Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE)

Final Report

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A report from the STRIVE Program by

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STRIVE

In October 2007, USAID's Displaced Children and Orphans Fund (DCOF), in close collaboration with the USAID Microenterprise Development office, initiated the STRIVE program, managed by FHI 360 (then AED) in partnership with AFE, ACDI/VOCA, MEDA, and Save the Children. A $16 million effort, STRIVE employed market-led economic strengthening initiatives with the intention of benefitting vulnerable youth and children. The program also aimed to fill current knowledge gaps about effective economic strengthening approaches and their impact on reducing the vulnerability of children and youth (ages 0–18).

In this capstone report, FHI 360 presents the results of the STRIVE project, detailing main results and lessons learned from the four country projects and highlighting monitoring, evaluation, and impact assessment findings that address the overarching research aims of the project. This report outlines STRIVE's targets, objectives, and economic strengthening approach before summarizing the main interventions and results in Liberia, the Philippines, Afghanistan, and Mozambique, and concludes with lessons learned and recommendations.

TABLE OF CONTENTS

ACRONYMS & KEY TERMS

ACE	Agriculture for Children's Empowerment
AFE	Action for Enterprise
AM	Ajuda Mútua (a rotating shared labor scheme)
ASF	Afghan Secure Futures
DCOF	Displaced Children and Orphans Fund
FaaB	Farming as a Business (agricultural business curriculum by ACDI/VOCA)
MSEs	Micro and small enterprises
SANA	Segurança Alimentar Através de Nutrição e Agricultura, a Title II Food Security Program implemented in Nampula Province, Mozambique, by Save the Children
SMEs	Small and medium enterprises
STRIVE	Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening
TAC	Technical Action Committee
VSL	Village savings and loan

1. EXECUTIVE SUMMARY

INTRODUCTION

In October 2007, USAID's Displaced Children and Orphans Fund (DCOF), in close collaboration with the USAID Microenterprise Development office, initiated the $16 million STRIVE program, managed by FHI 360 (then AED) in partnership with AFE, ACDI/VOCA, MEDA, and Save the Children. STRIVE used market-led economic strengthening initiatives to benefit households with vulnerable children and youth, motivated by a growing recognition that growing up in poverty has significant negative implications for children, especially those in households with additional vulnerability factors. The program aimed to fill current knowledge gaps about effective economic strengthening approaches and their impact on improving the economic circumstances of vulnerable households and reducing the vulnerability of children and youth (ages 0–18). The table below summarizes the four STRIVE field projects implemented in Africa and Asia between 2008 and 2013, and the market-driven economic strengthening approaches they employed.

Table 1: STRIVE Field Projects

Country & Project Name	Implementing Organization	Concept	Implementation Period
Philippines STRIVE Philippines	Action for Enterprise (AFE)	Seaweed and woven products value chain development: low income communities	3 ¾ years: Aug 2008 – June 2012
Afghanistan Afghan Secure Futures (ASF)	Mennonite Economic Development Associates (MEDA)	Construction value chain development: youth apprenticeship models; microfinance links to child workplace safety	3 years: Sept 2008 – Aug 2011
Liberia Agriculture for Children's Empowerment (ACE)	ACDI/VOCA	Rice and vegetable value chain development: promoting culture of upgrading (continually improve and innovate) in agricultural value chains	4 years: Sept 2008 – Nov 2013
Mozambique STRIVE Mozambique	Save the Children	Village savings and loan group (VSLs): adult members; agricultural communities; paired with rotating labor schemes	3 ¾ years: Oct 2008 – Jul 2012

KEY LEARNING

Overall STRIVE economic strengthening projects positively affected households. Increasing household income alone, however, does not assure children's wellbeing. While recognizing that the limited time frame (2 to 3 years) and small sample sizes may have limited the project's ability to measure change in child wellbeing, ultimately, STRIVE concluded:

- Economic strengthening alone results in limited changes in children's wellbeing during a two- to three-year intervention period.
- Understanding intra-household dynamics is critical to projects that want to understand or affect child wellbeing, since children are affected by the decisions made in the household.
- Projects should practice deep engagement with communities to better understand the project context. Better knowledge of the context contributes to better program design, more robust measures of success, and real-time learning, including why child-level effects may or may not be happening. It also helps project staff understand potential risks to child wellbeing that may result from project interventions, and ways to mitigate these risks.
- Fast, flexible feedback loops in monitoring systems and evaluation design are essential to understanding how programs may affect children. Being able to rapidly process and incorporate implementation feedback helps projects recognize opportunities to enhance children's wellbeing, or the need to correct for harmful or limited effects.

The following section highlights areas for greater exploration.

1. Integrated Development is Key to Improving Child Wellbeing

STRIVE identified several core areas of learning related to working across sectors, working with complex programming in challenging contexts, and engaging in good monitoring, evaluation, and impact assessment.

Investing in programs. Working across sectors requires a substantial upfront time, and consequently some financial investment to ensure that stakeholders share the same working language, have appropriate expectations related to intervention outcomes and research data and rigor, and set in place plans for coordinating effective monitoring and evaluation.

Better project design. STRIVE benefitted from an extended project design period to help address some of the cross-sector challenges. All project partners cited the design period as useful to carefully thinking through the challenge of affecting and measuring outcomes for children. STRIVE concludes that even better formative assessment would improve project design and, thereby, intended outcomes.

2. Unpacking Household Dynamics

Competing priorities in household decision making. Vulnerable families struggle with competing priorities that can deeply impact the linkage between increased household economic welfare and children's wellbeing. Implementers should consider how household members use their time and how changing time expenditures may impact family dynamics and decision making, make demands on children, risk their schooling, or reduce adult supervision. The project should monitor for these risks to assure their programming is not doing harm to children and build in feedback loops to adjust project implementation. STRIVE research in the Philippines and Liberia examined child time use and this experience informed the development of the *STRIVE Time Use PRA Guide and Toolkit for Child and Youth Development Practitioners*.

Knowledge, intentions, and capabilities. Positive caregiver attitudes toward meeting children's needs and investing in child wellbeing may not necessarily translate into statistically significant improvements in children's wellbeing. In some instances, parents were knowledgeable about how to improve child welfare, but were unable to do so. In Mozambique, STRIVE found that it is fairly common for parents and caregivers in project areas to have some knowledge of children's special nutrition needs, but reported obstacles meeting those needs—lack of money to buy special foods, lack of time to prepare them, difficulty finding high-nutrition food in local markets, and large family size (STRIVE, 2014).

Gender dynamics. Gender dynamics factored in the linkage between project activities and child wellbeing. Projects encountered dynamics like wives needing husbands' consent to engage in the project, and community leaders only speaking to men about the project, which limited women's participation and required active engagement of women and men to address.

There were some indications that greater involvement by women could influence outcomes for children. In the Philippines, weavers told researchers they would spend up to half of the "extra" income they earned on children. STRIVE research found that men and women are equally concerned with their children's wellbeing and, though they may have different information, they do talk about decisions and sometimes make them jointly.

3. Deep Engagement with Communities Leads to Better Understanding of Content

Complex programming in challenging contexts. STRIVE targeted conflict-affected environments and engaged in market-driven economic strengthening, both of which create particular challenges. Each country project faced a different set of issues, but some themes that multiple partners mentioned included donor dependency and limited and/or weak business networks, which were particularly challenging for the value chain projects, which benefit from competitive market environments with robust information exchange.

Integrating vulnerable producers in complex value chain systems[1] requires producers to be willing and able to try something new/change their time-use patterns, take on a certain amount of risk to improve their production capacity, and develop stronger market relationships. STRIVE recommends a risk/return that seeks to benefit vulnerable children. It should examine the perspective of the target market actor, analyze value chain opportunities and constraints, and look at how household activities impact the household's economic strategy. This, in turn, should inform the project's theory of change and, consequently, its design and approach to implementation.

Economic strengthening activities in conflict-affected environments can help build trust and expand participants' networks, but may need to start small and slow in order to build credibility with participants, and maintain a high degree of engagement so that new activities and new relationships do not falter.

4. Child-Level Monitoring and Evaluation are Essential

Do no harm and try to improve children's wellbeing. Child-level monitoring systems and evaluations are essential to knowing whether and how children are affected by the intervention. Failure to monitor children can result in harms such as increasing child labor, putting children at risk of being without appropriate care, and negatively affecting their education. It can also result in missed opportunities to build on positive effects.

Investment. Investments in monitoring, evaluation, and impact assessment will be larger for an economic strengthening project that measures effects on indirect beneficiaries, such as vulnerable children. Partnerships with local organizations/universities to conduct monitoring and evaluation are a potential source of cost savings, but measuring both direct and indirect project outcomes requires a larger investment than measuring direct outcomes alone.

Capacity building. Capacity for proper monitoring, evaluation, and impact assessment within international nongovernmental organizations is growing, but not yet robust, particularly for rigorous impact assessment and in local contexts. People with skills and experience in robust qualitative research can be difficult to identify, even in local research organizations. Stakeholders should keep this in mind and prepare in advance a plan to mitigate the capacity issues in their context.

[1] For additional information on integrating the very poor into value chains see Norell and Brand (2012).

RECOMMENDATIONS & NEXT STEPS

STRIVE offers several key recommendations for future programming targeted to economic strengthening projects that aim to positively affect children's wellbeing, and may be of general interest to multi-sector projects that incorporate economic strengthening, particularly those working with vulnerable populations.

- *More research is needed into the relationship between economic strengthening and household and child wellbeing.* A better understanding of the factors that influence household decisions about allocating resources to child wellbeing would help identify whether economic strengthening projects could strengthen or speed the process of investing in improved child wellbeing.

- *Donors should require risk analysis in their solicitations.* Donors and implementers need a shared understanding of the many risks and the mitigation measures needed to ensure effective project operation and appropriate protection for vulnerable populations.

- *Carefully consider the match between donor mandates, target population, and types of economic strengthening activities*. For example, value chain development has high potential for broad outreach and sustainable impact, but it is a higher risk/reward activity than interventions like savings groups, and more suited to vulnerable populations that are secure enough to take risks associated with growth. Savings groups are lower risk (though not risk-free), low cost, and sustainable, but due to their small transaction sizes, they are also lower reward and unlikely to substantially change households' poverty status.

- *Project learning agendas should be clearly articulated from project start to obtain stakeholder buy-in and establish effective systems to document and disseminate learning*. Donors, project implementers, project participants, and researchers must collaborate to fulfill the learning agenda. Project funding should reflect learning agenda expectations. Document a project's context to understand why and how interventions fail and succeed.

- *Collaboratively define positive impact.* During design, discuss what positive change would look like with a range of project stakeholders, from donors to participants. Feed the information into the causal model design and indicator selection process.

- *Collaboratively create the causal model.* Engage implementers, researchers, and other stakeholders in early and frequent discussion about the causal model. Even the best causal model is not set in stone. Determine what gets measured and revisit these to determine whether the model holds true.

- *Think through and carefully select child-level indicators arising from the project's theory of change.* Projects that aim to affect child wellbeing indirectly should consider carefully what child-level indicators from the theory of change are realistic to track. The expected time to see change, the complexity of capturing it, and its usefulness to the project should all be taken into account.

Donors can assist by maintaining clear priorities for what they want projects to learn and by limiting the number of indicators to measure.

- *Knowledge, decision-making capacity, gender, and access to foods all affect child nutrition.* Projects that aim to affect child nutrition should recognize this complexity and, for example, examine nutrition education and how it intersects with gender roles, household decision making, and other priorities.

- *Consider the mediating role of markets on outcomes.* Markets are a key part of people's enabling environment. Their potential effects on the desired project outcomes should be considered when designing interventions, even when the interventions are not market driven.

- *Building monitoring and evaluation systems to have faster and shorter feedback loops* would benefit most projects. Market-driven development projects would benefit from rapid feedback with detailed, disaggregated monitoring at multiple levels, including individuals within households/families.

2. INTRODUCTION

2.1 ABOUT THIS REPORT

In this capstone report, FHI 360 presents the results of the Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE) project, detailing main results and lessons learned from the four country projects and highlighting monitoring, evaluation, and impact assessment findings that address the overarching research aims of the project. This report outlines STRIVE's targets, objectives, and economic strengthening approach before summarizing the main interventions and results in Liberia, the Philippines, Afghanistan, and Mozambique, and concludes with lessons learned and recommendations.

2.2 INTRODUCING STRIVE

In October 2007, USAID's Displaced Children and Orphans Fund (DCOF), in close collaboration with the USAID Microenterprise Development office, initiated the STRIVE program, managed by FHI 360 (then AED) in partnership with AFE, ACDI/VOCA, MEDA, and Save the Children. A $16 million effort, STRIVE employed market-led economic strengthening initiatives with the intention of benefitting vulnerable youth and children. The program also aimed to fill current knowledge gaps about effective economic strengthening approaches and their impact on reducing the vulnerability of children and youth (ages 0–18).

STRIVE was motivated by a growing recognition that growing up in poverty has significant negative implications for children, and especially for children living in households with additional vulnerability factors. In particular, the action plan that arose from a 2004 workshop on Economic Strengthening to Improve the Wellbeing of Orphans and Vulnerable Children workshop in Dar es Salaam, Tanzania, identified the need to better understand what economic strengthening interventions are effective and how these interventions can best be designed, implemented, monitored, and evaluated. The Children, Youth, and Economic Strengthening (CYES) Network continued and built upon the conversation from the Dar es Salaam workshop, but both donors and practitioners continued to see and express the need for identifying and disseminating promising practices and encouraging cross-sector linkages between child protection and economic strengthening experts to maximize projects' ability to achieve both economic strengthening and child wellbeing outcomes. STRIVE was designed to help respond to these needs by engaging organizations with expertise in economic strengthening, who had not necessarily been intensively engaged in poverty alleviation programming with a child focus.

3. PROGRAM OVERVIEW

3.1 TARGET POPULATION: VULNERABLE CHILDREN & YOUTH

The negative effects of armed conflict, widespread disease and pandemics, natural disasters, and economic crises are greatest for those with the least ability to protect themselves—children. More than 600 million children around the globe currently live in poverty, and every 1.2 seconds another joins them (Child & Youth Finance International, 2012). An estimated 300,000 child soldiers exist in 30 countries around the world and an increasing number are affected directly and indirectly by conflict every day (Security Council, 2012). Children are believed to represent a majority of victims of the sex trade and are often driven to become sex workers due to economic stress. More than 30 million people are displaced worldwide, 50 percent of whom are children (International Rescue Commission, 2015). In this environment, securing the safety and wellbeing of children has become a key priority of donor agencies, governments, private sector actors, and nongovernmental organizations around the world.

This is in part due to the recognition that empowering and equipping poor people earlier in their lives can foster more rapid and effective emergence from poverty. The first U.S. Government Action Plan on Children in Adversity acknowledges that early childhood nutrition, education, and physical and emotional health have profound impacts on future economic and livelihood prospects (United States Government, 2012). As Harvard's Center on the Developing Child and others have found, "early experiences determine whether a child's developing brain architecture provides a strong or weak foundation for all future learning, behavior, and health" (Center on the Developing Child at Harvard University, 2007). By ensuring a positive foundation for children, development programming can more successfully "interrupt the transmission of poverty from one generation to the next" (PEPFAR, 2012).

