



INCLUSIVE MARKETS FOR COMMUNITIES (M4C)

Core Project Model Handbook
May 2025

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- More Income Generated for Poor Families in Indonesia (MORINGA) – Indonesia;
- Nutrition Sensitive Value Chains for Smallholder Farmers Project (NSVC)- Bangladesh;
- Drylands Development Programme (DryDev) -Ethiopia and Kenya;
- Micro-franchised Agricultural Service Expanded (MASE 2) – Cambodia;
- Forest Landscape Restoration for Improved Livelihoods in Rwanda (FLR);
- Gender and Disability Inclusive Economic Development Project (iLIVE) – Sri Lanka;
- Food Security and Resilience in Transitioning Environments (FORESITE) – South Sudan.

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ACRONYMS

ADP	Area Development Programme	DPO	Disabled Persons Organisation
ANCP	Australian NGO Cooperation Program	DRR	Disaster Risk Reduction
BF	Business Facilitation	EDGE	Environment Disability and Gender Equality
BSL	Building Secure Livelihoods	ESCA	Environmental Sustainability and Climate Action
CAR	Climate Action and Resilience	FAST	Finance Accelerating Savings Group Transformation
CBO	Community-Based Organisation	FGD	Focus Group Discussion
CBDRM	Community-Based Disaster Risk Management	FO	Field Office
CCI	Climate Change Initiative	FSP	Financial Service Providers
CEDRIG	Climate Environment and Disaster Risk Guideline	FMNR	Farmer Managed Natural Regeneration
CFRS	Community Feedback and Response System	GAM	Grants Acquisition and Management
CIM	Country Impact Manager	GAP	Good Agricultural Practices
COVACA	Community-Owned Vulnerability and Capacity Assessment	GBV	Gender-Based Violence
CPM	Core Project Model	GC	Livelihoods Global Centre, WVI
CSA	Climate Smart Agriculture	GECAAR	Good Enough Context Analysis
CSO	Civil Society Organisation	GEDSI	Gender Equality, Disability and Social Inclusion
CU	Credit Union	GHG	Greenhouse gas
CVA	Community Voices in Action	GIFT	Gender Inclusive Financial Literacy Training
CVCA	Community Vulnerability Capacity Assessment	GTRN	Global Technical Resource Network
CVP	Cash Voucher Programming	HH	Household
CWB	Child Well-being	HHS	Household Survey
DAC	Development Assistance Committee	IGA	Income Generating Activities
DCED	Donor Committee for Enterprise Development	ISP	Intermediary Service Provider
DIP	Detailed Implementation Plan	KII	Key Informant Interview
DME	Design, Monitoring, and Evaluation	KPI	Key Performance Indicator
DPA	Development Programme Area	LEAP	Learning, Evaluation, Accountability and Planning

ACRONYMS

LF	LogFrame (logical framework)	RGC	Regreening Communities
LVCD	Local Value Chain Development	RO	Regional Offices
MA	Market Actor	S4T	Savings for Transformation
MASE2	Micro-Franchised Agricultural Service Expanded Phase 2 project	SAFI	Sustainable Access to Financial Services for Investment
MiC	Markets in Crisis	SAVIX	Savings Groups Information Exchange
MIS	Management Information System	SDG	Sustainable Development Goal
MFI	Microfinance Institutions	SGB	Small and Growing Business
MORINGA	More Income Generated for Poor Families in Indonesia	SKYE	Skills and Knowledge for Youth Empowerment
MSME	Micro, Small, and Medium Enterprises	SMPS	Sponsorship Minimum Programme Standard
NRM	Natural Resource Management	SO	Support Offices
NO	National Office	ToC	Theory of Change
NGO	Non-Governmental Organisation	TP	Technical Programme
NSVC	Nutrition Sensitive Value Chains for Smallholder Farmers	ToT	Training of Trainers
OECD	Organisation for Economic Cooperation and Development	THRIVE	Transforming Household Resilience in Vulnerable Environments
OPD	Organisations of people with disabilities	UPG	Ultra Poor Graduation
OVC	Orphans and Vulnerable Children	VCF	Value Chain Financing
PLWH	People Living with HIV and AIDS	VFI	VisionFund International
PNS	Private Non-Sponsorship	WEE	Women's Economic Empowerment
PPI	Progress out of Poverty Index	WV	World Vision
PWD	Persons with Disabilities	WVIGC	World Vision International Livelihoods Global Centre
RC	Registered Child		

EXECUTIVE SUMMARY

Background: An estimated 575 million people will be living in extreme poverty by 2030 (UN 2024). There is a USD 4.2 trillion annual shortfall for the Sustainable Development Goals – up from USD 2.7 trillion before the pandemic due to climate, conflict, the impact of COVID-19, and widening global inequality. With rising global temperatures and the rate of sea level rise doubling in the last decade, the world is at a tipping point to change production and consumption practices linked to climate change. Despite a doubling of funding for gender equality globally, achieving targets for women and girls is still 300 years away. Against this backdrop of increasing and urgent needs, it is critical that aid and development programs unlock the potential of local economies.

Overview: Inclusive Markets for Communities (M4C) Core Project Model (CPM – the “Model”) is an evidence-based model to raise incomes of the marginal poor for the benefit of their children. Adopting a green and gender responsive inclusive market systems development approach (iMSD), the Model promotes ‘win-win’ solutions to address poverty reduction, environmental protection and restoration, climate change adaptation and mitigation, and gender equality and social inclusion.

The **Goal** is: Households, including women and vulnerable groups, have improved economic empowerment and resilience for the well-being of their children.

Intended outcomes: The Model intends to achieve the following outcomes:

- Households have improved income;
- Households have improved access to finance;
- Women and other vulnerable groups experience improved agency and equitable systems; and
- Households benefit from improved ecosystem health.

Technical approaches: The Model’s core approach is iMSD. This approach improves the way markets function to better serve people living in poverty and marginalised groups (market focus), while also strengthening the productive capacities of these groups to better participate in and benefit from market systems (household focus). This means working with local market actors to sustainably lift marginal poor households (HHs) out of poverty through improved income, better jobs, opportunities, products, and services. To ensure HHs benefit in the long term, World Vision (WV) also empowers women and men with business management, financial literacy, and other skills.

At a minimum, the iMSD core programming will integrate access to finance, Gender Equality, Disability and Social Inclusion (GEDSI), and environmental sustainability and climate action (ESCA). However, there is also technical guidance on the financial services sector, Women’s Economic Empowerment (WEE), and green growth for projects pursuing these impact priorities. WV’s approach to holistic WEE outcomes combines gender inclusive business models with gender transformative approaches, which engage community on addressing social norms and unequal gender relations. Meanwhile, WV’s green growth approach combines green business models, jobs, products, policies and practices with community-based approaches to climate resilience and sustainable environment. Key to the Model is our focus on ensuring communities meaningfully benefit, while partnering with communities as key drivers of inclusion and resilience.

Guiding Framework: The Model presents a program spectrum as a guiding framework for WV Field Offices (FOs) to adapt based on their context, donor, and strategic priorities. All projects will design programs in the context of inter-related economic, social, and environmental systems, and scope win-win opportunities for poverty reduction, GEDSI, and ESCA. However, prioritisation and trade-offs will need be considered given different country contexts.

Program Evolution: This Model builds on the Building Secure Livelihoods (BSL) CPM developed in 2018. The main program pivot is from value chain development to a systems approach that addresses underlying root causes. Rather than having the WEE guidance in a separate document, GEDSI and WEE guidance is integrated as a key part of the Model. Instead of focusing on natural resource management (NRM) as the main pathway to ESCA, this model integrates guidance on green growth to promote green jobs, green digital finance, and green business models (products, technology and services). With this integrated approach, it is envisioned that WV will be better able to respond to community needs around the world.

OVERVIEW AND HOW TO USE THIS HANDBOOK

Purpose: The Model outlined in this Handbook seeks to establish a standardised way of implementing a WV CPM programme that delivers results for the marginal poor, their families and children. The Model is intended for use by WV FOs designing and implementing livelihood programs (see *Figure 2: M4C Handbook Users*).

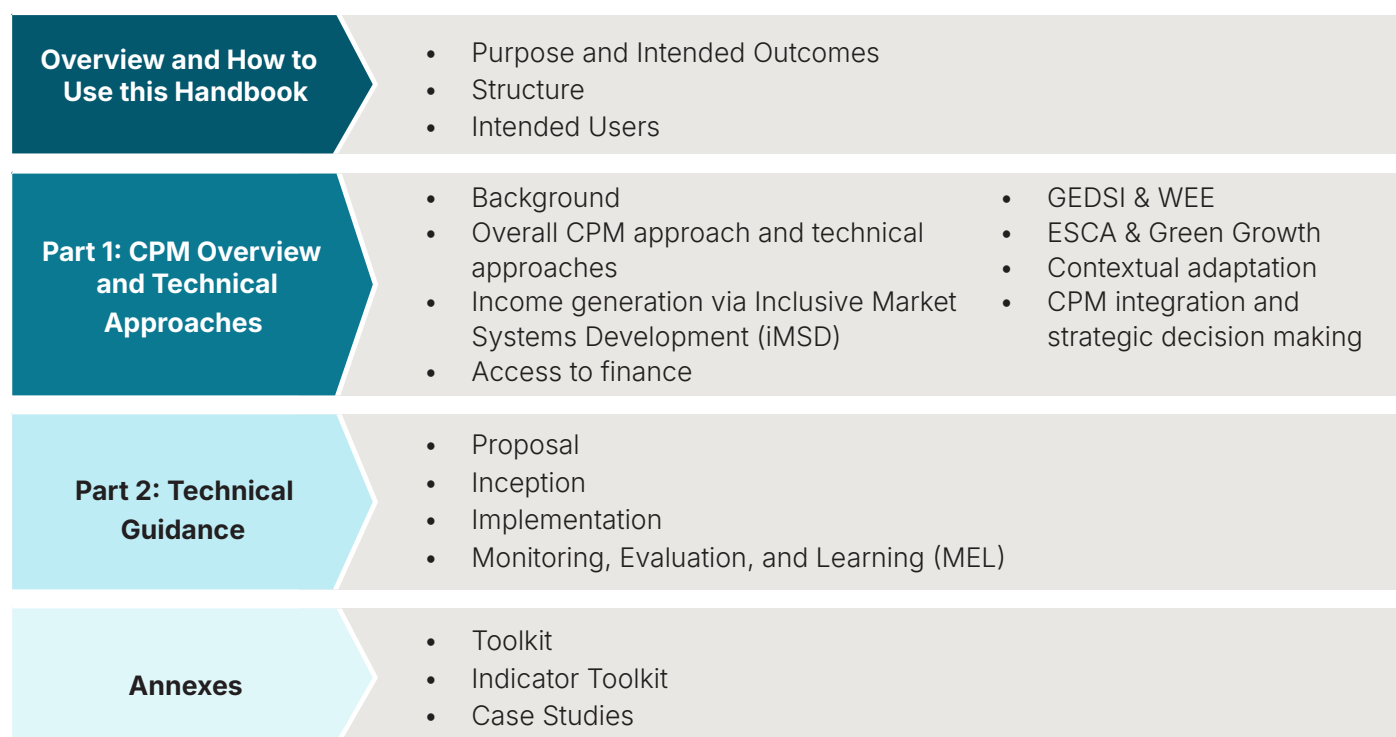
Intended outcomes: With the overall goal of Households, including women and vulnerable groups, have improved economic empowerment and resilience for the well-being of their children, the Model intends to achieve the following outcomes:

- Households have improved income;
- Households have improved access to finance;
- Women and other vulnerable groups experience improved agency and equitable systems; and
- Households benefit from improved ecosystem health.

The core approach to realise these outcomes is iMSD. At a minimum, the iMSD core programming will integrate access to finance, GEDSI, and ESCA. For projects prioritising the finance sector, GEDSI, and/or ESCA, inter-related approaches to financial inclusion, WEE, and green growth are explained.

Structure: The M4C Model Handbook (the “Handbook”) provides practical operational guidance for implementing the Model. The Handbook is structured as outlined below.

Figure 1: Handbook Structure



Part 1: CPM Overview and Technical Approaches introduces minimum programming linked to the core iMSD approach that integrates access to finance, GEDSI, and ESCA. Then, technical approach sections covering iMSD, Access to Finance, GEDSI, and ESCA unpack key concepts related to the minimum programming approach along with more advanced programming options for projects with financial sector, GEDSI, and/or ESCA impact priorities, linked to financial inclusion, WEE and Green Growth. Following this, the framework for strategic decision making for program quality is presented to inform prioritisation, focus, and contextual adaptation. Part 1 provides foundational knowledge for moving onto Part 2. If teams are already familiar with the technical approaches outlined in Part 1, then they can move straight to Part 2.

Part 2: Technical Guidance provides practical guidance on how to operationalise the Model across four stages of the project cycle:

- **Proposal** is the pre-design or Proposal Stage. This might include a concept note and/or full proposal phase.
- **Inception** is the stage after the project has been funded and the project moves to 'stand up', including assessments, detailed design, targeting, baseline, and staff training.
- **Implementation** is where you put your project's design into action.
- **Monitoring evaluation and learning (MEL)** links to Inception and Implementation Stages, in terms of setting up the MEL plan and system¹ that will allow the project team to monitor changes to check progress along the logic model.

Aligned with WV's approach to quality assurance, each stage has technical guidance including minimum standards and good practice suggestions.

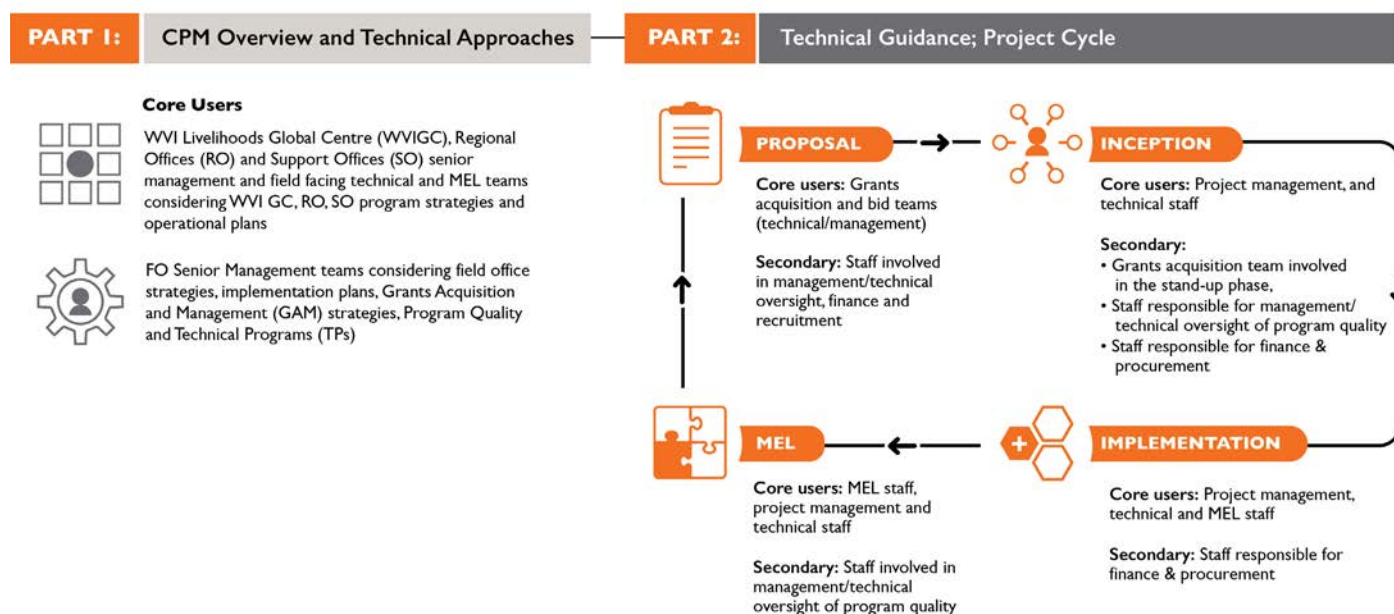
Annexes: provide important detailed resources for teams to refer to across the project cycle. This includes:

- Toolkit across the project cycle
- Indicator Tools
- Case Studies.

Intended users: The main audience of Part 2 is WV FOs designing and implementing livelihood programs in grants and other program contracts, rather than in sponsorship.

Part 1 provides foundational content on the model, which project teams and technical specialists will be trained in during the project Inception Stage. Part 1 is therefore most relevant for those who need a basic understanding of the Model's concepts as part of their role in program quality or business development. The focus of Part 2 is providing step-by-step guidance on the project cycle, and assumes those reading it already have the technical knowledge provided in Part 1. Part 2 is therefore most relevant for project staff and technical specialists implementing a M4C project, except for the Proposal Stage, which grants acquisition and bid teams will need to follow closely. *Figure 2: M4C Handbook Users* below provides more details.

Figure 2: M4C Handbook Users



Information in this Handbook is presented in the following ways:

Main text explains key concepts and approaches and how to put them into practice.

Good Practice text provides good practice advice and suggestions in the stage overall and in relation to GEDSI and ESCA.

¹ FOs already using an MIS Platform can use that platform as their MEL system.

Key messages summarise key points and messages from the main and good practice text.

Case Studies provide examples from the field that help illustrate practices described in the main text and good practice. Three main case studies from Indonesia, Bangladesh, and Ethiopia are used throughout the Handbook, with several other examples from current and past projects also covered.

TIPS provide additional reminders and information for project teams to consider.

The Handbook is also signposted with the following icons:



Tools for project teams to fill out during the project stages.



Mainstreaming **environmental sustainability and climate action (ESCA)** and targeted guidance on green growth.



Additional resources to help teams at each stage.



Mainstreaming **GEDSI** and targeted guidance on women's economic empowerment (WEE).

Checklists will be presented in breakout boxes to help readers:

- Ensure they haven't missed any steps, processes, or information.
- Confirm they have everything they need to proceed further.



Mrs. Leang Sron, a woman champion, farmer and a Local Agriculture Agent, with her family MASE 2 Project, Cambodia.

PART 1:

CORE PROJECT MODEL OVERVIEW AND TECHNICAL APPROACHES

Part 1 of this Handbook provides foundational knowledge about the M4C Model and the technical approaches it uses. If teams are already familiar with the technical approaches outlined in Part 1, then they can move straight to Part 2, noting that project teams and technical specialists working on M4C projects will undertake training during the Inception Stage to provide them with a deeper knowledge of the concepts explained in Part 1.

1.1 Background

Livelihoods is WV's second largest sector, with 60 countries implementing livelihoods programming. This Model builds on the BSL CPM developed in 2018, largely based on evidence and learnings from the THRIVE Phase 1 Project.² The updated CPM is part of the organisation's commitment to continuous improvement to program quality and effectiveness.

The Model's development process had three key phases: 1) Stock-taking of development sector and WV evidence and learning to develop the high-level approach; 2) piloting of overall approach and key tools in WV Grants; and 3) detailed Model development, including inputs from a Technical Advisory Group (TAG) of Livelihoods Global Centre, WVI (GC) technical experts (livelihoods, GEDSI, ESCA), VisionFund International (VFI) FOs (Bangladesh, Indonesia, PNG, Sri Lanka, Timor-Leste, Ethiopia, South Sudan, Iraq), Regional Office (RO) and Support Office (SO) representatives, as well as external experts at the Canopy Lab.

According to the United Nations (2024), if current trends continue, an estimated 575 million people will be living in extreme poverty by 2030. There is a USD 4.2 trillion annual shortfall for the Sustainable Development Goals – up from USD 2.7 trillion before the pandemic, due to climate, conflict, and the impact of the pandemic.³ With rising global temperatures and the rate of sea level rise doubling in the last decade, the world is at a tipping point to change its production and consumption practices linked to climate change. Despite a doubling of funding for gender equality globally, achieving targets for women and girls is still 300 years away.⁴ Against this backdrop of increasing and urgent needs, it is critical that aid and development programs unlock the potential of local economies, including local businesses and the private sector.

Donors are responding with a strong focus on public-private partnerships, private sector development, and value for money. There is a rapidly growing prioritisation of "green growth", "green and blue economy", and "circular economy", including green value chains, green jobs, green finance, and climate-smart business models. Gender equality is a priority for most donors with a focus on WEE.⁵ Importantly, donors are recognising the inter-relatedness of economic, social, and environmental systems, and are increasingly seeking programming that can deliver on women's jobs in green sectors, and climate resilient and gender inclusive business models. On the other hand, environmental donors, including carbon investors, are seeking economic outcomes, with a recognition that for environmental practices like land restoration to be sustainable, there needs to be an additional focus on community livelihoods and economic incentives.⁶

In terms of an operational approach, market systems development (MSD) is lifting HHs and communities around the world out of poverty through new inclusive business models offering better incomes, jobs and new opportunities, products and services for the poor. This has been demonstrated in the Donor Committee for Enterprise Development (DCED) Evidence Framework and BEAM Evidence Reviews (2024 and 2021). Importantly, by working with and through local market actors, the approach is proving more sustainable, with evaluations

² [World Vision THRIVE Program Impact Study](#)

³ [How private capital can close the great financing gap](#) | World Economic Forum

⁴ [Achieving full gender equality is still centuries away, warns the United Nations in a new report](#) | United Nations

⁵ [Aid for gender equality: ten-year trends the development community should know](#) | Publish What You Fund

⁶ [The State of the World's Forests 2022](#) | FAO

showing local private and public actors continuing inclusive business models well after the end of the project. The evidence has largely been focused on agriculture programmes in Africa and Asia. However, a growing number of programmes are working in sectors like water conservation, financial services, labour markets, and WEE. Donors are responding to global evidence⁷ that MSD and systems change is better able to achieve localisation, sustainable impact at scale, and value for money. In the context of this broader landscape, key WV evidence included: 1) a rapid assessment⁸ on the learnings from BSL globally in grants and sponsorship, including the THRIVE project; and 2) a meta-analysis⁹ funded by Australia's Department of Foreign Affairs and Trade (DFAT) of USD 46 million in grants programming in 11 countries (Bangladesh, Sri Lanka, Cambodia, Indonesia, Myanmar, Timor-Leste, Solomon Islands, Vanuatu, Rwanda, South Sudan). The rapid assessment highlighted the need for more flexible guidance. Meanwhile, the meta-analysis provided quantitative and qualitative evidence that WV's approach to iMSD and WEE is delivering results across a diverse grants portfolio with opportunities to scale, with recommendations to strengthen the approach to mainstreaming environment and climate resilience.

Major learnings from the Economic Empowerment Meta Review and WV projects

- iMSD programs that worked on inclusive business models/market systems with strategies to address barriers to participation were better able to reach poor vulnerable groups, achieve sustainability and impact at scale. The MORINGA project in Indonesia generated a total of A\$5.8 million (US\$4.1 million) co-investment, including from private sector actors like PT Syngenta, entrepreneurs, and farmers. The return on investment was 2.8, so for every Australian Dollar spent there was a return on investment of A\$2.80 (USD 1.75) in terms of income generated.¹⁰
- Gender inclusive business models combined with gender transformative activities were able to realise holistic WEE outcomes, which has better results for children. This included: Higher proportion of women participants benefiting from improved incomes and access; improved decision making; increased satisfaction about time use; and improvements in attitudes towards women's economic participation. For example, the Nutrition Sensitive Value Chains for Smallholder Farmers (NSVC) Bangladesh project was able to triple incomes for 20,000 HHs, while also seeing private sector investment and improvements in attitudes linked to WEE. 64% of project participants were women.¹¹
- Savings and financial literacy contributed to financial resilience and child well-being, with intentionality key for nutrition and environment outcomes. This has also been the experience in other World Vision projects not covered in the meta-analysis. For example, the THRIVE 1.0 project in Honduras, through its partnership with VFI, contributed to a greater savings culture and access to loans for 2,554 participants (53% women) with a total savings of over USD 2.2 million. Participants were able to access savings for health services and overall improvements in child well-being in education and nutrition.¹²
- The majority of projects did not intentionally focus on or include environmental outcomes. However, projects with a successfully integrated environmental component also had commercial and other incentive opportunities for public and private sector investment. These incentives become the driver to invest in business models that support sustainable environmental practices and provide benefits at a HH level. For example, the Micro-Franchised Agricultural Service Expanded Phase 2 (MASE2) Cambodia project was able to successfully promote green jobs leveraging USD 3.7 million from agribusiness and agricultural cooperatives towards a green business model focused on good agricultural practice (GAP) for vegetables, and greener natural fertiliser and pesticides.¹³
- In addition, the Forest Landscape Restoration (FLR) project focused on building an entrepreneurship eco-system for commercial nurseries for trees such as mango. This project was able to increase incomes for smallholder farmers by 96% from USD 161 to USD 316, while also promoting land restoration outcomes. The project was able to increase tree density, with the total number of trees increasing 822%.¹⁴

⁷ BEAM Exchange evidence, DCED Evidence Framework

⁸ The Rapid Assessment Report of BSL Project Model Implementation in Area Programs is an internal document and available on request.

⁹ Economic Empowerment Meta Review 2022 | World Vision

¹⁰ World Vision Impact Brief: MORINGA More Income Generated for Poor Families in Indonesia (2022)

¹¹ World Vision Impact Brief: Nutrition Sensitive Value Chains for Smallholder Farmers (NSVC) – Bangladesh (2023)

¹² WV Honduras THRIVE 1.0 Project Summary is an internal document and available on request.

¹³ World Vision Impact Brief: Micro-franchised Agricultural Service Expanded Phase 2 (MASE2) – Cambodia (2022)

¹⁴ World Vision Impact Brief: Forest Landscape Restoration for Improved Livelihoods – Rwanda (2023)

- Projects that had integrated nutrition behaviour change were able to achieve complementary nutrition outcomes. For example, in addition to realising WEE outcomes, the ANCP NSVC project was able to increase the percentage of children six to 23 months receiving minimum dietary diversity in the last 24 hours from 12.7% to 75.8%.

Information on the case studies listed above will be further elaborated on in Part 1.

Given development sector and donor trends and WV's internal evidence, the Model has prioritised six major technical shifts from the previous BSL CPM, as highlighted in *Table 1* below.

Table 1: Key CPM Strategic Pivots

From		To
Market linkages working with market actors	➡	Working with and through market actors
Focus on production within agrifood systems via producer groups	➡	Adopting a systems approach to agrifood and other systems that seeks to address root causes of inequality and market dysfunction
General content on GEDSI	➡	Evidence-based pathways to GEDSI and WEE integrated as part of guidance
Savings for Transformation (S4T) focus with access to finance often under-resourced	➡	Intentional access to finance linkages and partnerships, Gender Inclusive Financial Literacy Training (GIFT) as a practical entry point to women's voices in HH budgets, savings for emergencies and spending on child well-being.
Focus on Natural Resource Management (NRM) as the key pathway to achieve environment and climate change outcomes	➡	Focus on mainstreaming environmental sustainability to realise green value chains and business models as well as community-based NRM practices
Focus on prescriptive guidance to FOs	➡	Providing guidance for FOs to adapt their project to a menu of programming options, with focus on adaptive management

1.2 What is the Core Project Model?

M4C is an evidence-based inclusive market systems development approach (iMSD) to raising incomes of the marginal poor for the benefit of their children. The overall **goal** of this Model is: Households, including women and vulnerable groups, have improved economic empowerment and resilience for the well-being of their children.

Economic empowerment goes beyond income and access to products and services, and is interconnected with agency, decision-making ability, and an enabling environment for women, men, and other vulnerable groups to realise their full potential. Resilience refers to the ability to respond and adapt to diverse economic, social and environmental and climate shocks. The indicator definitions are outlined in Part 2 *Monitoring, Evaluation, and Learning Stage* with the full tools available in the *M4C Indicator Toolkit*.

To achieve this goal, the **main outcome** is: Households have improved income. Therefore, the main focus is on income generation, using the iMSD approach. Secondary **outcome areas** include:

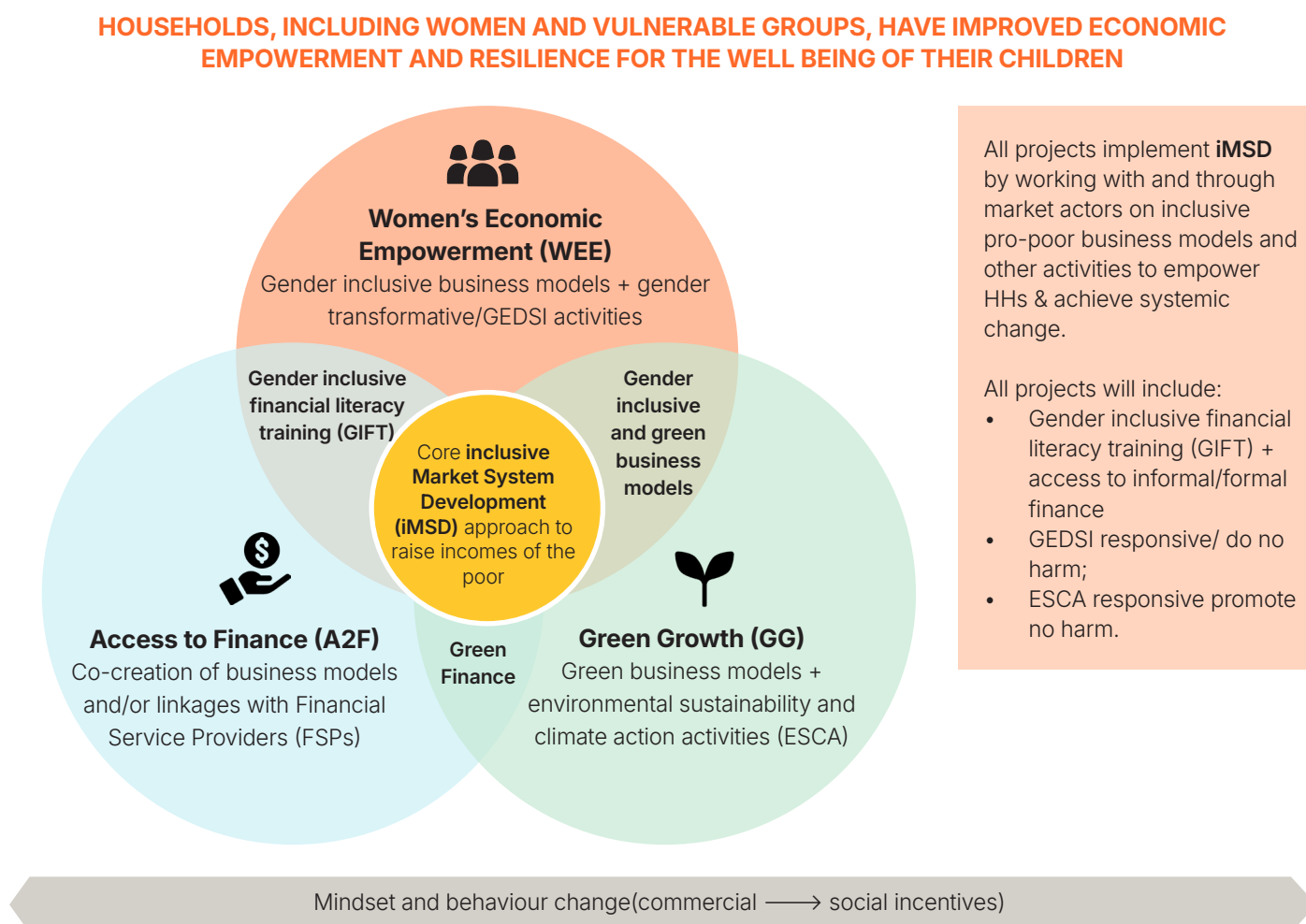
- Households have improved access to finance (*access to finance*);
- Women and other vulnerable groups experience improved agency and equitable systems (*GEDSI*);
- Households benefit from improved ecosystem health (*ESCA*).

The secondary focus on access to finance, GEDSI, and ESCA is crucial to the model achieving holistic economic empowerment and resilience outcomes for the marginal poor. Access to finance and improvement in financial capabilities is key to financial resilience, improving productive capacity over time, and women, men and children benefiting from income spent. At the same time, to promote holistic economic empowerment outcomes, the Handbook integrates a GEDSI lens and additional guidance on WEE, which is closely linked to better child well-being outcomes. ESCA is key to climate resilience of HH economic activities and the future of natural environments for communities. Therefore, the Handbook integrates a green lens, with additional guidance on green growth.

Core problems: The Model seeks to address the root causes linked to poverty and low incomes, gender inequality and social exclusion, and environmental degradation and climate change. It does this by asking the following overarching questions: Why is the market system failing to meet the needs of poor, women and vulnerable groups, as well as promote climate adaptation, mitigation and environmental protection and restoration? What are the key barriers faced by households, women and vulnerable groups to engage and benefit from market systems? These problems will be further explained under the “What is iMSD?” heading in section 1.4.1.

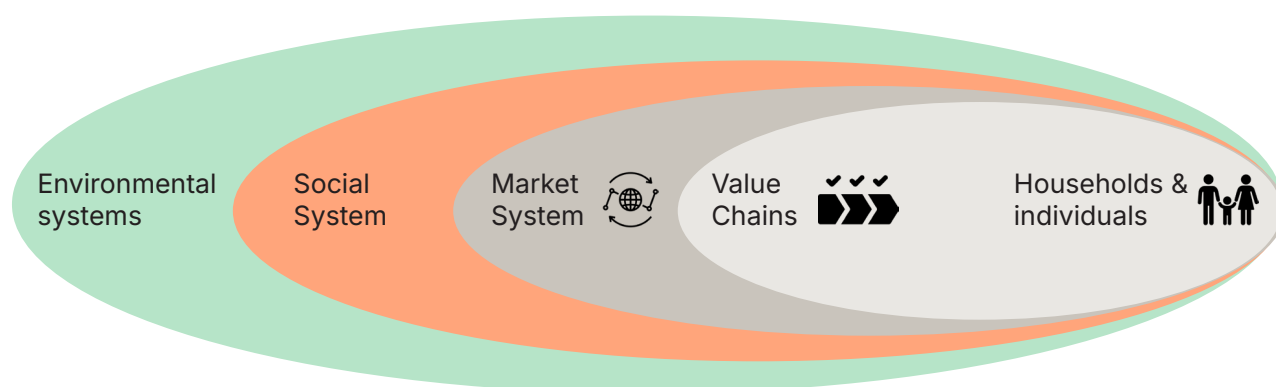
Guiding framework: The Model offers a guiding framework for FOs. It presents a menu of options that provide a starting point for adaptation and contextualisation. The approach encourages the design of ‘win-win’ solutions to address poverty reduction, climate change adaptation and mitigation, and GEDSI. However, it also recognises that there often needs to be prioritisation and trade-offs. This approach is visualised in *Figure 3* below and further elaborated in *Figure 7*.

Figure 3: M4C Guiding Framework



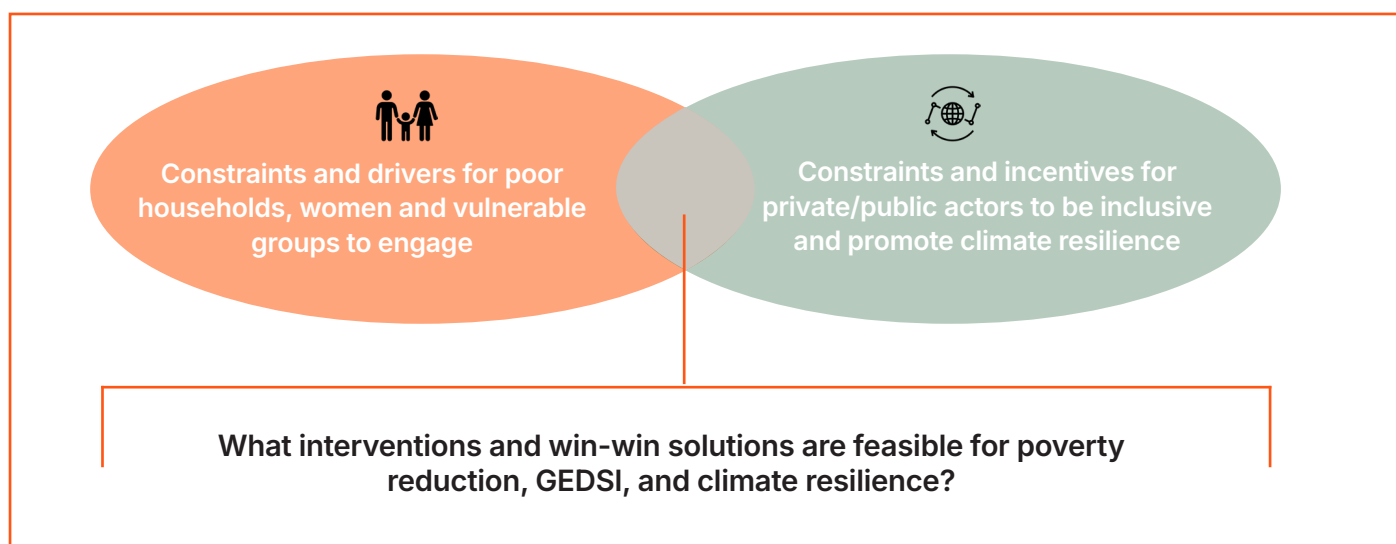
Holistic and sustainable approach: The Model aims to take an integrated and holistic approach acknowledging that market systems are part of broader social and environmental systems. See *Figure 4: Inter-related economic, social and environment systems*. This seeks to move beyond compliance to understand GEDSI and environmental issues as key to addressing the root causes. The approach also acknowledges the inter-relationship between economic, social, and environmental sustainability.

Figure 4: Inter-related economic, social and environment systems



In the context of inter-related systems, it is important to understand key barriers and incentives at both the market system and HH level to consider what interventions and win-win solutions are feasible for poverty reduction, GEDSI, and action on climate change.

Figure 5: Feasibility for poverty reduction, GEDSI and climate resilience



Minimum programming: All projects implement iMSD as the core approach to improve household income as the primary Model outcome. iMSD works with and through private and public market actors on inclusive pro-poor business models that contribute to systemic change and enable poor HHs to access new jobs, opportunities, products, and services that can be sustained after the end of the project. Unlike many MSD projects, the iMSD approach supports direct implementation of activities like business training, financial management, and producer group strengthening. This helps poor HHs participate in and benefit from these business models, while promoting systems change.

At a **minimum**, all projects will include a secondary focus on:

- **Access to finance** by implementing Gender Inclusive Financial Literacy Training (GIFT) for couples and linkages with formal and informal financial services ranging from Savings Groups to more formal financial services.
- **GEDSI** ensuring that the income generation opportunities/value chains and sub-sectors consider opportunities for women and other vulnerable groups to participate and benefit and ensures 'do no harm' by considering risks. To promote women's agency, projects should strive for gender transformative sessions as part of financial literacy that highlight the importance of involving women in decisions linked to income and spending on child well-being.
- **ESCA**, ensuring that the income generation opportunities/value chains and sub-sectors consider climate change and environmental risks, and promote 'do no harm' by considering the negative impact of the related business models on the environment.

Program Spectrum Adaptations: In the institutional funding landscape, and in WV's field office priorities there is increasing demand for programs to achieve multiple development objectives, including wider market system change in sustainable income generation, financial inclusion, WEE, and green growth. FOs also have their own strategies and impact priorities. Therefore, the Model provides practical guidance on how to achieve these objectives, with FOs able to make adaptations as needed. The table below helps summarise the progression from minimum programming to more specialised programming options when access to finance, GEDSI and WEE, and/or ESCA are impact priorities for a project.

Table 2: Minimum and specialised programming options

	Minimum programming	Specialised programming option
Income Generation (Primary Focus)	Ensure market actors have incentives for, and invest in, the business model for economic sustainability.	Co-create the business model with market actors to increase the likelihood of them scaling it independently and driving change across the system, promoting wider market system change.
Access to finance	Facilitate linkages to financial services ranging from S4T to microfinance institutions (MFIs) to other forms of finance; undertake GIFT.	If your impact priority is financial inclusion, prioritise co-creation of business models in partnership with FSPs to develop new products and services; build financial capability to promote financial resilience at the HH level.
GEDSI & WEE	'Do no harm' by considering opportunities and risks for women and other vulnerable groups' participation; strive for gender transformative sessions as part of financial literacy that highlight the importance of involving women in decision-making.	If your impact priority is WEE, prioritise gender inclusive business models to improve women's jobs, incomes, and access to new products and services, layering gender transformative activities to improve agency and supportive enabling environments. Programs could also prioritise youth empowerment and disability inclusion with similar strategies at the system and HH levels.
ESCA & Green Growth	Consider climate change and environmental risks; promote 'do no harm' by considering the negative impact of the related business models on the environment.	If your impact priority is Green Growth, develop green business models that contribute to climate change mitigation and/or adaptation, and/or environmental sustainability; implement additional ESCA activities at the community and HH level to promote climate resilience.

1.3 Participants and Target Groups

M4C is WV's CPM for the marginal poor living near the international poverty line of USD 2.15 per day. Project participants are summarised in *Figure 6*.

FOs should be guided by the following key principles:

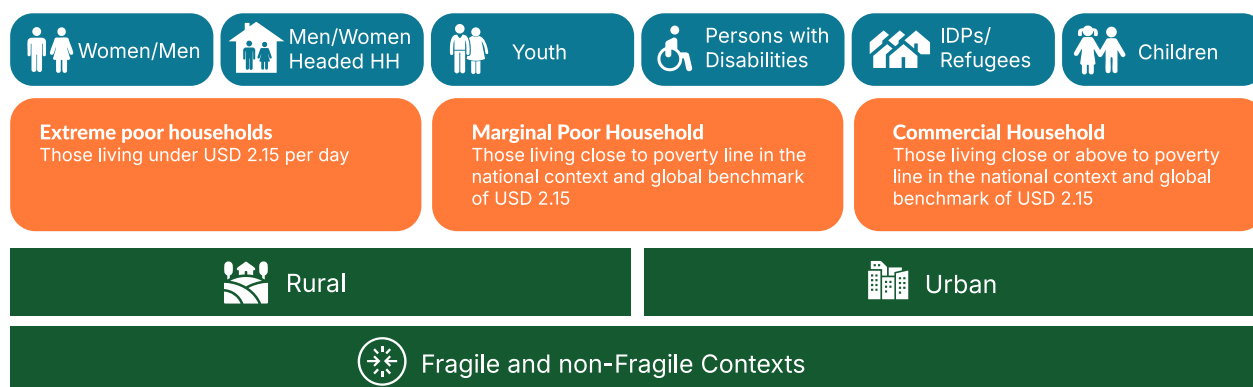
- Poverty is the first vulnerability criteria to refer to in an economic development/livelihoods project
- Poverty categorisation varies from context to context
- Projects can draw on local poverty measures, assessments and targeting, which extends beyond income to other dimensions of poverty
- Ultra-Poor HHs, vulnerable, and hardest to reach HHs living under USD 2.15/day are better reached via Ultra-Poor Graduation (UPG)
- As a large majority of projects work in rural areas on agrifood systems, FOs will often be working with smallholder farmers.

