



FIELD-Support LWA Award

Quarterly Report

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

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Submitted By:



Academy for Educational Development
Connecting People > Creating Change

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Background

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

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

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

The FIELD-Support Management Team at AED is pleased to present this quarterly report highlighting the LWA developments and accomplishments for the quarter ending December 31, 2008.

1. Leader Activities

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

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

The FIELD-Support team continued to work closely with the USAID/MD office to advance the goals and objectives of the project. During the quarter ending December 31, 2008, the team held several meetings with the project CTO's. Topics covered during these meetings included the FIELD-Support 2008 Workplan, reporting requirements, upcoming associate awards, pilot project reviews, the project's knowledge management strategy, and marketing plans.

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

2. Pilot Activities

Implementation continued on nine pilot activities. A brief review of each pilot activity can be found below:

Market Development Working Group Economic Recovery after Crisis – SEEP Network (July 2007 – February 2009)

This quarter included three events at the beginning of a final round of intensive revision for the Economic Recovery after Crisis Standards. Laura Meissner, co-facilitator and program manager, traveled to London in October 2008 to take part in a two-day workshop on “Putting Peace-building at the Heart of Economic Recovery” hosted by International Alert, in order to learn about concurrent initiatives to advance the practice of economic recovery and to build relationships with organizations for possible collaboration in the future. Ms. Meissner also attended a workshop in Italy hosted by the Women’s Commission at IRC on livelihoods programming for displaced populations, and gave a presentation and led a discussion on the Economic Recovery Standards. At the meeting, project participants were able to make connections with UN agencies including UNDP, UNHCR, and ILO. Project staff are pursuing these contacts in hopes of garnering these stakeholders’ input and buy-in to the Standards.

The key event of the quarter was a half-day presentation and intensive review of the Standards draft held at Focus on the FIELD Day at the SEEP 2008 Annual Conference on November 4, 2008.

Based on this event and all previous on-line reviews, discussions and events over the past months, SEEP has compiled the feedback from practitioners, donors, and other stakeholders and has begun to make revisions on the draft Standards based on this feedback. SEEP has requested a no-cost extension until February 28, 2009 to complete the work for this pilot. In these final two months, SEEP will review the indicators in the Standards to make them more measurable, in order to improve uptake in the field. SEEP will then copy-edit, format and publish the Standards as a first trial edition.

Sustained Market Access for Subsistence Farmers in Bolivia – SAVE and AFE (March 2008 – May 2009)

During the third quarter, Save the Children (SC) has continued to work with Action for Enterprise (AFE) to design a post-implementation role and budget. The proposal will allow AFE to continue supporting the FIELD project and advise on mid-term adjustments. Currently, AFE is scheduled to visit Bolivia for 10 days in early March 2009.

To date, Save the Children has designed a comprehensive set of quantitative and qualitative indicators that will be used to gauge program success as well as capture lessons learned. The qualitative indicators are based on focus groups as well as individual interviews that will be conducted in late January/early February and June (approximate date). The quantitative indicators track capacity building and are designed to capture changes in volumes and values of agriculture products as well as the impact of balanced feed on the former.

Concurrently, meetings with five participating municipalities were conducted to introduce the project to beneficiaries. Based on meeting outcomes, SC met to delineate the exact area of project implementation, as well as number of direct beneficiaries, and to define roles and project strategies.

Milk Value Chain Results

This quarter saw the Initiation of the construction of stables. SC also conducted a base line study of the effectiveness of balanced feed (BF) in increasing milk production and held meetings with dairy companies (Pil and Delizia) to explain and coordinate activities.

Fruit Value Chain

SC has begun making market contacts for the sale of fresh and transformed fruit with visits to Santa Cruz and Cochabamba, and is facilitating the sale of 60 tons of peaches, 89 tons of apples, 3.5 tons of dehydrated peaches, and facilitating the negotiation of 3.5 tons of jelly. However, the results are still pending – the order has been placed, but producers have not confirmed their ability to meet it. In the meantime, SC began designing training materials and “*cartillas*” (materials that producers maintain in order to remember lessons learned) to distribute to beneficiaries.

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

Program implementation of the LWA “Integrating the Unbanked through Remittance-Linked Product Development” pilot program ended in September 2008. Final results for the program as of September 2008 included:

Outputs:

- Developed a remittance-linked savings product that enables recipients to have their remittance transfer deposited directly into an account;
- Upgraded the remittance MIS web-based remittances platform to capture more information about recipients and senders; and
- Designed a multi-national publicity campaign, *¡Cuéntales qué...!* (“Tell them...”) to:
 - 1) Convince senders to select credit unions as the distributors of their money transfers and;
 - 2) Cross-sell membership and other financial services to recipients.

Achievements:

- Of the total 65,535 credit union remittance recipients in Guatemala, more than 3,350 have signed up for the remittance-linked savings with direct deposit savings product.
- 1,378 remittance recipients have joined the credit union where they receive their transfers for the first time.
- 12.5% of new members have established direct deposit accounts.

During Quarter IV, Stephanie Grell Azar prepared the final documentation of the program with support from Christian Pennotti. FIELD Brief 5, “Integrating Remittance Recipients into the Financial Sector, Guatemalan Credit Unions take a savings-led approach to increase financial opportunities for remittance recipients,” was finalized and printed in December 2008. The document has subsequently been posted to microlinks and the Microfinance Gateway.

Poverty Assessment Tools Training - IRIS Center (September 2006 – June 2009)

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

During the first quarter of FY2009, the Poverty Assessment Tool (PAT) Training team commenced the following activities:

- Supported PAT implementers and USAID Missions via the PAT Help Desk, responding via email, phone, Skype, and in-person meetings on topics ranging from reporting requirements to sampling. There were fewer inquiries than the same period last year, with the assumption that fewer partners need assistance or are implementing in early 2009;
- Continued planning for a third DC PAT Training to be held March 3-6, 2009, at Greeley Hall at the AED building;
- Continued to update the project website: www.povertytools.org, which included providing updates on tools under development and announcing the upcoming training and new e-learning platform;
- Disseminated quarterly update on tools, trainings, and training materials via the project listserv and also to MicroLINKS Connections online newsletter;
- Confirmed dates and continued planning for PAT feedback trip to Guatemala, to occur February 1-6, 2009. Brian Beard will visit three USAID partners and the Guatemala Mission to conduct focus groups and private interviews to solicit feedback on the tool, trainings, and training materials; verify the process was carried out properly; and provide additional technical assistance to ensure they are adequately trained for their next PAT implementation;

- Served as co-facilitator for the MicroLINKS Speaker’s Corner event: “MF and Enterprise Development: Effective tools to eradicate poverty?,” which took place October 14 -16, 2008. Brian facilitated the online discussion on the third day, which dealt with using new poverty assessment tools such as the PAT;
- Continued to attend SEEP Poverty Outreach Working Group (POWG) and Social Performance Working Group (SPWG) meetings, as well as the Social Performance Task Force, to keep the microenterprise community informed about new tools and training options;
- Participated in a panel discussion during the SEEP Annual Conference, entitled: “Common Social Performance Reporting Framework, the Progress out of Poverty Index and the USAID-IRIS Poverty Assessment Tool;”
- Met with Don Sillers of USAID on November 24, 2008, to discuss plans and priorities for tool development, training, and feedback trips;
- Screened and interviewed potential candidates for a sampling consultant position, to assist in improving the training materials on sampling;
- Implemented and completed a pilot testing of the e-learning site, located at www.povertytools.org/PATtraining. 28 participants from 14 countries agreed to participate in the course during the 2-month pilot phase. In addition to completing course activities, they agreed to take a number of surveys to provide feedback on the course materials and the online learning process. A summary of the results is attached to this document. Overall, feedback was overwhelmingly positive and supported many of our research findings and assumptions about the appropriate amount of information to present, formatting, technological capacity of users, and course organization. With the pilot testing phase complete, the course remains open to all implementers and currently has 39 registered participants from 16 countries;
- Initiated research of platforms for offering an offline version of the PAT e-learning materials. Two possibilities have been identified and were tested for ease of use and effectiveness.

Financing Water: Using Financial Systems to Improve Access to Irrigation and Markets in Rural Peru – CARE with ACDI/VOCA (October 2006 – February 2009)

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

1. Identification of target group in communities in the Ayacucho Region:

A total of 60 families have been identified and selected, 35 families in the district of Luricocha, Province of Huanta, inserted in the avocado productive chain; 15 families in the community of Uchuypampa, district of Tambillo, inserted in the pea production chain; and 10 families located in the upper basin of the Cachi irrigation belonging to the provinces of Huamanga and Cangallo.

2. Organization and/or strengthening of Producers' Committees:

Working with the Nueva Esperanza de Uchuypampa agricultural producers' organization and the Avocado Producers' Association (APROPALT), the AFRUAT (Association of Andean Fruit Growers of Huanta, and the AFRUVAH (Association of Fruit Growers of the Huanta Valley), which are being supported in the development of their management skills for an efficient access to credit and access to other business development services required by the productive chain.

3. Evaluation of irrigation infrastructure in place:

What has been done is to visit and evaluate 30 potential areas for the implementation of the project where there is a primary irrigation infrastructure and the 50 selected families are involved

4. Topographical survey of 50 plots (GPS):

In the 50 plots the topographical survey was quite simple, done with GPS and tape measure.

