**Productive Safety Net Program (PSNP) Plus Project[[1]](#footnote-1) - Learning Agenda and Plan**

**1. Learning Agenda and Plan- Impact**

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| **Learning Question #1.** | **Learning Question Story / Paragraph #1.** |
| What combination and sequencing of interventions will significantly contribute to graduation   * What is the combination of interventions that would lead to graduation (Value Chain, Village Saving and Lending Associations, Microfinance, etc)? Is there any difference for women and men? Which combination is more appropriate for women or female-headed households? * Is every Implementing Partner on the same page as far as combination and sequencing are concerned? Do the Implementing Partners have different approach for women and men? * Is the already started combination working for both women and men if not what can we do? | ***Action:***  The PSNP PLUS program aims to assist PSNP households to move towards graduation through market driven approaches. The program framework designed to empower the poor households to make informed decisions about scare resources, while facilitating access to informal and formal financial products and services and their entry into markets.  The project facilitates delivery of combination of interventions and services following a stepped approach through enhancing use of a range of contextually relevant microfinance services (Village Saving and Lending Associations linkage with Microfinance Institutions) coupled by business skills, financial literacy and various technical trainings; and by strengthening linkages between poor households and commodity markets through value chain approach and asset transfer leading to asset accumulation at household level with associated steps towards PSNP graduation and more resilient households. |
| ***Planning Questions*** | ***Our Plan*** |
| What evidence already exists about this topic? | The Longitudinal Impact Study report showed that participating in one Value Chain only will not have significant impact on the households. |
| How will we gather this evidence to fill our knowledge gaps in the coming quarter? | * Development of gender sensitive check list * Identify 5 households: 3 households who have shown some positive changes and 2 not doing well and * Track changes in their lives   + - Collect case stories quarterly     - Document the sequence and combination of interventions |
| How will we share our lessons internally to improve our performance (what processes, formats and tools will we use)? | * Implementing partners report quarterly on the Technical Working Group meetings * Share with Project Planning Committee and Steering Committee * Facilitate for the Households to share their stories in different events for other community members, stakeholders, government, NGOs, donors * Compile the stories and lessons to present them on the Technical Working Group meetings |
| How will we keep track of and store our information? | * Case stories * Regular follow up and documentation * Finally develop complete story and publish in the PSNP plus newsletter, videos and other medias (print and electronic medias) |
| How will we share our lessons with our stakeholders? | * Organize learning events for both internal and external stakeholders * Use newsletters |

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| **Learning Question #2.** | **Learning Question Story / Paragraph #2.** |
| What are the most reliable indictors to track changes in the short-term? | The impact indicators of PSNP PLUS project are explained in terms of short term asset based indicators. From the project implementation experience to date, from the drought faced during the year 2009, from Tufts impact assessment results and from the study of Village Saving and Lending Associations economic impact assessment studies, it was observed that building assets at household level, with in the short run having these seasonal interventions of the project will be challenging. Therefore as impact is broad and not only be measured in terms of assets, it will be good to assess other reliable short term impact indicators. |
| ***Planning Questions*** | ***Our Plan*** |
| What evidence already exists about this topic? | There are study documents such as the Doba Longitudinal Impact Study result, Village Saving and Lending Associations impact assessment study showing impact and the Intermediate Results assessment reports. |
| How will we gather this evidence to fill our knowledge gaps in the coming quarter? | * Intermediate Results, objectives and impact indicators should be critically assessed * Assess the midterm and Intermediate Results assessment reports * Include outcome related questions in the Intermediate Results assessment questionnaire to capture related changes such as Multi-Stakeholder Platforms (MSPs) |
| How will we share our lessons internally to improve our performance (what processes, formats and tools will we use)? | * Present the report to the Knowledge Management and Learning task force and the Technical Working Group meetings * Share with Project Planning Committee and Steering Committee * Responsibility: * Time: interim reports are expected by the end of the next quarter |
| How will we keep track of and store our information? | Adjust the log frame and incorporate it in the Monitoring and Evaluation plan |
| How will we share our lessons with our stakeholders? | Prepare a consolidated report that shows the indicators we should use and share it with the donor |

