



FIELD-SUPPORT LWA FINAL REPORT

COOPERATIVE AGREEMENT NO. EEM-A-00-06-00001-00

Advancing the Field through Financial Integration,
Economic Leveraging, Broad-based Dissemination and Support



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INTRODUCTION

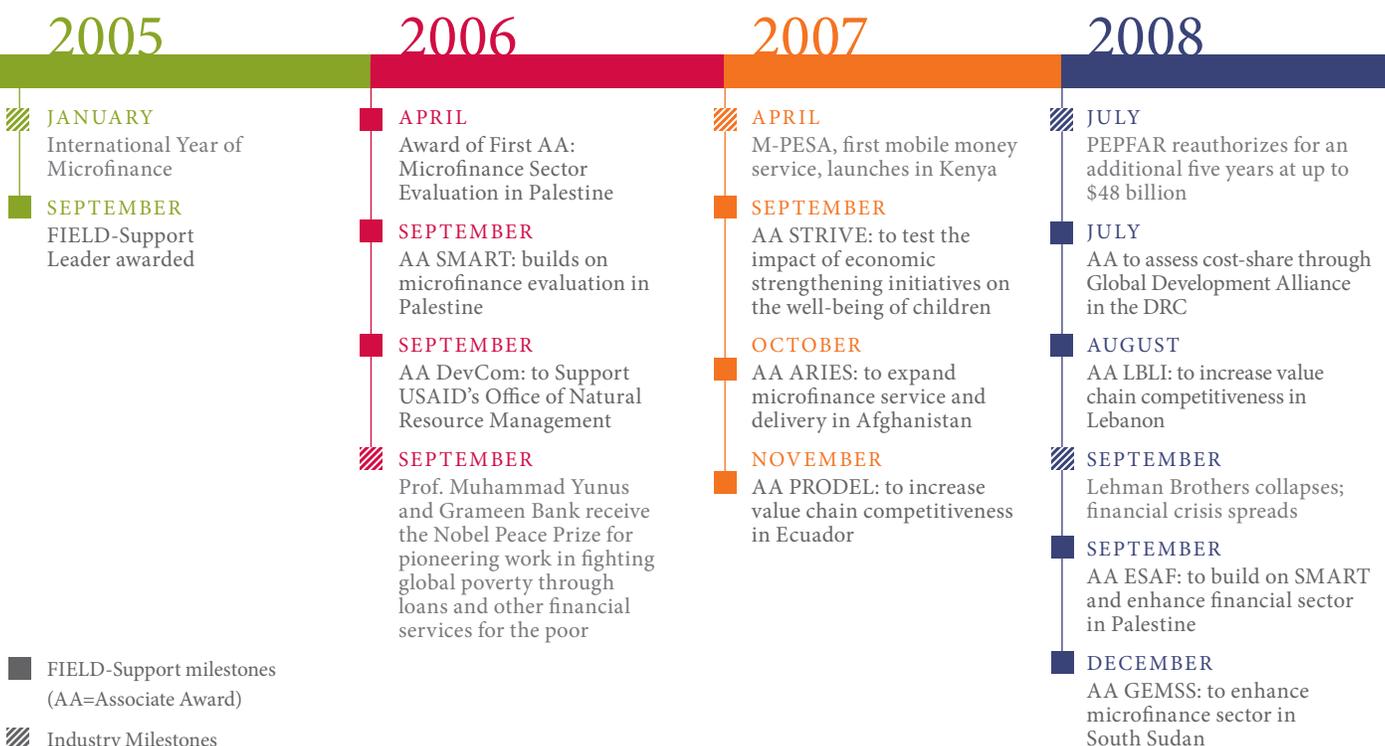
Launched in 2005, FIELD-Support was designed to be a versatile vehicle to contract a range of development activities. Originally consisting of nine leading development NGOs as core partners and 17 resource organizations,¹ the FIELD-Support LWA portfolio has grown to include a range of multi-year cooperative agreements (Associate Awards), short-term field-based activities, quantitative and qualitative research studies and evaluations, and targeted country assessments and program design assignments for USAID Missions. FIELD-Support was awarded originally to AED and its consortium of partners—now led by prime recipient FHI 360—to advance the state-of-the-practice in microenterprise development and microfinance and assist USAID Missions and other operating units to design and implement innovative and integrated market-based approaches to sustainable economic growth with poverty reduction.

Over the last nine years, FIELD-Support has worked at every level of the economy—from regulatory agencies and financial institutions, to business service providers, MSMEs and vulnerable households. Its ultimate goal is “to advance the state-of-the-practice in microenterprise development and microfinance and assist USAID Missions and other operating units to design and implement innovative, integrated, market-based approaches to sustainable economic growth with poverty reduction.”

The FIELD-Support Mandate:

To advance the state-of-the-practice in microenterprise development and micro-finance and assist USAID Missions and other operating units to design and implement innovative, integrated, market-based approaches to sustainable economic growth with poverty reduction.

¹ IRIS closed in 2012, and Rainforest Alliance decided to no longer focus on government awards in 2012.



Since the launch of FIELD-Support, microfinance and market development in general have made great progress in reaching and benefitting the working or “economically active” poor, but they continue to face significant challenges in reaching the poorest and most vulnerable households, those who have very weak or no productive capacity and are incapable of meeting their basic needs. Economic strengthening for vulnerable populations is still a new, complex, and challenging field of practice within development and poverty reduction. Economic development practitioners and donors are increasingly realizing that adapting ‘traditional’ microfinance products and delivery channels or making market development more inclusive is not sufficient to reach the poorest of the poor, who until they possess a set of minimum livelihood assets (health and nutritional status, education, self-confidence, social capital), are unable to build and sustain positive outcomes through economic development interventions alone.

Since its launch in 2005, the FIELD-Support LWA has:

- Developed and managed over \$480 million in 27 Mission- and USAID Operating Unit-funded Associate Awards, including the \$19.7 million Leader award;
- Funded FIELD-Support partners to implement 40+ learning-based activities that advance USAID’s strategic objectives and explore innovative areas of microfinance and microenterprise development;
- Conducted 15 field -based program assessments for USAID Missions, assisting in the review and design of future programs;
- Established a knowledge management strategy that enhances FIELD-Support learning through internal communications and more than 200 publications and events.

2009

- MAY**
President Obama announces the Global Health Initiative, a six-year initiative to develop a comprehensive approach to global health, with PEPFAR at the core
- JUNE**
AA HIFIVE: to spur value chain financing in Haiti
- OCTOBER**
AA LIFT: funded by the USAID Office of HIV/AIDS through PEPFAR to provide technical assistance on livelihoods & food security for people affected by HIV/AIDS
- OCTOBER**
The Smart Campaign for Client Protection launched
- OCTOBER**
AA FACET: to provide technical assistance on the integration of information and communication technologies (ICTs) in agricultural programming

2010

- JANUARY**
Earthquake in Haiti devastates financial sector, among a lot more
- JANUARY**
The world achieved Millennium Development Goal 1—to halve the poverty rate among developing countries—five years ahead of schedule, in 2010, when the global rate fell to 20.6% (from 43.1% in 1990)
- MAY**
AA ECYMP: to support youth entrepreneurship in Eastern Caribbean
- MAY**
Feed the Future Initiative launched

2011

- JUNE**
USAID Bureau of Policy, Planning and Learning launched
- JUNE**
Haiti Mobile Money Initiative, funded by the Gates Foundation, launched
- SEPTEMBER**
AA APTS: to support policy reform in Ukraine
- SEPTEMBER**
AA P3DP: to facilitate public-private partnerships in Ukraine
- OCTOBER**
Microfinance crisis in India comes to a head
- NOVEMBER**
The USAID Forward Initiative launched
- JANUARY**
Middle East crisis due to vast youth unemployment erupts
- JANUARY**
Mobile Money launches in Haiti
- JULY**
AED assets and projects acquired by FHI 360
- DECEMBER**
US formally declares end of Iraq War

“One of the most significant lessons over the last nine years is that interventions must be targeted to the groups they intend to reach and designed to intentionally affect the causes of poverty, vulnerability, and/or marginalization. In other words, they must respond to expressed need or demand from the vulnerable poor.”

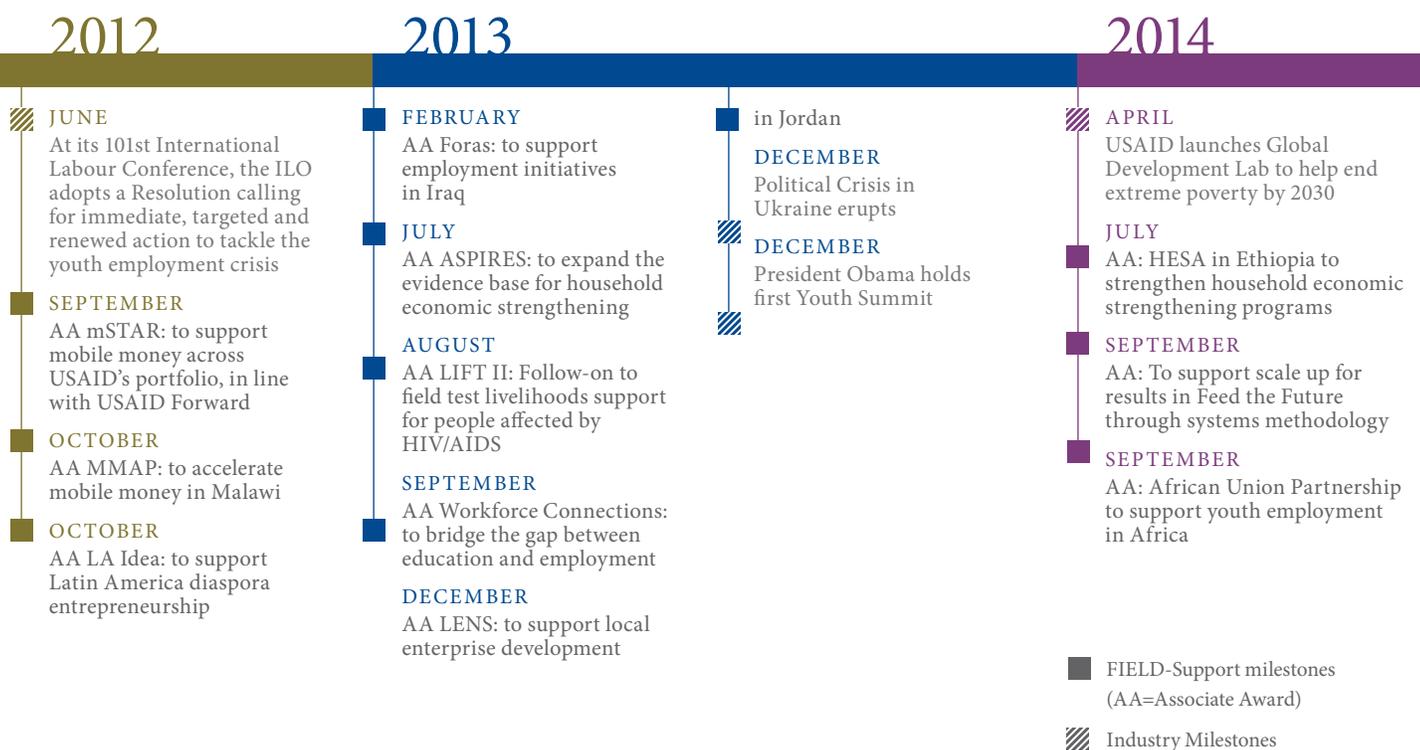
One of the most significant lessons in the field over the last nine years has been that interventions must be targeted to the groups they intend to reach and designed to intentionally affect the causes of poverty, vulnerability, and/or marginalization. In other words, they must respond to expressed need or demand from the vulnerable poor.

A broad-based approach can support this by:

- Enhancing cross-sectoral coordination of services and delivery mechanisms through joint assessments, program design, planning, and especially joint impact monitoring;
- Prioritizing careful identification of specific vulnerabilities and drivers of marginalization and design and target interventions accordingly; and
- Recognizing that not all economic strengthening activities are created equal—some activities will be more cost-efficient, easier and impactful than others and should be pursued first.

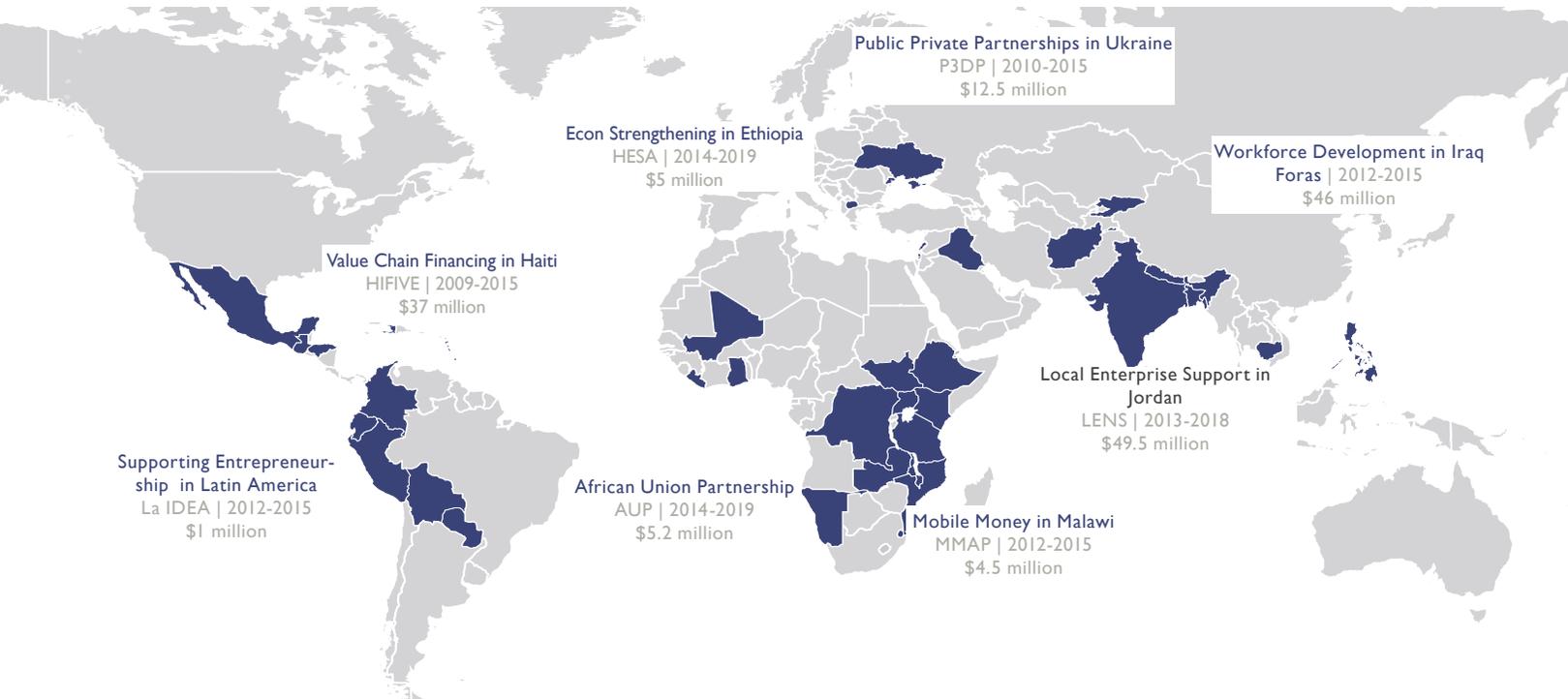
A first step towards operationalizing these lessons is the adoption of a more nuanced understanding of vulnerability (nature, causes, and degree); a second step is designing services and products that are more appropriately tailored to client needs and local contexts. And a third step is ensuring that a system-level approach is addressing the macro-level dynamics.

The following chapters describe FIELD-Support’s approach and contributions in these three areas in more detail: advancing the industry’s understanding of **the pathways out poverty** for the most vulnerable populations, **innovating financial products and services**, and economic leveraging **market systems development** for sustainability and inclusion. The last chapter focuses on the very important cross-cutting work of broad-based dissemination of lessons learned and good practices to advance the state-of-the-practice.