The growing interest in youth-focused economic strengthening is a positive trend in addressing intergenerational poverty. For example, USAID's Youth in Development policy enhances the agency's—and in turn the industry's—commitment to developing results-driven programs for youth and assessing their impacts. But such efforts should extend beyond those programs specifically designed for youth participants. To achieve far-reaching and sustainable poverty alleviation, economic strengthening programs for vulnerable populations must systematically monitor impacts on children and youth, even when children and youth are not direct program participants.[2]

3.2 OVERALL OBJECTIVES

STRIVE aimed to fill current knowledge gaps about effective market-led economic strengthening approaches and their impact on reducing the vulnerability of children and youth. The project's initial objectives included demonstrating an effective means to strengthen the economic circumstances of

[2] For more, see Sinclair et al. (2013).

vulnerable children, their families, and their communities; and producing a replicable methodology for economic development that demonstrably benefits vulnerable children.

The process of designing STRIVE projects was unusual in that it offered the opportunity to design field projects after the award was made, because STRIVE was funded under the FIELD Leader with Associates (LWA) mechanism, and with the involvement of a Technical Action Committee (TAC) composed of core partner institutions and subject area experts in economic strengthening and in child protection and wellbeing, including representatives from DCOF and USAID's Microenterprise Development Office (now MPEP). STRIVE partners presented project concepts to the TAC for approval. After approval, the partners had the opportunity to engage in field work to "ground truth" their concept and present an implementation proposal to the TAC. Proposals that the TAC approved then were submitted to USAID for authorization to implement. The design and approval process for four STRIVE projects occupied most of the first year of the program. This high level of investment indicates the anticipated challenges inherent in doing economic strengthening activities that aimed to positively affect children, especially since children were not, in most cases, envisioned as the direct beneficiaries of STRIVE activities.

In addition to the unusual design process, STRIVE launched at an interesting period in the discussion about multi-sector development. Small income-generating or savings-oriented activities were increasingly becoming a feature of projects that had not started with economic development objectives, since the vulnerabilities caused by poverty affect the success of a wide range of projects. Some economic development experts were growing increasingly interested in explicitly reaching poor households, rather than trying to increase economic conditions more broadly and rely on improvements trickling down to poorer households. In particular, knowledge about good practices in using value chains to reach vulnerable populations advanced[3] during STRIVE's implementation in a fashion that likely would have had a notable effect on project designs, if STRIVE had been launched later.

STRIVE also predated USAID's Evaluation Policy of January 2011(USAID, 2011), and though STRIVE's learning intentions anticipated this policy, some of the evaluation decisions made in the course of STRIVE would have been different had the policy been in place.

In the early stages of the project, a variety of different economic strengthening approaches were proposed as a means to test the effectiveness of a range of intervention types. The STRIVE Philippines project was to be a fairly "traditional" light-touch facilitation approach to value chain development, aimed more at measuring effects at the child level than intentionally affecting child-level change. Afghan Secure Futures (ASF) was proposed as a value chain project that would have more active child wellbeing intentions in the shape of improving youth apprentices' working situations. The Agriculture for Children's Empowerment (ACE) project initially intended to take a value chain approach enhanced by work with schools as sites for demonstration gardens and to deliver ACDI/VOCA's Farming as a Business curriculum to youth to promote agriculture as a viable career. STRIVE Mozambique hoped to demonstrate that village savings and loans (VSLs) would enhance child-focused nutritional efforts from a separate multi-year assistance project operated by Save the Children in the same communities.

[3] See for example, Norell and Brand (2012).

Using a single causal model and monitoring and evaluation approach for all four country projects proved too challenging given the different approaches and vastly different contexts. STRIVE identified key categories of child wellbeing–health, nutrition, and education–and guided projects toward measuring contextually appropriate indicators in these areas. STRIVE's overall objective became less about directly comparing projects and more about attempting to generate rich learning from each project through monitoring, evaluation, and research. Expectations that STRIVE would produce a replicable methodology for economic development to benefit vulnerable children were revised in light of the fact that no project could attribute statistically significant change in the expected indicators of child wellbeing. Instead, STRIVE is providing guidance on key considerations, challenges, and good practices, processes for engaging in economic development to benefit vulnerable children, and key research gaps to inform future projects.

3.3 STRIVE'S ECONOMIC STRENGTHENING ACTIVITIES

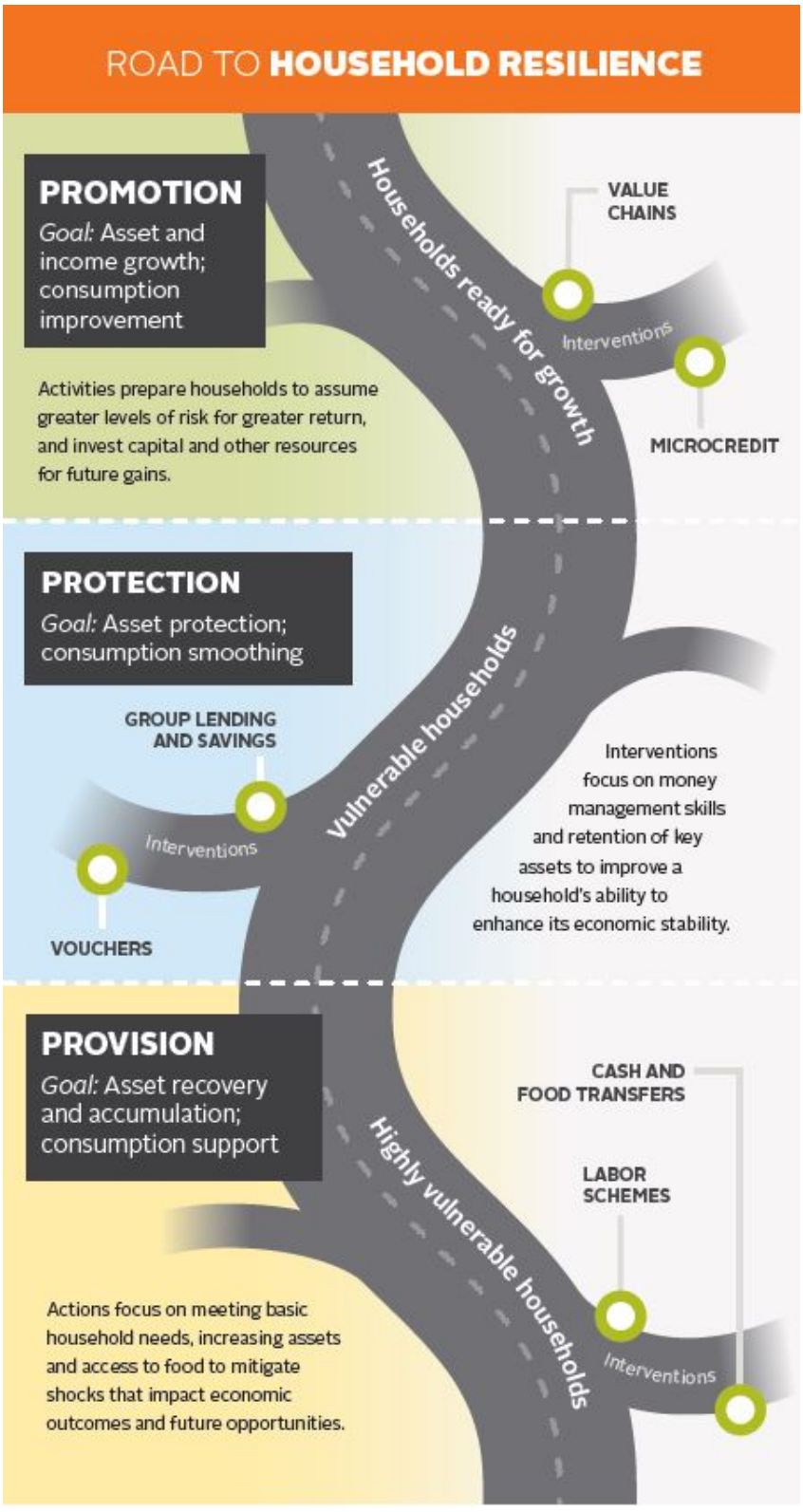
Economic strengthening is a portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human, and social assets. Economic strengthening activities can be understood as operating along a spectrum of outcomes: provision, protection, and promotion (See Figure 1 below). These outcomes should be aligned to the needs of the populations that economic strengthening activities serve.

"Provision" is best suited to highly vulnerable beneficiaries, who need assistance meeting basic consumption needs and, therefore, are not in a good position to take the risks associated with activities that help build assets. Provision activities include cash transfers and food transfers. STRIVE did not engage in provision activities, since the project's aim was to improve the position of less vulnerable populations who had more potential to enter local markets to build their assets. STRIVE did engage in desk research on cash transfers and child wellbeing, however, which can be found in Annex A: Situating STRIVE results on the Road to Household Resilience: Desk Research on Cash Transfers and Child Wellbeing.)

"Protection" activities help vulnerable people protect their assets, particularly against the kinds of economic shocks (illness, death, hunger season) that might cause them to sell productive assets and lead to decreased future resilience. Insurance services are one example of protection activities. Savings groups can be another form of protection, particularly for populations that are underserved by formal financial institutions and, therefore, have no safe places to save money. Savings groups also have the advantage of offering small-scale opportunities for asset growth that can help members build both physical and social assets to assist in a move to promotion activities. STRIVE engaged in promotion activities in STRIVE Mozambique, which utilized the Village Savings and Loan savings group methodology.

Where beneficiary populations are poor, but have sufficient assets to take the larger risks needed to grow those assets without undue risk to their resilience, they would benefit from "promotion" activities. Microcredit, business and skills development, market linkages, and value chain development are all examples of promotion activities. STRIVE had several projects that used a range of approaches to increase vulnerable producers' access to and competitiveness within markets: STRIVE Philippines, ASF, and ACE in Liberia.

Figure 1: Road to Household Resilience



(Bass & Reid, 2014)

When STRIVE began, there was a general belief among development practitioners that economic strengthening can positively impact vulnerable populations, but there was little evidence-based research supporting this approach. Now, almost eight years later, the evidence has grown, especially for cash transfers and to some extent savings-led interventions, but less so for other economic strengthening activities. There is even less research to support economic strengthening's indirect effects, particularly those on children. STRIVE sought to examine these connections. In Mozambique, STRIVE studied household and child-level impacts, while Afghanistan focused on the workplace and the apprentice, the Philippines evaluation included firms, producers, and their children, and Liberia measured farm, household, and child-level impacts. STRIVE's four country projects mainly carried out economic strengthening activities that aimed to grow household income and/or assets using either value chain development or by providing microfinance and savings opportunities.

3.3.1 Value Chain Strengthening

Value chain strengthening, or support for the process or activities by which a company adds value to a product from raw materials to delivery to consumers, can improve income generation sustainably. By adopting a market-based approach and influencing the structures, systems, and relationships that define the value chain, development practitioners can help small-scale producers improve their products and processes, and thereby contribute to and benefit from the chain's competitiveness.[4] STRIVE's value chain projects all began with a light touch facilitation approach, resisting entering into markets directly and thereby distorting them. Light touch facilitation focuses on activities like technical assistance and cost sharing focused on capacity building or "buying down the risk" of new interventions for firms that are or have the potential to be leading firms in a value chain. Ultimately, in Liberia and Afghanistan, the STRIVE projects made compromises to this approach due to market weaknesses in their operating contexts. In Afghanistan, ASF evolved away from being a value chain project to focus on business development activities with small workshops, and ACE in Liberia had to carefully enter into direct capacity building and training activities with farmers in addition to supporting lead firms' outreach into project areas.

In Liberia, the emphasis was on agricultural value chain development, where low-income farmers were targeted with upgrading and educational campaigns that were expected to improve farm production, household income, and children's health, education, and nutrition. Farmers were trained in horticulture methods to raise high-value vegetables for the Monrovia market in Montserrado County, and popular local vegetables for regional markets in Bong and Nimba counties. The Farming as a Business curriculum (FaaB) was promoted to help farmers conceptualize their work as not just a subsistence strategy, but an enterprise that would generate substantial income with appropriate investments. ACE also helped link farmers across all counties with input providers and buyers, thereby increasing their access to markets.

Growing rice for the local market was part of ACE's original project proposal, but once implementation began, staff found that the market for rice was distorted by government intervention, so small farmers could not enter into it profitably. However, rice is critically important in the Liberian diet, and households that cannot produce enough rice spend substantial amounts of money buying it, especially in

[4] For additional information see Microlinks (2012).

the hunger season when prices are high. Although ACE developed an in-kind rice seed loan scheme with a local rice-growing firm and trained farmers in improved rice production and handling techniques mainly as a food security intervention, the project discovered that the improved rice seed variety LAC 23 could produce enough rice to meet an average family's annual consumption needs, relieving financial pressures on households.

In Afghanistan, ASF initially intended to help small and microbusinesses in Kabul gain access to large lucrative construction contracts via subcontracting to larger firms, strengthening their role in the construction value chain and consequently their contracts (earnings) and growth potential. ASF hypothesized that growing businesses offer greater opportunities for apprentices to learn a wider range of marketable skills, and that access to larger contracts would create an incentive for small and microbusinesses to invest in better, safer equipment, which would improve apprentices' working conditions. This approach was ultimately modified into a more hands-on business development and mentoring approach, since ASF discovered that there was a significant gap between the large firms that had capabilities to respond to large construction contracting opportunities and the small workshops where the majority of apprentices worked. ASF began to work directly with workshops to build capacity, improve their business practices and workshop safety, and encourage collaboration among workshops making complementary products to jointly pursue smaller subcontracts and increase their engagement with private consumers.

STRIVE Philippines sought to increase the household income of low-income coastal communities by providing market-based solutions to improve the competitiveness of seaweed producers. The target value chain shifted midway through the project, when the collapse of prices on the international seaweed market removed lead firms' incentive to take the risk of investing in production improvements. The overall approach changed little in the Philippines, maintaining a light touch facilitation approach and engaging lead firms only, though with the intention of benefiting producers of home goods products and inputs. The project aimed to achieve sustainable improvements in production, thus increasing household income. Producers and distributors were provided with a range of support, including product development and quality control training, access to new markets, training in harvesting raw materials, and skills training for new producers.

3.3.2 Microfinance & Savings Opportunities

STRIVE Mozambique mobilized, trained, and mentored village savings and loan (VSL) groups to provide participants with a mechanism for asset building, income generation, and risk mitigation. The VSL model mobilizes very small amounts of savings from self-selected group members on a frequent schedule. These funds form a pool of money that can be made available to group members for lending. At the end of a savings cycle (in Mozambique, 9–12 months), the members receive their savings plus any interest from lending activities as a lump sum. Even in the absence of lending activities, VSLs and similar savings group models benefit members by enabling them to securely save sums of money that, on their own, have little spending power, but can add up to a substantial amount over time. The STRIVE Mozambique project model proposed that VSL members would have the ability to purchase more or better foods, invest in

better income earning strategies and/or enter into and expand participation in agriculture value chains that would increase their earning potential.

ASF also worked through microfinance institution partners and loan officers to create sharia-compliant microfinance products that would appeal to workshop owners and encourage investment in equipment or facility upgrades that would increase workshop productivity and safety. The loans were originally envisioned as a significant incentive for workshop owners to make these improvements. For many workshop owners, however, their lack of formal business registration was a major obstacle to obtaining the loans. The microfinance institution that ASF partnered with retained the loan product, but ASF switched its focus from promoting the loan product to finding other routes, such as mentoring, networking and business development training, to encourage workshop owners to upgrade their equipment, facilities, and practices.