5. Office work of processing field data and designing the irrigation system:

The processing of field data was carried out in the office with AUTOCAD (design software) and S10 (costs and budgeting software). The time required to process each file was approximately 5 hours.

6. Studies or profiles completed for financing:

Fifty (50) profiles were developed. This activity includes the design, editing and printing of the files.

25 irrigation systems have been installed, in spite of the 50 profiles having been developed. There is a group of 16 people who did not obtain loans due to indecision by the families, particularly related to the fear of risk due to its being a new experience.

Among them are a group of 9 producers who have files practically approved since December (relatively late due to the times required to decide in favor of the credit), that we have on standby because we do not yet have an answer on the extension of the project from January 2009 (to cover temporary technical assistance, support and monitoring), which is also a requirement, as is known, we are managing it since December.

7. Implementation/ installation of irrigation systems:

We are still waiting for an authorization to proceed by the donor and we would also like to add a new group of customers who are quite interested in seeing the positive results of this system (in

terms of quality, productivity, and profitability). This depends on the approval for the 1-year extension of the terms of the guarantee fund injected by CARE for Edyficar and partly finances the cost of the specialist according to the proposal submitted at the time, which is closely linked to the exit strategy of the project. One role regarding this activity for the specialist would be the development of the new client profiles.

8. Subscription to agreements with financial organizations

The following agreements have been established:

- i) 1 agreement with the Los Libertadores Rural Savings and Loan of Ayacucho for the financing of irrigation systems in the pea productive chain.
- ii) 1 agreement with Edyficar, with which a loan product and regulation was developed specifically to finance irrigation systems.
- iii) A microfinance product was designed with Edyficar that is contained in the loan regulation that we elaborated together and is operating in this process.

9. Design of the loan product:

The Los Libertadores Rural Savings and Loan has a general loan product for financing productive chains, but it is the first experience in financing irrigation systems for productive purposes, at least in the Ayacucho Region.

10. Approval of the operations regulation:

There is an operations regulation designed by Edyficar that is approved and in operation.

11. Training in loan management and the culture of credit:

There have been 4 training and informational events on loan management and credit culture with Edyficar, Agrobanco and the Los Libertadores Rural Savings and Loan. These events were aimed at avocado producers from the district of Luricocha and pea producers from the District of Tumbillo. A total of 65 people participated in these events.

12. Support in the organization and management of loans:

The technical specialist made contact and facilitated the preparation of the technical files for 50 producers. The files were approved for all 50 producers to receive credit from financial institutions, but a group of producers abandoned, due to fear of taking on a loan.

13. Training Workshops on the installation and operation of technified irrigation systems:

Taking advantage of the facilities for the loans granted, 5 training workshops were developed on the installation and operation of irrigation systems in which 120 people (first workshop = 23,

second workshop = 42, third workshop = 22, fourth workshop = 17, and fifth workshop = 16), of which 80 (67%) were men and 40 (33%) were women.

14. Training Workshops for the sustainable maintenance and Management of technified irrigation systems:

- i) These events were conducted together with the PSI. The goal of these workshops, in addition to training users in irrigation systems, was raising awareness and demonstrating the benefits of technified irrigation to other interested producers in the community. Technical information guides were designed for these workshops that were provided to farmers to enhance their knowledge of the installation of technified irrigation systems.
- ii) Eight (8) workshops have been developed, in which 246 persons participated, of which 158 were men and 88 were women (66.22% and 35.78% , respectively). This fully meets the programmed goal. During these workshops, capacities were built for an adequate management of the irrigation systems. Before, the producers didn't know much technical aspects of irrigation systems. Now, the producers can manage the irrigation system: perform basic maintenance, operations and logistics. Similarly, technical information guides were designed in operation and maintenance that were facilitated by the farmers.
- iii) Technical visits to the plots of 25 families that installed their systems took place, providing them with basic advice on the management of technified irrigation, including the use of drip tape, the maintenance of filters, control of pressure through pressure gauges, cleaning and purging of systems and finally, on the advantages of improved irrigation on the productivity of agricultural activity.

15. Advisory visits in irrigation and crop management to irrigation system beneficiaries:

On average, each family has received 6 technical assistance visits, which we consider appropriate for each beneficiary family. There was no need for the 240 technical visits, as this was originally scheduled for 50 beneficiaries thus resulting in the 62.5% implementation rate. To the extent that we continue with the complementary stage of the project, the new families may also access this service to the extent necessary.

16. Collective monitoring of the operation of the irrigation systems and the finance model used and their contribution to the increase in incomes:

This was an ongoing and permanent process during the time horizon of the project scheduled until December (values proportional to the progress of the project were used). Joint monitoring visits have been scheduled in this action with the PSI (Subsectoral Irrigation Program) and with officials of Edyficar and the company Tecsaagro, which is the supplier of irrigation equipment and installation services, with the aim of giving them ownership of process and especially, of the successful results. This has been important, for which it is hoped that the State take this experience as a model. We thus continue to make the effort necessary to achieve an effective

impact, based on the transition systematization process that we articulated with the State and plan to support over the coming months should the No Cost Extension be approved.

17. Systematization and instrumentation of the experience:

Our plan is to work on it in January and February 2009, to later be revised and finalized for presentation during the month of March.

The following are in process:

- i) Case study which will provide an overview of the work initiated and implemented in Peru, with lessons for other implementing organizations.
- ii) The compilation of information from financial institutions on the completion of repayments and cancellations, according to the schedule issued by the financial institution to the project clients. A group of clients must finish the cancellation of their debt this month.
- iii) Socio-economic evaluation of the intervention areas or the Poverty Assessment is complete. Currently the Monitoring and Evaluation Advisor of CARE Peru is assisting the preparation of the final report.
- iv) Processing of family data sheets.
- v) Collection of testimonial evidence on the process.
- vi) Adjustments to the protocol for access to credit
- vii) Data from the baseline processed on the 25 producers who gained access to credit.
- viii) Elaboration of close-out surveys for the final evaluation in process.

18. Baseline evaluation and final evaluation:

The project is expected to conclude in February, given that some crops such as peas and avocado are maturing (campaign harvest) and have not yet been harvested, which will come about through the proposed extension of the project until February 2010 (with minimal financial resources from the guarantee fund according to the proposal sent). We consider this extension and additional resources, strategic because it would help consolidate the transfer and sustainability of the experiences accumulated through this pilot intervention. In addition, a baseline assessment is also planned among the new clients, as well as their evaluation at close-out, with the actors empowered. Any new data coming out of the additional year of implementation will be incorporated into the February 2009 drafted case study in February 2010.

Islamic Microfinance – FINCA with IRIS (December 2007 – December 2009)

As a result of the current uncertainty regarding the legality of providing Islamic microfinance products in Tajikistan, as well as the results of the demand research, which suggests limited demand for the product, the FINCA Islamic Microfinance Pilot Project in Tajikistan was terminated in December 2008 with a final stop work closeout scheduled for January 2009. To date, all deliverables, as initially scheduled for submission to AED, have been completed and approved in their entirety.

Microfinance Energy Links – ACCION with SEEP (October 2007 – September 2009)

ACCION International initiated the Energy Links Project late in 2007. Project activities focused initially on developing distribution channels for the sale of inexpensive solar lamps to people living at the bottom of the pyramid in Uganda. The Energy Links Project staff established contacts between local Ugandan NGOs and the manufacturer of the selected lamps, Barefoot Power. The Project also conducted a pilot test of the acceptance of lamps with 35 individuals living in urban and rural districts in Uganda. The pilot concluded in March 2008, with very positive responses to the lamps among the participants.

The last quarter of 2008 aimed at strengthening the project. Learning from its successes and limitations, this period also focused on replicating Energy Links project in Mali with the help of local and international partners.

Activities for the current reporting period are as follows:

Mali

Energy Links followed up on contacts established in Mali with a mission by Consultant Paul Rippey to the country in October 2008. The four tasks of the mission were:

1. Assess the market for solar LED lamps;
2. Initiate a market acceptance test and other consumer feedback activities;
3. Liaise with Government of Mali programs working in rural lighting;
4. Agree on principles and outline of collaboration.

These tasks were largely, but not completely, accomplished:

Task 1: Assess the market for solar LED lamps

Concerning the market for solar LED lamps, we acquired information from the World Bank concerning electrification in Mali before coming. The Bank reports:

In Mali, barely 1 percent of the rural population has access to electricity. Most rural households meet their lighting and small power needs with kerosene, dry cell and car batteries. Kerosene is the primary source of lighting, with an average household expenditure of US\$ 4 to 7 per month....

This makes a strong a priori case for the introduction of solar lamps. Note, however, that the statement about the widespread use of kerosene may be inaccurate: it is reported that in some parts of Mali, including in our test village, people have turned away from kerosene and are

lighting with shea oil (*beurre de karité*). This issue – the widespread use of a renewable, local biofuel – was only discovered on the penultimate day of the mission, and needs to be examined further.