FIELD-SUPPORT =

FINANCIAL INTEGRATION, ECONOMIC LEVERAGING, BROAD-BASED DISSEMINATION AND SUPPORT



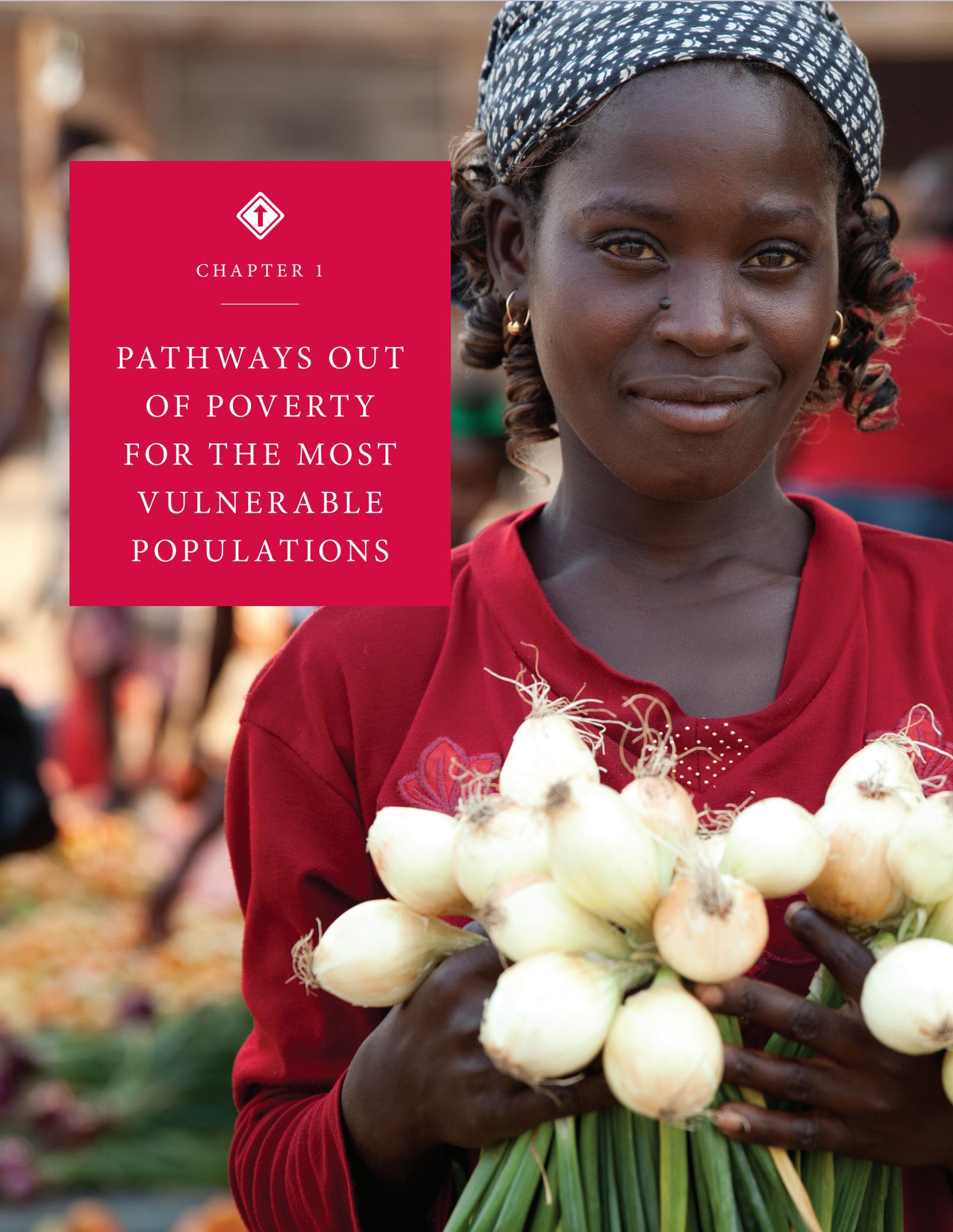
After the closing of the LWA, 14 Associate Awards will continue operating. In addition to the country-based Associate Awards highlighted in the map above, a range of global mechanisms are expanding the frontiers of development solutions through on-the-ground implementation, research, and analysis in dozens of countries:

- **mSTAR** is a broad technical assistance and action learning mechanism designed to foster the rapid adoption and scale-up of mobile money, mobile technologies, and mobile data solutions. (2012-2017, \$30 million)
- **Workforce Connections** promotes evidence-based learning and exchange in international workforce development, with the goal of improving programs that align with economic and employment imperatives. (2013-2016, \$4.16 million)
- **ASPIRES** supports evidence-based, gender-sensitive programming and learning to strengthen the economic capacities of vulnerable populations affected by HIV/AIDS through research and technical assistance. (2013-2018, \$20 million)
- **LIFT II** strengthens the capacity of USAID Missions, host governments, and implementing organizations to design and implement interventions to improve the economic status and health of households. (2009-2013, \$4 million; 2013-2018, \$24 million)
- **STRIVE** is focused on increasing the impact of economic strengthening initiatives on children through pilots, research, and learning initiatives. (2007-2015, \$16 million)
- **System-wide Collaborative Action for Livelihoods & the Environment (SCALE+)**: Working in close collaboration with USAID, its FtF implementing partners, and a host of other stakeholders, this award will apply systemic change and measurement tools as needed to support the scaling process of existing and planned Feed the Future projects. (2014-2019; \$2 million)



CHAPTER 1

PATHWAYS OUT
OF POVERTY
FOR THE MOST
VULNERABLE
POPULATIONS

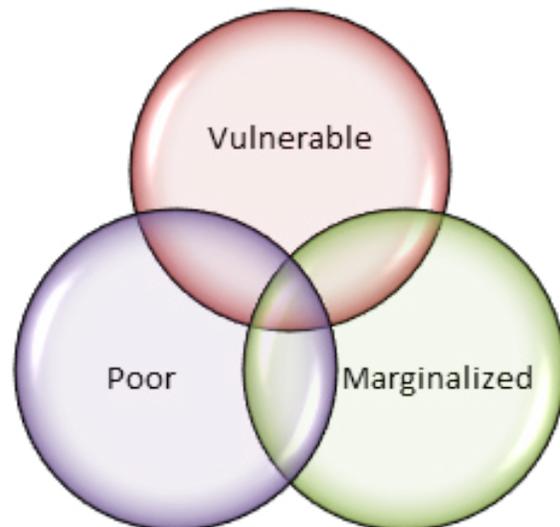


Pathways out of Poverty for the Most Vulnerable Populations

The terms ‘poverty,’ ‘marginalization,’ and ‘vulnerability’ are often used interchangeably. While their characteristics do overlap, it is important to differentiate them clearly and not lump together people who fall into these categories into one generic group of ‘the poor.’ This is especially important because the different challenges individuals and households face require different strategies.

Poverty is defined in different ways in different contexts. It need not be caused solely by a lack of money, for a person with cash-in-hand who has no way of purchasing healthy food or sending her children to school can certainly still be considered poor. Marginalized groups are those who, because of some shared characteristic or situation, are excluded from various social or economic activities, such as financial services or markets. In various communities, groups such as unemployed youth, women, and people affected by HIV/AIDS or natural disasters may be marginalized. And vulnerability is the risk of falling into poverty for non-poor people or of remaining poor for poor people.² Just like poverty, vulnerability is multidimensional (one can be vulnerable to loss of income, to hunger, to illness, etc.), can range in severity (high versus low vulnerability), and relates to the asset portfolio (not just physical and financial, but also human and social capital) that individuals and households have. The focus of FIELD-Support activities has primarily been on economic vulnerability, i.e., the inability to secure one’s livelihood and food or the susceptibility to a (sudden or gradual) decline in that ability.

It is also important to note that these situations overlap and can cause and be caused by each other, but they are not the same. Vulnerable people are not necessarily marginalized, and marginalized people are not necessarily vulnerable. But semantics are not important; what is important is that reaching these populations requires intention. That is, if we wish to reach households who have particular vulnerabilities, we must simultaneously address the specific situation(s) that make them vulnerable. One-size-fits-all approaches, common in development, are rarely effective at diminishing poverty and vulnerability.



² Chaudhuri, Shubham, Jyotsna Jalan and Asep Suryahadi. 2002. “Assessing household vulnerability to poverty from cross-sectional data: A methodology and estimates from Indonesia.” Discussion Paper 0102-52, Department of Economics, Columbia University, New York.

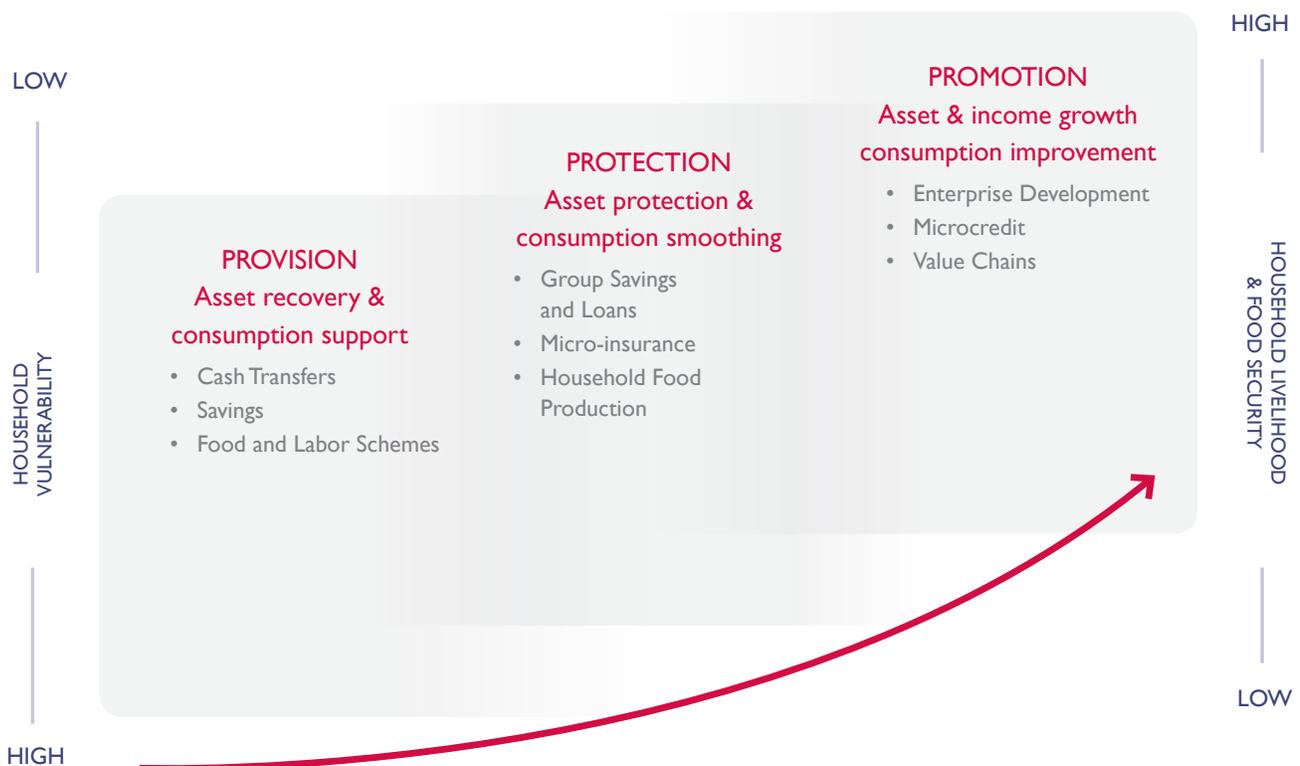


Over the life of the FIELD-Support LWA, there has been increased understanding of the importance of Household Economic Strengthening (HES), the process by which individuals and households improve their living conditions by participating in any number of activities that increase assets (physical, financial, human or social) and/or their capacity to obtain them. HES is most effective when activities are well-matched to the specific needs and capabilities of targeted populations. Developed through one of FIELD-Support's Associate Awards, LIFT, the multi-tiered vulnerability framework summarized in the graphic below can provide a much needed lens to assess target groups and implement appropriate HES strategies to support them.

As the graphic summarizes, HES activities can be broadly placed into three categories:

- 1) Consumption support involves the provision of cash, assets, food, etc. for households that need assistance just to survive day-to-day ("provision");
- 2) Money management activities like savings and financial literacy help those that have just enough to get by use and protect their resources so that when some shock or major event comes along, they don't slip into destitution ("protection"); and
- 3) Enterprise development activities help households that can assume the risk of investing time and other resources to start or grow small- or large-scale businesses ("promotion").

LIVELIHOOD STRATEGIES & ILLUSTRATIVE INTERVENTIONS





By linking risk reduction strategies with growth oriented strategies, the LIFT framework sets forth a livelihood pathway towards increased income and resiliency and reduced vulnerability.

Differentiating on the basis of economic vulnerability can improve the design and delivery of appropriate and effective economic strengthening interventions. But assessing and identifying households and individuals according to their vulnerability status remains a challenge. Within both fields of practice, microfinance as well as value chain development (or market systems development), frameworks have evolved that emphasize gradual, sequenced approaches to move the very poor out of poverty. For example, the Targeting Ultra Poor (TUP) Program by BRAC and adaptations such as the Graduation Model pilots, funded by USAID, CGAP,

and the Ford Foundation, similarly sequence safety nets, livelihoods support, and microfinance to create pathways out of extreme poverty. The related ‘pathways out of poverty’ (PoP) approach envisions a sequence, in which ‘push’ strategies help build assets and the capacity to manage risk by the very poor pushing them up the economic ladder so to speak, followed by ‘pull’ strategies that provide low-risk, low-barrier entry points to markets, pulling them into productive markets.

This trend includes a movement towards a systems approach which makes sense in the longer term, as it can address market failures that have a disproportionately more negative impact on the vulnerable than on economically active poor. While several FIELD-Support projects have had significant positive impacts at the macro level—for example by

A movement towards a systems approach makes sense in the longer term, as it can address the market failures that have a disproportionately more negative impact on very vulnerable than on economically active poor.

FEATURED PUBLICATIONS

FIELD Report #2: Economic Strengthening for Vulnerable Children

Even though the term ‘vulnerable populations’ is still often used to lump together all kinds of vulnerable groups (including women, people with disabilities, refugees, conflict-affected populations, and so on) whose members may or may not be vulnerable, economic development practitioners and donors have adopted a more nuanced understanding of vulnerability (nature, causes, and degree) and FIELD-Support has contributed to this advancement in thinking.

FIELD Report #2: Economic Strengthening for Vulnerable Children distinguishes among different household vulnerability levels (based on earlier work by Jill Donahue) describing each in terms of economic resources available to households within each category. The range of these categories encompasses ‘most vulnerable or destitute’, ‘very vulnerable’, ‘vulnerable’ and ‘not vulnerable’.

Available online at www.microlinks.org.

Integrating Extremely Poor Producers into Market Systems Guide

The “Integrating Extremely Poor Producers into Market Systems Guide,” developed by partner World Vision under the Leader Award, is a compilation of concepts and tools to reach very poor households. It is often helpful to start by understanding how very poor households are highly vulnerable to shocks; these could be in the form of environmental shocks such as droughts or floods, political shocks such as conflict or changes of policy, health shocks such as HIV and AIDS or other illness, or market shocks, such as loss of a job, currency devaluation, sudden decrease in selling price, or rising food prices. The objective for very poor households is to become more resilient to these shocks. For this reason, very poor producers often behave in ways that might not be expected. This guide further explores the market realities facing the very poor, and presents tools for development practitioners to more appropriately address their constraints. Available online at www.microlinks.org/library/integrating-very-poor-producers-value-chains-field-guide.



strengthening the competitiveness of specific value chains or affecting necessary economic policy reforms—such projects may primarily deliver benefits for the economically active poor rather than the poorest of the poor, just because the latter are not participating meaningfully in current market systems. More conscious targeting is necessary to ensure that the positive effects at the system level impact the most vulnerable or marginalized pockets of the economy.

Along similar lines, in recent years the LWA increased its focus on addressing supporting one vulnerable group in particular, out of work youth. Unemployment is a major issue for countries at various stages of development. A rapid increase in the youth population combined with social and political challenges has exacerbated the unemployment crisis in some of these countries. Workforce development is a logical and

important solution to these problems, but only if it is approached in an effective way. At the national or regional level, there must be an alignment between skills development and public- and private-sector investments to ensure that job creation keeps pace with the preparation of the workforce.

A systems-level approach will ensure that the gaps that are both affecting and exacerbating the crisis are more effectively identified. Too many workforce development programs have focused on scale, leading to a proliferation of supply-driven education-based initiatives without adequate demand from the market for those particular skills. Conscious targeting combined with a system-level lens allows programs to more effectively bridge the gap to create jobs and increase employment for at-risk populations, especially youth.