Table 2: STRIVE Evaluation Summary of Findings

Project	Evaluation Design	Household/Business Economic Welfare	Food Security	Child Health	Child Nutrition	Education
ASF	Mixed methods, non-experimental	/ Workshops and apprentices reported increased incomes.	Did not measure	/ Workshops and apprentices reported improvements in health/ hygiene and declines in workplace injuries.	Did not measure	/ Did not measure indirect effects. Created supplementary education courses attended by 220 out-of-school apprentices.
STRIVE Philippines	Mixed methods, non-experimental	/ A model based on one intervention in the woven goods value chain showed increased income.	/ Weaving households reported using extra income on supplemental food for children.	/ No change found with respect to child health.	/ Mixed results with respect to dietary diversity.	/ Weaving households reported using extra income on children's education.
STRIVE Mozambique	Mixed methods, quasi-experimental	+ Increased income and assets	/ All interventions increased months of adequate food. VSL-only arm increased household and child dietary diversity.	Did not measure	/ No significant changes in child nutrition indicators (anthropometry).	/ No clear relationship between interventions and education.
ACE	Mixed methods, quasi-experimental	+ Increased farm production and income; no change in assets	+ Household access to food	/ No statistically significant change though largely positive trends.	/ Declining trend in dietary diversity attributed to environmental factors.	/ Positive trends observed.

4. PROJECT SUMMARIES, EVALUATION DESIGNS & RESULTS

4.1 ACE: STRENGTHENING AGRICULTURE VALUE CHAINS IN LIBERIA

In Liberia, many international aid efforts are reaching the critical stage of transitioning from relief-focused interventions that address immediate humanitarian needs to more sustainable models that can promote growth and improve the livelihoods of vulnerable households, even as donor support decreases. After 14 years of war (1989–2003), the population remains very vulnerable, particularly children. Over 50 percent of the population is under age 25 and has known nothing but war for most of their lives (STRIVE, 2012c). Infrastructure, education, health systems, and social services have not yet fully recovered. Meanwhile, dependency on international donors continues to distort the economy, even as external funding decreases. Poverty rates are high, and 84 percent of the population lives on $1.25 or less a day (World Bank, 2007). An estimated 50 percent of the population now lives in the capital, where they do not have land to grow their own food, and instead use scarce resources to buy food on the market (STRIVE, 2012c).

Liberian farmers were driven from farming by the war and many spent years as displaced persons. Traditional markets and market structures collapsed. They are in a recovery period, and slowly beginning to transition from the humanitarian assistance and free farm inputs and support into private sector approaches. Farmers' commercially relevant farming skills and experiences were weakened, affecting both production and marketing. Many farmers lack basic education and numeracy in part because the war's turmoil robbed them of schooling opportunities. It is a challenging, but promising, environment for private sector agricultural activities, since there is ample opportunity for Liberian produce to profitably replace foreign imports if the obstacles to farmers' success can be addressed. ACDI/VOCA designed the ACE project with these challenges and opportunities in mind.

4.1.1 Approach

ACE focused on strengthening smallholder vegetable farmers in Monteserrado, Bong, and Nimba counties to increase their engagement in the horticulture value chain to improve household economic security and stimulate investments in children's wellbeing. The project also increased smallholder rice farmers' production capabilities through technical assistance and in-kind loans of improved rice seed to address a major household food security challenge in project areas.

At the inception of the project in 2008, ACE initially took a fairly standard facilitation approach to strengthening the agricultural value chain, by providing grants to two input suppliers based in Monrovia to defray the costs of providing inputs and extension services to farmers in the three project counties. The grants were intended to reduce the cost of outreach for the input suppliers to these new markets and thereby provide farmers with needed goods and services, creating the conditions for stronger, more sustainable market relationships.

"The hot pepper I sold to the buyer the project brought to my village has allowed me to send my two other children back to school. Last year my children dropped out because they didn't have good slippers to wear to school and felt ashamed to be with their friends."—Martha Chie, ACE farmer in Saclepea Nimba County

There were substantial obstacles to the success of these linkages: humanitarian and relief programs were still distributing free inputs in some areas, so farmers had little incentive to buy inputs, and the poor transportation conditions between Monrovia and Bong and Nimba counties discouraged the input suppliers from building relationships with farmers there. Input suppliers' capacity to offer extension services to farmers to teach them better preparation, production, and post-harvest handling techniques was also weak, since they were accustomed to providing inputs to government and NGO programs. Firms were not in a position to jump-start the cycle of investing in farmers to increase their demand for the firms' products.

ACE shifted its focus from a pure facilitation approach and began to train farmers directly on improved production methods, as well as providing their FaaB curriculum. In 2011, market conditions had changed sufficiently to allow ACE to begin strengthening local input service providers based in Bong and Nimba counties. These linkages were more successful, with the decline of free input distribution and farmers' greater interest in input purchasing, due to their production and FaaB training.

Similarly, ACE initially sought to strengthen linkages between private sector buyers based in Monrovia with vegetable farmers. These linkages also suffered from transportation problems, as well as from many farmers' unwillingness to take the risk on growing unfamiliar high-value vegetables that would appeal to Monrovia buyers, and from farmers' lack of knowledge about how to grow high-value vegetables. ACE then changed its strategy, retaining the high-value vegetable focus only in Montserrado, where transportation to Monrovia was less of an obstacle. In Bong and Nimba, ACE shifted its approach to increasing production of and adding value to traditional vegetables. ACE trained farmers in techniques for growing vegetables in the dry season and for drying and storing vegetables from the regular harvest so they could be sold in the dry season, when they would fetch a higher price. The project also identified local buyers who bought and sold produce for local and regional markets and linked them to the farmers in Bong and Nimba.

ACE took a multi-pronged approach to farm development. The FaaB curriculum was important in helping smallholders understand that farming can be a profit-making venture. Training on a wide range of topics, such as making and using homemade fertilizers and pesticides, how to select the best seed from the harvest to store for next year's crop, and how to combine or rotate crops to maintain soil fertility helped farmers achieve higher yields, and a higher and more reliable quality of produce, which increased

the interest of buyers. ACE offered farmers assistance with building and operating vegetable dryers to improve crop storage for sale in the hunger season, which also generated buyer interest. ACE promoted cooperative activities with farmers, strengthening their negotiating ability with both buyers and input providers through pooled resources and economies of scale. By the end of the project, high-performing farmer groups were gaining access to credit to purchase major inputs, such as irrigation equipment, through relationships fostered by ACE.

Finally, the project took on a significant food security issue that has economic implications for Liberian households. Rice is a key staple in the Liberian diet. In the course of conducting project research, STRIVE staff were told that rice is so culturally significant that a person may say that they have not eaten if they had a meal that did not include rice (Rutherford et al., 2014). The average rice consumption per capita in Liberia is 60 kg per year; with six members in the average ACE household, which amounts to needing 360 kg of rice per household annually (ACDI/VOCA, 2014). Households will spend a significant amount of money, especially in the hunger season, if unable to produce enough rice to meet their consumption needs.

ACE had originally intended to engage in activities in the rice value chain, but soon discovered that due to government intervention in the market, there were no feasible opportunities to create incentives for firms to engage with small producers. ACE delayed rice activities until 2010, while considering ways to address the problem of substantial rice shortfalls in small households without creating an expectation of handouts, which would foster dependency and risk undermining the vegetable value chain interventions. ACE eventually identified a local firm to partner with on a seed loan scheme, whereby farmers would receive a loan of "improved" rice seeds, from cultivars bred to produce higher yields, and then repay the lender in seed after the harvest. The repayment amount was not principal plus interest, because the lending organization lacked the storage capacity to manage that volume of seed, but participants were expected to repay 40 percent of the loan amount after harvest. The 96 percent repayment rate that ACE achieved through this scheme is higher than similar projects run by the government or NGOs, which ACE staff attributed to the involvement of a private company in the loan scheme (ACDI/VOCA, 2014).

ACE originally obtained the NERICA 14 seed variety, which increased yields, but not at the rates anticipated. Due to a shortage of NERICA 14 prior to the next growing season, ACE instead obtained LAC 23 seed, which proved to be better suited to project farmers, because it requires less resource investment, both in time and inputs, to produce high yields. With the LAC 23 seeds, ACE farmers were, on average, able to grow enough rice to meet average household consumption needs through the year, and thereby substantially reduce household expenditures on rice. The original rice lending partner closed down due to financial difficulties unrelated to ACE, so in the project's final year, ACDI/VOCA worked with farmer communities to create rice seed banks to maintain and increase access to the LAC 23 seeds.

4.1.2 Project results

- ACE trained a total of 1,348 vegetable and rice farmers in Bong, Montserrado, and Nimba counties in seed selection, pest management, and other improved production techniques.
- Nine hundred seventy-five farmers gained access to an improved variety of rice, increasing average pre-processing yields by 53 percent from 360 kg to 550 kg per household, according to project monitoring data. Processing rice for household consumption results in approximately a 30 percent loss, but the final yield of 361 kg per farmer was sufficient to meet the annual consumption needs of a six-person household, which was the average household size in ACE communities.
- Since there was overlap between the rice and vegetable farming groups, ACE reached a total of 1,423 farmers with technical assistance over the life of the project. Nearly 400 farmers dropped out over the course of the project for a variety of reasons, resulting in final intervention population of 1,039 farmers.
- Vegetable farmers' income appeared to be on the rise following the increased use of modern farming techniques.[5] Vegetable production of 674 farmers increased from an average annual yield of 314 kg to 458 kg per household, according to project monitoring data (ACDI/VOCA, 2014).

Activity Notes

- A total of 800 farmers received both FaaB training and contextualized farmer financial diary to assist farmers in managing their operations and tracking their financial goals. Literacy and numeracy among participants was a challenge, but ACE staff reported that some farmers' children helped their parents record their farm business information in the diaries.
- Twenty-three demonstration plots were established to try new varieties of vegetables and promote modern agronomic practices (ACDI/VOCA, 2014). These plots were managed by cluster heads and lead farmers, participants who had demonstrated both interest and success in employing improved agronomic practices.
- Farmers gained the capacity to sell produce during the dry season, when vegetable prices can rise almost threefold due to the scarcity of produce available in local markets. Farmers were trained in crop preservation (predominantly through the use of solar dryers), allowing some of the harvest to be stored for sale to capture higher prices during the dry season. In all, 179 of the 550 (33 percent) farmers engaged in vegetable production dried 2,039 kg of assorted vegetables valued at $8,884 during the life of project, according to data collected through farmer's diaries (ACDI/VOCA, 2014).

[5] Income findings are drawn from farmer diaries (ACE monitoring data) and qualitative data. Accurate quantitative data collection on income proved problematic, complicated by low levels of numeracy and literacy among smallholder farmers, and a tendency among farmers to not accurately report their income out of fear that increased income might disqualify them from continued access to various current or prospective handouts. The farmer diary data collected as part of the ACE monitoring system was determined to be more reliable than the survey data, especially since the qualitative research also supported a finding of increased harvests, sales, and farm income.

- ACE also helped groups of farmers (56 in all) acquire and use irrigation pumps to produce fresh vegetables in the dry season. Although the project started off promoting the use of treadle pumps, which are higher effort but lower cost, in the final years of the project, farmer groups were sufficiently well organized and generating enough income that it became feasible to explore the use of more productive motorized irrigation pumps through an asset loan financing scheme with a national microfinance organization. Five farmer groups of 34 farmers obtained loans through the effort, allowing them to supply buyers throughout the year, and reporting to implementers a subsequent boost in income (ACDI/VOCA, 2014).
- An eleven-month agricultural radio program called "Farmers' Forum," supported by an ACE grant, was launched on two radio stations reaching approximately 5,000 listeners and offered information on best and improved agricultural production practices, FaaB, and the importance of building linkages among value chain actors. Listener's groups in Bong and Nimba counties offered feedback to improve the program (ACDI/VOCA, 2014).
- Three community-based rice seed banks were established in Kpaii, Laworta, and Tomato Camp, Bong County, providing 3.6 metric tons of seed to approximately 144 farmers (ACDI/VOCA, 2014).

4.1.3 Project Challenges

- As a result of the 14-year civil conflict, critical infrastructure such as roads, market structures, and storage facilities were damaged and remain insufficient. During the rainy season, roads were flooded and bridges impassable, resulting in production areas being cut off from the main roads, disrupting produce delivery and raising transport costs. This led to high transport fares for farmers and traders, and led ACE to resort to linking farmers with local buyers (ACDI/VOCA, 2014).
- During implementation, STRIVE found that market linkages were too weak and the infrastructure was too poor in Bong and Nimba counties (Liberia's breadbasket) to focus on high-value crops, which are mostly in demand in the capital, Monrovia. Smallholder farmers also proved wary of the risk associated with adopting new and unfamiliar crops. Therefore, in Bong and Nimba counties, the project shifted its focus to enhancing smallholders output of traditional crops through modern farming methods, strengthening the profitability of their farms through the FaaB training, and linking smallholders to potential local buyers.
- The cost of inputs such as seeds, fertilizers, pesticides and farming tools were high in Liberia compared to other countries in the West African sub-region. To mitigate the situation, STRIVE introduced local seed selection techniques among farmers, organic fertilizer preparation and usage, and soap solution as a low-cost pesticide substitute, as well as encouraged farmer clusters to bulk purchase inputs from local input dealers to lower input costs (ACDI/VOCA, 2014).
- Lack of trust among value chain actors was another challenge that forming farmer clusters helped to address. Farmer clusters that aggregated produce were able to offer buyers the ability to make bulk purchases of produce, increasing farmers' bargaining power with buyers. The benefits of predictable transactions for both buyers and farmers increased their incentives to honor agreements, creating an atmosphere favorable to building strong relationships between farmers and buyers.

ACE's experience illustrates the complexity of working to engage vulnerable producers in weak value chains. In some respects, ACE activities were closer to building value chain linkages rather than strengthening them. The project's flexibility and thoughtfulness about how to adapt its light touch approach to a more hands-on role yielded robust results in vegetable and rice production, and does not appear to have harmed the market orientation the project tried to foster in farmers, judging by the increased use of inputs and the high rate of rice seed loan repayment. The lack of a link from these achievements to child wellbeing could have many reasons: the relatively small population size may have underpowered the evaluation's ability to measure impact, the time scale of the project, and contextual factors outside project control (lack of transportation infrastructure, declining hunting).

4.1.4 Evaluation

In ACE, the project set out to learn how it might be changing smallholders' farming practices and farm production and income, and with the increased resources affect child outcomes. A mixed-method, quasi-experimental research approach was undertaken, with quantitative surveys conducted in 2011 and 2013, and qualitative data gathered from households through focus groups (2010, 2011, 2012), interviews with community leaders (2013), in-depth interviews with ACE households (2013), and participatory rapid appraisals (PRAs) with children (2013). Its aim was to assess ACE's impact on farms, including their use of modern techniques, subsequent yield and sales, households in terms of poverty, assets, and food security, and child outcomes in terms of education, nutrition, and health (Rutherford et al., 2014).

Due to the nature of value chain projects, which take some time to establish their intervention activities and areas, a pre-implementation baseline was not feasible. Since ACE interventions took some additional time to settle into their final shape, the project's monitoring data were used to establish an appropriate sample frame consisting of farmers who recently expressed interest or joined ACE. ACE shared data from farmer diaries, implemented as part of the monitoring system, with the evaluation team to compare with farm yields and sales from survey data. When the data from the two sources did not correlate, the evaluators determined with ACE that the diaries were likely more reliable (Rutherford et al., 2014).

Evaluation results include a statistically significant increase in the use of modern farming techniques. Farmer diaries and qualitative findings show increased production and crop income. ACE households experienced greater food security in terms of access to food than comparison households. Although there were no statistically significant improvements among child outcomes, both the quantitative and qualitative findings showed positive trends in education, health, and access to food. Dietary diversity decreased, however, which was largely a result of two factors: 1) families struggling to catch sufficient meat (protein) as described in both in-depth interviews and community debriefs, and 2) survey timing in relation to the harvest of Vitamin A-rich fruits. Children did not express any differences with regard to food or how they spend their time, though their caregivers' survey data suggest increases in time spent on the farm.