Task 2: Initiate a market acceptance test and other consumer feedback activities

We placed 51 lamps with women in three villages of the rural commune of Bagineda Mali on October 23, working in close collaboration with *Association Jeunesse Action – Mali* (AJA). The number was less than the 100 lamps anticipated, because the supplier was unable to ship the number that we requested, and because of a fairly high number of lamps distributed as samples, or for tests. We believe that this smaller test is perfectly adequate for our purposes. We were unable to hold focus groups as planned, because the schedule was pushed back by the difficulties of getting the lamps through customs. On the day of the distribution, we were able to exchange questions with the villagers, though, which largely served the purposes of the intended focus groups. We will obviously return to these villages to extensively interview and debrief all recipients of the lamps on their opinion, feeling, use and willingness to purchase. We estimate that phase to be three months after the distribution, around mid January.

Task 3: Liaise with Government of Mali programs working in rural lighting

We had two useful visits with AMADER, the Agence Malienne pour le Développement de l'Energie Domestique et de l'Electrification Rurale. AMADER offered to support us in three ways:

1. Assisting in publicizing lamps, once they go on sale ;
2. Helping us get a waiver of customs duty for the importation of lamps ;
3. Testing a sample of lamps and certifying their technical characteristics.

In general, AMADER expressed their support for the project, and desire to collaborate.

Task 4: Agree on principles and outline of collaboration

The institutional configuration of an eventual project is less clear than what was hoped it would be at this point; however, the project made good contacts, and there are numerous possible configurations, that will be discuss on our next visit.

One such contact, a local firm called HORONYA, has been importing solar equipment into Mali since the 1990's. HORONYA has an upcountry distribution network and a good reputation for working at the village level. We discussed working with them to set up a network of distributors. These very initial conversations were encouraging but of course not conclusive.

Uganda & Tanzania

Energy Links Chief Consultant Paul Rippey visited Harry Andrews, co-founder of Barefoot Power, the manufacturer and Ugandan distributor of the lamps, and had frank discussions about their activities. Currently, they are tweaking their distribution model, and identifying distributors up-country who may or may not choose to use independent entrepreneurs for selling lamps.

Barefoot noticed some drop off in sales and enthusiasm by entrepreneurs after initial rapid sales, but the model still needs further testing; there are only a small number of entrepreneurs, and they have had a continual problem of interrupted stock because of a lack of working capital to get an initial load to be sold on a large scale.

Paul Rippey met with Adrian Stone, of Department for International Development. DFID has a mandate to do more in clean energy, and we briefly discussed the idea of setting up a project with a broad mandate to aid the clean energy sector, rather than individual firms or products. Energy Links will pursue this further.

Biomass briquettes: Paul Rippey met with UWESO, the Uganda Women’s Effort to Save Orphans, and discussed the idea of collaborating on a training of their members that would have the objective of causing a viral replication of the technology that the Legacy Foundation has developed and is trying to popularize. Biomass briquettes are a proven way of meeting a niche market for fuel. They are only viable when certain conditions are met:

1. There must be a supply of free or very low-cost organic materials, near the market for cooking fuel. Inputs can include leaves, agricultural waste, charcoal dust and paper. A mix is best. Manufacturing and use must be close together or the cost of transport will make the briquettes uncompetitive.
2. The cost of labor must be low, although the price of cooking fuel tends to vary with the cost of labor, so in higher labor cost areas, fuel costs more anyway, so briquettes can sell for a higher price.
3. Need for a cash market for cooking fuel, or other constraints to obtaining fuel. If free fuel from firewood is readily available, there will be no market for briquettes; if the fuel, even if free, is very far away, there may be a market.
4. People must use traditional (i.e. inefficient) cooking methods. The briquettes provide an efficient concentrated heat because of their hollow center – they burn from the inside out – so they can be used efficiently where people are cooking with three stones or other open fires. In other cases, in particular where people are using improved “rocket” stoves, the briquettes add little value.

For these reasons, the briquettes will never be more than a niche product. However, even a niche product can reach many thousands of people and create hundreds of small home-based industries in a country like Uganda. Women (this is typically though not always a woman’s business) will usually start small, for domestic consumption, with very little equipment. As they gain confidence, skills and experience, they can increase production, and it is at this point that they would need a loan to procure a larger press and grinder.

Our intention with UWESO is to train 25 women, with the clear agreement that they are to pass the technology freely onto other women when they have mastered it. UWESO has agreed to monitor this viral replication.

Microfinance & Renewable Energy – FINCA with IRIS (March 2008 – May 2009)

In the last quarter of 2008, two “Energy Officers” were recruited and commenced work on November 24th in Kawempe and Masaka, and are charged with the following tasks:

- a. To assess the client’s energy needs by analyzing client’s energy expenditure as well as advising them on the best available energy options to fit their needs;
- b. Based on assessments, mobilize energy loans with current FINCA clients through weekly visits to group meetings. Create awareness of energy products and FINCA’s micro-energy loans among non-clients via marketing activities.
- c. Pass on all energy loan clients to FINCA loan officers for credit analysis and approval of energy loans.

Of note, with the addition of energy officers, sales of solar systems increased to 11 in December, as compared to 2.5 per month for previous months.

FINCA Uganda has signed a final agreement for a subsidy for solar systems from the government. The Rural Electrification Agency has provided a credit of Ugandan shillings 48,754,475 (approximately \$28,000) as an advance subsidy payment on future sales of solar systems. Also, Solar Energy Uganda, one of the solar system suppliers for FINCA Uganda, was contracted to carry out technical training for the energy officers.

FINCA has decided to re-direct funds originally intentioned for market research and business plan development in Afghanistan, to help scale-up micro-energy lending in Uganda. An updated budget and proposal have been submitted to AED, with plans to use the additional funding to hire more “energy officers”, provide more robust training to these officers, and expand marketing efforts. FINCA will also use the additional funds to conduct impact assessment activities, as described in greater detail in the revised proposal.

A detailed pilot implementation plan is complete, and is awaiting approval from the Country Director for Uganda.

Integrating Small farmers into Productive Value Chains – AFE with TNS (March 2008 – April 2009)

During the final quarter of 2008, a case study on targeted lead firms in Tanzania (Multi-Flower Intl), Kenya (East Africa Growers), and India (ITC) was completed. Following the case study, a three-day symposium meeting was held in late November with case study authors to begin development of the Facilitator’s Manual. It is expected that this manual will be completed and edit during the next quarter, to ensure dissemination before the programs end.

SEEP Program

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

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

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

Practitioner Learning Program (PLP)

During this quarter, both PLPs engaged in online or in-person discussion, and began work on knowledge generation and dissemination.

In the *Youth and Workforce Development PLP*, major activities included the remainder of the exchange visits, a weeklong discussion on market assessment, and a two-day Webinar on youth financial services. The major activity for the coming quarter is the closing workshop in January, to be held in Cairo, with partner Save the Children.

For the *Building Alliances to Serve HIV/AIDS-Impacted Communities in Sub-Saharan Africa (BASICS) PLP*, the main activities this quarter included partner exchange visits, Ask-the-Expert discussions on BDS and HIV and on MFI considerations relating to clients affected by HIV. The major activities for next quarter include technical assistance site visits to nearly all partners in January and February 2009 (using savings from the opening workshop) as well as closing workshop in February, to be held in Kigali, hosted by partner CHF.

Individual partner activities under both PLPs are as follows:

Youth and Workforce Development: 100% Market Driven Program Design to Achieve 100% Employment	
Organization	PLP-related activities this quarter
Education Development Center, Inc. (EDC) IDEJEN program-Haiti	<ul style="list-style-type: none"> • Further refining of the MIS developed for program tracking • New partnership with Haitian Ministry of Trade and Industry • Opened several more training and career centers • Additional proposals and pilots for program expansion • Completed exchange visit to Fundación Paraguaya
Fundación Paraguaya	<ul style="list-style-type: none"> • Completed exchange visit to Partner Microcredit-Bosnia (end September) • Drafted learning product on financial incentive plans for staff • Continued youth employment market survey work
Save the Children - Egypt	<ul style="list-style-type: none"> • Implemented second round of data collection with Youth Livelihoods Development Index • Adjusted facilitator training approach for less experienced facilitators in schools • Hosted exchange visits from Partners of the Americas
International Rescue Committee (IRC) – West	<ul style="list-style-type: none"> • Completed exchange visit to EDC-Haiti • Conducted youth-participatory employer mapping and marketable product assessments • Conducted assessment on barriers to girls' participation in vocational

Africa:	<ul style="list-style-type: none"> training • Furthered partnership with National Working Group on vocational education
Partners of the Americas – Ecuador, Brazil, Uruguay:	<ul style="list-style-type: none"> • Completed exchange visit to Save the Children-Egypt • Revised M&E strategy • Continued to work on program scale-up with new and potential donors • Advanced partnerships with government ministries
Mercy Corps and Partner Microcredit - Bosnia:	<ul style="list-style-type: none"> • Completed exchange visit to Partners of the Americas in Ecuador • Launched media campaign to promote youth loan and business training program • Adjusted product offering due to lack of demand from new youth clients

