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# MICROLINKS SEMINAR SERIES

## Exploring Frontiers in Inclusive Market Development

### **SHOW ME THE DATA: EVIDENCE & EXPERIENCE ON SMES**

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**WEBINAR CHAT TRANSCRIPT**

**MAY 19, 2015**

## PRESENTERS

Joao Montalvao, World Bank

Caio Piza, World Bank

## WEBINAR CHAT TRANSCRIPT:

USAID Microlinks: Welcome, Everyone!

USAID Microlinks: We'll get started in about 30 minutes.

Vladimir Jovanovic: Thank you!

USAID Microlinks: We thank you for your patience as we set up the webinar room and complete our testing.

USAID Microlinks: Welcome, everyone! As you come into the room, please introduce yourself by telling us your name, organization, and where you're joining us from.

USAID Microlinks: Feel free to chat with each other here in the chat pod.

Vladimir Jovanovic: Hello! My name is Vladimir Jovanovic. I am from Belgrade, Serbia and I work as an analyst at the USAID Business Enabling Project [www.bep.rs](http://www.bep.rs)

USAID Microlinks: Welcome, Vladimir! Thanks for joining us.

Blanca Mendez: Hello everyone! I am Blanca Méndez calling from Amersfoort, the Netherlands. I work for Oikocredit International as corporate communications coordinator.

Chandima Bandara: Hi I am Chandima Bandara. Joining from Colombo, Sri Lanka. I work as M&E Manager for USAID funded Agriculture Project.

Saskia Nijhof: Hi everyone I'm Saskia Nijhof from the Netherlands, working at Solidaridad (a Dutch NGO) as PME Network Coordinator. We work on sustainable supply chains.

USAID Microlinks: Welcome Blanca, Chandima, and Saskia.

Mark Brennan: I'm a research assistant at MIT working on a GDL/HESN funded project. We focus on evaluating the supply chains of development technologies, and are looking at small and medium enterprises in Uganda currently.

Dercio Pedro: Hi everyone. I am Dércio Pedro connecting from Maputo, Mozambique. I am the Investment Analyst for FSDMoç, a 5-

year funded project, implemented by DAI. Our object is financial inclusion of MSME, Small Scale Farmers and Households (urban and rural).

Ewa Sierzynska: Good Morning from Global Communities in Silver Spring, MD. This is Ewa Sierzynska - SME Credit Manager. I look forward to an interesting discussion and presentation.

Amanda Ward: Hi everyone, I am Amanda Ward from Ithaca New York. I work as a project coordinator and research associate for the Cornell International Institute for Food and Agriculture Development.

Janice Stallard: Janice Stallard from Banyan Global in the United States.

Siddier Chambers: Hi everyone, this is Siddier Chambers, a PhD candidate in public policy at Curtin University in Australia - research areas include development, rural women, poverty and Jamaica.

USAID Microlinks: Hello everyone! Please introduce yourself if you're just joining us.

Alitzá Andretta: Hello Everyone! I am Alitzá Andretta from Namaste Direct and Namaste Guatemala, joining from Guatemala :)

Siddier Chambers: Thanks USAID for this dialogue.

KDAD AV Tech: I can hear you.

USAID Microlinks: Thanks, KDAD AV Tech.

USAID Microlinks: For all those joining us, we'll get started in about 10 minutes. I'll start talking soon to make sure your audio is working.

Nakul Kadaba: Hello everyone -- Nakul Kadaba from S3IDF in Cambridge, Massachusetts. • Really excited to hear • the panelists speak on this seminar.

USAID Microlinks: If you can't hear me, please go to the upper left corner, click "Meeting" and then complete the Audio Setup Wizard.

Siddier Chambers: I heard you clearly, thanks.

USAID Microlinks: Thanks, Siddier!

Donna Torsu: Hi everyone, I am Donna Torsu from Ghana Supply Chain Development Program in Takoradi. Thanks to USAID for putting this together...

Christopher Fay: My name is Christopher Fay. I work for Community Enterprise Solutions as a Field Consultant in Niquinohomo, Nicaragua.

Anastasia Buyanova: Good morning. Anastasia Buyanova from USAID/Honduras.

Kristin O'Planick: Hi all, joining you from USAID/Uganda.

Flavia Barandiaran: Hi there - Flavia Barandiaran from CESO-SACO in Toronto.

USAID Microlinks: Hi Everyone! If you cannot hear the music then please complete your audio setup wizard by clicking on "Meeting" in the upper left hand corner of the screen.

Emily Wiegand: Good morning, Emily Wiegand from RTI International.

Barri Shorey: Hi all Barri Shorey from the International Rescue Committee.

Irina Antonovskaya: Hi everyone! I'm Irina Antonovskaya, M&E and Data Manager from Ukrainian horticulture business development project funded by DFATD and implemented by MEDA.