Although projects will focus on the marginal poor as the primary target group, because iMSD is centred around ensuring incentives for market actors to implement inclusive business models, projects will often reach more commercial HHs – or farmers – who will also benefit from the business model. This will be explained further in section 1.6 on *CPM Integrated Approach & Strategic Decision Making*.

Vulnerability: In addition to poverty, projects should also consider other intersecting and inter-related key drivers of inequality and vulnerability, such as gender, fragility, climate change and natural disaster, age, disability and migration status. Vulnerable sub-groups might include: women; women-headed HHs; refugees/internally displaced persons (IDPs) impacted by conflict; persons impacted by climate change and natural disasters; youth/adolescents; persons with a disability; and vulnerable migrants. HH type might include – but is not limited to – men-headed and women-headed HHs.

Project stakeholders/partners: The Model aims to work with and through market actors on inclusive business models. Therefore, market actors are a key stakeholder/partner and include private and public actors, civil society and community actors. Each of these stakeholders is described in more detail in section 1.4.1 under the heading, *What is iMSD?*

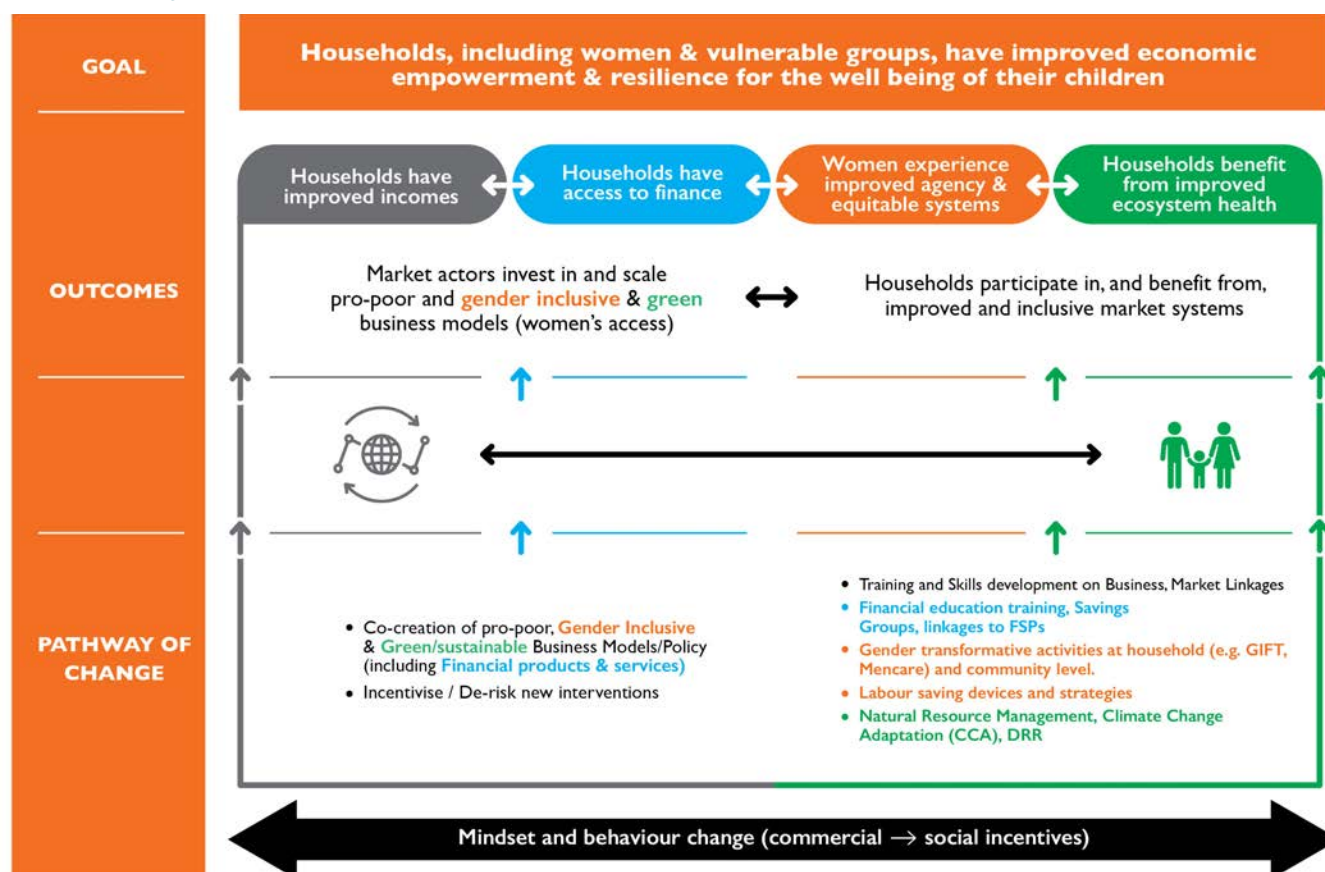
Figure 6: Project Participants



1.4 Overall CPM Approach & Technical Approaches

The overall M4C Model approach is illustrated in *Figure 7: M4C Program Spectrum*, which explains the pathways of change from intervention to outcomes to goal. Cross-cutting principles are mind-set and behaviour change of HHs and market actors, as well as sustainability in the context of economic, social, and environmental systems.

Figure 7: M4C Program Spectrum



The following section will outline the inter-related technical approaches and program components that come together in the M4C Program Spectrum:

- Income generation – via the iMSD approach;
- Access to finance;
- GEDSI and WEE;
- ESCA and Green Growth.

Each section will cover key concepts, indicators, and program options that projects can consider in adapting the Model for their context.

1.4.1 Income generation

The outcomes, impact statement, and progress indicators linked to applying an iMSD approach to realise income generation for the poor is outlined below.

Table 3: Expected outcomes and indicators of progress for income generation

Expected Outcome (s)	<ul style="list-style-type: none"> • Households have improved incomes • Market actors invest in and scale inclusive business models
Intended Impact	HHs increase income through new inclusive business models delivering improved opportunities, products, and services. HHs are able to increase spending on child education, health and other expenses.
Progress Indicators¹⁵	<p>Mandatory</p> <ul style="list-style-type: none"> • Proportion of HHs that increased their income as a result of participation in WV facilitated economic development programs • Average business profit (net income) in the last 12 months (for HHs) • Amount (in US\$) of private sector investment generated <p>Good Practice</p> <ul style="list-style-type: none"> • Proportion of partners reporting an increase in their profit as a result of intervention (*Market Actors) • Average business profit in the last 12 months (*Market Actors) • Average yield of target crops • Behaviour change of system actor/service provider linked to the business model (qualitative)



Quirina preparing produce to sell at her market stall, Project GREEN, South Sudan.

iMSD is WV's core market-based programming approach to increase incomes of the marginal poor. WV's approach improves the way that markets function to better serve people living in poverty and marginalised groups (market focus), while also strengthening the productive capacities of these groups to better participate in and benefit from market systems (HH focus). It has its foundations in the Local Value Chain Development (LVCD) approach, which was designed in 2010 and draws from sector good practice in market systems development (MSD), in particular the M4P Operational Guide.¹⁶

¹⁵ All HH indicators mentioned in this Handbook need to be disaggregated by gender, disability and youth.

¹⁶ [M4P Operational Guide](#) | [BEAM Exchange](#)

Key iMSD terms

Market system: is a multi-function, multi-player arrangement comprising the core function of exchange by which goods and services are delivered and the supporting functions and rules, which are performed and shaped by a variety of market players.

Market Systems Development (MSD): seeks to address the root causes of why markets often fail to meet the needs of poor people, rather than just the superficial symptoms, by creating incentives for systemic change.

Inclusive market systems: are those that involve and benefit a range of actors, including people living in poverty and marginalised groups (e.g. women, youth, and persons with disabilities), who are often excluded – or even exploited – by non-inclusive market systems.¹⁷

Value chain development: refers to a market-based approach that “takes a product or commodity as the basis for analysis; most often, the product is agriculture-based”.¹⁸

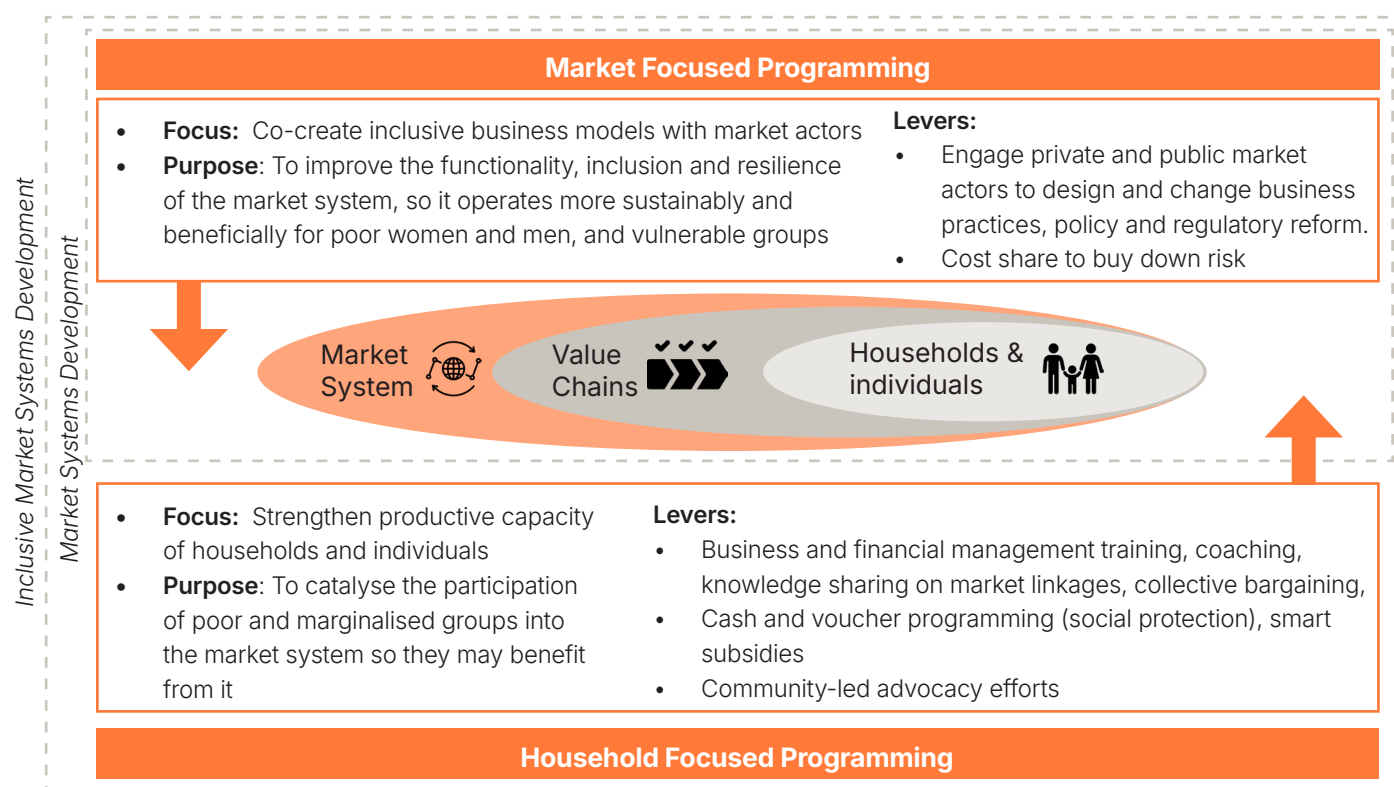
What is iMSD?

Market-focused programming: It is critical to work through private and public market actors to improve market functionality by addressing systemic constraints. This often involves working on inclusive business models that engage women and men living in poverty as producers, employees and consumers.¹⁹

Household-focused programming: Recognising that people at different poverty levels and vulnerability categories require different support, and depending on the availability of market actors in the target location, WV also integrates HH interventions given their specific needs. This may include business, financial literacy, and market linkage training to ensure equitable participation and promote resilience to economic, social, environmental and other shocks. This is key to realising the equitable participation of people living in poverty and vulnerable groups.²⁰

The iMSD market-focused and HH-focused approach is shown in more detail in *Figure 8: World Vision's iMSD approach* below.

Figure 8: World Vision's iMSD approach



¹⁷ [A Framework for Inclusive MSD | USAID](#)

¹⁸ [Value Chain Development | DCEd](#)

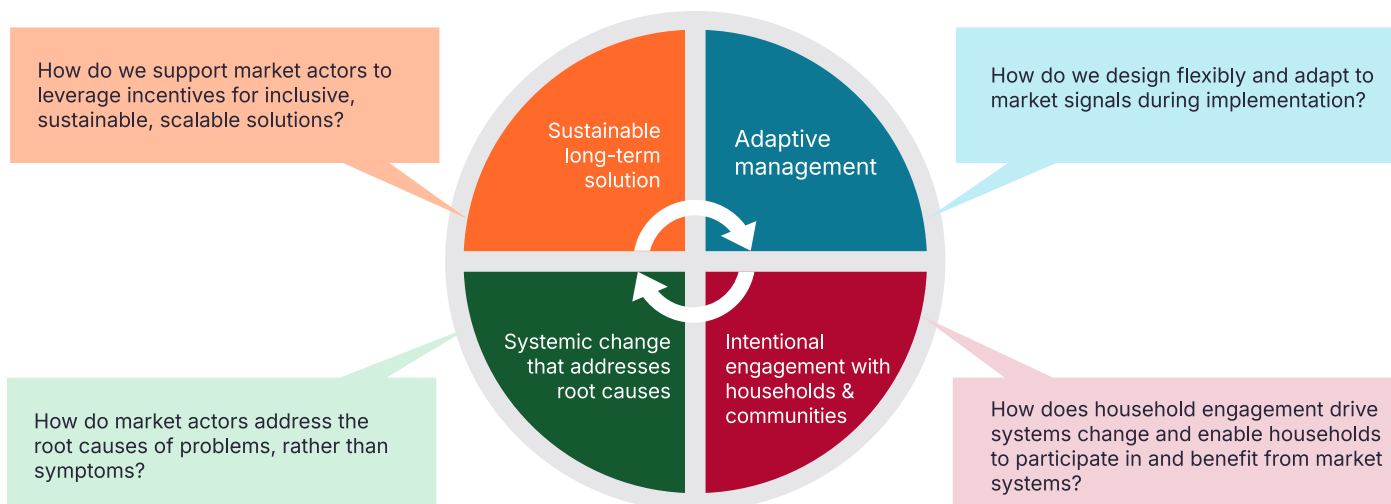
¹⁹ This focus has been referred to as 'pull'/reach down/indirect interventions for working with people living in poverty.

²⁰ This focus is termed 'push'/lift up/direct interventions for working with people living in poverty.

What is different about iMSD?

Pivoting to an iMSD approach requires evolving WV's approach to programming while building on what WV does well already. There are four key components of iMSD outlined in the figure below.

Figure 9: Key Components of iMSD

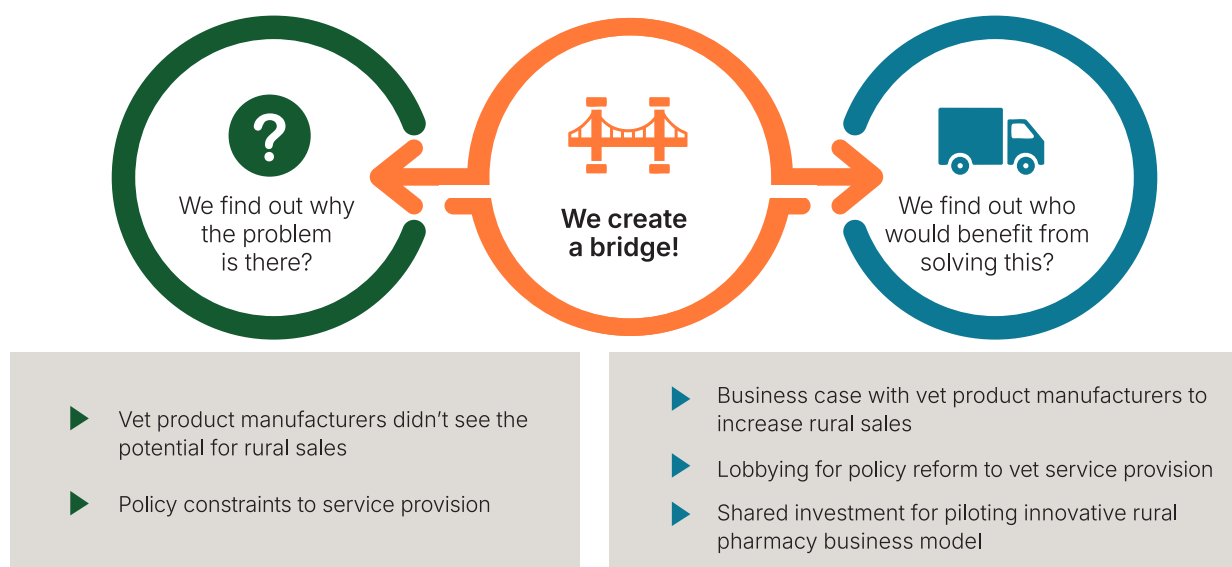


iMSD contributes to systemic change that addresses root causes

The MSD approach seeks to address root causes for market failure in meeting the needs of the poor. MSD does this by working with private or public market actors who have incentives to address these problems. The iMSD approach presented here follows this core approach. For a jargon-free explanation of MSD, readers can watch this [BEAM Exchange Video: An Introduction to Market Systems Development](#). This video illustrates a situation where smallholder farmers in rural areas, like livestock producer Petra, have low incomes due to livestock disease, unaffordability of and distance from urban vet services. Rather than directly addressing this through providing vaccinations or market linkages alone, an MSD approach works with multiple actors beside farmers for long-term sustainability, increased outreach and scale. In Petra's case, this meant: a) motivating vet services to expand to Petra's village and invest in rural sales; b) sharing investment for an innovative rural pharmacy business model focussing on affordable rural services; and c) lobbying in favour of regulations for affordable services. See *Figure 10: MSD in Practice* below.

Figure 10: MSD in Practice

iMSD promotes a sustainable long-term solution



This Model seeks to pivot from working on market linkages to working with and through market actors through the co-design of inclusive business models that can provide new opportunities, products, and services for the poor. Therefore, in addition to HHs having improved incomes, the Model program logic has market actors as a change agent and, by the end of the project, it is envisioned that market actors – private or public – will invest in and scale up inclusive business models. Market actor investment is a key sign for sustainability. For example, if the project working with Petra saw vet manufacturers profiting from the rural pharmacy model and investing their own funds into its expansion, more smallholder farmers would continue to benefit from access to vet products after the end of the project. Using this approach, WV can play an important market facilitation role to promote ‘localisation’ where HHs, communities, and other actors will take ownership of the business models and activities. Furthermore, the project can realise more funds to the field and value for money, with more HHs benefiting, by leveraging private sector investment.

iMSD promotes intentional engagement with HHs and communities to catalyse inclusive outcomes in support of systemic change. The approach can be tailored to catalyse the inclusion of poor and vulnerable groups in hard-to-reach places. iMSD does not exclusively work through market actors, unlike many MSD programs. WV supports HHs to benefit from iMSD, by strengthening capacities through targeted activities like GIFT, producer group strengthening and business or agricultural technical training on climate smart agriculture. As part of iMSD, civil society actors and community can play an important role in improving outcomes for the marginal poor. They can also play an important role when applying iMSD to realise ESCA and GEDSI or WEE outcomes. This is outlined below and in the later sections of Part 1. An example of iMSD in practice is outlined in the Case Study on the MORINGA project below.

iMSD: Working with private, public and civil society/community actors

Inclusive business models apply to both private and public actors. While business models driven by the motivation of inclusive growth are directly relatable to economic actors, social actors such as civil society organizations can support improved climate resilience and GEDSI inclusion through involvement in business models.

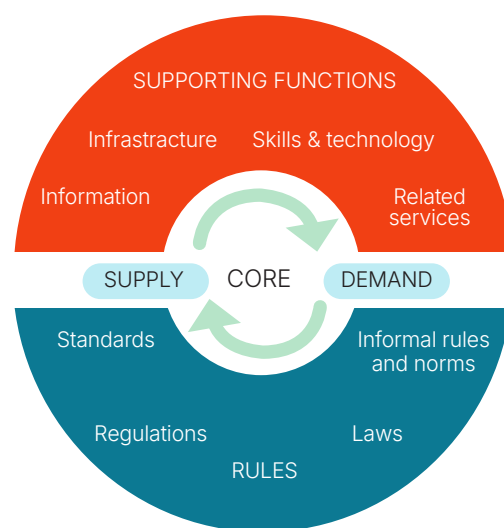
PRIVATE ACTORS: As shown in Figure 10, private actors are often involved in the core market in the simple exchange of goods and services among key value chain actors. Core market actors are those involved in the value chain, ranging from producers to input providers, processors, output distributors, and consumers. They range from small informal businesses to large multinational corporations, and may be men- or women-led.

PUBLIC ACTORS: Public actors contribute to the governance of market systems, establishing rules including standards and laws, and can create an enabling environment for market growth and innovation. Projects can work with public actors to promote policy change and /or improved service provision via technical assistance, research, coalitions and alliances.

Supporting Functions: Public investments in infrastructure (roads, ports, etc.) and services (extension programs, research) enhance market efficiency and productivity. Governments are responsible for social protection and social safety nets, as well as specialised areas of focus, such as gender equality and women’s affairs, disability inclusion, and environmental protection.

Rules (standards and laws): This can include policy and legal frameworks. In the context of agrifood systems, this could include laws around food safety, GAP, organic certification or vet products and service provision. Linked to GEDSI and ESCA, this could also include land rights and environmental protection, or waste management.

Figure 11: M4P DOUGHNUT



CIVIL SOCIETY & COMMUNITY ACTORS: Although not considered core market actors, civil society and community actors play an important role in setting informal rules and social norms,²¹ which can drive behaviour of other actors in the system and relationships with one another. They can also be involved in related service provision, be a partner to facilitate community outreach, and/or promote functional relations between groups in the system.

Informal rules and norms: Community actors like religious and community leaders can influence social norms around gender, disability and youth. Furthermore, the community may be engaged in land management practices driven by social incentives like health and well-being of families or long-term preservation of natural assets for future generations or social recognition. Civil Society Organisations (CSOs) like women's groups, organisations of people with disabilities (OPDs) or community-based NRM structures or committees can be key partners for change, especially of HH focused activities.

Supporting functions – service provision: In some contexts, community and CSOs are involved in the provision of services. For example, community organisations might organise community-based land management practices, which seek to protect and restore natural resources. Women's groups and OPDs might be engaged in the provision of community-based childcare services or assisted devices for people with disability

How these actors can be engaged alongside market actors will be outlined in the sections on GEDSI, green growth, and fragile contexts.

Using a Hybrid iMSD Approach: The MORINGA Project



Moringa Project: Mariana harvesting tomatoes in her field.

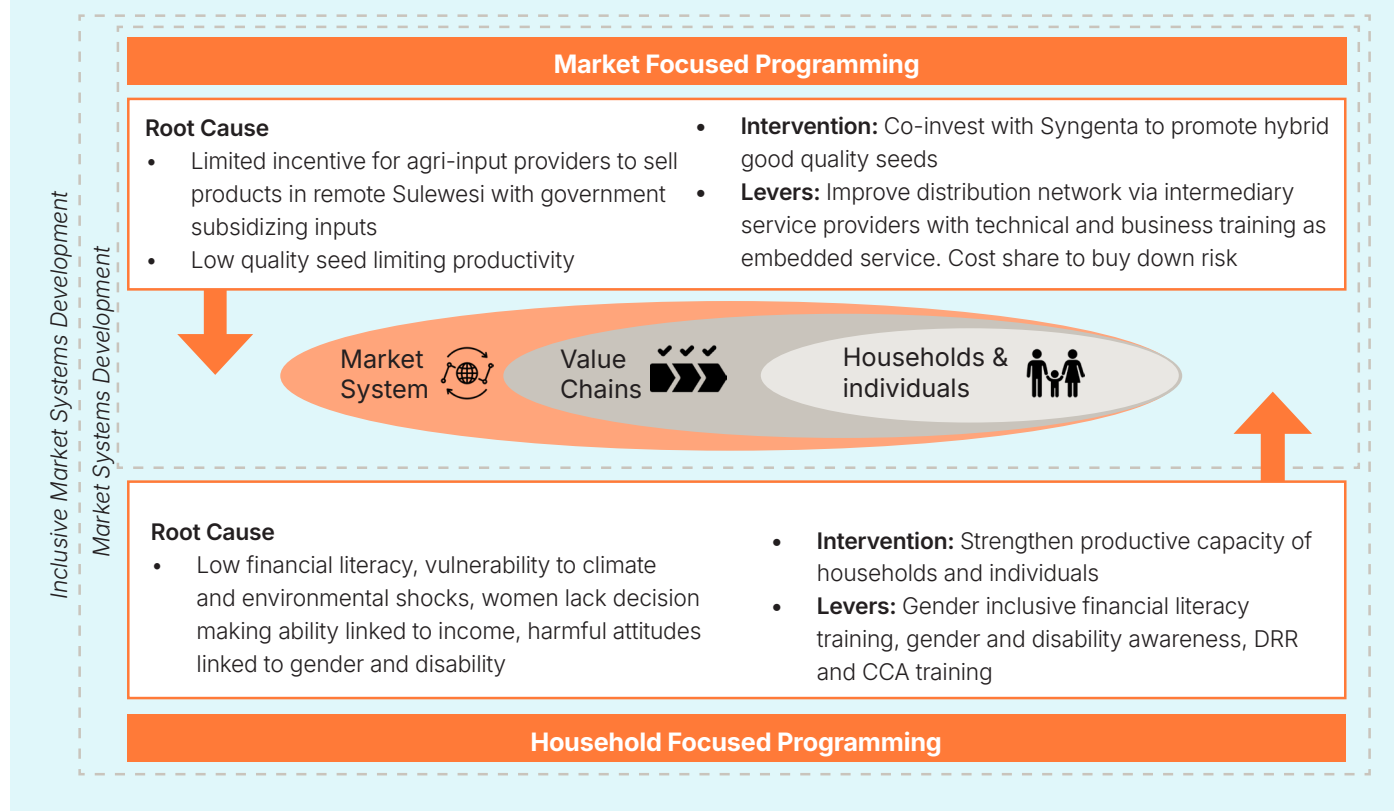
The Australian NGO Cooperation Program (ANCP)-supported [More Income Generated for Poor Families in Indonesia \(MORINGA\) \(2017-2022\)](#) project in Indonesia used a hybrid iMSD approach, which included financial inclusion and WEE interventions. The market-focused components included introducing new business models, such as improving the availability of agri-inputs in the maize value chain in partnership with private sector actor, PT Syngenta, in Sulawesi. PT Syngenta invested in placing staff in the field, such as agronomists, to support this partnership. Intermediary service providers (ISPs) have grown their businesses through this business model, and they have encouraged farmers to adopt new inputs, such as hybrid maize seeds, and subsequently increase production. The HH-focused components included providing farmers with access to loans so that they could afford the cost of agri-inputs, and GAP training that the project implemented in partnership with agri-extension services, as well as GIFT for participants implemented in partnership with credit unions and the project directly.

By its end, the MORINGA project generated A\$5.8 million (US\$4.1 million) co-investment, including from private sector actors like PT Syngenta, ISPs and farmers. The return on investment was 2.8. Against the total budget of A\$2.3 million, MORINGA leveraged A\$6.3 million in additional net income for approximately 9,640 HHs (35,667 people).²²

²¹ Social norms are "rules or expectations of behaviour within a specific cultural or social group. Often unspoken, these norms offer social standards of appropriate and inappropriate behaviour, governing what is (and is not) acceptable and coordinating our interactions with others." [National Academies of Sciences, Engineering, and Medicine. 2018. Addressing the Social and Cultural Norms That Underlie the Acceptance of Violence: Proceedings of a Workshop—in Brief. Washington, DC: The National Academies Press](#)

²² [World Vision Impact Brief: MORINGA More Income Generated for Poor Families in Indonesia \(2022\)](#)

Figure 12: iMSD in the MORINGA Project

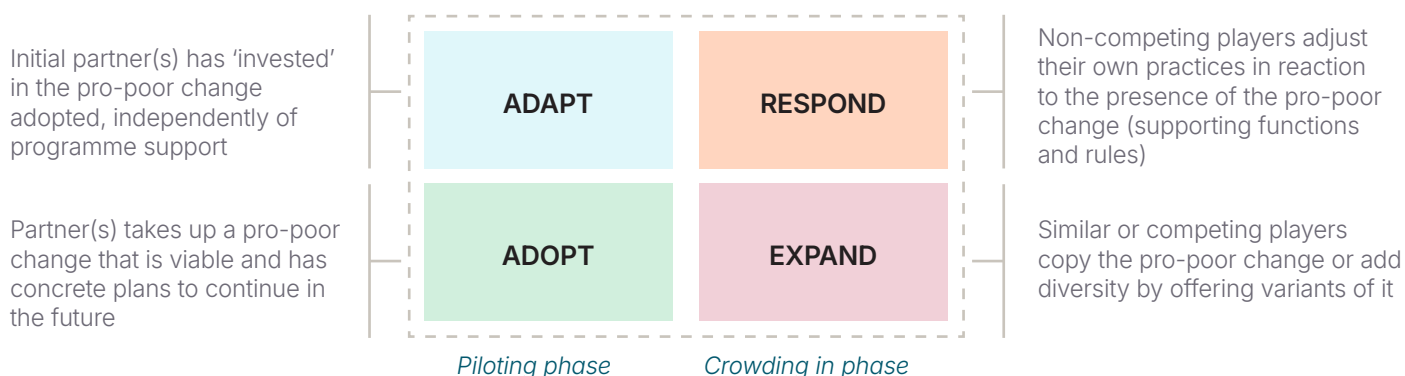


iMSD Minimum programming or good practice

At a **minimum**, projects should ensure that market actors buy-in and invest in the business model during the life cycle of the project.

Meanwhile, **good practice** for sustainability and scale is that there is co-creation of the business model with the market actor, who scales up the business model without direct project support during the life cycle of the project. See Figure 13: AAER. Key here is the ownership or buy-in of the market actor (Adapt and Adopt). Ideally, there is copying and replication of this business model amongst other actors (e.g. crowding in) (Expand and Respond). This is what contributes to systemic change. For example, if the project working with Petra and her community originally only worked with one vet manufacturer, the success of the rural pharmacy business model to achieve rural sales could attract more vet manufacturers to adopt a similar business model in the region, so that over time, more companies would also see the business opportunity, and enter the remote region. When this happens, there is a 'crowding in' of market actors, which can promote healthy business competition, to ensure fair prices and quality products for HHs. When it occurs, this presents an exciting opportunity for WV to improve impact at scale and scalability. However, 'crowding-in' often requires the project to play a different role – as a "diffuser" of information, and a provider of technical assistance (TA) to adopt inclusive business models, etc. It rarely happens on its own. This is outlined further in the Stage 4 MEL (Figure 45) in relation to direct and indirect participants.

Figure 13: AAER



1.4.2 Access to Finance

The outcomes, impact statement, and progress indicators linked to access to finance are outlined in *Table 4* below.

Table 4: Expected outcomes and indicators of progress for access to finance

Expected Outcome (s)	<ul style="list-style-type: none"> • HHs and their businesses have improved access to finance • Financial service providers invest in and scale new business models, financial products and services
Intended Impact	HHs and their businesses have improved access to financial services and product offerings. Together with improved financial capabilities, HHs are able to enhance their income-generating activities. This improves income and financial resilience to benefit the family and increase spending on child well-being.
Progress Indicators	<p>Mandatory</p> <ul style="list-style-type: none"> • % HHs that used improved financial services in the past 12 months • % of respondents feeling confident in their financial literacy • Amount (in US\$) of private sector investment generated (for FSPs) <p>Good Practice</p> <ul style="list-style-type: none"> • % HHs with the means to save money • Proportion of women and men with individual and HH savings • Average value of member savings per group member • % HHs with access to sufficient credit (formal and informal sources)

Access to finance is a critical component to inclusive economic growth and aligns with the Model's goal of economic empowerment, resilience, and child well-being, and is closely linked to other outcomes.

Financial exclusion can be attributed to two key problems: 1) Financial systems are failing to meet the needs of the poor; and 2) HHs lack financial capabilities to both a) ensure greater resilience to diverse economic, social, and environmental shocks, and b) improve capacity to participate in economic activities. Many marginal poor HHs are excluded from the formal regulated financial system, which lacks the knowledge and incentive to serve this target group, has inflexible services, and is costly particularly in rural areas.

Providing access to suitable and available financial services for marginal poor HHs and their income generating activities requires the collaboration and involvement of many stakeholders. This involves identifying the most suitable financial services and providers, financial products, and providing support services within an enabling environment. The financial services spectrum outlined in *Figure 14* below lists some of the offerings that can be considered. A number of products have been developed by [VisionFund International \(VFI\)](#),²³ the microfinancing arm of World Vision. The approach should be to select a formal or informal pathway, within the context and timeframe of the project.

Key access to finance terms

Access to finance: people and businesses have the ability to use and benefit from all forms of financial services that meet their needs such as transaction accounts, savings and credit, both formal and informal services such as [S4T](#) groups, Finance Accelerating Savings Group Transformation ([FAST](#)), producer savings and loans groups, family and friends, money lenders and banks.²⁴

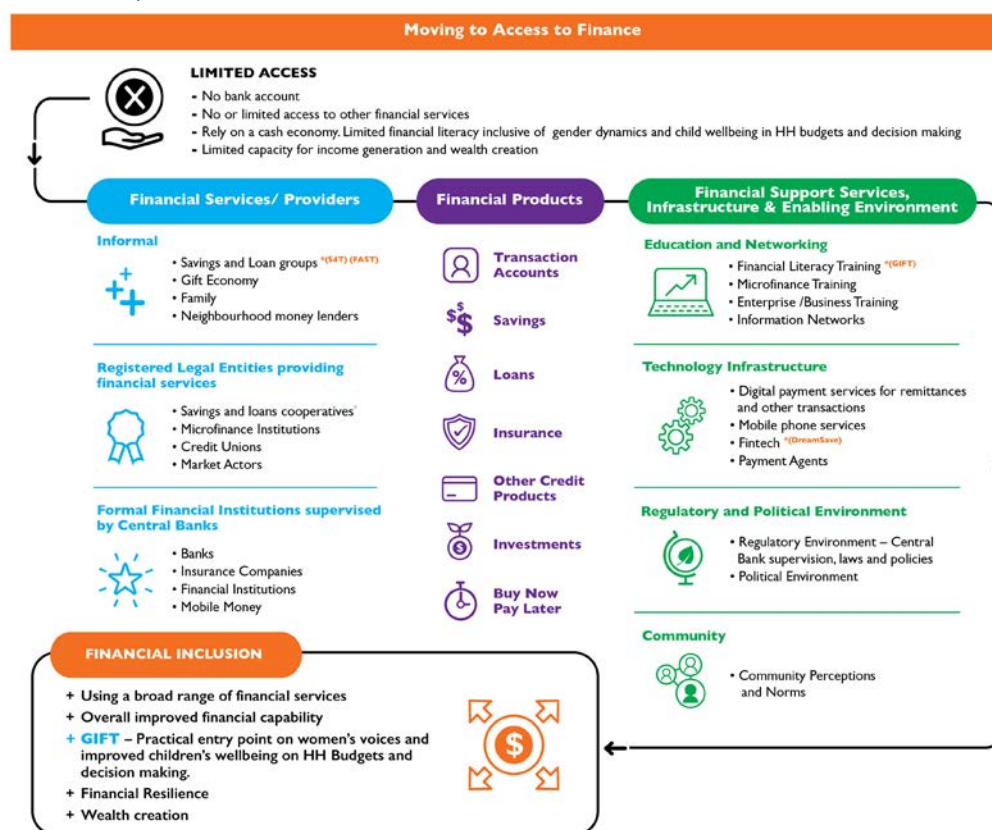
²³ VFI focusses on delivering quality microfinance products like S4T, FAST etc. that promote financial inclusion in rural areas, particularly for people living in poverty. Their microfinance project model is part of a comprehensive Livelihood Sector Approach alongside UPG, S4T and other BSL models delivered in over 20 countries.

²⁴ [Financial Inclusion Overview | World Bank](#)

Financial Inclusion: means that [all] people and businesses have access to — and are empowered to use — affordable, responsible financial services that meet their needs. These services include payments, savings, credit, and insurance provided by financial institutions and services.²⁵

Value Chain Financing (VCF): refers to formal and informal financing that involves value chain participants²⁶. In the agriculture sector, formal VCF involves at least three agricultural value chain participants: a financial service provider, an end-user, and at least one other facilitator or beneficiary. Informal VCF can be between two value chain actors such as an aggregator providing credit for farmers as an advance payment.²⁷

Figure 14: Financial Services Spectrum



Selecting an approach can be straight forward. For instance, savings groups, particularly S4T – are an important informal financial service that are suited to the marginal poor especially smallholder farming HHs. Over time, projects can promote linkages to FSPs to adapt to the changing financial services needs of HHs and their businesses. Some projects might be working with HHs already linked to formal finance and therefore do not need S4T.

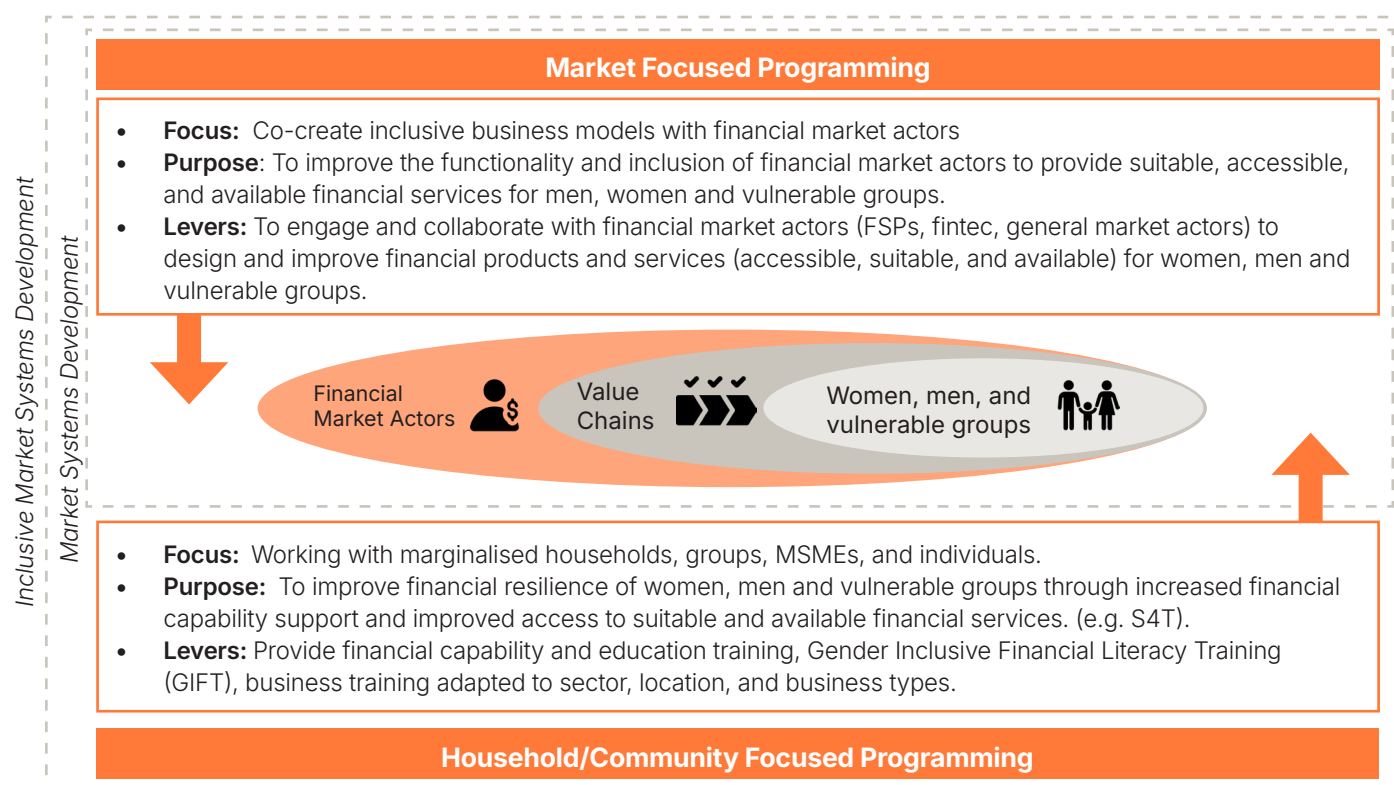
In the Proposal Stage of the project, if lack of access to available and suitable financial products are key priorities to address, then the project can apply the iMSD approach to the financial services sector. This means working with FSPs on inclusive business models that better service marginal poor HHs for more suitable financial products. Additionally, with many projects working on agrifood systems, agricultural VCF could be the financing model of choice. The same principles of iMSD would apply to understand root causes to address systemic constraints in partnership with FSPs. This is outlined in *Figure 15: M4C Financial inclusion approach* below. FOs might find opportunities to work on WEE as an impact priority by focusing on financial products for women. Meanwhile, there might also be opportunities to support environmental sustainability outcomes as it relates to climate change resilience and promotion of green growth, through the provision of climate and/or green finance to HHs and their businesses. There may be innovative financial products that could be considered, such as digital solutions, or climate-related insurance products.

²⁵ [Financial Inclusion](#) | CGAP

²⁶ [Value Chain Finance](#) | Marketlinks

²⁷ [Agricultural Value Chain Finance](#) | FAO, page 2

Figure 15: M4C Financial inclusion approach



Minimum programming or financial inclusion as an impact priority

The **minimum programming** approach is for projects to ensure access to finance for HHs and their businesses, and where possible progress to financial inclusion – or access to formal financial services – over the life of the project. The project can do this through S4T or linkages to informal or formal finance. In addition, the project should promote financial capabilities of the marginal poor through GIFT. This is the project's opportunity to ensure that income generated by women and men caregivers flows to spending on child well-being, as well as a critical opportunity to promote women's agency and decision making in HH budgeting. WV does have a [GIFT](#) manual for couples and a [video summary](#), which is targeted towards the marginal poor and smallholder farmers in rural areas. However, this might not be suitable for projects working in all contexts and/or with some target groups. Therefore, if the GIFT manual is not suitable, projects can ensure training prioritises key financial literacy competencies, and includes gender transformative sessions that question unequal gender relations and harmful social norms. This is elaborated in Part 2, Inception Stage and Implementation Stage sections.