The evaluation found modest gains with regard to market linkages among farmers, buyers, and input suppliers. Strengthening linkages continues to be challenging; tension and mistrust continue even though some farmers developed strong ties with buyers. In addition, farmers' understanding of markets, pricing, and verbal contracts varies greatly. Increasing access to markets and others in the agricultural value chain, as well as continued farmer education are needed.

4.2 STRIVE PHILIPPINES: SUPPORTING LEAD FIRMS IN MARKET INITIATIVES

Despite overall growth figures in the first decade of the 21st century, poverty in the Philippines remains intransigent, with "three out of every four poor persons found in rural areas" (Albert & Ramos, 2010). This same decade found inequality increase in rural areas. Between 2006 and 2009, there was a rapid increase of approximately 26 percent in food inflation, which has put a strain on the budgets of individuals and families living on fixed incomes (Albert & Ramos, 2010).

The objective of the STRIVE Philippines project was to improve the wellbeing of vulnerable households—especially for the children and youth within those households—through a market-based approach to economic strengthening in targeted value chains. By improving and expanding the existing commercial relationships of firms that purchased from small-scale producers and material suppliers, the project sought to increase firm sales, which would in turn increase the income of vulnerable producer households. The project's aim was to promote sustainable and commercially viable solutions that would continue to provide benefits beyond the life of STRIVE Philippines (AFE, 2013).

Action for Enterprise (AFE) designed STRIVE Philippines activities to support key private sector actors (such as exporters, suppliers) in improving their products, services, and market access. AFE employed a "light-touch" facilitation approach that focused exclusively on working with lead firms. Over the course of the project, STRIVE Philippines worked with a total of 12 lead firms, which engaged with the project by proposing activities that STRIVE Philippines could elect to support through technical or financial assistance to help reduce the cost and risk of new initiatives. Through these linkages, STRIVE Philippines was able to reach 9,675 people (AFE, 2013). The advantages of this approach included the possibility of impact sustainability, improved scale of impact, increased embedded support among market actors, and greater industry competitiveness.

4.2.1 Approach

STRIVE Philippines began its facilitation activities by targeting the seaweed sector. In poor coastal areas of the Philippines, many households engage in growing seaweed, which is bought by firms that aggregate seaweed from a number of farmers to sell on to seaweed processors. Seaweed processing plants are mainly in other countries, and they use seaweed to produce carrageenan, a stabilizing and thickening agent with a wide range of food and industrial applications. In the design and start of STRIVE Philippines, prices for seaweed were very high, and AFE saw the opportunity to support lead firms in exploring

improved production initiatives that would increase producer output, and thereby improve lead firm sales.

These activities included supporting business plans for the creation of the first private sector seedling nurseries and working with farmers to implement post-harvest best practices, in part by sponsoring learning visits to other areas where they were in use. During the first year of the project, however, the sector experienced significant volatility with global price "corrections" after unprecedented spikes the previous year. Inventory rates of stocked seaweed increased and economic activities slowed dramatically, which undermined lead firms' incentives to invest in production improvements. STRIVE Philippines continued supporting the initiatives of two lead firms in the sector, but scaled back activities. As the lead firms reduced or eliminated their planned expansion and investment activities with producers, there were few opportunities for STRIVE Philippines to make a meaningful contribution to strengthening the value chain (AFE, 2013).

With the seaweed sector struggling, AFE looked for other value chains in the region that incorporated or could involve vulnerable producers. Other sea products were the initial priority, but the time required for producers to see returns was too long to allow for STRIVE's learning goals to be accomplished. At the outset, STRIVE operated on the assumption that interventions should expect that it would take at least two years to achieve changes in household income that would be sufficient to see improvements in child wellbeing, so activities that would take two to three years to yield income returns would not allow enough time to fulfill the STRIVE learning agenda.

Eventually, AFE identified the woven products export sector (household products, such as baskets, made from natural materials like straw and sea grass) as an industry that appeared to have growth potential and where products were being produced mostly by women in poor, rural, and vulnerable households. AFE believed the production of woven products provided these women with an important source of supplementary income that could help reduce the vulnerability of their children. There were also strong prevailing commercial incentives for export companies to invest in and upgrade both new and existing producers to build a broad base of production that could be used to complete both current and future orders.

Success Story

Analiza Loyola is 34 years old and lives in a remote mountain village near Sogod in northern Cebu with her husband and two sons. The area was previously known for insurgent activities associated with rebel communist groups. Most residents rely on agricultural income, especially from coconuts and corn—a major staple food (in lieu of rice). Analiza's husband has occasional construction work but otherwise drives a rented motorcycle for income where he can earn up to $30/week, an income which places the family below the national poverty line. With school and medical expenses, this income is insufficient to meet the family's needs.

Analiza attended a STRIVE-supported basket-weaving seminar to help augment her family's volatile household income. After the training, she was able to produce a total of seven sets of baskets in two weeks, or approximately one set every two days, doing the weaving in between her household chores. She is paid $2 per set, and so was able to earn $28 per month. Analiza says the extra income helps pay for her son's school allowance and to buy food every Thursday (their market day). For Analiza, basket weaving has provided a new opportunity to supplement and smooth her household income.

The move to this sector expanded outreach to a greater number of producers and vulnerable children without additional funding, although it meant that the target community was no longer along the coast where greater poverty and vulnerability existed. Furthermore, as the project continued, it became

evident that the woven products industry in the Philippines faced strong competition from China and Vietnam, which could provide materials and labor at less expense than in the Philippines.

STRIVE Philippines expanded technical assistance to include other home goods firms, and assisted lead firms to train new weavers and other producers, identify new sources of raw products, develop new product designs, develop linkages to new buyers through participation in industry expositions, and improve the consistency of their products by establishing quality control processes.

4.2.2 Project Results

- More than 9,675 medium- and small-enterprise producers and raw material suppliers[6] in the home décor and seaweed sectors were served by project-supported interventions (such as quality control measures, skills provisions and upgrading) intended to provide greater access to new markets and expanded access to inputs (AFE, 2013).
- In addition, lead firms mostly reported a positive view of prospects and some increased sales following trade shows and linkages made through the STRIVE program (AFE, 2013). They reported mobilizing approximately $500,000[7] in actual sales, and anticipated sales of about $1.2 million over the following years (AFE, 2013), although the project evaluation found that such projections were likely optimistic due to overall market decline and that sales gains had been "modest" (Rutherford, 2013c).

Activity Notes (Seaweed Sector)

- Seaweed nurseries were developed at the request of lead firms. The three nurseries expanded 380 farmers' access to seedlings when operational (seasonally) and briefly increased the volume of seaweed production. The nurseries were operational from 2009 to 2010, but discontinued operations after weather conditions and water-borne diseases affected seedling growth, and the decline in seaweed prices reduced incentives for sustained lead firm investment (AFE, 2013).
- Cross-learning exchanges were created where traders took groups of their local seaweed farmers to areas where good post-harvest handling and drying practices were being used. Eleven farmers benefitted from these improved post-harvest handling and drying practices.

Activity Notes (Weaving Sector)

- Training initiative upgraded the skills of 336 existing producers across multiple lead firms, in an effort to enable both producers and exporters to offer more complex and popular products to their buyers. Lead firms told project implementers that these investments to diversify and improve local production capacity were critical to maintaining their competitiveness with foreign firms that can produce basic goods for lower cost (AFE, 2013).

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[6] Based on the total "Number of People Served" (as defined by DCOF) reported for 2012.

[7] The large value of the immediate return is, in this case, due to the opportunity for one lead firm to visit existing clients, including Target and Crate & Barrel. This opportunity would not have presented itself without participation in the NYIGF. Under normal circumstances, the relationships built at an international fair would need to be cultivated to yield large returns over a period of years.

- STRIVE Philippines strengthened linkages between lead firms and prospective markets by sponsoring "buyer visits" with pre-identified new buyers (and buyer representatives) interested in developing commercial relationships with lead firms in the Philippines. These generated $40,000 in sales and the promise of more (AFE, 2013). STRIVE Philippines also supported lead firm visits to large international trade fairs (the New York International Gift Fair and the Ambiente trade show in Frankfurt, Germany) that mobilized approximately $500,000 in actual sales, and additional anticipated future sales.
- Four lead firms developed completely new product lines as a result of mentoring and training through AFE's "Marketing, Merchandising, and Product Development" Program. Based on export orders from lead firms and positive feedback from major buyers, implementers suggested that the new products could lead to over $1 million in sales over the next two years (AFE, 2013).
- Approximately 242 new raw material suppliers and semi-processors received training from lead firms (with technical and cost share support from STRIVE Philippines) to address a scarcity in quality raw materials able to meet international standards. This was intended to increase producer access to quality raw materials, while providing supplemental income for raw material providers (AFE, 2013).

4.2.3 Project Challenges

- The volatility of the seaweed market (like many commodity markets) posed several challenges for project implementation. Volatile seaweed prices decreased incentives for lead firms to invest in producers and suppliers and provide them with technical assistance, training, and financing. As the lead firms reduced or eliminated their planned expansion and investment activities with producers, there were few areas left for fruitful collaboration with STRIVE Philippines. As a result, the project made efforts to explore complementary sea-based products working in coastal communities, but was not able to identify any feasible value chains, and ultimately switched to the woven product sector (AFE, 2013).
- When project activities moved out of the seaweed sector, the easiest method of reaching highly vulnerable households—geographic targeting of high-poverty regions—was no longer available to STRIVE Philippines, since poverty rates are more mixed among weaving communities. In addition, the light touch facilitation method relies on lead firms to drive their producer choices, which further complicates reaching highly vulnerable producers. Following a site visit from USAID's DCOF in 2010, STRIVE Philippines instituted a poverty assessment tool to identify eligible communities for project support, and sought partnership with additional lead firms that either had a social mission or that were at least willing to work in communities with higher rates of poverty.
- Woven product lead firms faced problems in areas where new producers had been trained, including problematic "leaders" (those who coordinate orders with producers), the proximity of sites to urban centers (where producers were prone to drop weaving when urban jobs became available), and lack of producer weaving experience. After gaining a better understanding of these issues, STRIVE required lead firms to conduct site assessments prior to starting any project-supported new producer training activity, to increase the likelihood that the training

would actually lead to work for producers (AFE, 2013).

- Although there was initial demand for new weavers to meet production demand, and a corresponding substantial investment in new weaver training from lead firms and STRIVE Philippines, the global economic downturn affected the sales of many woven product exporters. As new orders decreased (due in part to lead firms' inability to meet the very low prices being offered by international buyers), lead firms did not generate enough business to continue regularly sending orders to the newest trainees, preferring to work with long-term weavers. Some producers expressed dissatisfaction with the regularity of orders, the quality of communication and training from lead firms, and the way in which firms distributed orders to producers.

The STRIVE Philippines experience illustrates the value of donor and implementer flexibility in adapting to changes in the project context; had STRIVE Philippines been restricted to the original programming area, seaweed production, there likely would have been no economic results to report, due to the retrenchment of seaweed prices. The vulnerability of value chains to market forces well outside of project control highlights the desirability of thorough risk assessment prior to introducing vulnerable producers into value chains that are tightly linked to international markets, since vulnerable populations have a lower resilience to risk.

4.2.4 Evaluation

The evaluator explored opportunities to examine a counterfactual with the implementer, but they were impossible due to the implementer's light-touch facilitation approach and resulting inability of evaluator–lead firm communication. To understand why, how, and how much of outcomes the project achieved at the household and child levels, the research team used a mixed-method deep dive case study approach. The study included household surveys with producers, key informant interviews with firms, focus group discussions with multiple value chain actors, and participatory rapid appraisals with children, as well as project monitoring data.

Using monitoring and evaluation data without a control group means that no attribution of impact can be made. Findings are limited, therefore, to statements about changes in outcomes among beneficiaries. Their validity was improved by obtaining perspectives and experience in multiple rounds of both quantitative and qualitative research with a variety of project participants at all levels in the value chain. Secondary data were used to identify relevant trends in the study population and the multiple methods and rounds allowed for triangulation.

Seaweed farmers, nearly all of them falling below a $2.50 poverty line and more than four out of five below the national poverty line, experienced no overall change in household income from the interventions in that sector. Only half (52 percent) of 23 farmers paneled for the deep dive case study named seaweed as their most important source of income by the close of the project, while all had ranked seaweed farming as number one in 2010. Changes in child wellbeing (nutrition, hunger, school attendance, aspiration for education, use of health care, and how children spend their time) could not be attributed to STRIVE Philippines interventions. The primary difference experienced by children was a

result of a government social program, which required children to be in school full-time to be eligible for the program; thus schools open three days per week at baseline were open four to five days per week shortly after baseline, providing an opportunity for children to spend more hours in school (Rutherford, 2013a).

In the weaving sector, the intervention that had the most robust observable impact on household income was quality control training. Approximately 700 woven goods producers, leaders, and subcontractors were trained in methods to improve quality and reduce rejection rates. Previously, losses were incurred at all levels of the value chain due to poor quality. The training taught participants from producers to lead firm staff what standard of goods international buyers were seeking and how to ensure that quality would be attained. Following the training, rejection rates at the producer level dropped by 50 percent, leading to an estimated one-time increase in earnings of $124 per year for three out of four weavers, a substantial sum of money in a poor household. Weavers indicated that their priorities for this money were spending on children, particularly for supplementary foods and schooling costs. A participant in a group discussion revealed a formula: "*with every 100 pesos [$2.38] increase, we spend 40-50% more on milk, school, food for the children*." Thus, the evaluation estimates an additional $50 per year spent on each child (for an estimated 12,000 children) following training and product improvement (Rutherford, 2013c).

Over 900 new producers were trained in weaving home products across multiple lead firms, helping to meet initial market demand. Six months after training of new producers, however, many of the new producers trained were no longer receiving orders, due to the combination of market downturn and reduced buying prices (Rutherford, 2013c). Though they received little work, these newly trained weavers appreciated the opportunity to earn a little something, while expressing frustration about the lack of forthcoming orders. Lead firms who supported the training indicated there would be opportunities for work when new orders were placed, and they expressed optimism about their business potential. Actual sales increases were very modest.

4.3 AFGHAN SECURE FUTURES (ASF): ADVANCING MSES AND A SAFE WORKING ENVIRONMENT

Afghanistan has been decimated by 30 years of war. Despite international development and reconstruction efforts, the country continues to suffer from widespread malnutrition, insecurity, lack of infrastructure, poor education, and few opportunities for employment in the formal economy. Official estimates put Afghanistan's adult unemployment rate at 40 percent, and reports indicate that up to 90 percent of Afghans rely on informal employment as their main source of livelihood, leaving them with neither job protection nor income security (STRIVE, 2012a).

The shocks of the conflict on Afghan households have had a serious impact on the livelihood strategies of young people, many of whom are engaged in income generation in exploitative and dangerous environments. An estimated 21 percent (1.9 million) of Afghan children between 6 and 17 years old are working; this rate increases to 45 percent of males 16 and 17 (NRVA, 2009). Apprenticeships are a common way for youth to gain working skills in Afghanistan. They typically occur in the skilled trades,

with most youth starting at around 13 or 14 years old. Learning a trade can be a valuable experience for a young person, but it can also carry risks: reduced school attendance, limited opportunities to learn marketable skills, and increased chance of injury are all potential negative consequences of low-quality apprenticeships (STRIVE, 2012a).

Mennonite Economic Development Associates (MEDA) designed the ASF project to take a multi-pronged approach to decreasing the risks to youth in apprenticeships and improve their wellbeing. ASF was the only STRIVE project to intentionally target and work with youth directly as part of their economic strengthening approach throughout the life of the project, although direct work with youth was a limited part of the project portfolio of activities.

