



FIELD-Support LWA

Quarterly Report July - September 2013

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

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Washington, DC 2009

November 15, 2013

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1 Introduction

FIELD-Support is a Leader with Associates (LWA) Cooperative Agreement between the Office of Microenterprise Development in USAID (EGAT/PR/MD) and FHI 360. FIELD-Support encompasses both a core **Leader** award and a mechanism for USAID Missions to issue **Associate Awards**. Since its inception, the LWA has grown to include a portfolio with a total value of nearly \$400 million, which includes both the Leader cooperative agreement (\$19.7 million over eight years), and 23 Associate Awards to date.

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 USAID/Micro-enterprise and Private Enterprise Promotion (MPEP) Office in Washington DC, USAID Missions and Operating Units, and the broader community of development practitioners. FIELD-Support Associate Awards are designed by the consortium in close collaboration with the awarding USAID Missions and Operating Units and are designed to serve USAID's broader economic growth and microenterprise development objectives. (See Section 2.1 for updates on ongoing Leader-funded Partner implemented activities and Section 3 for brief updates on each of the current Associate Awards).

As described in Section 2 below, the Leader award includes activities that seed innovation, demonstrate better practices, document results, and disseminate findings that advance the global state-of-the-practice. These have been in the form of Leader Activities, Prime-Funded Design/Assessments for USAID Missions and Operating Units, and Knowledge Management and Learning Dissemination activities.

At a Glance:

Since its launch in 2005, FIELD-Support has:

- Developed and managed nearly \$400 million in 23 Mission- and USAID Operating Unit-funded Associate Awards (AA) (see Annex A);
- Funded FIELD-Support partners to implement more than 35 Leader activities to advance USAID Strategic objectives and explore innovative areas of microfinance and microenterprise development (See Section 2 for updates on current activities);
- Launched 10 prime-funded field assessments for USAID Missions, assisting in the design of new programs; and
- Established knowledge management strategy that enhances FIELD-Support learning through internal communications and more than 315 publications and events (see Annex B).

2 Leader Activities

The Leader staff at FHI 360 continues to lead knowledge management activities across the FIELD-Support portfolio, as described further below, and 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, 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 monitoring quality. Other team members coordinate day-to-day communications with the Core and Resource organizations and assist with the administration of this complex contractual mechanism.

Since the beginning of the program in 2005, the FIELD-Support Leader has supported the implementation of more than 35 Leader-funded activities. In addition, each of the nine core members of the consortium

has used core management funds to support FIELD-Support related activities. The Leader Activities that are still currently being implemented are discussed in Sections 2.1 below.

2.1 *Leader Activities*

A. ACCION: Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable

Period of Performance: 4/15/2013 – 11/15/2013

Background

This new activity, launched in Q3FY13, is designing and testing tools and standards at Fundación Paraguaya that can be broadly disseminated for implementation at microfinance institutions (MFIs) around the world. It responds to the Smart Campaign mandate and moral imperative to provide convenient and accessible financial services to populations that are currently underserved or completely excluded. The Center for Financial Inclusion at Accion, in conjunction with the Smart Campaign, is working with its founding disability inclusion implementing partner, Fundación Paraguaya, and technical partner Handicap International (HI) to achieve this ambitious goal and create a standard that other MFIs can emulate. By creating specific tools and best practices that will enable MFIs to understand the issue of non-discrimination toward their clients and staff, including persons with disability, MFIs will recognize that a diverse work force and client base is not only morally and legally the right thing to do but that a strong business case can be made for such inclusive practices.

Activities this quarter:

- Two Handicap International (HI) representatives visited *Fundación Paraguaya* (FP) from August 19 – September 6, 2013 to deliver a series of trainings and to develop materials for dissemination.
- Two-day sensitivity trainings were conducted at the three FP offices:
 - Three selected focal persons from the following offices attended: Carapeguá (South Region; August 22 – 23), San Lorenzo (Metropolitan Region; August 28 -30), and Caaguazú (Northeast Region; September 3 - 4).
 - Training topics covered: inclusive development, the UN Convention on the Rights of People with Disabilities, the definition of a disability and persons with disabilities (PWD), the six HI phases for inclusion, and disability development.
 - Representatives from local organizations working with and for people with disabilities were invited to the training sessions to establish a dialogue and initiate collaborative efforts to recruit new clients with disabilities.
- On September 6th all nine focal persons came together for a two part Training of Trainers session. The first section covered methodologies and pedagogy for conducting sensitivity trainings addressing basic guidelines on the treatment of people with disabilities, while the second section focused on a questionnaire about individual abilities designed to help in identifying clients with disabilities.
- As a result of the sensitivity trainings the following materials will be developed:
 - A guidebook and handbook to help staff identify people with disabilities
 - Focal persons guidebook and handbook
 - Revised sensitivity training guidebook and handbook
- Representatives from SENADIS, the National Disability Secretariat, met with HI and FP staff to provide a better understanding of the reality of people living with disabilities in Paraguay.
 - SENADIS has only been able to issue 7,000 disability identification cards to citizens with disabilities. In order to receive an ID card, persons with disabilities need to be screened and certified in *Asunción*, which can be very challenging for individuals from rural areas.
 - Understanding this context highlights the importance of developing a tool to help loan officers, village bank advisors, and other MFI staff identify clients with disabilities.

- Human resources activities and trainings took place from August 19 - August 30. This included:
 - The training of HR employees on disability concepts and different strategies and tools for recruiting potential employees with disabilities.
 - Meetings between HI staff, FP upper management, and regional managers at two FP offices to better understand internal procedures and to discuss the inclusion of clients and employees with disabilities.
 - Review of FP's current recruiting processes and procedures and the non-discrimination policy to make general recommendations on how to make them disability inclusive.
 - Revision of the existing staff attitudes survey.
 - Ongoing development of the following materials:
 - HR training modules and handbook for recruiting persons with disabilities.
 - A guidebook to help MFIs establish a disability policy.
 - A report of disability inclusive recommendations for adapting the Recruiting Procedures Manual and a handbook for decision makers.
 - Field manager training modules and handbook for recruiting and incorporating persons with disabilities in the workplace.
 - Guidebook and handbook to help Human Resources staff identify people with disabilities.
 - Focal persons guidebook and handbook.
 - Revised sensitivity training guidebook and handbook.

Progress Toward Objectives

1. Develop, Implement and Test the Roadmap for Disability Inclusion and Non-Discrimination

The Roadmap to Disability Inclusion continues to evolve as the project progresses. During this period, the FP specific Roadmap was extensively reviewed and adapted for a more general audience of MFIs. The final Roadmap for Disability Inclusion will be available for download in English on the Smart Campaign website in the coming weeks. French and Spanish versions of the Roadmap will be available for download in November.

2. Establish Guidelines for a Comprehensive Non-Discrimination Policy

FP's current Non-Discrimination Policy has been adjusted by Handicap International's Thomas Meriaux and the FP Project Manager. HI is developing general policy guidelines with basic recommendations based on the pilot with FP.

3. Develop Materials and Provide Training on Non-Discrimination

The following materials will result from HI's trainings and meetings at FP:

- Questionnaire and handbook to identify people with disabilities.
- Focal persons guidebook and handbook
- Revised sensitivity training guidebook and handbook
- A guidebook to help MFIs establish a disability policy.
- A report of disability inclusive recommendations for adapting the Recruiting Procedures Manual and a handbook for decision makers.
- HR training modules and handbook for recruiting persons with disabilities.
- Field manager training modules and handbook for recruiting and incorporating persons with disabilities in the workplace.

4. Dissemination/Learning Agenda

- A September 5th CFI blog post about a seemingly mundane encounter during Thomas Meriaux's visit to FP's Carapeguá office illustrates the importance of and need for the non-discrimination pilot. To read the post please visit the following link: <http://cfi-blog.org/2013/09/05/disability-inclusivity-and-the-smart-campaign-at-fundacion-paraguaya/>

- For two weeks in August *Fundación Paraguaya's* current Code of Ethics and Non-Discrimination Policy was featured on the Smart Campaign homepage. The “Endorser Spotlight” on FP was also included in the monthly Smart Campaign e-newsletter sent to over 3,600 subscribers.
- The Non-Discrimination Policy has been downloaded 125 times over the last month.



Upcoming Activities

- CFI Project Manager Josh Goldstein attended the High-level Meeting of the General Assembly on Disability and Development at the United Nations on September 23, 2013. He was invited to speak at a side session on financial inclusion for PWD organized by Disabled Persons International, the United Nations Department of Economic and Social Affairs (UNDESA), The Hans Foundation, Global Call to Action Against Poverty (GCAP), and the Permanent Mission of India. Read his remarks from the United Nations Sixth Session of the Conference of States Parties to the Convention on the Rights of Persons with Disabilities, July 17-19, 2013 here: http://centerforfinancialinclusionblog.files.wordpress.com/2013/07/josh_goldstein_speech_july2013.pdf
- *Fundación Paraguaya's* Project Manager, Jimena Vallejos, is still planning to participate at the One Young World Summit in Johannesburg October 1-6, 2013. There she will have the opportunity to share project experience with other youth leaders from around the world.
- The CFI is planning a blog post about the “*Inclusion of Persons with Disabilities in Microfinance through Organizational Learning and the Strategic Use of Low-Cost Technologies*” guide developed by F123 Consulting for the CFI. The guide will serve as an addendum to the Roadmap to Disability Inclusion and will be available in English on the Smart Campaign website.
- HI will continue to develop and refine the reports, guidebooks, and training modules through October 15, 2013. As the materials are finalized the CFI will translate and disseminate the deliverables by November 15, 2013. The CFI is planning a formal launch of all the PWD tools, trainings, and resources developed through the Non-Discrimination Pilot at FP on the CFI and Smart Campaign websites. The promotional campaign will be developed in September and the launch will occur in November. The launch will be featured on the CFI and Smart Campaign homepages and e-newsletters.

B. AFE: Working with Lead Firms Handbook

Period of Performance: November 2010 – January 2014

During the reporting period AFE continued implementation of its Strategic Learning Initiative to develop a handbook and training materials on how Development Organizations can collaborate with Value Chain “Lead Firms” as a means of creating sustainable impact for MSME producers they buy from or sell to. During the period, the final draft of the manual was completed and submitted to a professional editor who completed a comprehensive review. A review of these edits and finalization of the manual is taking place this quarter and once complete it will be submitted to FHI 360 for final formatting and dissemination. AFE also completed the documentation of associated training materials.

C. AFE: Adding to the Evidence Base: Facilitating Commercial Models for Selling Agricultural Inputs to the Rural Poor

Period of Performance: 5/21/2013 – 2/28/2014

Background

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

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

The primary objective of the proposed activity is to build upon the success of this initiative by generating, documenting, and disseminating learning about successful tools, strategies, and approaches to facilitate commercially viable access to quality and affordable inputs for poor and ultra-poor farmers through collaboration with private sector input supply companies. This will make a significant contribution to the evidence base of existing knowledge and practice for this kind of facilitation activity. The primary audience for this learning are existing USAID Bangladesh Feed the Future programs, as well as development practitioners supporting the input supply markets worldwide. This initiative is being implemented in partnership with leading researchers from FHI 360.

The specific objectives of this add-on activity include:

1. Conducting a research exercise to identify: a) the social and economic impact that the seed mini-packet program has had on individual households, and; b) how the program has affected the local seed industry, at a systems level.
2. Documenting, testing, and refining the tools and approaches and tools used to facilitate access to quality seed at affordable prices.

Activities This Quarter

- **Ethnographic Research:** During the period AFE and FHI 360 staff conducted a formal ethnographic assessment of the vegetable seed market system to answer the question: “How did the initial AFE/Katalyst support for launching mini-packets of vegetable seed affect non-participating seed companies and the local seed industry in general?” In-depth interviews were conducted with 20

different market actors in three different parts of the country to understand trends affecting the vegetable seed market system over time, particularly over the last three years. These interviews are being complemented by in-depth interviews with producers taking part in the “qualitative assessment” component of this activity. A draft report was produced that is currently being finalized based on feedback from program staff.

- **Business Planning Facilitation Tool:** During the period AFE developed a Business Planning Facilitation Tool designed to help Development Organizations (DOs) facilitate business and strategic planning sessions with input supply companies interested in producing and marketing quality agricultural inputs to small-scale producers and households. The tool consists of two components:
 - i. a comprehensive set of questions to use with input supply companies during planning sessions which cover a range of relevant topics, including target market, competition, enabling environment, costing and pricing, and projected revenues and;
 - ii. an associated spreadsheet that is used in conjunction with specific sections of the question guide to create a multi-year profit and loss statement. This tool was refined and tested with a local Bangladeshi seed company (METAL) over a period of two weeks.

AFE then conducted a **dissemination workshop** on September 1 at the Lake Castle hotel in Dhaka. Over 30 participants attended including staff from USAID Bangladesh, USAID projects, and other local and international DOs. The publication of the Tool is currently being finalized.

- **Qualitative Research with Farmers:** During the period AFE and FHI 360 staff conducted in-depth interviews with over 30 farmers—half that bought the new seed mini packages and half that did not. Interviews were conducted in the interviewees’ homes or other convenient locations, and were digitally recorded. They focused on if/how the purchase of the seed mini-packets has changed farming practices/income, as well as any household social and economic outcomes. Audio-recordings were used to ensure accuracy of notes and provide detailed information. At the time of this report FHI360 researchers are completing the transcription, translation, and analysis of the interviews. Once the analysis is complete AFE and FHI 360 staff will work together to draft a final report of findings.

Upcoming Next Steps

- Complete ethnographic research report
- Complete Business Planning Facilitation tool
- Begin work on qualitative assessment report
- Carry out preparations for dissemination event in US

D. FHI 360: Women’s Leadership in SMEs (WLSME)

Period of Performance: 10/1/2012 – 9/30/2014

Background

Under the FIELD-Support, FHI 360 is contributing to the evaluation of the impact of three interventions that are designed to enhance women’s leadership and other business indicators in the context of small and medium enterprises. Small and medium enterprises (SME) provide an important source of employment and innovation in developing countries, playing an important role in economic growth and poverty reduction. Worldwide, women are under-represented within the SME sector. Improving the representation of women within the SME sector is important in further promoting economic growth and poverty reduction. Evidence is lacking on what type of program interventions are more likely to lead to creating more female-led SMEs and in helping women grow their businesses. Nor is there evidence on why certain interventions might succeed while others fall short. Based on this context, in 2012, USAID competitively selected three interventions designed to address specific constraints to the development of women’s leadership in SMEs and committed to having the interventions’ impact rigorously evaluated, part of which is being led by FHI 360.

The WLSME interventions will be carried out in three sites, implemented by three different organizations: CARE (India), GRADE/NeVo (Peru), and ACDI/VOCA (Kyrgyzstan). The organizations

and their intervention designs were previously chosen and funded by USAID for implementation. Under the FIELD-Support Leader Award, FHI 360 is evaluating the impact of the three USAID-funded interventions. The impact evaluation will be carried out across at the three selected sites: India (CARE), Peru (GRADE/Sector 3), and Kyrgyzstan (ACDI/VOCA).¹

Activities this Quarter:

India

- In India, the survey was finalized after completing the formative research and instrument piloting.
- All women participating in the intervention (n=210) were contacted and interviewed. The completed survey data was entered into a dataset and transferred to FHI 360.

Kyrgyzstan

- Batch #2 women entrepreneurs from near Osh were contacted and interviewed. (n=34).
- All electronic data for Batch #1 and Batch #2 (n=67) were entered. Batch #1 data was cleaned and reviewed.
- We conducted a monitoring trip to Kyrgyzstan to assess study procedures and progress.
 - Jennifer Headley traveled to Kyrgyzstan for one week in August to meet with M-Vector employees to assess the research team's data management, compliance to FHI 360 policies and ethical regulations, data quality, and to discuss logistics and challenges on-the-ground. She also met with ACDI/VOCA to review their overall process, from randomizing participants to storing the participants' identifying information.

Peru

- No data collected this quarter due to slower-than-anticipated recruitment.

Overall

- CITI ethics courses were translated into Tamil and Russian, languages previously unavailable. The translations will be available online for future users.
- FHI 360 participated in an online WLSME Working Group Meeting July 18th, presenting each site's research design for each site and a status update.
- There was slower than expected recruitment in Kyrgyzstan and Peru which has led to delays in data collection. In Kyrgyzstan, we started interviewing smaller batches of women to help move the intervention timeline along.
- Contracts with implementing agencies updated with funding through FY2014 and with revised deadlines.

Upcoming Activities

- Claudia Martinez will conduct a monitoring trip to the **Peru** site in late October or early November to monitor and review COSISE's procedures, progress, and data management.
- Finish reviewing and cleaning remaining datasets; clean any datasets received in the next quarter.
- Baseline activities for **India** site will be completed. The team will conduct surveys for all women (treatment and control, n=263) and provide a complete, cleaned dataset after responding to all data queries.
- Baseline data for **Kyrgyzstan** and **Peru** will be collected and electronically entered soon after receiving a list of participant names from ACDI/VOCA and GRADE, respectively.
- Translation of the CITI research ethics course into Hindi.

¹ See Annex C for a detailed description of the Research Design.

E. iDE: Firm to Farm Finance (F2F2): A Human-Centered Model for Inclusive Rural Finance

Period of Performance: 4/1/2013 – 2/28/2014

Background

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

Drawing on its growing thought leadership in using product innovation approaches toward the research and development of inclusive products, services and business models, under the Leader Award, International Development Enterprises (iDE) launched a new activity, through the Firm to Farm Finance ("F2F2") action research project to document, optimize, and disseminate an innovative, promising commercial model for pro-poor rural finance. This Rural Business Credit (RBC) model, which was administered by iDE and United Leasing Company (ULC) a non-bank financial institution established in 1989, has reached 3,100+ producers in its pilot year, in collaboration with the USAID-funded *Nobo Jibon* project led by Save the Children. The results of the RBC pilot were encouraging: From March 2012 through January 2013, ULC's RBC product line had disbursed a total of USD 178,541 to 3,168 borrowers cultivating 1,353 hectares.

Under the FIELD-Support Leader award, iDE will augment this activity by exploring critical research gaps that exist in delivering new capital sources to smallholders while addressing barriers to entry for women and extreme poor in rural Bangladesh. This exploration will focus on the **inclusivity**, **sustainability**, and **efficiency** of this promising model for commercial credit to the poor. In practice, F2F2 will combine a Human-Centered Design (HCD) field-research process, rigorous business case and model business plan development, and field piloting of inclusivity-oriented strategies to arrive at an "optimized" model credit model designed to deliver an optimized model to improve access to finance in USAID programs. The activity has three components:

- ***Outcome 1 ("Going Deep"): Insights from Pilot Model Captured and Documented***
- ***Outcome 2 ("Going Viral"): Optimized Lending Model with Emphasis on Inclusiveness Developed***
- ***Outcome 3 ("Going Public"): Innovative Inclusive Finance Model Promoted Worldwide***

Activities this Quarter

In the July to September quarter the Firm to Farm Finance (F2F2) key activities and accomplishments included the completion of the study report and validation of its findings at a USAID validation workshop, held in Dhaka on August 27, 2013. This workshop was attended by representatives of USAID (Mark Tegenfeldt, Agriculture Officer (Economic Growth) and Beth Hain, Private Enterprise Officer (Economic Growth)); private sector partner ULC's Syed EhsanQuadir, Managing Director; USAID programs, Alexis Ellicott, Chief of Party of the USAID PRICE program, and Dr. Nizamuddin Al-Hussainy, Policy & Enabling Environment Advisor, USAID Agro- Inputs Project (AIP) in Bangladesh;

Development Banks and Donors, M. Hassanullah, Agribusiness Value Chain Finance Specialist, Asian Development Bank (ADB), Laila Jasmin Banu, Senior Programme Officer, Delegation of the European Union to Bangladesh, Hiroto Sobajima, Second Secretary- Economic and Development Cooperation, Embassy of Japan in Bangladesh; and study partner organizations, Sultana M. Aziz, Sr. Technical Officer, FHI 360, Rakesh Katal, Director – Livelihoods, Save the Children.

