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MPEP SEMINAR SERIES

Exploring Frontiers in Inclusive Market Development

STIMULATING PRIVATE SECTOR DEVELOPMENT IN TANZANIA: FROM IMPLEMENTATION TO FACILITATION

WEBINAR CHAT TRANSCRIPT

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PRESENTERS:

Rod Dubitsky, BRAC USA

Dr. Md. A. Saleque, BRAC Bangladesh

Hem Chandro Roy, BRAC Tanzania

WEBINAR CHAT TRANSCRIPT:

Indra Klein: Good morning, will the event be starting on time @ 9 A.M.?

USAID Microlinks: Good morning everyone.

USAID Microlinks: Yes, we will begin promptly at 9am. Please feel free to fill our polling questions while you wait. Thanks!

Indra Klein: Thank you.

Rasha Elkordy: Thank you.

USAID Microlinks: Dr. Saleque or Hem, please say hello to Rod when you are online and ready.

USAID Microlinks: I need to get a good amount of audio from you.

Hem: We are hearing Mr. Rod.

USAID Microlinks: Good evening Dr. Saleque and Hem.

USAID Microlinks: Are you able to hear me?

USAID Microlinks: We'd like to get your audio tested before our guests arrive.

Md.A.Saleque: I do not hear from Rod.

USAID Microlinks: We're still not able to hear you.

USAID Microlinks: Can you please try the audio setup wizard again? Thank you!

USAID Microlinks: Good morning everyone. Thank you for joining us this morning. We're working on audio set up for our remote presenters. While you wait, please take a few seconds and answer the polling questions on the screen. Thank you!

Indra Klein: Hi, will slides be available for download during the presentation?

Fina Kayisanab: Fina Kayisanabo from USAID/Rwanda.

Benny Ngereza: Hi. I am already online but network connectivity seems to be poor, but I can hear some of the things. Benny.

Christopher Foulkes: Hi, I'm from the International Organization for Migration, based in Bangkok.

Benny Ngereza: Benny Ngereza from Tanzania.

USAID Microlinks: Welcome everyone. It looks like we've grown in number. If everyone could tell what organization they're joining from and where they are geographically, we'd appreciate it.

Indra Klein: Indra Klein, DC, USA; Consultant.

Alistair Mackie: Hello this is Alistair Mackie from Enclude, connecting from London.

Jennie Rabinowitz: Hello, I'm with Fintrac, joining from St. Thomas, US Virgin Islands.

Megan Grzybowski: Hello, I'm Megan from Triple Quest in the United States.

Rasha Elkordy: Rasha Elkordy, from Egypt.

Benny Ngereza: Benny Ngereza, Jhpiego Tanzania.

Hava Ganguly: Yes.

Maarten van Middelkoop: Yes.

Tae Kang: Tae Kang, International Youth Foundation, USA.

Hava Ganguly: Hi this is Havaca Ganguly from Lutheran World Relief - joining from my home office in Austin, TX.

Allison Coady: Hey there. This is Allison from the Canadian Physicians for Aid and Relief, based in Toronto, Canada.

Jessica Alfaro: Hello, this is Jessica Alfaro from CapitalPlus Exchange - joining from Spain.

Maarten van Middelkoop: Netherlands, Woord en Daad - Agribusiness department.

Dickson Mbita: Hello I am Dickson joining from Tanzania working with Africare.

Ashley Gasque: Hi - this is Ashley Gasque from Dexis Consulting Group in Washington, DC.

Steev Lynn: I'm at the world headquarters of the Center for Peripheral Studies in Brattleboro, Vermont, U.S.

David Kombanie: David Kombanie, Vision Fund International, based in Pretoria, South Africa.

Thomas Georgevits: Hello all, this is Tom Georgevits with Africare Tanzania.

Vicky-Sidney Msamba: Vicky-Sidney Peter Msamba, Fadhili Kasubiri, Daudi Mwasantaja (Rural Livelihood Development Company), Dodoma Tanzania.

Ruben Gallozzi: Hi Rubén Gallozzi from Honduras, working with Ecotone (consultancy enterprise).

Thomas Georgevits: Dickson and I are based in Mtwara, Tanzania.

