Field about the ADM event that featured.

In the next quarter, FIELD-Support will be issuing two new products in its knowledge series:
A *FIELD Brief* on commercializing MFIs in Palestine, and a *FIELD Report* on the key lessons from Save the Children's pilot activity which was focused on improving sustainable access to markets for subsistence farmers through value chain facilitation in Bolivia, a follow-on to Save the Children's Title II work.

International Women's Day Event:
In recognition of International Women's Day on March 8, 2010, AED hosted a cross-sectoral panel discussion on the role of women in the economy, in health, and in public service. The panelists included FIELD-Support's Carrie Keju (far left), who highlighted FIELD-Support's work through the ARIES project in Afghanistan, USAID's largest microfinance program ever in country. The $100 million associate award, which ended last quarter, was focused on improving access to rural financial services and by its end had disbursed over $126 million in loans—49% of which went to women to expand their home-based income-generating activities.
Source: FIELD-Support LWA

2.6 Staffing Updates

During this quarter, the FIELD-Support LWA team added three new AED staff member: Lam Hunyh and Clint Curtis who will support LIFT and STRIVE, and Nussi Abdullah as the Technical Manager for Microenterprise Learning. In addition, during the last quarter, FIELD-Support finance officer Bob Steiner left AED to pursue another opportunity. The current staffing list for the FIELD-Support AED staff can be found in the table below:

Paul Bundick	Director, FIELD-Support LWA
Carrie Keju	Project Director (ESAF, GEMSS, LBLI)
Margie Brand	Project Director (STRIVE, LIFT)
Sarah Mattingly	Technical Director (ADM, PRODEL, HIFIVE)
Robyn Mordeno	Senior Finance Director, FIELD-Support LWA
Nussi Abdullah	Technical Manager, Microenterprise Learning
Jennine Carmichael	Program Officer III (STRIVE, LIFT)
Rada Lankina	Program Officer II (ESAF, GEMSS)
Angelina Gordon	Program Officer I, Microenterprise Learning
Ilenia Alvarez	Senior Finance Associate, FIELD-Support LWA
William McPhail	Senior Program Associate (ADM, PRODEL, HIFIVE)
Clint Curtis	Senior Program Associate (STRIVE, LIFT)
Lam Hunyh	Program Associate (STRIVE, LIFT)
Maria-Cristina Ventresca	Senior Program Assistant (ADM, ESAF, GEMSS)

3 Associate Awards

3.1 ESAF (West Bank & Gaza)

(September 2008 – September 2011)

The **Expanded and Sustained Access to Financial Services (ESAF)** project supports USAID's goal of developing a modern, high wage, high value-added private sector in the West Bank and Gaza by improving access to financial services, especially credit. In September 2009, USAID awarded an additional $13 million for expanded assistance in the Gaza sector where many microenteprises have struggled due to recent conflict.

ESAF Achievements At-a-Glance:

- 3,178 jobs have been created;
- 2,203 clients have been provided with financial or enterprise development services;
- 21 workshops have been held, for a total of 2,499 hours of training;
- $18.8 million in loans have been disbursed from financial institution partners.

Key Achievements and Activities

- During the last quarter, SEEP completed an **assessment of two key associations**: the Palestinian Network for Small and Microfinance (Sharakeh) and Palestinian Insurance Federation (PIF) and presented their findings to their Board of Directors of PIF and Sharakeh. The PIF was found to be a relatively strong, while Sharakeh still had a number of challenges to address. ESAF will follow up with the two associations to assist in implementing the recommendations as necessary.
- AED signed an agreement with the Bank of Palestine and a purchase order with the supplier PCNC 2000, valued at $500,650. Under this cost-sharing agreement, AED will contribute 50% of the

funding for the Bank of Palestine's purchase of 2,150 **Point of Sale (POS) terminals**. The investment will effectively double the number of terminals deployed, and provide the foundation for banks and microfinance companies to offer new payment solutions to consumers, including utility bills, purchase of top-up cards for mobile phones, and repayment of microfinance loans.

- ESAF applied the **Poverty Assessment Tool** designed by USAID and customized for the West Bank. The survey will enable a comparison of the poverty levels of each of the four MFIs and banks benefiting from ESAF support: Faten, Reef, CHF Ryada, and Al Rafah Microfinance Bank, and ESAF anticipates expanding the survey to include all the key MFIs in the West Bank, which will provide industry-wide and MFI-by-MFI analysis of the depth of poverty outreach in the West Bank (the tool is not applicable to Gaza). ESAF contracted Palestinian Center for Public Opinion to conduct the PAT field survey that will be followed by data entry and processing through the IRIS Center established database.
- AED contracted Development Innovations Group (DIG) to provide technical assistance (TA) to the Palestinian Monetary Authority (PMA), Palestinian Capital Market Authority (PCMA) and the Palestinian Insurance Federation (PIF) to help them define complaint resolution policies tailored to their specific circumstances. The final report focused on **consumer protection and complaint resolution** policies and procedures with the PMA, PIF, and PCMA. Based on the report's recommendations, AED might provide additional TA.
- Sharakeh hosted training, funded by ESAF, on **financial analysis and business planning** (MicroFin). The training was conducted by a senior international consultant for 11 participants from member MFIs over five days. Also, Sharakeh conducted a roundtable discussion with member MFIs, ESAF, Sharakeh, and the Palestinian Monetary Authority on interest rates.
- AED launched an **agricultural finance** initiative for Years 2 and 3. An RFA was released to banks and microfinance institutions seeking TA to expand their agricultural lending. ACDI/VOCA was selected and contracted to review applications and make recommendations for a TA package.
- An ESAF team member participated in a joint meeting with the Minister of Higher Education and the Governor of the Palestine Monetary Authority. The meeting discussed introducing the basic concepts of **financial literacy** as part of the civic education curriculum for ninth graders in Palestinian schools. Follow-up meetings in the coming weeks will discuss how to add those subjects to the curriculum in time to be introduced at the beginning of the Fall semester.
- AED gave a sub-award to CHF International to implement a **Mortgage Market Development Program** whose primary objectives are to pilot mortgage education for the public, strengthen bank capacity in mortgage underwriting, strengthen condominium sustainability through self-governance, and strengthen the residential property appraisal profession.
- The new **microenterprise grants activity** in Gaza, funded through the September 2009 expansion, aims to recapitalize micro-entrepreneurs through small cash grants (approximately $750) to clients who have defaulted on their loans due to the economic crisis and/or damage, but are otherwise creditworthy borrowers. A two-step design ensures that the right incentives are in place: beneficiaries agree to invest the first tranche of $400 into their business and begin to repay their defaulted loans. Four months later, if their business assets have increased and they have made at least two payments against their

