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FINAL PERFORMANCE EVALUATION OF THE HAITI INTEGRATED FINANCING FOR VALUE CHAINS AND ENTERPRISES (HIFIVE) PROJECT

June 2016

This publication was produced at the request of the United States Agency for International Development. It was prepared independently by a PHAREVIEW S.A. Team headed by Drs. Daniel Dorsainvil and Eslyn Jean-Baptiste.

Cover Photograph by the Evaluation Team: Roland Erius from Fermath, a client of Mouvement Coopératif d'Épargne et de Crédit de Fermath (MOCECF) on his cabbage plot, June 8, 2016. Roland also owns an agricultural inputs store.

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DISCLAIMER

The authors' views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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¹ Stéphane was a great professional and a gracious human being. He passed away before this report was finalized.

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ACRONYMS

ACME	Association Pour la Coopération avec la Micro Entreprise
AIC	Alternative Insurance Company
AML	Anti-Money Laundering
ANIMH	Association Nationale des Institutions de Microfinance d'Haïti
APACBEA	Association des Parents Combatifs pour une Bonne Education de l'Artibonite
ASOKOP	Apò Sosyal pou yon Kop Operasyonèl
BDS	Business Development Services
BRH	Banque de la République d'Haïti
CA	Cooperative Agreement
CAPOSOV	Caisse Populaire Solidarité des Verrettes
CARICOM	Caribbean Community
CEC	Caisse d'Épargne et du Crédit
CECACHE	Caisse d'Épargne et du Crédit en Appui au Changement Economique
CETPA	Centre de Stockage et de Transformation de Produits Agricoles
CGAP	Consultative Group to Assist the Poor
CIDA	Canadian International Development Agency
CODAF	Comité de Développement Agricole de Fland
CODECREM	Coopérative d'Épargne et de Crédit de Mirebalais
COFESAED	Coopérative Fraternelle pour l'Education Sociale et l'Apport Economique de Dessalines
CONATEL	Conseil National des Télécommunications
COSODEV	Coopérative Solidarité pour le Développement
CPF	Caisse Populaire de la Fraternité
CPUP	Caisse Populaire Union de Plaisance
CREPES	Caisse Régionale pour la Promotion Economique et Sociale
DCA	Development Credit Authority
DEED	Développement Economique pour un Environnement Durable
DFS	Digital Financial service
DID	Développement International Desjardins
DOSA	Discussion Oriented Self-Assessment
FGD	Focus Group Discussions
FECCANO	Fédération des Coopératives Cacaoyères du Nord
FHI360	Family Health International 360
FINNET	Financial Services Network for Entrepreneurial Empowerment
FONKOZE	Fondasyon Kole Zepòl

FTF	Feed the Future
FY	Fiscal Year
GDP	Gross Domestic Product
GIS	Geographic Information System
GOH	Government of Haiti
GTBB	Group Tètansanm Balimèt Boukankare
HCF	HIFIVE Catalyst Fund
HDI	Human Development Index
HIFIVE	Haiti Integrated Financing for Value Chains and Enterprises
HMMI	Haiti Mobile Money Initiative
HTG	Haitian Gourde, Currency
ICT	Information and Communications Technology
IDB	InterAmerican Development Bank
IHSI	Institut Haïtien de Statistique et d'Informatique
IP	Implementing Partner
IPCCF	Inter Project Coordinating Committee on Finance
IPTT	Indicator Performance Tracking Table
KEKAM	Kes Epay ak Kredi pou Avansman Mamlad
KEPOMEK	Kès Popilè Men Kontre
KI	Key Informant
KII	Key Informant Interview
KNFP	Konsey Nasyonal Finansman Popile
KOFIP	Collectif Financement Populaire
KOTELAM	Koperativ Tèt ansanm Pou Lavi Miyo
KPLKM	Kès Popilè Leve Kanpe Milo
KPSEK	Kès Popilè Sent Elèn Karis
KPTAT	Kès Popilè Tèt Ansanm Terrier-Rouge
KYC	Know Your Customer
LEVE	Local Enterprise and Value Chain Enhancement
LIP	Lead Implementing Partner
LOP	Life of Project
LSPs	Local Service Providers
M&E	Monitoring and Evaluation
MAMEV	Caisse PopulaireMen Ale Men Vini
MANRRD	Ministry of Agriculture, Natural Resources, and Rural Development
MarChE	Market Chain Enhancement
MCC	Micro Credit Capital

MCI	Ministry of Commerce and Industry
MCN	Micro Crédit National
MEF	Ministère de l'Economie et des Finances
MFI	Micro-finance Institutions
MIS	Management Information System
MIF	Multilateral Investment Fund
MNO	Mobile Network Operator
MSMEs	Micro, Small and Medium Enterprises
NGO	Non-Government Organization
OCMEF	Organisation Club des Mères de Flande
OPV3SD	Organisation Planteurs Vitimes 3ème Section de Dessalines
P2P	Person to Person
PANSEH	Programme d'Appui Nationale pour la Structuration de l'Entreprenariat Haïtien
PIRS	Performance Indicator Reference Sheets
PMP	Performance Monitoring Plan (project level)
POS	Points of Service
PPP	Public-Private Partnership
PRET	Program for the Recovery of the Economy in Transition
PROSA	Participatory Results Oriented Self-Assessment
S&L	Savings and Loan
SCOCENTER	Société Coopérative du Centre
SCI	Simpson Constructors Incorporated
SFF	Sèvis Finansye Fonkoze
SMEs	Small and Medium Enterprises
SOCEM	Société Cooperative d'Entraide Mutuelle
SOGESOL	Société Générale de Solidarité
SOKOLAVIM	Sosyete pou Koperativ Lavi Miyo
SOW	Statement of Work
SSS	Selil Solidarite Sarazen
SYFAAH	Système de Financement et d'Assurance de l'Agriculture Haïtienne
TA	Technical Assistance
TNS	TechnoServe
UFADD	Union des Fils de Dessalines pour le Développement
USAID	United States Agency for International Development
USG	United States Government
WDI	World Development Indicators
WINNER	Watershed Initiative for National Natural Environmental Resources

WOCCU

World Council of Credit Unions

EXECUTIVE SUMMARY

PROJECT BACKGROUND

HIFIVE is a USAID-funded \$37.2 million project that was designed to make commercially viable financial products and services available to productive Haitian enterprises primarily involved in agricultural² value chains and operating in rural areas of the country. Those actors are underserved by the Haitian financial system, and granting them greater access to financial services would contribute to economic growth, job creation, and improved livelihood in Haiti. The strategy consisted mostly of supporting financial institutions to allow them to expand outreach to agriculture and rural areas.

The project was managed by Family Health International 360 (FHI360) and was implemented in the field by the World Council of Credit Unions (WOCCU) and Technoserve (TNS) between July 2009 and October 2015.

EVALUATION PURPOSE AND EVALUATION QUESTIONS

This evaluation provides USAID and its partners with information on the overall impact of the HIFIVE project, and presents an analysis of the effectiveness of a targeted approach and activities in building financial sector support to increase access to financial services for underserved households and enterprises in USAID-supported value chains. It provides recommendations to guide and optimize the effectiveness of future programming in the financial sector.

The evaluation responds to the objectives articulated in the following evaluation questions:

1. To what extent has ICT technology, primarily the use of Mobile Money (MM), facilitated the provision of lower cost financial services to underserved individuals and businesses?
2. To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?

The primary stakeholders for this evaluation include: USAID/Haiti, and USAID partners FHI360, World Council of Credit Unions (WOCCU), and TechnoServe (TNS).

EVALUATION DESIGN, METHODS AND LIMITATIONS

The evaluation team employed a mixed methods approach to data collection to triangulate qualitative and quantitative data. Field-level data were collected in four geographic areas: i) Port-au-Prince; ii) Saint-Marc; iii) Cap-Haïtien; iv) Mirebalais. Data collection methods and tools included a desk review of project documents, 41 Key informant interviews (KII), 134 short questionnaires administered to managers at financial institutions (FI), employees at those institutions, and owners of micro, small, and medium enterprises (MSMEs) who benefited from loans. In addition, 15 site visits were carried out to

² Other value chains included tourism, textile, and handicrafts.

directly observe and verify project activities. Finally, a literature review was completed to gather information on mobile money (MM) and programs designed to promote financial inclusion.

A few limitations affected the evaluation process. First, MSME focus group participants were not picked at random as the evaluators had intended, and there is a potential of selection bias. Second, the instruments designed to collect information on the sustainability aspect of evaluation question 2 were affected by a low response rate. The team was only able to administer the employee survey in 8 of the 21 FIs it targeted. This limits our ability to evaluate the sustainability of the institutions that received HIFIVE's support, particularly from the standpoint of human resources. Finally, there were limitations on the ability to capture all pertinent aspects of the impact of Information and Communication Technology (ICT) interventions, including mobile money, on the cost of financial services available to the underserved population. Getting a handle on the transaction costs to end users requires a research effort well beyond the scope, the time frame, and the budget for this evaluation. Information on that aspect comes mostly from technology providers and financial institutions and concerns fees charged for services.

FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

HIFIVE was successful in implementing USAID's strategy of supporting agriculture value chains by strengthening the capacity of sustainable FIs. The support provided to FIs in the form of traditional ICT is deemed very valuable by their managers in that it affords the assisted institutions greater visibility and credibility with clients, enabling them to recruit and offer financial services to more customers. The good performance documented for that arm of the program can be leveraged for future projects, and discussions with beneficiaries informed the evaluation team that they await those future initiatives with great expectations.

In a country with few opportunities for small businesses, the program helped deliver services to over 57,000 Micro, small and medium enterprises (MSMES). This represents about 15% of the estimated 383,134 MSMEs operating in Haiti³ as of March 2010.

HIFIVE was much less successful in the mobile money component of the project. The findings shed light on reasons behind this lack of success.

Findings, specific conclusions and recommendations for evaluation questions 1 and 2 are presented below.

Findings from Evaluation question 1 support four conclusions and six recommendations.

Evaluation Question 1 - To what extent has ICT technology, primarily the use of Mobile Money (MM), facilitated the provision of lower cost financial services to underserved individuals and businesses?

³Etude d'impact du séisme du 12 janvier 2010 sur le secteur privé haïtien, March 2010. USAID/Watershed Initiative for National Natural Environmental Resources (WINNER); Forum Economique du Secteur Privé; Strategic Management Group; Université Quisqueya.

FINDINGS:

- 1) The costs of MM are not trivial for underserved populations and the menu of available financial services is rather limited. The high costs of smaller transactions does not argue in favor of the provision of lower cost services to underserved segments;
- 2) Consumers have not been persuaded to accept MM. Market participation is low. Initial growth was spurred by a prize competition and proved temporary. Once the competition ended growth disappeared and market activity fell.

CONCLUSION: Mobile money has not had a significant impact on financial inclusion yet.

RECOMMENDATIONS:

- It is recommended that USAID allocate resources to finance a market survey. Learning about the demand side of the market is a top priority. Basic efforts in that area (such as the World Bank's financial literacy survey) need to be supplemented, in the specific case of Digital Financial Services (DFS), with a better understanding of consumer preferences (their willingness to pay for different services), their experience with DFS (their understanding of DFS products currently available and how well these products match their needs).
- USAID should also provide support (funding and other resources) for programs that promote financial literacy in general and a better understanding of DFS in particular. USAID may decide to pool resources with other donors such as the World Bank and the InterAmerican Development Bank into an education fund in order to avoid duplication and achieve broader impact.

FINDINGS:

- 3) The ecosystem was not quite ready (inadequate networks of agents and merchants) and the characteristics of demand were not sufficiently understood when MM was introduced.
- 4) The structure of the mobile communication market and the regulatory environment are not favorable to the development of MM.

CONCLUSION: An underdeveloped ecosystem and an inauspicious market structure are the main impediments to the development of mobile money.

RECOMMENDATIONS:

- Future program designed by USAID and its partners should take into account the incentives of all actors (Mobile Money Operators (MNOs), consumers, agents, merchants, financial institutions) in order to foster the development of an effective ecosystem. Priority should be given to interventions that emphasize sustainability over rapid growth and that encourage open and competitive systems.
- HIFIVE has to some degree played the role of broker among DFS actors in Haiti. It is important to provide support for this role and for a permanent forum where all major actors can discuss pertinent issues so as to facilitate the emergence of common positions, the coordination of efforts and the creation of coalitions to support policies and regulations.
- Future USAID support should be broadly targeted to the development of digital financial services; no special emphasis should be placed on MM. The market should be allowed to sort out the merits of different forms of digital payment. The likely outcome of market competition is that several digital solutions will coexist: customers will use different forms of payment in different environments, for different types of transactions and for different purposes.
- Technical assistance and other capacity-building resources should be channeled to all relevant regulators (Banque de la République d'Haïti (BRH), Conseil National des Télécommunications

(CONATEL), Ministère de l'Economie et des Finances (MEF)) to help them become more effective in formulating policy reforms, drafting new legislation and setting up efficient monitoring mechanisms.

Findings from Evaluation question 2 support four conclusions and six recommendations.

Evaluation Question 2 - To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?

FINDINGS:

- 1) HIFIVE deployed a systematic process for engaging partner FIs and channeling financial and technical resources to them;
- 2) HIFIVE's assistance was instrumental to the adoption of ICT by financial institutions;
- 3) HIFIVE's assistance was instrumental to the acquisition of operating assets that are necessary for the professionalization of MFIs.

CONCLUSION: HIFIVE was successful in providing assistance that strengthened FIs. They increased their operating capacity and presence in agricultural and rural areas.

RECOMMENDATION:

- Future programming in the microfinance sector must continue to include support for the adoption of ICT and the acquisition of operating assets that strengthen the capacity of FIs.

FINDINGS:

- 1) The agricultural loan portfolios of assisted financial institutions have experienced considerable growth. Assisted FIs' willingness to provide financial services to the sector has also increased as reported in both FI managers' and beneficiaries' FGDs. Benefits of HIFIVE-induced increased availability of agriculture credit that have been reported in interviews and FGDs include: increased production for supported crops, increased farmer income, strengthened farmer incentives and capacity to engage in agriculture;
- 2) Agricultural loans that were supported by HIFIVE grants carried relatively low interest rates but lacked flexibility;
- 3) In general MSME beneficiaries deemed that the technical assistance available from all sources (not just HIFIVE) was insufficient.

CONCLUSION: Although there are still unmet needs, HIFIVE was an essential catalyst in putting agricultural loans at the forefront of the FIs' agenda.

RECOMMENDATIONS:

- Future USAID programming should consider offering more flexible loan terms (particularly the principal amount) that take into account a beneficiary's ability to repay.
- Future USAID programming should allocate a larger share of resources to the provision of production-related technical assistance to MSMEs in the agriculture sector.
- USAID should provide support for the constitution of local capacity for Business Development Services (BDS) along the lines planned under the Programme d'Appui National à la Structuration de

l'Entrepreneuriat Haïtien (PANSEH). That project works in partnership with USAID in the Local Enterprise and Value Chain Enhancement (LEVE) program.

FINDING: The presence of substantial agricultural loans in the portfolios of assisted institutions has not significantly increased risk.

CONCLUSION: Supported FIs appear to be financially sustainable.

RECOMMENDATION:

- Agricultural insurance is vital for the development of the sector and it is important to provide support for related schemes; for instance, facilitating agricultural risk sharing among MFIs or extending Development Credit Authority (DCA).

FINDING: In the absence of continued assistance, current agricultural loan products may not be financially viable.

CONCLUSION: In the absence of continued assistance, FIs may have to redesign the newly introduced agricultural loans to reflect their cost structure. Potential changes include: a) switching from multiple individual loans to a few group-based loans; b) adjusting other loan terms, interest rates in particular, to reflect the absence of subsidies.

RECOMMENDATION:

- It is important that USAID provide support for studies and surveys that investigate the returns on small agricultural loans in Haiti. Reliable information on these returns is missing, yet they determine whether the financial products for agriculture introduced with HIFIVE assistance are viable once that assistance ends. Future programming must integrate this information in order to properly address sustainability issues in product design.

HIFIVE has had an impact on a national scale. A comparison of assisted FIs' financial data with those of the commercial banking system at the end of the project in September 2015 demonstrates HIFIVE's impressive scope:

- assisted FIs mobilized savings of US\$140,073,126. That figure represents about 12 percent of US\$1.14 billion in the savings accounts in the Haitian banking system;
- the combined loan portfolio of assisted FIs represented more than 17 percent of total loans outstanding in the commercial banking system (\$226 million versus \$1.3 billion);
- the total number of clients (credit and savings) at assisted FIs reached 1,075,619. This figure is slightly more than half of the total number of all loans and deposit accounts in the country's commercial banking system: 2 million.

Overall, HIFIVE has been a successful project and future interventions along similar lines are recommended particularly in light of the fact that USAID is by far the largest contributor to the microfinance sector in Haiti.

I. EVALUATION PURPOSE AND EVALUATION QUESTIONS

I.1 EVALUATION PURPOSE

The United States Agency for International Development (USAID) requested a final performance evaluation of the Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project in order to determine the effectiveness of a targeted approach and activities in building financial sector support to increase access to financial services for underserved households and enterprises in USAID-supported value chains in Haiti. The evaluation is expected to help guide and optimize the effectiveness of future programming in the financial sector. The primary stakeholders for this evaluation include: USAID/Haiti, and USAID partners FHI360, World Council of Credit Unions (WOCCU), and TechnoServe (TNS).

The table below provides a listing of stakeholders and their perspectives.

Table 1: Stakeholder and perspectives	
Stakeholder	Interest /Perspective
Primary stakeholders	
USAID	Public policy & future program design; Support for GOH development policies.
FHI360, WOCCU, and TNS	Efficiency gains; Future program design.
Secondary stakeholders	
Financial Institutions (FI)	Financial strategy: new sources of financing; Needed technical assistance: lessons learned related to the design of products and services
Government of Haiti (GOH): Ministry of Commerce and industry (MCI); Ministry of Agriculture, Natural Resources and Rural Development (MANRRD); Banque de l République d’Haïti (BRH); Conseil National des Télécommunications (CONATEL); Ministry of Economy and Finance (MEF).	Public policy: i) Financial Inclusion; ii) Regulation issues; iii) Technical and Financial support to the agricultural sector.

I.2 EVALUATION QUESTIONS

The evaluation responds to USAID’s need for strong evidence on the contribution of its projects to its development objectives.

The evaluation provides information on the results obtained by the project, with an emphasis on the increased capacity of supported Haitian financial institutions to provide adequate services to agriculture value chains, and the role of Information and Communication Technology (ICT) in providing underserved populations better access to financial services at a lower cost. The inquiry’s learning objectives are articulated in the following evaluation questions:

1. To what extent has ICT technology, primarily the use of Mobile Money (MM), facilitated the provision of lower cost financial services to underserved individuals and businesses?
2. To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?

Findings from evaluation question 1 will inform decisions on how best to design future programs that aim to incentivize individuals and businesses to use MM. In addition, benefits that accrue from the use of ICT in general will help identify and channel more resources for ICT intervention. It is assumed that, at the very least, ICT interventions result in lower costs to individuals and businesses by bringing services closer to the remote areas where they reside.

Findings from evaluation question 2 will help determine the impact of the USAID funded HIFIVE initiative on the long term commitment of financial institutions to agriculture. Policy makers also need to know what steps need to be taken to ensure sustainability and to consolidate observed gains in the future.

Agriculture accounts for over 20 percent of Haiti's Gross Domestic Product (GDP). The project elected to channel financial resources and provide capacity building, and technical assistance to financial institutions as a means of delivering services to agriculture value chains. Measured improvements from established baseline conditions (number of clients, the size of the agricultural loan portfolio) are one of the ways progress in meeting that objective can be gauged. However, those computations do not tell us about the lasting effect of the interventions. HIFIVE intended to use \$20 million in funding to leverage \$90 million of new credit to value chains. That corresponds to a 1 to 4.5 ratio. Decision makers need to find out if HIFIVE was able to meet that challenge.

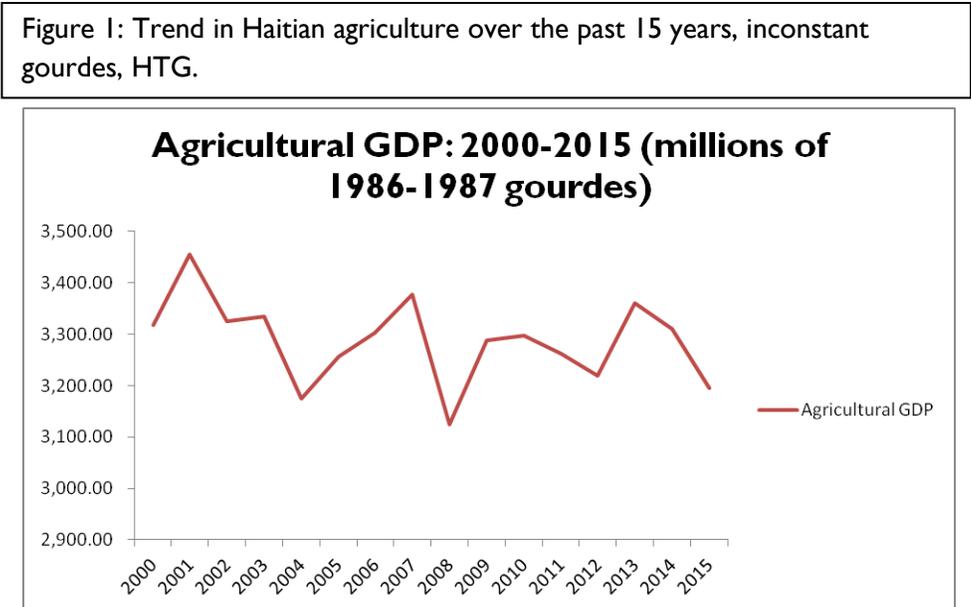
The evaluation statement of work is presented in Annex I.