Projects could also choose to prioritise financial inclusion as an impact priority with FSPs as a key partner or project stakeholder. An example of this is outlined in the case study below.

Breaking inequality barriers through financial loans: Somalia Enhanced Resilience Through Inclusive Economic and Climate Smart Approaches ([SERECA](#)) (2022-27)

The SERECA ANCP Project is a multi-focused project that lies within a larger consortium of eight local and international NGO partners called SomReP that was established to address the underlying causes of vulnerability to climate shock in Somalia. In addition to Village Loan and Savings Associations, the project has worked to develop financial products for women through the development of a new financial entity called the District Bank Committee (DBC). The DBC has been registered with local authorities and is being developed. It is made up of local stakeholders and is being guided by SomReP. The DBC will be established in regions where they do not have financial services. In addition, in partnership with a local MFI, the project is working on co-design of a new financial product, the Women's Empowerment Loan Product, to provide affordable accessible Shariah-compliant financing specifically tailored to women entrepreneurs to grow their MSMEs in the livestock sector, contribute to economic activity, and formalize their enterprises.

1.4.3 Gender Equality, Disability and Social Inclusion (GEDSI) and Women's Economic Empowerment (WEE)

The outcomes, impact statement, and progress indicators linked to GEDSI and WEE are outlined below.

Table 5: Expected outcomes and indicators of progress for GEDSI and WEE

Expected Outcome (s)	<ul style="list-style-type: none"> Women and vulnerable groups have improved access to opportunities and resources Women and vulnerable groups experience improved agency and equitable systems Market actors invest and scale GEDSI inclusive business models
Intended Impact	Women's economic empowerment, youth empowerment, and disability inclusion are achieved by leveraging investments on GEDSI inclusive business models that engage women and other vulnerable groups as producers, consumers, and employees. When women control income, spending on child well-being increases.
Progress Indicators	<p>Mandatory</p> <ul style="list-style-type: none"> % of project participants who are women, persons with disability (PWD), youth (Access)²⁸ Proportion of HHs with women actively engaged in decision making (Agency/ Decision making)²⁹ Average number of hours per day spent on leisure and rest/sleep by women and men (Agency/Manageable workloads) Percentage of women and men with supportive attitudes towards women's economic participation (Equitable Systems) Amount (in US\$) of private sector investment generated [investment for GEDSI & WEE] <p>Good Practice</p> <ul style="list-style-type: none"> Proportion of men and women having their own regular income (Economic Advancement) Proportion of project-supported groups that are led by a woman/person with a disability (Agency/Decision-making) Proportion of households with more equitable decision making in productive sphere (Agency/Decision Making) Proportion of households with more equitable decision making in domestic sphere (Agency/Decision Making) % of PWD reporting they are able to make their own decisions about what is important to them (Agency/Decision Making) % of respondents reporting they feel comfortable working with someone who has a disability (Equitable systems)

GEDSI is critical in realising the Model's goal of economic empowerment, resilience and child well-being for marginal poor HHs, and is closely linked to the other Model components. "Vulnerable groups" are defined as women, PWD, youth, migrants/refugees, and any other vulnerable groups. The Model intentionally prioritises gender inclusion and WEE, however, also provides additional guidance linked to other groups.

Women's Economic Empowerment (WEE): The Model focuses on WEE for three key reasons. First, women are

²⁸ Refer to the income indicator from the Income Generation outcome to triangulate this indicator.

²⁹ As per the indicator list in Appendix 1: Core Indicators this indicator can be used interchangeably with "% HHs with equitable decision making in the productive sphere/domestic sphere (agency/decision making)" under 'Good practice' below.

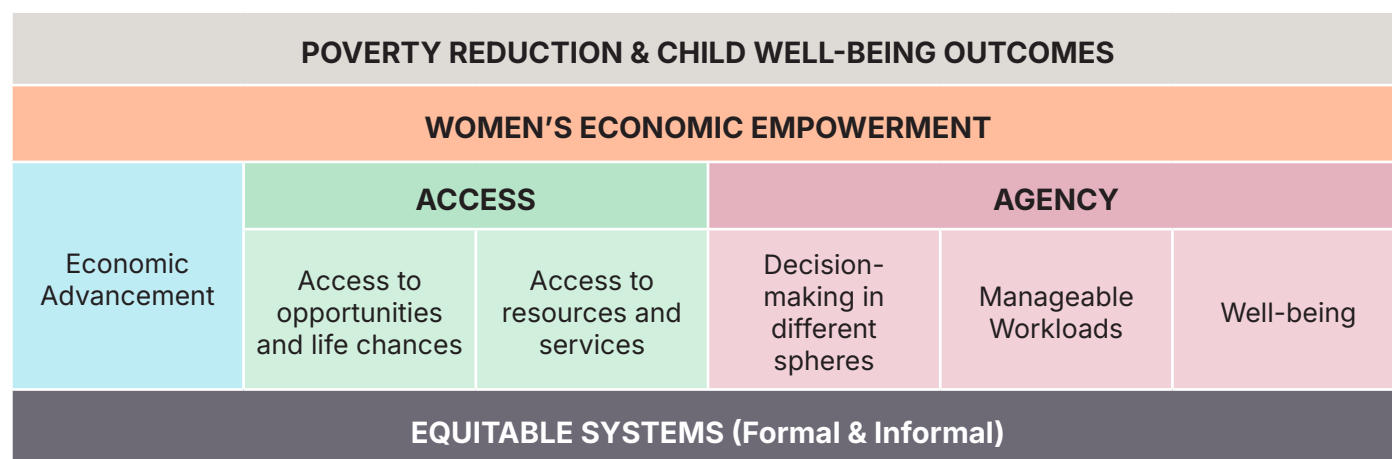
both disproportionately affected by poverty and disproportionately impacted by the effects of climate change. Second, there is strong evidence that empowering women improves the well-being of children. Third, as women make up about half of the world population, there is a clear business case to work with women as producers, consumers, and employees when looking at strategies to increase incomes, better jobs, opportunities, products, and services, and promote inclusive growth.³⁰ If project teams don't understand the experiences of women in the value chains and sub-sectors we are working in, they are not understanding root causes of market dysfunction. For example, if projects don't support women to realise their potential alongside men in the livestock sector, then this means that the livestock sector is not functioning as well as it could.

As a supportive approach for the livelihood sector, WV's WEE Framework aims to build a common understanding of the pathways of change required for women to be economically empowered alongside men. WV defines WEE holistically, with four empowerment domains:

- **Economic advancement:** To succeed and advance economically by improving women's income generation and employment potential.
- **Access:** To have equitable access to economic opportunities, resources, and services.
- **Agency:** To have the power to make and act on economic decisions, and to translate those choices into desired outcomes, including manageable workloads and well-being.
- **Equitable systems:** To benefit from equitable policies, laws, institutional practices, and social norms.

These domains are illustrated in *Figure 16* below.

Figure 16: Women's Economic Empowerment domains



Key underlying principles are intersectionality and 'do no harm' – explained further in the breakout box below.

Key GEDSI/WEE principles

Do no harm: Gender issues and related intersectional factors, such as disability, age, ethnic identity, etc, can be politically, socially, and culturally sensitive – no matter the context. Therefore, the 'do no harm' principle is critical to consider across the program cycle. Its core premise is that the safety of women and girls, people with disabilities, and other vulnerable groups must be prioritised, and programs must do no harm and not reinforce gender and disability-related inequalities.

Intersectionality: refers to overlapping and inter-related vulnerabilities, such as disability, age, fragility, etc. For example, refugee women with disabilities may face various levels of marginalisation because of gender norms, as well as stereotypes and stigma towards persons with disabilities and refugees.

³⁰ [Women's Economic Empowerment Framework Manual online version](#) | World Vision, page 18.

How does WEE link to WV's GEDSI framework?

- WV's WEE Framework contributes to WV's GEDSI Framework for livelihood sector programming. WV's GEDSI Framework includes the domains of participation, access, decision making, equitable systems, and well-being. In the context of the livelihoods sector approach, the following adaptations apply:
- Addition of the 'economic advancement' domain (WEE) within the participation domain (GEDSI) to strive for and capture meaningful participation. This means ensuring that women's work is paid and recognised adequately through income.
- Two defined WEE-specific access sub-domains.
- While WV's agency domain is overarching/crosscutting all the domains, and makes sense theoretically, programmatically it is useful to extract 'agency' – intended as having the power to make and act on economic decisions, and to translate those choices into desired outcomes, including manageable workloads and well-being³¹ within livelihoods, so that agency can be tackled by adequate activities and measured by specific indicators. Therefore, WV's WEE framework defines agency as decision making, manageable workloads, and well-being.
- The systems domain remains the same.

Key GEDSI & WEE terms

Gender inclusive business model: The intentional inclusion of women, a demographic group often excluded or under-represented, in various aspects of business and economic activity as producers, consumers and employees.³²

Gender transformative programming: Actively examines and questions gender norms and power imbalances between men and women, and between groups, and actively seeks change by promoting equitable alternatives.³³

Care Economy: All forms of care work including both paid and unpaid forms. I.e. the set of activities and relations that are required to meet the physical, psychological, and emotional needs of others.³⁴

Key disability and youth inclusion terms

Disability: results from the interaction between persons with impairments and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others. The six core functional domains include mobility, vision, hearing, communicating, cognition, and self-care.³⁵

Youth: are defined as those within the 15–24-year age bracket, acknowledging that young people face barriers to employment due to intersectional challenges related to social exclusion, violence, and lack of opportunities in a critical life stage while forging their identities.³⁶

Building on WV's iMSD approach, WEE also adopts a 'hybrid' approach, working with market actors on gender inclusive business models that engage women and men living in poverty as producers, employees and consumers. HH-focused strategies are also used to directly improve the productive capacities of women and men, such as gender transformative programming. *Figure 17* illustrates this approach to WEE as well as how the approach could be applied to other vulnerable groups, such as people with disability, youth, refugees, and migrants.

31 [Women's Economic Empowerment Framework Manual Briefing Paper](#) | World Vision, page 6

32 [Women's Economic Empowerment Framework Manual online version](#) | World Vision, page 8

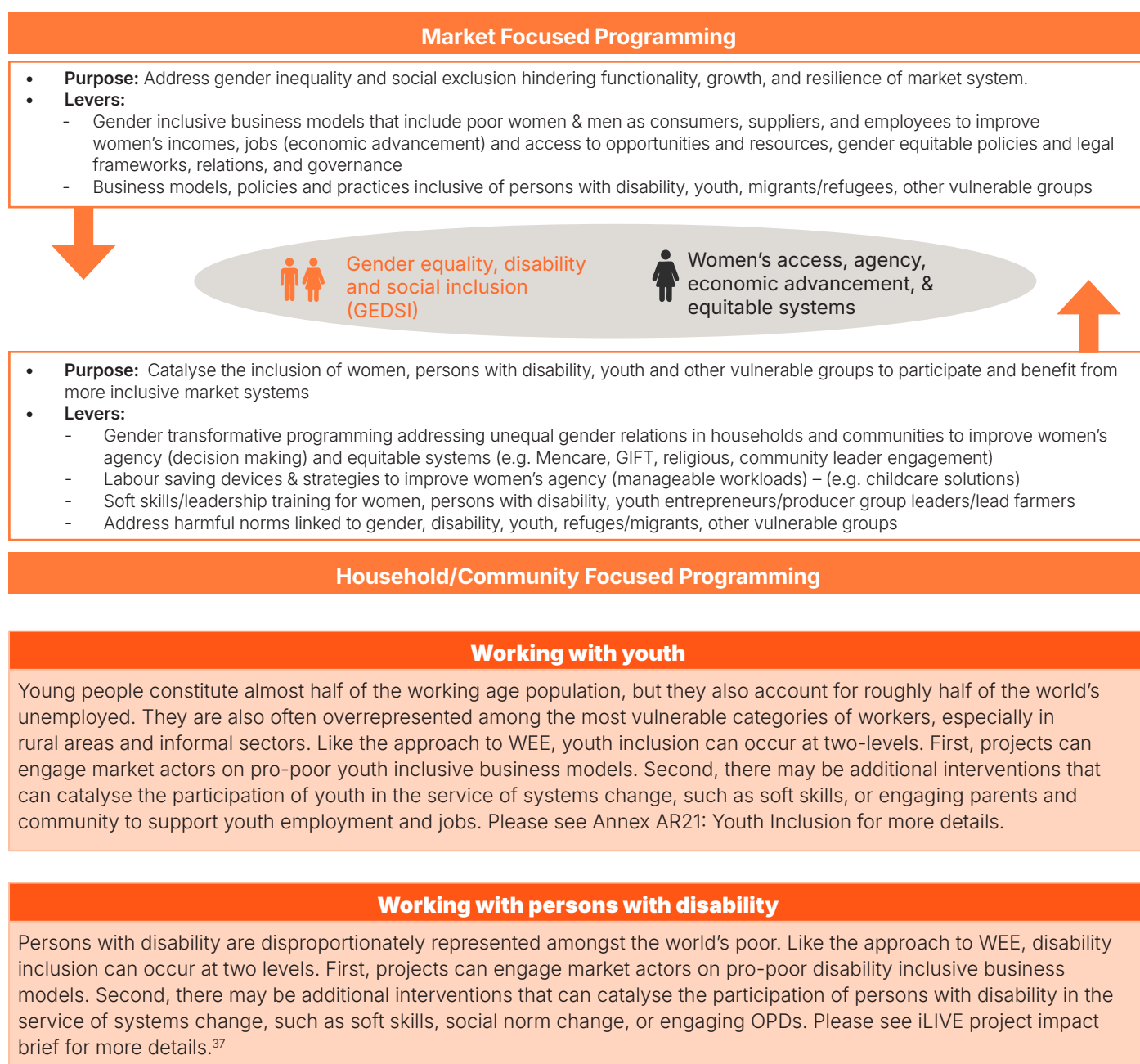
33 [Women's Economic Empowerment Framework Manual online version](#) | World Vision, page 27

34 [Policy Tool - A Guide to Public Investments in the Care Economy](#) | UN Women

35 [World report on disability](#) | WHO pages 3-4.

36 [Definition of Youth](#) | UN Youth

Figure 17: WEE and GEDSI approach to market-focused and household focused programmi



37 [World Vision Impact Brief: Gender and Disability Inclusive Economic Development Project](#)



Jahida Akter, an entrepreneur providing seed threshing services to farmers NSVC Participant, Jamalpur, Bangladesh

Minimum programming or GEDSI and WEE as impact priority

The Model's goal is about economic empowerment. Therefore, all projects should promote the four domains of empowerment.

Minimum programming:

- **Economic advancement/access to opportunities and resources:** At a minimum, projects should promote women's incomes, jobs, and access by weighting opportunities for WEE in the selection of sub-sectors/value chains and design of interventions alongside growth, pro-poor potential, and other criteria.
- **Agency/equitable systems:** At a minimum, projects implementing the CPM should promote 'do no harm'. This involves considering women's agency including decision making, manageable workloads, and well-being. For example, projects should consider women's manageable paid and unpaid care work and mitigate the risk of backlash such as community resistance including violence against women. This also involves promoting an enabling environment such as engaging communities and men as allies for gender equality. As noted in the Access to Finance section, projects should implement gender transformative sessions as part of financial literacy to promote women's decision making linked to income and spending.

WEE as an impact priority

When a project has been classified/identified with WEE as an impact priority, the realisation of WEE domains is the priority of the design. This is aligned to the Organisation for Economic Cooperation and Development (OECD) Development Assistance Committee (DAC) marker classification of a principal or significant gender equality investment. Impact priorities and donor classification is explained further in section 1.6 CPM Integrated Approach & Strategic Decision Making.

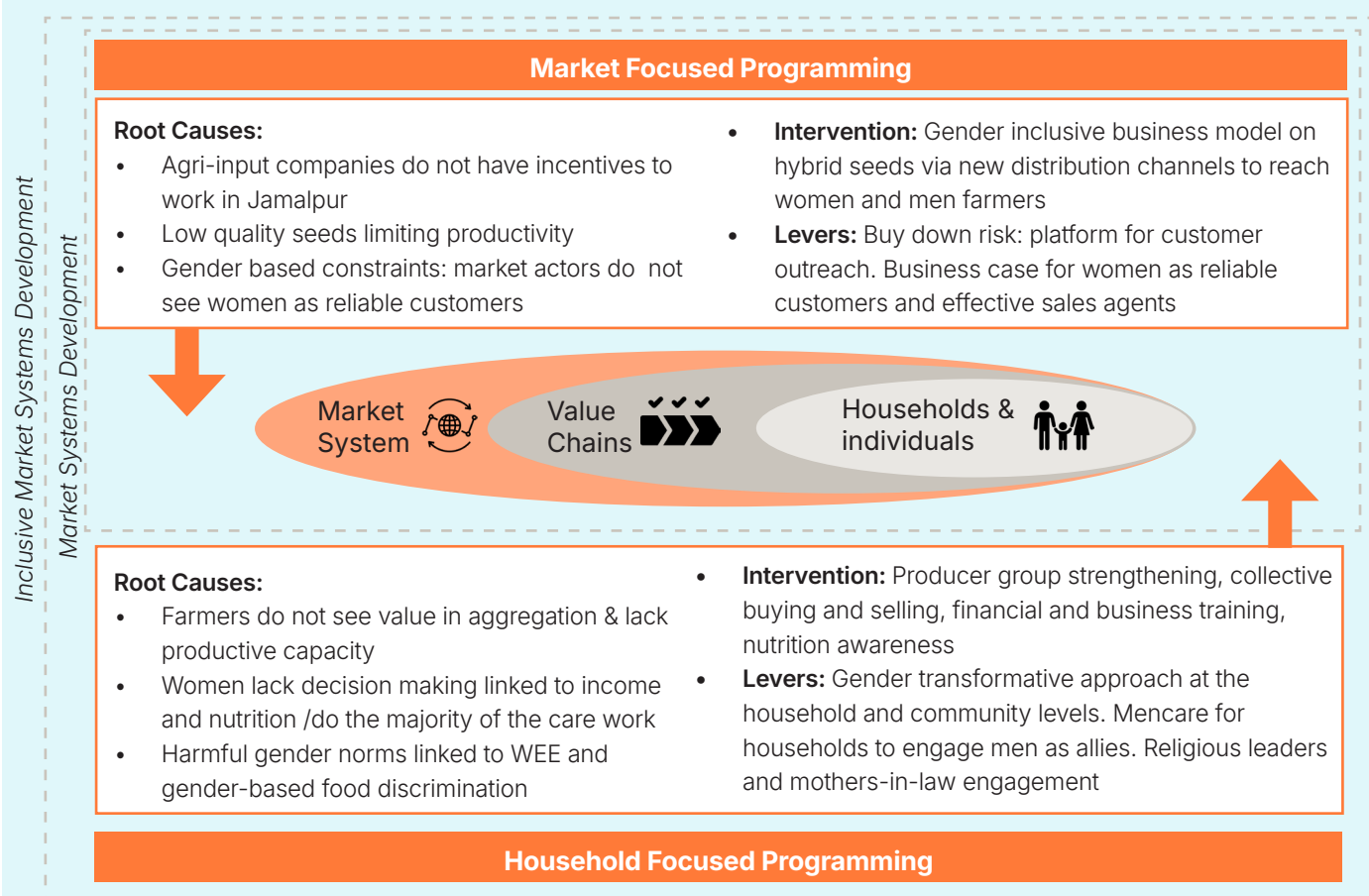
- **Economic advancement/access to opportunities and resources:** The project should prioritise gender mainstreaming, value chains and sub-sectors where women can benefit, and gender inclusive business models.
- **Agency/equitable systems:** Projects can have a separate component on women's agency and equitable systems, so that they can prioritise activities and models to promote women's productive and non-productive decision making, manageable workloads, and well-being. This should be done by addressing harmful social norms or promoting policy and legal change linked to women's rights (e.g. land rights). Projects focused on WEE can include gender transformative models like MenCare adapted for livelihoods, Channels of Hope – Gender or other models. This responds to WV's meta-analysis findings on the value of gender transformative programming in promoting women's agency and supportive gender norms. This will be elaborated in Part 2: Proposal Stage.

An example of a WEE principal project is outlined below.

A holistic approach to realising WEE domains: The Nutrition Sensitive Value Chains for Smallholder Farmers (NSVC) Project

NSVC reached 20,000 poor HHs in Jamalpur, north-west Bangladesh. This project implemented a holistic approach to realising WEE domains. It did this by combining value chains where women can benefit, gender inclusive business models to improve women's incomes and access, with gender transformative activities to improve agency and equitable systems. The project worked with a mixture of men-led, jointly-led, and women-led value chains to ensure that both women and men could benefit. Chili and leafy greens were identified as the value chains with the most opportunities for women. This was due to their low start-up costs, the fact that many women were already working in these value chains, and that the work could be done close to home. NSVC developed new partnerships with agri-input suppliers of hybrid seeds by making the business case that women are reliable customers for agri-inputs. This helped agri-businesses like Petrochem and Ispahani Agro Limited expand their customer base in Jamalpur, while increasing producer groups' access to seeds to support increased yields. The project also used targeted approaches to promote women's agency and equitable systems. WV worked with Equimundo to adapt the MenCare model. This was complemented by social norm change, including folk songs and engagement with religious, government, and community leaders.

Figure 18: NSVC approach to iMSD and WEE



Final evaluation results³⁸:

WEE/GEDSI Domain	Indicator progress
Economic Advancement	Median income from targeted crops such as chilli, eggplant, maize and rice tripled from USD 97 to USD 300 from baseline to endline. Women with their own regular income increased from 27% at midline to 67% at endline.
Access	Approximately 60% of project participants were women, with women participating in women-led crops (leafy green, chili), mixed crops (eggplant) and men-led crops (rice, maize).
Agency	Decision making results were mixed, with contradicting qualitative and quantitative data. Men ended up spending 1.5 hours more on the care work with women spending one hour less.
Equitable Systems (social norms)	Women experienced greater recognition for their contribution at home and the farm. Improvements in % of people in agreement with harmful gender equality statements (e.g. "it is okay for a man to beat his wife if she disobeys him") 42.7% (baseline) to 17% (endline).

Sustainability: With a project budget of USD 5.8 million, USD 6.8 million was created in the local market system over six years. This included USD 1.1 million in private sector income and USD 5.7 million from producer group income. As a result, for every dollar spent, USD 1.18 was injected into the local economy.

38 [World Vision Impact Brief: Nutrition Sensitive Value Chains for Smallholder Farmers \(NSVC\)](#) – Bangladesh (2023)

1.4.4 Environmental sustainability and climate action (ESCA) and Green Growth

Table 6: Expected outcomes and indicators of progress for ESCA and Green Growth

Expected Outcome (s)	<ul style="list-style-type: none"> • HHs benefit from improved ecosystem health • Market actors scale and invest in green business models/policy
Intended Impact	HHs benefit from improved and diversified incomes and engage in practices to promote climate resilience and environmental sustainability. There are improved natural environments that HHs, communities, and children can benefit from now and in the future.
Progress Indicators	<p>Mandatory</p> <ul style="list-style-type: none"> • Proportion of HHs with alternative and diversified sources of income • Regreening Index Score³⁹ <p>Mandatory (for agriculture)</p> <ul style="list-style-type: none"> • Proportion of HHs adopting improved agricultural practices • Proportion of HHs using improved NRM or sustainable agricultural practices <p>Good practice</p> <ul style="list-style-type: none"> • % of producers feeling more confident in the capacity of their farming system to cope with climate change and natural disasters since programme start • % of respondents who observe an increase in soil fertility • % of HH who observe that soil erosion has reduced • % of HHs adopting circular economy practices (adoption, HH level) • Proportion of HHs who know the early warning signs and know what to do in case of an emergency or disaster • Number of hectares protected and/or under restoration • Amount of private sector investment generated (green investment) • Number of jobs supported (green jobs)

Environmental sustainability is critical to realising the Model's goal of economic empowerment, resilience, and child well-being for marginal poor HHs, and closely linked to the Model's components on income generation, access to finance, and GEDSI and WEE. Climate change and environmental degradation are key drivers of extreme poverty, inequality, and child vulnerability, with women disproportionately impacted.

Key ESCA and green growth terms

Environmental sustainability: refers to the responsible management of natural resources and the respect for ecosystem dynamics necessary to allow current and future generations to thrive by addressing the triple planetary threat that humanity faces: climate change, pollution, and biodiversity loss⁴⁰

Ecosystem health: the complex network of biological components, including communities of living organisms (plants, animals, birds, fish, micro-organisms), and how they interact with each other and with their physical environment – including air, water, sunlight, and soil.

³⁹ The Regreening Index is a way of describing the condition of a landscape or seascape and how it is changing as a result of restoration efforts. The Regreening Index assesses change in six spheres: soil, vegetation, biodiversity, water, air and land/seascape. Circular economy practices such as waste management is not included here. Projects with a circular economy focus should pick up an indicator from the long list of indicators on waste management in addition to a Regreening Index Score.

⁴⁰ [Greening the MSD approach for agricultural programmes](#) | BEAM Exchange

Green growth: means to foster inclusive and sustainable economic growth and development, while safeguarding and restoring the natural environment and addressing climate change, so current and future generations can survive and thrive.

Green business models are business models based on providing goods, technology and services that contribute to climate change mitigation and/or adaptation, and/or environmental restoration and protection.

Climate change adaptation is the process of adjustment in ecological, social, and economic systems in response to the current effects of climate change. Adaptation actions can include switching to drought-resistant crops, among others ([UNFCCC](#)).

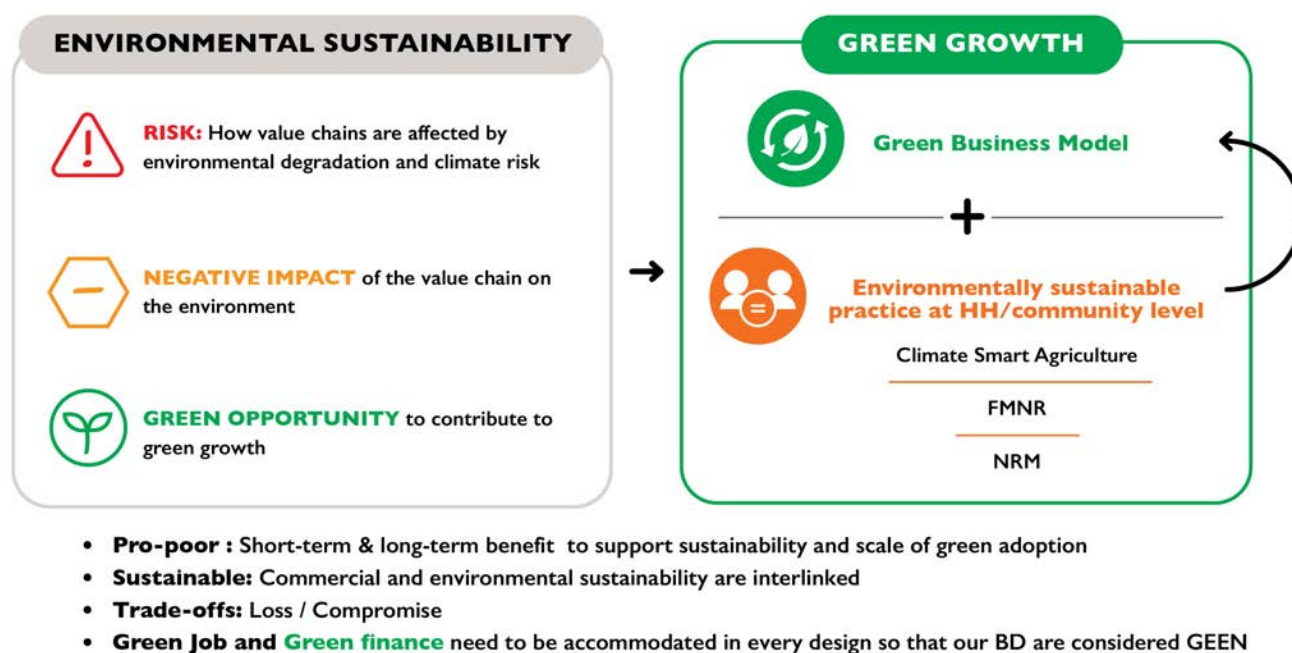
Climate change mitigation: Avoiding and reducing emissions of greenhouse gases to prevent the planet from warming to more extreme temperatures. Mitigation measures include use of renewable energy, waste minimisation processes, and enhancing carbon sinks, among others ([UNFCCC](#)).

Circular economy: a model of production and consumption, which involves sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and products as long as possible. In practice, it implies reducing waste to a minimum.⁴¹

Climate Smart Agriculture (CSA): is an approach to help people who manage food systems respond effectively to climate change. It pursues the objectives of sustainably increasing productivity and incomes, adapting to climate change and reducing greenhouse gas emissions where possible.⁴² CSA applies a climate lens to agricultural actions: actions for each context are identified after filtering through a set of guiding principles, as described in WV's CSA Guidance Note.

To mainstream a green lens in the core iMSD approach to promote ESCA, projects can consider three perspectives (Risk, Negative Impact, and Green Opportunity). See *Figure 19: iMSD and Green Growth*.

Figure 19: iMSD and Green Growth

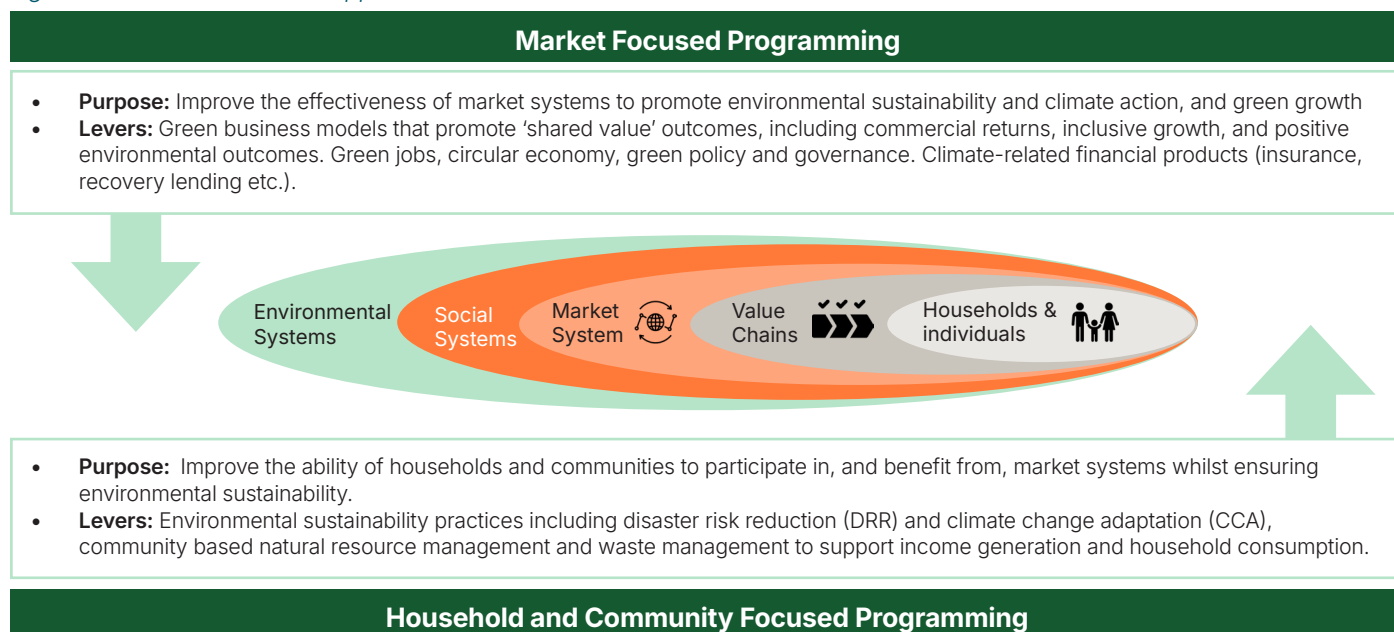


This can be considered in relation: 1) co-creation of inclusive green business models with private and public market actors; and 2) additional interventions implemented by the project that can help HHs and communities participate in and benefit from economic markets while ensuring a sustainable environment. The model's approach is for all programming to apply a 'green lens' that considers ESCA to 'promote no harm' and consider risk. However, some projects may choose to prioritise ESCA and green growth as a key objective and focus on green opportunities. Building on the core iMSD approach, projects prioritising green growth would prioritise environment or climate-related outcomes at both the market system and HH level. Ideally, a pro-poor, gender inclusive, and green business model is identified.

⁴¹ [Circular economy: definition, importance and benefits | European Parliament](#)

⁴² [Discussion Paper - Sustainable Agriculture Terminologies Report | World Vision](#)

Figure 20: WV Green Growth approach



Aligned with the iMSD approach, market focused interventions focus on implementing green business models, policies and practices with public and private actors. Depending on the context, projects can work in partnership with community and HHs on ESCA related activities like Disaster Risk Reduction (DRR), Climate Smart Agriculture (CSA), Climate Change Adaptation (CCA), Natural Resource Management (NRM) and the circular economy. Working on green growth, especially in agri-food systems, will likely involve working with public actors on rules, including policies and standards. However, in many countries, conventional agriculture benefits from fossil fuel or agrochemical subsidies, while public extension service providers may lack access to knowledge and information to support a green transition. Weak enforcement of regulations is another challenge, e.g. where porous borders enable smuggling of banned agrochemicals.⁴³

Minimum ESCA programming or Green Growth as impact priority

At a minimum, projects should promote 'do no harm' to the environment by understanding the negative impact of the value chain. Projects should also consider climate change and environmental risks and take measures to mitigate and reduce risks.

If **ESCA** or **Green Growth** is an impact priority, then the project should prioritise green value chains, sub-sectors, and inclusive and green business models. In addition, they can also add a separate outcome or component linked to improved eco-system health, and include WV models such as Regreening Communities (RGC) or Farmer Managed Natural Regeneration (FMNR) as a key technical practice. This could complement the main value chain/sub sector activities by reducing the risk of land degradation, reduced soil quality and other risks, and leverage communities as a source of resilience. This would be aligned to the OECD DAC Rio marker classification of a principal or significant climate change investment which covers four specific markers including climate change adaptation and mitigation, biodiversity, and combating desertification. This will be elaborated in Part 2: Proposal Stage.

An example of a climate change principal project is outlined below.

Linking farmers to markets while restoring degraded land: The DryDev Project

The Drylands Development Programme (or 'DryDev') was a six-year multi-country initiative (2013-2019). For smallholder farmers in semi-arid and Sahel regions, livestock and farming men, women and youth faced key interrelated challenges linked to low incomes, access to markets, and environmental and climate challenges, including land degradation, drought and storms. A key challenge was poor soil, with limited water capture and fertility. To address the challenge of HH inability to earn adequate income due to limited access to input and

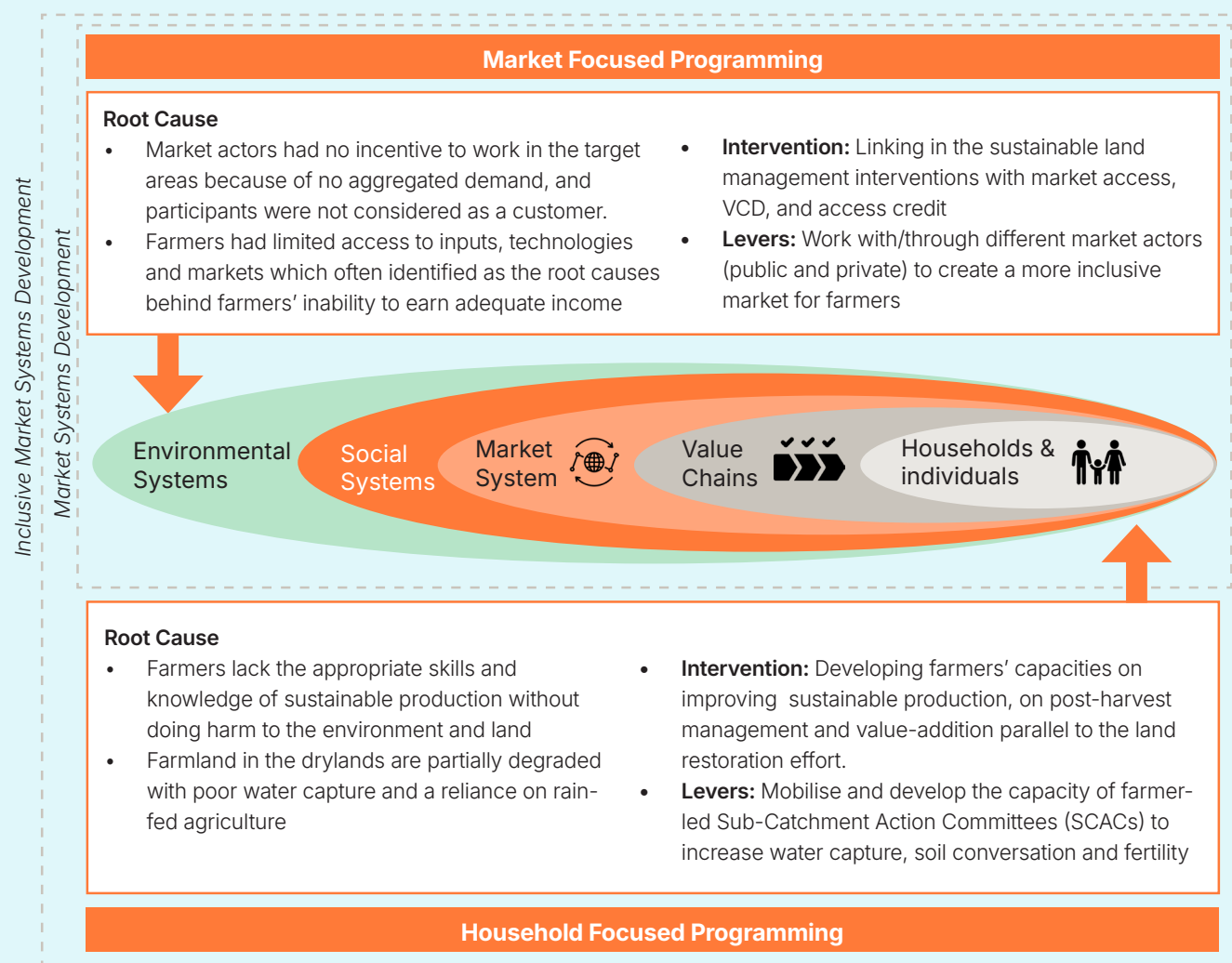
⁴³ [Greening the MSD approach in agricultural programmes](#) | BEAM Exchange



Benedict, a nursery business leader,
Dryland Development Project, Kenya.

output markets, low skills and knowledge in sustainable production, DryDev worked with HHs directly through sub-catchment action committees to increase their production and linkages to public/private market actors. This enabled more accessible markets for farmers, while also promoting land restoration. As a result, 85% of participants reported an increase in yield, and 76% reported an increase in volume of sales, while 76% of farmers in targeted watersheds were linked to markets by the end of the project.

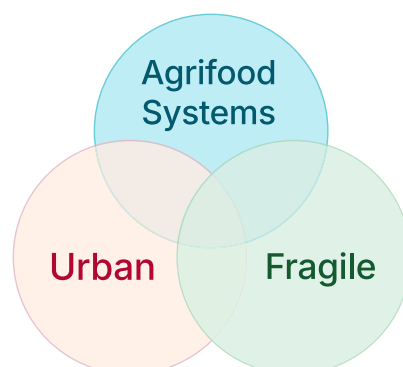
Figure 21: DryDev Project iMSD approach



1.5 CPM Contextual Adaptation

In addition to different impact priorities, the M4C Model is designed to be adaptable to many different contexts. iMSD can be applied to many sectors with a focus on understanding root causes and systemic constraints in a market system. The below section outlines adaptations linked to agrifood systems, fragile contexts, and urban areas, recognising that these three contexts can overlap.

Figure 22: Contextual adaptation for agrifood systems, fragile contexts, and urban areas



Agrifood systems:

A large majority of the world's poor populations are smallholder farmers in rural communities; hence WV's programs largely work on agri-food and market systems. Applying the iMSD approach to agrifood systems therefore requires a tailored approach when considering solving key systemic constraints from "farm to fork" – from production to processing to consumption.

Many projects working in agri-food systems also include a component on improved nutrition, and Nutrition Sensitive Agriculture (NSA) is one useful approach to achieve this aim. Depending on the context, projects may be able to contribute to nutrition in the selection of the value chain or sub-sector, or via nutrition behaviour change promoting improved dietary diversity and WEE interventions to encourage the purchasing of nutritious products with improved incomes. [WV's Economic Empowerment Meta-analysis](#) found that those projects including both nutrition behaviour change and a WEE outcome were able to achieve better nutrition results. For a definition of Agrifood systems and NSA, please refer to the Glossary.

Urban contexts:

As mentioned above, WV predominately works in rural areas, but has a growing footprint in urban areas, with a framework⁴⁴ promoting prosperous, healthy, safe and resilient cities. Applying iMSD in urban contexts requires a tailored approach, including considering informal market systems, micro, small and medium enterprises (MSMEs), and the local political economy.⁴⁵ Urban contexts present opportunities to work on agri-food systems, especially considering promoting rural-to-urban linkages.⁴⁶ Urban areas might offer opportunities to work in other sectors like manufacturing, energy, Technical and Vocational Training (TVET), and waste management (circular economy). Please see Additional Resource in the Annex (AR T3: Urban Adaptation Notes) to learn more.

Fragile contexts:

WV operates in 70 countries with fragile areas globally, with a significant humanitarian footprint including Cash Voucher Programming (CVP). The Model can be adapted for fragile contexts to work alongside and in relation to relief work. The [Market Based Programming framework](#), published by the Markets in Crisis Group was designed to help apply a market-based approach in fragile contexts. Markets in crisis may be disrupted and are often 'thin market' systems, with limited trading activity or low liquidity, characterized by relatively few buyers and sellers and a lack of substantial trading volume. According to the framework, interventions can range from using markets, to supporting markets, to market systems change. Refer to [this video](#) to get a jargon-free overview of the framework. WV's Fragile context programming approach is centred around three strategic dials: Survive, Adapt, and Thrive. This can be applied to the Markets in Crisis (MiC) framework. See *Figure 23: MiC Framework & World Vision's Fragile Context Approach*.