Above: The Palestinian Insurance Federation's Fourth Workshop, supported by ESAF, was held in Ramallah. *Source: ESAF Project.*

loan, they will receive a second tranche of $350. 278 microentrepreneurs have now benefited from the activity, receiving a total of about $115,000.

- AED's Gaza Program Manager attended a two-day workshop in Amman, Jordan on the SEEP Network's *Minimum Standards for Economic Recovery Programming*. ESAF is field-testing the *Standards* in Gaza and will be providing periodic feedback to SEEP.

In addition, ESAF partners' other activities include:

- **Shorebank International (SBI):** Al Rafah Microfinance Bank, Al Quds Bank, and Palestine Commercial Bank received TA on savings; SBI has developed four case studies on banks/MFIs receiving TA; an SBI consultant concluded two five-day technical training sessions for Bank of Palestine Microfinance Unit loan officers, one in West Bank and one in Gaza; a report on *Savings Demand in West Bank and Gaza* has been written by Mennonite Economic Development Associates (MEDA) and based on quantitative research by local consulting firm Alpha; and
- **Save the Children:** Save experts conducted an intensive training on the Youth Livelihoods Development Index (YLDI) for 11 Save the Children livelihoods staff and two local partner staff. The trainees implemented a livelihoods assessment and baseline survey incorporating what they learned.
- **CARE International:** Finalized the selection of beneficiaries for greenhouse farming, poultry and livestock activities; identified needs of the farmers; and released a tender for greenhouse farming equipment to local and international vendors. Selected IMPACT Consulting, Inc., to conduct financial and credit trainings tailored to the needs of Gazan farmers and to prepare the training manual. (The Finance and Credit training sessions are scheduled to begin on March 27.)
- **CHF Ryada and Making Cents International:** Designed scope of work for market research on youth demand for financial services in the West Bank and Gaza. The research for the program will be carried out during the next quarter.
- **William Davidson Institute (WDI):** Two staff members of Al Quds University went to the US as part of the Faculty Exchange Program: Dr. Mahmoud ElJafari went for 20 days trip to overview new syllabuses in Finance, and Dr. Mohammad Bader went to attend a full semester of coursework, with the objective of updating the university curricula; the Palestine Institute for Finance and Banking Studies delivered two courses of diploma that are part of the six-week SME lending diploma program for the banking sector, which has been designed with assistance from WDI.

3.2 FACET (Africa)

(October 2009 – September 2011)

The **Fostering Agriculture Competitiveness Employing Information and Communication Technologies (FACET)** associate award helps USAID Africa Missions improve competitiveness and productivity across the agriculture sub-sectors through the use of ICTs. The organization of best practices and successes in the areas of agriculture and information communications technology (ICT) has been ongoing since November in accordance with the key thematic areas outlined by the FACET AOTR: market information systems, supply chains, index insurance, farm extensions, m-payments, and commodity exchanges.

In January, the FACET team delivered an initial draft of the program overview to USAID, along with subject specific briefing papers on farm advisory services, warehouse receipts and commodity exchanges, distribution and supply chain management, access to market information, and mobile banking and mobile money systems. Pending comments, the FACET team will work with USAID to incorporate any changes or suggestions into final versions of all six papers, which will then be distributed based upon the order chosen by the AOTR. Additionally, FACET provided initial input and

feedback on the scope of work that is being written by the project's AOTR for possible short term technical assistance to the USAID mission in Malawi.

As of March 31, 2010, FACET had begun finalizing a draft data collection and analysis plan, which will be distributed to USAID early into the quarter beginning on April 1st.

The FACET resource team has included a number of findings of interest related to the use of ICT in agriculture in the briefing papers developed this past quarter. Over the next two quarters, the FACET team will successfully finalize the overview and five additional briefing papers, and begin distribution to USAID missions, USAID AG/EG staff, and other relevant implementing partners. FACET also anticipates that STTA will begin in the 3rd quarter, with at least one trip and the potential for several more in the fourth quarter as missions begin to learn more about the topics covered in the briefing papers.

3.3 GEMSS (South Sudan)

(December 2008 – September 2011)

The purpose of the **Generating Economic Development through Microfinance in Southern Sudan (GEMSS)** associate award is to build the foundation of an inclusive financial sector in Southern Sudan that provides poor entrepreneurs and households with permanent access to a range of financial services delivered by a number of MFIs. In-country implementation for this award was launched in early December 2008 and is being led by FIELD-Support partner ACDI/VOCA.

During this reporting period, GEMSS identified two new small MFIs as potential recipients of loan capital grants. The project team will conduct field assessments and review the data to make a decision on whether to develop grants in the upcoming quarter. Additionally, GEMSS continued to build the capacity of Finance Sudan, working with the MFI as it began implementation of its operational sub-grant. In early March, the GEMSS team submitted a grant agreement to AED for a provision of loan capital to Finance Sudan, and anticipates AED will submit the agreement to USAID for review and approval early next quarter.

GEMSS also continued to support both the Forum and the Microfinance Association of Southern Sudan (MASS) with technical assistance and capacity building. This quarter, GEMSS formalized an arrangement through which the project hosts the MASS Secretariat, in the person of an administrative assistant, in the GEMSS office. GEMSS is also in active discussions regarding a potential a sub grant with MASS to support additional activities.

