



FIELD-Support LWA Award

Quarterly Report July 1- September 30, 2010

The Financial Integration, Economic Leveraging, Broad-Based Dissemination Leader with Associates
Cooperative Agreement No. EEM-A-00-06-00001-00

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Table of Contents

Table of Contents.....	2
1 Introduction.....	3
2 Leader Activities.....	4
2.1 Pilot Activities.....	4
2.2 Strategic Learning Initiatives (SLIs).....	12
2.3 New Programs & Proposals.....	22
2.4 Other Leader Activities.....	22
2.5 Knowledge Management and Learning Dissemination.....	25
2.6 Staffing Updates.....	27
3 Associate Awards.....	29
3.1 APTS (Ukraine).....	29
3.2 ECYMP (Eastern Caribbean).....	30
3.3 ESAF (West Bank & Gaza).....	31
3.4 FACET (Africa).....	34
3.5 GEMSS (South Sudan).....	34
3.6 HIFIVE (Haiti).....	35
3.7 LBLI (Lebanon).....	37
3.8 LIFT (Global).....	38
3.9 PRODEL II (Ecuador).....	39
3.10 STRIVE (Afghanistan, Philippines, Liberia, Mozambique).....	41
3.11 UPPP (Ukraine).....	43
Annexes.....	44
Annex A: List of Current Pilot Activities.....	44
Annex B: List of Strategic Learning Initiatives (SLIs).....	46
Annex C: List of Current Associate Awards.....	49

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:

Core Organizations

- AED
- ACCION International
- ACDI/VOCA
- Action for Enterprise
- CARE
- FINCA International
- IRIS Center-University of Maryland
- Opportunity International
- Save the Children
- World Council of Credit Unions

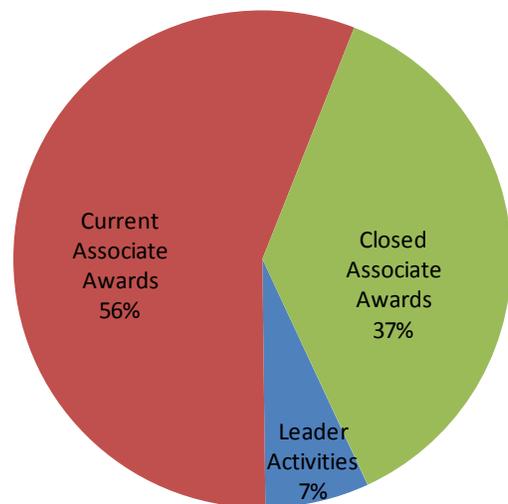
Resource Organizations

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

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 figure on the right shows a breakdown of FIELD-Support’s overall portfolio which has a total value of more than \$272 million.

The Leader award includes 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 2009,¹ as well as other special initiatives, such as the African Diaspora Marketplace, a GDA between USAID, Western Union and AED. See Annexes for an overview of all of FIELD-Support’s current Associate Awards, Pilot activities, and Strategic Learning Initiatives, and the figure on the following page for a snapshot of these activities.

Overall Budget (\$272,109,515)
Leader vs. Associate Awards

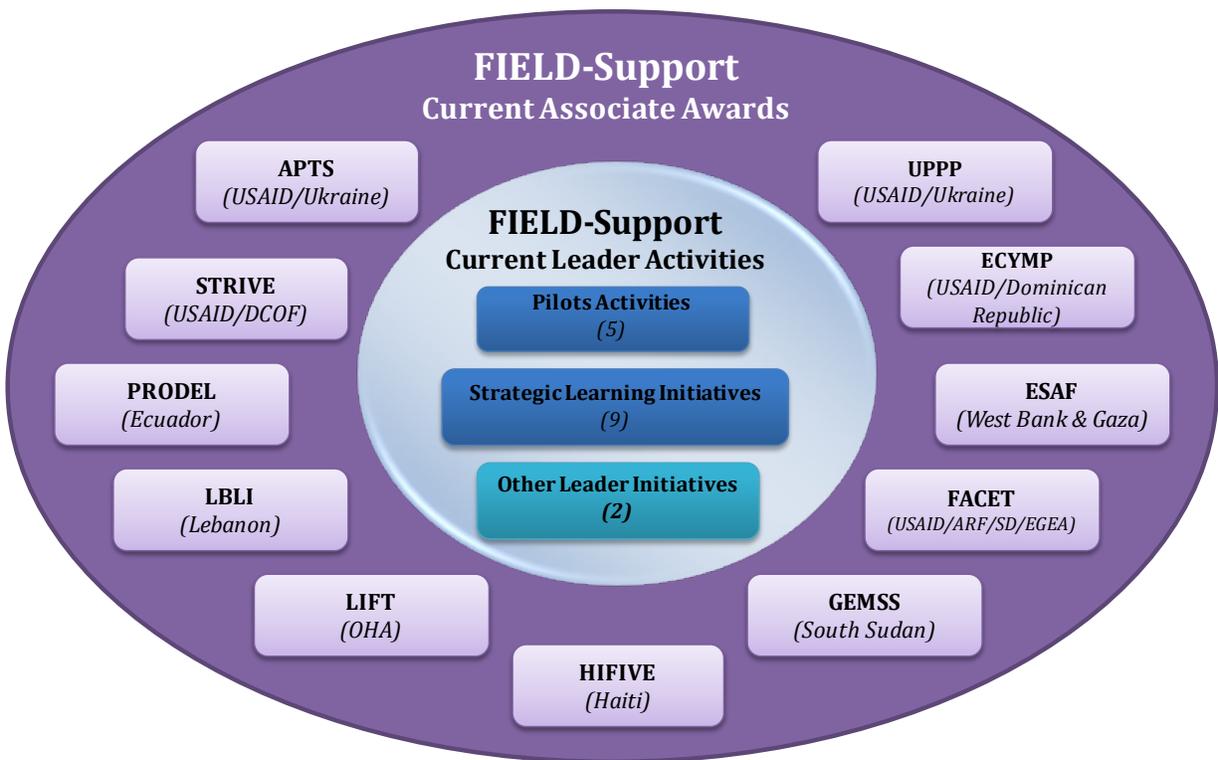


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In the third quarter of FY2010, current FIELD-Support activities included:

- **5 pilot activities** with a total portfolio valued at **\$1.5 million**;
- **9 SLIs** with a total portfolio valued at **\$1.3 million**;
- **2 other activities under the Leader** (including pass-through grants to the SEEP Network and the African Diaspora Marketplace or ADM); and
- **11 Associate Awards**, with a total portfolio value of **\$144 million**

Each of these is discussed in further details in the following sections.



2 Leader Activities

The Leader staff at AED continue to monitor progress 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, AED's FIELD-Support management has provided oversight for all Leader activities and Associate Awards that were implemented by the consortium members, 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.

2.1 Pilot Activities

A. ACCION with SEEP: Microfinance Energy Links (October 2007 – December 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 was aimed 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.

During the last quarter, most of Energy Links activities were focused on streamlining the import, finance and distribution of solar kits in **Mali** in preparation for transitioning out and ending the pilot. ACCION's Project Manager David Levai went to Bamako on a mission trip to meet with partners Horonya, Barefoot Power and Dutch NGO, the NOTS Foundation, and to work with local consultant N'Tyo Traore to ensure ACCION's smooth exit in December 2010. After two years, the Energy links activity is poised to transition into a financially sustainable for-profit commercial venture with a five year business plan and target sales of 40,000 units in 2011; 100,000 in 2013; and 400,000 over 5 years.

Currently in the replication and scale-up phase, the activity is focused on:

- **Sales:** Close to 800 kits were sold through August and September. This is relatively high number given that these two months are generally hard for business due to multiple factors, including the fasting month of Ramadan when families tend to save their money for festivities; the month of "soudure" which falls between harvest cycles and therefore means there is less disposable income; the start of the school year when families need cash on hand to pay for school fees; and because local NGOs often give the month of August off to their staff for their annual vacation. As these community organizers are the main retail sales force for the kits, August was quite slow in terms of sales.
- **Scale-up:** After two air-shipments (1,200 units) sold almost at cost due to the inflated price of air transport from East Africa to Bamako, Energy Links jointly decided with importing partner Horonya and supplier Barefoot Power to start moving larger volumes to leverage economies of scale and substantially reduce the price of transport per unit, thus allowing to generate sustainable margins.
- **Partnerships and replication:** Over the summer, Energy Links was approached by a Dutch NGO, the NOTS Foundation, which was seeking to promote small solar lanterns in Mali, build the value chain, and start a distribution enterprise there, operating through various high touch-channels. NOTS' is now piloting uptake of three different solar devices: 1,000 units of the Barefoot Power Mom&Pop Kit (same as that sold by Energy Links), 1,000 units of the d-light Nova (more expensive and stronger light) and 500 units of the d-light Kyron (cheaper and weaker with no cell phone charging options). They are also testing a distribution model that is similar to that of Energy Links except that instead of using MFIs and Savings Groups as their main channel, they focus on selling on credit through farmers' cooperatives. Energy Links expects to see the results of the pilot by the end of the calendar year.



Signs of Success: A snapshot of program beneficiaries

Joseph Kato, a community-based trainer at UWESO in Uganda started to sell solar lanterns to his groups in 2008. Being the best lamp salesman with more than 1,000 units sold, he was able to purchase a motorbike and some land in Masaka, Uganda.

Teddy Ntambi, a community-based trainer at UWESO trained 15 groups, and purchased two small presses for her own production. She produces 100 briquettes per day (working only three days per week), uses some for personal needs (and has therefore replaced charcoal) and sells the rest on the market at a price between 100 and 150 US\$ per briquette generating a profit of 25,000 to 40,000 US\$ per week (\$12 to \$20).

"What we are doing is good so that we can stop cutting down trees. People can start making their own charcoal. It's good," says **Joseph Onyango**, a fuel briquettes producer.

- **Transition and Exit of ACCION:** After the close of the pilot, Energy Links' former consultant and now independent entrepreneur, N'Tyo Tarore, will be leading the distribution and sales efforts through his company, EPIC Ankilais, and the distribution channels and agents he helped established throughout his involvement in the project. Distribution includes the following channels:

- CAEB: a Oxfam partner who monitors a network of savings groups (60,000 members);
- Other Oxfam partners such as TONUS, Stop SAHEL, GRAT (a total of 300,000 members);
- AJA Mali: a youth and employment organization focused on supporting microenterprises, and a long time supporter of the project since they helped organize the first market test in Mali;
- Mali Folke Center: an energy focused NGO and its MFI Nyetaa Finance;
- Local MFIs: Kafo Jiginew: (55,000 borrowers); Sinsinso; Soro Yiriwaso (45,000 borrowers)
- Directly by local consultant, N'Tyo Traore to end-users as well as to individual managers of local institutions (NGOs, MFIs) in order to raise the interest of potential new partners.

EPIC Ankilais still needs initial working capital to address hiccups in the distribution network and manage outstanding stock. NOTS has emerged as a potential investor, as they consider establishing a joint venture with Mr. Traore. A business plan has been drafted on both sides and these conversations are ongoing with the support of Energy Links. The next step will be the visit to Mali of the chairman and founder of NOTS to try to reach an agreement on an equity investment with Traore and a sales plan over three to five years.

Pilot Impact At-a-Glance

- 30 active micro-franchisees selling solar lanterns in Uganda (training of close to 100 since inception);
- 40,000 households benefiting from clean and affordable solar lighting, i.e. 200,000 individual beneficiaries in Uganda;
- At least 25 sales agents active in Mali
- 2,200 solar kits (2 solar charging lanterns and cell phone charger) sold in Mali – at least 11,000 beneficiaries;
- 10,000 kits to be on the Malian market by December 2010;
- 1 briquette making workshop trained 25 community based trainers;
- 4,000 UWESO members exposed to fuel briquettes and trained;
- Around 50 regular briquette producers.

Lessons Learned:

Some of the key experiential lessons of the Energy Links pilot include:

- In energy programs, address lighting needs can pose fewer challenges than other energy uses, such as cooking, which often requires fundamental behavioral change when switching from traditional biomass based fuels to modern energy sources.
- In strengthening the solar lantern value chain, Energy Links found that lack of demand is not an issue. Ensuring continuous supply—without gaps—is far more essential for product uptake and is clearly the most important issue to resolve.
- Savings Groups are a great platform to educate users and commercialize distribution of solar lanterns, therefore focusing on such partnerships can be extremely beneficial, especially in rural areas. In addition, Energy Links has found that while a majority of households can afford the devices, those who can't, may choose to borrow from their savings groups to purchase them.
- On the briquette side, training is not enough. Producers need constant support in the early stages of business establishment and market access. Therefore, a program seeking to expand access to alternative energy through enterprise development will need to ensure adequate support entrepreneurship skills training, make financial resources more accessible, perhaps through a revolving loan fund, promoting successful individuals and improving the guidance they receive.
- Working with large groups with large machinery is not the most effective way to start a manufacturing business because of the prohibitive costs. A focus on smaller and cheaper presses operated individually, and promoting sharing of a press between small groups (2 or 3 individuals) has shown to be a more effective way to reach targeted beneficiaries.

- Energy Links has found that collaborating with a number of actors has been effective. Playing the role of a broker rather than a direct implementer, allows for greater local ownership of the projects, through local NGOs as well as by involving national and local governments so that they can expand and replicate activities. The value added by being a broker is undisputable, showing the need for such an actor and will be explored further in the final report.

Next Steps

Priorities for the next—and last quarter—of the Energy Links pilot include: finalizing the 5-year business plan for commercialization of solar kits in Mali; helping secure equity investment for social investor (potentially NOTS) into the Malian solar distribution business, EPIC Ankilais Services; expanding demand and supply of solar lanterns in Mali, through increased sales, improved partnership and increased supply through sea-shipments; and documenting experience with solar lanterns in Uganda and Mali and micro-franchising; with biomass briquette, its technology and business model; and document the need and role for a broker of initiatives.

B. IPA: Graduating the Poorest into Microfinance Evaluation

(August 2009 – December 2010)

The Evaluation pilot led by Innovations for Poverty Action (IPA) in Ethiopia is testing a methodology for graduating the most vulnerable households in Ethiopia out of extreme poverty. 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.

This quarter, following the skills training for beneficiaries selected during randomized lotteries last quarter, implementing partner REST began transferring assets to beneficiary households in 5 *tabias*. 26 beneficiaries, primarily those focusing on small ruminant fattening and petty trade, are still awaiting asset transfers due to delays surrounding rising cattle prices during the New Years and *Meskel* holiday season. The project anticipates all asset transfers will be completed by the second week of October.