2. PROJECT BACKGROUND

2.1 COUNTRY CONTEXT

The Republic of Haiti is located on the island of Hispaniola, in the Greater Antilles archipelago of the Caribbean. Haiti is 27,750 square kilometers (10,714 sq. mi) in size and has an estimated 10.6 million people, making it the most populous country in the Caribbean Community (CARICOM) and the third-most populous country in the Caribbean as a whole. With a gross domestic product (GDP) per capita of less than \$1,000.00 United States dollars (USD)⁴, Haiti is the poorest country in the western hemisphere.

In the 1970s and up to the 1990s agriculture accounted for over 30 percent of Haitian GDP. However, starting in the interval 2000-2007 the weight of agriculture in the economy declined to 25 percent and dipped below that level between 2008 and 2015. In 2015, following three years of drought, 20 percent of GDP is attributed to agricultural activities. Figure 1 below illustrates the trend in Haitian agriculture over the past 15 years: low and staggered growth.



Source: *Institut Haïtien de Statistique et d'Informatique (IHSI)*

Factors that underlie low productivity in agriculture include: a) lack of access to credit; b) poor infrastructure (roads, irrigation); c) and lack of technical assistance.

Performance in the agriculture sector, however, is not at variance with that of the overall economy: overall GDP growth remained low even in the aftermath of the devastating earthquake that hit the country on January 12, 2010. While there has been some recovery since 2010, the economy has not been able to display the double digit growth rates one would have expected from strong reconstruction, and in 2015, the GDP growth rate was just slightly above the annual population growth rate of 1.6 percent.

⁴World Development Indicators (WDI), World Bank, 2015

Table 2: Selected macroeconomic indicators of the Haitian economy 2009-2015

Indicator	2009	2010	2011	2012	2013	2014	2015
GDP (real yearly growth rate; end September)	2.9%	-5.1%	5.5%	2.9%	4.2%	2.8%	1.7%
Agriculture share of GDP	23%	25%	23%	22%	22%	21%	20%

Source: *Institut Haitien de Statistique et d'Informatique (IHSI)*

2.2 HIFIVE PROJECT DESCRIPTION

HIFIVE is a USAID-funded \$37.2 million project that was designed to make commercially viable financial products and services available to productive Haitian enterprises primarily involved in agricultural⁵ value chains and operating in rural areas of the country. Those actors are underserved by the Haitian financial system, and granting them greater access to financial services would contribute to economic growth, job creation, and improved livelihood in Haiti. The strategy consisted mostly of supporting financial institutions to allow them to expand outreach to agriculture and rural areas.

Building on past experience with commercial banks and the microfinance sector⁶ and in light of potential synergies with its ongoing programs, USAID made the strategic choice to support financial institutions, particularly strong MFIs, as a means of expanding outreach to agriculture and rural areas.

The project was managed by Family Health International 360 (FHI360) and was implemented in the field by the World Council of Credit Union (WOCCU) and Technoserve (TNS) between July 2009 and October 2015.

In addition to financial support, the program aimed to deliver technical assistance and capacity-building to financial institutions and to a lesser extent to credit applicants. HIFIVE also provided market facilitation services to create profitable and sustainable relationships between lenders and value chain operators. A key component of the strategy deployed to achieve greater financial inclusion was to encourage the development and adoption of Information, and Communication Technology (ICT) tools, primarily mobile money; this initiative was intended to alleviate the difficulty in accessing services from remote areas, particularly given the country's poor road infrastructure. ICT initiatives combined with the deployment of new and interconnected points of service (POS) would also yield the added benefits of reduced transactions costs and risks.

WOCCU, the lead implementing partner (LIP), focused on the supply side of the credit market, the mainstay of the program, providing support to participating financial institutions in the development of customized products and services. On the demand side, TNS identified and worked with micro, small, and medium enterprises (MSMEs) to provide them with training and technical assistance through local services providers (LSP). TNS also sought to develop and facilitate linkages along the value chain, while leveraging relationships with other USAID programs to achieve synergies.

Some changes in orientation occurred in the course of the program. Between June 2009 and May 2012, the three-year base period, five strategic objectives were pursued by HIFIVE:

⁵ Other value chains included tourism, textile, and handicrafts.

⁶ Starting in 1995, the programs included: i) Program for the Recovery of the Economy in Transition (PRET); ii) Financial Services Network for Entrepreneurial Empowerment (FINNET); iii) Support to Micro, Small and Medium Enterprises Sector (MSME) in Haiti.

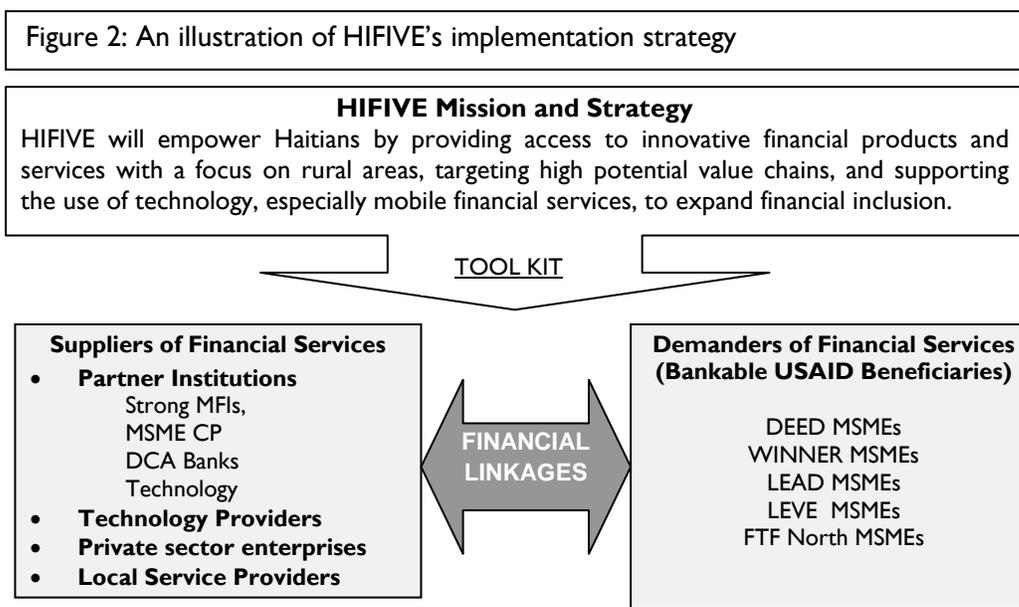
1. Increase the availability of finance to selected high potential value chains, including agricultural value chains;
2. Improve access to financial products and services in rural areas;
3. Promote the use of remittances for investment purposes;
4. Encourage the use of information and communications technology (ICT) in the financial system as a means to increase the supply of financial products to rural borrowers and MSMEs; and
5. Encourage collaboration and maximize the synergies with other USAID projects.

At the end of the three-year base period in June 2012 the project was restructured and extended for another two years until May 2014; as a result the primary objectives were consolidated as follows:

1. Support rural and agricultural value chain access to credit and other financial products and services;
2. Support to financial institutions, mobile network operators, third party solution providers, technology companies and other actors to develop products and services using mobile money.

Finally, during the seventeen-month no-cost extension period from June 2014 to October 2015, HIFIVE's only objective involved the increased use of ICT.

Figure 2 below illustrates HIFIVE's implementation strategy. It was critical for the program to create the right linkages both between and within the right networks so that financial services could be delivered to the intended beneficiaries. In order to do so, the right vehicles or tool kit had to be designed.



Source: HIFIVE QUARTERLY REPORTS, various years

2.2.1 Tool kit and activities

The instruments conceived by HIFIVE to implement its strategy make up an integrated set of tools that span two main domains: a) lending, financial support for capacity building, product development, and risk mitigation; b) networking, information acquisition and sharing.

HIFIVE's tool kit⁷ included: i) a \$22.5 million grant facility, the Haiti Catalyst Fund (HCF); ii) knowledge sharing events; iii) Development Credit Authority (DCA) guarantee; iv) Capacity Building; v) Sectors interest groups; vi) Inter–Project Committee on Finance (IPCCF).

Box I below contains a description of each element. The HCF was the most important implementation tool for the program since it commanded the lion's share of the funding for major program activities that would ultimately ensure the initiative's main results. The fund could be accessed or activated through five windows:

- 1) The Synergy fund: earmarked for the development of solutions to expand access to finance for value chain participants and underserved Haitians;
- 2) Capacity building grants: set aside to strengthen governance and the managerial capacity of partner financial institutions;
- 3) ICT push fund: used to promote the introduction and expansion of ICT solutions and mobile money;
- 4) Risk management grants: to help forge alliances between insurance companies and individual financial institutions (FIs) to offer clients options to reduce their economic vulnerability;
- 5) Earthquake recovery and stabilization grants: provided immediate response to the needs of the financial institutions impacted by the January 12, 2010 earthquake.

BOX I: HIFIVE TOOL KIT

HIFIVE CATALYST FUND (HCF). This \$22.5 million grant fund is designed to provide a catalyst to the expansion of financial services. Grants will be used to promote innovations and experimentation in the use of technology solutions, to finance capacity building initiatives, to encourage financial product service innovations that will help the MSMEs and the clients of other USAID programs, and to help mitigate risks that impact both financial institutions and their clients. The variety of grant instruments used by HCF to achieve its goals will include Public Private Partnerships (PPP).

Knowledge Sharing Events. HIFIVE will use knowledge sharing events to introduce new product concepts and innovations. Interested partners, USAID projects, HCF applicants and others will benefit from the latest thinking and from experiences and a dialogue on how they can be incorporated into Haitian solutions. A broad variety of formats will be used for these events, including the *Innovations in Finance* seminar series.

Development Credit Authority (DCA) Guarantees. DCA guarantees - a type of structured financial solution - encourage financial institutions to meet the financial needs of MSME productive enterprises by mitigating some of the risk. In addition to the financial guarantee, participating institutions will receive tailored technical assistance enabling them to develop, launch and monitor the new products developed and client groups targeted under the guarantee line.

Capacity Building. HIFIVE will, via the HCF, provide training and technical assistance to those financial institutions and networks best positioned to expand the delivery of financial services to MSMEs. Focused on ensuring local capacity development, HIFIVE will also provide HCF funds for eligible local service providers to enhance and expand their capacity to provide products and services adapted to the needs of the local market.

Sector Interest Groups. HIFIVE will emphasize its role as a facilitator and catalyst by maximizing its relationship with a number of working groups (Microfinance Sector Coordinating Committee on Market Information, the ICT Working Group, and the Diaspora Working Group) and sector networks and associations (Association Nationale des Institutions de Microfinance (ANIMH), Konsey Nasyonal Finansman Popilè (KNFP), Association Professionnelle des Banques) working through them to encourage dialogue and to implement change.

Inter-Project Coordinating Committee on Finance (IPCCF). IPCCF will play a critical role in facilitating both bilateral and multilateral dialogues with other USAID programs and projects to ensure that synergies are identified and that solutions are produced that meet the market demands for financial services and products.

Source: HIFIVE documents

⁷ During a three-year base period, the project had targeted the Haitian Diaspora to seek ways of encouraging efficient investment of remittances. During the latter years of the program that strategy was abandoned.

An additional program initiative emerged in the wake of the January 12, 2010 earthquake: the Haiti Mobile Money Initiative (HMMI). The “Bill & Melinda Gates Foundation and USAID announced a \$10 million⁸ incentive fund to jumpstart financial services by mobile phone in Haiti and expedite the delivery of cash assistance to victims of the country’s devastating earthquake by humanitarian agencies”⁹. The grant awards were earmarked for entities providing mobile phone services, and the funds were used to entice them to launch mobile money services and reach specific transaction milestones. HIFIVE saw this as an opportunity to leverage its ICT program to support promising new products.

Additional background information on the project is provided in Table 3 below.

Table 3: Additional background information on the HIFIVE project

Award Number	521-A-00-09-00025-00
Award Dates:	June 1, 2009 –
Extension	June 2012 – May 31, 2014
Second Extension	June 2015 – October 2015
Funding Level	\$37,169,702
Implementing Partner	FHI 360

2.3 LINK BEWTEEN USAID and HIFIVE RESULTS FRAMEWORKS

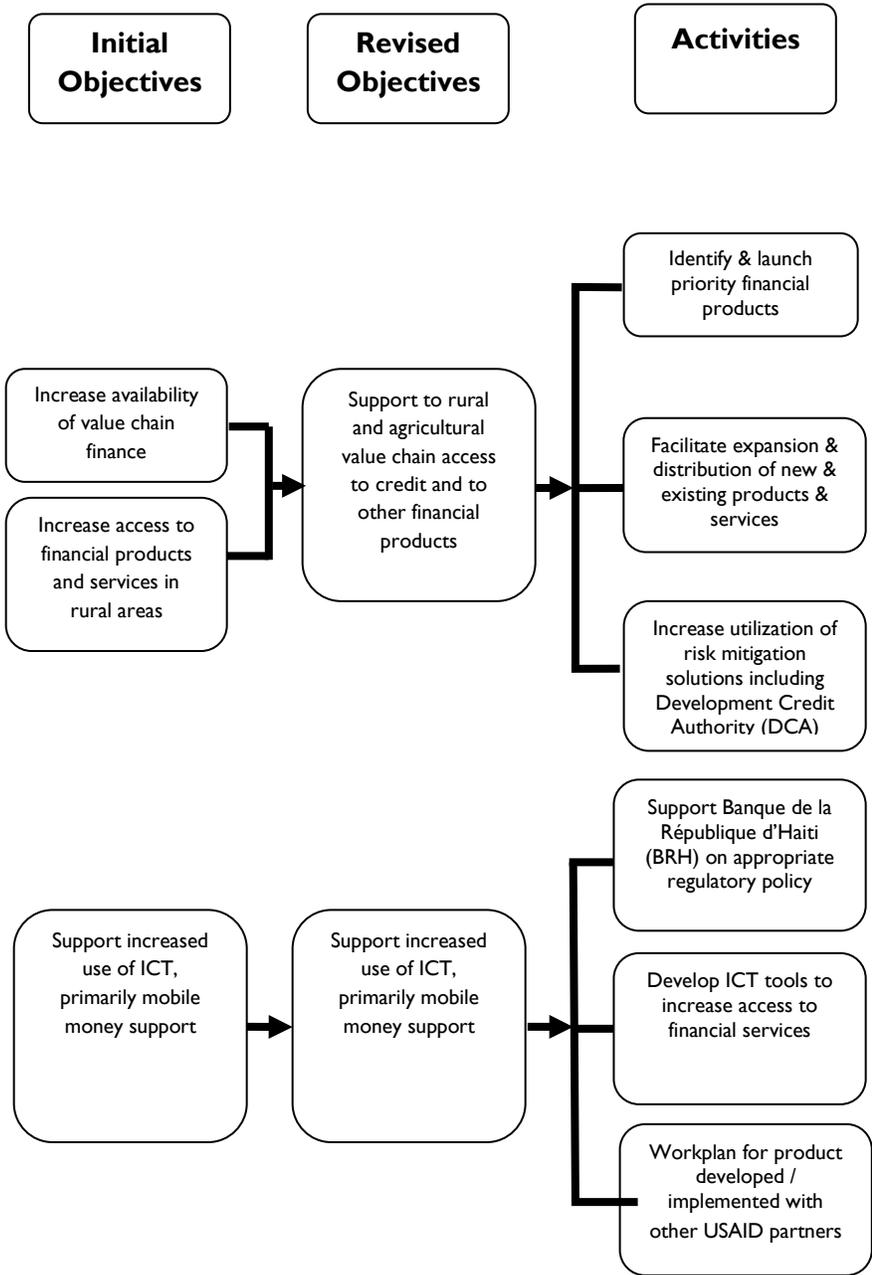
In 2009, the U.S government (USG) had diagnosed political instability in Haiti as one of the main factors behind the country’s incapacity to rebuild its economy. With the key assumption that businesses constitute an engine for growth, USG strategy in Haiti sought to reverse that trend by increasing the flow of financial services to business value chains with good potential for growth. This was done with the aim of reaching the enterprises that could put the country on the road to recovery but were excluded from the formal financial system; those businesses included MSMEs involved in agriculture and those operating outside of urban centers, in the rural areas of the country.

The HIFIVE program was designed to support USAID’s contribution to increased food and economic security, contributing in turn to increased stability in Haiti, as described in the project’s results framework provided in several Performance Monitoring Plans (PMPs). The most direct linkage that HIFIVE has to USAID’s objectives is supporting increased employment and expanded sustainable livelihoods.

⁸ The Foundation provided an additional \$ 4.7 million for related activities while USAID provided \$ 5 million in funding to the initiative through HIFIVE.

⁹ HAITI INTEGRATED FINANCING FOR VALUE CHAINS AND ENTERPRISES (HIFIVE), PERFORMANCE MANAGEMET PLAN, DECEMBER 5 2012, YEAR 4. : JANUARY 1, 2011 – MARCH 31, 2011.

Figure 3: HIFIVE’s Results Framework with activities.



3. EVALUATION METHODS AND LIMITATIONS

This section describes the methodology used to provide answers to the two evaluation questions, including detailed descriptions of the various data sources consulted, methodologies for collecting data from those sources, as well as limitations encountered. In addition, this section includes explanations of analytical tools used to produce the evidence presented in support of findings, conclusions and recommendations. Materials such as analytical methods matched with the evaluation questions, data collection instruments, and a list of data sources are annexed and provide additional details on the methodology.

3.1 DATA SOURCES

The evaluation methodology rests first on the collection of pertinent information from a variety of sources such as project documents, FI managers, key informants (KI), and MSME beneficiaries. The evaluation team began work by drafting an inception report and a subsequent evaluation plan upon review of a variety of HIFIVE project documents provided by USAID. These included quarterly reports from FY 2009-FY 2014, a project completion report for 2015, a sample of Grant approval memoranda, a Mid-Term Evaluation report from 2012, grant disbursement reports, several performance management plans (PMP) from year 2 to year 5, and a monitoring and evaluation (M&E) plan for year 6. In addition, the team reviewed project results and outputs by consulting the Indicator Performance Tracking Table (IPTT). This data set contains information on the status of all project performance indicators over time. As such, it is an important monitoring and evaluation (M&E) tool, and was used as the primary source of quantitative information on impact as well as monitoring indicators. Next, the evaluation team reviewed documents from other actors in the areas of financial inclusion and lessons learned elsewhere related to Mobile Banking. It was our intention to interview Local Service Providers, but discussions with FIs, umbrella organizations for microfinance Institutions (MFI) and Caisses d'Épargne et de Crédit¹⁰ (CEC), indicated that most of the support was independently contracted through the umbrella organizations or were easily obtained in the case of MFIs associated with banks. Finally, the team consulted countrywide statistics and official documents to better understand the context in which HIFIVE was conceived and implemented.

In addition to project related documents, the evaluation team produced a list of key stakeholders. This list included USAID staff, former HIFIVE staff, other implementing partners, other donors, MSME beneficiaries, agricultural associations, financial institutions, and GOH officials. The evaluation team was able to meet with all of the people and organizations on the original list. A complete list of individuals consulted is presented in Annex 6.

3.2 DATA COLLECTION METHODS

The evaluation team (see Annex 2 for team composition, profile, and roles) employed a mixed methods approach to data collection to triangulate qualitative and quantitative data. This approach allows the evaluation to fully address the evaluation questions and inform policy as well as project design discussions. The team was comprised of two expert evaluators as a Team Lead and Assistant Team Lead, supported by

¹⁰ Savings and Credit cooperatives.

three data collectors. This evaluation began with a desk review of documents described above, which allowed the team to identify knowledge gaps in an inception report. The team focused heavily on results reported to date, as well as monitoring data and methods employed by the project and described in the PMP. The documents allowed the team to become familiar with the project structure, timeline, and processes, and were useful for identifying key stakeholders to include in the evaluation plan.

Additional quantitative and qualitative data were collected through key informant interviews (KII), group interviews, focus groups, and short questionnaires. In addition, the team made site visits to directly observe and verify project activities and achievements. The team spent nearly three and half weeks collecting field-based data, starting from the third week of May. The first week was spent conducting KI interviews, refining the data collection instruments, translating them into Creole, and training the data collectors in administering all formats. All major data collection exercises in the field were conducted during weeks two and three, and the first half of week 4 in June 2016. It took some financial institutions several weeks to complete and return some of the survey data.

Table 4 below presents the data collection sources and methods matched to each evaluation question. Each data source in the last column is labeled with the corresponding number of data methods from the “Data collection method” column preceding it.

Evaluation Questions	Data collection method	Data Source (method)
To what extent has the ICT technology, primarily the use of Mobile Money, facilitated the provision of lower cost of financial services to underserved individuals and businesses?	<ol style="list-style-type: none"> 1. Document Review 2. Key Informant Interviews 3. Group Interviews 	<ul style="list-style-type: none"> • Cooperative agreement (1) • Project reports (1) • IPTT data (1) • Relevant studies on MM (1) • USAID staff (3) • Former HIFIVE staff (2, 3) • Partner Non-Government Organization (NGO) (2) • Financial institution managers with knowledge of MM (2)
To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?	<ol style="list-style-type: none"> 1. Document Review 2. Site visits 3. Key Informant Interviews 4. Group Interviews 5. Focus Group Discussions 6. Survey 	<ul style="list-style-type: none"> • Other donor documents and programs (1,3) • Government officials – BRH (4) • Partner FIs (2,4,5,6) • Partner FI employees (6) • MSMEs (5,6) • Agricultural Associations (5) • Former HIFIVE Staff (3,4) • USAID Staff (4)

3.2.1 INTERVIEWS

The evaluation team conducted 41 interviews with 56 people, including both individual and group interviews. A list of people interviewed is included in Annex 6. The team conducted most of the interviews in person in Haiti, but one respondent, a World Bank expert on financial inclusion, was interviewed by phone. The team conducted group interviews with USAID and HIFIVE staff in the first week of data collection. The team also met individually with some HIFIVE staff members, financial institution managers, Non-Government Organizations (NGOs), and technology providers. Interview guides, presented in Annex 3, were used to gather information from all sources identified. While the format of interview questions was mostly open ended, a structured questionnaire instrument also guided the interviewers.