In the next quarter, major GEMSS activities will include organizing the Southern Sudan Microfinance Conference, providing support to MASS and the Forum in activities to institutionalize both organizations, potentially to include business plan development, and conducting a pre award assessment of the Sudan Microfinance Institution (SUMI), pending USAID approval of GEMSS moving forward with operational support to the institution.

3.4 HIFIVE (Haiti)

(June 2009 – May 2012)

The **Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE)** Project was launched in 2009 by USAID to promote economic growth and job creation, especially in the rural areas of Haiti. After a successful launch and productive first quarter, program activities have unfortunately been affected by the earthquake which struck on Tuesday, January 12, 2010. We are grateful to report, however, that the entire HIFIVE staff has been accounted for and are safe despite total destruction of several HIFIVE

offices. Notably, the program became operational again on January 25, 2010, and is currently working out of two temporary offices.

Prior to the earthquake, HIFIVE announced the call for applications to its HIFIVE Catalyst Fund (HCF) which seeks to support financial approaches and methodologies that will develop key products and services to foster growth. Proposals will be accepted through September 30, 2011. All activities funded by the HCF must be completed by December 31, 2011. Grants from the fund will help support partners to: 1) develop and launch ICT solutions including mobile banking and branchless banking solutions as well as remittance related products; 2) provide funding for a variety of local capacity building activities in the financial service and technology sectors; 3) encourage diverse risk management solutions that will reduce economic vulnerability in Haiti and promote the diversification of credit products available; and 4) provide funding to promote the diversification of financial product and services available to serve MSMEs operating in value chains and in rural zones.

In the two months since the earthquake, the HIFIVE project has successfully overcome many logistical and operational difficulties. Major activities for the Quarter included the following:

- Securing two temporary offices to prevent additional delays in project achievement;
- Leasing of a permanent office;
- Continuing work with those MFIs and financial institutions best positioned to expand the delivery of financial services to priority geographic areas and productive micro, small, and medium enterprises (MSMEs) to develop and to introduce appropriate financial products for participants within different value chains, thereby supporting expansion of agricultural and other production.
- Submitting cost projections to USAID, upon request, that would ensure the project's continuation through 2010; and
- Beginning negotiations between HIFIVE and the Gates Foundation on a potential partnership with USAID.

Despite significant setbacks, HIFIVE's objectives have not changed, though the USAID Mission continues to re-evaluate priorities in Haiti. After the devastation of January 12th, key priorities were shifted to support the search and rescue efforts of partner and local NGOs. The project also supplied assistance to finding safe housing, food and water for the displaced.

In the coming months, HIFIVE will continue to focus its efforts to deliver access to finance to participants in various value chains as well as to work directly with financial institutions to create linkages. During the next quarter HIFIVE will specifically work towards completing the set up of a new permanent office as well as to complete assessments of the newly created (post-disaster) environment.

3.5 LBLI (Lebanon)

(August 2008 – August 2010)

The **Lebanon Business Linkages Initiative (LBLI)** is a key component of the USAID Economic Development Strategy for the Government of Lebanon (GOL). This two-year, $5 million program, is addressing economic growth and poverty reduction by working directly with the private sector to expand market access, support sector strategies, and strengthen the supporting private sector framework in three Lebanese industries: agribusiness (primarily high value foods), ICT, and tourism.

The LBLI team worked effectively with Market Driver Firms (MDF's) in implementing the agribusiness competitiveness strategy and creating nine sustainable linkages with farmers and farmer groups capable of supplying fruits and vegetables to processors. New linkages resulted in the substitution of imports and in local engineering firms implementing automation solutions to improve competitiveness

of local processors. Tourism activities also moved forward with the registration of "Beyond Beirut" campaign with the GOL Ministry of Interior as an official NGO that will ensure the sustainability of tourism promotion and support rural tourism development in Lebanon.

Key Achievements and Activities

LBLI's activities in **agribusiness** last quarter led to a positive economic impact of $625,974 and supported the creation of 82 new full time jobs. The primary activities for agribusiness included:

- The facilitation of nine **new formal linkages** between MDFs and local suppliers for sourcing fresh produce that included eggplants, strawberries, apricots, peppers and apples which led to a positive economic impact of $541,288 and supported the creation of 76 new full time jobs.
- Work with select members of the Syndicate of Lebanese Food Industrialists (SLFI) on the implementation of the Agribusiness Competitiveness Strategy for their products to enter the **U.S. specialty food market**. Guidance on this initiative was provided by the US Packaging and Labeling Consultant, Ms. Janis Grover, who conducted a technical workshop and one-on-one meetings with select firms, providing feedback on their product design, labeling and packaging and the most suitable routes for selling in the specialty market. This led to formation of linkages between Liban Pack and food processors to upgrade labels and packaging.
- Identification of constraints in a preliminary analysis of the fresh fruits and vegetables value chain related to market growth in the Arab gulf region. Due to an inability to ship product at competitive prices, Lebanese produce was limited in its ability to successfully compete at high value market. To maintain product freshness, packers were forced to use air transportation which is nine times more expensive than land transportation. To address this constraint, LBLI is working with MDFs FWI and Golden Valley to **increase shelf life** of the products in order to allow land transportation.
- Facilitation of a **marketing intelligence study** for the local Olive Oil retail market for the purpose assisting MDF Willani in developing a market growth strategy to increase size and value of olive oil sales. The analysis was conducted to determine the ability of the product to successfully compete against high quality imported brands. In addition to assisting Willani in creating a market strategy, LBLI linked them with local distributors who will carry their new branded product and conducted training for a new employee who will be managing their sales and marketing activities.
- Analysis of the local olive oil market. This study provided a basis for the development of a **market entry strategy** for LBLI MDF olive oil processors covering Lebanon's olive oil productions, regulations on imports and export, market size and key players. The analysis was critical in identifying the best approach for local suppliers to shift sales from the bulk market to the higher value retail market.