F2F2 made some course corrections with the uncertainty regarding the extension of the LWA under USAID. Therefore, it focused on completion of the study component of the F2F2 and preparation for the dissemination activities (proposals for conferences, etc.). Upon receipt of the USAID extension, the remaining budget will be utilized in completing dissemination activities. In addition to this work the F2F2 study also outlined some additional deliverables which it was felt would add value to the overall impact of the study. These were agreed with FHI 360 and include:

- **Accelerated Trial Follow-up Report.** This will report in more detail on the accelerated trial undertaken in May 2013 with homestead women borrowers in the Barisal Sadar region of southern Bangladesh. The report is of key interest to Save the Children as part of the USAID Nobo Jibon Food Security Program.
- **Toolkit for delivering F2FF into development programs.** Building upon the learning of the F2FF study, the toolkit will be action-oriented and provide guidance on the processes and tools for integrating F2FF into (particularly USAID) development programs. The toolkit will include guidance on: Financial Literacy; Engagement Strategies (public-development-private sectors); CBO benchmarking and development; Research Tools; and, a Code of Conduct for engaging in PPPs.

Learning & Dissemination

The remaining deliverables are mostly related to the third component of the F2F2, ‘going public’ in disseminating the findings of the study in international forums. In this F2F2 has been successful in its application to the SEEP Network Conference in Washington DC in November and a team from iDE, ULC, and Save the Children will be presenting the findings from the study under the title: Delivering Human-Centered “Firm to Farm” Finance Solutions for Smallholders in the conference. F2F2 has also submitted an application with the “Cracking the Nut” conference due to be held in Rwanda in January, 2014 under theme: Preparing for Sustainability of Future Livelihoods with the title: Delivering Human-Centered “Firm to Farm” Finance Solutions for Smallholders.

Further to confirmation that the application has been successful, the workshops delivered by the F2F2 partners at the SEEP and Cracking the Nut conferences will seek to demonstrate how drawing on the Human-Centered Design (HCD) process of field research, which aims to apply cutting-edge design thinking to a development context and increasingly toward inclusive finance, the session will aim to stimulate discussion and analysis through an experience prototyping approach amongst the facilitators and participants to identify barriers and triggers to “win-win” partnerships with commercial financial service providers that inject disruptive, “Firm to Farm” solutions to inclusive agricultural finance for low-income households (language from proposal documents).

Also Conor Riggs, Study Technical Leader, submitted a blog on the USAID Microlinks.org online knowledge platform entitled “*Firm to Farm Finance*” in Bangladesh: Applying Human-Centered Design to Inclusive Agricultural Finance. This covered the HCD component of the F2F2 Study and in particular demonstrated how: drawing on HCD enables us to apply cutting-edge design thinking to a poverty-focused design challenge to uncovering desirable, feasible and viable solutions to the financing challenges faced by Nobo Jibon beneficiaries.

Priorities for Next Quarter:

The priorities for next quarter are to complete the remaining deliverables and prepare for the next dissemination event (the Cracking the Nut Conference). In particular the areas that F2F2 will focus on

are: 1) Deliver SEEP Network conference presentation; 2) Contributing to the USAID Microlinks online knowledge platform (in consultation with FHI 360); 3) Preparation for Cracking the Nut Conference (subject to success of the application); 4) Achieving the other remaining and additional deliverables.

Task No	Deliverable(s)	Expected Completion Date
<i>Outcome 2 (“Going Viral”): Optimized Lending Model with Emphasis on Inclusiveness Developed</i>		
2.3. Feasibility study on improved monitoring through satellite imagery	Satellite Imaging Study Report (1)	Dec 2013
<i>Outcome 3 (“Going Public”): Innovative Inclusive Finance Model Promoted Worldwide</i>		
3.1. Business School Case Studies (DRAFT for approval by Business Schools)	Case Study (2)	Feb 2014
3.5. USAID Microlinks online knowledge platform		(Ongoing) Feb 2014
SEEP Network Conference	Conference deck and associated materials	Nov, 2013
Cracking the Nut conference (TBC)	Conference deck and associated materials	Jan, 2014 (if confirmed)

F. IPA: Graduating the Poorest into Microfinance Evaluation

Period of Performance: 8/1/2009 – 12/31/2013

Background

IPA is conducting a rigorous evaluation of the Ethiopia Microfinance Graduation Pilot, a holistic livelihood development program designed to move households out of extreme poverty. IPA is using a randomized controlled trial to measure the impact of the graduation pilot on livelihoods, consumption and income, and assets. The graduation pilot was implemented by the Relief Society of Tigray (REST).

The design calls for three rounds of data collection: a baseline survey, endline survey, and follow-up survey a year after program completion. IPA conducted follow-up data collection in July and August of 2013, completing the fieldwork portion of the project. This included 908 household surveys (out of 915 households at the endline) and interviewed 1,487 of the 1,533 adult surveys.

Learning and Dissemination:

In August, Dean Karlan and Nathanael Goldberg made two presentations of endline impact results in Ethiopia. Karlan and Goldberg presented results to project staff of REST in Mekelle, Ethiopia on August 4. On August 5 Karlan and Goldberg presented impact results to a group of donors and representatives from the government of Ethiopia working on safety nets at a meeting hosted by the World Bank in Addis Ababa. Dean Karlan presented impact results at the International Growth Centre Growth Week conference in London on September 25.

In the next quarter IPA will complete data cleaning and analysis. Using this data they will draft a project report, and will complete a brief on where graduation programs fit within the larger social protection agenda. A draft report on the Ethiopia case study will be finalized in the next quarter and issued as a FIELD Brief.

G. SEEP Network: Learning Network for Housing IGP Recipients

Period of Performance: 2/21/12 – 2/1/2014

Background

In 2009, USAID awarded three new Implementation Grant Programs (IGPs) to promote housing microfinance for poor households. As a part of the program, the grantees are testing different models of financing and assisting housing improvements and micro-mortgages. The objective of these IGPs is to allow grantees to develop and implement viable business models and roll out products to a greater number of clients, and to document and share their learning with the program and the industry. Such approaches aim to support improved standards of living as well as asset creation for poor households, while being commercially viable for microfinance institutions.

The Housing IGP Learning Network, facilitated by SEEP, is focused on ensuring high quality outcomes with respect to the learning processes of grantees along with the creation of highly relevant learning products for wide scale dissemination.

In this quarter the focus of IGP learning network to complete project evaluations and wrap up of the project, as well as discussion on what key lessons have been learnt during this process. A meeting of the representative of the three IGP learning network partners is planned during the SEEP Annual conference week. The meeting will be an opportunity to reflect on the results from the project evaluation and also discuss the process of finalizing the joint learning output. The meeting will focus on reviewing the paper outline and making any adjustments based on the availability of information.

Below is a brief update from each of the project teams:

Habitat for Humanity (India):

- The final project evaluation report was submitted in August 2013 and no new activity this quarter

Opportunity International – Sinapi Aba trust, Ghana:

Data analysis on the land folio product has been completed but the report is not yet ready to be shared

Aga Khan Foundation – First Microfinance Bank, Afghanistan

- The project evaluation is underway.
- Report is expected in December 2013

Learning & Dissemination

While no new tools have been created yet, it is expected that by the end of the project period (January 2014), there will be at least one new learning output from each of the partners which will consist of three case studies on innovation in housing microfinance. In addition there will be a common learning paper that draws on the experiences of each of the projects to discuss some of the key issues and challenges. We will also have three video interviews that will profile the key aspects of each project.

A meeting of the representatives from the project is scheduled for the week of the SEEP Annual Conference. This will be an opportunity to also discuss how the individual outputs from each of the learning partners can be shared with the SEEP community and beyond. The next quarterly report will include a detailed dissemination plan for the end of the project as well as beyond.

Priorities for Next Quarter

- Over the next quarter, the main goal is to obtain the information required for the joint learning products, from each of the partners and circulate a first draft of the paper.
- SEEP will work with each of the project teams to finalize their individual learning outputs and share them more broadly.
- The main challenge at the moment is to make sure that all the projects are able to provide the information needed, on time.

H. SEEP: Organizing and Mobilizing Knowledge from the FIELD-Support LWA

Period of Performance: 5/30/13 – 1/10/2014

Background

As FIELD-Support draws to an end, there is now an opportunity to revisit the interventions and results and analyze them using an updated thematic framework that reflects new thinking in the field of development generally, and within USAID (E3/MPEP) particularly. Therefore, the SEEP Network will work with FHI 360 to organize and mobilize knowledge generated by projects supported by FIELD-Support LWA over its lifetime. The resulting knowledge base should inform the development and design of future interventions, especially in the leading edge area of cross-sectoral efforts designed to support the poor to construct sustainable livelihoods that can improve their socioeconomic conditions. The knowledge gained will also inform ongoing and emerging efforts to foster pathways out of poverty for the poor, involve the poor in value chains that can generate sustainable incomes for them, and develop markets and market solutions that incorporate the poor.

Based on a preliminary review of the entire portfolio of FIELD-Support LWA and Leader-funded activities to date, SEEP's team of technical consultants are developing a thematic framework for analyzing the intervention and identifying the areas of impact and learning for the future. Below is a list of the themes that have been identified and are being used to organize the analysis and reflection

Technical thematic clusters:

- Innovations in Financial Products and Services
- Market Systems Development for Sustainability and Inclusion
- Strengthening Vulnerable Populations

Cross-cutting themes:

- Identification and Differentiation of Beneficiaries
- Evolution of Evidence

The analysis will be presented in the form of papers for each of the themes and will be complemented by a larger overview paper that focuses on collaboration and opportunities for collective action.

Activities this Quarter:

Over the last quarter, through a consultative process the team selected a set of 12 Associate awards and 20 SLI and Pilots for a “deep dive” investigation to gather data on how each intervention worked. The analysis will be organized as per the thematic framework identified. With support from the FIELD Support team, all the project documentation and outputs were reviewed. This was complimented by detailed interviews with key project staff. Over 30 interviews were conducted during this time.

The team is now in the process of analyzing and organizing the information collected from the review of the documentation and the interview under each of the themes. The key questions that have informed the analysis for each theme include:

- *Innovations in Financial Products and Services*
 - How did the FIELD partner contribute to improving mechanisms and tools for market research?
 - How did the FIELD partner achieve its goals for economic growth and financial inclusion of marginalized or vulnerable populations?
 - How did the FIELD partner respond to current trends in the industry, and move beyond the traditional micro credit product to offer a range of financial services to customers?
- *Market Systems Development for Sustainability and Inclusion*

- Are FIELD projects aimed at developing a sustainable system (e.g., financial system, value chain systems) and not only individual institutions or businesses?
- Are systems strengthened in a way that is pro-poor?
- Are regulatory (legal) and enabling (business) environments taken into account in project design and/or implementation?
- *Strengthening Vulnerable Populations*
 - How have FIELD projects defined vulnerable populations and what were the strategies to sustainably engage them in markets and reduce their poverty?
 - What tools have FIELD partners developed to improve their capacity to identify and assist the vulnerable populations they aim to reach?
 - How have FIELD partners expanded understanding of the ways vulnerable households manage the risks they face when participating in financial and product markets?
 - What have FIELD partners learned about building their own institutional capacity, as well as that of their public or private partners, in order to enable the vulnerable and very poor to access and use markets?
- *Identification and Differentiation of Beneficiaries*
 - What tools have FIELD partners developed to improve their capacity to identify the populations they aim to serve?
 - What are the implications for program design and implementation of recognizing that “the poor” are highly diverse?
- *Evolution of Evidence*
 - How has our understanding of what constitutes evidence of impact changed?
 - How have our methods and tools for gathering evidence changed?
 - How do FIELD partners learn from and use the evidence they collect to make programming decisions?
 - What techniques have FIELD partners developed or used to effectively organize and broadly disseminate knowledge?

The focus of the project so far has been to review and analyze the knowledge and experiences from the FIELD-Support LWA funded activities. Once the analysis has been completed and shared broadly, the impact of the activities will be more apparent. The intended impact is to promote deep learning about how the lessons from the interventions implemented under FIELD-Support LWA can be extracted to inform and influence the emerging trends in economic development programming.

All of the areas of intervention supported by FIELD-Support LWA represent a tremendous opportunity for learning both in terms of the impact and outcomes that were achieved through these interventions as well as how they have influenced the other activities or interventions in their context. At the end of the project we hope that the thematic outputs provide some guidance on how the knowledge mobilized through this portfolio of activities can be used by staff members of USAID, development officials of host governments, and development organizations to work more effectively together with the private sector and the vulnerable poor on existing and future projects.

Some of the immediate dissemination plans are listed below and a more detailed strategy will be developed in consultation with the FIELD Support LWA team over the next quarter.

Priorities for Next Quarter

Building on the interviews and documentation analysis that has been completed, the plans for the next quarter include:

- Finalizing drafts of the thematic outputs which are to be submitted for review and feedback to the FIELD-Support LWA team
- FIELD-Support LWA staff and project team meeting to review drafts and feedback. This meeting will

also be an opportunity to identify any additional resources for data collection and refine the focus of the drafts

- Finalize thematic outputs and share through online platform.
- Using the content from the thematic outputs create shorter resources and tools (podcasts, presentations, etc.) and disseminate via online interactive platform.

In consultation with the FIELD-Support team identify opportunities for wider dissemination of the outputs from the project. This would include looking at the opportunity to organize a series of learning meetings as well as how some of the recommendations from the thematic outputs can be mainstreamed within SEEP learning communities such as STEP UP, MaFI etc.

I. World Vision: Field Guide for Integrating Very Poor Households

Period of Performance: 6/2011 – 8/2013

Background

The goal of the Reaching Vulnerable Households through Value Chain Development Guide is “to develop a guide that provides methodologies to improve the down reach of enterprise development programming using the value chain development approach.” Particular focus is on strengthening informal and formal producer groups and facilitating market linkages with the private sector.

- Project outcome: to have greater market engagement for very poor households through market development activities.
- Project objective: to advance the state of value chain development tools for down reach to very poor households using an evidence-based approach through the development of a guide.

This was the last quarter of implementation for this activity. Over the last year, progress toward reaching these objectives has primarily consisted of the continual dissemination of the Field Guide through hosting the third of three SEEP Network Field Guide Webinars, West and Southern Africa Regional Workshops and online surveys to workshop participants in assessing the utilization of the Field Guide and the effectiveness of the workshops. Participants gained a more robust understanding of enterprise development and value chains as a result of participating in the workshop. The participant feedback was positive, with participants remarking that they felt as though the workshop was very participatory and relevant to their work., the progress toward reaching these objectives has consisted primarily of the continual dissemination of the Field Guide through hosting the third of three SEEP Network Field Guide Webinars, West and Southern Africa Regional Workshops and online surveys to workshop participants in assessing the utilization of the Field Guide and the effectiveness of the workshops.

Highlights:

- The second edition of the Field Guide was finalized July 2013 and released on www.microlinks.org August 2013. The link is <http://microlinks.kdid.org/library/integrating-very-poor-producers-value-chains-field-guide>
- 43 participants attended the second SEEP Network Field Guide Webinar on February 21, 2013, three of which were return attendees; the average listen time was 57 out of 90 minutes. SEEP remarked this was an excellent average listen time.
- 45 participants attended the third SEEP Network Field Guide Webinar on May 23, 2013, five of which were return attendees; the average listen time was 58 out of 90 minutes.
- 20 unique Tools and Facilitation worksheets were introduced in the Field Guide
- There were a total of 110 workshop participants who attended the West Africa and Southern African Regional Workshops.
- Over the three days, 49 participants attended the West Africa Regional Workshop hosted in Ghana, while 61 participants at the Southern African Regional Workshop, hosted in Malawi.
- The Field Guide is currently used in roughly 15 countries.

- The Field Guide Coordinating Committee met most months during the life of the project. The Coordinating Committee included staff from USAID (Jennefer Sebsted, Lane Pollock, Anicca Jansen), FHI 360 (Nussi Abdullah, Paul Bundick), World Vision (Dan Norell, interns) and Margie Brand consultant).
- In addition to the Field Guide a 32-page Pocket Guide was also developed. The Pocket Guide was translated into Spanish, French, and Continental Portuguese.
- A USAID Brown Bag Lunch on November 28, 2012 was attended by 41 individuals.
- FHI 360 created a video on the Field Guide that is available on the link above.
- Web blog postings including postings on AgriLinks and the Center for Financial Inclusion.

Training/Workshops:

- 3-5 day long workshops held in Bangladesh, Ethiopia, Haiti, Tanzania, Malawi, Ghana, Washington D.C.
- These workshops further intend to measure the effectiveness of World Vision’s dissemination strategy for the Field Guide.
- Both the Malawi and Ghana workshops lasted three days and were well attended by 110 field practitioners.
- Some feedback from the workshops:
 - “It was full of elements that are needed in the communities we are operating in.”
 - “Overall workshop was amazing. Modeling ground for World Vision”
 - “We wish it had come earlier.”
 - “More time for an experiential learning with communities.”

Utilization Survey:

A utilization survey was handed out, 19 questions related to usage were asked and there were 65 responses out of 110 practitioners. Knowledge retention was appraised through an assessment measuring the pre and post workshop knowledge of the participants. Practitioners who attended the training sessions, included government officials, representatives of national and international NGOs, and representatives of the private sector involved in public-private partnerships, and others. The breakdown was as follows:

International NGO → 69%
 National NGO → 5%
 Producer → 5%
 Donor → 2%
 Other → 19%

The survey revealed that:

- 63% of participants referred back to the content of the Field Guide after the workshop;
- 24% of participants state that they refer back to the Field Guide at least once a month.
- 12% of participants state that they refer back to the Field Guide once a week.
- 8% of participants state that they refer to the guide once day.
- 81% of participants shared the Field Guide further. The sharing of 81% shows that there is a snowball effect leading to an increase in the number of people being exposed to the Field Guide.
- 37% state other: Amongst this response people stated that they were hoping to integrate the usage of the Field Guide into next year’s budget, whilst others stated that they were going to introduce some of the aspects of the Field Guide into the next fiscal year.
- The Field Guide is being utilized in: Ghana, Sierra Leone, South Africa, Tanzania, Swaziland, DRC, Senegal, Ethiopia, Zambia, Lesotho, Malawi, Zimbabwe, Bangladesh, US, Haiti.

Amongst those who have not used the Field Guide:

- 27% state that they would not require any further support
- 20% request support meetings with other practitioners using the Field Guide
- 20% request video trainings
- 13% request a mentor

- 7% Further workshop training on using the Field Guide for myself or other staff
- 3% Webinars to discuss specific topics
- 10% Other

Feedback from other participants:

- “We have developed a plan of action at the program level on the implementation of the Guide within the value chains, this is currently being followed.” – World Vision Project Manager, Malawi
- “I have personally, been very active in using my producer group as a means accessing various supplies and profitable markets for my farm business. This is in contrast to the past as I used to mostly work in isolation though I belonged to a producer group.”– Malawi Farmer
- “After the workshop, I revised the key areas of interest especially value approach. It gave me an understanding on how the different actors are coordinated in the chain and how farmers can benefit; I also learned the importance of being in groups. I went back to brief my committee members. This gave us the urge to re-organize our team according to the different value chains. We have also taken steps to encourage the very poor to join savings groups to access loans to finance the value chains. As a group we have endorsed decisions that do not discriminate the very poor. For example, we buy inputs in bulk as a group.”– Malawi Farmer:

It is anticipated that USAID, FHI 360 and World Vision will continue to disseminate the Field Guide and Pocket Guides widely so that front line market facilitators have tools that make their work more effective. The Field Guide and Pocket Guides will be useful references for those organizations who want a more market based approach to reach very poor farmers. However, with this quarter World Vision’s activity under the Leader award comes to a close.