3.2.2 FOCUS GROUP DISCUSSIONS (FGD)

Starting in week two of the data collection activities, the team divided into two units, with the Assistant Team Lead and one data collector traveling to Cap-Haïtien and the Central Plateau regions. The rest of the team worked in Port-au-Prince and the Saint-Marc regions, while one of the data collectors was also assigned site visit responsibilities in the Central Plateau. The evaluation team conducted a total of twelve FGDs in the four geographic areas. Three discussions were conducted with FI managers, four involved agricultural associations, while five were carried out with MSME beneficiaries. FGDs were generally well attended. The number of participants in each FGD ranged from 6 to 29, with a total of 119 participants across all twelve focus groups, for an average of 9.2 participants per focus group. In collaboration with the FIs, the team organized the groups geographically as well as by similar sectors of activity, thereby maintaining as much homogeneity as possible.

For each focus group, the evaluation team secured hotel or conference space, and each discussion lasted from 90 minutes to 3 hours. Data collectors took notes and consolidated comments for each FGD into separate reports.

Table 5 below shows the various data collection activities by location and method of collection.

Table 5: Number of data collection activities by nature and location (Female/Male)					
	PORT-AU-PRINCE GRESSIER FERMATH	SAINT-MARC MONTRUIS VERRETTE MARCHAND DESSALINES	CAP-HAITIEN PLAINE DU NORD OUANAMINTHE FERRIER	MIREBALAIS HINCHE	PARTICIPANT TOTALS (Female/Male)
FOCUS GROUP DISCUSSIONS ¹¹	4(8,20)	2(20,20)	3(1,22)	3(8,19)	12(37,81)
KEY INFORMANT INTERVIEWS	28 (9,28)	5(1,5)	3(0,3)	3 (0,3)	39(10,39)
GROUP INTERVIEWS	USAID: 5 participants (3F/2M); HIFIVE: 2 participants (1F/1M)				2(4,3)
SURVEYS ¹²	53	35	24	22	134
FI managers (capacity)	11	2	5	3	21
FI managers (sustainability)	8	1	3	3	15

¹¹ Three FGDs were conducted with agricultural associations, one in each of the following regions: Cap-Haïtien, Central Plateau, Saint-Marc.

¹² The surveys were conducted anonymously with no gender data recorded. The team did not track individual people at each site visit.

Table 5: Number of data collection activities by nature and location (Female/Male)

	PORT-AU-PRINCE GRESSIER FERMATH	SAINT-MARC MONTROUIS VERRETTE MARCHAND DESSALINES	CAP-HAITIEN PLAINE DU NORD OUANAMINTHE FERRIER	MIREBALAIS HINCHE	PARTICIPANT TOTALS (Female/Male)
FI employees (sustainability)	15	3	6	4	28
MSME beneficiaries	19	29	10	12	70
SITE VISITS	5	5	3	2	15
FI BRANCHES	1	4	2		7
AGRICULTURAL LOTS/PRODUCTI ON SITES	4	1	1	2	8

3.2.3 SURVEYS

The evaluation team designed four short surveys. Three survey instruments were dedicated to FIs and their employees while a fourth instrument was used for MSME beneficiaries. The first instrument focused primarily on capacity building and was administered to FI managers. The instrument constitutes an abbreviated version of the Participatory, Results-Oriented Self-Assessment (PROSA) and Discussion Oriented Self-Assessment (DOSA) tools. A total of 21 surveys were filled out.

The second and third instruments were designed to inform the issue of the sustainability of the HIFIVE initiative¹³. Two perspectives were explored via the instruments: managers and employees, respectively. FI managers provided financial data and information on selected aspects of profitability and governance, enabling evaluators to ascertain sustainability. Likewise, FI employees were asked questions about various aspects of job satisfaction and security to discern the likelihood of attrition. A total of 28 employee questionnaires were administered anonymously, and the team had received 15 surveys from FIs when the performance report was being prepared.

Finally, the team administered a fourth brief survey to MSME beneficiaries who participated in the FGDs identified in table 3. The instrument was designed to collect information about such outcomes as their credit experience over the past five years, the assistance they obtained from their respective financial institutions, and revenues from sales. The team recovered 70 surveys from beneficiaries.

3.2.4 SITE VISITS

The team conducted 15 site visits across four main geographic areas: five in Port-au-Prince, five in Saint-Marc, three in Cap-Haïtien, and three in the Central Plateau. Site visits focused on observing branch activities and examining MSME loan recipient operations at their place of business. Evaluation team

¹³ Evaluation question 2 addresses many underlying issues: i) institutional sustainability; ii) durability of the effects of the assistance; iii) capacity of targeted institutions to continue adapting to changing needs, etc. Governance and employee attrition and profitability of the institution cut across those issues.

members followed a site visit report format to record locations, participants present, background, observations made, and findings to check against other data sources. As mentioned above, site visits were also an opportunity to conduct a short beneficiary interview.

In the Port-au-Prince area, the team visited 4 agricultural holdings and one branch office. In the Saint-Marc area they visited one agricultural operation and four offices. In Cap-Haïtien, they visited one cocoa processing facility and two branch offices. In the Central Plateau, the team focused solely on production and visited one cassava processing plant and a mango orchard.

3.2.5 SAMPLING

The team used several sampling strategies to develop focus groups and to determine how to administer the four surveys. The population of individuals and businesses affected by HIFIVE is numerous: 32 financial institutions newly engaged in value chain finance, 57,753 microenterprises receiving value chain finance, 650 MSMEs receiving individualized and intensive BDS. The challenge is to select a representative sample of participants while conducting a manageable number of interviews and focus group discussions. In light of time and resource limitations, the team prioritized the FIs that received larger grants, were operating in or close to agricultural areas, or had agricultural loan programs.

The team attempted to work closely with FIs to draw a random sample of beneficiaries. The FI provided the team with the total number of their clients that had received a HIFIFE loan. The team used that total to produce a list of 48 random numbers. FIs were then asked to match those numbers in the order of the listing that had produced the total beneficiary count. The approach worked in that actual beneficiaries were identified in that manner. The goal was to form groups of 8-12 participants for FGDs. However, staff from FIs claimed that they had difficulty in finding the randomly selected clients, but offered instead to submit names of individuals that were available for FGDs and site visits. After the same experience was repeated three times across the various geographic areas, the team decided to let the FIs pick the participants. Participants of the three focus groups that involved agricultural associations were not picked at random either. FIs were consulted in order to identify relevant associations in their respective areas. Finally, in administering the employee surveys, the team sought again the help of FI managers to identify staff that either received training as a result of HIFIVE or benefited indirectly from HIFIVE capacity-building activities.

3.3 DATA ANALYSIS METHODS

Each evaluation question required its own data collection methods and corresponding analytical tools to provide the evidence to support evaluation findings, conclusions and recommendations. The major analysis methods used were content pattern, trend analysis, and cross tabulation. The methods used for each evaluation question and their anticipated output are outlined in Annex 4.

Project data from the PMP and the IPTT are tabulated across reporting periods to examine the trends and changes over time and to compare planned vs. actual and/or before and after activities. For a more detailed look at the impact of HIFIVE on FIs and MSMEs, the team also carried out a cross tabulation analysis to statistically show relationships between the variables pertaining to capacity and revenues for FIs, and between improvement in access to credit and outcomes such as sales for MSMEs.

3.4 LIMITATIONS

The evaluation team encountered a few limitations that may have a bearing on the findings.

First, MSME focus group participants were not picked at random as the evaluators had intended, and there is a potential of selection bias. This is true even if FI managers were not present during the discussions,

and participants were told to express themselves freely. That said, evaluators noticed that participants did not refrain from being critical vis-à-vis their respective financial institutions. Individual on-site interviews with farmers provided an additional platform for candid discussions on their credit experience.

Second, the instruments designed to collect information on the sustainability aspect of evaluation question 2 were affected by a low response rate. We were only able to administer the employee survey in 8 of the 21 FIs we targeted. This will limit our ability to evaluate the sustainability of the institutions that received HIFIVE's support, particularly from the standpoint of human resources. On the other hand, 15 FI managers forwarded their survey instruments.

Finally, there were limitations on the ability to capture all pertinent aspects of the impact of ICT interventions, including mobile money, on the cost of financial services available to the underserved population. Getting a handle on the transaction costs to end users requires a research effort well beyond the scope, the time frame, and the budget for this evaluation. Information on that aspect comes mostly from technology providers and financial institutions and concerns fees charged for services or products.

4. FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

The current section summarizes findings and conclusions derived from the data collected and analyzed. The findings and conclusions are presented separately for each evaluation question and recommendations are formulated accordingly.

4.1 FINDINGS

The findings for evaluation questions 2 are derived mostly from quantitative performance indicators and survey data, while those for evaluation question 1 rely more heavily on qualitative data from interviews, and literature review.

Since traditional ICT constitutes a form of capacity building, findings that relate to those types of interventions are discussed under evaluation question 2.

Evaluation Question 1 - To what extent has ICT technology, primarily the use of Mobile Money (MM), facilitated the provision of lower cost financial services to underserved individuals and businesses?

Mobile money offers tremendous promise to increase financial inclusion in Haiti where more people have a mobile phone than a bank account (6.5 million mobile phone subscribers versus 1.85 million bank deposits in March 2015)¹⁴, rural areas (where 52 percent of the population lives)¹⁵ are less accessible because of the poor road infrastructure (see table 6 for an illustration) and the network of “brick and mortar” bank branches is poorly developed : about 210 commercial bank branches as of March 2016.¹⁶

Table 6 : Distance to administrative centers and travel time (MIREBALAIS- 4ème section Crète Brulée)

Institution	Distance to main town (in Kilometers)	Type of road	Spells of road impracticability (months/year)	Means of transportation used by inhabitants	Average travel time with communication used
Commune Administrative Center	8	Dirt road	3	On foot	1-2 hours
Department Administrative Center	60	Dirt road	6	4X4,Camion,Pick-up	2-4 hours

Source : Ministère de l’Agriculture, des Ressources Naturelles et du Développement Rural (MARNDR), Recensement Général de l’Agriculture (RGA). October 2009.

¹⁴ Source: Conseil National des Télécommunications (CONATEL) and Banque de la République d’Haiti (BRH).

¹⁵ Enquête sur les Conditions de Vie des Ménages Après Séisme¹⁵ (ECVMAS, 2012), Institut Hattien de Statistique et d’Informatique (IHSI).

¹⁶ Computations from BRH data.

From its inception, HIFIVE has been providing financial support to the creation and adoption of ICT solutions to problems related to funds transfers and payments, in urban as well as rural areas of the country. However, the original effort focused on helping financial institutions reinforce and update their MIS systems and their ICT environments. In the wake of the January 12, 2010 earthquake, a partnership opportunity emerged with the Bill & Melinda Gates Foundation that would allow HIFIVE to leverage its ICT program to support promising new MM products. The partnership established the Haiti Mobile Money Initiative (HMMI), a \$10 million¹⁷ incentive fund intended “to jumpstart financial services by mobile phone in Haiti and expedite the delivery of cash assistance to victims of the country’s devastating earthquake by humanitarian agencies”¹⁸. Cash prizes would reward mobile network operators (MNO) that were first to market mobile money services and reached specific transaction milestones. HIFIVE was charged with implementing HMMI.

The last competition prize was disbursed in July 2012. A total of 31 grants were made, and of the more than US\$8 million that was disbursed through the ICT Push Fund, about half went to MM interventions. The main findings on HIFIVE’s MM interventions are summarized below; they derive from an extensive set of interviews with MM providers (mobile network operators and their partner banks), solution providers, regulators, large users such as NGOs, and an exhaustive document review.

1. The costs of MM are not trivial for underserved populations and the menu of available financial services is rather limited.

The menu of services is limited to transfers as well as purchases and bill payments at participating merchants.¹⁹ Early attempts to charge “cash-in” fees (as high as 2 percent) met with client resistance and failed. Current price structures impose cash-out and transfer fees that increase with the amount of the transaction. However, expressed in percentage terms, they decrease with the amount of the transaction. Tables 7 and 8 present the fee schedules for Mon Cash and Lajan Cash, respectively. Consider for instance, the fees generated by the average transfer and cash out transactions. The average amounts reported in HIFIVE records for these two types of transactions for January 2015 were HTG822.86 and HTG1,723.78²⁰, respectively.

Using the fee schedules presented in tables 7 and 8, the average Person to Person (P2P) transfer would cost fees of HTG7.50 (0.91 percent) to a client of Mon Cash or HTG13.23 (1.61 percent) to a client of Lajan Cash. Similarly, an average “cash out” transaction of HTG1,723.78 would cost HTG30.00 (1.74 percent) to a client of Mon Cash or HTG17.24 (1.00 percent) to a client of Lajan Cash.

Table 7 - MON CASH Fee Schedule

Transaction	between	Amount of Transaction ²¹	Fee
Deposit		10 HTG and 40,000 HTG	Free

¹⁷ The Foundation provided an additional \$ 4.7 million for related activities while USAID provided \$ 5 million in funding to the initiative through HIFIVE.

¹⁸ Haiti Integrated Financing For Value Chains And Enterprises (Hifive), Performance Managemet Plan, December 5 2012, Year 4. : January 1, 2011 – March 31, 2011.

¹⁹ “Cash-in” and “cash-out” transactions cannot be considered proper services.

²⁰ Equivalent to \$17.5 and \$ 36.7, respectively, using an exchange rate of 46.93 gourdes per dollar in January 2015.

²¹ The upper limit of 60,000 HTG is substantially higher than the ceiling put on P2P transactions under M-PESA: 35,000 Kenyan Schillings or 21,700 HTG at current exchange rates.

Transaction	between	Amount of Transaction ²¹		Fee
Deposit		10 HTG	and 40,000 HTG	Free
Transfers		2	19.0	1
		20	99.0	2
		100	249.0	4
		250	499.0	5
		500	999.0	7.5
	between	1,000	and 1,999.0	15
		2,000	and 3,999.0	25
		4,000	7,999.0	35
		8,000	11,999.0	45
		12,000	19,999.0	60
	20,000	40,000.0	100	
	40,000	60,000.0	137.5	
Payment	between	10 HTG	and 40,000 HTG	Free
Withdrawal		2	19.0	2
		20	99.0	4
		100	249.0	7.5
		250	499.0	10
		500	999.0	15
	between	1,000	and 1,999.0	30
		2,000	and 3,999.0	50
		4,000	7,999.0	70
		8,000	11,999.0	90
		12,000	19,999.0	120
		20,000	40,000.0	200
		40,000	60,000.0	275

Minimum deposit: 10 HTG

Minimum withdrawal: 10 HTG

The low minimum transaction amounts in the Mon Cash fee schedule suggest that the product targets individuals at the lower end of the income scale.

Transaction	Fees/Commissions		
	Agent Commission	Merchant fees	Client fees
New client registration	50 HTG		Free
Client withdrawal	0.5%		1%
Person to Person (P2P) transfer			1% + 5HTG

Table 8 - Lajan Cash Fee Schedule

Transaction	Fees/Commissions		
	Agent Commission	Merchant fees	Client fees
Cash to Cash transfer (local)	0.5%		1% + 10 HTG
Merchant payment/bill pay fees	0.5%	2%	Free
Payroll (corporate clients)			1%

However, the average transaction amounts recorded by HIFIVE appear to be relatively high for underserved and excluded individuals whose incomes are closer to the daily minimum wage of HTG400.00. Let us consider the case of such an individual who wants to make a cash transfer of HTG100.00. That transaction would cost HTG11.5 (11.5 percent) with Mon Cash (effectively a transfer and a withdrawal) and HTG11.00 (11 percent) with Lajan Cash (a cash to cash transfer). This illustrates that MM fees are not trivial for the underserved population. In addition to these fees, MM users incur non-monetary costs such as the cost of transporting funds to the nearest agent, which are difficult to estimate.

Some NGOs have provided subsidies in an attempt to lower the cost of MM to participants in their programs. These NGOs typically bear the cost of fees instead of passing them on to users who are thus encouraged to form unreasonable expectations about the future cost of service to them. Some interviewees have expressed the belief that these interventions have ultimately distorted the market.

Specialized applications of MM, such as electronic support for the transactions of Village Savings and Loans Associations (VSLA), did not offer sufficient scale to cover the cost of the necessary investments by MM providers. CARE's HIFIVE-supported program, for example, initially set out to support 50 VSLA groups²² (and ended up providing support for 31). The scale of the experiment (as well as the size of the potential market) may have been too small to warrant substantial investment by MM providers.

2. The ecosystem was not quite ready (inadequate networks of agents and merchants) and the characteristics of demand were not sufficiently understood when MM was introduced.

The prize competition did provide the suppliers of mobile services with incentives to grow the customer base and usage of MM services; however, it did also encourage short-term growth strategies (such as momentary promotions) that temporarily boost the numbers of customers and transactions and diverted resources from longer-term strategies that emphasize appraising demand, educating consumers and developing an adequate ecosystem.²³ As a consequence, the number of active users and transactions decreased when the competition ended. Table 9 was computed with HIFIVE data and shows the monthly average number of transactions and active clients before and after July 2012, when the last award was disbursed.

Table 9 – MM activity before and after the prize competition ended

Monthly averages	February 2011 – July 2012	August 2012 – January 2015
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²² Mercy Corps is experiencing now with the VSLA model, using mobile money. They assert that acceptance of the medium takes time, particularly for entrepreneurs.

²³ See for instance "Haiti Mobile Money: a point in time case study", Dalberg

Table 9 – MM activity before and after the prize competition ended

Monthly averages	February 2011 – July 2012	August 2012 – January 2015
Number of Transactions	449,134	85,292
Number of active customers (global industry standard: 1 transaction over 90-day period)	62,781	36,922

Trends in PMP indicator that tracks the number of active MM agents appear in Table 10. Although HIFIVE started collecting data on MM in February 2011, MM-related PMP indicators are first officially reported for 2013; in order to provide a broader perspective, the number of active outlets at the end of each fiscal year (based on HIFIVE's raw data) is also reported for 2011 and 2012. Although this variable is not formally defined in the Performance Indicator Reference Sheets (PIRS) of the HIFIVE project PMP, the total number of HMMI-qualified outlets is included for reference. The number of active MM agents fell far short of its target during all three years for which it was officially reported. In 2015, there were 814 mobile money agents instead of the 1,500 that were targeted. That corresponds to a 46 percent shortfall.

Table 10 - Evolution of the MM Ecosystem

Fiscal Year		2011	2012	2013	2014	2015
Total number of HMMI-qualified outlets		1,602	2,453	1,309	1,591	1,758
Number of active mobile money agents (global industry standard: 1 transaction over 90-day period) ²⁴	Actual	1,464	2,371	559	662	814
	Actual as % of qualified	91.39%	96.66%	42.70%	41.61%	42.32%
	Target			1,000	1,500	1,500

The HMMI prizes and grants allowed mobile providers to engage in a large-scale learning experiment in the market, over a relatively short period of time. One interviewed MM provider claimed that it would not have made that investment on its own. However, it is well documented that both Digicel and Voilà indicated they had previous plans to launch, but that the prize accelerated the start of their services.²⁵ In interviews HIFIVE staff confirmed that before the January 2010 earthquake they had discussions with MNOs who were getting ready to launch MM services. Therefore, it is more likely that without the prize competition, providers would have made different investments and that some form of MM would have ultimately been introduced in Haiti. The lessons learned from that experiment have molded current initiatives and will inform future developments.

Aside from agents, merchants are an important part of the MM ecosystem. A survey conducted by Dagmar (2015) reveals some of the constraints that explain the low usage of MM solution by merchants. Key factors include:

- Belief that cash payments are safe and cash liquidity management does not require a formal account with a financial institution.
- Limited education and understanding.
- Reluctance to trust an unknown and unreliable technology.

²⁴ The number of active outlets is the number reported for the last month of the fiscal year (September).

²⁵ 'Haiti Mobile Money: a point in time case study', Dalberg.

These factors reflect the low level of financial education and the importance of the informal economy in Haiti.

According to available research (Hicks, 2015), reasons that explain the slow pace at which FIs are adopting MM solutions include:

- lack of knowledge about how to design mobile solutions to serve both the consumer and business effectively;
- lack of integrated and interoperable solutions.

3. Consumers have not been persuaded to accept MM.

The high level of informality in the Haitian economy makes it difficult to elicit differences in MM participation between the two types of end-users: individuals and businesses. However, several factors suggest that, similarly to individuals, underserved MSMEs have not been persuaded to use MM. First, MFIs do not offer MM solutions, and some are reluctant to do so; yet, they constitute an important channel through which MSMEs obtain financial services. Second, as has been documented above, agents and merchants show reluctance in using MM platforms. Third, in the wake of the January 12, 2010 earthquake, the MM initiative emphasized the needs of individuals and not necessarily those of underserved businesses.

Although MM offers more flexibility and convenience compared to traditional “brick and mortar” operations (users do not have to wait in long lines and are not restricted to traditional banking hours), these advantages have not outweighed the costs (perceived or real) of MM for an overwhelming fraction of the target population. This lack of enthusiasm for MM can not only be seen in the relatively small number of registered clients but also in the industry’s limited success in converting registered clients into active ones. The percentage of registered customers that were active in any given year has varied wildly from a maximum of 21.86 percent in 2011 (the launch year) to a low of 4.02 percent in 2013; for most years it has consistently remained below 15 percent.

Opinions expressed by FI managers during interviews corroborate the lack of interest or trust shown by customers with MM. For instance, one financial institution has provided phones and borne the cost of fees in order to encourage clients to reimburse loans by phone. Despite these incentives clients preferred traveling distances and standing in line.

