

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
<p>Ethiopia: How do the business skill training-modules work, no of days, who does the training (if external), how we ensure that they follow the module?</p>	<p>Training on business skills and management is provided for all selected recipients by trained and certified Livelihood Officers and Project Coordinators from the project for five days; they have practical and theoretical sessions, they do a market assessment during half day for their own business and they start drafting their own business plan including narrative and economic plan.</p> <p>An additional three days on technical training is given for recipients to help them build more focused skills and knowledge on their chosen area of business. For example, for a woman who chooses to work on poultry farm, is given a generic five days training in business skills and management training and then three days on specific knowledge and skills needed to work on poultry, market opportunities and potential challenges for such kinds of business.</p>
<p>Syria: What type of income generating activities did the women choose for these grants?</p>	<p>For the project presented, the main Income Generating Activities the women are involved in include grocery shop management, carpentry, selling of dairy products, management of libraries, sweet shop ownership, shepherding, tailoring and hairdressing.</p>
<p>Syria: As the target group included also those who were engaging in negative coping strategies, how did you ensure that also part of the basic needs of the recipients were covered to avoid unintended use of the funds especially after receiving the 1st instalment. Where recipients linked to some other ongoing projects or no?</p>	<p>For Micro-Entrepreneurship projects in Syria, and depending on assessment results, the amount of money delivered included the GAP of the Minimum Expenditure Basket for 2 or 3 months as well as the transportation to the Financial Service Provider if needed. SARC followed the recommendations of the National Cash Working Group.</p>
<p>LRC: Which exact tools should be used in a Cash Feasibility study?</p>	<p>The TOOLS below have been extracted from the <a href="#">Cash in Emergencies Toolkit</a></p> <ol style="list-style-type: none"> <li>1. M3_1_2_1 cash feasibility checklist. To check cash feasibility and select the response modalities and mechanisms that best meet the objectives established for the emergency response.</li> <li>2. M3_1_3_2 Advantages and Disadvantages of response modalities. Advantages and disadvantages of response modalities (information for team members about the different modalities).</li> <li>3. Risk matrix. Risks should be considered throughout the response analysis process. Risk analysis can help determine the feasibility of cash options and provide valuable information for the comparative analysis of different options. Risk analysis can be enriched by the participation of a diverse group of stakeholders (including members of the assessment team, volunteers, staff members from the programme, logistics and finance units).</li> <li>4. M3_1_6_1 Decision-making matrix template. A decision-making tool provides guidance on identifying which response modalities</li> </ol>

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
	<p>and mechanisms best meet the objectives established for your intervention.</p> <p>5. Beneficiary communication and accountability</p> <ul style="list-style-type: none"> <li>• M4_2_4_1 BCA information checklist (to be completed by the team). Beneficiary communication and accountability</li> <li>• M4_2_4_2 Beneficiary comms flyer template (to be adapted to the programme)</li> <li>• M4_2_4_4 RCRCM CVA FAQs (relevant document with a summary of main questions asked related to transfer modalities) 6. Financial Service Provider</li> <li>• M4_3_1_3 E-transfer requirements checklist</li> <li>• M4_3_1_4 Assessing mobile money template-</li> </ul> <p>Information is included on page 35 of the ME guideline toolkit</p>
<p>Syria/LRC: What happened to those whose ME proposals didn't meet the standard, but they were the most in need?</p>	<p>Syria: In this case they are not selected, they will be supported by other SARC Program (they could be targeted in other programs or refer them to another program). For the ME project, they need to present a good quality and sustainable business plan to enter the ME program. In general, the ME is not for the most vulnerable. The most vulnerable might need to cover their basic needs first before starting their businesses.</p> <p>LRC: Targeting approach is key for a successful intervention. In the case of ME support programmes, in addition to considering vulnerability criteria, we should also consider motivation to undertake the foreseen activity; skills and knowledge of the person as required to perform the proposed activity and their understanding of the market.</p> <p>We could include vulnerability criteria and assess their motivation and experience as we could find vulnerable people (who have covered their basic needs) with interest and knowledge to develop their own ME.</p> <p>For the ones that are not selected, the organization could offer other relevant training or refer to others services provided by the organization or other NGO.</p> <p>Ethiopia: They will be revised and improved to make them more practical and workable for the recipients on the business they chose to work on.</p>
<p>Was there any market analysis done to justify if the business will be profitable/ successfully generate income?</p>	<p>Syria: Yes, as mentioned in the presentation, a simple labour market assessment was carried out in the target areas of the project.</p> <p>Also, during the training (basic entrepreneurship management skills) and the development of the business plan each participant has to do a market analysis to find out if the product/service is in demand, the competitors, etc.</p>
<p>In most of contexts, recipients are not able to provide financial evidence of purchase such as</p>	<p>LRC: The conditionality will be that they buy the materials, in the quantity and quality established. It does not matter if they do not have the invoices. They need to establish the conditions and roles</p>