The initial amount of assets transferred depended on the livelihood activity selected by the beneficiary. For cattle fattening, a onetime transfer of two cattle was made. Similarly, all transfers for those bee-keeping were supplied at one time. For small ruminant fattening, the beneficiaries received a first transfer of 7-8 sheep/goats. A second transfer will start in November, but is conditional on successful fattening and sale of the sheep/goats from the first transfer, and beneficiaries will have to provide proof of profit and savings. The cash transfer for petty trade will also be done in two installments. The first installment of ETB 2,350 (\$142) has already been transferred to the beneficiaries, and a second installment of the same amount will be transferred after the REST facilitators see proof of purchase of inputs required for the petty trade.



Above: Monitoring site visit to Negash for small ruminant fattening.

Source: IPA Staff

The REST facilitators continue to closely monitor the activities of the beneficiaries and pay weekly visits to each beneficiary to provide any necessary support. As all beneficiaries have opened savings accounts,

those who have received an early transfer of assets have already been through one cycle of fattening, sale and savings. It is expected that once the asset transfer is completed for all beneficiaries, the second round of transfers will begin for those that selected small ruminant fattening and petty trade as their livelihood options.

Additionally, both the first and second entries for the baseline survey have been completed and the survey company, JaRco Consulting, is in the process of correcting any inconsistencies and errors. It is expected that IPA will have a clean data set for the baseline survey by early November, and has begun field visits to project sites to monitor compliance and log project activities.

Next Steps:

In June, IPA hosted a Steering Committee meeting in Mekelle, Ethiopia with participation from CGAP, BRAC Development Institute (BDI), REST, and DECSI to discuss project progress, status of asset transfers, savings mechanism, qualitative research, impact assessment, client monitoring and graduation criteria. Following the meeting, the Steering Committee concurred that BDI should take the lead in the project's qualitative research, and began that work in June 2010. REST will be primarily responsible for project monitoring with technical support from CGAP and BDI.

In the next quarter, IPA will complete data entry, begin cleaning and correcting errors, and check for input inconsistencies in order to begin data analysis and the baseline report. Routine monitoring visits will also begin next month to ensure compliance with the evaluation's parameters, and to log project activities that may help analyze results from the impact assessment.

By the middle of October, the project anticipates that REST will complete the first round of asset transfers for all beneficiaries and begin the second round of transfers for those beneficiaries that are ready. The REST facilitators have started conducting their weekly meetings with each beneficiary to provide support on any matters related to their livelihood asset and to encourage savings and will continue these meetings throughout the remainder of the project.

C. 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 some Missions continue to be unresponsive. With increased diligence on the part of some Missions, 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.

Challenges and Key Lessons Learned:

- Training enumeration staff is critical to successful implementation and each implementer has unique needs and challenges. To meet these challenges, the project has continued to update its knowledge network to find creative solutions. For example, sampling needs vary depending on the organization and its existing capacity to implement a quantitative tool like the PAT.

- Determining who is required to implement a PAT and report to USAID is an ongoing challenge for the project. In previous years, though the MD Office identified specific Missions required to report, many did not always comply. With increased outreach from USAID, the project anticipates increased compliance from Missions in the subsequent reporting cycles.
- Opinions on using enumerators that interviewees know or are personally familiar with are mixed. One organization felt strongly that using familiar enumerators was essential to getting honest responses. Another felt it was detrimental to use staff and that clients felt they should give certain answers as it might affect program participation, even if told that they would not. This topic should be studied further.
- Sampling as a general topic is widely misunderstood. Questions asked in Malawi and Switzerland showed a gross lack of knowledge and skills among the community and in some cases, even among M&E Specialists. The PAT team spent considerable effort clarifying our sampling materials in the past year. The instruction at the April 2010 DC training went very well, suggesting we are providing valuable information, and we've been able to refine our materials based on feedback we've received since then.

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 368 registered participants from over 60 countries;
- Completed PAT user guides for 24 countries.

Next Steps

As the PAT pilot concluded its activities this quarter, IRIS plans to participate in the SEEP Network's Annual Conference and provide feedback to USAID and select Mission on strategies to increase compliance.

D. SEEP Network: Market Development Working Group

(July 2007 – December 2010)

The SEEP Network Market Development Working Group has spearheaded the development of the *Minimum Standards for Economic Recovery After Crisis* (a.k.a *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.²

During this quarter primary project activities included compiling feedback from the Standards revision workshop held in June and technical review of the Revised "*Minimum Economic Recovery Standards*". Original Standards contributors with new strategic stakeholders convened at a workshop held on June 29-30 in Washington DC to begin revising the Standards. The revision workshop included 30 practitioners from 21 organizations and brought together many of the original writers of the *Standards*. Feedback from the workshop was overwhelmingly positive, and included suggestions to refine language and focus.

Feedback on the Standards:

One reviewer commented:
"I find the 'poor' and 'good' programming examples very helpful. They are not condescending or preachy and bring a good practical application to the standards that I think people in the field (on all levels) will appreciate. I also like the way in which the program examples are referenced. There seems to be a good mix of organizations cited. Good job to all!! I am truly impressed with this edition."

² Find out more about the *Standards*, how they were developed and download the document at <http://seepnetwork.org/Pages/EconomicRecoveryStandards.aspx>

In addition to the finalization of the content for the revised *Minimum Economic Recovery Standards*, the application for a Sphere companionship guided continued. The application has officially been accepted by the Sphere Project board and will be reviewed by its committee over the next two quarters. Based on the timeline shared by the Sphere Project Manager, the *Standards* will officially be accepted as a companion by May 2011.

The status of activity deliverables are summarized in the table below:

Standards Guideline Deliverables			
Deliverables	Quantity	Date	Status
Dissemination/promotion events (online or in-person)	2+	By end of project	1 completed (5-8-09)
Note from the Field	1	August 2009	Instead of a Note from the Field, SEEP has written two articles on the Standards, both published in previous quarters: for the International Alert "Peace Essentials" series and the EDM Journal (see "Impact" at A Glance section). SEEP has been experiencing difficulties with Note from the Field scheduling and content.
4 stakeholder consultation events held	4	2 in 2009 and 2 in 2010	Completed (final total 6 events)
Stakeholders reached through consultation, field-testing, and dissemination	1,000+	By end of project	In progress: 408 reached to date Upon reflection SEEP has scaled back this number – 50 people per consultation was over-ambitious. SEEP now aims to reach 500 people by the end of 2010.
Programs participating in field testing	10	By November 2009	<ul style="list-style-type: none"> • This has been a challenge. Approximately five programs are using, or trying to use, the Standards. Feedback has been gathered from ACDI/VOCA, AED, CRS and Mercy Corps in time for the Revision Workshop. • The following are the projects that have field-tested the Standards: • Khartoum State Poverty Reduction Programme (CRS) • Increased Resilience program – Darfur (CRS) • AED/Shorebank ESAF program – Gaza • ACDI/VOCA Sierra Leone value chain program • Mercy Corps' Delta Livelihoods Recovery for Food Security and Community Resilience program—Myanmar
Organizations adopting the Standards	10+	By end of project	In progress. Rather than formal adoption statements, SEEP will seek letters of support and is also working on ideas of creating a standards governing body that could help in wider adoption and maintenance of the standards.
Revised Standards for Economic Recovery	1	By end of project	The revision workshop was held in June 2010 and the Minimum <i>Standards</i> Second Edition will be released in fall 2010, after the end of the period of performance for this pilot. A draft will be ready by the end of Sept 2010. The Revised Minimum

			Economic Recovery Standards guide will be released at the SEEP Annual conference in Nov 2010 and the revised training will be piloted in January 2011.
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Learning and Dissemination:

Activity this quarter focused on finalizing revisions to the *Standards* based on the technical review process. While SEEP attempted to incorporate as much of the feedback into revised Standards as possible, in order to keep the Standards relevant it is important that we stay focused on the scope and, where possible, partner with complimentary initiatives which could give users a better implementation experience.

SEEP is committed to wider dissemination of the *Standards* in the field and will continue to organize trainings based on the revised curriculum to create a qualified pool of trainers in the field. These trainers can then help disseminate the *Standards* further, not just in their own organizations, but also amongst their peers. As this project is focused on developing and promoting industry standards, we anticipate additional revisions to the *Standards Guidelines*, considering the need to constantly monitor the relevance of the *Standards* and adapt/ change it where necessary. Current discussions include a need for a *Standards* governing entity that would investigate issues regarding adherence to and relevance of the Standards, and will look into the possibility of creating such an entity with key industry stakeholders next quarter.

E. 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 (MBL) 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.

During this last quarter of the pilot, WDI continued its efforts to offer additional loans and improving the effectiveness of dissemination at ACREDICOM branches. ACREDICOM is compiling a list of potential account holders currently residing abroad which should help marketers target their product more effectively and improve offering methods in the field.

Learning and Dissemination

During the next quarter, FIELD-Support will release a “FIELD Report” describing the MBL, the approach WDI took, key findings from the market research that was conducted, and some of the critical lessons that were learned through the process. Some of these lessons are presented here:

- **Reaching Customers:** One of the most important lessons is the special challenge of marketing a new product in a remote location. Effective marketing requires people with local knowledge who understand local customs and can gain the trust of potential customers. Under these circumstances developing potential customers takes time. There were many potential customers who intend to apply for a migrant backed loan did not reach the application stage before the project ended. While MFIC and ACREDICOM will continue to offer migrant backed loans, the project could have processed these borrowers more quickly had more funding been available. More resources would have allowed us to reach the target market in a timely manner and provide support for the dispersal of migrant backed loans.

- **Market Demand:** There is a high level of interest both among guarantors and borrowers in the migrant backed loan product. However, it became clear that this interest was highly dependent on the features of the product. Market research indicated that the ability to leverage collateral funds was especially important, as was the interest rate of the loan. Thus offering a loan product that required a 100% guarantee would have little success in the market.
- **Financial Institution Partnerships:** The financial crisis made it difficult to find a partner financial institution for this project. Financial institutions are hesitant to begin offering new loan products in a time of financial uncertainty. Despite this challenge two financial institutions were found willing to offer migrant backed loans. The key was to approach financial institutions that were offering related products to market targeted by migrant backed loans. In the future, identifying financial institutions to approach for partnerships should consider both the economic environment as well as the institutions characteristics.

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, but have a clear learning output to serve the practitioner community. As of September 30, 2010, 9 out of the 10 proposed SLIs had started implementation. See Annex B for a list of SLIs.

A. ACCION: Energy Links – Energy Sector Deepening Initiative

ACCION is seeking 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 sector deepening initiative, i.e. a comprehensive national strategy for involving financial institutions in supporting pro-poor renewable energy. Building on the first phase of Energy Links, this project will replicate the proven approach of acting as a broker to facilitate cooperation between energy suppliers and MFIs—but will further 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.

The rationale for providing renewable energy to low-income households and microenterprises in developing countries includes the need to increase cost-effectiveness of renewable energy sources; support potential health, productivity, and quality of life benefits for consumers; and assist developing countries chart a low-carbon development path to sustain economic growth without contributing to global climate change.

In the coming months, ACCION will seek to address bottlenecks to widespread adoption of renewable technologies. As the cost of technology drops and the cost of non-renewable resources rises, new technology-based products that make economic sense for consumers are rapidly entering the market. However, old technologies still linger, creating significant barriers in the marketplace for new technologies. The factors slowing the adoption of new technologies include familiarity of consumers with previous products; existing investments in older technologies; the typical high acquisition/low operating cost profile of technology-intensive products; regulations favoring older technologies; control of market channels by distributors of entrenched technologies; lack of capacity to install and service technology-intensive products; and, the difficulty in attaining the critical mass of installations necessary to support distribution and maintenance networks for new products.

Among the many bottlenecks mentioned above, this project will explore the need for:

- Smooth, up-front financing purchases for end users;
- Distribution channels that can reach a critical mass of clients;
- Adapting products to make it easy for low-income clients to understand, acquire, and use them;
- Education and social marketing tools to increase acceptance and understanding of new products by clients.

This Strategic Learning Initiative seeks to test the hypothesis that at a national level, the exchange of information about potential clients, energy suppliers (and their products) and financial institutions—as well as organized opportunities for interaction between energy and finance providers—can catalyze new project initiatives and lay the groundwork for deepening the entire pro-poor energy sector. Activity impacts, indicators, and lessons learned will be featured in the next quarterly report.

B. ACDI/VOCA: Behavior Change Perspectives on Gender in Value Chain Development

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 Support 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.

This quarter, ACDI/VOCA's Gender team, Ruth Campbell and Hannah Schiff with consultants Cristina Manfre and Jennefer Sebstad, finalized a framework for applying behavior change perspectives when analyzing gender in value changes, incorporating feedback from experts during an online consultation. Following the webinar, available online at <http://www.microlinks.org/genderinvaluechains>, a research plan was finalized and approved to be used in field testing in Kenya and Ghana. In Ghana, the framework will be tested in the citrus value chain with ACDI/VOCA's ADVANCE project, and in Kenya the project plans to test the framework in the flower and sweet potato value chains.

Next quarter, the Gender team will begin field work in Ghana and Kenya, tentatively scheduled for November and January respectively, and develop a research plan for field testing the framework.

C. ACDI/VOCA: Value Chain Finance Analysis and Financial Product Guides

ACDI/VOCA proposes to develop and field test two tools for practitioners, including 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 including:

- 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?

The second tool proposed is 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.

During the last quarter, the Value Chain Finance tool was further developed and piloted in Paraguay in collaboration with the USAID Paraguay *Productivo* project. Senior Technical Director Geoff Chalmers and Project Coordinator Alexandra Cech went to Paraguay for the first two weeks of August 2010. The team worked together to map key value chains, including milk, maracuya, stevia and mandioca. This mapping process included discussions about the holistic change for each value chain and whether these changes were mostly long term or short term changes. Following the guidance from the Value chain finance tool, the group identified key producer groups and actors in the chain that would need assistance. Following the mapping and outline of the Value Chain Finance tool, the group met with actors in the various chains and finance institutions. These actors included the State Agricultural Bank, private banks, producer cooperatives, microfinance institutions and private companies. The group has been consolidating information about finance availability and opportunities for product upgrades. The project will move forward with this information to create linkages between producers, the private sector, cooperatives and finance institutions as well as provide financial education and information for various actors.

During the next and last quarter, ACDI/VOCA will focus on finalizing the conclusion reports regarding the Paraguay pilot; updating the tool based on recent findings; and determine the next location to test the tool.

