



NINE YEARS OF THE FIELD-SUPPORT LWA

AN OVERVIEW

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



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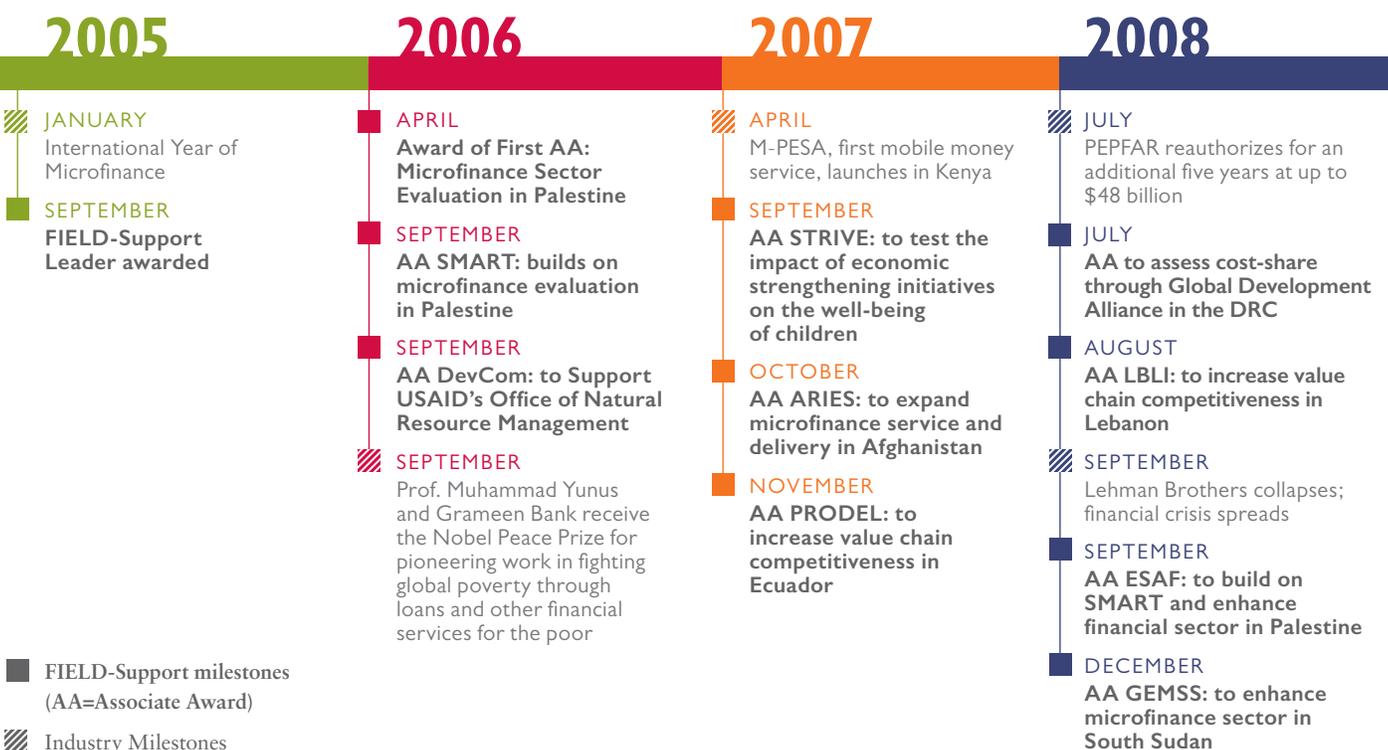
INTRODUCTION

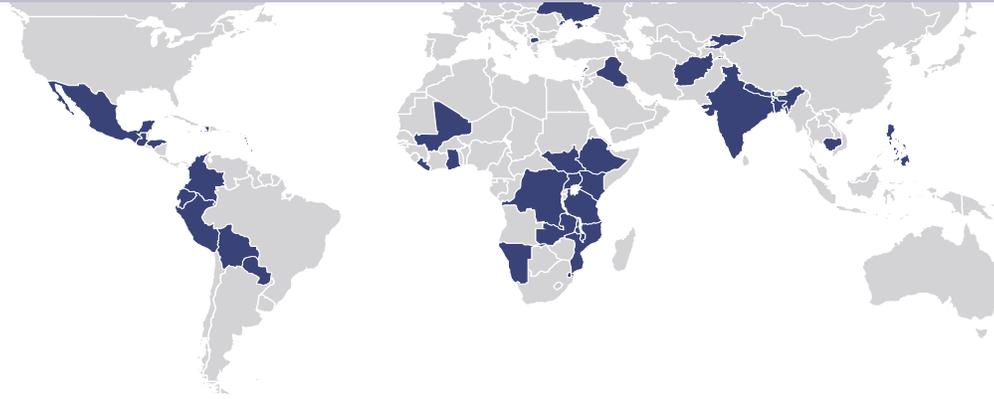
Launched in November 2005, FIELD-Support was designed to be a versatile vehicle to contract a range of development activities. Originally consisting of nine leading development NGOs as core partners and 17 resource organizations,¹ the FIELD-Support LWA portfolio has grown to include a range of multi-year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

The FIELD-Support Mandate:

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

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





Over the last nine years, FIELD-Support has worked at every level of the economy—from regulatory agencies and financial institutions, to business service providers, MSMEs, and vulnerable households. During this time, economic strengthening for vulnerable populations has continued to evolve as a complex and challenging field of practice within development and poverty reduction. Microfinance and market development in general have made great progress in reaching and benefitting the working or “economically active” poor; but they continue to face significant challenges in reaching the poorest and most vulnerable households, those who have very weak or no productive capacity and are incapable of meeting their basic needs. Economic development practitioners and donors realize that adapting ‘traditional’ microfinance products and delivery channels or making market development more inclusive is not sufficient to reach the poorest of the poor.