Building Alliances to Serve HIV/AIDS – Impacted Communities in Sub-Sahara Africa (BASICS)	
Organization	Learning agenda summary
CHF International - Rwanda:	<ul style="list-style-type: none"> • Hired Cooperative Support Officers to improve outreach to cooperatives • Facilitated access to export markets in the chili pepper value chain • Conducted a Cooperative Development TOT • Completed exchange visit to SAT Ghana, focused on microfinance provision for vulnerable populations. • Carried out joint monitoring visits to cooperatives with local partner AEE
Emerging Markets Group COPE project:	<ul style="list-style-type: none"> • Continued efforts to promote an MOU between cooperative cluster and exporter • Based on SEEP consultant support on causal models, developed a detailed plan to guide initial impact assessment • Hosted exchange visit from CRS
CRS - Rwanda:	<ul style="list-style-type: none"> • Completed exchange visit with COPE project in Uganda implemented by Africare/EMG alliance from 26-29 November and reached out to COPE project in Rwanda for possible collaboration. • Provided technical assistance visits to local partner Caritas on finance, HR and IT systems • CRS Title II Food Support (COSA) and Great Lakes Cassava Initiative (GLCI) projects are in the process of developing concept notes for agro-enterprise activities in Rwanda. Discussions are underway to integrate these with on-going CRS SILC and HIV activities.
Fantsuam Foundation:	<ul style="list-style-type: none"> • Partnered with Hope for the Blind to arrange client eye screening and IT financial support • Participated in organizational development assessment to review existing Strategic Plan and annual action plans • Reached out to other local organizations for partnerships
Mercy Corps - Ethiopia:	<ul style="list-style-type: none"> • Completed exchange visit to Sinapi Aba in November • Advanced fuel briquettes pilot program; 30 jobs provided to date • Continued to provide technical assistance to local partner WISE and SACCO union
Sinapi Aba Trust:	<ul style="list-style-type: none"> • Hosted Mercy Corps and CHF in exchange visit • Attempted to form HIV support group (for clients that had tested positive in an offered service) and link to regional and state bodies • Organized a meeting for PLWHA clients, medical officers and resource persons • Offered workshop on health (diet / nutrition and psychotherapy) • Distributed materials for prevention of HIV to clients

IGP Learning Networks

Enterprise Development IGP Learning Network

The Enterprise Development IGP held a meeting in November 2008 at the SEEP 2008 Annual Conference to meet Andrew Baird, the new facilitator, and to plan for activities and deliverables for the remaining months of the program. Participants agreed to submit bi-monthly diaries as well as brief think-pieces for internal discussion, and SEEP and the facilitator agreed to arrange expert discussions and presentations to share on-line.

The first IGP diaries were submitted to SEEP and to the other members in December. Also in December, SEEP presented to the IGP grantees the first “Voices from the Value Chain” audio interview with an ecolodge director and coffee grower in Nicaragua.

For the coming quarter, SEEP has planned additional expert discussions; a dialogue around the experience shared in the diaries; and a closing workshop/write-shop scheduled for the end of March, in India, hosted by ACDI/VOCA, to draft the learning products for this IGP.

Financial Services IGP Learning Network

This quarter included a one-day workshop for the IGP participants in Washington, DC, capitalizing on the SEEP 2008 Annual Conference. The workshop participants (representatives from FINCA Mexico, Opportunity International, ShoreBank International, Save the Children, WOCCU, USAID, and microLINKS) shared their progress and learning to date, began work on their action plans for the final year, listened to a presentation on possible on-line events and dissemination strategies from microLINKS, and listened to a presentation and discussion on MFI human resources issues by John Nolan, vice president at Deutsche Bank. By December, all of the IGP grantees had completed their learning-network action plans.

This quarter, SEEP secured additional funding from Pact under AMAP for development of additional learning products, focused on IGP grantee ShoreBank and its local partner the National Rural Support Programme (NRSP) in Pakistan. These learning products will be written in January 2009 and published later in the quarter.

The coming quarter will see significant progress on the learning products planned for this IGP. More than eight additional products are planned, including a tech note on training clients to use new disbursement technologies; a value chain finance field manual; and a case study on implementing a market assessment in a post-disaster environment.

ASSOCIATE AWARDS UNDER IMPLEMENTATION

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

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

ARIES has created over 150,000 jobs in its first two years of implementation. Loan disbursement has reached over US\$82 million expanding access to financial services for over 70,000 micro, small, medium, and large enterprises in 21 of Afghanistan's 34 provinces. Twenty seven financial service outlets were created and 88 others received financial support in the form of loan capital and/or operating cost. One of the ARIES created financial institutions has already achieved operational self-sufficiency and 10 others met or exceeded their FY2008 sustainability targets.

During the reporting period, ACDI/VOCA's Afghanistan Rural Finance Company (ARFC) disbursed and/or committed US\$825,000 to its borrowers in Kabul and Nangarhar Provinces. WOCCU established two Islamic Investment and Finance Cooperatives (IIFC) in Kunar and Uruzgan and three IIFC points of service in Balkh and Helmand Provinces. The IIFCs disbursed over 3,500 loans in the total amount of US\$2.1 million. The number of members of IIFCs increased to nearly 29,000 generating a total amount of US\$1.2 million in share savings and deposits. FINCA disbursed over US\$640,000 in loan to over 2,000 borrowers. MISFA, with SBI's assistance, disbursed nearly US\$4 million to 97 small and medium enterprises (SMEs). In addition, US\$9 million, disbursed to over 35,000 clients in the previous quarters, was being recycled through MISFA's partner MFIs.

The ARIES activities for the initial two years were focused on the implementation of partner field operations and AED establishment of data collection and knowledge management tools to collect and report on progress. The activities in the next quarter and throughout FY2009 will build on this foundation with the view to moving many of these organizations and their activities to scale and sustainability. ARIES partners deserve enormous credit; they have accomplished a series of remarkable successes especially in light of the economic realities of the market and the overall security situation in Afghanistan. Through end of FY2009, the ARIES Program will continue to strengthen its existing operations and expand into new geographic areas and will disseminate the success stories generated by the Program to relevant stakeholders. In particular, MISFA, with the assistance of SBI, will work with at least five bank partners to manage a US\$15 million SME lending portfolio; ACDI/VOCA plans to increase its loan portfolio to nearly US\$18 million targeting small and medium rural enterprises that will result in significant job creation; FINCA expects to expand operations and reach an outstanding portfolio of US\$11.5 million; A mobile phone banking initiative (M-Commerce) will be launched in FY2009; WOCCU will create five new IIFCs in the target regions to reach out together with the existing IIFCs an outstanding portfolio of nearly US\$9 million. WOCCU will also work to establish regional associations that will provide long term support to the network of IIFCs. The ARIES-funded US\$9 million microfinance portfolio of MISFA that was disbursed to over 35,000 borrowers in the ADP regions will be recycled throughout the life of the program.

Expanded and Sustained Access to Financial Services (ESAF) (September 2008 – September 2011)

ESAF was awarded on September 30, 2008 and will support USAID's goal of developing a modern, high wage, high value added private sector in the West Bank and Gaza by improving access of Palestinian households and micro, small and medium enterprises to financial services, especially credit. This initiative is a follow-on to SMART and will benefit from the work and studies undertaken under SMART.

Through a variety of interventions, ESAF will address identified weaknesses in the financial system at the consumer, institution, and enabling and regulatory environment level. Interventions will include the provision of financial literacy services, technical assistance on commercial bank downscaling, support for the development of the land registry system and advice to the Palestinian Monetary Authority. These activities will lead to the sustainable expansion of services to at least 35,000 households over the life of the program. The program also includes a fixed capital financing mechanism (called Palestinian Investment Partners) that will fund Small and Medium Enterprise equipment upgrades, assist with creation of joint ventures and technology transfer as well as facilitate other forms of capital inflow to profitable businesses that can expand immediately and provide expanded economic activity and sustainable jobs. Investments will generally be directed towards key value chains, leading to the creation of at least 750 jobs and numerous forward and backward linkages to MSMEs.

In country implementation for this award has been launched in early October 2008 and is being led by AED in partnership with ShoreBank International (SBI) and the William Davidson Institute (WDI).

During the reporting period, the ESAF team, under the guidance of COP Timothy Nourse, focused on start-up activities: understanding priorities, staffing, meeting with potential partners and mobilizing in the West Bank. The team worked on and submitted the project's first year Implementation and Monitoring and Evaluation Plan. During the reporting period, ESAF also conducted a series of workshops with representatives of the banks and Non-Bank Financial Institutions operating in the West Bank to introduce the ESAF program and discuss lending to the MSME market. By the end of the quarter, two bank and three non-bank financial institutions had been chosen for SBI technical assistance.

The ESAF team in Ramallah comprises three units – one, a core admin and finance team, two, an Access to Finance technical unit, led by the COP, and three, a Palestinian Investment Partners (PIP) technical unit, led by the DCOP Russell Diehl. AED hired Ms. Carrie Keju as the DC-based Project Director for ESAF. Ms. Keju will be formally joining the team on February 9, 2009. As the Project Director, Ms. Keju will oversee all levels of the ESAF program, including program management, operations, and technical components.

The ESAF Field Office is now fully operational with one position yet needed to be filled.

