

A PUBLIC-PRIVATE PARTNERSHIP THAT WORKS



**OFFICE OF PRIVATE VOLUNTARY COOPERATION
U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT**



A PUBLIC-PRIVATE PARTNERSHIP THAT WORKS

*A COMPENDIUM OF CASE STUDIES THAT SHOW
HOW ASSISTANCE FROM USAID'S
OFFICE OF PRIVATE AND VOLUNTARY COOPERATION
HAS LEVERAGED INVESTMENTS AND
INCREASED THE INSTITUTIONAL CAPACITIES OF
PRIVATE VOLUNTARY ORGANIZATIONS AND
COOPERATIVE DEVELOPMENT ORGANIZATIONS
TO SUPPORT
LONG-TERM, SUSTAINABLE DEVELOPMENT*

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INTRODUCTION

This is the synopsis of a public-private effort that works. Actually, it is a compendium of eight stories describing the unique experiences of private voluntary organizations (PVOs) and cooperative development organizations (CDOs) that have formed a partnership with the U.S. Agency for International Development's Office of Private and Voluntary Cooperation (PVC) to accomplish development goals.

PVOs and cooperatives reflect the qualities and values of the American people and provide a direct channel for incorporating those values into the U.S. foreign assistance effort. The grass-roots work of U.S. and indigenous PVOs and cooperatives has broadened citizen participation in developing countries and emerging democracies in economic and social decisions that affect their daily lives.

In turn, USAID has invested in these organizations through direct support for their overseas efforts. The Agency also has made resources available for institutional development, which is vital in ensuring that PVOs and CDOs are effective program designers, operators and evaluators.

The private and voluntary community invested more than \$2.5 billion in international affairs in 1992, according to an estimate by the American Association of Fund-Raising Counsel. PVC's support for the international programs of PVOs and cooperatives amounted to approximately \$53 million in fiscal year 1992. PVC programs help to maximize private resources by building the technical and managerial capacity of PVOs and CDOs and by enabling them to transfer those skills to local organizations overseas.

The Office of Private and Voluntary Cooperation is charged with developing partnerships with PVOs and CDOs. The office works with these organizations in a variety of ways — primarily by making competitive grants available. More recently, it also has provided technical assistance to strengthen their institutional capabilities. PVC carries out its assistance with the ultimate goal of enhancing development impact and improving U.S. public and private foreign assistance efforts.

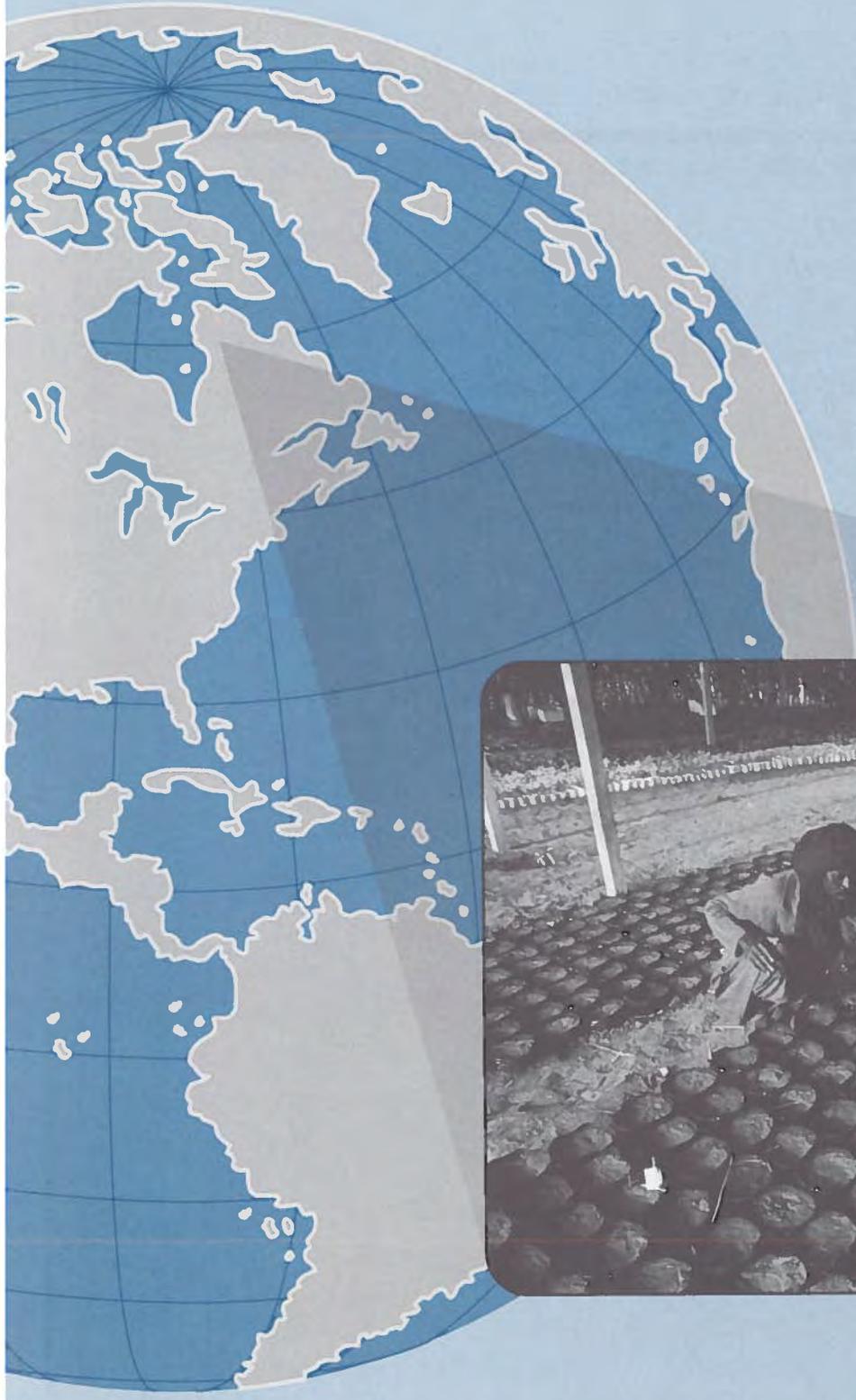
The resources invested in PVOs and CDOs through PVC's major grant programs — **Matching Grants, Child Survival, Cooperative Development and Development Education** — are the primary means for accomplishing PVC objectives, which are:

1. To assist the U.S. PVO and CDO communities in empowering individuals in developing countries to mobilize local and outside resources to meet their needs;
2. To enhance the capacity of USAID's PVO and CDO partners to plan and carry out their overseas programs; and,
3. To support long-term, sustainable development.

Over the years, PVC grants have had a substantial influence on PVO programs, the professional capacity of the organizations and, ultimately, on the people they have served. With PVC support, some PVOs and CDOs have brought about broad institutional changes that transformed their strategy and operations and enabled them to increase their development effectiveness.

This publication traces the individual experiences of eight organizations in which PVC funding has had a major institutional impact. Those selected as "case studies" are representative of specific, distinct ways in which PVC assistance has been well-used to accomplish development objectives. Among the many organizations that could have been chosen, these have leveraged funding to improve their own capabilities and to increase the impact of their programs in the developing world and in new democracies. They also have achieved the goals on which USAID's partnership with the private voluntary community is built.

Each of the featured organizations works in a different way as a result of PVC assistance. In some cases, the grants enabled the organization to undertake strategic planning and initiate a new approach to its work. In others, PVC funds were used to develop a specific expertise or fine-tune a specialty. In all instances, the results have been dramatic — not only for the organizations and programs themselves, but also for the people overseas who have benefited from their efforts.



MATCHING GRANTS

The Matching Grant Program assists Private Voluntary Organizations to address development priorities that parallel those of the U.S. Agency for International Development. Matched dollar-for-dollar by the PVO, the grants support clearly defined programs carried out in many countries. The matching grants usually assist the organizations to expand proven programs in new places or to initiate new projects. They also enable PVOs to undertake experimental or innovative projects that offer possibilities for learning and passing on new skills, data or methods. Additionally, matching grants help organizations to increase the professionalism of their management systems and technical backstopping of field programs. To qualify, a PVO must have a successful track record and demonstrated private fund-raising ability. Programs supported by the grants must be well-conceived and need to incorporate rigorous evaluation criteria. They may be as broad as the overall scope of a PVO's work or focused on a specific sector.

For USAID, the Matching Grant Program offers a mechanism to consolidate multiple grant relationships with a PVO, provide better program integration, reduce overlapping administrative procedures and allow maximum program flexibility.

ACCION INTERNATIONAL

ACCION International has produced a five-year strategic plan, El Gran Salto (The Great Leap), to serve 748,000 new microenterprises, to disburse \$1 billion in small loans and to create one million new jobs by 1995.

This example illustrates how two USAID/PVC Matching Grants, combined strategically with resources from the private sector and other donors, helped an organization develop its expertise and provided the impetus for far-reaching institutional change.

When ACCION International, an acknowledged leader in the field of microenterprise development, applied for its second Matching Grant in 1988, it was at a crossroad in its thinking about microenterprise assistance as a strategy for overcoming poverty. Its approach — providing credit in small amounts along with basic business training to microentrepreneurs — had proven successful time and again. Though its programs were effective in increasing incomes and opportunities for their participants, they were small-scale and had relatively little impact on the escalating needs seen throughout the Americas during the 1980s.

ACCION International operates through a network of local nonprofit agencies that provide loans and business training to the poorest of the economically active in Latin America, the Caribbean and the United States. The clientele of these agencies, the self-employed poor, are owners of very small, struggling enterprises, which produce a survival income. The businesses may be cottage industries employing few or no workers, such as furniture making and shoe repair, or individuals selling goods or skills, such as fruit vendors and seamstresses. Microenterprises, more than half of which are owned by women, employ over 50 percent of the economically active population in many urban areas of the developing world.

With guidance and technical assistance from PVC, ACCION has developed and passed on to its local affiliates revised microenterprise lending and training methods. The affiliates are making credit available to their clients, increasing family incomes, creating new jobs, improving marginal jobs and promoting self-sufficiency.