LBLI's activities in the **tourism** sector last quarter saw the fruition of the "**Beyond Beirut**" campaign into a full legal entity as a locally registered NGO with the potential for future public/private partnerships. In addition, primary activities in the tourism sector included:

- Facilitation of a "Go-North" workshop on March 25, 2010 that supported the promotion of "Go-North" as a brand and helped identify key tourism-related SME's in North Lebanon with tour operators for the purpose of further linkages development.
- Organizing a "Beyond Beirut" Committee round table discussion on March 30, 2010 to encourage inter-sector cooperation between the tourism sector and other private sector leaders to mobilize sponsorship for the Beyond Beirut campaign. The event shed light on the corporate sector stakeholder expectations and resulted in sponsorship commitments from key private sector stakeholders.
- Selecting two firms from the four firms submitting responses to a Beyond Beirut RFP. The committee assigned responsibilities and selected the firm Grey Matter for handling the website and hospitality services for handling the quarterly print materials and annual conference.

3.6 LIFT (Global)

(September 2009 - September 2014)

The **Livelihood and Food Security Technical Assistance (LIFT)** project, a five-year associate award with FIELD-Support core partners CARE and Save the Children, was designed to work in close collaboration with US Government agencies, implementing partners, and other key stakeholders with the ultimate goal of supporting food security in vulnerable households by improving their livelihoods and economic circumstances. To achieve its goal, LIFT offers global and country-level technical assistance services to US Government entities and implementing partners and provides leadership in the development of good policy and practice.

During this reporting period, LIFT rapidly responded to a request from **USAID/Namibia** and AED's FANTA-2 project to conduct an assessment of livelihood and food security activities in Namibia in order to assist in identifying sustainable economic activities that HIV-infected and affected households could link to in order to enhance their food security. A comprehensive desk study of livelihoods and food security in the country was carried out and finalized in January 2010. The desk assessment highlighted areas to further investigate during the field assessment, which took place in February 2010. The livelihood and food security field assessment in Namibia identified options with the highest potential for improving household food security and livelihood strengthening, while making recommendations on how short-term food aid strategies should be integrated with medium- to longer-term livelihood approaches, particularly to address inadequate food availability in certain areas. The assessment report will be finalized and delivered to USAID/Namibia in April 2010 to assist the Mission in determining where to make strategic investments to support the food security and economic security of vulnerable households. All three LIFT partners participated in the assessment, as did resource organization AFE.

Capacity building activities for this quarter included the project serving as facilitator for the "*Household Economic Strengthening for Orphans and Vulnerable Children*," a capacity-building workshop for USAID Missions from Africa, held in Nairobi, Kenya. The workshop objective was to orient attendees on the basics of household economic strengthening for orphans and vulnerable children. Six USAID Missions were represented at the meeting: Kenya, Mozambique, Namibia, Nigeria, South Africa and Tanzania.

Learning and Next Steps

A key lesson learned during this quarter is that conducting a desk assessment can function as a valuable activity or deliverable in its own right, not simply a foundational activity for a field assessment. The desk assessment conducted in Namibia created a framework for understanding economic strengthening activities that facilitated conversations with USAID/Namibia and Pact staff, whose expertise was in HIV and health. LIFT intends to replicate and refine the assessment process and report structure as its work goes forward.

In the next quarter, LIFT will hold a week-long meeting with key partners and stakeholders in Pretoria, South Africa in April. Participants will include USAID (OHA and the USAID South Africa Mission), AED, CARE, Save the Children, FANTA-2, MEASURE Evaluation and Woller & Associates. The meeting will address LIFT's strategic direction, learning to date, and needs, and will provide input for the LIFT framework, performance management plan, and annual workplan, which will be finalized following the meeting.

Additionally, LIFT will continue reaching out to Missions to identify needs that LIFT can help meet. LIFT will continue to connect with organizations and initiatives engaged in related work to explore possibilities for collaboration.

3.7 PRODEL II (Ecuador)
(September 2009 – September 2012)

The **Ecuador Local Business Development program**, known locally as PRODEL, is managed by prime recipient AED and administered in the field by lead implementing partner ACDI/VOCA, and was recently awarded a three-year extension. The project's objective is to improve livelihoods for families living along the northern and southern border regions by supporting the expansion of private enterprises that have the potential to rapidly generate income and employment by strengthening local private producer groups and associations. The program seeks to impede the spread of the narco-economy into Ecuador by building higher-value economic opportunities for border communities, and is an integral element of USAID's two-part strategy for alternative development through a balanced combination of community development and economic strengthening activities which, when combined, provide communities with strong incentives to participate in licit production.

Above: Farmers from PRODEL assisted anchor firm *Cereales Andinos* prepare to plant quinoa.
Source: PRODEL

Using growth-oriented enterprises, or "anchor firms," as drivers, the PRODEL team strengthens the ability of MSMEs—and the local business environments in which they operate—to take advantage of domestic and export market opportunities, thus absorbing more Ecuadorians into the formal economy and raising income levels and standards of living for program beneficiaries. During the life of the program, PRODEL will work with at least 49 anchor firms and their network of producers (the PRODEL team estimates that five of the 20 anchor firms from the first phase of the program will continue during the second phase.) Partnership agreements are developed together with these firms that include technical assistance, training, co–investment in business assets and the facilitation of finance as needed.

The PRODEL team is simultaneously conducting Rapid End Market assessments of the requirements and trends in global end markets and Value Chain Assessments in order to design and implement a strategy in coordination with anchor firm and producer group representatives to sell through the selected market channels. Through this process, critical information will be gathered pertaining to potential buyers to support the market development for participating anchor firms, and publicize the collaborative efforts of PRODEL and the Export and Investment Promotion Corporation (CORPEI).

These tasks will occur in tandem, with the Ecuador-based ACDI/VOCA team managing the Value Chain Assessments, and the Washington, D.C.-based AED team overseeing the Rapid End Market Assessments. The two teams will coordinate closely and share information in order to facilitate the tasks and reduce duplication of effort.