4.3.1 Approach

ASF sought to improve working conditions and learning opportunities for apprentices by strengthening the businesses where they were employed. The project aimed to increase the number and diversity of contracts for small, largely informal, enterprises working within the construction sector and employing youth apprentices. Target workshops were in sub-sectors of construction like carpentry and brick-making, and typically employed two to eight laborers and/or apprentices.

Project interventions were intended to address the constraints within the business support service market (particularly business development services and financial services) that inhibit business growth among micro- and small enterprises (MSEs) in Afghanistan. The project's operating assumption was that improving business opportunities in the sector, especially for workshops that employ apprentices, would improve income opportunities for vulnerable youth in the short term, as well as their longer range employment prospects, by increasing the number and variety of projects they are engaged in over the course of their apprenticeships. In addition, interventions to improve access to non-formal education opportunities and improve workplace safety practices directly targeted apprentices (Denomy et al., 2013c).

ASF initially intended to link MSEs to larger lead firms interested in subcontracting to qualified suppliers. Early communications with lead firms indicated, however, that they were skeptical of MSEs' capacity to deliver the quantity and quality of products needed, and, therefore, largely focused on developing their own in-house production capabilities, rather than outsourcing. As project implementation got underway, it became clear that MSEs would require significant upgrading to be capable suppliers to lead firms. ASF, therefore, focused on improving workshops' access to services that would upgrade their business practices (including workshop safety) and fostering market linkages that would increase their earning opportunities (MEDA, 2012).

ASF had initially planned to start supplementary education activities with apprentices early in the project's life, but encountered resistance from workshop owners. ASF worked with a local organization to develop a curriculum relevant to apprentices' work, and that would be delivered outside of working hours. In the meantime, ASF had demonstrated to workshop owners that their interventions were intended to improve business, and by the time the supplementary education classes were ready for

delivery, workshop owners were more open to the argument that educating apprentices would have business benefits.

4.3.2 Project Results

MEDA's evaluation consisted of a range of quantitative and qualitative assessments that took place over the duration of the project, starting with baseline information and concluding with interviews with some workshop owners and apprentices. The security situation in and around Kabul required the ASF team to make changes in programming and monitoring and evaluation processes during the project life cycle. The team occasionally had to collect data via telephone interviews, rather than in-person discussions, and random sampling was not conducted, impacting the reliability of results (Denomy et al., 2013c).

Out of 1,080 apprentices in the project, face-to-face interviews were conducted with 109 during the final survey. Of those interviewed, 44 were attending ASF literacy classes, 35 were in school or had graduated, and 30 were neither in school nor in ASF literacy classes. The choice of apprentices for interview was largely dictated by the security situation in Kabul: interviews were conducted in workshops located in districts that were considered stable, a geographic decision that shifted rapidly and unpredictably (Denomy et al., 2013a).

- ASF supported workshops in Kabul by creating market linkages, building partner capacity, providing referrals to financial services, and developing basic business tools suitable to small workshops in the construction sector (for example, templates for capturing orders so client specifications would be noted down accurately). These activities built trust with the MSEs, which in turn provided a gateway to offering educational opportunities for workshop apprentices, most of them between the ages of 14 and 18 (Denomy et al., 2013c), and improving workplace safety. In total, the activities reached 363 workshops and 1,080 vulnerable youth apprentices (MEDA, 2012).
- Qualitative data and workshop owners' self-reported incomes and contracts suggest that some workshops reaped significant benefits as part of growth in the construction sector, which was carefully selected in program design to enable outreach to a substantial number of vulnerable apprentices: in 2009/2010, a sample of 363 workshops had an average income of $5,730, while in spring 2011, 370 workshops had an average income of $12,300 (Denomy et al., 2013c). This change was driven by a relatively small number of workshops, however, and cannot be attributed to the project interventions due to the lack of a comparison group.
- According to interviews with workshop owners at the end of the project, those with the greatest potential for business growth were middle tier (10 or more workers and apprentices) and already producing at a reasonable quality level; their owners had sufficient education to perform basic business functions and held entrepreneurial skills and attitudes.[8]
- Approximately 220 apprentices regularly attended literacy and numeracy classes targeted to out-of-school apprentices (MEDA, 2012). Nearly all of the attendees (95 percent of students

[8] In Afghanistan, collecting accurate information on either personal income or business revenue was challenging. Data are self-reported and generally understated because of concerns about taxation or harassment from government officials. For more, see MEDA (2012).

interviewed in the endline survey) felt their ability to support themselves and their families had improved as a result of the classes, due to increased wages, an increase in their capabilities, and a perceived increase in job security (Denomy et al., 2013a). In addition, 99 percent of workshop owners said they would support apprentices' continued attendance in literacy classes after clear benefits to their business became apparent. They said they felt increasingly able to leave their workshops to conduct marketing or networking activities (MEDA, 2012).

- Both workshop owners and apprentices reported a decrease in workplace accidents over the course of the project: at project start, 28 percent of workshops reported accidents in their workshop in the previous year. At final review, just 4 percent reported injuries, a change they attributed to counseling in safety and hygiene conducted during business training courses (MEDA, 2012).[9]

Activity Notes

- Workshop owners were provided with advocacy, promotion, and training services through two existing business associations that ASF partnered with. Training sessions in marketing, human resource management, and business management fundamentals were held for the workshops, as well as on-the-job business counseling. A notebook to help streamline the process of taking orders was distributed to more than 900 MSEs and used in daily operations and in comparing notes with other workshop owners.
- An open house and product exhibition held in December 2009 allowed workshop owners to showcase their products and contributed to local capacity to manage and support a product exhibition. Products improved through ASF's upgrading process sold better than the competitors' at a large expo in 2010. Workshop owners then organized a second annual exhibition in 2011.
- A sharia-compliant credit product was developed by ASF via a partner microfinance institution, making it possible for 12 MSEs to access credit. Most of the workshops were ultimately too informal to meet financing requirements, however, despite ASF efforts to assist them in attaining legal status. However, the microfinance partner continued to make the credit product available to eligible businesses.

4.3.3 Project Challenges

- Workshop owners initially displayed a high degree of resistance toward allowing apprentices not in formal schooling to attend classes. By focusing on business development for workshop owners during the first year of operation, the program was able to establish rapport that was integral to persuading business owners that educating apprentices would yield positive outcomes for their businesses. Classes were held after business hours in convenient locations, so as to further encourage participation.
- Ongoing instability in Afghanistan repeatedly affected the project on various levels. Through 2010 and 2011, suicide bombings and armed attacks increased substantially, with at least 100

[9] Some of the data collected were not clearly delineated: in some instances, respondents were referring to incidents over duration of the project, in others to instances occurring over the previous year.

people killed in Kabul bombings, most civilian victims of random violence (MEDA, 2012). At one point, a review of the project's security procedures was deemed necessary. Also, plans to conduct a survey and focus group discussions were affected by insecurity. Evaluation modalities were changed from face-to-face surveys to phone interviews and focus groups at secure locations, making proper sampling impossible, which hindered accurate project learning (MEDA, 2012).

- International donors are spending significant sums on development activities in Afghanistan, often in ways that do not contribute to sustainable market development (Poole, 2014). This shaped the incentives and behaviors of the value chain actors that ASF sought to influence. Partner business membership organizations, for example, had less incentive to develop sustainable models for training provision or to risk their own funds on holding an exhibition. Business owners were similarly hesitant to pay their own money to attend training or events such as product exhibitions, and in fact often expected to be paid for their attendance (MEDA, 2012).

The ASF experience is a strong example of the challenges of working in conflict-affected environments. Economic activity is essential to social recovery in these contexts, but donor dependence, weak business support infrastructure, and social and political volatility substantially complicate activities.

Apprentices attend a supplementary education class offered by ASF

4.4 MOZAMBIQUE: IMPROVING HOUSEHOLD ACCESS TO CASH

Since the end of the civil war in 1992, Mozambique has maintained steady economic growth, but it remains one of the world's poorest countries, near the bottom of the United Nations Human Development Index (185 out of 187 as of the last ranking in 2012). In Nampula Province, where the project was implemented, smallholder, subsistence-oriented farming is the main source of food and income. Productivity remains low and natural disasters (floods, droughts, and cyclones) pose an additional, recurring threat. The period from December to March is referred to as the hunger season, when food supplies from the last harvest dwindle and the next harvest is not yet ready. During this period, prices in local markets rise, household purchasing power is diminished, and opportunities for earning wages for labor or engaging in small commerce are limited (STRIVE, 2014). Located along the northeast coast, Nampula is the most populous province of Mozambique, with an estimated population of close to four million people. At the start of the STRIVE Mozambique project, half of children under the age of 5 were chronically malnourished (or stunted), 9 percent acutely malnourished (wasted), and 28 percent underweight (de Araujo et al., 2009).

Save the Children designed STRIVE Mozambique to operate alongside a large multi-year assistance project called SANA that focused on agricultural development, emergency preparedness, and maternal and child health. The two projects were intended to have complementary effects, though they were implemented independently.

4.4.1 Approach

STRIVE Mozambique aimed to strengthen household economic stability through participation in village savings and loan (VSL) groups and rotating shared labor schemes called *Ajuda Mútua* (AM), and to examine the effects of participation in those activities on household food security and child nutrition.

The STRIVE Mozambique project promoted and facilitated the formation of VSL groups. VSLs are self-managed and -capitalized microfinance programs in which members save in regular cycles and can borrow from the pooled savings, repaying with interest. At the end of each cycle, accumulated savings and interest from loans are shared out among members in proportion to each member's deposits.

Women learn farming business practices through STRIVE Mozambique.

STRIVE Mozambique mobilized and trained VSL groups in selected communities. These groups provided a mechanism for rural households to save money and receive credit in a transparent, structured, and self-managed environment within their community. Credit is necessary for purchasing farming inputs and starting small enterprises, while savings are essential for dealing with shocks and limiting the effect of the hunger season. VSL groups brought community members together to address the lack of credit and savings services in rural communities.

Generally VSL groups consisted of 15–30 self-selected individuals who regularly contributed savings, which were pooled and became capital to make loans to group members. After approximately one year of training and mentoring from partner staff, VSLs were generally able to manage their own savings and loan cycles. The groups met regularly (such as weekly) for members to save their money, discuss loan requests, receive repayments from group members, contribute to a social fund, and address issues relevant to the group. At the end of the "cycle," generally 8–12 months, the group paid out the accumulated savings to each member in relation to the amount saved, adding a percentage of the interest accumulated on the savings from loan activities.

Under AM, which were facilitated by the SANA project, groups of households came together on a rotating basis to work on an activity of their choice. This strategy offers a system of pooled labor that enables households to work a larger plot of land, build or improve houses or farm structures, or engage in other tasks too labor intensive for one family.

4.4.2 Project Results

- STRIVE Mozambique facilitated 583 unique VSL groups for 12,300 participants in Nampula province where child nutrition indicators were far below national averages at project start (Brunie et al., 2014). The average profit per person in the first cycle was $8 and the average savings $32. The baseline median income across treatment arms ranged from $24 to $29 (Save the Children, 2014).
- A total of 11,600 individuals participated in the rotating shared labor scheme (AM). Farmers who participated in AM indicated that the groups helped alleviate labor constraints that had previously limited the amount of land they could farm (Save the Children, 2014).

Activity Notes

- STRIVE Mozambique engaged in special VSL mobilization efforts targeted to women after early group formation activities failed to engage a substantial number of women. The project engaged in outreach to community leaders about the benefits of women's participation. Women's membership in mixed groups increased, and the project also reduced group size requirements from 30 members to 15 for women-only groups.
- A Curriculum for Business Negotiation Skills for VSL members was completed and delivered to VSL groups by the project's VSL extension agents, who received training in the course.
- In the final year of the project, STRIVE Mozambique created a child protection brochure for VSL promoters. Promoters were trained in discussing the protection and participation of children with VSL groups, with the objective of sensitizing members of the community and beneficiaries

to take greater responsibility for the treatment and protection of children. During the training, the issues and consequences of early marriage, sexual abuse of minors, and child labor were discussed (Save the Children, 2014).

4.4.3 Project Challenges

Although women were targeted through SANA for education on nutrition practices, endline qualitative research revealed that in a little over a quarter of interviewed households, men controlled finances and decisions on food (Brunie et al., 2014). In many other households, spending on food was reported to be a joint decision. This might have affected women's ability to implement SANA nutritional teachings.

- Another obstacle to improved household and child nutrition was access to food. In interviews, group members reported that local market offerings were often limited and they were not able to obtain food that they knew to be better for their children.
- Ascertaining the precise number of effective AM groups was difficult because group members who require specialized services were obliged to belong to two or three groups simultaneously and the concept, once introduced, spurred other groups to form. The implementer sought to address this problem with careful cross-referencing (STRIVE, 2011).
- An initial lack of trust among VSL members not only had a negative impact on interpersonal relations, but also on the circulation of funds and granting of loans within the groups, resulting in reduced levels of investment in income generating activities at the onset. Messages disseminated by STRIVE staff, along with intensive mentoring and regular visits to the VSL groups, increased levels of solidarity and self-esteem, which led to better collaboration among VSL members (Save the Children, 2014).

The significance of local market conditions on project results is interesting to note in STRIVE Mozambique. Some of the communities the project worked in were so remote that there were no really cash-based markets available. There was little to buy, and opportunities to earn money were extremely limited. VSLs were able to operate in these areas as secure savings providers, but there was little incentive for members to take loans.

4.4.4 Evaluation

Save the Children conducted a quantitative quasi-experimental impact evaluation with three pairs of districts randomized into receiving VSL, VSL and AM, or no intervention. FHI 360 conducted in-depth interviews (IDIs) post project to explore household economic and child outcomes. The longitudinal survey includes data for 1,276 households analyzed using difference-in-difference estimation. FHI 360 conducted thematic analysis of in-depth interviews with program participants and non-participants. Three journal articles were prepared covering household results (submitted for publication), child-level results (see Brunie et al. 2014) and what we learned from the qualitative study on who does not participate, including barriers and facilitators for VSL participation (Rutherford & Brunie, 2015). Findings are highlighted below. For further details on methods and findings, please see the cited papers.

Household outcomes measured include income (log total annual per capita) and assets such as toilets, zinc roof panels, and aluminum pots. Participation in both VSL and VSL+AM had a positive, statistically significant effect on income: participants roughly doubled their annual per capita income, relative to matched control groups (2.1 times as much for households in the VSL group and 1.8 times as much for VSL+AM households) (Brunie et al., 2015). Participants of both groups experienced increases in income from basic crops and cash crops relative to comparison groups. IDIs indicate that VSL participation helped savers meet household consumption needs and purchase assets after share out. While participation helped farm activities, potential for business growth was not observed, likely due to the lack of scope in the business enabling environment (Brunie et al., 2015).

The project measured impact on months of food sufficiency and household dietary diversity scores at the household level. As with the household economic outcomes, participants in both groups experienced a positive statistically significant increase in food sufficiency resulting in about two weeks more sufficient food than comparison group households (Brunie et al., 2014). With regard to household dietary diversity, however, while members of both VSL and VSL+AM groups reported improvements in the number of food groups eaten, the only statistically significant change was negative, as the VSL+AM comparison group improved more than the participant group. Interviews indicated that STRIVE Mozambique participation helped address seasonal and transitory food insecurity. Over half of study respondents said that their participation had "reduced or eliminated 'suffering' and improved their life circumstances." Nearly a third of respondents said that they were better able to feed their families (Brunie et al., 2014).