Table 11 – Trend in MM Penetration tracked by PMP Indicators

Fiscal Year		2011	2012	2013	2014	2015
Number of Registered clients	Target			1,000,000	1,500,000	1,500,000
	Actual	547,057	858,645	341,057	383,397	487,265
Number of Active clients (global industry standard: 1 transaction over 90-day period)	Target			150,000	300,000	300,000
	Actual	134,656	27,829	50,384	49,998	83,799
	% of registered	21.86%	8.02%	4.02%	13.92%	14.32%
Number of transactions	Actual	5,140,449	3,031,522	934,035	921,286	1,379,401
Number of transactions achieved through mobile payment systems	Target			11,000,000	17,000,000	17,000,000
	Actual	5,140,449	8,171,971	9,106,006	10,027,292	11,406,693

since the launch of HMMI						
Value of transactions inputted in mobile money payment systems in previous 6 months (cash in +payroll)	Target			\$15,000,000	\$30,000,000	\$65,000,000
	Actual			\$45,654,041	\$61,455,678	\$86,961,956

4. The structure of the mobile communication market and the regulatory environment are not favorable to the development of MM.

Two potential issues for the development of MM are exacerbated by the high concentration in the mobile telephone market.

First, MFIs worry that their participation in MM may give MM providers an information advantage. A mobile money provider²⁶ has the ability to observe the transactions of the clients of participating MFIs and could use this information to its advantage, to steal MFI clients and offer them alternative financial services for instance. Several interviewed MFI managers have voiced that concern. This fear reduces the MFIs' incentives to adopt MM or encourage their clients to use it.

Second, MM systems are not open to third parties like independent technology providers and software developers. While this policy allows MM providers to extract a larger share of the proceeds generated by independently developed applications (up to 80 percent), it also makes MM services more costly and discourages innovation, restricting the transformative impact of mobile money on the economy.

The prevailing regulatory environment poses its own challenges.

First, the bank-led model defined by current regulation, imposes conservative rules that are primarily designed to protect the banking system. There is currently no specific legislation that governs electronic payments in Haiti. In the absence of formal regulation, the central bank's guidelines for branchless banking have defined the framework for the development of services. These guidelines promote a bank-led approach for mobile money: Mobile Network Operators have to partner with commercial banks in order to offer MM services which are essentially considered an extension of banking. However, the regulatory framework that governs banking emphasizes know-your-customer (KYC) policies and the mitigation of Anti-Money Laundering Risks (AML), and is not necessarily favorable to the development of MM.

Second, regulators of MM do not yet coordinate their activities. Three main regulation agencies have jurisdiction over different aspects of MM: Banque de la République d'Haïti (BRH), Haiti's central bank, Conseil National des Télécommunications (CONATEL), the telecommunication authority, and the Ministère de l'Economie et des Finances (MEF), Haiti's Ministry of Economy and Finance. BRH has so far taken a lead role in MM regulation and has set its rules independently from the other agencies. At present, there is no effective coordination between the various agencies and entities.

²⁶ This refers under the current bank-led model to the alliance between a mobile money operator and a commercial bank.

Evaluation Question 2 - To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?

In order to grasp the rationale and relevance of HIFIVE, it is important to understand the economic situation that prevailed in Haiti at the inception of the project around 2009. While statistics show that agriculture accounted for 23.5 percent of GDP²⁷ and was directly responsible for 595,475 permanent jobs²⁸ the agricultural sector received less than 0.02 percent of total commercial bank credit.²⁹ This meant that rural residents who account for more than half of Haiti's population (52 percent)³⁰ and are mostly occupied in the agriculture sector were particularly underserved by the banking system and had to rely on informal arrangements, microfinance institutions (MFIs), and NGOs for their credit needs. Table 12 illustrates the geographical outreach of different types of institutions at the time.³¹ Financial exclusion combined with issues related to land tenure, know-how, and poor infrastructure hampers the productivity of the agriculture sector, and constrains poverty alleviation in rural areas. Gains in poverty reduction between 2000 and 2012 were not reflected in rural areas: while the overall proportion of Haitians affected by extreme poverty decreased from 31 percent to 24 percent, the corresponding fraction for rural residents remained at 38 percent.³²

**Table 12: Number of branches by location and institution :
September 2009**

Institution	Total	Port-au-Prince	Province		% Rural
			Urban	Rural	
Cooperative MFIs	75	9	58	8	11%
Commercial banks	52	24	28	0	0%
Non- Government Organizations (NGO)	39	14	15	10	26%
Other: solidarity groups, non cooperative MFIs	75	18	16	41	55%
Total	241	65	117	59	24%

Even though they were more involved in rural areas than commercial banks, MFIs were still overwhelmingly invested in trade and in urban areas: only 6.15 percent and 16.82 percent of MFI loans went to production activities and to residents of rural areas, respectively.³³

Often-cited reasons for the financial rationing or outright exclusion of farmers and rural dwellers include the perception of high risks in agriculture stemming partly from lack of information and the cost of doing business in remote areas of the country.

²⁷ Institut Haïtien de Statistique et d'Informatique (IHSI) : Les comptes économiques en 2009.

²⁸ 2009 country-wide census conducted by the Haitian Ministry of Agriculture, Rural Development, and Natural Resources (MARDNR).

²⁹ Based on statistics published on the website of the central bank, Banque de la République d'Haiti (BRH).

³⁰ Enquête sur les Conditions de Vie des Ménages Après Séisme³⁰ (ECVMAS, 2012), Institut Haïtien de Statistique et d'Informatique (IHSI)/ Survey of Living Conditions in Post Earthquake Households' (2012), HISCS.

³¹ Recensement de l'Industrie de la Microfinance, 2008-2009, Lhermite François

³² Poverty and Inclusion in Haiti: Social gains at timid pace, 2014, World Bank.

³³ Recensement de l'Industrie de la Microfinance, 2008-2009, Lhermite François.

Any improvement to this situation would undoubtedly have positive consequences on national welfare. Indeed, many economists and other social scientists believe financial intermediation to be a cornerstone for generating income and improving livelihoods of the poor. HIFIVE sought to contribute to changing this situation by adopting a strategy that was mostly centered on the supply-side and consisted in:

- engaging financial institutions in order to overcome their well-documented reluctance to provide financial services to agriculture;
- strengthening financial institutions by channeling technical assistance, ICT and other capacity-building resources to these institutions;
- providing funds to support FIs’ agricultural lending programs.

1. HIFIVE deployed a systematic process for engaging partner FIs and channeling financial and technical resources to them.

Most MFI managers that participated in FGDs heard of HIFIVE through business contacts or colleagues who knew of the project; some had already established a working relationship with other USAID projects like Haiti MSME; a handful were informed about HIFIVE through newspaper ads or the internet.

Managers unanimously praised the flexibility of HIFIVE’s processes, the clear and well defined conditions and requirements, and the exhaustive but reasonable information requirements. All had to hire consultants in order to prepare project documents but they were allowed to recover the associated costs in their projects’ budgets. Back and forth discussions in which HIFIVE provided feedback were instrumental in the development and final design of their projects.

At the end of the project, HIFIVE’s systematic but collaborative process for engaging FIs had produced a strong pool of 32 financial service providers (the actual life of project (LOP) target) and 417 POS (not including MM outlets) engaged in value chain finance. Table 13 presents two PMP indicators that track the evolution of the size of the network of partner FIs (the reported number of points of service does not include MM outlets).

Table 13 – Evolution of the pool of Partner FIs Target
Actual

	Baseline May 2009	2009	2010	2011	2012	2013	2014	2015
Number of financial service providers newly engaged in value chains	N/A	0	10	15	20	30	35	32
		0	7	16	24	30	32	32
Number of Points of Service (POS) (traditional excluding MM outlets)	205	209	238	250	275	-	-	-
				297	341	370	414	417

In addition to providing funds to support credit programs, HIFIVE aimed to build the operational capacity of financial institutions and the program channeled substantial resources to the assisted FIs for that purpose. This component of HIFIVE’s strategy supported the provision of technical assistance to FIs as well as their acquisition of operating assets. In particular, the development and adoption of Information and Technology Tools (ICT) was encouraged.

The next two findings summarize the results produced by that effort.

2. HIFIVE’s assistance was instrumental to the adoption of ICT by financial institutions.

These more traditional ICT interventions have consisted in the acquisition of information systems (computer hardware and software and the related staff training) as well as the interconnection of POS into seamless networks. HIFIVE has supported 28 FIs in their adoption of 39 ICT tools; furthermore a total of 41 banking back-end, information management and other systems changes were realized. Table 14 presents the evolution of the PMP indicators that track the adoption of ICT tools and changes. Survey evidence shows that FI managers associate ICT interventions with higher FI revenues: of the 14 (out of 21) FI managers that “agreed or strongly agreed” that their revenues had grown over the past two years, 10 agreed or strongly agreed the ICT tools introduced because of HIFIVE helped them offer better adapted products and services to their clients.

ICT entails substantial front loaded fixed costs which many FIs (including larger ones) find difficult to absorb in their limited investment budgets; however, its ultimate effect is usually to decrease the cost and to increase the productivity of FIs. For instance, HIFIVE-supported interconnection of branches into an integrated information system network replaced the old system of using the phone to call the client’s branch whenever he or she wanted to make a transaction at a different branch; this obviously decreases the time and cost of these types of transactions. In Interviews and discussions, FI managers have stressed the expansion capacity (larger numbers of clients and transactions), the superior speed and the improved customer experience that ICT allows. Overall the project achieved great success in meeting the ICT-related targets.

Table 14: HIFIVE-Supported Adoption of ICT Target
Actual

	Baseline May 09	2009	2010	2011	2012	2013	2014	2015
Number of FIs adopting ICT tools to increase access to financial services	N/A	0	5	8	12	17	20	28
		1	4	13	15	21	28	28
Number of ICT tools introduced to increase access to financial services, including payment system support	0	0	2	3	4	19	20	38
		1	4	15	18	29	38	39
Number of banking back-end systems MIS and other system changes realized to accommodate ICT changes	N/A	0	6	9	12	20	25	50
		2	5	10	18	20	41	41

3. HIFIVE’s assistance was instrumental to the acquisition of operating assets that are necessary for the professionalization of MFIs.

In addition to ICT, HIFIVE has supported MFIs’ acquisition of fixed assets (office furniture and equipment, vehicles, security equipment, power generators...) that are necessary for professional operation. As Microfinance Institutions (MFI) managers have pointed out in FGDs, these assets have not just contributed to efficiency; they have also granted credibility and visibility to the beneficiary institutions. FI managers’ survey data show that 76 percent of them agree or strongly agree that the productivity of their institutions was improved through participation in the HIFIVE project. In some cases, this type of support has spurred the MFIs own investment (in POS construction for example). For instance, an MFI based in Terrier-

Rouge³⁴ used to send two employees to Ouanaminthe every week to provide services to customers there; these employees conducted business in a room provided by one of the city's residents. The availability of HIFIVE support for the acquisition of office furnishings and equipment was instrumental in KPTAT's decision to come up with the construction funds for a new POS in Ouanaminthe. Productivity was improved through participation in the HIFIVE project.

The ultimate objective of HIFIVE's strategy of engaging and strengthening FIs was to foster the provision of credit to the agriculture sector.

The next three findings describe the ultimate outcomes of the strategy.

4. The agricultural loan portfolios of assisted financial institutions have experienced considerable growth.

Before the HIFIVE intervention, the agriculture loan portfolio of the supported financial institutions was relatively small. Many FIs did not even offer agriculture finance before their involvement with HIFIVE. Although in the past, MFI clients may have routinely channeled part of the proceeds of loans obtained for other purposes to agriculture (both FI managers and MFI beneficiaries disclosed this fact in their respective FGDs), few financial products were specifically designed for this activity.

	Baseline	2009	2010	2011	2012	2013	2014	2015
Value of gross loan portfolio outstanding	May 2009 65,014,136	0	75,000,000	85,000,000	97,000,000	174,000,000	190,000,000	220,000,000
		71,259,757	81,520,400	117,369,971	161,044,832	184,595,825	215,731,542	226,126,113
Value of agricultural and rural loans	May 2012 5,558,441				5,500,000	9,900,000	11,000,000	30,000,000
					9,423,755	18,825,941	28,487,823	33,529,727
	% of gross				5.85%	10.20%	13.21%	14.83%

At least 124 of the 145 new financial products and services that were successfully launched with HIFIVE support were designed to provide financing for the agriculture value chain. Table 15 shows changes in the PMP indicator that tracks the value of agricultural loans; there was an impressive growth in the agricultural loan portfolios of HIFIVE-supported institutions. Their collective portfolios more than tripled (an increase of 255.8 percent) over the reported period and in 2015 amounted to more than six times the reported baseline for May 2012 (an increase of 503.2 percent).

Although one cannot attribute the totality of that performance to HIFIVE, some evidence does suggest that the project can claim significant amount of credit for agricultural credit growth. For instance, as can be seen from Table 15 which also displays movements in the PMP indicator that tracks the value of the overall loan portfolios over time, the relative importance of agricultural loans in partner FIs' combined portfolios increased from 6 percent to 15 percent over the same period. Two more specific examples: CODECREM increased the percentage of its loan portfolio dedicated to agro-lending from zero percent to 30 percent as a result of the intervention by HIFIVE. Similarly, SCOCENTER increased its lending to agriculture from only one percent to 40 percent.

³⁴ Kès Popilè Tèt Ansanm Terrier-Rouge (KPTAT)

In addition to supporting growth in agriculture lending, HIFIVE has made substantial contributions to the overall availability of financial products and services to rural residents. Table 16 presents the evolution of two PMP indicators that illustrates that fact.

Table 16 – Evolution of HIFIVE’s effect on rural financial services

	Baseline May 2009	2009	2010	2011	2012	2013	2014	2015
Number of new agriculture and non-agriculture financial products and services on offer in rural areas	11	0	16	19	21	85	90	136
		0	15	61	79	119	136	137
Number of rural clients	181,379	0	200,000	450,000	475,000	500,000	525,000	535,000
		286,937	403,116	530,910	413,407	491,465	531,417	715,367

Survey evidence shows that beneficiary MSMEs associate higher sales with improvements in the availability of financial services. Indeed, of the 35 (out of 70) MSMEs that “agreed or strongly agreed” that their sales had grown over the past two years, 26 agreed or strongly agreed that their access to financial services had improved compared to five years ago.

5. Agricultural loans that were supported by HIFIVE grants carried relatively low interest rates but lacked flexibility.

MSME beneficiaries that participated in FGDs unanimously cited the interest rates as one of the best features of their agricultural loans (but still want lower rates). For instance, MSME beneficiaries in Mirebalais (as did others from other regions) reported paying 2.5 percent per month for agricultural loans from their MFIs while the corresponding rate on loans for commercial activities was 3 percent.

The terms on agricultural loans supported by HIFIVE grants tended to be uniform and unrelated to borrowers’ creditworthiness. This lack of flexibility was one of the major issues that MSME beneficiaries reported with their agricultural loans (fixed principal amounts that did not reflect borrower capacity to repay, limited choice of loan duration that often excluded crops that took longer to grow). In particular beneficiaries deemed the principal amounts (a maximum of HTG25,000) insufficient for their purposes.

Beneficiaries also complained that in the event they had a bad season, their loans were difficult to renegotiate, and penalties were high. Agriculture is susceptible to bad weather and even though beneficiaries use risk mitigation techniques (multi-cropping, activity diversification) these do not always offer sufficient protection.

6. In general MSME beneficiaries deemed that the technical assistance available from all sources (not just HIFIVE) was insufficient.

MSME beneficiaries that participated in FGDs as well as those interviewed during field visits were keenly aware of the importance of technical assistance (TA) and training. Most claimed to have received some help from FIs in order to apply for and manage their loans. However, the level of technical assistance related to agricultural activities provided by FIs seems to have varied. More specifically, even though they cited increased know-how as one of the reasons why they experienced success in their agricultural activity over the past years, MSME beneficiaries generally deplored the insufficient and occasional nature of the

provided technical assistance. This is reflected in their moderate agreement (average score of 2.84 out of 5) with the proposition that they received assistance or training that improved their agricultural activities.

Reviews of TNS client lists and staff activities suggest that HIFIVE staff provided or participated actively in the provision of technical assistance to MSMEs and FIs. This corroborates assertions to that effect made by HIFIVE staff during their interviews with the team.

HIFIVE's approach has been adopted by other donors. The project Programme d'Appui National à la Structuration de l'Entrepreneuriat Haïtien (PANSEH)³⁵ stresses reinforcing FIs to promote financial inclusion, and also has a strong component of developing local and regional capacity to provide BDS. Contrary to HIFIVE's reliance on existing capacity (consultants) to deliver these types of services to MSMEs, PANSEH integrates building that capacity into its program. A list of LSP given to the team by HIFIVE shows that all the providers were based in Port-au-Prince or overseas.

Finally, the next two findings are relevant to the sustainability of HIFIVE's results.

7. The presence of substantial agricultural loans in the portfolios of assisted institutions has not significantly increased risk compared to industry averages.

The perception of high risks is often cited as the reason for the financial rationing or outright exclusion of the agriculture sector. According to this view, these risks make agricultural credit unprofitable and endanger the survival of FIs that invest substantial portions of their loan portfolios in agriculture.

Table 17 presents the evolution of the three PMP indicators that track the collective financial health of assisted FIs: one measures the quality of the loan portfolios (with the standard Portfolio-at-risk measure PAR 30) while the other two measure the percentage of FIs that earned sufficient revenue to cover different measures of their operating costs (with or without subsidies). FIs that pass this sufficient revenue test are deemed sustainable. The table shows that HIFIVE started by selecting relatively sustainable FIs: both the reported baseline (in May 2009) and the actual (for 2009) portfolio-at-risk measures (9.70 percent and 8.26 percent, respectively) are substantially lower than the reported industry average of 12.85 percent for that year.³⁶ The growth of partner FIs' global portfolios and of their agricultural loan portfolios in particular does not seem to have significantly sacrificed quality: although the quality of the loan portfolios considerably deteriorated in 2010 (the year of the earthquake) it had substantially recovered by 2014 (although still worse than projected). The indicator performance for these two years (13.61 percent for 2010 and 9.93 percent for 2014) still beats the microfinance industry estimated averages of 16 percent and 10 percent respectively.³⁷

The sustainability indicators show a similar pattern of degradation in the years following the earthquake but show signs of recovery later on. The absence of industry benchmarks makes it hard to evaluate the relative performance of HIFIVE-assisted FIs in that dimension. However since the PAR measure usually

³⁵ It is a 20 million Canadian dollar project aimed at supporting microbusinesses and small and medium-sized Haitian enterprises by increasing their access to technical support and credit. Project activities include: (1) training expert advisors to provide services, including business plan development, accounting and marketing, to 10,000 microbusinesses and 2,500 small enterprises; (2) developing financial services that are better aligned to the needs of microbusinesses and small and medium-sized enterprises in order to increase their access to credit; and (3) providing technical support to the Ministry of Trade and Industry for the development of a national private sector development strategy. The InterAmerican Development Bank (IDB) has contributed a \$5 million line of credit to the program.

³⁶ Recensement de l'Industrie de la Microfinance, 2008-2009, Lhermite François

³⁷ Evaluation du secteur de la microfinance en Haiti en 2014, Phareview.

correlates with interest revenue, the ability of the average HIFIVE-assisted FI to cover its operating cost is probably no worse than that of an average FI.

Table 17 – Sustainability of HIFIVE-assisted FIs Target
Actual

	Baseline : 2009	2009	2010	2011	2012	2013	2014	2015
Portfolio-at-risk>30 days	9.70%	0.00%	9.00%	8.00%	7.00%	10.50%	9.50%	9.00%
		8.26%	13.61%	9.52%	11.97%	10.59%	9.93%	10.27%
% of USG-assisted MFIs that have reached operational sustainability	85.29%	0.00%	87.00%	88.00%	89.00%	90.00%	91.00%	85.00%
		87.50%	81.25%	78.05%	71.70%	74.55%	83.64%	85.19%
% of USG-assisted microfinance institutions that have reached financial sustainability	79.41%	0.00%	82.00%	83.00%	84.00%	85.00%	86.00%	80.00%
		79.20%	75.00%	75.00%	71.15%	70.37%	79.63%	77.78%

Survey data show that assisted FIs have appropriate governance structures and procedures: a) boards; b) internal and internal control mechanism; c) credit committees; d) procedure manuals, etc.

8. In the absence of continued assistance current agricultural loan products (including loan terms) may not be financially feasible.

A majority of FIs managers that participated in FGDs claimed that their institutions still offered the products that were developed with HIFIVE assistance. Some even have dedicated staff (agronomists and credit officers) to evaluate and monitor these loans as well as design new products. The survey shows that 38 percent of these managers agree or strongly agree that their FIs had the appropriate staff skills to design new products and services. According to these managers the new HIFIVE-supported products have awakened MSMEs beneficiaries to the possibilities of agricultural credit and as a result they are demanding credit for other crops. This pent-up demand was directly expressed in the beneficiaries' FGDs.

However it is not certain that financial products developed for agriculture with the assistance of HIFIVE will still be viable once that assistance ends. Indeed, simulations carried out by the Système de Financement et d'Assurance Agricole en Haïti (SYFAAH) suggest that this may not be the case because of the administrative and monitoring costs associated with loans. For instance, SYFAAH's calculations presented in Table 18 show that a HTG50,000.00 loan carrying a monthly interest rate of 3.5 percent only yields a profit of HTG833.00 to the typical MFI over a period of six months. With lower interest rates and longer loan durations this picture deteriorates further: even a relatively important HTG100,000.00 loan yields a measly profit of HTG975.00 over a 12 month period with a 1.5% monthly rate. These results question the viability of HIFIVE type loans that have a ceiling of HTG25,000.00, extend to 6 months and carry an interest rate lower than 3%.