D. AFE: Value Chain Facilitation with Lead Firms

Working with value chain “lead firms” that can provide needed products, services, and markets to MSME producers in a commercially viable and sustainable manner is becoming a common activity of value chain development practitioners. There is little documentation, however, of effective tools and methods for doing this. The FIELD-Support working group on Facilitation, led by AFE, has made valuable contributions to fill this gap through its publications over the last few years. This SLI is focused on further filling the gap by producing a user-friendly handbook and training materials that development organizations can use to train and orient their staff. Materials will be designed in such a way that they can be used with both novice and experienced market development practitioners.

The primary activities of this SLI, which formally launches in the next quarter, include the following:

- Consolidate all working group publications into a “Working with Lead Firms Handbook;”
- Develop complementary tools as needed to include with the Handbook;

“Lead Firms” in Value Chains

Lead firms are defined as:

- 1) small, medium, and large firms that have forward or backward commercial linkages with targeted micro, small, and medium scale enterprises (MSMEs);
- 2) dynamic market actors that can promote greater integration of MSMEs into value chains and provide them with important products and support.

By promoting relationships between lead firms and targeted MSMEs, development organizations can promote industry competitiveness and achieve leveraged and sustainable impact for targeted MSMEs.

- Develop learning objectives, session plans, and training materials (including PowerPoint slides) that reflect the learning and experiences in the working group publications. This will be facilitated by the organization of “write-shops” that bring together a group of practitioners from around the world who are experienced in working with lead firms. Training materials will be based on participatory, adult learning methodologies and will include cases, skits, exercises, group work, and question/answer sessions;
- Develop and deliver a pilot workshop to introduce and test the new materials. This workshop will be offered to interested practitioners first from the FIELD-Support consortium. It is anticipated that approximately 20 people will participate in the pilot workshop, which will be held in the Washington DC area and will be led by senior AFE staff.
- Finalize training materials and consolidate into a publication.

These activities will be led by AFE, but input will be solicited from other FIELD-Support core and resource group members.

E. FINCA: Linkages between Food Security and Rural/Agricultural Microfinance

FINCA has worldwide experience in designing and testing agricultural and rural credit products in countries. The products range from full-fledged agricultural products tailored to the cash flow needs of farmers, to simple adaptations of FINCA’s village banking products for rural clients who may have multiple income sources, including agriculture. Anecdotal evidence from FINCA’s experiences in agriculture lending have shown that the products help improve food security for low-income clients by increasing incomes and by strengthening the presence of locally-grown food, affecting entire regions. To date, however, FINCA’s experiences with agricultural and rural lending have been primarily one-off projects, and the evidence linking food security with microfinance has been anecdotal at best. Yet FINCA believes that microfinance plays an important role in food security, and through this project, seeks to establish a link between rural and agricultural lending and food security.

The purpose of this study is to establish the effect of FINCA’s financial services (group and individual loans, including specific agricultural and rural loans, savings and insurance) on the food security of rural and urban clients. FINCA is focusing its research on two of its affiliates: Guatemala and Zambia. Specifically, the purpose of this study is to:

- 1) describe the relevance of microfinance as a means of addressing food security issues;
- 2) illustrate the effect of microfinance on low-income households, particularly relating to their consumption of food and nutritional status;
- 3) identify ways in which MFIs can improve the food security of their clients; and
- 4) recommend steps by which the food security implications of microfinance can be enhanced.

To date, all the primary data for this research from Zambia and Guatemala have been collected. The primary data includes: (1) quantitative survey data from clients selected via a rigorous sampling strategy to ensure that results are generalizable to target areas; (2) focus group discussions illustrating compelling insights regarding dietary changes and food security improvements. The establishment of a non-client counterfactual (control group) was determined logistically infeasible. As an alternative, the research firm opted to select new FINCA clients (those in their first loan cycle) as a control group. Additionally, FINCA client assessment data (a secondary source of data for this research) from Malawi, Tanzania, Uganda and Zambia have been collected and submitted to the consultant responsible for analysis.³

³ FINCA’s client assessment tool is a comprehensive survey used to collect internationally comparable information about clients’ household demographics, access to financial products, expenditures, assets and business activities.

A secondary literature review is also being carried out to collect and manage existing information on the economic and food security situation of populations living in Zambia and Guatemala. The information sources being referenced include: nutritional surveys, early warning reports, food insecurity (access, availability, utilization) and livelihood profiles, market information, crop and livestock production data, and reports on previous development and food assistance interventions in the area, etc.

Learning

Early indications of the study show that FINCA's microfinance activities have a significant impact on food consumption and nutritional outcomes for low-income households. Initial findings include:

- Preliminary reports from Guatemala indicate that FINCA's microfinance activities are contributing to improved well-being of households, improved dietary diversity and improvements in sanitary conditions for food storage and preparation.
- Focus Group interviews suggest that diet has improved for clients since joining FINCA; some households are increasing their intake of protein through more servings of chicken, meat, pork, dairy items, and eggs during the course of the week. These increases are supported by the quantitative data.
- Dietary diversity scores were significantly higher for the test group due to increased consumption of greater amounts of protein in the form of meat, chicken, pork.
- Focus Group interviews suggest that when loan holders spend money on items outside of their businesses, the majority devote this to middle and high school education for their children, and that clients are committed to having their children obtain further education beyond grade six. We feel this is a positive sign as secondary data demonstrates investments in education can contribute to future improvements in levels of food security.

Scale of the Research

- In Guatemala, data has been collected from five focus group discussions with a total of 74 participants and from 603 quantitative survey interviews (control group 306, test group 297).
- In Zambia, approximately 750 interviews and 5 focus group discussions have also been completed in Zambia.
- FINCA client assessments have been conducted in Africa with over 3,000 clients surveyed in Malawi, Tanzania, Uganda and Zambia.

Next Steps

Over the next quarter, FINCA expects to have the final report from research conducted in Zambia and Guatemala. There are presently no major challenges foreseen in the process going forward.

Deliverables expected in the intervening period between the present and final report are: (1) literature review, (2) normative on limitations to sampling plan, (3) descriptive analysis and frequency tables, (4) a draft of synthesized qualitative and quantitative studies from both countries, and finally, (5) a draft final report submitted for review. Going forward, an analysis workshop will be conducted that will correspond with the finalization of the report.

F. IRIS: Achieving Food Security through Water Security: Evidence from Kenya

IRIS is implementing a Strategic Learning Initiative (SLI) that is studying the effects on food security of improving access to water through innovative community-based efforts for benefiting vulnerable farm enterprise households in Kenya. The community water project was meant to benefit vulnerable farm enterprise households in Kenya. The study began field activities in March 2010 and has been extended until March 2011. For this study, IRIS conducted fieldwork in Kenya in collaboration with local partner, Kitui Development Centre (KDC). Since 2001, Kitui Development Centre (KDC) has been a registered local non-profit organization operating in the Kitui district in the Eastern province of Kenya. KDC is primarily involved in rural development activities with a focus on poor and vulnerable communities.

The KDC started the water project in 2007 as a community-run (and eventually -owned) fee-based water system that aims to provide a clean and easily accessible source of water; provide a basis for

small-scale irrigation schemes; and provide a return on investment to the community at large, and especially to households that care for orphans and vulnerable children, and d) create employment at the water kiosks for guardians or parents who care for orphans and vulnerable children in the community. The water project actually began its operations in April 2009.

Learning & Dissemination

- In July, IRIS authored two Notes from the Field, profiling the effects of the KDC project on both users and non-users. IRIS and AED agreed that these first-person anecdotes should be incorporated into the final Field Report, rather than being treated as stand-alone publications.
- In September, IRIS prepared an outline for the Final Report that was reviewed by AED. The report will be completed by the end of March 2011.
- IRIS plans to conduct an “After Hours” seminar as well as a brown bag session to disseminate information and gather feedback about the study in the spring.

G. Opportunity International: Agricultural Finance Development in Malawi and Uganda

Opportunity International is implementing an agriculture finance program that will take a comprehensive view of farming household’s needs, production capacity, crop cycles, and revenue potential. This program will also incorporate a large knowledge component that will document all activities and refine a comprehensive rural model that can fully account for the risk and costs at each bank implementing this strategy. As part of this initiative, Opportunity plans to evaluate the effectiveness of strategic partnerships with extension service providers for the agriculture sector, including the impact that these services have on clients. As learning activities are directly tied to experience gained through the implementation of the rural model in Malawi and Uganda, the bulk of our research will be conducted in later periods once agricultural lending activities and data collection are fully in place.

Malawi:

Opportunity International Bank of Malawi (OIBM) in the most advanced stages of the activity. Currently, OIBM has 6,780 agricultural loan customers in the current season and a loan portfolio of \$4.7 million. For the upcoming growing season, the Bank is eager to diversify the loan portfolio with additional crops, including tea, sugarcane, paprika, and chilies, moving farmers farther away from a heavy dependence on tobacco, Malawi’s primary cash crop. While matured loans from the 2009-10 growing season have not been fully repaid and counted as of this reporting period, OIBM expects a repayment rate of about 90%. Mapping and profiling activities have also been ongoing at the bank over this project period and the bank continues to feel the benefits having more information available to conduct more accurate loan assessments and help farmers improve their long term planning for perennial crop development.

The work toward implementing the Customer Relationship Management (CRM) system also continued over this reporting period at OIBM. After the installation of CRM, there were some initial operational hiccups but all the necessary corrections and developments will be completed by the close of October 2010. The next step for the Bank will be to let the current crop cycle close out and begin adding new and repeat clients into CRM during September and October as new cropping plans are developed and loans disbursed. Once all CRM issues are resolved in Malawi, the OI MIS Team will roll out the system to additional countries, including Uganda.

Uganda

As for pilot start-up activities in Uganda, Opportunity Uganda (OUL) has been expanding its rural footprint with a new branch opened in Kalagi (February 2010) and into areas where agriculture activity dominates the economy through a combination of physical and mobile bank (modified vehicles) outlets. The mobile bank started serving clients as of September 2010 out of the Mbarara branch with four major routes. Starting in early 2010, OUL has distributed its newly developed harvest loan product through the Coffee Alliance in the Mubende and Mityana regions with plans to roll this out in the Luwero

region as well. The current number of agriculture loans outstanding is 185 with a loan portfolio of roughly US\$167,473. OUL is also planning to begin mapping and profiling activities with these coffee farmers in November and December of 2010. Additionally, the bank has also rolled out harvest loans under Warehouse Receipt Program out of the Jinja branch.

OUL has also begun the development of financial literacy DVDs which have already proven in Malawi to be an invaluable tool for teaching clients about financial concepts such as the importance of savings or how to manage a budget, and also in providing clear information to clients about the products offered by the bank. Discussions are ongoing on how to adopt these DVDs to include agricultural product offerings, as well as translating the content into local dialects in order to broaden their value as a teaching tool.

Key achievements to date:

- At OIBM: 5,545 farmers and 7,734 plots profiled and mapped to date at an average cost of \$15.73 per farmer and \$11.27 per plot;
- 6,779 agricultural loans have been disbursed to smallholder farmers during the third quarter of 2010 in Malawi;
- 185 agricultural loans disbursed by OUL;
- On-site CRM training delivered to OIBM staff by OI MIS Consultant, Ron Jenkins; and
- CRM Users Manual for use in all pilot countries completed and delivered to Bank staff.

Opportunity International’s implementation of CRM is about qualifying clients for loans, processing the approval workflow for those loans, and having a country, regional, and worldwide view of risk across all OI banks. Below is a screen shot of a “dashboard” used to see crop exposure.



Once CRM is formally installed, OI will have access to many different types of data which will aid in the learning agenda. In particular, client and land profile data will be exceptionally useful as we explore how agricultural loans, strategic partnerships with Extension Service Providers and rural savings products might generate positive outcomes in both household well-being and crop productivity. Furthermore, it will be a useful tool for identifying which interventions give the most value.

Next Steps:

Next quarter will bring both OIBM and OUL's full attention to agricultural loan disbursement, mapping and profiling activities and additional financial literacy activities. Furthermore, both banks are actively expanding their physical and virtual footprint deeper within rural areas through an aggressive expansion strategy. OIBM already has launched a cell phone banking product that allows any participating client to withdraw or deposit funds (at agent cash points), transfer funds between accounts, check their account balances and buy mobile phone airtime. OUL is planning to rapidly expand its physical footprint in 2011 through 5 new outlets with additional plans to explore possibilities of ATM and POS agent networks and cell phone banking options as interest with this technology grows within the country.

H. Save the Children: Developing Awareness and Education Tools for Micro Health Insurance in Nepal

Save the Children and its field partners have started development of a suite of education and awareness tools for micro health and insurance programs in Nepal. Building on other global education concepts, these products are being field tested in Nepal and will inform a three-year pilot that will test the success of several health insurance products using a test group of 15,000 families within two rural districts in Nepal: Banke and Dhading.

Key activities conducted during this period included:

1) Workshops to train community Facilitators, microfinance Field Officers, and implementation Supervisors on the awareness campaign tools and activities. A three-day training, conducted in each district, covered:

- Concepts of community-based microinsurance and how it works;
- Guidance on the goals of the awareness campaign and methods for communicating with community members via Self-Help Group (SHG) meetings and door-to-door visits to individual households;
- Use of education and awareness tools and activities (posters, wall paintings, stickers, songs, street plays, film screening, and CHAT boards);
- Launch of the Treasure Pot game which illustrates the basic concepts of microinsurance, and CHAT ("Choosing Health Plans All Together"), an individual and group exercise to prioritize and select health benefit packages.
- Distribution of printed posters, wall paintings, stickers, CD's, Bollywood-style film (see below), CHAT boards, and Treasure Pot cards, and a 40-page Facilitator's Handbook providing answers to questions facilitator's would be expected to encounter during the campaign.

2) Launch of the education and awareness campaign: Facilitators (20 in each location) delivered a series of educational activities to 3,840 community members through:

- Information sessions during regular Self-Help Group meetings, informal group meetings, and door to door visits;
- Screening of the full-length Bollywood movie which is focused around microinsurance, performing 24 street plays, and playing CD's and singing at cultural events.



A full-length "Bollywood-style" movie on microinsurance, dubbed in Nepali and subtitled in English, was screened and disseminated to increase awareness about the benefits of insurance, and how to access it. A trailer can be found at: www.youtube.com/microinsurance

- Dissemination and visible placement of posters, wall paintings, and stickers in target areas, based on nine possible templates.
- Facilitation of the Treasure Pot game and CHAT, to determine the selection of one preferred benefit package at the level of both individuals and Self-Help Groups.

