



## **FIELD-Support LWA Award**

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### **Quarterly Report**

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

**October 1 – December 31, 2007**

**Submitted By:**



Academy for Educational Development  
Connecting People > Creating Change

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## Background

FIELD-Support is a Leader with Associates Award (cooperative agreement) between the office of Microenterprise Development in USAID (EGAT/PR/MD) and the Academy for Educational Development (AED), along with the latter's consortium of 9 core partners and 17 resource organizations. The AED team consists of leading NGO development organizations with proven track records in reducing poverty and promoting sustained, equitable growth through microenterprise development, microfinance, value chain development, institutional and human capacity-building, and the promotion of other market-based approaches.

FIELD-Support encompasses both a core leader award and a mechanism for USAID missions to issue associate awards. The purpose of the leader award is to advance the frontiers of practical knowledge in relation to microfinance, microenterprise development, and sustainable rural livelihoods, working in close collaboration with the MD office, USAID missions, and the community of development practitioners. The leader award implements activities that seed innovation, demonstrate better practices, document results, and disseminate findings that will advance the global state-of-the-practice.

Activities implemented under FIELD-Support include work at every level of the economy, from the regulatory environment, business value chains, to financial service providers, to promoting economic growth, and improving the financial security of poor households and businesses by strengthening financial and business support systems and their ability to access those systems.

The FIELD-Support Management Team at AED is pleased to present this quarterly report highlighting the LWA developments and accomplishments for the quarter ending December 31, 2007.

### 1. Leader Activities

During the reporting period, the AED/FIELD-Support team continued to provide management, administration, and coordination oversight and support to leader, associate, and pilot activities being implemented under the LWA. Besides monitoring existing pilot project activities, reviewing and processing payments, and ensuring contractual and financial compliance, these also included selection of new pilot activities and work with partner implementation teams on the designing of the new pilot projects. FIELD-Support management provided senior level oversight for all the leader and associate activities, contributing to their technical design, implementation, and ensuring quality. Other team members coordinated day-to-day communications with the core team and resource organizations and assisted with the administration of this complex contractual mechanism.

The AED/FIELD-Support team held regular weekly staff meetings to discuss pilot and associate award activities, contractual issues, as well as topics related to the overall coordination with partners. These meetings also serve as venue for reviewing the lessons learned on project management, discussing areas for improvement, and adjusting and adapting various approaches under the LWA.

On December 20, AED/FIELD-Support team held a Strategic Planning Retreat to review the activities and achievement in 2007, discuss what worked well during the year, and identify key issues to focus on in 2008.

During this quarter, the team and its partners also continued collaborating on the new Associate Award proposal for Ecuador in response to RFA No. 518-A-07-004. A team from FIELD-Support consisting of AED, ACDI/VOCA, and CARE designed a program for the USAID/Ecuador **Local Business Development (LBD) program**. This activity, awarded on November 30, 2007, will support USAID in its efforts to promote the competitiveness of Ecuadorian enterprises along the southern and northern borders and create licit employment opportunities.

The program held its **fourth partners meeting of 2007 on December 19, 2007**. The agenda included pilot and associate project updates and discussion of the year and priorities for going forward. All partners agreed that overall it was a good year, with FIELD-Support managing to establish itself as a mechanism that can be used by USAID missions.

During this quarter, the FIELD-Support team worked with its partners on finalizing the designs for prospective pilots, selected for funding as a result of a new round of FIELD-Support LWA pilots announced via Request for Concepts (RFC) to LWA core partners in April:

1. Expanding Islamic Financial Services (FINCA & IRIS)
2. Microfinance Energy Links Project (ACCION & SEEP)
3. Sustained Market Access for Subsistence Farmers in Bolivia (SAVE, AFE & WV)
4. Integrating Small Farmers into Productive Value Chains through Contract Farming, Bangladesh & Tanzania (AFE/TNS)

AED FIELD-Support team has worked on improving and streamlining the process of vetting pilot concepts with USAID and receiving approvals. In October 2007, a process was developed and agreed on with USAID, which is enclosed with the report as Annex I below.

In addition to the partner's meeting, the FIELD-Support team also held routine meetings with many of the partners to discuss organization specific issues. During the quarter, the team met with WOCCU, FINCA, IRIS, ACDI/VOCA, AFE, SEEP, Opportunity International, and SAVE, among others. These meetings served the purpose of improving coordination and collaboration across the FIELD-Support LWA, addressing management and contractual issues, and discussing the new and current pilot projects that partners were implementing.

The FIELD-Support team continued to work closely with the USAID/MD office to advance the goals and objectives of the project. During the quarter ending December 31<sup>th</sup>, the team held several meetings with the project CTO. Topics covered during these meetings included the FIELD-Support 2007 Workplan, reporting requirements, upcoming associate awards, pilot project reviews, the project's knowledge management strategy, and performance management plans.

The AED/FIELD-Support team members also participated in a range of industry-wide events related to FIELD-Support areas of expertise, including AMAP-sponsored Breakfast Series and After Hours events and workshops.

On October 23, FIELD-Support held **Focus on the Field** (or FIELD Day) during the SEEP Annual Conference in Washington, DC. With more than 120 attendees and another 30 presenters and facilitators representing a range of donors and practitioners, the discussions were lively and advanced a number of key issues related to various programmatic activities.

During FIELD Day, Timothy Nourse, Microfinance and Enterprise Development Specialist with the FIELD-Support program presented at the session on Economic Recovery after Crisis: Developing Practitioner Guidelines. He also facilitated the session on Managing Up, Down, and Around: Lessons Learned by Implementing USAID Programs in Crisis & Post-Crisis Environments. Joyce Lehman, Chief of Party for the Agriculture, Rural Investment and Enterprise Strengthening Program in Afghanistan (ARIES), presented at the session on Managing Up, Down, and Around: Lessons Learned by Implementing USAID Programs in Crisis & Post-Crisis Environments.

On December 14, AED hosted President Umaru Yar'Adua of Nigeria. AED FIELD-Support team assisted in organizing the event and worked to identify the appropriate speaker for microfinance, choosing one of FIELD-Support LWA partners, FINCA International. Thoughtful and clearly committed to a well-formulated plan for Nigeria's recovery and growth, the Nigerian president listened to the presentation on microfinance with great interest and at the end of the event suggested that AED host a meeting with his envoy responsible for poverty reduction to help shape their programs going forward. The FIELD-Support team plans to participate in the 2-day workshop scheduled for January 30 & 31, 2008 to discuss the Nigerian government's ideas for community economic development, microfinance and cash transfer programs.

## **2. Pilot Activities**

Implementation continued on the eight pilot activities approved in 2006 and 2007. A brief review of each pilot activity can be found below.

### **Microenterprise Development in Fragile States – IRIS with Save the Children, CARE, and World Vision (October 2005 – January 2008)**

The IRIS Center, working in partnership with CARE, Save the Children, and World Vision, has been working together with the AED/FIELD-Support team to finalize the *model guidelines* for sustainable microenterprise development work in fragile states. The project has focused on identifying practical ways to improve *local institutional arrangements* (“enabling environments”) as they impact enterprise development and the related areas of financial services and delivery of public services.

The pilot has been extended twice, once at the contractor's request for more time to complete the deliverable and most recently in January upon receiving a deliverable that did not meet the satisfaction of FIELD-Support management. Overall, IRIS put together an interesting pilot

concept, involving three test countries (Angola, Mozambique, and Nepal) that examined different aspects of institution building. The initial final product, however, submitted with delays in November 2007, was somewhat disappointing. Nevertheless, when the FIELD-Support management team shared its concerns about the quality of the final deliverable with the pilot's management team, IRIS was responsive and made a sincere attempt to improve the quality of the final product. We expect to receive a satisfactory product by the end of January 2008.