Table 18- Analysis of interest rates, cost and returns on Loans

Item	Analysis of interest rates, cost and returns on Loans			
Loan Amount (HTG)	10,000.00	50,000.00	100,000.00	100,000.00
Loan Duration (months)	3	6	12	12
Monthly interest rates	3.50%	3.50%	3.50%	1.50%

Table 18- Analysis of interest rates, cost and returns on Loans

Item	Analysis of interest rates, cost and returns on Loans			
Loan revenues (HTG)	1,050.00	10,500.00	42,000.00	18,000.00
Cots (HTG) :				
Labor	2,584.00	2,584.00	2,584.00	2,584.00
Provision for losses	662.00	3,310.00	6,621.00	6,621.00
General expenses	1,817.00	3,635.00	7,270.00	7,270.00
Cost of funds	14.00	138.00	550.00	550.00
Total Cost	5,077.00	9,667.00	17,025.00	17,025.00
Profit	(4,027.00)	833.00	24,975.00	975.00

9. Additional considerations.

Assisted FIs are confronted with the well-known industry-wide challenge (Lhermite François, 2008) of attracting and retaining competent employees.

The ability to attract and retain competent employees is a fundamental factor for the sustainability of FI operations. Employee surveys (28 employees across 8 institutions) show that employees are mostly satisfied and believe they have good career prospects in the institution or in the microfinance sector for the next 5 years. Most employees also report an increase in the number of jobs at their institution since they started working there. In addition, the vast majority (87 percent) agrees or strongly agrees that their employer is doing well. However, they disagree that their current job either pays more or is more secure than previous jobs. Moreover, whereas 76 percent of FI managers claimed that their institutions routinely offered staff training before their involvement with HIFIVE, employees only somewhat agreed (a score of 3.29 out of 5) they had received training or were scheduled to receive training that would improve their job performance.

Gender issues

FGDs organized with women yielded the following observations:

- Women are mostly involved in trade, but a portion of the loans they take out goes to their husbands to finance production activities; the concentration of women in activities related to trade explain why they hold a smaller portfolio of agricultural loans than men.
- Women report the same issues as men and did not convey they are discriminated against; Project monitoring data displayed in table 19 do show that women make up the majority of clients in USG-assisted MFIs.
- They report that loans granted to a woman are more likely to benefit their own household, including their children.

Table 19 presents the gender distribution for select PMP indicators. While women generally represent more than half of the FIs' client base, men are typically more involved in agricultural production activities a reality that is reflected in the trends that appear in the data.

Table 19 – Gender Distribution (% Women)							
	2009	2010	2011	2012	2013	2014	2015

Number of clients at USG-assisted microfinance institutions	70.08%	67.79%	67.20%	66.15%	52.10%	52.56%	55.74%
Number of MSME receiving USG-assistance to access bank					34.38%	35.60%	34.68%
Number of MSME's receiving business development services as a result of USG assistance					21.44%	35.23%	35.23%
Value of agricultural and rural loans					25.64%	27.44%	26.09%
Total savings deposits held in USG-assisted microfinance institutions		58.51%	55.21%	53.12%	52.49%	48.72%	50.35%

4.2 CONCLUSIONS AND RECOMMENDATIONS

HIFIVE was successful in implementing USAID's strategy of supporting agriculture value chains by strengthening the capacity of sustainable FIs. The support provided to FIs in the form of traditional ICT is deemed very valuable by their managers in that it affords the assisted institutions greater visibility and credibility with clients, enabling them to recruit and offer financial services to more customers. The good performance documented for that arm of the program can be leveraged for future projects, and discussions with beneficiaries informed the evaluation team that they await those future initiatives with great expectations.

In a country with few opportunities for small businesses, the program helped deliver services to over 57,000 Micro, small and medium enterprises (MSMEs). This represents about 15% of the estimated 383,134 MSMEs operating in Haiti³⁸ as of March 2010.

HIFIVE was much less successful in the mobile money component of the project. The findings shed light on reasons behind the poor showing of the initiative on this very important policy issue. Let us refer to the following quote to illustrate the urgency of the initiative.

“In some cities, the poor pay huge premiums to water vendors over the standard water price of those hooked up to municipal systems: 60 times more in Jakarta, Indonesia; 83 times more in Karachi, Pakistan; and 100 times more in both Port-au-Prince, Haiti and Nouakchot, Mauritania.”³⁹

The quote reflects observations made by development economists: the poor generally pay more on a per unit basis for their basic services than the rich. What is true for water and housing (Fass, 1990) remains true for financial services. The abundant economic literature on moneylending supports that premise. Access to credit and financial services on favorable or affordable terms are viewed by many practitioners as key factors that will open doors to inclusion, greater prosperity and welfare for the poor.

Specific conclusions and recommendations for evaluation questions 1 and 2 appear in tables 20 and 21, respectively.

Findings from Evaluation question 1 support four conclusions and six recommendations.

Table 20: Conclusions and recommendations for evaluation question 1

³⁸Etude d'impact du séisme du 12 janvier 2010 sur le secteur privé haïtien, March 2010. USAID/Watershed Initiative for National Natural Environmental Resources (WINNER); Forum Economique du Secteur Privé; Strategic Management Group; Université Quisqueya.

³⁹ The Poor Pay Much More for Water... Use Much Less — Often Contaminated

Evaluation Question I - To what extent has ICT technology, primarily the use of Mobile Money (MM), facilitated the provision of lower cost financial services to underserved individuals and businesses?

FINDINGS	CONCLUSIONS	RECOMMENDATIONS
<p>1) The costs of MM are not trivial for underserved populations and the menu of available financial services is rather limited. (The high costs of smaller transactions does not argue in favor of the provision of lower cost services to underserved segments)</p>	<p>Mobile money has not had a significant impact on financial inclusion yet.</p>	<ul style="list-style-type: none"> • It is recommended that USAID allocate resources to finance a market survey. Learning about the demand-side of the market is a top priority. Basic efforts in that area (such as the World Bank’s financial literacy survey) need to be supplemented, in the specific case of Digital Financial Services (DFS), with a better understanding of consumer preferences (their willingness to pay for different services), their experience with DFS (their understanding of DFS products currently available and how well these products match their needs). • USAID should also provide support (funding and other resources) for programs that promote financial literacy in general and a better understanding of DFS in particular. USAID may decide to pool resources with other donors such as the World Bank and the InterAmerican Development Bank into an education fund in order to avoid duplication and achieve broader impact.
<p>2) Consumers have not been persuaded to accept MM. (Market participation is low. Initial growth was spurred by the prize competition and proved temporary. Once the competition ended growth disappeared and market activity fell.)</p>		
<p>3) The ecosystem was not quite ready (inadequate networks of agents and merchants) and the characteristics of demand were not sufficiently understood when MM was introduced.</p>	<p>An underdeveloped ecosystem and an inauspicious market structure are the main impediments to the development of mobile money.</p>	<ul style="list-style-type: none"> • Future program designed by USAID and its partners should take into account the incentives of all actors (MNOs, consumers, agents, merchants, financial institutions) in order to foster the development of an effective ecosystem. Priority should be given to interventions that emphasize sustainability over rapid growth and that encourage open and competitive systems. • HIFIVE has to some degree played the role of broker among DFS actors in Haiti. It is important to provide support for this role and for a permanent forum where all major actors can discuss pertinent issues so as to facilitate the emergence of common positions, the coordination
<p>4) The structure of the mobile communication market and the regulatory environment are not favorable to the development of MM.</p>		

Table 20: Conclusions and recommendations for evaluation question 1

Evaluation Question 1 - To what extent has ICT technology, primarily the use of Mobile Money (MM), facilitated the provision of lower cost financial services to underserved individuals and businesses?

FINDINGS	CONCLUSIONS	RECOMMENDATIONS
		<p>of efforts and the creation of coalitions to support policies and regulations.</p> <ul style="list-style-type: none"> • Future USAID support should be broadly targeted to the development of digital financial services; no special emphasis should be placed on MM. The market should be allowed to sort out the merits of different forms of digital payment. The likely outcome of market competition is that several digital solutions will coexist: customers will use different forms of payment in different environments, for different types of transactions and for different purposes. • Technical assistance and other capacity-building resources should be channeled to all relevant regulators (Banque de la République d’Haïti (BRH), Conseil National des Télécommunications (CONATEL), Ministère de l’Economie et des Finances (MEF)) to help them become more effective in formulating policy reforms, drafting new legislation and setting up efficient monitoring mechanisms.

Findings from Evaluation question 2 support four conclusions and six recommendations.

Table 21: Conclusions and recommendations for evaluation question 2

Evaluation Question 2 - To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?

FINDINGS	CONCLUSIONS	RECOMMENDATIONS
<ol style="list-style-type: none"> 1. HIFIVE deployed a systematic process for engaging partner FIs and channeling financial and technical resources to them. 2. HIFIVE’s assistance was instrumental to the adoption of ICT by financial institutions. 	<p>HIFIVE was successful in providing assistance that strengthened FIs. They increased their operating capacity and presence in agricultural and rural areas.</p>	<ul style="list-style-type: none"> • Future programming in the microfinance sector must continue to support the adoption of ICT and the acquisition of operating assets that strengthen the capacity of FIs.

Table 21: Conclusions and recommendations for evaluation question 2

Evaluation Question 2 - To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?

FINDINGS	CONCLUSIONS	RECOMMENDATIONS
3. HIFIVE's assistance was instrumental to the acquisition of operating assets that are necessary for the professionalization of MFIs.		
<p>4. The agricultural loan portfolios of assisted financial institutions have experienced considerable growth. (Assisted FIs' willingness to provide financial services to the sector has also increased as reported in both FI managers' and beneficiaries' FGDs. Benefits of HIFIVE-induced increased availability of agriculture credit that have been reported in interviews and FGDs include: increased production for supported crops, increased farmer income, strengthened farmer incentives and capacity to engage in agriculture.)</p> <p>5. Agricultural loans that were supported by HIFIVE grants carried relatively low interest rates but lacked flexibility.</p> <p>6. In general MSME beneficiaries deemed that the technical assistance available from all sources (not just HIFIVE) was insufficient.</p>	<p>Although there are still unmet needs, HIFIVE was an essential catalyst in putting agricultural loan at the forefront of the FIs' agenda.</p>	<ul style="list-style-type: none"> • Future USAID programming should consider offering more flexible loan terms (particularly the principal amount) that take into account a beneficiary's ability to repay. • Future USAID programming should allocate a larger share of resources to the provision of production-related technical assistance to MSMEs in the agriculture sector. • USAID should provide support for the constitution of local capacity for Business Development Services (BDS) along the lines planned under the Programme d'Appui National à la Structuration de l'Entrepreneuriat Haïtien (PANSEH). That project works in partnership with USAID in the Local Enterprise and Value Chain Enhancement (LEVE) program.
7. The presence of substantial agricultural loans in the portfolios of assisted institutions has not significantly increased risk.	Supported FIs appear to be financially sustainable ⁴⁰ .	<ul style="list-style-type: none"> • Agricultural insurance is vital for the development of the sector and it is important to provide support for related schemes; for instance, facilitating agricultural risk sharing among MFIs or extending Development Credit

⁴⁰ On other dimensions of sustainability such as the capacity to attract and retain competent human resources, assisted FIs seem to confront well-known industry-wide issues.

Table 21: Conclusions and recommendations for evaluation question 2

Evaluation Question 2 - To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?

FINDINGS	CONCLUSIONS	RECOMMENDATIONS
<p>8. In the absence of continued assistance, current agricultural loan products may not be financially viable.</p>	<p>In the absence of continued assistance, FIs may have to redesign the newly introduced agricultural loans to reflect their cost structure. Potential changes include: a) switching from multiple individual loans to a few group-based loans; b) adjusting other loan terms, interest rates in particular, to reflect the absence of subsidies.</p>	<p>Authority (DCA).</p> <ul style="list-style-type: none"> It is important that USAID should provide support for studies and surveys that investigate the returns on small agricultural loans in Haiti. Reliable information on these returns is missing, yet they determine whether the financial products for agriculture introduced with HIFIVE assistance are viable once that assistance ends. Future programming must integrate this information in order to properly address sustainability issues in product design.

HIFIVE has had an impact on a national scale. A comparison of assisted FIs' financial data with those of the commercial banking system at the end of the project in September 2015 demonstrates HIFIVE's impressive scope:

- assisted FIs mobilized savings of US\$140,073,126. That figure represents about 12 percent of US\$1.14 billion in the savings accounts in the Haitian banking system;
- the combined loan portfolio of assisted FIs represented more than 17 percent of total loans outstanding in the commercial banking system (\$226 million versus \$1.3 billion);
- the total number of clients (credit and savings) at assisted FIs reached 1,075,619. This is slightly more than half of the total number of all loans and deposit accounts in the country's commercial banking system: 2 million.

Overall, HIFIVE has been a successful project and future interventions along similar lines are recommended particularly in light of the fact that USAID is by far the largest contributor to the microfinance sector in Haiti.

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ANNEXES

ANNEX I: EVALUATION STATEMENT OF WORK

I. PURPOSE

The purpose of this Scope of Work is to do the final Evaluation of the Haiti Integrated Financing for Value Chain Enterprise (HIFIVE) Project, a five-year \$37.2 million cooperative agreement implemented by a consortium of implementing partners. This final evaluation will determine the effectiveness of a targeted approach and activities in building the financial sector support to increase access to financial services for underserved households and enterprises in USAID-supported value chains. As a result, the evaluation is expected to help guide and optimize the effectiveness of future programming in the financial sector. The primary stakeholders for this evaluation include: USAID/Haiti, and USAID partners FHI360, World Council of Credit Unions (WOCCU), and TechnoServe (TNS).

II. BACKGROUND

The Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) program was awarded in June 2009 as a 36 month (base period) Cooperative Agreement with two one-year extension options. The USAID contracting mechanism under which HIFIVE was awarded is a Field support Leader with Associates (LWA) Cooperative Agreement. USAID initially awarded the contract to Academy for Education Development (AED) and a consortium of partners that are now being led by the prime recipient, FHI 360. HIFIVE is managed by FHI 360, and administered in the field by the lead implementing partner, WOCCU, which provides direct in-country management and oversight of the HIFIVE program. WOCCU manages several grant funds available under the project and leads the effort to build the capacity of the commercial banks, microfinance institutions, and financial cooperatives to develop value chain financial products and services. A second implementing partner, TNS, works to provide Business Development Services (BDS) to high potential Micro, Small and Medium Enterprises (MSMEs) within the selected value chains. TNS seeks to improve these firms' access to finance by making them more "bankable" through enhancements to their capacity and performance potential. TNS also works closely with the WOCCU team to provide financing to the project-supported entrepreneurs and MSMEs.

Basic information on the HIFIVE project:

- Project Name: Haiti Integrated Financing for Value Chain Enterprise (HIFIVE)
- Award Number: 521-A-00-09-00025-00
- Award Dates: June 1, 2009 –
- Extension: June 2012 – May 31, 2014
- Second Extension June 2015 – October 2015
- Implementing Partner: by FHI 360

- USAID Project Manager: Marie-Renée Vertus
- Project Interim Performance Evaluation: August 2012

The main goal of the project was to increase the flow of commercially viable financial products and services to productive enterprises through five strategic objectives: 1) increase availability of value chain finance; 2) improve access to financial products and service in rural areas; 3) increase effective use of remittances; 4) encourage the use of information and communications technology (ICT) to increase the level of inclusion and 5) encourage collaboration with other USAID projects.

During the first three years of its implementation, HIFIVE worked with financial institutions to increase the availability of financial products and services with a focus on rural areas, primarily by targeting high potential value chains, including agricultural value chains. Through the program base period of its first three years, HIFIVE also worked to encourage investments in Haiti by its diaspora, composed of around 1.5 million Haitians living in other countries largely for economic reasons. In addition, HIFIVE has supported the use of ICT as a means to strengthen the financial sector, thereby increasing the availability of financial products and services for rural borrowers and MSMEs. The program also seeks to maximize the synergies with other USAID projects through the process of facilitating credit to their beneficiaries.

WOCCU, the lead implementing partner, works to improve the capacity of a core group of financial organizations, including strong microfinance institutions (MFIs), *caisses populaires* (credit cooperatives, known by their French acronym as CECs), and selected commercial banks, particularly those that are USAID partners in the loan guarantee facilities provided by USAID's Development Credit Authority (DCA). Through WOCCU, the program also supports financial sector associations as well as insurance companies serving the needs of the rural poor. HIFIVE helps these partner organizations to design and deliver appropriate financial products to value chain participants and other bankable enterprises. Additionally, by working jointly with financial institutions and with relevant ICT providers, HIFIVE encourages the development of electronic and mobile financial services that increases their availability in rural and agricultural areas.

TNS, the project's sub-grantee under WOCCU, supports the expansion of financial products and services to those MSMEs and entrepreneurs operating in selected value chains, including agricultural value chains. The primary thrust of the TNS' activity is the delivery of technical assistance, capacity-building and market facilitation to create profitable and sustainable relationships between the financial institutions and the participants in the different value chains.

In 2012, the HIFIVE project underwent a performance evaluation which demonstrated that HIFIVE's work to provide value chain finance was highly effective but the impact on value chain financing in rural and agricultural areas was mixed because of a misalignment with the credit products and the agricultural production cycle. Therefore,

USAID Haiti decided to exercise the two one-year extension option to allow the program to increase the access to customized agricultural financial products and services in the three USG corridors in support to the USG FTF initiative.

Lastly and during the last three years of its implementation, the project consisted of providing technical assistance and grant funds to encourage the use of ICT to support the provision of lower-cost financial services to underserved individuals and businesses, with mobile money being one key tool for accelerating financial inclusion.

III. EVALUATION QUESTIONS

The evaluation is expected to address the following questions:

1. To what extent has the ICT technology, primarily the use of Mobile Money, facilitated the provision of lower-cost financial services to underserved individuals and businesses?
2. To what extent did the HIFIVE project provide assistance to strengthen sustainable institution to provide credit to meet the needs of different actors in the agriculture sector?

IV. METHODOLOGY

It is expected that the evaluation team propose an overall research design to address the evaluation questions and a plan for collecting and analyzing the data. Given the time and the nature of the evaluation questions, the evaluation design should be based solely on a combination of mixed method techniques. Key informant interviews, focus group interviews, field observation, and in-depth review of projects quarterly reports are among the techniques that the evaluation team should consider when addressing the evaluation questions.

The proposed evaluation design should:

- (1) Draw on existing quantitative and qualitative data (e.g., implementing partners' quarterly reports and data) as well as new qualitative data collection and analyses (e.g., analysis of data collected through interviews, focus groups, and field observation);
- (2) If appropriate, describe the sampling strategy or approach for collecting qualitative data; (3) Use an appropriate combination of mixed methods to analyze both quantitative and qualitative data -- e.g., triangulation of data from a variety of sources -- such that the evaluation produces findings, conclusions, and recommendations grounded in evidence; and
- (4) Include steps the evaluator will take to assess and describe the quality of the data used for the evaluation.

V. EVALUATION TEAM COMPOSITION

The Evaluation Team shall include a Team Leader (TL) and an Assistant Team Leader (ATL). The two positions are considered Key Personnel and essential to the work being performed.

The Team Leader (TL) is ultimately responsible for the overall management of the evaluation team and the final products, in conformity with this Scope of Work. The TL must be an experienced evaluation expert, with a documented track record of 10 years' experience in the field of evaluation. The TL shall also have demonstrated experience in evaluating finance-related projects. The TL shall have a Master's Degree in Economics, finance or other related field and must possess excellent writing and interpersonal skills. The Team Leader will be responsible for planning the evaluation, coordinating the implementation of the evaluation, assigning evaluation responsibilities and tasks, and authoring the final evaluation report. He/she must be fluent in English and French. Haitian Creole is highly desirable.

The Assistant Team Leader shall have a Master degree in social science, agronomy or economics to ensure that all areas of expertise required for the evaluation are effectively covered. He/she shall be an expert in value chains with at least 7 years of experience in related fields. Fluency in English and French required. Haitian Creole is highly desirable. A Haitian national for this position is highly desirable.

VI. DELIVERABLES

The consulting team will submit or produce the following documents:

- An inception report;
- A work plan;
- An evaluation plan;
- Summary of key evaluation findings to be presented during a briefing to USAID/Haiti Mission staff;
- First draft report to be submitted to the USAID/Haiti Mission for review and feedback.
 - Final Report

The Team Leader shall submit the final reports within 5 working days after receiving feedback from USAID/Haiti. The final report shall integrate USAID/Haiti's comments, and shall comply with the USAID Evaluation Policy. An acceptable report shall meet the following requirements as per USAID policy (please see: the USAID Evaluation Policy).

The inception report shall be a 20 page report and shall be based on a thorough desk study of the implementing partners' documents (work plan, quarterly and annual reports,

M&E plan, surveys). The objective of this report is to gain a full picture of the project goal and implementation strategy.

The evaluation report shall represent a thoughtful, well-researched and well-organized effort to objectively evaluate what worked in the project, what did not and why. The evaluation report shall address all evaluation questions included in the scope of work. The evaluation report shall include the scope of work as an Annex. All modifications to the scope of work, whether in technical requirements, evaluation questions, evaluation team composition, methodology or timeline shall be agreed upon in writing by the USAID Mission M&E Specialist. Evaluation methodology shall be explained in detail and all tools used in conducting the evaluation such as questionnaires, checklists and discussion guides will be included in an Annex to the final report.

Evaluation findings will assess outcomes and impacts using gender-disaggregated data. Limitations to the evaluation shall be disclosed in the report, with particular attention to the limitations associated with the evaluation methodology (selection bias, recall bias, unobservable differences between comparator groups, etc.). Evaluation findings shall be presented as analyzed facts, evidence and data and not based on anecdotes, hearsay or the compilation of people's opinions. Findings shall be specific, concise and supported by strong quantitative or qualitative evidence. Sources of information need to be properly identified and listed in an Annex, including a list of all individuals interviewed. Recommendations need to be supported by a specific set of findings. Recommendations shall be action-oriented, practical and specific, with defined responsibility for the action.