Allison Coady: Where are your offices, David? I lived in Pretoria for 6 years...

Dieter Orłowski: Hello! Dieter Orłowski from Germany, almost on packed suitcases to do an Ag PER in Tz.

Ryan Bourque: Ryan Bourque, Pollen Group (based in Kampala, Uganda).

Didier Alia: Hello. I'm Didier Alia joining from ECDPM in Maastricht, The Netherlands.

Kacie Marano: Kacie Marano, Fintrac.

Ashwini Saxena: Hi, I'm Ashwini Saxena from Zimbabwe.

Steev Lynn: Can't hear.

Indra Klein: Would you adjust audio volume for speaker and reduce that of other noises, namely paper?

Vicky-Sidney Msamba: There is too much echo we hardly can hear.

Anna Garloch: Can you remove the polling screens?

Steev Lynn: She seems to be captured by a more distant mic, not the one in front of her.

Indra Klein: Are slides available for download during presentation?

Christopher Macharia: Chris Macharia from Kenya listening.

Curan Bonham: Curan Bonham, Conservation International, based in the US.

Indra Klein: Please ask speaker to speak closer into mic.

Indra Klein: He's fading in and out.

USAID Microlinks: Great, thank you all for sending your contact details.

Gordon Breedyk: Gord Breedyk, Ottawa, Canada - Civilian Peace Service Canada.

USAID Microlinks: Yes, the slides will be available in the next window and on event page on www.microlinks.org

USAID Microlinks: Hi Marian, are you encountering a problem?

Steev Lynn: The sound drops out sporadically.

Marian Lawson: No, it worked out, thanks.

USAID Microlinks: Apologies Steev that you're encountering audio issues. Please make sure you're using a hard line connection and have run your audio set up wizard. Thanks.

Steev Lynn: Thanks, done that.

Indra Klein: It sounds as if speaker is not speaking directly into mic.

USAID Microlinks: Our presenter is standing and walking a bit which may affect audio.

Indra Klein: How are cultural/societal mores impacting women's ability to improve household income?

AV Tech: The speaker also has a dynamic range, meaning he goes from speaking very quietly to very loudly.

USAID Microlinks: Thanks for your question Indra. I'll include it in the Q&A. Can you tell me from where you're joining?

AV Tech: Adobe Connect has an algorithm that attempts to smooth variable audio, unfortunately, sometimes it works well, and sometimes it has some issues.

Dan Norell: Could you advance the slides?

AV Tech: Thanks!

Vicky-Sidney Msamba: Increased rural employment?? How? To what extent?

Indra Klein: DC, consultant – freelance.

Anna Garloch: Can you explain more how you are defining facilitation? (I know what it is, but am interested to hear how it plays out on the ground in your project, practically.)

Steev Lynn: Please show the 4 components slide.

Marcella Willis: I have a question please: Do you incorporate mobile money/digital payments to facilitate payment transactions at any stage - either paying training per diems to farmers, or using it to pay supplier inputs, or for poultry extension agent performance payments, etc.? TX!

Marcella Willis: Or even to access the financial services?

USAID Microlinks: Thank you Anna and Marcella. I'll include your questions during Q&A.

Vicky-Sidney Msamba: In BRAC context, how do LEAD Farmers differ from the promoter?

USAID Microlinks: Anna and Marcella, from where are you joining us?

Anna Garloch: DC.

Anna Garloch: ACDI/VOCA.

USAID Microlinks: Vicky, I can include your query as well. Where are you joining us from?

Marcella Willis: I'm with NetHope Payment Innovations Project based in D.C.

Steev Lynn: What incentives do LEAD Farmers receive for providing the range of services to general farmers?

USAID Microlinks: Steev, the presentation will be available on Microlinks following the presentation. We're unable to revert slides during the presentation. Thanks.

Md.A.Saleque: I am not hearing.

AV Tech: Apologies to all, but this is an issue from our end.

AV Tech: The audio is sporadic, cutting out about every other second.

AV Tech: When we post resources from the webinar, we will have clean audio.

Indra Klein: What is loan default rate, if any?

AV Tech: We apologize, we were attempting to bring in presenters from Tanzania and encountered some issues.