**The Savings-Led Financial Services Working Group – CARE with SEEP Network (previously titled as Community Managed Savings and Loan Fund Working Group) (March 2006 – October 2007)**

CARE, in collaboration with the SEEP Network and its members, completed its work to develop a set of industry standard performance management ratios for savings led financial service programs.

CARE established a SEEP working group, Savings Led financial Services Working Group, to explore village savings and loans or community managed loan fund methodologies. Lauren Hendricks from CARE and Hugh Allen, a consultant, served as co-facilitators of the working group. One function of the working group was to develop a set of industry standard performance management ratios for community based microfinance programs, such as CARE's Village Savings and Loan (VS&L) program, the PACT Worth tool, the SHG movement in India, and Oxfam's Saving for Change program. Just as the creation of financial ratio reporting has supported the ability of donors and commercial funders to rate and compare microfinance institutions resulting in improved confidence in investing in those institutions, these performance measures will allow donors and formal financial institutions to rate and compare community managed microfinance programs.

The pilot was successfully completed in October of 2007, with the following deliverables:

**Ratio:** A set of ratios was established, vetted, edited and agreed upon by the larger savings-led community of practitioners. As part of its second year work plan the working group will work with both SEEP and the MIX Market to develop a web presence for the ratios.

**SEEP Technical Note:** A practical handbook on the use of the performance management ratios was developed. The handbook provides definitions and examples of each of the ratios, as well as the formulas for calculation. The handbook will accompany the ratios on the SEEP web site. SEEP will also publish a glossy version of the handbook for distribution.

**Ratios Tool:** To assist in the implementation of the ratios for institutions which choose not to use an MIS, the working group developed a quick and easy calculation tool. The tool, a simple Excel workbook, will calculate the performance ratios based on inputting certain key points of data. The tool will also be hosted on the SEEP web site.

**Community-Led S&L Fund Management Ratios Training, Focus on the Field:** During the Focus on the Field event the SLFS Working Group hosted training on the ratios. The objective of the session was to educate a broad audience on the results of the work of the Savings Led

Financial Services working group. The CARE team reviewed the ratios in detail and discussed them as a management as well as a supervision tool.

### **Integrating the Un-banked through Remittance-linked Product Development in Guatemala – WOCCU (March 2006 – January 2008)**

WOCCU and the Federacion Nacional de Cooperativas de Ahorro y Credito (FENACOAC) are working with several federation members to design and market new products and encourage those who receive remittances to join credit unions.

In mid-October, a final meeting of pilot credit union marketing managers was held to define the final remittance-linked product profile, slogan and image in such a way to differentiate it from other savings products. The marketing manager of *Aseguradora Columna*, the insurance arm of FENACOAC, also attended the meeting. Insurance was also added to the remittance-linked savings product as a part of the differentiation strategy.

Name of product: Cuenta de Ahorro “Remesa Chapina” (*Savings Account: Guatemalan Remittance*)

Slogan: “Uniendo chapines que construyen tu futuro” (*Uniting Guatemalans to build your future*)

Key highlights from the detailed outline of the product characteristics and publicity campaign document include:

#### *Competitive Advantages of the “Remesa Chapina” savings product:*

- The remittance receiver becomes a member of the CU when he/she opens an account.
- The member doesn’t have to carry a lot of cash and risk being robbed;
- The remittance will be available immediately and can be withdrawn at any time without restrictions;
- The member doesn’t have to rush to pick up the remittance because it can be deposited directly into his/her account;
- The member will have access to insurance coverage;
- If the member doesn’t need the money immediately, the money can stay in the CU and earn interest;
- The member can pick up his/her remittance at any CU throughout the country that is a part of the FENACOAC CU system;
- Savings in the remittance product can be used as collateral for loans, including housing (mortgage) and home improvement loans.

Plans are being put in place for the production of promotional materials, including flyers, posters and banners. Heavy emphasis will be placed on “selling” this product when the receiver comes to pick up the remittance. The tellers will be well versed in the product and prepared to address various objections from the receiver. These objections include: “I don’t have enough money to save,” “I already know how I am going to spend the money,” “How am I going to be sure that

the money is deposited into my account,” and “I’m going to have to wait a while to withdraw funds.”

In November, William Bonilla gave a presentation to the WOCCU project directors from other countries as a part of the dissemination strategy. William walked the project directors through the steps that have been taken during the pilot to develop the remittance-linked product and shared lessons learned thus far.

In December, William Bonilla moved to Mexico to manage a new WOCCU project, and the responsibility for managing the project shifted to Stephanie Grell. Ms. Grell and Jorge Gonzalez of FENACOAC outlined the final steps for launching the product. The product will be launched in the five pilot credit unions in January 2008. Incorporating lessons learned during the initial launch, FENACOAC will introduce the product to other CUs affiliated to FENACOAC nationwide in March 2008. Product results will be captured in June 2008. Ms. Grell discussed this new timeline and no-cost extension with Rada Lankina of AED, and it was agreed that a formal request for a no-cost extension will be submitted to AED at the end of January 2008.

### **Financing Water: Using Financial Systems to Improve Access to Irrigation and Markets in Rural Peru – CARE with ACDI/VOCA (October 2006 – May 2008)**

This pilot project is designed to build and rehabilitate productive water systems using the microfinance institution EDYFICAR as the primary source of funding. CARE is using a value chain approach. The project includes not only the financing of water systems, but also development of linkages with markets so participants can maximize the value received from their increased productive capacity.

To date, a total of 60 families have been identified and selected, of which 35 families form part of the avocado productive chain in the district of Luricocha - province of Huanta, 15 families work in the pea productive chain in the Uchuypampa community, district of Tambillo, and 10 families from the upper Cachi irrigation valley (Huamanga and Cangallo provinces)

Pilot activities are supporting the “Nueva Esperanza” organization of agricultural producers from Uchuypampa and the Association of Avocado Producers (APROPALT) in the development of their abilities to gain efficient access to loans and other business development services required by the productive chain.

The financial organization EDYFICAR has agreed to develop a loan product and have a line of credit to finance irrigation systems on the basis of guarantee funds that are programmed for placement by the project. EDYFICAR is very interested in participating in the pilot as it is seeking successful experiences and models that will permit it to replicate on a larger scale with a long-term perspective.

A proposal for a loan product and regulation has been elaborated for EDYFICAR that is in process of being reviewed and analyzed.

Furthermore, the “Los Libertadores” Rural Savings and Loan and Agrobanco have a general loan product in order to finance productive chains, however, this will be their first experience in financing irrigation systems for productive purposes, at least in the Ayacucho Region.

### **Social Performance Management (SPM) Working Group and SPM Map/State of the Practice Paper – SEEP Network (October 2006 – December 2007)**

This SEEP Network Social Performance Working Group (SPWG) activity has been completed during this reporting period. The Working Group has developed a “map” summarizing social performance experience, knowledge, initiatives, and approaches to date from the NGO, private, and microfinance sectors. The map is designed for non-technical audiences and provides stakeholders with comprehensive information to make more informed decisions regarding, for example, program management or social investment.

Specifically, the goal of the social performance map is to equip stakeholders to make informed decisions regarding:

- The relevance of social performance to their institutional and/or personal mission, objectives, and values;
- The extent to which organizational expectations for social performance are aligned with their own field experience;
- The most appropriate approaches to social performance for each institution; and
- Strategies for moving forward.

### **Results Achieved**

- The social performance map is essentially complete and delivered<sup>1</sup>. SEEP is now in the process of finalizing the delivered materials for up-loading onto its web-site. The list below identifies the different sections of the map and provides a brief synopsis of its contents:

**Introduction-Why Social Performance.** Discusses why social performance (SP) is important in general and in microfinance, describes general trends in SP, discusses competing SP frameworks in general terms, and lays out the remainder of the map and how all the sections tie together.