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
<p>invoices or receipts. Are there any practical recommendations?</p>	<p>and responsibilities in the signed agreement. Monitoring teams will check in the field they have bought the inputs they need to start their ME, and fits with their business plan.</p> <p>Ethiopia: The project Livelihood Officers and CEA committee can go and visit the recipients at their work. Whilst they are not expected to audit how much the recipients have spent from the money they got during first instalment, the materials purchased can give significant clues whether each recipient has invested this budget as per the agreed business proposal during the training.</p>
<p>Syria: What scoring criteria are used in the selection of the business plans and is there a reason why the value per plan was standardised rather than each plan having a value requested specific to the type of business?</p>	<p>In Syria we are standardizing this, what is taken into account is Creativity/Innovation, BNFs Contributions, Viability and sustainability, Experience/skills, Market plan (product /services, price, promotion, distribution), Costs and Profit Margin, Quality and Completeness of the business plan.</p> <p>The scoring is also different if it's to restart, strengthen or start a new IGA, ME. For each type of them, the minimum score is different.</p> <p>The LRC has got a <a href="#">Targeting in urban and rural contexts - Guidelines and Tools</a> which aims to provide practical advice and guidance, enabling practitioners to think through and adopt an accountable, coherent and 'good enough' approach for the selection of recipients. It balances the need for rapid response with the desire to minimise errors in a dynamic and fast-changing environments, taking into account the realities of programming constraints. There are some clear examples on the scoring process.</p>
<p>How do we address inflation? Is there any government legal framework or policy that is needed to support the CVA in the design and management of micro-entrepreneurship programmes?</p> <p>How did you overcome variability of prices and inflation?</p>	<p>In Syria, inflation and currency devaluation are a major challenge. What SARC does is to adapt/change budgets when necessary. Sometimes it is necessary to reduce the number of recipients as the amount to be distributed increases. We also monitor the markets constantly.</p> <p>LRC: We often face this situation during the implementation of the programmes. It should be considered as risk and agreed relevant mitigations measures in the beginning of the project with all relevant stakeholders.</p> <p>The minimum amount needed to start a business should be guaranteed, as we cannot and should not put the beneficiary in debt or not guarantee that the business will succeed or have enough resources to function. The budget should be reviewed in case the inflation is high to request a top-up or the number of recipients might need to be reduced.</p>

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
	<p>Ethiopia: Recipients are aware of market price inflations and make frequent adjustments to their businesses and approaches. For example, they follow collective marketing and collective production approaches to minimize their running costs.</p>
<p>What happens to defaulters who receive first instalment payment and due to some reasons don't follow up as agreed ?</p>	<p>A home visit should be carried out to find out the reasons why the conditions have not been met. Each case can be different, a family's situation can change very quickly (due to an emergency for example) or it could be a wrong targeting. However, the agreement with them is that if they do not comply with the plan, they will not receive the second payment.</p> <p>In any case, these types of risks should be considered before starting the implementation to agree on the measures to be taken among all stakeholders. Clear communication should be provided to all targeted recipients during the meetings, training, agreements, etc.</p> <p>Ethiopia: We try to lessen gaps of misusing the money by close follow up and support to such recipients specially to keep their money in the banks not to withdraw it for other purposes other than planned business start-up. In the agreement met between the project office and recipients also there is an article which asks for the beneficiary to form a group collateral obligation. So, all these approaches will help each beneficiary refrain from using the budget for unintended purpose.</p>
<p>LRC: In Analysis: Do we talk about (start with) Labour Market assessment and then go for the next level</p>	<p>LMA or ME opportunity assessment can be carried out at different moments of the program cycle:</p> <ul style="list-style-type: none"> <li>• at the beginning for the definition and design of the intervention (as presented in this toolkit guide), or</li> <li>• once the program has started (inception phase) to help guide the recipients in the selection of business opportunities.</li> </ul> <p>Depending on the project, in some cases, a short market assessment is done during the business management training by the own recipients.</p>
<p>Ethiopia: Was there any financial literacy work done? Asking because of the need for recipients to open bank accounts on their own</p>	<p>For those cases, bank officers support them to open the account. On the other hand, some of them were illiterate and they needed additional support to follow the training, agreements, etc.</p>
<p>Ethiopia: If any beneficiary become sick during first installment, what would be your step/s to reach him/her?</p>	<p>There may be some exceptions to install the first round of cash grants, including a beneficiary being sick. So, the project will work with the local committee to identify ways to support and identify when they are ready to work or maybe supported by other family members.</p>