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

- Developed and managed nearly \$450 million in 25 Mission- and USAID Operating Unit-funded Associate Awards;
- Funded FIELD-Support partners to implement 40 learning-based activities that advance USAID’s strategic objectives and explore innovative areas of microfinance and microenterprise development;
- Conducted field assessments for 13 USAID Missions, assisting in the review and design of future programs;
- Established a knowledge management strategy that enhances FIELD-Support learning through internal communications and more than 200 publications and events.

2009

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

2010

- JANUARY**
Earthquake in Haiti devastates financial sector, among a lot more
- JANUARY**
The world achieved Millennium Development Goal 1—to halve the poverty rate among developing countries—five years ahead of schedule, in 2010, when the global rate fell to 20.6% (from 43.1% in 1990)
- MAY**
AA ECYMP: to support youth entrepreneurship in Eastern Caribbean
- MAY**
Feed the Future Initiative launched
- JUNE**
USAID Bureau of Policy, Planning and Learning launched
- JUNE**
Haiti Mobile Money Initiative, funded by the Gates Foundation, launched
- SEPTEMBER**
AA APTS: to support policy reform in Ukraine
- SEPTEMBER**
AA P3DP: to facilitate public-private partnerships in Ukraine
- OCTOBER**
Microfinance crisis in India comes to a head
- NOVEMBER**
The USAID Forward Initiative launched

2011

- JANUARY**
Middle East crisis due to vast youth unemployment erupts
- JANUARY**
Mobile Money launches in Haiti
- JULY**
AED assets and projects acquired by FHI 360
- DECEMBER**
US formally declares end of Iraq War

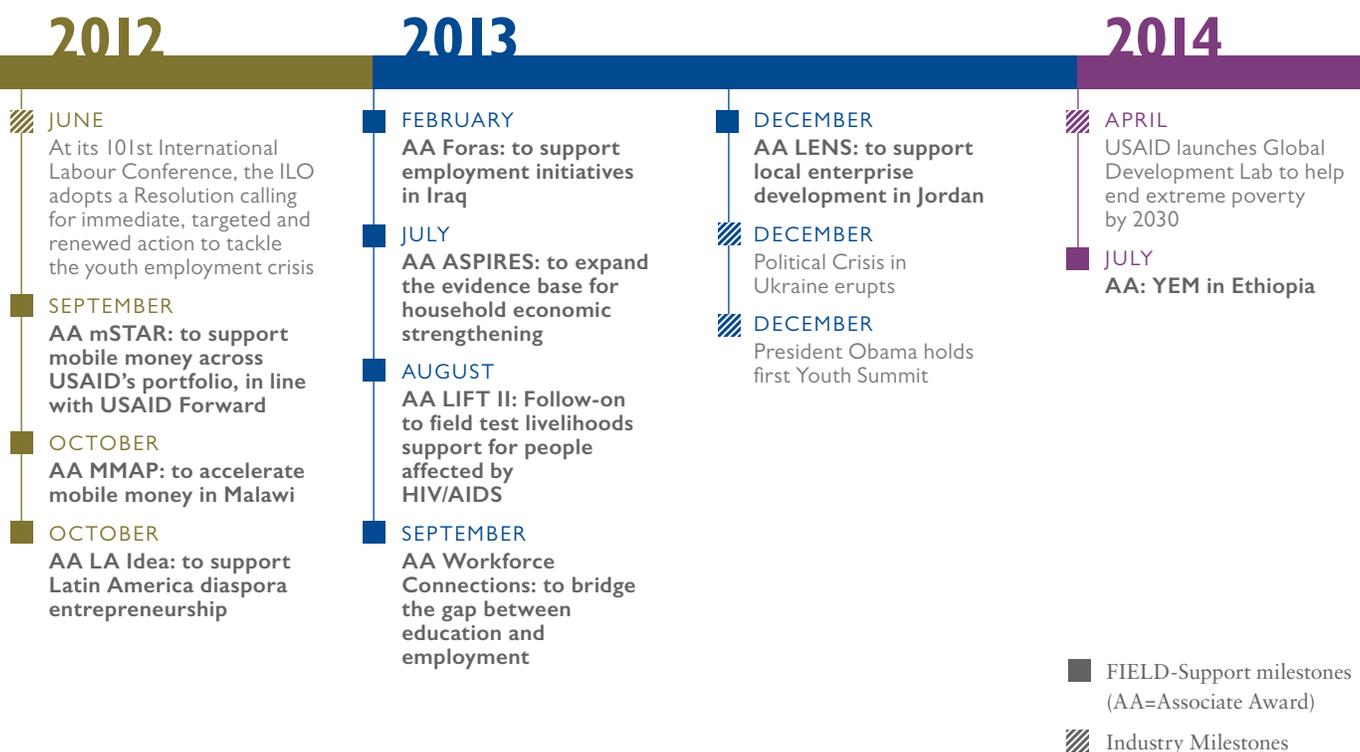
“One of the most significant lessons is that interventions must be targeted to the groups they intend to reach and designed to intentionally affect the causes of poverty, vulnerability, and/or marginalization. In other words, they must respond to expressed need or demand from the vulnerable poor.”