Steev Lynn: No need to replay previous slides, but they get stuck and don't follow along with the speaker.

AV Tech: Thank you for your patience.

Steev Lynn: No sound right now.

Dan Norell: Could you advance the slides?

Dieter Orłowski: Almost no problem with audio here.

Rasha Elkrdy: What are the fundamental characteristics that must be met for the success of this experiment in other countries? Like Egypt.

Rasha Elkordy: Knowing that this sector suffers from underemployment.

AV Tech: I'm going to adjust some audio settings...there may be more issues...

Anna Garloch: An earlier slide showed 6,000 LEAD Farmers - is that a goal, or is that the # right now? If the latter, that's pretty impressive for the first year. How are you identifying these LEAD Farmers, and as someone else previously asked, what's in it for them to participate? Will you be analyzing your results by LEAD Farmer characteristics (e.g. males/females did better than the other; poorer/richer did better than the other; older/younger, etc.)? This could be an interesting source of learning, and show some of the more subtle factors that influence the success of these LEAD Farmer models.

Hava Ganguly: I am not able to hear at this moment.

Dan Norell: No audio.

Fina Kayisanabo: No audio.

Md.A.Saleque: Hem is not connected.

Hava Ganguly: Back!

Fina Kayisanabo: Back.

AV Tech: Yes, all, we are having some audio issues.

AV Tech: I am attempting some different settings to address that.

Indra Klein: Would you touch upon the use of mobile tech/devices if applicable? If not now, do you anticipate said use -- or increased use, with regard to available functions?

Maveen Pereira: What is the cost per farmer? (Maveen from Tradecraft, UK.)

AV Tech: Thank you for your patience.

AV Tech: When we post this resource to Microlinks, the audio track will be clean.

Thomas Georgevits: Is there any indication these farmers will retain the "improved practices"? Normally there is a considerable percent which reverts to older methods. Thanks.

Thomas Georgevits: Tom Georgevits, Africare Tanzania, in Mtwara.

USAID Microlinks: Great question Anna!

Maveen Pereira: What is the motivation of the promoters that the project sources to continue working with the famers? Why do we not work with existing input providers?

USAID Microlinks: Thank you Maveen. From where are you joining us?

Indra Klein: As a facilitator, what type of savings have been realized for farmers, especially when working with poor farmers?

Anna Garloch: Similar question about poultry promoters as the one I asked about LEAD Farmers - will you analyze the data results by promoter characteristics?

Maveen Pereira: Mentioned in an earlier question - from the UK.

USAID Microlinks: Thank you. We'll couple the questions and get Rod's response shortly.

Dan Norell: Advance slides please.

Maveen Pereira: Really keen to know more about agricultural finance in Bangladesh. This has been such a challenge particularly for women.

Dickson Mbita: How do you look at community savings as a source of financial services to farmers?

Anna Garloch: How have other input companies responded to your entry into the market?

USAID Microlinks: Indra, from where are you joining us?

Indra Klein: From a funding perspective, how are you re-assessing means of creating more sustainable funding pools, especially for multi-year projects? (Crowd-funding, giving circles targeting diaspora living in the West, with specific focus, female donors, for example.)

Indra Klein: DC, freelance consultant.

USAID Microlinks: Is there anyone on the chat who's working with BRAC or has insights to share?

Steev Lynn: I met with BRAC in Uganda, and was impressed by the cost-effectiveness of their project model, though I didn't get a chance to evaluate results.

Hem: I am online now.

USAID Microlinks: Great, Hem. Are you able to add insights into the presentation for our webinar participants?

USAID Microlinks: There have been quite a few great questions in the chat thus far.

Christopher Macharia: How does the project ensure rent is fairly distributed to reduce exploitation of farmers in the future?

Dickson Mbita: I know BRAC, and one of my friends was a beneficiary in Mororogoro, but they were supporting small businesses in town. Again, was in Dodoma, one of the regions mentioned in the presentation, where I know BRAC supported people in terms of financial loans.

USAID Microlinks: Thanks everyone for the great questions. We're moving to Q&A shortly and have several questions in the queue.

Indra Klein: With regard to outside variables, how is BRAC calculating risks in its budget as well as program implementation?