**Corporate Social Responsibility (CSR).** CSR is the dominant SP framework. This section discusses issues concerned with how to mainstream corporate social responsibility.

**Environment.** Discusses at length why the environment is integral to a triple-bottom line approach to SP, as well as why it is important for microfinance and how the sector and MFIs can work to integrate the concern for the environment into their operations and SP frameworks.

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<sup>1</sup> The “Introduction – Why Social Performance” will be delivered on or about January 12<sup>th</sup>, 2008. Green Microfinance, IMP-ACT and the Social Performance Task Force Social Investment Sub-Committee will be finalizing their contributions on or about that date, as will a final technical editor.

**Business Case for CSR.** Presents theoretical arguments and empirical evidence for CSR and the relationship between financial and social performance. Provides case studies also drawn from the microfinance sector to demonstrate the relevance to the sector.

**Stakeholder Engagement.** Discusses the importance of stakeholder engagement in doing SP and in developing SP tools/frameworks. Shows how the Global Reporting Initiative (GRI) uses stakeholder engagement as an example of how it can be done.

**Organizational Governance.** Brief discussion of the importance of governance issues in SP and in utilizing SP to change how organizations operate and to improve SP.

**Socially Responsible Investing (SRI).** Socially responsible investing drives much of corporate social responsibility. It is important, therefore, to present SRI trends and their relevance to CSR. This also discusses SRI in terms of the microfinance sector.

**Standards.** Discussed the role and importance of common standards and benchmarks in assessing and improving social performance.

**Common Indicators.** Discusses the work to develop common indicators for tracking social performance in microfinance and contrasts it with similar efforts going on outside of the sector. Presents where we currently are in developing these indicators, including the results of surveys given to investors and MFIs.

**Social Performance Management (SPM).** Discusses principles and practices related to SPM in addition to arguments and potential benefits of doing SPM.

**Consumer Guide.** Presents linkages to a number of social performance assessment tools.

**Poverty Assessment.** Describes the USAID/IRIS poverty assessment tool and the Grameen Progress out of Poverty Tool in depth and compares/contrasts the two.

**Social Auditing.** Discusses social auditing in general as a tool for assessing social performance. Describes four social audit tools in-depth: Global Reporting Initiative (GRI), USAID social audit tool, Imp-Act Consortium Quality Audit Tool, and Social Audit Network approach to social auditing.

**Common Framework.** Presents the common SP framework developed by the Social Performance Task Force and how it works.

**Social Rating.** Discusses the rationale behind social rating and describes in-depth social rating tools developed by MicroRate, M-Cril, MicroFinanza, and PlanetRating.

**Multi-Sector Organizations.** Discusses the perspectives of multi-sector international NGOs about social performance and the challenges of integrating SP issues into the holistic frameworks of these types of organizations.

In addition to SEEP members participating in the Social Performance Working Group, following local organizations also collaborated in project implementation: IMP-ACT, the Social Performance Task Force; Green Microfinance; M-CRIL, MICRORATE, Microfinanza Rating, PlaNet Rating and ECO-Ventures.

The pilot activity held several knowledge events. Of particular importance was the three-day Speaker's Corner e-conference on "Mainstreaming Social Performance" (March 27-29, 2007) hosted by the Social Performance working group. Twenty-five specialists participated in the dialogue and a large number of people registered for and followed the on-line discussion. The technical managers of the Speaker's Corner website, QED and IRG, noted that "this was the most active Speaker's Corner to date."

In addition, the social performance working group attended the Social Performance Task Force meetings held in Paris (2005), Rome (2006), and Nova Scotia (2006), and conducted a workshop at the 2006 SEEP Annual Conference. The working group also hosted a write-shop in July, 2007. As part of the Focus on the Field event at the SEEP Annual Conference, a session was held on "Taking Social Performance to the Next Level: Mapping & CSR."

### **Poverty Assessment Tools Training - IRIS Center (September 2006 – December 2008)**

The PAT Training pilot project aims to better equip recipients of USAID microenterprise funding to assess and report the incidence of extreme poverty among their clients using country-specific poverty assessment tools.

During the first quarter of FY2008, the PAT Training team:

- Incorporated feedback received from those implementing the PATs for FY2007 reporting into the PAT training materials on the project website;
- Supported PAT implementers and USAID Missions via the PAT Help Desk, responding to 137 emails on topics ranging from sampling to data entry template troubleshooting;
- Presented an overview of the PATs at the SEEP Annual Conference in October, including a luncheon session and two other workshops on social performance and poverty assessment;
- Selected the training locations and continued logistical preparations for FY2008 regional PAT trainings in Washington, DC (February 26-29), Addis Ababa, Ethiopia (early April), and Baku, Azerbaijan (late April or early May);
- Continued research on supplementing PAT regional trainings through an e-learning portal, which will deliver training resources and services to a broader audience through an internet-based distance learning program; and
- Hired a half-time e-learning specialist to help research and develop the PAT e-learning portal.

#### *Improving training materials*

To support PAT implementing partners, the training team also improved website resources, including a restructuring of the website layout to make it more user-friendly. Improvements to the website during the reporting period also included improvements to the tools and training

materials based on continual feedback via the Help Desk and the addition of new country-specific PATs developed under the AMAP PAT II contract.

### *PAT Help Desk*

Additional implementation of the PAT was completed during this quarter. While the previous quarter involved more questions on sampling, the most prevalent topics for Help Desk questions posed by implementers in this quarter involved reporting requirements and requests for an extension for completing the implementation and submitting the results. As expected, those organizations who did not attend a regional training started the process later, and many requested more time to complete their implementations. Feedback received from implementing organizations will be helpful in identifying needed improvements to the web interface and training materials as the design and content of the e-learning materials are developed.

### *Planning FY2008 round of PAT regional trainings*

The PAT team continued to consult with USAID on the next steps for the overall PAT pilot project, including which countries will likely be prioritized for the next round of tool development, and the training locations for FY2008. The three regional PAT trainings for FY2008 will be held in Washington, DC, February 26-29; in Addis Ababa, Ethiopia in early April; and in Baku, Azerbaijan in late April/early March 2008. These countries were selected according to expected demand in each region based on who received training in 2007 and where additional country tools are coming on line.

### *Developing an e-learning portal*

The PAT team explored additional options for the e-learning component of the project. This included investigating opportunities to collaborate with other centers at the University of Maryland. Meetings were held with the director of the Distance Learning for Developing Countries program at UMUC, the core team of e-learning specialists at the UMD Office of Information Technology (OIT), and the Joint Program for Survey Methodology (JPSM), which offers live distance learning courses to a consortium of universities in the US. IRIS is pursuing the opportunity to use existing JPSM facilities and equipment to develop its e-learning solutions.

IRIS interviewed candidates for the half-time e-learning specialist position, and once final approval was given by USAID, hired Margaret Richards in late December as the new member of the PAT team. She started in January 2008.

### **Improving design, implementation and current practices of economic strengthening interventions for AIDS affected households within the USG OVC program portfolio – SAVE with MEDA (March 2007 – January 2008)**

This pilot is focused on assessing and analyzing the state of the economic strengthening (ES) practice supported by United States Government (USG) Orphans and Vulnerable Children (OVC) portfolios and support for ongoing practice. Once the assessment was completed, the pilot team worked on *Stakeholder Engagement for Guidelines Development*. At each stage of the

development of the guidelines document, a number of key stakeholders were involved to provide feedback on outlines, content emphasis as well as provide ideas on layout, terminology and length of the document.

Pilot activities were scheduled to be completed in September 2007. However, due to the need to incorporate comments received from USAID on the Guidelines, the pilot was extended through January 30, 2008. USAID sees the Guidelines as a very important document, hence the draft Guidelines received an extensive number of comments.