Since the early 1970s, ACCION has devoted itself to defining its unique program, demonstrating its success and enabling its affiliates to grow. The organization combines:

- Short-term market rate loans (averaging \$300 each) that may become progressively larger if repayments are on time;
- Lending to “solidarity groups” of three-to-eight borrowers who join together to guarantee a loan made to the entire group;
- Management training, including two mandatory orientation sessions. The initial meetings are followed by a series of classes in basic accounting, business management and record-keeping. They usually are held in the neighborhoods where the borrowers live and work.

In 1986 through a three-year Matching Grant, PVC assisted ACCION to consolidate its

approach, expand to new countries and, most important, prove that local organizations could be trained in the solidarity lending mechanism. The grant enabled ACCION to:

- Build and refine its training techniques and materials based on the needs of the affiliates at each stage of their evolution;
- Distill the lessons learned from each program for continual fine-tuning of the microenterprise lending framework within both the local and national policy contexts; and,
- Share its experience with other program operators, development professionals and donors.

ACCION provided technical assistance and training to strengthen the capabilities of affiliates. By the end of 1988, local organizations in the five countries targeted by the grant were accomplishing microenterprise programs. New programs were up and running such as those in Guatemala. Established activities were consolidating and continuing to grow, as in Peru and the Dominican Republic.

With the PVC Matching Grant, ACCION developed the first model for creating financial institutions for the poor, representing a breakthrough for integrating savings and self-sufficiency.

ACCION's programs reached 35,000 new microentrepreneurs, disbursed \$38.9 million in small loans, and created or strengthened 43,400 new jobs in Latin America and the Caribbean.

Along with ACCION's affiliates in other countries, these programs constituted a viable network that earned the organization its reputation and had a direct impact in the areas where it worked. Between 1986 and 1988,

An offshoot of ACCION's increased credibility as a microenterprise development agency was that other practitioners looked to the organization as a partner. For example, ACCION International became one of the organizations called on to implement a worldwide USAID-funded microenterprise project (GEMINI). The project benefited from incorporating ACCION's experience and techniques. The organization's own abilities also were enhanced by affording it the opportunity to become involved with and learn from projects beyond Latin America and the Caribbean.

As significant as this was, ACCION believed it was important that its affiliates act on a much larger scale to make a real dent in the poverty and unemployment figures that dwarfed their achievements. Evidence from many programs indicated that the affiliates were able to put into place the programmatic and institutional measures needed to grow and to help thousands of beneficiaries maintain high repayment rates. At the same time, they also were able to cover operating costs from program revenues to achieve self-sufficiency.

By 1989, ACCION was ready to move to a new level of operation, but the strategic thinking to translate program pieces into a "scaled up" network capable of reaching millions was just beginning to surface. The organization needed to answer a series of questions, two of which were key to its future:

- How could ACCION and its affiliates take what they had learned to a new level?
- How could the programs achieve real self-sufficiency, not just for operating costs, but in financing their loan funds from sources other than donors?

Based on program experience, change would have to take place gradually. It also would require investment in documentation as well as new types of technical assistance.

A second PVC Matching Grant, for \$1.5 million over five years beginning in 1989, provided the resources for this investment. Building upon successful activities, it facilitated ACCION's process of strategic thinking and experimentation. Specifically, the grant funded planning, technical assistance visits, training workshops and staff. It also provided funds for research and dissemination of data, which led to a series of three types of documents geared toward policy recommendations based on practical experience: monographs on broad issues related to microenterprise development; technical discussion papers; and practical training manuals.

ACCION's first step in moving toward a new approach was to determine the characteristics necessary for microenterprise programs to move to a higher level while continuing to operate successfully. This, rather than simply duplicating the small, effective programs with consequent multiplication of overhead costs, led to large-scale self-sufficiency and greater results.

ACCION put some of the grant funds, combined with support from other donors, toward the preparation of a monograph entitled, *Breaking Through: The Expansion of Microenterprise Programs as a Challenge for Nonprofit Institutions*. In the words of a key staff member, the publication "helped ACCION to articulate its ideas in a more strategic way." The monograph discussed the process of institutional development that readied an organization for expansion. It also mirrored the experience of the organization's affiliates, particularly those in which Matching Grant resources had been used by ACCION to strengthen their development.

At the same time, ACCION was considering methods of securing a steady source of financing for loan funds. It needed to eliminate its dependency on donor grants. Therefore, it looked toward establishing and expanding relationships between the NGO affiliates and commer-

cial financial institutions. ACCION's affiliate in Bolivia, PRODEM, had reached the stage where it had the capacity to manage a larger loan fund, but did not have the financial resources to meet the existing demand for credit. It already had gained access to commercial credit through ACCION, but its level of lending was increasing much more rapidly than its capital. As an NGO, PRODEM was unable to capture savings or participate in other financial transactions that would ensure growth. Thus, its board and staff contemplated creating an alternative institutional structure.

The move toward the development of financial intermediaries represented a progression in ACCION's thinking that was a direct result of the PVC Matching Grant's emphasis on innovation.

The Matching Grant enabled ACCION to provide technical assistance to PRODEM over a period of a year-and-a-half to train staff in financial skills and to explore alternative models. Collaboration among PRODEM, ACCION and the Calmeadow Foundation in planning, assessing feasibility and projecting returns, securing investors, and ensuring that staff were ready for change resulted in the transformation of PRODEM into a financial institution itself — *BancoSol* — the first commercial bank for microenterprises in Latin America.

Interestingly, ACCION itself was a reluctant participant in the early stages. The venture was a dramatic departure from the traditional NGO model and was considered highly risky by its board. The use of PVC Matching Grant resources to enhance ACCION's ability to participate in and document this process was one of the factors that facilitated its acceptance by the board and contributed to its success.

The move toward the development of financial

intermediaries represented a progression in ACCION's thinking that was a direct result of the Matching Grant's emphasis on innovation. The grant resources enabled ACCION to carry out the research, writing, planning and other activities necessary to develop a model for NGOs as financial intermediaries — a process which has kept ACCION on the cutting edge of microenterprise development. In addition to financial resources, technical assistance from PVC, through its PVO-CEO Organizational Excellence Program that equips PVOs to confront organizational change, also helped ACCION to advance its strategic planning for the new approach.

Another purpose of the Matching Grant was to assist ACCION to intensify and formalize its training efforts. The organization used the grant to support a process of strategic planning to determine the best approach to deliver training. The training was needed to build leadership and organizational capacity in the affiliates, enabling them to reach tens of thousands of small-scale entrepreneurs each year without sacrificing quality. With start-up costs supplied by the grant, ACCION created a Latin America-based training arm. Formed as an autonomous, nonprofit institution located in Colombia, this regional training center, *Centro Accion Microempresarial*, allows for systematic, coordinated and intensive training. It offers two distinct advantages: It is closer to the affiliates for cost-efficiency, and it accesses funds in Latin America that a U.S. organization could not.

Achieved in gradual increments, the impact of the Matching Grant thus far on ACCION and its affiliates has been dramatic. The organization has:

- Developed the first model for creating financial institutions for the poor. This innovative model represents a breakthrough in integrating savings, self-sufficiency and increased scope.

- Transformed its organizational approach to microenterprise development to reflect its commitment to this model.

- Documented the process of developing and applying the model in a monograph, *Alchemists for the Poor: NGOs as Financial Institutions*, and shared it with other development agencies.

- Facilitated use of the process, which was begun in Bolivia, by affiliates in other countries *on their own* (beyond those targeted in the grant).

- Refocused its training workshops on a higher level of institutional development (i.e., management and communications for NGOs) and provided more than 100 workshops to affiliates.

- Empowered its affiliates to *train each other* to acquire the institutional characteristics for success on a large scale.

- Developed its research and dissemination effort into a publications unit that not only extends information to the development community, but also produces income from the sale of 3,000-4,000 documents a year.

Although the process of institutional development of ACCION and its affiliates is by no means complete, the accomplishments are being translated into increased influence on microenterprise development throughout the Americas. ACCION's model is now being tested and copied in the United States, with programs in New York and Arizona set to start. **In 1992 alone, ACCION's network served 106,500 new microentrepreneurs, disbursed \$114.2 million in loans and created 127,000 new jobs—triple the results of its efforts between 1986 and 1988.**

PARTNERS OF THE AMERICAS

With the help of the Sergipe-Rhode Island Partners, a Brazilian orphanage used a seed grant to start a microenterprise project. The children make soap, which is purchased by the local government. Some of the income goes directly to the orphans while the rest is reinvested in the now self-supporting project.

The case of Partners of the Americas (Partners) illustrates how an organization has used seed funding from a PVC Matching Grant to develop a small grants capability that has become a tool for local institutional strengthening and self-help development throughout Latin America and the Caribbean.

Initiated with a small Matching Grant from the Office of Private Voluntary Cooperation, Partners of the Americas' small project assistance grants are largely supported today with resources obtained locally and from foundations, corporations and other private funding sources in the United States. Other USAID offices and field missions also provide some funding to meet development goals in areas such as promoting democratic initiatives, preserving the environment, preventing drug abuse, and preparing for emergencies and relief.

Established in 1964 by USAID as the people-to-people component of the Alliance for Progress, Partners' mission is to sponsor technical assistance projects and exchanges between the United States and Latin America and the Caribbean. The organization includes 60 "partnerships" that link a state or region in the United States with a country or area in Latin America or the Caribbean. Each partnership is a private, nonprofit organization. (The Latin American and Caribbean chapters are indigenous nonprofits.) Each is affiliated with the Partners of the Americas office in Washington, D.C., which coordinates activities, provides project development, and offers organizational and management support.

Building upon relationships started almost 30 years ago in Texas and Florida, Partners has grown into the hemisphere's largest private volunteer organization involved in international development and training. Its volunteer network numbers more than 20,000 men and women in 45 states and the District of Columbia and 31 countries of Latin America and the Caribbean.

Partner volunteers are professionals drawn from diverse fields such as business, university systems, agricultural extension services, health care, state and local governments and service industries. Many are community leaders. They promote socioeconomic development in Latin America and the Caribbean by supporting projects in areas such as education, democratic initiatives, public health, agriculture, natural resource management and small business development. With their projects, they build understanding throughout the western hemisphere.