One of the most significant lessons is that interventions must be targeted to the groups they intend to reach and designed to intentionally affect the causes of poverty, vulnerability, and/or marginalization. In other words, they must respond to expressed need or demand from the vulnerable poor. A first step towards operationalizing these lessons is the adoption of a more nuanced understanding of vulnerability (nature, causes, and degree); a second step is designing services and products that are more appropriately tailored to client needs and local contexts. And a third step is

ensuring that a system-level approach is addressing the macro-level dynamics. This publication briefly highlights FIELD-Support’s work in each of these areas: advancing the industry’s understanding of the **pathways out of poverty** for the most vulnerable populations; **innovating financial products** and services; and **economic leveraging**—market systems development for sustainability and inclusion. The last section focuses on the very important cross-cutting work of **broad-based dissemination** of lessons learned and good practices to advance the state-of-the-practice.

FIELD =

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





CHAPTER I

PATHWAYS OUT
OF POVERTY
FOR THE MOST
VULNERABLE
POPULATIONS



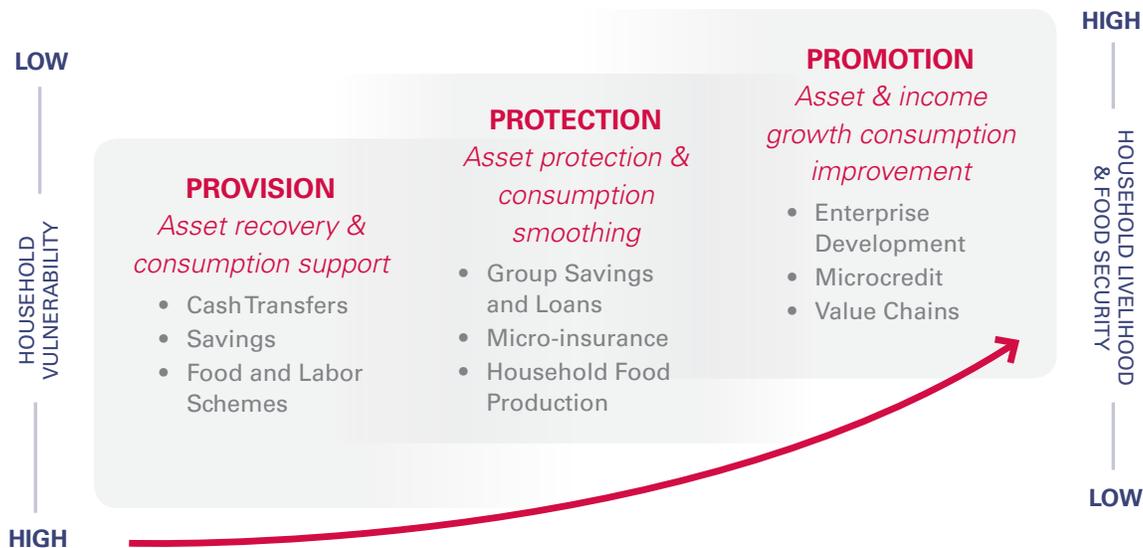


Pathways out of Poverty for the Most Vulnerable Populations

Over the life of the FIELD-Support LWA, there has been increased understanding that if we wish to reach households who have particular vulnerabilities, we must simultaneously address the specific situation(s) that make them vulnerable. One-size-fits-all approaches, common in development, are rarely effective at diminishing poverty and vulnerability. Developed through one of FIELD-Support's Associate Awards—the **Livelihoods and Food Security Technical Assistance project (LIFT I and II)**, which was led by **FHI 360** with partners **CARE**, **Save the Children**, and **World Vision**—the multi-tiered vulnerability framework summarized in the graphic below can provide a much needed lens to assess target groups and implement appropriate household economic strengthening (HES) strategies to support them. As the graphic summarizes, HES activities can be broadly placed into three categories: 1) Consumption support involves the provision of cash, assets, food, etc. for households that need assistance just to survive day-to-day ("**provision**"); 2) Money management activities like savings and financial literacy help those that have just enough to get by use and protect their resources so that when some shock or major event comes along, they don't slip into destitution ("**protection**"); and 3) Enterprise development activities help households that can assume the risk of investing time and other resources to start or grow small- or large-scale businesses ("**promotion**"). By linking risk reduction strategies with growth oriented strategies, the LIFT framework sets forth a livelihood pathway towards increased income and resiliency and reduced vulnerability. Read more about LIFT at www.thelifproject.org.