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FEATURED PUBLICATIONS

FIELD Report #17: Skills for Jobs for Growth

This FIELD Report explores workforce development, or human capital development, as a field of its own, encompassing education systems, economic development policies and programs, and corporations' human resource functions. The report, utilizing three country cases studies as support, lays out the argument that workforce development programs must be aligned at the top—with economic development strategies; in the middle—with education systems and employers; and at the bottom—with the needs of particular target groups.

Available online at <https://www.microlinks.org/library/field-report-no-17-skills-jobs-growth>.

Vulnerability Assessment Methodologies: A Review of the Literature

Vulnerability is an important concept that should be used to guide the design, evaluation, and targeting of development programs. However the definitions of vulnerability vary greatly across disciplines and geographies. This literature review provides an overview of the tools and methods used to measure vulnerability, as pertains to development interventions focused on economic strengthening, at the population level as well as the household and individual level. In southern Africa, for instance, governments, NGOs, UN agencies, and other groups formed country-level Vulnerability Assessment Committees starting in 1999 to harmonize and improve methods of assessing vulnerability, with a focus on food aid (Frankenberger, Mock, & Jere, 2005).

Available online at <https://www.microlinks.org/library/vulnerability-assessment-methodologies-review-literature>.



Related FIELD-Support Associate Awards

- 1) **LIFT I and II:** Funded by the USAID Global Health Bureau's Office of HIV/AIDS (OHA), the **Livelihoods & Food Security Technical Assistance (LIFT I and II)** projects support the design and implementation of programs that strengthen the livelihoods of vulnerable households by linking food security interventions to sustainable, market-led economic activities. <http://www.theliftproject.org>
- 2) **ASPIRES:** The **Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (ASPIRES)** project supports evidence-based, gender-sensitive programming and learning to improve the economic capacities and related health outcomes of vulnerable individuals, families, and OVCs affected by HIV/AIDS, as well as key populations at risk of acquiring HIV. It does this through technical assistance and research to support ES interventions, such as improved access to savings, training in money management, and acquisition and use of income-generating workforce and entrepreneurship skills, as well as in social protection through interventions such as cash transfers. <http://kdid.org/projects/field-support/aspires>
- 3) **STRIVE:** The **Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening** project uses market-led economic strengthening initiatives to benefit vulnerable youth and children. The program aims to fill current knowledge gaps about effective economic strengthening approaches and their impact on reducing the vulnerability of children and youth. STRIVE implemented three field projects in Africa and Asia between 2008 and 2012, with a fourth continuing into 2013. STRIVE projects explored economic strengthening approaches, ranging from savings-led finance to workforce development to value chain interventions. <http://www.microlinks.org/strive>
- 4) **Household Economic Strengthening Activity (HESA) in Ethiopia:** HESA will work closely and collaboratively with USAID/Ethiopia, the Government of Ethiopia, and their implementing partners to improve the effectiveness of economic strengthening approaches to prevent and mitigate the impact of HIV/AIDS in Ethiopia. HESA will work to accelerate the state of practice through more supportive supervision practices and the utilization of augmented social capital, equipping local actors with standardized approaches, networks for coordination and referrals, and opportunities for continued innovation, learning, and advancement of local best practices.
- 5) **Workforce Connections:** The Workforce Connections Project promotes evidence-based learning and peer-to-peer knowledge exchange in the field of international workforce development (WFD), with the goal of improving the capacity of USAID and the industry to deliver quality WFD programming that is aligned with economic and employment imperatives. <http://www.wfconnections.org>

"Thanks again for a great training! Honestly this training was one of the best "technical" trainings I've taken at USAID...You all did a fantastic job! Honestly I think I personally am a better Economic Growth officer after that training, and I hope [we] can translate some of that back to the Mission. Please pass my thanks to the FHI 360 team." –USAID
- 6) **Foras:** USAID/IRAQ Foras is an economic growth project with the goal of improving economic opportunities for Iraqis with special emphasis on youth, women, and vulnerable populations. Foras employs a dual-customer approach to meet the needs of both employers and job seekers. On the demand side, the program ensures that employers at the national and local level have better access to skilled employees. On the supply side, Foras works with local service providers to provide accelerated skills training. www.foras-iraq.org

"[The Foras team] are professionals. They understand how to work with us at USAID and with the Embassy folks. They are technical superstars. And they understand how to get things done here in Iraq." – USAID
- 7) **African Union Partnerships (AUP):** Funded by the US Mission to the African Union, AUP is a five year project working with the African Union Commission (AUC) to strengthen employment opportunities for youth in Africa. The purpose of the AUP project is to advance three AUC Outputs under the AUC Strategic Plan 2014-2017: education and skills development, economic governance and social protection, and trade and market access—all of which have important impacts on youth employment.



Related Leader-Funded Activities:

8) **USAID Poverty Assessment Tools Training (PAT):**

In 2000, the U.S. Congress passed the Microenterprise for Self-Reliance and International Anti-Corruption Act, which mandated that half of all USAID microenterprise funds benefit the very poor. To verify that USAID meets this target, a set of low-cost tools for assessing the poverty status of microenterprise beneficiaries were developed. Implementing partners are now required to use those tools to measure and report the share of their beneficiaries who are very poor. Through the Leader award, the IRIS Center developed, tested, and disseminated these poverty assessment tools through a number of Training of Trainers workshops (TOTs) that were offered to those implementing USAID-funded microenterprise programs. The participants of the TOTs would then be available to train local organizations in their home countries on the use of the poverty assessment tools.

www.povertytools.org

9) **Ultra Poor Graduation Study in Ethiopia:** The overall Ultra Poor Graduation program was designed to "graduate" ultra poor households out of extreme poverty to a more stable state through a holistic set of services including: livelihood trainings, productive asset transfers, consumption support, savings plans, and healthcare. By investing in this multifaceted approach, the program strives to eliminate the need for long-term safety net services. Through FIELD-Support, USAID supported the randomized evaluation of the pilot program to better understand the impact of this innovative model. Findings will be made available through Microlinks.org in 2014-2015.

10) **Guidelines for Economic Strengthening for Orphans and Vulnerable Children (OVC):** Building on previous work, this activity assessed and provided analysis on the state of the economic strengthening practice pursued by USAID's OVC programs. Working with USAID 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.

See FIELD Report #2

11) **Minimum Economic Recovery Standards after Crisis (MERS):** This activity brought 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.

www.seepnetwork.org/minimum-economic-recovery-standards-resources-174.php

12) **Microenterprise Development in Fragile States:**

The IRIS Center, CARE, Save the Children, and World Vision worked together to develop model guidelines for sustainable microenterprise development work in fragile states (or what were then called rebuilding states). The activity focused on finding practical ways to improve local institutional arrangements ("enabling environments") as they impact enterprise development, and the related areas of financial services and delivery of public services.

See FIELD Report #3

13) **Collaborative Networks to Advance Microenterprise Development and Practice:** Led by the SEEP Network, this activity included several sub-activities, including a series of Practitioner Learning Programs (PLP). The goal of the programs was to empower practitioners through peer learning to improve their programming in the three designated themes: market-driven youth workforce development; Building Alliances to Serve HIV and AIDS-Impacted Communities in Sub-Saharan Africa (BASICS); and rural and agricultural finance and food security (RAFFS).

Youth PLP Report: <http://bit.ly/lp27Ade>
 BASICS PLP Toolkit: <http://bit.ly/lFVZsAb>
 RAFFS Toolkit: <http://bit.ly/lvgZBWj>



CHAPTER 2

“FINANCIAL INTEGRATION”: INNOVATIONS IN FINANCIAL PRODUCTS AND SERVICES





“Financial Integration”: Innovations in Financial Products and Services

As discussed in the previous section, many FIELD-Support projects have an objective of reaching vulnerable and marginalized populations. With varying degrees, these groups include rural inhabitants, small farmers, MSMEs, women, youth, and people affected by conflict, natural disasters or political instability, people living with HIV/AIDS or disabilities, and migrant workers. When the FIELD-Support LWA was launched in 2005, the microfinance sector still had limited financial products and services to offer these groups. The constraints on supply were based on a number of factors:

- An incomplete understanding of needs or demands of the target group(s).
- The complex legal structures to which microfinance providers were and continue to be subject. Most institutions are not fully regulated or are unregulated, which usually limits them to providing mainly credit products. The provision of additional services such as money transfers, insurance, leasing, and payments requires specific regulation and collaborations with specialized entities.
- Time and resource constraints. Most non-credit products such as deposit mobilization, insurance, leasing and money transfer require major investments by the provider and significant time before they can achieve economies of scale and demonstrate profitability.

FIELD-Support projects therefore have worked with the market to design and test new products that are more appropriate for the target populations and their particular local and national contexts, including conflict situations. Product innovation involves a series of steps to insure market-demand and industry preparedness. Market research and qualitative data collection up front results in better concept development and the design of a product prototype that then is refined into a pilot product from which quantitative data can be collected from the initial clients. Product testing identifies the need for further revisions in design, costing, and pricing to ensure commercial viability of the product, and acceptance by the customer. Product design also involves the enhancement of operational systems, policies and human resources to

Limitations of Microfinance

Microcredit loans are generally offered through group lending mechanisms to reduce transaction costs, and guaranteed by joint liability mechanisms, compulsory savings and personal guarantors. Individual loans are generally larger loans for business expansion or diversification, guaranteed with personal savings, assets, and guarantors. Typical microcredit products are geared to microenterprises engaged in trade, services and home-based production. Due to perceived risk and costs, as well as a lack of expertise, the overwhelming majority of microfinance providers have excluded small and medium enterprise (SME) and agricultural credit from their menu of products.

In addition, few MFIs offer flexible savings products, preferring to focus on compulsory savings, as most providers are not regulated institutions and therefore cannot accept savings. The gap in deposit products is further exacerbated by the fact that most existing savings products are not financially lucrative to customers due to the minimal return on investment or the fact that the customers often do not have faith in the financial institution and therefore are hesitant to entrust their savings.



integrate the product into mainstream operations of the provider. The introduction of a new product or product modifications may also involve the recruitment of new staff and the training of existing staff, and the need to upgrade the physical infrastructure, such as technology upgrading or software enhancement. All of this requires substantial investment of financial and human resources, as well as time, given the need for market research, the design of prototypes, pilot testing and refinement, prior to roll-out. To respond to the diverse client-base it serves, the microfinance industry must aim to make many flexible or targeted products that fit diverse needs and contexts rather than aim for a few “one-size-fits-all” products, even though those may reach larger numbers of clients. In other words, they should generate a wider range of loan products that respond to different entrepreneurial opportunities, offer appropriate repayment schedules that reflect market realities and timing, and provide flexible access to deposits with attractive returns.

In analyzing product innovation, it is important to examine three critical dimensions:

- **Risk mitigation** involves responding to and mitigating both the internal and external risks clients face. Internal risks include liabilities such as having large number of dependents, high level of expenditure on health, lack of food security, seasonality of income, etc. External risks include the exposure of the family or business to risk as a result of bad health, weather, natural disasters, conflict, or political and economic instability.
- **Institutional sustainability** requires products to be commercially viable. This requires appropriate product costing and pricing during the product design phase. Unless the product is able to cover the costs of operation, it cannot be viable, and will have to be cross-subsidized by other products. Alternatively, if priced appropriately, the product can be both popular and lucrative, contributing to

FEATURED PUBLICATION

FIELD Brief #17: Internal Operational Challenges around Rural and Agricultural Finance

The provision of financial services in rural and agricultural areas of Sub-Saharan Africa poses many challenges. The lack of physical infrastructure and low population densities, the common vulnerabilities of the rural population such as HIV/AIDS, disease, and food insecurity, all hinder profitability and increase the likelihood of loan default. In agricultural finance, these risks are compounded by the challenges of poor quality inputs and seeds, crop sensitivity to drought, flooding, financial illiteracy, lack of a mature value chain, and other problems. The decision to enter into rural and agricultural finance, therefore, poses significant challenges on MFI operations. This FIELD Brief reviewed the internal decision-making challenges faced by Opportunity International’s MFIs when expanding their rural and agricultural finance offerings in the hopes that they will prove useful to others entering the rural and agricultural finance field.

Available online at www.microlinks.org

FEATURED RESOURCE

Making Microfinance Institutions Disability Inclusive: An MFI Toolkit

Persons with disabilities (PWD) are the largest vulnerable minority population in the world, 80% of whom live in developing countries. Although the vast majority of PWD have the capacity to make meaningful and self-sustaining economic contributions, they make up a minimal percentage of MFIs’ current client bases worldwide. Under the Leader award, the Smart Campaign and Accion’s Center for Financial Inclusion designed and tested a framework for persons with disabilities, which includes a series of tools and standards that can be broadly disseminated and implemented by MFIs. Knowledge gained from this activity provides essential tools for the microfinance industry to increase inclusiveness of MFIs to encompass PWD both as employees and as clients.

Resources available at www.centerforfinancialinclusion.org/programs-a-projects/pwd/framework-for-persons-with-disabilities.



profit margins. Increased uptake by repeat and new customers can ensure competitive market positioning and market share.

- **Responsiveness** of design of products and services involves including features that are appropriate and accepted within the cultural context of the target group. The product characteristics must be aligned to the financial need and the cash flow of the target group. The products must be easy to access, preferably at the doorstep or in the community. Procedures should be simple with limited paperwork and low transaction costs. For loan products, the loan size, repayment schedule, loan tenure (duration) and interest rate should be aligned with the needs of the customer base, the income of the household and business cash flows. Collateral is a key constraint, which requires institutions to design alternative collateral for clients who lack property or assets that serve as traditional collateral.

In order to be successful, these three parameters need to be appropriately balanced. Responsive product design requires the integration of the findings from market research. The products must have the features that are attractive to clients and also ensure that clients are protected from potential risks. At the same time, appropriate costing ensures both commercial viability and that clients are not lost to the competition.

With varying degrees of impact, FIELD-Support activities have demonstrated some important lessons in product innovation. Success of product innovation can in great part be attributed to the successful

collaborations between project implementation partners and their collaborators on the ground, and in the design and delivery of their projects. Across FIELD-Support activities, a range of local stakeholders—from Microfinance Institutions (MFIs) and banks, to regulators and policy makers—have been directly involved in all interventions.

Equally important for sustainable and scalable impact is intentional information dissemination. The strategy for information dissemination within FIELD-Support projects has varied from project to project. While some had an ad-hoc approach, others adopted more formal and systematic approaches with specific objectives and measurable results. However, information dissemination has facilitated the motivation of both formal and semi-formal financial providers to think beyond the delivery of traditional loan products and promote a range of alternative financial services for specific audiences, from flexible savings products, to insurance, to housing loans (mortgage), to mobile money transfer services, etc. In addition, as discussed throughout this chapter, if the goal is to design new products or improve existing products, projects need to invest specifically in product design, particularly in the areas of risk analysis and costing, and allow adequate time for pilot testing prior to roll out. And finally, projects should retain a focus on regulatory reform and capacity building within the sector when focusing on product design and innovation which were identified as constraints and challenges to product innovation and rollout.

FIELD-Support activities have helped financial providers think beyond the delivery of traditional loan products and promote a range of alternative financial services for specific audiences, from flexible savings products, to insurance, to housing loans (mortgage), to mobile money transfer services, etc.



Related FIELD-Support Associate Awards

14) **HIFIVE**: The **Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE)** project is part of USAID/Haiti's integrated strategy to develop the country's financial services sector in a way that promotes employment generation, improves livelihoods, and boosts the economy. HIFIVE's activities specifically focus on improving the availability of financial products and services to support the expansion of agriculture and other production, as well as access to financial services for communities in rural and agricultural areas. HIFIVE works primarily on the supply side of the financial sector. It also encourages use of information and communication technologies (ICTs), diaspora investments, and an increased developmental impact from remittances. The core of the program is the HIFIVE Catalyst Fund (HCF), a \$22.5 million grant pool to increase financial services in rural and agricultural zones.

www.microlinks.org/hifive

15) **ARIES**: The **Agriculture, Rural Investment, and Enterprise Strengthening (ARIES)** program was created to provide expanded access to rural financial services and to create a strong private sector foundation for an incipient rural finance system that was capable of providing a full spectrum of financial services on a sustainable basis. ARIES was designed to advance private sector involvement in the Afghan economy and thus used commercial principles to the extent possible in developing a rural financial system that is sustainable and market driven. ARIES created a regional network of sustainable local financial institutions that provided farmers with access to financing, agricultural inputs and other services supporting the production, processing and marketing of licit crops.

www.microlinks.org/aries

16) **GEMSS**: **Generating Economic Development through Microfinance in Southern Sudan (GEMSS)** supported 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 was the project's 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.