Each partnership is composed of a board of directors with an executive committee, a president, a vice-president, secretary, treasurer, executive director, program committees and support committees. The Partner volunteers deliver training and technical assistance

and carry out projects through the program committees. The interest areas include topics such as agriculture, education, arts, democratic initiatives, health, rehabilitation, business and trade, youth development, and women in development. The support committees, which form the base of all partnership activities and promote sustainability, include fund raising, communications, membership, public relations and state government liaison.

When Partners applied for a Matching Grant from PVC 10 years ago, it was still a relatively

The PVC Matching Grant was a "learning tool for development" through which Partners educated itself about methods of motivating volunteers.

small organization whose partnerships were largely operating informally with respect to development-oriented projects. Partner volunteers had developed many excellent educational and cultural exchanges

in response to the need for better understanding among the countries of the hemisphere. They also had tried to tackle some difficult economic and social problems. While many of these efforts were effective, it seemed that the need to support community-based development initiatives could be addressed by the partnerships in a more systematic way. The question was how, and what resources could be mobilized to support a new strategy?

The Matching Grant enabled Partners to capitalize on its track record in technical assistance and educational projects by making small grants of up to \$5,000 available to its partnerships. They used these funds to expand existing development projects and to launch new income-generating and employment-creating activities. The grant enabled Partners to leverage resources from other public and private sources, including the

partnerships themselves, that were applied to this program to match the USAID funds.

Partners established guidelines for small grant activities and set about the process of skills building for its local affiliates to plan and manage projects supported by these funds. In the words of Partners' President, William S. Reese, the Matching Grant was a "learning tool for development." Through the grant, Partners educated itself about methods of how to motivate volunteers to become involved in development projects; how to sustain activities; which types of operations work best at the local level; and why organizational development was needed to strengthen the partnerships.

Partners developed a system for managing small grants, as well as a host of technical assistance mechanisms to transfer the small grants capability to local partners. The system used small grants to their best advantage — as reliable, quick-funding mechanisms for activities that can be identified, managed, monitored and evaluated at the local level (a process which donor agencies usually are unable to undertake for such grants). Partners instituted a simple, streamlined application process and standard formats for interim and final reports. It also provided quarterly updates to all partnerships on available resources. Partners now is collecting, monitoring and evaluating data from the field in a new database, which will help both headquarters and the partnerships better assess impact.

As a result of their responsibility for small grants, the Latin American and Caribbean Partner organizations have strengthened their own management and programming capabilities. Partners has required them to plan and monitor projects systematically and to develop methods of accountability for the funds. This has carried over to larger projects of which small grants are only a component. The local partnerships must also leverage sufficient local resources so that the small grants only provide

seed funds and the efforts are self-sustaining.

To assist the partnerships in increasing their effectiveness, Partners conducts regular training workshops for committees, boards of directors and staff; provides on-site technical assistance visits; publishes project summaries to share information across partnerships; and produces training manuals in communications, fund-raising and volunteer development as well as a detailed project planning guide. These tools have been developed and refined over the years and have helped to institutionalize a small grants capacity throughout the partnerships.

Largely because of their successes with small grants, the partnerships today have a strengthened commitment to grass-roots development. And because of the availability of small grants for projects in many different sectors, they have developed expertise in diverse program areas.

Another important, but often overlooked, effect of the small grants is that the local partnerships strengthened their internal organizations to promote development goals. For example, many partnerships established project-related subcommittees which are formally tasked with the responsibility for small grants. Some have placed specialists with project-related expertise on other program committees for cross-fertilization and more integrated programming.

This local institutional strengthening is enabling Partners to have an impact on a variety of important issues throughout Latin America and the Caribbean. The indigenous nature of Partner committees allows them to work effectively at the grass-roots level. Because Partner chapters are composed of local citizens in leadership positions, they can mobilize individuals and organizations around issues that are of common concern. Moreover, the local Partners can respond to problems that require changes in behavior and sensitivity to

local customs and attitudes—something not easily done by “outside” organizations.

For instance, Latin American and Caribbean partnerships today are active in AIDS prevention, family planning and domestic violence. These are problems whose solutions they see as critical to the region’s development but which are extremely complex and require local action. Partners is working in these areas by virtue of the partnerships’ ability to respond to these issues and its own success at leveraging foundation and other resources to support these endeavors. For example:

- In Cuenca, Ecuador, a small project assistance grant from the William and Flora Hewlett Foundation is enabling the local partnership to provide a structured curriculum, materials and training in infant and toddler nutrition, family relationships and family planning to 10 teams of *barrio* women who will then train others throughout the city of Cuenca and the surrounding area.

- Small grants are complementing the training and technical assistance activities of Partners’ AIDS Education and Prevention Program. Supported by the Public Welfare Foundation, the program aims to improve the ability of communities to mount effective programs to educate people about AIDS and to prevent the disease. Community organizations that have participated in workshops and received training and technical assistance sponsored by the program are using small grants to establish hot lines, design curricula, print materials and start other outreach activities.

- Several small grants from USAID/ Colombia, coupled with the collaboration of several Colombian organizations and technical exchanges between the South Carolina-Southwestern Colombia Partners, resulted in establishing the Teen Institute,

an award-winning program to prevent drug abuse among Colombian youth. Modeled after the successful South Carolina program of the same name, it was tailored to fit the Colombian social and cultural environment. Teens from all over Colombia have participated in the week-long retreat that imparts peer counseling and communication techniques to help the youths use positive peer pressure against drugs in their schools and communities.

Partners' small grants are having an influence on other development problems as well:

- In Bolivia, a small grant, combined with private donations from a local cement factory, funded a feasibility study. The data was used to assess environmental problems and their solutions for *Irpa Irpa*, a small rural town along the Arque River that lies at the foot of three mountainous

watersheds, which are almost completely deforested. Coordinated by environmental professionals who are members of the North Carolina-Cochabamba Partners, a project to carry out the study's recommendations for environmental preservation is now under way. The Bolivian government is funding the reforestation portion, and the North Carolina-Cochabamba Partners are providing environmental education for elementary and secondary students.

- A small grant, coupled with volunteer labor, helped finance the construction of a water storage tower and fire-break trenches to protect the newly created *Lomas Barbudal* preserve in Costa Rica's Guanacaste Province. This activity complemented a larger, ongoing project being executed by forest fire fighters, who are members of the Oregon-Costa Rica Partners, in collaboration with Costa Rican officials and the World Wildlife Fund.

THE FREEDOM FROM HUNGER FOUNDATION

In Honduras, the Freedom from Hunger Foundation significantly improved hundreds of lives through a Credit with Education Program, made possible in part by a PVC grant. After 18 months of participating in the program, 84% increased their incomes, 94% increased their savings and 83% experienced improved health and nutrition for their small children.

The case of the Freedom from Hunger Foundation illustrates how USAID/PVC Matching Grants have assisted an organization to transform itself from welfare agency to development catalyst.

Founded in 1946 as a nonprofit, private organization dedicated to combating world hunger and malnutrition, the Freedom from Hunger Foundation (FFH) has helped the poor overcome poverty and ill health throughout the United States and less developed countries. Under its original name, *Meals for the Millions*, the organization produced and distributed Multi-Purpose Food to clinics, refugee camps and disaster relief organizations around the world. In 1978, it merged with the American Freedom from Hunger Foundation, which had been raising funds and public consciousness for the causes and solutions of world hunger since 1961.

With assistance from the Office of Private and Voluntary Cooperation, the merged foundation began to strengthen its organizational capabilities. It moved from carrying out many diverse projects itself to relying on community-based efforts. By the mid-1980s, the organization embraced a philosophy that supported small, self-help initiatives, which were accomplished by local people according to the priorities they set for themselves. Although still diverse, the foundation's approach increasingly focused on eliminating food shortages and resource constraints of the poor and hungry through an "Applied Nutrition Program." Growth monitoring and promotion were the lead activities common to most

projects. They served as a means to identify nutritional needs and attract program participants for immunizations, education and other services.

By the late 1980s, the Freedom from Hunger Foundation had amassed a track record of technical capability and cross-cultural sensitivity, which was reflected in projects that received strong endorsements at the local level. Its staff achieved competence in diverse areas such as health and sanitation, agricultural production and income generation. Nevertheless, the foundation's approach posed severe limitations on its ability to accomplish its original goal — to make a significant and lasting impact on the eradication of hunger and malnutrition. The applied nutrition projects were costly, difficult to expand and lacked a common entity to track. Often they did not reach the groups most vulnerable to chronic malnutrition. Most critical, while attracting a great deal of community-level activity, the projects remained dependent on FFH's strong and direct management. This reduced their cost-effectiveness and limited the possibility of becoming self-sustaining.

Even though the Freedom from Hunger Foundation Board of Directors and staff were convinced about the need for radical change, no consensus formed for a strategic program

plan. They also believed that adopting a far-reaching institutional retooling was a risky proposition for an organization dependent on donors whose numbers had decreased significantly after the African famine. The only agreement was on the need to develop a more focused approach to extend the multi-purpose pilot projects to reach more needy people.

At the same time within USAID, PVC was encouraging the PVO community to focus its efforts on improving sustainability and building up the abilities of indigenous partner

organizations. This emphasis, expressed in the Matching Grant guidelines, fit well with FFH's strategic thinking. The organization won a Partnership

The PVC grant provided the Freedom from Hunger Foundation the opportunity to grow and develop as a development catalyst.

Grant in March 1988 to find a new approach to cost-effective, sustainable programs for improving health, nutrition and food security.

The grant's purpose was to enable FFH to improve its capacities so that it could shift from directly helping several hundred poor people to building nationwide systems. It then could help tens of thousands of the hungry to help themselves.

The cost of the effort was \$7.5 million over five years — \$3.75 million contributed by USAID, and an equal amount matched by the foundation's private donors. The grant built on PVC's previous investments in developing FFH's technical competence and excellent community-based activities. Such success helped form a base from which the foundation could innovate and reorient itself. Radically different from other grants, its primary intent was to "give FFH the opportunity to grow and develop as a development catalyst." It provided support for strategic planning, retraining of staff, developing new operational guidelines

and systems and, above all, increasing flexibility to adjust to the unanticipated.

Two USAID-supported technical consultants in 1988 had a major impact on FFH's thinking. The first, a leading expert on microenterprise development and credit, critiqued the foundation's existing credit programs. The consultant planted the idea that credit might be used as a lead activity in a nutrition-improvement program. It was suggested that a village banking model similar to the well-known Grameen Bank in Bangladesh could be used to promote additional social goals such as improved nutrition and health. The second consultant led a strategic planning exercise that elaborated on the process and benefits of focusing on a few selected competencies. It was pointed out that the skills should be distinct from other organizations and directly related to eliminating hunger.