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
Ethiopia: How can we decrease the cost of procurement committees because they are important to transfer the power for the beneficiary?	The committee is still supportive except for their previous role of purchasing commodities being shifted directly to the recipients. The committee does support the recipients obtaining working spaces and other support from the local government. The logistic cost of the committee decreases because they don't have to move for many days to purchase all inputs for the different ME.
Ethiopia: Is there a specific reason we engaged with procurement at the beginning rather than just engaging with ME's with cash directly, what was the procurement process meant to add to the project outcomes?	The reason of starting with the procurement committee providing in-kind support instead of cash grants was because GRCS and Government stakeholders didn't have experience in using conditional cash grants for developing their own business and they were reluctant to provide all amount of the start-up grant in cash. After some years of implementation, GRCS has worked in CVA preparedness process and it has agreed to provide the full amount through cash transfers, avoiding expending higher costs and extra time during the procurement.
Ethiopia: How have the project coordinated with support unit at the beginning of the in-cash support?	ERCS Program Team has directly received support from Livelihoods Resource Center and we have developed together a guideline for ME project using CVA. We have to identify risks, develop tools, etc.
Ethiopia: how do you avoid that many entrepreneurs start up the same kind of business? Do you on the basis of the labour market assessment have a max number of businesses of each type you want to support?	To avoid starting similar types of businesses, our officers conduct market assessments for the chosen by recipients. If the market demand can support many similar businesses, no problem. In case the market demand would be low and they will be many competitors, each individual could change and they will have a second and third option still to work on. To develop a ME opportunity assessment, check the tools in ME toolkit (Phase 1 - Assessment and Analysis)
Ethiopia: is there any people of concern who did not use the 1st instalment according to the business plan?	Livelihood support to our recipients comes after different packages to help them avoid negative coping mechanisms like MHPSS. we do have CVA guidelines which provide us a with comprehensive reference on how we can successfully implement the CVA in a given community for a given target group.
LRC: Monitoring: Often we do process monitoring, however Results Monitoring or Outcome monitoring is something needs more focus. Kindly elaborate more	<p>Through monitoring, like in any other programme, we aim to follow up on the achievement of the objectives and indicators outlined in the logframe and to provide the management with accurate, evidence-based reporting that informs decision-making to guide and improve programme performance.</p> <p>In ME support programmes, through monitoring, we aim not only to gather data but also to continue coaching and supporting micro-entrepreneurs to strengthen their businesses.</p> <p>The ME's monitoring should:</p> <ul style="list-style-type: none"> <li>• Verify that inputs are being used as agreed.</li> </ul>

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
	<ul style="list-style-type: none"> <li>• Verify that the MEs are performing according to the business plans.</li> <li>• Evaluate beneficiary satisfaction/commitment.</li> <li>• Identify and help solve problems (e.g. materials, training).</li> <li>• Motivate micro-entrepreneurs (coaching). Obtain lessons learned</li> </ul> <p>Coaching and monitoring ME is crucial for sustainability. Allocating time and resources to this is essential in programme design. It must be kept in mind that people who have never run a business may need a lot of support and follow-up, and if we cannot offer it due to time or resources, we can choose to prioritize those with experience in microenterprises. As already mentioned, coaching MEs until they are fully running is recommended, and although the time will depend on the type of program, the type of business, etc, they should be coached for at least six months in an intensive way and ideally for one year. The monitoring process can help the MEs to adapt their businesses from what was planned, introducing updates based on the evolution of the situation: changes in prices, business profits different than expected, changes in the supply chain, etc.</p> <p>Please visit the Phase 4 Monitoring &amp; Evaluation chapter of the toolkit guidelines starting on page 37.</p>
<p>Syria: How long did it take from Area selection till the first instalment was provided?</p>	<p>This depends on several factors but in general after the selection of the area, a dissemination of the project is done and interested persons register. After that a verification a basic business management training is done. After the training, the final selection of the people who enter the programme is made. In this project, it took 3 months from the dissemination to the delivery of the first instalment.</p>
<p>Syria: implementation of livelihood programs, how are the applications being assessed and based on what criteria are the recipients being selected?</p>	<p>First, define the eligibility criteria which will depend on the needs and objectives of the project (it could be women headed households, youth or other specific or open groups). In addition to this, it is based on motivation, experience, skills and not being covered by any similar livelihood program by other organizations. Then a household visit is carried out to verify the information and who fill the criteria will be in the initial list. They will then participate in the training.</p> <p>After the basic business management training and the presentation of the business plans, there are some criteria (Creativity/Innovation, BNFs Contributions, Viability and sustainability, Experience/skills) and market plans (product/services, price, promotion, distribution), Costs and Profit Margin, Quality and Completeness of the business plan) that are scored.</p>