17) **ESAF**: The **Expanded and Sustained Access to Financial Services (ESAF)** in Palestine project strengthened the financial sector through the provision of technical assistance, training, and strategic partnerships, increasing access to financial services for Palestinian households and micro, small, and medium enterprises. The broad-based program worked across areas to address identified weaknesses at multiple levels of the financial system, increase access to finance, and create a solid foundation for economic growth. These included banking, insurance, and microfinance, plus a set of cross-sector activities that included consumer protection and financial literacy, financial sector regulatory capacity, and nonbanking financial services. The program also had a package of livelihoods activities in Gaza that sought to link beneficiaries to financial services. Lastly, the Palestinian Investment Partners initiative component within the project provided direct support to Palestinian Small and Medium Enterprises through a fixed capital financing mechanism that funded SME equipment upgrades, assisted with creation of joint ventures and technology transfer, and facilitated other forms of capital inflow to profitable businesses that can expand immediately and provide expanded economic activity and sustainable jobs.

www.microlinks.org/esaf

18) **SMART**: Preceding ESAF, the **Small and Microfinance Assistance for Recovery and Transition (SMART)** program was designed to preserve the microfinance institutional infrastructure in the West Bank and Gaza and assist microfinance intermediaries develop and adopt effective strategies and management practices during the present emergency in order to lay the foundation for a transition to sustainable growth.



Related Leader-funded Activities

- 19) **Savings-Led Financial Services:** 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 proven 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 allow donors and formal financial institutions to rate and compare community managed microfinance programs.
- 20-21) **Mobilizing Remittances in Guatemala:** Two related but separate activities by FIELD-Support partners WOCCU and WDI sought to research how best to encourage migrants to send more resources home while facilitating access to finance. The piloted products were designed to make it easier for poor households who want a loan and do not have adequate collateral to start or expand their businesses. Targeted for US-based migrants from Guatemala, the loan product tested by WDI would allow migrants (working in the US) to guarantee part of a loan issued in Guatemala by making a deposit in their home country that would be “frozen” to guarantee the loan until it is repaid. WOCCU worked with the Guatemalan National Credit Union Federation (FENACOAC) to design savings and loan products that would encourage remittance recipients to join the credit unions and make use of other financial services. Together they looked at: product development, back-end systems development, and marketing and communications—to develop a platform that encourages unbanked remittance recipients to become credit union members. Learn more about each of their findings through the FIELD-Support Knowledge Series on Microlinks.org.
- See FIELD Brief #5 (WOCCU) and
FIELD Report #8 (WDI)
- 22) **Financing Water in Peru:** Building on its work in Peru, partner CARE found that one of the key barriers to improving the use of water for productive purposes was reluctance on the part of financial institutions to loan money to purchase new irrigation technologies. Despite several risk-reducing measures introduced by the pilot, including the establishment of a guarantee fund, business planning with each producer, and the completion of technical studies of irrigated land use, financial institutions were still hesitant to assume the risk of this type of lending. After experimenting with a number of such risk-reducing measures, CARE found that arranging to transfer funds directly from the MFI to the irrigation-technology supplier on behalf of the producer reduced both the operational costs of making the loan and the perceived risk on the part of the financier that the loan would not be used by the farmer to buy the productivity enhancing equipment. Learn more about their experience through the FIELD-Support Knowledge Series. See FIELD Brief #8
- 23-24) **Microfinance & Renewable Energy:** Through two separate activities, partners FINCA and ACCION explored ways for microfinance to advance energy efficiency amongst its client base. Access to energy-related products, including electricity for lighting, equipment and home appliances, is severely constrained for many vulnerable people far from national electrical grids. The lack of access to affordable energy effects the productivity of both households and small businesses by limiting their activities to daylight hours and constraining the use of time-efficient and productivity-enhancing technology. These activities therefore focused on facilitating partnerships between MFIs, renewable energy product service providers, and vulnerable populations to make energy products more accessible. The activities were implemented primarily in Mali and Uganda and explored ways to introduce a range of technologies, such as solar home systems and biomass briquettes, to current and potential borrowers.
- See FIELD Brief #9 and FIELD Report #9



- 25) **Consumer Protection Principles (SMART Campaign):** The Smart Campaign is an industry-wide effort to embed a set of Client Protection Principles (CPPs) and the practices that go with them deep within the institutional culture of the microfinance industry. It aims to raise awareness about client protection, develop and disseminate best practices, assist microfinance institutions to implement best practices and create processes to certify MFIs as pro-client. Housed at the Center for Financial Inclusion at ACCION, the Smart Campaign received a subgrant from FIELD-Support to equip microfinance associations to train their member MFIs on how to implement the Client Protection Principles. This was done through a series of training of trainers (TOT) from each participating association using a curriculum developed by The Smart Campaign. One notable aspect of this process was the self-assessment exercises by the MFIs. When the data from these self-assessments was collated, it provided valuable information on how MFIs are currently implementing the Client Protection Principles and adds to the global knowledge base on field-based practices in client protection.
See www.smartcampaign.org
- 26) **Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable:** This activity, launched in 2013 by partner ACCION, was part of a larger initiative by The Smart Campaign to develop tools and trainings for a standardized process model and toolkit to guide microfinance organizations in the disability inclusion process. The pilot designed and tested staff training on human resources policies and practices, disability inclusion, and partnership with disability organizations. The resulting tools are available on the Smart Campaign's website as well as Microlinks. See the Knowledge Series for more on this activity.
See FIELD Brief #21
- 27) **Linkages between Food Security and Rural/Agricultural Microfinance:** FINCA conducted an exploration into the effects of their microfinance services on the food security of their clients. In particular, the study examined the effects of FINCA's group and rural loans, savings and insurance products on the clients' risk of falling into food insecurity. The study sought to better identify what that impact was on low-income households in particular (though not the very poor as the study was limited to FINCA's new and continuing clients), and to identify ways to improve microfinance's impact on food security more generally. FINCA chose its affiliates in Guatemala and Zambia for the study, due to the prevalence there of food insecurity, the maturity of the microfinance program, and the potential for synergies between the two. Learn more about their findings in the Knowledge Series.
See FIELD Brief #11
- 28) **Firm to Farm Financing: The Firm to Farm Finance (F2FF)** activity was implemented by iDE-Bangladesh to document, optimize, and disseminate information about a commercial rural microlending model, which was developed and piloted in Bangladesh in 2010 by iDE-Bangladesh and the United Leasing Company Ltd. (ULC). The resulting toolkit codified the learning of iDE-Bangladesh's successful rural business credit models an innovative and promising way to increase access to finance for low-income households and communities. The toolkit provides step-by-step guidance on how to apply the Human Centered Design (HCD) framework and tailor it for use in selecting and commercializing feasible, viable, and desirable financial products and service models to sustainably reach low-income households and communities with efficient, scalable strategies for inclusive finance. Find the toolkit online at Microlinks.org.
www.microlinks.org/library/firm-farm-finance-toolkit



CHAPTER 3

“ECONOMIC
LEVERAGING”:
MARKET SYSTEMS
DEVELOPMENT FOR
SUSTAINABILITY
AND INCLUSION

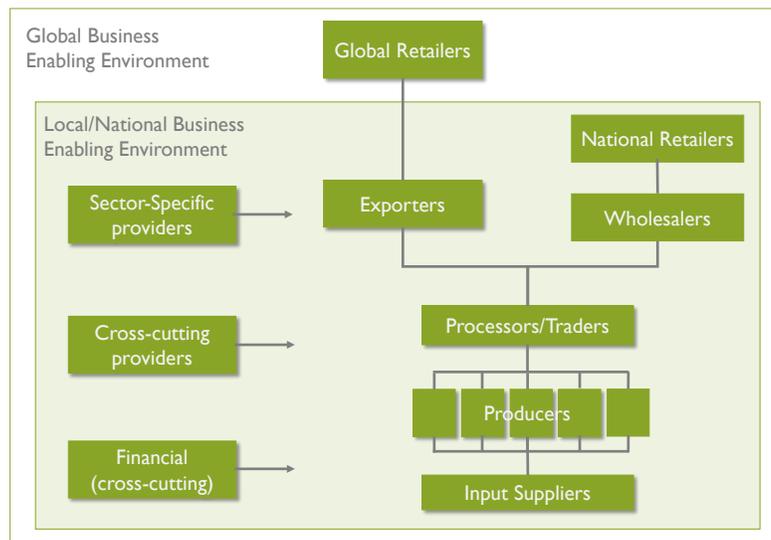




"Economic Leveraging": Market Systems Development for Sustainability and Inclusion

In addition to the Value Chain Framework that dominated much of the last decade's thinking around economic development programming, a broader, pro-poor lens known as market systems development, or simply systems development, refers to an approach that aims to examine and develop not only individual institutions (e.g., microfinance institutions, agribusiness processors) but also the context in which those institutions exist. For example, in working with smallholder farmers, if one applies a value chain approach, the entire value chain system—input suppliers, producers, processors, support services, relationships within the chain and enabling environment—is considered. In developing financial systems, implementing agencies take into account the regulatory and legal framework, availability of capital, and a host of supply and demand side issues.

VALUE CHAIN FRAMEWORK (adapted from Microlinks.org)



The Springfield Centre, which has advanced theory and methodology for donors such as DFID, SDC and Sida, in developing the “Making Markets Work for the Poor” (M4P) systems framework, provides a compelling argument for the use of a systems approach:

The M4P approach recognises that the lives of the poor are inextricably linked to the functioning of the systems around them. Too often, poorly functioning market systems—uncompetitive and unresponsive to producer, worker and consumer needs—have a disproportionately negative impact upon the poor, who lack the resources to overcome such dysfunctions. The M4P approach fosters understanding of the functions and players within market systems and how these can be strengthened in order to better serve the needs of the poor. The approach targets intervention at critical weaknesses in the market system, building capacity within the system to enable key players more effectively for the benefit of the poor.

Further, the ability of businesses, financial institutions, producer groups, etc. to thrive, is dependent on the health of the system. For example, producers cannot reach higher value markets if agribusinesses are not functioning; microfinance institutions cannot deliver appropriate products and services if infrastructure is not adequate; and women cannot realize equal access to assets if laws discriminate against women’s inheritance and ownership. It is not necessary to change every aspect of a system, but it is possible to determine the leverage points for more lasting change.



An integral part of implementing a systems development approach is the adoption of a **facilitation role** by the project or agency. Capacity building efforts have resulted in significant gains as trained staff and experienced managers are becoming more available, and participatory approaches have been developed to build capacity amongst market actors themselves.

An integral part of implementing a systems development approach is the adoption of a facilitation role by the project or agency. That is, the implementer does not become part of the system, but attempts to shift the system or aspects of the system to achieve objectives such as increased and sustainable incomes for low-earning households. For instance, rather than a project directly offering training on product development to small-scale artisans during the course of the project, it might facilitate the development of productive linkages between buyers and artisans, along with the ongoing flow of information on quality, design and materials that are being demanded by consumers; in the case of financial systems, the development of durable apex institutions could be facilitated to set standards for the industry long after the project has wrapped up.

Systems change can be difficult to achieve. In addition to the typical obstacles that beset development projects, some of the primary lessons learned by FIELD-Support activities over the course of the mechanism to address the overarching challenges that underlie most if not all systems development initiatives are discussed here.

Time & Resources. Systems change often requires significant time and resources since underlying constraints relate to complex issues such as socio-cultural norms, relationships within the system and regulatory environments. As a result of this complexity, well-designed systems projects are based on rigorous up front research and analysis, piloting of project elements, identification of long-term partners and sustainable market actors, and building of institutional and staff capacity—all of which demand considerable investment of time and resources. This approach does not always mesh

with donor or community expectations that may involve the desire for quick returns and visible wins. Implementers may be under pressure to deliver results without proper preparation, or to wrap up initiatives before systems change is solidified. This challenge can be compounded by shifting donor priorities that trim already inadequate resources before initiatives have had a chance to mature.

Capacity of Staff & Institutions. As the area of market systems development has grown over the past decade, concerns around the capacity of staff and institutions to handle this paradigm shift in development (i.e., from direct delivery of subsidized and targeted services to facilitation models for sustainable systems change) has also burgeoned. First, there is the conceptual level of understanding that needs to be present amongst management; then there is the even more difficult pragmatic level that requires know-how in market systems project implementation. For example, a project design can discuss providing access, creating linkages, and improving the enabling environment, but it can be daunting for local staff to know what this means on a day-to-day basis. Consequently, building the requisite capacity at all levels in an organization or project places an additional burden on time and resources as noted in the previous point.

As the paradigm shift to a systems approach is maturing, there are many more resources for capacity building as well as greater capacity among development agencies in general. A multiplicity of workshops, seminars, online courses and website resources have been launched, targeting different levels of personnel in systems development projects. Capacity building efforts have resulted in significant gains as trained staff and experienced managers



are becoming more available, and participatory approaches have been developed to build capacity amongst market actors themselves.

New Approaches are Needed. Due to the complexity of systems described above, new approaches are needed to identify and take advantage of specific opportunities internal to the system, to encourage dialogue within and coordination of a system, and to design flexible targeted interventions. These approaches continue to require knowledge of the entire system so as to ensure that a seemingly sound intervention in one part of the system does not get blocked by constraints elsewhere or have a negative knock-on effect in other parts of the system. Related to this, as systems are developing, unexpected changes may occur, and it is often necessary to redesign interventions as the project develops (which is not always amenable to donor and other mandates).

This is further complicated by the fact that systems are often skewed to meet the needs of the already powerful and well-off people in the system, or may be fraught with complicated and sensitive relationships that shift over time, with the result that in seeking and pushing on leverage points, a project may either meet resistance or result in other undesirable side effects.

Enabling Environment Matters. Although it is not the case in all systems projects, dealing with enabling environment issues—legal, regulatory, business, and socio-cultural—can present enormous challenges, and take especially lengthy time periods to result in change. Finance sector development often depends on corresponding changes in the regulatory frameworks of a country; market systems development may require adaptations in laws around business registration and standards of business practice; and incorporation

FEATURED PUBLICATIONS

FIELD Report #18: Smallholder & Inclusive Growth in Agricultural Value Chains

This report explores "inclusive growth" in agricultural value chains, with a focus on smallholder participation, upgrading behavior, and outcomes related to agricultural productivity, profits, and smallholder incomes. It seeks to advance the understanding of inclusive growth by reviewing empirical evidence from twelve agricultural value chains that have engaged and benefited smallholders. With inclusive market development, the goal is to promote economic growth with poverty reduction by facilitating the integration of large numbers of micro- and small enterprises into competitive value chains. The recent development experiences reviewed in this paper indicate that smallholders can play a

significant role in competitive value chains, so long as they have the requisite capabilities, profitable opportunities, and the information they need to accurately assess their alternatives.

FIELD Brief #13: An Anchor Firm Approach to Strengthening Value Chains: A Look at the PRODEL Program in Ecuador

Working with lead or anchor firms in a value chain can help multiply results and significantly increase incomes for low-income populations. This FIELD Brief explores how the PRODEL Associate Award in Ecuador, implemented by ACDI/VOCA, leveraged anchor firms in order to increase the economic potential and outputs of low-income farming communities in the nation's vulnerable geographic areas.

FIELD Report #21: Understanding Systemic Change in the Vegetable Seed Market: A Qualitative Assessment

This report examines changes in the local market system resulting from the introduction of vegetable seed mini-packets in Bangladesh (facilitated through an Action for Enterprise program), and how those changes affected local farmers and their households. It first presents the findings of a market system assessment based on a review of secondary data and in-depth interviews (IDIs) with market actors. Second, the paper presents findings from in-depth interviews conducted with two groups of farmers: those who purchased the vegetable seed mini-packets and those who did not.

All FIELD-Support publications are available at www.microlinks.org.



of vulnerable groups (e.g., women, youth, minority ethnic groups can involve deep shifts in long-standing social norms.

Leverage Points. Although systems are often complex, and the idea of shifting them to benefit disadvantaged market actors (e.g., smallholder farmers, microfinance clients) may seem overwhelming, most systems contain leverage points. Leverage points provide an opportunity to ‘tweak’ aspects of the system in a way that results in beneficial change to target populations. Further, some alterations can make it difficult for groups of people (powerful or wealthy) to reverse the systems change such as statutory and legal reform; or can lead to new models for empowerment of marginalized groups.