Following a strategic planning retreat in 1988, the FFH staff and board members began defining a new "Statement of Strategic Direction." They also clarified a rough design for a new programming approach, called *Credit with Education for Women*. The PVC Partnership Grant enabled FFH to make the switch.

The Credit with Education Model was chosen for several reasons. First, the Freedom from Hunger Foundation already had some experience with credit in its in-kind loan programs. Second, its research and operational experience concluded that cash credit could be an unusually effective tool against hunger and malnutrition among the very poor for the following reasons:

- Without taking undue risk, credit provides a tangible resource that many poor people can put to immediate use in an income-generating activity they already know how to do.
- The offer of credit can attract even the poorest of the economically active poor to

participate in a program that provides not only credit but also education, including nutrition education that can promote changes in behaviors that cause malnutrition, particularly among women and children.

- Credit offers a mechanism that enables expansion of a program. Through interest charges, credit systems generate revenues that can cover most, if not all, the costs of delivering credit and education.

Third, FFH's research confirmed that increases in income do lead to nutritional improvement. This is especially true when income is earned by the poorest people, earned by women, earned in small, steady amounts, and income generation is combined with nutrition and health education for women.

Lastly, the foundation recognized that this approach, if carried out on a "high-performance" level (characterized by large-scale, cost-effective impact, financial sustainability, and institutional development), had the potential to have an influence commensurate with the scale of the chronic hunger problem — an ultimate goal sought by both FFH and USAID.

Using Partnership Grant resources, the Freedom from Hunger Foundation developed six country demonstrations. It became the first organization to tie poverty lending together with nutrition programs.

The PVC grant enabled the Freedom from Hunger Foundation to:

- Complete and put into operation a new five-year strategic plan (adopted by the board in March 1992);
- Improve its program design through technical assistance from outside credit experts;
- Create standardized planning,

budgeting, accounting and reporting systems to simplify management and improve performance measurement and then carry them through all programs;

- Refine its headquarters' staff skills in credit and nutrition education;
- Develop technical guidelines for credit programs and work with field staff to redesign programs and write operational systems and manuals;
- Design a learning model based on experience for nutrition education that is appropriate for use at credit association/village bank meetings; and,
- Leverage funds from many other sources, including a low-interest loan from the Calvert Social Investment Fund.

These accomplishments added up to a "new" Freedom from Hunger Foundation capable of making significant progress at reducing hunger. Since 1988, enthusiasm

for its programs has grown and demand for credit now exceeds its ability to provide it. Examples of FFH impact in the field include:

- A 1991 study in Mali showed that participants not only earned and saved more than nonparticipants, they also showed a dramatic difference in empowerment. Sixty percent of participating women said they had an increased voice in household decision-making, which is three times the percentage for nonparticipants.
- A 1993 evaluation in Thailand

With USAID assistance, the Freedom from Hunger Foundation became the first organization to tie poverty lending together with nutrition programs.

showed significantly better food security and health and nutrition practices among participating women and their families as compared to similar nonparticipants.

- As of March 1993, FFH organized 148 credit associations with 3,486 current borrowers on four continents. After three or more years of operation, the cumulative amount loaned is \$742,900, and the loan recovery rate is 100 percent.

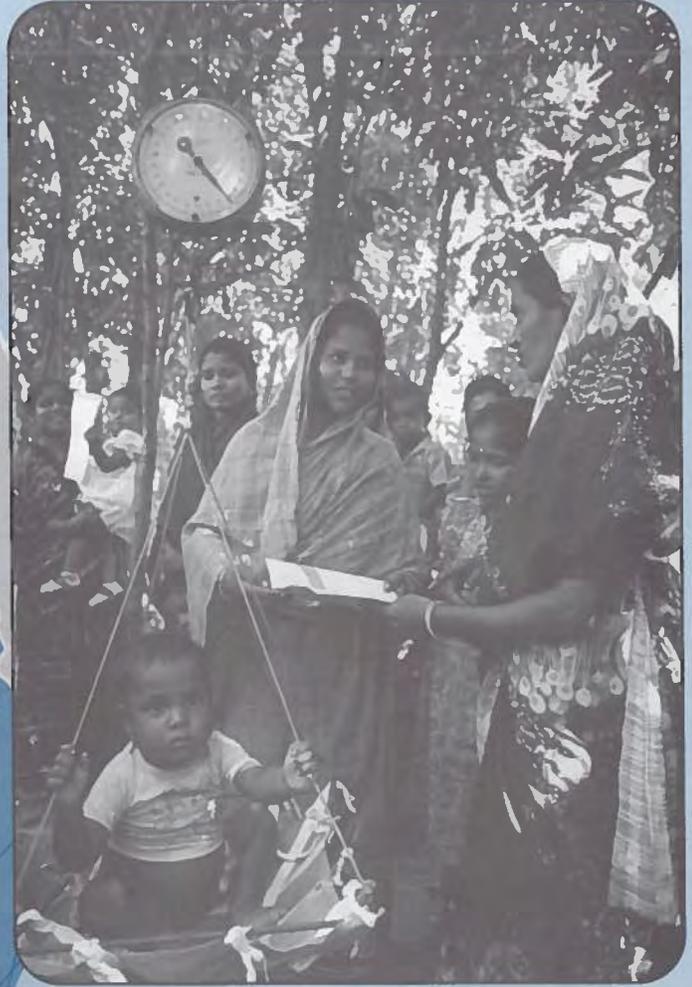
- In five of the six demonstration countries, FFH is partnering with local institutions capable in the near future of running the programs on their own.

FFH's work overseas, strengthened by PVC support, also has had an influence on its programs in the United States. The foundation partnered with the Mississippi State Department of Health to establish networks of "community health advisers" in five counties. Applying an overseas-developed model to a U.S. context, the expanding program soon will

be fully managed and funded by the state of Mississippi. Now neighboring states are starting programs. The success is due, in part, to the work accomplished through PVC grants. The grants helped develop technically and managerially sound strategies and systems that can be copied and adjusted at low cost.

As the gains in its institutional capacity and effectiveness consolidated, FFH developed a five-year plan for growth in its overseas program and partnership portfolio. Its 1993-98 strategy calls for adding two more countries in Africa, increasing the number of beneficiaries (borrowers and their families) to nearly half a million and expanding its loan portfolio from less than \$1 million to nearly \$8 million.

PVC has provided a critical boost to this plan by approving a new Matching Grant of \$3 million for 1993-1998. The grant will enable the Freedom from Hunger Foundation to demonstrate that "Credit with Education" is a major technology — a breakthrough against chronic hunger and malnutrition worldwide.



CHILD SURVIVAL

The Child Survival Program awards competitive grants to Private Voluntary Organizations engaged in primary health programming as part of their international development efforts. These grants support projects designed to have a real impact on the health status of children and mothers living in target areas in developing countries. The program focuses on a few technologies, particularly oral rehydration therapy and immunizations, which have a high potential for saving lives and are technically and logistically deliverable at reasonable cost.

Among other health activities supported by this program are nutrition (including promotion of exclusive breastfeeding, proper weaning practices, promotion of vitamin A and other micro-nutrients), maternal care, management of acute respiratory infections, malaria control and HIV/AIDS education. Development of a local institutional capacity to maintain these activities is a key component of all grants. PVOs contribute 25 percent of the project costs.

SAVE THE CHILDREN FEDERATION, INC.

In 1985, Save the Children Federation, Inc. (SCF) — a private voluntary organization dedicated to helping disadvantaged children in 38 developing countries and the United States — embarked upon a partnership with PVC's Child Survival Program that improved the health of children and mothers in its impact areas and ultimately increased the quality and size of its health programs.

As a result of Save the Children's efforts in Bangladesh, not one child died from diarrhea following a devastating flood in 1992 because mothers had been taught how to prepare oral rehydration solution and were able to use it when needed.

A For many years, Save the Children Federation, Inc., has developed considerable skill in carrying out its widely-recognized approach of community-based integrated rural development. Its activities emphasize local self-help and use available resources to solve problems. SCF applies technical and financial assistance to help communities identify problems and solutions and then design an integrated development plan. Its scope includes appropriate activities in primary health care, environmentally sound sustainable agriculture, economic productivity, and non-formal and basic education. SCF's success in this approach has led to the empowerment of local communities engaged in efforts to better their quality of life.

While making advances in assisting impoverished families to improve child health and survival through community development, family action and increased access to primary health care, SCF realized that its methods were not sufficiently well-documented. The foundation could not demonstrate that its child survival activities were effective, affordable, expandable and maintainable over the long term. Materials did not exist to assist national governments and other agencies to evaluate the potential of SCF's methods. Equally important, nothing had been set in motion to help others undertake the process of initiating similar strategies.

SCF was adept at monitoring projects, but monitoring focused primarily on measuring inputs and outputs. The organization needed greater expertise and experience in looking at the influence of its procedures on coverage and health status results. Overall, SCF was effective in reaching small numbers of people with high-quality services. However, it needed to become more effective by expanding its programs and documenting the methods and factors that influenced success or failure.

PVC's Child Survival Program has helped SCF move toward an enhanced level of operation and greater professionalism in its health programs. Since its first grant in 1985, Save the Children has moved through several phases. At first it aimed at strengthening and increasing the depth of its child survival activities. Then it developed a health information system and other tools for documentation. The growth process expanded to carry out other health programming and to design organizational improvements. Finally, SCF began sharing its documentation tools and lessons learned with others.

The first grant enabled SCF to begin to "demonstrate and document the methods which protect the life and health of children" in five country projects. The grant focused on training families in 10 health-promoting behaviors and developing child survival projects in

communities to assist families in practicing the behaviors. A follow-on grant extended these efforts to three additional country projects in sub-Saharan Africa.

During 1987-1988, SCF began to focus on enhancing its organizational commitment to child survival; carrying out an integrated set of child survival activities; continuing its expansion to reach more beneficiaries; and paying more attention to measurable objectives. Current emphasis is on making successful project activities more sustainable and developing the capacity of ministries of health to manage these activities at the national and district levels by improving their ability to train and supervise volunteer workers. Emphasis also is placed on enabling communities to learn to use SCF's family enrollment and health information system to identify and solve problems and track their progress.