Generating Economic Development through Microfinance in Southern Sudan (GEMSS) (December 2008 – September 2011)

The purpose of GEMSS is to build the foundation of an inclusive financial sector in South Sudan that provides poor entrepreneurs and households with permanent access to a range of financial services delivered by a number of MFIs. With access to financial services, entrepreneurs will be able to mitigate risk and invest in a variety of livelihood activities that will increase household income and employment, and thus contribute to economic growth in South Sudan. GEMSS will achieve this objective by working at each level of the financial sector, including (i) providing TA and funding to help MFIs expand into new geographic areas and offer additional products; (ii) strengthening supporting institutions such as the Microfinance Association of South Sudan and the Southern Sudan Microfinance Forum; (iii) engaging the Ministry of Finance to help develop a legal environment more conducive to microfinance, and build the capacity of the Bank of South Sudan to appropriately regulate the sector.

In country implementation for this award has been launched in early December 2008 and is being led by FIELD-Support partner organization ACDI/VOCA.

During the reporting period, the GEMSS team focused on start-up activities: understanding priorities, staffing, procurement, and mobilizing in South Sudan. The start-up team has also initiated writing of the Work Plan and PMP. AED hired Ms. Carrie Keju as the DC-based Project Director for GEMSS. Ms. Keju will be formally joining the team on February 9, 2009. As the Project Director, Ms. Keju will oversee all levels of the GEMSS program, including program management, operations, and technical components.

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

The STRIVE project aims to demonstrate effective means of strengthening the well-being of highly vulnerable children, their households, and their communities. AED is managing a multi-partner team of leading child-focused and economic strengthening organizations to implement and document replicable economic development approaches that demonstrably improve the wellbeing of vulnerable children. From 2007 to 2012, STRIVE will implement multiple projects in Africa and Asia with the goal of sustainably reducing economic vulnerability among the target population. In addition to AED, FIELD-Support partner organizations CARE, SAVE, ACDI/VOCA, MEDA, Action for Enterprise, and the University of Maryland's IRIS Center are engaged in the design and implementation of STRIVE activities.

STRIVE has been engaged in a process of rigorous project design under the guidance of the Technical Advisory Committee (TAC), which is comprised of senior technical staff from implementing partner organizations, as well as USAID/MD, USAID/DCOF and CGAP. For three field projects, this process culminated in approval to begin implementation in the reporting period. In July, operations began for the STRIVE Philippines seaweed value chain development project managed by AFE. In September, the Agriculture for Children's Empowerment (ACE) agricultural value chain project was launched in Liberia by ACDI/VOCA; and AED and MEDA initiated the Afghanistan Secure Futures (ASF) construction value chain project, which focuses on improving youth apprenticeships.

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

The objective of the Local Business Development program, or Programa de Desarrollo de Empresas Locales (PRODEL) as it is known locally in Ecuador, is to increase income and employment for families along the northern and southern border areas by supporting the expansion of private enterprises that will rapidly generate income and employment, and by strengthening local private producer groups and associations. To do this, PRODEL provides demand-driven assistance packages (technical assistance, targeted training and small grants) to stimulate and facilitate increased investments in strategically-selected agribusiness and non-agricultural anchor firms and their networks of suppliers and ancillary firms with a commitment to the growth of their businesses and the potential to generate significant increases in income and employment. PRODEL's interventions ensure growth and employment generation through local business development that will continue beyond the life of the PRODEL program by focusing on developing relationships, increasing skills, alleviating constraints, promoting a business friendly enabling environment and linking firms into markets.

- A total of 8,595 producers linked to the 21 selected anchor firms have been identified to date to participate in the PRODEL program. Of these producers a total of 1,835 received training through the farmer field schools in the 1st quarter of FY 2009. In addition, a total of 4,144 producers participated in technical assistance activities implemented through the PRODEL program during this quarter.
- During the 1st quarter of FY 2009 the PRODEL team completed the selection and approval process for ten additional anchor firms for a total of 20 firms to participate in the program as of December 31, 2008. In addition, one firm was given the “no objection” during this past quarter and is scheduled to be considered in an anchor firm technical committee approval meeting for early next quarter to reach a total of 21 anchor firms participating in the program.
- The PRODEL technical team worked with nine anchor firms and their producers to develop business plans through workshops held at their place of business. The nine anchor firms and their producers participated in this business planning process as of December 31, 2008. The two remaining business plan workshops will be held during the second quarter of FY 2009.
- The PRODEL ME&R system specialist gathered the baseline data for the ME&R system for the first 20 anchor firms during business planning workshops with producers and anchor firms and established quarterly and cumulative targets for the program.
- Enterprise Partnership Fund disbursements continued for the first 10 PRODEL anchor firms during the 1st quarter of FY 2009. The current grants in progress total \$2,476,010 USD with an additional \$3,397,094 in anchor firm leveraged funding for the program for a total of \$5,873,104 in PRODEL and leveraged funds.
- The CARE PRODEL team conducted assessments for the 12 participating PRODEL municipalities to determine the baseline and develop a plan to improve the business

environment for companies operating within these jurisdictions. Emphasis was placed on the measurement of three elements pertaining to business registration: time, cost, and number of steps to register a business.

- Representatives from PRODEL coffee anchor firms and producers, Café Veléz, Café Galletti, Escoffee, and FAPECAFES participated in the second annual Ecuadorian Taza Dorada coffee taste testing competition, which qualifies specialty Arabica Coffees for the domestic Ecuadorian and international marketplace. The competition featured international judges from the United States, Guatemala, Colombia, and Peru. The Procafe coffee producers association linked to the FAPACEFE PRODEL anchor firm took first place honors in the event.
- Representatives from PRODEL anchor firms, SKS, Ecuatoriana de Chocolates, APROCA, and ESCOFFEE and their producers attended the 1st Annual Ecuador “ChocoFest -- In the Land of Cacao” held in Guayaquil. The anchor firms and producers participated with booths featuring their products and SKS and Ecuatoriana de Chocolates made presentations on their work in social responsibility in business. The event was held from November 20-23, 2008.
- In the continuing search for financial resources available to PRODEL anchor firms and their producers, the PRODEL financial specialist worked with the Ecuadorian National Development Bank (BNF) to schedule at least 20 presentations focused on access to credit for approximately 1,400 producers to be carried out in the second quarter of FY 2009. Arrangements were also made with the Ecuadorian National Micro-Finance System to conduct a workshop early next quarter with PRODEL producers and associations to structure credit mechanisms to access working capital financing for crop harvesting labor.
- The US Ambassador to Ecuador hosted a chocolate tasting contest in the US Embassy in Quito featuring several PRODEL anchor firms. Participating firms were judged on the quality of their products based on taste, color, and aroma.
- The US Ambassador to Ecuador distributed Christmas baskets to friends and colleagues in the US and Ecuador featuring coffee and chocolate products manufactured by PRODEL anchor firms.

Lebanon Business Linkages Initiative (LBLI) (August 2008 – August 2010)

This report covers results achieved and progress towards indicators during the first full quarter of the program, Quarter 1 (October 1, 2008 to December 31, 2008).

LBLI’s main achievements during this quarter include the following:

- i) Completed the rapid assessment of the agribusiness sector, which greatly informed the selection of agribusiness sub-sectors on which LBLI will focus in Year 1;

- ii) Completed the rapid assessment of the tourism sector. A focus on responsible tourism will be pursued in Year 1;
- iii) Participated in the Arab World Travel and Tourism Exhibit, October 16-19 2008, in Beirut which resulted in the establishment of international contacts that will be instrumental in developing marketing initiatives for responsible tourism in Lebanon;
- iv) Established initial contact with over 22 firms for the purpose of defining possible LBLI cooperation and support that will lead in increases in net revenue, sales and jobs.
- v) The LBLI team visited an additional 22 target SME firms to gain a better understanding of specific firm level needs and to discuss possible areas of LBLI support;
- vi) Conducted a successful launch of the LBLI program at BEIL, in Beirut on November 20, 2008.

LBLI team members developed an agri-business sector plan based on the rapid assessment conducted by ACDI/VOCA Agri-business Economist, Dr. Ali Said and drawing on the expertise of the Senior Market Development Advisor, the Senior Business Advisor and reports from previous USAID investments in this sector. The sector assessment resulted in the selection of sub-sectors primarily based on the following criteria:

- i) Sub-sectors deemed to have the greatest opportunities to achieve the LBLI program objectives in terms of increases in net sales, net revenue and jobs
- ii) Sub-sectors deemed to draw maximum levels of inputs from Lebanese goods and services
- iii) Sub-sectors that contain products that products which can be easily differentiated in the market which in turn will generate higher margins

In Quarter 2 LBLI will conduct meetings with selected MDF's to formulate action plans per intervention-activity desired and discuss the different processes for identifying cost share activities (direct negotiations, cost share application). Action Plans will be at the core of the memorandum of understanding (MOU) that will be signed with these MDFs and which will initiate the activity implementation.

5.1 Knowledge Management

In the first quarter of 2009, FIELD-Support continued to advance the 2008 KM strategy and began developing the strategy for 2009. A number of key milestones were reached including the hosting of FIELD Day 2008, the launching of the CYES Network Learning Platform and the development of scopes of work to pursue a robust knowledge management agenda under the ARIES Program.