Utilizing leverage points and other systems approaches can reduce the cost of projects and achieve multiplier effects, returning much better ROI to donors or investors than older models of development. For example, by working with a set of systems actors such as feed suppliers in a market system, and supporting the suppliers to provide inputs and information to producers,

a large number of producers can receive positive benefit although the project focuses its efforts on a few key market actors. As donors become aware of the long-term benefits and cost-effectiveness of such change, it is becoming more possible to implement projects in multiple phases allowing time for the desired systems change to solidify.

Partnerships. Partnerships offer a significant opportunity for systems development—both for implementation and for ongoing systems change. That is, with the use of a facilitation model, implementers can determine who will continue to exist in the system as a viable solution provider once a project is completed. Drawing on such partnerships in the public, private and not-for-profit sectors, potential for sustainable systems change is achievable. For example, if a project offers financial training to assist small business owners, it can determine who will offer that training on a sustainable basis beyond the life of a project. When utilizing a systems approach, collaborating with private sector partners is an especially attractive proposition that until recent

FEATURED TOOLS

Behavior Change Perspectives on Gender and Value Chain Development: A Framework for Analysis and Implementation (FIELD Reports #11 & #12)

Women in rural households play a key role in agriculture and can be instrumental in upgrading the competitiveness of agricultural value chains. However, gendered patterns in generating, allocating, controlling, and spending household income often makes it difficult for women to participate in and contribute to upgrading. This report considers three areas of behavior related directly to upgrading:

- Money management: i.e. behaviors that allow for the accumulation of lump sums and the control of money. These behaviors facilitate or impede the ability of farmers to pay for upgrading and benefit from the returns.
- Business practices: i.e. related to the adoption of new business/agricultural practices and participation in new business models that facilitate access to inputs, services, and information necessary for upgrading.

- Value chain relationships: i.e. those that support the development of effective commercial networks, entry into new marketing channels, and improved information flow and trust. The quality of relationships between actors in the value chain influences whether individuals or groups trust each other, cooperate, and share information.

Tools & Methodologies for Collaborating with Lead Firms: A Practitioner’s Manual

By addressing the practical issues of implementation through examples and lessons learned, *Tools & Methodologies for Collaborating with Lead Firms: A Practitioner’s Manual* offers practitioners effective methods to facilitate private sector initiatives that lead to improved and expanded delivery of needed products, services, and markets to Micro, Small, and Medium Scale Enterprise (MSMEs) in a commercially viable and sustainable manner. Developed by Action for Enterprise (AFE), this manual provides a wealth of materials to assist in the design and implementation of value chain development programs. The guidelines, tools, and strategies detailed in this manual are intended for development practitioners to use and adapt to different sectors and beneficiaries as appropriate.



Projects that attempt to create systemic change demand patience as systems change often takes time to achieve, and unexpected changes may require retooling of an approach or development of new relationships and partnerships.

years has been avoided by most development agencies but is now gaining momentum. Bringing stakeholders to the same table for dialogue and to promote transparency and trust can enhance collaboration with the implementing agency and among partners and market actors as well.

Projects that attempt to create systemic change, benefiting large numbers of people through targeted interventions, require specialized knowledge and practical experience. They also demand patience as systems change often takes time to achieve, and unexpected changes may

require retooling of an approach or development of new relationships and partnerships. This means that on the surface, market systems programs may appear more costly or less impactful, but over time the transformations that they ignite are in fact cost-effective and efficient. The FIELD-Support LWA portfolio of projects has realized both challenges and successes in its application of systems thinking to its projects around the world. In fact, many of the projects began in the early days of this new paradigm and as such are pioneers in the evolution of market systems thinking.

GROOVE Market Facilitation Mentoring Program and Toolkit

The GROOVE Market Facilitation Mentoring Program is a tested approach to building the capacity of value chain program managers and technical specialists to become effective market facilitators. By adapting and applying the program you will join GROOVE members in growing a cadre of market facilitators worldwide, improving results of value chain programs while engaging and developing your staff through an interactive mentoring approach. The GROOVE Market Facilitation Mentoring Program helps your institution build the skills your staff need to become effective market facilitators.

The GROOVE Market Facilitation Mentoring Program Toolkit, available on www.microlinks.org, includes:

- Program Administrator & Mentor Guides
- Mentee Capacity Assessment Toolkit
- Topical Guides on 10 Key Market Facilitation Competencies





WLSME Women's Leadership in Small & Medium Enterprises

In recognition of the important role SMEs play in economic growth, international efforts have increasingly focused on unlocking the potential of this sector. To this end, USAID is funding innovative interventions to increase the entry and growth of women-owned and women-managed SMEs in the developing world through the **Women's Leadership in Small and Medium Enterprises (WLSME)** program. The WLSME program, funded separately from the FIELD-Support LWA, includes activities in three countries: Kyrgyzstan, India, and Peru. Each activity is accompanied by a rigorous impact evaluation—the design and launch of which was led by FHI 360 under the FIELD-Support LWA—to help determine the most successful interventions for supporting and expanding women-led SMEs. To facilitate learning among the organizations implementing projects under the WLSME initiative, a Community of Practice (CoP) was formed in 2012.

Beginning in late 2013, FHI 360 was asked to take over the facilitation of the WLSME CoP, which was previously handled by QED under the KDMD project. Under this new arrangement FHI 360 provided facilitation of the CoP through the end of September 2014 when the FIELD-Support LWA and WLSME Evaluation activity came to a close. During the

time that FHI 360 facilitated the CoP, the activities focused on continuing the exchange of ideas and learning among CoP members and development of a learning product. Two virtual meetings were held and one in-person workshop was hosted by FHI 360 in Washington, DC. The workshop was attended by staff members from each of the grantee organizations, representatives from FHI 360, USAID, IADB, and the World Bank.

During the workshop the CoP members began development of a learning product. It was decided that a learning brief focused on the challenges of implementing programs associated with an impact evaluation would be developed as the CoP learning output. The brief includes five subsections that will address: 1) designing the program with the RCT in mind; 2) dealing with recruitment challenges; 3) dealing with retention challenges; 4) managing participant expectations; and 5) coordination and information flow between the implementation and evaluation teams. A follow-up virtual meeting was held on September 16, 2014 to review of the initial draft of the learning brief and to gather feedback and input. After the meeting, a second draft of the learning brief was circulated and was saved to the www.WLSME.org Community of Practice group site.





Related FIELD-Support Associate Awards

29) **LBLI:** The **Lebanon Business Linkages Initiative** was designed to support economic growth in Lebanon that reduces joblessness and poverty by expanding market access through business linkages, improving access to finance and other supporting markets, and addressing systemic constraints to industry and SME growth. Led by partner ACDI/VOCA with AFE, LBLI focused its efforts on addressing critical constraints of the project’s “Market Driver Firms” (MDFs)—select firms deemed to have the capacity to “drive the market” into new export areas—and their linkages to smallholder producers.

<http://www.microlinks.org/lbli>

30) **PRODEL:** The **Ecuador Local Business Development (LBD)** Associate Award, or “*Programa del Desarrollo de Empresas Locales*,” or PRODEL as it was known locally in Ecuador, and its follow-on, PRODEL II, used a value chain approach, identifying and addressing major opportunities and constraints to growth while ensuring sustainable impact at the household level. Specifically, the program targeted interventions at lead firms (or anchor firms) and the linkages within that anchor firm’s business system, reaching ultimately to microenterprises and their families. Program interventions addressed constraints to the anchor firm’s ability to grow while facilitating the growth of its suppliers and buyers, and hence impacting the whole value chain.

<http://www.microlinks.org/prodel>

31) **LENS:** The **Jordan Local Enterprise Support (LENS)** project assists micro and small enterprises (MSEs) to grow their businesses and create job opportunities, while developing a more inclusive enabling environment for economic development in selected governorates and municipalities. To promote growth and job creation among MSEs, LENS works to develop a conducive policy environment, drives activities to increase competitiveness, and enhances access to and awareness of a wide variety of financial products and services. Through consultation within selected municipalities and an understanding of opportunities and constraints, LENS engages in sectors with emerging, or high, growth potential.

The project also targets capacity building of local governments to develop and implement competitive strategies through improving national policy and strengthening local government planning.

<http://kdid.org/projects/field-support/lens>

32) **FACET: Fostering Agriculture Competitiveness Employing Information Communication Technologies (FACET)** was funded by USAID’s Bureau for Africa to provide technical assistance to improve competitiveness and productivity across agriculture sub-sectors through the use of ICTs as tools to enhance the functioning and competitiveness of agricultural value chains and facilitate trade in agricultural products across Sub-Saharan Africa. FACET did this by facilitating knowledge sharing across Missions regarding sustainable and scalable approaches to using ICT to increase the success of USAID’s Feed the Future activities; and providing short-term technical assistance to projects to help them improve their uses of ICT, especially in ways that may be helpful to other projects as well.

<http://www.microlinks.org/facet>

33) **ECYMP: The Eastern Caribbean Youth Microenterprise Program (ECYMP)** was designed to accelerate the creation of sustainable livelihoods and self-employment opportunities for vulnerable youth by supporting both increased income-generating opportunities and the establishment of micro-businesses by and for youth in Barbados and six Organisation of Eastern Caribbean States (OECS) countries. With partner EcoVentures International, ECYMP employed a participatory model that applies proven, evidence-based, and market-driven approaches to conduct a thorough market Youth Market Opportunity Assessment in each country. Based on this assessment, ECYMP conducted tailored capacity building workshops and provided one-on-one technical assistance to local partner institutions to implement activities to address the findings of market demand.

<http://www.microlinks.org/ecymp>

34) **P3DP: The Public-Private Partnership Development Program (P3DP)** works with the Government



of Ukraine and community leaders to create the environment needed for public private partnerships (PPPs) to improve infrastructure and public services. P3DP assistance enables municipalities to become more resilient to growing budget constraints by working effectively with the private sector to mobilize investment and expertise, engaging citizens early in decision-making processes, and ensuring that open,

fair and transparent methods are used to identify and contract the best suited partners. P3DPs' activities benefit Ukrainian citizens through improvements in areas such as healthcare, education, solid waste management, and urban transportation. Mitigating global climate change and supporting the use of clean energy is integrated into all P3DP activities.

<http://www.ppp-ukraine.org>

Related FIELD-Support Leader Activities

35) **Leader Activity: Working with Lead Firms:**

The culmination of a collaborative process led by AFE that brought together several FIELD-Support and industry partners over several years, the **Tools & Methodologies for Collaborating with Lead Firms: A Practitioner's Manual** offers practitioners effective methods to facilitate private sector initiatives that lead to improved and expanded delivery of needed products and services in a commercially viable and sustainable manner. By addressing the practical issues of implementation through examples and lessons learned, the guidelines, tools, and strategies detailed in this manual are intended for development practitioners to use and adapt to different sectors and beneficiaries as appropriate and apply them in the design and implementation of programs.

<http://www.microlinks.org/library/tools-methodologies-collaborating-lead-firms-practitioner's-manual>

36) **Leader Activity: Sustaining Market Access for Subsistence Farmers:**

Between 2002 and 2008, under a multi-million dollar USAID-funded Title II Food Security project, Save the Children worked to reduce chronic malnutrition in one of the most malnourished parts of the world—Bolivia—by tackling the root causes of food insecurity. “Sustained Market Access for Subsistence Farmers through Value Chain Facilitation” was a pilot activity under FIELD-Support designed to scale down Save the Children's large food security program to a smaller more market-focused project driven by value chain methodology. FIELD Report #7 discusses the primary objectives and key lessons learned by the Save the Children team in adapting its operations to more effectively affect sustainable impacts for low-income

and food insecure households in Bolivia.

See FIELD Report #7

37) **Leader Activity: Evaluation of Women's Leadership in SMEs Pilots:**

Under the Leader Award, FHI 360 led the design of an impact evaluation of three USAID-funded interventions that have been designed to enhance women's leadership and help them grow their small and medium enterprises. The impact evaluations will be carried out across the three selected sites and corresponding implementing organizations over three years: India (CARE), Kyrgyzstan (ACDI/VOCA), and Peru (GRADE/Sector 3 Social Venture Group), with the baseline data collection managed by FHI 360 in 2013-2014.

<http://www.wlsme.org>

38) **Leader Activity: Facilitating Commercial Models for Selling Agricultural Inputs to the Rural Poor:**

AFE, as part of its ongoing efforts to promote the agricultural seed sector in Bangladesh, facilitated the efforts of several national seed companies to develop business plans to produce and sell “mini-packets” of quality vegetable seed to small-scale farmers and households throughout the country. AFE then provided these firms with a variety of technical and financial support to help them implement their plans. This ultimately resulted in improved access to affordable and quality vegetable seeds for over three hundred thousand farmers. In order to support the companies to develop and market quality and affordable vegetable seeds to small-scale, marginalized producers, AFE created a Business Planning Facilitation Tool. While the tool was designed for vegetable seed mini-packets, it can



be easily adapted to other input company products as well.

See FIELD Report #21

39) **Leader Activity: Value Chain Financing**

Through this Leader activity, ACDI/VOCA developed a guide to provide tools and references to help practitioners—people who design, implement and support value chain development and agricultural finance programs—assess the financial products, strategic alliances, and methodologies that can facilitate financing for investment in value chains. The approach builds on the value chain analytical framework to identify and prioritize specific upgrades that enable value chain actors to benefit from market opportunities, and then focus on the financing that is required to achieve those upgrades. The objective is not to expand financial services as an end in of itself, but to expand those financial services most critical to the growth and competitiveness of selected value chains.

See FIELD Report #13

40) **Leader Activity: Increasing Awareness of Gender Issues in Value Chain Development**

Women in rural households play a key role in agriculture and can be instrumental in upgrading the competitiveness of agricultural value chains. However, gendered patterns in generating, allocating, controlling, and spending household income often make it difficult for women to participate in and

contribute to upgrading. Gendered patterns in money management, for example, limit the benefits that accrue to women, and thus their incentives to upgrade. This in turn affects their access to and use of new technologies. Social norms further determine how women are able to build the social and commercial networks and relationships necessary to adapt to changing market conditions and/or new markets. This activity considered three areas of behavior related directly to upgrading: money management, business practices, and value chain relationships, to better understand barriers to entry.

See FIELD Reports #11 & #12

41) **Leader Activity: Systemic Monitoring & Evaluation**

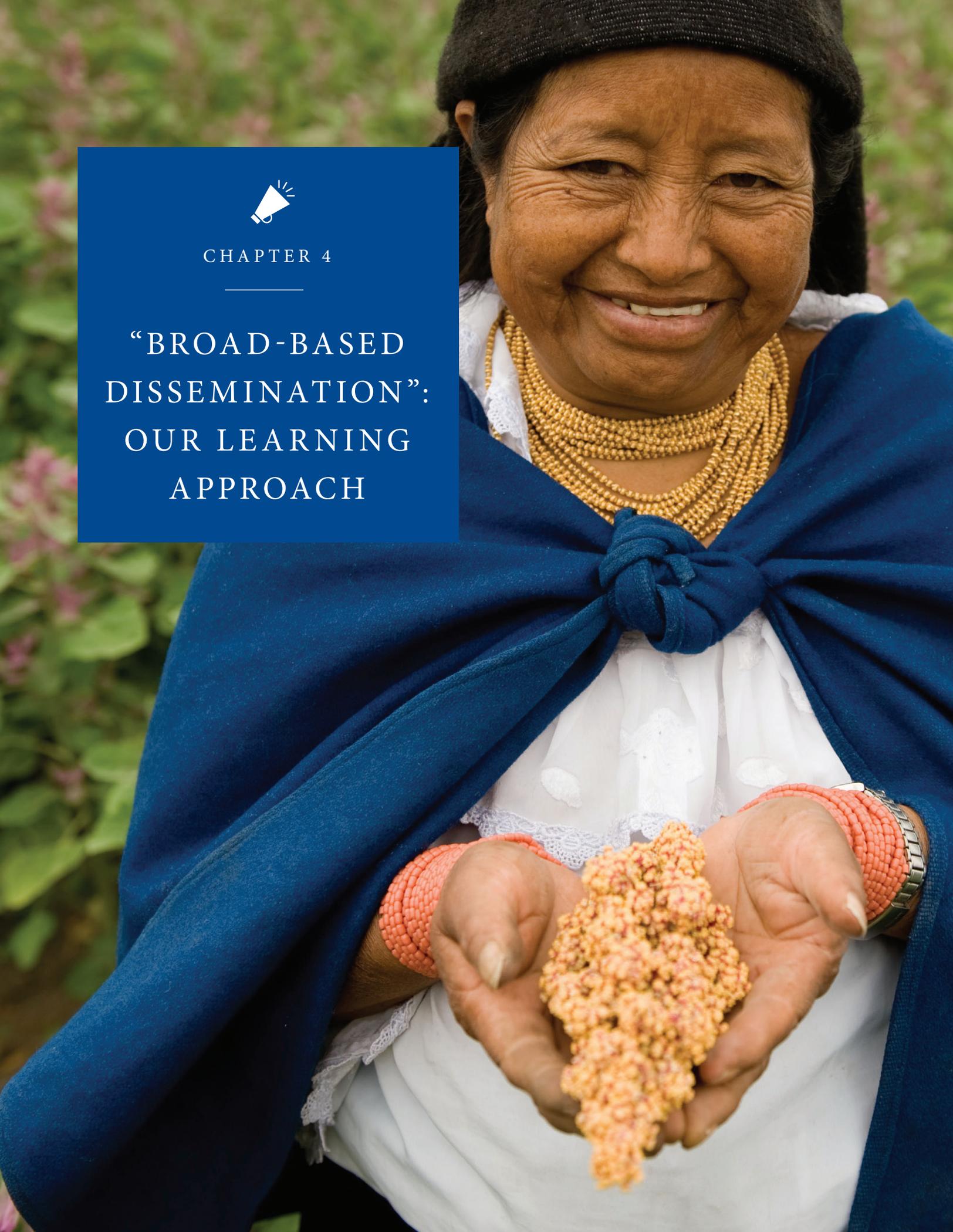
A systems approach creates specific challenges for monitoring and evaluation of development interventions. Changes in market systems must be monitored and measured using approaches that embrace their dynamic and unpredictable nature. This activity was designed to catalyze an international process of debate, dialogue, and learning between donors and practitioners who are trying to support market systems to work better to reduce poverty at a large scale. It did this through an intentional learning process comprised of in-person workshops, e-consultations, plenary presentations and discussions, and publication of an ongoing discussion document.