3) **Monitoring and evaluation** of the education and awareness campaign.

- Support and supervision to Facilitators led by eight Field Officers and two Supervisors.
- 42 Focus group discussions and 300 quantitative surveys conducted to assess the conceptual understanding of microinsurance, and the effectiveness of the tools and CHAT process, among the target population.

Next Steps:

During the next, and last, quarter of the SLI, Save the Children will focus on analyzing and documenting the impact of the education and awareness campaign and the specific tools developed and used. Focusing on the best ways to create knowledge of, and demand for, microinsurance, this includes transcription, translation, and analysis of Focus Group Discussions; data entry and analysis of quantitative surveys; analysis of individual and group CHAT data to identify the package most often preferred in each location; create a documentary, using recorded clips of the education and awareness campaign activities. Following analysis of the focus group, survey, and CHAT data, insights into the learning agenda questions will be explored in a Final Report.

I. WOCCU: Exploring the potential of Online Matched Savings to Bring the Unbanked Poor into the Financial Sector

The purpose of the FIELD WOCCU Match Savings SLI is to build WOCCU's capacity to generate a consistent source of funding through MatchSavings.org and improve efficiencies in program implementation to bring more poor people into the financial sector by providing an initial match to their savings. Progress made toward reaching the SLI objectives is highlighted below, broken down by program component:

1. Sustainability of Funding

Objective: Increase the visibility of MatchSavings.org and develop a consistent source of funding by building and linking an online community of givers to poor savers through credit unions in developing countries.

Progress: Two WOCCU staff members traveled to Mexico in July to monitor the third round of the program and capture testimonies, photos and videos for raising matching funds. WOCCU continued to increase the social media presence of MatchSavings.org, created a blog and monthly e-newsletter to attract return visits, experimented with online ad placements and rehired a media consultant to pitch MatchSavings.org to high-profile journalists, news outlets and blogs. WOCCU also worked with a public relations consultant to complete a communications strategy and supporting publicity materials. Activities produced the following results:

- By the end of the third quarter, the MatchSavings.org Twitter feed had increased 250% to 165 followers, and the Facebook page had grown 40% to 192 subscribers. There was a 103% increase in unique visits to MatchSavings.org (1,636 to 3,337) and a 40% increase in page views (4,933 to 6,915).
- After extensive research and negotiation, WOCCU placed run-of-site dynamic ads on two major news websites with reader demographics closely aligned with MatchSavings.org's target audience:



At 18, Domingo Herrera Flores is the youngest of the 285 savers that began MatchSavings.org in June. With income from his work as a farm laborer, he has been able to build a modest home of cement block in the community of Ejido La Esperanza. He plans to use his savings and match to transform his dirt floor into one made of concrete.
Photo credit: David McClure, WOCCU

NYTimes.com (125,000 impressions) and MotherJones.com (200,000 impressions). Click-through rates were lower than the industry average and did not result in any donations.

- WOCCU targeted pitches to 35 local, regional and national media contacts, as well as 32 additional contacts from relevant organizations, companies, professional associations and blogs. The pitches resulted in a one-hour interview on Wisconsin Public Radio, an interview with a local ABC affiliate and promotional campaigns through two credit unions.

2. Scalability of Match Savings Program

Objective: Develop a scalable matched savings model that can be adapted to other communities, credit unions and countries.

Progress: WOCCU continued to monitor deposit collection and program implementation for the third round of MatchSavings.org and developed a group operational guide for standardization and future replication. WOCCU also did a cost-benefit analysis of the current program and prepared a 2011 budget to assess costs, scalability and long-term viability.

3. Impact on Participants

Objective: Explore the potential for matched savings to bring the poor into the financial sector and improve their financial well being.

Progress: Consultants completed and submitted final qualitative research, including:

- An institutional analysis of our first partner credit union, *Caja Yanga*;
- Results from 30 in-depth first- and second-round saver interviews evaluating their understanding of the program, perceptions of the match, savings habits and goals; and
- Results from four focus group discussions in two MatchSavings.org communities with people who 1) had heard of the program; 2) had heard of the program but did not want to participate in the program; or 3) had not heard of MatchSavings.org.

Next Steps:

With the WOCCU Mexico program, funded by the Mexican Ministry of Agriculture, Livestock, Rural Development, Fishing and Food (SAGARPA), ending in January 2011, and after reviewing the sustainability of funding, scalability and impact of MatchSavings.org at the end of the third quarter, WOCCU made the decision to suspend fundraising and bring MatchSavings.org to a close in 2011. Remaining match funds will be used to implement an additional round of the program with one of our partner credit unions.

MatchSavings.org Impact at a Glance:

- 245 savers from 20 communities in remote rural areas of Veracruz state, Mexico, continued making monthly deposits for housing and microbusiness (there were no education savers this round).
- In the last quarter, \$1,176 in funds was raised from individual consumers through www.MatchSavings.org to match the savings of program participants. Since the beginning of the SLI, \$26,287 in private funds has been generated for program matches.
- Since the website's inception, 11,962 people have visited www.MatchSavings.org 15,921 times, contributing to an increased awareness of the importance of savings and access to finance. In the last quarter, 86.3% were new visitors (an increase of 14% since last quarter).
- **Research showed that 99% (116 of 117) of the first-round savers continued to save one year after completing the program.** The average monthly deposit was US\$9/month, compared to \$15/month they had saved during the six-month program.

2.3 New Programs & Proposals

A. Ukraine Public Private Partnership

In September USAID/Ukraine issued an RFP to address the lack of investment in public infrastructure, particularly at the local level. Following a collaborative proposal process, AED was awarded the 5-year, \$12.5 million Ukraine Public-Private Partnership (UPPP) Development program which seeks to improve infrastructure and public services in both urban and rural areas. The program promotes the use of public-private partnerships through: (1) undertaking necessary legal and institutional reforms; (2) establishing a national public-private partnership unit to serve as a bridge between government and private sector interests; (3) undertaking a capacity building and stakeholder communications program; and (4) creating a project development facility to build and finance a sustainable pipeline of PPP projects. The program will work toward achieving assistance objectives under a number of Program Areas including: Infrastructure; Good Governance; Private Sector Competitiveness, and Economic Opportunity.

UPPP, which was awarded on September 29, 2010, will be led by AED, with targeted technical support from FIELD-Support partners WDI and IRIS. See Section 3.11 for more about this Associate Award.

B. Kenya Yes Youth Can! Program

During the last quarter, the FIELD-Support team responded to an RFP from USAID/Kenya for the Yes Youth Can! (YYC) Program, which seeks to address some of the underlying causes of post-election violence which rocked the country in 2007-2008, specifically the lack of tangible opportunities for youth to engage in both prosperous livelihoods (employment and enterprise) as well as participate meaningfully in civic and political affairs. The aim of this 3-year, \$24.9 million program is to empower Kenyan youth to increase their economic opportunities, create self-reliant organizations, strengthen their voice in local, regional and national policy dialogue, and expand access to essential services that are more youth-friendly. To achieve this goal, the program will help establish a local youth-led funding institution—the Youth Innovate for Change Fund—and will employ a market-driven approach to youth livelihoods development, leveraging young people’s unique perspectives to empower them to promote their own development and become more responsible citizens.

The initial proposal was submitted August 20, 2010; and a revised proposal was requested by the Mission on September 30, 2010. The Yes Youth Can! Program will be led by AED with FIELD-Support partner TechnoServe Kenya leading one program component. Program activities will heavily engage local youth-serving and youth-run organizations throughout. FIELD-Support is currently awaiting notification from USAID about next steps.

2.4 Other Leader Activities

A. SEEP Network: Collaborative Learning Networks (October 2006 – March 2011)

The Collaborative Learning Networks to Advance Microenterprise Development Knowledge and Practice consists of two components which are pass-through grants under the FIELD-Support LWA directly to the SEEP Network:

- Practitioner Learning Programs (PLP)
- Implementation Grant Programs (IGP) Learning Networks

The Practitioner Learning Programs (PLP)

The SEEP Practitioner Learning Program (PLP)⁴ on Rural and Agricultural Finance and Food Security (RAFFS) is an action learning project that is focused 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. Participating organizations for RAFFS PLP include:

- Aga Khan Rural Support Programme – India
- Catholic Relief Services (CRS) – Sierra Leone
- Floresta-Tanzania
- Food for the Hungry – Kenya
- Kazhi Kadaimadai Farmers’ Federation – India

During this quarter, the Rural and Agricultural Finance and Food Security (RAFFS) PLP continued to explore key aspects of RAF, food security and household livelihoods through the facilitation of a final online learning event for partners, continued work on learning products and the successful implementation of the closing workshop for the project. Primary activities included the RAFFS PLP closing workshop which was hosted by the Aga Khan Rural Support Programme-India (AKRSPI) in Ahmedabad India from August 9-13, 2010. The workshop was an important opportunity for partners to convene and share what they have learned from their research on rural agricultural finance and food security, and begin work on their learning products.

For the closing workshop, SEEP organized a technical session and a final learning event for partners. The technical session featured Anita Campion, President and Senior Finance and Enterprise Development Specialist for AZMJ consulting firm, who presented her recent research on how to best integrate rural agricultural finance into food security programs and the linkage between the two areas. SEEP also held the final online learning event of the program during the closing workshop, and enlisted Linda Jones, Senior Advisor of Market Development for the Aga Khan Foundation, to participate in a question and answer session with the facilitator of the RAFFS PLP about her recently published book on agricultural value chain financing.

Other activities held during the closing workshop included facilitated discussions on lessons learned gained during the PLP, dissemination strategies for the RAFFS PLP learning products and next steps and timelines for finalization of learning products. Additional time was set aside during the workshop for partners to collaboratively work on the development and finalization of their learning products.

RAFFS PLP At-a-Glance:

- SEEP has hosted 4 online learning events with participation from all RAFFS partners;
- 5 learning products have been completed and disseminated through SEEPs membership and uploaded to the project website;
- 314 members attended and provided feedback during the projects closing workshop in August.



PLP partners meet with a dairy producer group supported by the Aga Khan Rural Support Programme in India

Source: *The SEEP Network*

⁴ Find out more about SEEP’s PLP at <http://www.seepnetwork.org/Pages/Initiatives.aspx>

At the end of the RAFFS PLP closing workshop, SEEP asked all PLP partners to complete an evaluation asking they rank specific components of the PLP to include the overall process, program activities and the closing workshop. Overwhelmingly, the results were positive with partners finding significant value in the program’s activities and outputs. Survey results included:

- 100% of PLP partners agreed that their general knowledge of the interconnections between rural agricultural finance and household food security improved as a result of participation in the PLP;
- 100% of partners agreed that they had learned new replicable strategies to measure the impact of rural agricultural finance on household well-being and food security;
- 100% of partners agreed that they had learned new and useful information to develop appropriate rural finance models;
- 82% of partners agreed that they had learned new and useful information about the different aspects of food security (availability, access, utilization and stability);
- 100% of partners agreed that they had learned new and useful information about different viable financing options and technologies that can be utilized to improve household well-being and food security;
- 100% of partners agreed that they expected their organization’s programs to change in the future as a result of new learning from the PLP;
- The two workshops (opening and closing), peer exchange visits, one on one discussions with SEEP staff and the PLP facilitator and learning events structured around discussion questions were ranked as the most effective PLP activities.

Activities in the final quarter of the RAFFS PLP will include finalizing several e-learning products (August/September 2010), a closing workshop for the project in Ahmedabad, India (August 9-13, 2010), a final online learning event, planning for an external event to showcase knowledge gained and results achieved from the project, and completing a final program report to be shared with AED.

Next Steps

In late July FIELD-Support LWA granted a no-cost extension for the RAFFS PLP to support additional work to finalize learning products by December 2010. Of these, two learning products are scheduled to be distributed at this year SEEP Annual Conference in November.

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
Proposals due to SEEP	n/a	July 30 2009	Completed, adjusted to Aug 2009.
Grantees selected and awards disbursed	5	Sep. 2009	Completed. Grant agreements signed; first disbursement to partners transferred in December
Kick-off workshop	1	Oct. 2009	Completed
Learning agendas	5	Oct. – Nov. 2009	Completed
Exchange visits	5	Nov. 2009 – July 2010	Completed
Online discussions (including “Ask the Expert”)	4 +	Nov. 2009 – July 2010	3 discussions have been held (January 2010, April 2010 and June 2010). Final event is scheduled for late July with a possible activity at the closing workshop in August.

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	Planning in progress; will be held August 9-13 in Ahmedabad, India
Learning products	5	Jan – Aug 2010	Currently in draft form with final drafts to be shared at closing workshop in August. Adjusted to 4 products.
microLINKS Speaker’s Corner or similar event	1	Summer 2010	Delayed; Will be scheduled for Fall 2010

B. 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.

This quarter, at the request of the Department of State, three ADM grantee winners participated in the Youth African Leader’s Forum, which was hosted by President Obama to celebrate fifty years of independence for seventeen Sub-Saharan African countries and discuss key themes of youth empowerment, good governance, and economic opportunity. Two ADM winners acted as "Session Leaders" to stimulate dialogue for a group of 20-30 young African leaders and discussed job creation and/or entrepreneurship with a group of African delegates.

In September a site visit was conducted to one ADM Kenyan grantee, E & M Capital Tek Corporation, who is developing the Uza-Mazao project, a marketplace for buyers and sellers of crops, farm produce, livestock or livestock products that use Short Message System (SMS) text messaging on mobile phones to coordinating and processing purchase transaction. Uza-Mazao’s proprietary algorithm determines the best match of seller(s)-to-buyer, by product, quantity, price location, sale and buy-dates, and informs both the farmer and buyer via SMS. As of the site visit, the grantee has registered over 2,000 farmers.

Site visits to the remaining 12 grantees will occur in the next quarter.



ADM grantee Raymond Rugemalira, right, demonstrates Uza-Mazao to Mr. Francis, a banana farmer and farmer group leader, who says: *“Uza Mazao is a godsend. As a banana farmer, I am always looking for buyers. And I want the farmers in my group to have access to more buyers.”*

2.5 Knowledge Management and Learning Dissemination

As FIELD-Support approaches the end of its fifth year, the Learning Agenda for FIELD-Support continues to look 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. At the core of the FIELD-Support KM strategy is

improving internal and external communications in order to build a reliable platform for information dissemination and exchange that will ultimately improve the state-of-the-practice of microfinance and microenterprise development. Some of the key ways the Knowledge Management (KM) component of the project is doing so are described here.