The past 3 months of the pilot project saw three main activities: the revisions to the ES-VC Technical Guidelines and two presentations of the pilot project and guidelines, one at the SEEP Annual General Meeting in October 2007 and one at the 'Our Vulnerable Children' conference sponsored by the Association of Volunteers in International Service (AVSI) in November 2007.

#### *Revisions of Technical Guidelines*

The draft technical guidelines have gone through several rounds of revisions based upon comments received from AED, DCOF, and USAID. The comments have been substantive in nature, reflecting the need for technical guidance to be clear and concise for non-economic strengthening specialists, as well as suggestions regarding layout and overall accessibility. It is expected that the final version of the technical guidelines will be completed by the end of January 2008.

#### *Presentation of Pilot at SEEP Annual General Meeting*

The ES-VC pilot project and draft technical guidelines were presented at the SEEP Annual Conference in October 2007. Veronica Torres and Lisa Parrott represented Save the Children on the panel *Exploring Innovative Economic Strengthening Initiatives to Benefit Vulnerable Households and Children*. The session was well attended and participants engaged in lively and thoughtful discussion on the issues presented.

#### *Presentation of Pilot at AVSI Conference*

On 27 November, Thierry van Bastelaer, Save the Children, participated in a panel entitled *Moving towards Sustainability in OVC programs: a focus on community and family capacity to care for the most vulnerable* at the Association of Volunteers in International Service (AVSI) conference entitled *Our Valuable Children: Quality and Sustainability of Care for Orphans and Vulnerable Children (OVC)*. The ES-VC pilot and draft technical guidelines were presented to the conference participants and conference documentation is available from the following website: <http://www.avsi-usa.org/OVCeventmain.cfm>.

#### *Next Steps*

Save the Children has submitted the final draft of the economic strengthening technical guidelines to AED and is awaiting feedback. A 4-6 page summary of the document is forthcoming.

## **Market Development Working Group Economic Recovery after Crisis – SEEP (July 2007 – November 2008)**

The Economic Recovery after Crisis Practitioner Guidelines project held a three-hour workshop on the guidelines at LWA's Focus on the Field event at the 2007 SEEP Annual Conference. At the workshop, the facilitators gave a presentation on economic recovery after crisis; the draft standards for the guidelines were then reviewed in detail through small group sessions. Each group then reported back their input to the large group, and the facilitators and team leaders incorporated the feedback into the development of the guidelines. Approximately 26 persons attended the event (in addition to 9 speakers and group leaders); the pilot recruited an additional six participants in the guidelines development through this event. Efforts will begin in the first quarter 2008 to secure additional longer-term funding for this initiative.

### **3. SEEP Program**

#### **Collaborative Learning Networks to Advance Microenterprise Development Knowledge and Practice – SEEP Network (October 2006 – September 2009)**

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

- The Practitioner Learning Program (PLP); and
- The Implementation Grant Program (IGP) Learning Networks

#### **Practitioner Learning Program (PLP)**

##### *Building Alliances to Serve HIV/AIDS Impacted Communities in sub-Saharan Africa*

This PLP focuses on the linkages between local community-based organizations and microfinance and enterprise development programs, and on the complementarities between these two groups that can result in greater benefits for the HIV/AIDS-affected households and communities they serve.

Through a competitive application and review process, six grantees were selected:

**Catholic Relief Services'** mission in Rwanda (CRS Rwanda) is participating in this PLP with its local partner, Caritas. CRS leads AIDSRelief, a consortium funded through PEPFAR that supports nine countries in delivering HIV care and treatment to poor and underserved populations. Through this program, CRS Rwanda and Caritas are able to meet needs of communities in Rwanda with anti-retroviral therapy, support to orphans and vulnerable children (OVCs), education and awareness campaigns, and the Savings and Internal Lending Communities (SILC) project, a savings-led methodology to help strengthen the income and asset base of communities affected by HIV.

**CHF International (CHF)** runs the Community HIV/AIDS Mobilization Program (CHAMP) in Rwanda. The USAID/ PEPFAR-funded program is providing Rwandan communities

nationwide with access to a continuum of high quality, sustainable HIV/AIDS education, services and care through expansion of services, capacity building of Rwandan organizations and strengthening linkages. CHF is working with African Evangelistic Enterprise (AEE), a well-established Rwandan NGO, to build its capacity to better deliver services to HIV/AIDS affected persons.

**Emerging Markets Group (EMG)** works on USAID's OVC-COPE Project in Uganda. Its local partners are community based organizations (CBOs) that serve the income generation needs of caregivers and OVCs. EMG works with these caregiver associations to promote access to better markets and facilitate access to resources and skills. They have organized caregivers into clusters to be trained on the importance of savings, governance, financial management and business development.

**Fantsuam Foundation** of Nigeria works in various areas, including Microfinance, Vocational Skills Development, Access to ICT Infrastructure, Health Awareness Campaigns, and Community Health Centre. It offers services such as home-based care, voluntary counseling and testing, youth-friendly activities, and various ICT training opportunities. Its local partners include Positive Concern, a group for HIV-positive persons, and GAIYA, a network of volunteer medical professionals.

**Mercy Corps** is participating in this PLP along with their local partner, WISE (Organization for Women in Self-Employment), an NGO in Ethiopia that facilitates Savings and Credit Cooperatives (SACCOs). WISE recruits members for the SACCOs, provides them with training (in Basic Business Skills, Gender, Rights, Basic Health, HIV/AIDS and Literacy), and helps the SACCOs to run a clinic and health insurance.

**Sinapi Aba Trust** is a well-established MFI in Ghana and part of the Opportunity International Network. Its participation in this PLP centers on its partnerships with Planned Parenthood Association of Ghana and other groups, who provide HIV/AIDS awareness and prevention education to Sinapi Aba's microfinance clients. Sinapi Aba is looking to expand its alliances, to give their HIV/AIDS-affected clients better access to healthcare and other needed services, beyond education.

### *Youth and Workforce Development*

The PLP on Youth and Workforce Development focuses on market-driven programs to achieve 100% client success rates.

Through a competitive application and review process, six grantees were selected:

**Education Development Center, Inc. (EDC)** is represented in this PLP through their Haitian Out-of-School Youth Livelihoods Initiative (IDEJEN). IDEJEN reaches youth in Haiti through vocational training, job development, and small business development.

**Fundación Paraguaya**, located outside of Asunción, Paraguay, is participating in the PLP through its financially self-sufficient Agricultural School. The school provides children of low-

income farmers with the education and skills they need to become economically successful rural entrepreneurs.

**Save the Children Egypt** will be participating in the PLP through their Rural Youth Livelihoods (RYL) program. Save the Children has been working with youth in Egypt since 1982; the RYL program focuses on supporting young people through savings clubs, financial education, and training in making informed choices about market activities and work opportunities.

**International Rescue Committee (IRC) Liberia** is participating in the PLP through its Legacy Initiative, which works in three West African countries, including Liberia. The program reaches marginalized and at risk youth; it supports demand-driven vocational and skills training, and creates linkages to the private sector and local businesses.

**Mercy Corps Kazakhstan** is a PLP partner through its MFI, Asian Credit Foundation (ACF)'s Youth Program. ACF provides business and education loans to young people, as well as vocational training and internships with other ACF clients.

**Partners for the Americas** is participating in the PLP through its *A Ganar/Vencer* program, which is active in Ecuador, Uruguay, and Brazil. The program reaches at-risk youth through a soccer-based curriculum that teaches life skills, such as leadership and teamwork, which translate to the workplace, and offers linkages to local private-sector businesses for employment or education continuation opportunities.