<http://www.seepnetwork.org/monitoring-and-measuring-change-in-market-systems---rethinking-the-current-paradigm-resources-937.php>



CHAPTER 4

“BROAD-BASED
DISSEMINATION”:
OUR LEARNING
APPROACH





“Broad-based Dissemination”: Our Learning Approach

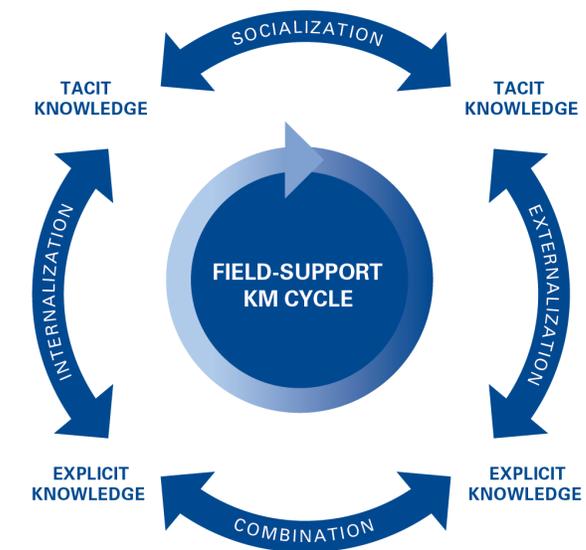
A key element of FIELD-Support’s objective of enhancing the state-of-the-practice has been through facilitating the generation, capture, and sharing of lessons learned and best practices in microenterprise development and microfinance. This objective is in alignment with USAID’s renewed focus on learning:

“USAID staff and partners have always sought ways to better understand and improve our work. By embedding collaborating, learning, and adapting [CLA] throughout the Program Cycle, USAID ensures that its programs are coordinated with others, grounded in a strong evidence base, and iteratively adapted to remain relevant throughout implementation. In this way, a learning and adapting emphasis helps to maximize results.”

USAID’s CLA approach is anchored on the idea that to be effective, projects must have the flexibility to assess what works well and what doesn’t and make course corrections going forward. While learning takes place all of the time naturally, a deliberate learning agenda can ensure there is a balance between maintaining the pace of day-to-day implementation activities and reflection of lessons learned for more effective approaches to achieve development objectives. In support of these goals, the LWA has encouraged all activities to focus on learning throughout the project cycle. For Leader-funded activities this has been built into the design and deliverables of the activities, and for Associate Awards, the Leader Award’s Knowledge Management team has worked closely with implementing partners and funding Missions or USAID Operating Units to support appropriate and relevant learning facilitation.

The FIELD-Support Learning Agenda’s approach is based on the exchange of tacit knowledge and explicit knowledge (as presented in the diagram below.) This dynamic exchange between what practitioners and market actors innately know—their skills, belief systems, and capabilities (i.e. their tacit knowledge)—and what resources they have access to in order to expand on those (i.e. explicit knowledge) can support more effective, evidence-based program design and implementation. As discussed below, the Leader has worked towards ensuring that:

- Practitioners have improved access to information and resources about best practices to positively influence their work (**socialization**);
- Tacit knowledge of practitioners and experts is documented for improved sharing (**externalization**);
- The transfer of expertise is improved through appropriate opportunities for exchange that take into account the learning styles of practitioners (i.e. less pedagogical and more on-demand, practical) (**combination**); and
- Evidence-based programming is supported through the application of lessons learned (**internalization**).



SECI MODEL



DOCUMENTATION OF LEARNING: THE KNOWLEDGE SERIES

The FIELD-Support Knowledge Series is a collection of in-depth FIELD Reports, shorter method-focused FIELD Briefs, practitioner toolkits, and individual assessment/case studies that have covered a wide range of topics from across the portfolio, and have been authored mostly by practitioners who are directly implementing LWA activities. This direct involvement of the practitioners has also served as a mechanism for reflection and adaptation for improved program implementation, as well as much needed generation of practitioner tools for broader use and application.



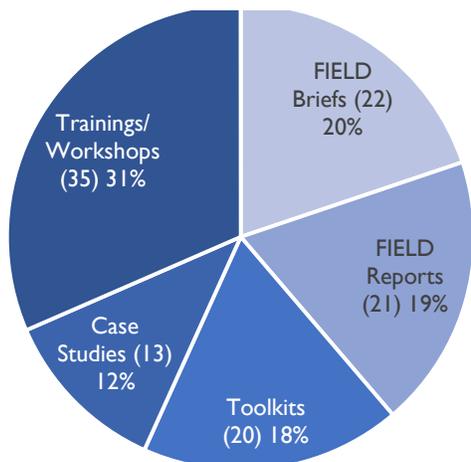
Your FIELD report on REDD+ transactions prepared with Terra Global Capital has been very useful for our team, both in terms of our own benchmarking as well as in providing information for our partners and investors."

–USAID

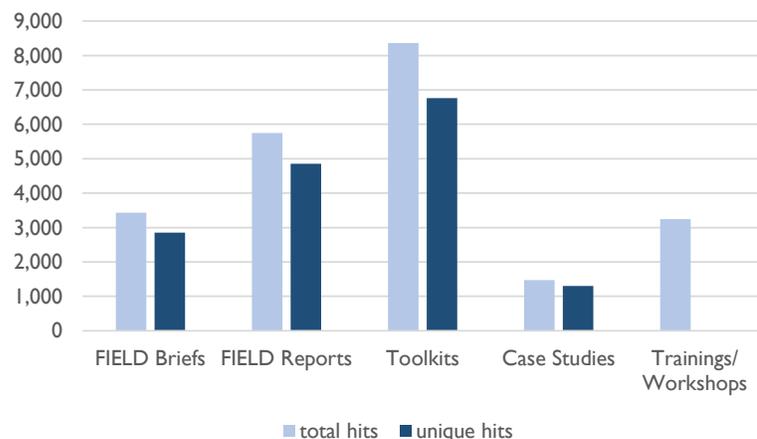
Each publication is the output of in-depth review and analysis, in many cases resulting from on-the-ground pilot implementation, and reflects a collaborative, multi-partner engagement process that generally spanned 6-18 months. The full catalogue of the Knowledge Series is available online through www.microlinks.org and listed in the Annexes of this report.

As presented in the Annex, FIELD-Support's in-depth Knowledge Series included **21 FIELD Briefs**, **22 FIELD Reports**, **20 practitioner toolkits**, **13 case studies**, nearly 100 additional one-page factsheets, online articles, success stories and other publications (not listed in this annex, but available on Microlinks.org), and **35+ technical events** (trainings/workshops). The four primary types of learning products have been accessed on Microlinks.org alone more than 19,000 times (since Microlinks started tracking website hits in 2010).

TYPES OF LEARNING OUTPUTS



OF PEOPLE ACCESSING PRIMARY LEARNING OUTPUTS



In response to an end-of-project survey about the Knowledge Series, 88% of respondents rated the content as very or somewhat relevant to their work; 78% reported that they were very or somewhat likely to incorporate the concepts and methods covered in the knowledge series into their work; and 88% said they were likely to recommend the products to their colleagues. Of the various types of learning products offered (FIELD Briefs, FIELD Reports, Practitioner Toolkits, and Factsheets), Practitioner Toolkits and FIELD Briefs received the highest ratings. Given their direct relevance and practitioner-focused formats, these publications have been among the Microlinks library's most accessed resources several times. More details are presented in the Annexes.



ACCESS TO LEARNING: TOOLS & RESOURCES

To optimize learning and ease of access to learning outputs for practitioners in the field, the LWA Learning Agenda has had a two-pronged focus: 1) disseminate the findings widely; and 2) package them into practical tools for immediate use and application. Across the portfolio, FIELD-Support has collaborated with USAID’s comprehensive learning platform [Microlinks.org](https://www.microlinks.org) to ensure that the learning outputs of FIELD-Support are shared with the community at large. Every publication generated out of the LWA entire portfolio is available and searchable publicly through Microlinks.

In particular, the LWA has supported the development of a robust library of Practitioner Toolkits. As with the Knowledge Series, these tools have been made available online and have been well received, as demonstrated by usage rates on the Microlinks portal. The full list is presented in the Annex; below are a sample of the most popular tools:

- **The Integrating Extremely Poor Producers into Market Systems Field Guide:** After the Value Chain Wiki, this is the most accessed library resource on [Microlinks.org](https://www.microlinks.org) with 3,000 total page views. A practical manual with concepts and techniques allowing practitioners to more effectively reach the very poor, defined as those persons in the bottom half of the population below the nationally defined poverty line or those living on less than the purchasing power parity equivalent of \$1 per day.
Available at: <https://www.microlinks.org/library/integrating-very-poor-producers-value-chains-field-guide>.
- **Tools & Methodologies for Collaborating with Lead Firms:** This manual offers effective methods to facilitate private sector initiatives that lead to improved and expanded delivery of needed products, services, and markets to MSMEs in a commercially viable and sustainable manner.
Available at <http://www.microlinks.org/library/tools-methodologies-collaborating-lead-firms-practitioner’s-manual>.
- **Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth Workforce Development Programs:** The goal of this guide was to help the reader better understand how to strengthen market assessments for youth workforce development programs. It considers issues, such as institutional capacity, local context, appropriate tools and approaches, and including youth in these assessments.
Available at <http://www.microlinks.org/library/guidelines-and-experiences-including-youth-market-assessments-stronger-youth-workforce-devel>.



This [Integrating Very Poor Producers] handbook fills a much-needed gap! Practitioners already working with producers can understand their practical options for helping their target population, while working in a "systemic" way. This should help them achieve more sustainable, larger-scale results! The publication is clear, in-line with global good practice, and includes useful cases and steps. I recommend it as a core resource for all value chain development trainings, resource lists, etc."

–Practitioner



To support the broadest dissemination possible, the LWA also launched a social media strategy, primarily on Twitter (handle [@EconDev360](https://twitter.com/EconDev360)) to both share new resources and acquire access to new resources. The KM team’s strategy was to tweet learning products produced by the Leader and Associate Awards; promote partners’ workshops/events; and participate in conversations and twitter chats on the topics of microfinance, microenterprise development, and sustainable rural livelihoods. In the first quarter since the launch, we had over 250+ retweets and 190+ favorites, and have nearly 150 followers. Based on the data collected, due to an increase in the number of followers and twitter chat activities, by the end of September, the sum of FIELD-Support’s tweets had 64,600+ views.



OPPORTUNITIES FOR EXCHANGE

Over the course of the LWA, activities have convened more than 35 trainings and presentations providing practitioners with critical opportunities to exchange ideas, acquire new skills, and evolve better solutions to today's development challenges. With more than 3,350 in-person attendees tracked, we estimate that these forums have collectively convened more than 5,000 people through in-person participation, via webinar and through post-event viewing of screencasts and event resources, when made available. Generally, these forums have included the following types:

CERTIFICATION TRAININGS:

The following examples of certification trainings have been developed under the FIELD-Support LWA and were designed to ensure standardized application of core principles:

- **Using the Poverty Assessment Tools:** USAID Poverty Assessment Tools (PATs) are a set of tools for assessing poverty levels of any group of people. Development practitioners use PATs to assess their reach out to poor and very poor people, to compare poverty levels of those who are engaged in different practice areas, or track changes in poverty level over time.
<http://www.povertytools.org>
- **Minimum Economic Recovery Standards after Crisis:** The Minimum Economic Recovery Standards articulate the minimum level of technical and other assistance to be provided in promoting the recovery of economies and livelihoods affected by crisis. This book uses the same structure developed by Sphere (as described in the Handbook) for its standards, namely, key actions, key indicators, and guidance notes.
<http://www.seepnetwork.org/minimum-economic-recovery-standards-resources-174.php>
- **SMART Campaign Client Protection Principles Assessors Training:** The Smart Campaign embodies a set of core principles for the treatment of microfinance clients—the minimum standards that clients should expect to receive when doing business with a microfinance institution.
Learn more at <http://smartcampaign.org/certification/assessments>

PRACTITIONER TRAINING:

The following examples are practitioner trainings, generally one to three days, that are based on the guides and manuals developed under the FIELD-Support LWA (and mentioned previously). While the trainings may sometimes be offered for a fee to cover operational costs, the training materials are freely available.

- Value Chain Financing Guide day-long training at the SEEP Annual Conference
- Integrating Very Poor Producers into Market Systems Trainings
- Working with Lead Firms Trainings

PRESENTATIONS AND EXCHANGES:

The LWA has collaborated with a variety of partners to hold technical presentations in a variety of formats. These have included seminars through Microlinks (in-person and via webinar), online discussion forums (e.g. Speakers Corners and e-consultations), and roundtable discussion groups (roundtables, workshops, etc.). The Annex includes a list of FIELD-Support's major events, along with the number of attendees, where available.



A RECAP OF ADVANCING THE FIELD

<https://www.microlinks.org/disruptdevt>

On September 11-12, 2014, the FIELD-Support LWA hosted an end-of-project Learning Event, called the **Advancing the FIELD conference**. This final event was designed to both reflect on the FIELD-Support LWA’s major contribution to broad-based economic development and create a venue for presenting and discussing cutting-edge ideas that are destined to have a major impact in development in the coming years.

The conference was well-attended, with more than 170 in-person participants, and more than 100 livestream viewers from various countries, such as Colombia, Egypt, Jamaica, Uganda, South Africa, and Zambia. Conference attendees were mostly development practitioners, program implementers, researchers, and donors.

The conference included three keynote plenary sessions each day as well as breakout sessions led by FIELD-Support consortium partners and other USAID implementing partners. Our keynote “disruptive” speakers introduced several high-level themes that have relevance in development. The opening keynote speaker, **Peter Senge**, renowned author and organizational learning expert, introduced some of his most recent thinking around bringing forth new

emergent realities, and the lessons learned working with systems archetypes in large-scale social change processes to facilitate system change. **Sally Goerner**, Director of the Integral Science Institute, explained how the study of form, function, and flow in nature can inform development practice. In the afternoon, **Emmanuel Letouzé**, Director and Co-founder of the Data-Pop Alliance on Big Data and Development, discussed the opportunities and obstacles of leveraging Big Data to address the “statistical tragedy”—the lack of timely, reliable, basic demo-economic data such as poverty and vital rates—affecting many poor developing countries.

Our day two keynote speaker, **David Snowden**, founder and Chief Scientific Officer of Cognitive Edge, introduced the Cynefin framework to help managers recognize the causal differences that exist between different types of systems (obvious, complicated, complex, and chaotic) to help us design approaches and make better decisions in different types of social and economic environments. During the lunchtime session, **Dan Norell** and **Margie Brand** discussed conceptual and practical programing ideas from the popular and newly revised “Integrating Extremely Poor Producers into Market Systems Field Guide.”