Applying iMSD in fragile contexts requires a tailored approach. Projects might be working with smaller informal market actors, for example. Furthermore, projects need to be prepared for recurring shocks and at various points in implementation, hold activities directly with HHs like CVP to meet basic needs of host populations, refugees or IDPs and progress towards building productive capacity.

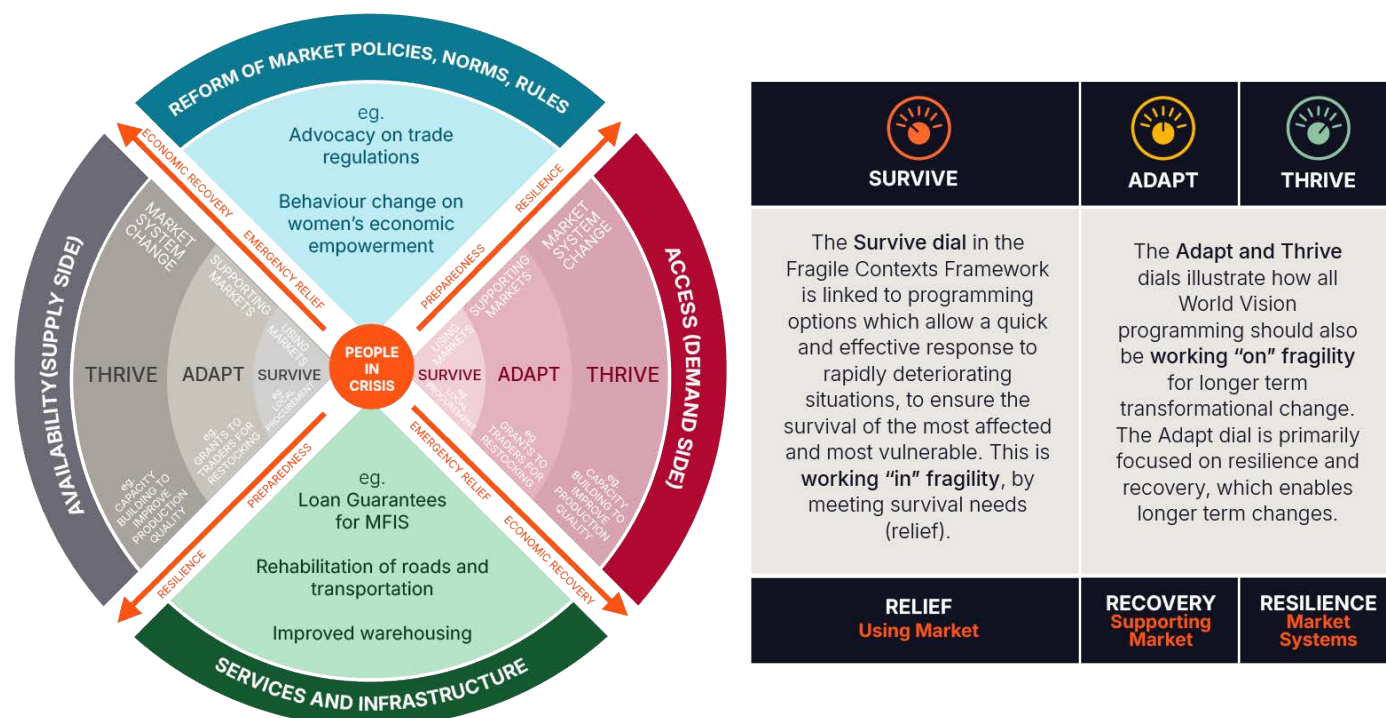
In fragile contexts, livelihood projects can work on the root causes of conflict and intentionally focus on peacebuilding. This approach strengthens relationships and fortifies political, socio-economic, and cultural institutions capable of managing conflict. It also reinforces mechanisms that foster conditions essential for lasting peace, which is crucial for any project's success. Please see Additional Resource in the Annex (AR T2: Fragile Context for Livelihoods) to learn more.

⁴⁴ [Urban Ministry Model | World Vision](#)

⁴⁵ [Transforming Cities to Achieve Sustainable and Inclusive Development | Adam Smith International](#)

⁴⁶ [Prosperous Cities for Children | World Vision](#)

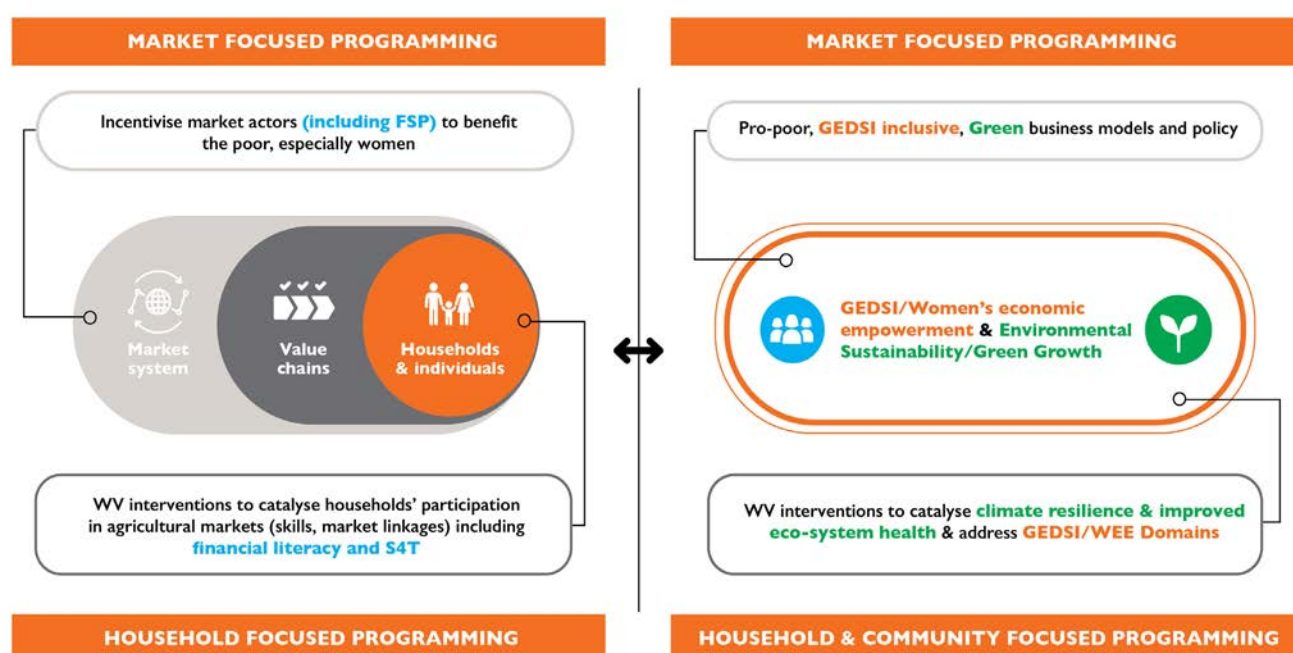
Figure 23: MiC Framework & World Vision's Fragile Context Approach



1.6 CPM Integrated Approach & Strategic Decision Making

This section aims to demonstrate and explain how the different technical components of the Model link to one another and the implications for strategic decision making. How iMSD, access to finance, GEDSI, and ESCA can come together in one integrated approach is outlined in *Figure 24: Integrated approach to addressing systemic constraints*. Ideally, projects will be able to scope opportunities for green, gender-inclusive business models. These business models prioritise improved incomes for the poor, environmental sustainability, and gender equality outcomes through green jobs, products, or services for women.⁴⁷ However, this might not always be possible and there will often be trade-offs. This is elaborated on in Part 2 Proposal Stage and Inception Stage guidance.

Figure 24: Integrated approach to addressing systemic constraints



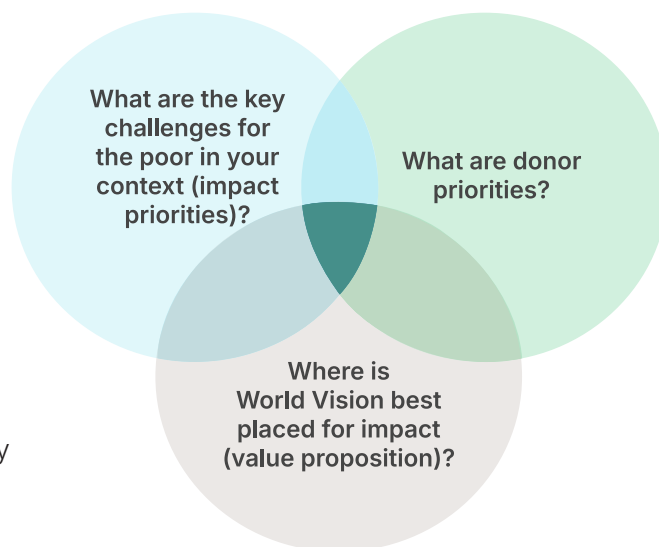
⁴⁷ Guidance Sheet: Gender-Responsive Green Growth: Green Value Chains | DCED

Strategic Decision Making: For FOs setting strategic priorities for their livelihoods portfolio, three things should be considered: 1) WV impact priorities; 2) donor priorities and national priorities including government strategies; and 3) your FO value proposition or where the office may be best placed for impact where there is a strong track record and evidence to build on. The project should be looking for a ‘sweet spot’ where there is alignment of donor, WV and other key stakeholder priorities, and value proposition. See *Figure 25: Setting Strategic priorities for the M4C CPM*.

Impact Priorities:

1. WV impact priorities: refer to the specific areas or outcomes that the project aims to address or achieve.
2. Donor Priorities: Donor trends in your country and region might influence the types of grants and contracts that your office will be able to win and implement over time.
3. Value proposition: Your FO value proposition or where you may be best placed for impact where there is a strong track record and evidence to build on.

Figure 25: Setting Strategic priorities for the M4C CPM



Having a clear view on strategic prioritisation can help with individual proposal development where key problems, sectors for intervention, and potential partners have already been scoped in advance. This can help ensure that quality proposals aligned with strategic intent can be developed quickly.

A word on impact priorities and donor classification

The process of “classifying” your project requires you to review your project against OECD DAC gender and Rio Environment markers (outlined later in *Table 10: Gender, Disability, and Environmental Classification markers*). The markers – either principle, significant, or non-targeted – will lead your project to its gender or environment “classification”. A project with a marker classification of “principal” or “significant” against gender, for example, would result in your project selecting gender as an impact priority. Classifying your project in this way creates reasonable expectations in the team and with the donor about what the project seeks to achieve, and influences the project’s design and resource allocation.

Impact priorities, however, are broader than gender and environment, and may include other specific areas or outcomes that the project aims to address or achieve. These may be donor or Field Office priorities that guide the project’s focus and help allocate resources effectively. Various impact priorities may include:

- Private sector development/systems change/blended finance
- Financial inclusion
- WEE and GEDSI
- Green Growth/Green economy
- NSA or food security
- Markets in crisis/addressing the root causes of fragility

The process of determining your project’s impact priority is one of the first things you will do on your project and is discussed in more detail in the Proposal Stage section, in Standard 1: Set the strategic focus of your project: impact priority, target participants, gender and environment classification, and relevant sector.

One final but important matter to consider for your project is how it might be **integrated with other project models** sitting within an FO’s technical program. Income generation is highly linked with other dimensions of poverty, food security, climate and environment, and fragility. Therefore, teams may choose to address problems inter-related to income as part of a multi-sectoral program design with the integration of other models. This can have many benefits by promoting multiple development outcomes for the same communities, and leveraging existing programs and/or evidence in your country. However, it needs to be carefully considered given the program’s available resources to ensure that none of the Model’s key outcomes and minimum Standards are compromised. See *Table 7* below for a list of WV project models and activities to consider.

Key considerations when thinking about setting strategic priorities are outlined below.

Systems change and reaching vulnerable poor households: When working on promoting systems change, it is important to work with different categories of people living close to the poverty line and commercial HHs. A staged approach is often required to ensure the business model is viable first, with poorer and more vulnerable groups able to participate over time. This way, the benefits to these vulnerable groups can be sustained over time. For example, in Cambodia, the MASE2 project wanted to target very vulnerable poor farmers, but did this as part of a broader strategy to economically empower slightly better off smallholders and agricultural cooperative members.⁴⁸

Depth or breadth: The more development outcomes that you add to a program, the more complex it is to implement with budgetary implications. Complex programming in fewer geographic areas and/or geographic areas close to one another can help manage staff and office costs. If the office is new to iMSD, then prioritising the core approach first might be preferable with additional components added over time.

Program portfolio management: Ideally, there are opportunities for large multi-sectoral programs. However, when this is not possible, rather than inserting many models alongside this CPM into one grant, a portfolio view could be considered where FOs consider how to organise grants, Private Non-Sponsorship (PNS) and Area Program (AP) programming can complement one another.

For example, in Bangladesh, the ANCP NSVC project wanted to work on income generation, nutrition, and gender equality, and focused programming efforts in Jamalpur district. As addressing stunting was beyond the scope of the project, which focused on WEE, another EU grant was implemented in this area on nutrition governance. Meanwhile, as Empowered World View and RGC is a core project model for all APs, grant projects could leverage this programming in many countries.

Table 7: World Vision models and other activities that can be implemented alongside M4C

WV Related Sector	Model/activities
ESCA	<ul style="list-style-type: none"> RGC FMNR (as a practice)
GEDSI	<ul style="list-style-type: none"> MenCare/Journeys of Transformation Channels of Hope (CoH) Youth Ready Skills and Knowledge for Youth Empowerment (SKYE) club model
Nutrition	<ul style="list-style-type: none"> Nutrition Awareness NSA
F&D	<ul style="list-style-type: none"> Celebrating Families Empowered World View
HEA	<ul style="list-style-type: none"> CVP
Social accountability	<ul style="list-style-type: none"> Citizen Voice & Action



Mkamburi, Florence and Grace
Dryland Development Project, Kenya



Additional Resources relevant to Part 1

AR T1: Youth approach for Livelihoods

AR T2: Fragile context for Livelihoods

AR T3: Urban adaptation notes

⁴⁸ World Vision Impact Brief: Micro-franchised Agricultural Service Expanded Phase 2 (MASE2) – Cambodia (2022)

PART 2: TECHNICAL GUIDANCE ACROSS THE PROJECT CYCLE

Part 2 of this Handbook provides a guided explanation, along with recommended resources, tools, and further reading to support you in navigating the project cycle of a project implementing the M4P CPM. If you are unfamiliar with the technical concepts being discussed in this Part, or just need a refresher, it may help to return to Part 1 where those concepts are explained further.

2.1 CPM Project Cycle and Standards

As outlined in Part 1, all projects typically move through a cycle of four stages: Proposal; Inception; Implementation; and Monitoring, Evaluation, and Learning (MEL). This Model has 16 minimum Standards across the project cycle, which ensure basic program quality to operationalise the minimum programming approach outlined in Part 1. Each stage will highlight technical guidance, along with suggested good practices that promote enhanced program quality and go beyond the minimum in relation to iMSD, access to finance, GEDSI, ESCA, and other impact priorities. This will be closely linked to available resourcing, contextual circumstances, and the GEDSI and ESCA classifications chosen in the Proposal Stage. In addition, the Standards seek to provide guidance across the project cycle to ensure flexibility in implementation, from high level outputs in the Proposal Stage, to intervention monitoring to promote adaptive management in the Implementation and MEL Stages.

See below *Figure 26: Summary of the process flow across the project cycle* and *Table 8: Summary of M4C 16 Standards*

Figure 26: Summary of the process flow across the project cycle

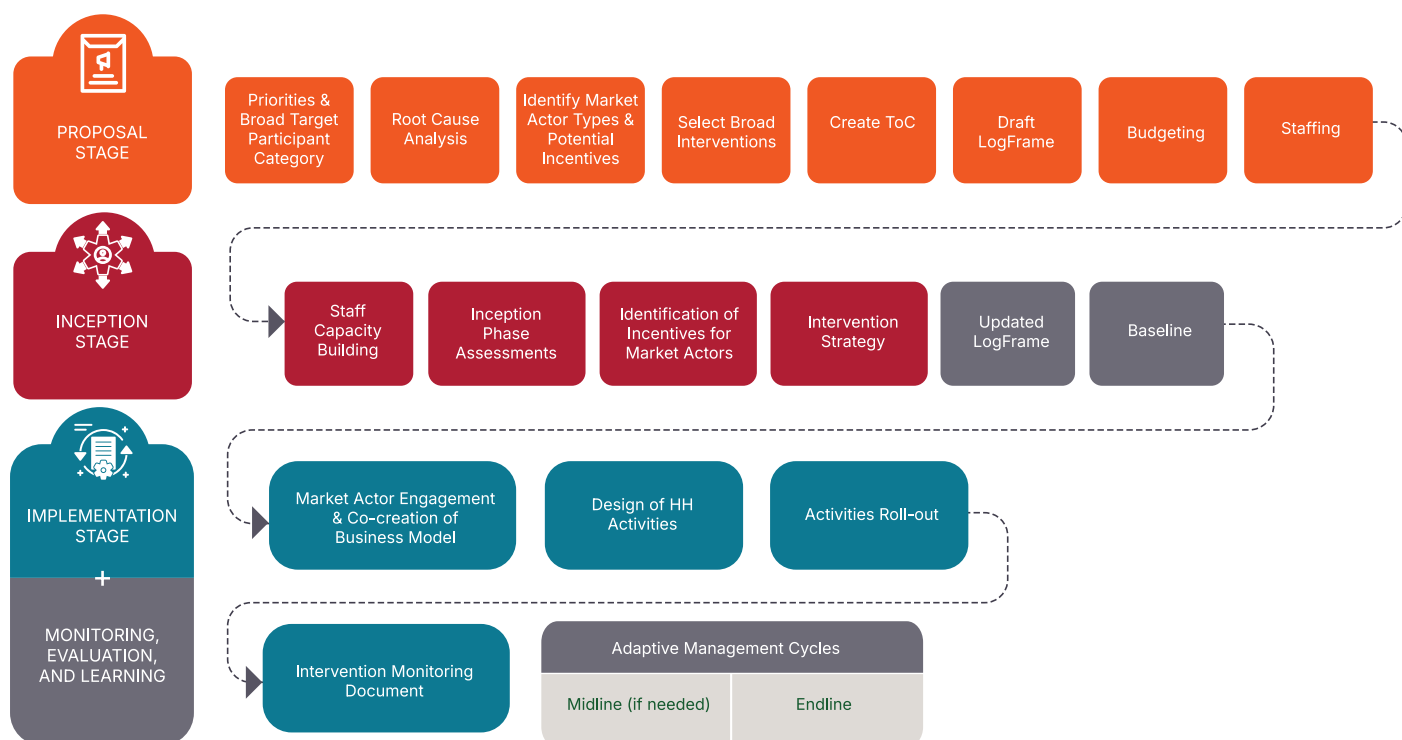


Table 8: Summary of M4C 16 Standards

Minimum Standard	
Proposal	<ol style="list-style-type: none"> 1. Set the strategic focus of your project: impact priority, target participants, gender and environment classification, and relevant sector 2. Conduct root cause analysis considering problems at the market system and household level and apply a GEDSI and environmental lens 3. Develop your project logic and interventions, including a market actor outcome, and align to GEDSI and environment classification 4. Budget resources and staffing structure
Inception	<ol style="list-style-type: none"> 5. Hire staff and build capacity aligned to core competencies 6. Conduct an inclusive Market Assessment to select sub-sector and design interventions 7. In relation to Standard #6, ensure gender responsive market assessment with opportunities for women/other vulnerable groups to be weighted alongside economic growth and pro-poor potential 8. In relation to Standard #6, ensure environmentally responsive market assessment and conduct an environment and climate risk assessment 9. Identify clear incentives (commercial + non-commercial) as part of your intervention planning, considering trade-offs 10. Based on Standards #6-9, finalise overall intervention and 'exit strategy', aligned to your project objectives
Implementation	<ol style="list-style-type: none"> 11. Design and implement pro-poor inclusive business models supported by financial access 12. Ensure 'Do no harm' for women and other vulnerable groups, promoting women's access to Income Generating Activities (IGAs) and gender inclusive financial literacy training 13. Promote 'Do no harm' to the environment and reduce the negative impact of activities on the environment as much as possible 14. Engage with households and communities to strengthen their productive capacity and resilience
MEL	<ol style="list-style-type: none"> 15. Design Monitoring, Evaluation and Learning (MEL) plan to measure change at the system and household level, including core indicators and gender and disability disaggregated data 16. Conduct regular intervention monitoring for semi-annual and annual reviews for adaptive management

2.2 Proposal Stage

Who is this for	Key Deliverables
<ul style="list-style-type: none"> • WV grants acquisition and management (GAM) staff with technical advisors and other staff inputs (e.g. program quality, geographic location managers) who work on proposals (bid teams). • WV Management and technical staff from FOs, Support Offices and the GC who are involved in setting the strategic priorities and endorsing proposals. 	<ul style="list-style-type: none"> • Concept Note and/or full proposal with a problem analysis. • Theory of change with clear target group(s), stakeholders/partners. • Risk analysis. • Staffing structure and budget. • Varying levels of detail for each of these may be required depending on the donor.

Minimum Standards and Good Practices– Proposal Stage

SI	Minimum Standards	Good Practices
1	Set your project strategy, impact priority, target participants, and sector	Ensure that your design process is based on a rapid assessment of available data including contextual data.
2	Conduct root cause analysis at the market system and household level in the context of economic, social, and environmental systems	
3	Develop a project logic, including a market actor outcome, undertake gender and environment classification	Hold a design workshop, where the rapid assessment findings can inform your proposal design.
4	Budget for staffing and assessments, with a flexible budget for implementation	

Key Messages for Proposal Stage

The Proposal Stage is when bid teams make decisions about how to implement the Model in practice. Setting clear intentions from the beginning can help realise specific impact priorities in the way teams build their problem analysis and project logic. In this stage, there needs to be:

- Selection of the sector given economic performance, relevance for the poor and other impact priorities like access to finance, WEE, or green growth.
- Understanding of root causes and who has incentives to solve them, within inter-related economic, social, and environmental systems.
- Application of a GEDSI and Green lens to help better understand the key problems in your context (rather than a compliance approach).
- Aligned decisions on the project's 'big rocks' – outcomes and intervention buckets, staffing, partners.
- Intervention 'buckets' rather than detailed interventions, which can give teams flexibility to finalise interventions in the Inception and Implementation Stages. For example, you can have a high-level output on pro-poor inclusive and green/sustainable business models co-created, rather than a detailed output like "business model on creating to access to high yield variety seeds".
- GEDSI-appropriate and flexible budgeting including staffing salaries aligned with market benchmarking.

Standard 1: Set the strategic focus of your project: impact priority, target participants, gender and environment classification, and relevant sector

The first step in developing your project is to **set the strategic focus of your project**. The project should be looking for a 'sweet spot' where there is alignment of donor, WV, and other key stakeholder priorities in relation to the specific funding opportunity. To do this you should consider: 1) donor calls for proposal priorities; 2) WV impact priorities and an understanding of the broader context including the government's national strategy and community perspectives; and 3) your FO value proposition or where you may be best placed for impact where there is a strong track record and evidence to build on.

During this Stage, it is critical to make strategic decisions about which impact priorities and related target groups you select as this will then shape the key problems, program components, staffing, and partner selection. In relation to gender and environment, the gender DAC and Rio environmental markers can provide a useful guide to help staff determine if the project will have gender or environment as a key project objective. Additional consideration can also be made on the extent the project will focus on disability. See *Table 10: Gender, Disability, and Environmental Classification markers* for more detail. It is not possible to cover everything, so trade-offs need to be made for the project to be feasible and have the greatest chance of success for funding and impact.

You also need to decide categorical targeting. As explained in Part 1, iMSD promotes intentional engagement with HHs and communities to catalyse inclusive outcomes in support of systemic change. Target participants come from the community target group, and have different profiles which each face various challenges and needs such as poverty level, gender, age, specific vulnerabilities such as disability, occupation, and geography. All projects will work with poor and marginal HHs, but it will be important to decide to what extent the project will prioritise women, persons with disability, or other groups like youth, refugees, IDPs, or migrants. In addition, you will need to decide geographic targeting. This may be driven by your donor and your FO priorities and/or current geographic footprint. This will significantly impact the sector selection and root cause analysis emphasis outlined below.



See Annex Tool A1: Participant Targeting⁴⁹

TIP: Projects should always look for win-win opportunities for market actors, pro-poor, GEDSI, and environmental outcomes, but also need to consider trade-offs. For example, linked to green growth, this might include trade-offs between short-term economic gains, eco-system health, and long-term well-being.

Target groups are the change agents/actors in the system, and include the public sector, private sector, community, and civil society. Some donors and calls for proposal request collaboration with certain actors. For example, proposals focused on private sector development may request a co-contribution from the private market actor as part of the key requirements, which could impact your decision-making at this stage.

TIP: Focus on what is feasible and will have an impact for marginal poor HHs, and prioritise program quality where you have the right mix of activities to address your priority problems for your target group. Too many interventions trying to address too many problems that cannot be properly resourced will not have impact in the field.

It is important to be realistic and clear about your main objectives from the beginning. The design process can then be focused on understanding how to contribute to income generation and your selected impact priority given the available resources and project duration. In reality, the more impact priorities you add, the more complex the project will be, with more additional assessments, components, and expertise required. If there is limited time, and insufficient funds, or your office is new to iMSD, it may be better to focus on doing the core approach well with the resources you have. Remember the Model's approach is to provide a menu of options, and you do not have to do everything.

Standard 2: Conduct root cause analysis considering problems at the market system and household level and apply a GEDSI and environmental lens

As outlined in Part 1, the iMSD core approach seeks to address root causes of why markets fail to meet the needs of the poor by working with market actors who have incentives to address these problems, while also looking at barriers HHs face to participate in market systems. In the Proposal Stage, teams can set the overall strategy to understand which sectors the poor can benefit from, how these systems are working, and initial scoping on what the root causes are. This process will inform the Inception Stage diagnosis.

A conflict or context analysis is crucial to uncover and understand the dividers, connectors, and power dynamics within a system. Even in the most stable settings, latent conflicts may exist, requiring careful examination and analysis.

⁴⁹ Adapted from: [Beneficiary Targeting | World Bank Group \(2013\)](#)

Good practice: Invest in a good rapid assessment

Good data can help select the sector and understand root causes to justify your project to your donor and score well on your problem analysis and design logic. The sources of this data collection could be:

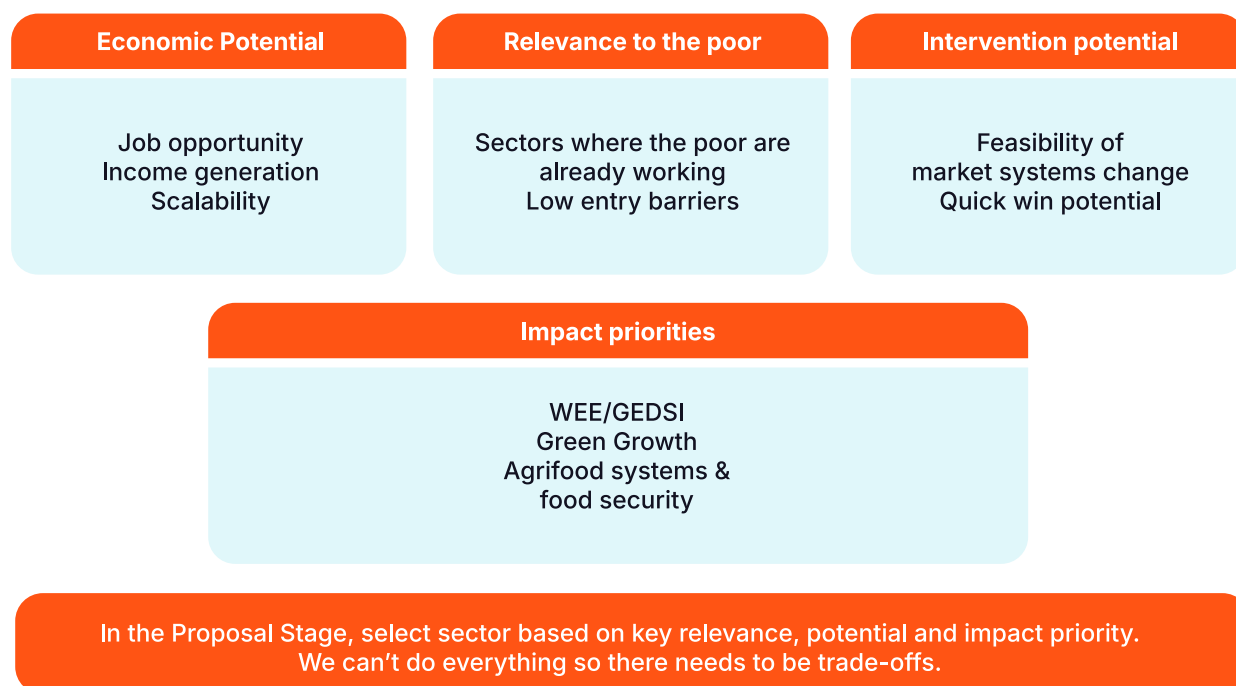
- Secondary data – other organisation's reports, market assessments, government data on poverty categories, situation of women, etc.
- WV Internal Data: Existing project reports, evaluations, etc.
- WV Primary Data: If teams have more time and resources, additional Key Informant Interviews (KIIs) with market actors and/or focus group discussions (FGDs) with key target groups and target participants could strengthen the design.

Which markets systems are important to the poor?

Based on donor requirements, economic performance and relevance to the poor, and selected impact priorities, WV bid teams will need to select relevant market system(s) or sector(s). E.g. Will the project work in agriculture, agroforestry, or aquaculture? All bid teams should consider criteria linked to economic performance, pro-poor, and intervention potential as the primary focus. Additional considerations linked to GEDSI and WEE, ESCA, green growth, food security and nutrition could also be considered. However, the weighting of impact priorities might differ depending on your strategic priorities. See *Figure 27: Strategic considerations for sector selection*.

Once you select your sector(s), teams can move onto a preliminary root cause analysis considering the selected sector(s). The level of detail in your root cause analysis might vary depending on your donor requirements. Further, ensuring participation of vulnerable groups at this stage of the root cause analysis is key, including OPDs, women, and young project team members.

Figure 27: Strategic considerations for sector selection



TIP: It is also important to consider the 'quick win' potential given the proposal project budget and project length. What is possible to achieve in a 5-year project will be very different to what can be achieved in 2 years. If it is a short project, consider where the FO already has partnerships and a good track record.

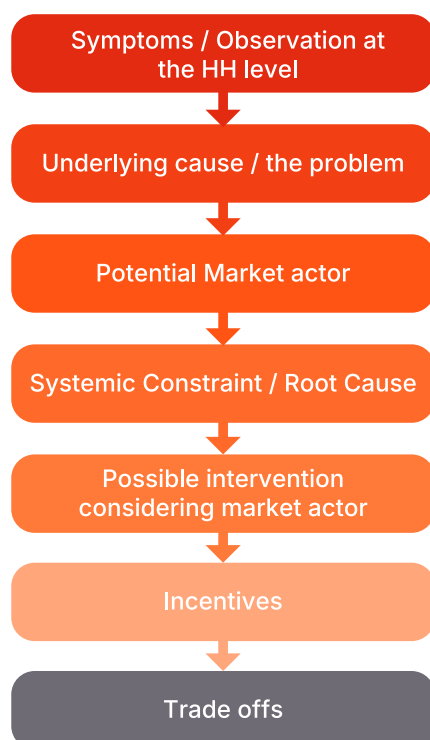
Understanding root causes

Acknowledging that there will be a more detailed Inception Stage for diagnosis of root causes and detailed intervention design, at the Proposal Stage, a preliminary scoping of root causes can help you put together a high-level project logic or theory of change (ToC). In this process, you should look to understand dynamics around how and why the market system or market actors are not working for the poor. Consistent with the iMSD approach, it is important to consider problems at two levels: the market system and HHs by asking:

1. How and why is the system not working for the poor in relation to low incomes and productivity in the selected sector? What are incentives for private and public market actors to engage?
2. How and why the marginal poor are not able to participate in and benefit from the selected sector (e.g., productive capacity)? What are the strengths and resources of the marginal poor?
3. What are win-win opportunities for market actors and the poor?

You should extend your problem analysis with an access to finance, GEDSI, and ESCA lens.

Figure 28: Root Cause Analysis line of inquiry



You might deep dive into one sub-category of problems depending on the proposal's impact priority, but all proposals need to understand key challenges linked to low incomes for the marginal poor as the first layer and top priority. Ideally, you would think about this at two levels: 1) national level trends; and 2) the geographic-specific problems linked to your region or sub-district.

[The Climate, Environment and Disaster Risk Reduction Integration Guidance \(CEDRIG\) Light Tool⁵⁰](#) can support a team to look at environmental sustainability and climate risk. *Figure 28: Root Cause Analysis line of inquiry* shows the key steps involved when considering root cause analysis, and *Table 9: Tool A3: Root Cause Analysis Table* provides a simplified example.

Good Practice: Where budget and time allows, it is recommended to present the rapid assessment findings on root causes in the selected sub-sector at an in-country or online design workshop to inform the problem tree analysis and project logic/ToC development. After your core problems are agreed with key stakeholders, the root cause analysis can be completed in a simple table to jointly think about key partners, their incentives, potential interventions, and risks. See the MORINGA project case study below, which also demonstrates the steps used in the root cause analysis line of inquiry.

Table 9: Tool A3: Root Cause Analysis Table

Observation at the HH level	Underlying causes	Potential market actor	Systemic constraints
<i>What are the problems being faced by target participants?</i>	<i>What is the dysfunction that is causing the symptom? Why is this dysfunction taking place?</i>	<i>Who are the related actors/stakeholders which influence underlying causes?</i>	<i>What are the systemic constraints stopping the market actor?</i>
Example - Poor farmers do not have access to high quality inputs. This has led to low incomes and productivity.	Private agri-input companies are not targeting poor farmers.	Agri-input companies Agri-input retailers Poor farmers	Private agri-input companies do not see the incentive in exploring this segment of the market. They are not investing in creating new relationships.



Full Tool A3_Project Logic Development Tool in Annex.

⁵⁰ See annex for Tool B5: CEDRIG Light and Operational

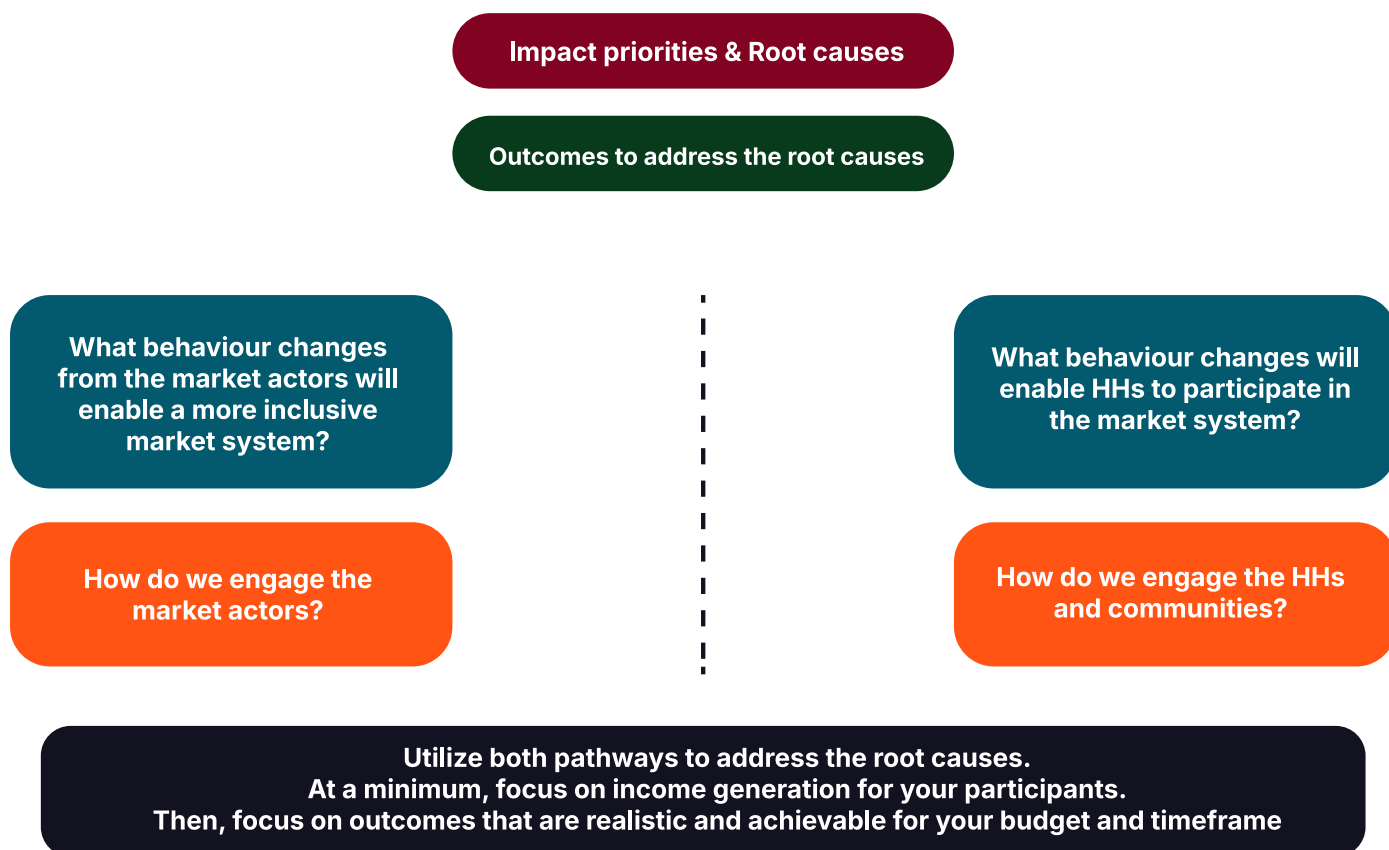
MORINGA Project's Root Cause Analysis

In the MORINGA project's problem and root cause analysis, they found that farmers did not have access to high quality inputs in the maize sector, which led to low incomes and productivity (*Symptoms*). Upon closer investigation, they found that a key driver of this problem was private agri-input companies not targeting poor farmers in Sulawesi (*Underlying Cause*). They then found that this was because private agri-input companies did not see the incentive in exploring this segment of the market – they were not investing in creating new relationships (*Systemic Constraint/Root Cause*). The project determined that to address this problem, they needed to engage with agri-input companies and agri-input retailers in the market (*Potential Market Actor*), along with the poor farmers (while being intentional in involving women farmers) from target participants. The results then fed into the next step, where they decided which interventions to use to address the problems and root causes identified (*Possible intervention considering market actors, Incentives and Trade-Offs*).

Standard 3: Develop your project logic and interventions, including a market actor outcome, and align to GEDSI and environment classification

By this stage, your project logic should be partially defined. Using the results of the analyses and assessments undertaken, the team will develop a project logic considering both market system and HH interventions. Steps are provided below in *Figure 29* to provide guidance on what is required to develop the project logic. Importantly, the project outcomes and intermediate outcomes should align to your priority problems. While not all donors ask for intermediate outcomes, they are critical to quality designs with clear causal pathways of change. It also sets the team up for a strong LogFrame (LF) and MEL plan. As noted in Part 1, in an iMSD project, it is important to have a market actor outcome with the private and/or public actors a key change agent in your ToC. See *Figure 30: MORINGA Project LogFrame* for an example.

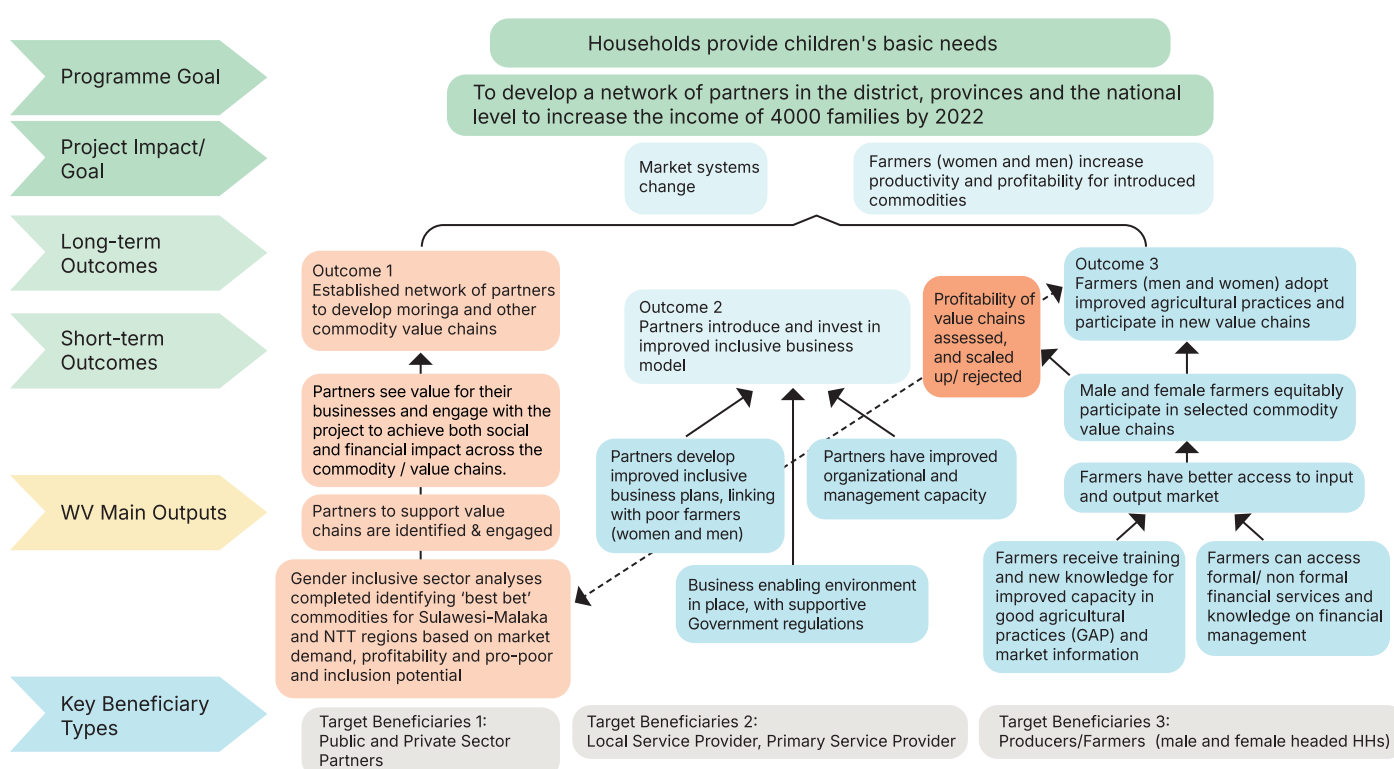
Figure 29: Developing your theory of change



TIP: As the main diagnosis will occur in the Inception Stage with the inclusive market assessment, project vision and detailed design, it is recommended that in the Proposal Stage you have high level outputs or intervention 'buckets' to ensure flexibility in the Implementation Stage. For example, if you know that you want to work on gender norm change activities but are not yet sure of the strategy, having a high-level output on "community level behaviour change activities" can give you the flexibility to decide if you want to do media campaigns, a men engagement model like MenCare, religious leaders engagement or something else after your assessment.