Key KM achievements in the quarter included:
FIELD Day 2008: Getting to How:

In its second year, FIELD Day 2008 attracted over 130 participants to attend sessions by 27 presenters representing over 75 organizations. See Annex 2 for the full Agenda from FIELD Day 2008. FIELD Day 2008 sessions included:

Track 1: Consensus on Conflict? Emerging Guidelines for Economic Development in Conflict

- i. Session 1: Building Inclusive Financial Sectors in Conflict: from Theory to Practice
- ii. Economic Recovery after Crisis: A Presentation of Emerging Standards

Track 2: Meeting the Needs of Children & Youth: From Targeting Vulnerability to Achieving Economic Well Being

- i. Session 1: Children, Youth & Economic Strengthening: Examples of Good Practice and Lessons Learned
- ii. Tools for Economic Strengthening for Children and Youth

Track 3: New Horizons in Economic Development

- i. Session 1: Developing Tools for Working with Lead Firms in Value Chains: A Practitioner Workshop on Facilitation
- ii. Microfinance & Modern Energy: How Do We Get to Scale?

CYES Network Learning Platform Launched (www.cyesnetwork.org):

On November 3, 2008, the CYES Network Learning Platform was officially launched. Designed to be a global hub for practitioners working at the intersection of economic strengthening, child protection and child well being, the Learning Platform had over 20 strategic institutional partners at its launch.

In its first two months online, the CYES Network Learning Platform recorded 7,541 page views from 1,635 users from over 95 countries. A key indicator of early success, an Expert Post by Jason Wolfe has led directly to the development of an event to explore the value chain framework and its relevance to children and youth.

ARIES Knowledge Management and Communications Plans Developed:

With just over two years of programming completed, the ARIES Program has learned a significant amount about how to most effectively build inclusive rural financial systems in conflict environments, and Afghanistan in particular. The Program recently reached a significant milestone, having created or supported over 150,000 jobs through its efforts. Late in the quarter, Christian Pennotti traveled to Kabul to develop a knowledge management plan for capturing how the program has achieved this as well as what has been learned and what remains to be done. Final reports are anticipated by the end of Q2 or early in Q3.

Supported the Kenya BDS Donor Annual Conference on Innovations in Value Chain Development.

On November 26, Margie Brand, on behalf of the FIELD LWA, led a session titled, Key Principles of Value Chain Development during this annual event in Mombasa, Kenya. During the session, Ms. Brand distributed copies of the first two Facilitation Working Group output documents as well as other, related FIELD learning and marketing materials to over 110 participants.

Facilitation Working Group: Completed Cycle 2 of the Facilitation Working Group, publishing the report. In addition, Cycle 3 was initiated, with participants responding to Cycle 3 tasks and participating in the group reaction call to vet the draft deliverable. Current participants include:

- Frank Lusby, AFE
- Eric Derks AFE
- Mike Field, ACDI/VOCA
- Bob Fries, ACDI/VOCA
- Christian Pennotti, AED
- Tim Nourse, AED
- Farouk Jiwa, CARE
- Late Lawson, CARE
- Ann Gordon, MEDA
- Jay Banjade, Save the Children
- Steve Londner, TechnoServe
- Stephanie Grell, WOCCU

Learning Products Released in Q4 include:

FIELD Reports / Briefs	<ul style="list-style-type: none"> ◦ FIELD Brief No. 5: Integrating Remittance Recipients into the Financial Sector ◦ FIELD Brief No. 6: Summary of Mobile Money Study: West Bank & Gaza ◦ FIELD Report No. 6: Mobile Money Study: West Bank & Gaza
FIELD Casts	<p>Energy Links Podcast Series</p> <ul style="list-style-type: none"> ◦ No. 5. Patrick Avato on Lighting Africa ◦ No. 6. The Microenergy Credits Team
Notes from the Field	<ul style="list-style-type: none"> ◦ Note from the West Bank and Gaza: Decreasing Microfinance's Donor Dependency ◦ Note from the Field: Supporting Social Performance in Microfinance ◦
Presentations	<ul style="list-style-type: none"> ◦ Building Inclusive Financial Sectors in Conflict: From Theory to Practice ◦ Facilitation & Lead Firms: Developing Practitioner Tools ◦ Introduction to the CYES Network Learning Platform ◦ Market Development Approach to Youth Employment ◦ Measuring at the Youth and Child Level ◦ Microfinance & Energy: How Do We Go to Scale? ◦ Youth Microfinance: MEDA's Approach

6. FIELD-Support Team Staffing

The AED management team remained constant with 13 staff members, each of whom support multiple projects. It is expected during the next quarter that an additional 2 staff members will be added to the management team to help support upcoming projects. The current staffing pattern can be found in the table below:

Position	Function	Incumbent
Director	Provides overall direction and leadership for the LWA and partner relations. Drives mission outreach and new award development. Coordinates all LWA functions with USAID.	Paul Bundick
Deputy Director	Manages day to day operations including proposal production, partner meetings, contracts, financial reporting, monitoring and evaluation as well as USAID reporting.	Nick Wedeman
Project Director	Provides technical and management support to field-based associate awards (currently ARIES and ASF) as well as intellectual input into the learning agenda.	Donald Henry
Project Director	Oversee all levels of the STRIVE program, including program management, operations and technical components.	Margie Brand
Project Director	Provides technical support to a field-based associate award (currently LBLI) as well as intellectual input into the learning agenda.	Alan James
Finance Manager	Provides monthly financial reports to USAID and provides financial management for pilots and associate awards in the field.	Bob Steiner
Knowledge Management Specialist	Develops and manages the KMC function including organizing learning events, publications and communicating results, key findings and new products.	Christian Pennotti
Program Officer	Supports the learning component of the STRIVE program, as well as other learning activities.	Jennine Carmichael
Operations Officer	Contributes to the overall administration and management of the LWA, including operations, procurement and contracts management. Supports Associate Awards as assigned (currently ARIES and ASF).	Claudia Gray
Program Officer	Contributes to the overall administration and management of the LWA, including proposal preparation; backstopping and monitoring of FIELD-Support Associate Awards (ESAF and GEMSS) and pilot activities, their workplans, contracts, and reporting.	Rada Lankina
Senior Program Associate	Provides ongoing administrative, contractual and operational support to Associate Awards (currently LBD and LBLI) and the KMC function; as well as backstopping and monitoring of FIELD-Support LWA pilot activities, their workplans, contracts, and reporting.	Angelina Gordon
Finance Associate	Supports the financial and operational activities of Associate Awards LBLI and LBD. Assists the Senior Financial Manager in ensuring that the financial transactions of the cooperative agreements are correctly administered.	Ilenia Alvarez
Program Assistant	Provides general administrative support for the overall leader award and Associate Awards (currently ARIES and ASF); assists with staff travel.	Caitlin Reinhard

Annex 1: Deliverables and Learning Activities

<i>Type</i>	<i>Activity/Deliverable</i>	<i>Comment</i>
Management	USAID Reporting	Delivered
	Financial Reporting	Delivered
	Partner Coordination	Regular phone contact or meetings to discuss implementation of STRIVE, Ecuador LBD, SMART, ARIES and pilot projects FIELD program updates disseminated to all FIELD partners on a monthly basis if not more frequently. Hosted FIELD partners meeting on XXXX.
Technical	FIELD Reports / Briefs	<ul style="list-style-type: none"> ◦ FIELD Brief No. 5: Integrating Remittance Recipients into the Financial Sector ◦ FIELD Brief No. 6: Summary of Mobile Money Study: West Bank & Gaza ◦ FIELD Report No. 6: Mobile Money Study: West Bank & Gaza
	FIELD Casts	Energy Links Podcast Series <ul style="list-style-type: none"> ◦ No. 5. Patrick Avato on Lighting Africa ◦ No. 6. The Microenergy Credits Team
	Notes from the Field	<ul style="list-style-type: none"> ◦ Note from the West Bank and Gaza: Decreasing Microfinance's Donor Dependency ◦ Note from the Field: Supporting Social Performance in Microfinance
	Presentations	<ul style="list-style-type: none"> ◦ Building Inclusive Financial Sectors in Conflict: From Theory to Practice ◦ Facilitation & Lead Firms: Developing Practitioner Tools ◦ Introduction to the CYES Network Learning Platform ◦ Market Development Approach to Youth Employment ◦ Measuring at the Youth and Child Level ◦ Microfinance & Energy: How Do We Go to Scale? ◦ Youth Microfinance: MEDA's Approach

Knowledge Sharing	Events	<ul style="list-style-type: none"> ◦ Hosted Cycle 3 meeting of the Facilitation Working Group. ◦ Hosted FIELD Day 2008 attracting over 130 participants and 27 presenters representing over 75 organizations.
	CYES Network	<ul style="list-style-type: none"> ◦ Officially Launched the CYES Network Learning Platform on November 3, 2008.
Outreach and Communications	Web profile (microlinks.org/field)	<ul style="list-style-type: none"> ◦ Established April / May of 2007 ◦ New FIELD content (project descriptions, KM products, and capabilities) added monthly if not more frequently.
	Marketing	<ul style="list-style-type: none"> ◦ Marketing collateral has been continually updated and adapted throughout the year to meet FIELD outreach needs ◦ Worked with CARE and Save the Children to advance internal marketing efforts through targeted materials development.
	External Communications	Contributed new content for Connections newsletter monthly.