Workshop visit to the World Vision Malawi for Every Child Value Chain Project



The President of a Producer Group in Malawi orients the Field Guide Workshop participants on the realities of running a producer group. She said, “Fruit trees are the farmer’s retirement pension.”

J. WOCCU: Why Women Are Where They Are in Credit Union Management in Mexico *Period of Performance: 5/30/2013 – 11/15/2013*

Background

Over the last 20 years, World Council (WOCCU) has had success with the introduction of women-responsive products in credit unions. Credit Unions have reported increases in women's membership, accumulation of savings and access to loans. Credit unions have learned that it is profitable to introduce working capital, agricultural and cash management loans which provide greater flexibility in mobility, repayment periods and geographic access for women. Yet, we still do not see women rising in management or leadership positions in the same proportion as men. Women tend to stop at lower management positions, manage smaller credit unions and have more turnover than men.

The primary objective of this activity is to assess why women are where they are professionally, what the obstacles are that women face, and what the attributes are of women who are successful in rising to management and leadership in Mexican credit unions. By gaining insights into this issue, the activity will identify action steps that credit unions can take to reduce obstacles and increase women's participation in management and leadership positions.

Activities this Quarter:

The major activities this quarter focused on the organization and implementation of the survey. The survey tool was submitted for IRB review and after some modifications to the consent forms was approved in August. However, this slightly delayed scheduled implementation which requires the activity to extend into FY2014. WOCCU responded to IRB's questions, worked with the identified credit unions to explain the survey process to staff, and set up the database to facilitate analysis. Once IRB approval was received, respondents took the survey and participated in interviews, which took the remainder of August and September. The data was collected without any additional complications or delays.

A total of 244 surveys and 16 in-depth interviews were conducted with volunteers from a subset of 76 regulated Mexican credit unions. The credit unions that participated in the study include:

- CP Tanhuato (Michoacán)
- CP Nuestra Señora de Tonaya (Jalisco)
- Impulso Económico de Oreinte (Tlaxla)
- CP Lagunillas (Michoacán)
- CP San José de Tlajomulco (Jalisco)
- Cajín (Oaxaca)
- Caja Jesús María Montañón (Guanajuato)
- CP Pio XII (Jalisco)
- Sociedad Cooperativa San Andrés Coyutla (Veracruz)
- CP Apaseo El Alto (Guanajuato)
- CP La Providencia (Colima)
- Caja La Guadalupeana (Morelos)
- Caja Tepic (Nayarit)
- Caja Hipódromo (Durango)
- CP Agustín de Iturbide (Jalisco)
- CS Los Tres Reyes (Oaxaca)

Next Quarter:

During the next quarter, WOCCU will complete the data analysis and compile a final report of the findings.

2.2 Knowledge Management and Learning Dissemination

During the last quarter, the FIELD-Support knowledge management team continued to work across the portfolio working with the partners on the Leader activities and Associate Awards to document and disseminate key findings, lessons learned, and best practices. As discussed in previous issues, 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. FIELD-Support e-Bulletin

The KM team continues to draft and disseminate its monthly e-bulletin with brief activity updates. The e-bulletin is now distributed directly via email to more than 120 FIELD-Support implementing partner representatives and over 200+ external practitioners. Email trackers indicate that primary recipients then typically forward each issue to an additional 100 people each month. After over three years of monthly e-bulletins, the rate of emails that are opened each month (“Open rate”) and links within email that are clicked on by readers (“Click rate”) remain consistent and well above industry standards.

FHI 360 sends two versions of the e-bulletin each month: one to a general list serve that includes news and announcements about the LWA program activities, including Leader and Associate Awards; and one limited to the consortium member representatives that also includes LWA specific announcements and updates on upcoming Associate Awards, prime-funded activities and calls for concepts and proposals, as appropriate. The general list serve generally has a slightly lower “open-rate” than the consortium list, but both have held steady over the last two years. This quarter, FHI 360 has made efforts to tailor content to be more applicable to subscribers by expanding links to new events and learning products for practitioners.

The most popular articles this quarter included:

- A one-day conference co-hosted by mSTAR a one-day conference on the impact of mobiles in development (<http://mobiledevconference.com>)
- The Field Guide (<http://www.microlinks.org/library/integrating-very-poor-producers-value-chains-field-guide>)
- New STRIVE Publication “Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change” (<http://www.microlinks.org/library/why-measuring-child-level-impacts-can-help-achieve-lasting-economic-change>)
- About the new ASPIRES Associate Award (<http://www.microlinks.org/library/aspires-factsheet>)

B. Learning Dissemination

In coordination with USAID’s Microlinks and Agrilinks platform, FHI 360 continues 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 on the Microlinks platform, and then disseminated through additional channels like the Agrilinks portal, as appropriate. In line with USAID’s mandate, this process also includes that all public products comply with Section 508 to ensure that they are accessible to the visually disabled or hearing impaired.

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

- [Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change](#)
- [FIELD Brief No. 12: Accelerating Youth Enterprise through Partnership](#)
- [Creating Awareness and Demand for Mobile Money](#)
- [Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm](#)
- [Working with producer groups in post-conflict Angola](#) (Case Study)
- [VSLAs: Addressing the Evidence Gap on Child-level Outcomes](#)
- [ASPIRES Factsheet](#)

In addition, FIELD-Support was represented at a few major events during the last quarter that supported FIELD-Support mandate for broad-based dissemination in support of learning:

- **Mobiles for Development (m4d) One-Day Conference (September 26, 2013):** There was overwhelming interest in the September 26 mobiles for development conference, [Mobiles! What have we learned? Where are we going?](#) Registration filled up prior to event. Interested parties were invited to follow the conference on Twitter at [#m4d2013](#). The conference was organized by **mSTAR** and hosted by [DAI](#), [Development Gateway](#), [FHI 360](#), [IREX](#), and [USAID](#) and reflected on the progress in

using mobiles for development and provide the chance to build a collective view of the future, learn new approaches and funding models from the entrepreneurs themselves, and gain insight into practical next steps.

- **Global Youth Economic Opportunities Conference (September 10-12, 2013):** John Williamson, Senior Technical Advisor at the USAID Displaced Children and Orphans Fund (DCOF), Diana Rutherford, Research and Evaluation Specialist at FHI 360 for **STRIVE**; and Joshua Chaffin, Senior Program Officer of Women's Refugee Commission and Coordinator of the Child Protection in Crisis (CPC) Network Task Force on Livelihoods and Economic Strengthening headlined a panel at the Global Youth Economic Opportunities Conference. The panel highlighted the need for, current evidence about, and rising best practices for examining the effects of economic strengthening programs on children and youth. Panelists presented evidence from the work of the STRIVE project and the CPC Network Task Force on Livelihoods and Economic Strengthening, supported by the new STRIVE and CPC Network Task Force publications "Why Measuring Child-level Impacts Can Help Achieve Lasting Economic Change" and "Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm"
- **Global Food System Symposium (August 22-23, 2013):** Josh Woodard, from the **FACET** Associate Award, participated in the Global Food System Symposium hosted at Michigan State University by the Global Center for Food Systems Innovation (GCSFI), which is one of seven Development Labs that are part of USAID's Higher Education Solutions Network (HESN). As part of the HESN, the GCSFI's overall goal is to increase the effectiveness and efficiency of USAID programs. The symposium focused on the review and discussion of four white papers analyzing key megatrends in East Africa that were developed by GCSFI. Josh was tapped to provide input on the research done on ICT4D and agriculture because of his work researching and writing various toolkits, briefing papers, and profiles in this subject area for FACET. These white papers will continue to evolve based on the input provided at the symposium and will eventually serve as a basis for the design of future Innovation Grants that will be used to pilot and study potential solutions to global food system problems.
- **Social Media for Social Change Course:** **FACET** published its Social Media for Agricultural Development Practitioners Handbook, authored by Dustin Andres. Dustin is also a facilitator for TechChange's "Social Media for Social Change" Course as a "Guest Expert." For more on the course, <http://techchange.org/online-courses/social-media-for-social-change/>
- **USAID Education Summit (July 2013):** FHI 360 Lara Goldmark and Obed Diener were invited to participate in the USAID Education Summit in advance of the awarding of the **Workforce Multiplier** Associate Award. FHI 360 supported USAID to convene a panel around private sector approaches to workforce development.

3 Associate Awards

As mentioned, 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.

During the last quarter, FIELD-Support included **10 current Associate Awards**. The following section provides brief highlights of major accomplishments in each Associate Award this quarter.

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

Period of Performance: August 2013 – August 2018

Background

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

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

Hallmarks of the ASPIRES approach include:

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

Activities this Quarter:

Awarded in August, priorities this first quarter included staffing up, partners engagement, and development of start-up plan and year 1 workplan. In addition anticipated core and country-based activities include:

- **Research/pilot of integrated social empowerment & savings-led microfinance:** The Gender Technical Working Group (TWG) at USAID intends to support a pilot and evaluation of one or more programs to integrate savings-led microfinance and social empowerment programs for women and girls. A literature review was discussed in Q4 FY2013 as the first step in the project, to determine what such programs already exist and what evidence has been collected of their effects. ASPIRES initiated work on the literature review in Q4 FY2013, though it was subsequently halted at the request of USAID, as it was felt that more USAID staff associated with the working group needed to weigh in on the plan.
- **Research into economic management strategies of female sex workers:** The HIV Prevention for Key Populations Technical Working Group (TWG) intends to support research on the economic lives of female sex workers, to determine what financial services may help this population, particularly as related to improved health outcomes. Like the Gender TWG project, the first step is expected to be a literature review to determine what economic outreach to female sex workers already exists and what is known about the financial strategies/needs of this population. To that end, in Q4 FY2013 USAID facilitated an ASPIRES meeting with researchers from American University and the Gates

Foundation—experts who have conducted major research in this area already. The literature review itself was put on temporary hold until USAID staff are able to fully review ASPIRES’ proposed approach to the topic.

- **Mozambique Needs assessment/portfolio review:** Mozambique is the first site of field activities, based on the USAID mission’s early commitment to ASPIRES. The first activity planned is a needs assessment/portfolio review, as outlined initially in a SOW provided by the Mission. The work that occurred in Q4 FY2013 included: 1) several conversations with mission and HOP staff to help flesh out the assessment’s intent and design; 2) collection of desk review materials related to Mozambique; and 3) planning for an exploratory visit to Mozambique early in Q1 FY2014. The needs assessment will help determine the scope of follow-on technical assistance later in FY2014.
- **Cote d’Ivoire Vulnerability assessment:** Cote d’Ivoire is another early project field site, with several activities planned in collaboration with the USAID Mission. The first field activity is expected to be an economic vulnerability assessment commencing by Q2 FY2014. The Q4 FY2013 period focused on mission outreach to help flesh out the mission’s interests in this area and begin discussions of timeline. A key conclusion reached as a result of these discussions with USAID was that the OVC TWG commitment would help support a methodological desk review of vulnerability assessments in Q1 FY2014, which would then provide the foundation for the field implementation in Cote d’Ivoire.
- **Cote d’Ivoire Pilot activity for ES with sex workers:** Another project requested for Cote d’Ivoire is a pilot/evaluation of integrated outreach services for commercial sex workers. It is expected that this project will build upon the findings of research into the financial lives of commercial sex workers supported by the Gender TWG; as such, pilot planning did not begin in Q4 FY2013 and will not likely begin until the latter half of FY2014. However, one topic discussed at some length in Q4 FY2013 was the mission’s request that ASPIRES provide core clinical services to sex workers in Cote d’Ivoire as a precursor to any economic development pilot. ASPIRES has liaised with the FHI 360 global health team based in Cote d’Ivoire, which is quite well-placed and interested in providing such services under ASPIRES. We will continue to explore the implications of this request in Q1 FY2014.

3.2 FACET: Fostering Agriculture Competitiveness Employing Information and Communications Technologies (Africa)

Period of Performance: October 2009 – September 2013

Background

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

Despite being a relatively small project (total project budget of \$1.3 million over four years), the FACET project was able to establish itself as a reputable and primary source of information and technical assistance at the intersection of ICT and agriculture in sub-Saharan Africa. This was accomplished through the publication of dozens of technical and practical publications, a diverse array of events, social media channels using the ICTforAg moniker, and field-based technical support to USAID missions and implementing partners.

To achieve its objectives, FACET had two components:

- **Component 1:** Knowledge sharing across missions regarding sustainable and scalable approaches to using ICT to increase the success of Feed the Future (FTF) activities; and
- **Component 2:** Short-term technical assistance to projects to help them improve their uses of ICT, especially in ways that may be helpful to other projects as well.

The project was implemented by FHI 360, and included ACDI/VOCA and Action for Enterprise as resource partners.

Specifically, during its period of performance FACET:

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

Major Achievements

Component 1: Knowledge Sharing, Analysis, and Toolkits

This component included six different activities. Originally these activities were not clearly demarcated in the work plan, but for the majority of the project this component has included these six activities. A summary of the results achieved under each of those activities over the project period of performance is included below.

- **Conduct a Demand Survey:** An ICT demand survey was sent out to FTF mission contacts in sub-Saharan Africa, along with a request for them to share the survey with their relevant agriculture development project implementing partners on May 6, 2011. The response rate was 31% (15 out of 48 invitees) and included both USAID mission and implementing project staff. The respondents expressed strong preference for briefing papers, short profiles, and short-term technical assistance. Based on the results of this survey, the project increased its focus in these three areas with a particular focus on the subject areas highlighted by respondents.
- **Expanded Web Presence:** FACET launched a website on November 22, 2010 (<https://communities.usaidallnet.gov/ictforag/home>), and set up Google Analytics on the page on January 26, 2011. In May 2012, we also launched social media channels using the handle ICTforAg on Twitter and Facebook. We also established content partnerships with e-agriculture.org, Agrilinks, and Microlinks. According to Google Analytics, from January 26, 2011 to September 30, 2013 the FACET managed Allnet page received 27,411 total visits (of which 18,138 were unique visitors, with the average time spent on the site 00:02:51. The top five geographical locations of visitors were: US, India, Kenya, UK, and Nigeria. In total, 7,130 visits (or 26%) were from locations in Africa, which was the project's geographic area of focus.
 - Analytics for the low-cost video toolkit (<http://www.ictforag.org/video>), interactive radio toolkit (<http://www.ictforag.org/radio>) and social media handbook (<http://www.ictforag.org/social>) were tracked separately from the Allnet site since they are hosted on a separate domain. From its launch on May 1, 2012 through September 30, 2013, the low-cost video site had 4,147 visits. The interactive radio toolkit had 2,515 visits from its launch in December 2012 through September 30, 2013. The social media handbook had 832 visits from its launch on September 12, 2013 through September 30, 2013. Since we cannot distinguish how many of these visitors also visited the Allnet site, we have not included this total towards our indicators so as to avoid double counting.
 - As part of an effort to establish technical leadership and share resources on ICT for agriculture in sub-Saharan Africa, FACET established an accessible new social brand (ICT for Ag) on Facebook and Twitter in June 2012. Using a channel-specific approach, focused initially on visual content on Facebook and rapid and multi-sectorial content curation on Twitter, has resulted in two influential and demographically distinct social channels.

- **Development of Print and Online Materials:** Over the life of the project, FACET developed numerous briefing papers, profiles, toolkits, and online presentations. As living documents, many of these materials were updated on one or more occasions during the project period. Specifically, the project developed 19 briefing papers, 49 ICT and Ag profiles, 2 toolkits (on each on low-cost video and interactive radio), and one handbook on social media.
- **Knowledge sharing events, webinars and short workshops:** Over the life of the project, FACET hosted a total of 28 events, webinars, and short in-person workshops, averaging slightly more than one event every two months of the project. Among the 28 were a mix of in-person events in both the US and Africa, as well as virtual events.

Component 2: Short term field support technical assistance

Over the course of the project period of performance, FACET provided short-term technical assistance to USAID missions or projects on 13 occasions. Although initially designed to provide targeted project or mission TA, the majority of assignments carried out under this component were technical workshops for a mix of USAID implementing partners, their local partners and beneficiaries, and USAID mission staff. Illustrative examples of assignments include:

- **Technical assistance to USAID/Market Linkages Initiative (MLI) in Malawi in 2010:** During a nine day field visit, the FACET technical team met and facilitated roundtable discussions with MLI, commodity exchange representatives, and other market information system providers. Assessments of each solution and recommendations were made against criteria established in advance by the MLI and FACET teams. These recommendations appear to have yielded results. Within a year of the FACET-led assessment, usage of the selected system topped 117,000 messages including price alerts, bids, offers, and informational messages, and 15 grain bulking centers had subscribed to the service. As of September 2013, the price enumeration network had expanded to 29 key markets in 2013, with 21,000 smallholder farmers accessing the service with over 82% of price alerts being offered on a commercial basis.
- **Assessment on market information systems for USAID/East Africa in May 2012:** The findings from this assessment were presented to USAID/East Africa and turned into a briefing paper that was disseminated publicly through FACET's communications channels.
- **Technical workshop on integrating ICT into agriculture projects and social media in Kenya in September 2013:** For the first two days, there were 20 total participants (from four countries), while 17 participants (from three countries) joined the social media bootcamp on the final day. Although there was significant participant overlap between the workshop and bootcamp, as not all participants were the same we conducted participant evaluations at the end of each. For the first two days, a total of 19 participants completed the evaluation. Of those, 84% of participants rated it a 5 ('Very Useful'), 10% rated it a 4, and 5% rated it a 3 ('Moderately Useful'). For the bootcamp, a total of 15 participants completed the evaluation. Of those, 67% of participants rated it a 5 ('Very Useful'), 13% rated it a 4, and 20% rated it a 3 ('Moderately Useful').

3.3 HIFIVE Haiti Integrated Finance for Value Chains and Enterprises (Haiti)

Period of Performance: June 2009 – May 2014

Background

Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE), having completed its first phase (2009-2012), is continuing its work to further develop the country's financial services sector to promote employment generation, support expanded agricultural activities, improve livelihoods, boost the economy, and expand financial inclusion. HIFIVE received a two year extension of its contract to May 2014. Although several of its objectives were completed during the first phase, HIFIVE's revised objectives for the next two years place renewed emphasis on two key elements of HIFIVE's work:

- Improving the availability of financial products and services, including agricultural credit adapted to the needs of participants in Haiti's value chains in rural and agricultural areas.

- Encouraging the use of Information and Communication Technology (ICT) solutions, primarily mobile financial services, to expand financial inclusion.

The core of the program is the **HIFIVE Catalyst Fund (HCF)**, a \$22.5 million grant pool to increase financial services in rural and agricultural zones. These targeted grants promote innovation and experimentation in development of technology solutions, capacity building, financial services and products, and risk mitigation. Following the January 12, 2010 earthquake, HIFIVE also has responded by prioritizing those areas that were mostly heavily affected, and initiating activities to help damaged businesses get back on their feet and restart the Haitian economy.

Conditions in the financial service sector have continued to improve dramatically since the entry into the market by large MFIs in agricultural lending as well as the expansion of these services by other institutions. In this quarter, agricultural credit portfolio has experienced a significant growth of 13.22%, and as result 1,735 new agricultural value chain participants have benefited from access to credit products. Besides providing direct loan capital support to institutions, the HIFIVE project has also focused on expanding financial points of services into agricultural corridors such as Plaine du Nord, Saint Raphael and Marchand Dessalines.