Paula Richardson: Hi Everyone, I'm Paula Richardson signing in from good old sunny Ottawa, Canada. I'm working with the Canadian Hunger Foundation as the Manger, Monitoring, Evaluation and Learning.

Lynn Salinger: Lynn Salinger, Enterprise & Industry Development unit, Nathan Associates.

Geetha Nagarajan: Geetha Nagarajan, social impact, Arlington, Virginia.

Alvaro Paz: Hi, this is Álvaro Paz, IDRC Canada.

Christopher Nicoletti: Hello, my name is Chris Nicoletti. I am the research and evaluation specialist for International Development Enterprises (iDE) Global Headquarters. Calling in from Zambia.

Eugenia Durán: Good morning! I am Eugenia Duran from Guatemala.

USAID Microlinks: Welcome, everyone! If you cannot hear the music then please complete your audio setup wizard by clicking on "Meeting" in the upper left hand corner of the screen.

Sara Duran: Hi all. I am Sara, M&E/Fintrac Inc. El Salvador.

Kongkona Sarma: Hi, My name is Kongkona Sarma, working in the PSD, Tech Services Team of DAI Europe.

USAID Microlinks: Also, if you're using Google Chrome, please switch to another browser.

USAID Microlinks: We'll get started in about 3-4 more minutes.

Stephen Hindle: Hi, I'm Stephen Hindle, Independent consultant, and MSc Development Studies student undertaking research on relative importance of access to finance vs other factors for SMEs.

Nathanael Bourns: Hi, Nate Bourns here, Director of Technical Services, DAI Europe.

Dercio Pedro: There are some cuts on the line from my side. Are you experiencing the same?

Nina Tasic: Hello everyone! My name is Nina Tasic. I work as M&E Specialist at the USAID Business Enabling Project.

USAID Microlinks: We'll go ahead and open polls now.

Anne Spahr: Anne Spahr, COP, USAID Asia & Middle East Economic Growth Best Practices Program, Chemonics, DC.

USAID Microlinks: Please go ahead and respond to the polls.

KDAD AV Tech: People are still filling our room in person, we'll start shortly.

Ronda Ansted: Hi everyone! I'm Ronda Ansted, a post-doc focusing on base of the pyramid enterprises, tuning in from Greenbelt, MD.

Patricia Hart: Hi there, I'm Patricia Hart with YouthSave.

Thea Anderson: Hey this is Thea Anderson, Senior Advisor for Economic and Market Development at Mercy Corps.

Chiara Mariotti: Hello, this is Chiara Mariotti from Overseas Development Institute in London. I have recently written a policy guide on Private Sector Development and Extreme Poverty.

USAID Microlinks: We're getting started.

Edna Ogwangi: Hi there, this is Edna Ogwangi, Senior Monitoring, Evaluation and learning at Land O' Lakes. Inc.

Annelies van den Berg: Hello, I'm Annelies van den Berg, senior specialist youth entrepreneurship at Plan.

Twanna Hines: Hi there! This is Twanna Hines, Communications, Land O'Lakes.

Markus Pilgrim: Hello, my name is Markus Pilgrim heading the SME unit at the ILO, Geneva. If you want to find out more about the latest ILO report on MEs and employment creation go to [http://www.ilo.org/ilc/ILCSessions/104/reports/reports-to-the-conference/WCMS\\_358294/lang--en/index.htm](http://www.ilo.org/ilc/ILCSessions/104/reports/reports-to-the-conference/WCMS_358294/lang--en/index.htm)

Oriana Ponta: Good morning everyone! I am Oriana Ponta from the SME Initiative at Innovations for Poverty Action in Mexico City.

Amanda Muncil: Hello everyone! Amanda Muncil, ESG Manager from Small Enterprise Assistance Funds, calling in from DC.

USAID Microlinks: Good morning, everyone. You should be hearing Caio speaking now.

USAID Microlinks: Thanks for sharing the resources, Markus. Please feel free to share more resources.

Vladimir Jovanovic: [http://www.policycave.rs/english/financial-research\\_en.php#access-to-finance](http://www.policycave.rs/english/financial-research_en.php#access-to-finance)

USAID Microlinks: Please also type any questions you have here in the chat pod. We'll collect them and ask as many as possible to the presenters during Q&A.

USAID Microlinks: Thanks for sharing, Vladimir.

Geetha Nagarajan: Are there any slides? Only see a photo.

USAID Microlinks: Sorry for the delay. The slide should be coming up shortly.

USAID Microlinks: Please note that the presentation slides will be available for download at the end of the presentation.

USAID Microlinks: We will also be sharing out the webinar recording and other post-event resources in about a week.

Geetha Nagarajan: thanks.

Dercio Pedro:  
USAID Microlinks: I will get the audio file later. The line is terrible. Goodbye.  
Thanks, Dercio. We'll be sending out an email to all those who registered with a link to the recording.