Consortium Partner* Partner

LIVELIHOOD STRATEGIES & ILLUSTRATIVE INTERVENTIONS





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

A better understanding of what makes populations vulnerable has also helped emerge a movement towards a systems approach to poverty reduction, as it can address market failures that have a disproportionately more negative impact on very vulnerable than on economically active poor. While several FIELD-Support projects have had significant positive impacts at the macro level—for example by strengthening the competitiveness of specific value chains or affecting necessary economic policy reforms—such projects may primarily deliver benefits for the economically active poor rather than the poorest of the poor, just because the latter are not participating meaningfully in current

market systems. More conscious targeting is necessary to ensure that the positive effects at the system level impact the most vulnerable or marginalized pockets of the economy.

One example is the **Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (ASPIRES)** Associate Award, led by **FHI 360*** which was launched in 2013 to support evidence-based, gender-sensitive programming and learning to improve the economic capacities and related health outcomes of people, families, orphans and other vulnerable children affected by HIV/AIDS, as well as

FEATURED PUBLICATION

FIELD Report #2: Economic Strengthening for Vulnerable Children

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

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

FEATURED PUBLICATION

Integrating the Very Poor into Productive Value Chains

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

FEATURED PUBLICATION

Vulnerability Assessment Methodologies: A Review of the Literature

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



key populations at risk of acquiring HIV. To achieve this, ASPIRES provides technical assistance and research to support high-quality interventions in economic strengthening, such as improved access to savings and other financial services, training in money management, and acquisition and use of income-generating workforce and entrepreneurship skills, as well as in social protection through interventions such as cash transfers. More information available online at www.kdid.org/projects/field-support/aspire.

In recent years, the LWA has also increased its focus on supporting one vulnerable group in particular: out of work youth. Unemployment is a major issue for countries at various stages of development. A rapid increase in the youth population combined with social and political challenges has exacerbated the unemployment crisis in some of these countries. Workforce development is a logical and important solution to these problems, but only if it is approached in an effective way. At the national or regional level, there must be an alignment between skills development and public- and private-sector investments to ensure that job creation keeps pace with the preparation of

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

In 2013, USAID's E3 Office of Education awarded the **Workforce Connections Associate Award**, led by **FHI 360***, to support its learning, outreach, and technical leadership activities to advance the achievement of Goal 2 of the USAID Education Strategy: improved ability of tertiary and workforce development programs to produce a workforce with relevant skills to support country development goals by 2015. In 2014, for example, Workforce Connections led an Agency-wide training in Bangkok for USAID's Economic Growth and Education Officers to explore common ground and bridge the gap between the two sectors in addressing the growing global job crisis.



Thanks again for a great training [on workforce development]! Honestly this training was one of the best “technical” trainings I’ve taken at USAID...You all did a fantastic job! Honestly I think I personally am a better EG officer after that training, and I hope [we] can translate some of that back to the Mission. Please pass my thanks to the FHI 360 team.” –USAID

FEATURED PUBLICATION

FIELD Report #17: Skills for Jobs for Growth

This FIELD Report explores workforce development, or human capital development, as a field of its own, encompassing education systems, economic development policies and programs, and corporations' human resource functions. The report, utilizing three country cases studies as support, lays out the argument that workforce development programs must be aligned at the top—with economic development strategies; in the middle—with education systems and employers; and at the bottom—with the needs of particular target groups. Available online at <https://www.microlinks.org/library/field-report-no-17-skills-jobs-growth>.

Creating Jobs and Economic Opportunities for Vulnerable Populations in Iraq

Implemented by **FHI 360***, **ACDI/VOCA***, and **IMC**, the USAID *Foras* Associate Award seeks to dramatically accelerate individuals' access to employment opportunities by connecting Iraqi businesses with qualified workers, both alleviating unemployment and boosting the country's fledgling private sector. More about this project online at <http://www.foras-iraq.org/>.

“[The Foras team] are professionals. They understand how to work with us at USAID and with the Embassy folks. They are technical superstars. And they understand how to get things done here in Iraq.”
–USAID



CHAPTER 2

“FINANCIAL INTEGRATION”: INNOVATIONS IN FINANCIAL PRODUCTS AND SERVICES





“Financial Integration”: Innovations in Financial Products and Services

FIELD-Support projects have also worked in collaboration with the market to design and test new products that are more appropriate for the target populations and their particular local and national contexts, including conflict situations. Product innovation involves a series of steps to insure market-demand and industry preparedness. As market research and qualitative data collection upfront result in concept development and the design of a product prototype that in turn is refined into a pilot product about which quantitative data can be collected from the initial clients. Product testing identifies the need for further revisions in the design, costing, and pricing to ensure commercial viability of the product, and acceptance by the customer. FIELD-Support has included a range of activities that have demonstrated and advanced good practices in product innovation:

- ARIES in Afghanistan:** The **Agriculture, Rural Investment, and Enterprise Strengthening Program (ARIES)**, an Associate Award led by **AED*** (now **FHI 360***), with partners **ACDI/VOCA***, **FINCA***, **World Council of Credit Unions (WOCCU)***, **Shorebank International** (now **Enclude**), and **Microfinance Investment Support Facility for Afghanistan (MISFA)**, was a \$99+ million award to serve rural communities affected by the conflict. In particular, ARIES' design and pilot testing of Islamic financial products and services offered loan products that were more appropriate for the cultural context while bringing focus on the lower income segments and marginalized population. More at www.microlinks.org/aries.
- Field Piloting Energy Loans:** Under the Leader Award, partners **ACCION*** and **FINCA International*** conducted pilot activities designed to facilitate partnerships between MFIs, service providers, and vulnerable populations in Uganda, Mali, Afghanistan, and Tanzania. These pilots generated important lessons on how MFIs can introduce loan products specifically for the purchase of a range of energy technologies, such as solar energy systems and biomass briquettes that are not only environmentally sustainable but also cost-effective, and significantly impact both productivity and quality of life for their clients. For more, see FIELD Brief #9: Microfinance and Energy Poverty at <https://www.microlinks.org/library/field-report-9-microfinance-and-energy-poverty>.
- ESAF in Palestine:** The **Expanded and Sustained Access to Finance (ESAF)** Associate Award was led by FHI 360 with its partners **William Davidson Institute at the University of Michigan (WDI)***, **Save the Children***, **CHF International (Global Communities)**, and **Shorebank International** (now **Enclude**). A \$36 million project, ESAF was a follow-on to the **SMART Associate Award**, and was designed to expand the reach and sustainability of the financial sector in the West Bank and Gaza. Among its activities was an innovative mortgage development program which required consumer and provider education, policy reform, and capacity building. More at www.microlinks.org/esaf.
- Field testing Migrant Backed Loans:** Also under the Leader award, partners **William Davidson Institute at the University of Michigan (WDI)*** and **WOCCU*** conducted field tests of migrant-backed loan products, exploring ways to integrate remittance recipients into the formal financial system and provide migrants with access to affordable financial products to manage and grow their money and increase overall economic security. For more, <https://www.microlinks.org/learning-marketplace/after-hours/migrant-backed-loans-mobilizing-remittances-guatemala>.



ADVANCING THE FIELD: MOBILE MONEY

With the push of a button, and often through a simple mobile phone, inclusive electronic payments can eliminate the corruption, inefficiencies, and security risks of cash payments. New “branchless” banking models and mobile money initiatives, enabled by the broad reach of mobile phone infrastructure, are reinventing financial services—once the exclusive domain of the rich—and offer the 2.5 billion unbanked people worldwide the opportunity to take control of their finances. A series of initiatives under the FIELD-Support LWA have helped accelerate this market innovation over the last few years.

- **The Mobile Solutions Technical Assistance and Research (mSTAR) Associate Award** is a strategic investment by USAID to advance mobile solutions and close the gaps that hold back access and uptake. mSTAR supports broad-based coordinated action by a range of market stakeholders including governments, donors, mobile service providers and their customers. mSTAR works closely with the USAID Mobile Solutions team and USAID missions abroad to identify opportunities to leverage the power of mobile technology to improve development outcomes. Activities are carried out by **FHI 360**^{*} and a group of highly qualified partner organizations. More at www.microlinks.org/mstar.

FEATURED PUBLICATION

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

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

FEATURED PUBLICATION

Integrating Mobiles into Development Projects

In 2014, the mSTAR team, **FHI 360**^{*} and partner **Open Revolution**, published the Integrating Mobiles into Development Projects Handbook. This handbook is relevant to anyone interested in integrating mobiles into development projects more effectively. Most of the examples highlighted are from Southeast Asia, although the relevance of the content is global. Since the mobiles for development space is evolving rapidly, the handbook is intended to equip readers with a set of questions to ask when using or considering mobiles, rather than providing a prescription for how to use mobiles in a given country or sector. Available online at <https://www.microlinks.org/library/integrating-mobiles-development-projects>.

FEATURED RESOURCE

Making Microfinance Institutions Disability Inclusive: An MFI Toolkit

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



- **The Mobile Money Accelerator Program (MMAP)**, led by **FHI 360** with partner **Open Revolution** is a two-year Associate Award that is increasing mobile money adoption in Malawi. MMAP is testing platforms and models for increasing mobile money enrollment and adoption, focusing on select unbanked or under-banked market segments (i.e. such as farmers, day laborers, and social welfare recipients); enhancing product development and service delivery through the creation of dedicated transaction environments for service providers to test and modify their offerings; and disseminating lessons learned for a more comprehensive evidence base for mobile money acceleration. More at www.microlinks.org/mmap.
- **The Haiti Mobile Money Initiative (HMMI)**, a ground-breaking activity funded by the Bill & Melinda Gates Foundation and USAID and implemented by the **WOCCU** under the HIFIVE Associate Award, is a \$10 million incentive fund to jumpstart financial services by mobile phone in Haiti. Announced six months after the devastating earthquake that struck Haiti in January of 2010, the initiative laid the foundation for advanced banking services that could help millions of Haitians lift themselves out of extreme poverty because enabling Haitians to send, receive, and store money using their mobile phones has the potential to dramatically improve their lives and leapfrog more conventional banking models to safer, more affordable alternatives. More at www.microlinks.org/hmmi.