Details about writing an evaluation report can also be found in the USAID publication Performance Monitoring and Evaluation TIPS: Constructing an Evaluation Report available at the following website: <http://www.usaid.gov/policy/evalweb/documents/TIPS-constructing-an-Evaluation-Report.pdf>. The design and implementation of the evaluation shall be consistent with USAID's Evaluation Policy <http://www.usaid.gov/evaluation/policy>.

USAID/Haiti requests both an electronic version of the final report (Microsoft Word 2003 format) and 5 hard copies of the report. Report must be in English. The report will be released as a public document on the USAID Development Experience Clearinghouse (DEC) (<http://dec.usaid.gov>).

VIII. SCHEDULE AND LOGISTICS

It is anticipated that the HIFIVE final evaluation data collection effort will last approximately four (4) months with a Level of Effort not exceeding 55 days. The evaluation team shall spend about four (4) weeks to plan the final evaluation, write and submit both the Inception Report and the Evaluation Plan for USAID/Haiti review and approval. A total of five (5) additional weeks will be needed for field work, data analysis and writing of the draft and final evaluation report.

Illustrative Timeline

Task	Level Of Effort
Post award meeting	1
Work Plan to be submitted	2
Document Review	5
Inception report	10
Evaluation Plan	5
Data collection and analysis	15
First draft report	9
Briefing on key findings with USAID/Haiti	1
Finalizing Report	7
Total	55

X. GENDER CONSIDERATION

The successful Offeror shall consider gender issues in this proposal to comply with the requirements under ADS 201.3.9.3: Gender Analysis.

ANNEX 2: TEAM COMPOSITION, PROFILES, AND RESPONSIBILITIES

Team Leader

Daniel Dorsainvil is the CEO of PHAREVIEW. He holds a PhD degree in Economics from the University of Pennsylvania, a Master of Science degree in Agricultural Economics from Rutgers University, and a Master of Science degree in Agency Counseling from the State University of New York at Plattsburgh.

Dr. Dorsainvil served as the Minister of the Economy and Finance of Haiti from 2006 to 2009. Since serving in that role, he has provided his leadership skills and expertise in economics and finance to a range of evaluations for economic programs and projects. He recently served as Team Leader (TL) for the final evaluation of the USAID funded “Leveraging Effective Applications of Direct Investment” (LEAD) project. He conducted an assessment of the financing of social protection programs for the public sector in Haiti with the Economic Council for Latin America and the Caribbean. With the World Council of Credit Unions (WOCCU) he conducted an evaluation of the Haitian microfinance sector. On behalf of BRAC Bank, he designed a business plan and financial strategy for the implementation of an SME bank in Haiti.

Dr. Dorsainvil was in charge of the Monetary and Economic Analysis Section of the Bank of the Republic of Haiti from 1998 to 1999. From 2000 to 2006, with DATAMETRIE, a consulting firm in Haiti, he was responsible for conducting economic and financial analysis, project design and evaluation, market surveys, quantitative analysis, and training in finance and economics. Prior to returning to Haiti, Dr. Dorsainvil was a Research Assistant Professor at Georgetown University.

Assistant Team Leader

Dr. Jean-Baptiste is an expert in economics and finance who has been working as a consultant in Haiti and abroad for the past ten years. More recently, he has worked on a variety of issues ranging from the evaluation of the statistical systems in Haiti and the Dominican Republic (for CARICOM and the EU, completed in 2011) to the development of a business plan for the Parc National Historique (financed by the World Bank, in 2015). Prior to working as a consultant, Dr. Jean-Baptiste was Assistant Professor of Finance and Economics at Columbia University. He holds an MBA and a PhD from the Wharton School of the University of Pennsylvania.

Data Collectors

Bauge Moncoeur is a highly trained statistician and demographer with extensive experience in evaluation methods, instrument design, and data collection as well as analysis. Mr. Moncoeur has conducted surveys and evaluations for many international institutions in many areas of Haiti. Examples of Mr. Moncoeur’s experiences include: a) a baseline study on the socioeconomic situation around the Caracol industrial Park on behalf of USAID; b) a qualitative survey on the sexuality of young people with disabilities on behalf of the United Nations Population Fund (UNPFA); c) Estimation of the UNGASS indicator No 11 (related to awareness of HIV/AIDS) in secondary schools.

Hudson Michel has received extensive training in project management and monitoring, in addition to being an economist with a specialization in local and community development. Mr. Michel is well known in the Non-Government Organization (NGO) community and among cooperatives having worked, with such organizations as : a) Association Nationale des Transformateurs de Fruit (ANATRAF); b) CECI; c) OXFAM; c) Initiative de Development (ID).

Maxime Magloire is an internationally trained agronomist with twenty years of experience in program assessment and the conduct of field work in several areas of Haiti. Mr. Magloire’s extensive work experience in the agriculture sector includes consultations performed on behalf of international organizations (OXFAM, UNDP, and European Union) and several NGOs such as ActionAID, Enfants du Monde, etc.

Individual	Title	Responsibilities
Daniel Dorsainvil	Team Leader	<p>Contract and delivery schedule management, quality control and technical support.</p> <p>Oversight and management of team, primary point of contact with the Contracting Officer Representative for deliverables, lead presentation of evaluation findings to the Mission, lead writer on deliverables.</p>
Eslyn Jean-Baptiste	Assistant Team Leader	Lead data analysis, support to evaluation report writing, technical input on design of evaluation tools and analytical methods, participate in presentation of findings to the Mission, conduct interviews and focus groups.
Bauge Moncoeur	Data Collector	Facilitation of focus groups, translation/transcription of focus groups and interviews, logistical arrangements for scheduling and transportation, support to data analysis.
Hudson Michel	Data Collector	Facilitation of focus groups, translation/transcription of focus groups and interviews, logistical arrangements for scheduling and transportation, support to data analysis.
Maxime Magloire	Data Collector	Facilitation of focus groups, translation/transcription of focus groups and interviews, conduct site visits to agricultural locations, support to data analysis.

ANNEX 3: DATA COLLECTION INSTRUMENTS

AI– Guide for focus groups/interviews and Questionnaire (Financial institutions)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take approximately 60 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?*

Map fè evalyasyon pwojè HIFIVE la USAID te finanse. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplèn pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa. Chwa w la pap gen anken efè sou pozisyon w nan travay la e ou kap deside kanpe patisipasyon w nenpòt ki lè. Ou ka chwazi pa reponn kèk kesyon. Entèvyou sa a ap pran 60 minit. Si w gen yon bagay ou pa konprann pandan nap pale a pa ezite kanpe m pou w mande m. Eske ou ta renmen kontinye ak patisipasyon w ? Eske sa deranje w si mwen anrejistre epi transkri diskisyon an ?

Group Name/Relation to Project Activities:

Location of Focus Group:

Date:

Contact Information:

1. What is your current position and role with your organization?

Ki fonksyon ak wòl ou nan òganizasyon an?

2. What experience have you had in the past with the HIFIVE project?

Ki experians oswa ralyon ou te geyen ak pwojè HIFIVE ?

3. What was the relationship between your institution and HIFIVE? How did the relationship develop?

Ki tip relasyon entitisyon'l lan genyeh avèk HIFIVE e ki jan relasyon sa a devlope?

4. How effective was HIFIVE in engaging you as a partner in value chain finance? What could have been done better?

Eske HIFIVE te byen apwoche w pou ou vin yon pantè ? Ki sa ou panse kit a ka fèt mie ?

5. How would you rate HIFIVE in its capacity to engage you compared to other projects or organizations?

Pa rapo a lot pwojè oswa oganizasyon ki not out a bay HIFIVE sou jan li rerit w kom patnè?

6. What support has your institution received from the project?

Ki tip sipo instisyon lan resevwa de HIFIVE?

7. What assistance did your institution get from HIFIVE in developing new product and services for the agricultural sector?

Ki asistans HIFIVE barou pou ou develope novo pwodwis oswa sèvis pou larikilti?

8. How well do you believe HIFIVE has achieved the objective of increasing lending by commercial banks and other financial institutions to Haiti's agricultural sector in your area?

Ki jan ou panse HIFIVE degaje l nan zafè encouraje bank comèsyal ak lot institisyon finansiyè bay kredi pou lagrikilti nan zon ou an?

9. Has your organization increased the number of financial products available to small-scale borrowers (including agriculture) in response to HIFIVE support in this area?

Eske oganizasyon'lan augmente nomb sèvis finansyé li ran disponib pou ti prè (inkli agrikilti) an repons a sipo HIFIVE nan zon lan ?

10. What do you believe was the project's greatest impact on agriculture?

Selon wou Ki pi gwo impak pwojè a te genyen sou agrikilti?

11. How sustainable is the HIFIVE project's work? What do you think happened when the program ended?

Eske ou panse pwojè a soutnab, ki donk eske efè pwojè a ap dire ? Sa ou panse ki rive lè pwojè a fini ?

A2– Capacity Building Questionnaire for FIs

Informed consent statement: I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take no more than 30 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?

Map fè evalyasyon pwojè HIFIVE la USAID te finanse. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplen pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa. Chwa w la pap gen anken efè sou pozisyon w nan travay la e ou kap decide kanpe patisipasyon w nenpòt ki lè. Ou ka chwazi pa reponn kèk kesyon. Entèvyou sa a pap pran 30 minit. Si w gen yon bagay ou pa konprann pandan nap pale a pa ezite kanpe m pou w mande m. Eske ou ta renmen kontinye ak patisipasyon w ? Eske sa deranje w si mwen anrejistre epi transkri diskisyon an ?

Likert Scale Questions

I'm going to ask you about your organizational processes and operation. On a scale from 1 to 5, with one meaning “strongly disagree” and 5 meaning “Strongly agree,” please give me your ranking for each of the following statements:

Question	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	No Answer
1. Before HIFIVE we routinely offered staff training Avan pwojè HIFIVE la nou te kon fè fòmasyon regilyèman pou anplwaye yo.	1	2	3	4	5	NA
2. Our staff training directly contributes to the achievement of our organization's goals. Fòmasyon pou ekip la kontribiye dirèkteman nan reyalizasyon objektif antrepriz la.	1	2	3	4	5	NA

Question	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	No Answer
<p>3. We have the appropriate staff skills to design new products and services.</p> <p>Nou gen anplwaye ki gen kapasite (ladrès ak kompetans) pou kreye de lot pwodui ak sevis.</p>	1	2	3	4	5	NA
<p>4. We have the appropriate number of staff to support expansion of our activities.</p> <p>Nou gen kantite anplwaye nesèsè pou pèmet biznis lan grandi.</p>	1	2	3	4	5	NA
<p>5. Market information is available and we access the information for decision making.</p> <p>Enfòmasyon ki disponib sou mache a pèmèt nou pran desizyon</p>	1	2	3	4	5	NA
<p>6. Productivity was improved through participation in the HIFIVE project.</p> <p>Pwodiktivite biznis lan amelyore dèske nou te patisipe nan pwojè HIFIVE la.</p>	1	2	3	4	5	NA
<p>7. The ICT tools we introduced because of HIFIVE help us offer more products and services to our clients.</p> <p>Zouti TIC nou intwodwi yo pèmèt nou ofri plis sèvis ak pwodwi a kliyan nou yo.</p>	1	2	3	4	5	NA
<p>8. The ICT tools we introduced because of HIFIVE help us offer better adapted products and services to our clients.</p> <p>Zouti TIC nou intwodwi yo</p>	1	2	3	4	5	NA

Question	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	No Answer
pèmet nou ofri sèvis ak pwodwi pi adapte a klian nou yo.						
9. The project provided your business with useful market information. Pwojè HIFIVE la fe biznis lan jwen bon jan infomasyon sou sa kap fet nan mache/sektè nou an	1	2	3	4	5	NA
10. Your business revenues have grown over the last two years. Pandan 2 lane ki pase yo, vant nan biznis la ogmante.	1	2	3	4	5	NA
11. Your profits have grown over the last two years. Pandan 2 lane ki pase yo, benefis nan biznis la ogmante	1	2	3	4	5	NA

Can you please identify one or more consultants/service providers you have used over the past five years?

Eske ou ka idantifye yon osa plis konsiltan/founisè sèvis ou itilize pandan 5 lané ki sot pasé la yo ?

Nom, Prénom	Domaine d'intervention	Coordonnées	
		Téléphone	E-mail

A3- Questionnaire for Heads of FIs

CHAMP I IDENTIFICATION & CARACTÉRISTIQUES GÉNÉRALES

1 NOM ET PRÉNOM DU REpondANT	
NOM	PRÉNOM
2 TITRE/FONCTION	
3 NOM DE L'INSTITUTION	
4 TYPE D'INSTITUTION	
1 Caisse d'épargne et de crédit	
2 Banque, filiale et satellite de banque	
3 ONG	
4 Fondation	
5 Association	
6 Autres	
5 BUT DE L'INSTITUTION	
LUCRATIF	
NON LUCRATIF	
6 NOMBRE D'ANNÉES D'ACTIVITÉ	
7 LOCALISATION DU SIEGE SOCIAL	
COMMUNE	
DEPARTEMENT	
8 NOMBRE DE SUCCURSALES	
Port-au-Prince	
Villes de province	
Zones rurales	
9 MOIS DE DÉBUT EXERCICE FISCAL	
JANVIER	
AVRIL	
OCTOBRE	
ACTIF FIN EXERCICE FISCAL 2015	
10 (EN GOURDES)	
11 NOMBRE D'EMPLOYÉS	
Total	
Hommes	
Femmes	

AVEZ-VOUS BÉNÉFICIER DIRECTEMENT OU INDIRECTEMENT D'UNE ASSISTANCE DU PROJET HIFIVE?

12

OUI-DIRECTEMENT
OUI-INDIRECTEMENT
NON

12.1 SI OUI, POUVEZ-VOUS LISTER LES TYPES
D'ASSISTANCE QUE VOUS A FOURNIS HI-FIVE

12.2 DEPUIS QUAND? (ANNÉE)

--

13 BÉNÉFICIEZ-VOUS ENCORE OU AVEZ-VOUS BÉNÉFICIER
DIRECTEMENT OU INDIRECTEMENT D'UNE ASSISTANCE
SIMILAIRE A CELLE OFFERTE PAR LE PROJET HI-FIVE A
TRAVERS UNE AUTRE INSTITUTION?

OUI-DIRECTEMENT
OUI-INDIRECTEMENT
NON

13.1	SI OUI, POUVEZ-VOUS LISTER LES TYPES D'ASSISTANCE QUE VOUS A FOURNIS CETTE AUTRE INSTITUTION?	INSITUTION

13.2 DE QUELLE ANNÉE A QUELLE ANNÉE ?

--

CHAMP 2: Données financières/Profitabilité

14	Ventilation par zone (urbaine ou rurale) - volume de crédit	Portefeuille en HTG		
	Zone	Au 30/9/2015	Au 30/9/2014	Au 30/9/2013
	Port-au-Prince			
	Province zones urbaines			
	Zones rurales			
	Total			

15. Qualité du portefeuille de prêts

	Montant en gourdes		
	Au 30/9/2015	Au 30/9/2014	Au 30/9/2013
Portefeuille avec plus de 30 jours d'arriérés			
Montant des provisions (Bilan)			
Montant des radiations de l'année			

16 Fonds propres

	Montant en gourdes		
	Au 30/9/2015	Au 30/9/2014	Au 30/09/2013
Fonds Propres			

17 Bénéfice (Perte)

Type	Revenus et Charges		
	Au 30/9/2015	Au 30/9/2014	Au 30/9/2013
Total des revenus			
Total des charges			
Bénéfice Net (Perte Nette)			

Champ 5 : Gouvernance

18 Avez-vous un Conseil d'Administration?

OUI
NON

18.1 Si OUI:

Nombre de membres
Nombre de réunion par année

19 Avez-vous un comité de crédit?

OUI
NON

20 Existe-t-il une structure de contrôle interne au sein de votre institution?

OUI
NON

21 Est-ce que vous effectuez des audits externes régulièrement?

OUI
NON

22 De quels outils de gestion administrative disposez-vous?

Plans stratégique
Plan d'affaires
Règlement intérieur
Manuel de procédures administratives
Manuel de gestion des ressources humaines

OUI	NON

During site visits, you may take the opportunity to conduct this questionnaire (briefly interview) employees of the organization hosting your visit to discuss the aspects of their employment such as job quality, durability and security. This may be a sensitive subject, so it will be important to get consent from a supervisor before continuing. You may also need to ask that the supervisor step away so that the employee feels comfortable answering questions in confidence.

Informed consent statement: I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises project (HIFIVE). I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take approximately 5 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?

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Likert Scale Questions

I’m going to ask you about your current employment here. On a scale from 1 to 5, with one meaning “Strongly Disagree” and 5 meaning “Strongly Agree,” please give me your ranking for each of the following statements:

Mwen pral pale avè w sou travay ou isi a. Pou chak fraz mwen pral di la yo, map mande w pou bay yon nòt ant 1 a 5, “1 vle di mwen pa dakò ditou“ epi “5” vle di mwen dakò nèt ale”.

Name:

Job Position:

Full Time or Part Time: (Y/N)

Length of Employment (in years/months):

Question	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	No Answer
1. My job was recently created. Djòb mwen an fenk kreye	1	2	3	4	5	NA
2. I am confident that this job will be available to me for at least a year.	1	2	3	4	5	NA

Question	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	No Answer
Mwen kwè map kenbe djòb sa a pou pipiti yon lane						
3. I am confident that this job will remain available to me for the next 3 to 5 years. Mwen gen asirans travay sa a ap la pandan 3 a 5 lane kap vini yo	1	2	3	4	5	NA
4. I have received training or am scheduled to receive training that will improve my job performance. Mwen resevwa fòmasyon oswa mwen pral resevwa fòmasyon kap fèm gen plis ladrès nan travay mwen	1	2	3	4	5	NA
5. Since I have been working here, employment has increased significantly. Depim kòmanse travay la a, kantite anplwaye yo ogmante	1	2	3	4	5	NA
6. I am happy to say that my employer is doing very well. Sa fèm kontan pou m wè biznis patwon an ap byen mache	1	2	3	4	5	NA
7. Compared to previous jobs, this job is more secure. Lèm konpare djòb sa a ak lòt kote mwen te ye avan yo, djòb sa a pi estab	1	2	3	4	5	NA
8. Compared to previous jobs, this job pays well.	1	2	3	4	5	NA

Question	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	No Answer
Konpare ak djòb avan yo, sa a pi byen peye						
9. This is a growing industry. Biznis sa a nan yon aktivite kap grandi epi ki gen avni nan peyi a	1	2	3	4	5	NA
10. This is the industry in which I am most interested in working. Se nan kalte biznis sa yo (aktivite sa a) mwen plis enterese travay	1	2	3	4	5	NA

A5– Guide for focus groups and Questionnaire (MSMEs recipients)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not.*

Map fè evalyasyon pwojè HIFIVE la USAID te finanse. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplèn pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa.

Group Name/Relation to Project Activities:

Location of Focus Group:

Date:

Contact Information:

Question Guide:

Begin with a round of introductions, asking each participant their name, position, and activity

1. How has your experience with access to credit changed over the past five years?

Sou bò pa w, ki chanjman ou Konstate nan kesyon fasilite pou ou jwen Kredi pandan 5 dènye lane ki sot pase yo?

2. What about savings?

E sou kesyon epagn lan?

3. What are the biggest successes and biggest challenges for your agricultural activity?

Kisa w ki pi gwo sikse (kè kontan) oswa pi gwo tèt fè mal ou nan aktivite agrkilti ou a ?

4. If you received training or business development support, how have you used the information you received to improve your business?

Si w te benefisye fòmasyon oswa lòt sipò pou fè biznis la vanse, kijan w te itilize konesans sa yo pou amelyore biznis la?

5. What other changes have you experienced in your agricultural activity? What has caused those changes?

Ki chanjman ou obsève ki fèt nan aktivite agrikòl la? Daprè ou menm kisa ki eksplike chanjman sa yo ?

6. Do you have a business plan? How did you create this plan? What information did you have available to you to support your business plan?

Eske w genyen yon plan dafè? Eske se ou ki te fè plan dafè a? Ki enfòmasyon ou te jwenn ki te ede w reyalize plan sa a?

7. What unmet needs do you still have in operating your activity? How do you plan to address those needs?

Ki bezwen w toujou genyen sètadi ki sa ou santi ki manke w toujou, pou fè aktivite ou an mache pi byen?
Ki plan w genyen pou rive satisfè bezwen osinon mankman sa yo?

8. What kind of financing options are available to you? Where do you go when you need a loan or other financing for your activity?

Ki kalte finansman nou ka jwenn ? Lè w bezwen lajan, ki kote ou konn al chache prete oswa ki lòt finansman ou kon ale dèyè pou biznis lan?

9. What specific new financial service or product did you get from your financial institution or association? And what did you like best about it? What didn't you like and why?

Ki nouvo pwodui oswa sèvis ou resevwa nan men institityon finansyè ou a e ki aspè ou te pi renmen la dan'l? Ki sa ou pat renmen e pou ki sa ?

MSME questionnaire :

Question	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree	No Answer
1. Compared with five years ago, my access to financial services has improved. Kompare ak 5 lane de sa mwen jwen pi bon akse nan sèvis finansyè.	1	2	3	4	5	NA
2. Compared with five years ago I find more financial products and services that suit my needs as a farmer. Kompare ak 5 lane de sa mwen jwen sevis ak pwodwi finansye ki pi korespon ak bewen mwen an tan ke agrikiltè.	1	2	3	4	5	NA
3. You received assistance or training that improved your agricultural activities. Mwen resevwa asistans oswa fòmasyon ki pèmèt biznis lan mache pi byen.	1	2	3	4	5	NA
4. Your activity was improved through participation in the HIFIVE project. Aktivite mwen an amelyore dèske mwen te patisipe nan pwojè HIFIVE la.	1	2	3	4	5	NA
5. The project connected your activity with suppliers or buyers. Pwojè HIFIVE la konekte aktivite mwen an ak achtè oswa vandè entran.	1	2	3	4	5	NA
6. Your sales have grown over the last two years. Pandans 2 lane ki pase yo, vant nan biznis la ogmante.	1	2	3	4	5	NA

A6 – Interview guide (Heads of agricultural associations)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not.*

Map fè evalyasyon pwojè HIFIVE la USAID te finanse. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplèn pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa.