Annex 2: Agenda for FIELD Day 2008

FIELD Day 2008: Getting to How

A Day of Workshops to Advance Microenterprise Development

November 4, 2008 | Arlington, Virginia | [SEEP Conference Site](#)

8:30 –
9:00

Breakfast, Registration and Informal Welcome by FIELD and USAID Staff

Tracks	Consensus on Conflict? Emerging Guidelines for Economic Development in Conflict	Meeting the Needs of Children & Youth: From Targeting Vulnerability to Achieving Economic Well Being	New Horizons in Economic Development
9:00 – 12:30	<p>Building Inclusive Financial Sectors in Conflict: from Theory to Practice</p> <p>Description: USAID and the development community increasingly find themselves operating in conflict and post-conflict settings. Effectively securing the financial infrastructure necessary to support these countries as they strive for peace is a complex and challenging demand. Yet, we know that failure to support economic growth has substantial implications for any chance of avoiding future conflict. This session will present new guidelines produced by USAID for economic growth in post-conflict settings. Participants will engage practitioners in a discussion of their own experiences working to build financial sectors and support the financing of microenterprises and SMEs vital to economic growth in these settings. The session aims to both contribute to the work of the participants and to inform them of the USAID guidelines currently underway.</p> <p>Speakers:</p> <ul style="list-style-type: none"> • Robert Webber, AED • Timothy Nourse, AED • Khalid Al-Naif, WDI, University of Michigan • Jesse Fripp, ShoreBank International • Steve Hadley, USAID/EGAT 	<p>Children, Youth & Economic Strengthening: Examples of Good Practice and Lessons Learned</p> <p>Description: Increasingly, development practitioners and donors alike are calling for improved programming for children and youth. Cross-sectoral approaches and a focus on economic strengthening are key elements of this push as both are seen as vital to improving the future of the world’s children. This session will combine presentations on emerging best practice and recent research findings with dialogues and small group exercises to allow participants to not only hear about what is working but also look at how these practices could apply in their own context. Topics will include the use of enterprise development, workforce development and financial services programs to reduce child vulnerability. The session offers experienced practitioners an opportunity to stretch their knowledge while also providing newcomers with a solid grounding on which to build.</p> <p>Speakers:</p> <ul style="list-style-type: none"> • Ben Fowler, MEDA • Margie Brand, AED STRIVE Program • Jason Wolfe, USAID/Microenterprise Development office • Gary Woller, Woller & Associates • Geetha Nagarajan, IRIS Center 	<p>Developing Tools for Working with Lead Firms in Value Chains: A Practitioner Workshop on Facilitation</p> <p>Description: Through a combination of presentations and workshop activities, this session will advance participant’s collective understanding of and ability to pursue effective facilitation strategies. With a particular but not exclusive emphasis on working with lead firms, the session will look at definitions of sustainability, principles of good practice, lead firm selection criteria, structuring collaboration, and tools associated with good facilitation. Enhanced by case examples and the experiences of the participants, the lessons and ideas shared during the session will contribute to a series of practitioner tools under development through the FIELD Facilitation Working Group. It will also enhance the ability of the participants and the presenters to effectively intervene in market relationships in meaningful and beneficial ways that improve the lives of the poor.</p> <p>Speakers:</p> <ul style="list-style-type: none"> • Frank Lusby, Action for Enterprise • Henry Panlibuton, Action for Enterprise • Eric Derks, Action for Enterprise • Robert Fries, ACIDI/VOCA (invited) • Steve Londner, Technoserve

- David Sturaza, EcoVentures International

12:30 –
1:30

Lunch

1:30 –
5:00

Economic Recovery after Crisis: A Presentation of Emerging Standards

Description: Provide your insights on SEEP’s standards for economic recovery after crisis, and learn about field-testing and other opportunities! This session will build on last year’s FIELD Day introduction to the SEEP-led initiative to develop minimum standards for economic recovery interventions (microfinance, enterprise development, employment, and asset interventions) in environments affected by conflict or disaster. Leaders from the Standards writing group, comprising 35 individuals from 25 development organizations, will present on the draft Standards and facilitate intensive review sessions, which will be incorporated before the publication of the Standards in January. Attendees should come prepared to participate in intensive discussion, and will learn about field testing, local consultation sessions, and other activities planned for the Standards roll-out phase in 2009.

Speakers:

- Tracy Gerstle, CHF
- Laura Meissner, The SEEP Network
- Sasha Muench, Mercy Corps
- Sybil Chidiac, CARE
- Terry Isert, ARC
- Jesse Fripp, Shorebank
- Mayada El-Zoughbi, Banyan Global
- Timothy Nourse, AED
- Sarah Ward, Mercy Corps

Tools for Economic Strengthening for Children and Youth

Description: It has been widely recognized that most economic strengthening programs for children and youth are poorly understood. It is also increasingly felt that these programs fail to provide long-term reductions in child vulnerability. Recent efforts to develop tools that both offer practitioners better information on which to make decisions and more fully incorporate an array of market factors into program design and implementation, including the interests of children themselves and the realities of the economic environment, are providing hope however for improved program outcomes. This session will present a number of these tools and work with participants to identify ways of incorporating such tools into their own programming. The session targets both “on-the-ground” practitioners and program developers, M&E specialist and others involved in the design, implementation and measurement of economic strengthening programs for children and youth.

Speakers:

- Ben Fowler, MEDA
- Margie Brand, AED STRIVE Program
- Jason Wolfe, USAID/Microenterprise Development office
- Gary Woller, Woller & Associates
- Geetha Nagarajan, The IRIS Center
- Anthony Leegwater, The IRIS Center
- David Sturaza, EcoVentures International

Microfinance & Modern Energy: How Do We Get to Scale?

Description: Nearly 2 billion people still lack access to reliable energy around the globe. Despite an increasing number of promising examples of increased access to energy through microfinance and a plethora of new, more affordable technologies, very few have managed to scale. Join us for a discussion aimed at overcoming this challenge, clarifying the role microfinance can play in doing so and clarifying what, exactly, does scale mean here. This event will provide an opportunity to hear from leading practitioners working at the forefront of the sector. Ellen Morris of Arc will discuss the past, present and future of energy and microfinance. Amy Wilson of Grameen Shakti will take you inside one of the few examples on the planet of an energy and microfinance program that has achieved scale. Leslie Meek of the Citi Foundation and Phil LaRocco of E+Co will give you an investor’s perspective on the issue and Beth Rhyne of the ACCION Center for Financial Inclusion will ground the discussion in the context of global trends including climate change and energy technology. Participants will work together alongside these practitioners to recognize the opportunities in front of us and identify mechanisms through which they can be realized.

Speakers:

- Ellen Morris, Arc
- Beth Rhyne, ACCION International
- Leslie Meek, Citi Foundation
- Phil LaRocco, E+Co
- April Allderdice, MicroEnergy Credits
- Ashis Sahu, SELCO-India

Annex 3: Summary of Activities

The following table outlines all FIELD Leader-managed activities. New activities launched in 2008 are noted by * next to the name of the activity. Activities that are completed are noted by ** next to the name of the activity.

FIELD-Support Pilot Activities			
Activity/ Learning theme	Funding	Partners	Description & Significance
<i>Financial Services Products & Tools</i>			
**Health Sector Pilot, Bangladesh	\$67,030	AFE	The Assessment consisted of a study to identify opportunities to support commercial initiatives and assess the application of a market development approach to overcoming challenges of delivering specific health care products to underserved populations in Bangladesh. The assessment was focused on understanding the role and dynamics of the commercial private sector in the value chains of targeted healthcare products in Bangladesh.
**Savings-Led Financial Services Working Group	\$77,517	CARE & SEEP	Community Managed Savings and Loan Fund programs, in which groups of people save small sums on a regular basis and in turn lend larger sums to group members, have proved to be one of the most successful, sustainable and cost-effective methodologies for providing financial services to the poorest households. CARE, in collaboration with the SEEP Network and its members, worked to develop a set of industry standard performance management ratios for community based microfinance programs. These performance measures would allow donors and formal financial institutions to rate and compare community managed microfinance programs.