**2. Learning Agenda and Plan- Microfinance**

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| **Learning Question #1.** | **Learning Question Story / Paragraph #1.** |
| How can a sustainable Village Saving and Lending Associations (VSLA) - Microfinance Institutions (MFI) linkage be established? | In the absence of access to alternative financial services, Village Saving and Lending Associations play the role of financial intermediation and act to bridge the gap between financial service providers and community residents while offering a gradual and stepped approach to linking with formal financial services.  The issue of VSLA-MFI linkage needs to be broadened to include cooperatives and commercial banks. Clarification is also sought in terms sustainability of 1) linkage with VSLA/group but not individuals vs. with individuals and groups, 2) VSLA-MFI linkage with respect to microfinance business i.e. wholesale vs. retailing, 3) VSLA-Cooperatives linkage, 4) group vs. networks and or federations.  What sustainable arrangement should PSNP PLUS Project recommend? |
| ***Planning Questions*** | ***Our Plan*** |
| What evidence already exists about this topic? | * The Village Saving and Lending Association members are linked to Microfinance Institutions individually and * Microfinance Institutions have strong interest to work with Village Saving and Lending Associations |
| How will we gather this evidence to fill our knowledge gaps in the coming quarter? | * Design a pilot linkage mechanism in CARE operation areas and develop to test, demonstrate, document and evaluate it to scale it up in to a viable linkage modality (this is an action research-based mechanism which is open to change and revision by the end of which we expect a document that shows what has been done) * Incorporate learning from other countries in the development of the mechanism |
| How will we share our lessons internally to improve our performance (what processes, formats and tools will we use)? | * The two persons’ team will first present to the Knowledge Management taskforce then if agreed up on by the task force it would be presented to Technical Working Group, Project Planning Committee and Steering Committee * Establishing an Multi-Stakeholder Platform that discusses Microfinance Institution issues * Responsibility: * Time: up to September 30 finalizing the design of the modality and start implementation then after the lessons will be documented and shared every quarter |
| How will we keep track of and store our information? | * Developing a case story to be shared with the different stakeholders * Can be part of the quarterly report |
| How will we share our lessons with our stakeholders? | Develop a consolidated report of the progress and result of the pilot and can be shared through the newsletter as well as different forums |

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| **Learning Question #2.** | **Learning Question Story / Paragraph #2.** |
| How can Village Saving and Lending Associations link with Value Chain activities? | While promotion of linkages to formal Microfinance Institutions enhances the take up of food security packages and other credit and saving services, PSNP PLUS is primarily works on the selected four value chains which is expected to improve production, enhance productivity, diversify income sources and increase productive assets for food insecure households.  Village Saving and Lending Associations members are currently taking advantage of the Value Chain related interventions such as livelihood skills training, other technical assistance and the artificial marketing arrangements of shoats. In facilitating access to rural financial services, especially credit, what linkage approach best suits the PSNP PLUS Project i.e. linking Village Saving and Lending Associations with Value Chain activities or Value Chain activities with Village Saving and Lending Associations? How should the assessment focus to propose the best practice linkage modality? |
| ***Planning Questions*** | ***Our Plan*** |
| What evidence already exists about this topic? | * In Save the Children-UK areas there are problems of group cohesion that has resulted in difficulty in using the financial services provided\available * The keen interest of Village Saving and Lending Associations members to participate in Value Chain activities |
| How will we gather this evidence to fill our knowledge gaps in the coming quarter? | * Identifying Village Saving and Lending Associations and Production and Marketing Groups in all woredas * Try to identify Village Saving and Lending Associations and try to link them to Value Chain * Identify Production and Marketing Groups and support them to establish Village Saving and Lending Associations * Document the process and changes to identify which process is beneficial to participants * This is an activity every implementing partner should do. * We can develop the tool that will assist us to gather the evidence. * Responsibility: * Time: Activities can be started immediately |
| How will we share our lessons internally to improve our performance (what processes, formats and tools will we use)? | * Technical Working Group Meetings |
| How will we keep track of and store our information? | * Develop case stories * Incorporate stories in quarterly reports * The task team will review the stories and identify changes and lessons from the stories and members of the team will go to the field to validate evidence, giving recommendation and coaching * A Terms of Reference to be developed outlining these and other activities to be undertaken by the task team |
| How will we share our lessons with our stakeholders? | * Newsletter * Presenting on conferences even out of PSNP Plus |