Although dietary diversity of children under 5 improved in VSL-only households to a statistically significant extent, no change was found for children in VSL+AM households (Brunie et al., 2014).[10] The average z-score of weight-for-age (underweight) increased for all groups resulting in no statistically significant changes in the indicator used to measure child nutrition.[11] IDIs showed that study participants were aware of the nutritional needs of children to some extent, but that a lack of cash may inhibit families from providing consistent nutritious meals (Brunie et al., 2014).

Plans for the research in Mozambique originally included an assessment of the social capital effects of VSL and AM participation. Save the Children theorized that social capital is a strong element of the value of VSL participation, and that VSL participants who also engaged in AM, which has an even stronger social capital-building focus, would, therefore, see the strongest project returns. The IRIS Center was asked to develop social capital indices for the STRIVE Mozambique project, which was constructed and populated with baseline data. At project endline, however, stakeholders expressed concern about the explanatory value of the indices and their ability to produce information useful in future policy and programming efforts. FHI 360 explored the creation of other indices and the usefulness of individual indicators to measure social capital changes in Mozambique, but found no measures that could support

[10] This was measured using the individual dietary diversity score (IDDS), calculated for up to three children under the age of 5 per household. It reflects the number of different food groups consumed by individual children on the day prior to the interview out of a maximum of 12 possible groups.

[11] Z-scores of height-for-age and weight-for-height were not calculated due to concerns with the reliability of height measurement.

rigorous evaluation research. The team engaged in this effort identified three key challenges for future social capital measurement efforts to consider: 1) the absence of a unified, rigorous conceptualization of social capital and consensus on appropriate measurement techniques; 2) the importance of using indicators and measurement tools that are contextualized and situated within the specific social context being examined; and 3) the degree of variance in social capital among the research populations, which would inform the degree of sensitivity required of social capital indicators.

4.5 PROJECT COST ANALYSIS

STRIVE conducted a cost analysis of each country project. Due to attribution limitations in Afghanistan and the Philippines, the analysis for these projects is limited to cost per outreach. In Mozambique and Liberia, a cost effectiveness analysis was attempted, but due to lack of statistically significant child impact in Liberia, the analysis was limited to using a farm-level outcome. Lack of detailed disaggregation of costs in Mozambique limits what can be said about the cost effectiveness of interventions there. Some of these challenges originate in attempting to retrofit a cost analysis on to the projects. More intensive planning for cost analysis from the start of the project would have increased the quality of results, and STRIVE recommends that future projects ensure that responsibilities for tracking costs and analyzing cost effectiveness are articulated clearly in the project design phase.

4.5.1 Afghan Secure Futures

Because of security issues in Afghanistan, MEDA's evaluation utilized a non-probability sampling approach that is not representative of the ASF participant population throughout the project. Monitoring data include monthly and quarterly tracking reports, supervisory site visits, and quarterly and annual reports. Program evaluations included surveys of workshop owners and apprentices and a smaller sample of focus group discussions with both groups. Although the monitoring and evaluation data suggest positive effects on both participating apprentices and workshop owners, the evaluation findings are limited. Therefore, a cost-per-outreach calculation is more appropriate than a cost-effectiveness analysis. Based on ASF's monitoring data, the project reached 363 workshops and 1,080 apprentices. One in three accessed multiple services from the project.

The implementation costs include all project monitoring and evaluation costs, and costs associated with project design. The ASF project cost per outreach is $5,193 per workshop or the equivalent of $1,746 per apprentice.

Overall the project took an indirect approach to generating economic benefits for apprentices by focusing its economic interventions on the workshop owners that employ apprentices. However, ASF's assessment recognized that workplace learning was not sufficient for most apprentices to reach their career objectives. Therefore, ASF engaged a local education NGO, with experience in providing non-formal education, to offer training in seven community centers located close to the workshops. ASF covered the costs of student stationary, transport and teacher payment for each of the centers. The sessions took place in the evenings, after apprentices' working hours, and included numeracy and literacy training. Classes took place between October 2010 and August 2011 with approximately 220

apprentices regularly attending. The total cost of the literacy and numeracy classes totaled $42,732. This amounts to $194.24 per apprentice.

4.5.2 STRIVE Mozambique

The cost effectiveness analysis is based on the findings from the STRIVE Mozambique impact analysis, which compared the VSL and AM activities by intervention arms (two districts VSL only, two districts AM only, two districts VSL+AM, two districts with no STRIVE intervention). To do so, costs needed to be disaggregated by activity. However, Save the Children estimated post-project the same amount of money expended per district. Moreover, Save the Children indicated that interventions were relatively evenly distributed over districts (two districts per intervention), so each intervention had roughly the same monthly expenditure. There may have been variation from one district to another in terms of number of VSL or AM groups in operation, but that did not affect the number of assigned staff (one Save the Children staff-member per district).

The direct costs of project implementation included project staff salaries, car, motorcycles, and fuel, bicycles for the promoters, expenses for trainings, supervision visits, and experience exchange. By June 2012, Save the Children had spent $30 per participant beneficiary among the 24,004 VSL and AM beneficiaries on direct program implementation (a total of $715,285).

Since the VSL and AM activities were implemented in an integrated fashion, and the funds for each approximately the same, desegregating the cost per intervention was not possible; therefore, there is no cost variation across districts. This means that the district pair with the best outcomes is by default the most cost-effective. As discussed above, STRIVE Mozambique results were mixed across the intervention arms, and though no intervention arm showed statistically significant effects on child nutrition, the VSL-only arm showed positive impact on child dietary diversity, a precursor to improved nutrition.

4.5.3 ACE

The implementation budget for the ACE project totaled $3 million with the majority of the budget spent in Bong and Nimba counties (85 percent) and the smallest portion in Montserrado (15 percent). Since the impact evaluation focused on Bong and Nimba counties, Montserrado County is excluded from the cost analysis.

Cost Per Outreach

The implementation costs for horticulture and rice activities in Bong and Nimba counties total $842,255 for the two years between baseline and endline data collection. Outreach in Bong and Nimba reached 953 households. This is equivalent to $883.79 for each household or $260 per child over the course of two years in the two counties.[12]

[12] Average children per household was calculated by dividing the total children in the households in the Bong and Nimba *(footnote continued)*

In Montserrado County, ACE reached 86 households, with a cost of $1,728.29 per household.

Cost Effectiveness

This cost effectiveness analysis focuses on the ACE impact on improvements in modern farming techniques. Although the evaluation identified positive trends in a number of additional wellbeing indicators, this cost analysis is most appropriately attached to statistically significant findings. The modern farming technique indicator also represents the first link in the causal model between ACE farmers seeing farming as a business, which is a critical factor in ACE's efforts to indirectly affect child wellbeing; if smallholders understand farming as a business, then they will invest in farming, which is expected to increase household income, and thereby improve their children's wellbeing. In addition, the statistically significant findings are highly robust given the small sample size.

The ACE evaluation asked households if they used 10 **modern farming techniques** and created an index that ranged from 0 (used none of the techniques) to 10 (used all of the techniques). The technique included: composting fertilizer, planting according to calendar, harvesting according to calendar, planning plot layout, planting in rows or lines, irrigation or watering, drying crops for preservation, keeping records of farming costs and production, measuring when mixing fertilizer or other chemicals, and timely weeding.

ACE and comparison farmers both experienced an increase in the number of modern techniques used, but the increase among ACE households was significantly greater than among the comparison households.

If we extrapolate these findings at the community level, we can calculate the cost for additional modern farming technique adoption. If every household in Bong and Nimba counties[13] adopted one more additional modern farming technique, it would cost $1,040 for each additional household each year.

4.5.4 STRIVE Philippines

The cost of the STRIVE Philippines seaweed and woven product activities is approximately $1.9 million. The activities reached approximately 9,675 producers, at an estimated cost of $200 per producer. Alternatively, outreach cost can be calculated by analyzing the number of children reached: 12,455 children at a cost of about $155 per child.

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treatment sample (households receiving at least one of the horticulture or rice interventions) at endline by the number of households in the sample. This calculation yielded an average of 3.65 children per household.

[13] The number of households in Nimba and Bong were calculated by dividing the 2008 county populations by the average number of people in a household (LISGIS, 2008).

Table 3: **STRIVE Cost Analysis Summary**

Project	Activity	Outreach	Implementation Costs	Cost-per-outreach	Cost-per-impact	Cost-per-child outreach
ASF	Business and safety improvements with workshops	363 workshops 1,083 apprentices	$1,885,059[14]	$5,193 per workshop	Not calculated	$1,746 per apprentice
	Supplementary education for out-of-school apprentices	220 apprentices	$42,732[15]	$192.24	Not calculated	$192.24 per student
STRIVE Mozambique	Village savings and loan implementation	24,004 VSL and AM beneficiaries	$715,285	$30 per participant	Not calculated	*$11.92 per child (estimated)*[16]
ACE	Agricultural value chain development in Bong and Nimba counties	953 households	$842,255[17]	$883.79 per household	$1,040 per new modern farming technique, per household, per year[18]	$260 per child
	Agricultural value chain development in Montserrado county[19]	86 households	$148,643	$1,728.29 per household	Not calculated	$346 per child
STRIVE Philippines	Value chain development	9,675 producers	$1,933,822	$200 per producer	Not calculated	$155 per child

[14] Includes monitoring and evaluation costs, which could not be separated from implementation costs.

[15] Includes student stationary, transportation to classes, and teacher payment.

[16] Save the Children estimated 2.5 children per beneficiary, based on demographic characteristics of intervention communities.

[17] Limited to the two years between the evaluation baseline and endline.

[18] Although the ACE evaluation identified positive trends in a number of wellbeing indicators, this analysis focuses on the modern farming techniques index because it was found to be statistically significant. The modern farming technique indicator also represents the first link in the causal model between ACE farmers seeing farming as a business, which is a critical factor in ACE's efforts to indirectly affect child wellbeing.

[19] Montserrado County was not included in the evaluation research because of its smaller size and different activity focus (high-value vegetables for the Monrovia market vs traditional crops targeted at local markets).

5. KEY LEARNING

Overall STRIVE economic strengthening projects positively affected households. The relationship between household economic welfare and children's wellbeing, however, is not straightforward; increasing household income alone does not assure children's wellbeing. Although observing change in child wellbeing in economic strengthening programs may be hampered by the typically two- to three-year period of a standard development project and by often-small sample sizes, ultimately, STRIVE's conclusion is:

- Economic strengthening in the absence of other interventions results in limited changes in children's wellbeing during a two- to three-year intervention period.
- Whether a program is child-focused or child-sensitive, it is critical to understand intra-household dynamics since children are affected by the decisions made in the household.
- Deep engagement with communities leads to better understanding of the context in which we work, resulting in better program design, collaborative definitions of success and measurement, and opportunity to take advantage of learning in real time, including uncovering why there may be no observable child-level effects and how to mitigate harm to children.
- Fast, flexible feedback loops in child-sensitive monitoring systems and evaluation design are essential to understanding how programs may be affecting children, recognizing opportunities to enhance children's wellbeing when the effects are harmful or little-to-no effects are observed.

The following section highlights areas that need more exploration to better understand the ways in which economic strengthening functions at the household level. Moreover, they underscore the need for careful project design that considers these factors within the local context in order to leverage economic strengthening efforts.

5.1 INTEGRATED DEVELOPMENT IS KEY TO IMPROVING CHILD WELLBEING

STRIVE identified several core areas of learning related to working across sectors, working with complex programming in challenging contexts and engaging in good monitoring, evaluation, and impact assessment.

5.1.1 Working Across Sectors

Investing in Programs: Working across sectors requires substantial upfront time, and consequently, some financial investment to ensure that stakeholders share the same working language, have appropriate expectations related to intervention outcomes and research data and rigor, and set in place

plans for coordinating effective monitoring and evaluation. For example, expectations around targeting were a challenge in STRIVE: child protection programs are accustomed to a fine degree of targeting, at the household or child level, whereas the economic strengthening approaches STRIVE employed typically engage in targeting at higher levels, like communities or firms, casting a broad net and expecting to engage a mix of vulnerable and less vulnerable participants. Economic strengthening projects often reach smaller numbers of people, which means change in outcomes during the evaluation timeframe must be relatively large to be statistically significant.

Better Project Design: STRIVE benefitted from an extended project design period to help address some of the cross-sector challenges. All the project partners cited the design period as useful to carefully thinking through the challenge of affecting and measuring outcomes for children. STRIVE experiences and results indicate that affecting children through economic strengthening may require even more intensive formative assessment and design work than STRIVE allowed. The following examples help illustrate this point:

- The isolation and lack of markets in STRIVE Mozambique seems likely to have affected households' ability to improve dietary diversity, which may be a contributing factor in the lack of change in child nutrition outcomes (anthropometry).

- A risk assessment in the Philippines that considered the risks arising from the market, environment, and so forth, as well as to firms, competitors, suppliers, producers, and their families, might have led to different value chain selection, resulting in greater outcomes for program participants.

- The design phase allowed enough time for a market assessment, but not necessarily a full value chain assessment. ACE and ASF were able to identify active markets, but the nuance of those markets' functioning was not fully understood until implementation began. Although design research cannot hope to mitigate all surprises, additional research might have helped activities fall into place more rapidly. This kind of pre-design assessment might benefit from taking a broader perspective about the needs of the target population, taking into consideration their perspective on the proposed set of activities, likely participation rate, and potential benefits. Including a researcher on the pre-assessment team might result in more thorough findings.

- Projects took different approaches to incorporating multi-sector programming. ASF interventions centered very strongly on economic development. Even the education programming offered to out-of-school apprentices had a business-oriented bent, and "soft" goals like workplace safety improvements were promoted to workshop owners as investments that would make their businesses more productive and competitive. STRIVE Philippines formed an advisory committee of child-focused organizations that played a consultative role early in the project and was instrumental to introducing STRIVE to using child time use as an impact indicator, but otherwise was a fairly straightforward light touch value chain facilitation project. ACE set out to work closely with schools initially, but had to reorient more strongly toward economic strengthening activities due to the weak market context. STRIVE Mozambique used a not-uncommon workaround to establishing multi-sector programming within a donor-siloed project context: implementing

complementary projects in proximity to each other, but managing them separately. Although the in-depth interviews indicated that the SANA nutrition messaging appeared to have achieved fairly broad outreach, Save the Children also noted that SANA implementation may have been uneven (which may have affected STRIVE results). The complementary projects lacked effective monitoring and evaluation coordination across activities.

- The design period added to the complexity of the project from an administrative perspective. It posed challenges for both donor and prime, because it meant that burn rates on the project were very low in the first year, and administrative processes like contracting had to move quickly to accommodate rapid multi-stage contracting processes (for desk research, field research, and implementation, with approvals at each stage). It required coordination and a high degree of responsiveness between USAID, FHI 360, and implementers.

5.2 UNPACKING HOUSEHOLD DYNAMICS

5.2.1 Competing Priorities in Household Decision Making

Vulnerable families struggle with competing priorities that can deeply impact the linkage between increased household economic welfare and child wellbeing. In the Philippines, AFE viewed weaving as a flexible activity that could be carried out at home when time allows and, therefore, a good opportunity for poor, rural women to earn income and still fulfill their child care and household responsibilities. Nevertheless, women in some cases reported finding it difficult to manage the added responsibility and could not find the time to weave during the day (STRIVE, 2012e). Implementers of economic strengthening interventions should consider how household members use their time: how will changing time expenditures impact a family's internal dynamics and decision making? How will the increasing demands of a family business affect children? Will they be at risk of being taken out of school to work, provide child care or take care of the household to allow adults to work? Are they at risk of reduced adult supervision? These are crucial questions to consider in program design.