Program Achievement and Activities

During the last quarter, PRODEL II:

- Presented the FY10 annual work plan to Plan Ecuador, the Ecuadorian Coordination Ministry for Production, Employment and Competitiveness (MCPEC), and USAID in Quito.
- Met with the manager and representatives from the UNOCACE cacao association that works with producers in El Oro Province of southern Ecuador. This association has the potential to involve 466 producers in PRODEL II and has an established market link through the French company, KAOKA. UNOCACE representatives expressed their interest to participate in the program.

- The PRODEL northern region local business development advisor met with representatives from the Cereales Andinos anchor firm which produces quinoa to gather information to be used in updating the business plan used for the first phase of PRODEL. Cereales Andinos is one of five PRODEL I anchor firms that has been selected for participation in PRODEL II with additional producers.
- Signed a Memorandum of Understanding with the Rural Financial Network as a framework document for the joint promotion among Ecuadorian financial sector institutions and their representatives of value chain finance activities and concepts and increased access to credit for rural agriculture producers;
- Signed a Memorandum of Understanding with the Ecuadorian Ministry for the Coordination of the Production, Employment and Competitiveness as a framework document to jointly implement value chain activities and projects to benefit Ecuadorian agricultural commodity producers.

Learning and Dissemination Activities:

- Conducted separate business planning workshops with the CAFECOM anchor firm from the coffee sector and the COFINA anchor firm from the cacao sector, which were selected for PRODEL II. The information gathered during the workshops will provide the necessary guidelines for the development of an application to the PRODEL Enterprise Partnership Fund (EPF).
- Members of the PRODEL technical team conducted business and strategic planning workshops with the *Gruppo Salinas*, *Tropicano*, and FAPECAFES value chains for the program.
- Oversaw the administration of surveys in the field with program beneficiaries focused on access to credit and value chain finance issues used in a study presented at the Value Chain Finance seminar on April 7th.

Above: *STRIVE ACE staff and farmers celebrate sweet pepper harvest*
Source: STRIVE-Liberia

- Co-sponsored the "Forum for the Sustainability of the Cacao Value Chain" along with the Tropical Commodity Coalition and resident cacao expert, Franz Rios actively participated in the event.

In the next quarter, the PRODEL team plans to organize a "Value Chain Finance" seminar on April 7, 2010 at the Quito Marriott hotel. Over 100 representatives from the Ecuadorian public and private finance sectors will be invited to attend the event that will be co-organized by the Rural Financial Network (RFW) and MCPEC, and will feature presentations from representatives from USAID and PRODEL. Dr. Luis Noel Alfaro of INCAE Nicaragua has been selected to deliver the keynote address, and will share important lessons learned from value chain financing initiatives implemented in other Latin American nations. Overall, PRODEL will continue to facilitate links with anchor firms selected for the program to increase value chain efficiency in Ecuador.

3.8 STRIVE (Afghanistan, Philippines, Liberia, Mozambique)
(September 2007 - September 2012)

Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening Program (STRIVE) aims to demonstrate effective means of strengthening the well-being of highly vulnerable children, their households, and their communities. AED 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. From 2007 to 2012, STRIVE will implement multiple projects in Africa and Asia with the goal of sustainably reducing economic vulnerability among the target population. In addition to AED, FIELD-Support partner organizations CARE, Save the Children US, ACDI/VOCA, MEDA, Action for Enterprise (AFE), and the University of Maryland's IRIS Center are engaged in the design and implementation of STRIVE activities.

Current program field projects include:

- STRIVE **Mozambique**, managed by Save the Children, which is exploring the links between increasing household income and social capital through VSLs and rotating labor schemes and the effects on children's nutritional outcomes;
- STRIVE **Philippines**, a value chain development project managed by Action for Enterprise, that seeks to measure the effects of increased household income on children's health and education outcomes in poor coastal communities in the Philippines;
- The **Liberia** Agriculture for Children's Empowerment (ACE) agricultural value chain project, managed by ACDI/VOCA, which aims to improve upgrading behaviors on smallholder farms and increase the value proposition of education and learning in communities; and
- The AED/MEDA **Afghanistan** Secure Futures (ASF) construction value chain project, which focuses on strengthening workshops that employ youth apprentices to increase their business opportunities and improve youth workforce development opportunities.

In this quarter, with country M&E plans completed and data beginning to be available for analysis, IRIS, who supports the program's monitoring and evaluation (M&E), and the STRIVE management team began to plan learning-related deliverables for STRIVE.

Additionally, STRIVE continues to manage and grow the Children, Youth and Economic Strengthening (CYES) Network Learning Platform (www.cyesnetwork.org), and initiated an update to the Learning Platform's content management software and some changes to its structure and content to enhance its value to end users. Over the quarter, the Learning Platform had 2,331 visits and 6,134 page views from 128 countries.

Learning and Dissemination:

This quarter, the STRIVE Philippines project (managed by AFE) helped further internal learning within STRIVE by creating a report on their monitoring indicators that describes what the project intends to measure and how measurement takes place, which IRIS and STRIVE management both found to be effective in communicating program monitoring information. After appropriate modification of the brief to remove sensitive information about STRIVE Philippines partners, the program allowed the brief to be shared internally within STRIVE so that other partners could learn from their model.

In the coming quarter, STRIVE will relaunch the updated CYES Network Learning Platform as a means of highlighting improvements to current network members and introducing the network to new potential members, and co-host a half-day workshop to map learning on two learning products, planned for dissemination in early Summer. Additional information learned during field implementation will be available after April 20, 2010.