Name:

Position:

Location:

Date:

Contact Information:

Open ended questions

1. Dans quelles filières agricoles vos membres évoluent-ils?

Nan ki filyè agrikòl manm ou yo ap evolye/travay?

2. Quelle est la Nature des principaux services que vous offrez à vos membres-producteurs ?

Kisa prensipal sèvis ou bay manm pwodiktè yo ye?

3. Diriez-vous que la majorité de vos membres sont des agriculteurs ?

Eske w ka di majorite manm ou yo se agrikiltè?

4. Quels ont été selon vous les plus grands succès enregistrés par vos membres dans le déroulement de leurs activités au cours des cinq dernières années ?

Selon ou menm, ki pi gro siksè manm ou yo te fè nan kad aktivite yo nan 5 dènye ane ki pase yo?

5. En référence aux succès enregistrés par vos membres, quel crédit accordez-vous au support de (nom institution financière)?

Lèw gade siksè manm ou yo fè, nan ki sans ou ka di (non entitasyon finansyè a) la te kontribye ?

6. A quelles contraintes importantes vos membres ont-ils eu à faire face au cours des cinq dernières années ?

Ki kontrent ki pi enpòtan manm ou yo te rankontre nan 5 dènye ane yo ?

7. Dans quelle mesure, pensez-vous que le support que vous recevez de (nom de l'institution financière) a contribué à alléger ces contraintes grâce à un meilleur accès aux ressources financières?

Nan ki sans ou panse sipo ou jwen nan men (non enstitisyon fiansyè a) la te kontribye pou l te redwi kontrent yo gras?

8. Concernant le crédit, quels ont les plus grandes plaintes de vos membres?

Ki pi gwo plenyen manm ou yo te fè sou kesyon kredi a ?

A7 – Interview guide (HIFIVE project staff)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take approximately 60 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?*

Name:

Position:

Location:

Date:

Contact Information:

1. What is your current position and role with your organization?
2. What experience or relationship have you had in the past with the HIFIVE project?
3. What are the biggest successes and biggest challenges of the project? (Probe: Relate comments to Fls engagement)
4. Please describe the process for the business competition model, both for solicitation and selection.
5. Did HIFIVE review other similar programs to create the value chain finance model? If so, what were they and how were they incorporated into this model?
6. We understand the project tracked indicators on agricultural loans starting in 2012. Why were these indicators selected?
7. What issues, if any, have you encountered with collecting data on these outcomes?
8. What approaches did the project undertake to engage women-led MSMEs?
9. Are you aware of special needs women-led businesses may have?
10. What were the specific challenges you faced with mobile money?

A8– Interview Guide (Local service providers, Technical assistance, ICT)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take approximately 60 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?*

Map fè evalyasyon pwojè HIFIVE la USAID te finance. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplèn pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa. Chwa w la pap gen anken efè sou pozisyon w nan travay la e ou kap deside kanpe patisipasyon w nenpòt ki lè. Ou ka chwazi pa reponn kèk kesyon. Entèvyou sa a ap pran 60 minit. Si w gen yon bagay ou pa konprann pandan nap pale a pa ezite kanpe m pou w mande m. Eske ou ta renmen kontinye ak patisipasyon w ? Eske sa deranje w si mwen anrejistre epi transkri diskisyon an ?

Name:

Position:

Location:

Date:

Contact Information:

1. What is your current position and role with your organization?

Ki fonksyon ak wòl ou nan òganizasyon an?

2. What experience or relationship have you had in the past with the HIFIVE project? (Probe: Determine if the person is still working on the project and if not, how long since separation).

Ki eksperyans oswa relasyon ou genyen / te genyen ak pwojè HIFIVE la ? (presize si moun lan toujou ap travay nan pwojè a oswa sil pap travay ankò, konbyen tan sa genyen)

3. What was the nature of the assistance or training provided by your organization?

Ki kalte asistans oswa fòmasyon òganizasyon w lan te bay?

4. What feedback did you receive from the beneficiaries of your training/assistance? What did you do with regards to the feedback you received?

*Ki kòmantè ou te jwenn bò kote benefisyè yo sou fòmasyon / asistans ou te bay la?
Ki sa w te fè pa rapò ak kòmantè ou te jwenn yo ?*

5. How were improvements in operations or capacity measured?

Kijan w te mezire pwogrè ki fèt nan kapasite moun yo? (fason yo travay ak nouvel konesans yo genyen)

6. In what ways were your activities coordinated with other activities?

Kijan aktivite sa yo (asistans oswa fòmasyon ou te bay) konekte ak lòt aktivite?

7. How did you qualify program participants? In what ways did individuals pass or fail this training?

*Kijan w te seleksyone benefisyè pwogram lan? Rakonte tout etap ki mennen w la.
Nan ki fason òganizasyon an te reyisi oswa echwe nan etap yo pou fè seleksyon an?*

8. What assistance, if any, did your organization receive from the HIFIVE project? If relevant, how did you measure the results of the assistance you received?

Ki asistans òganizasyon w lan te resevwa nan pwojè HIFIVE la? Si w te benefisye asistans, kòman ou te mezire rezilta asistans ou te jwenn yo?

9. What are the biggest successes and biggest challenges you experience in working with the HIFIVE project? (Probe: Relate comments to timing of activities, delays, measurements of success)

Ki pi gwo siksè ak pi gwo defi nan eksperyans travay ou ak pwojè HIFIVE la? (Ranmase kòmantè sou dire aktivite yo, reta, mezi reyisit yo)

10. How do the activities and results related to the HIFIVE project compare with other similar projects in which you have participated? Please share any lessons learned.

Kòman konpare aktivite ak rezilta pwojè HIFIVE la pa rapò ak (aktivite / rezilta) lòt pwojè ou te patisipe ki sanble ak HIFIVE? SVP pataje kèk leson ou aprann.

A9– Interview Guide (MM, Financial institutions)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take approximately 60 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?*

Map fè evalyasyon pwojè HIFIVE la USAID te finanse. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplèn pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa. Chwa w la pap gen anken efè sou pozisyon w nan travay la e ou kap deside kanpe patisipasyon w nenpòt ki lè. Ou ka chwazi pa reponn kèk kesyon. Entèvyou sa a ap pran 60 minit. Si w gen yon bagay ou pa konprann pandan nap pale a pa ezite kanpe m pou w mande m. Eske ou ta renmen kontinye ak patisipasyon w ? Eske sa deranje w si mwen anrejistre epi transkri diskisyon an ?

Name:

Position:

Location:

Date:

Contact Information:

1. What is your current position and role with your organization?
2. What experience do you have or have you had in the past with mobile money?
3. What do you see as the main challenge for the penetration of mobile money in Haiti?
4. How will the introduction of ICT (mobile money in particular) change the cost of financial services to your clients? **Your fee structure?** Why? Any specific implication for agriculture?
5. Did your institution receive training or benefits from the HIFIVE project? If yes, in what ways did it contribute to your ICT interventions, particularly mobile money?
6. Did you collect or receive any feedback from other technology partners or users of mobile money? If yes, please describe the feedback?

7. With whom and how have you coordinated your ICT (mobile money) activities/interventions? What do you collectively see as the path forward?

A10– Interview guide (Technology providers, MM)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take approximately 60 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?*

Map fè evalyasyon pwojè HIFIVE la USAID te finanse. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplèn pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa. Chwa w la pap gen anken efè sou pozizyon w nan travay la e ou kap deside kanpe patisipasyon w nenpòt ki lè. Ou ka chwazi pa reponn kèk kesyon. Entèvyou sa a ap pran 60 minit. Si w gen yon bagay ou pa konprann pandan nap pale a pa ezite kanpe m pou w mande m. Eske ou ta renmen kontinye ak patisipasyon w ? Eske sa deranje w si mwen anrejistre epi transkri diskisyon an ?

Name:

Position:

Location:

Date:

Contact Information:

1. What is your current position and role with your organization?
2. What has been your involvement with mobile money in Haiti? Elsewhere?
3. What are the biggest challenges facing mobile money?
4. Did you collect or receive any feedback from other technology operators or users of mobile money? If yes, please describe the feedback?
5. With whom and how have you coordinated your mobile money activities/interventions? What do you collectively see as the path forward? How do you see better penetration occurring and where, what segment?

AI I– Interview Guide (Key Informants: Financial inclusion and ICT)

Informed consent statement: *I am evaluating the USAID funded Haiti Integrated Financing for Value Chains and Enterprises (HIFIVE) project. I am working for a research firm called PHAREVIEW. Your participation in this evaluation is entirely voluntary and it is your choice whether to participate or not. The choice that you make will have no bearing on your job and you may change your mind later and stop participation at any point. You may choose to not answer particular questions. This interview will take approximately 60 minutes. During the course of this interview if there is any question you do not understand, please do not hesitate to stop and ask me. Would you like to continue with your participation? Do you mind if we record and transcribe the interview?*

Map fè evalyasyon pwojè HIFIVE la USAID te finanse. Pwojè sa a te “ Sèvi avèk investisman dirèk kòm tranplèn pou bay biznis bon jan jarèt”. Map travay ak yon fim kap fè rechèch yo rele « PHAREVIEW”. Patisipasyon w nan evalyasyon sa a toutafè volontè, kidonk se chwa paw si w aksepte patisipe ou pa. Chwa w la pap gen anken efè sou pozisyon w nan travay la e ou kap deside kanpe patisipasyon w nenpòt ki lè. Ou ka chwazi pa reponn kèk kesyon. Entèvyou sa a ap pran 60 minit. Si w gen yon bagay ou pa konprann pandan nap pale a pa ezite kanpe m pou w mande m. Eske ou ta renmen kontinye ak patisipasyon w ? Eske sa deranje w si mwen anrejistre epi transkri diskisyon an ?

Name:

Position:

Location:

Date:

Contact Information:

1. What is your current position and role with your organization?

Quelle fonction occupez-vous et quelles sont vos attributions au sein de votre organisation?

2. What experience or relationship do you have or have you had in the past with the HIFIVE project?

Quelle expérience ou relation entretenez-vous ou aviez-vous entretenu par le passé avec le projet HIFIVE?

3. What is in your opinion the set of public policies and strategies that have had the greatest impact on financial inclusion of agriculture and rural areas? Why?

Quel est selon vous l'ensemble des politiques publiques et des stratégies qui ont eu le plus d'impact sur l'inclusion financière du monde agricole et des zones rurales ? Pourquoi?

4. What were in the same context the less performing policies and strategies?why ?

Quels ont été dans ce même contexte les politiques et stratégies moins porteuses? Pourquoi?

5. Would you like to comment on the impact of Information and Communication Technology (ICT) in the same context?

Avez-vous, toujours dans ce contexte, des commentaires particuliers à formuler quant au rôle des technologies de l'information et de la communication (TIC) ?

6. What about mobile money?

Quid du « mobile money »?

7. What are your recommendations on the regulation front?

Quelles seraient vos recommandations en matière de réglementation ?

A12– Field Observation Report and short MSME/FI interview

Site Visit - Direct Observation Report Form

1. **YOUR NAME, DATES AND LOCATION(S) OF SITE VISIT** (*either a cover page or on top of first page*).
Votre nom:
Lieu et date de la visite
2. **PARTICIPANTS IN THE VISIT:** *Include a list of evaluation team members present, as well as staff from USAID, implementing partners, or other stakeholders.*
Liste de présence (incluant le nom des membres de l'équipe d'évaluation, représentant USAID, partenaire de mise en oeuvre, et autres acteurs)
3. **SUMMARY:** (*½ page*): *Key points of the visit summarized in one or two paragraphs. What were the key HIFIVE related activities and findings of the site visit? If your visit was conducted as part of an interview or other data collection exercise, indicate this here.*
1 ou 2 paragraphes résumant les points clefs de la visite, quelle a été les activités du projet
4. **BACKGROUND:** (*optional; < ½ page*): *Include information in this section only if it helps explain the rationale for your selection of the site or helps explain the context of the site visit. How did you identify and select the location for this site visit?*
5. **OBSERVATIONS:** *Provide a narrative of your experience at the site, including conversations, physical appearances, materials examined, qualities of relevant features or discussions. This will form a basis for any findings you note.*
6. **FINDINGS:** *Based on observations, provide findings relevant to HIFIVE activities. These will not translate directly into evaluation report findings, but will be used as triangulation data points against analyses performed on other data. These should be organized by relevant evaluation question.*

Short interview with MSME during field visit

1. To date, what has been your experience from a financial stand point? Did you succeed in paying back the loan (principal and interest) on time?

Jiska jounen jodi a kouman rezilta yo ye sou pwendevi finansye? Eske w te rive peye manman lajan an ak enterè yo a tan?

2. Did you find the interest rate charged by the lending institution too high, reasonable compared to what other institutions ask credit applicants to pay as interest?

Eske w te twouve enterè ke enstitisyon an mande w pou w te peye a twò wo, rezonab lè wap konpare ak sa lòt bank yo konn mande pou moun pye kòm enterè ?

3. Had you been able to secure a loan from another institution before (name of financial institution)?

Eske sa te rive deja avan prè (on entitisyon finansye a) la ke w te jwenn lòt bank ki prete w lajan pou w fè ti biznis ou ?

4. If so, how do you compare the two experiences? (Probe on interest rate, repayment time, maximum size of loan, etc.)

Si wi, ki konparezon ou fè ant 2 esperyans sa yo ? (Fouye sou kantite enterè, delè ranbousman, kantite kòb maksimum elatriye)

5. Had you not been able to get a loan from (name of Financial institution), what would have been your alternative options for financing?

Si w pat ka jwenn prè nan men (non enstitisyon finansye a) sipòte yo kilòt posiblite de finansman ou tap genyen?

6. Do you think that these other options would have more expensive or less expensive?

Eske w panse lòt altènativ /posiblite finansman sa yo tap pi chè oswa mwen chè ke prè w te jwenn nan?

7. If you had to get a new loan from the institution that already granted you credit, what terms would you prefer on this new loan?

Si w ta gen pou w reprete lajan nan men menm enstitisyon ki sot prete w lajan an, ki tèm ak kondisyon ou ta vle pou genyen nan nouvo prè sa?

8. What use would you make of the Money? (Harvest, expand the menu of products cultivated, buy machinery, new technology, irrigation, etc.)

Kisa tap fè ak lajan nouvo prè a? (Fè lajan rouler/ fon roulman tankou ogmante rekòlt, ogmnte varyete pwodwi wap kiltive oswa depanse l nan achte lòt machinn ak zouti, nouvel teknoloji, irigasyon elatriye)

Short interview with FI director during field visit

1. What are some of the opportunities you enjoy and challenges you face in operating from this location? (proximity to clients, power failure and energy , technical issues, connexion, access to services, personnel issues, security)

Quelles sont les oportunités et les défis liés à votre fonctionnement à partir de cet emplacement ? (la proximité avec les clients, Insister sur les problèmes techniques, la connexion, l'énergie, le personnel, la sécurité)

2. Can you tell us about your clients? (Probe: sector of activity: agriculture, commerce, etc.; Location: rural semiurban; purpose and size of loans)

Et vos clients? Dans quel secteur évoluent-ils ? Viennent-il surtout du monde rural ? Quelle taille de prêt en moyenne sollicitent-ils et quelle en est l'utilisation ?

ANNEX 4: DATA ANALYSIS METHODS

Data Analysis Plan for Each Evaluation Question			
Evaluation Question	Data to Be Analyzed	Analysis to Be Performed	Anticipated Output
1. To what extent has the ICT technology, primarily the use of Mobile Money, facilitated the provision of lower cost of financial services to underserved individuals and businesses?	<ul style="list-style-type: none"> Grant and monitoring data from reviewed documentation Key informant Interview responses 	<ul style="list-style-type: none"> Content pattern analysis Comparison analysis Trend analysis Cross tabulation divergence/ convergence 	<p>Content Pattern: Common themes/repeated patterns across data that reveal the importance and impact of ICT and MM interventions on underserved segments.</p> <p>Comparison: Gaps between actual and targeted results that reveal strengths and weaknesses of ICT program.</p> <p>Trend: changes in ICT and MM performance over time that potentially affect underserved segments.</p> <p>Divergence/Convergence: Degree of agreement in interview responses. Disagreement signals weak support for conclusions and the need for additional information.</p>
2. To what extent did the HIFIVE project provide assistance to strengthen sustainable institutions to provide credit to meet the needs of different actors in the agriculture sector?	<ul style="list-style-type: none"> Grant, BDS and monitoring data from reviewed documentation Key informant Interview responses FGD responses 	<ul style="list-style-type: none"> Content pattern analysis Comparison analysis Trend analysis Cross tabulation divergence/ convergence 	<p>Content Pattern: Common themes/repeated patterns across data that reveal the scope and impact of HIFIVE's assistance on the agriculture sector.</p> <p>Comparison: Gaps between actual and targeted results that reveal strengths and weaknesses of the provided assistance.</p> <p>Trend: changes in project performance over time and their potential effect on the agriculture sector.</p> <p>Cross Tabulation: Joint evolution and correlation of two variables such as the relationship between beneficiaries' gender and how they use</p>

Data Analysis Plan for Each Evaluation Question			
Evaluation Question	Data to Be Analyzed	Analysis to Be Performed	Anticipated Output
			<p>the funds from HIFIVE-subsidized loans.</p> <p>Divergence/Convergence: Degree of agreement in interview and FGD responses. Disagreement signals weak support for conclusions and the need for additional information.</p>

ANNEX 5: LIST OF GRANTS

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
Association des Banques Communautaires de l'Arrondissement de Belle-anse	ABCAB	Exportation Café et Petits Equipements	Synergy fund	245,918.92	9,099,000.00
Association Pour la Coopération avec la Micro Entreprise	ACME	Recapilisation de ACME	Recovery	700,000.00	27,300,000.00
		Nouvelle Technologie - Communication et Marketing de Produits	ICT PUSH FUND	391,799.48	14,496,580.88
		Agricultural credit in Kenscoff through mobile money	Synergy fund	400,313.51	14,811,600.00
		Formation à Boulder	Capacity building	18,008.00	720,320.00
ACME				1,510,121.00	57,328,500.88
Alternative Insurance Company	AIC	Protecta micro Insurance	Risk management	276,795.19	10,241,422.00
		Beyond Borders	Risk management	443,859.59	16,422,805.00
AIC				720,654.78	26,664,227.00
Association Nationale des Institutions de Microfinance d'Haiti	ANIMH	Centrale des risques de l'Animh	ICT PUSH FUND	243,243.24	9,000,000.00
		Centres de formation en Microfinance du Nord et du Sud	Capacity building	168,325.00	6,733,000.00
ANIMH				411,568.24	15,733,000.00
Apò Sosyal pou yon Kop Operasyonèl	ASOKOP	Production, transformation, commercialisation	Synergy fund	286,774.16	10,610,644.00
CAISSE ESPOIR JACMEL	CEJ	MFI Earthquake Recovery	Recovery	270,277.41	10,000,264.00
		Formation a Sainte Lucie	Capacity building	3,500.00	129,500.00
CEJ				273,777.41	10,129,764.00
Caisse	CAPODEP	Credit Cacao	Synergy		

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
Délivrance de Port Margot			fund	134,459.46	4,975,000.00
Caisse Populaire St. Joseph	CAPOSAJ	kredi Poul	Synergy fund	247,729.73	9,166,000.00
		Formation a Jamaïque	Synergy fund	4,600.00	184,000.00
CAPOSAJ				252,329.73	9,350,000.00
Caisse Populaire Solidarité des Verrettes	CAPOSOV	Crédit pour l'émancipation des femmes du Bas Artibonite	Synergy fund	306,037.84	11,323,400.00
CARE		Mobile Money - Use in VSLA's	ICT PUSH FUND	422,525.75	16,901,030.00
Coopérative d'Epargne de Crédit en Appui au Changement	CECACHE	MFI Earthquake Recovery	Recovery	369,098.65	13,656,650.00
		Formation a Sainte Lucie	Capacity building	3,500.00	129,500.00
CECACHE				372,598.65	13,786,150.00
Caisse d'Etoile Populaire d'Anse Rouge	CEPAR	Credit Sel	Synergy fund	151,203.38	5,594,525.00
Caisse d'Epargne et de Crédit de Mirebelais	CODECREM	Kredi mango	Synergy fund	99,931.89	3,697,480.00
		Kredi Pwa	Synergy fund	235,609.73	8,717,560.00
		Crédit aux groupes Winner dans le plateau central	Synergy fund	369,650.00	14,786,000.00
CODECREM				705,191.62	27,201,040.00
Coopérative Solidarité pour le Développement	COSODEV	Implantation de 2 points de service et Credit	Synergy fund	360,938.75	14,437,550.00
Caisse d'Assurance Maladie du Morbihan	CPAM	Stockage Commercialisation de cereales	Synergy fund	225,709.38	9,028,375.00
Caisse Populaire de la Fraternité	CPF	Labadee Artisan	Synergy fund	201,783.78	7,466,000.00
		Rural Marketting & Foire d'Opportunités Financieres	Synergy fund	163,734.38	6,549,375.00