After developing your project logic, assumptions and risks can be identified along with risk mitigation strategies. At this stage, it is important to consider economic, social, and environmental risks and differentiated risks of the poor, women, persons with disability, and other vulnerable groups to ensure 'do no harm'. Continuing the earlier case study, *Figure 30: MORINGA Project LogFrame* provides a practical example of how this was done on the MORINGA project, and we can see here that the private sector was a key change agent in Outcomes 1 and 2.

Figure 30: MORINGA Project LogFrame



Project Classifications: Gender, Disability and Environment

Classifying your project requires you to review your project against gender and environment markers described in *Table 10* below, to determine how focused or targeted your project is against each of those markers. Classification creates reasonable expectations in the team and with the donor about what the project seeks to achieve, and will confirm whether your project's impact priorities are going to include gender and/or environment. You can also consider project classification linked to disability inclusion.

In this step you will:

1. Classify your project using the OECD gender equality DAC criteria to determine your focus on gender⁵¹
2. Classify your project using OECD DAC Rio Markers⁵² for climate to determine your focus on climate change mitigation and adaptation
3. Classify your project using the OECD disability inclusion DAC criteria to determine your focus on disability.

⁵¹ [DAC gender equality policy marker | OECD](#)

⁵² [DAC Network on Environment and Development Co-operation \(Environet\) | OECD](#)

Table 10: Gender, Disability, and Environmental Classification markers

Gender	Disability	Climate and Environment
Principal - gender equality as main project objective and fundamental in design and expected results	Principal – disability inclusion as main project objective and fundamental in design and expected results	Principal – Climate change mitigation or adaptation is explicitly stated as fundamental in the design of, or the motivation for, the activity.
Significant - gender equality as an important objective but not a principal reason to undertake the project ⁵³	Significant – disability inclusion as an important objective but not a principal reason to undertake the project.	Significant – Climate change mitigation or adaptation is explicitly stated but it is not the fundamental driver or motivation for undertaking it. Instead, the activity has other prime objectives, but it has been formulated or adjusted to help meet the relevant climate concerns.
Not targeted – project screened against the marker and found not to target gender equality	Not targeted – project screened against the marker and found not to target disability inclusion	Not targeted – Climate change mitigation or adaptation is not targeted in any significant way. Minimum: promote 'do no harm' to environment



Tools relevant for this Standard: OECD Gender Equality & Disability DAC marker (Tool A6), OECD-DAC Rio and Aid to Environment Markers (Tool A7).

How do the markers link to the Model's minimum programming and program spectrum?

The M4C Program Spectrum can provide an important starting point for teams. However, every project and context is different, and the logic is there to be adapted to field realities, donor terminology and requirements. As outlined in Part 1, it is critical to:

- Prioritise your income generation outcome (i.e. HHs have improved income) as this is the core outcome of the Model.
- Include and prioritise your market actor outcome i.e. market actors invest in and scale inclusive business models.



If it is a **gender-focused 'principal' or 'significant' project**⁵⁴, then the project should prioritise:
1) Gender mainstreaming, value chains and sub-sectors where women can benefit, and promote gender-inclusive business models; and 2) Include a targeted gender transformative project component.

A principal gender or WEE project could have economic empowerment at the goal level. The project logic should be designed to realise all WEE domains. This could involve:

- Adding intermediate outcomes under the income generation and access to finance outcomes, which can house gender mainstreaming activities to improve women's access. For example, an intermediate outcome under the market actor outcome could house activities linked to gender-inclusive business models.
- Adding an intermediate outcome under the HH outcome to house activities to improve gender equitable participation like women-friendly marketplaces, leadership training for women producer group leaders, or peer to peer mentoring for women sales agents.
- Have a separate targeted outcome on women's agency and equitable systems. This allows the project to prioritise activities and models to promote women's productive and non-productive decision-making, manageable workloads, and well-being, while addressing harmful social norms or promoting policy and legal

⁵³ Mainstream (DFAT ANCP option) – no explicit gender equality objectives are required, although minimum standards to incorporate gender equality must be met

⁵⁴ If gender equality is mainstream (DFAT-ANCP option only), then the project should: prioritise 1) gender mainstreaming, value chains, and sub-sectors where women can benefit and address gaps in participation and benefits for women

change linked to women's rights (e.g. land rights). Projects focused on WEE might include gender models like MenCare adapted for livelihoods, Channels of Hope – Gender, or other models.

A project classified as 'significant' for gender should ensure that: 1) There is at least one gender equality-targeted outcome/intermediate outcome; and 2) All outcomes integrate consideration for gender-related needs and barriers including gender-inclusive business models. *Figure 31: NSVC Project LogFrame* below provides a useful example of a LF for a project with a WEE impact priority. NSVC elevated the market outcome from intermediate to outcome level in Phase 2.

Figure 31: NSVC Project LogFrame

GOAL	Smallholder farmers and their families have improved economic empowerment and nutrition			
OUTCOME	Outcome 1. Male and female producers increase their income from value chain activities	Outcome 2. Farming households have improved consumption and utilization of nutritious food	Outcome 3. Farming households have increased gender equitable relations	Outcome 4: Increased learning on nutrition sensitive agriculture (NSA) in Bangladesh
INTERMEDIATE OUTCOME	1.1 Producers increase collective buying and selling practices and market linkages	2.1 Farming households have increased access to nutritious foods	3.1: Farming households have increased equitable decision making on income & nutrition related decisions	4.1 Introduced MEL around the Project implementation
	1.2 Producers increase production yields	2.2 Farming households increase their knowledge and skills on nutritious foods	3.2: Increased community support for women's empowerment in relation to income and nutrition	4.2 Key partners participated in the learning events
	1.3 Producers apply financial literacy, agricultural market skills & access to capital	2.3 Caregivers improve women nutrition practices, Infant Youth Child Feeding (IYCF) practices & health seeking behavior		
	1.4 Producers are more resilient to climate change and disasters			
	1.5 Private sector introduce more inclusive and sustainable business models			
Activities targeting positive WEE/ gender equality outcomes	WOMEN'S ECONOMIC ADVANCEMENT & ACCESS <ul style="list-style-type: none"> Gender responsive market assessment to select sub-sectors with opportunities for women and men Market linkages with agri-input supplies, with business case for expanding customer base to both women and men. Work with women entrepreneurs on skills development/market linkages. Implement gender inclusive financial literacy and business training Output 1.4: Action planning to reach male and female farmers completed	GENDER RESPONSIVE NUTRITION ACTIVITIES <ul style="list-style-type: none"> Ensure home gardens target dietary diversity in light of the health conditions of women and girls. Include key messages that women and girls shouldn't eat last and less in nutrition behaviour change activities. Engage women and men on key messages linked to child health and Infant Youth Child Feeding Practices so both parents have access to knowledge on this issue. Output 2.4: Action planning to reach women and girls	WOMEN'S AGENCY, & EQUITABLE SYSTEMS <ul style="list-style-type: none"> Mencare models implemented with selected couples from producer groups Gender awareness activities for mothers-in-law Community engagement activities on gender equality including men champions and women role models Folk songs and courtyard session for community. 	MONITORING, EVALUATION AND LEARNING (MEL) <ul style="list-style-type: none"> Annual internal and external learning events to share key learnings on NSA/ WEE amongst the team, partners key government stakeholders in Jamalpur. Joint monitoring visits including the department of agriculture, commerce, health and women and children affairs

If the project is **not targeted for gender**, then the project activities should at least ensure they are designed to 'do no harm' to women and other vulnerable groups and promote their access and ability to benefit from the project.



If it is an **ESCA-focused** Principle or Significant project, then the project should: 1) Prioritise green value chains, sub-sectors, and inclusive and green business models; and 2) Ensure it has a separate component that can promote improved eco-system health.

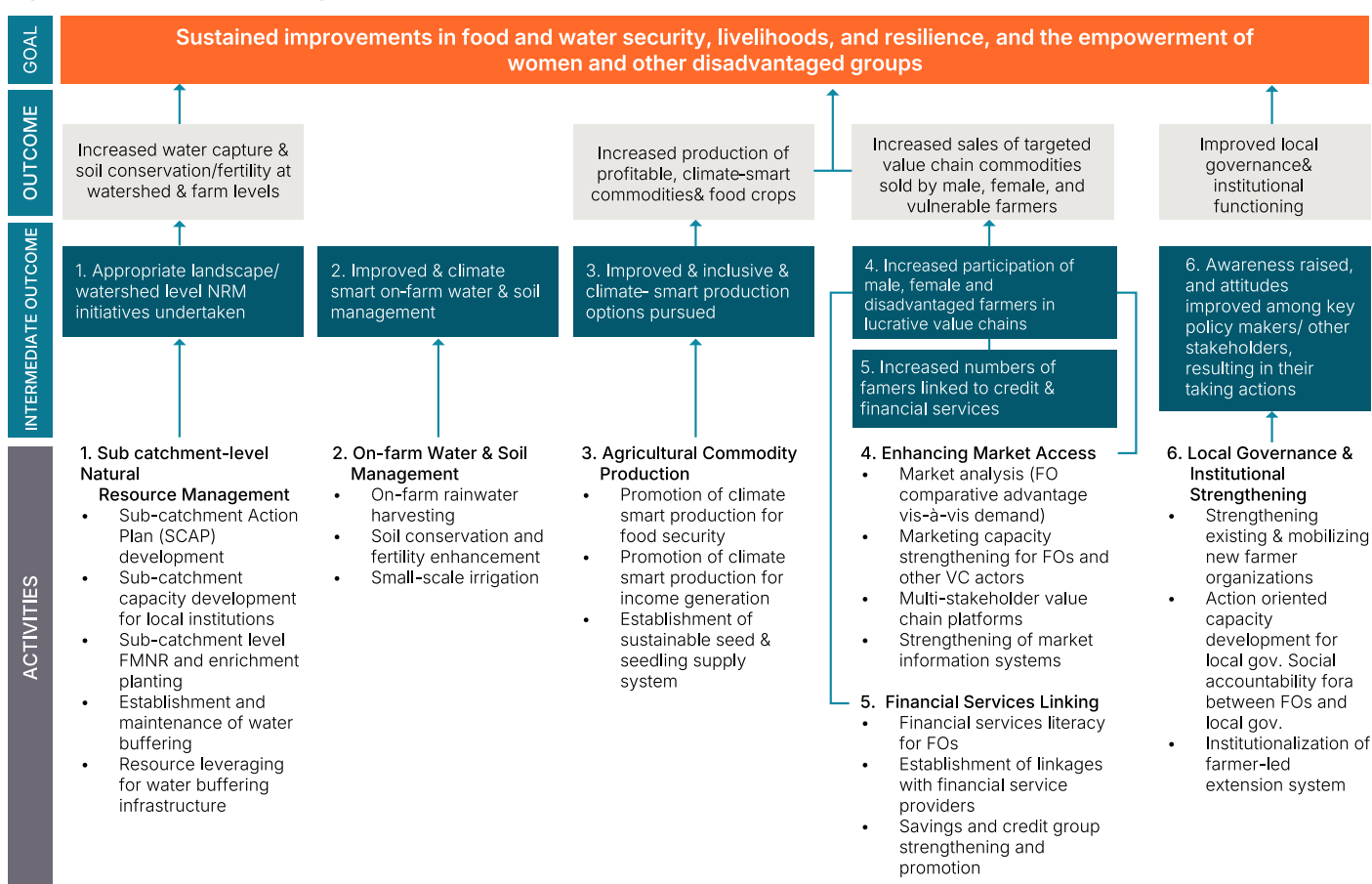
A principal ESCA project could have:

- Environmental sustainability or climate resilience at the goal level. The project logic should be designed to address this at the market and HH levels. This could involve adding intermediate outcomes under the income generation outcomes, which can house “green” activities. For example, an intermediate outcome under the market actor outcome could house activities linked to inclusive and green business models.
- A separate outcome added, linked to improved eco-system health, and include WV models such as RGC as a key priority. This could complement the main value chain/sub sector activities by reducing the risk of land degradation, reduced soil quality and other risks, and leverage communities as a source of resilience.

If the project is **not targeted for environment**, then the project should at least understand negative impacts of the value chain to promote ‘do no harm’, and consider key climate and environment risks to livelihoods and HHs. Ideally, programs can find opportunities to promote pro-poor, gender-inclusive, and green business models but this might not be possible with available resources and/or contextual factors.

Figure 32: DryDev Project LogFrame below provides a useful example of a LF for a project with environment as a Principal classification.

Figure 32: DryDev Project LogFrame



Tools: All projects will be different, however, to provide FOs with a starting point, there are tools showing a M4C sample logic linked to the minimum approach focused on income generation, as well as example LFs for projects with WEE and green growth as key objectives. See Tool D2 Sample LogFrames: Minimum, WEE, Green Growth in the Annex.

Indicators: As outlined in Part 1, there are several mandatory or minimum indicators for the Model. There is also a menu of indicator options based on the specific project. Many mandatory and indicator options are suitable for projects working on agri-food systems. At this stage, the bid team should select indicators that align to the specific project logic. Detailed information on indicators is outlined in the Monitoring, Evaluation, and Learning Stage section. This framework consists of goal, outcome, and intermediate outcome level indicators aligning with the Model's project logic which can be found at *Appendix 1: Core Indicators*. Indicators emphasised in bold are considered the minimum that must be adopted, while the others are contextual.

Proposal Design Process Checklist

- ✓ **Bid teams:** Engage livelihood staff and cross-disciplinary expertise linked to program objective, such as ESCA and GEDSI/WEE staff, for guidance early in the process. Finance staff should also be engaged to comment on an early high-level budget, and more detailed proposal budgets.
- ✓ **Project stakeholders/partners:** Think about partners that can help you achieve your priority objectives early in the process. Engage potential partners/stakeholders in discussions on your project idea early to understand their incentives.
- ✓ **Analyse problems at the system and HH level:** Ensure your design workshop agenda has adequate discussion on the problem analysis – ideally this is given equal weighting to the project logic development time allocation.
- ✓ **Problem prioritisation is key:** There will always be more problems uncovered than the project will be able to adequately address. Prioritise problems key to your objectives and be realistic. Too many models and interventions that are under-resourced will not be effective in impacting the poor.
- ✓ **Apply a gender and green lens to your core problems** as this will help you understand your market system, and, where relevant, apply the same logic to other vulnerable groups: Ensure that there is time and a focal point to facilitate a discussion on how different vulnerable groups – like women, youth, or people with disabilities – face problems differently to design the project strategy.
- ✓ **Check design against budget/timeframe to ensure a feasible approach:** Involving finance staff during and after the design workshop in budget development can help bid leads understand what's possible within a given project budget and duration. This can help check the feasibility of the project design and target participant numbers to ensure program quality.

What to do in fragile and urban contexts

In fragile contexts, the overall process should be the same. However, bid teams could look to:

- **Conduct a Conflict/Context Analysis:** It's essential to conduct a thorough conflict or context analysis to understand the dividers, connectors, and power dynamics within the context.
- **Work across the humanitarian-peace and development nexus:** A project proposal could include a mix of interlinked activities across the project cycle, including relief (e.g. CVP) at the start, economic recovery and systems change towards the end of the project.
- **Consider the different needs of target groups:** Refugee/IDPs women and men, ethnic groups and host communities.
- **Understand problems and opportunities linked to peacebuilding.** Understand barriers and opportunities to work on social cohesion and improved inter-group relations through WV's peace building models (e.g. Positive peace)
- **Promote flexibility:** In addition to a flexible ToC and budget, the project could consider contingency budgeting to respond and adapt to shocks.
- Promote 'Do No Harm' on the Peace and Conflict Context



More detail is provided in Annex AR T2: Fragile context for Livelihoods on how to conduct a conflict analysis, which draws on World Vision's [Integrating Peacebuilding and Conflict-Sensitivity \(IPACS\) resources](#).

In urban contexts, the overall process should be the same. However, bid teams could look to:

- Consider the different needs of target groups: women and men migrants, youth, urban slum, dwellers, MSMEs.
- Understand key challenges considering key stakeholders in urban areas, such as city, district, and neighbourhood.



More detail is provided in Annex AR T3: Urban Adaptation Notes.

Standard 4: Budget resources and staffing structure

Budgeting is critical to the success of your project. A good budget demonstrates value for money, and adequate resourcing of intended outcomes will strengthen the competitiveness of your proposal. At this stage, it is important to understand budgeting needs linked to: (i) staff and office costs (ii) design and assessment phase; (iii) implementation; and (iv) MEL. Overall, it is critical to:

- Align your staffing and implementation budgets with your project's selected impact priorities and gender or environment classification.
- Have a flexible budget that can allow space to pivot and adapt in the Implementation Stage e.g., add new interventions.
- In addition to evaluations for donor reporting, adequate budget for internal monitoring to realise adaptive management.

The below snapshot of the budgeting and resourcing tool provides a helpful checklist for projects to follow, highlighting the various aspects that need to be considered to adequately resource your project.



Tool A4: Budgeting and Resourcing Checklist – simplified (See Tool 44_ A Budgeting and Resourcing Checklist in the Annex for the full tool)

Checklist

- ☐ **Staffing:** Include Project Manager, MEL Manager, Livelihoods (iMSD) Technical Advisor, & GEDSI advisor and as a core project technical team. An ESCA advisor might also be needed depending on your classification.
- ☐ **Job Description:** Responsibilities embedded in all job descriptions – including management, implementation, monitoring and evaluation
- ☐ **Partners:** Budget for partner organisations (implementation, learning, to facilitate entry into new area iMSD, Access to Finance, WEE, GG)
- ☐ **Training:** Include budget for relevant staff for training on livelihoods (iMSD) and ideally GEDSI and WEE at the start of the project – ideally after the start-up workshop (3-5 days). This could be in-person training as well as the Technical Academy training.
- ☐ **Resources:** Budget for Inclusive Market Assessment. If it is a WEE or Green growth project, budget for standalone gender and environmental assessments
- ☐ Make the budget as flexible as possible. If you are working in a fragile context, you may want to consider a contingency line.
- ☐ Ensure enough resource is allocated to carry out monitoring and evaluation periodically as well as capture learning.

Budgeting for MEL

In many Livelihoods projects, the MEL budget is ~10% of the project budget, of which 2-4% is budgeted for major evaluations (i.e. Baseline, Midline and Endline).⁵⁵ Projects that are piloting new or innovative business models require more frequent assessments to review the results of each pilot. These assessments should be well-resourced in addition to the three major evaluation assessments. Thus, the MEL budget could be 20% of the project budget, which may seem high at first glance. However, this investment is critical when considering that the project is focused on market facilitation where the project is working with market actors to co-design and implement new inclusive business models to promote systems change. In such cases, MEL plays a vital role in tracking progress, assessing impact, and identifying lessons learned, providing evidence to convince market actors that there's a solid business case for investing in specific initiatives, and ultimately driving sustainable growth.

⁵⁵ [1] [Institutionalising a sophisticated MRM-system | BEAM Exchange](#) [2] ['Rightsizing' MRM systems | Helvetas](#), and [Introducing a global MRM System in an Implementing Organization | SwissContact](#) [3] [Monitoring and Measuring Results in Private Sector Development | SDC](#) [4] [Greening MSD for Agriculture Projects | BEAM Exchange](#)

Staffing structure



In relation to high performance teams, there is no one-size-fits all formula. However, the staffing structure should be designed to implement the core iMSD approach to ensure the minimum programming approach in the target location. Additional staffing considerations could be made in relation to the project's impact priority, project logic and programming approach. Please see Tool A5: Staff Organogram in the Annex.

- All projects should include a project manager, finance manager, and MEL manager ideally with experience in market-based programming
- All projects should have an iMSD advisor with experience and track record in market-based programming, especially (i)MSD and value chain development.
- Depending on impact priority and project classification, you can consider additional staff including:
 - WEE/GEDSI advisor, especially for gender equality principal and significant projects with a gender-transformative component.
 - Environmental advisor, especially for principal environment projects.

TIP: To attract the right people for the project – thinkers, doers, facilitators – it is important that the team has worked with WV's people and culture department to ensure there has been market benchmarking to confirm there is adequate budget for competitive salaries for the positions described.

This will support a smooth stand up of the project in the Inception Stage. Partnering with other organisation who have expertise and experience on the specific skills is another way to ensure you have the right-skill set and expertise to implement your project.

Summary of Tools and Additional Resources used in the Proposal Stage, available in the Annex

	Tool A1: Participant Targeting Tool A2: Macro Level Questions for setting priorities and selecting sectors Tool A3: Project Logic Development Tool (Root Cause Analysis Table) Tool A4: Budgeting and Resourcing Checklist Tool A5: Staff Organogram Tool A6: Gender equality & disability classification of projects Tool A7: Rio and Aid to Environment Markers
	AR A1: WEE Framework Tool 1.2: Capture broader constraints to WEE across different domains AR A2: Beneficiary Targeting World Bank Group

2.3 Inception Stage

Who is this for	Key Deliverables
<ul style="list-style-type: none"> • Project team management and technical staff (Core users) • Staff responsible for management/technical oversight of program quality 	<ul style="list-style-type: none"> • Inclusive Market Systems Assessment • Project Vision • Intervention Plans

Minimum Standards and Good Practices– Inception Stage

SI	Minimum Standards	Good Practices
5	Hire staff and build capacity aligned to core competencies	For GEDSI and WEE focused projects: Conduct a complementary GEDSI assessment to design additional household and community strategies to promote access, agency and equitable systems or enabling environments (positive social norms or legal frameworks)
6	Conduct an inclusive Market Assessment to select sub-sector and design interventions	

7	In relation to Standard #6, ensure gender responsive market assessment with opportunities for women/ other vulnerable groups to be weighted alongside economic growth and pro-poor potential	For ESCA-focused projects: Conduct a complementary environmental assessment to design strategies to mitigate the negative impact of the value chain on the environment and/or other additional environmentally sustainable-related strategies.
8	In relation to Standard #6, ensure environmentally responsive market assessment and conduct Climate, Environment and Disaster Risk Assessment	
9	Identify clear incentives (commercial + non-commercial) as part of your intervention planning, considering trade-offs	
10	Based on Standards #6-9, finalise overall intervention and 'exit strategy' aligned to your project objectives	

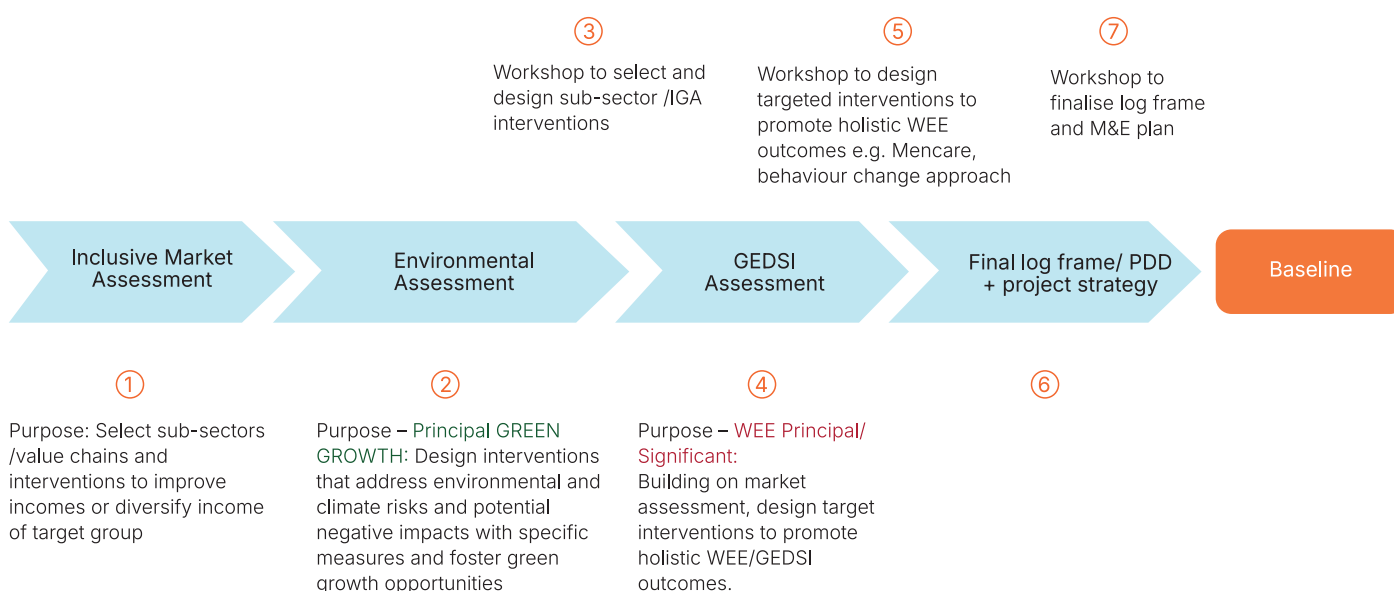
Key Messages for Inception Stage

The Inception Stage aims to translate strategic objectives and priorities set in the Proposal Stage into actionable and practical plans to realise the Model's goal of economic empowerment of marginal poor HHs.

- Hiring and training staff so they have the right competencies (critical thinkers, doers, and facilitators) is key to a successful program.
- The inclusive market assessment is the key foundational activity for the Model.
- This assessment should map: i) core market actors; ii) supporting functions like financial services; and iii) rules, including policies, laws and social norms.
- Teams should prioritise quality assessment design to select the sub-sector and develop the intervention strategy for the impact priority, target group, and high-level logic in the proposal. Poor quality market assessments will lead to ineffective projects.
- Teams should use the sub-sector/value chain selection criteria as the core analytical framework for decision making. This should inform the inception plan design and tools development. Weighting should align to the project objectives (impact priorities), with resources focused on understanding areas with higher weighting.
- At a minimum, the market assessment should be GEDSI and environmentally responsive considering weighting opportunities for WEE, ESCA, and pro-poor potential.
- Good practice for a WEE or GEDSI principal or significant project with a gender-transformative component would be to include a complementary GEDSI assessment to develop gender transformative activities.
- Good practice for an environmental principal project would be to include a complementary environmental assessment.
- Assessment findings inform the project's vision, intervention and exit strategy and final LF/MEL plan before the baseline.
- Risks and trade-offs should be understood up-front, including GEDSI and environmental risks.
- Staff time should be prioritised to co-create the design package so there is ownership and understanding.

Figure 33 helps illustrate the sequencing of each step during the Inception Stage.

Figure 33: Process flow during Inception Stage



Standard 5: Hire Staff and Build Capacity Aligned to Core Competencies

Hiring staff

In the Proposal Stage, you would have developed a plan and budget for staff and office costs, including a staff organogram. In the Inception Stage, you can move to hire staff and undertake relevant capacity building ideally as a key foundational activity. Capacity building for staff and implementing partners is crucial for ensuring that your team has the skills, knowledge, and mindset necessary to effectively design, implement, manage, and sustain the project. This will ensure that staff are well-prepared and equipped to manage complex interventions effectively, thereby improving project performance and contributing to the impact of the project.



Sample Job Descriptions (JDs) for iMSD Advisor (AR07), WEE Advisor (AR08), and Financial Advisor (AR09) are available in the Annex.

Staff capacity building

Building staff capacity as part of the early stages of project implementation not only ensures your team have the right competencies for a successful project, but can also incentivise staff to remain in their roles. A mix of training and coaching on the job is advised to get the team going with analysis and initial experimental interventions early on. Make sure that capacity building is a continuous process, not a one-off visit for international training. Explicitly plan (and budget for) capacity building during the project cycle.

It is recommended that capacity building under the Model is conducted as two tiers:

Tier 1: Foundational Tier – Understanding the Model

This can be undertaken via in-person training as well as the technical academy training for the Model.

- **Basic understanding of core approach:** New staff will be trained on the core approach of iMSD, with a basic understanding of GEDSI and ESCA to ensure they will be able to implement the minimum programming approach.
- **Additional training on other approaches:** A project team can add more focused training on access to finance, WEE, and green growth if this is a priority. If the team has added a model like MenCare or RGC, the team may also undertake specific training on that.

Tier 2: Technical Tier – Competency Development

Linked to Tier 1, Competency Development will focus on the technical capability of team members to carry out the project from inception to implementation and monitoring and evaluation. This will mostly be done on the job and will continue through the project implementation period. The Model proposes aligning with the BEAM exchange MSD Competency Framework for high performing teams, but applying a GEDSI and green lens across these capabilities. Competency Development will include:

- **Analysis and insight:** Learning how to apply systems thinking and respond to root causes in the context of economic, social and environmental systems
- **Intervention management:** In market facilitation, MEL is key to intervention management so building MEL capability across the team in order to be involved in intervention design and monitoring is an important part of capacity building. This will be outlined further in the Monitoring, Evaluation, and Learning Stage section.
- **Partnership development:** Learning how to build and maintain productive relationships with diverse stakeholders.



Additional resources AR 11: Training Plan linked to key competencies.

Standard 6: Conduct Inclusive Market Assessment

Targeting in the Inception Stage

Building on the geographic and categorical target participants outlined in the Proposal Stage, the Inception Stage should further define your project participants to inform your targeting process. Having a clearly defined target group before conducting the inclusive market assessment is key, as recommendations on which value chains are suitable for certain target groups relies on a clear understanding of target participant sub-categories. For instance, if a project has identified youth as a target group, the assessment should be intentional in capturing youth challenges and entry points. This could be validated and detailed further when you develop your strategy.

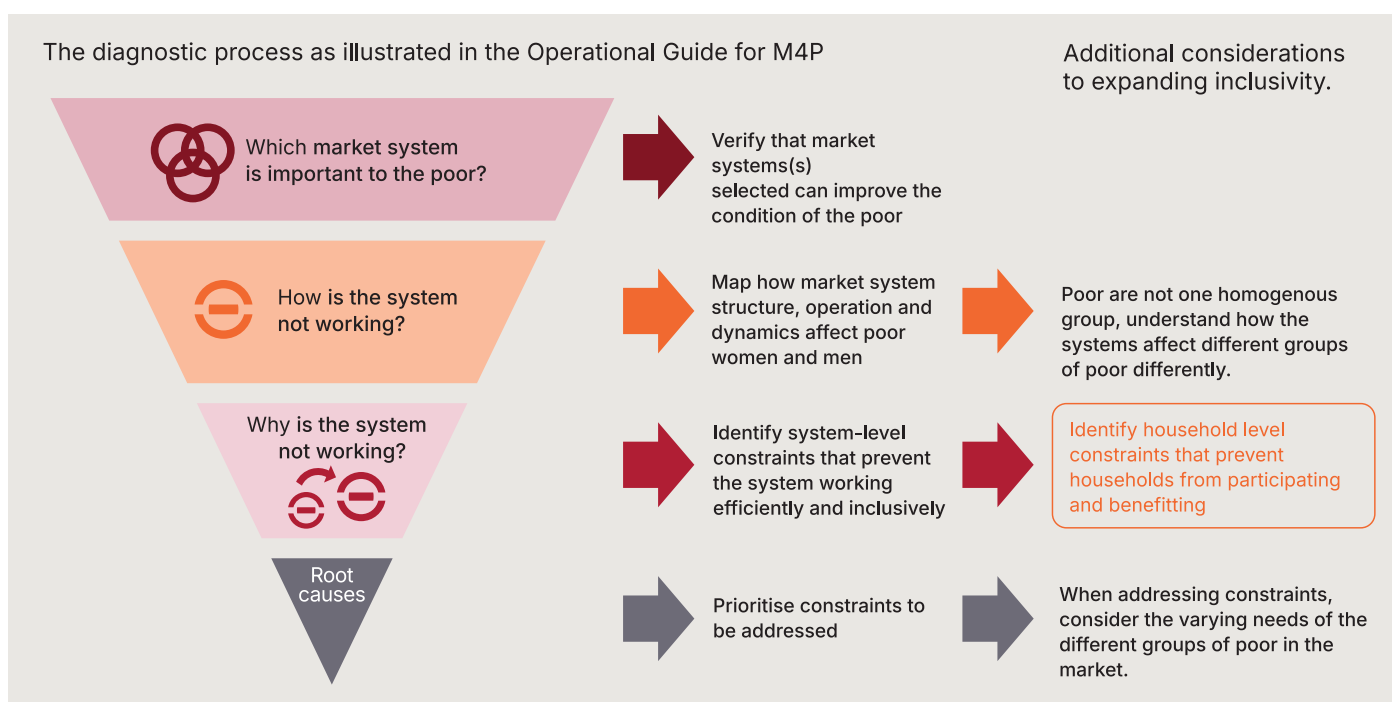


See Tool B1: Inclusive Market Assessment TOR, which starts with overview of target population and economic profile.

Inclusive market assessment

The primary objective of the Inclusive Market Assessment is to identify sub-sectors and interventions that increase income generation and employment opportunities for the marginal poor. This will build on the overall strategy identified in the Proposal Stage. At this point, we want to validate the sector selection and choose sub-sectors. To do this, the market assessment should look at how and why the system is not working for the poor, and prioritise the constraints to be addressed. *Figure 34: Inception diagnosis process for iMSD* shows the inception diagnosis process for iMSD with the HH focus in orange text.

Figure 34: Inception diagnosis process for iMSD⁵⁶



Key inclusive market assessment objectives:

1. Selection of sub-sectors and value chains that align with the project's goals.
2. Design of potential Interventions: Core market-focused interventions that can be implemented in partnership with market actors and additional HH-focused activities to catalyse the inclusion of vulnerable groups, which might be implemented by the project in partnership with community and civil society actors.

Using the *Figure 11: M4P doughnut* as reference, to achieve these objectives, all market assessments at a minimum will analyse the core market actors, select supporting functions, and the rules and norms governing the system as follows:

⁵⁶ Adapted from [ELAN Disability Inclusion Framework and Guidance](#)

- **Market system/value chain analysis and mapping** of the core market actors, showing the connections and interactions between different stages, actors, and processes
- **Mapping of supporting functions including:** i) financial services: access, availability, and suitable financial service and product; and ii) agri-extension services and other services.
- **Mapping of rules including:** i) formal rules – policies and legal frameworks; and ii) informal rules governing behaviour of market actors, including social norms.

The purpose of this part of the assessment is to verify if short-listed sectors or value chains will be able to achieve increased incomes through market systems change. Teams should use the sub-sector/value chain selection criteria as the core analytical framework for decision making. This should inform the inception plan design and tools development. Weighting should align to the project objectives (impact priorities), with resources focused on understanding areas with higher weighting. A simplified version of Tool B2: Sub-sector (value chain) selection tool for recommended criteria is demonstrated below. All projects should look at pro-poor, growth and systemic change potential, WEE, and green growth potential. Projects could adapt this further to their project and context, and/or look at another impact priority such as disability, youth, nutrition, or another area.



Tool B2: Sub-sector (value chain) selection tool – simplified (see the Annex for the full version)

Potential Criteria	Sub-Criteria (Ranked High, Medium, Low)
Pro-Poor potential (%)	<input type="checkbox"/> Number of poor women/men with potential to be active in the market system <input type="checkbox"/> Scope for poor women/men to improve their incomes or access to new products or basic services <input type="checkbox"/> Ability to address vulnerability and/or disadvantage <input type="checkbox"/> Low entry barriers for the poor
Growth potential (%)	<input type="checkbox"/> Economic and/or social value of the market system <input type="checkbox"/> Previous and forecast growth of market or access trajectory of service (Market demand) <input type="checkbox"/> Prospects for attracting public and/or private sector investment
Systemic change potential (feasibility) (%)	<input type="checkbox"/> Willingness of market players to change business model/adopt new practice <input type="checkbox"/> Prospects for attracting more players or services (Scalability) <input type="checkbox"/> Conduciveness of political economy (e.g. absence of conflicts, barriers to reform, etc)
Quick win potential (%)	<input type="checkbox"/> Systemic barriers/opportunities can be addressed in a shorter period of time; <input type="checkbox"/> Market actors who are already interested in solving the systemic barriers and/or capitalising on opportunities; <input type="checkbox"/> Current work being undertaken in the area (existing projects, relationships with market actors, etc.).
WEE potential (%)	<input type="checkbox"/> Scope to address gender-based systemic constraints linked to women's incomes or access to new products and services <input type="checkbox"/> High share of women employed in the value chain compared to the economy at large. <input type="checkbox"/> Low entry barriers for women (e.g., low start-up costs, close to household, social acceptance in sector/role). <input type="checkbox"/> The extent to which women are/have potential to benefit from value chain/employment activities

Youth potential (%)	<input type="checkbox"/> Scope to address barriers to promote youth employment and/or entrepreneurship <input type="checkbox"/> Youth interest and peer perception of sub-sector/employment activities <input type="checkbox"/> Youth have or can acquire skills required to engage in the value chain <input type="checkbox"/> Low entry barriers for youth (limit land requirements, family/social acceptance, etc.)
Disability Inclusion (%)	<input type="checkbox"/> Scope to address barriers to promote persons with disability employment or entrepreneurship <input type="checkbox"/> Persons with disability have or can acquire skills required to engage in the value chain <input type="checkbox"/> Low entry barriers for persons with disability (e.g. value addition opportunities that do not have barriers for persons with a physical disability), social acceptance, low start-up costs, etc.)
Environmental Sustainability and Climate Action potential (%)	<input type="checkbox"/> Sector vulnerability to climate and environmental risks <input type="checkbox"/> Potential negative impact of the value chain, including in the context of common farming systems (e.g. monoculture risks, deforestation risks) <input type="checkbox"/> Prospects for the sub-sector or value chain to contribute to selected Rio-markers which include climate change mitigation and/or climate adaptation, biodiversity and combating desertification (including environmental protection, restoration or biodiversity) <input type="checkbox"/> Scope to address environment and climate systemic constraints. <input type="checkbox"/> Current community-led natural resource management practices (land management, water management etc.) <input type="checkbox"/> Effect that target group (particularly women) activities have on the environment and how target group activities are affected by the environment

TIP: To understand your market system, it is important to understand supporting functions. This includes understanding the **financial ecosystem** that supports economic activities in the target area. The market assessment should include mapping the availability, accessibility, and suitability of financial services such as savings and loans groups, banking, microfinance, insurance, and digital payment systems and non-financial support services such as financial literacy and business training for the targeted populations. The assessment should identify gaps in financial services that may hinder economic participation and explore opportunities to enhance financial inclusion.

Understanding existing linkages to financial service providers (FSPs) will help identify what is working and where gaps remain. When selecting an FSP partner, whether for lending, digitizing savings groups, or developing financial products, it is crucial to consider factors like the partner's mission, track record of ethical lending, focus on poor HHs, and the range of effective services they offer.

TIP: Teams should prioritise **quality assessment design** to select the sub-sector and develop the intervention strategy for the impact priority, target group, and high-level logic in the proposal. Poor quality market assessments will lead to ineffective programs. Project terms should prioritise:

- A Terms of Reference (TOR) with clear selection criteria and linked assessment questions
- An appropriate timeline that prioritises the development of the assessment inception plan as the first deliverable before detailed tools
- Market actor engagement including speaking to private and public actors
- Community and target participant engagement and perspectives
- A workshop to deliver the findings where teams use the findings to inform development of the high-level strategy and interventions.

Inclusive market assessment considerations for fragile and urban contexts

Fragile contexts: A good practice tool is the *Emergency Market Mapping and Analysis (EMMA) Toolkit*.⁵⁷ The EMMA Toolkit walks users through a practical, 10-step process for market analysis in fragile contexts.

Urban contexts: In urban contexts, your market assessment might differ depending on your selected sector. For example, if you are looking at urban jobs and youth employment, the team might need to conduct an inclusive labour market assessment. A labour market assessment looks at understanding job opportunities for target participants. Labour market assessments uncover important employer behaviours and needs and also seek to understand the larger employment ecosystem. You may also want to consider the WV City Wide Assessment tool. You can read more from: *Mercycorp Labour Market Assessments Tips and Guidance*.⁵⁸



Tools:

Tool B1: Inclusive Market Assessment TOR

Tool B2: Sub-sector (value chain) selection tool

Standard 7: In relation to Standard #6, ensure inclusive market assessment is GEDSI-responsive with opportunities for women weighted alongside vulnerable groups



As outlined in Part 1, the minimum approach is to ensure iMSD programming is GEDSI responsive, so that it promotes 'do no harm' to women and other vulnerable groups and promotes women's access to economic opportunities.

A common challenge that field practitioners face when it comes to gender equality issues, is that the issues are perceived as 'too conceptual' or 'not core to economic development'. Yet women – and other vulnerable groups – are already working alongside men as producers, consumers, and employees in most market systems. If women are not reaching their potential in the market system, the whole system is impacted by limiting growth and poverty reduction. Therefore, an understanding of how GEDSI intersects with economic markets can support practitioners to improve the quality and impact of livelihoods programs, as illustrated in *Figure 35*.

The key components of a market system as shown in the doughnut diagram (*Figure 35*) include a core market, supporting functions, rules, and market actors. Women occupy different roles and functions in value chains or sub-sectors with different access to products, services, and opportunities. Gendered social norms govern behaviour of all actors in the system and influence policy and legal frameworks.

Four steps in a gender-responsive market assessment:⁵⁹

1. **Ensure sub-sector or value chain selection includes opportunities for WEE outcomes** alongside other core criteria, as outlined above in Tool B2: Sub-sector (value chain) selection tool. Program teams need to consider the weighting of this criterion and any potential trade-offs. E.g. The higher the weighting of WEE, the more likely a program will see impact.
2. **Understand the functioning of economic markets and the points of exclusion that prevent women and other vulnerable groups (including intersectional challenges) from participating and benefiting in shortlisted sub-sectors compared to men.** This involves understanding the system in which women operate, and the barriers women face compared to men, as well as the underlying reasons for the barriers from the perspective of: a) women and men; b) HH and community members; and c) market actors operating in the system.