A. Internal Communications

The KM team continues to draft and disseminate its monthly e-bulletin with brief activity updates. The e-bulletin is distributed directly via email to more than 100 FIELD-Support implementing partner representatives. Email trackers indicate that primary recipients then typically forward each issue to an additional 100 people each month.

During the last quarter, FIELD-Support began planning for a review of FIELD-Support as we complete 5 years which will be conducted during the next quarter. Led by two independent consultants, Jim Dempsey and Mike O' Donnell, the review will culminate in a partners meeting in FY2011 to discuss the findings and recommendations for FIELD-Support going forward. The purpose of the assessment is to answer the following questions: (1) What was USAID's intention underlying FIELD-Support; (2) What has actually happened; (3) What went well and why; and (4) What can be improved and how?

B. External Communications

In coordination with the QED Group's efforts to redesign the microLINKS platform, AED continued its efforts 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. In line with USAID's mandate, this process now also includes that all public products comply with Section 508 to ensure that they are accessible to the visually disabled or hearing impaired. This quarter the KM team took part in beta-testing and an in-person usability workshop hosted at QED's headquarters.

During the last quarter, FIELD-Support issued the following new learning products and web updates regarding project activities:

- **FIELD-Brief #8** entitled "Partnering to Improve Access to Irrigation in Rural Peru"
- **Voice from the FIELD:** "From Livestock, a Livelihood" (WDI's Remittances Pilot in Guatemala)
- **HIFIVE Success Stories:** The HIFIVE project produced and disseminated 6 "success stories" last quarter, including:
 - "Rebuilding Haiti's Credit Unions Helps Rebuild Lives"
 - "Signs of success of *Kredi Mango*"
 - "Business Plan Competition to recruit, train and reward young entrepreneurs"
 - "Micro-Insurance Product "Protecta" Gives Haitians the Tools to Plan for Their Future"
 - "HIFIVE Earthquake Recovery and Stabilization Grants Help Microfinance Institutions Restore Operations"
 - "Bill & Melinda Gates Foundation and USAID Launch Mobile Banking Initiative in Haiti"
- **ESAF Knowledge Series:** In line with FIELD-Support's commitment to enhancing the state-of-the-practice of microfinance and enterprise development, the ESAF Knowledge Series continues to produce periodical learning products to highlight innovations, important lessons learned, and beneficiary success stories that allow the program to remain evidence-based. Last quarter, new products included:
 - **ESAF Brief:** "Microenterprise Grants in Gaza"
 - **ESAF Brief:** "A Palestinian MFI Takes a Commercial Loan"
 - **ESAF Factsheet:** "ESAF & the Microfinance Sector"
- **FIELD-Support Associate Award One-Pagers:** A series of factsheets about each Associate Award that detail the project's programmatic components, field activities and achievements to date.

All of FIELD-Support's learning products are available online at www.microlinks.org/field.

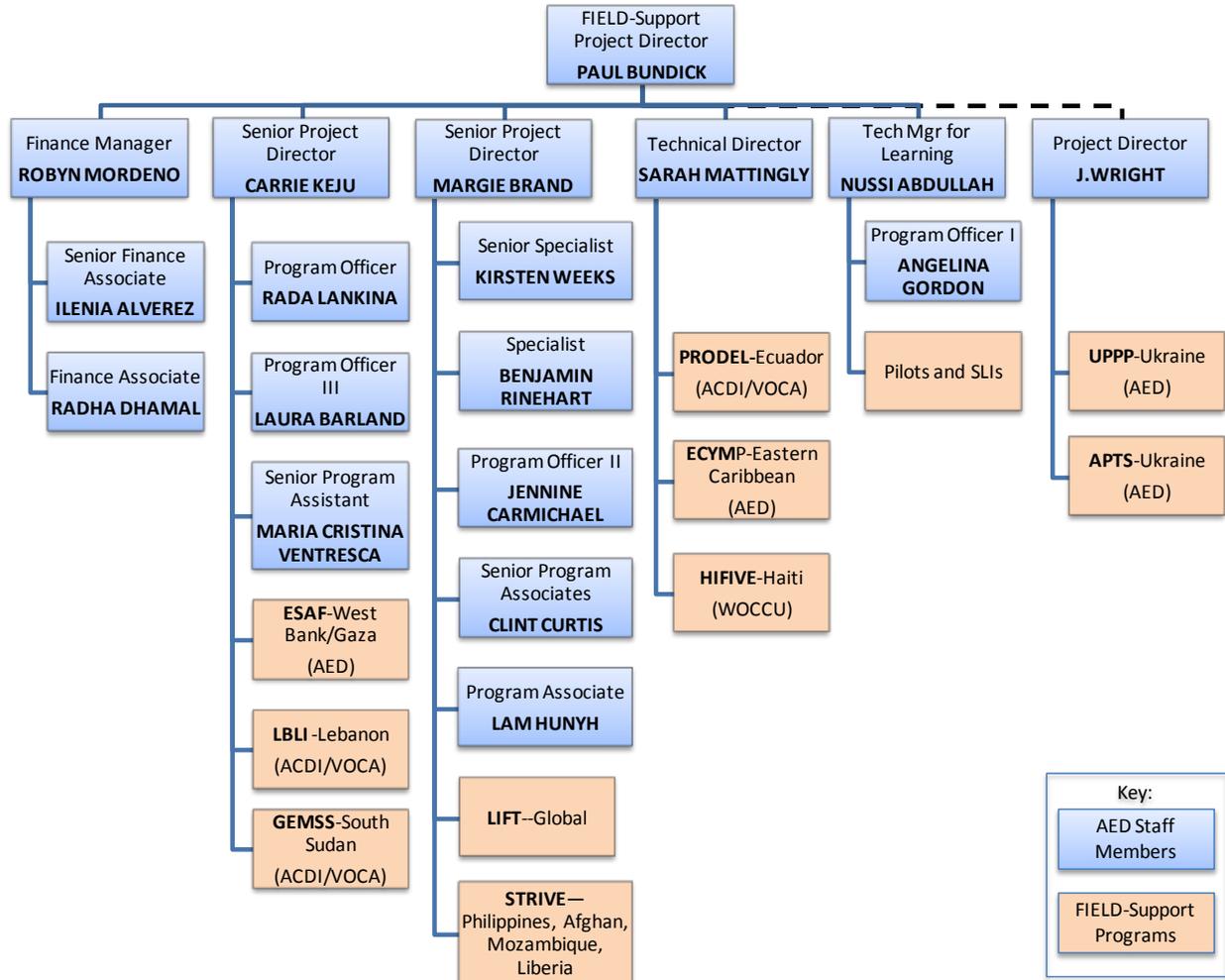
In addition, some of the events last quarter hosted by FIELD-Support activities include:

- July 19, 2010: As part of USAID's After Hours Seminar Series, **Greta Greathouse**, Chief of Party (COP) of the **Haiti HIFIVE project**, implemented by WOCCU, presented "Rebuilding Haiti: The Critical Role of MFIs and Credit Unions" at USAID's After Hours Seminar Series.
- July 27-29, 2010: Staff from the Ecuador (PRODEL) Associate Award attended the 2010 Summer Fancy Food Show in New York City as part of their commitment to promote anchor firm and value chain competitiveness within Ecuador's leading sectors.
- July 20-21, 2010: **GEMSS**, in partnership with USAID/South Sudan, sponsored the First Southern Sudan Microfinance Conference where international, regional, and southern Sudanese technical experts and microfinance practitioners dialogued about the state of microfinance in Southern Sudan and development of a strategy to build the sector.
- August 30, 2010: As part of USAID's After Hours Seminar Series, **Tim Nourse**, AED's **ESAF** project COP led a presentation entitled "Commercialization Amid Conflict: Microfinance Sector Development in the West Bank and Gaza."
- September 2010: **LBLI**, in partnership with ACDI/VOCA, hosted a launch event for the Beyond Beirut NGO with participation from the Minister of Tourism, Mr. Fady Abboud, and USAID - Lebanon Mission Director Ms. Denise Herbol. The event, widely attended by various tourism stakeholders from the public and private sectors, helped promote LBLI's work to reduce poverty by working directly with the private sector to expand market access, support sector strategies, and strengthen the supporting private sector framework in tourism.
- September 29, 2010: The **QED Group** hosted a "**Microlinks Usability Focus Group**" - an opportunity for a small group of microenterprise development community members to preview and test the new microLINKS 2.0 website in preparation for the site's full launch this fall.

In line with the KM team's commitment to leveraging existing networks in order to optimize dissemination, FIELD-Support content was highlighted this quarter in Connections (microLINKS monthly newsletter), the SEEP Members Only Quarterly Connector and Monthly Networker, and Zunia.org (Development Gateway).

2.6 Staffing Updates

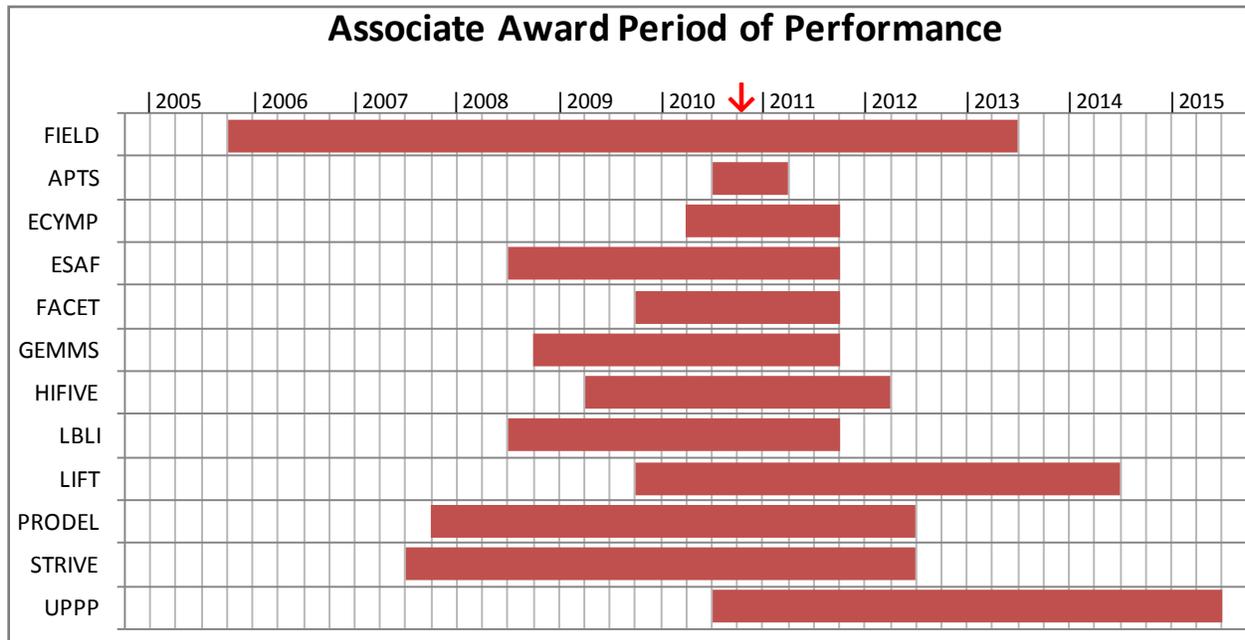
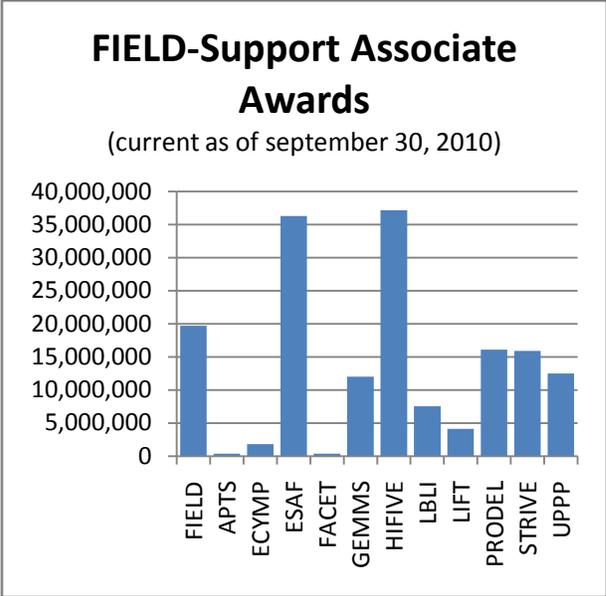
The current staffing list for the FIELD-Support AED staff can be found in the chart below:



3 Associate Awards

As mentioned in the Introduction, FIELD-Support management provides senior-level oversight for all of Associate Awards that are implemented by the consortium members, contributing to their technical design and implementation, and ensuring quality. Team members coordinate day-to-day with the Core and Resource organizations and assist with the administration of this complex contractual mechanism.

FIELD-Support is currently implementing **11 Associate Awards**; the following section provides brief highlights of major accomplishments in each Associate Award this quarter. The Figure on the right illustrates the relative value (in US\$) and the figure below illustrates the relative period of performance of each Associate Award.



3.1 APTS (Ukraine)

(September 2010 - May 2011)

The newly awarded Agricultural Policy Transition Support (APTS) program in the Ukraine will build on the work done to date in Ukraine by USAID and other stakeholders to bridge some necessary gaps in agricultural development in Ukraine through locally-driven policy research and reform. AED is implementing APTS through the Agrarian Markets Development Institute (AMDI), a non-partisan Ukrainian think tank which was established in 2005 to engage the private sector, mobilize financial and regulatory reform, and more effectively engage civil society in the policymaking process. This short-term (nine-month long) project includes providing targeted assistance to AMDI support its long-term efforts to support Ukraine realize its untapped economic potential in the agriculture sector and

therefore strengthen broader economic growth for the country. The program was awarded at the end of the last quarter. Activities will begin in earnest during the next quarter.

3.2 ECYMP (Eastern Caribbean)

(May 2010 – November 2011)

AED is implementing the USAID-funded Eastern Caribbean Youth Microenterprise Program (ECYMP) which is an 18-month, \$1.848 million program seeking to accelerate the creation of sustainable livelihood and self-employment opportunities for vulnerable youth.

The program is being implemented in two distinct components:

- A.** Strengthening school-to-work transition strategies, which is assessing the activities of JA operations in the OECS countries as a basis for determining the establishment of JA operations in Barbados. The target group is primary and secondary school youth, 10-16 years old; and
- B.** Strengthening livelihood and self-employment strategies for vulnerable, out-of-school youth through institutional capacity building; institutional capacity building of youth-serving microenterprise developing organizations in Barbados and the OECS to better support employment through self-employment opportunities for vulnerable, unemployed youth. The target group is youth 16-24 years*.