The last day was concluded with a great discussion by **Eric Derks**, Chief of Party at Tetra Tech ARD, **Mike Field**, Market Systems Advisor at Adam Smith International, Dave Snowden, and Margie Brand. Derks and Fields both emphasized that investment is needed in new skills, tools, and managerial methods such as adaptive management and network analysis for international development to be more effective.

The breakout session tracks fit under four categories:



What Works in Building the Economic Resilience of Vulnerable Populations



Systemic Approaches to Building Stronger Markets



Towards Inclusive Finance and Client-Centered Approaches



Bridging the Divide for Market-Driven Workforce Development and Entrepreneurship

The breakout sessions allowed consortium partner organizations and other implementing partners to share promising learning and approaches from their past and current work.

Many attendees, as well as the livestream participants from around the world, engaged in our twitter conversation using the conference hashtag **#disruptdevt**. We had over 5,600 views on September 11th, and about 2,900 views on September 12th of tweets from the FIELD-Support Twitter account, **@EconDev360**. Tweets related to the conference were compiled into a Storify page, which can be viewed on www.microlinks.org.

Overall the conference was a stepping stone to begin the conversation on systems learning and complexity in the development sector. Moving forward, we have to not only look back on the lessons learned, but also explore new ways of integrating systems thinking in the complex situations found in development.





SUPPORTING EVIDENCE-BASED PROGRAMMING

As one of its functions, the LWA consortium members have worked with more than a dozen USAID Missions to assess and research market conditions in support of designing new programs. These assessments have often included field-based teams made up of industry experts and practitioners from both USAID and partner organizations. In some cases, assessments have led to new awards for implementation, in other cases they have informed USAID’s overall policies and country strategies. Below is an illustrative list; see the complete list in the Annex.

Year	Topic	Description
2009	Agricultural Development in Ukraine	An assessment of the agricultural sector and food industry, exploring wholesale markets; sound, market-oriented policies; grain & oilseeds market development; and support for Crimean agricultural enterprises through access to finance.
2012	Jobs in Iraq	A review of employment programs in Iraq to identify avenues for creating jobs and economic opportunities for Iraqis, especially women and unemployed youth through future programming.
2012	REDD+ Transactions	To develop a readable guide for projects seeking guidance and best practices for REDD+ transactions, with a focus on private sources of REDD+ project financing. <i>“Your FIELD report on REDD+ transactions prepared with Terra Global Capital has been very useful for our team, both in terms of our own benchmarking as well as in providing information for our partners and investors.”–USAID</i>
2012-3	Informal Financial Flows in Rural Honduras	Two assessments: one on sustainability in the informal market system in Honduras; and one on the role of remittances in rural Honduras to identify ways to leverage those resources to improve the lives of Honduras’ poorest and most vulnerable populations. <i>“The assessment was a great one. It very much informed our Feed the Future strategy. Really you guys did an excellent job. We are very, very happy.”–USAID</i>
2014	Labor Market Assessment in Lebanon	An assessment to better understand how best to align labor supply with market demand to assist young people to move from educational achievement to productive employment to meet Lebanon’s job needs for the growing labor supply, now averaging 30,000 new entrants a year to the job market.
2014	Financial Services for Agribusiness and Rural Farmers in Timor-Leste	An analysis of the demand for and supply of financial services in Timor-Leste’s agriculture sector with a focus on rural areas. The report also highlighted the challenges and opportunities for provision of credit for the agriculture sector within the framework of existing financial service providers in Timor-Leste <i>“Working with [the FIELD-Support Team] was great. I accompanied them on one of their field visits, and their level of knowledge and interest in the country and its people was impressive. Based on the preliminary findings, I feel that there are several recommendations that will lead to future activities in our upcoming economic growth program.”– USAID</i>

ANNEXES

OUR TEAM
OUR REACH
OUR OUTPUTS



Our Team

LWA Consortium Partners

Core Partners

FHI 360 (prime)
 ACCION International
 ACDI/VOCA
 Action for Enterprise (AFE)
 CARE
 FINCA International
 Opportunity International
 Save the Children
 World Council of Credit Unions

Resource Partners

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

FHI 360 Staff

(as of 9/30/2014)

Paul Bundick, PhD
 Nussi Abdullah
 Elton Talka
 Lori Reid
 Sara Seavey
 Greg Guest, PhD
 Jennifer Headley

FIELD-Support Project Director
 Deputy Director
 Finance Manager
 Knowledge Management (KM) Specialist
 Program Officer
 WLSME Principle Investigator
 WLSME Research Associate

Our Reach

Existing Associate Awards, presented chronologically by start date (as of 9/30/2014)

Project	Full Name	Agreement No.	Start Date	End Date	Award Value	Funding Unit
STRIVE	Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening	AID-DFD-A-00-07-00251-00	9/28/2007	3/31/2015	\$15,935,785	USAID/DCHA/DG (DCOF)
HIFIVE	Haiti Integrated Finance for Value Chains and Enterprises	521-A-00-09-00025-00	6/1/2009	5/30/2015	\$37,169,702	USAID/EG (Haiti)
P3DP	Public Private Partnerships Development Program	AID-121-A-00-10-00708	9/30/2010	9/29/2015	\$12,500,000	USAID/Ukraine
mSTAR	Mobile Solutions Technical Assistance and Research	AID-OAA-A-12-00073	9/30/2012	9/30/2017	\$29,790,313	USAID/IDEA
Malawi MMAP	Mobile Money Acceleration Program	AID-612-LA-12-00001	10/2/2012	5/31/2015	\$4,485,710	USAID/Malawi
LA IDEA	Latino American Idea	AID-OAA-A-12-00088	10/1/2012	9/29/2015	\$999,120	USAID/IDEA
Foras	USAID/Foras Job Opportunities	AID-267-LA-13-00001	2/7/2013	9/6/2015	\$47,153,771	USAID/Iraq
LIFT II	Livelihoods and Food Security Technical Assistance II	AID-OAA-LA-13-00006-00	8/1/2013	7/31/2018	\$23,000,000	USAID/GH/OHA
ASPIRES	Accelerating Strategies for Practical Innovation & Research in Economic Strengthening	AID-OAA-LA-13-00001-00	7/1/2013	6/30/2018	\$20,999,555	USAID/GH/OHA
WFC	Workforce Connections	AID-OAA-LA-13-00008	9/30/2013	9/29/2016	\$4,161,629	USAID/ED
LENS	Jordan Local Enterprise Support	AID-278-LA-14-00001		9/29/2016	\$69,499,843	USAID/Jordan
HESA	Household Economic Strengthening Activities	AID-663-LA-00002	7/16/2014	7/15/2019	\$5,000,000	USAID/Ethiopia
SCALE+	System-wide Collaborative Action for Livelihoods & the Environment	AID-663-LA-00002	9/30/2014	9/29/2019	\$1,984,570	USAID/BFS
AUP	African Union Partnership	AID-663-LA-00004	9/30/2014	9/29/2019	\$5,200,000	USAID/African Union
Total current awards					\$280,246,986	

Completed Associate Awards, presented chronologically by start date (as of 9/30/2014)

Project Acronym	Full Name	Agreement No.	Start Date	End Date	Award Value	Funding Unit
	West Bank/Gaza Microfinance Assessment	294 A 00 06 00205 00	4/6/2006	7/10/2006	\$102,330	USAID/West Bank Gaza
SMART	Small and Microfinance Assistance for Recovery and Transition	294-A-00-06-00210-00	9/30/2006	9/29/2008	\$7,700,000	USAID/West Bank Gaza
DevCom	Development Communication Program	AEG-A-00-06-00005-00	9/30/2006	9/30/2007	\$290,000	USAID/NRM
GDA-DRC	Project Assessment of the GDA cost share in post-conflict setting of DRC	623-A-00-08-00036-00	7/9/2008	7/30/2008	\$24,964	USAID/OPA
ARIES	Agriculture, Rural Investment, and Enterprise Strengthening Program	306-A-00-06-00520-00	10/1/2007	12/31/2010	\$99,999,912	USAID/Afghanistan
APTS	Agricultural Policy Transition Support	AID-121-A-00-10-00705	9/1/2010	5/31/2011	\$383,193	USAID/Ukraine
LBLI	Lebanon Business Linkages Initiative	268-A-00-08-00041-00	8/20/2008	12/31/2011	\$7,528,332	USAID/Lebanon
GEMSS	Generating Economic Development through Microfinance in South Sudan	AID 650-A-00-08-00018-00	12/1/2008	9/30/2011	\$11,999,162	USAID/Sudan
LIFT	Livelihood & Food Security Technical Assistance Project	AID-GHH-A-00-09-00007	10/1/2009	7/31/2013	\$4,136,862	USAID/GH/OHA
ECYMP	Eastern Caribbean Youth Microenterprise Program	AID-538-LA-10-00001	5/6/2010	3/1/2012	\$1,848,000	USAID/DR
PRODEL	Ecuador Local Business Development (LBD) Program/PRODEL II	518-A-00-08-00002-00	11/30/2007	11/30/2012	\$16,093,000	USAID/Ecuador
ESAF	Expanded and Sustained Access to Financial Services	294-A-00-08-00222-00	9/30/2008	12/31/2012	\$36,299,966	USAID/West Bank Gaza
FACET	Fostering Agriculture Competitiveness Employing ICTs	EEM-A-00-09-00007-00	10/1/2009	9/30/2013	\$1,300,000	USAID/AFR/SD
Leader	Leader Award	EEM-A-00-06-00001-00	9/30/2005	9/30/2014	\$19,700,000	USAID/E3
Total completed awards					\$207,405,721	
Total LWA portfolio					\$485,285,719	

Leader-funded Activities

#	Activity Title	Country	Lead Partner	Dates	Amount
1	Microenterprise Development in Fragile States	Angola, Mozambique, Nepal	IRIS, CARE, SAVE, WV	2005-2008	\$190,563
2	Health Sector Assessment: "Integrating a Market Development Approach to Health Sector Assessment and Intervention Design in Bangladesh"	Bangladesh	AFE	2006	\$67,002
3	Community Managed Savings and Loan Fund Program Standards	Global	CARE, SEEP	2006-2007	\$65,508
4	Integrating the Unbanked through Remittance-Linked Product Development	Guatemala	WOCCU	2006-2008	\$134,676
5-9	Collaborative Learning Networks: Supporting a series of Implementing Grants Programs (IGPs) and Practitioner Learning Programs (PLP)	Global	SEEP Network	2006-2011	\$1,805,405
10	USAID Poverty Assessment Tools Training (PAT)	Cambodia, Peru, Uganda, United States	IRIS Center	2006-2010	\$801,605
11	Financing Water: Facilitating Access to Irrigation Services in Peru	Peru	CARE	2006-2010	\$124,931
12	Microfinance Institution Social Performance Assessments	India, Uganda	ACCION, SEEP	2006-2007	\$44,744
13	Social Performance Management Working Group	United States	SEEP Network	2006-2008	\$89,992
14	Improving Design, Implementation and Current Practices of Economic Strengthening for HIV/AIDS Affected Households and Orphans and Vulnerable Children (OVC)	Kenya, Uganda	Save the Children	2007-2008	\$114,844
15	Minimum Economic Recovery Standards after Crisis	United States	SEEP Network	2007-2011	\$149,463
16	Expanding Islamic Microfinance through Guidance and Guidelines	Afghanistan, Tajikistan	FINCA, IRIS	2007-2008	\$367,619
17	Microfinance Energy Links: Exploring Integrated Approaches to Financing and Marketing Clean Energy Products	Uganda, Mali	ACCION	2007-2011	\$196,012
18	Microfinance and Renewable Energy: Meeting the Energy Needs of FINCA's Clients around the World	Uganda, Afghanistan	FINCA, IRIS	2008-2010	\$204,983
19	Promoting Learning on the Facilitation of Outgrowing Operations and Integrating Small Farmers into Value Chains	Bangladesh, Tanzania	AFE, TechnoServe	2008-2009	\$180,029
20	Sustaining Market Access for Subsistence Farmers Through Value Chain Participation	Bolivia	Save the Children	2008-2009	\$299,665
21	Migrant-backed Loans: Mobilizing Remittances for Enterprise Finance	Guatemala	WDI	2008-2010	\$110,903

#	Activity Title	Country	Lead Partner	Dates	Amount
22	African Diaspora Marketplace	Africa	AED/FHI 360	2009-2011	\$1,183,000
23	Advancing Consumer Protection Principles in Microfinance through the SMART Campaign	Global	ACCION, SEEP	2010-2011	\$199,361
24	Energy Sector Deepening Initiative	Tanzania	ACCION	2010	\$128,858
25	Increasing Awareness of Gender Issues in Value Chain Development	Ecuador, Liberia	ACDI/VOCA	2010-2011	\$149,208
26	Value Chain Finance Analysis and Financial Product Guides	United States	ACDI/VOCA	2010-2011	\$151,268
27	Linkages between Food Security and Rural/Agricultural Microfinance	Nicaragua, Guatemala, Zambia, Malawi	FINCA	2010	\$82,455
28	Achieving Food Security through Water Security	Kenya	IRIS Center	2010-2011	\$97,146
29	Smallholder and Rural Household Agriculture Study	Malawi, Uganda	Opportunity Int'l	2010-2011	\$137,023
30	Developing Education and Awareness Tools for Microhealth Insurance in Nepal	Nepal	Save the Children	2010	\$169,467
31	Unbanked Poor Matched Savings Program	Mexico	WOCCU	2010-2011	\$267,566
32	Facilitation Working Group Phase II	Philippines, Tanzania, Zambia, Bangladesh	AFE	2010-2011	\$144,571
33	Implementation of Value Chain Capacity Building Program for CARE	United States	CARE	2010-2011	\$265,726
34	Facilitating Downreach of the Value Chain Approach to Integrate Vulnerable Households and Producers	Global	World Vision	2011-2013	\$149,900
25	Women's Leadership in SMEs Community of Practice	Global	FHI 360	2013-2014	\$1,000,000
36	Evaluating the Women's Leadership in SMEs Interventions	India, Peru, Kyrgyzstan	FHI 360	2012-2014	\$1,000,000
37	Organizing and Mobilizing Knowledge from the FIELD-Support LWA Program to Promote Cross-Sectoral Approaches to Sustainable Economic Growth and Poverty Reduction	Global	SEEP	2013-2014	\$213,270
38	Firm to Farm Finance: Human-Centered Solutions for Inclusive Access to Finance	Bangladesh	iDE	2014-2014	\$171,339
39	Adding to the Evidence Base: Facilitating Commercial Models for Selling Agricultural Inputs to the Rural Poor	Bangladesh	AFE	2013-2014	\$99,995
40	Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable	Paraguay, USA	ACCION	2013	\$115,000
Total Leader-funded Sub-Activities					\$8,490,097

Our Outputs

As described earlier, the FIELD-Support Learning Agenda's approach is based on the exchange of **tacit knowledge** and **explicit knowledge**. This dynamic exchange between what practitioners and market actors innately know—their skills, belief systems, and capabilities (i.e. their tacit knowledge)—and what resources they have access to expand on those (i.e. explicit knowledge) can support more effective, evidence-based program design and implementation.

FIELD-Support's **Performance Monitoring Plan (PMP)** has therefore worked to advance these intermediate results (IRs 1-4) through the following indicators (A-J):

IR 1 Tacit knowledge of practitioners and experts is documented for improved sharing		
A. Learning Products produced under the FIELD-Support Knowledge Series*	43 (21 FIELD Briefs, 22 FIELD Reports)	See Table 1a and 1b for the catalogue
B. Number of downloads or hits for each learning product	7,707 unique hits (9,179 total hits)	See Table 1a and 1b for individuals counts
C. Value of learning products to practitioners	[See survey results]	See Table 5 for survey
IR 2 Practitioners have improved access to information and resources about best practices		
D. Tools developed and made available to the practitioner community	20	See Table 2 for the catalogue
E. Number of downloads or page hits for each tool	6,795 unique hits (8,362 total hits)	See Table 2 for individual counts
IR 3 Transfer of expertise is improved through opportunities for exchange		
F. Presentations, trainings, or other forums for exchange held	39**	See Table 3 for list
G. Participants reached directly	3,357***	See Table 3 for individual counts
H. Value of presentation/training/event to participants	[See sample survey results]	See Table 5 for survey results
IR 4 Evidence-based programming is supported		
I. Assessments or evaluations conducted	15	See Table 4 for list of assignments
J. Practitioners who have or are planning to incorporate new practices into their work based on FIELD-Support learning products/tools/trainings/etc.	[See survey results]	See Table 5 for survey results

* Does not include 150+ learning products (reports, factsheets, tools, etc.) written solely by Associate Awards as part of their deliverables, but does include publications that the Leader award published based on learnings from the Associate Awards.