## **IGP Learning Networks**

### *Enterprise Development*

- During the reporting period, the network conducted on-line discussions on “Facilitating Win-Win relationships” and “Conversions to Organic Farming.” The discussions have been condensed and summarized on the community of practice website.
- The mid-term workshop will be held in Davao, Philippines from February 25-March 1, 2008. Building on the learning network discussion on “Win-Win Relationships” the workshop will combine technical assistance, presentations and group work to further delve into this topic. In addition, the workshop will include a field visit to SDC Asia Cadava value chain program.
- The Facilitator and the program manager are developing the agenda and sessions for the workshop. The objectives include identifying possible topics for learning products as well as topics to focus on in the remaining year and a half of the program.

### *Financial Services*

USAID and SEEP are finalizing the administrative details, activities and budget for Year 2. The instability in Pakistan has prevented the peer exchange between Shorebank and Save the Children from taking place.

## **ASSOCIATE AWARDS UNDER IMPLEMENTATION**

### **Agriculture, Rural Investment and Enterprise Strengthening Program USAID/Afghanistan (September 2006 – September 2009)**

AED and its implementing partners - ACDI/VOCA, the World Council of Credit Unions (WOCCU), FINCA, Microfinance Investment Support Facility for Afghanistan (MISFA) and ShoreBank International (SBI) - continue to expand access to financial services in the Alternative Development Program (ADP) regions of Afghanistan and to create a strong private sector foundation for a sustainable financial system capable of providing a range of financial services to rural areas.

During the reporting period, ACDI/VOCA's Afghanistan Rural Finance Center (ARFC) approved a US\$4.36 million loan to Omaid Bahar Fruit Company for building a pomegranate juice concentrate facility in Kabul, a US\$800,000 loan to Equity Capital Mining for extraction of marble in Herat, and a US\$228,000 loan to Saleh Marble Factory in Nangarhar. As a result of these loans over ten thousand jobs will be created throughout the life of the ARIES program. WOCCU established four Investment and Finance Cooperatives (IFCs) and IFC points of service in the provinces of Balkh, Laghman, and Helmand and disbursed over 2,500 loans in the total amount of US\$1.4 million. FINCA disbursed over US\$4.5 million in loans to 16,000 borrowers. MISFA, with SBI's assistance, disbursed over US\$2.3 million to 84 small and medium enterprises (SMEs). In addition, US\$1.4 million was disbursed to over 7,000 borrowers under MISFA's microfinance window in the north eastern provinces of Afghanistan.

During the next quarter and throughout Year 2, the ARIES program will continue to strengthen its existing operations and expand into new geographic areas and will disseminate the success stories generated by the Program to relevant stakeholders. In particular, AED will continue to facilitate a branchless banking initiative with FINCA and the mobile phone company Roshan; MISFA, with the assistance of SBI, will work with at least six bank partners to reach an outstanding SME portfolio of US\$25 million; ACDI/VOCA plans to increase its loan portfolio to nearly US\$18 million targeting small and medium rural enterprises that will result in significant job creation; FINCA expects to expand operations to Samangan, Takhar, and Ghor Provinces and reach an outstanding portfolio of US\$11.5 million; WOCCU is currently putting together a framework for the creation of eight IFCs or IFC points of service in the northern, eastern, and southern regions to reach out together with the existing IFCs an outstanding portfolio of nearly US\$5 million. WOCCU will also work to establish regional associations that will provide long term support to the network of IFCs. The ARIES-funded US\$9 million microfinance portfolio of MISFA that was disbursed to over 33,000 borrowers in the Alternative Development Program regions of Afghanistan will be recycled throughout the life of the program.

### **Small- and Microfinance Assistance for Recovery and Transition (SMART) (September 2006 – September 2008)**

The Small and Microfinance Assistance for Recovery and Transition (SMART) program is a two-year activity designed to preserve the microfinance institutional infrastructure in the West Bank and Gaza and assist microfinance intermediaries develop and adopt effective strategies and

management practices during the present emergency in order to lay the foundation for a transition to sustainable growth.

During the reporting quarter, the SMART program achieved the following outcomes:

- Al Rafa Microfinance Bank continued its cooperation with SMART within the framework of the risk coverage guarantee. Out of 1,100 projected loans the bank advanced 812 ( 74% of target ) for a total amount of USD 1,966,000 USD versus a total project portfolio at end of contract of 3,900,000 USD ( 50% of total) over the 6 month period with 6 months remaining. We anticipate that they will meet all contract targets.
- CHF met their technical assistance deliverables and their agreements which involved strategic and business planning for the Access to Credit Program.
- SMART conducted a microfinance information exchange event in December 2007 with 60 participants including representatives from the PMA, banks, MFIs as well as donors. Results of savings as well as legal and registration studies were presented at the meeting.
- The grant of 1,290,000 to UNRWA was completed on time and on budget. UNRWAs client base increased by 1,000 and the PAR reduced to 16% from 40% with OSS and FSS ratios of 97% and 98% respectively.
- MEDA, under contract to SMART, completed a collateral study that focused on barriers to using collateral to secure loans. The study was printed, distributed, and will be available on line through FIELD.
- Two representatives from the Palestinian Network for Small and Microfinance Institutions attended the SEEP conference in Washington. SEEP also completed an evaluation of Palestinian MFIs and distributed relevant reference materials to the industry.
- ACIDI / VOCA completed capacity building and training for seven co-operatives in WBG and business infrastructure support was also provided.

During the next quarter and throughout the final phase of SMART will continue with its activities contained in its scope of work involving the promotion of sustainable growth for MFPs (including banks) in the West Bank and Gaza.

### **Development Communication (DevCom) (September 2006 – January 2008)**

The DevCom associate award under the FIELD-Support LWA builds upon and helps validate original assumptions and document the work previously begun in Morocco and Kenya within the framework of the *Agriculture Partnerships for Productivity and Prosperity (AP<sup>3</sup>) Project*. AP<sup>3</sup> is a global demonstration project supported by USAID that is designed to improve rural livelihoods

by increasing the scale and impact of agriculture development programs. Originally scheduled for completion in September 2007, a no-cost extension through January 31, 2008 was sought and approved by USAID.

The DevCom project works to finalize demonstration activities with an emphasis on innovative, comprehensive, and integrated system/value chain approaches that will lead to sustainable environmental protection and economic growth with poverty reduction through increased productivity in the agricultural sector.

As the DevCOM activity came to an end in January 2008, the project will be submitting a final report at the end of February 2008. This report will provide an update of activities completed during the final quarter of 2007 and will be included in the 10<sup>th</sup> quarterly FIELD-Support report.

### **Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening Program (STRIVE) (September 2007 – September 2012)**

The purpose of STRIVE is to demonstrate effective means to strengthen the circumstances of highly vulnerable children and the families and communities that care for them. AED is leading a multi-partner team of the leading child-focused and economic strengthening organizations to partner on producing a replicable methodology for economic development that demonstrably benefits vulnerable children. STRIVE will implement multiple projects, principally in Africa and Asia that seek effective ways of sustainably reducing vulnerability among the target population. In addition to AED, FIELD-Support partner organizations CARE, SAVE, ACDI/VOCA, World Vision, MEDA, Action for Enterprise, IRIS Center, and dTS will be engaged in the design and implementation of STRIVE activities.

During the reporting period, the STRIVE team focused on start-up activities: understanding priorities, staffing, and mobilizing the Technical Advisory Committee. AED hired Margie Brand as the program director for STRIVE. As program director, Ms. Brand will oversee all levels of the STRIVE program, including program management, operations, and technical components.

During the quarter, AED issued letters of authorization to all eight partners under STRIVE, authorizing them to participate in initial partner meetings and assign a representative to sit on and participate in the Technical Advisory Committee (TAC). Each partner organization will contribute to the field project design and provide input into and review of workplan components. The program director provided direction and facilitated/ coordinated partners' joint work on a country and ES area of interest matrix, which served as a tool to gauge relative level of interest and current presence in the countries in which DCOF has expressed interest.