Under the first component, the assessment of the performance of the Junior Achievement (JA) programs in the OECS was completed and the report shared with key JA personnel and stakeholders. The program has identified 8 strategic members of the Barbadian business and education community to comprise the Junior Achievement Advisory Task Force (JAATF). As a next step, an audience is being sought with the Ministry of Education (MOE) to secure the sanctioning for establishing JA in Barbados which will serve to facilitate the achievement of the target of eight stakeholders to comprise the JAATF.

Relating to the second component which pertains to youth enterprise development, EcoVentures International (EVI), the program's key subpartner, designed and conducted a comprehensive YMOA in Barbados, Dominica, St. Vincent & the Grenadines and Antigua & Barbuda with the following objectives:

- to map existing youth enterprise development efforts and opportunities,
- to assess the local capacity of systems to support youth;
- to assist local youth-serving organizations to better understand the economic opportunities that can support youth; and
- to identify the economic sectors that can create the greatest opportunities for young entrepreneurs.

Building on the assessment, EVI designed and facilitated workshops aimed at capacity-building activities around the market development components of the project as a core part of sustainability and replication strategy with local partners. During the quarter, EVI facilitated workshops in Barbados and Dominica which disseminated the findings from the field research following the YMOAs. The workshops further sought to engage participants in developing the action plan steps which they would employ in assisting the young persons in accessing market opportunities identified, while at the same time building their capacity to operationalize market-based programs. To date 8 organizations and 11 staff regionally has participated in the YMOA, while six organizations regionally with between 1-3 staff from each have benefitted from the workshops. As part of this, high priority youth opportunities in targeted sectors have been identified in Dominica and Barbados. During the upcoming quarter, it is anticipated that some of these opportunities identified will be addressed through proposals to ECYMP's grant program which is designed to: incentivize the public and private sectors (including industry associations, community-based organizations and youth organizations); or innovate and expand services that support youth employment or start-up enterprises.

Key Challenges and Lessons Learned

Challenges identified to date relate to accessing and engaging the key representatives from the private and public sector so that they become active stakeholders in this entrepreneurial drive. However, this

will be addressed through active networking to reach targeted individuals. Timing of the YMOA and PDW workshops also proved to be a challenge. It was difficult to secure full workshop attendance given the competing activities and limited human resources of the YSOs. There have been some administrative challenges related to the extended period involved in the registering and set up of the field office; however, it is expected that this will be resolved during the upcoming quarter.

Notwithstanding these challenges, the project achieved considerable success and has started to build strong support for both components. A main success story related to the JA program is the interest from the Barbados Manufacturers Association and its willingness to “adopt a school” once JA is formally launched.

3.3 ESAF (West Bank & Gaza) (September 2008 – September 2011)

The Expanded and Sustained Access to Financial Services program (ESAF) supports USAID/WBG in its efforts to build a more inclusive financial sector that increases the sustainable access to financial services for Palestinian households and MSMEs. Based on USAID priorities and ESAF’s sectoral analysis, ESAF implements activities in six intervention areas. The first three are major sub-sectors within the financial industry—banking, insurance, and microfinance—and the fourth is a set of cross-sector activities that include consumer protection and financial literacy, financial sector regulatory capacity, and nonbanking financial services. The fifth is a package of livelihoods activities in Gaza that aim to link beneficiaries to financial services. Through these interventions, ESAF addresses identified weaknesses in the financial system at the consumer, institution, and enabling and regulatory environment levels that inhibit the delivery and appropriate utilization of financial services. These activities will lead to the sustainable expansion of services to at least 38,000 households over the three-year life of the program.

ESAF At-a-Glance:

Last quarter marked the end of the first two years of ESAF. Key results to date include:

- **Training: 369 workshops** representing 45,518 training hours or approximately 5,690 training days, reaching a total of 2,749 persons. Those include 214 workshops during the fourth quarter for 20,296 hours or approximately 2,537 days reaching a total of 749 persons in the mentioned quarter.
- **Lending:** Financial institution partners disbursed **\$66,183,890 in loans** to 12,477 individuals and enterprises during the second year of ESAF, including \$15,980,906 in loans to 3,773 individuals and enterprises in the fourth quarter.
- **Jobs Created/Sustained:** Lending activities created or supported an estimated **21,564 jobs** in the second year, including 6,746 jobs during the fourth quarter.

The program also includes the Palestinian Investment Partners component, a fixed capital financing mechanism that funds Small and Medium Enterprise (SME) equipment upgrades, assists with creation of joint ventures and technology transfer as well as facilitates other forms of capital inflow to profitable businesses that can expand immediately and provide expanded economic activity and sustainable jobs. Investments are generally directed towards key value chains, and by project end will lead to the creation of at least 800 jobs and numerous forward and backward linkages to MSMEs. Highlights from the achievements and activities from the previous quarter include the following:

Microfinance Sub-Sector

- Exchange trip to Azerbaijan for local MFI REEF’s Credit Manager/Deputy General Manager to meet the Credit Managers of CredAgro and Turan Bank, as both focus on agricultural lending.
- A two-day workshop organized and delivered by the ShoreBank International (SBI) for 27 members of MFI FATEN’s General Assembly which increased their knowledge of microfinance and trends towards commercially oriented institutions during.
- Shorebank International held industry level trainings on: *Human Resources Disciplines* which benefited 17 HR managers and *MFI Auditing and Reporting* which prepared 65 CPAs belonging to the

Palestinian Association of Certified Public Accounts (PACPA) to audit MFIs in accordance with International Accounting Standards.

- Market research was conducted on youth demand for microfinance and two product concepts were developed by ESAF partners CHF-Ryada and Making Cents: a start-up business loan for youth and a “save-to-loan” product that enables youth to leverage savings accounts as collateral for financing life events. The former will be rolled out and piloted during the coming quarter.

Banking Sub-Sector

- Assisted small and medium enterprises through the CHF Loan Guarantee Fund Technical Assistance and Training (LGF-TAT) component to prepare their financial statements in support of loan applications, through support from local accounting firms.
- CHF LGF approved 24 loans to SMEs totaling \$3.1 million and CHF LGF’s loan rejection rate due to eligibility shortcomings fell to almost zero, demonstrating that LGF staff are getting all the necessary information to make a credit decision, and thereby meeting a key objective of the program’s on the job training (OJT) component.
- CHF LGF delivered 222 OJT training sessions and seven formal trainings benefiting bank partners.
- SBI trained loan officers to fill out the newly launched microfinance unit of the Bank of Palestine which processed 16 loans during the quarter and held an industry level workshop on strategic planning for 14 senior bankers.
- SBI also conducted practical workshops for Al Quds Bank and Palestine Commercial Bank to gather market research from 30 savings clients of each bank, through focus groups and one-on-one interviews. Based on the findings, SBI drafted new savings product concepts with general descriptions of the product characteristics. New products will be developed and piloted based on the concepts.
- AED selected a local consulting firm and international expert consultant to carry out its agricultural finance TA initiative, which will benefit three banks and one MFI.
- Bank of Palestine transported 800 Point of Sales devices into the Gaza Strip. The devices were purchased with cost-share assistance from ESAF, with the aim of addressing the liquidity crisis in Gaza and expanding access to electronic financial services. The devices had previously been denied entry to Gaza due to the blockade.
- The CHF Mortgage Market Development Program (MMDP) completed an assessment of underwriting practices at Jordan Ahlia Bank.
- ESAF supported the Association of Banks in Palestine, a key industry association for the banking sub-sector, to conduct a survey about consumers’ awareness of the banking services available in Palestine, and present results to the banking industry.
- WDI sponsored Elias Mukarker, Instructor of Finance at the College of Business Administration at the Bethlehem University, to participate in a faculty exchange program at the Stephen Ross School at the University of Michigan for the September – December 2010 semester.
- WDI deployed consultants Dr. Tarek Zaher and Dr. Mahmoud Haddad for the delivery of an intensive summer course titled “Principles of Investment” at Al Quds University.
- The Palestinian Institute for Financial and Banking Studies (PIFBS) completed two international certification diploma programs in the areas of SME banking and human resource management, with support from WDI. Participants included 16 loan and credit officers from Palestinian commercial banks and 12 human resources managers.
- AED executed an in-kind grant agreement with the PIFBS to provide information and communications technology equipment and software to the West Bank and Gaza offices, with the goal of building PIFBS’s training and organizational capacity as well as the communications between the West Bank and Gaza. Delivery and installation began.
- CHF MMDP developed model condominium by-laws, which include comments and guidance on the regulations and legal framework for condominium self-governance in order to guide and assist homeowners in ensuring a smooth management of their common and shared property.

Insurance Sub-Sector

- AED and the Microinsurance Centre facilitated a contract between Trust Insurance Company and the MFI FATEN to provide microinsurance products to MFI clients.
- WDI facilitated six PCMA Insurance Directorate staff training trips in Amman and Cairo this quarter; topics ranged from human resource management to financial analyses of public sector entities.

Gaza Livelihoods

- CARE successfully imported into Gaza greenhouse rehabilitation materials for 550 greenhouse farmers, following the easing of the blockade. CARE then distributed 18,165 gutter woods and 790 drip irrigation pipes to farmers, and installed nylon on the greenhouses of 317 farmers in Rafah, Khan Younis, and the Middle Area. Also, 115 lambs were delivered to 29 trained farmers from the Middle Area.
- AED disbursed second grant payments of \$350 each to 132 beneficiaries of the microenterprise grants activity. To date, around 70% of eligible beneficiaries have qualified to receive second grants, a higher number than anticipated.
- SC selected 1,272 young adults to benefit from the life skills and entrepreneurship training, out of 1,744 applicants. 74 potential trainers were selected and vetted.
- As part of the Individual Development Accounts matched savings activity, SC trained 2,908 youth participants through 164 training sessions, and referred a total of 1,927 participants to partner banks to open new saving accounts.

Fixed Capital Financing

- Palestinian Investment Partners (PIP) small and medium enterprise (SME) grantees brought in \$4.3 million in new revenues, and hired 116 employees
- PIP signed nine grant agreements with selected SMEs that will receive in-kind assistance.

Cross Sector Activities

Consumer Protection and Financial Literacy:

- Making Cents consultants held a two day workshop with the Palestinian Center for Curriculum Development at the MoEHE to train 16 teachers as part of the pilot phase of an intervention to integrate new financial literacy materials into the public school curriculum.
- CHF MMDP assessed the knowledge and attitudes of potential home buyers through a series of 10 focus groups, and launched the development of home buyer education materials based on the findings.



Palestine Investment Partners (PIP): The new equipment purchased by Palestinian firm GBS has instantly doubled their revenue, and opened up a broader international market.
Photo credit: AED

PCMA Core Strengthening:

- AED selected two local firms to build capacity of the Palestine Capital Markets Authority (PCMA), following a competitive solicitation. A legal firm will be responsible for carrying out the activities of reviewing and evaluating the legal framework under which the PCMA operates, while an audit firm will be responsible for developing and maintaining proper standard operating procedures.
- AED drafted an in-kind grant agreement to provide \$86,000 of high priority ICT equipment to the PCMA, in response to a detailed and prioritized proposal. Four vendors were selected to provide delivery and installation services, upon signing of the agreement.

3.4 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 information communications technology (ICT). The organization of best practices and successes in the areas of agriculture and ICTs address the following 6 key thematic areas, as outlined by the FACET AOTR:

- market information systems
- supply chains
- index insurance
- farm extensions
- m-payments
- commodity exchanges

Component 1: Knowledge Sharing, Analysis, and Toolkits

- FACET's AOTR has approved two of the six briefing papers: the overview paper and the paper on commodity exchanges and warehouse receipts. We are now waiting for final approval from USAID's Communications Specialist for Africa before we can begin distributing both papers.
- Revised version of application profiles on Digital Green, Mali Shambani, and Reuters Market Light were sent to USAID for review and approval.
- A draft version of an application profile on Manobi was sent to USAID for review and comment.
- USAID and AED have been discussing and researching ideas for FACET's web presence, including using internal USAID sites, the microLINKS website, or an independent external website.

Component 2: Short term field support technical assistance

- The final report which includes lessons learned from the USAID/Malawi Market Linkages Initiative (MLI) has been completed and will be disseminated in the next quarter after USAID approval.

3.5 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.

Key program highlights from the last quarter include:

- GEMSS work with the Microfinance Association of Southern Sudan (MASS) on their strategic planning. The final strategic report was finalized on September 10th.
- GEMSS also continued to prepare for two loan officer trainers scheduled to begin training on September 13th. The microfinance trainer assisted MASS to collect training proposals and select trainers. Uganda Institute of Bankers which has worked with MASS before was selected to conduct the trainings. The two trainings that were held from September 13th to the 20th saw 33 loan officers trained by two trainers from the Uganda Institute of Bankers.
- MASS has uploaded materials from the 1st Southern Sudan Microfinance Conference on July 20-21, 2010 in Juba to its website. These materials can be accessed on the site link: <http://www.southsudan-mass.org>
- On September 6th, the SUMI team traveled to Mombasa for the School of Applied Microfinance (SAM) training that started during the week. During the reporting period, GEMSS continued to work with SUMI to finalize the portfolio data verification exercise.
- ACDI/VOCA senior director for communication and PR who was visiting ACDI/VOCA projects in Southern Sudan, held a half day training on September 20th for SUMI in branding and customer relations.

- The GEMSS COP traveled to Wau on September 13 for the official opening ceremony of Finance Sudan, Wau branch. The function was officiated by the state Governor and attended by two members of parliament. Opening of Wau branch was an FSL FOG deliverable.
- Two Microsave consultants were in Juba from September 13th to 17th testing the individual loan tool for Finance Sudan. The consultants met with the FSL top management and the COP separately to give their recommendations. The team recommended that FSL defers the SME loan product to March of next year after the referendum to counter any uncertainties that may arise as a result of the referendum and which could distort the piloting results.
- On September 27, the GEMSS COP and the AOTR attended a Finance Sudan Limited (FSL) function to open the new well-branded head office. FSL has undertaken an aggressive marketing campaign that has a very positive impact in their recruitment campaign.



GEMSS was the lead organizer of the first Southern Sudan Microfinance Conference. The conference was attended by 115 international, regional and Southern Sudanese technical experts and microfinance practitioners, and provided a forum for stakeholders to exchange views about the status of the microfinance industry, learn about best practices and discuss next steps forward to expand outreach and increase sustainability.