** Does not include Associate Award-led events, but does include events arranged by the Leader award.

***Events organized through partners such as Microlinks and SEEP Network did not always track attendees.

Table 1a: FIELD-Support Knowledge Series (FIELD Briefs)

Title	Total hits	Unique Hits
FIELD Brief 1: Introduction to the FIELD Knowledge Series	49	39
FIELD Brief 2: Managing Up, Down and Around in Crisis Environments	32	28
FIELD Brief 3: Economic Strengthening for Vulnerable Children	91	79
FIELD Brief 4: Mobilization of Savings in the West Bank & Gaza	32	25
FIELD Brief 5: Integrating Remittance Recipients into the Financial Sector	46	37
FIELD Brief 6: Mobile Money in the West Bank & Gaza	46	37
FIELD Brief 7: Non-profit MFIs Consider Commercialization	33	26
FIELD Brief 8: Partnering to Improve Access to Irrigation in Rural Peru	53	42
FIELD Brief 9: Microfinance and Energy Clients Win with partnership Model in Uganda	133	112
FIELD Brief 10: Spurring Entrepreneurship Through Business Plan Competitions: TechnoServe's Business Plan Competition Model	218	175
FIELD Brief 11: Exploring the Linkages between Food Security and Microfinance	321	280
FIELD Brief 12: Accelerating Youth Enterprise through Partnerships	34	31
FIELD Brief 13: An Anchor Firm Approach to Strengthening Value Chain Competitiveness: A Look at the PRODEL Program in Ecuador	412	338
FIELD Brief 14: Leveraging New Media: Lessons from WOCCU's MatchSavings.org in Mexico	91	71
FIELD Brief 15: Adaptation Options for Smallholders to Enhance Food Security in a Changing Climate	314	237
FIELD Brief 16: Facilitating Client Protection, Financial Literacy, and Consumer Awareness in the West Bank & Gaza	192	142
FIELD Brief 17: Internal Operational Challenges Around Rural and Agricultural Finance (RAF)	329	286
FIELD Brief 18: Savings-linked Conditional Cash Transfers in Latin America	218	185
FIELD Brief 19: Making the Case for Mobile Money: A Look at Social Cash Transfers for Development	301	274
FIELD Brief 20: Applying Mobile Technology to Improve Business Models in Tanzania and Zambia	292	255
FIELD Brief 21: Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable	111	84
FIELD Brief 22: Women's Leadership in Mexican Credit Unions	80	69
	Total hits on FIELD Briefs	3,428
	Average # of hits	130

Table 1b: FIELD-Support Knowledge Series (FIELD Reports)

Title	Total hits	Unique Hits
FIELD Report 1: Assessment of the Commercial Private Sector for Healthcare Products in Bangladesh	57	42
FIELD Report 2: Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions	320	254
FIELD Report 3: Delivering Microfinance and Social Services in Conditions of Fragility in Nepal	50	42
FIELD Report 4: Options, Management and Enforcement of Collateral for Microfinance Loans	45	41
FIELD Report 5: Mobilization of Savings in the West Bank & Gaza	39	34
FIELD Report 6: Mobile Money in the West Bank & Gaza	94	81
FIELD Report 7: Sustainable Markets for Subsistence Farmers in Bolivia	68	55
FIELD Report 8: Migrant-Backed Loans Mobilizing Remittances for Enterprise Finance	79	73
FIELD Report 9: Microfinance and Energy Poverty	289	238
FIELD Report 10: Bringing the Unbanked Poor into the Financial Sector with Matched Savings Accounts	109	97
FIELD Report 11: Behavior Change Perspectives on Gender and Value Chain Development: Tools for Research and Assessment	891	745
FIELD Report 12: Behavior Change Perspectives on Gender and Value Chain Development: A Framework for Analysis and Implementation	784	652
FIELD Report 13: Value Chain Finance Guide: Tools For Designing Project Interventions that Facilitate Investment in Key Value Chain Upgrades	1,157	1,014
FIELD Report 14: Sustainability in the Honduran Informal Market System	198	165
FIELD Report 15: Creating Jobs and Economic Opportunities in Iraq	121	114
FIELD Report 16: Guidance and Best Practices for REDD+ Transactions	148	132
FIELD Report 17: Skills For Jobs For Growth	207	147
FIELD Report 18: Smallholder and Inclusive Growth in Agricultural Value Chains	841	716
FIELD Report 19: Assessment of Remittances in Honduras	45	41
FIELD Report 20: Assessment of Financial Services for Agribusiness and Rural Farmers in Timor-Leste	64	49
FIELD Report 21: Understanding Systemic Change in the Vegetable Seed Market: A Qualitative Assessment	145	123
Total hits on FIELD Reports	5,751	4,855
Average # of hits	274	231

Table 2: Practitioner Toolkits Developed

Title of Resource on Microlinks.org	Total hits	Unique Hits
Cost-effective Household Surveys: Key Lessons for Implementing a Household Livelihood Survey on a Budget	38	33
Developing a Cost-Benefit Analysis Tool: Experiences and Lessons from Malawi and Mozambique	44	38
Facilitating the Development of Outgrower Operations: A Practitioners Manual	176	148
Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth Workforce Development Programs	65	54
Integrating Extremely Poor Producers into Market Systems: A Field Guide	3,275	2,618
Minimum Economic Recovery Standards after Crisis Handbook*	53	43
Overcoming Back-end Barriers: Opportunity International and Bank Switching Solutions	16	16
Partnering to Achieve Economic Impact in HIV and AIDS Impacted Communities: A Partnership Toolkit for Microenterprise Development	32	27
SMART Client Protection Principles: Putting Principles into Practice	116	92
Social Performance Map	17	16
The GROOVE Market Facilitation Mentoring Program Toolkit	446	229
Value Chain Finance Implementation Manual: Increasing Profitability of Small Producers	69	65
Working with Lead Firms: A Practitioner's Handbook	414	340
Time Use PRA Guide (STRIVE) and Toolkit for Child and Youth Development Practitioners	383	333
The Firm to Farm Finance Toolkit	16	12
Disabilities Inclusion Framework for MFIs: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable	168	140
FIELD Facilitation Brief 1 Defining Lead Firms & Principles	99	67
FIELD Facilitation Brief 3 Structuring and Managing Collaboration with Lead Firms	35	25
FIELD Facilitation Brief 4 Interventions with Lead Firms	36	27
FIELD Facilitation Brief 5 Addressing Absence of Lead Firms in Value Chains	32	25
FIELD Report 11: Behavior Change Perspectives on Gender and Value Chain Development: Tools for Research and Assessment	891	745
FIELD Report 12: Behavior Change Perspectives on Gender and Value Chain Development: A Framework for Analysis and Implementation	784	652
FIELD Report 13: Value Chain Finance Guide: Tools For Designing Project Interventions that Facilitate Investment in Key Value Chain Upgrades	1,157	1,014
Total hits for Toolkits	8,362	6,759
Average # of hits	348	281

*This resource is also housed on the SEEP Network website where it is most often accessed, but data on downloads is not available there.

Table 3: Presentations & Events*

Type of Event	Title	Attendees
Conference	National Conference on Microfinance in Angola	100
Conference	FIELD Day 2007: Focus on the Field	139
Conference	FIELD Day 2008: Getting to How	125
Conference	FIELD Day 2009: Food Security: Exploring New Pathways	150
Conference	Advancing the Field: Reflections and Emerging Trends from the FIELD-Support LWA	230
Microlinks Event	Breakfast Seminar: Pathways Out of Poverty: Using Value Chains to Move Vulnerable Households Up the Economic Ladder	**
Microlinks Event	Building the Assets of the Poorest: Savings Led Financial Services Seminars	50
Microlinks Event	MPEP Seminar #10 – Smallholders in Value Chains: Evidence on Scale, Productivity, and Benefits	218
Microlinks Event	After Hours Seminar: Rebuilding Haiti: The Critical Role of MFIs and Credit Unions	**
Microlinks Event	Speakers Corner #11: Building the Assets of the Poorest: Savings-Led Financial Services	**
Microlinks Event	After-Hours Seminar: Migrant-backed Loans: Mobilizing Remittances in Guatemala	**
Microlinks Event	Breakfast Seminar: Gender Considerations in Value Chain Development Seminars	50
Panel	Food Security and Microfinance Discussion	7
Panel	Islamic Finance Seminar	70
Panel	Microfinance and Energy Poverty Roundtable	35
Panel	Rural and Agricultural Finance Presentation	25
Panel	Social Marketing for Economic Development (microinsurance) Roundtable Discussion	15
Presentation	BASICS PLP Online Conference and Presentation	60
Screencast	Screencast: Commercialization Amid Conflict: Microfinance Sector Development in the West Bank and Gaza (Screencast)	**
Screencast	Screencast: Improving Food Security through Customized Loan Products in India	**
Training	Minimum Economic Recovery Standards	525

Type of Event	Title	Attendees
Training	Poverty Assessment Tools Training of Trainers	370
Training	SMART Client Protection Principles Assessors Trainings	400
Training	Value Chain Financing Training	70
Training	Working with Lead Firms Trainings	70
Workshop	Developing Outgrowing Operations Workshops	110
Workshop	Economic Strengthening for Children Seminars	25
Workshop	Energy and Microfinance workshops (Tanzania, DC)	35
Workshop	Enterprise Development IGP Workshop	50
Workshop	Evaluation of Effectiveness of Graduating the Ultra Poor Approaches Workshop	35
Workshop	Getting Lost in the Numbers: Poverty Indicators and their Implications for Development Practitioners	20
Workshop	Integrating Very Producers into Value Chains Trainings and Workshops (Malawi, Ghana, DC, Webinar)	198
Workshop	Market Facilitation through Mentoring	25
Workshop	Opportunity/FINCA Technology Workshop	35
Workshop	The GROOVE Market Facilitation Mentoring Program Presentations	40
Workshop	Youth and Workforce Development Workshop and Presentation	75
Workshop	SEEP Housing IGP Learning Network Workshop	30
Workshop	WLSME Community of Practice Workshop	20
	Total Attendees	3,357
	Average attendees per event	93

* Does not include Associate Award-led events, but does include events arranged by the Leader award.

**Events organized through partners such as Microlinks and SEEP Network did not always track attendees.

Table 4: Mission-oriented Assessments & Evaluations

Country	Year	Description
Lebanon	2007	Design program for economic growth and poverty reduction strategy in rural Lebanon that revitalizes rural areas and populations hard hit by conflict.
Cambodia	2007	Assessment for activity to promote private sector development in Cambodia.
Comoros	2009-2010	Microfinance sector assessment and recommendations for program implementation for Comoros.
Ukraine	2009-2010	Assist the Office of Economic Growth to better define opportunities for agricultural assistance in Ukraine.
Liberia	2010	Development of draft RFA to strengthen the productivity of micro and small enterprises to both drive overall economic growth and increase incomes measurably for large numbers of Liberian households.
Macedonia	2010	Develop program design of a new entrepreneurship activity.
Panama	2010	Design a new microfinance program for the Mission that addresses how to increase the flow of commercially viable financial products and services to microenterprises and productive micro and small enterprises in value chains, and to increase and broaden the participation of poor Panamanians in competitive value chains.
Colombia	2011-2012	In support to USAID/Colombia and the next phase of the natural forest conservation program in the Choco region, FIELD-Support provided technical guidance in structuring REDD+ projects in the collective territories of the Pacific region.
Tanzania	2012	Development of proposed cash transfers scheme in Tanzania to young adolescent girls who might otherwise be engaged in risky sexual behaviors.
Iraq	2012	Review and recommendations of USAID's proposed technical approach for new programming on enhancing economic opportunities and creating jobs for Iraqis.
Honduras	2012-2013	Market Assessment to understand the complexity, dynamics, and functioning of the current agricultural market systems for maize, beans, and selected horticulture crops in Honduras and to pinpoint the optimal ways for USAID to stimulate the development of a truly dynamic and self-upgrading market system. Follow up activity reviewed flow of remittances.
Jordan	2013	Development of program description of new LED Project which is part of the Mission's broader strategy and aims to strengthen local governments and their relationship with both their citizens and the central government to ensure that they are playing a supportive role that will generate increased jobs and economic growth.
Timor Leste	2014	The USAID/Timor-Leste Country Development Cooperation Strategy (CDCS) includes the goal of "inclusive economic growth accelerated in the agriculture sector." This assessment supported that goal by providing a detailed assessment of financial services available in the agriculture sector, particularly in rural areas.
Kenya	2014	Provide USAID/Kenya with information, analysis, and recommendations on improving opportunities for youth across the new USAID/Kenya 2014-2018 CDCS. A rapid assessment of the Kenyan youth workforce and labor market would allow USAID to determine the best strategic fit for future youth programming. The assessment set forth recommendations that can be incorporated into a new youth project, including key goals and objectives, methodological approaches, external constraints, and contributions to the objectives of USAID Forward.
Lebanon	2014	To better understand how best to align labor supply with market demand and to assist Lebanon's young people to move efficiently from educational achievement to productive employment as well as look at possible approaches for USAID's facilitation and engagement with key local stakeholders to create high impact solutions and interventions to meet Lebanon's job needs for the growing labor supply now averaging 30,000 new entrants a year to the job market.

Table 5: Survey Results Summary

The table below includes a summary of a series of surveys on a sampling of FIELD-Support's learning outputs, including the final conference, the Knowledge Series, and one of the project's most accessed resources, the "Integrating Extremely Poor Producers into Market Systems Field Guide."

Conference: Advancing the Field Final Event

Key Questions	Score	Notes
How would rate the conference as a forum to effectively share information with your colleagues?	4.25/5 	1= "No room for interaction" 5= "Lots of opportunities to give and take"
What is your overall rating of the conference?	3.40/4 	1= "A bit of a snooze-fest" 4= "Blew my socks off!"

Sampling of attendee comments:

- "Keeping presentations on schedule would have been helpful; audio was challenging at times; however, information/insight provided was thought provoking."
- "The conference seemed under-attended. I wouldn't recommend closing registration, as people always tend to not show up at the last minute."
- "It would have been nice to participate in break out sessions via webcast. Participants online may have provided added perspectives/insights/experiences. I definitely look forward to future events and will certainly pass along information (and heads up) to colleagues, peers and potential donors."
- "Loved the conference program/agenda!"
- "It would have helped to receive material via email/link before event."

Workshop: Integrating Extremely Poor Producers into Market Systems

Key Questions	Score
% of participants referred back to the content of the Field Guide after the workshop.	63% 
% of participants shared the Field Guide further.	81% 

Sampling of attendee comments:

- "It was full of elements that are needed in the communities we are operating in."
- "Overall workshop was amazing. Modeling ground for World Vision."
- "We wish it had come earlier."
- "Need more time for an experiential learning with communities."

Resources: Knowledge Series

Key Questions	Score	Notes
How relevant are the topics covered in the Knowledge Series to your work?	3.24/4 	1="Not at all relevant" 4="Very relevant"
How likely are you to incorporate the concepts and methods covered in the knowledge series into your work?	3.16/4 	1="Not at all likely" 4="Very likely"
What format would you find most valuable?		1=less valuable 4=most valuable
FIELD Briefs (4-6 pages; focus on methodology)	3.26/4 	
FIELD Reports (in depth analysis and evidence)	2.98/4 	
Practitioner Toolkits (practical how-to's)	3.55/4 	
Factsheets/Infosheets (1 page project models)	3.08/4 	
How likely are you to recommend any FIELD-Support Knowledge products to your colleagues?	3.34/4 	1="Not at all likely" 4="Very likely"

Sampling of comments:

- "It would appear that information provided are tested, data driven, with attention to variables and partnerships impacting outcomes."
- "Very good resource to share and learn from each other (i.e. best practices, lessons, advances in the field)."
- "It is a useful and relevant point of departure to encourage practice-specific exchanges and reflection."
- "Depending on topic relevance."
- "Useful tool and resources."
- "Only when FIELD Brief is directly related to a colleague's work and area of interest/expertise."

CORE PARTNERS

FHI 360 (prime)
ACCION International
ACDI/VOCA
Action for Enterprise
CARE
FINCA International
Opportunity International
Save the Children
World Council of Credit Unions

RESOURCE PARTNERS

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