During the reporting period, STRIVE partners worked together on the development of five country project concepts covering a wide geographic spread of Africa, Middle East, and South East Asia. Furthermore, the STRIVE team launched the work of putting in place the STRIVE Guiding Framework and the Learning agenda with an objective to share learning internally within the TAC and with implementing partners.

During the reporting period, STRIVE worked together with the Columbia University's Program on Forced Migration and Health (PFMH) and DCOF on organizing a workshop entitled "Household Livelihoods in Crisis Situations: *What Do We Know and What Do We Need to Learn about Economic Interventions for Child Protection and Well-Being?*", a three-and-a-half day workshop, exploring linkages between livelihoods, economic strengthening and child protection to be held from February 4<sup>th</sup> – 7<sup>th</sup> in Kampala, Uganda. This workshop is the first in a series of an interagency learning initiative to explore interactions between child security and well-being, on the one hand, and a livelihood and economic strengthening perspective on the other hand. Experts from practice, academic and policy realms will gather together in Uganda to explore a series of protection and livelihood linkage questions.

### **Ecuador Local Business Development (LBD) program (November 2007 – September 2009).**

On November 30, AED signed an agreement with USAID/Ecuador to implement the Local Business Development (LBD) program. In country implementation for this award will be led by FIELD-Support partner organization ACDI/VOCA with technical support from CARE/Ecuador

The LBD program seeks to accelerate growth in the border regions of Ecuador by leveraging the practical results of recent programs, such as the success of the ProNorte project, designed to encourage licit activities in these regions. The program recognizes the importance of both private and public sector actors in overcoming obstacles to sustained growth such as physical isolation, lack of knowledge of end-market requirements, difficulty in accessing financing for working capital or investments or difficulty in attaining economies of scale for profitable participation in value chains.

Anchor firms, typically based in marketing centers (hubs), have the greatest capacity to multiply employment and increase incomes in two ways. First, these larger businesses require smaller firms and farmers to supply products as input into their production process. These suppliers serve as *spokes* to the *hub* of the anchor firm. Second, anchor firms require many different kinds of service providers (few are vertically integrated) and often provide market opportunity for ancillary enterprises, who also serve as *spokes*, leading to the creation of economic clusters. Economic clusters provide opportunity for greater synergy and collective efficiency.

The LBD team will apply a "hub and spokes" approach to increasing income and employment for families along the northern and southern border regions. The team will intervene at key nodes and links within an anchor firm's business system, or the "spokes" making up the anchor firm's network of economic relations, to address constraints to that firm's ability to grow. Furthermore, the team will provide market driven technical assistance and financing packages to anchor firms, the "hubs," as well as to suppliers and ancillary firms, the "spokes."

## **5. Knowledge Management**

The focus of FIELD-Support's knowledge management activities was the Focus on the Field (or FIELD Day) event during the SEEP Annual Conference in Washington, DC. With more than 120 attendees and another 30 presenters and facilitators representing a range of donors and

practitioners, the discussions were lively and advanced a number of key issues related to various programmatic activities.

In addition to the initiatives above, FIELD-Support continued to participate in and contribute to a diverse array of USAID/MD office knowledge management initiatives and to build partnerships with FIELD-Support and AMAP implementers.

AED/FIELD-Support continued its efforts to engage partners in the knowledge management and learning agenda of the program. Many of the partners were engaged in developing and presenting at the Focus on FIELD event at the SEEP Annual Conference. Furthermore, in the developing the pilot projects for the current cycle, there was a distinct focus on the inclusion of the learning that would be generated as a result of the proposed activities. All partners worked closely with the AED/FIELD-Support knowledge management coordinator to identify and highlight the knowledge that would be generated through the proposed pilot project and how the knowledge would feed into the broader FIELD-Support agenda. As it result, the program expects that the latest round of pilots will result in much more robust learning in the coming year.

On December 20, AED/FIELD-Support team held a Strategic Planning Retreat to review the activities and achievement in 2007, discuss what worked well during the year, and identify key issues to focus on in 2008.

## 6. FIELD-Support Team Staffing

The overall program staffing pattern can be found in the table below.

<b>Position</b>	<b>Function</b>	<b>Incumbent</b>
Director	Provides overall direction and leadership for the LWA and partner relations. Drives mission outreach and new award development. Coordinates all LWA functions with USAID.	Paul Bundick
Deputy Director	Manages day to day operations including proposal production, partner meetings, contracts, financial reporting, monitoring and evaluation as well as USAID reporting.	Nick Wedeman
Microenterprise Specialist	Provides technical and management support to field-based associate awards and pilots as well as intellectual input into the learning agenda. Works closely with Director on the outreach and communications functions.	Tim Nourse
Project Director/ STRIVE	Oversee all levels of the STRIVE program, including program management, operations and technical components.	Margie Brand
Finance Manager	Provides monthly financial reports to USAID and provides financial management for pilots and associate awards in the field.	Bob Steiner
Knowledge Management Specialist	Develops and manages the KMC function including organizing learning events, publications and communicating results, key findings and new products.	Christian Pennotti
Operations Officer	Contributes to the overall administration and management of the LWA, including operations, procurement and contracts management.	Claudia Gray
Program Officer	Contributes to the overall administration and management of the LWA, including proposal preparation; backstopping and monitoring of FIELD-Support LWA pilot activities, their workplans, contracts and reporting; and provides assistance with start-up of new Associate Award projects.	Rada Lankina
Program Associate	Provides operations management and support for overall leader award, partners and associate awards.	Tara Theroux

## Annex 1: Deliverables and Learning Activities

<i>Type</i>	<i>Activity/Deliverable</i>	<i>Comment</i>
<b>Management</b>	USAID Reporting	Delivered
	Financial Reporting	Delivered
	Partner Coordination	4 general meetings were held, supplemented with regular phone contact. A series of partner meetings were held to design STRIVE, Ecuador LBD and pilot projects
	After Action Review	On December 20, AED/FIELD-Support team held a Strategic Planning Retreat to review the activities and achievement in 2007, discuss what worked well during the year, and identify key issues to focus on in 2008.
<b>Technical</b>	Notes from the Field	Bangladesh Private Sector Health Systems  Islamic Microfinance in Afghanistan  Credit Unions in Afghanistan
	Voices from the Field Podcasts	<b><i>Linking Remittances to Savings &amp; Credit in Guatemala, with William Bonilla June 6, 2007</i></b>  WOCCU participated in the compilation of “Voices from the Field” podcast, which profiled WOCCU’s work with remittances in Guatemala. The podcast was posted on USAID Microenterprise Development MicroLinks website on June 6.  <b><i>Poverty Assessment with Brian Beard May 16, 2007</i></b>  IRIS participated in the Voices from the”Field podcast”, which profiled IRIS’s work on USAID Poverty Assessment Tools Regional Trainings. The podcast was posted on USAID Microenterprise Development MicroLinks website on May 16.
	Reports	Assessment of the Commercial Private Sector Healthcare Products in Bangladesh  Cambodia Private Sector Development Assessment
<b>Knowledge Sharing</b>	USAID/MD partners meeting. March 6, 2007	FIELD-Support Project Director Paul Bundick participated in the discussion of the progress made within the MD office’s main focus areas: microfinance, enterprise development, enabling environment, and knowledge management. The meeting also included an update on the MD funding mechanisms that are available to the practitioner community, including FIELD-Support.