Projects should, at minimum, monitor for risks like these to assure that their programming is not doing harm to children. STRIVE research in the Philippines and Liberia examined child time use and this experience informed the development of the *STRIVE Time Use PRA Guide and Toolkit for Child and Youth Development Practitioners.* This is a tool that aims to assist researchers and practitioners in implementing a participatory rapid appraisal (PRA) approach to capturing and tracking child time use.

Sometimes, the assumptions of the implementers are not the same as those of the target population. In Liberia, ACE found that, during simulation games, parents/adults frequently opted out of saving or spending money on food and health care (STRIVE, 2009). In Mozambique and Liberia, although qualitative research confirmed positive caregiver attitudes toward meeting children's needs and investing in child wellbeing, this did not necessarily translate into statistically significant improvements in children's wellbeing. Contributing factors include a lack of knowledge about nutrition and its benefits, and a seasonal lack of access to foods/cash or some combination of the two.

In Liberia, ACE initially intended to work intensively with schools, using school gardens as demonstration plots for improved farming techniques, teaching FaaB to older children, and providing nutrition messaging. This combination of approaches was meant to not only address immediate needs, but to introduce young people to potential careers in agriculture. These activities were brought to an end as the weakness of market linkages in rural Liberia became clear. There were concerns that without focusing project resources on the core economic activities, ACE would not succeed in improving smallholder farming, farm output, and income, thus undermining the expected changes in child wellbeing. It is impossible to know whether the original design might have had greater effects, but the qualitative research indicates that parents and caregivers highly value education, and, therefore, an information campaign that linked child nutrition to improved performance in school might lead to improved dietary diversity.

In Mozambique, qualitative monitoring information from Save the Children found that savings group participants named education as a priority use of savings pay-out funds and loan funds. The quantitative research, however, found that though some participants reported spending money on children's education, it did not emerge as a particularly high priority overall. Cautioning that small sample sizes limit the interpretive strength of their data, Save the Children concluded that households generally had other priorities for the funds gained through savings groups, such as business and agricultural investments (Save the Children, 2014).

5.2.2 Knowledge, Intentions, and Capabilities

In some instances, parents were knowledgeable about how to improve child welfare, but were unable to do so. In Mozambique, STRIVE qualitative research revealed that it is fairly common for parents and caregivers in project areas to have some knowledge of children's special nutrition needs, possibly due to the SANA project's educational efforts. Roughly half of participants bought special foods for children and a third said they fed young children differently from adults and older children to strengthen them or because some foods were not appropriate. Participants reported obstacles meeting those needs, however, in terms of lack of money to buy special foods, lack of time to prepare them, difficulty finding high-nutrition food in local markets, and large family size (STRIVE, 2014).

In Liberia, caregivers clearly desire to do the best they can for their children. They mostly know that children need something to eat before school, so the children can concentrate and learn while in school. They largely do not, however, show an understanding of good child nutrition. In addition, caregivers report using country (traditional) medicine first, making it unclear at what point children receive modern medicine or treatment if/when the country medicine is ineffective.

Among seaweed farming communities in the Philippines, ability to access education was such a substantial obstacle that the STRIVE research team felt that examining only standard education indicators in the research design, such as school enrollment and attendance, might not capture potential changes due to improved income. To counterbalance obstacles like the time required to travel to school and the associated safety risks, the research team incorporated caregivers' and children's aspirations for education into the research design, reasoning that improved household income might increase their

optimism about overcoming obstacles to education. At endline, school enrollment and attendance were up in seaweed farming communities as a result of a social safety net program, which included school attendance in its eligibility requirements, resulting in community-based efforts to increase school days and hours so that their communities would be included in the program. Educational aspirations and confidence that those aspirations could be attained declined, however, and the cost of education was identified as the major barrier (Rutherford, 2013a).

5.2.3 Gender Dynamics

STRIVE found that gender dynamics were a factor in the linkage between project activities and child wellbeing in a variety of ways. In Mozambique, attracting women's participation was a challenge. At the start of the project, participation by women was less than 40 percent due to cultural factors like wives needing husbands' consent to engage in the project, and community leaders only speaking to men about the project. Given that research across a range of contexts links increased women's income to increased investment in children, Save the Children made a concerted effort to engage more women in savings groups by promoting the mobilization of mixed groups to community leaders, engaging more women as savings group promoters, and forming women-only groups (Save the Children, 2014).

Also in Mozambique, STRIVE beneficiaries reported that when men and women carried out VSL activities in mixed groups, gender equity in household-level decision making was improved. As a result, STRIVE began to encourage mixed groups to help consolidate women's participation in decision making at home in a context where women are often considered to have mainly a reproductive role (Save the Children, 2014).

There were some indications that greater involvement by women could influence outcomes for children. In the Philippines, weavers told researchers they would spend up to half of the "extra" income on children. In focus groups, a little over half of women said they would spend more on children, while 13 percent of men reported the same (Rutherford, 2013c). This suggests that how financial decisions are made—jointly or with either gender holding more influence—could make a difference for child outcomes.

STRIVE Liberia research found that men and women are equally concerned with their children's wellbeing and, though they may have different information, they do talk about decisions and sometimes make them jointly. This may not be immediately obvious, since men tended to posture about their influence, but eventually said in interviews that decisions about children are made with their spouses (Rutherford et al., 2014). There is a demonstrated link between women's spending and investments in children (Chowa et al., 2007; CPC Livelihoods and Economic Strengthening Task Force, 2011; Holvoet, 2004; van Rooyen et al., 2012; Yoong et al., 2012), but larger investments that men may be more inclined to prioritize, such as business growth and housing improvement may have less direct, but no less meaningful, effects on children's wellbeing over the long term (de Mel et al., 2009), if they successfully build household wealth and improve living conditions. The relationship between gender and outcomes for children is uncertain and contextual, but it appears to be an important element for

consideration in any economic strengthening activity, and is an area that would benefit from further examination through research and evaluation.

5.3 DEEP ENGAGEMENT WITH COMMUNITIES LEADS TO BETTER UNDERSTANDING OF CONTEXT

5.3.1 Complex Programming in Challenging Contexts

Value chains are complex systems, and seeking to integrate vulnerable producers in these systems requires producers to be willing and able to try something new/change their time-use patterns, take on a certain amount of risk to improve their production capacity, and develop stronger market relationships. A risk/return assessment is recommended for value chain strengthening that seeks to benefit vulnerable children. This assessment should examine the perspective of the target market actor, analyze value chain opportunities and constraints, and look at how household activities in the value chain impact the household's economic strategy. This, in turn, should inform the project's theory of change and, consequently, its design and approach to implementation.

STRIVE's experience suggests that higher value and export-oriented markets may be particularly challenging in deriving indirect benefits for vulnerable producers. Factors affecting markets are substantially outside project control, demand extensive due diligence, and may require producers to take risks that are outside their comfort zone. Flexibility is important, both in types of value chains entered into, and in creating a balance between what are now referred to as "push" and "pull" strategies. As noted earlier in the project summary section, over the course of STRIVE, thinking about how to engage vulnerable producers in value chains evolved. Traditional pull strategies to promote firm development may need to be complemented with push strategies to enhance the capacity of vulnerable producers.[20] The tension between neither harming market development with direct intervention nor exposing vulnerable households to levels of risk they are unable to cope with is challenging to negotiate and requires a high degree of attention to local context on the part of program implementers.

Value chain projects require flexibility in project implementation, which can be challenging for donors/projects that seek to benefit a specific vulnerable population. At the onset of a value chain project, it is not possible to identify all the market actors and lead firms that the project will collaborate with, pinpoint exact locations of project activities, or determine which households will benefit from lead firm interventions. Market development projects evolve in an incremental fashion based on many factors and the extent of lead firm engagement and collaboration will vary during the project. These factors also lead to challenges in rigorous research design: since establishing the intervention population is difficult, it can also be challenging to establish a control population. To learn what works, implementers and donors may find it worthwhile to build relationships with firms and other stakeholders, to increase the understanding of the research/ evaluation process, and improve the perception of the value of research findings.

[20] Please see Norell and Brand (2012) and more recently the LEO project (http://acdivoca.org/our-programs/project-profiles/global-leveraging-economic-opportunities-leo).

Conflict-affected environments, though in need of effective economic strengthening, magnify project challenges since conflict undermines social trust, weakens markets, damages infrastructure, and limits local capacity. For ASF, growing insecurity in Kabul over the life of the project affected staff mobility and limited areas where it was feasible to work. In all the STRIVE projects, donors had a long-term presence, and the effects of donor dependency were a concern. Projects had to work to mitigate beneficiary expectations of handouts. Particularly in Afghanistan and Liberia, STRIVE projects were sometimes competing with donor activities that undermined sustainable market development.

The weakening of trust and social bonds that often accompanies conflict adds to the challenges of economic strengthening programming. Savings group projects require interpersonal trust to build social cohesion in communities to form functional groups. Value chain projects require trust among producers, buyers, and suppliers to work effectively. Economic strengthening activities can help to build trust and expand participants' networks, but are likely to need to start small and slow in order to build credibility with participants, and maintain a high degree of engagement so that new activities and new relationships do not falter.

5.4 CHILD-LEVEL MONITORING AND EVALUATION ARE ESSENTIAL

Do no harm and try to improve children's wellbeing: Child-level monitoring systems and evaluations are essential to knowing whether and how children are affected by the intervention. Failure to monitor children can result in their harm, increasing child labor and harmful labor, putting children at risk of being without appropriate care, and other harmful situations. At the same time, failing to monitor can result in missed opportunities. In Liberia, for example, STRIVE could have known that children's dietary diversity was either worsening or unchanging, had ACE been monitoring children. Given the clear desire to improve their children's welfare, a local campaign about child nutrition and the link with education outcomes may have been effective to produce the changes STRIVE hoped to observe.

Investment: STRIVE's experience indicates that investments in monitoring, evaluation, and impact assessment will be larger for an economic strengthening project that measures effects on indirect beneficiaries, such as vulnerable children. Partnerships with local organizations/universities in conducting project monitoring and evaluation are a potential source of cost savings, but measuring both direct and indirect project effects requires a larger investment in monitoring, evaluation, and impact assessment.

Capacity Building: Capacity is a challenge for proper monitoring, evaluation, and impact assessment at multiple levels. Capacity within international nongovernmental organizations is growing, but not yet robust, particularly where rigorous impact assessment is concerned. At the local level, experienced researchers and research organizations are often in high demand. Although good qualitative research can add substantial value to an impact assessment, people with skills and experience in robust qualitative research can be difficult to identify, even in research organizations. Stakeholders should keep this in mind and prepare in advance a plan to mitigate the capacity issues in their context. The plan may include

capacity building from a third party to develop the monitoring and evaluation skills of implementer staff and local partners and/or third-party evaluation with oversight by a qualified specialist.

6. RECOMMENDATIONS & NEXT STEPS

Examining the full STRIVE implementation and learning experience, the project offers several key recommendations for future programming. Although our recommendations are targeted to future economic strengthening projects that aim to positively affect children's wellbeing, they may be of more general interest to multi-sector projects that incorporate economic strengthening, particularly those working with vulnerable populations.

- *More research is needed into the relationship between economic strengthening and household and child wellbeing*. The demonstrated correlation (Akwara et al., 2010; Campbell et al., 2010) between household economic status and child wellbeing is clearly affected by factors beyond increased income and assets. A better understanding of the factors that influence household decisions about allocating resources to child wellbeing would help identify whether there are opportunities for economic strengthening projects to strengthen or speed the process of investing in improved child wellbeing.

- *Donors should require risk analysis in their solicitations*, so that they and their implementers enter into economic strengthening projects with a shared understanding of the numerous risks involved. These include the economic intervention not succeeding (or not succeeding to a degree necessary to effect positive change at the child level in the project timeframe), not having an effect or having a negative effect on children, not reaching the target population as a result of self-selection, and so on. This is particularly significant for value chain projects with vulnerable populations, which should consider risks to the value chain from outside forces, risks to value chain actors, and risks to their households. This will help donors and implementers better determine what level of risk they are asking vulnerable households to absorb and what risk mitigation measures might be needed.

- *Carefully consider the match between donor mandates, target population, and types of economic strengthening activities*. For example, value chain development has high potential for broad outreach and sustainable impact, but is a higher risk/reward activity than interventions like savings groups. It is challenging to target, and where capacity is low, ensuring vulnerable households are prepared to cope with market risks is a resource-intensive process. The emphasis on building businesses may create incentives for households not to significantly increase their spending in other areas immediately, resulting in minimal short-term effects for indirect beneficiaries, such as children, or worse, negative effects like increased child labor.

Savings groups are a lower risk (although not risk-free), but also lower reward. They can be targeted at the community level, and they are low-cost and sustainable. Particularly where they engage women as participants, savings groups are linked to increased spending on immediate child needs, such as food, education expenses, and clothing. But they are less appropriate to donors and target populations that are in a position to support households transitioning out of poverty, because they do not yield large enough returns to fuel that process.

- Project *learning agendas should be clearly articulated* from project start to *obtain the buy-in of all stakeholders* and establish effective systems to document and disseminate learning. Donors, project implementers, project participants, and researchers must collaborate to fulfill the learning agenda. Capturing expectations in writing is strongly recommended, and incorporating them into agreements with a higher degree of formality (contracts, grants) may prove useful over time. The expectations for the learning agenda should be reflected in project funding as well; extensive documentation of a project's context is important to understand why and how interventions fail and succeed.

- *Collaboratively define positive impact.* In the design process, discuss what positive change would look like with a range of project stakeholders, from donors to beneficiaries. This information should feed into the causal model design and indicator selection process. For additional learning and tools for child-focused projects, see the STRIVE publication, "Magnify Your Project's Impact: How to Incorporate Child-Level M&E in Economic Development."

- *Collaboratively create the causal model.* Projects should have a causal model (or other representation of the project's theory of change) and implementers, local stakeholders, and researchers should engage in early and frequent discussion about the causal model. Throughout implementation, stakeholders should keep in mind that even the best causal model is not set in stone. It represents one understanding of the mechanisms through which activities may affect people and organizations. It lays out pathways of what is expected to happen and identifies dependent relationships between activities and outcomes. The causal model is critical to determining what gets measured, and should be revisited each time monitoring data are analyzed and evaluations are conducted to determine whether the model holds true.

- *Think through and carefully select child-level indicators arising from the project's theory of change.* Projects that aim to affect child wellbeing indirectly should consider carefully what child-level indicators from the theory of change are realistic to track. For example, food security—food availability, access, and use[21]—is a complex problem that needs to be addressed over a substantial period of time to achieve and sustain improvements. STRIVE's experience in Liberia and Mozambique indicates that provision of adequate food is easier to improve than dietary diversity, which relies more heavily on individuals' knowledge about and access to more nutritious foods. Both more food and more nutritious food are necessary to see changes in child nutrition. The expected time to see change in an indicator, the complexity of capturing it, and its usefulness to the project should all be taken into account. Donors can assist in the process by

[21] See World Health Organization (2015) for definition.

maintaining clear priorities for what they want projects to learn and by limiting the number of indicators to measure.

- *Knowledge, decision-making capacity, gender, and access to foods all affect child nutrition.* Projects that aim to affect child nutrition should recognize this complexity and, for example, examine nutrition education and how it intersects with gender roles, household decisionmaking, and other priorities. In STRIVE Mozambique, though women had primary responsibility for cooking, they were generally not the sole decision makers about spending on food. In a context like this, desirable behavior change with regard to child nutrition would likely be strengthened by ensuring that both men and women receive education. In Liberia, the high value caregivers place on education as a means of improving their lives and the lives of their children could be leveraged in a nutrition campaign by linking the value of improved child nutrition to educational outcomes in the minds of parents/caregivers.