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
<p>Syria: is there any policy in the program who received 1st instalment but do nothing?</p>	<p>For such ME programs we usually consider the conditionality But in some exceptional cases when there is a project needed to delivered one item only identified in the business plan must be one instalment (as defining buying one laptop to start work ,or Camera ..etc ) in theses cases the only condition considered is attending the business management skills and presenting a successful business plan .</p>
<p>Ethiopia: Do you also support for market linkage to sell the products? what types of supports for marketing?</p>	<p>We have done different activities. We support to develop local fairs to show the products and meet costumers. We are promoting the creation of producers groups, where the producers are producing the products individually but they sell them in group to access to more clients at local and regional level.</p>
<p>Are the people prefer cash rather using kind support? Do you get such as experience?</p>	<p>Depending on the context, but normally people prefer cash than in-kind support. Important to ask them about the modality and the delivery mechanism, and remembering to ask women, men, elderly separately, as their preferences might be different.</p>
<p>Ethiopia and Syria: did you prepared a sector specific minimum expenditure basket to identify transfer value? (for both cases)</p>	<p>Ethiopia: We research into different MEs, identifying their minimum costs in the local context. We have support from technical advisors of the local authorities to calculate them. We identify the different amounts to agree on the size of the grant.</p> <p>Syria: The Cash Working Group in Syria analyzes and calculates the Minimum Expenditure Basket and recommends the transfer value which is periodically reviewed every 3 to 6 months - unless the market situation requires more frequent revisions. SARC follows the recommendations of the Cash Working Group.</p>
<p>Did the recipients receive same amount? Different business may need different transfer value to start the business, no?</p>	<p>The average amount required to launch an ME varies significantly from one context to another or from one type of activity to another. Avoid considering the minimum amount needed to start a “standard” microenterprise and seek to determine the minimum amount needed to allow most recipients to start the microenterprise of their choice. In some contexts, it may be worth considering providing grants of different amounts for different purposes. Ideally, it is advisable that the contribution per ME could be variable and linked to the business plan.</p> <p>Other microentrepreneurs or recipients who may have already launched an ME are one of the most important sources of information to help you in the estimates. Microfinance institutions, vocational training institutions, local authorities and other organisations implementing ME programmes in the area can help you calculate the minimum grants.</p> <p>You can find more information related to this topic in the guideline</p>

Session Title	Using CVA in the design and management of micro-entrepreneurship programmes (5 <sup>th</sup> July 2023)
Question	Answer
<p>Ethiopia and Syria: is there any exception to deliver the two instalments at once as some ME might need the whole value to start the activity?</p>	<p>Ethiopia: yes, for the ones that might need to buy items with high costs that cover full transfer value, payment will be done in one instalment. It will be approved by the local committee and all relevant stakeholders and they will monitor later to check the correct use of the money.</p> <p>Syria: Yes, for the one who need items with high cost (for example a computer or a camara among others). This needs to be analysed and approved by the Committee and then, the monitoring will be carried out.</p>
<p>Syria: key CEA initiatives in the project ?</p>	<p>The feedback mechanism is established with the recipients from the beginning of the project to find out their preferences. This included including phone contact, media groups (as WhatsApp), face to face interviews, focus group discussions, and through all the PDM surveys.</p>
<p>When applying conditional cash transfer (i.e attending training) especially for women, didn't we increase burden for women (in addition to household chores)? Were there efforts to support women?</p>	<p>Ethiopia: it has been considered in ERCS project and others by providing support with childcare to allow women's participation. Checking their schedules and needs, training time and space. location will consider the specific needs of the women, we are doing that</p> <p>You can find more information related to this topic in the guideline. As an example: <i>It is important to have information on aspects such as the amount of time that women and men (and girls and boys) spend in unpaid work (e.g. fetching water, cooking, collecting firewood, childcare, washing clothes) and, therefore, how much time they can devote to income-generation activities</i></p> <p><i>Concerning the grants –cash or in-kind- to be provided to support MEs, it is essential to consider aspects such as women's and men's different roles in relation to control over, decision-making about, and access to cash or how money is divided, controlled and used within households, including polygamous households if applicable. Ensure that distribution mechanisms take gender considerations into account – for example if using mobile phone technology to facilitate distribution, ensure that women and men have equal access to that technology. Ensure that distribution points consider location, time and safety issues, and possible cultural restrictions to ensure ease of access and minimise overburdening recipients.</i></p>