There are several significant sectoral developments that bode well for access to agricultural finance and SME finance in Haiti:

- MCN, the MFI subsidiary of Unibank, with the support of HIFIVE continues to expand its agricultural credit activity
- Sogebank’s Small and Medium Enterprise (SME) lending unit has been running for some time with both positive results and continued senior management support.
- Microfinance institutions are showing much more appetite for agricultural credit risk: HIFIVE now has 27 FI partners engaged in sustainable agricultural credit programs.
- There still exists a large demand for support to launch new products addressing the needs of enterprises in agricultural value chains and to extend outreach of services in rural zones

Finally, the development of mobile money service platforms and their evolving “ecosystem,” encouraged by HIFIVE’s Haiti Mobile Money Initiative (HMMI) activities, has been a game changer in Haiti. All parts of the financial service sector, from banks to MFIs have scrambled to develop strategies that will position themselves within that ecosystem and that will help them use technology to expand their client base, reduce costs, or deliver additional products and services. With the completion of HMMI’s competition phase, HIFIVE is focused on activities that will promote sustainability for mobile financial services in Haiti during the rest of its contract period. The expanded outreach of these services will help to provide better access for all Haitians to financial products and services that are affordable, convenient, secure, and transparent, and that enable them to better manage their resources and to diminish their economic vulnerability.

Highlights of extraordinary results of HIFIVE over the past four years include:

- 30 financial institutions newly engaged in value chain finance
- 42,288 microenterprises receiving value chain finance
- 83 new value chain solutions introduced
- 43,345 MSMEs receiving USG-assistance to access bank loans
- 370 traditional points of financial services available from reporting institutions; 544 mobile money outlets
- 491,465 rural clients of partner FIs (171% increase from baseline)
- \$102,154,120 in savings deposits (203 % increase from baseline)
- \$184,595,825 in loan portfolio of reporting FIs (184% increase from baseline)
- \$18,825,941 in agricultural loans (239% increase from baseline)

Selected Highlights from the Quarter

During the Q4 of FY 2013, the project results showed excellent progress in most areas. Indicators reported for the quarter ending September 30, 2013 show continuing sector growth by many measures and increased outreach and also stable growth in agricultural lending activities. Over 19% of growth has been reported since June 30th in the value of the agricultural credit portfolio. This growth is highly likely to continue in the period after the HIFIVE project.

HIFIVE Catalyst Fund (HCF): HIFIVE effectively uses the HCF to implement activities contributing to its strategic objectives. HCF has 80 grants that have been contracted, totaling \$19.7 million of which \$14.8 million has been disbursed. Of the 80 grants, nine are structured as public private partnerships. The grants have been used to support a large variety of activities that contribute to HIFIVE objectives:

- 43 grants directly support value chain finance and rural expansion of financial services
- 14 grants support ICT improvements, either as the primary activity or as a supporting activity. Such grants improve MFI capacity to manage their portfolio and clients base, and thus to expand financial inclusion/client outreach
- 8 grants supporting HMMI technology implementation for financial inclusion objectives
- 7 MFI earthquake recovery and stabilization grants
- 5 grants supporting market information development
- Others: risk mitigation, 3; capacity building: 5
- 20 grant proposals in the pipeline, valued at \$4.3 million (grants in pipeline do not represent committed contracts and not all grants in pipeline may be approved by HIFIVE Grants Voting Committee)

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

Mapping of Financial Points of Services throughout Haiti: Financial institutions throughout Haiti lack access to reliable market information. Without access to this type of information, institutions find it difficult to exploit business opportunities and expand into new markets. Often, they are reluctant to develop new types of products and expand product offerings to new types of clients and new areas. HIFIVE has several activities that address this market information constraint: 1) conducting an annual microfinance census that presents and analyzes industry trends; 2) sharing institutional performance information for core institutions on a quarterly basis; 3) compiling a directory of products and services offered by Microfinance Institutions (MFIs); and 4) disseminating geographical information system (GIS) maps to graphically illustrate the availability and distribution of financial services supply. This fourth component, the GIS mapping, was finalized this quarter, Q4 FY 2013. Three previous phases were performed by HIFIVE's preceding project, Haiti MSME. During Q4 of FY13, the HIFIVE project finalized Phase 4 of the mapping of financial points of services throughout Haiti, using the latest (2012) geospatial data provided by USAID's GIS Team and coordinates from all points of service provided by financial institutions. The HIFIVE team also conducted expansive field surveying to locate new points of service and confirm existing points.

3.4 *La Idea (Latin America)*

Period of Performance: October 2012 – September 2015

Background:

The **Latin American Idea Partnership (La Idea)** is a platform that connects entrepreneurs within the Latin American diaspora to each other and to resources that will help them cultivate and grow innovative businesses and startups that will generate employment and economic growth throughout the Americas. La

Idea is comprised of three core activities: Bilingual, customized networking and business advising events across the U.S.; a pitch competition promoting partnerships between entrepreneurs in the United States and Latin America; and an online platform providing free, easy-to-access materials, and connections to local and regional organizations.

Highlights from Last Quarter:

Q4 2013 was an impactful, transition quarter. The La Idea team concluded the La Idea en Accion business advising series and turned its attention to digital outreach and engagement to encourage applications to its La Idea Business Pitch Competition. On September 20, 2013, when the La Idea team closed its application it had received over 880 submitted eligibility questionnaires and 124 completed, eligible applications.

- **La Idea Business Pitch Competition:** In consideration that international events in Colombia and Mexico would not take place until the month of August, the deadline for the online competition was extended from August 1st to September 20th. To encourage eligible entrepreneurs who had already begun their application to submit by the original announced deadline and to further promote the competition, the team decided to offer an early incentive package. The increase in the total number of applications, from 239 to 381 (59% increase), the week of July 25-August 1 reflects the effectiveness of this strategy. 21 completed applications were received by the original deadline. Out of this group, three randomly chosen partnerships were awarded with the early incentive package: All Digital Media, Ancona Suntech and Ceramica Las Marias.
- Throughout the months of August and September the team intensified direct outreach to individuals in the U.S. and Latin America who had begun application. Outreach was conducted primarily via phone calls and then follow-up emails. This approach proved to be successful and by the deadline, the WizeHive online system registered a total of 880 applications with the following breakdown: 230 that only completed their login credentials, 300 that completed successfully only the eligibility questionnaire, 219 that completed unsuccessfully the eligibility questionnaire, 7 completed ineligible applications and 124 completed eligible applications.
- All the efforts performed by La Idea team with international roadshows and presentations in Colombia and Mexico show a very positive outcome of the participation of those two countries in the competition (Colombia 34 completed applications, Mexico 29 completed applications). For future similar competitions in the region, it would be important to allocate enough resources for direct promotion within the participant countries (outside of the US). The strategy of reaching out directly to participants (in particular in Latin America) was also very positive and participants were very grateful for that direct communication to encourage them to finish the process and to have someone from La Idea available to answer questions.
- **Execution of Digital Outreach and Online Engagement Strategy:** The team executed a multi-pronged approach to online engagement.
 - **La Idea Online Outreach via Social Media:** A La Idea Twitter account was created to follow and tweet to partner organizations, business incubators, international trade associations and organizations, and other organizations that promote innovation in Latin America and in the U.S. Since launching the account on July 16, 2013, La Idea has grown to 263 followers, published over 330 tweets, had over 390 interactions with its followers, and been mentioned in 270 tweets. The La Idea team expects these statistics to keep increasing as new business resources and news are posted. The La Idea Online Community on Facebook has over 1,800 members. An average of 4 posts are made daily. Those posts included: business articles, La Idea videos, Photo albums, La Idea News and more. The La Idea team also focused on connecting and sharing information about La Idea with five new organizations on Facebook on a weekly basis, touching over 90 organizations worldwide. In addition, a series of Webinars were held.
 - **Email Campaign to Partner Organizations & the La Idea Community:** La Idea partner organizations (121), eligible La Idea Business Pitch Competition applicants (424), and La Idea community members (1,483) received weekly email blasts through Q3 of 2013. The eblasts

shared news, stories, business advising pieces, and competition updates and had an average open rate of twenty-nine percent and an average click through rate of five percent.

- **Content Creation:** The quarter Q3 2013 was a busy quarter for content creation. Creating valuable and usable content was an integral component to both The Digital Outreach and Online Engagement strategies, both designed and implemented this quarter. In total the project produced and translated 34 pieces of content, including seven diaspora/ event attendee stories, five La Idea news and competition updates, two press releases, four business education articles, and 16 videos. This content was distributed via the La Idea website (<http://laidea.co>), Univision's Dinero page (<http://dinero.univision.com>), La Idea social media outlets (twitter, Facebook & Youtube), Univision's Plan Prosperidad social media outlets (twitter and Facebook), and PRWeb (in the case of press releases).
- **Digital Advertising:** In order to expand La Idea's reach to potential applicants for the La Idea Business Pitch Competition, the marketing and communications team designed and executed a two-phase digital advertising campaign on LinkedIn, Facebook, and Google Adwords.
- **La Idea en Accion Roadshows:** In Q3 2013 the La Idea team concluded its national La Idea en Accion roadshow event series and held five international roadshow events. In the U.S., La Idea partnered with more than 100 local and regional organizations providing free Spanish-language advising to over 700 Latino entrepreneurs in 10 cities across the country, including San Diego, Miami, New York, Edison, NJ. Over 90 percent of participants saying that they left their events learning useful tips they could use to improve their businesses. During the roadshow series we worked with key national partners including Small Business Development Centers (SBDC) and Univision (La Idea official media partner). In addition events were held in Bogota, Colombia, and Mexico City, Mexico.
- **Fundraising:** Implementer Accion continued to leverage its network of corporate sponsors and friends to pursue sponsorship of La Idea. Accion was able to reach over 20 potential sponsors of which 7 have committed to sponsor some aspect of La Idea. Accion will continue to pursue sponsorship to offset the travel of the semi-finalist and business support services for the award package in Quarter 4.

The La Idea Business Pitch Competition Award Package

Accion was able to secure business support services valued at over \$100,000. These services will be in addition to the grant awards USAID will provide the winners of the competition. The La Idea Business Pitch Competition Award Package includes:

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

August 1st Incentive Winner's Prize Package

Accion leveraged its corporate relations to secure business support services valued at over \$15,000 for three small businesses that completed their La Idea Business Pitch Competition application by the original deadline of August 1, 2013 and were randomly selected to receive this prize package. The business support services included:

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

3.5 LIFT II: Livelihoods and Food Security Technical Assistance II

Period of Performance: August 2013 – July 2018

Background

In recent years, the President's Emergency Plan for AIDS Relief (PEPFAR) has demonstrated great leadership in integrating economic strengthening (ES) into the continuum of HIV care and support as well as HIV-prevention programming. Globally, the incidence of new HIV infections continues to decline, and antiretroviral therapy (ART) has become more widely available, prolonging life for people living with HIV (PLHIV) and greatly decreasing AIDS-related mortality. The advancement in ART provision has had powerful positive impacts on extending and improving the quality of life for PLHIV, but at the same time has created more pressures for governments and communities with already scarce resources to provide ongoing care and support. More work remains to address the impact of the continuing pandemic on people's livelihoods and food security, especially in countries with both high HIV prevalence and high rates of malnutrition. Particularly in Africa, PLHIV face a constant challenge in their pursuit of food, nutritional and economic security. Therefore, LIFT II will continue to foster a systemic and market-driven approach that connects PLHIV to economic strengthening, livelihoods and food security (ES/L/FS) services at the community level, in order to improve their overall food, nutritional and economic security and strengthen adherence and retention in care.

The **Livelihoods and Food Security Technical Assistance II (LIFT II) project** will strengthen and expand activities initiated under LIFT I by systematically linking nutrition assessment, counseling and support (NACS) clients with community services in new contexts and in at least 13 countries over the life of the project (LOP). To fulfill its technical assistance (TA) mandate, LIFT II is specifically designed to provide evidence-based, gender-sensitive programming to improve household ES/L/FS support as a component of a continuum of nutrition and health care and support for vulnerable individuals and families. In order to achieve this goal, LIFT II provides TA to meet four key objectives:

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

Highlights from Last Quarter:

As this was the first quarter, it included staffing up, workplanning, and partner outreach. In addition, key technical activities included:

- **Technical Notes:** The project team continued its work documenting the rollout process through technical notes. The Diagnostic Tool Note was revised to incorporate the diagnostic tool testing from Malawi. The Approach to Livelihoods Brochure was updated during this quarter. Additional technical notes will be worked on during the next quarter.
- **OHA Collaborative Meeting:** LIFT II participated in the OHA collaborative meeting for nutrition partners on August 20.
- **Technical contributions—collaboration:** LIFT II worked with the Knowledge-Driven Microenterprise Development (KDMD) project in August 2013 to provide inputs into the synthesis document expanding on contributions made by the LIFT I project in the July 2013 during the online consultation focused on experiences of Collaborating, Learning and Adapting (CLA) in action hosted by the USAID Learning Lab website and sponsored by USAID's Bureau of Policy, Planning and Learning (PPL). This interest sparked further discussions with the OHA collaborative around building on these for a technical note or notes in the future. LIFT II anticipates engaging further in Q2 and Q3 with the other partners and USAID to refine these further into technical notes or briefs documenting the collective experiences and programmatic benefits to CLA and operating under this model in coordination with USAID.
- **Economic Strengthening for the Very Poor (ES4VP):** LIFT II also continued working with the Strengthening the Economic Potential of the Ultra Poor (STEP UP) to enhance the ES4VP website in preparation for the SEEP 2013 Annual Conference.
- **LIFT II project website:** LIFT II began adapting project resources hosted on the site from LIFT I to LIFT II and continued to update the site with reports of initial country-specific startup programming.

Progress on Country-based Activities included:

- **Lesotho:** LIFT II and FANTA coordinated a joint TDY to support the implementation of the Partnership for HIV-Free Survival (PHFS) initiative and NACS in Lesotho. LIFT II and FANTA met with the Ministry of Health (MOH) and Ministry of Social Development (MOSD) to discuss its current plans to establish a learning site in Mhale's Hoek and discussed their current plans to work together and pilot test a conditional cash transfers to promote better immunization for children. The MOSD also requested support from LIFT II to carry out a Household Economic Strengthening (HES) workshop for its leadership cadre which is currently planned for December 2013.
- Prior to this TDY LIFT II worked with MSH, its bilateral partner on the ground, to draft an integrated work plan which was updated based on meetings held on the ground. Commitments were made by each of the two partners (LIFT II and MSH) to cover operational costs resulting from the implementation of this plan. LIFT will be primarily contributing to the development of an organization network analysis (ONA), set up of a referral system, and upgrading of economic strengthening services while MSH will provide support in the data gathering for the situational analysis, implementation of the diagnostic tool they current have in place, and provide all of the necessary operational support and cover all other direct cost related to upcoming activities and trainings planned by the projects.
- **The Democratic of the Congo Activity:** Initial discussions were held with CARE/DRC to address the transfer of LIFT II programming and know-how from FHI 360 to CARE/DRC, who will now serve as lead implementing partner (IP) in the country. Consultations related to the pending subagreement between FHI 360 and CARE/DRC; staffing structure on the ground and other start up related topics were discussed.
- **Malawi:** Activities in Malawi continued based on the momentum built under LIFT I. Initial activities during the startup phase included the testing of the diagnostic tool and continued engagement with both the Balaka Civil Society Organization (CSO) Network, and key local government officials in Balaka, notably the Director of Planning and Development.

- **Nigeria:** Initial work planning discussions were held with USAID/Nigeria to determine appropriate programming under LIFT II. At the request of USAID/Nigeria a call will be held in October to continue discussions and finalize programming activities.
- **Tanzania:** LIFT II worked with USAID/Tanzania, FHI 360's Food and Nutrition Technical Assistance III (FANTA-3) project and DAI's IMARISHA project on preparations for an upcoming TDY (which will be reported in the next quarterly report) planned for September 28, 2013–October 5, 2013. It is expected that during this trip the LIFT II team will follow up on recommendations from the rapid appraisal conducted under LIFT I in July 2013 including the finalization of the region as well as selection of specific early learning sites for LIFT II to operationalize and rollout its approach to facilitating ES/L/FS service linkages through NACS.
- **Namibia:** LIFT II worked with USAID/Namibia, FANTA-3 and Project Hope's Adherence and Retention Project (ARP) to develop a LIFT II/Namibia work plan. During this process LIFT II and ARP discussed possible support in scaling up LIFT II activities in the six regions where ARP is active in Namibia.
- **Zambia:** LIFT II worked with OHA and FANTA-3 team to prepare for the ZAMNACS launch meeting in Kitwe district to be held October 9-10, 2013.

3.6 MMAP: Mobile Money Accelerator Program (Malawi)

Period of Performance: October 2012 – November 2014

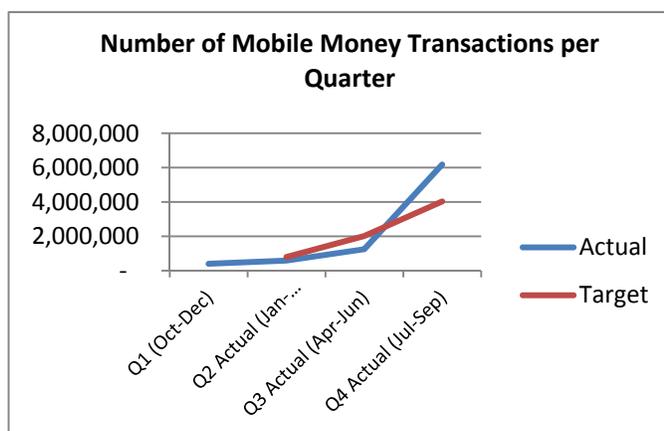
Background

On September 3, 2012, USAID signed the FHI 360 two-year Mobile Money Accelerator Program (MMAP) Award which focuses on Scaling Usage of Mobile Money to Boost Financial Inclusion. In June 2013 FHI360 had its cooperative agreement amended to include the e-voucher as one of the pilots under MMAP. With this amendment, the MMAP end-period was extended to May 15, 2015. The USAID Forward Initiative includes mobile money as one of its strategies because it accelerates financial inclusion and helps achieve broader USG goals. These include increasing financial inclusion, improving transparency and rooting out corruption, unlocking the private sector to develop innovative solutions to poverty.

Major Progress to Date:

Over the past **six months**, there has been increased interest in mobile money among people and NGOs as a result of the awareness efforts of MMAP. However, the promotion efforts of Mobile Network Operators (MNOs) have all been geared towards the urban and peri-urban clientele. The rural masses, who still represent the highest number of the under banked and unbanked, are not yet very familiar with mobile money and require a lot of financial literacy. MMAP has ramped up efforts to bridge this gap.

To underpin the progress and increased awareness throughout the reporting period, the number of registered mobile wallets has increased 38% while active mobile wallets have increased by a massive 92% over six months ago. The number of mobile wallet transactions is more than ten times what it was during the last reporting period.



The reporting period has also seen progress in the efforts to amend some of the laws that pertain to the regulation of mobile money by all stakeholders. MMAP has been working closely with World Bank,

advocating for the change of some the bills in parliament. One such bill is the Payments Act, which was last enacted in 1964. Since then money movement has changed and this bill plays a huge role in the future of the mobile money industry. MMAP has also actively participated in the consultative meetings with the Reserve Bank of Malawi (RBM) on e-money regulations which play a key role where mobile money is concerned. RBM is attempting to develop a policy that will clearly guide all stakeholders in the mobile money ecosystem rather than reliance on solely the no objection letters which have been the norm since the inception of mobile money in Malawi.

With the amendment to the MMAP agreement to include the e-voucher pilot, MMAP has seen an increase in collaboration and partnership of the other stakeholders in the mobile money ecosystem. The e-voucher pilot has provided MMAP the platform to not only work with many partners and more importantly the government, but also to reach out to the unbanked population in a more efficient and timely fashion.