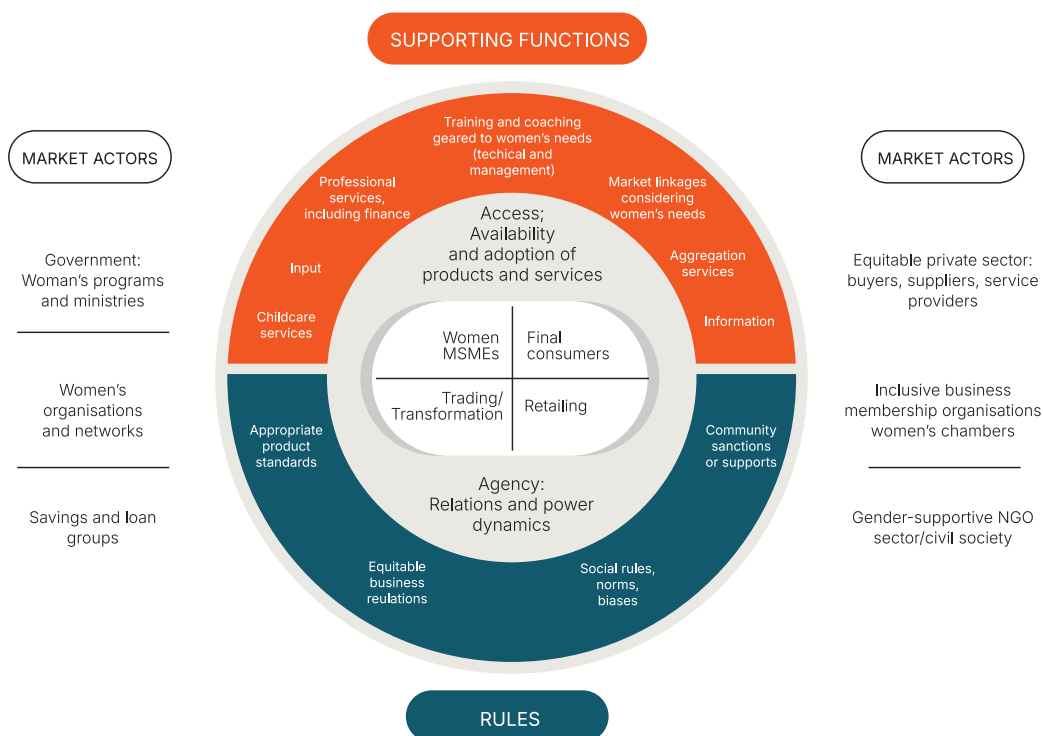
⁵⁷ [Emergency Market Mapping and Analysis \(EMMA\) | Markets In Crisis](#)

⁵⁸ [Labor and Market Assessment Guidance and Tip Sheets | MercyCorps](#)

⁵⁹ [WEE Framework Manual online version | World Vision](#), page 48

3. **Identify the economic opportunities for women and vulnerable groups**, as well as feasible areas for program activities. This will include shortlisting private sector partners with the skills and will to support GEDSI and WEE.
4. **Ensure a gender-responsive market assessment design** including clear scope/assessment questions; relevant expertise; appropriate methodology and data collection methods; and analytical frameworks. See the below Gender-responsive market assessment checklist.

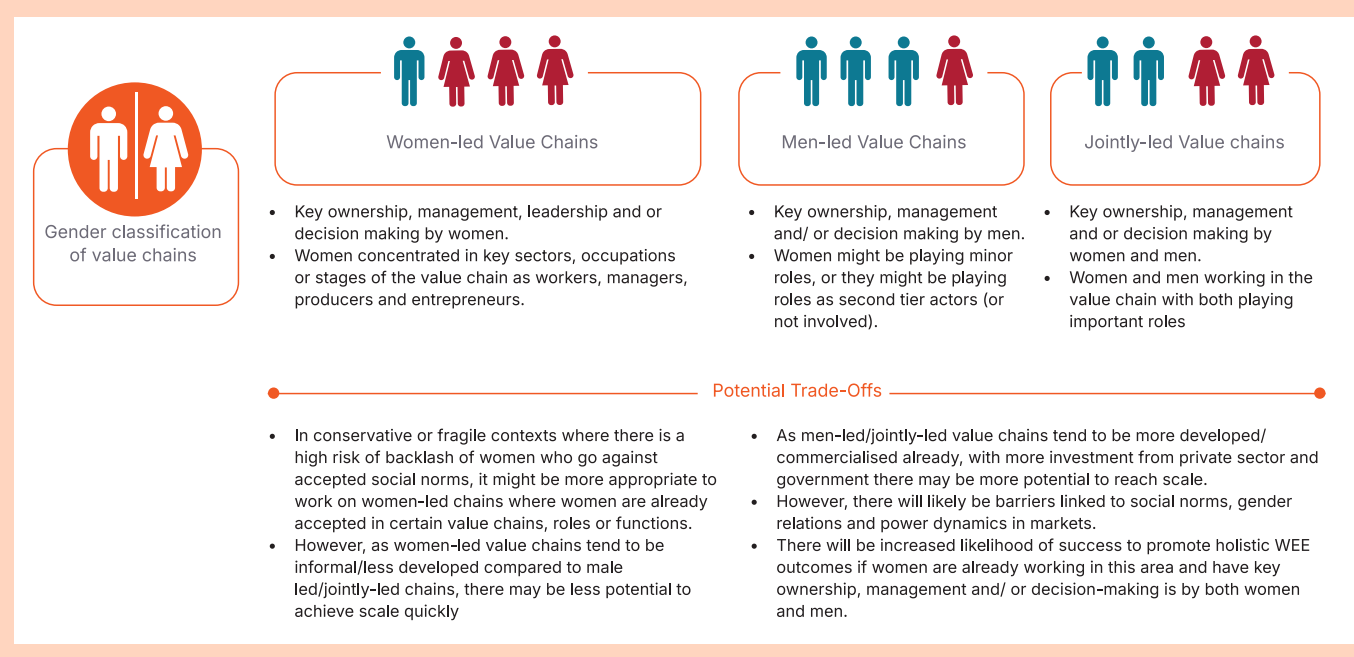
Figure 35: Components of a market system related to gender equality and WEE



Gender classification of sub-sectors⁶⁰:

Sub-sectors or value chains can be classified into three categories with respect to gender: women-led; jointly led; and men-led. WEE strategies and trade-offs will depend on the value chain classification. The market assessment should explore barriers and opportunities in relation to these classifications.

Figure 36: Gender classification of value chains



60 [Women's Economic Empowerment Framework Manual online version](#) | World Vision, page 50

Checklist: Gender-responsive market assessment:

- ☐ Ensure that assessment design involves cross-disciplinary expertise (e.g., iMSD, value chain development, gender, environment, and climate)
- ☐ Data collection is costly and requires program staff and women's and men's time. As a matter of 'do no harm', prioritise and collect information that will be useful in informing program decision making and activities that will benefit both women and men.
- ☐ Utilise gender-responsive data collection methods that reveal both women's and men's perspectives. Ensure you consult women! Key data collection methods include women-only and men-only FGDs. If there is another participant category which requires more attention such as women-headed HHs, break out FGDs further by intersectional sub-category (e.g., disability, ethnicity, age, etc.).
- ☐ Ensure KIIs are conducted with contributing actors, such as women's groups, women's business coalitions, government agencies focused on women's issues, etc.
- ☐ Consider engaging women enumerators or data collection staff, as women often feel more comfortable speaking to other women – especially in conservative contexts.

Working with other vulnerable groups

When working with other vulnerable groups like persons with disability, youth, refugees, IDPs, and host populations, the same core principle applies as when thinking about pro-poor and WEE potential. This is summarised below:

- Include opportunities for each group to participate as a separate criterion with relevant sub-criteria linked to entry barriers and opportunities, and the scope within that sub-sector to promote systems change.
- While intersectionality is important to recognise, vulnerable groups are not homogenous so their unique vulnerabilities should be identified as part of the assessment design. All groups should NOT be under one "poor and vulnerable groups" criteria.
- Ensure that the inception plan includes separate FGDs with the target participants and KIIs with relevant stakeholders. E.g. FGDs with young women/young men (youth focus), women with disability/men with disability (disability focus); KIIs with youth organisations (youth focus), OPDs, (government agencies focused on disability inclusion).

If WEE is an impact priority or this is a principal or significant (with a gender transformative component) OECD DAC gender equality classified project, then it is recommended that an additional complementary GEDSI assessment is conducted. This is outlined in the section below on good practice.

Good Practice: To promote holistic WEE outcomes, project teams can conduct a complementary GEDSI assessment in addition to the Inclusive Market Assessment to design other interventions. This is highly recommended for projects that have WEE as a key objective. Ideally, the sequencing of the assessment is after the Inclusive Market Assessment so that it can further investigate key issues that came up, which might be outside the scope of the sub-sector specific interventions.



See Tool B6: Standalone GEDSI Assessment TOR in the Annex.

GEDSI Assessment Purpose: Building on the proposal and the Inclusive Market Assessment, the GEDSI Assessment should further investigate what additional barriers are faced by women linked to WEE domains, especially to Agency (decision making, manageable workloads, and well-being) and Equitable Systems (social and gender norms, policies, and legal frameworks). However, this might vary depending on the project. For example, the NSVC project identified unequal gender relations and harmful social norms as a key problem, and Equimundo as a key partner, during the Proposal Stage. Therefore, in that case, the GEDSI assessment focus was a formative assessment to adapt the MenCare model for the project and its geographic context and to propose a broader social norm change strategy at the community level. This demonstrates how the GEDSI assessment should respond and adapt to the information the project has to hand, and what it needs further information on.

Expected outcomes: The GEDSI assessment findings and recommendations should focus on intervention strategy and idea interventions. In some cases, like in the NSVC project, the assessment and MenCare manual development were completed under the same contract with the same partner. Importantly, additional HH-focused strategies should be closely linked to the market-focused strategies. For example, the MenCare model was key to ensure women had access, agency, and supportive environments. If women sales agents and farmers did not have agency, they might find it challenging to run their businesses, and community members would not be interested to buy from them. Furthermore, their husbands might not be supportive of the new income generation opportunity, and might also not allow his wife to control the income she earns, limiting her and her children's ability to benefit from the income.

A Note on GEDSI and other vulnerable groups: The GEDSI assessment scope can also be adjusted to capture constraints and opportunities that other vulnerable groups face and design interventions accordingly. For instance, in the case of youth, the market-focused programming could be focused on youth entrepreneurship and TVET. However, there might be additional age-related challenges and opportunities that could prevent/support youth from reaching their full potential, such as: identity-related uncertainties, peer pressure, sexual reproductive health issues, aspirations, adaptability, social network, digital skills, and lack of family and community support. Further, mapping of actors and key influencers (WV and non-WV youth clubs, CSOs, and youth advocacy groups) could be included in the GEDSI assessment. The assessment could then be used to design activities like soft and life skills training, youth peer support networks, and a holistic family and community engagement approach to help youth participate in the market focused pathway. A GEDSI assessment scope could also be adjusted to focus on persons with disability. The market-focused programming could be concentrated on value addition opportunities in agriculture. However, there may be additional challenges linked to family dynamics, social norms, and other impairment related challenges that could be scoped. The project could engage OPDs to better understand persons with disability challenges and perspectives.

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The below list provides some further reading:

- [World Vision WEE framework](#): Livelihood Intervention Design Section and NSVC Gendered market map
- [Example of a gender responsive market assessment \(Oxfam\)](#)
- [Disability Inclusion Framework & Guidance \(BEAM Exchange\)](#)
- [ÉLAN RDC: a case study from DRC \(BEAM Exchange\)](#)
- [Disability inclusive value chain development \(Spark\)](#)
- [Growing Disability Inclusiveness in Agriculture \(WV\)](#)
- [A market system approach with a youth inclusion lens \(Youth Power\)](#)
- [Youth sensitive value chain analysis: Guidelines for Practitioners \(FAO\)](#)
- [Youth centered value chain analysis in Siaya and Kakamega counties in Kenya \(FAO\)](#)



Zynab, Ceelsame Fresh Milk business owner, SOMREP Project participant, Somalia

Standard 8: In relation to Standard #6, ensure inclusive market assessment is environmentally responsive and conduct an environment and climate risk assessment



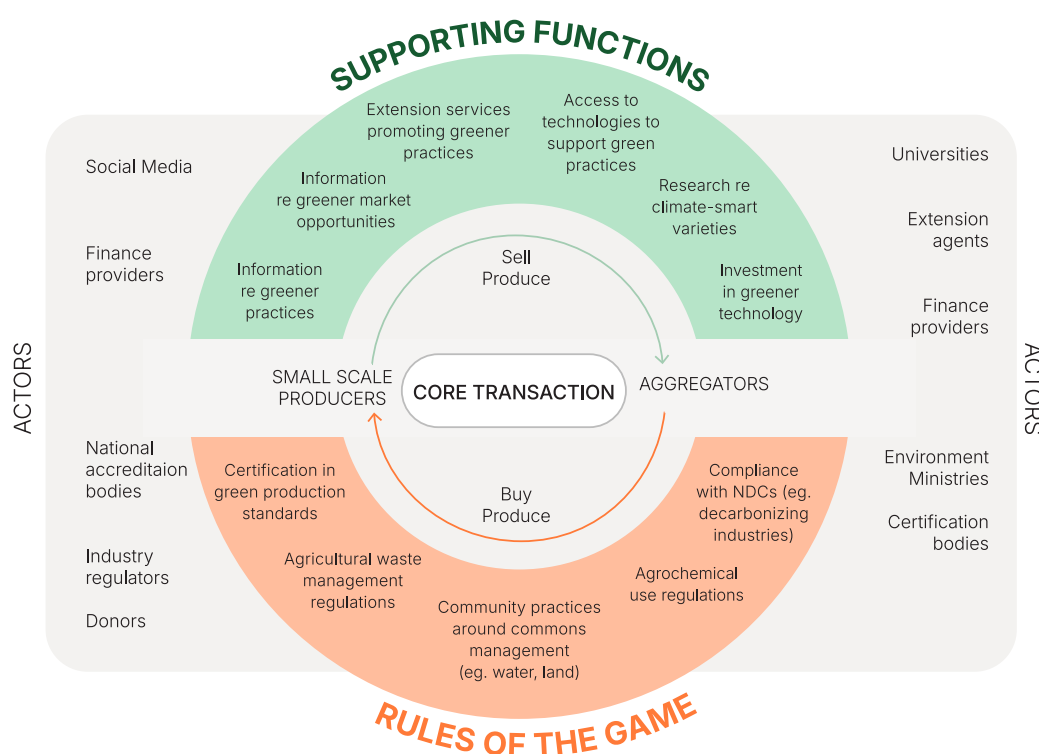
As outlined in Part 1, the minimum approach is to ensure iMSD programming is environmentally sensitive so that it promotes 'do no harm' to the environment.

An environmentally responsive Inclusive Market Assessment should seek to understand how the environment interacts with the selected sub-sector. *Figure 37: Illustrative Greening MSD doughnut for maize producers and aggregators* provides an example of this for the maize sub-sector.

It is critical that sub-sector selection criteria consider ESCA. As per the sub-sector selection Tool B2 discussed in Standard 6, criteria should consider three key lenses:

- RISK: How value chains are affected by environmental degradation and climate risk;
- NEGATIVE IMPACT of the value chain on the environment;
- GREEN OPPORTUNITY to contribute to green growth.

Figure 37: Illustrative Greening MSD doughnut for maize producers and aggregators⁶¹



TIP: When working to raise incomes of poor HHs, including women, it is critical to consider income generating activities that promote short-term benefits or quick wins for HHs so that they can provide for themselves and their families and increase the willingness to adopt sustainable practices. Some green value chain business models (e.g. trees) will take longer periods of time to pay dividends. Providing short-term income generation opportunities can help long-term uptake of environmental and other practices because a productive activity has been considered in the short-term.

As part of the Inclusive Market Assessment, an environment and climate risk assessment needs to be done. This should identify target value chains and intervention-specific environmental and climate related risks that may affect the project and its expected outcomes. The 'CEDRIG Light' Tool – a rapid risk and impact screening tool – is recommended for this purpose, however projects are free to use their own assessment format if they prefer. CEDRIG is explained in the breakout box below, and more information is provided in *Appendix 2: CEDRIG*

⁶¹ [Greening the MSD approach in agricultural programmes](#)

Assessments. For projects focused on green growth as an impact priority, it is highly recommended that a complementary assessment is conducted. The 'CEDRIG Operational' Tool⁶² is recommended for undertaking the complementary ESCA assessment, unless projects have their own assessment format they would prefer to use. This is discussed further in the good practice section below.

What is CEDRIG?

CEDRIG – Climate Environment and Disaster Risk Reduction Integration Guidance – is a practical and user-friendly set of tools developed by the Swiss Agency for Development and Cooperation (SDC). It is meant to:

- Systematically integrate climate, environment, and disaster risk reduction (DRR) into development cooperation and humanitarian aid to enhance the overall resilience of systems and communities.
- Reflect whether existing and planned strategies, programs, and projects are at risk from climate change, environmental degradation and natural hazards, as well as whether these interventions could further exacerbate greenhouse gas (GHG) emissions, environmental degradation, or risks of natural hazards.
- Identify potential negative impacts on the environment, aggravation of climate change and disaster risks resulting from the target value chains and interventions.

The CEDRIG Light Tool (found in Annex Tool B5) can help teams promote 'do no harm' to the environment. This module (taking max. one hour) serves as an initial filter to assess whether strategies, programmes, or projects are at a significant risk from climate change, disasters, and/or environmental degradation (risk perspective) and whether they could potentially have a significant impact on GHG emissions and/or the environment and create new risks or exacerbate existing risks (impact perspective). The results are used to decide if a further detailed assessment should be conducted (CEDRIG Operational). The checklist below helps guide projects with their environmentally responsive market assessment, and is applicable to both minimum programming and good practice.

Checklist: Environmentally responsive market assessment

- ☐ Ensure that assessment design involves cross-disciplinary expertise (e.g., iMSD, value chain development, environmental)
- ☐ KIs with contributing actors, such as private companies, government agencies focused on environmental issues (e.g. agri-extension, department of environment, research bodies and institutions, community leaders, or structures engaged in natural resource management), coalitions that are working on the environment, etc.
- ☐ If possible, map landowner and land use plan including related government policy and program that can support green transition efforts (consider a gender lens).
- ☐ Consider human rights as they relate to conflict and tensions in surrounding communities and society. Specific attention should be given to the rights to food, water (access and use), health, and land use and ownership of surrounding communities. Another important consideration is the (possible) impact of the value chain on conflict(s)/ tensions in society, e.g. the inclusion/exclusion of certain groups or minorities, and how existing conflict(s) and tensions influence the development of the value chain.
- ☐ While selecting specific value chains, the project may also consider additional value chains that can support long-term environmental restoration and increase resilience. This could include some commodities complementary to agro-forestry or that could be considered as part of crop rotation, given seasonality.

⁶² A third tool - CEDRIG Strategic – is also available. However, this is only relevant for broader programmes and is not applicable for projects. It is therefore not discussed or used in this Handbook.

The below table provides further guidance for project teams to consider the environmental risk of potential trade-offs for certain interventions.

Environmental root causes	Potential interventions	Trade-offs	Additional practices
Problems faced by farmers: <ul style="list-style-type: none"> Drought and the change on weather pattern impacting productivity, income, and food security of rural farmers. Limited access to drought resistant seed and dependence on government or external subsidies, which offer low-quality seed and limited cover. Limited knowledge on using drought resistant seed. 	<ul style="list-style-type: none"> Working through agro-dealers to avail drought resistant seed and information service to farmers. 	<ul style="list-style-type: none"> Some drought-tolerant plants have deep root systems that improve soil structure and organic matter content. However, others may deplete soil nutrients faster. Monoculture of drought-resistant crops can impact biodiversity 	<ul style="list-style-type: none"> Proper soil management practices are crucial to maintain soil health. Crop rotation and diversification help maintain ecosystem balance and reduce the risk of pest outbreaks

TIP: How to bring green and gendered analysis together:

- Identify who is responsible for maintaining ecological assets within green value chains.⁶³ This is often women.
- In forestry value chains, identify land ownership as this has an important gender dimension. If women lack ownership and/or control over the land due to legal constraints or customary practices regarding inheritance, they do not have access to the forest products as inputs to the value chain. As a result, it is necessary to work around issues of land tenure.

Good Practice: As for projects with GEDSI or WEE identified as an impact priority, it is highly recommended for projects that have environment as an impact priority to conduct a complementary environmentally sensitive assessment in addition to the Inclusive Market Assessment, to design other interventions. Ideally, the sequencing of the assessment is after the Inclusive Market Assessment so that it can further investigate key issues that came up, which might be outside the scope of the sub-sector specific interventions. CEDRIG Strategic and/or CEDRIG Operational tools may be suitable for this purpose, unless the project has an alternative assessment format preference.

Environmental Assessment Purpose: The complementary environmental assessment will evaluate the potential environmental impacts of the proposed project/interventions before it is implemented. This process ensures that environmental considerations are integrated into the planning and design stages, helping to avoid or minimize negative effects on the environment and local communities. By doing so, the environmental assessment will promote sustainable development.

Expected outcomes: The complementary environmental assessment will provide a detailed understanding of the potential positive and negative impacts of a project/intervention on biodiversity, land use, and local communities. It develops specific mitigation strategies to avoid, reduce, or manage these adverse impacts, ensuring environmentally responsible implementation. The assessment will also come up with recommendations for modifying the project design to enhance environmental sustainability and minimize harm. Additionally, it provides critical information for the project team, enabling informed choices about whether to proceed with certain interventions, modify them, or explore alternatives.

⁶³ [Gender-Responsive Green Growth: Green Value Chains](#) | DCED

Standard 9: Identify clear incentives (commercial and non-commercial) for market and community actors as part of your intervention planning considering the trade-offs.

Based on the Inclusive Market Assessment, you will have an overall high-level 'working' strategy for a market-focused and HH-focused mix of activities identified for the high-level intervention. To promote sustainability and localisation, it is important to ensure that market actors have the incentives to create and sustain the change you want to see. The information you generate here will feed into the co-design, piloting, and scale up of the business model in the Implementation Stage.

To identify incentives, this Model uses the M4P Operational Guide ['Who Does Who Pays' tool](#). This is a practical sustainability analysis framework to help you decide whether your activities will lead to sustainable behaviour change, which will last after the end of the project. The framework looks at the existing and potential future incentives and the capabilities of market actors. It is focused on two core questions:

1. Who 'does' what currently, and who will do what in the future?
2. Who 'pays' for what currently, and who will pay for what in the future?



Table 11 below gives a practical example of how this tool was used for the MORINGA project.
Tool B3: 'Who does Who pays' (See Annex for the full tool)

Table 11: Who Does, Who Pays – MORINGA Project

2018-Before project intervention					
Activities (or Tasks)	Doing	Paying		If the activities are required more than once in the project, will it be on the same term(s)?	
	Who will do these during the project period?	What costs are attached to this activity during the project?			
		To be paid by Project	To be paid by partner/ others		
Set up & maintain Demo plot	WV and Farm owner	<ul style="list-style-type: none">• Input & tools for demo plot• Technical staff to set up demo plot	<ul style="list-style-type: none">• Demo plot owners: provide location and pay farm workers	Needs more than 1, especially at scaling up stages	

After project intervention						
Activities (or Tasks)	Doing	Paying	What do we have to do during the intervention to make this happen?			
	Does this activity need to be done in the future?	If yes, who will do this activity in the future?	What are their incentives to do this in the future?	Who will pay for this in the future?	What are their incentives to pay for this in the future?	If the activities are required more than once in the project, will it be on the same term(s)?
Set up & maintain Demo plot	Yes	Private sector actors include their retailers	To reach and convince more potential customer	Private sector & Demo plot farm owner	To get profit if their customer buys input & tools	Conducting demo plot (plan/ investment and implementation together with private sector and potential retailers

"Not only do I get the quality seedlings from Syngenta but also other benefits such as training on good agricultural practices, and maize business analysis training. Now, I can save at least 30%, towards the tuition fees for my only son who I plan on sending to university."
 – Sarjan, ANCP MORINGA Project, Indonesia.



Standard 10: Based on Standards #6-9, and before conducting your baseline, finalise overall intervention and exit strategy based on your impact priority

At this point, based on the market assessment, and the 'who does who pays' sustainability analysis, the team can finalise the project Intervention Strategy, including LF, MEL Plan, and exit strategy. This will not be finite, but something that is revisited regularly by the project team and updated based on changing market, social, and gender dynamics over the life of the project.

In determining the overall Intervention Strategy, consideration should be given to the mix and sequencing of market system/HH interventions to realise intended impact priorities given the context, and include your approach to 'do no harm' linked to GEDSI and ESCA.

How do you decide the mix of market-focused and HH-focused activities?

As noted in Part 1, core interventions should always work with and through private and public market actors. But to catalyse pro-poor, gender equality, and environmental sustainability outcomes during the life of the project, there can be good reasons to add additional activities at the HH or community level. Importantly, the implementation modality could change over the life of the project with outside market actors becoming available and/or interested to partner with the project over time. The key questions to consider are:

- Is there an available market actor to partner with to address the constraints and deliver the intervention idea?
- Can other outside players come in over time?
- Is this intervention key to addressing core constraints to promote systemic change linked to the intended project outcomes and target HHs participating in and benefitting from the project (i.e. income generation and resilience of poor HHs, access to finance, GEDSI and WEE, green growth, etc.)
- Are HHs' basic needs a priority in the context of fragility, environmental disasters and/or other economic, social and environmental shocks?
- Are there constraints faced where there may be limited incentives for the market actors in the target location to provide (e.g. CVP food security, financial literacy, S4T, gendered social norm change)?

In general, HH activities should be closely linked to market-focused activities. The case study below demonstrates how this was done on the MORINGA Project.

IMSD Intervention Strategy: Transforming agri-food systems in Indonesia

Through the **MORINGA project**, farming HHs were able to increase productivity through a new inclusive business model with agri-input suppliers centred on improved seed, business, and technical training, including additional HH-focused GAP training implemented in partnership with agri-extension services. The market-focused interventions focused on financial incentives, with HH activities targeted at WEE, resilience, and child well-being. GIFT also improved farmers' ability to purchase seeds, expand their business, and have savings to mitigate against environmental and other shocks while helping promote women's agency closely linked to improved spending on children. *Table 12* below provides a further break-down of this project's intervention strategy.

Table 12: Simplified MORINGA project intervention strategy

Constraints	Intervention Ideas	Intervention Tactics		Partnership	Incentives
Farmers have low income due to limited availability of improved seed and knowledge with limited providers	Introduction of Hybrid Quality seed to farmers	Market Focused	Partnership with local input suppliers to avail improved seed	Agri-Input Companies	Financial Incentive
		HH Focused	Training to farmers in new seeds and GAP	WV with government Extension Service	Social incentive (public good)
Limited financial service provider who provides loan for agriculture input	Access to financial product and services on Agri-input	Market Focused	Partner with FSP's to avail suitable financial service and products	Financial Service Providers (Credit union)	Financial Incentive
		HH Focused	Gender Inclusive financial training (GIFT)	FSP's and through direct project training	
Environmental risk: climate change and natural disaster Limited information provider on CCA and DRR	Avail information on DRR and CCA	HH Focused	Work with local government office to avail information	Direct intervention by project	

At a minimum, regardless of the mix you choose of HH- and market-focused activities, it is essential that project teams promote GIFT and do 'do no harm' to women and vulnerable groups, and promote 'do no harm' to the environment. This is outlined further in the sections below.

Minimum program approach linking access to finance, GEDSI, and child well-being

As outlined in Part 1, based on the financial services assessment, projects should plan to implement some type of GIFT. This can promote investment in the income generation activities, savings for emergencies, and financial resilience, as well as women's agency in relation to income generation. Every project will be different, but teams can refer to several core financial literacy and gender related competencies, including:

- Understand how gender norms affect HH decision making around finances;
- Create goals and a SMART HH vision;
- Managing HH finances to achieve goals;
- Equitable financial and paid and unpaid workload planning;
- Basic information on financial services.

Strategy to 'do no harm' to women and other vulnerable groups and promote women's access



With the findings from the inclusive market assessment, the project should have a clear understanding of gendered dynamics to 'do no harm' to women and other vulnerable groups. At a minimum, key risks and risk mitigation strategies should be outlined as part of the strategy considering holistic GEDSI and WEE domains. Teams can refer to the 'do no harm' checklist below, which should be connected with the project's overall risk register.



Tool B4: Ensure 'do no harm to women and other vulnerable groups'.

Checklist 1: Ensure 'do no harm'

- ☐ **Consider the socio-cultural context:** Women and other vulnerable groups' safety should be a key consideration in the sub-sector selection process, especially in conservative or fragile contexts. It might not always be the appropriate strategy to try and support WEE in men-led value chains in highly conservative or fragile contexts – especially if WEE resourcing is limited and/or the project is of a short duration with limited time to work on promoting positive gendered social norms.
- ☐ **Identify key risk and risk mitigation strategies:** Ensure that the risk register for women and vulnerable groups is revisited regularly. Ideally, teams can use the WEE domains to think about risks, such as increased workload (manageable workloads) or risk of gender-based violence (GBV) in home, in markets or on transport (well-being). Specific risks of children of target participants should be considered.

- ☐ **Assess and monitor intersectional risks** for vulnerable groups, and include views of people with disability, youth, and other vulnerable groups in mitigation strategies⁶⁴
- ☐ **Engage men as allies in WEE, disability and social inclusion.** This could include husbands of women participants, religious, or community leaders to reduce any potential tensions or backlash.
- ☐ **Identifying labour-saving strategies or devices:** This should consider paid and unpaid care work, with unpaid work often closely linked to childcare and child well-being. This could include on-farm devices involving mechanisation or strategies for care work like a community-based or business initiative for child-care.⁶⁵
- ☐ **Promote safety in childcare** emphasizing the need to create a safe, nurturing, and supportive environment for children. This means avoiding practices that could cause physical, emotional, or psychological harm to children.
- ☐ **Integrate a process to refer survivors of GBV to existing services:** This is a critical aspect of ensuring women's well-being and safety.
- ☐ **Assess and monitor risks of harmful lending practices and conditions when considering financial service providers:** Harmful lending practices may result in vulnerable groups being put in further financial distress.
- ☐ **Promote do no harm to children:** For example, ensure risk of children dropping out of school to help on the farm is monitored and considered.
- ☐ **Clearly identify age cohort when working with youth:** for instance, when they are under 18, parents' consent is required. Similarly, the legal age of work in the country of reference should be considered to avoid child labour.
- ☐ **Do no harm linked to conflict sensitivity** should also be considered for different inter-ethnic or other groups in the context of fragility.

The case study presented below shows how the NSVC Project integrated HH- and market-focused activities.

WEE intervention strategy: Empowering women's agriculture in Bangladesh



Through the NSVC project, farming HHs increased productivity through a new inclusive business model on improved agri-inputs through ISPs called Community Sales Agents (CSAs). The project focused on WEE at both levels. The market-focused strategy leveraged financial incentives, working on the business case for women as customers and entrepreneurs, with a strong emphasis on value chains where women could benefit. The HH-focused interventions worked on gender transformative approaches at the community and HH levels, complementing the work with agri-input suppliers, as women were better able to participate in and benefit from the new business models with supportive husbands, families, communities, and customers. *Table 13* provides a further break-down of this project's intervention strategy.

Table 13: Simplified NSVC project intervention strategy

Constraints	Intervention Ideas	Intervention Tactics		Partnership	Incentives
Agri Input companies do not have incentive to work in Jamalpur Low quality seed limiting productivity Gender based constraints: market actors not considering women as reliable customers	Inclusive business model on hybrid seed via new distribution channel.	Market Focused	Community sales agents (CSA) as intermediary service provider to sell high quality inputs.	Input Companies	Financial Incentive
		HH Focused	Producer groups strengthening, collective buying and selling Financial and business training, nutrition awareness while building productive capacity of women farmers and connecting them with to input/output market	Community sales agents (CSA)	
Unequal relations and harmful social norms.	Gender transformative programming	Market Focused	Partner with FSP's to avail suitable financial service and products	Direct Delivery	Social Incentives
		Community	Gender Inclusive financial training (GIFT)	Religious leaders	

⁶⁴ [World Vision Gender Equality and Disability Inclusion Minimum Standards and Advice](#)

⁶⁵ [Understanding Unpaid Care Work](#) | BEAM Exchange



With the findings from the inclusive market assessment, the project should have a clear understanding of risks to environment and climate change. At a minimum, key risks and risk mitigation strategies should be outlined as part of the strategy considering: climate and environmental risks to the value chain specifically, and to HHs and communities more broadly; and the likely negative impact on the environment. The case study below provides an example of a project that was successful in achieving this.

Green Growth Intervention strategy: Addressing climate resilience in Ethiopia

The DryDev project worked on market-focused activities centred on climate smart commodities through agri-input companies and government extension services, while HH activities promoted access to finance and increasing productive capacity. DryDev also utilised strategies to improve eco-system health through community-based natural resource management of water catchments in the target area.

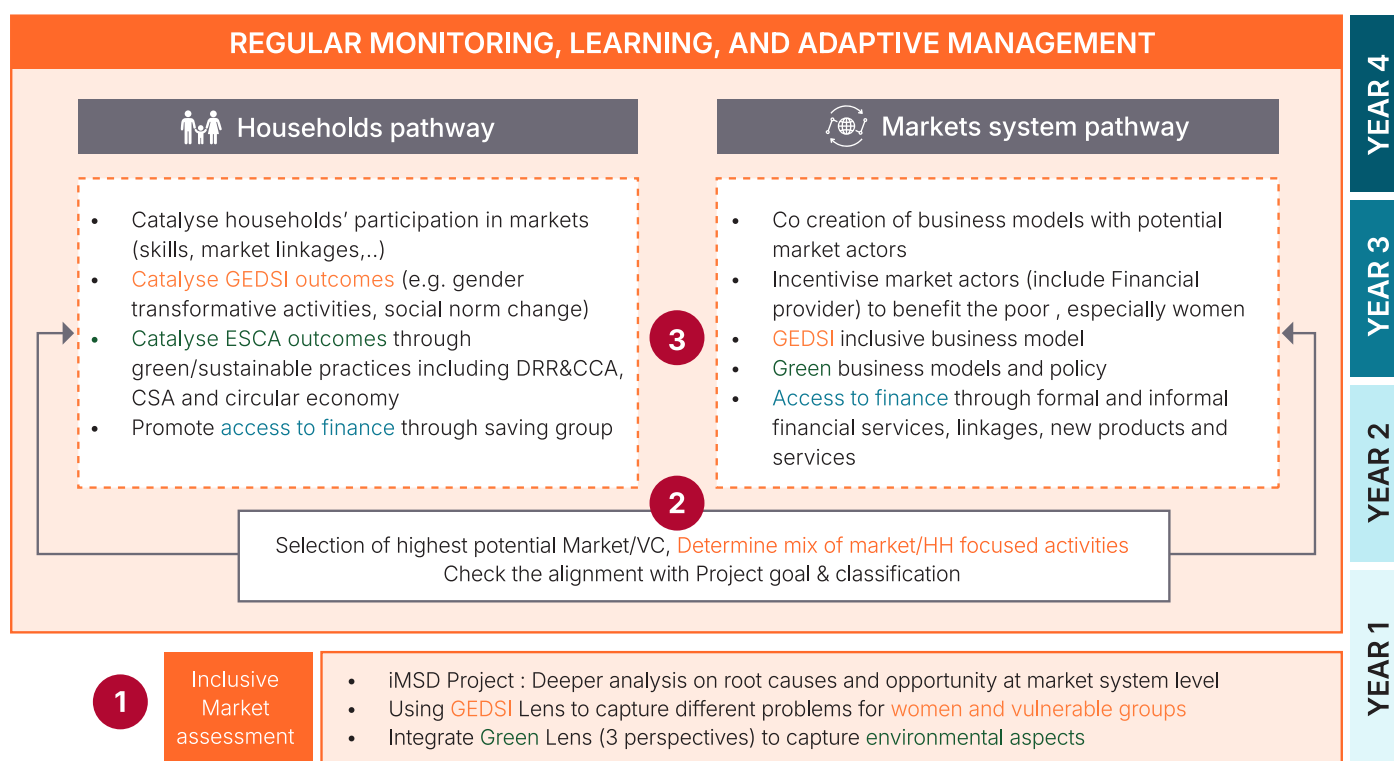
Table 14: Simplified DryDev Project Intervention Strategy

Constraints	Intervention Ideas	Intervention Tactics		Partnership	Incentives
Farmers are heavily reliant on rain for production. Frequent droughts, land degradation, a lack of training on effective agriculture practices and a lack of access to equipment, improved technologies and markets are often identified as the reasons behind farmers' inability to earn adequate income	Work with/through different market actors (public and private) to create a more inclusive market for farmers focused on climate smart commodities	Market Focused	Provide Information to farmers through various mediums, as simple as the using of information boards at the government office, Farmers were linked to output markets and periodic business-to-business meetings were organized. Work through Agro dealers to provide production and post-harvest inputs for farmers	Agri-Input Companies WV with government Extension Service	Financial Incentive Social Incentive
		HH Focused	Farmers were organized into producer and marketing groups and were trained in developing business plans Access to finance, through the creation or strengthening of saving groups, and linkages to financial services Mobilise and develop the capacity of farmer-led Sub catchment Action Committees (SCACs) and support them—in close collaboration with larger sub catchment level Water Resources Management Authorities (WRMAs)—to develop and implement sub catchment Action Plans (SCAPs)		

Sequencing and layering your project

Consideration also needs to be given to how you should sequence and layer interventions in your project. Figure 38 below shows how sequencing and layering could work linked to the M4C Program Spectrum. As will be outlined in the section on the MEL Stage, the interventions developed in response to the Inclusive Market Assessment will have intervention-level results chains, which will be the basis of intervention monitoring. This should detail the changes at the system and HH level and key impact changes e.g. WEE/HH resilience to climate and environmental shocks. A good practice approach is to plan and budget for workshops to develop and finalise your strategy and intervention plans.

Figure 38: Sequencing and layering of market and household focused activities



At this stage, you should start writing the Intervention Profile section (Tool D3: Simplified IMD Template, A. Profile). This foundational step, outlined in the Intervention Monitoring Document (IMD), ensures that each intervention is well-defined with a clear rationale based on a well-thought-out business incentive. At the Implementation Stage Standard 11, Step 2, this Intervention Profile section will be the foundation of the business model for pitching to the market actors.

Finalising your LogFrame and MEL plan BEFORE the baseline:



The Inception Stage is the team's chance to finalise the LF, given the project logic and detailed intervention design is also completed during this Stage. It is critical that this is done before the baseline so that the correct indicators are used.

In the Proposal Stage, you would have developed a high-level project logic with broad intervention 'buckets' or categories, which can now be more clearly defined based on the assessments and project strategy. Opportunity to do this might vary from donor to donor. However, ideally the team will have a chance to revise outputs based on the interventions.

If the grant is flexible, integrate insights from assessments into the LF to define interventions outputs. In cases where the project grant is not flexible – meaning, there is no allowance for changes, and activities and outputs as they were written into the proposal are "locked", project teams should still incorporate internal monitoring indicators and adaptive management tools to ensure that lessons learnt are captured and documented, to allow for an in-depth analysis of the intervention's performance.

Why is this important? With the intense timelines for Year 1, there is often a rush to do the baseline quickly. Ensuring a design that has time to finalise the LF and MEL plan before the baseline is critical. Since assessments provide an improved understanding of the context, revising the intervention strategy and updating the LF ensures the project is focused on achieving its targets with interventions that are SMART (Specific, Measurable, Achievable, Relevant, Time-bound). Project teams should refer to the MEL Stage at this point for more guidance on the MEL plan design.

Summary of Tools and Additional Resources for the Inception Stage, available in the Annex

	<ul style="list-style-type: none"> • Tool B1: Inclusive Market Assessment TOR • Tool B2: Sub-sector (value chain) selection tool • Tool B3: Who does Who pays • Tool B4: Do no harm to women and other vulnerable groups Checklist • Tool B5: CEDRIC Light and Operational • Tool B6: Standalone GEDSI Assessment TOR • Tool D3: Simplified IMD Template, A. Profile
	<ul style="list-style-type: none"> • AR B1: Job Description for iMSD Advisor • AR B2: Job Description for Access to Finance Advisor • AR B3: Job Description for WEE Advisor • AR B4: Job Description for ESCA Advisor • AR B5: Training Plan linked to key competencies • AR B6: WEE PQAS Table 6: GEDSI assessment and design to support the development of targeted activities to realise WEE domains • AR B7: WEE Tool 5: Checklist for social norm prioritisation in livelihood programs • AR B8: NSVC Project formative GEDSI assessment to adapt the MenCare 'Changemaker' curriculum. • AR B9: MSD Competency Framework

2.4 Implementation Stage

Who is this for	Key Deliverables
<ul style="list-style-type: none"> • Project management staff • Technical and MEL staff • Staff responsible for finance & procurement 	<ul style="list-style-type: none"> • Initial pitch deck • Inclusive business plan model intervention, budget and monitoring plans • Donor reporting

Minimum Standards and Good Practices – Implementation Stage

SI	Minimum Standards	Good Practices
11	Design and implement pro-poor inclusive business models supported by financial access	Ensure the market actor (including FSPs) scale up the pro-poor inclusive business models without project support to achieve systemic change
12	Ensure 'Do no harm' to women and other vulnerable groups, supporting women's access to IGAs and gender inclusive financial literacy training	Gender Equality: Projects with WEE as a key objective should prioritise gender inclusive business models
13	Promote 'Do no harm' to the environment and reduce the negative impact of activities as much as possible	Environmental sustainability: Projects with Green growth as a key objective should prioritise green business models
14	Engage with HHs and communities to strengthen their productive capacity and resilience	Link HH focused interventions to your market focused activity, using business tactics, and working towards an exit strategy

Key messages for Implementation Stage:

The Implementation Stage is where you put your project's design into action based on your project strategy and detailed intervention plan developed in the Inception Stage. This is the Stage when the project team implements the project strategy and interventions in the field. This Stage is characterised by interventions

conducted along two pathways in parallel – one pathway with interventions engaging market actors, the other pathway with HH-focused interventions. Key to success in this Stage is the initial piloting activities where the project team and the market actors/partners can test feasibility and adjust according to the context.