Photo credit: ACDI/VOCA for GEMSS

3.6 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 were 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 have resumed program activity in two local offices. During the last quarter, Haiti and its population continued the work of recovery and stabilization. The earthquake impact on HIFIVE's partners, which has been significant in many cases, continues to be felt, but there is also real progress being made as operations return to "normal."

The \$22.5 million **HIFIVE Catalyst Fund (HCF)** is the primary tool for achieving project targets. Disciplined use of the fund has targeted activities that lend strong support to USAID/Haiti objectives of financial service supply enhancement and expansion to targeted populations and zones and has fostered linkages between other USAID project beneficiaries, MFIs, and private sector entities. The HCF documents have been amended to include Earthquake Recovery and Stabilization Grants, to provide funding for specific types of MFI needs. ICT Push Fund grants will help to support HMMI objectives. To date, HCF grants totaling \$4.0 million have been approved and contracted, and another \$5.3 million in HCF grants are awaiting USAID approval.

Some of the key challenges, achievements and lessons learned this quarter are discussed here.

- **Increased Availability of Value Chain Finance and Improved Access to Financial Services in Rural Areas:** HIFIVE has seen substantial grant activity for projects that support these two objectives. A wide variety of agricultural value chain financial needs are being addressed (coffee, cacao, mango, poultry, salt, shallot, yam, beans, and peanuts) and work is underway to support the tourism value chain as well. Additional grant applications support geographic extension of MFI services, propose innovative ways of marketing products in rural zones, ITC applications to expand outreach and other activities that will improve access to financial services in rural areas.



Ms. Millsah Belotte, one of the 50 people who applied to the HIFIVE Business Plan Competition—MEMA, has a business plan that focuses on organic agricultural products such as cacao (chocolate), spices and herbs. *“Haiti is taking in too many products from abroad and that is not helping our economy,”* she stated. Needing to expand her production to meet the growing demand for traditional products, she hopes that MEMA will provide the tools to help her business realize its full potential.

Photo credit: HIFIVE

- **Technical Assistance to Support DCA Guarantees:** During the last quarter, the DCA agreement providing \$3.75 million in guarantees to support agricultural lending by selected, rural *Le Levier* members was finalized. Two grants to DID for implementation of activities to support the development of agricultural lending at the *Federation Le Levier* level, as well as at the individual *caisse* members benefitting from the guarantees, are being implemented. During this quarter, additional DCA guarantees were approved for Sogebank and SOFIHDES, and we are working to develop additional grant activities to support the implementation of these new DCA guarantees.
- **Encourage Use of ICT Solutions to Increase Financial Inclusion:** HIFIVE has a broad range of activities supporting the use of ICT solutions to expand financial inclusion. **ICT Push Fund** grants from HCF support financial institutions efforts to improve their MIS environment and to prepare for mobile platforms that can support expanded geographic outreach and product distribution at lower costs. In addition, launched on June 15, the **Haiti Mobile Money Initiative (HMMI)**, a partnership between USAID and The Bill and Melinda Gates Foundation, was created to provide incentives to encourage the launch of mobile money services that offer a cash wallet using the telephone to conduct payment services. HMMI encourages access to affordable and convenient financial services for Haiti’s poor. Launched in June, HMMI will provide up to \$10 million in awards to those competitors meeting the criteria for “First to Market” and “Scaling” award. In September, HIFIVE received the first two “Letter of Intent to Compete” filed by mobile network operators Voila and Digicel, marking the official start of the competition for the “First to Market” awards.
- **Earthquake and Recovery Activities:** HIFIVE ongoing activities supporting earthquake relief and recovery efforts included:
 - Participation in NGO Cash for Work Study Group;
 - Individual discussions with MYAP partners, NGOs and others to assist in transition to mobile money platforms for cash for work and other payments;
 - WOCCU Recovery Grant funds disbursements;
 - HCF Earthquake Recovery and Stabilization Grants for MFIs.

HIFIVE initiatives, re-conceived following the earthquake to assure immediate support to the microfinance sector and to identify important impact opportunities with our counterparties, will result in an important contribution to the recovery effort for the sector and contribute to the general economic recovery. Moving beyond “recovery”, however, HIFIVE’s activities will continue support the expansion of the financial products and services adapted to the needs of Haiti’s micro, small and medium enterprises operating in agricultural sectors, productive sectors and rural zones. Renewed emphasis on SME lending is critical in helping that sector realize its potential as an engine of growth and source of employment for Haiti.

3.7 LBLI (Lebanon)

(August 2008 – December 2011)

The Lebanon Business Linkages Initiative (LBLI) continued to make progress last quarter. The LBLI team continued to work effectively with Market Driver Firms (MDF’s) in implementing the agribusiness competitiveness strategy to enter the US specialty food market. Tourism activities resulted in official registration of *Beyond Beirut* as a non-governmental organization (NGO) whose aim is to stimulate tourism in rural Lebanon. Some of the highlights of key achievements this quarter are presented here.

Agribusiness

LBLI’s work in the agribusiness sector since the beginning of the project has led to the creation of 565 new full time jobs, an overall increase in sales in the local and export markets totaling \$5,208,992, which generated a positive economic impact of \$11,617,715. Additionally, LBLI has successfully facilitated 12 linkages between processors and local suppliers that appear to be self-sustaining.

During the last quarter alone, LBLI’s activities in the agribusiness sector led to a positive economic impact of \$401,915 and supported the creation of 14 new full time jobs. The primary activities in agribusiness included:

- Continued support to MDFs, Sonaco, Mechalaany, Second House Products, Mymoune, Al Wadi and Annabil in the implementation of the Agribusiness Strategy by facilitating communication with US importers and providing guidance to MDFs participating in the Lebanese display event that was held on 24-25 September, 2010. As a result of LBLI’s support, Mechalaany and Mymoune were both successfully able to double their exports over their yearly average in 2009 to the US market through linkages facilitated by the LBLI US based Consultant and a US importer and distributor.
- As a result of the successful linkages facilitated by LBLI between MDF Mechalaany and local suppliers, Mechaalany has indicated a potential commitment to a purchase totaling 200 tons of cucumbers and wild cucumbers from Deir Al Ahmar farmers in the Bekaa region.
- MDF Sonaco improved its competitiveness by increasing efficiency and reducing cost. LBLI also supported FWI in addressing their management structure and processing constraints by providing workshops for their management staff. The changes instituted by these two firms will increase their sales in the local market by an estimate of 10-15%.
- LBLI also continued to strengthen previously facilitated linkages between suppliers and processors to ensure the completion of informal business transactions such as the linkage facilitated between *Gardenia Grain D’or* and WADA in which a successful trial for stuffing vine



Linkages facilitated by LBLI between *Gardenia Grain D’or* and WADA, including a successful trial for stuffing vine leaves (pictured above), are likely to result in increased sales and employment for WADA and increased exports by *Gardenia*.
Photo credit: LBLI

leaves (pictured) took place that is likely to result in increased sales and employment for WADA and increased exports by Gardenia.

Tourism

Two tourism firms were involved in activities that increased sales during the first two years of operation. The focus of LBLI's tourism component shifted towards filling an identified gap in rural tourism, due to the lack of a coherent rural tourism strategy. Achievements in that direction were:

- Forming and establishing "*Beyond Beirut*," an organization dedicated to growing rural tourism. It worked to bring together businesses and individuals from disperse areas of Lebanon, who individually had little trust in each other and whose limited experience collaborating with other small businesses is hampering the development of the organization.
- *Beyond Beirut* was recently officially registered as a non-governmental organization (NGO) by the Ministry of Interior with the aim to increase tourism traffic in rural Lebanon and to stimulate public-private partnerships in support of the tourism sector.
- With LBLI's assistance, Beyond Beirut's board members drafted a business proposal for activities planned for the coming year. The activities will be finalized upon signature of contracts for the marketing and outreach activities of Beyond Beirut's awareness campaign.

Other tourism-related activities that serve to increase revenue and economic impact include:

- The sum of LBLI's activities in the tourism sector (using the economic impact formula developed to capture the number of jobs created for PMP reporting) provides a positive economic impact in the tourism value chain of \$73,773.
- Overall sales of tourism MDFs increased by a total value of \$30,360. The figure is derived from an increase in revenue of Rida International by 22%, and an increase in revenue of Grey Matter by 4%. Together these increases led to the creation of six new full-time jobs.
- LBLI team identified with the Rida International inbound team, Baz Guest house (member of Beyond Beirut) to host a group of 22 tourists for an authentic home-made lunch during a visit to the rural Chouf region. The meal alone generated \$1,106 in the tourism supply chain.

3.8 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. The goal of the LIFT project is to increase food security through sustainably improving vulnerable households' economic circumstances. LIFT aims to heighten the impact of USG work and enhance investments in food security made by agencies and initiatives such as USAID, PEPFAR, Feed the Future, USDA, CDC and Peace Corps, and their implementing partners, by providing high-impact technical assistance in linking food security to sustainable, market-led economic activities.

To achieve its goal, LIFT offers **country-level** and **global** and technical assistance services to US government entities and implementing partners, as well as governments, civil society and the private sector, and provides leadership in the development of good policy and practice. Key activities over the last quarter are presented below.

Country-specific activities

- Last quarter, the USAID/Ethiopia PEPFAR office requested that LIFT provide technical assistance in designing and implementing an independent external review and assessment of economic strengthening activities (ES) within the Ethiopia PEPFAR HIV/AIDS portfolio. LIFT undertook assessment activities in the current quarter, comprised of a desk review in July and August that

provided background for the livelihood, food security, and HIV/AIDS context in Ethiopia as well as identifying key areas of investigation and key contacts; and a field assessment in August and September that built on the desk review in assessing livelihood strengthening activities in the USAID/Ethiopia HIV/AIDS portfolio.

- LIFT is currently in discussions with countries including Swaziland, Nigeria and Malawi about potential technical assistance activities that LIFT can provide.

Global activities

- From July 29-30, 2010, LIFT M&E Expert consultant Gary Woller and LIFT Program Director Margie Brand attended the Consultation for Development of a Joint Global Framework for Action and Monitoring and Evaluation Guidance for Nutrition and HIV Activities and Consultation on Harmonized Global Indicators for Monitoring and Evaluating Nutrition and HIV Activities in Washington, D.C. with AOTR Timothy Quick and Amie Heap.
- Building on discussion at the M&E Consultation Meeting in July, LIFT M&E Expert consultant, Gary Woller, with support from LIFT Senior Specialist, Kirsten Weeks, and others in the LIFT team, continued to work with USAID, FANTA-2, and JSI's MEASURE Evaluation project on defining and revising indicators for monitoring food security and HIV linkages, with the intention of submitting these indicators to the United Nations' HIV Monitoring and Evaluation Reference Group (MERG) later in the year.
- From September 14-17, 2010, LIFT Program Director, Margie Brand, and LIFT Senior Specialist, Kirsten Weeks, participated in the PEPFAR Regional Meeting on Nutrition Assessment Counseling and Support in HIV: Strategies, Tools, and Progress in Integrating Nutrition into HIV Programming, which took place in Jinja, Uganda. The primary purpose of this meeting was to share country experiences and lessons learned in the implementation of nutrition assessment, counseling and support (NACS) within clinical and community health services. Margie Brand co-facilitated a breakout session at the meeting, "Innovations of linking NACS with livelihood programming," with Fanice Komen of AMPATH, Kenya.
- Throughout the quarter, LIFT partners continued work on a livelihood and food security conceptual framework that can be used to understand and explain the interaction between economic strengthening and food security. LIFT M&E Expert consultant, Gary Woller, has been spearheading the Conceptual Framework development, with input from a range of LIFT stakeholders, including Save the Children and CARE. A draft framework narrative has been developed and circulated for comments to stakeholders including the participants at the Regional Meeting on NACS in HIV Services and AIDSTAR-II (Cardno Emerging Markets Group). Currently, the framework is undergoing revision based on stakeholder comments.

Plans for next quarter:

- Finalize and launch the Economic Strengthening for Food Security (ESFS) website, incorporating a dedicated section for LIFT project information and the Resource Library, among other features.
- Continue to develop the Livelihood and Food Security Conceptual Framework, incorporating feedback from key stakeholders, and expanding on the linkages between livelihoods and food security and other relevant technical areas.
- Continue to explore opportunities for collaboration with AIDSTAR-II.
- Assist USAID/Ethiopia in conducting a post-assessment strategic planning and implementing partner workshop
- Conduct a technical assistance activity in Swaziland.
- Continue TA provision discussions with USAID staff in Nigeria, Malawi, Kenya and Namibia.

3.9 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. Select highlights of PRODEL's major achievements and activities during this past quarter are presented here.

Promote Anchor Firm and Value Chain Competitiveness:

To date, PRODEL is working with 39 anchor firms, of which 24 were selected during Phase II of the program. A total of six firms – Sweet & Coffee, Ecocafé, Agriexell, Hoja Verde, Nutrivital and Exofrut– were selected during the 4th Quarter of FY 2010. As part of this component, PRODEL led a series of workshops with anchor firms to develop business plans as part of each firm's Economic Development Fund (EDF) application. The business plans were constructed based on tools developed by PRODEL to outline specific objectives, goals, strategies and budgets that are aimed at ensuring greater quantities of higher quality products from their producer partners. In general, the anchor firms allocated 15-20% to generating demand and the other 80-85% to supporting the producer groups. The series of business strengthening and capacity building events during FY 2010 have allowed for the sharing of knowledge between PRODEL I anchor firms and new firms that have joined the program in its second phase.



PRODEL organized a training program on soil conservation for participating firms in Quevedo July 2010, using the Farmer Field School (FFS) methodology.

Photo credit: ACDI/VOCA for PRODEL

Other activities under this component were focused on positioning Ecuadorian firms to sell in the US. Last quarter, the PRODEL team organized an event entitled "Doing Business in the United States," to orient Anchor firms in the procedures, requirements, and opportunities for selling their products in the US market. The US-based consulting firm, Impact Consulting Inc. facilitated the event, sharing its expertise in helping foreign businesses break into the US market. This also included a targeted market analysis of the Cacao Value Chain which gave insights to Ecuadorian producers for complying with US marketing requirements, and a training course by the US-based Coffee Quality Institute (CQI) to train and certify Q-Graders and recertify SCAA Coffee Tasters—an important contribution to increasing quality standards for Ecuadorian coffee and promoting a coffee culture in Ecuador.