Major results against program components are summarized below:

- **Program Intermediate Result 1: Demand for Mobile Money Increased**
 - Public awareness campaigns reached over 70% of the total radio listeners in Malawi
 - MMAP successfully created awareness in the pilot area for The Hunger Project
 - A successful Ag-Fair Promotion Event was held during which Airtel and TNM registered a combined 671 clients for mobile money
 - One NGO workshop was held hosting 28 representatives from various NGOs and MNOs
 - Financial literacy manual was developed
- **Program Intermediate Result 2: Mobile Money Infrastructure and Systems Strengthened**
 - Preparations for the Farm Input Subsidy Program (FISP) e-voucher launch were finalized
 - Developed a mobile money pilot with Hunger Project and TNM to target 200 microloan beneficiaries for 6 months
 - Conducted a mobile-money survey for teachers that included three focus group discussions and 156 telephone interviews
 - Conducted a study in 20 key microfinance institutions in the country to establish readiness for mobile-money integration
- **Program Intermediate Result 3: The Legal and Regulatory Framework to Enable Mobile Money Strengthened**
 - Mobile Money Coordinating Group (MMCG) expanded membership from 9 to 12 members
 - Mobile Money Operators (MNOs) have engaged in preliminary discussions on technical and settlement issues associated with interoperability
 - Reserve Bank of Malawi (RBM) has directly engaged the private sector to develop more realistic guidelines and timing regarding m-money interoperability

One of MMAP's major contributions to the expansion of mobile money is its ability to rapidly collect market data through its Monitoring and Evaluation team and advanced tools. During the reporting period, MMAP commissioned two key assessments highlighted above: one on teacher salary study and another on MFIs. Both of these studies were aimed at assessing the demand and feasibility for mobile money. The results from the teacher salary study were shared with Government's Ministry of Finance and will help to design a teacher salary payment pilot via mobile money. The MFI study will help to design mobile money pilots with select MFIs in Malawi.

MMAP also supported The Hunger Project to conduct a rapid assessment on the demand and feasibility of mobile money in Hunger Project impact area. Findings from this assessment helped to shape The Hunger Project pilot to suit the community's context. For example, using the findings, MMAP subsidized (by 80%) the cost of the mobile phone handsets to the level that pilot participants could afford to buy a new mobile phone to be used in the Hunger Project Pilot, thus overcoming one of the major constraints to the pilot.

Using the mobile agents datasets from the MNOs, MMAP produced GIS maps for each MNO (TNM & Airtel) to provide a visual distribution of mobile money agents for each MNO (see Annex E). The maps also included mobile network towers for each MNO. When these GIS maps were shared with the MNOs, they were happy and quite appreciative. By the reporting period, Airtel provided a list of updated mobile money agents to MMAP to help them (Airtel) to produce an updated GIS map. This updated map will be produced in FY2014 Q1. In doing this, MMAP has ensured respect for the non-disclosure agreements.

To ensure acquisition of data and information relevant to the program, MMAP maintained photocopies of local newspaper articles and reports on such issues as mobile money, mobile banking, MNOs innovations and FISP. This was done to keep track of the changes in the operating environment as well as the mobile money ecosystem.

3.7 mSTAR: Mobile Solutions Technical Assistance and Research (Global)

Period of Performance: October 2012 – September 2017)

Background

The five-year **Mobile Solutions Technical Assistance and Research (mSTAR)** award is a broad, flexible, and responsive program designed to foster the rapid adoption and scale-up of mobile money, mobile access, and mobile data, in developing countries. Managed by FHI 360 and implemented together with a consortium of approximately 20 other leading economic development and ICT4D organizations, mSTAR provides: technical assistance to USAID and its implementing partners; funding to accelerate promising mobile solutions; strategic partnerships to optimize sustainability; and an action-oriented research and knowledge management agenda.

Highlights of country-based activities during the last quarter include:

- **Mozambique:** mSTAR is supporting two activities: the mVacciNation study, a large-scale randomized evaluation to test the impact and cost-effectiveness of a newly developed Vodafone application that seeks to improve vaccination coverage rates; and a mAgri pilot study which examines using mobile banking to promote the use of inputs by using a commitment savings product for smallholder farmers. The mAgri pilot is underway, with results expected in the second quarter of FY14.
- **Bangladesh:** In July 2013, one of mSTAR's consortium members Shorebank International (now operating as Enclude), conducted a Portfolio Assessment to better understand the feasibility of integrating mobile money and electronic payments into the programs and operations of USAID's implementing partners in Bangladesh, beginning with agriculture and health programs. Based on these findings, FHI 360 is leading the management of a grant fund to facilitate implementing partners transition to electronic and mobile payments. mSTAR will also launch the grants fund and facilitate a workshop to bring stakeholders together to discuss challenges and opportunities and provide TA for ongoing rollout in Q1 FY14.
- **Afghanistan:** The Mission worked briefly with the mSTAR project for technical input on their approach to mobile money/technology in Afghanistan.
- **Asia-RDMA:** USAID's Regional Development Mission in Asia (RDMA) is working to develop USAID Mission staff capacity to effectively integrate mobile solutions into their projects. In order to do so, mSTAR has been working on a suite of activities since July 2013. Together with Open Revolution, a consortium partner, FHI 360 has been:
 - Planning a one-day mobile solutions forum in Bangkok, Thailand to be held on January 6, 2014;
 - Designing a 4-day mobile solutions workshop for USAID staff in Bangkok, Thailand to be held January 7-10, 2014;
 - Developing a mobile solutions contest to recognize firms that are demonstrating impact in the M4D space; and

- Creating a handbook on integrating mobile solutions into development projects for USAID staff.

Highlights of headquarters-based activities during the last quarter include:

- **Partner Meeting:** mSTAR held its first meeting with the consortium of 23 organizations in August 2013. The meeting was successful as it provided FHI 360 and USAID a chance to meet with partner representatives, share project updates, and strengthen working relationships.
- **ICT4D Working Group:** From July – September 2013, mSTAR provided technical oversight to a team of ICT4D specialists to query a virtual Working Group regarding Web and Mobile Applications (WMAs) for development. USAID established two objectives for the study, and asked also that team identify potential roles for the Working Group on an on-going basis. The team interviewed 43 experts over a five-week period, and convened a seven-person Focus Group to review and prioritize the findings, and to identify potential approaches for engagements with a Working Group going forward. FHI 360 provided technical oversight and submitted the findings to USAID.
- **Mobiles Conference:** On September 26, 2013, FHI 360 along with DAI, Development Gateway, IREX, and USAID, hosted a very successful one-day conference on mobiles for development. The theme of the day was twofold: to take stock of what has been done in the field thus far, and to discuss the future of what can and should be done in the field moving forward. The one-day event included: two keynote addresses, two panel sessions on how to increase cross-sectoral collaboration and how to fund future mobile projects; 15 “lightning talks;” and four “Big Ideas” presentations. The conference was attended by approximately 175 people who were selected from a list of applicants and the evening reception was attended by approximately 300 people.

Priorities for next quarter include:

- **Mozambique:** Contracting for the mVaccination study will be finalized in the next quarter. mSTAR is also expecting to develop an activity plan for a mobile money assessment and survey in Mozambique over the next quarter.
- **Bangladesh:** mSTAR will be issuing an RFA in November to fund USAID/Bangladesh implementing partners that commit to testing mobile and electronic payments, whether to a limited or extensive degree, in order to compare and document the costs, challenges, and benefits of using cash versus mobile and electronic payments.
- **Asia-RDMA:** mSTAR will be issuing an RFA in October to launch the Mobile Solutions for Development in Asia Award. FHI 360 and Open Revolution will continue to prepare for the Mobile Solutions Forum to be held in January 2014.
- **mAccess Strategy:** FHI 360 has subcontracted with Dalberg to establish a common understanding of “Mobile Access” through the development of a strategic plan that will shape USAID’s Mobile Solutions division’s mAccess engagement model, internally and externally, and inform future investments across the range of mAccess components. Work is scheduled to begin October 1, 2013 and end after six weeks.
- **Performance Management:** mSTAR is currently developing a budget and SOW to share with Mobile Solutions to undertake a suite of activities related to performance management:
 - Creating Country Mobile Landscapes for Mobile Solution’s target countries;
 - Summarizing indicators from mobile money projects;
 - Creating and finalizing a plan to operationalize the Mobile Solutions PMP; and
 - Creating a high level in-country evaluation framework that can be utilized for specific countries, as the funding becomes available.
- **Communications Strategy:** mSTAR will be working on developing a communications strategy for USAID, the consortium, and the wider m4d community. Ideas include developing a monthly newsletter, hosting webinars, and facilitating workshops. As part of this activity, mSTAR anticipates creating a project logo.

3.8 P3DP: Public Private Partnerships Development Program (Ukraine)

Period of Performance: September 2010 – September 2015

Background

The goal of the **Public Private Partnership Development Program (P3DP)** in Ukraine is to enable national and municipal leaders to establish long-term, contractual partnerships with private companies in order to improve infrastructure and the quality of public services. The public-private partnership (PPP) mechanism is used around the world to attract much-needed private financing, technology and management to provide services in health, waste management, transport, energy, education and other sectors. In Ukraine, however, inappropriate legislation, poor understanding of PPP contractual transactions, and a poor investment environment impedes national and municipal governments from engaging the private sector effectively. The Government of Ukraine recognizes the positive impact PPPs can have on the country's development and has been working closely with P3DP to rectify the many obstacles.

P3DP plays a key role in advancing USAID's Country Development Cooperation Strategy and its Global Climate Change and Development Strategy in Ukraine. P3DP's primary goal, the development of an environment conducive to public-private partnerships (PPPs), is an essential tool that enables public-sector entities to partner with private-sector companies for the provision of public services and infrastructure. When properly structured, PPPs not only improve the quality of services, but also contribute to the mitigation of global climate change by increasing the use of renewable energy, improving energy efficiency, and introducing environmentally responsible policies and practices. Furthermore, they attract private investment and spur economic growth. P3DP's work is helping the Government of Ukraine apply these mechanisms to achieve these important developmental objectives.

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



Key Achievements in Year 3

Improving the Legislative and Policy Framework: As a result of P3DP's consultations, tailored research and policy recommendations, significant progress has been made in improving the PPP legislative and regulatory framework and building the essential institutional support needed for PPPs to become a viable tool for municipal and other government leaders. PPP-related laws are being improved so that renewable energy and energy efficiency PPPs can be introduced. Specific examples include:

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

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

- Conducted five practical workshops, two conferences, and multiple roundtables and other activities in Year 3 that enhanced the capacity of almost 500 government and municipal leaders to use PPPs. Trainings emphasized how to improve the quality of public services while making public service delivery more resilient to the negative impacts of growing budget constraints.
- Developed a specialized training program for municipal and other government officials, private companies, NGOs and the mass media on the role of PPPs in the energy efficiency and renewable energy sectors. These trainings are highly relevant to many P3DP’s pilot PPP projects involving the capture of landfill biogas emissions for power generation and use of renewable biofuels to generate heat for schools and other public buildings.

P3DP’s pilot PPP projects developed projects in municipalities throughout the country in strategically-selected sectors such as renewables and energy efficiency, solid waste management, parks and recreation, healthcare, transport, and education.

Pilot PPP Projects: P3DP’s pilot PPP projects developed projects in municipalities throughout the country in strategically-selected sectors such as renewables and energy efficiency, solid waste management, parks and recreation, healthcare, transport, and education. These are expected to have a positive impact on greenhouse gas emissions and improved energy efficiency in Ukraine, and have the potential for replication nationwide.

- In Kyiv, one PPP tender to build and operate a recreation facility was issued with P3DP assistance.
- PPP pilots in Zaporizhyya, Simferopol and Malyn are expected to be submitted to the Ministry of Economic Development and Trade (MOEDT) of Ukraine for approval with tendering expected to be completed during the coming year.
- Pilots are expected to demonstrate how PPPs can mitigate climate change by generating electricity with landfill gas and biofuel and promote the use of energy-efficient street lighting.
- Estimated reductions resulting from U.S. Government assistance delivered through P3DP’s pilot PPP projects are equivalent to 998,159 metric tons of CO₂. Reductions of electricity consumption generated from non-renewable energy sources, such as oil or coal, are estimated to be 231,812 MWh.

These reductions are due to energy efficiency measures and substitution for non-renewable sources of energy. Demonstration effects could lead to much greater impact in over the long term. Given that over 100 landfills are in use throughout the country, PPPs have the potential for making a significantly great impact on the development of clean energy in Ukraine.

Upcoming Priorities

In Year 4, P3DP will continue this momentum to further strengthen the legislative and institutional framework for PPPs, enhance the government's skills and knowledge of PPPs, lay the foundation for continuation of future PPP capacity building and advisory support, implement pilot PPPs in key sectors, and enable PPPs to be a valuable tool for mitigating climate change. P3DP will demonstrate that economic development goals can be achieved through the effective use of PPPs that result in resilient, low-emission, sustainable development in Ukraine.

3.9 STRIVE: Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (Afghanistan, Philippines, Liberia, Mozambique)

Period of Performance: September 2007 – March 2014

Background

The **Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE)** Program aims to demonstrate effective means of strengthening the well-being of highly vulnerable children, their households, and their communities. Under STRIVE, FHI 360 manages a multi-partner team of leading child-focused and economic strengthening organizations to implement and document replicable economic development approaches that demonstrably improve the wellbeing of vulnerable children. STRIVE uses market-led economic strengthening initiatives to benefit vulnerable children by implementing four field projects in Sub-Saharan Africa and Asia, each are described below. By tracking and documenting the impacts of these diverse interventions on child-level indicators related to both economic (financial), and non-economic (health, education, nutrition) vulnerability factors, STRIVE aims to fill current knowledge gaps about effective economic strengthening approaches and their impact on reducing the vulnerability of children and youth.

The following section provides updates on the only STRIVE country project operating during the reporting period: Agriculture for Children's Empowerment (ACE), launched in September 2008 and managed by ACDI/VOCA in Liberia. Three other projects—Afghanistan Secure Futures (ASF), managed by FHI 360 and MEDA; STRIVE Philippines, managed by AFE; and STRIVE Mozambique, managed by Save the Children—have now closed, so quarterly reports are not provided below. However, work on learning products continues and is described below.

Agriculture for Children's Empowerment (ACE)—Liberia

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

Objective 1: Strengthening Linkages between Input Providers and Farmers

- Six promotional events were conducted by two input service providers: JABC and J. Miller Bee Agro Center.
- ACE extended the Agricultural Radio program for an additional five months through the end of November.
- The final two ACE vegetable farmer clusters completed payments on their equipment loans for motorized water pumps.
- A total of 69 farmers (54 male, 15 female) bought inputs worth US \$2,562 from input dealers.

Objective 2: Increasing Rice Production

- 144 new rice farmers completed sowing and weeding of their LAC 23 rice seeds and participated in rice production and Farming as Business trainings.
- 9 non-ACE female farmers received a total of 225 kgs of LAC 23 rice seed on loan from a cluster head in Guaw, Nimba County.

Objective 3: Strengthening Linkages between Buyers and Farmers

- 73 farmers (51 male, 22 female) sold assorted crops valued at US \$39,569 in Bong and Nimba and US \$9,406, in Montserrado. Of this, approximately 80% were local vegetables (bitter ball, pepper and okra) and 20% were high value vegetables (cucumber, lettuce, squash and radish).
- One female farmer became a buyer in Tomato Camp, Bong County.

“My buyer can trust me now and I can trust her too”

Robert Kpakala of Laworta, Bong County, is an ACE lead farmer and produce aggregator. One of his biggest challenges over the project period was the lack of trust between buyers and farmers. ACE's efforts to reunite or reestablish relationships among farmers and buyers in post-war Liberia have been extremely difficult and undermined by distrust. During the Value Chain Stakeholders' workshop, one lead farmer and cluster head was very frank to say: *“Our greatest problem is the lack of trust. How can we do the farming business successfully if we don't trust one another? The worse thing is we, the farmers, don't trust each other, how can we even trust the buyers? Since the war, trust disappeared.”*

After receiving “Farming as a Business” training from ACE, signing a pre-harvest agreement with a buyer, and participating in the stakeholder workshops, Robert made a choice to commit to a relationship with one buyer and begin building trust gradually. Robert said, “I don't have to worry about the market or taking my vegetables to Monrovia and abandoning farming activities, and my buyer don't have to come to buy at the regional market. I just aggregate and send the goods to my buyer in Monrovia and receive payment on the next weekly regional market day.” Robert is being referred to other farmers as a lead aggregator and others are trying to emulate his farming business style.

“My garden really help me”

Farmer Louis Kollie of Tomato Camp, Bong County is a 34-year-old single mother of four. Louis and her late husband were primarily rice farmers, but also grew bitter balls, pepper and okra to feed their family. As a rice farmer, Louis was among the first group of farmers to be recruited for LAC 23 rice production in 2011. Louis participated in Farming as a Business training because she knew some fundamentals in growing vegetables, mainly bitter balls and pepper.

Louis never thought of becoming a member of the community Susu (saving club) because she was not involved in an income generating activity and could not afford to regularly save in the Susu club. Once she received technical support from ACE and started growing and selling bitter balls and pepper, she then registered with the community saving club. “I started it small, small. From my garden, I started putting my Susu small, small. The green motor bike people (ACE staff) that they called VOCA help me plenty. From my small, small selling (vegetable sales), I got US \$143 and added it to the US \$35 I got from my Susu that how I started buying vegetables from my friends and selling. It is helping me and my children. I thank God for garden idea the people (ACE staff) gave it to me.” Louis is one of three single parent farmers turned buyers in the ACE program.

Evaluation Activities:

The STRIVE M&E/IE team completed the preliminary impact analysis on major household and child-level indicators. Data sources included baseline and endline data, ACE's farm diary data, and qualitative work completed to-date. A comparison of the diary data and the survey data illustrates the challenge of measuring income: farmers were unable to provide accurate information on what they grew, how much

they sold, the price at which crops were sold, etc., which meant that it was not possible for the team to create a reliable farm income variable.

The team also developed the research agenda, sampling plan, IRB submission, other materials and training for ACE household in-depth interviews and participatory rapid appraisals with children ages 8-18 which will take place next quarter (October) in Bong and Nimba Counties. The team then developed the research agenda, sampling plan, IRB submission, other materials and training for ACE household in-depth interviews and participatory rapid appraisals with children ages 8-18 which will take place next quarter (October) in Bong and Nimba Counties.

STRIVE M&E Other Projects

- **Mozambique:** As noted above, FHI 360 and Save the Children are working with FHI 360's Dr. Rick Homan to conduct cost-per-outreach analysis across all projects, with an additional cost-per-outcome or impact analysis for STRIVE Mozambique and ACE. STRIVE Mozambique costs have been established to the best of Save the Children's and FHI 360's ability. Analysis will proceed on the other STRIVE projects in the next quarter.
- **Philippines:** STRIVE revised the seaweed sector evaluation report following receipt of comments from DCOF, and reviewed DCOF's comments on the woven product sector evaluation report, which will be revised next quarter.

STRIVE Products, Deliverables and Dissemination Activities

- STRIVE and the CPC Network Task Force on Livelihoods and Economic Strengthening finalized and released "*Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm*," a practitioner-oriented guide for designing and implementing economic strengthening projects with a child protection focus. It has been submitted to a number of outlets.
- STRIVE submitted the nutrition causal pathways manuscript developed from the STRIVE Mozambique qualitative study and Save the Children's survey data to a special issue of the academic journal *Children and Youth Services Review* (<http://www.journals.elsevier.com/children-and-youth-services-review/>), which is being guest-edited by the CPC Network Taskforce on Livelihoods and Economic Strengthening. The manuscript is "*Can Village Savings and Loan groups be a potential tool in the malnutrition fight? Mixed method findings from Mozambique*," authored by Aurélie Brunie, Laura Fumagalli, Thomas Martin, Samuel Field, and Diana Rutherford.
- Diana Rutherford of STRIVE/FHI 360, Josh Chaffin of the CPC Network Task Force on Economic Strengthening and Livelihoods/Women's Refugee Committee and John Williamson of DCOF delivered a panel workshop at the Global Youth Economic Opportunities Conference in September. The workshop was well-attended and well received. Resulting follow-up with contacts made at the conference include an invitation to meet with CYFI colleagues at the SEEP conference and a meeting with AVSI colleagues to discuss trends in challenges to meet the needs of children in adversity.
- The STRIVE/CPC Task Force on Livelihoods and Economic Strengthening published an advocacy-oriented product, "*Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change*" which was released at the Global Youth Economic Opportunities Conference in September. It has been posted to Microlinks and Save the Children's resource center. It was distributed to the CPC Task Force's listserv. Substantial additional outreach around this document is planned for next quarter.
- STRIVE continued to refine a literature review on savings and loan groups (SLG) and their impacts on children. This is a key piece of the forthcoming SLG and SLG+ learning product, and is likely to be released as a product in its own right.
- As part of their contracted support for the SLG and SLG+ learning product, the SEEP Network conducted a survey of member organizations and presented their results in a webinar on September 12th.
- STRIVE submitted a workshop proposal to the SEEP Network's Annual Conference, which will be held in November. On discussion with SEEP, due to higher profile and timing, STRIVE determined

that sponsoring a lunch panel presentation would give the project the greatest visibility. Each STRIVE project will present on the panel, along with STRIVE M&E/IE. Jason Wolfe will lead discussion following the presentations.