- **Market focused pathway:** the project needs to test the viability of the new inclusive business model(s), including 'shared value' creation. The project team should work towards market actors' buy-in and ownership. Ideally, by the end of the project that market actor will scale the business model(s) up without project support, to achieve systemic change.
- **HH focused pathway:** the project needs to test the effectiveness of the intervention in catalysing the inclusion of HHs and additional impact priorities for the project. To promote financial resilience, gender equality, and child well-being, it is important to promote a GIFT package. To promote effective outcomes and sustainability, link your HH focused interventions to your market focused activity, using business tactics, and working towards an 'exit' strategy
- The modality of the intervention might shift in the Implementation Stage depending on the context. For example, the project may deliver GIFT directly initially, and then via a financial service provider over time
- The project should **monitor the 'do no harm' strategy for GEDSI and ESCA** to: 1) ensure the safety and security of women and girls/other vulnerable groups takes top priority; and 2) promote interventions that minimize the potential negative impact to the environment. At this stage, a robust MEL system and intervention is critical, so should be reviewed along with the Standards in the MEL Stage.

Standard 11: Design and Implement Pro-poor Inclusive Business Models

Unpacking this Standard further, *Table 15* below explains how implementers should approach this Standard. As outlined in Part 1, crucial here is the ownership or buy-in of the market actor (**Adapt** and **Adopt** – see *Figure 13: AAER*). Ideally, there is copying and replication of this business model amongst other actors (e.g. crowding in) (**Expand** and **Respond**). At a minimum, the project team should work towards buy-in and ownership. Ideally, by the end of the project that market actor will scale these up without project support to achieve systemic change. 'Crowding-in' often requires the project to play a different role – as a diffuser of information, and provider of technical assistance – to adopt inclusive business models, as it rarely happens on its own. The table below shows what projects should consider when in the Implementation Stage when promoting systemic change.

Table 15: Good practice for business model sustainability

Explanation of the Minimum Standard	Explanation of the Good Practice
11. Design and implement pro-poor inclusive business models supported by financial access	11. Ensure the market actor (including FSPs) scale up the pro-poor inclusive business models without project support to achieve systemic change
At a minimum ensure that: <ul style="list-style-type: none"> • the pro-poor inclusive business model is agreed by the market actor partner. • the market actor partner is investing cash or in-kind in the business model. • a verbal or written MoU is in place to outline the common objectives 	To increase the chance of the market actor truly owning and scaling up the business model, additionally ensure that: <ul style="list-style-type: none"> • the business model is co-created with the market actor partner • the market actor is actively investing cash in the business model • a written MoU is signed, including a share-budget clearly outlining market actor partner's investment.
The project arranges activities to enable engagement between market actor and participants. For example: the project can organize a training event on GAP and the market actor can deliver the training.	As good practice, ensure that the signs of ownership of market actors are visible. For example: the project can jointly design a training event on GAP, and the market actor organizes the training event and delivers technical training, while the project simply monitors.

With your assessments completed, a program logic and strategy in place, it is now time to develop partnerships with market actors. You now need to implement inclusive business models to improve services, products, and opportunities for your target groups, and capacity building for poor HHs, including women and men. Program teams might have a mix of interventions with different impact priorities and different market actors. Here is the flow of steps and relevant tools for this Standard:

Figure 39: Flow of steps and relevant tools for Standard 11

Standard 11: Design and Implement Pro-poor Inclusive Business Models	
Step 1: Identify and Assess Potential Partners	Due Diligence (Field Office Template)
	Tool C1: Will Skill Matrix
Step 2: Preparing the Initial Collaboration Pitch	Tool C2: 3-5 minutes business pitch
	Tool D4: Simplified Intervention Monitoring Document (IMD) Template, Section A: Profile
Step 3: Agree on the Business Model and Broad Strategy and conduct a technical review	Tool D4: Simplified Intervention Monitoring Document (IMD) Template, Section A: Profile
	Tool C3: Financial Due Diligence & Technical Review
Step 4: Agree the Detailed Activity Plan and Budget, and Sign the Agreement	Tool C4: Guidance for market actor partnership agreement

Principles for Market Actor Engagement

The following presents five useful principles to keep in mind when engaging with market actors, especially the private sector:

- 1. Build Knowledge and Trust:** Join sector groups, build genuine relationships, and understand the sector before engaging market actors.
- 2. Target Key Leaders:** Engage top-level leaders among potential market actor partners. This will ensure the intervention is co-created with the strategic decision makers of the potential partner.
- 3. Choose the Right People from the Project:** Delegate to proactive, strategic, and people-savvy individuals for market actor engagement. It is recommended that the staff engaging a market actor understand the relevant technical terms and have business acumen to drive growth.
- 4. Manage Risk:** Understand the differing approaches to risk. Donor-funded projects typically focus on low-risk, stable outcomes, while the private sector is more open to taking higher risks for larger returns. Ensure that interventions and business models are designed to support calculated risk-taking, monitoring of key performances and adopting to change to manage potential setbacks without compromising long-term goals
- 5. Be Clear:** Ensure goals and outcomes are specific and straightforward, avoiding ambiguity. It is best to adopt the language of the private sector in your communication and avoid using terminology from the development sector. For example, instead of dwelling on the “problem” and the project’s social objectives, emphasize the “business opportunity.” This shows that the project cares about the market actors’ time contributed to the engagement and ensures communication is effective.

There is no set formula for how to develop your agreements and business model interventions with market actors, and the process needs to suit you, your team, and your context. However, the below may be useful as an indicative guide. It is important to note that WV teams will often be working with small agro-input dealers rather than large multi-national companies, hence having Step 3 and Step 4 to reflect this reality.

Minimum Standards			Good Practices
Step 1: Identify and Assess Potential Partners	Step 2: Prepare the Initial Collaboration Pitch	Step 3: Agree on the Business Model and Broad Strategy	Step 4: Agree the Detailed Activity Plan and Budget, and sign the Agreement

Step 1: Identify and Assess Potential Partners

The main idea of this step is to identify potential partners for the project who would be interested to invest in (cash or in-kind) the intervention. This step has the following actions:

1. The Inclusive Market Assessment should map the shortlist of potential market actors who are most suitable to work with towards the project's strategy. Now, you should undertake due diligence on those potential partners. This Handbook does not provide any specific due diligence format since all WV FOs usually have their own due diligence format that includes WatchDog Pro (or other similar tool), online search on any untoward media attention, and filtering out of those working in certain sectors (like those who could be relying on child labour, such as lithium batteries). Such due diligence screening should include, where possible, looking at the potential partner's track record on the environment, gender, disability, and child protection.
2. Assess those partners through the Will-Skill Matrix and the Scale of Incentives and Capabilities (Tool C1 Will-Skill Matrix). This Will-Skill Matrix exercise should build on the Who-Does-Who-Pays Tool that you developed at the Inception Stage. Who-Does-Who-Pays informed you on what would be the business incentive for the type of market actor partners you are targeting, which can be used to understand their 'Willingness'. Use the findings from the Inclusive Market Assessment, along with the team's tacit knowledge and previous experience to identify what skills each of the partners have that can be leveraged.



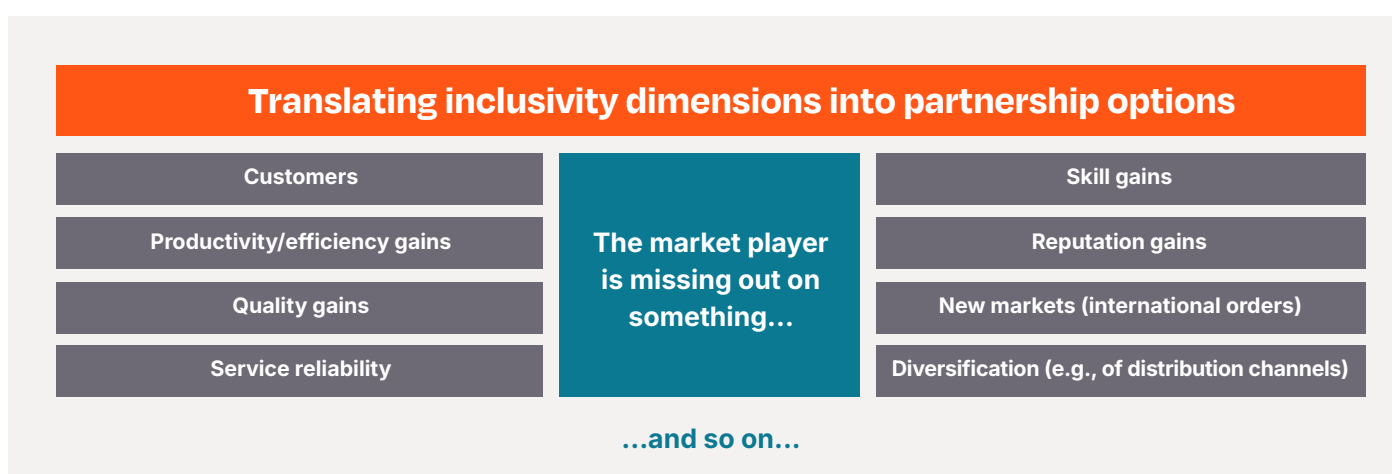
Tool C1 Will-Skill Matrix

TIPS for facilitation: When conducting the Will-Skill matrix, it is important to understand:

1. Why are the market actors or businesses not making these changes already?
2. What incentivises partners to change? What is the market actor missing out on?

The figure below highlights the different types of incentives that market actors might have to change their behaviour. To be credible – especially around inclusion – it is crucial to understand the specific drivers around how inclusivity might be incentivised. This establishes an opportunity for early success that opens up further opportunities to in turn develop a sustainable case with the key functional change actors.⁶⁶

Figure 40: Translating inclusivity dimensions into partnership options



⁶⁶ [Women's Economic Empowerment Framework Manual online version](#) | [World Vision](#)

Step 2: Preparing the Initial Collaboration Pitch

After running through the primary due diligence and Will-Skill-Matrix (Tool C1), sit with the below checklist to identify the common objectives that the project and the potential market actor partner can have. The Shared Value checklist helps your team to identify possible 'hooks' to make the market actor interested in partnering with the project.

Checklist: Shared Value for Initial Market Actor Collaboration⁶⁷

- ☐ How is the partner relevant to achieve increased income, better jobs, opportunities, products, and services, and other strategic objectives?
- ☐ What incentives does the partner have to include the poor (include data)?
- ☐ How core is the inclusive business model to the partner's business model?
- ☐ What could be useful ways to engage the partner? Put yourself in the private sector's shoes and use terms that private sector partners can relate to.
- ☐ What skills/resources are needed?
- ☐ What could the long-term relationship be with WV beyond this individual project?⁶⁸



Next, based on the potential common objectives, brainstorm the details of a potential business model and draft it (using Tool D3, Section A). Once you have the draft business model, create a business pitch (Tool C2: 3-5minute business pitch) highlighting the potential business case including potential profit/gain for the market actor that would make them interested in partnering with the project. The pitch presentation might differ depending on the size and type of private sector partner you are engaging.

Finally, you could reach out to these shortlisted partners in a targeted way to explain the project's proposition, or possibly use to make a public announcement with if your project and context requires it.

Step 3: Agree on the Business Model and Broad Strategy

Once the pitch is ready, arrange an introductory meeting with the potential partner and present the business case. Pitching the business idea gives you a chance to assess if it has enough incentive to change the behaviour of the potential market actor partner on how to adjust their current business model, policies, and practices to become more inclusive.

After this, if the partner is interested, dive deep into the business model that you created, revise it with the potential market actor partner if needed, and co-create the broad strategy for collaboration, identifying specific roles and responsibilities for the project and the market actor.

Checklist: Co-creating the broad strategy with the market partner

- ☐ What would a pilot intervention(s) look like to achieve the marginal poor's increased income, better jobs, opportunities, products, and services?
- ☐ What would be the key roles and responsibilities between WV and the market actors, to promote the market actor taking ownership over this activity over time?
- ☐ What could be the different financial and non-financial contributions of WV and the market actor?
- ☐ What business performance data would be required?
- ☐ What is a realistic timeframe to run this pilot and in which geographic areas?

⁶⁷ Tool 7.1: Key questions to consider when developing the business case for WEE.

⁶⁸ Please note that the MOU/agreement (Tool C4: Guidance for market actor partnership agreement) may be short term, but the relationship can be longer term with the WV FO. Longer-term relationships—formal or informal—can help scale business models and build trust. Emphasizing sectoral growth over transactions demonstrates commitment to the market actor's sustained success.

Depending on context there could be multiple meetings, so use a conversation tracker to help keep a clear record of discussions, points of agreement, and any issues (Additional Resource AR C3 Conversation Tracker from PSEi Toolkit). As the last action of this step, document the business model and overarching strategy (Tool D3, Section A) and clearly define specific objectives, roles, and responsibilities.

Good Practice: After the business model and the strategy is agreed, undertake a technical due diligence review (Tool C3 – Financial Due Diligence and Technical Review) to properly assess the partner's capacity to play their role as expected in the partnership. Proceed if the technical review supports their capacity to do so. Please note that this last action for Step 3 is good practice and therefore optional, but recommended if it is appropriate for your context. If you do want to complete Tool C3, you can use it for proceeding with or without a written agreement. Conversely, it's not mandatory to complete it if you are proceeding with a written agreement (Step 4).

This Step 3 represents the end of minimum programming for Standard 11. The following Step 4 is good practice, and it is highly recommended to undertake if teams have the time and resources to do so. Step 4 provides guidance on how to create a list of specific activities to be undertaken by the project and the market actors and encourages projects to create written agreements to ensure market actor commitment and accountability. If, however, it is contextually not possible (e.g. in fragile or thin markets, or working with informal market actors) for the project to sign written agreements, you can still use the tools provided in Step 4 to at least document the agreed activities for your own reference.

Step 4: Agree the Detailed Activity Plan and Budget, and Sign the Agreement (Good Practice)

With the business model and overall strategy agreed during the previous step, and the financial due diligence and technical review done, a detailed activity plan and budget should be developed and articulated in an agreement. These agreements are often referred to as a Memorandum of Understanding (MoU) however MoUs may not be suitable or possible with some of the smaller informal market actors that WV works with. Therefore, the agreement can be written using a format that best suits the project and market actor.



Tool C4: Guidance for market actor partnership agreement (available in the Annex) provides guidance for project teams on how to engage market actors in writing a suitable agreement.

When writing the MoU/Agreement, jointly identify/validate shared values/common objectives, and review the business model. When budgeting, identify costs and how costs are paid for.

With the details negotiated and agreed and a deal reached, the MoU/Agreement will be signed. The frequency of monitoring the business model along with specific key performance indicators should then be discussed and agreed as a final step.

The end goal of this process is to be able to work with market actors to address barriers they face when engaging target HHs. By co-designing activities that align with the market actor's commercial or non-commercial interests with the project's systemic change goals, any new behaviour or practice should continue after the project has ended.

The case study below, using the MORINGA Project, illustrates what a business model and intervention looks like on an iMSD project.

Business model: Improving availability of agri-inputs in the maize value chain with private sector partners in Sulawesi, Indonesia

Intervention: Access to hybrid quality seed and GAP information, supported by access to finance

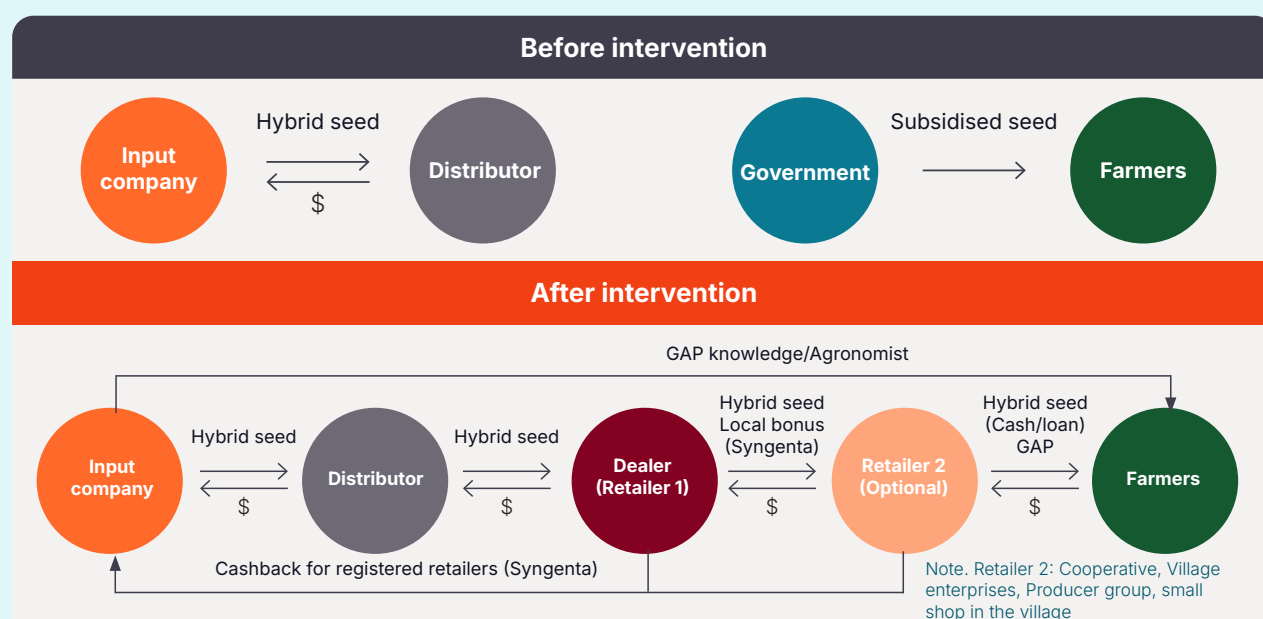
Access to maize hybrid quality seed

The hybrid seed supply chain was improved by partnering with three large agri-input supply companies. The seed manufacturer and distributor (the project's primary partners, such as Syngenta) agreed to alter its outreach approach to include improved engagement with ISPs like small retailers, agents and traders, as well as including technical and business training as a bundled service. This involved companies investing in agronomists to provide technical training to intermediaries. The strategy was combined with VCF, where farmers can buy hybrid quality seed from input agents on a credit scheme.

Uptake of maize GAP

Importantly, improved agricultural practice support was embedded into the transaction between intermediary and farmer, most successfully when the intermediary doubled as a commodity trader. The project partner upskilled the intermediaries in GAP and business skills and supported them to create demonstration plots that served as examples to customers.

Figure 41: MORINGA Project Intervention – Maize Business Model



Engaging with market actors in fragile contexts

In fragile contexts, you may not be able to engage with market actors on inclusive business models at the start of the project. If the project is focused first on economic relief and recovery efforts, the main objective at the start of the project might be to 'keep' markets going. In partnership with key market actors and HHs, the project could look at opportunities to adapt and pivot in the context of economic, social, and environmental shocks. Over time, projects could work to pivoting to market systems change. See the below table.

Table 16: Market-focused interventions in fragile contexts

Fragility continuum	Sample interventions
Relief	Procurement of food or shelter items through local markets; contracting the local production of sanitary products.
Recovery	Grants to traders for restocking; transportation subsidies; participatory market assessments that help market actors better understand barriers.
Market Systems Change	Advocacy or facilitation of transport permits; improving agro-dealer access to veterinary medicines or seeds; streamlining work permits for refugees wishing to enter the labour market.

Standard 12: Ensure 'do no harm' to women and other vulnerable groups and promote access



In the Inception Stage, your project strategy would outline the project's approach to, at a minimum, intentionally promote women and other vulnerable groups' participation in the project through the selection of the sector and interventions (access), as well as to ensure 'do no harm' to these groups.

In the Implementation Stage, projects should monitor:

- how well it is doing to promote women's access to the new inclusive business models and HH-level interventions, and respond and adapt to key lessons on what is working.
- risks and risk mitigation strategies, and update your risk register accordingly, based on project learnings.

Good Practice for Gender Equality: Projects with WEE as a primary objective (OECD DAC significant, principal) should prioritise GEDSI inclusive models and intentionally engage women and vulnerable groups as producers, consumers, and employees to promote women's incomes/jobs and access. This can be achieved with gender transformative activities that can promote women's agency and equitable systems.

If WEE is key objective, projects should prioritise making the business case for gender equality. This will involve highlighting, ideally with business performance data, how women will support key business outcomes, such as:

- improving supply chain reliability
- opening up new distribution channels
- reaching women customers (e.g., via product review, new product development, or refreshed marketing strategy)
- enhancing brand reputation
- leveraging employee talent (not just employing women but paying them a fair wage, which can strengthen workplace productivity).

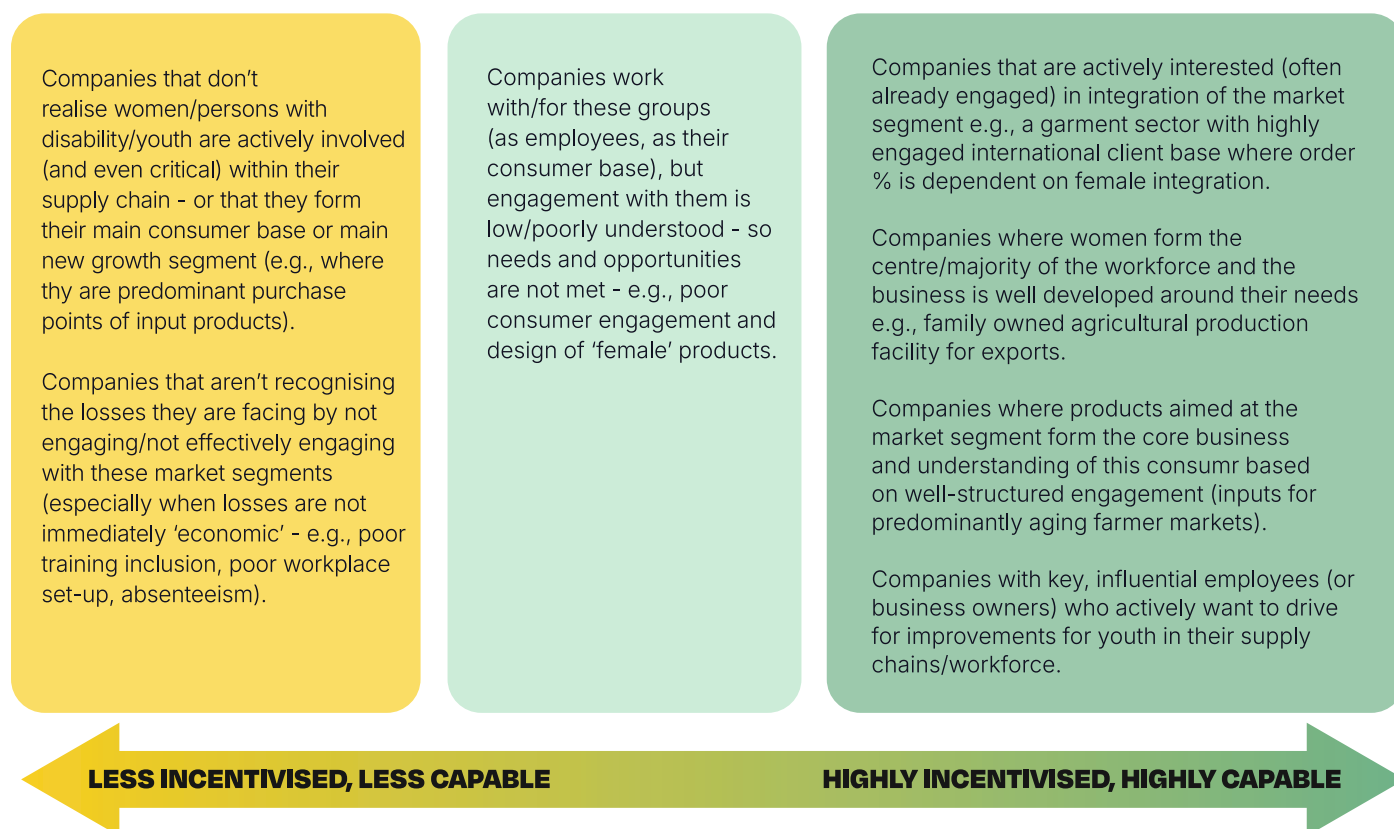
When thinking about how to achieve WEE, project teams should build on the 4-step process outlined in Standard 11.

First, projects need to understand the **Will-Skill in relation to gender equality** (Tool C1). Potential partners must be assessed on their willingness and/or ability to promote the inclusion of women within and across sectors. Concepts put forth for co-investment should also be evaluated based on the ability of the proposed innovation or model to achieve inclusion results.

It is at this stage important to ask the following questions: **Why are the market actors or businesses not taking steps to promote gender and social inclusion changes already? What can incentivise partners to change? What is the market actor missing out on?** The same incentives to promote pro-poor outcomes can be applied to gender equality – see *Figure 42: Scale of incentives and capabilities*.

It is useful for teams to assess where potential partners are positioned in this spectrum in order to help select appropriate partners, or identify where interventions will be needed to move partners along the spectrum. A key part of this is understanding the important roles and functions that women are involved with in the selected sub-sector.

Figure 42: Scale of incentives and capabilities



In relation to Step 2: Preparing the Initial Collaboration Pitch, it is important to **make the business case for gender equality**. Examples are highlighted in the business pitch Tool C2 mentioned above.

- **Use terms that your market actors are familiar with:** A business case must be made for the inclusion of women.
- **Back up your argument with evidence:** Data points play an important role in highlighting the commercial relevance of WEE to support gender-inclusive business models. For example, the PRISMA project in Indonesia used data to demonstrate how women played an important role in the purchase of hybrid maize seed and supported engagement with maize seed agri-input suppliers to better target women as a key customer segment.⁶⁹
- **Limit the use of rights-based language** as it will not be sufficient to bring about change, and it can alienate some businesses given time and money constraints. Rather prioritise language focussing on business opportunity and profit.

In relation to *Step 3: Agree on the Business Model and Broad Strategy*, and *Step 4: Agree the Detailed Activity Plan and Budget, and Sign the Agreement (Good Practice)*, the same steps would be followed. Projects prioritising WEE would want to ensure gender equality is explicitly mentioned in the business model and strategy, or partnership agreement, if using. In particular:

- ✓ Incorporate points on how the partnership will enable women to contribute to and benefit from growth. What is the anticipated outcome? (e.g., improved jobs for women through a women's sales agent model that can tap into a customer base of women)
- ✓ Outline what will be the indicators of success linked to gender equality. This is largely linked to how the business model can improve women's access but might also relate to women's agency (such as manageable workloads through labour saving devices or strategies).

In NSVC, the project promoted a gender inclusive business model focused on reaching women as customers and entrepreneurs. The distribution network of high-quality seed and fertilizers was improved by partnering with large agri-input supply companies.

⁶⁹ PRISMA: Developing an Effective Business Case for Inclusive Private Sector Partnerships | Feed the Future

Making the business case for gender equality: WV's initial assessments found common perceptions like, "if women go to agricultural land, crop production will be less." Initially, private sector partners were reluctant to engage with women-only producer groups, fearing that they were not the key decision makers. However, over time, the project convinced them that women could be reliable customers for agri-inputs seeds as well as effective sales agents for their products. The agri-input market actors agreed to alter their outreach approach to include improved engagement with the CSAs to work with the distributors as agents, as well as including technical information on GAP as an embedded service. This involved companies investing time to train the CSAs in providing technical training as well as building their capacity for running inputs businesses. As the project targeted women-only and mixed producer groups, the project supported women to take up the role of CSAs to promote the inputs among women and men farmers.

Promoting women's entrepreneurship

"We all know that the contribution of women in agriculture [is] increasing as days are passing but we are not habituated to deal with female producers and entrepreneurs at our outlets/ business centres. From this training I realised that we need to value them more every time they approach us as client/customer."

- Dealer from private sector company
AR Malik Seed (Quote sourced from the NSVC 2023 annual report)

Firstly, the market actor partners upskilled women and men CSAs in GAP. As an embedded service, CSAs provided GAP information to producers who were buying high-quality inputs from them. This also gave CSAs a unique position to use group meetings where they could talk about these practices as well as establish demonstration plots with help from the agri-input companies to showcase performance of inputs as a marketing strategy.

Leveraging the availability of high-quality inputs in the remote rural areas of Jamalpur, producer groups were able to increase their production. CSAs worked as commission agents to connect the producer groups with larger buyers for a better price.

The approach to making the business case for gender equality in relation to the business model could be similarly adapted to other vulnerable groups such as youth or persons with disability. For example, principles of universal design could be applied to the physical infrastructure for employees such as ramps, elevators, accessible restrooms, and assistive technology. This creates an inclusive work environment for employees with a disability. Meanwhile, to better reach persons with disability as customers there could be efforts to ensure disability inclusive products, such as an accessible banking app. Furthermore, there could be customer service training for staff to enhance their understanding of and ability to effectively serve people with disabilities, ensuring customer service processes are inclusive, accessible, and respectful.⁷⁰

The ANCP iLive Project in Sri Lanka developed a gender and disability inclusive business model by focusing on value chains with low entry barriers for persons with disabilities and women headed HHs. The project focused on both production and value addition of groundnut and mushroom, processing products such as mushroom tea, dried mushrooms, and shelled groundnuts, while engaging output traders to connect at regional level. The project helped establish 27 Value Addition Centres creating employment for 90 people – a third of whom were persons with disability. While there was some initial reluctance to work with persons with disability due to concerns of quality and hygiene standards, the project prioritised professional packaging to make the business case that persons with disability could be reliable suppliers of quality product. The project also ensured that processing equipment had adjustments for persons with disability. By establishing an incentive structure with profitable commissions for market actors through marketing agents, iLIVE ensured that the 3120 producer group members – 15% of whom were people living with disabilities – could continue to benefit from improved market linkages. This was complemented by HH level activities such as OPD engagement, leadership training for women and persons with disability, and gender and social norm change.⁷¹

⁷⁰ Literature Review on Disability Inclusion in Market Systems Development | Adam Smith International

⁷¹ World Vision Impact Brief: Gender and Disability Inclusive Economic Development Project (iLIVE) – Sri Lanka (2022)

Useful additional resources for this step:



- AR C2: WV WEE Framework Tool 7.2: Guidance for the inclusion of WEE in a private sector partnership agreement (Business model template for WEE)
- WV WEE Framework Case Study 5: Developing a business case – ELAN Project, DRC (Financial inclusion)
- Disability inclusion in market systems development⁷²

Standard 13: Promote 'do no harm' to the environment and prepare for climate and environmental risks



Irrespective of your project classification, all projects should promote 'do no harm', with a focus on avoiding or minimising potential negative impact to environment. You would have set your strategy for 'do no harm' in the Inception Stage. Risk should also be assessed with a focus on capturing existing environmental hazards AND future climate risks, with mitigation strategies where feasible.

Good Practice: For projects with environmental sustainability as a key objective (Rio marker significant, principal), the project needs to implement a Green/Sustainable business model.

Promote 'do no harm' to the environment means to minimise negative impacts to the environment. The approach to 'do no harm' can be considered in relation to the minimum steps on inclusive business models outlined in Standard 11.

At a basic level, promoting 'do no harm' can be considered in relation to the two levels of screening of private sector partners in Step 1: Identify and Assess Potential Partners (a broad and general due diligence process) and Step 3: Agree on the Business Model and Broad Strategy (when the technical due diligence process is carried out in relation to the specific partnership parameters). These screening processes should look at the track record on partners, especially private actors in relation to the environment.

In addition, from Step 1 described in Standard 11, you can apply the 'Will-Skill matrix' (Tool C1) to environmental sustainability when considering who has the will and skill to work with the project on reducing negative impacts on the environment, reducing climate risk, and promoting green business models where there is both an environmental sustainability and growth opportunity. To do this, it is important to understand incentives for private and public actors, using the framework outlined in *Figure 40: Translating inclusivity dimensions into partnership options* above. At this stage, you want to be asking the questions:

- Why are the market actors not making changes to promote environmental sustainability changes already?
- What can incentivise partners to change?
- What is the market actor missing out on?

As you move onto the initial collaboration pitch, once you understand incentives, you can engage the business on key potential strategies and/or interventions based on projected return on investment. A project focused on environmental sustainability at Steps 3 and 4 should work towards including a specific objective, and ideally also progress indicators around environmental sustainability.

Engaging both public and private sector for ESCA

WV often works with private market actors, but to promote green business models, it is also important to engage public actors, and different approaches will be required to achieve this.

Mechanisms to leverage green private investment are more likely to result in improved long-term environmental performance if an adequate enabling policy environment exists in specific countries. To scale up successful project cases to programmes or sustainable market level, it is important to adopt a holistic approach to private and public sector engagement on climate change and green growth. This approach will likely involve engaging public actors supporting a range of policy reforms and regulations to promote climate change mitigation and adaptation and improved environmental performance – the enabling policy environment for private climate

⁷² [Literature Review on Disability Inclusion in Market Systems Development](#) | Adam Smith International

investments – along with using limited public finance for mechanisms to leverage green private investment. Some of the strategic ideas you may want to bring to private and public actor's attention to increase their green potential are included in the table below.

Table 17: Opportunities to promote a 'Green/sustainable' business model⁷³

<p>1) Product design or process improvement</p> <p>Agricultural machinery producers</p> <ul style="list-style-type: none"> Material selection (e.g. renewable fuel sources) Modularisation / disassembly (e.g. modular drying machinery) <p>Aggregators / farmers</p> <ul style="list-style-type: none"> Standardisation Production process efficiencies to minimise waste 	<p>3) Cross-value chain links</p> <p>Aggregators / farmers</p> <ul style="list-style-type: none"> Use agricultural waste as inputs for other industries (i.e. plant fabrics such as Pinatex) <p>HHs</p> <ul style="list-style-type: none"> Set up commercially viable mechanisms for HH waste to be used as fertiliser
<p>2) Business model innovation</p> <p>Agricultural service providers</p> <ul style="list-style-type: none"> Consumer as user (e.g. selling tilling services instead of selling tractors) Products become services (e.g., combining products with and training) <p>Agricultural machinery producers</p> <ul style="list-style-type: none"> Performance-based models (e.g., leasing, hiring) <p>Finance providers</p> <ul style="list-style-type: none"> Support formal and non-formal finance providers to introduce innovative products (i.e. risk insurance, products that support women farmers to access green inputs). 	<p>4) Links with public sector</p> <p>National level government</p> <ul style="list-style-type: none"> Discontinue subsidies that promote conventional practices (e.g. subsidies on oil) <p>Municipalities</p> <ul style="list-style-type: none"> Promote short-circuit procurement that benefits project partners who follow green practices to provide hospitals, schools

The following case study of a project in Cambodia helps demonstrate what an environmentally focused project looks like, as well as providing an example of how it is possible to work with both the private and public sectors on an iMSD project.

Leveraging private and public market actor interests to achieve environmental sustainability on the MASE2 Project

In ANCP MASE2 project in Cambodia, WV partnered with agribusiness working in the input and output market with a focus on developing inclusive and green business models centred around improved agri-inputs for GAP vegetable production and aggregation (collective buying and selling) in Takeo and Kandal provinces. Key partners included: agricultural cooperatives (ACs) and private sector partners (Cambodian social enterprises, Lors Thmey, Tropicam, and Eco-Agri Co. Ltd). The project also worked with agricultural extension on GAP technical training, considering the government's Green Growth Initiative, which promotes the use of sustainable farming practices and natural resource management with the objective of reducing reliance on chemical fertilisers and pesticides.

Making the business case for environmental sustainability: A strategic focus on GAP vegetables was selected to not only provide an opportunity to reach poorer farmers, increase profitability and stimulate market demand, but also to contribute to positive economic, health, and environmental outcomes through reducing the use of unsafe pesticides. This capitalised on market demand for safe Cambodian grown products, with unsafe products also in the market impacting human health and soil and water systems in Takeo and Kandal.

⁷³ This table was extracted from World Vision's draft green growth program quality assurance standards, developed by WV by the Canopy Lab in 2022.

"It is much better because farmers follow the technique, and they have a lot of reduction in the use of chemicals such as fertilisers and pesticides. On the other hand, Lers Thmey and MASE2 have a common policy to guide farmers in growing vegetables with quality and environmental impact reduction in mind."
– staff member, Lers Thmey (KII)

Green Enterprises for Thriving Communities: Linking Livelihoods to Landscape Restoration in Rwanda

The ANCP FLR Project in Rwanda developed an entrepreneurship-based business model to achieve green livelihoods objectives by integrating environmental restoration with sustainable income generation. Central to this business model were cooperative-based nurseries producing high-demand planting materials, such as grafted fruit and agroforestry trees, identified through market assessments. By training nursery cooperatives in business management and linking them to buyers and key market actors like the National Tree Seed Center, the project ensured access to quality inputs and established reliable market connections. Financial incentives, such as seed grants tied to production targets, motivated cooperatives to maintain high-quality outputs while generating income. This business model was complemented by FMNR and community-based land restoration efforts. The approach resulted in a 250% increase in median tree density per hectare, a 20% rise in HH income from tree-related activities through the production of over 5.9 million seedlings, generating approximately US\$70,000 in cumulative earnings for 22 nursery cooperatives.

Standard 14: Engage with households and communities to strengthen their productive capacity and resilience

Having considered engagement with market actors, you can use those insights to consider how best to engage with HHs. However, it is important to recognise that HHs are a key part of market systems.

What should you consider before implementing HH-focused interventions?

- HH-focused interventions should match the intended outcomes in your project logic, be outlined in your strategy, and contribute to systemic change.
- You should confirm that the intervention cannot be provided by a market actor in your local context and that it can support the project's envisioned inclusion and/or impact outcomes based on the project design and target group.
- During implementation, you can see if the program modality can shift over time. For example, over time, after working with agricultural cooperatives on contract farming, there might be interest in partnering with the project on implementing GIFT as an embedded service linked to their small business loans. This could improve the sustainability of the project.
- HH-focused interventions should reinforce the business strategies and tactics established for the project, ensuring that dependency between farmers and the project does not materialise.
- Ideally, HH engagement can be a short-term solution, gradually eliminating the need for WV's intervention support and making way for local service providers.
- HH and community level activities should be selected to catalyse different impact priorities. This is outlined in *Table 18* below.

Risaldy and Augustina participate in Gender Inclusive Financial Literacy Training (GIFT) for couples, MORINGA project, Indonesia.



Table 18: Summary of HH interventions that could catalyse inclusion

Intervention	
Income generation	<ul style="list-style-type: none"> • Business training • Producer group mobilisation • Agricultural technical training • Micro-enterprise support
Access to finance	<ul style="list-style-type: none"> • S4T + Financial literacy* (financial resilience)
WEE and GEDSI	<ul style="list-style-type: none"> • Gender transformative programming challenging unequal gender relations and harmful norms* (MenCare, Journeys of Transformation) • Disability awareness activities • Soft skills training *(E.g. Youth ready), SKYE club model (for youth)
ESCA	<ul style="list-style-type: none"> • FMNR, CCA, DRR • Inclusive community based participatory landscape restoration* (E.g. Regreening Communities)
Nutrition / food security	<ul style="list-style-type: none"> • Nutrition behaviour change* (nutrition outcomes)
Fragility	<ul style="list-style-type: none"> • CVP • Peacebuilding • Smart subsidies

*where there is good/some evidence

The two case studies below highlight GIFT and MenCare as examples of directly implemented HH-focused interventions that work to improve productive capacity and resilience, while a third case study explains how a livelihoods program addressed a significant barrier to women's inclusion in the agricultural market.

Promoting WEE outcomes while strengthening HH productive capacity and resilience using GIFT on the MORINGA Project

GIFT adopts a gender transformative approach to financial literacy, which actively examines and questions gender norms and power imbalances between men and women linked to financial decision making, offering equitable alternatives. In this way, GIFT promotes all four WEE domains. This is critical to achieving child well-being outcomes, as the global evidence highlights that, when women are stable financial contributors to a HH, investments in children's health and education increase.

"My wife and I have sizeable amount of income. But we did not know what expenses have been made because there is no record. In the family vision session, we surprisingly found that my wife and I had different visions... in the evening my wife and I tried to look back at our goal. Then, we remake our vision..."
 – Risaldy, GIFT participant, MORINGA project, East Nusa Tenggara

GIFT was implemented directly in Sulawesi province, and in partnership with credit unions in East Nusa Tenggara province. *"Even though I was a little hesitant at first, GIFT provides a new perspective on gender in the context of building family financial literacy, especially in the context of patriarchal culture. By incorporating GIFT into Credit Union (CU) training, this enhances CU's branding, and we are even contracted by other organizations to train GIFT to their assisted communities. This has an impact on increasing the number of CU members."* – Kornelis Mail – Manager of Credit Union Citra Hidup Tribuana, MORINGA project

Using Mencare on the NSVC Project to challenge unequal gender relations, and improve HH productive capacity and financial resilience

A gender-formative assessment undertaken at the beginning of NSVC (2018) revealed unequal gender relations at the HH level and prevailing negative social norms linked to women in agriculture:

"Usually, the men in the family manage the money which is earned from the land. Men sometimes discuss with their wives regarding crop production like what to grow but most of the time the men of the family take the decision." – Woman FGD respondent, Jamalpur.

To address this, WV worked to adapt the MenCare model into a 14-week group education curriculum for couples linked to the project's producer groups. The gender-transformative model looks at challenging these practices and replacing them with equitable alternatives. The curriculum encourages critical reflection on gender norms through facilitated exercises, including role plays, facilitated debates and other experiential exercises to challenge perceptions of norms over time:

"Before when I requested my husband to drop our children at school, he said that it was my work, not his. But now the situation has been completely changed. He now drops children at school. He even helps me at my household work so that I may complete my tasks on time and also invest more time for household farming. The change happened because he knows that the profit I will make from selling the vegetables will contribute in our family. By selling the vegetables, I provided school fees for my children. Before forming the group, I never imagined that this could happen." – Shanaj, NSVC MenCare participant

Strengthening customary courts for equitable land access- FORSITE, South Sudan

The FORSITE Project worked with rural HHs on strengthening their livelihoods and food security. One of the major barriers that the project identified for inclusion of women in agriculture was women's land rights. This was based on social norms, stereotypes and structural barriers such as biased interpretation of laws in the traditional court system. To address this an intervention was rolled out to work with informal governance systems to secure women's land tenure. While statutory land law in South Sudan explicitly recognises women's right to own land, in practice disputes are arbitrated in customary courts by traditional leaders, who often make rulings that leave divorced women and widows landless. In addition to supporting women's leaders to review local land policies and raising community awareness of women's land tenure rights, FORSITE project trained traditional leaders in statutory land law and human rights and advocated for women's right to speak at their court rulings. Due to demand from traditional leaders, dozens of additional training sessions were scheduled—with 814 traditional leaders trained by the project's fourth year. The midterm evaluation showed slow but statistically significant increases in community perceptions of the likelihood of a traditional court making a land ruling in a woman's favour.