CHAPTER 3

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





“Economic Leveraging”: Market Systems Development for Sustainability and Inclusion

Market systems development, or simply systems development, refers to an approach that aims to examine and develop not only individual institutions (e.g., microfinance institutions, agribusiness processors) but also the context in which those institutions exist. For example, in working with smallholder farmers, if one applies a value chain approach, the entire value chain system—input markets, output markets, support services, relationships within the chain and enabling environment—is considered. An integral part of implementing a systems development approach is the adoption of a facilitation role by the project or agency. That is, the implementer does not become part of the system, but attempts to shift the system or aspects of the system to achieve objectives such as increased and sustainable incomes for low-earning households.

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

FEATURED PUBLICATION

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

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

FEATURED PROJECT

Broad-based Growth through Local Interventions

The Local Enterprise Support Activity, a \$49.5 million Associate Award signed in December 2013 led by **FHI 360*** with partners **MEDA*** and **ICMA**, is assisting micro and small enterprises (MSEs) to grow their businesses and create job opportunities, while developing an inclusive enabling environment for economic development in selected governorates and municipalities. To promote growth and job creation among MSEs, LENS works to develop a conducive policy environment, drives activities to increase competitiveness, and enhances access to and awareness of a wide variety of financial products and services. The project also targets capacity building of local governments to develop and implement competitive strategies through improving national policy and strengthening local government planning. More at www.kdid.org/projects/field-support/lens.



such as statutory and legal reform; or can lead to new models for empowerment of marginalized groups. Utilizing leverage points and other systems approaches can reduce the cost of projects and achieve multiplier effects, creating much better return on investment to donors or investors than older models of development. **USAID’s Ecuador Local Economic Development program— or “Programa de Desarrollo Economico Local” (PRODEL)**, as it was known locally in Ecuador—led by **ACDI/VOCA***, was launched in 2007 to identify and address major opportunities and constraints to growth in the market system, while ensuring sustainable impact at the household level. PRODEL builds on the important role both private and public sector actors play in overcoming obstacles to sustained growth, such as producers’ physical isolation, their limited knowledge of end-market requirements, difficulty in accessing financing for working capital or investments, or challenges attaining economies of scale for profitable participation in value chains.



FEATURED ACTIVITY

Women’s Leadership in SMEs

Under the Leader Award, **FHI 360*** is contributing to the evaluation of the impact of three USAID-funded interventions that are designed to enhance women’s leadership and other business indicators in the context of small and medium enterprises. Small and medium enterprises (SME) provide an important source of employment and innovation in developing countries, playing an important role in economic growth and poverty reduction. Worldwide, women are under-represented within the SME sector. Improving the representation of women within the SME sector is important in further promoting economic growth and poverty reduction. Evidence is lacking on what type of program interventions are more likely to lead to creating more female-led SMEs and in helping women grow their businesses. Nor is there evidence on why certain interventions might succeed while others fall short. Based on this context, in 2012, USAID competitively selected three interventions designed to address specific constraints to the development of women’s leadership in SMEs and committed to having the interventions’ impact rigorously evaluated, part of which is being led by FHI 360 under the FIELD-Support Leader Award.

FEATURED PROJECT

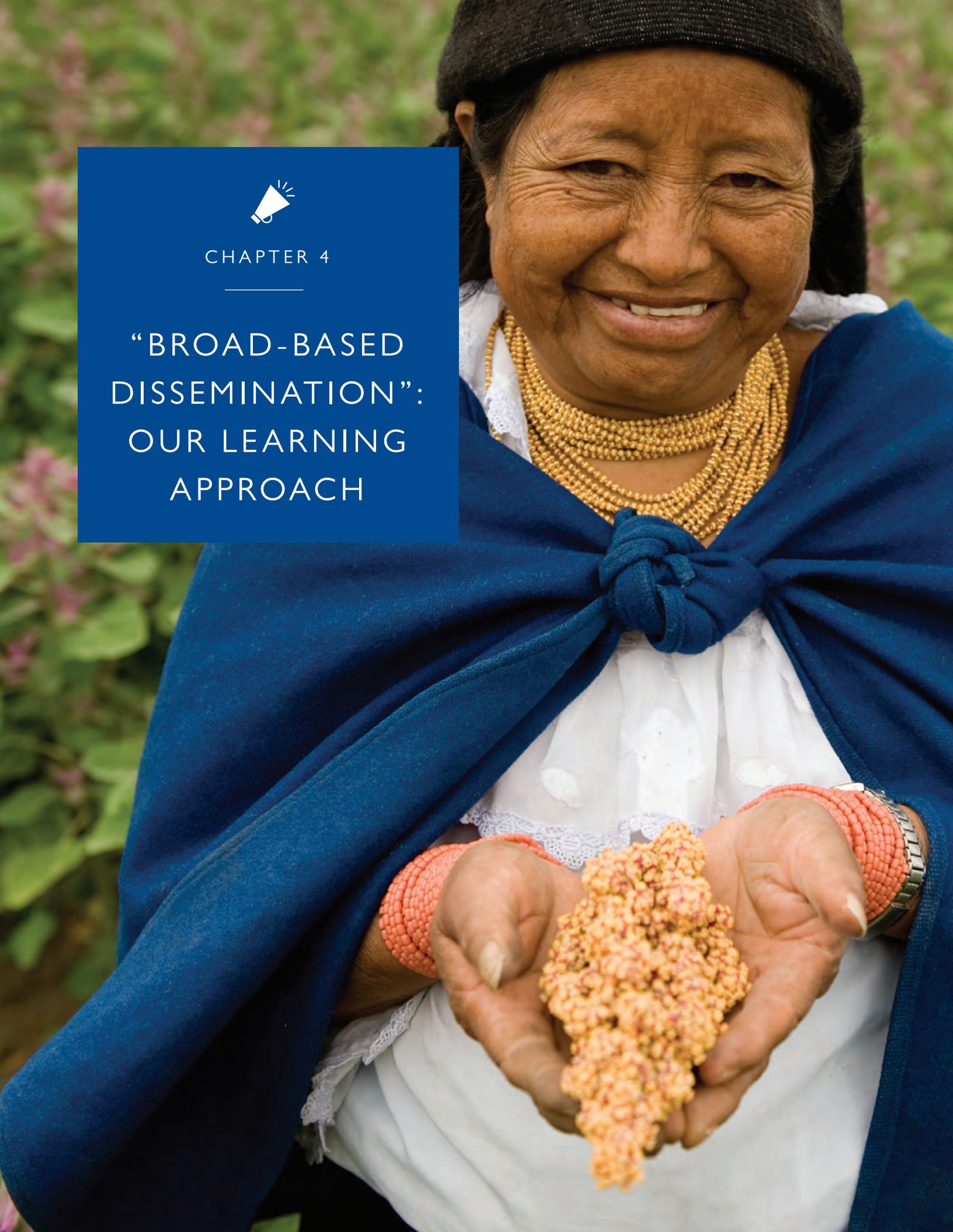
Fostering Agriculture Competitiveness Employing Information Communication Technologies (FACET)