- STRIVE created a consolidated list of products on Microlinks, available at <http://www.microlinks.org/library/supporting-transformation-reducing-insecurity-and-vulnerability-economic-strengthening-striv>. It is mirrored on the CYES Network site's STRIVE page, which was also created this quarter: <http://www.seepnetwork.org/strive-pages-20362.php>. We are currently working with the SEEP Network to get a www.cyesnetwork.org/strive link to this page.

3.10 USAID-Foras Iraq Opportunities Project (Iraq)

Period of Performance: February 2013 – September 6, 2015

Background

USAID/IRAQ *Foras* is an economic growth project with the goal of improving economic opportunities for Iraqis with special emphasis on youth, women and vulnerable populations. *Foras* employs a dual-customer approach to meet the needs of both employers and job seekers. On the demand side, the program ensures that employers at the national and local level have better access to skilled employees. On the supply side, *Foras* works with local service providers to provide accelerated skills training. The objective of the project is to work on both the supply side of workforce development—strengthening vocational and skills training service providers, as well as job-seekers' skills; and the demand-side—ensuring that employers at the national and local level are part of the solution for sustainable results.

Quarterly Highlights

USAID-Foras Employability Portal:

Overview:

- *Gender Breakdown:* 21% (894 of 4,353) are women and 79% (3,459 of 4,353) are men, 84% (3,642 of 4,353) are all between the ages of 18 – 35.
- *Education Level (Highest Degree):* 60% have a Bachelor's, 5% have a Masters, 1% have a Ph.D., 9% have a Technical Certificate and the remaining 25% have a High School degree.
- *Business Sector Skills:* Job Seekers have skills in the following sectors: 24% IT/Technology, 18% Agriculture, 15% Construction/Engineering, 7% Manufacturing, 13% Oil & Gas Services, 10% Trading/Sales & Marketing, 7% Financial Services, 4% Healthcare Services, 2% Tourism/Hospitality.

Activities:

- Coordinating partnerships meetings with Microsoft, Silatech, and Souktel to enhance *Foras*'s Mobile Job Search Service.
- Establishing arrangements with Microsoft to design and provide certified training programs through the *Foras* Employability Portal.
- Training partner business and intermediaries to effectively use the Portal. This includes posting jobs, charting trainings and matching opportunities with job seeker qualification.
- Upgrading the Portal to gather program customer feedback, and offer a variety of educational and career resources that is relevant to the Iraqi labor market.
- On August 18-30, the Portal team received training from a GIS specialist, which will help develop a cadre of local GIS staff and increase the use and efficiency of GIS technology in mapping *Foras* catchment areas.
- Reviewing and developing the *Foras* eLibrary resource collections for the training of trainers (ToT) activity. The eLibrary resource collection will give *Foras* ToT improved access to e-resources, especially those e-resources that will help trainer candidates develop the competencies to become

certified trainers; and ensure that subscription e-resources are used to the maximum extent possible, by supporting a user-centric approach to their discovery and access.



Foras Employability Portal (www.Foras-jobs.com)



Communication material promoting the website and the Iraqi National Employment code 1025

Catchment Area Activities:

Overall:

- Foras signed nine memorandums of understanding (MOU) during the quarter with intermediaries to provide a range of tools and services to support people looking for work. To date, seventeen MOUs have been signed with intermediaries.
- In the third quarter, 67 soft skills trainings were held and attended by 3,503 participants, of which 36% were women. The training included job-searching services techniques, private sector orientations, and assistance in resume/CV development. To date, 91 training events have been conducted by Foras, reaching 5,196 participants, 37% of whom were women.
- Foras worked with 843 employers across the sectors to identify current skill gaps and delivered training events that addressed these gaps.
- Of the 843 employers, 232 (27.5%) employers are in the construction/engineering sector, while 247 (29.3%) are in the trading/sales & marketing sector.
- During the quarter, Intermediaries at the various catchment areas placed 1,588 job seekers in full-time positions through their job matching services at 49 partner businesses. To date, Intermediaries at the various catchment areas placed 1,690 job seekers in full-time positions through their job matching services at 52 partner businesses.

A. Baghdad Catchment Area:

- Initiated contact with HillStone International, the project management operations firm, which is on contract with the South Korean firm TRAC Development Group for several multi-billion dollar construction projects in Iraq, including one project for 100,000 residences. *Foras* will assess their demand for skills in order to provide tailored training programs for job seekers.
- Initiated contact with IRATRAC, the sole Caterpillar equipment distributor in Iraq, to assess their demand for job skills, which would enable *Foras* to provide tailored training programs for job seekers and job placement services.
- Initiated contact with Endeavor Global (www.endeavor.org), a global non-profit with entrepreneur programs throughout the Middle East, regarding their plans for establishing operations in Iraq. Endeavor is a potential partner in *Foras's* development of entrepreneurship activities.

- Initiated contact with Barakat Al-Zahraa, a job placement agency close to the Shia Shrine, regarding providing job seekers from Al-Kathumia city with a range of tools and services for finding job opportunities.
- Attended the Ministry of Planning’s presentation of the new National Development Plan 2013–2017 in Baghdad. The new National Development Plan provides the government’s five-year development strategy to promote socio-economic development in Iraq, which includes private sector development to improve economic opportunities.
- Preparing concept proposal for the Baghdad Job Fairs using Neighborhood Councils, which would provide a smaller footprint and easier security issues for the firms and job seekers.
- Foras recruited a firm to conduct an assessment of the facilities, equipment and curricula for these MOLSA Vocational Training Centers in Baghdad and Erbil to guide the design of a training program to meet the needs of the oil and construction industries.
- Completed registration, booth design requirements and staffing of USAID booth for the Baghdad International Fair, October 10-20.
- Hosted the “Women Work!” and the “Go to the Job!” events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment.
- Hosted the “Business Forum!” event, which provide opportunities for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

B. Basrah Catchment Area:

- *Foras*, in conjunction with the Iraqi Ministry of Youth and Sport (MOYS) in Basrah, launched “Internet Cafes for Jobseekers” in four of the larger Ministry clubs covering the Province. *Foras* is currently using the Portal to register students who are participating in pre-employment training courses held in the Youth Clubs. *Foras* provided the computers and training of MOYS staff to assist young people to enter their CVs and access the online training courses. The MOYS is providing the facilities, staff and Internet connection with the hope that the Internet Cafes will give the young women of Basra a chance to become visible to the job market.
- Followed-up with Joe Lunsford, Socio Economic Manager, and Larry Lane, Local SHE Supervisor, of ExxonMobil in the Halliburton Camp, regarding establishing training facilities and support that *Foras* can provide to prepare Iraqis with training and job placement in the IOCs.
- *Foras* Broker met with Veronica Lescay of Save the Children. They have several programs that focus on women in the community and also disadvantaged women in the rural and intercity areas. *Foras* is a complementary partner to their programs. Save the Children agreed that within each two-week course there would be an hour and half put aside for *Foras*. During this time *Foras* will present the basic “Women Work!” package.
- *Foras* Broker met with the Chairman and Deputy Chairman of the Iraqi Businessmen Union (IBU) Basrah, to discuss collaborating and promoting *Foras* in Basrah. The IBU agreed to collaborate and to promote *Foras* during meetings and events with their members. Followed-up with the IBU regarding their proposal to act as the one stop shop for *Foras* during meetings and events with their members. IBU will provide *Foras* with office space, as well as promote *Foras* in the Province.
- Attended the Basra International Trade Exhibition. *Foras* met with various exhibitors participating at the event and provided a brief overview of the Portal.
- Met with Lama Ghazi and Ali Kadhim of Mercy Corps regarding plans for hosting a Start-Up Weekend event in Basrah. Mercy Corps agreed to coordinate event arrangements with the *Foras* Catchment team once a date has been confirmed.
- Working on registration and USAID sponsorship for the 4th Basrah Oil and Gas Conference scheduled for December 5-8, 2013.

C. Erbil/IKR Catchment Area

- Followed-up with Murphy Oil to discuss and review employment patterns, skills levels and labor market conditions in the oil sector in KRG; introductions provided to a range of relevant contacts for future engagement.
- Silatech, Microsoft, USAID-*Foras* and USAID met to discuss a partnership strategy for improving Iraq's vocational education program. The two-day event focused on sharing ideas, experience and insights on training curricula and employment support services to help with post-training job placement and on-the-job training. Both Microsoft and Silatech reaffirmed their commitment to work with *Foras* to improve Iraq's vocational education program, which will serve as a key connection point that provides Iraqis with skills development opportunities.
- *Foras* recruited a firm to conduct an assessment of the facilities, equipment and curricula for these MOLSA Vocational Training Centers in Baghdad and Erbil to guide the design of a training program to meet the needs of the oil and construction industries.
- *Foras* job placement partners; mSelect and Erbil Manpower exhibited at the Kurdistan Careers job fair event in Erbil. This is one of the largest job fairs in the IKR and included discussion panels on issues in the local employment market. mSelect and Erbil Manpower provided demonstrations to job seekers on how to use the Portal to find job opportunities, as well as training resources to upgrade their skills. During the job fair, *Foras* Broker and the *Foras* Catchment Team met with HR Directors seeking additional staff from Coca Cola, Dannon and LaFarge Cement Company. The Catchment Team is following up with these and other employers as to specific job descriptions and listing of jobs on the Portal and with implementing partner job placement agencies in Erbil.
- *Foras* hosted the "Women Work!" and the "Go to the Job!" events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment.
- *Foras* hosted the "Business Forum!" event, which provide opportunities for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.
- Startup Weekend event, with support of *Foras*, hosted events that provides local entrepreneurs with a platform to showcase their business ideas.



"I gained a lot from [the Start-Up Weekend] experience and from the exposure to talented peers." — Haval Hadad, Kurdistan Hikers

D. Karbala Catchment Area:

- Followed-up with Iraqi Businessmen's Union in Karbala regarding increased engagement with Catchment Teams to promote *Foras* during meetings and events with their members in Karbala.
- Hosted the "Women Work!" and the "Go to the Job!" events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment.
- Hosted the "Business Forum!" event, which provide opportunities for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

E. Najaf Catchment Area

- Followed-up with Chambers of Commerce in Najaf regarding increased engagement with Catchment Teams to promote *Foras* during meetings and events with their members in Najaf.
- Hosted the "Women Work!" and the "Go to the Job!" events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment.

- Hosted the “Business Forum!” event, which provide opportunities for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

4 Upcoming Associate Awards:

4.1 *Workforce Multiplier Award (Global)*

The **Workforce Multiplier** Associate Award was signed on September 30, 2013. The Workforce Multiplier Program will support USAID’s E3 Office of Education in its learning, outreach, and technical leadership activities to advance the achievement of Goal 2 of the USAID Education Strategy: improved ability of tertiary and workforce development programs to produce a workforce with relevant skills to support country development goals by 2015. Emphasis will be on evidence-based learning including applied research and performance and/or impact evaluation; cultivation of a dynamic, sustainable learning community of practice; and alignment of youth workforce development programs with economic and employment imperatives.

FHI 360 will achieve these goals by building on existing efforts to create a dynamic, broad-based learning network; by offering tools, ideas, and feedback to field missions interested in expanding their workforce development activities, and by contributing to and enhancing the training and professional development activities developed to date by E3. Stakeholders of Multiplier will be motivated to engage in order to keep up on current trends in the field, participate in debates and contribute knowledge, and access tools and skills needed for their work. Through Multiplier, USAID will have access to a deeper and broader pool of evidence and expertise, and will enjoy a forum where ideas are challenged and debated among committed, sharing professionals. The ultimate result will be improved capacity of USAID and the industry to deliver quality programming in the youth workforce development arena.

The next quarter will include start-up, so the next quarterly report will provide more details about the program, its activities, and its progress.

4.2 *USAID Local Enterprise Support (LENS) Activity (Jordan)*

The **Jordan Local Enterprise Support Activity (LENS)** will be a new Associate Award that is anticipated to be awarded in Q1 of FY14. This 5-year \$49.5 million cooperative agreement will enhance MSE Competitiveness and Local Economic Development (LED) in Jordan. During the last quarter, FHI 360 and USAID worked together to finalize the Program Description and identify Key Personnel to lead the technical components of the program. Partners MEDA and ICMA were selected competitively to support the microfinance and LED components of the program respectively.

4.3 *Household Economic Strengthening and OVC Support Program (Ethiopia)*

The FIELD-Support LWA met with USAID/Ethiopia and PEPFAR’s Economic Strengthening Advisor Jason Wolfe to discuss an upcoming \$20 million RFA for OV Support and Household Economic Strengthening in Ethiopia. The RFA was scheduled to be released in September, but this was delayed when the LWA was granted an extension. The RFA is now anticipated in Q1 FY2014.

5 Staffing

The staffing structure for the FIELD-Support LWA FHI 360 HQ staff (as of *September 30, 2013*) is presented below by the projects they support. Please note that now all positions are 100% on the projects, as some staff work on non-FIELD-Support projects.

Person	Title	Project(s)
Paul Bundick	FIELD-Support LWA Project Director	Leader, All
Elton Talka	Finance Manager	various
Nussi Abdullah	Deputy Director	Leader, All
Lori Reid	KM Specialist	Leader, All
Sara Seavey	Program Officer	Leader, All
Greg Guest	Principle Investigator (Senior Scientist)	WLSME (Leader)
Jennifer Headley	Research Associate	WLSME (Leader)
Diana Rutherford	Technical Specialist	STRIVE
Clinton Sears	M&E Specialist	LIFT 2
Jacqueline Bass	LIFT 2 Project Director	LIFT 2
Meaghan Murphy	Technical Specialist	LIFT 2
Sarah Mattingly	Project Director/ Technical Spec	HIFIV/LIFT 2
Mandy Swann	Technical Specialist	LIFT 2
Laura Muzart	Project Manager	LIFT 2
Cheryl Tam	Program Assistant	LIFT 2
Mary Choong	Finance Manager	various
Lara Goldmark	Multiplier Project Director	Multiplier
Roberto Matus	Technical Advisor	La Idea, P3DP
Bryanna Millis	Technical Advisor	Jordan LENS (TBD)
Kiera Derman	Program Officer	Multiplier, MMAP, HIFIVE
Michael Ferguson	ASPIRES Project Director	ASPIRES
David Myhre	ASPIRES Technical Director	ASPIRES
Jennine Carmichael	Project Manager	STRIVE, P3DP
Whitney Moret	Program Officer	Leader, ASPIRES
Liz Layfield	Program Officer	P3DP, STRIVE
Jessica Bachay	Program Officer	STRIVE
Shailee Adinolfi	mSTAR Program Director	mSTAR
Kelly Keehan	Project Manager/Technical Spec	mSTAR/STRIVE
Erica Buckingham	Program Officer	mSTAR
Lindsay Parr	Program Officer	mSTAR, STRIVE
Carrie Hasselbeck	MMAP Program Director/Tech Spec	MMAP/mSTAR
Don Henry	Foras Project Director	Foras
Rob Kunzig	Communications Officer	Foras
Yewoub Geadion	Program Officer	Foras
Wahab Mahdi	Finance Manager	Foras

6 Priorities for Next Quarter

6.1 Leader Sub-Activities

As outlined above, the Leader award continues to implement a range of Leader Activities. During the next quarter, the Leader team will continue to work with implementing partners to monitor and support these activities, which are summarized in the table below.

Partner	Activity	Status
1. Accion	Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable	Training materials will be finalized in Q1FY14
2. AFE	Working with Lead Firms Handbook	Manuscript was completed in Q4, editing, formatting, and production of e-course will be conducted in FY14.
3. AFE	Adding to the Evidence Base: Facilitating Commercial Models for Selling Agricultural Inputs to the Rural Poor	Complete ethnographic research report; complete Business Planning Facilitation tool; begin work on qualitative assessment report; prep for dissemination event in US
4. iDE	Firm to Farm Finance (F2F2): A Human-Centered Model for Inclusive Rural Finance	Conduct feasibility study on improved monitoring through satellite imagery; draft Business School Case Studies; presentation at SEEP Network Conference
5. IPA	Graduating the Poorest into Microfinance Evaluation	Complete data cleaning and analysis of one-year follow-on survey; draft project report, complete a brief on where graduation programs fit within the larger social protection agenda; and complete draft report on the Ethiopia case study to be issued as a FIELD Brief.
6. FHI 360	Women's Leadership in SMEs (WLSME)	Monitor data collection, cleansing and analysis in Peru, India and Kyrgyzstan, reinstate learning network/community of practice.
7. SEEP Network	Learning Network for Housing IGP Recipients	IGP extended until Q2
8. SEEP Network	Organizing and Mobilizing Knowledge from the FIELD-Support LWA	Complete first drafts of 6 thematic papers with overview of LWA to date.
9. WOCCU	Why Women Are Where They Are in Credit Union Management in Mexico	Complete the data analysis and compile a final report of the findings.

6.2 Knowledge Management & Learning Agenda

In addition to the learning outputs developed during the last quarter, the Leader continues to work with partners and experts on the development of a range of additional learning products, summarized below.