Annexes

Annex A: List of Current Pilot Activities

	Pilot Activity	Implementing Partner(s)	Country	Period of Performance	Status	Award Value
A	**Microfinance Energy Links**	**ACCION**	Uganda, Mali	10/1/2007 - 8/31/2010	Open	**$196,012**
	ACCION is working with local partners to develop text, refine, document and publicize holistic integrated approaches to financing and marketing clean energy products to large numbers of people in developing countries. Product focus is on solar lanterns.					
B	**Financing Water: Using Financial Systems to Improve Access to Irrigation and Markets in Rural Peru**	**CARE**	Peru	10/30/2006-2/28/2010	Closed	**$124,931**
	The Financing Water pilot activity, implemented by CARE, is designed to explore innovative ways to make technified irrigation more accessible to rural farmers in Peru which would both reduce waste and contribute to increased yields and productivity. Through development of strategic partnerships among producers, irrigation technology companies, local government, and microfinance institutions they aim to improve water usage, increase farmer incomes, and demonstrate opportunities for the local government to scale up similar initiatives. The pilot activity focuses on the Department of Ayacucho, the second poorest in the country. CARE Peru, which has operated in the country since 1970, found that access to water represents the principle barrier to improved productivity across all of these activities, and worked to identify the right mix of stakeholders to engage in the pilot.					
C	**Energy and Microfinance**	**FINCA w/ IRIS**	Uganda, Afghanistan	3/1/2008 - 6/30/2010	Open	**$204,983**
	With existing experience linking energy to microfinance in Uganda and a growing affiliate in Afghanistan, FINCA aims to explore opportunities for improved access to appropriate renewable energy technologies under this activity. Given contextual differences, FINCA will approach its work in each country differently. However, the combined effort aims to shed increased light on the opportunities for – and challenges to – improved access to appropriate energy solutions among poor clients.					
D	**Graduating the Poorest into Microfinance: Linking Safety Nets w/ Financial Services**	**IPA**	Ethiopia	8/3/2009 - 8/31/2010	Open	**$224,224**
	Based on the CGAP/Ford Foundation global initiative that combines safety net programs with entrepreneurial activities to develop a graduation model for the poorest households, Innovations for Poverty Action (IPA), in collaboration with USAID, the Consultative Group to Assist the Poor (CGAP), and the BRAC Development Institute, is testing a methodology for reaching the most vulnerable households in Ethiopia. Through FIELD-Support, IPA is conducting an assessment of the impact of the graduation					

	model in Ethiopia. The assessment is designed to determine the social and economic impact on targeted households of the intervention, including changes in income, assets, school attendance of children, health and food security. In addition, the study will provide some evidence regarding the viability of "graduating" the ultra poor to food security, and potentially traditional microfinance.					
E	**Regional Training of USAID Poverty Assessment Tools**	**IRIS**	Bangladesh, Cambodia, Peru, Uganda	9/30/2006 - 8/31/2010	Open	**$801,605**
	The lack of widely applicable, low-cost tools for poverty assessment makes it difficult for USAID to determine whether it is meeting mandated targets that half of all USAID microenterprise funds benefit the very poor. In 2003, USAID/EGAT/MD contracted IRIS to develop, test and disseminate poverty assessment tools that meet Congressional requirements for accuracy and practicality. Under this pilot, a number of Training of Trainers workshops (TOTs) are being offered to those implementing USAID funded microenterprise programs. The participants of the TOTs will then be available to train local organizations in their home countries on the use of the poverty assessment tools.					
F	**Market Development WG: Economic Recovery after Crisis**	**SEEP**	United States	7/1/2007 - 8/31/2010	Open	**$149,463**
	This activity brings together practitioners from relief and development agencies working in enterprise development and financial services, including nonprofit institutions and private contracting organizations, to develop a set of guidelines for practitioners operating in the "relief to development continuum" in post-conflict, conflict, natural disaster and other crisis settings.					
G	**Practitioner Learning Program (PLP)**	**SEEP**	United States	10/1/2006 - 8/31/2010	Open	**$1,305,165**
	The PLP explores the key challenges facing the microfinance and microenterprise development fields through targeted grants in priority thematic areas that resonate strongly with both practitioner needs and USAID interests. FIELD-Support funds three PLP activities: Building Alliances to Serve HIV/AIDS-Impacted Communities in Sub-Saharan Africa, Youth and Workforce Development, and Rural and Agricultural Finance.					
H	**Migrant-backed Loans: Mobilizing Remittances for Enterprise Finance**	**WDI**	Guatemala	12/15/2008 - 8/31/2010	Open	**$110,903**
	WDI plans to design and test an innovative financial facility that allows migrants in the United States to act as guarantors for micro and small enterprise loans in Guatemala.					

Annex B: List of Strategic Learning Initiatives

(as of March 31, 2010)

FIELD-Support LWA Strategic Learning Initiatives				
1	**ACCION**	***Energy Links***	***Pending***	***$128,850***
	ACCION proposes to map the household energy sector in Tanzania, both from the consumer side and from the supply side. It will do the same for the microfinance sector, creating a detailed picture that shows the potential connections between these two sectors. At the same time the project will carry out extensive consultation and information sharing among participants in the pro-poor energy and microfinance sectors. This intermediation work will lay the groundwork for an energy deepening initiative, i.e. a comprehensive national strategy for involving financial institutions in supporting pro-poor renewable energy. Walking in the footsteps of the first phase of Energy Links, this project will replicate the proven approach of project broker to facilitate the cooperation between energy suppliers and MFIs – but will expand its target: instead of focusing on a single product, it will aim at being comprehensive and providing learning on all existing technologies and devices, as well as linkages with a wide range of energy and finance providers.			
2	**ACDI/VOCA**	***Increasing Awareness of Gender Issues in Value Chain Development***	**Implementing**	**$149,208**
	ACDI/VOCA proposes to collaborate with a well-respected consultant specialized in gender issues in enterprise development to create a tool for including gender analysis as an integral part of value chain analysis. The tool will consist of sample question guides, matrices and mapping guides, together with a brief discussion of the importance of gendered value chain analysis and practical advice on how to conduct the analysis. The team will build on work completed under USAID's Greater Access to Trade Expansion (GATE) project as well research by the International Labor Organization, the UK's Institute of Development Studies, the Danish Institute for International Studies and others. This tool will be tested in two different FIELD project locations (possibly Ecuador and Liberia) in order to refine the tool, identify best practices and generate lessons learned—in addition to contributing to the effectiveness of the programs in these two locations. Information gathered will supplement existing research and provide material for a brief FIELD Report that will provide best practice recommendations illustrated with examples from the field.			
3	**ACDI/VOCA**	***Value Chain Finance Analysis and Financial Product guides***	**Implementing**	**$151,268**
	ACDI/VOCA proposes to develop and field test two tools for practitioners: 1) A user guide for assessing financial service needs in priority value chains. This tool would be used by practitioners in project design activities. Often designers ask how to expand lending to the small farmers or other small firms within the chain, assuming automatically this is a constraint to Value Chain development. A straightforward tool—a pamphlet which combines concise steps, check lists and decision tree elements, could guide designers through the key questions: • What are the key opportunities for expanding sales and upgrading in this value chain? • What are the key financing requirements to pursue these opportunities? • What are the key constraints to their delivery? • Who has the incentives to deliver the services? • What project interventions are necessary and with whom? 2) An expandable set of two-to three-page "product guides" of value chain finance products, services and alliances to be used by project staff in conjunction with a value chain finance analysis and needs			