The influence of the grants is far-reaching and well-documented. Statistics from field programs show dramatic improvements in health at the village level that can be tied to SCF efforts. In SCF's impact area in rural Haiti, for example, UNICEF estimated the infant mortality rate dropped from 110 in 1989 to 38 in 1992.

Impact also shows in SCF's increased scope — from 150,000 beneficiaries of its first Child Survival Grant in 1985 to more than 1.2 million in 11 countries in projects funded by its 1992 Child Survival Grant. Additionally,

Evidence has shown that when local communities have accurate information on their health status, they will take action and change behaviors to improve it.

technical assistance made possible by the grant has created a tremendous spread effect. The federation trained staff in 11 health programs funded by other donors, doubling SCF's capacity and the number of beneficiaries reached.

Less readily apparent, perhaps, but just as dramatic, are the institutional improvements Save the Children has incorporated into its health programming — based on lessons learned from its child survival activities in the field. The results are visible in several areas:

- **Technical Capability:** PVC resources helped to strengthen SCF's overall technical ability by improving staffing and training. The Child Survival Grants required that Save the Children hire additional health care professionals and provided positions along with career development opportunities for skilled indigenous professionals in field programs. The federation's child survival staffing pattern has become a model for its education initiative. PVC has supported additional technical training for SCF staff and also made technical assistance available through the PVO Child Survival Support Project carried out by Johns Hopkins University. Save the Children field staff who have learned techniques such as those in the *Rapid Knowledge, Practice and Coverage Survey* from Johns Hopkins have passed them on to other field personnel.
- **Institutional Planning Process:** The child survival planning process acted as a catalyst for improving SCF's entire planning system. The Detailed Implementation Plan required for child survival projects now serves as a model for planning in other sectors. In all its programs, SCF requires: attention to time-limited, measurable objectives; consistent reporting on relevant indicators; and population-based reporting of outcomes, rather than facilities-based reporting of services. One of the reasons the switch to surveying populations is so important is that it plays a large role in enabling SCF to meet its mandate of serving the disadvantaged. It does this by identifying the truly needy, who usually do not appear at health facilities, and providing information on their immunization

rates and other child protective practices.

- **Health Information System:** One of the major outcomes of SCF's Child Survival Program funding is its health information system (HIS), which is widely recognized as an excellent tool for project management, documentation and decision-making, particularly in small local communities. The system has helped SCF (and others with whom it has been shared) to manage individual projects, document outcomes more easily and effectively, and influence decision-making at the national level.
- **Institutional Memory:** With PVC Child Survival funding, SCF has developed a library of reports, evaluations, manuals and working papers. Its health unit also publishes a newsletter that disseminates lessons learned and major achievements of the field offices. Orientation and training for staff emphasize documentation of processes and results so that records remain in the event of staff turnover.
- **Innovation:** SCF staff members describe the PVC Child Survival Program as the "key through which they have been able to be aware of and implement the latest developments in health." They have used Child Survival funding to test innovative programs that subsequently have been incorporated into ministry of health efforts. Other federation offices have used lessons learned from child survival activities to initiate their own experimental programs. Examples include SCF's projects of nutrition education in Vietnam and its weaning food development in the Gambia.
- **Collaboration:** PVC-funded child survival projects have provided a framework for collaboration among U.S.-based PVOs, between U.S.-based PVOs and local NGOs, and between U.S.-based PVOs and ministries of health. Through PVC-funded workshops for both U.S.-based technical

staff and child survival project staff, SCF has expanded its knowledge base and benefited from lessons learned by other PVOs. Save the Children routinely distributes its publications to other organizations and has developed joint projects with three U.S.-based PVOs. It also increased collaboration with indigenous NGOs.

Through a child survival project, for instance, SCF has gained the support of a Bolivian NGO to carry out family planning activities that international PVOs are prohibited from undertaking. Child survival projects have made SCF's participation in national health activities more visible

and meaningful so that it has been able to open a dialogue with national policy makers. In virtually all countries in which it has child survival projects, SCF has trained ministry of health staff, pilot-tested specific health strategies and models in collaboration with the ministries, and facilitated community participation in planning processes.

A recent report, *Review of Final Evaluations of PVO Child Survival Programs*, attested to the improvements PVOs have been able to make and other benefits that have occurred as a result of PVC's Child Survival Program. It states, "With each successive cycle of USAID's Child Survival funding, final evaluations have documented a steady increase in the effectiveness of projects carried out by the PVOs." The example of Save the Children makes clear that the impact of PVC's grants goes far beyond individual field projects.

Child survival projects made SCF's participation in national health activities more visible and meaningful. As a result, it has been able to open a dialogue with national policy makers.

WORLD VISION RELIEF AND DEVELOPMENT

The case study of World Vision Relief and Development (WVRD) illustrates how the PVC Child Survival Program helped an organization broaden and increase the professionalism of its child survival efforts, mobilize private resources, strengthen its capability to deliver technical services, support field operations and work with local organizations.

The organization directly attributes the results of some of its child survival programs to the increased programming rigor and technical expertise required and supported by PVC. For instance, its efforts in Zambezia, Mozambique resulted in the immunization rate among children between 12-23 months jumping from 11 percent to 81 percent in a little over two years. Mothers in the area now believe their babies will live past their fifth birthday.

World Vision, a nonprofit international relief and development organization, has been helping children, families and communities in the developing world since 1950. Founded on christian principles as an individual's response to the needs of Korean War orphans, the organization has grown into a network of 6,400 projects in 94 countries.

World Vision's primary funding source is child sponsorship, through which a sponsor commits to send an amount each month to World Vision in the name of a specific child. That contribution is joined with those of others to support projects for community development in the area where the child lives. More than one million children are enrolled in this program. Other important sources of funding are foundations, telethons, individual and family pledges, church collections, corporate contributions, direct mail appeals and gifts-in-kind.

In 1962, World Vision United States established World Vision Relief and Development (WVRD), a subsidiary responsible for procuring and administering resources from the U.S. government, U.N. agencies, multilateral

institutions and corporate gifts-in-kind. WVRD is committed to responding to human suffering around the world with professionalism, accountability and excellence. For more than 30 years, it has engaged in projects involving food aid, community development and leadership training, water and sanitation, agriculture, and other sectors.

WVRD programs include relief and rehabilitation, community development, and regional and multisectoral development projects. The organization carries out small community development projects, designed by local communities and supported primarily by child sponsorship resources, as well as larger, multisectoral and regional relief and development projects funded by USAID and other international donors.

Focusing on the delivery of primary health care, World Vision's health programs are integrated with development activities. Its health priorities have evolved since 1950, mirroring global trends that have shifted from curative to preventive health care. WVRD also changed its approach from institutional to community-based. Its focus on individual

patients has switched to reaching out to entire communities, particularly with maternal and child health activities and education. WVRD aims to enhance the ability of people in local

Following a PVC grant, World Vision Relief and Development's original funding level of \$200,000 per annum in 1985 for child survival projects has grown to an average of \$2 million during the last three years.

communities to understand prevention and actively participate in their own health care. Working alongside ministries of health and in cooperation with other local and national agencies, WVRD strengthens community

and institutional infrastructures to improve access to health care services and to address other important needs.

In 1985, at the height of the Ethiopian famine, WVRD was administering tens of millions of dollars in U.S. food aid for emergency relief and improvement of health in refugee camps in Ethiopia. At that time, the organization embarked on an information and marketing campaign called "Child Survival and Beyond," which emphasized, on an equal footing with survival, the necessity to provide the surviving child an environment where he or she could grow to full potential. The critical roles of community development and environmental resource management received proper focus.

In conjunction with the "Child Survival and Beyond" campaign, WVRD increased its emphasis on maternal and child health and committed itself to strengthening its internal capability to improve the quality of its programs. These goals coincided with those of PVC's newly-initiated PVO Child Survival Program, which awarded U.S.-based PVOs grants for child survival activities through a competitive process. The organizations were required to raise a 25 percent match to the USAID funds and to commit to develop in-

house technical expertise in health or child survival. The funded projects were to have a demonstrable effect on the health status of children and mothers.

Up to this point, WVRD had received only food and ocean freight from USAID for relief and emergency assistance. Although the organization had little previous experience in either winning or administering cash grants and cooperative agreements, it decided to submit a child survival project proposal. Funds raised in the "Child Survival and Beyond" campaign would provide the match.

Proposal preparation required teamwork at several levels within the organization and was, in itself, a learning process for World Vision Relief and Development. In awarding the grant, PVC recognized WVRD's lack of in-house technical expertise in health and stipulated that a substantial portion of the grant was to be used to acquire technical assistance through a subcontract with the American Public Health Association. WVRD management accepted this requirement and committed itself to learn as much as possible from the assistance.

Until receiving its first grant, World Vision Relief and Development did not have an actual child survival program. Grants enabled WVRD to initiate focused projects and develop abilities to deliver technical services, support field operations and work with local organizations.

The growing number of child survival projects supported by PVC provided a cohesive theme to WVRD's health programming and created a momentum that influenced the entire organization. It affected staff recruitment, continuing education and fund raising and enhanced the overall quality of its overseas development programs. As a result of its PVC Child Survival grants, World Vision Relief and Development has achieved dramatic improvements in institutional capability and in program quality.

INSTITUTIONAL IMPROVEMENTS

Eight years of experience in PVC-supported child survival projects have contributed to World Vision Relief and Development's corporate consciousness and organizational capacity in child survival. The organization has improved its supervision; monitoring and reporting; training methods and materials; baseline data collection; evaluation methods; technical abilities in oral rehydration therapy, immunization and other health and nutrition activities; and competence in coordinating with communities and national governments. Directly or indirectly, PVC's Child Survival Program has had a role in the following WVRD milestones:

- From one single project, WVRD's portfolio of USAID-funded child survival projects has grown to more than 20, including local mission funding.
- WVRD's original funding level of \$200,000 per annum in 1985 for child survival projects has grown to an average of \$2 million during the last three years.
- After two years of receiving technical assistance, WVRD was weaned from the services of the American Public Health Association. By 1987, the association was convinced that WVRD was capable of providing its own in-house technical assistance to its projects — a year before the end of the subcontract.
- Two physicians, a nurse and an engineer — all with field experience and graduate degrees in public health — provide technical backstopping from the organization's headquarters. Additional technical support is provided by a network that includes an international health adviser based in Geneva, five regional health advisers located in the regions and more than 50 health officers, almost all of whom are host country nationals, based in field offices. Most of these professionals are

supported by WVRD's private funds, a sign of increased corporate commitment to child survival and health.