Agriculture development is one of the main challenges facing Sub-Saharan Africa. While more than 85% of the population is engaged in agriculture, much of it is still rain-fed and subsistence oriented. Information and Communication Technologies (ICT) can play a major role in improving the competitiveness of agricultural value chains by increasing efficiencies, lowering costs, and increasing the scale of operations, among others. Increasingly, development programs are leveraging ICTs to improve practices, for example, through bar coding to facilitate bringing goods to market, text messaging of commodity prices for better informed producers, and utilizing cell phones to connect producers and buyers. The FACET Associate Award, led by **FHI 360*** with partners **ACDI/VOCA*** and **Action for Enterprise (AFE)***, provided technical assistance to improve competitiveness and productivity across agriculture sub-sectors through the use of ICTs as tools to enhance the functioning and competitiveness of agricultural value chains and facilitate trade in agricultural products across Sub-Saharan Africa.



CHAPTER 4

“BROAD-BASED
DISSEMINATION”:
OUR LEARNING
APPROACH



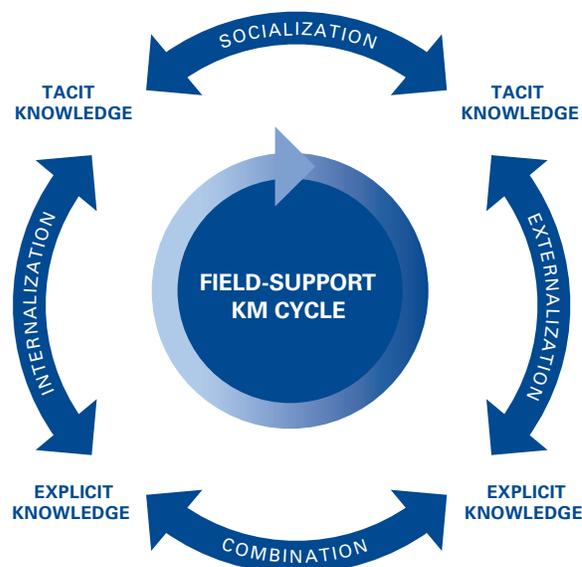


"Broad-based Dissemination": Our Learning Approach

A key element of FIELD-Support's objective of enhancing the state of the practice has been through facilitating the intentional generation, capture, and sharing of lessons learned and best practices in microenterprise development and microfinance. The FIELD-Support Learning Agenda is therefore based on the exchange of **tacit** knowledge and **explicit** knowledge (as presented in the diagram below). This dynamic exchange between what practitioners and market actors innately know—their skills, belief systems, and capabilities (their tacit knowledge)—and what resources they have access to expand on those (explicit knowledge) can support more effective, evidence-based program design and implementation. As shown below, the Leader has worked towards ensuring that:

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

SECI MODEL





DOCUMENTATION OF LEARNING

The FIELD-Support Knowledge Series is a collection of in-depth FIELD Reports and shorter FIELD Briefs that have covered a wide range of topics from across the portfolio, and have been authored mostly by practitioners who are directly implementing LWA activities. This direct involvement of the practitioners has also served as a mechanism for reflection and adaptation for improved program implementation, as well as much needed generation of practitioner tools for broader use and application. Learning outputs have included an array of formats, from in-depth studies to analytical briefs, to practitioner toolkits and anecdotal success stories. Working with collaborating partners such as USAID's Microlinks portal and The SEEP Network, these resources are also available in a variety of formats: written reports, online interviews and webinars, or videos, etc. The full catalogue of Knowledge Series Reports and Briefs are available online through www.microlinks.org/field-support.