<p>Integrating the un-banked through Remittance-Linked Product Development in Guatemala</p>	<p>\$127,773</p>	<p>WOCCU</p>	<p>With an annual influx of more than \$2 billion, remittances are vital to Guatemala’s economic growth as well as its largest source of foreign exchange. WOCCU and the Federacion Nacional de Cooperativas de Ahorro y Credito (FENACOAC) are working with five federation members to design and market new remittance based products and encourage those who receive remittances to join a credit union. Together, WOCCU, FENACOAC, and the credit unions are developing easily-managed products that are attractive to remittance recipients and upgrading the Credit Union’s management information system to track the rate at which non-members join credit unions and the types of services they use. This project adds to our understanding of how remittances can be used to bring the un-banked portion of the population into the formal financial system. It has particular relevance for other countries in Latin America that received large amounts of remittances from workers in the United States.</p>
<p>Islamic Microfinance</p>	<p>\$249,162</p>	<p>FINCA with IRIS</p>	<p>The goal of this activity is to facilitate expansion of Islamic financial services in Muslim countries by providing guidance to microfinance practitioners on how to effectively design and implement sharia-compliant microfinance services in their institutions.</p>
<p>Microfinance Energy Links</p>	<p>\$196,012</p>	<p>ACCION with SEEP</p>	<p>ACCION is working with local partners to develop, test, refine, document, and publicize holistic integrated approaches to financing and marketing clean energy products to large numbers of people in developing countries. This work is being carried out with two financial institutions, initially in Uganda, and with a single product, a solar home lighting solution.</p>
<p>Regional Training of USAID Poverty Assessment Tools</p>	<p>\$601,777</p>	<p>IRIS</p>	<p>The lack of widely applicable, low-cost tools for poverty assessment makes it difficult for USAID to determine whether it is meeting mandated targets that half of all USAID microenterprise funds benefit the very poor. In 2003, USAID/EGAT/MD contracted IRIS to develop, test and disseminate poverty assessment tools that meet Congressional requirements for accuracy and practicality. Under this pilot, a number of Training of Trainers workshops (TOTs) are being offered to those implementing USAID funded microenterprise programs. The participants of the TOTs will then be available to train local organizations in their home countries on the use of the poverty assessment tools.</p>

Financing Water: Using Financial Systems to Improve Access to Irrigation and Markets in Rural Peru	\$125,144	CARE with ACDI/VOCA	Water for productive uses – particularly for small-scale agriculture – is an essential element in improving the lives and livelihoods of the rural poor. The project will increase the yields and product variety of small-scale agricultural enterprises’ by financing irrigation systems. The project also links farm families with markets to maximize the value of increased quantity and quality of production. The project will also develop models of appropriate products and services that microfinance institutions can develop to increase access to water in rural areas.
** Social Performance Pilot Assessments	\$42,617	ACCION with SEEP	This project provided additional examples of practical ways to measure social performance for the practitioner community. Pilot’s activities focused on evaluating the success of selected microfinance institutions in fulfilling their social mission and contributing to broadly accepted social goals. Social performance is an important factor in leveraging private investors for microfinance and alerting practitioners to “mission drift”.
**Social Performance Management Working Group	\$89,992	SEEP Network	This activity supported the development of a Social Performance Management (SPM) Map. The map, or state of the practice paper, summarized SPM experience, knowledge, initiatives, and approaches to date from the NGO, private, and microfinance sectors. The map provided stakeholders with comprehensive information to make more informed (and presumably better) decisions, regarding, for example, program management or social investment, and it will help align expectations with what is feasible and/or desirable.
* Energy & Microfinance	\$205,117	FINCA with IRIS	With existing experience linking energy to microfinance in Uganda and a growing affiliate in Afghanistan, FINCA aims to explore opportunities for improved access to appropriate renewable energy technologies under this activity. Given contextual differences, FINCA will approach its work in each country differently. However, the combined effort aims to shed increased light on the opportunities for – and challenges to – improved access to appropriate energy solutions among poor clients.

* Integrating Small Farmers into Productive Value Chains	\$250,000	AFE with TNS	Through this pilot activity, AFE is studying how development programs can facilitate sustainable and mutually beneficial outgrowing operations between smallholder farmers and agribusiness companies. The pilot also assists participating companies (active in contract farming) to consolidate their learning and document their operations, policies and procedures in a user friendly format.
* Sustained Market Access to Subsistence Farmers in Bolivia	\$299,674	SAVE with AFE	Through this pilot, Save the Children (SC) and its partners seek to expand financial services in selected underserved areas of the <i>Altiplano</i> and adjacent Valleys. Pilot activities support improved agricultural technology and market access; provide technical assistance to small producers and businesses to meet international standards demanded by both domestic and export markets; and generate economic sustainability in food-insecure areas.
<i>Working effectively in Conflict and Fragile States</i>			
Developing Economic Recovery Guideline	\$49,996	SEEP Network	This activity brings together practitioners from relief and development agencies working in enterprise development and financial services, including nonprofit institutions and private contracting organizations, to develop a set of guidelines for practitioners operating in the “relief to development continuum” in post-conflict, conflict, natural disaster and other crisis settings.
**Microenterprise Development in Fragile states	\$190,563	IRIS with CARE, Save, and World Vision	The IRIS Center, working in partnership with CARE, Save the Children and World Vision developed <i>model guidelines</i> for sustainable microenterprise development work in fragile states (or what are now called rebuilding states), and tested these guidelines in <i>pilot activities</i> . The project focused on finding practical ways to improve <i>local institutional arrangements</i> (“enabling environments”) as they impact enterprise development, and the related areas of financial services and delivery of public services. Pilots were implemented in Mozambique, Angola and Ethiopia.
<i>Economic Strengthening for Underserved Populations</i>			
**Developing Guidelines for Economic Strengthening of Orphans and Vulnerable Children	\$114,844	Save with MEDA, Eco Ventures	Building on previous work, this activity assessed and provided analysis on the state of the economic strengthening practice pursued by OVC programs. Working with USG missions and practitioners implementing ES components in Kenya and Uganda, the goal was to provide them with guidance and recommendations to upgrade current approaches and bring them more in line with successful practices in the field.
Total Pilot Value	\$2,687,218		

FIELD-Support Grants for SEEP Learning Networks			
Practitioner Learning Programs (PLP)	\$849,899	SEEP	The PLP explores the key challenges facing the microfinance and microenterprise development fields through targeted grants in priority thematic areas that resonate strongly with both practitioner needs and USAID interests. FIELD funds two PLP activities: Building Alliances to Serve HIV/AIDS-Impacted Communities in Sub-Saharan Africa and Youth and Workforce Development.
Innovation Grant Program (IGP) Learning	\$500,240	SEEP	The IGP Learning Networks will emphasize collaborative, peer learning to improve implementation of USAID-funded projects in enterprise development and financial services. Under the Project, learning networks are being set up for the recipients of Enterprise Development Implementation Grants and for the recipients of Financial Services Implementation Grants.
Total SEEP Grant Value \$1,350,139			
FIELD-Support Associate Awards			
Agriculture, Rural Investment and Enterprise Strengthening Program in Afghanistan (ARIES)	\$99,999,219	AED, ACDI/VOCA, WOCCU, FINCA, SBI MISFA	The ARIES project in Afghanistan is the largest rural finance program ever funded by USAID. This project aims to establish a full spectrum and commercial viable rural finance system consisting of microfinance, credit unions, agricultural cooperatives and commercial bank financing of small and medium enterprises. This remains an important laboratory on the learning front understand best practices in the roll-out of Islamic financial products and services which make up a large part of this program.
Supporting Transformation by Reducing Insecurity & Vulnerability with Economic Strengthening (STRIVE)	\$15,935,785	CARE, SAVE, WV, MEDA, AFE, IRIS, ACDI/VOCA, DTS	Through the STRIVE program for the benefit of Orphans and Vulnerable Children (OVC), AED is working to demonstrate an effective means to strengthen the economic circumstances of highly vulnerable children and the families and communities that care for them. To achieve this, AED works in close collaboration with the Displaced Children and Orphans Fund (DCOF) and a team of leading child-focused organizations and economic strengthening (ES) organizations to partner on producing a replicable methodology for economic development that demonstrably benefits vulnerable children.

Expanded and Sustained Access to Financial Services (ESAF) - WBG	\$23,299,966	AED, WDI, SBI	The Expanded and Sustained Access to Financial Services program (ESAF) supports USAID in its efforts to build a more inclusive financial sector that increases the sustainable access to financial services for Palestinian households and MSMEs. Through a variety of interventions, ESAF will address identified weaknesses in the financial system at the consumer, institution, and enabling and regulatory environment level
Ecuador Local Business Development (LBD)	\$6,296,285	ACDI/VOCA, CARE, AED	This activity supports USAID in its efforts to promote the competitiveness of Ecuadorian enterprises along the southern and northern borders and create licit employment opportunities. The overall objective of the LBD program is to increase income and employment for families along the southern and northern borders by supporting the expansion of private enterprises that will rapidly generate income and employment, and by strengthening local private producer groups and associations.
Afghanistan Secure Futures (ASF)	\$2,701,418	AED, MEDA	AED in partnership with the Mennonite Economic Development Associates (MEDA) will take a two-pronged approach to improving youth apprenticeships. Based on a comprehensive value chain analysis of the constraints and opportunities facing micro and small enterprise employers of apprentices, the project will implement a series of market development and financial service interventions.
Lebanon Business Linkages Initiative (LBLI)	\$4,494,932	AED, ACDI/VOCA, AFE, BADER	In support of achievement of USAID/Lebanon's goal of fostering growth and reducing poverty in rural Lebanon by building on previous activities in agribusiness, tourism and ICT, the Lebanon Business Linkages Initiative program will be implemented through activities focused on objectives including expansion of market access, improvement of access to financial markets, and elimination of restraints to industry and SME growth.
Generating Economic Development through Microfinance in Southern Sudan (GEMSS)	\$11,999,162	AED, ACDI/VOCA	AED, in partnership with ACDI/VOCA, aims to support USAID in its effort to build the foundation of an inclusive financial sector in South Sudan that provides poor entrepreneurs and households with permanent access to a range of financial services delivered by a number of MFIs. It is the projects goal to give entrepreneurs access to financial services that will enable them to mitigate risk and invest in a variety of livelihood activities that will increase household income and employment, and thus, contribute to economic growth in South Sudan.