Strengthen Vertical and Horizontal Linkages

PRODEL continued to train technicians associated with partner anchor firms, NGOs, and government entities through the Farmer Field School (FFS) methodology which creates a space to train local technical experts selected by anchor firms and

PRODEL Impact At a Glance:

Working with 39 lead firms across the country, PRODEL activities have led to significant positive impacts. Presented below is progress against some key indicators for the last quarter (and cumulatively to date):

- 6 urban and rural value chains addressed (39 cumulative)
- 1,443 beneficiary families served (14,219 cumulative)
- 1,225 hectares of new and improved licit crops cultivated (18,999 cumulative)
- 674 new full time jobs (12,547 cumulative)
- Average \$194 increase in household income from targeted sectors (\$1,305 overall)

producer groups who facilitate the process whereby farmers adopt new techniques and methods to improve productivity and ensure crop quality. 17 of PRODEL II anchor firms and one anchor firm from PRODEL I have facilitated the implementation of 172 FFS during the last year, reaching 3,122 producers, of which 2,170 producers (139 FFS) have already begun the training cycle, while the remaining 1,012 (33 FFS) will begin in October 2010. In addition to coffee and cacao, the PRODEL team has also supported anchor firms from the fish and seafood value chain to work closely with fish producer groups to develop new products.

Foster the Provision of Financial Services

Over the last year, PRODEL has made significant headway in introducing the concept of “Value Chain Financing” at the national level. The program has established strategic partnerships to develop and expand financial service products for PRODEL’s anchor firm clients and associated stakeholders, and has initiated a financial literacy program, entitled “Rural Business: Financial Literacy for Rural Producers.” PRODEL carries out activities at three levels: macro (e.g. influencing relevant national regulations and institutions); meso (e.g. working with financial institutions to develop and execute new products and services); and micro (e.g. at the individual farm level through its Financial Literacy initiative). PRODEL promotes knowledge management at all three levels through the construction of manuals and resource tools that will guide financial institutions and their clients in the improvement of access to financial services in Ecuador. For example, at the micro level, during the last year, PRODEL developed educational and promotional materials for its financial literacy program, called “Rural Business: Financial Literacy Program for the Rural Sector.” Said one participant:

“Until now, the only workshops we ever received were focused on how to improve our crops. Never before has anyone come to show us how to administer and distribute our resources more appropriately. If we had received these workshops a long time ago, maybe we wouldn’t have had so many failures, since very few farmers plan what they are going to grow in advance. Through these workshops, I have learned how to manage my farm like a business, so I am really happy and grateful to continue participating in these classes.” —Susana Erraez, a Farmer from the San Carlos Township and member of the Golden Seed Group

3.10 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, AFE, and IRIS 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.

STRIVE Philippines

Woven Products Value Chain:

- Supported a lead firm in instituting a new procurement system that will promote a more direct and transparent relationship with local lead producers.
- Following additional cost-share agreements with private sector firms, the project supported operational scaling up of over 105 loom weavers with new designs and 190 *hapao* weavers with quality assurance skills.



Above: STRIVE Philippines Basket Weavers.
Source: AFE Staff

Seaweed Value Chain:

- Continued to monitor and support lead firms that are operating pilot seaweed seedling nurseries.

Afghanistan Secure Futures

- On October 28-30, 2010, the project hosted a large product exhibition at the Afghanistan International Exhibition Grounds, which provided a key opportunity for workshop owners to display their products to potential clients and network with large firms, equipment suppliers, MFIs, and their peers with the goal of improving participants' access to contracts.
- MEDA and the IRIS Center presented a workshop entitled "Monitoring and Evaluation of Youth-focused Projects in Post-Conflict Settings" at the Global Youth Enterprise and Livelihoods Development Conference in September.

Agriculture for Children's Empowerment (ACE), Liberia

- Initiated the upland rice initiative, engaging 397 farmers in upland production of 2 MTs. Working through a private firm, LIFARCO, farmers received seeds on loan, technical assistance and training, and guidance during harvests that began in September. ACE is also closely collaborating with FAO rice experts.
- Began negotiations with the Liberian Marketing Association (LMA) who is interested in sourcing traditional vegetables from upcountry farmers for sale at the Red Light market in Monrovia.
- 93 farmers grew and sold high value local vegetable crops to a variety of market channels – forward contracts and informal markets—valued at \$8,500.

STRIVE Mozambique

- A total of 182 VSL groups graduated from direct technical assistance and monitoring, an increase over the 168 reported groups in the previous quarter;
- Exchange visits on focus group discussion management took place, resulting in the planning and realization of 4 discussion groups in Angoche and Mogincual districts (2 per district). Training and guidance were provided to facilitators for the first focus group discussion sessions.

Learning and Dissemination:

- **STRIVE Philippines** continued lead firm purchases from local producers and processors, showcasing their role as key drivers and measures of commercial sustainability. While efforts to increase and improve rural production and productivity are necessary, they should be complimented by efforts to expand access to new markets through product diversification and upgrading, market exposure and orientation, or regional/international benchmarking.

- **ASF** notes that while apprentices are eager to learn literacy and numeracy skills, only a few dropouts are currently registered. To increase the effectiveness of the supplementary education classes, an education coordinator has been appointed to oversee the growing number of literacy centers.
- From the **ACE** project: in a nascent commercial economic environment like Liberia, market-led projects have a limited number of firms who are risk-takers, see the long term potential in the smallholder market, and have a forward-thinking mentality and business model. Having to rely on only a handful of firms leaves the project vulnerable to changes in these firms' market positioning, priorities, and leadership. In a dynamic marketplace, not all changes can be foreseen. This is why integrated knowledge management and targeting multiple value chains (or multiple market channels within one value chain) become important. ACE has sought to diversify its market-based activities with food security initiatives, such as the rice seed multiplication effort, and diversify from high value vegetables to a greater emphasis on traditional vegetables and the various market channels these crops supply.
- **STRIVE Mozambique** has learned through experience that the first stage of implementing STRIVE's activities at the rural community level represents one of the most critical stages in the various steps required to graduate groups. In this first stage, communities have no idea about or experience of saving or similar programs. In these situations, the Extensionist is required to exert maximum effort, from the articulation of methodology to be used to the process of training and monitoring of these groups. Very often such efforts have to be maintained up to the point of graduation of these groups (labor intensive). One of the strategies employed by STRIVE to ensure a greater reach and expansion of activities at the community level is the direct or indirect involvement of the local communities themselves. During the implementation of the project, it was noted that the identification and selection of Promoters from within the savings groups themselves was a more effective strategy than choosing a Promoter who was not involved in any STRIVE activities, nor a member of the VSL groups.

3.11 UPPP (Ukraine)

(September 2010 - September 2015)

The goal of the Public-Private Partnership (PPP) Development Program for Ukraine is to promote the use of public-private partnerships, with an expanded role of private sector finance and operational expertise in public infrastructure development, to improve infrastructure and public services in both urban and rural areas. The program is promoting the use of public-private partnerships through: 1) undertaking necessary legal and institutional reforms; 2) establishing a national public-private partnership unit to serve as a bridge between government and private sector interests; 3) undertaking a capacity building and stakeholder communications program; and 4) creating a project development facility to build and finance a sustainable pipeline of PPP projects. His program was awarded at the end of this quarter, and program activities will launch during the following quarter.

Annexes

Annex A: List of Current Pilot Activities

(This list includes recently closed Pilots; presented in alphabetical order by implementing partner)

	Pilot Activity	Implementing Partner(s)	Country	Period of Performance	Status	Award Value
1	Microfinance Energy Links	ACCION	Uganda, Mali	10/1/2007 - 12/31/2010	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.					
2	Financing Water: Using Financial Systems to Improve Access to Irrigation and Markets in Rural Peru	CARE	Peru	10/30/2006- 8/31/2010	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.					
3	Energy and Microfinance	FINCA w/ IRIS	Uganda, Afghanistan	3/1/2008 - 6/30/2010	Closed	\$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.					
4	Graduating the Poorest into Microfinance: Linking Safety Nets w/ Financial Services	IPA	Ethiopia	8/3/2009 - 12/31/2010	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.					

5	Regional Training of USAID Poverty Assessment Tools	IRIS	Bangladesh, Cambodia, Peru, Uganda	9/30/2006 - 8/31/2010	Open	\$801,605
<p>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.</p>						
6	Market Development WG: Economic Recovery after Crisis	SEEP	United States	7/1/2007 - 12/31/2010	Open	\$149,463
<p>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.</p>						
7	Migrant-backed Loans: Mobilizing Remittances for Enterprise Finance	WDI	Guatemala	12/15/2008 - 8/31/2010	Open	\$110,903
<p>Through a public-private partnership, this pilot aims to provide migrants with a financial instrument through which they can secure loans to microentrepreneurs in their home country, as well as expand overall outreach of lending institutions. WDI has partnered with the Microfinance International Corporation (MFIC) and ACREDICOM to design, test and market a migrant-backed loan (MBL) 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.</p>						

Annex B: List of Strategic Learning Initiatives (SLIs)

(as of September 30, 2010; presented in alphabetical order by implementing partner)

FIELD-Support LWA Strategic Learning Initiatives				
1	ACCION	Energy Links - Energy Sector Deepening Initiative	Implementing	\$128,850
	<p>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.</p>			
2	ACDI/VOCA	Increasing Awareness of Gender Issues in Value Chain Development	Implementing	\$149,208
	<p>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.</p>			
3	ACDI/VOCA	Value Chain Finance Analysis and Financial Product guides	Implementing	\$151,268
	<p>ACDI/VOCA proposes to develop and field test two tools for practitioners:</p> <p>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:</p> <ul style="list-style-type: none"> • 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? <p>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</p>			

	<p>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.</p>			
4	AFE	Facilitation Working Group Phase II	Implementing	\$144,571
	<p>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.</p>			
5	CARE	Capacity Building Concept for CARE Staff on Implementation of Value Chain Programs	Pending	\$192,698
	<p>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.</p>			
6	FINCA	Linkages between Food Security and Rural/Ag Microfinance	Implementing	\$93,361
	<p>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.</p>			
7	IRIS Center	Achieving Food Security through Water Security – Evidence from Kenya	Implementing	\$97,146
	<p>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:</p> <ul style="list-style-type: none"> • 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 			

	<p>the potential to reduce need for food aid?</p> <ul style="list-style-type: none"> • 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
	<p>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:</p> <ul style="list-style-type: none"> • What is the effectiveness of strategic partnerships between microfinance institutions 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? • What is the impact of these strategic partnerships on farmer households? Has crop productivity increased? Have household incomes increased? • How do key value chain interventions mitigate risk and support the extension of financial services into rural areas and into the agriculture sector? • 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
	<p>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.</p>			
10	WOCCU	Exploring the Potential of Online Matched Savings Programs to Bring the Unbanked Poor into the Financial Sector	Implementing	\$267,566
	<p>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.</p>			

Annex C: List of Current Associate Awards

No.	Implementing Partner(s)	Countries of Implementation	Period of Performance	Award Value
1	Agricultural Policy Transition Support (APTS)			
	Agrarian Markets Development Institute (AMDI)	Ukraine	9/2010 - 5/2011	\$383,193
<p>Building on the work done to date in Ukraine by USAID and other stakeholders, the Agricultural Policy Transition Support (APTS) project seeks to bridge some necessary gaps in agricultural development in Ukraine through locally-driven policy research and reform. AED is implementing APTS through the Agrarian Markets Development Institute (AMDI), a non-partisan Ukrainian think tank which was established in 2005 to engage the private sector, mobilize financial and regulatory reform, and more effectively engage civil society in the policymaking process. This nine-month long project includes providing targeted assistance to AMDI support its long-term efforts to support Ukraine realize its untapped economic potential in the agriculture sector and therefore strengthen broader economic growth for the country.</p>				
2	Eastern Caribbean Youth Microenterprise Program (ECYMP)			
	AED, EcoVentures International	Barbados, St. Kitts & Nevis, Antigua & Barbuda, Dominica, St. Lucia, Grenada, St. Vincent & the Grenadines	5/2010 -11/2011	\$1,800,000
<p>ECYMP is designed to accelerate the creation of sustainable livelihoods and self-employment opportunities for vulnerable youth (ages 10-24) by supporting both increased income-generating opportunities and the establishment of micro-businesses by and for youth in Barbados and 6 OECS countries. ECYMP will develop partnerships with local youth-serving organizations and the private sector, and apply proven evidence-based and market-driven approaches to support local institutions to design and deliver market-oriented youth entrepreneurship programs.</p>				
3	Expanded and Sustained Access to Financial Services (ESAF)			
	AED, the William Davidson Institute (WDI), Shorebank International (SBI), Save the Children, CARE, CHF International	West Bank/Gaza	9/2008 -10/2011	\$36,299,966
<p>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.</p>				
4	Fostering Agriculture Competitiveness Employing Information Communication Technologies (FACET)			
	AED	Sub-Saharan Africa	10/2009 - 9/2011 (pending extension)	\$400,000
<p>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,</p>				

	detail what works, what doesn't and how to improve ICT applications in value chain development.			
5	Generating Economic Development through Microfinance in Southern Sudan (GEMSS)			
	AED, ACDI/VOCA	Southern Sudan	12/2008 -9/2011	\$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.			
6	Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE)			
	AED, World Council of Credit Unions (WOCCU), TechnoServe	Haiti	7/2009 -7/2012	\$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.			
7	Lebanon Business Linkages Initiative (LBLI)			
	ACDI/VOCA, AED, Action for Enterprise (AFE), BADER, Union of Arab ICT Association (IJMA3)	Lebanon	8/2008 - 12/2011 (pending extension)	\$7,528,332
	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.			
8	Livelihood and Food Security Technical Assistance (LIFT)			
	AED, CARE, SAVE	Kenya, Namibia	9/2009 - 9/2014	\$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.			
9	Ecuador Local Business Development (PRODEL)			
	ACDI/VOCA, CARE, AED	Ecuador	11/2007 - 9/2012	\$16,093,000
	PRODEL promotes the competitiveness of Ecuadorian enterprises along the southern and northern borders and create licit employment opportunities. The overall objective of PRODEL 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.			
10	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	\$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.		
11	Ukraine Public Private partnerships (UPPP)		
	WDI, IRIS Center	Ukraine	9/2010 – 9/2015 \$12,500,000
	The goal of the Public-Private Partnership (PPP) Development Program for Ukraine is to promote the use of public-private partnerships, with an expanded role of private sector finance and operational expertise in public infrastructure development, to improve infrastructure and public services in both urban and rural areas. The program is promoting the use of public-private partnerships through: 1) undertaking necessary legal and institutional reforms; 2) establishing a national public-private partnership unit to serve as a bridge between government and private sector interests; 3) undertaking a capacity building and stakeholder communications program; and 4) creating a project development facility to build and finance a sustainable pipeline of PPP projects.		