	assessment exercise. This tool will complement the work done by FS Share in three ways. The primer focuses on four products, with detailed cases. Our tools section will link products to a value chain map, organizing products around the economic opportunities and transactions that they facilitate. The framework will visibly reinforce the notion that these financial services are tools effective for particular economic purposes. This framework can be expanded as material on new pilots and applications are identified. Our tool will also increase the number of product guides, in a concise and standardized format that is helps practitioners think through whether and how to use a given mechanism, and linking to multiple short case studies. Finally, the tool will be more tied to project learning: it will be used during project design and implementation but also integrated into training and ongoing organizational learning processes.			
4	**AFE**	***Facilitation Working Group Phase II***	***Pending***	***$144,571***
	This SLI is for a continuation of the FIELD Facilitation Working Group, an initiative to capture and share the knowledge of FIELD LWA consortium members on effective facilitation in enterprise development, particular in the context of dealing with lead firms. This will allow us to build on the results to date, pursue the continuation of further cycles with the working group (including how working with Lead Firms can have a systemic impact on value chains), conduct a conference entitled "Working With Lead Firms" next year (tentatively planned for May 2010) and put together a publication to share our work with the wider development community.			
5	**CARE**	***Capacity Building Concept for CARE Staff on Implementation of Value Chain Programs***	***Pending***	***$192,698***
	CARE proposes to use its SLI funds, in collaboration with current partners MEDA, to develop a mentoring system for CARE staff in market facilitation. The system will enable CARE to develop a process for internal staff development, leveraging field staff experienced in the approach to mentor CARE colleagues. By the initiative's end, CARE will have a cadre of experienced mentors, equipped with a system and tools that enable them to take the market development approach to scale within CARE. The larger industry will also benefit from this initiative, as CARE and MEDA will document the approach undertaken and the resources developed and share these out through a case study of our experience. We will also closely coordinate on this effort with the other New Partners in Value Chain Development grantees, sharing our experiences and as applicable presenting our findings at different conferences and other events.			
6	**FINCA**	***Linkages between Food Security and Rural/Ag Microfinance***	**Implementing**	**$93,361**
	FINCA will hire a consultant to undertake a study to establish the effect of FINCA's financial services (village banking and agricultural and rural loans, savings and insurance) on rural and urban clients' risk for food insecurity. FINCA will focus its research on three of its affiliates, possibly looking at Azerbaijan, Armenia, Malawi, Zambia, Guatemala, and/or Nicaragua. FINCA will produce as a final deliverable a case study on the relationship between agricultural lending and food security, which could be presented to various USAID missions with a goal of incorporating a microfinance element into their food security strategy.			
7	**IRIS Center**	***Achieving Food Security through Water Security – Evidence from Kenya***	**Implementing**	**$97,146**
	IRIS Center proposes research to study the food security effects of improving access to water through innovative community-based efforts for benefiting vulnerable farm enterprise households in Kenya. There are a number of innovative projects that have been implemented to improve food security; many have become defunct, others have become sustainable. One very promising approach to improve			

	food security, implemented by the Kitui Development Centre (KDC), which started in 2007. It is now a community-run and -owned, fee-based water system that aims which has now become self-sustaining, with no additional donor funding required for operations. The SLI research study will seek to understand the effects of the water project on improving food security through increased agricultural production and households' purchasing power of food by exploring whether: • The innovative project (i.e. the community-based water project involving collective action) facilitates sustainable agricultural production and better food access and intake, and eventually has the potential to reduce need for food aid? • The project helps with the creation and expansion of small water-dependent enterprises? • The water project contributes to a reduction in loss of productive time due to transactions costs to access water from alternate sources and due to waterborne illnesses?			
8	**Opportunity International**	***Smallholder and Rural Household Agriculture Study***	**Implementing**	**$137,023**
	Opportunity International has embarked on a comprehensive rural and agriculture strategy to help smallholder farmers and rural households improve crop productivity and increase household income. As part of this initiative, Opportunity will evaluate the effectiveness of strategic partnerships with extension service providers for the agriculture sector, including the impact that these services have on clients. Key questions to be addressed include: 1) What is the effectiveness of strategic partnerships between MFIs or banks and extension service providers in delivering complementary services to rural and agriculture households? What are the challenges? What are important steps to be taking in forming these partnerships? 2) What is the impact of these strategic partnerships on farmer households? Has crop productivity increased? Have household incomes increased? 3) How do key value chain interventions mitigate risk and support the extension of financial services into rural areas and into the agriculture sector? 4) What are the critical success factors to delivering financial services in rural areas and to agriculturally-dependent households?			
9	**Save the Children**	***Developing Education and Awareness Tools for Micro Health Insurance in Nepal***	**Implementing**	**$169,467**
	Save the Children and its partners will develop a suite of education/awareness materials for use in micro health insurance programs. These materials, built on education/awareness concepts valid across different settings, will be field-tested in Nepal, where the partners are embarking on a three-year pilot testing of a menu of health insurance with 15,000 families in two rural districts. While they will directly contribute to the success of the Nepal program, the proposed materials will be designed with global practitioners in mind. The program will also add to Save the Children's portfolio of materials about insurance, one of its expected growth areas.			
10	**WOCCU**	***Exploring the Potential of Online Matched Savings Programs to Bring the Unbanked Poor into the Financial Sector***	**Implementing**	**$267,566**
	In October 2008, WOCCU created the Match Savings program and corresponding Web site, www.MatchSavings.org, through which individuals can match the deposits of poor people beginning saving for the first time in a regulated financial institution. Initial results from WOCCU's pilot phase indicate that the Match Savings program is successfully bringing the unbanked poor into the formal financial sector through savings. Online communities have proven to be effective vehicles for raising funds and WOCCU proposes to work with a public relations consultant, IT consultant and field researcher to train WOCCU's staff on developing new online marketing strategies, increasing efficiencies and documenting implementation for the Match Savings program.			