Steev Lynn: The social enterprise model seems to require much more time to reach sustainability than most project time frames allow; how does BRAC work out such long-term support?

Ryan Bourque: I'd echo the question about how facilitation changes the team's understanding of promoters.

Crecencio Elenes: I am online now.

Indra Klein: Would you speak up with regard to questions?

Marcella Willis: It's difficult to hear the participants asking questions.

Steev Lynn: Not hearing much of this.

Crecencio Elenes: Yeah.

Ashwini Saxena: Losing out the audio once in a while.

Maveen Pereira: Unable to hear anything - could the presenters come closer to the mics please? Can only hear the main speaker.

USAID Microlinks: Our two remote presenters are in Bangladesh and are having technical difficulty.

USAID Microlinks: Apologies for the confusion. We'll move forward with Rod for the Q&A.

AV Tech: Hem and Dr. Saleque, feel free to contribute via the chat box.

Md.A.Saleque: I am online now.

Vicky-Sidney Msamba: What is really missing in the facilitation approach that needs to be complimented by implementation role?

Maveen Pereira: Like the idea of the permanent transcript with answers to all the questions.

Hem: Our project is working a different level of value chain participants and creating jobs or working opportunities.

AV Tech: Hem and Dr. Saleque, please respond via chat.

Rasha Elkordy: The sound drops out sporadically.

Md.A.Saleque: I want to respond.

AV Tech: Please do so Dr. Saleque, in this chat box.

Indra Klein: Hem, would you touch upon 3 major challenges in implementing projects, encouraging participation, and securing work?

Indra Klein: Especially for women?

AV Tech: Since we've had issues with audio, please respond by typing in this chat box.

AV Tech: Thank you.

Md.A.Saleque: I want to respond.

Indra Klein: What percent of women own land?

Md.A.Saleque: Microphone not available.

Megan Grzybowski: Thank you for the very informative presentation, we have partners in Tanzania that I'm very interested in sharing your work with.

Indra Klein: Dr. Saleque, would you touch upon major challenges with regard to cultural/societal mores and the impact on women targeted for participation?

Md.A.Saleque: Please open the microphone.

AV Tech: Dr. Saleque and Hem, please see the comment from Indra Klein.

AV Tech: Please type your responses Dr. Saleque and Hem.

Md.A.Saleque: Most of our farmers are women. [We are] forming them into a producer group at the community level, providing them training, and linking [them] to the market.

Md.A.Saleque: Please open the microphone, so that we can respond.

USAID Microlinks: Dr. Saleque, we're having audio issues with your computers. If you could please type your answers in the chat box, that would be best.

John Canellakis: BRAC has used Cognitive Edge SenseMaker programs for narrative collection. Is SenseMaker used on this project for collection or M&E?

Indra Klein: Microlinks, is it possible to have Dr. Saleque and Hem provide audio responses to questions that can then be uploaded to the website?

Md.A.Saleque: We use M&E.

USAID Microlinks: Unfortunately not Indra. They are encountering significant audio difficulty and it hinders the seminar here in the room. Apologies.

USAID Microlinks: Please feel free to chat with them in this chat.

Jessica Alfaro: How many participants in the SME program? Are they borrowing directly from BRAC or working with other FIs and NBFIs in Tanzania? Jessica Alfaro at Capital Plus Exchange.

Indra Klein: What type of concrete data do you have available for review by prospective investors, especially women, who may be interested in leveling the playing field for women abroad?

Paul Friesen: Thank you for the presentation, I would also be interested to look at the market research documentation.

AV Tech: Once again, all, we are having audio issues.

AV Tech: When this is posted as a resource on Microlinks, the audio track will be clean.

Md.A.Saleque: Our borrower's number is 4000 in SME and more than 100,000 borrowers under MF.

AV Tech: We will also incorporate any responses our remote presenters, Hem Chandro and Dr. Saleque (Tanzania and Bangladesh), have at that time.

AV Tech: Thank you.

Indra Klein: Dr. Saleque, 100,000 borrowers in MF, is that correct?

Md.A.Saleque: It is correct.

Indra Klein: BRAC, how are you working with other NGOs?