	<p>EcoVentures presentation at AED. March 14, 2007</p>	<p>AED/FIELD-Support hosted a presentation for AED staff on EcoVentures International's work in sustainable development and its new approaches to effective youth programs in Africa. This well attended event included an interactive discussion of how youth can benefit from enterprise development activities. The presenter also brought along examples of some of the products that are available through the youth programs.</p>
	<p>Brownbag on Reintegration of Ex-combatants. April 12, 2007</p>	<p>AED/FIELD-Support hosted a brownbag for AED staff on Reintegration of Ex-combatants: A Peacebuilding and Economic Development Strategy, presented by Megan Greeley, who is a Program Associate for FIELD-Support ARIES and SMART Associate Awards. This event included an interactive discussion on lessons learned in Sierra Leone, Burundi, Liberia, DRC, and Bosnia and a discussion on how future reintegration programs could be more successful by incorporating an integrative economic development and peacebuilding strategy which could potentially transform ex-combatants into positive leaders and active participants in community development.</p>
	<p>Brownbag on the importance of education in successful microfinance. May 1, 2007</p>	<p>On May 1, AED/FIELD-Support hosted a brownbag for AED staff on the importance of education in successful microfinance. The brownbag featured noted experts Dr. Monique Cohen, President of Microfinance Opportunities and Ms. Kathleen Stack, Vice President of Freedom from Hunger, who shared their experience with the first global financial education curriculum specifically for low income households in developing countries. Both Microfinance Opportunities and Freedom from Hunger are resource organizations on the FIELD-Support program.</p>
	<p>After Hours presentation on Remittances May 17, 2007</p>	<p>On May 17, 2007, David Grace, WOCCU Vice President Association Services, participated in an After Hours presentation organized by DAI and AED. Mr. Grace shared WOCCU's experience and involvement in remittances over the past years by presenting the IRNET program developed with credit unions in the USA and a network of credit unions in recipient countries.</p>
	<p>Microfinance and the Mosque, A FIELD-Support Event. July 2, 2007</p>	<p>AED/FIELD-Support hosted an event on Microfinance and the Mosque: Recent Insight &amp; Experience in Islamic Microfinance. The event featured presentations by Paul Robinson, Country Director for FINCA Afghanistan, Zamir Iqbal, Principal Financial Officer of the World Bank and Adil Sadoq, Membership Development and Training Manager of Sanabel. The event was attended by over 75 people ranging from USAID staff members to representatives of the World Bank, IMF, US Military and a diverse group of practitioner organizations. In advance of the event, FIELD created a two-page overview of Islamic finance practices in Afghanistan</p>

		under the ARIES Program. The event was promoted on microLINKS as well as through leading microfinance listservs (DevFinance, MicrofinancePractice Yahoo Group).
	Cambodia Enterprise Development Workshop September 5-21	Christian Pennotti, Margie Brand, and Olaf Kula (ACDI/VOCA) traveled to Cambodia to support USAID/ Cambodia in designing and implementing a two-day workshop on value chain interventions and enterprise development. Workshop went very well, with 50 participants in attendance.
	Global Youth Microenterprise Conference. September 10-12, 2007	Timothy Nourse participated in the Global Youth Microenterprise Conference, where he facilitated a session on Hard-to-Reach Youth in Hard-to-Reach Environments.
	Focus on the FIELD October 23, 2007	On October 23, FIELD-Support held Focus on the Field (or FIELD Day) during the SEEP Annual Conference in Washington, DC. With more than 120 attendees and another 30 presenters and facilitators representing a range of donors and practitioners, the discussions were lively and advanced a number of key issues related to various programmatic activities.
	President of Nigeria, Umaru Yar'Adua hosted at AED December 14, 2007	AED FIELD-Support team assisted in organizing the event and worked to identify the appropriate speaker for micro-finance, choosing one of FIELD-Support LWA partners, FINCA International. Nigerian president listened to the presentation on microfinance with great interest and at the end of the event suggested that AED host meet with his envoy responsible for poverty reduction to help shape their programs going forward. FIELD-Support team plans to participate in the 2-day workshop scheduled for January 30 & 31, 2008 to discuss Nigerian government's ideas regarding community economic development, microfinance and cash transfer programs.
<b>Outreach</b>	FIELD-Support created a project profile on microLINKS with full project descriptions of all activities, links to deliverables, marketing information. The site was continually updated throughout the year.	Established April / May of 2007  Updated continuously
	FIELD-Support marketing collateral developed – one-pagers on each activity, technical capacity briefs on FS and ED, flash drives with all “about FIELD” information	<b>Marketing collateral has been continually updated and adapted throughout the year to meet FIELD outreach needs</b>

## Annex 2: Summary of Activities

The following table outlines all FIELD Leader-managed activities in 2007. New activities launched in 2007 are noted by \* next to the name of the activity. Activities that closed during 2007 are noted by \*\* next to the name of the activity.

<b>FIELD-Support Pilot Activities</b>			
<b>Activity/ Learning theme</b>	<b>Funding</b>	<b>Partners</b>	<b>Description &amp; Significance</b>
<i>Financial Services Products &amp; Tools</i>			
<b>Savings-Led Financial Services Working Group</b>	\$77,517	CARE & SEEP	Community Managed Savings and Loan Fund programs, in which groups of people save small sums on a regular basis and in turn lend larger sums to group members, have proved to be one of the most successful, sustainable and cost-effective methodologies for providing financial services to the poorest households. CARE, in collaboration with the SEEP etwork and its members, is working to develop a set of industry standard performance management ratios for community based microfinance programs. These performance measures would allow donors and formal financial institutions to rate and compare community managed microfinance programs.
<b>Integrating the un-banked through Remittance- Linked Product Development in Guatemala</b>	\$127,773	WOCCU	With an annual influx of more than \$2 billion, remittances are vital to Guatemala's economic growth as well as its largest source of foreign exchange. WOCCU and the Federacion Nacional de Cooperativas de Ahorro y Credito (FENACOAC) are working with five federation members to design and market new remittance based products and encourage those who receive remittances to join a credit union. Together, WOCCU, FENACOAC, and the credit unions are developing easily-managed products that are attractive to remittance recipients and upgrading the Credit Union's management information system to track the rate at which non-members join credit unions and the types of services they use. This project adds to our understanding of how remittances can be used to bring the un-banked portion of the population into the formal financial system. It has particular relevance for other countries in Latin America that received large amounts of remittances from workers in the United States.
<b>* Sharia- Compliant Microfinance</b>	\$249,162	FINCA with IRIS	The goal of this activity is to facilitate expansion of Islamic financial services in Muslim countries by providing guidance to microfinance practitioners on how to effectively design and implement sharia-compliant microfinance services in their institutions.

<b>* Microfinance Energy Links</b>	\$163,717	ACCION with SEEP	ACCION is working with local partners to develop, test, refine, document, and publicize holistic integrated approaches to financing and marketing clean energy products to large numbers of people in developing countries. This work is being carried out with two financial institutions, initially in Uganda, and with a single product, a solar home lighting solution.
<b>Regional Training of USAID Poverty Assessment Tools</b>	\$401,777	IRIS	The lack of widely applicable, low-cost tools for poverty assessment makes it difficult for USAID to determine whether it is meeting mandated targets that half of all USAID microenterprise funds benefit the very poor. In 2003, USAID/EGAT/MD contracted IRIS to develop, test and disseminate poverty assessment tools that meet Congressional requirements for accuracy and practicality. Under this pilot, a number of Training of Trainers workshops (TOTs) are being offered to those implementing USAID funded microenterprise programs. The participants of the TOTs will then be available to train local organizations in their home countries on the use of the poverty assessment tools.
<b>Financing Water: Using Financial Systems to Improve Access to Irrigation and Markets in Rural Peru</b>	\$125,144	CARE with ACDI/VOCA	Water for productive uses – particularly for small-scale agriculture – is an essential element in improving the lives and livelihoods of the rural poor. The project will increase the yields and product variety of small-scale agricultural enterprises’ by financing irrigation systems. The project also links farm families with markets to maximize the value of increased quantity and quality of production. The project will also develop models of appropriate products and services that microfinance institutions can develop to increase access to water in rural areas.
<b>** Social Performance Pilot Assessments</b>	\$42,617	ACCION with SEEP	This project provides additional examples of practical ways to measure social performance for the practitioner community. Pilot’s activities are focused on evaluating the success of selected microfinance institutions in fulfilling their social mission and contributing to broadly accepted social goals. Social performance is an important factor in leveraging private investors for microfinance and alerting practitioners to “mission drift”.
<b>Social Performance Management Working Group</b>	\$89,992	SEEP Network	This activity supports the development of a Social Performance Management (SPM) Map. The map, or state of the practice paper, will summarize SPM experience, knowledge, initiatives, and approaches to date from the NGO, private, and microfinance sectors. The map will provide stakeholders with comprehensive information to make more informed (and presumably better) decisions, regarding, for example, program management or social investment, and it will help align expectations with what is feasible and/or desirable.
<b><i>Working effectively in Conflict and Fragile States</i></b>			