- WVRD has sponsored or cosponsored 16 national and international workshops on aspects of health programming, including costing, AIDS, sustainability, survey methods and health information systems. This attests to the organization's credibility and commitment to information sharing and collaboration.
- WVRD's initial efforts in child survival have led to spinoffs in other program areas and countries with funding coming from several sources. For example, its health program in Cambodia and its rehabilitation and prosthetics projects in Vietnam and Laos are being carried out with child survival programming and management principles, as well as with many of the same people who were trained in child survival. WVRD's AIDS projects in Thailand, Bangladesh, India and Africa are also spinoffs.

IMPROVEMENTS IN PROGRAM QUALITY

According to World Vision Relief and Development staff, the commitment to program quality has been the most important change within WVRD. PVC resources have been used to support a process of project refinement, strategic planning and movement toward sustainability. These refinements can be seen not only in the organization's child survival projects, especially at the community level, but in other projects as well.

For example, prior to its first Child Survival Grant, WVRD's project planning consisted of only the most necessary rudimentary actions. As part of the grant, PVC required a Detailed Implementation Plan for each project. It also provided technical assistance for WVRD staff (through the PVO Child Survival Support Program of Johns Hopkins University) in

conceptualizing and writing the steps necessary to implement a project. Both the PVC requirements and assistance contributed to more rigorous programming throughout the organization. After years of practice and seeing its importance, WVRD's health staff now consider the writing of a Detailed Implementation Plan a meaningful project tool in refining objectives, strategies and community relationships. WVRD now requires projects with budgets larger than \$100,000 per year to prepare a detailed plan, whether or not they are funded by PVC's Child Survival Program.

PVC's emphasis on program monitoring and evaluation led to establishing a health information system that can track the numbers of children vaccinated per antigen or the number

of mothers receiving oral rehydration therapy training per quarter.

Project staff know whether they are on target during the quarter in which they are reporting. Evaluation is receiving greater emphasis than ever before at WVRD. Internal audits are conducted every other year on all large government-

funded projects. Financial monitoring and analysis are rigorous. Accountability and compliance are themes often repeated at all levels of the organization.

Integration and sustainability were relatively new themes to WVRD in 1985; child survival projects clarified the concepts. For example:

- WVRD's child survival project in Louga, Senegal was one part of a

multisectoral community development strategy that started with emergency assistance and shifted into water, health and agriculture rehabilitation with strong social mobilization. The quality of the project design and information system in the child survival component influenced the design and implementation of the other activities. The project is now being used as a model in Senegal's National Health Plan for the integration of immunization, nutrition and other community development sectors.

- In Kenya, the Masai are among the most traditionally war-like ethnic groups. WVRD's child survival project in the Kajiado District has not only forged a tripartite collaboration between the community, the Ministry of Health and the project to enhance sustainability of mother and child health activities, but also mobilized the resources of each partner to strengthen and expand economic activities. If WVRD left Kenya today, all or most of the activities would continue on their own.

- The incidence of diarrhea in the area covered by WVRD's child survival project in the Murewa district of Zimbabwe decreased from 89.9 percent in 1986 to 7.2 percent in 1990 to almost zero in mid-1993. This is attributed not only to the accomplishment of the project's original child survival objectives, but also to increased awareness and motivation in many communities, which led to carrying out water and sanitation projects by the communities with their own labor and resources and a minimum of outside seed funding.

- An evaluator who visited a WVRD project in Uganda three years after it began observed a visible improvement in village health as perceived by the mothers. The project target area included three inaccessible villages to which the Government of Uganda said it could not provide services.

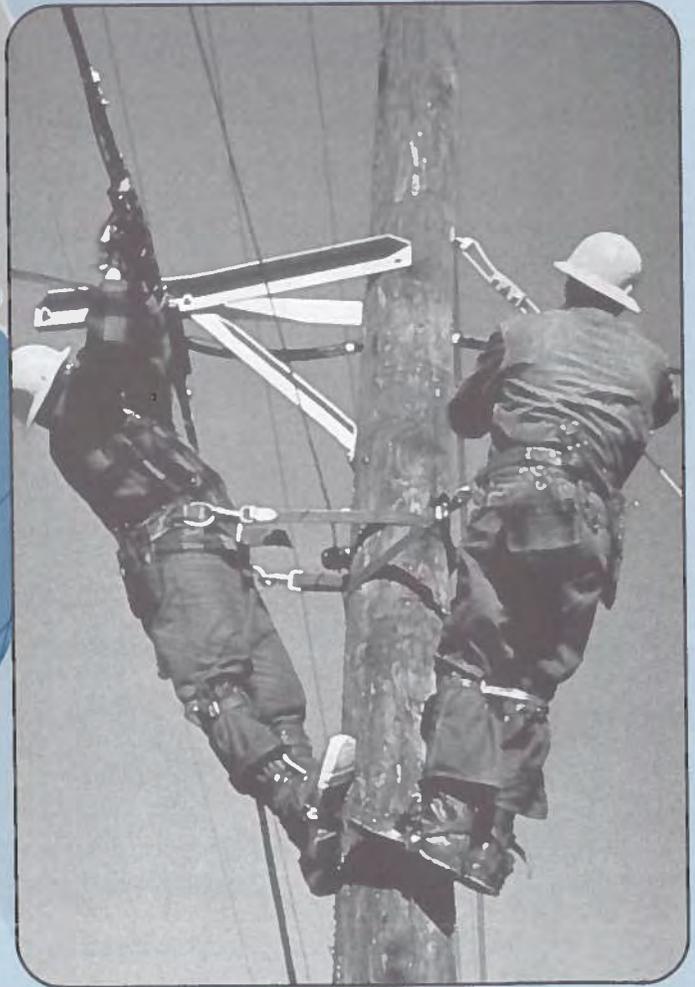
Through the use of its health information system in Dhaka, Bangladesh, WVRD achieved 95% immunization and Vitamin A capsule distribution in spite of the extreme poverty, population mobility and lack of infrastructure in the child survival target area.

Improvements were manifested by the existence of potable water, protected wells, use of garbage pits, boiled water for drinking and actively operating village health worker committees. According to the evaluator, "These village-level changes could not have occurred without WVRD's involvement."

World Vision Relief and Development directly attributes the results of some of its child survival programs to the increased programming rigor and technical expertise required and supported by PVC. For instance in Dhaka, Bangladesh, the extreme poverty, population mobility and lack of infrastructure in the child survival target area would have been reason for any health project to fail. However, WVRD achieved 95 percent immunization and vita-

min A capsule distribution coverage through the use of its health information system for tracking and monitoring the population shift and progress toward goals. The organization believes another contributing factor in this project's success was the high quality of the program design, which resulted from PVC guidance, that improved programming and training.

Many other examples of success are reflected in the lives of thousands of children who have benefited from WVRD's child survival strategy. Started with a commitment, the strategy continues to grow due to the contributions of many and, especially, the achievements accomplished with the help of PVC's Child Survival Program.



COOPERATIVE DEVELOPMENT

Through its Cooperative Development Program, PVC provides support to U.S. cooperative development organizations to enable them to help create or support cooperative movements in developing countries and new democracies.

The grants strengthen and expand the U.S. organizations' international operations, allowing them to provide technical and other assistance to organize local cooperatives and credit unions; strengthen cooperative federations; train cooperative managers and technicians; and encourage the use of cooperative structures in development projects.

Two mechanisms — Cooperative Program Support Grants and Cooperative Initiatives Grants — provide funds for such activities and for new initiatives, especially those that mobilize additional outside resources and bring new cooperatives into the development process.

VOLUNTEERS IN OVERSEAS COOPERATIVE ASSISTANCE

A Bolivian poultry producers' association achieved a 300 percent increase in poultry production in the Cochabamba region over a five-year period as a result of technical assistance provided by Volunteers in Overseas Cooperative Assistance.

The experience of Volunteers in Overseas Cooperative Assistance (VOCA) stands as a model of how relatively modest PVC resources have been used over time to develop an organization with strong institutional and management capabilities and a proven track record for delivery of effective services, enabling it to make a unique contribution to international development.

Vounded in 1970 at USAID's suggestion as the "volunteer arm" of the U.S. cooperative movement, Volunteers in Overseas Cooperative Assistance provides expert technical assistance to cooperatives and other agricultural organizations in less developed countries and emerging democracies. Its worldwide mission is to use U.S. citizen volunteers to increase economic opportunity and income for members of all types of cooperatives and small- and medium-size agriculturally based enterprises.

VOCA's operations are based on two now widely shared and proven beliefs:

- The majority of the world's population, who are rural and agricultural, can enhance their economic opportunities by developing their own democratically-oriented organizations such as member-controlled cooperatives, farmer groups and other private agricultural enterprises.
- U.S. cooperative and agricultural professionals, serving as short-term, volunteer consultants, can help in unique ways. They can relate lessons learned based on a lifetime of solid, practical experience, and they can deliver direct, people-to-people assistance that addresses the real needs of their counterparts.

PVC's support to VOCA over the years has enabled the organization to demonstrate the credibility of its approach as a tool for sustainable development. From its small beginnings when it fielded fewer than 30 volunteers a year, VOCA has become a mature organization whose efforts earned it the Presidential End Hunger Award in 1989. Its approach has been followed by others, such as Winrock International, Citizens Network and the Citizens Democracy Corps.

VOCA's volunteer assignments are grouped into three program areas:

- **Cooperative Assistance.** Focuses on organizational development (helping various types of cooperatives and credit unions improve their own ability to serve their members) and direct technical assistance to cooperative members;
- **Farmer-to-Farmer Program.** Sends U.S. agricultural specialists to small- and medium-size agricultural enterprises to provide a complete range of technical assistance along the continuum from farm gate to consumer; and,
- **Support to Emerging Democracies.** Helps private farmer groups and other private agribusinesses make the transition

to a free-market economy.