Dercio Pedro: Thanks a lot.

USAID Microlinks: Please type any questions you may have for the presenters here in the chat pod. We'll collect them for the Q&A portion.

Vladimir Jovanovic: This is our White Paper on improving access to finance for SMEs in Serbia <http://www.policycave.rs/documents/loop/FINANCING%20THE%20GROWTH%20OF%20SME%20-%20Critical%20Issues%20and%20Recommendations.pdf>

Jennifer Bremer: Jennifer Bremer: greetings all.

USAID Microlinks: Welcome, Jennifer!

USAID Microlinks: Can you tell us your organization and where you're joining us from?

USAID Microlinks: Thanks, Vladimir, for sharing this resource.

USAID Microlinks: Please feel free to share more resources and pose questions here in the chat.

Evans Odhiambo: Hi, This is Evans Odhiambo, Monitoring and Evaluation, Land O'Lakes.

USAID Microlinks: Welcome, Evans!

Jim Anderson: Hi all. Jim Anderson from Kompanion, Kyrgyzstan.

USAID Microlinks: Hello, Jim. Thanks for joining.



Oriana Ponta: Will the slides be shared as well?

Dylan Ramshaw: Dylan Ramshaw, Country Director in Peru, Bolivia, Paraguay. Innovations for Poverty Action.

USAID Microlinks:  
Oriana Ponta: Oriana, the slides will be available at the end of the presentation. Great - thank you!

USAID Microlinks: We will also be sending out a link to the recording and other post-event resources in about a week to all those who registered.

USAID Microlinks: Welcome, Dylan. Thanks for joining.

Chiara Mariotti: I hope you don't mind if I share the link to our recent work on private sector development and poverty: there is a policy guide and a policy brief, here: <http://www.chronicpoverty.org/resources/2015/5/14/policy-brief-getting-to-zero-tackling-extreme-poverty-through-private-sector-development>

USAID Microlinks: Thanks for sharing, Chiara.

Herbert Wamalwa: Greetings to all. This is Herbert from the Institute for Development Studies, University of Nairobi.

USAID Microlinks: Hello, Herbert.

Jeta Pajaziti: Hi everyone! This is Jeta Pajaziti, from EMPOWER Private Sector, Cardno - branch in Kosovo.

Herbert Wamalwa: HI. Great to be here.

USAID Microlinks: Welcome, Jeta.

Geetha Nagarajan: Do you have agriculture based SMEs?

Fayyaz Khan: This is Muhammad Fayyaz from Pakistan. Greetings and Cheers to all.

USAID Microlinks: Welcome, Fayyaz!

Ariela Alpert: Hi all. This is Ariela Alpert from the SME Program at Innovations for Poverty Action.

Fayyaz Khan: Thank you.

USAID Microlinks: Thank you for the question, Geetha. We have this recorded

Geetha Nagarajan: What is the ideal sample size for a meta-analysis?

Fatima Abu Okab: Thanks for this opportunity, Fatima from Grameen Jameel.

USAID Microlinks: Welcome, Fatima and Ariela. Thanks for joining.

Affo Binde AGOSSOU: Hello, I'm Affo Binde from Togo.

USAID Microlinks: Hello, Affo. Please feel free to type any questions or share any resources here in the chat pod.

Geetha Nagarajan: What stat. program did you use for meta?

Geetha Nagarajan: So, none on credit? Only grants?

Anastasia de Santos: Geetha, as Caio mentioned before, the category "matching grants" really covers all financial support.

Anastasia de Santos: So including matching grants and lines of credit.

Geetha Nagarajan: Thanks.

Eugenia Durán: How do you measure job creation for micro business in Latin America? How can you measure?

Anastasia de Santos: Eugenia, this review does not cover microenterprise (fewer than 5 employees).

Eugenia Durán: Thanks!

Anastasia de Santos: But how the studies do it is count the number of full time equivalent employees.

Anastasia de Santos: Can I ask where you are joining us from, organizationally?

Eugenia Durán: Antigua Guatemala, Fundación Namasté Guatemaya  
[www.namastedirect.org](http://www.namastedirect.org)

Anastasia de Santos: Thank you.

Geetha Nagarajan: What are the outcomes that were suitable for a meta-analysis? Jobs? Revenues?

Jina Krause-Vilmar: Hi, this is Jina from the Near East Foundation. How is firm performance measured?

USAID Microlinks: Thanks, Geetha and Jina.

USAID Microlinks: We've recorded these questions.

USAID Microlinks: Joao is talking now.

Siddier Chambers: Thanks Caio that was revealing...evaluation is vital.

Siddier Chambers: However, who should conduct evaluation of NGOs and Govt programs?

USAID Microlinks: Thanks, Siddier! We have your question recorded.