<b>* Developing Economic Recovery Guideline</b>	\$49,996	SEEP Network	This activity brings together practitioners from relief and development agencies working in enterprise development and financial services, including nonprofit institutions and private contracting organizations, to develop a set of guidelines for practitioners operating in the “relief to development continuum” in post-conflict, conflict, natural disaster and other crisis settings.
<b>Microenterprise Development in Fragile states</b>	\$190,563	IRIS with CARE, Save, and World Vision	The IRIS Center, working in partnership with CARE, Save the Children and World Vision is developing <i>model guidelines</i> for sustainable microenterprise development work in fragile states (or what are now called rebuilding states), and will test these guidelines in <i>pilot activities</i> . The project is focusing on finding practical ways to improve <i>local institutional arrangements</i> (“enabling environments”) as they impact enterprise development, and the related areas of financial services and delivery of public services. Pilots are now being implemented in Mozambique, Angola and Ethiopia.
<b>Economic Strengthening for Underserved Populations</b>			
<b>* Graduating the Poorest into Microfinance: Linking Safety Nets with Financial Services in Ethiopia</b>	\$475,000	CGAP	FIELD is working in coordination with CGAP to assess the effectiveness of the of a financial services program in Ethiopia at supporting the graduation of the poor out of poverty.
<b>Developing Guidelines for Economic Strengthening of Orphans and Vulnerable Children</b>	\$114,844	Save with MEDA, EcoVentures	Building on previous work, this activity is assessing and providing analysis on the state of the economic strengthening practice pursued by OVC programs. Working with USG missions and practitioners implementing ES components in Kenya and Uganda, the goal is to provide them with guidance and recommendations to upgrade current approaches and bring them more in line with successful practices in the field.
<b>Total Pilot Value</b>	<b>\$1,633,102</b>		
<b>FIELD-Support Grants for SEEP Learning Networks</b>			
<b>Practitioner Learning Programs (PLP)</b>	\$435,682	SEEP	The PLP explores the key challenges facing the microfinance and microenterprise development fields through targeted grants in priority thematic areas that resonate strongly with both practitioner needs and USAID interests. In 2007, FIELD funded two PLP activities: Building Alliances to Serve HIV/AIDS-Impacted Communities in Sub-Saharan Africa and Youth and Workforce Development
<b>Innovation Grant Program (IGP) Learning</b>	\$314,316	SEEP	The IGP Learning Networks will emphasize collaborative, peer learning to improve implementation of USAID-funded projects in enterprise development and financial services. Under the Project, learning networks are being set up for the recipients of Enterprise Development Implementation Grants and for the

			recipients of Financial Services Implementation Grants.
<b>Total SEEP Grant Value</b>	<b>\$727,755</b>		
<b><i>FIELD-Support Associate Awards</i></b>			
<b>Agriculture, Rural Investment and Enterprise Strengthening Program in Afghanistan (ARIES)</b>	\$99,999,219	AED with ACDI/VOCA, WOCCU, FINCA, SBI MISFA	The ARIES project in Afghanistan is the largest rural finance program ever funded by USAID. This project aims to establish a full spectrum and commercial viable rural finance system consisting of microfinance, credit unions, agricultural cooperatives and commercial bank financing of small and medium enterprises. This remains an important laboratory on the learning front understand best practices in the roll-out of Islamic financial products and services which make up a large part of this program.
<b>Development Communication (DevCom/AP3)</b>	\$290,000	AED	DevCOM Associate Award builds upon and helps validate original assumptions, and document the work previously begun in Morocco and Kenya within the framework of the <i>Agriculture Partnerships for Productivity and Prosperity (AP<sup>3</sup>) Project</i> . AP <sup>3</sup> is a global demonstration project supported by USAID that is designed to improve rural livelihoods by increasing the scale and impact of agriculture development programs. The current DevCom project will finalize demonstration activities with an emphasis on innovative, comprehensive, and integrated system/value chain approaches that will lead to sustainable environmental protection and economic growth with poverty reduction through increased productivity in the agricultural sector.
<b>Small and Microfinance Assistance for Recovery and Transition (SMART) - WBG</b>	\$7,700,000	AED, ACDI/VOCA	Microfinance Assistance for Recovery and Transition (MART) is a two-year program designed to preserve the microfinance institutional infrastructure in the West Bank and Gaza and assist microfinance intermediaries develop and adopt effective strategies and management practices during the present emergency in order to lay the foundation for a transition to sustainable growth.
<b>* Supporting Transformation by Reducing Insecurity &amp; Vulnerability with Economic Strengthening (STRIVE)</b>	\$15,935,785	CARE, SAVE, WV, MEDA, AFE, IRIS, ACDI/VOCA, DTS	Through the STRIVE program for the benefit of Orphans and Vulnerable Children (OVC), AED is working to demonstrate an effective means to strengthen the economic circumstances of highly vulnerable children and the families and communities that care for them. To achieve this, AED works in close collaboration with the Displaced Children and Orphans Fund (DCOF) and a team of leading child-focused organizations and economic strengthening (ES) organizations to partner on producing a replicable methodology for economic development that demonstrably benefits vulnerable children.
<b>* Ecuador Local Business Development (LBD)</b>	\$6,296,285	ACDI/VOCA, CARE, AED	This activity supports USAID in its efforts to promote the competitiveness of Ecuadorian enterprises along the southern and northern borders and create licit employment opportunities. The overall objective of the LBD program is to increase income and employment for families along the southern and northern borders by supporting the expansion of private enterprises that will

		rapidly generate income and employment, and by strengthening local private producer groups and associations.
<b>Total Associate Award Value</b>	<b>\$130,221,289</b>	

### **Annex 3: USAID Pilot Approval Process**

1. After the completion of the FIELD-Support selection process, pilot concepts are submitted to USAID/MD for consideration. Tom Kennedy, FIELD-Support CTO, is the point of contact for all pilot communications, others may be copied.
2. USAID has one-week to provide comments on the concepts and indicate which of the proposed pilot concepts should be go to the full proposal stage. All comments are to be submitted in writing to Tom Kennedy for transmission to FIELD-Support.
3. After the completion of an internal FIELD-Support vetting process, the full pilot proposal is transmitted to USAID/MD for review. USAID/MD has one week to review and provide comments in writing to Tom Kennedy. Comments should be organized based on the following guidelines.
  - a. Revisions that must be made before the pilot approved.
  - b. Suggested revisions/changes that would strengthen the pilots.
  - c. Additional comments/thoughts
4. Based on comments received, the pilot is revised. After the revisions, the pilot is transmitted to Tom Kennedy who will forward the pilot to the appropriate USAID mission(s) for concurrence. The mission(s) may provide additional comments prior to final pilot approval and contracting. Recommended time frame for mission concurrence is two weeks.
5. Upon mission concurrence, AED will complete the contractual paperwork for the pilot to be implemented.