**3. Learning Agenda and Plan: Value Chain**

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| **Learning Question #1.** | **Learning Question Story / Paragraph #1.** |
| Are the value chain interventions in place supporting PSNP plus participants to benefit from functional markets? | The PSNP plus project works to link poor rural households to functioning market. To this it is working on four value chains: honey, livestock, cereals and white pea beans.  In doing so, assets are being transferred to participants to help them engage in these markets.  Some the markets for the selected value chains are characterized by seasonality and price fluctuation. However drought and the prevailing loan term, group lending approach and amount of loan have discouraged participants engaging in selected Value Chains |
| ***Planning Questions*** | ***Our Plan*** |
| What evidence already exists about this topic? | * Participants have the assets at hand and have actually started engaging in marketing activities. * The private sector has shown interest in working with participants. * Trainings have been provided and farmers are producing quality products such as shoats, transitional beehives, and are engaged in colony multiplication. |
| How will we gather this evidence to fill our knowledge gaps in the coming quarter? | * Develop a gender sensitive data collection checklist (include a question on 1.which activity is beneficial and which one is not and the adjustments to be made 2. on what they are learning from Multi-Stakeholder Platforms) * Identify 8-10 households (2 households per value chain) and \or individuals, groups per value chain who produced surplus and managed to sell to the market * Identify two private sector institutions that are working with PSNP plus participants to check their views on the value added as a result of their engagement and * Document the changes quarterly * Responsibility: lead advisors from SNV should work with the project managers or value chain focal persons to support the documentation process |
| How will we share our lessons internally to improve our performance (what processes, formats and tools will we use)? | * Reports and presentations on the Technical Working Groups * Share with Project Planning Committee and Steering Committee * Newsletter |
| How will we keep track of and store our information? | * Develop case stories * Incorporate stories in quarterly reports |
| How will we share our lessons with our stakeholders? | * Newsletter * Multi-Stakeholder Platforms |

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| **Learning Question #2.** | **Learning Question Story / Paragraph #2.** |
| How do we create win-win relationships between the private sector and participants based on mutual understanding? | In creating market linkages, efforts have been underway to bring the private sector on board. However, experience shows that beneficiaries are not producing based on the expectations of the private sector in terms of quality, quantity and time of delivery.  On the other hand, the beneficiaries also indicated that the private sector is not offering prices that rewards quality and embedded services and support that would encourage them to be engaged with the private sector. There are also some indication of lack of trust from both producers’ and private sectors’ side, making it necessary to create mutual understanding between these key stakeholders. |
| ***Planning Questions*** | ***Our Plan*** |
| What evidence already exists about this topic? | * Though the private sector is interested in working with PSNP plus participants they couldn’t get products at the required quality and quantity * The participants also feel that the prices offered by the private sector is not adequate * Trust issues raised from the producers’ side at Multi-Stakeholder Platforms as a factor prohibiting the establishment of functional relationships between the two parties |
| How will we gather this evidence to fill our knowledge gaps in the coming quarter? | * Identify strong producer groups * Facilitate the production process in a way that meets market requirement (to be discussed at the Technical Working Group meetings) * Try to link them with identified private sector and * Document the process * SNV will take the lead on this whole activity (with each lead advisor) |
| How will we share our lessons internally to improve our performance (what processes, formats and tools will we use)? | * Reports and presentations on the Technical Working Groups * Share with Project Planning Committee and Steering Committee * Newsletter |
| How will we keep track of and store our information? | * Develop case stories * Incorporate stories in quarterly reports |
| How will we share our lessons with our stakeholders? | * Newsletter * Multi-Stakeholder Platforms |

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| **Learning Question #3.** | **Learning Question Story / Paragraph #1.** |
| What would be the effective institutional linkage or system that would enable participants to access inputs and services sustainably?   * How can we access inputs at the required quality and quantity? * What is the most effective and sustainable asset transfer modality? | The issue of accessing inputs for asset transfer especially improved seeds has been a challenge in most PSNP plus operational woredas  On the other hand there are institutions such as research centers, universities, microfinance institutions etc that can potentially support the project through the supply of inputs in the project implementation areas with whom PSNP can work together to have easier access to productive inputs such as beehives and accessories and improved seeds etc. In addition to that different project areas and IPs have adopted different asset transfer modalities resulting in differences in progress in the stage of project implementation. Thus this has made developing a common and workable system of asses transfer has been that can be shared among the IPs |
| ***Planning Questions*** | ***Our Plan*** |
| What evidence already exists about this topic? | * Community-based colony and seed multiplication * Cooperatives working on colony and seed multiplication * Production of transitional beehives * Willingness of research institutes to provide improved seeds if assisted in certain respects |
| How will we gather this evidence to fill our knowledge gaps in the coming quarter? | * Through reviewing secondary information such as project reports, activity reports, training reports, * Collecting primary data through discussing with the input providers on how the input provision system can be improved * Assessing other possible sources of input * Assess the existing asset transfer modalities to check their effectiveness * Responsibility : * Start time: IMMEDIATELY |
| How will we share our lessons internally to improve our performance (what processes, formats and tools will we use)? | * Reports and presentations on the Technical Working Groups * Share with Project Planning Committee and Steering Committee * Newsletter |
| How will we keep track of and store our information? | * Develop case stories * Incorporate stories in quarterly reports |
| How will we share our lessons with our stakeholders? | * Newsletter * Multi-Stakeholder Platforms |

1. Funded by USAID and led by CARE, PSNP Plus was carried out in Ethiopia by a consortium composed of CRS, Relief Society of Tigray (REST), Save the Children - UK, Netherlands Development Organization (SNV), and Tufts University. [↑](#footnote-ref-1)