Annex C: List of Current Associate Awards

No.	Associate Award	Implementing Partner(s)	Countries of Implementation	Period of Performance	Status	Award Value
1	**Expanded and Sustained Access to Financial Services (ESAF)**	**AED, the William Davidson Institute (WDI), Shorebank International (SBI)**	West Bank/Gaza	9/2008 - 10/2011	Open	**$36,299,966**
	The Expanded and Sustained Access to Financial Services program (ESAF) supports USAID in its efforts to build a more inclusive financial sector that increases the sustainable access to financial services for Palestinian households and MSMEs. Through a variety of interventions, ESAF will address identified weaknesses in the financial system at the consumer, institution, and enabling and regulatory environment level input.					
2	**Fostering Agriculture Competitiveness Employing Information Communication Technologies (FACET)**	**AED**	Sub-Saharan Africa	10/2009 - 9/2011	Open	**$400,000**
	FACET will help USAID Sub-Saharan Africa Missions to improve competitiveness and productivity across the agriculture sub-sectors through the use of information and communication technologies. FACET is designed to provide expert technical support to USAID missions and their implementing partners. The project will develop analytical tools and provide technical support to assist development practitioners in the field on how to design and employ various kinds of ICT to upgrade agricultural value chains being supported by mission programs. The project will also establish a learning network to share results, detail what works, what doesn't and how to improve ICT applications in value chain development.					
3	**Generating Economic Development through Microfinance in Southern Sudan (GEMSS)**	**AED, ACDI/VOCA**	Southern Sudan	12/2008 - 9/2011	Open	**$11,999,162**
	AED, in partnership with ACDI/VOCA, aims to support USAID in its effort to build the foundation of an inclusive financial sector in South Sudan that provides poor entrepreneurs and households with permanent access to a range of financial services delivered by a number of MFIs. It is the projects goal to give entrepreneurs access to financial services that will enable them to mitigate risk and invest in a variety of livelihood activities that will increase household income and employment, and					

	thus, contribute to economic growth in South Sudan.					
4	**Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE)**	**AED, World Council of Credit Unions (WOCCU), Technoserv**	Haiti	7/2009 - 7/2012	Open	**$37,169,702**
	HIFIVE is a financial sector service project designed to encourage a dynamic Haitian economy by increasing the availability of financial products and services to its people and to its enterprises. A catalyst and a facilitator, HIFIVE will work primarily on the supply side of the financial sector to empower Haitians by providing access to innovative financial products and services with a focus on rural areas, targeting high potential value chains, encouraging Diaspora investments, supporting the use of technology while maximizing synergies with other USAID projects.					
5	**Lebanon Business Linkages Initiative (LBLI)**	**ACDI/VOCA, AED, Action for Enterprise (AFE), BADER, Union of Arab ICT Association (IJMA3)**	Lebanon	8/2008 - 8/2010	Open	**$4,494,932**
	In support of achievement of USAID/Lebanon's goal of fostering growth and reducing poverty in rural Lebanon by building on previous activities in agribusiness, tourism and ICT, the Lebanon Business Linkages Initiative program will be implemented through activities focused on objectives including expansion of market access, improvement of access to financial markets, and elimination of restraints to industry and SME growth.					
6	**Livelihood and Food Security Technical Assistance (LIFT)**	**AED, CARE, SAVE**	Kenya, Namibia	9/2009 - 9/2014	Open	**$4,136,862**
	LIFT is five-year project provides rapid technical support, in close collaboration with PEPFAR USG collaborating agencies, on the integration of food/nutritional security and livelihoods strengthening with HIV/AIDS interventions in order to sustainably improve the economic circumstances of highly vulnerable children and the families and communities that care for them.					
7	**Ecuador Local Business Development (PRODEL)**	**ACDI/VOCA, CARE, AED**	Ecuador	11/2007 - 9/2012	Open	**$16,093,000**

	This activity supports USAID in its efforts to promote the competitiveness of Ecuadorian enterprises along the southern and northern borders and create licit employment opportunities. The overall objective of the LBD program is to increase income and employment for families along the southern and northern borders by supporting the expansion of private enterprises that will rapidly generate income and employment.					
8	**Supporting Transformation by Reducing Insecurity & Vulnerability with Economic Strengthening (STRIVE)**	**CARE, SAVE, World Vision, MEDA, AFE, IRIS, ACDI/VOCA, DTS**	Philippines, Afghanistan, Mozambique, Liberia	9/2007 - 9/2012	Open	**$15,935,785**
	Through the STRIVE program for the benefit of Orphans and Vulnerable Children (OVC), AED is working to demonstrate an effective means to strengthen the economic circumstances of highly vulnerable children and the families and communities that care for them. To achieve this, AED works in close collaboration with the Displaced Children and Orphans Fund (DCOF) and a team of leading child-focused organizations and economic strengthening (ES) organizations to partner on producing a replicable methodology for economic development that demonstrably benefits vulnerable children.					