Indra Klein: Wow, impressive.

Hem: LEAD Farmers are organizing general farmers and market linkages for the groups. They are leading the groups to link with extension and private sector services.

Steev Lynn: Please address how the LEAD Farmers are motivated/incentivized.

Indra Klein: What % of LEAD Farmers are women?

Md.A.Saleque: We are including the other NGOs in a stakeholder's workshop.

Indra Klein: In what capacity, Dr. Saleque? And how have NGO partners helped you, as well as participants, in attaining goals?

Md.A.Saleque: 75% women as LEAD farmers.

Ashwini Saxena: Is agribusiness is the only way to address the ultra-poor people or were you able to identify any other activities?

Md.A.Saleque: Training and other services.

Hem: These LEAD Farmers are voluntary at this moment. But [we] have a target to bring [them] financial incentives in the future [for] linking with markets and inputs purchase. They are getting social recognition from the invitation from government or other organizations.

Indra Klein: Hem, does data illustrate the impact of LEAD Farmers, and if so, in what way and by what degree?

Md.A.Saleque: For the ultra-poor, we need to provide initial support such as asset transfer.

David Soroko: How was the number of 96,000 general farmers calculated, or estimated, or documented?

Hem: To address the ultra-poor, agribusiness of course is not the only way.

Md.A.Saleque: Based on our experience and also considering the potential areas, we have identified the 96,000 farmers.

Thomas Georgevits: Thank you for the thoughtful answer to my retention question. As a follow-up, what is being done to ensure retention of methods, rather than just adoption? Tom Georgevits, Africare Tanzania.

Hem: Yes, the LEAD Farmers are playing a role for buying inputs collectively and also linking with buyers. Progress just started as we are in the 2nd season at this moment.

Md.A.Saleque: We are also monitoring the retention rate in our program.

Steev Lynn: I'm very interested in BRAC because of its market orientation and its ability to reach so close to the grassroots at a cost so much less than Western donor-funded projects. Thank you for today's presentation, it was very interesting. I would like to know more

about sustainability, i.e. how LEAD Farmers, promoters, and demo farmers are incentivized, and how BRAC can build supply chains without getting directly implicated in them.

Hava Gangly: Thank you!

Indra Klein: Thank you for thought-provoking presentation and a special thanks to Dr. Saelque and Hem for your incredible patience and willingness to respond to questions via chat.

Dan Norell: Could you turn off the microphone?

Thomas Georgevits: Thank you.

Md.A.Saleque: Thank you to you and also to the other participants.

Marcella Willis: Thank you. Is there an email to contact Rod Dubitsky?

Indra Klein: Microlinks, I noticed that I cannot access some of the questions I posed, do you have all of the questions posed via chat?

Hem: The demo farmers and LEAD Farmers are getting initial startup supports for demonstrating the technologies. Private sector [companies] are also coming to support them with units and technologies as well. They are at the community level and of course they will keep on to disseminate the information among their community level.

Hem: Thank you very much for attending the session. We really missed due to technical difficulties.

Thomas Georgevits: Hem, what tangible support do these outside actors provide? Is it in-kind, cash, donated, loaned, etc.? Thank you.

AV Tech: Thanks to all for joining us. We'll leave the room open for another ten minutes so that you can direct questions to Hem and Dr. Saleque.

USAID Microlinks: Thank you everyone for joining our seminar today. We are sincerely apologetic for the audio issues this morning. Our remote presenters, Dr. Saleque and Mr. Roy, will be able to answer any follow-up questions you may have via the event resource page on www.microlinks.org. Please feel free to include any final questions here in the chat and we'll get them answered and up on the website later this week. Thank you, again!

Hem: The private companies are giving seeds and fertilizers for establishing the demos. They are giving the technical support as well. Our field teams are monitoring and collecting data from the field.

Thomas Georgevits: But the farmers must purchase these items themselves?

Thomas Georgevits: For their own fields I mean.

Hem: Yes they do their own as well. But they should know the results of good seeds or other inputs. When they will be confident, they will buy, as well as community people [who] also buy as a results of the demos.

Thomas Georgevits: Thank you Hem. I absolutely agree.