ACCESS TO LEARNING

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

In particular, the LWA has supported the development of a robust library of Practitioner Toolkits. As with the Knowledge Series, these tools have been made available online and have been well received, as demonstrated by usage rates on the Microlinks portal. For example:

- **The Integrating Very Poor Producers into Value Chains Field Guide:** (This is the most accessed library resource on Microlinks.org with 3,039 total page views.) A practical manual with concepts and

techniques allowing practitioners to more effectively reach the very poor, defined as those persons in the bottom half of the population below the nationally defined poverty line or those living on less than the purchasing power parity equivalent of \$1 per day. Available online at: <https://www.microlinks.org/library/integrating-very-poor-producers-value-chains-field-guide>.



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

- **Tools & Methodologies for Collaborating with Lead Firms:** This manual offers practitioners effective methods to facilitate private sector initiatives that lead to improved and expanded delivery of needed products, services, and markets to Micro, Small, and Medium Scale Enterprise (MSMEs) in a commercially viable and sustainable manner. Available online at www.microlinks.org/library/tools-methodologies-collaborating-lead-firms-practitioner's-manual.
- **Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth Workforce Development Programs:** The goal of this guide was to help the reader better understand how to strengthen market assessments for youth workforce development programs. It considers issues, such as institutional capacity, local context, appropriate tools and approaches, and including youth in these assessments. Available online at www.microlinks.org/library/guidelines-and-experiences-including-youth-market-assessments-stronger-youth-workforce-devel.



OPPORTUNITIES FOR EXCHANGE



Over the course of the LWA, activities have convened more than 40 trainings and presentations providing practitioners with critical opportunities to exchange ideas, acquire new skills, and evolve better solutions to today's development challenges. These forums have collectively convened more than 15,000 people in-person, and thousands more via webinar and other virtual forums. Generally, these forums have included the following types:

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

- **Using the Poverty Assessment Tools:** USAID Poverty Assessment Tools (PATs) are free, easy to use tools for assessing poverty levels of any group of people. Development practitioners use PATs to assess their success at reaching out to poor and very poor people, to compare poverty levels of those who are engaged in different practice areas, or track changes in poverty level over time. (www.povertytools.org)
- **Minimum Economic Recovery Standards after Crisis:** The Minimum Economic Recovery Standards

articulate the minimum level of technical and other assistance to be provided in promoting the recovery of economies and livelihoods affected by crisis. This book uses the same structure developed by Sphere (as described in the Handbook) for its standards, namely, key actions, key indicators, and guidance notes. (<http://www.seepnetwork.org/minimum-economic-recovery-standards-resources-174.php>)

- **SMART Campaign Client Protection Principles Assessors Training:** The Smart Campaign embodies a set of core principles for the treatment of microfinance clients - the minimum standards that clients should expect to receive when doing business with a microfinance institution. (www.smartcampaign.org)

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

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

Presentations and Exchanges: The LWA has collaborated with a variety of partners to hold technical presentations in a variety of formats. These have included seminars through Microlinks (in-person and via webinar), online discussion forums (e.g. Speakers Corners and e-consultations), and roundtable discussion groups (roundtables, workshops, etc.). Event resources are available on www.microlinks.org.

Advancing the FIELD Learning Event September 2014

Serving as the LWA's final event, *Advancing the FIELD* is designed to be a different type of conference, one that will not only reflect on the learnings of the last nine years and how they have informed emerging trends, but also draw from what we've learned to introduce new ways of framing today's complex development problems. Presenters and participants have been invited to challenge current assumptions and rethink traditional approaches in order to define better pathways out of poverty for the poor and transform the systems in which they live. The event is also meant to serve as a springboard for ongoing discussions about these critical themes.



SUPPORTING EVIDENCE-BASED PROGRAMMING

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

- **2012: Guidance and Best Practices for REDD+ Transactions:** Led by partner **TerraGlobal**, it served as a readable guide for projects seeking guidance and best practices for REDD+ transactions, with a focus on private sources of REDD+ project financing.



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

- **2012-2013: Informal Financial Flows in Rural Honduras:** Led by partner **ACDI/VOCA***, it consisted of two assessments, one on sustainability in the informal market system in Honduras, and one on the role of remittances in rural Honduras to identify ways to leverage those resources to improve the lives of Honduras' poorest and most vulnerable populations.



The assessment was a great one. It very much informed our Feed the Future strategy. Really you guys did an excellent job. We are very, very happy.” –USAID

- **2014: Labor Market Assessment in Lebanon:** Led by **FHI 360***, this was an assessment to better understand how best to align labor supply with market demand to assist young people to move from educational achievement to productive employment to meet Lebanon's job needs for the growing labor supply now averaging 30,000 new entrants a year to the job market.



2014 Rural Finance Assessment in Timor-Lesté, led by FHI 360*

“Working with [the FIELD-Support Team] was great. I accompanied them on one of their field visits, and their level of knowledge and interest in the country and its people was impressive. Based on the preliminary findings, I feel that there are several recommendations that will lead to future activities in our upcoming economic growth program.” –USAID



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CORE PARTNERS

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

RESOURCE PARTNERS

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