- *Consider the mediating role of markets on outcomes.* Markets and their potential effect on the desired project outcomes should be taken into consideration when designing economic strengthening interventions. This is obvious for value chain development activities, which have a built-in need to understand and respond to markets. As seen in STRIVE Mozambique, the presence or absence of markets in project areas had implications for what savings group participants had the opportunity to do with savings and loan funds, and appears to have follow-on effects on what kinds of food purchases households were able to make. This suggests the potential for better outcomes from multi-sector and multi-level program designs that take into account local and regional economic environments. In the case of STRIVE Liberia, infrastructure challenges, such as poor roads and appropriate crop storage, impede farming as a business.

- *Building monitoring and evaluation systems to have faster and shorter feedback loops* would benefit most projects, but value chain projects (in fact, any market-driven development project) would benefit from rapid feedback with detailed, disaggregated monitoring at multiple levels of the value chain. Implementers can work creatively with firms and other market agents to create systems through which the project obtains useful information that is not perceived as burdensome to beneficiaries. In Liberia, ACE used farmer financial diaries as both a means of capturing monitoring data and as a tool enabling stakeholders to better understand the flow of resources into their farms and how these linked to yield and farm income. Use of the diaries improved farm decisions and further enabled farmers to view their farms as businesses.

For more information about STRIVE activities, learning, and recommendations, please see the list of STRIVE products in the annex, which are available either on the CYES site or by request (until journal submissions are finalized).

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ANNEX A: SITUATING STRIVE RESULTS ON THE ROAD TO HOUSEHOLD RESILIENCE

DESK RESEARCH ON CASH TRANSFERS AND CHILD WELLBEING

The Road to Household Resilience is a useful framework for matching the economic needs of vulnerable populations with appropriate economic strengthening interventions. Households in need of "provision" services have highly limited or no economic risk tolerance: they are using coping strategies like selling productive assets and limiting their food consumption to survive. Households in need of "promotion" activities are in challenging but less threatening circumstances: they may use similar strategies to provision households, but they are also able to migrate for labor, seek waged work, and draw on social safety nets. Options like these allow them to tolerate a limited degree of risk in pursuit of a less precarious financial position. Households prepared for promotion interventions are poor but in a relatively stable economic situation that enables them to engage in higher risk activities that yield greater returns, and may have the capacity to lift them out of poverty. A household's position on the road to resilience is not fixed: successful economic activities can move a household further toward resilience, or shocks can cause it to fall back to a more vulnerable position.

STRIVE interventions operated in the protection and promotion segments of the road, so to gain a fuller picture of the link between economic strengthening and child wellbeing, the project conducted a literature review on the link between a common provision strategy, cash transfers, and child wellbeing. The main findings and recommendations from that review are summarized here.

The literature review identified 51 experimental or quasi-experimental studies that evaluate the effectiveness of cash transfers in improving children's wellbeing, focusing on their education and cognitive development, health and nutrition, and preventing child labor. STRIVE examined education, treated health and nutrition as distinct categories, and strongly recommends that economic strengthening projects monitor for their impact on child labor.

Cash transfer programs vary significantly in terms of their design but most of them are targeted toward poor and vulnerable populations with an overarching goal of breaking the transmission of poverty between generations and improving human capital. Two key differences in design is that some programs

are *unconditional*, where the recipient is not obligated to fulfill any requirements to receive the transfer, while others are *conditional* on certain actions by the recipient, such as enrolling children in school or taking them to regular health care checkups. Besides the presence or absence of conditions, cash transfer programs may include a wide range of supporting practices, such as provision of nutritional supplements or a parental intervention that aims to increase the quality of care children receive at home.

The results of the literature review suggest, as STRIVE itself discovered in its implementation results, that more research is needed into the link between cash transfers and child wellbeing. The evidence base is still relatively small, and the mechanisms by which cash transfers influence or fail to influence child wellbeing are not well understood.

In **education**, both conditional and unconditional transfers seem to increase enrollment. The magnitude of impact depends on initial levels of enrollment, with the biggest gains achieved in areas with the highest out-of-school rates. Evidence is less promising regarding the effectiveness of cash transfer policies on the likelihood of children staying in school, as well as on learning outcomes and cognitive development. This may be explained by low quality of schooling and the necessity to accompany cash transfer policies with supply-side interventions such as teacher training.

There is some evidence that placing conditions on cash transfers may produce better results than making them unconditional, but the number of studies investigating this issue is small. Many cash transfer policies, especially in Latin America, make the receipt of money conditional on children in the household attending school. Even without conditions, however, cash transfers may affect the ability of parents to send children to school, especially if the barriers to schooling are mostly economic. Additional financial resources may be spent on school-related expenses, such as fees or uniforms, or may compensate for the loss of income from child labor. If money is spent on more and higher quality food, increased nutrition has the potential to improve health outcomes and lead to more concentration and better learning, resulting in children staying in school longer (Adato & Basset, 2008). Unconditional transfers seem likely to be effective in improving children's education where the barriers to education are solely economic, but in the presence of other barriers, conditions may be necessary to advance the desired results.

In **health**, there is evidence on conditional cash transfers increasing the utilization of health services and both conditional and unconditional transfers improving certain health outcomes, especially children's height and weight. Studies that examine particular illness rates, however, did not usually show much impact, even if the program was targeting them specifically, such as by distributing iron supplements (in addition to cash) to decrease anemia rates. Several studies found more impact for younger children, emphasizing the need to target interventions toward the youngest. Based on limited evidence, it is not possible to determine whether conditional cash transfers are more successful in improving children's health than unconditional cash transfer policies.

In terms of health care service utilization, making transfers conditional on regular wellness checkups for children leads targeted families to increase their use of health services, although some studies nuance this with findings that the results are likely to be strongest for very young children. Several studies

evaluated the impact of *conditional* transfers on the percentage of children getting timely vaccinations; the results are mixed. The literature found only one evaluation of unconditional cash transfers that looked at the change in the number of wellness check-ups; it found no impact. None of the studies of unconditional cash transfers examined immunization rates. Therefore, the impact of unconditional cash transfers on health care services utilization cannot be assessed.

For child health outcomes, the evidence is somewhat inconclusive, suggesting improvements in height and weight, but not much success in reducing particular illness rates. A systematic review of studies that look at the impact of conditional programs on height and weight, authored by Leroy, Ruel, and Verhofstadt (2009), concludes that the effect seems to be larger for weight than for height, more pronounced among younger children, and when the size of the transfer is larger. A small sample of studies that examine unconditional transfers makes it even harder to draw conclusions on their effectiveness in improving children's health. Among the few available evaluations, the results vary.

Based on limited available evidence, it is not clear whether making the receipt of cash conditional on certain child health-related behaviors makes them more successful. Two studies on specific projects in Africa yielded mixed results, and a recent review by Bassani et al. (2013), deemed all available evidence on the effectiveness of cash transfer programs on children's health to be limited and of low quality.

Findings from studies that evaluate the impact of cash transfer policies on **the likelihood of a child engaging in child labor** and the time spent working are quite heterogeneous. The impact does not seem to be strongly correlated with the size of the transfer nor with an increase in school attendance, but rather related to the type of work activities in which children are involved.

Children engage in work for many reasons. Generating income is one obvious reason and cash transfers may be most successful when this is indeed the principal motivation behind a household drawing on a child's labor. Work can also be seen as a way to develop skills, and there may be positive associations with a child working, suggesting independence and self-sufficiency. Furthermore, if a cash transfer contributes to an expansion of a family business, it may require more time engagement from family members, including children. Not all child work should be considered child labor, but in the absence of a shared definition of child labor across countries and no single statistical measure of child labor, the distinctions can be challenging to draw.

The body of evidence on cash transfer effects on child labor is very small; only 14 quasi-experimental or experimental studies were found in the STRIVE review, and their findings are very heterogeneous. Where cash transfers have an impact on child labor, it is generally positive, but reductions in child labor vary by gender, type of work, and geographic location. No studies compared the effect of conditional versus unconditional cash transfers on child labor. There is much room for additional research in the field.

In addition to the specific topic areas, there are some overall challenges in applying existing research to cash transfer policies. One is that it is difficult to associate positive impact with specific components of the program. The impact of cash transfers on child nutrition, for example, may be positive, but the true source of the effect remains unclear: improvements may be a result of families purchasing more

nutritious foods or the child receiving nutrition supplements. The difficulty in associating positive results with particular elements of cash transfer programs makes it challenging for policymakers to decide which components are essential and which are optional.

Another important consideration is whether a cash transfer should be conditional on certain behavior demonstrated by the recipient. Conditions will work if barriers are purely, or mostly, economic. For example, if the main reason why parents do not send their children to school is concern about their safety, a conditional cash transfer will not be the right mechanism to increase attendance. Obstacles on the supply side—for example, a lack of health services within reasonable distance—may be a principal reason why putting conditions on a cash transfer will not automatically make it successful. Improving local education and health infrastructure may be a necessary step before introducing a cash transfer policy conditional on school attendance or visiting health care facilities.

Implementing conditions on cash transfers requires an infrastructure to target specific populations and monitor compliance, which significantly increases the cost of the program. In some countries, conditional cash transfers may be simply impossible to implement due to weak administrative capacity. Targeting is particularly challenging in the context of omnipresent poverty, where distinguishing moderate from severe impoverishment is nearly impossible, and where the extent of possession of documents confirming identity and age is low. Furthermore, the value of conditions is challenging to assess when there are few data on whether the benefit achieved through conditions outweighs the cost of monitoring compliance.

ANNEX B: STRIVE RESOURCE LIST

All published material are available on the CYES site, hosted by the seep network, www.seepnetwork.org/strive

REPORTS

Savings Groups Learning Products:

Savings Groups and their Role in Child Wellbeing: A Primer for Donors

Briefs based on report:

Brief 1: Savings Groups- Core Principle

Brief 2: Saving Groups for Child Wellbeing- the Risks

Brief 3: Designing Savings Groups to Benefit Vulnerable Children

Brief 4: Introduction to Savings Groups Plus

Brief 5: Savings Groups Plus for Child Wellbeing

Lessons from STRIVE Mozambique: From Savings Groups to Reduced Vulnerability of the Rural Poor

The Impact of Savings Groups on Children's Wellbeing: A Review of the Literature

Value Chain Learning Products:

Agriculture for Children's Empowerment (ACE) Value Chain Network Analysis

The Value Chain Framework and the Very Poor: Lessons from STRIVE on Bridging the Gaps between Household Income and Child Welfare

ASF Project:

STRIVE Learning Report #1: Incorporating Supplementary Literacy and Numeracy Classes: Findings from STRIVE's Afghan Secure Futures

STRIVE Learning Report #2: Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE's Afghan Secure Futures Program

STRIVE Learning Report #3: Using Indirect Interventions to Benefit Youth: Lessons from STRIVE's Afghan Secure Futures Program

Evaluation Reports:

STRIVE Liberia Evaluation Report (Available upon request)

STRIVE Philippines Woven Products Sector: Final Evaluation

STRIVE Philippines Seaweed Sector: Final Evaluation

Final Project Reports

Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE) Final Project Report: ACE Program

STRIVE Philippines Final Project Report

Afghan Secure Futures Final Project Report

Economic Strengthening for Vulnerable Children: STRIVE Mozambique Final Report (Available upon request)

Guides, Tools and Other Learning Products

Magnify Your Project's Impact: How to Incorporate Child-Level M&E in Economic Development

Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm (also available in French, Spanish and Arabic)

Why Measuring Child-Level Impacts Can Help Achieve Lasting Change (also available in French, Spanish and Arabic)

Symposium Report: Keeping Children and Families together with Economic Strengthening

Time Use PRA Guide and Toolkit for Child and Youth Development Practitioners

Literature Reviews

Do Cash Transfers Increase the Wellbeing of Children? A Review of the Literature

The Impact of Microcredit Loans on Child Outcomes: A Review of the Literature

The Impact of Savings Groups on Children's Wellbeing: A Review of the Literature

JOURNAL ARTICLES

Brunie, A., Fumagalli, L., Martin, T., Field, S. and Rutherford, D. (2014). Can village savings and loan groups be a potential tool in the malnutrition fight? Mixed methods findings from Mozambique. Children and Youth Services Review, Vol. 47 Part 2: 113-120.

Submitted to journals for consideration:

- Brunie, A., Rutherford, D., Keyes, E. and Field, S. (2015). Economic benefits of savings groups in rural Mozambique. Submitted manuscript.
- Rutherford, Di. and Brunie, A. (2015). Motivators and Barriers to Savings Group Participation: A Qualitative Study with Participants and Non-participants in Mozambique. Submitted manuscript.
- Rutherford, D., Burke, H. M., Cheung, K. K. and Field, S. (2015). Rural Farmers Access an Agricultural Value Chain: Impact on Smallholder Farmers, Their Households, and Children. Submitted manuscript.
- Cheung, K. K., Rutherford, D., and Burke, H. M. (2015). How formative research can improve the effects of economic strengthening programs for children. Submitted manuscript.
- Rutherford, D. and Guest, G. (2015). Can 1 + 1 = 0? A Case Study of the Effects of Mixed Methods Design Choice on Evaluation Outcomes. Submitted manuscript.

EVENTS AND WEBINARS

Webinar: Magnify Your Project's Impact – How to Incorporate Child-Level M&E in Economic Development, SEEP Network, March 12, 2015

Symposium: Keeping Children and Families together with Economic Strengthening Symposium, March 6, 2015, Washington, DC

Workshop: Intersection of Economic Strengthening and Child Wellbeing: Understanding the Evidence and Emerging Trends and Developing Child Sensitive M&E Systems, Washington, DC, February 25-26, 2015

Workshop: Intersection of Economic Strengthening and Child Wellbeing: Understanding the Evidence and Emerging Trends and Developing Child Sensitive M&E Systems, Pretoria, South Africa, March 19-20, 2015

Conference Presentation: "M&E Framework for Economic Strengthening Programs Affecting Children and Youth", Global Youth Economic Opportunities Conference, October 2014.

Conference Presentation: "Magnify Your Project's Impact: How to Incorporate Child-Level M&E in Economic Development", SEEP Conference, Arlington, VA, September 2014

Conference Presentation: "Market Opportunities for the Rural Poor? STRIVE Liberia Evaluation of a Rural Agriculture Intervention", African Evaluation Conference, Yaounde, Cameroon, March 2014

Conference Presentation: "Child-level Impacts of Economic Strengthening: What is the Evidence?" Youth Economic Opportunities Conference, September 2013.

Conference Presentation: "Measuring Child-level Effects of Economic Strengthening: Emerging Best Practices", CYES Seminar: Economic Strengthening Programs as Drivers of Child Wellbeing, Washington, DC June 2013

Conference Presentation: "Measuring Child-level Effects of Economic Strengthening: Emerging Best

Practices", CYES Seminar: Economic Strengthening Programs as Drivers of Child Wellbeing, Washington, DC June 2013

BLOG POSTS

Youth Economic Opportunities Conference: How do you target young people effectively
VSLAs: Addressing the Evidence Gap on Child Outcomes
Children and Youth Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm
Afghan Secure Futures Initiative
Agriculture for Children's Empowerment (Liberia)
Measuring Child-level Outcomes from Value Chain Interventions: The Case of STRIVE Philippines
STRIVE Mozambique

PROJECT SUMMARIES

STRIVE Factsheet
STRIVE Activity Brief #1: The Afghan Secure Futures (ASF) Project
STRIVE Activity Brief #2: The Agriculture for Children's Empowerment (ACE) Project
STRIVE Activity Brief #3: STRIVE Philippines
STRIVE Activity Brief #4: STRIVE Mozambique

SUCCESS STORIES

Hardworking Hope: Family Farmers Transform Markers
STRIVE Success Story: Apprentices Learn and Earn in Afghanistan