Type	Topic	Author	Status
1. FIELD Report 17	Industry Trends in Workforce Development	FHI 360 consultant Monika Airing	First draft completed in Q4, publish and disseminate in Q1 FY14
2. FIELD Report 18	Smallholder Participation, Value Creation and Value Capture In Agricultural Value Chains	FHI 360 consultant Elizabeth Dunn	First draft completed in Q2FY13, upon approval from USAID, publish and disseminate
3. FIELD Report 19	Resilience in Complex Systems	FHI 360 consultant Sally Goerner	First draft completed in Q4, publish and disseminate in FY14
4. Practitioner Tool	Working with Leader Firms Handbook	AFE	Manuscript completed in Q4FY13, edit/format and disseminate in Q1FY14
5. Guidebook	Revised Field Guide for Integrating Very Poor Producers in to Value Chains	World Vision	Finalized in FY13, support dissemination, ongoing.
6. FIELD Report	Role of Remittances in Honduras	ACDI/VOCA	Manuscript completed in Q4FY13, edit/format and disseminate in Q1FY14
7. FIELD Brief	Policy Recommendations for Increasing Women's Leadership in Credit Unions	World Council	Finalizing draft in Q1FY14, publish and disseminate in Q2FY14
8. FIELD Brief	Graduating the Poorest into Microfinance	IPA	Draft completed in Q4FY13, finalize and publish in FY14
9. TBD	Learning products and guidelines on Non-Discrimination against Persons with Disabilities in Microfinance	Accion	Finalizing in Q1, publish and disseminate in Q2FY14
10. TBD	Learning products from F2F2	iDE	Finalizing in Q1FY14, publish and disseminate in Q2FY14
11. TBD	Learning products about Commercial Model for Selling Ag Inputs to the Base of the Pyramid	AFE	Finalizing in Q2FY14, publish and disseminate in Q2FY14
12. TBD	Thematic Papers on FIELD-Support LWA Knowledge	FHI 360/ SEEP Network	Finalizing in Q1FY14, publish and disseminate in Q2 and Q3FY14
13. TBD	Learning Products from Housing IGP (collated by SEEP Network and IGP partners)	SEEP Network	Finalizing in Q2FY14, publish and disseminate in Q2 and 3FY14

Type	Topic	Author	Status
14. STRIVE Publication	Children and Economic Strengthening Programs: Maximizing Benefits, Minimizing Harm	FHI 360/CPC	Finalized in Q4FY13, disseminate in Q1 and Q2FY14
15. STRIVE Publication	Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change	FHI 360/CPC/ Women's Refugee Commission	Finalized in Q4FY13, disseminate in Q1 and Q2FY14
16. TBD	Activity Briefs, Toolkits, and Factsheets about Mobile Money.	mSTAR	Finalized in Q4FY13, publish and disseminate in Q1 and Q2FY14
17. FIELD Brief	A Private-Sector Approach to Workforce Development	Foras	Pushed to FY14

In addition to written products, the LWA will support a range of virtual and in-person trainings and workshops. These include:

Event	Topics	Partner/Project
1. SEEP Annual Conference Presentation	Pre-Conference Training on Integrating Very Poor Producers into Value Chains Margie Brand and Dan Norell from FIELD-Support partner organization World Vision will be co-facilitating a pre-conference training on the "Integrating Very Poor Producers Into Value Chains Field Guide" on Monday, November 4. The purpose of this technical training session is to provide workshop participants tools to disseminate the Field Guide to field staff. The Field Guide provides a suite of tools for facilitating linkages for producers with suppliers and buyers.	World Vision
2. SEEP Annual Conference Presentation	Application & Learning from Household Poverty and Food Security Measurement Tools. Meaghan Murphy (LIFT 2) will participate in a session on Wednesday morning, November 6 that will offer a range of valuable and practical tools for assessing household poverty status, vulnerability, and food security.	FHI 360
3. SEEP Annual Conference Presentation	"Firm to Farm" Finance: Human-Centered Partnerships and Product Offerings. Richard Rose and F. Conor Riggs from FIELD-Support partner organization iDE will present a session on "Firm to Farm" Finance: Human-Centered Partnerships and Product Offerings on Wednesday afternoon, November 6. Drawing on the findings of the Firm to Farm Finance research project implemented by iDE, Save the Children and the United Leasing Company, Ltd. this workshop will discuss how Human-Centered Design has contributed to stronger partnerships and greater impacts.	iDE, Save the Children, ULC
4. SEEP Annual	Designing and Measuring Programs for Child-Level	FHI 360, AFE,

Event	Topics	Partner/Project
Conference Presentation	Results: Lessons from STRIVE. On Thursday, November 7, the STRIVE project, an Associate Award under the FIELD-Support LWA, will be hosting a lunch panel presentation and discussion about the process of designing and implementing economic strengthening projects for child well-being. The STRIVE team will present project activities and M&E/IE findings. The post-presentation discussion and Q&A will be led by USAID's Jason Wolfe.	ACDI/VOCA, Save the Children, MEDA, USAID
5. ICT4Ag International Conference in Kigali, Rwanda from November 4-8, 2014	FHI 360's Josh Woodard, technical manager on mSTAR, will be presenting a session on low-cost video technologies, developed under FACET.	FHI 360
6. Systems Training for USAID Staff	A short training course for USAID staff on Systems Thinking, a method of analysis that focuses on how a system's constituent parts interrelate and how systems work over time and within the context of larger systems	Workforce Multiplier Award

6.3 Associate Award Management

The Leader team continues to provide oversight and management of existing Associate Awards, described above, to ensure best possible results and client satisfaction. Below is a summary of the Associate Awards that will be under implementation during the next quarter.

Acronym	Title	Country	Notes
1. Ethiopia HES	Household Economic Strengthening for OVCs and PLWHA	Ethiopia	RFA to be issued in Q1.
2. HIFIVE	Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE),	Haiti	No issues
3. ASPIRES	Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (formerly HES-AA)	Global	Work-planning and startup
4. Jordan LENS	Jordan Local Enterprise Support Activity (LENS)	Jordan	AA to be awarded in Q1FY14
5. La Idea	Latin American Idea Partnership (La Idea)	Latin America /US	No issues
6. LIFT-2	Livelihoods and Food Security Technical Assistance 2 (LIFT-2) Project	Global	No issues
7. MMAP	Mobile Money Accelerator Program (MMAP)	Malawi	No issues
8. Workforce Multiplier	Workforce Multiplier Associate Award to advance Goal 2 of USAID's Education Strategy and align program for maximized impact	Global	Work-planning and startup
9. mSTAR	Mobile Solutions Technical Assistance and Research (mSTAR)	Global	No issues

Acronym	Title	Country	Notes
10. P3DP	Public Private Partnership Development Program (P3DP)	Ukraine	No issues
11. STRIVE	Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE)	Afghanistan, Liberia, Philippines, Mozambique	No issues
12. USAID Foras Iraq	An economic growth project with the goal of improving economic opportunities for Iraqis with special emphasis on youth, women and vulnerable populations	Iraq	No issues

	USAID Agreement No.	Project Acronym	Project name	Awarding Unit	Anticipated Award Date	Anticipated End Date	Anticipated Award Budget
PENDING AWARDS							
13		USAID LENS	Jordan Local Enterprise Support Activity	USAID/Jordan	11/15/2013	11/14/2018	\$ 49,500,000
14		Ethiopia OVC	Ethiopia OVC	USAID/Ethiopia	12/1/2013	11/30/2018	\$ 20,000,000
	Sub-total						\$ 69,500,000
CLOSED AWARDS							
1	294 A 00 06 00205 00	Microfinance Eval	West Bank/Gaza Microfinance Assessment	USAID/West Bank Gaza	4/6/2006	7/10/2006	\$ 102,330
2	294-A-00-06-00210-00	SMART	Small and Microfinance Assistance for Recovery and Transition	USAID/West Bank Gaza	9/30/2006	9/29/2008	\$ 7,700,000
3	AEG-A-00-06-00005-00	DevCom	Development Communication Program	USAID/NRM	9/30/2006	9/30/2007	\$ 290,000
4	623-A-00-08-00036-00	GDA-DRC	Project Assessment of the GDA cost share n post-conflict setting of DRC	USAID/OPA	7/9/2008	7/30/2008	\$ 24,964
5	306-A-00-06-00520-00	ARIES	Agriculture, Rural Investment, and Enterprise Strengthening Program	USAID/Afghanistan	10/1/2007	12/31/2010	\$ 99,999,912
6	AID-121-A-00-10-00705	APTS	Agricultural Policy Transition Support	USAID/Ukraine	9/1/2010	5/31/2011	\$ 383,193
9	268-A-00-08-00041-00	LBLI	Lebanon Business Linkages Initiative	USAID/Lebanon	8/20/2008	12/31/2011	\$ 7,528,332
7	AID 650-A-00-08-00018-00	GEMSS	Generating Economic Development through Microfinance in South Sudan	USAID/Sudan	12/1/2008	9/30/2011	\$ 11,999,162
8	AID-GHH-A-00-09-00007	LIFT	Livelihood & Food Security Technical Assistance Project	USAID/GH/OHA	10/1/2009	7/31/2013	\$ 4,136,862
9	AID-538-LA-10-00001	ECYMP	Eastern Caribbean Youth Microenterprise Program	USAID/Caribbean Region (DR)	5/6/2010	3/1/2012	\$ 1,848,000
10	518-A-00-08-00002-00	PRODEL	Ecuador Local Business Development (LBD) Program/PRODEL II	USAID/Ecuador	11/30/2007	11/30/2012	\$ 16,093,000
11	294-A-00-08-00222-00	ESAF	Expanded and Sustained Access to Financial Services	USAID/West Bank Gaza	9/30/2008	12/31/2012	\$ 36,299,966
12	EEP-A-00-09-00007-00	FACET	Fostering Agriculture Competitiveness Employing Information Communication Technologies	USAID/AFR/SD	10/1/2009	12/31/2012	\$ 1,300,000
	Sub-total						\$ 187,705,721
	GRAND TOTAL OF THE LWA						\$ 468,935,906

Annex B: FIELD-Support LWA Knowledge Series (All, to date)

A. Knowledge Series Learning Products

FIELD Briefs

(Short papers on methods and approaches)

- **FIELD Brief 1:** Introduction to the FIELD Knowledge Series
- **FIELD Brief 2:** Managing Up, Down and Around in Crisis Environments
- **FIELD Brief 3:** Economic Strengthening for Vulnerable Children
- **FIELD Brief 4:** Mobilization of Savings in the West Bank & Gaza
- **FIELD Brief 5:** Integrating Remittance Recipients into the Financial Sector
- **FIELD Brief 6:** Mobile Money in the West Bank & Gaza
- **FIELD Brief 7:** Non-profit MFIs Consider Commercialization
- **FIELD Brief 8:** Partnering to Improve Access to Irrigation in Rural Peru
- **FIELD Brief 9:** Microfinance and Energy Clients Win with partnership Model in Uganda
- **FIELD Brief 10:** Spurring Entrepreneurship Through Business Plan Competitions: TechnoServe's Business Plan Competition Model
- **FIELD Brief 11:** Exploring the Linkages between Food Security and Microfinance
- **FIELD Brief 13:** An Anchor Firm Approach to Strengthening Value Chain Competitiveness: A Look at the PRODEL Program in Ecuador
- **FIELD Brief 14:** Leveraging New Media: Lessons from WOCCU's MatchSavings.org in Mexico
- **FIELD Brief 15:** Adaptation Options for Smallholders to Enhance Food Security in a Changing
- **FIELD Brief 18:** Savings-linked Conditional Cash Transfers in Latin America
- **FIELD Brief 19:** Making the Case for Mobile Money: A Look at Social Cash Transfers for Development

FIELD Reports:

(In-depth analysis on topics and evidence base.)

- **FIELD Report 1:** Assessment of the Commercial Private Sector for Healthcare Products in Bangladesh
- **FIELD Report 2:** Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions
- **FIELD Report 3:** Delivering Microfinance and Social Services in Conditions of Fragility in Nepal
- **FIELD Report 4:** Options, Management and Enforcement of Collateral for Microfinance Loans in West Bank & Gaza
- **FIELD Report 5:** Mobilization of Savings in the West Bank & Gaza
- **FIELD Report 6:** Mobile Money in the West Bank & Gaza
- **FIELD Report 7:** Sustainable Markets for Subsistence Farmers in Bolivia
- **FIELD Report 8:** Migrant-Backed Loans Mobilizing Remittances for Enterprise Finance
- **FIELD Report 9:** Microfinance and Energy Poverty
- **FIELD Report 10:** Bringing the Unbanked Poor into the Financial Sector with Matched Savings Accounts
- **FIELD Report 11:** Behavior Change Perspectives on Gender and Value Chain Development: Tools for Research and Assessment
- **FIELD Report 12:** Behavior Change Perspectives on Gender and Value Chain Development: A Framework for Analysis and Implementation
- **FIELD Report 13:** Value Chain Finance Guide: Tools For Designing Project Interventions that Facilitate Investment in Key Value Chain Upgrades

- **FIELD Report 14:** Sustainability in the Honduran Informal Market System
- **FIELD Report 15:** Creating Jobs and Economic Opportunities in Iraq
- **FIELD Report 16:** Guidance and Best Practices for REDD+ Transactions
- **FIELD Report 17:** Skills For Jobs For Growth

From the Associate Award and Activity Reports

- **ARIES Program Brief No. 1:** WOCCU-IIFC
- **ARIES Program Brief No. 2:** MIFSA-SME
- **ARIES Program Brief No. 3:** MIFSA-MFI
- **ESAF Brief:** E-banking Challenges and Opportunities in the West Bank & Gaza
- **ESAF Brief:** Ryada Microfinance's Experience Introducing Financial Services for Youth
- **ESAF Report:** Assessing Opportunities For Increasing Acceptance Of Electronic Money In Palestine
- **ESAF Report:** Savings Demand Market Research Study West Bank and Gaza
- **ESAF Report:** The Future of Financial Inclusion through E-banking Models in Palestine
- **ESAF Report:** Review of the Current State of Practice of Consumer Protection and Financial Literacy for Financial Services in the West Bank
- **FIELD Facilitation Brief 1** Defining Lead Firms & Principles
- **FIELD Facilitation Brief 2** Lead Firm Selection
- **FIELD Facilitation Brief 3** Structuring and Managing Collaboration w Lead Firms
- **FIELD Facilitation Brief 4** Interventions with Lead Firms
- **FIELD Facilitation Brief 5** Addressing Absence of Lead Firms in Value Chains
- **STRIVE Activity Brief #1:** The Afghan Secure Futures (ASF) Project
- **STRIVE Activity Brief #2:** Agriculture for Children's Empowerment (Liberia)
- **STRIVE Activity Brief #3:** STRIVE Philippines
- **STRIVE Activity Brief #4:** STRIVE Mozambique

B. Practitioner Tools

- An Overview of **Islamic Microfinance** Products & Case Example from Afghanistan
- **Behavior Change Perspectives** on Gender and Value Chain Development: A Framework for Analysis and Implementation (FIELD Reports 11 & 12)
- Cost-effective Household Surveys: Key Lessons for **Implementing a Household Livelihood Survey** on a Budget
- Developing a **Cost-Benefit Analysis Tool:** Experiences and Lessons from Malawi and Mozambique
- **Economic Strengthening for Vulnerable Children:** Principles of Program Design and Recommendations for Effective Field Interventions (FIELD Report 2)
- Facilitating the Development of **Outgrower Operations:** A Practitioners Manual
- Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth **Workforce Development** Programs
- Guidelines to **Evaluating Social Performance**
- Integrating **Very Poor Producers into Value Chains:** A Field Guide
- Linking **Youth** with Knowledge and Opportunities in Microfinance
- Minimum Standards for **Economic Recovery after Crisis**
- Overcoming Back-end Barriers: Opportunity International and **Bank Switching Solutions**
- Partnering to Achieve **Economic Impact in HIV and AIDS Impacted Communities:** A Partnership Toolkit for Microenterprise Development
- **Poverty Assessment Tools** (24 country-specific)
- **Rural Agriculture Finance** and Food Security Practitioner Learning Program (PLP)
- **SMART Client Protection** Principles: Putting Principles into Practice
- **Social Performance Map**

- The GROOVE **Market Facilitation** Mentoring Program Toolkit (includes Topical Guides on 10 key market facilitation competencies)
- The SEEP Network **Savings-led Financial Services** Working Group Ratios
- Tools for Designing Project Interventions that Facilitate Investment in Key **Value Chain Upgrades** (FIELD Report 13)
- USAID **Financial Services** Implementation Grant Program Learning Network Tools
- **Value Chain Finance** Guide (FIELD Report 13)
- **Value Chain Finance Implementation Manual: Increasing Profitability of Small Producers**
- **Working with Lead Firms: A Practitioner’s Handbook** (in development)
- **Time Use PRA Guide** and Toolkit for Child and Youth Development Practitioners

C. List of Assessments, Case Studies, or Evaluations

- **Afghanistan:** ARIES Program Brief No. 4: FINCA
- **Afghanistan:** ARIES Program Brief No. 5: ACDI/VOCA – ARFC
- **Bangladesh:** Integrating a Market Development Approach to the Health Sector in Bangladesh: Assessment and Intervention Design
- **Colombia:** Guidance and Best Practices for REDD+ Transactions (FIELD Report 16)
- **Comoros:** Microfinance Sector Assessment
- **Ethiopia:** LIFT Project Assessment of USAID/PEPFARs Economic Strengthening Programs in Ethiopia
- **Ethiopia:** RCT on effectiveness of graduation model (in progress)
- **Global:** Is ICT Working in Agricultural Marketing: Evidence From the Field
- **Honduras:** Sustainability in the Honduran **Informal Market System** (FIELD Report 14)
- **India:** A Case Study: PepsiCo Frito-Lay Engages Potato Outgrowers in India
- **India:** A Case Study: The Outgrower Program of ITC, one of India’s Largest Corporations
- **India:** New ICT Solutions to Age-Old Problems: Case of the IGP India Project
- **Iraq:** Creating Jobs and Economic Opportunities in Iraq (FIELD Report 15)
- **Kenya:** A Case Study: The East Africa Growers Group (EAGA) in Kenya and its Outgrowing Activities
- **Macedonia:** Creating Jobs through Business Initiative and Enterprise Development: Rapid Assessment and Recommendations for a Proposed Macedonian Entrepreneurship Project
- **Macedonia:** Initiative and Enterprise Development: Rapid Assessment and Recommendations for a Proposed Macedonian Entrepreneurship Project
- **Malawi:** Expanding Outreach in Malawi: OIBM’s Efforts to Launch a Mobile Phone Banking Program
- **Mexico:** Bank-Microfinance Alliances: FINCA’s Pilot Program for Prepaid Cards in Mexico
- **Mexico:** Web-based Case Study: FINCA’s Prepaid Card Training for Clients
- **Morocco:** Blazing a Trail, Addressing Obstacles: Lessons from Save the Children and Fondation Zakoura’s Youth Microfinance and Training Program
- **Namibia:** LIFT Assessment of Livelihood Strategies to Promote Food Security among People Living with HIV/AIDS in Namibia
- **Pakistan:** Learning from Pilots: The Case of ShoreBank International/AMPER in Pakistan
- **Pakistan:** The “Human Aspect” of Commercial Transformation: The Case of NRSP-Pakistan
- **Panama:** Challenges and Opportunities in Micro and Small Enterprise Rural Finance: An Assessment for USAID/Panama
- **Philippines:** Getting to ‘Good Enough’ in Product Upgrading: SDCAsia and the Cardava Banana Value Chain
- **Tanzania:** A Case Study: Outgrower Improve Flower Seed Operations in Tanzania
- **Ukraine:** Implementing a Household Livelihood Survey in a Post-Disaster Environment
- **Ukraine:** Opportunities for USAID Assistance to Agriculture in Ukraine

D. Presentations, Trainings, or Other Forums for Exchange

(With estimated number of attendees in parentheses)

- 2007 National Conference on Microfinance in Angola (100)
- After-Hours Seminar: Migrant-backed Loans: Mobilizing Remittances in Guatemala
- BASICS PLP online conference and presentation (60)
- Breakfast Seminar: Pathways Out of Poverty: Using Value Chains to Move Vulnerable Households Up the Economic Ladder
- Building the Assets of the Poorest: Savings Led Financial Services Seminars (50)
- Commercialization Amid Conflict: Microfinance Sector Development in the West Bank and Gaza (Screencast)
- Developing Outgrowing Operations Workshops (110)
- Economic Strengthening for Children Seminars (25)
- Energy and Microfinance workshop in Tanzania (15) and Seminar in Washington DC (20)
- Enterprise Development IGP workshop at 2009 SEEP Workshop (50)
- Evaluation of Effectiveness of Graduating the Ultra Poor Approaches Workshop (35)
- FACET Webinar: Using low-cost video for agricultural development
- FIELD Day at SEEP Conference in 2007 (150) and 2009 (150)
- Food Security and Microfinance Discussion (7)
- Gender Considerations in Value Chain Development seminars (50)
- Getting Lost in the Numbers: Poverty Indicators and their Implications for Development Practitioners
- Integrating Very Producers into Value Chains Trainings and Workshops (180)
- Islamic Finance Seminar (70)
- Joining ICT4D to learn about using technology for agricultural development
- Linking Finance to Food Security: Approaches, Products, and Tools
- Market Facilitation through Mentoring at SEEP 2012 Conference (25)
- Microfinance and Energy Poverty Roundtable
- Minimum Standards for Economic Recovery (525)
- Monitoring Nutritional and Health Outcomes of Food Security, Economic Strengthening, and Livelihood Programs
- Opportunity/FINCA Technology workshop at 2009 SEEP Workshop (35)
- Podcast: Designing an Effective Rural Finance Product to Improve Food Security for Livestock Traders in Kenya
- Poverty Assessment Tools TOT (370)
- Rebuilding Haiti: The Critical Role of MFIs and Credit Unions
- Rural and Agricultural Finance Presentation (25)
- Screencast: Improving Food Security through Customized Loan Products in India
- ShoreBank/NRSP Transformation workshop at 2009 SEEP Workshop (30)
- SMART Client Protection Principles Trainings Assessors trainings (400)
- Smart Notes: Putting client protection principles in practice
- Social Marketing for Economic Development (microinsurance) Roundtable Discussion (15)
- Speakers Corner #11: Building the Assets of the Poorest: Savings-Led Financial Services
- The GROOVE Market Facilitation Mentoring Program Presentations (40)
- Value Chain Financing Training (70)
- Working with Lead Firms Trainings (70)
- Youth and Workforce Development workshop and presentation (75)