Siddier Chambers: Additionally, what would you recommend as the most effective evaluation framework?

Anastasia de Santos: Siddier, what would you want to use this framework for?

Anastasia de Santos: Generally as Caio mentioned, having a counterfactual is key.

Anastasia de Santos: So some kind of control group.

Anastasia de Santos: Ideally randomly selected, or else matched based on specific variables.

Jennifer Bremer: It would be interesting to test whether the staff are in fact good at creaming by measuring their expectation of a firm's likelihood to benefit vs. actual benefit.

Jennifer Bremer: Also, would be nice to see if services are delivered to firms individually vs in groups; as one would expect firms to learn from each other and strengthen their social network. Comment?

Eugenia Durán: Cómo bajas la presentación? Dijeron que al final se podía bajar.

Siddier Chambers: Thank you Joao!

Christopher Nicoletti: Not sure if the hosts are getting my questions. I am sending them to just the hosts, but I can copy and paste them into the public chat area if needed.

USAID Microlinks: Thanks, Christopher. If you could copy-and-paste that would be great.

Christopher Nicoletti: Have they considered casting a wider net for inclusion in the meta-analysis? There are many defensible model-based evaluations that (statistical) control for confounding variables.

USAID Microlinks: Thanks for the questions, Jennifer. Can you remind us of your organization and where you're joining us from?

Christopher Nicoletti: Also, I don't imagine that everyone will be interested in this, but I would be very interested in how he established the quality weight for each paper that is included in the analysis. Is there a place for me to find more detail on this?

Jennifer Bremer: I am a visiting prof at SAIS/Johns Hopkins, was planning to be there in person, but the metro was chaos this morning so I'm at a COSI ;-)

USAID Microlinks: Thanks, Jennifer. Sorry you weren't able to join in person.

USAID Microlinks: Thanks, Chris. We've recorded this question

Siddier Chambers: Joao, the data indicate that MGS is not attracting rural businesses and women, what aspect of MGS would you associate with these weaknesses of the current approach to MGS? Thank you.

Jennifer Bremer: Did you see any sign of projects having more impact over time (within-project)? I.e., learning to do it better?

Geetha Nagarajan: by yielding to what sponsors want, aren't researchers bending the rigor and trying to measure that is not measurable well?

USAID Microlinks: Eugenia, Thanks for the question. If you're able to provide a translated version of your question into English we'd greatly appreciate it.

USAID Microlinks: We want to make sure we respond to it.

Eugenia Durán: I apologize, I wrote in everyone's when I meant to contact a participant.

Eugenia Durán: It was about the presentation, which I already downloaded.

USAID Microlinks: OK, thanks for letting us know. Glad you were able to access the presentation.

Christopher Nicoletti: On the second presentation, I am really fascinated with your paper and I am curious to know if the MGSs targeted the higher performing firms could this ultimately lead to a larger public good in the form of higher employment, multiplier effects, etc. It would be interesting to follow the firms over time and see what the public benefits are for firms that are less likely vs. those that are more likely to be aware.

Siddier Chambers: Thanks for answering my question.

USAID Microlinks: Thanks, Christopher

Jennifer Bremer: If we "know" that gazelles in fact create almost all the jobs, why not recommend targeting them preferentially rather than both the small/struggling and gazelles?

USAID Microlinks: Thanks, Jennifer.

USAID Microlinks: This question has been recorded.

Christopher Nicoletti: Jennifer... that is a much better way of asking the question that I just asked!

Christopher Nicoletti: Thanks!

Stephen Hindle: Can you remind me when Caio's paper will be available please?

USAID Microlinks: Thanks for the question, Stephen. I'm checking that with our facilitators to try and get you a response.

USAID Microlinks: Stephen - The paper will be available later this year.

Stephen Hindle: Thanks.

Filip Blazheski: Will the participants be able to get the PowerPoints from the event?

Vladimir Jovanovic: Thank you!!!

Christopher Nicoletti: Thank you very much!

USAID Microlinks: Filip. The slides are available from the file downloads pod in the lower left corner.

Nina Tasic: Thank you!

Irina Antonovskaya: Thank you!

Oriana Ponta: The audio has ended.

USAID Microlinks: They'll also be available at <https://www.microlinks.org/library/show-me-data-evidence-experience-smes-event-resources>

USAID Microlinks: Please answer our polls if you have a chance.

USAID Microlinks: Thanks again to everyone joining us. The presentation has ended.

Siddier Chambers: Thank you very much!

KDAD AV Tech: Thanks to everyone for attending! We'll leave the room open for another 10 minutes so you can network with colleagues. Please complete our polls!

USAID Microlinks: We will be sending out links to the webinar recording and other post-event resources in about a week to all those who registered for the event.

Oriana Ponta: Thank you for this event!

KDAD AV Tech: We're going to sign off now, thanks for joining and we hope to see you again online soon!