VOCA is demand-driven. It sends volunteers to meet specific needs only at the express request of host country organizations. To achieve a measurable influence on targeted beneficiaries, VOCA will commit resources for multiple activities for each organization.

PVC assistance affords VOCA a base and an opportunity to establish the relationships necessary for successful people-to-people programming overseas.

Every assignment, however, is focused on solving a particular problem and is strictly time-sensitive. Usually lasting between three weeks and three months, the limited time lessens the likelihood of dependency on the part of the organization requesting assistance.

PVC's initial support to VOCA, beginning with a Cooperative Development Assistance grant in 1970, provided the financial underpinnings of the organization. The funding enabled it to hire qualified staff, set up operations and start fielding volunteers. Without this financial support, VOCA would not exist as it is today.

For 15 years, the stable resource base provided by continued support of the PVC Cooperative Development Assistance Program allowed VOCA to place volunteers such as farmers, cooperative managers, agricultural extensionists, technicians, agribusiness specialists, and finance and credit specialists. Volunteers were first placed in the programs of other U.S. cooperative development organizations. Later, they responded directly to requests from host country institutions, which became increasingly aware of VOCA's growing reputation for high-quality technical assistance.

PVC's financial support enables VOCA to focus clearly on its mission and to continue building its capabilities and methods for

effective cooperative development overseas. In essence, PVC assistance affords VOCA a base and an opportunity to establish the relationships necessary for successful people-to-people programming overseas. The organization has demonstrated its effectiveness in carrying out programs and leveraging other sources of funding for continued and expanded operations.

Fully dependent on PVC funding just five years ago, VOCA received 86 percent of its funding from other resources in 1992. For example, its program in Bolivia, initiated with PVC funding, was supported for the last two years by the USAID/Bolivia Mission and is now supported entirely by the Government of Bolivia P.L. 480 Secretariat. Since 1989, VOCA has attained a 384 percent increase in its overall funding while PVC core grant resources have remained constant.

VOCA has developed a strong network of relationships with local institutions in the developing world. In the United States, it has built an unparalleled skills bank of potential volunteers covering more than 275 areas of expertise. Evaluations of its operations find that VOCA recruits highly skilled volunteers, briefs them well and places them rapidly in the field in well-planned and prepared assignments at low cost. The volunteers themselves are judged to be experienced, knowledgeable and very effective in helping to solve problems. They provide local organizations with access to technologies and systems that would otherwise be unavailable. On their own, volunteers often continue their relationships long beyond the original assignments. One local cooperative manager estimated that the technical assistance he received from a VOCA volunteer would have cost him a prohibitive \$300 a day. Most important, on the whole, the volunteers succeed in "transferring" knowledge and skills, rather than stepping in and "doing for" the local organizations.

In 1986, USAID selected VOCA to implement

the Farmer-to-Farmer Program as a direct result of the expertise it gained over 16 years in refining program methods and in fielding volunteers — an expertise built through its PVC Cooperative Assistance Grants. With “Farmer” resources made available under the Food Security Act of 1985, VOCA expanded its assistance not only to cooperatives, but to virtually all types of agricultural projects.

As the concept of “people-to-people” volunteer technical assistance grew in popularity both in the United States and abroad, VOCA entered a period of exponential growth that has continued to this day. From a staff of 11 in 1988, today VOCA employs 105 people in Washington, D.C., and in its 20 overseas offices. In 1993, VOCA completed an estimated 800 projects as compared to 79 projects in 1988.

The institutional challenge posed by this growth was formidable — handling a program expansion rate that more than doubled each year while maintaining cost-effectiveness and reputation for quality work.

Awarded in 1989, the PVC Cooperative Program Support Grant helped VOCA meet this challenge and carry out the strategic and organizational changes necessary to manage its massive growth. The grant brought about improved management systems, computerized accounting and information systems, and development of an extensive volunteer database. VOCA also created monitoring and evaluation methods to increase effectiveness and measure the influence of its programs.

In addition, the grant provided staff and resources for strategic program planning to reevaluate its methodology and operations and for accomplishing a new “focus country” strategy designed to increase impact. Focus countries offer favorable environments for cooperative and private sector development as well as opportunities to establish long-term relationships with co-ops and other private organizations. In these countries, VOCA

leverages other resources, places field staff, and puts teams of volunteers in systematically planned multiple projects that benefit several organizations in a region or sector, allowing for critical mass and greater impact. VOCA’s program in Bolivia for example, concentrated on rural electric cooperatives and the dairy, cattle and poultry industries. With VOCA’s assistance:

- A rural electric co-op in Santa Cruz expanded its network, trained engineers, installed digital equipment and planned a network-wide communication and rapid response system. Initiated by VOCA volunteers, this cooperative maintains a sister relationship with an electric co-op in the United States.

- An electric cooperative in Sucre improved its safety standards, set a more reasonable rate structure and expanded its distribution network.

- A milk producers’ association purchased a government-owned dairy plant under privatization and instituted changes that led to a 100-percent increase in milk production per cow. It also established the first genetic registry program in the country.

- A cattlemen’s association designed and initiated the first-ever beef cattle grading system in Bolivia.

In focus countries, VOCA leverages resources, places field staff, and puts teams of volunteers in planned multiple projects that benefit several organizations in a region, creating greater impact.

Just as VOCA has helped to bring about dramatic increases in productivity at the local level, it has influenced national policies and

institutional development as well. VOCA volunteers have:

- Provided the legal and policy framework for Poland's new cooperative law that will place \$3 billion in assets into the hands of the private agricultural sector.

- Advised on the organization and curriculum of the first Polish Cooperative Training Center in southeastern Poland, which was founded on U.S. cooperative principles. As a result of the efforts of hundreds of VOCA volunteers over time and the transformation of attitudes among Poles toward cooperatives, this institute is serving as the model for other similar training centers being developed throughout Poland. They are being financed by the European Community.

- Reviewed and reported on a proposed cooperative law drafted by the Ministry of Agriculture in Russia that will enhance the building of democratic institutions in rural areas.

- Made recommendations, of which 90 percent were adopted, for new cooperative legislation in Indonesia to promote the existence and growth of cooperatives with

less government involvement.

- Suggested revisions to the bylaws of the Asian Confederation of Credit Unions, which were passed and are having an impact throughout the region.

Today, VOCA has a solid reputation as an effective partner in cooperative development. Through collaboration with six other cooperative development organizations, it strives for a multiplier effect in its programs. PVC resources also are helping VOCA to strengthen its institutional capability in functional program areas such as democratic institution building, women in development, and environmental and natural resource conservation.

VOCA continues to develop its "quick-start" capability that was made possible with PVC funding. Through such action, it encourages U.S. foreign policy objectives in Poland, the newly-independent states of the former Soviet Union and in other areas of the world.

As Volunteers in Overseas Cooperative Assistance perseveres to become more effective, the organization will help accelerate the process of local institutional development, which is at the heart of all its efforts.

NATIONAL TELEPHONE COOPERATIVE ASSOCIATION

In rural Poland, local telephone cooperatives, organized by the National Telephone Cooperative Association, have brought phones to more than 4,000 homes and businesses since mid-1992. A village shopkeeper served by one of the new co-ops estimates that his income has increased 30 percent since he got a phone due to the time saved in locating, ordering and transporting improved stock at better prices.

The case study of the National Telephone Cooperative Association (NTCA) illustrates how PVC funding has been used to create an organization's institutional capability and to leverage human and financial resources for international development.

In November 1989, a group of agricultural cooperative members toured Poland and came back to the United States with the conclusion that agricultural production was greatly handicapped by the widespread lack of telephones throughout the countryside.

The National Telephone Cooperative Association believed that telephone cooperatives could help — just as they brought phone service to most of rural America over the last 40 years. Various contacts with Polish officials and others convinced the NTCA representatives that the U.S. experience could apply to Poland and possibly to the rest of Eastern and Central Europe and the developing world as well.

Nevertheless, despite its interest in international outreach and, particularly, in helping to bring telephones to rural Poland, NTCA was unable to undertake the effort on its own because of institutional constraints. It lacked the financial resources and staff capability to expand internationally. Most importantly, without a track record to demonstrate to its membership, the organization could not develop the institutional commitment to support such an endeavor.

On the positive side, the association knew that it could count on the substantial technical expertise of its members and their willingness to share their know-how and experience.

NTCA also had an employee with several years of international development experience who believed strongly in an international program's potential, and he was willing to provide the momentum to get it started.

USAID forged the missing link through a PVC Cooperative Initiatives Grant. Aimed at stimulating creative initiatives in priority countries by cooperative organizations new to the international field, this competitive small grants program provided a vehicle for NTCA. With a grant, the association could take advantage of its vast network of cooperative resources and apply them to Poland or to problems in newly independent and developing countries. The outcome of the grant has been the development of an organizational commitment and capacity that reached far beyond the original project.

Moving into the international arena was a risk for NTCA's Board of Directors and senior management because members could have perceived the action as a move away from member services. Nevertheless, they decided in February 1990 to apply for a Cooperative Initiatives Grant for several reasons.

First, a grant would enable NTCA to develop its abilities further and to demonstrate its effectiveness in overseas rural development. Second, the Cooperative Initiatives Grants

were specifically geared to provide support for the overall institutional development essential for strategic planning, enhancing technical capability and backstopping overseas projects. With this framework in place, NTCA believed

Benefits of the cooperative phone system include hands-on, grass-roots experience in democracy and the empowerment of often-neglected rural people. Above all, the system supplies the means to facilitate a free flow of ideas essential to an open society.

that overseas programs would have a better chance of success. Third, the grant offered the opportunity for a pilot to test whether cooperative memberships would support international work and were capable of delivering assistance. Finally, the program funded by the grant would give expression to the

desire of NTCA's members, many of whom remember what it was like without phones, to share on a person-to-person basis the same social organization and grass-roots power that enabled them to create phone systems and improve the quality of life in their own rural communities.

NTCA, a private, nonprofit association, represents 500 rural U.S. telephone cooperatives and companies. It has no commercial interests in Poland nor does it promote any specific types of equipment. The Office of Private Voluntary Assistance saw this organization as an ideal vehicle, with appropriate support and start-up assistance, for harnessing a previously untapped resource for international development.