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
		Credit aux artisans	Synergy fund	55,875.00	2,235,000.00
		Credit Rural	ICT PUSH FUND	359,560.00	14,382,400.00
		Project : Interconnection des Comptoirs	ICT PUSH FUND	99,999.93	4,399,997.00
CPF				880,953.09	35,032,772.00
Caisse Populaire Union de Plaisance	CPUP	Appui aux filières du café et d'ignames a Plaisance	Synergy fund	254,175.00	10,167,000.00
Caisse Régionale pour la Promotion Economique et Sociale	CREPES	Commercialisation et régénération	Synergy fund	260,027.03	9,621,000.00
Développement International Desjardins	DID	Prof. Cr Agricole	Capacity building	263,753.26	9,758,870.80
		Appui au dev du crédit agricole dans le réseau des caisses	Capacity building	380,145.36	14,065,378.40
		Appui a la gestion des produits agricoles	Capacity building	146,446.49	5,418,520.00
DID				790,345.11	29,242,769.20
Digicel		MFS Marketing and Platform Integration	ICT PUSH FUND	257,000.00	10,794,000.00
		Training / Education Drive & Agent Network Expansion	ICT PUSH FUND	1,200,000.00	48,000,000.00
Digicel				1,457,000.00	58,794,000.00
Femmes Solidaires	FESO	Fonds de crédit pour Centre d'approvisionnement de denrées	Synergy fund	183,843.24	6,802,200.00
Foundation for International Community Assistance	FINCA	Haiti Asset and Operations Restoration Assistance Request	Recovery	264,612.97	9,790,680.00
Groupe SOGEBANK	FONDATION SOGEBANK	THL Conference	Capacity building	6,500.00	240,500.00
	Société Générale de	Nouveau Modèle Commercial	ICT PUSH FUND	453,535.70	16,780,821.00

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
	Solidarité (SOGESOL)	Tablets and mobile technology to agricultural credit officers	ICT PUSH FUND	278,247.00	11,129,880.00
		Plateforme mobile des micros et petits sur le territoire national	ICT PUSH FUND	237,586.80	9,503,472.00
Groupe SOGEBANK				975,869.50	37,654,673.00
Fondation Kole Zepol	FONKOZE	Internet Path way	ICT PUSH FUND	32,167.00	1,190,179.00
Sèvis fransye Fonkoze	SFF	Paving The Road to Technology	ICT PUSH FUND	278,025.00	10,286,925.00
		Catastrophe Microinsurance for the Haitian MFI	Risk management	2,992.97	110,740.00
		Formation en Development	Capacity building	6,000.00	261,723.00
		IT system Upgrade	ICT PUSH FUND	175,000.00	7,700,000.00
FONKOZE				494,184.97	19,549,567.00
Groupe Technologie Intermediaire D'Haiti	GTIH	Agricultural Credit in Saint-Raphaël (Fruit Production)	Synergy fund	196,122.50	7,844,900.00
HaitiPay. S.A	HaitiPay. S.A	Reinforcing capacity of mobile payment solution provider	ICT PUSH FUND	530,000.00	23,320,000.00
ID- Microfinance	ID	Renforcement Capacité financière	Synergy fund	162,162.16	6,000,000.00
ID- Microfinance	ID	Restoration and stabilization of ID Microfinance	Recovery	448,133.08	16,580,924.00
ID- Microfinance	ID- Microfinance	Enhance the quality and efficiency of new technology	ICT PUSH FUND	278,657.80	11,146,312.00
ID- Microfinance				888,953.04	33,727,236.00
Intermedia	Intermedia	Mobile Money - research to inform Digicel strategy meeting	ICT PUSH FUND	70,771.00	2,966,012.61
Kès Epay ak Kredi pou	KEKAM	Kredi Kafé	Synergy fund	195,175.68	7,221,500.00

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
Avansman Mamlad		Credit Café	Synergy fund	289,824.32	10,723,500.00
KEKAM				485,000.00	17,945,000.00
Kès Popilè Men Kontre	KEPOMEK	Branches Internnection & Marketing	ICT PUSH FUND	157,216.52	6,917,527.00
Konsey Nasyonal Finansman Popile	KNFP	Kredi mango	Synergy fund	206,946.35	7,657,015.00
		Credit Mango	Synergy fund	243,243.24	9,000,000.00
KNFP				450,189.59	16,657,015.00
Collectif Financement Populaire	KOFIP	Crédit a la commercialisation du cacao	Synergy fund	247,848.11	9,170,380.00
		Cocoa Credit	Synergy fund	292,962.50	11,718,500.00
KOFIP				540,810.61	20,888,880.00
Kooperativ Tetansanm pou Lavi Miyo	KOTELAM	Amélioration de l'offre de services d'intermédiation financière	ICT PUSH FUND	119,966.82	5,278,540.00
Kès Popilè Leve Kanpe Milo	KPLKM	Crédit et commercialisation des produits maraichers	Synergy fund	314,082.00	12,563,480.00
Kès Popilè Sent Elèn Karis	KPSEK	Agriculture and IT system	Synergy fund	306,252.50	12,250,100.00
Kès Popilè Tèt Ansanm Terrier-Rouge	KPTAT	Riz- Informatisation Succursale a Perches et Ouanaminthe	Synergy fund	260,560.00	10,422,400.00
		Ouverture de Nouvelles Surcursalles	ICT PUSH FUND	232,678.25	9,307,130.00
KPTAT				493,238.25	19,729,530.00
Le Levier		LE LEVIER Stabilization Fund	Recovery	500,000.00	19,500,000.00
		Formation en Microfinance à Boulder IMF.	Capacity building	19,125.00	765,000.00
		Branches Internnection	ICT PUSH FUND	649,150.00	28,562,600.00
Le Levier					

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
				1,168,275.00	48,827,600.00
Caisse Populaire Men Ale Men Vini	MAMEV	Appuie à la filière de mangues	Synergy fund	235,584.32	8,716,620.00
Micro Crédit Capital	MCC	Expansion of MCC services all over Haiti	Synergy fund	242,162.16	8,960,000.00
Micro Crédit National	MCN	Ouverture des succursales	Synergy fund	336,264.41	12,441,783.00
		Ouverture des succursales	Synergy fund	318,719.20	12,748,768.00
		Support to agricultural lending and client GPS activities	ICT PUSH FUND	104,629.75	4,185,190.00
MCN				759,613.36	29,375,741.00
MERCY CORPS	MERCY CORPS	Mobile Money integration	ICT PUSH FUND	558,809.19	20,675,940.00
Mouvement coopératif d'Épargne et de Crédit de Ferme	MOCECF	Informatisation et crédit à la production	Synergy fund	299,425.00	11,977,000.00
		Financement de la commercialisation de produits agricoles	Synergy fund	193,125.00	7,725,000.00
MOCECF				492,550.00	19,702,000.00
Mutuelle Croissance Economique	MUCEC	Crédit Scolaire	Synergy fund	108,324.32	4,008,000.00
Pathfinder International	Pathfinder International	Deployment of Mobile Money payments for Mhealth projects	ICT PUSH FUND	49,969.42	2,198,654.48
Simpson Constructors Incorporated	SCI	Concept & Master planning for expanding the guest room in the North	Synergy fund	500,000.00	20,000,000.00
Société Coopérative du Centre	SCOCENTER	Kredi Pistach	Synergy fund	154,121.62	5,702,500.00
Strategic Management Group	SMG	Kredi Ekipman	Synergy fund	56,756.76	2,100,000.00
		Recensement du secteur de Microfinance (2008-	Synergy fund	15,351.35	568,000.00

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
		2009)			
		Recensement du secteur de Microfinance (2009-2010)	Synergy fund	15,351.35	568,000.00
		recensement du secteur Microfinance (2010-2011)	Synergy fund	20,351.35	753,000.00
		recensement du secteur Microfinance (2011-2012)	Synergy fund	21,000.00	840,000.00
SMG				128,810.81	4,829,000.00
Société Coopérative d'Entraide Mutuelle	SOCEM	Shallots Value Chain Enhancement	Synergy fund	239,342.99	8,855,690.60
		Formation a Jamaïque	Synergy fund	4,600.00	184,000.00
SOCEM				243,942.99	9,039,690.60
Sosyete pou Koperativ Lavi Miyo	SOCOLAVIM	Projet d'équipement du Comptoir de l'Estère (PECE	ICT PUSH FUND	70,162.16	2,596,000.00
		Marketing of Financial Product in rural areas	ICT PUSH FUND	178,902.70	6,619,400.00
		Projet d'implantation et Encadrement des Caisses Communautaires (PIECC)	Synergy fund	530,865.00	21,234,600.00
		Projet d'Interconnexion des Comptoirs (PIC)	ICT PUSH FUND	130,031.50	5,201,260.00
SOCOLAVIM				909,961.36	35,651,260.00
SOCOLAVIM, COSODEV, KEPOMEK & Le Levier	Socolavim, Cosodev, Kepomek & Le Levier	Cooperative Knowledge Exchange to Mexico	ICT PUSH FUND	13,216.00	581,504.00
SOFIHDES	SOFIHDES	Updating/Improving Information System	ICT PUSH FUND	231,287.19	8,557,626.00

Institution/Group		Project Name	Grant Window	Committed Amount (USD)	Committed Amount (HTG)
Transversal	Transversal	Mobile Platform for Customer Acquisition and Agent Services	ICT PUSH FUND	340,768.65	12,608,440.00
YELLOW PEPPER		Développement d'un réseau d'Agents	ICT PUSH FUND	537,318.92	19,880,800.00
		Expanding Financial Access through Better	ICT PUSH FUND	224,938.81	8,322,736.00
YELLOW PEPPER				762,257.73	28,203,536.00
Total				23,393,076.95	906,543,199.77

ANNEX 6: LIST OF PERSONS AND INSTITUTIONS MET OR INTERVIEWED

PERSONS INTERVIEWED			
LAST NAME	FIRST NAME	INSTITUTION	TITLE
Champagne	Guy	Développement International Desjaardins (DID), Programme d'Appui Nationale pour la Structuration de l'Entrepreneuriat Haïtien (PANSEH)	Project Director
Denizé	Ralph	InterAmerican Development BANK (IDB)-Multilateral Invest Fund (MIF)	Lead Private Sector Development Specialist
Frednel	Isma	InterAmerican Development BANK (IDB)-Multilateral Invest Fund (MIF)	Consultant
Buchenau	Juan	World Bank	SpecialistSenior Financial SectorSpecialist
Pierre	Maxime Jerome	Association Nationale des Institutions de Microfinance d'Haïti (ANIHM)	Board President
Charles	Robinson	Banque de la République d'Haïti (BRH)	Directeur de la Supervision
Mondelis	Armand	BRH	Contrôleur
Delorme	Michele	BRH	Lawyer, legal Affairs Department
Henry, CEO	Max Larson	TRANSVERSAL	Président
Elie	Pascale	HAITI PAY	Vice President
Mc Grath,	Mark	DIGICEL	General Manager Mobile Financial Services (MFS) Haiti
Craan	Christian	DIGICEL	Mobile Financial Services Manager
Raymond	Sinior	Association Pour la Coopération avec la Micro Entreprise (ACME)	Directeur Général
Tertulien	Félix Junior	ACME	Drecteur, Finances et Opérations
Saint-Jean Venance-Lenne,	Jocelyn	LE LEVIER	Directeur Général
	Guila	Palmis Microfinance	Directrice Générale
Brown	Mathew	Fondasyon Kole Zepol (FONKOSE)-Sèvis Finansye Fonkoze (SFf)	Directrice Générale

PERSONS INTERVIEWED			
LAST NAME	FIRST NAME	INSTITUTION	TITLE
Baptiste	Evans	Société Générale de Solidarité (SOGESOL)	Directeur Développement Commercial
Pearl	Jessica	MERCY CORPS	Country Director
Sewell	Laura	CARE	Contry Director (Incoming)
Shukakidze	Tamara	CARE	Deputy Country Director (Outgoing)
Rutikanga	Innocent	CARE	Program Manager
Charles	Maxime D.	SOTIA BANK	Directeur Général
Rocourt	Tania	SOTIA BANK	Manager Mobile Wallet
Bernard	Hughes	Banque Nationale de Crédit (BNC)	Directeur Marketing et Relations Publiques
Rimplel	Fabienne	Banque Nationale de Crédit (BNC)	Responsable de Lajan Cash
BONTEMPS	JEAN JACQUES	Owner Chicken Farmer	Agronomist
NESEDESIR	MARC	Owner Chicken Farmer	Agronomist
Fils-Aimé	Prophète	SOCOLAVIM, siège sociale	Directeur Général
Absalon	Gardy	SOCOLAVIM, Montrouis	Directeur
Désir	Béatrice	SOCOLAVIM, Marchand Dessalines	Directrice
LEXIDA	Yvener	CAPOSOV	Directeur Général
Larosilière	Julio	MicroCrédit Capital (MCC)	Directeur
Pignat	Wonder	Microcrédit Capital (MCC)	Directeur Adjoint
Similien	Joseph Clerfils	MicroCrédit National (MCN)	Directeur
Felix	Rodelin	CPF	Agent de credit Member, Fédération des Coopératives Cacaoyères du Nord (FECCANO)
Desrastin	Jude	Cooperative Jean Baptiste Chavannes	
Louis	Guilbo	Kès Popilè Tèt Ansanm Terrier-Rouge (KPTAT)	Directeur Général
Louis	Estiverne	farmer	farmer
Sonel	Jean	farmer	farmer
Erilus	Ronald	farmer	farmer
Charleus	Esther	farmer	farmer
Gabriel	Naomie	farmer	farmer

PERSONS INTERVIEWED			
LAST NAME	FIRST NAME	INSTITUTION	TITLE
Achile	Lucane	farmer	farmer
Jocelyn	Rosemond	farmer	farmer
Labranche	Jean sergot	farmer	farmer
Clodomir	Claude	HIFIVE	Chief of Party
Pierre-Louis	Chantale	HIFIVE/TNS	Technoserve Program Manager
Bruno	Stéphane	HIFIVE	Senior technology Advisor
Joseph	Yvrose	HIFIVE	Financial Products & Services Manager
Smith	Karen	USAID	Program Officer, M&E Team Lead
François	Harry	USAID	Monitoring and Evaluation Officer, Program Office
Vertus	Marie-Renée	USAID	Project Manager
Pierre	Béatrice	USAID	Senior Monitoring and Evaluation Specialist
Barthelemy	Joel	USAID	GIS mapping and M&E Reporting Specialist

FGD PARTICIPANTS-FIs			
LAST NAME	FIRST NAME	INSTITUTION	TITLE
CAP-HAITIEN			
Dumas	Dominique	CPF	Directeur Général
Louis	Guilbo	KPTAT	Directeur Général
Similien	Odrinx	KPSEK	Directeur Opérations
Poudy	Hervé	CPUP	Directeur Général
Joseph	Jonas	KPLKM	Directeur Général
PORT-AU-PRINCE			
MICHEL	Dieuvert	KOTELAM	Vice-Président.
LABADY	Ronald	KOTELAM	Membre
CESAR	Jackson	KEPOMEK	Directeur général
HERCULES	André	KEPOMEK	Président du Conseil d'Administration
MARSEILLE	Jean-Fritzner	MAMEV	Directeur Général
Joseph	J. B. Louis	MAMEV	Vice-Président du Conseil d'Administration
FLEURISTIN	Lionel	KNFP	Directeur
Rema	Pierre Asca	CECACHE	Directeur Général
Thermildor	Evens	CECACHE	Président du Conseil d'Administration.
FLEURISTIN	Onès	COSODEV	Directeur
MIREBALAIS			
Joseph	Guertha	ASOKOP	Agent de suivi
Chouloute	Philemon	ASOKOP	Président du Conseil d'Administration
Anger	Edrice	CODECREM	Directeur général
Brutus	Marc Antoine	CODECREM	Président du Conseil d'Administration
Saintelia	Franck	SCOCENTER	Conseiller
Amy	Fayard	SCOCENTER	Conseiller
Bellevue	Mario	SCOCENTER	Président du Conseil d'Administration

FGD PARTICIPANTS- MSMES and AGRICULTURAL ASSOCIATIONS

LAST NAME	FIRST NAME	Activity/Association
MIREBALAIS AREA MSMES		
Lozier	Venite	Agriculture / Commerce
Joseph	Roseliene	Agriculture
Desimir	Ketira	Commerce Equitable
André	Wilner	Agriculture / Commerce
Jean	Roselande	Commerce / Couture
Lubin	Anel	Agiculture / Ferronnerie
Joseph	Marie Ange	Agriculture / Commerce
Alexandre	Jean Nestor	Agriculture / Enseignement
Etienne	Venante	Agriculture / Commerce
Avilus	Emmanuel Pierre	Couture
Desobri	Marie	Commerce
MIREBALAIS AREA AGRICULTURAL ASSOCIATIONS		
Estiverne	Louis	Centre de Stockage et de Transformation de Produits Agricoles (CETPA)
Bellefleur	Remisard	Organisation Club des Mères de Flande (OCMEF)
Myrtil	Priol	Group Tètansanm Balimèt Boukankare (GTBB)
Joseph	Marie Ange	Comité de Développement Agricole de Fland (CODAF)
Orestal	Yves	Selil Solidarite Sarazen (SSS)
Saint Vil	Thony	Head of Group formed by SCOCENTER
Saint Vil	Junior	Head of Group formed by SCOCENTER
Jean	Olvéus	Head of Group formed by SCOCENTER
René	Floren	Head of Group formed by SCOCENTER
CAP-HAITIEN AREA MSMES		
Jasmin	Adrien	Rice producer
Alphonse	Auguste	Rice producer
Norilus	Julbert	Rice producer
Bréus	Louis-Mary	Rice producer
Pierre	Jean-Raymond	Rice producer
Jean	Jaccin	Rice producer
Luicius	Orphélus	Rice producer
Surlin	Martinel	Rice producer

FGD PARTICIPANTS- MSMES and AGRICULTURAL ASSOCIATIONS

LAST NAME	FIRST NAME	Activity/Association
Bien-Aimé	Nalinx	Rice producer
Brenord	Jucien	Rice producer
Théolin	St-Vil	Rice producer
Edouard	Rony	Rice producer
CAP-HAITIEN AREA AGRICULTURAL ASSOCIATIONS		
Phanord	Déjean	Kopérativ Agrikol Travayè Aktif Montaynwa (KOATAM)
Jacques	Chancy	Kolektif Finansman Popilè (KOFIP)
Surlin	Martinel	Mouvement des Planteurs du Bas Maribaro (MAPLAM)
Ofrande	Francilot	Asosyasyon Tèt Kole Agrikiltè Dima (ATKASED)
Similien	Imonise	Estokaj Dlo Karis
Jean-Louis	Ephige	Catherine Flon
Jean	Pierre	Coopérative Agricole de Bedoret
PORT-AU-PRINCE AREA (FERMATHE) MSMES		
Jean	Guito	culture maraichaire
Jean	Junot	culture maraichaire
Domingue	Rodrigue	culture maraichaire
Silencieux	Roger	culture maraichaire
Eugene	Roudy	culture maraichaire
Mondestin	Marie Denise	culture maraichaire
Jules	Maxo	culture maraichaire
Aurelus	Jackenson	culture maraichaire
Derival	Dieugo	culture maraichaire
Silencieux	Frantz	culture maraichaire
PORT-AU-PRINCE AREA (GRESSIER) MSMES		
Célestin	Marie Elda	Commerce
Célestin	Marie Perpétua	Commerce
Bernier	Marie Jeanette	Commerce
Pierre	Mérita	Commerce
Gaspard	Altagrace	Commerce
Lespinasse	Jean Johnny	Chicken farmer
Louis Marose	Marie Carmel	Commerce
Joseph	Marie Thérèse	Commerce
SAINT-MARC AREA (MARCHAND DESSALINES) AGRICULTURAL ASSOCIATIONS		

FGD PARTICIPANTS- MSMES and AGRICULTURAL ASSOCIATIONS

LAST NAME	FIRST NAME	Activity/Association
LEBRUN	Lavila	Association des Parents Combatifs pour une Bonne Education de l'Artibonite (APACBEA)
ALCINORD	Delismé Jean	APACBEA
JOSEPH	Gesner	APACBEA
DIEUJUSTE	Alta	APACBEA
RENE	Jean Dulin	Union des Fils de Dessalines pour le Développement (UFADD)
PRESSOIR	Jean René	APACBEA
ENEL	Eustache	APACBEA
DIEUJUSTE	Daniel	APACBEA
DIEUJUSTE	Genès	Coopérative Fraternelle pour l'Education Sociale et l'Apport Economique de Dessalines (COFESAED)
DIEUJUSTE	Prophète	COFESAED
PROSPER	Francky	COFESAED
JOSEPH	Lionel	(IFAD)
FEQUIERE	Pierre	COFESAED
ALCENA	Corisma	UFADD
DESTIN	Cléona Toussaint	COFESAED
LEFORT	Lorcuis	UFADD
CHARLES	Raymonde	APACBEA
JEAN-JACQUES	Delino	
JOSEPH	Eddy	APACBEA
AUGUSTIN	Pierre-Noël	APACBEA
CHRISTINE	Eliona	COFESAED
LEBRUN	Bertide	APACBEA
ROMAIN	Pierre	COFESAED
FUCIEN	Placius	COFESAED
ANAFAS	Salía	
MAXI	Marie Yolène	Coopérative Fraternelle pour l'Education Sociale et l'Apport Economique de Dessalines
PAULEUS	Madsen	Organisation Planteurs Vitimes 3ème Section de Dessalines (OPV3SD)
OCCEAN	Louisemène	OPV3SD

FGD PARTICIPANTS- MSMES and AGRICULTURAL ASSOCIATIONS

LAST NAME	FIRST NAME	Activity/Association
SAINT-MARC AREA (MARCHAND DESSALINES) WOMEN		
SOLMEUS	Dieula	Commerce
DESTIN	Cléona Toussaint	Commerce
FRANCOIS	Souvenise	Commerce
PHEDOR	Estemane	Commerce
CADET	Genise	Commerce
CERES	Rose-Marie	Commerce
JEROME	Angeline	Commerce
MAXI	Marie Yolène	Commerce
MEME	Johamène	Commerce
DORME	Iphonique	Commerce
JULMEUS	Rosélia	Commerce