E. Other Factsheets, Success Stories, and Event Summaries

- ADM: A Ugandan SME navigates new waters on Lake Victoria

- ADM: Cooking up new ideas in Uganda with solar stoves
- ADM: Note From the African Diaspora Marketplace: Supporting Entrepreneurship for Diaspora-Driven Development
- ARIES: Note From Afghanistan: Credit Unions Bring Hope Amid Conflict
- ARIES: Note From Afghanistan: Developing Innovative Financial Products
- ARIES: Note From Afghanistan: Expanding Access to Formal Financial Services
- ARIES: Note From Afghanistan: Reaching the Unbanked with Sharīa-Compliant Financial Products
- Building the capacity of capacity builders
- ESAF & the Banking Sector
- ESAF & the Microfinance Sector
- ESAF & the Palestinian Investment Partnership (PIP)
- ESAF & University Strengthening
- ESAF and the Insurance Sector
- ESAF and the Mortgage Market
- ESAF Voice from the Field: A Palestinian MFI Achieves Top 5% Rating
- ESAF Voice from the Field: Building Hope for Marginalized Workers in Palestine
- ESAF Voice from the Field: From Tennessee to Jerusalem: Investing in the Future
- ESAF Voices from the Field: Cementing the Path to Sustained Economic Growth
- ESAF Voices from the Field: Cultivating Young Entrepreneurs in Gaza
- ESAF Voices from the Field: Delivering with Precision in a Changing Market
- ESAF Voices from the Field: Developing Tomorrow's Banking Professionals Today
- ESAF Voices from the Field: Enhancing Finance Education through Faculty Exchange
- ESAF: New frontiers for USAID's ESAF program in the Palestinian finance sector
- ESAF: Note From the West Bank and Gaza: Decreasing Microfinance's Donor Dependency
- ESAF: Note From the West Bank/Gaza: Expanding Opportunities for SMEs
- ESAF's Palestinian Investment Partners Program: Investing in Growth
- FACET: ICT and AG Profile: Awaaz.De
- FACET: ICT and Ag Profile: Community Knowledge Worker
- FACET: ICT and AG Profile: DataDyne
- FACET: ICT and Ag Profile: Digital Green
- FACET: ICT and AG Profile: Esoko
- FACET: ICT and AG Profile: IKSL's Green Sim Card
- FACET: ICT and AG Profile: Kilimo Salama
- FACET: ICT and AG Profile: Literacy Bridge
- FACET: ICT and AG Profile: Mace Foods' M-Pesa
- FACET: ICT and Ag Profile: Mali Shambani
- FACET: ICT and Ag Profile: Manobi
- FACET: ICT and AG Profile: MarketMaker
- FACET: ICT and AG Profile: MFarm
- FACET: ICT and AG Profile: MoBiashara
- FACET: ICT and AG Profile: Nokia Life Tools - Agriculture
- FACET: ICT and AG Profile: Nutrient Manager for Rice
- FACET: ICT and Ag Profile: Reuters Market Light
- FACET: ICT and AG Profile: Sustainable Harvest
- FACET: ICT Application for Distribution and Supply Chain Management in African Agriculture
- FACET: ICT Enhances Warehouse Receipt Systems and Commodity Exchanges in Africa
- FACET: ICT to Enhance Farm Extension Services in Africa
- FACET: Software Platforms for Mobile Applications for Agriculture Development
- FACET: Using ICT to Provide Agriculture Market Price Information in Africa

- LBLI: “Picking” up Partners for Success: Businesses Linkages in Lebanon Support Local Jobs and SME Competitiveness
- LBLI: Note From Lebanon: Increasing Competitiveness through Cooperation in the Value Chain
- New Partners in Value Chain Development get a hands-on look at maize in Rwanda
- Note From Bangladesh: Assessing the Commercial Market for Health Care
- Note From Bolivia: Expanding Market Opportunities for a Rural Microenterprise
- Note From Nepal: Ensuring Financial Services During Political Conflict
- Note From the Field: Supporting Social Performance in Microfinance
- PRODEL: Breaking into the US specialty food market
- PRODEL: Ecuadorian Coffee Companies Make a Splash in the US Market
- PRODEL: Investing in Business Linkages: An SME in Lebanon Grows its Business through a Strengthened Supply Chain
- Strengthening Insurance Sector Capacity in a Growing Market

F. Other Online Articles

- Applying Social Marketing Principles for Economic Development
- Electronic Learning Products from SEEP’s Rural Agricultural Finance and Food Security Practitioner Learning Program
- Implementing a Country-wide Consumer Protection and Financial Literacy Initiative in Palestine
Managing Risk in the West Bank: A Review of Supply and Demand for Microinsurance
- Project Snapshot: Testing the Graduation Model in Ethiopia
- Public-Private Partnerships: Learning by Example
- Selecting Mobile ICT Devices for Agriculture Services and Applications in Sub-Saharan Africa
- The Warehouse Receipts System: Improving Food Security in the Post-Harvest Value Chain
- Village Savings and Loan Associations and Food Security: Exploring Linkages in Sierra Leone and Tanzania

7 Annex C: Women's Leadership in SME (WLSME) Evaluation Activity

Overall Research Design:

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

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

To better understand which components of the interventions are most effective and why, focus groups and in-depth interviews will be carried out among a sub-sample of participants at each site after program completion. In this mixed methods design, these qualitative data will serve to inform trends observed in the statistical analyses.

In past quarters, FHI 360 interviewed personally, selected, and contracted three agencies (one per site) to implement the baseline survey. The agencies are: COSISE in Peru, M-Vector in Kyrgyzstan, and Sigma in India. The protocols for each site were written and determined to be exempt from IRB-review by FHI 360's Protection of Human Subjects Committee.

This past quarter, Greg Guest traveled to India and Peru to conduct study initiation trainings with M-Vector and Sigma. In Peru, Claudia Martinez Alvear conducted the study initiation training in Spanish with COSISE. Study initiation trainings included research ethics, project background, instrument refinement, data collection instructions, and project procedures. In all three sites, formative research on the instrument was conducted through focus groups and pre-testing, and an FHI 360-developed randomization process completed. Pilot testing in India was ongoing at the end of the quarter. The instruments were finalized in Peru and Kyrgyzstan, and baseline data collected for each first group of women was completed.

Lessons learned or challenges include: participant refusal to participate and contacting women, finding a scheduled time that worked for the women to complete the baseline survey prior to the scheduled intervention, and unanticipated delays to implementation. As a result of challenges reaching women in Kyrgyzstan, we have opted to receive additional back-up participant names. Recruitment challenges in Peru led to GRADE/Sector 3 splitting the first cohort of women into two smaller groups.

Country-Specific Research Design

1) Peru:

In Peru, **Nexos Voluntaries (NeVo)** and **Grupo de Analisis para el Desarrollo (GRADE)**, two non-profit organizations based in Lima, will be conducting a three-year intervention designed to enhance women's leadership and other business indicators in the context of small and medium enterprises that are owned/managed by women. NeVo will train, and provide targeted capacity building for, female business owners/managers so they may contribute to the growth and competitiveness of the small enterprise sector of Peru. The project aims to increase the current presence of female entrepreneurs and improve their

performance by reducing the human capital gap (formal business training) and the social capital gap (formation of improved social networks and increased self-esteem). The program will be implemented over a three-year period.

The target population for the project is women who own or manage small businesses from formal and informal sectors that have 2-30 full-time employees. All participants must have completed high school. Women will be recruited based on GRADE and NeVo's networks: from existing client databases of local GRADE and NeVo partner organizations, MFI client databases, and from large corporation suppliers with whom GRADE and NeVo have worked. Recruitment is intended to reach female entrepreneurs who are not being reached currently through intervention programs.

Recruitment will be divided into six cohorts of 180 women (1,080 women total). Cohorts will be recruited and enrolled on a sequential basis over an 18-month period. Each cohort of 180 women will be divided across four industries – textiles, handicrafts, restaurants, and food processing. Five cohorts will be recruited from Lima and one cohort from Arequipa. The program contains four components to be delivered chronologically. In this solicitation we refer to Components 1 and 2 only, which will be administered to women who own/manage small businesses

- **Component 1** consists of two Management Excellence Workshops, each four hours long, designed to establish baseline skills and tools applicable to small businesses. Emphasis will be placed on defining goals and creating action plans. All program participants will receive this component.
- **Component 2** is the main piece of the intervention and the only component to be evaluated in an experimental manner. Women in each cohort will be randomly allocated to one of three groups – Individual Mentoring (Treatment 1), Peer Working Group (Treatment 2) and control group by industry. Eleven paid specialists (SME consultants with at least 4-5 years of experience) will administer the interventions. If possible, all 11 specialists will have one-on-one mentoring and group facilitation expertise, so they can work across both interventions. The program and evaluation timeline is presented below.

Peru Evaluation Description

For the primary evaluation we will use a randomized controlled design. All women will be administered a baseline and at least one endline survey. FHI 360's scope of work is for the baseline survey only. Pending FHI 360's agreement with USAID, this scope may be extended to include Phases II and III described below.

Recruiting and Randomization Procedures

NeVo will do initial recruitment of the 180 participants in each cohort, and then provide the participants' contact information to FHI 360. FHI 360 will then randomize individuals within each cohort and send the randomized list back to NeVo. To ensure a balanced allocation across the three arms randomization will be stratified by industry (textiles, handicrafts, restaurants, and food processing) and firm size (2-15 employees or 16-30 employees). NeVo will use this randomized list to invite participants into the study arm to which they have been randomized. Each of the six cohorts will undergo the same randomization procedures.

Phase I: Baseline Survey Implementation, Cohorts 1-3: The contractor will first pre-test the survey among 10 women from the target population. This initial pre-test will assess comprehensibility of content and question wording, and the instrument revised as necessary. The contractor will then pilot the survey among 50 women within the target population, to assess variability of responses. Interviewers will make note of any problematic questions. A brief descriptive analysis will also run to assess the degree of variability among responses to outcome measures. Based on this information the survey will be revised if necessary.

The baseline survey will be administered to all program participants in cohorts 1-3 (n = 540) across the three study arms – control, treatment 1, and treatment 2. The survey will be administered face-to-face, at the participants' places of business (or other location convenient for the participant) after enrollment in the intervention, but prior to intervention exposure. This period of time will be approximately 10 days for each cohort of 180 women.

When participants are initially enrolled in the intervention, oral consent will be administered if they are willing to have a researcher contact them directly to collect evaluation data. Survey implementation will be conducted on a rolling basis – by cohort – to mirror the intervention. We expect the survey to take approximately one-hour to administer.

Phase II: Baseline Survey Implementation, Cohorts 4-6: Due to USAID's contract schedule, baseline data collection for the second three cohorts (n = 540) will take place pending availability of funds following launch of the interventions in December 2013. This baseline will use the same tools and methodology as Phase I above.

Phase III: Endline Survey Implementation: Due to USAID's agreement schedule, endline data collection under this scope of work will include only three of the six cohorts of program participants (n = 540), and for the 6-month follow up only. Surveys will be administered to the first three cohorts of women 6 months after they have completed the intervention. The same survey procedures from the baseline data collection activities will be used. With the exception of a few questions, the same survey instrument will be used that was implemented at baseline. The endline survey will be administered in Lima only.

The survey firm identified and contracted for the Peru Evaluation is **Costa, Sierra y Selva en Red S.A.C. (Cosise)**.

2) India:

CARE India, in partnership with **Loyola Institute of Business Administration (LIBA)** is conducting a three-year intervention designed to promote women's leadership and sustainable growth of 210 cashew processing micro and small and medium enterprises (SMEs), owned or managed by women in the Panruti cluster, Tamil Nadu, India. The program focuses on the barriers these businesses face by addressing 1) the human capital gap; 2) information and social capital gap; and 3) external constraints within women-led or managed SMEs. The intervention will focus on two segments of women/enterprises in the cashew processing sector: 1) SMEs owned and/or managed by women (N= 150), and 2) Micro enterprises owned and/or managed by women, to help them grow their business into SMEs (N=60).

To address the three constraints pointed out above (human capital, social capital and external constraints), the program established three objectives, outlined below. (LIBA will be in charge of the activities associated to objective 1, while CARE-India will be in charge of the activities related to objectives 2 and 3.) FHI 360 will be leading a third-party evaluation of the effectiveness of the intervention.

India Evaluation Description

For the primary evaluation we will use a randomized controlled design, with 210 women split between a total of five different arms – treatment A (human capital), treatment B (information and social capital), treatment C (external constraints), treatment ABC (all three treatments combined), and a control. All women willing to participate will be administered a baseline survey prior to receiving the intervention.

Recruiting and Randomization Procedures

CARE India will recruit the 210 women, and then provide the participants' contact information to FHI 360 and to the vendor hired to conduct the baseline survey. FHI 360 will then randomize individuals and send the randomized list back to CARE India. To ensure a balanced allocation across the three arms

randomization will be stratified by enterprise size (micro vs. SMEs). CARE will use the randomized list to invite participants into the study arm to which they have been randomized.

Baseline Survey Implementation

FHI 360 will provide the vendor with a draft baseline survey instrument. However, to improve the instrument's validity in the local context, our local survey firm will carry out mini- focus groups (4-5 participants each) among the study population and make revisions as necessary, in consultation with FHI 360 and CARE-India. The survey firm will then pre-test the revised instrument among 5-10 women within the target population. The survey will be revised once more if necessary, in consultation with FHI 360 and CARE-India.

The baseline survey will be administered to all 210 program participants across the five study arms. The survey will be administered face-to-face, at the participants' places of business, home, or other location convenient for the participant, after enrollment in the intervention, but prior to intervention exposure. The survey will take approximately one hour to complete and survey data collection will last for approximately 30 days. Oral consent will be administered by the data collector from each participant to assess if she is willing to participate.

The survey firm identified and contracted for the India Evaluation is **Sigma Research and Consulting**.

3) Kyrgyzstan

In Kyrgyzstan, **ACDI/VOCA**, in partnership with the **Bai Tushum Fund (BT Fund)** is conducting a three-year intervention to to promote women's leadership and sustainable growth of 750 micro and small and medium enterprises (SMEs), owned or managed by women across the country. For this study, SMEs are defined (per USAID and World Bank) as having between five and 250 employees. Micro-enterprises are defined as having less than five employees. ACDI/VOCA and Bai Tushum Fund are developing a program to promote the growth of women- owned small and medium enterprises (SMEs) in the Kyrgyz Republic by targeting assistance to potential high-growth female entrepreneurs. All of the women that will be part of this study will have access to loans from the fund.

The purpose of the project is to reduce the human and social capital and information barriers that limit the growth of women's enterprises, and to increase access to finance. The project strategy consists of providing capacity building, training and technical assistance to women who have the potential to grow their businesses into SMEs. As a result of the participation in the program these women will not only grow their businesses, but will also increase their demand and access to appropriate financial services, aligning benefits and incentives for the women borrowers, BT Fund and Bai Tushum & Partners (BT&P) partners.

The program will be implemented nationwide. The intended clients will be women who own enterprises in three priority sectors and meet minimum employee and/or loan size requirements. These sectors are: 1) garment production, 2) agro-processing, and 3) tourism. The purpose of including women micro-entrepreneurs is to encourage these enterprises to grow into the SME category. Those clients identified as promising high-growth entrepreneurs will be invited to participate in the program. The program will progressively focus on promising entrepreneurs to offer different layers of support including training, access to networks and large size loans. As activities become more tailored and specialized, they will progressively focus on fewer women. The most intensive mentoring and skills development activities will be reserved for the 100 most promising female entrepreneurs.

The intervention has four components: initial assessments, women's entrepreneurship development, association strengthening and access to finance. The first component gender, associations and market assessment will be fed into the design of the entrepreneur's development component. The third

component, association strengthening, is aimed at building the capacity of organizations and institutions providing non-financial services to women entrepreneurs.

Kyrgyzstan Evaluation Description

For the primary evaluation of this program, FHI 360 will employ a randomized controlled design, with 750 women in the initial treatment arm and 375 women in a control arm (Total N = 1,125). All women willing to participate, including the control group, will be administered a baseline survey prior to receiving the intervention. FHI 360 is seeking a survey firm familiar with the local context to administer the baseline survey.

Recruiting and Randomization Procedures

ACDI/VOCA will receive written applications from potential participants on an ongoing basis. Applications will be screened by ACDI/VOCA for eligibility, and eligible participants will be grouped into one of four geographic regions – Bishkek, Osh, Jalalabad, and Karakol (subject to change, depending on characteristics of participants). We expect approximately half of the women to attend workshops in the Bishkek region, and the other half distributed evenly between the other three regions.

Once 33-36 eligible women in a particular region have been identified they will be randomized at a ratio of 2 to 1 (22-24 women to the intervention and 11-12 to the control) and eligible to completed the survey. The batch size of 33-36 is based on the anticipated size of the capacity building workshops. The optimal size for these workshops is 20 participants. A batch of 33-36 individuals will generate 22-24 participants for each workshop. This resulting number is large enough that it can account for attrition/no-shows of 2-4 women per workshop, but also small enough to accommodate all 22-24 women if all invitees show up for a workshop. This batch size can be adjusted (down to 33, or up to 36) depending on observed attrition rates early on in the intervention.

Randomization of participants will be done by ACDI/VOCA staff, using sealed randomization envelopes provided by FHI 360. Envelopes will be created in batches of 33-36. Before any women receive the intervention, the survey firm will implement the baseline survey to all 33-36 women in a given geographic batch. This process will continue until up to 1,125 women have been surveyed, or the anticipated project end date of October 2014. To ensure a balanced allocation across the two arms, randomization will be stratified by enterprise size (micro vs. SME).

Baseline Survey Implementation

FHI 360 will provide the vendor with a draft baseline survey instrument. However, to improve the instrument's validity in the local context, the contracting agency will carry out up to five mini- focus groups (4-5 participants each) among the study population and make revisions to the instrument as necessary, in consultation with FHI 360 and ACDI/VOCA. The survey firm will then pre-test the revised instrument among 5-10 women who own/manage SMEs in one of the three industries included in the study, but who otherwise do not meet eligibility criteria for enrollment in the program. A list of such women will be kept as an output of the screening process. The survey will be revised once more after the pre-test, if necessary, in consultation with FHI 360 and ACDI/VOCA.

The baseline survey will be administered to a total of up to 1,125 women: 750 program participants and 375 women in the control group. The survey will be administered face-to-face, at the participants' places of business, home, or other location convenient for the participant, prior to intervention exposure. The survey will take approximately one hour to complete and survey data collection for each batch of 33-36 women will take no longer than 10 days. Oral consent will be administered by the data collector for each participant to assess if she is willing to participate.

The survey firm identified and contracted for the Kyrgyzstan Evaluation is **M-Vector Consulting**.