In August 1990, NTCA won a grant of \$370,200 to use the U.S. cooperative model to bring telephone service to rural Poland. The goal was to develop between one and four pilot rural cooperative telephone systems in Poland. By providing the necessary support structure

within the National Telephone Cooperative Association, PVC intended, as an outcome of this process, to strengthen the association's institutional capacity for providing overseas technical assistance and training in rural telecommunications. It was one of the first rural telecommunications projects funded by USAID; the sector had often been overlooked amidst competing development priorities such as agriculture and health.

The PVC grant enabled NTCA to hire a full-time project manager in Washington, D.C., to oversee the program and a full-time host country national project coordinator in Warsaw. NTCA has donated the time of a senior manager, who spends about 40 percent of her time to oversee international activities. All told, the association has contributed about \$150,000 of its own resources in staff time and salaries to the program.

The results have been impressive. In mid-1992, the first privately owned and operated telephone system in all of Eastern Europe began operation. Under the former state monopoly provider, only 3 percent of rural Polish homes had phone service. Cities' needs came first, and even there the waiting list for a phone averaged 15 years.

So far, two local telephone cooperatives, established by NTCA and one of its collaborative partners, the Regional Council for Economic Solidarity based in Rzeszow, have hooked up 4,000 homes and businesses in rural southeastern Poland. Over the next five years the two cooperatives, which serve nearly a dozen towns, villages and their environs, will provide phone service to 25,000 families and enterprises.

NTCA helped the cooperatives organize to establish and operate a phone system. Association volunteers provided technical assistance and training. Each of the Polish co-ops' subscribers, or members, put up the equivalent of about \$500 (an average two-

months' wage) to get the co-ops going. Local and regional governments also provided small grants for start-up costs. In two years, the PVC grant leveraged more than \$2 million worth of state-of-the-art, U.S.-made telecommunications equipment and services from Northern Telecom, Inc., and other companies, using Export-Import Bank credits.

The grant also enabled NTCA to create the structure necessary to work effectively with the Polish government on regulatory and legal reform. This was necessary to allow for other than state-owned companies and to change the unfavorable business climate created by monopoly control. For instance, the co-ops had to obtain agreements with the monopoly long-distance provider on how much they will be compensated for their part of calls made into their area by the monopoly's customers and vice versa. Long-distance service is the largest source of revenue for local telephone companies and is the key to financial viability.

NTCA experts worked with one of the co-ops on an agreement that eventually was accepted, with modifications, by the monopoly provider. It is continuing to work with policy makers to remove legal and regulatory barriers that may prevent the private telecommunications sector from thriving.

The benefits of telephone service are being seen in creating jobs, generating income, producing and marketing agricultural products more efficiently, and acquiring greater access to health care and social services for the communities being served. For example, the average farmer-member of a Polish cooperative saves about eight hours per week—an entire working day—that he or she formerly spent traveling to sell products or to purchase necessities. Farmers also can shop around for higher prices for their crops and livestock. One village resident described how a child's life was saved when the youngster became ill at night, and an ambulance, summoned quickly by phone, was able to get the

child to a hospital in time for the needed care.

Less tangible but important benefits include hands-on, grass-roots experience in democracy and the empowerment of often-neglected rural people. Above all, the system supplies the means to facilitate a free flow of ideas and opinions, essential to an open society. As with all cooperatives, the phone systems are owned by the people they serve. Members elect from among themselves a board of directors to govern the co-op. Due to NTCA's organizational assistance, the local residents are powerful examples for other Poles (and for other countries) that community-controlled, democratic institutions can deliver needed services and benefits (including profit) that flow back to individual members.

In addition to making community-based telephone systems possible in Poland, the PVC grant enabled NTCA to develop a proven ability. It now can assist USAID and other international organizations to achieve goals in cooperative development around the world. The monitoring, reporting and evaluation imposed by the grant enabled NTCA to revise and refine its approach, react quickly to political changes, and capitalize on its strengths and most successful activities.

In February 1993, NTCA's membership, represented by the voting delegate of each cooperative, resoundingly voted to support plans for continuing and expanding its international outreach. This ensures that a whole new component of technical assistance, stimulated by PVC, will continue to be available for international development.

Now, using other resources, NTCA is training cooperatives in 20 more Polish communities so that they will have an appropriate working structure when they are ready to start phone systems. Soon NTCA will begin work in Bulgaria and possibly Zimbabwe where, based on its experience developed in Poland, it will continue to be a catalyst for local initiative.



DEVELOPMENT EDUCATION

The PVC's Development Education Program (also called the "Biden-Pell Program" after its sponsors) was created in 1981 in response to the Presidential Commission on World Hunger's recommendation that the federal government establish a program to help citizens understand the role that developing countries play in the political, economic, security and humanitarian interests of the United States. The program has mobilized the resources of more than 80 organizations for a common purpose — to educate citizens about U.S. development activities overseas as they relate to U.S. interests in addressing problems of poverty and hunger.

For its first 10 years, the program awarded small project grants on a competitive basis to a wide variety of U.S. private and voluntary non-profit organizations as seed funding for development education activities. Through the grant program, PVC aimed to generate interest and informed discussion among Americans about international development, create a climate of public support, expand the network of organizations involved in development education and strengthen the organizations' ability to mount effective programs.

Funds were used to design and conduct training programs, prepare and disseminate resource materials, and hold workshops and round-table discussions for diverse audiences. The organizations have created a wealth of information about the effective education of Americans on issues related to international development, and from their ranks a cadre of experienced and committed development educators has emerged.

As the following example illustrates, the result has been a significant enhancement of public understanding of the U.S. link to developing countries.

CREDIT UNION DEVELOPMENT EDUCATION PROGRAM

The experience of the Credit Union Development Education Program demonstrates how a PVC Development Education Grant has enabled an organization to incorporate development education as an ongoing and integral part of its institutional framework.

Credit unions have been important instruments for cooperative, self-help development since their beginnings. Through the credit union philosophy of pooling human and financial resources, millions of people worldwide have improved their lives and their communities.

Though the focus is on the individual member, credit unions are tied together in a strong network of not-for-profit financial institutions. They have a common philosophy and objective of people helping people. Credit unions belong to state trade associations, known as credit union leagues. The Credit Union National Association (CUNA), the national trade association for U.S. credit unions, includes 53 leagues. Along with six other national confederations, CUNA belongs to the World Council of Credit Unions, an international organization that assists members in organizing, expanding and strengthening credit union movements as effective instruments for economic and social development in 84 countries.

CUNA has been involved in international development since the 1950s when its members voted to allocate 10 percent of dues for international credit union development activities. In 1980, CUNA's board of directors established the CUNA Foundation to serve as a focal point for the U.S. credit union movement to participate in human and economic development. (Its name was changed in 1992 to Credit Union Foundation.)

In 1982, PVC's Development Education Program provided the opportunity to link the credit union movement's overseas efforts and its active network of members in the United

States. That link increased awareness in hundreds of communities about the value of international development. Recognizing the potential of the credit union network as a forum to spread the development message to large audiences, PVC provided seed funding for the Credit Union Development Education (CUDE) Program. At the time, development education was not a priority in the movement, and CUNA was unsure it could mobilize a network for this purpose. PVC provided the means for CUNA to take the risk, develop and test the effort, and see if it could work. Without grant funds, the association would have been unable to marshal funds from the state leagues and other sources to start the program.

The CUDE Program's mission is to expand understanding and support within the U.S. credit union movement for the ways in which credit unions can change the economic, technical and social factors that contribute to hunger and poverty in less developed countries. It began with the objective of training volunteers to make presentations and write articles. Today, the program has evolved into an expanded and multifaceted effort to educate people to recognize that development is important to world peace and stability—an effort that warrants sustained support and involvement.

In addition to its educational activities in the United States, the program also matches its volunteer development educators with World Council of Credit Union projects overseas that need short-term technical assistance. This, in turn, helps to strengthen those projects. The U.S. program has served as a model for a program established in 1991 in Australia, and

similar projects are being considered in credit union movements in Canada and Ireland.

Since 1987, the CUDE Program has been self-supporting through private sector funding from its three sponsors: CUNA & Affiliates; World Council of Credit Unions; and the CUNA Mutual Insurance Group, which serves only credit unions and their members throughout the world. The program has been recog-

By analyzing how credit unions help solve problems in a developing-country context, participants discover how they are an integral part of the international credit union movement.

nized as beneficial to the goals of the sponsoring organizations as evidenced by the addition of staff, increased budget and continued support of volunteer activities. Likewise, the goals of the program have been integrated into respec-

tive organizational priorities. As a result, increased awareness exists throughout the U.S. credit union movement and in many communities that international development can happen through local involvement.

The program carries out its goals by using trained volunteer development educators to create greater understanding of, and obtain support for, development efforts, especially within the U.S. credit union movement. All sponsors participate in the program's unique, award-winning training program that brings together people from the United States and other countries — development and credit union professionals and volunteers. During the week-long training sessions, participants work cooperatively on group assignments. The training leaders provide an in-depth education on the worldwide credit union movement, international issues, and cultural differences and similarities of developing countries. Those involved learn through participation, not lectures. Sponsors also

provide resources to develop communication skills participants will need to spread the development education message.

By analyzing how credit unions help solve problems in a developing-country context, participants discover that their respective offices and organizations are an integral part of the international credit union movement. The program leadership found that this understanding not only kindles an interest in international affairs, but also ignites a strong career commitment to the credit union movement.

The need to attract and keep volunteers actively involved is common to many development education programs. The CUDE program has successfully fine-tuned its strategies by encouraging and offering volunteers opportunities that include involvement in development projects, interaction with the media, resource development and other activities. All development educators are invited to attend an annual two-and-a-half-day workshop for continuing education, skill-building and networking. Regular communication with all volunteers and formal recognition of their voluntary efforts also help maintain a strong commitment to the program.

Virtually all volunteers complete the requested one-year commitment, and 160 out of the 262 trained over the past 11 years are still active. Collectively, CUDE volunteers have raised funds, made more than 3,000 presentations to over 200,000 people and published approximately 1,000 articles about development.

Success of the Credit Union Development Education program is credited to its volunteers. It also is related directly to the fact that the program's goals are consistent with the goals of the sponsoring organizations, which grow out of a philosophy of people helping people within a nonprofit, democratic structure of consumer-oriented financial institutions.

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