For further reading on HH engagement, please see the following links:

- [GIFT Manual](#) and [Technical Note](#)
- NSVC MenCare "Changemaker" Curriculum (WVI or external Central link will be updated when available)

Summary of Tools and Additional Resources for the Implementation Stage, available in the Annex



- Tool C1: Will-Skill Matrix
- Tool C2: 3-5-minute business pitch for negotiation with private sector
- Tool C3: Financial Due Diligence and Technical Review
- Tool C4: Guidance for market actor partnership agreement
- Tool D3: Simplified IMD Template, (see Section A: Profile)



- AR C1: WEE Framework Tool 7.1: Key questions to consider when developing the business case for WEE
- AR C2: WEE Framework Tool 7.2: Guidance for the inclusion of WEE in a private sector partnership agreement (Business model template for WEE)
- AR C3: Conversation Tracker from PSEi Toolkit

After participating in Mencare sessions in the NSVC Bangladesh project, Sohel, changed his relationships with his daughters. *"Being a father is more than just earning, it's about being present, nurturing, and supportive."*



2.5 Monitoring, Evaluation, and Learning Stage

Who is this for	Key Deliverables
<ul style="list-style-type: none"> Technical and MEL staff Program Quality assurance staff 	<ul style="list-style-type: none"> Monitoring and evaluation plan, including intervention monitoring

Minimum Standards and Good Practice – Monitoring, Evaluation, and Learning

The Monitoring, Evaluation, and Learning (MEL) Stage has two Standards (15 and 16) as outlined in the table below. This guidance is applicable to Proposal, Inception, and Implementation Stages.

SI	Minimum Standards	Good Practices
15	Design MEL plan to measure change at the system and household level, including core indicators and gender and disability disaggregated data	<ul style="list-style-type: none"> Conduct baseline <u>after</u> the LF is finalized and broad activities are identified. Measure system change beyond direct interventions/partners. Include qualitative data collection Understand the different experiences of women and vulnerable groups Right-size measurement to needs of the project and to available resources
16	Conduct regular intervention monitoring for semi-annual and annual reviews for adaptive management	<ul style="list-style-type: none"> Use the Intervention Monitoring Document

Key messages for MEL Stage:

MEL is the Stage where project teams design and set up a MEL plan and system that will allow them to monitor changes to check progress along the logic model. Data and information collected then allows for critical project management decisions to be made over time, to improve program outcomes.

- The project's MEL plan should be designed to align with the Model's Adaptive Logic and measure change at the system and HH level. MEL is a critical component of iMSD because good market facilitation approaches depend on interventions that are able to realise incomes, better jobs, opportunities, products, services, and productivity for the marginal poor, while also achieving commercial or other outcomes for private and public market actors by capitalising on their incentives.
- Adaptive management is key to program quality and therefore MEL is everyone's job. This means using the data to make good program decisions, especially in the piloting phase when you need to understand early signs of impact.
- Intervention monitoring is critical to the success of the intervention. It is important to measure progression from access to adoption to benefit. It can also help to course correct when things are not going as planned.
- Monitoring should be based on: 1) monitoring data; 2) tacit knowledge of the team; and 3) stakeholder feedback (triangulation). In addition to quantitative data collection, qualitative data collection is key to understand the causality of change from access to adoption.

Standard 15: Design Monitoring, Evaluation and Learning (MEL) plan to measure change at the system and household level, including mandatory indicators and gender and disability disaggregated data

The WV M4C logic provides the basis for WV's M4C MEL Framework (see *Table 19* below). The core purpose of developing indicators for measurement is two-fold:

- To assess the impact of program activities for reporting purposes i.e., to 'prove' impact.
- To help monitor and support ongoing learning and adaptation. That is, to collect data to check the reasons underpinning what changes may or may not be taking place, and then use this information to improve and inform program decision making.

The MEL Plan is the key deliverable for the project team. The development of the MEL plan will occur across the Proposal, Inception, and Implementation Stages with the development of a high level LF, final LF and MEL plan, which will be the basis of monitoring and evaluation during the project.

The summary M4C core indicators can help teams design a MEL plan that aligns with your project logic. The full list of core indicators is available in *Appendix 1: Core Indicators*, and more guidance is provided in *Tool D1: Indicators Table*, while the definitions are provided in M4C Indicators Toolkit.

Table 19: M4C MEL Framework and Project Logic Summary

GOAL	HOUSEHOLDS, ESPECIALLY WOMEN & VULNERABLE GROUPS, EXPERIENCE IMPROVED ECONOMIC EMPOWERMENT & RESILIENCE FOR THE WELL-BEING OF THEIR CHILDREN			
	Must Haves <ul style="list-style-type: none"> • CWB: % of HHs able to provide well for their children • Poverty: HHs living below the national poverty line (PPI) • Resilience: % of HHs able to raise a large sum of money within 30 days 			
	Income Generation	Access to Finance	WEE/GEDSI	ESCA/Green Growth
OUTCOME	HHs have improved incomes and productivity	HHs have improved access to finance	Women & other vulnerable groups experience improved Agency & Equitable Systems	HHs benefit from improved ecosystem health
	Market actors invest and scale inclusive & green business models			
CORE INTERMEDIATE OUTCOMES	<ul style="list-style-type: none"> • HHs have improved skills and awareness on production, market + business • Women experience improved Economic Advancement & Access • Market system actors change their behaviour to be more inclusive of poor women and men and more green 	<ul style="list-style-type: none"> • HHs save for productive activities, emergencies and for the future • HHs can access credit • HHs have improved skills and awareness on financial literacy 	<ul style="list-style-type: none"> • Women experience improved Agency (decision making, manageable workloads well-being) • Women benefit from more Equitable Systems 	<ul style="list-style-type: none"> • HHs use improved Natural Resource Management (NRM) (environmental conservation) or sustainable agriculture practices

Step 1: Define Indicators for target participants and market system change given your project logic and strategy



The main difference moving to an iMSD approach in the M4C overall logic is adding a market actor outcome. Market actor behaviour change is one of the most significant objectives of the iMSD approach. As suggested in the LF examples provided in Standard 3, the market actors' behaviour change is a targeted Outcome and it becomes the object of MEL, along with the HH level behaviour change. Therefore, it is key to establish LF indicators for changes at the market system level for the Income Generation Outcome (related to market actors), which means teams need to set indicators for the market actors the project is closely working with. These market actors can include informal and semi-formal private sector entities such as local product collectors, agricultural shop owners, or vaccinators. While setting these indicators, focus on positive changes in the market

actors' core business and social goals, which means they are more likely to continue the project's work, scale it up, and replicate.

If the project does not work with the formal private sector, such as in fragile or urban contexts, understanding the additional investment and income generated by these local actors is very important for economic viability of the business models.

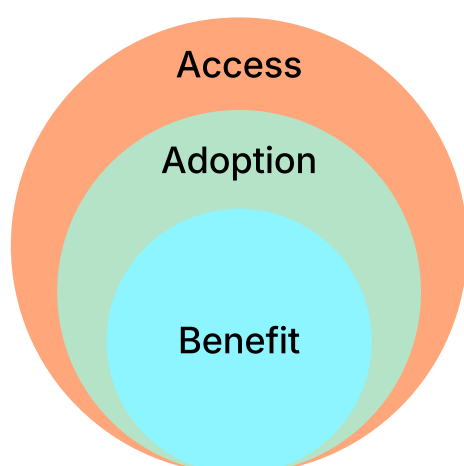
In the figure below, an example is shown on how the impact priorities for HH and market system levels can be captured through indicators. The example uses the indicators from the income generation focus to compare how indicators for market actors match with indicators for HHs.

Figure 43: Measure impact at both Market System and Household levels

Change		 Households have improved income	 Market actors invest and scale inclusive business models
Benefit	Outcome Level	<ul style="list-style-type: none"> % HHs with increased income Average income increase in the last 12 months 	<ul style="list-style-type: none"> \$ Amount of private sector investment generated
	Intermediate Outcome Level	<ul style="list-style-type: none"> Average yield of target crops Average value of target product sold in the last 12 months 	<ul style="list-style-type: none"> % partners reporting an increase in their profit as a result of intervention Average business profit in the last 12 months
Adoption	Intermediate Outcome Level	<ul style="list-style-type: none"> % HHs adopting improved agricultural practices % women and men adopting recommended business management practices 	<ul style="list-style-type: none"> \$ Amount of private sector contribution (cash or in-kind) in the intervention
Access	Output Level	<ul style="list-style-type: none"> Number of HHs trained on improved agricultural practices Number of HHs trained on business management practices 	<ul style="list-style-type: none"> Number of market actors the project partnered with

Step 2 Identify Access, Adoption, and Benefit levels of change

Figure 44: Access, Adoption, Benefit



Access, Adoption, Benefit

- Access Outreach: Number of participants who access a new service, product or learned a new skill
- Adoption Outreach: Number of participants who use the access to change their behaviour
- Benefit Outreach: Participants who benefit from the behaviour change

Capturing progression from access to adoption and benefit is key for program quality. A MEL plan should identify performance indicators to assess its intervention's effectiveness. These are categorized as follows.

"Access" is the number of participants with knowledge, awareness or skill to be able to access products/services being promoted by the project (e.g., # of participants [men and women] with knowledge of GAP). However, not all participants who have improved access will adopt this into their practices. The proportion of participants who adopt these services and solutions and change their practices should be counted within **"adoption"** or usage participants (e.g., % or # of men and women participants who adopted GAP). Not all who adopt a practice may benefit from it (e.g., farmer adopted GAP but the crop was destroyed due to heavy rain). Therefore, you need to see what proportion of users benefited from project's services and solutions and capture the **"benefit"** (e.g., % or # of farmers with increased yield).

These three levels of change should be captured at the project level monitoring through the LF. While benefits should be measured at the goal or impact level of the LF, access and adoption can be measured through Output, Intermediate Outcome and Outcome indicators, depending on the project design. When designing your monitoring system, arrange the indicators in layers so that the flow from access to adoption to benefit is clear. It is important to capture all three – “access”, “adoption” and “benefit” – at two levels:

- a) target group (e.g. women and men farmers)
- b) market system actors or service providers (public/private).

In addition to quantitative data collection, qualitative data collection is key to understand the causality of change from access to adoption.

Ensure core indicators are in place and data is appropriately disaggregated

All monitoring and evaluation data should be disaggregated by gender, disability, location, age (where relevant) and value chains etc., to measure change across different vulnerability groups and focus on specific areas that need help. It should also include indicators linked to the relevant technical approach or impact priority discussed in *Overall CPM Approach & Technical Approaches* that the project aims to address. With this detailed information, we can create more inclusive programs that leave no one behind.

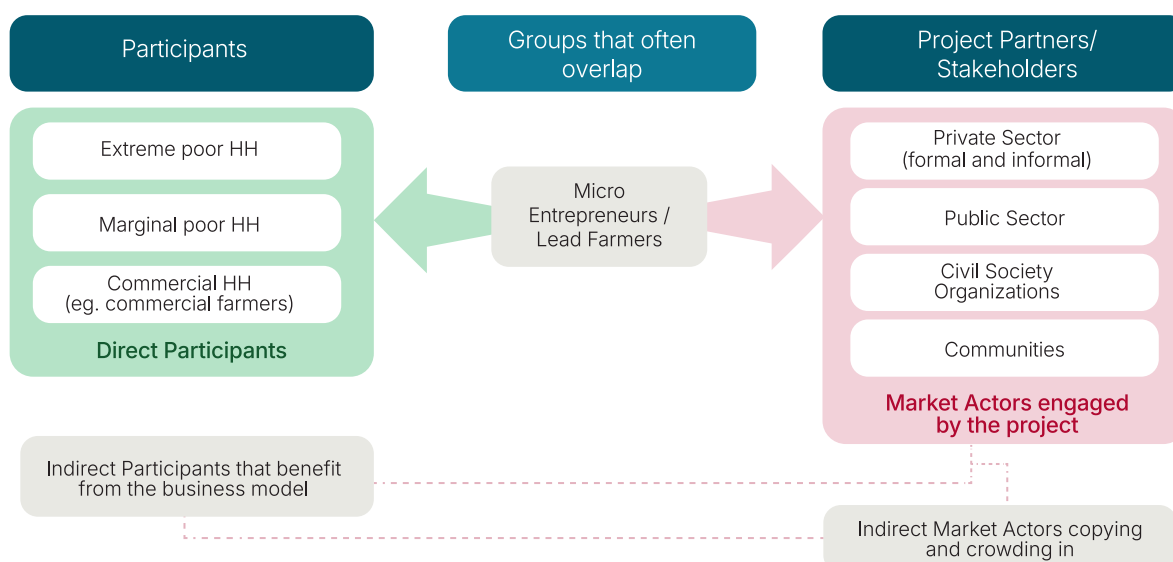
Gender disaggregation should pay attention to the unit of analysis: Goal-level indicators are measured and reported as ‘household’. These can be disaggregated by HH type (e.g., men and women headed HHs). As WV works with both women and men, the indicators are targeted to both women and men as respondents. All indicators that mention ‘women and men’ are gender disaggregated. These indicators will sample half women and half men. In the analysis, this is usually reported: 1) as the average from all respondents in the ‘All’ columns; and 2) with analysis on the differences between figures in the ‘Men’ and ‘Women’ columns.

Good practice – Ensure that your MEL plan captures wider inclusive markets systems change

Although HHs are the ultimate beneficiary of WV projects, the enabling environment is needed to support long term sustainability. Thus, monitoring and evaluating the project’s contribution to strengthening inclusive market systems is critical to assessing the sustainability of the project’s outcomes and impact. While the initial market actors who take part in piloting project activities are considered early adopters, project teams should measure changes beyond the project’s direct interventions/partners.

As outlined in Part 1, the DCED use “Adopt – Adapt – Expand – Respond” (see *Figure 13*) or, in short, the AAER framework.⁷⁴ While most of the projects implemented by WV FOs do not need to report on change in the wider system, under this Model, it is recommended that projects capture change in the wider system to demonstrate sustainability of its impact, including through qualitative data collection as part of the MEL Plan. See *Figure 45: Project participants when implementing iMSD*.

Figure 45: Project participants when implementing iMSD



⁷⁴ AAER - A framework for managing and measuring systemic change processes | BEAM Exchange

Good practice – Ensure that your MEL plan captures the experiences of different groups

For projects with WEE as a key objective (those classified as principal or significant according to the OECD gender equality marker), a checklist of key practices is outlined below. This can be extended to other vulnerable groups. For more detailed guidance refer to the WEE framework section on MEL⁷⁵.

- Identify the evidence and learning questions linked to WEE and GEDSI at the start of your project.
- Include indicators in your LF across multiple WEE and GEDSI domains.
- Ensure appropriate frequency of data collection. Indicators on agency and equitable systems only need to be measured at endline.
- Incorporate a mix of quantitative and qualitative indicators as part of the MEL plan as this can help measure agency and social norm change.
- Track 'unintended consequences' on women and other vulnerable groups - both positive and negative.
- Monitor and track the positive change for women and other vulnerable groups as a result of the business model, using gender and age/disability disaggregated analysis.

Good practice - Ensure that your MEL plan captures the issues linked to environmental sustainability

For projects with ESCA as a key objective, the checklist of key practices is outlined below.

- Identify the evidence and learning questions linked to ESCA and green growth at the start of your project.
- Include indicators in your LF across multiple risks linked to climate and environment, environmental impact of the project's interventions and green opportunities in your LF.
- Incorporate a mix of quantitative and qualitative indicators as part of the MEL plan. Outside of carbon programming, measuring environmental impact can be costly, therefore qualitative data collection linked to environmental impact can assist, particularly when a project has limited resources. Projects could also engage with research institutions that are measuring impact on the environment.
- Monitor and track the positive changes linked to ESCA as a result of the business model.

Standard 16: Conduct regular intervention monitoring for semi-annual and annual reviews for adaptive management

Adaptive management is usually understood as an iterative process of reviewing and making changes to programs and projects throughout implementation based on evidence of what's working and what is not.⁷⁶ As a result, a MEL plan that provides real-time or on-going insights to the project team to reflect and adapt their intervention strategies is needed. Data gathered from this part of the MEL plan doesn't need to be utilized for meeting donor requirements and instead, its primary purpose is to inform the program implementation team on whether their designed interventions are having the expected results over short, frequent intervals, usually six months to one year. It requires regular data collection, followed by a review cycle to adjust interventions throughout implementation.

Note: This Standard should be considered in the Implementation Stage and can be aligned to the regular donor reporting cycle.

For the purpose of systems change, projects need to be agile and adaptive as they learn more about the market system they are trying to improve. The initial desk reviews (see Proposal Stage) and assessments (see Inception Stage) equip the project with a certain level of understanding at the start of the project life cycle. However, it is very important to keep learning through implementation so that the project can adapt if new information is attained. Therefore, it is essential to break down the project's monitoring effort into two levels:

1. **Project level:** Monitoring is done through evaluations such as Baseline, Midline, and Endline, often through external evaluators, to inform the project on LF Outcome and Goal indicators. The main uses of project level monitoring are donor reporting and guiding the project at the broad strategic level. This level is covered in Standard 15 – see steps 1-2 and critical considerations for good practices.

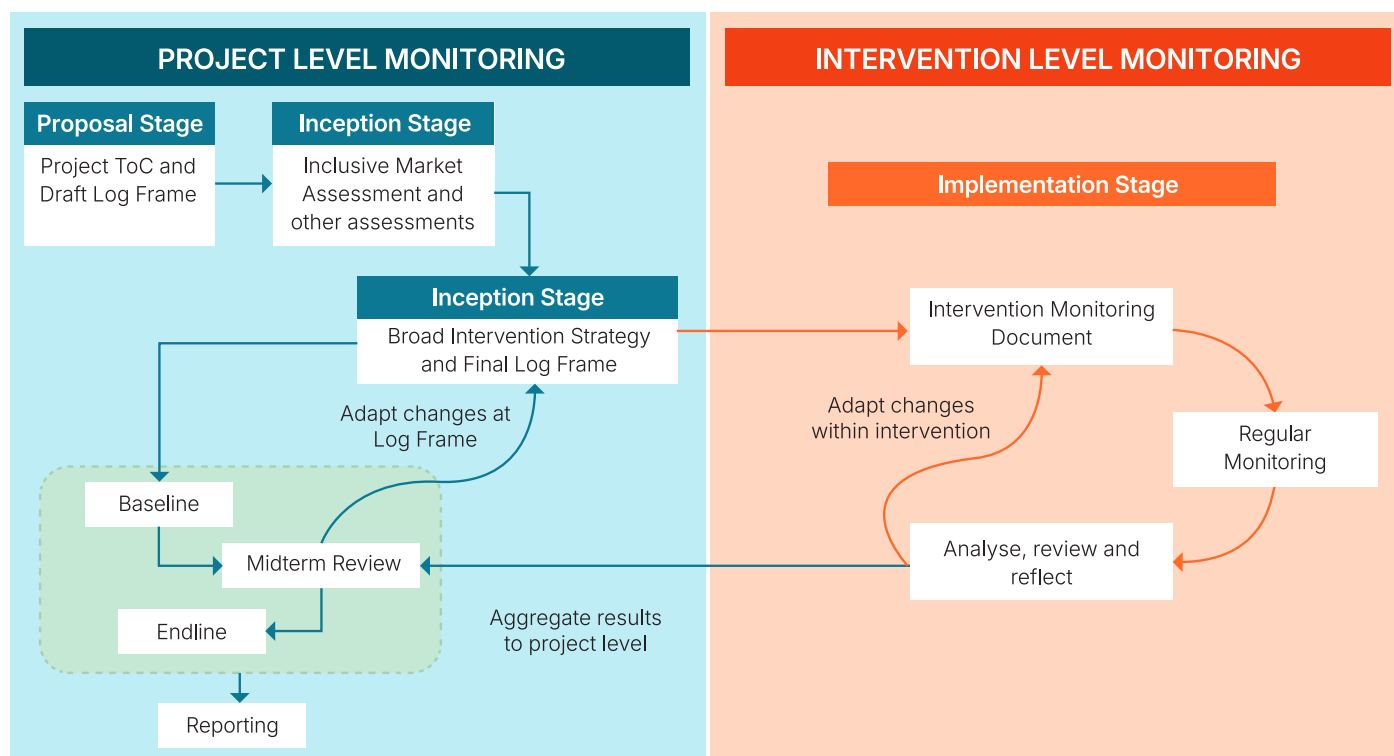
⁷⁵ [Women's Economic Empowerment Framework Manual online version](#) | World Vision : pages 84-99

⁷⁶ [Does evaluation need to be done differently to support adaptive management?](#) | Better Evaluation

2. **Intervention level:** Monitoring is done through the project's internal staff who are implementing the interventions. Project staff who are closer to the field and visit the field on a regular basis are best suited for collecting data at a tactical level, that is, how the intervention is performing. The main thing projects will do with all intervention level monitoring is informing the project staff on how the individual intervention is performing, and what changes, if any, are needed to be made to help the intervention perform better. Intervention level monitoring should be a part of the project's monthly, semi-annual, and annual cycles.

A visual representation of separating these 2 levels is given below:

Figure 46: Project Level and Intervention Level Monitoring



Intervention monitoring is a key standard for the MEL stage. Interventions are defined by a collection of activities done together usually with one or more market actor partners of a similar type, aiming for the same win-win business model or social objectives for both partner and the project's target participants. Intervention monitoring can flow on from your work in the Implementation Stage to co-design your business model and consider key indicators linked to business performance and HH level changes linked to income generation and productivity. A simple way of doing this is:

- Step 1: Identify Interventions and define intervention logic in the Inception Stage
- Step 2: Develop an Intervention Monitoring Strategy in the Inception Stage
- Step 3: Follow the process of review and reflection in the Implementation Stage.

TIP: One of the common pitfalls of project implementation is collecting regular monitoring data that are never used in changing the interventions. To avoid this, projects need to have a strategy to review interventions at a rhythm that makes sense practically. For example, for interventions aimed at improving agricultural practices, they should be reviewed after every cropping season to see if the interventions are performing as expected.

At a minimum, projects should review their interventions at a semi-annual frequency. The below series of questions to ask, adopted from the BEAM Exchange's resource "Module 6: Monitoring for adaptive management"⁷⁷ illustrates what this looks like in practice.

⁷⁷ [Monitoring for adaptive management | BEAM Exchange](#)

These questions establish a common understanding of the work under review. Divergences from the plan should be particularly explored:

- ▶ *What was planned?*
- ▶ *What was actually done?*

These questions encourage reflection on successes and failures during the course of the activity. Answering the question 'why?' will help to make sense of what was observed:

- ▶ *Why were there differences?*
- ▶ *What happened as a result?*
- ▶ *What was unexpected?*
- ▶ *Why?*

This question helps identify specific recommendations. The team should come up with clear recommendations on how to improve:

- ▶ *What would you do differently next time?*

These questions focus on the strategy and logic for an intervention. They should lead to reflection about whether the intervention needs to be adapted, and whether the underlying assumptions about what is needed to bring about a desired change are well-founded or not:

- ▶ *Have we achieved what we set out to do?*
- ▶ *Are we still doing the right things?*

The case study below presents the way MORINGA used adaptive management throughout the project lifecycle to inform key decision making.

MORINGA Project Adaptive Management

MORINGA exemplified adaptive management by making key decisions informed by regular monitoring of interventions. Initially, the project established processing and aggregation centers for moringa seeds, in collaboration with buyers (PT. Morifa) and local intermediaries. This initiative included post-harvest management and agronomic support, aimed at increasing seed production and sales. Additionally, investments were made to improve local drying and processing facilities for moringa leaves, which opened up new markets, including the global health and beauty sectors.

However, as monitoring was conducted regularly through a set of Key Performance Indicators (KPIs) as a continuous process of evaluating the intervention, the project identified challenges with the necessary quality for moringa powder due to the unavailability of affordable and effective drying facilities. As a result, the moringa leaf intervention was discontinued. Similarly, although the seed centres initially provided additional income for 3,668 farmers in 2018-2019, the COVID-19 pandemic led to reduced number of buyers and unprofitable prices, influencing the project's outcomes through the end of its timeline.

As a result of this adaptive action, the project was able to redirect resources and focused more on other high performing value chains such as pili nut and maize to optimize impact. This adaptability in response to evolving challenges reflects the project's focus on flexible, data-driven decision-making for adaptive management.

Summary of Tools and Additional Resources for the MEL Stage, available in the Annex



- Tool D1: Indicators Table
- Tool D2: Sample LogFrames – Minimum, WEE, Green Growth
- Tool D3: Simplified Intervention Monitoring Document (IMD) Template



- AR D1: IMD Example: MORINGA Intervention Steering Document (ISD) - Maize
- AR D2: WEE Guidance Tool 9: Designing the MEL plan to measure WEE outcomes



Women entrepreneurs and members of the Promotion of Women through Economic Empowerment and Rights (POWER) Project, sell their handicrafts at a local market in Dili, Timor Leste.

GLOSSARY OF KEY TERMS

Market System Development	
Cash Voucher Programming	Cash-based assistance refers to all programmes where cash (or vouchers for goods or services) is directly provided to beneficiaries. Cash-based assistance can be delivered electronically or through direct cash, or via paper or e-vouchers. In the context of humanitarian assistance, cash-based assistance refers to the provision of cash or vouchers to individuals, households or community recipients. It does not refer to cash or vouchers given to governments or other state actors. Cash-based assistance comprises a number of modalities within the broader concept of market-based programming. ⁷⁸
Market Actor	Market actor or player refers more specifically to associations, businesses, governments and/or government entities, researchers, consumers, and others, who participate or interact within a particular market system. ⁷⁹
Facilitation	Attempts by development actors to catalyse change in the market system while not assuming any long-term market function themselves. Their intervention role is temporary and catalytic.
Inclusive systems change	Is a change in the way core functions, supporting functions, and rules work together to improve the terms of participation in the market system for those previously excluded from the market system.
Market facilitation	Refers to the temporary actions of a facilitator to bring about system-level changes and develop market systems for the benefit of marginalised groups. ⁸⁰
Incentives	Something (physical or non-physical) that persuade a person/ organisation/company to alter their behaviour in the desired manner - actions or rewards that motivate different players in the market to participate, invest, and improve the overall system.
Inclusive Business Models	A type of business model that creates value for low-income communities and different market actors by integrating them into a market system. This can be on the demand side as clients and consumers, and/or on the supply side as producers, entrepreneurs or employees in a sustainable way, contributing to increasing incomes and improving their access to goods and services.

78 [Humanitarian Strategy Guidance Note: Cash Transfers | DFAT](#)

79 Market Actors Definition USAID: https://beamexchange.org/media/filer_public/c5/26/c526e43b-fbc1-4bb5-99ec-b91b0b58273e/guidance_the_market_map.pdf (Page 2)

80 [The Facilitation Role | BEAM Exchange](#)

Financial Inclusion	
Microfinance Institution (MFI)	An institution that offers financial products and services such as savings and loans to benefit low-income individuals or MSMEs.
Financial capabilities	Financial capability encompasses the knowledge, attitude, skills, and behaviour of individuals with regards to managing their financial resources and their understanding, selection, and use of financial services.
Fintech	Is a combination of the words “finance” and “technology” and refers to firms using new technology in the management and delivery of financial services.
Saving for Transformation (S4T)	is a model of microfinance designed by WV that enables voluntary groups of people, predominantly women, to save together in a safe and convenient way. Savings groups are resilient and resourceful. Through S4T groups, men and women in poor communities set up their own groups that save money together in small amounts and lend to each other when needs arise, such as a family member’s illness, children’s education and falling income due to drought.
GEDSI and WEE	
Gender relations	A subset of social relations existing among women and men as social groups in a particular community, including how power – and access to/control over resources – is distributed between the genders.
Women-headed households	May include those women who are divorced, separated, widowed or whose spouse has migrated. In some contexts, it may include women whose husbands are unable to generate an income.
Household approach	A key premise is the importance of the entire household working together. It emphasises the value of men and women learning how to better plan their livelihoods together, work together to improve their food security and income, and share the benefits equitably.
Vulnerable	For the purpose of the CPM, vulnerable means persons who are poor, women, persons with disability, and ethnic minority or otherwise socially excluded. This is not a comprehensive list as the definition may vary between contexts.
Reasonable accommodation	Supporting an individual with a disability to be able to participate equally, by making changes to how an environment, setting or activity is delivered, or by providing additional support.
Holistic	Outcomes for women/vulnerable groups and the environment, beyond income generation. ⁸¹
ESCA and Green Growth	
Green	Environmental protection & restoration, climate adaptation & mitigation; ESCA.
Climate action	Any measure, programme or policy that reduces greenhouse gas emissions, builds resilience to climate change or supports and finances those goals.
Community based natural resource management (NRM)	NRM managed by communities themselves, such as land management and water management. Communities’ livelihoods are often dependent on these resources, but this process may also be driven by non-commercial incentives like ensuring a clean and health environment for families and children.
Green finance	Financial resources allocated to support climate adaptation and mitigation efforts.

⁸¹ [Reasonable accommodations](#) | [CBM Australia](#)

Other terms relevant to the M4C CPM

Pathways	Market focused/Market system pathway and household focused pathway
Spectrum	All 4 pillars (Income Generation, Access to Finance, GEDSI & WEE, ESCA & Green Growth)(each having 2 pathways) come together to bring holistic results.
Humanitarian-peace-development nexus (HPDN)	The drive for collaboration, coherence, and complementarity across the respective mandates of humanitarian, development, and peace-building actors. It recognises the interlinkages and promotes simultaneous engagement and shared responsibility to reduce the likelihood and impact of recurrent and protracted crises. (World Humanitarian Summit in 2016)
Urban	An urban setting can be defined broadly on the basis of population density, concentration of administrative bodies and infrastructure.
Fragility	The combination of exposure to risk and insufficient coping capacities of the state, system and/or communities to manage, absorb or mitigate those risks. ⁸²
Agri-food systems	Encompass the entire range of actors and their interlinked value-adding activities in the primary production of food and non-food agricultural products, as well as in food storage, aggregation, post-harvest handling, transportation, processing, distribution, marketing, disposal and consumption. Within agri-food systems, food systems comprise all food products that originate from crop and livestock production, forestry, fisheries and aquaculture, and from other sources such as synthetic biology, and that are intended for human consumption. ⁸³
Nutrition Sensitive Agriculture (NSA)	Aims to produce good nutritional outcomes for people over the long-term, whilst minimising any unintended negative nutrition consequences of agriculture interventions and policies. There are several recognised pathways including: income through the purchasing of nutritious food, production of nutritious food, women's empowerment to grow and have a say in how income is spent, and agriculture as a driver of food prices. ⁸⁴

⁸² [OECD State of Fragility Definition](#)

⁸³ [FAO Glossary of Terms](#)

⁸⁴ [Nutrition-Sensitive Agriculture and Food Systems Guidance Note | DFAT](#)

APPENDIX 1 CORE INDICATORS

Notes:

1. As mentioned in Standard 15, all monitoring and evaluation data should be disaggregated by gender, disability, location, age (where relevant) and value chains etc., as applicable, to measure change across different vulnerability groups and focus on specific areas that need help.
2. Some indicators that are marked as mandatory are minimum requirement for this core project model. Good practice indicators are suggested for holistic impact.
3. Along with numeric indicators (indicators that produce a number as the final value, such as – quantity, %, amount, USD, volume), this list includes Qualitative indicators that produce descriptive information such as – reasons of behaviour change by market actors to ensure do no harm to women.
4. The definitions of indicators and guidance on how to measure these are provided in Tool D1 – Indicators Table and M4C Indicators Toolkit.

Pillar	Level	Suggested Statement	Indicator Name	Indicator Type
All	Goal	Households, especially women & vulnerable groups, have improved economic empowerment & resilience for the wellbeing of their children	G1 Child Well-being (CWB): % of households able to provide well for their children	Mandatory
			G2 Poverty: % of households living below the national poverty line (PPI)	Mandatory
			G3 Resilience: % of HHs able to raise a large sum of money within 30 days	Mandatory
			G4 Social Cohesion: % of households reporting good social cohesion	Good Practice
			G5 Total number of children reached by World Vision (WV) Programming	Mandatory
Income Generation (Market Actors)	Outcome	Market actors invest and scale inclusive business models **gender inclusive/green	MA.O1 Amount (in US\$) of private sector investment generated	Mandatory
			MA.O2 Increase in public sector investment as a result of the intervention (qualitative)	Mandatory
			MA.O3 Proportion of partners reporting an increase in their profit as a result of intervention	Good Practice
			MA.O4 Average business profit in the last 12 months (e.g., Intermediary Service Providers, micro-enterprises etc.)]	Good Practice
			MA.O5 Estimated variation in revenue / supply generated by market actors from green business model products and services attributable to programme support	Good Practice
Income Generation (Market Actors)	Intermediate Outcome	Market actors change their behaviour to be more inclusive of the poor	MA.IO1 System actors/service providers change behaviour by adopting, and then adapting, pro-poor business models promoted by the programme (qualitative)	Mandatory
			MA.IO2 Investments (in US\$) in innovation	Good Practice
			MA.IO3 Investment (in US\$) towards suppliers and customers from the target beneficiaries in their capacity building	Good Practice
			MA.IO4 # of Joint initiatives implemented	Good Practice
			MA.IO5 Mean diversity of channels score	Good Practice

Pillar	Level	Suggested Statement	Indicator Name	Indicator Type
Income Generation (Market Actors)	Intermediate Outcome	Market actors change their behaviour to be more gender inclusive	MA.W.IO6 System actors/service providers change behaviour by adopting new business models (promoted by the programme) that ensure do-no harm to women and other vulnerable groups and promote women's access to services/products (qualitative)	Mandatory
			MA.W.IO7 System actors/service providers change behaviour by adopting and adapting new business models (promoted by the programme) that promote women's access to services/products, their agency, and equitable systems. (qualitative) *Mandatory for targeted GEDSI & WEE projects, to be used instead of MA.W.106	Mandatory
Income Generation (Market Actors)	Intermediate Outcome	Market actors change their behaviour to be greener	MA.GG.IO8 System actors/service providers change behaviour by adopting new business models (promoted by the programme) that promote do-no harm to the environment (qualitative)	Mandatory
			MA.GG.IO9 System actors/service providers change behaviour by adopting and adapting new, environmentally sustainable business models (promoted by the programme) that a) reduce environmental and climate risks (climate adaptation), b) reduce the negative impact of the value chain (mitigation), and c) promote green opportunity (restoration) (qualitative) *Mandatory for targeted ESCA & Green Growth projects, to be used instead of MA.G.IO8	Mandatory
Income Generation (Market Actors)	Outcome	HHs have improved income	IG.O1 Proportion of households that increased their income as a result of participation in World Vision (WV) facilitated economic development programs	Mandatory
			IG.O2 Average business profit in the last 12 months for the HHs [MA.04 calculated for Households]	Mandatory
			IG.O3 Average yield of target crops	Mandatory for Agricultural Project
			IG.O4 Number of green jobs supported	Good Practice
			IG.O5 Proportion of women and men having their own regular income	Good Practice
Income Generation (Households)	Intermediate Outcome	Households have adopted market engagement and business practices	IG.IO1 Proportion of women and men adopting recommended business management practices (e.g. engaging in farming as a business)	Good Practice
Income Generation (Households)	Intermediate Outcome	Women and other vulnerable groups have improved access	IG.IO2 Proportion of households using technologies that improve productivity and save time in tasks that women traditionally perform	Good Practice
			IG.IO3 Average # of hours saved due to new technologies/labour- saving devices or strategies	Good Practice
			IG.IO4 Total cumulative number of women and men with increased access to opportunities	Mandatory
			IG.IO5 Total cumulative number of women and men with increased access to resources and services	Mandatory
Access to Finance	Outcome	HHs have improved access to financial services and products	AF.O1 % of households that used improved financial services in the past 12 months (M)	Mandatory

Pillar	Level	Suggested Statement	Indicator Name	Indicator Type
Access to Finance	Intermediate Outcome	Households have access to funds for productive activities, climate and other emergencies and for the future	AF.IO1 % of HHs with the means to save money	Good Practice
			AF.IO2 % of target households using loans and/or savings or share-out to invest into productive assets/ inputs/services	Good Practice
			AF.IO3 Proportion of women and men with individual and household savings	Good Practice
			AF.IO4 Average value of member savings per group member	Good Practice
			AF.IO5 Proportion of households reporting to have access to sufficient sources of credit providers (formal sources)	Good Practice
			AF.IO6 % of households with access to sufficient credit (formal and informal sources)	Good Practice
Access to Finance	Intermediate Outcome	HHs have improved financial capability	AF.IO7 % of respondents feeling confident in their financial literacy	Mandatory
Access to Finance	Intermediate Outcome	Households and community support women and other vulnerable groups agency and equitable systems	AF.IO8 Nature and reasons for change in terms of supportive attitudes and recognition by household member community and business owners/service providers in the targeted value chain (qualitative)	Mandatory
GEDSI & WEE	Outcome	HHs have improved agency and equitable systems	W.O1 Proportion households with women actively engaged in decision making [Alternatively projects can use W.O5 and W.O6 below]	Mandatory
			W.O2 Average # of hours per day spent on leisure and rest/sleep by women and men	Mandatory
			W.O3 Proportion of community members (adolescents and adults) who support gender equitable attitudes	Mandatory
			W.O4 % of women and men with supportive attitudes towards women's economic participation	Mandatory
			W.O5 Proportion of households with more equitable decision making in the productive sphere	Good Practice
			W.O6 Proportion of households with more equitable decision making in the domestic sphere	Good Practice
			W.O7 % of project-supported groups that are led by a woman	Good Practice
			W.O8 Proportion of leadership roles in mixed gender project-supported groups held by women	Good Practice
GEDSI & WEE	Intermediate Outcome	Women engage in more gender equitable decision making	W.IOX Placeholder (Option 1) for the WEE indicator AF.IO8: The same indicator can be used here	Mandatory
			W.IO1 Proportion of women and men confident to take up a leadership role	Good Practice
			W.IO2 Proportion of women and men involved in rewarding / influential roles in the target value chain	Good Practice
			W.IO3 Women's and men's average perceptions (score) of women's contributions to household income/fund	Good Practice
GEDSI & WEE	Intermediate Outcome	Communities support improved women's economic empowerment	W.IOX Placeholder (Option 2) for the WEE indicator AF.IO8: The same indicator can be used here	Mandatory

Pillar	Level	Suggested Statement	Indicator Name	Indicator Type
Access to Finance	Intermediate Outcome	Households have access to funds for productive activities, climate and other emergencies and for the future	AF.IO1 % of HHs with the means to save money	Good Practice
			AF.IO2 % of target households using loans and/or savings or share-out to invest into productive assets/ inputs/services	Good Practice
			AF.IO3 Proportion of women and men with individual and household savings	Good Practice
			AF.IO4 Average value of member savings per group member	Good Practice
			AF.IO5 Proportion of households reporting to have access to sufficient sources of credit providers (formal sources)	Good Practice
			AF.IO6 % of households with access to sufficient credit (formal and informal sources)	Good Practice
Access to Finance	Intermediate Outcome	HHs have improved financial capability	AF.IO7 % of respondents feeling confident in their financial literacy	Mandatory
Access to Finance	Intermediate Outcome	Households and community support women and other vulnerable groups agency and equitable systems	AF.IO8 Nature and reasons for change in terms of supportive attitudes and recognition by household member community and business owners/service providers in the targeted value chain (qualitative)	Mandatory
GEDSI & WEE	Outcome	HHs have improved agency and equitable systems	W.O1 Proportion households with women actively engaged in decision making [Alternatively projects can use W.O5 and W.O6 below]	Mandatory
			W.O2 Average # of hours per day spent on leisure and rest/sleep by women and men	Mandatory
			W.O3 Proportion of community members (adolescents and adults) who support gender equitable attitudes	Mandatory
			W.O4 % of women and men with supportive attitudes towards women's economic participation	Mandatory
			W.O5 Proportion of households with more equitable decision making in the productive sphere	Good Practice
			W.O6 Proportion of households with more equitable decision making in the domestic sphere	Good Practice
			W.O7 % of project-supported groups that are led by a woman	Good Practice
			W.O8 Proportion of leadership roles in mixed gender project-supported groups held by women	Good Practice
GEDSI & WEE	Intermediate Outcome	Women engage in more gender equitable decision making	W.IOX Placeholder (Option 1) for the WEE indicator AF.IO8: The same indicator can be used here	Mandatory
			W.IO1 Proportion of women and men confident to take up a leadership role	Good Practice
			W.IO2 Proportion of women and men involved in rewarding / influential roles in the target value chain	Good Practice
			W.IO3 Women's and men's average perceptions (score) of women's contributions to household income/fund	Good Practice
GEDSI & WEE	Intermediate Outcome	Communities support improved women's economic empowerment	W.IOX Placeholder (Option 2) for the WEE indicator AF.IO8: The same indicator can be used here	Mandatory

Pillar	Level	Suggested Statement	Indicator Name	Indicator Type
GEDSI & WEE	Intermediate Outcome	Changed community attitudes towards people with disabilities (for livelihood)	PWD.IO1 % of respondents reporting they feel comfortable working with someone who has a disability	Good Practice
			PWD.IO2 % of PWD reporting they are able to make their own decisions about what is important to them	Good Practice
GEDSI & WEE	Intermediate Outcome	Women and Households engage and practice to manage paid and unpaid care work	W.IO4 Average number of hours spent on paid and unpaid work by women and men	Mandatory
			W.IO5 Women and men's average perception (score) of men's contribution towards household chores	Mandatory
			W.IO6 % of HH using childcare service / childcare related initiatives that are i) accessible, ii) affordable, and iii) of adequate quality	Mandatory
			W.IOX Placeholder (Option 3) for the WEE indicator AF.IO8: The same indicator can be used here	Mandatory
ESCA & Green Growth	Outcome	Households have improved ecosystem health	GG.O1 Proportion of households with alternative and diversified sources of income	Mandatory
			GG.O2 Regreening Index score * For projects implementing the Regreening Communities project model.	Mandatory for ESCA (Green Growth) targeted projects
			GG.O4 Proportion of households with sustained or increased agricultural production due to climate-resilient agricultural practices	Good Practice
			GG.O5 Proportion of HHs with increased income from circular economy activities in waste management	Good Practice
			GG.O6 Number of HHs involved in organic waste reuse or value addition for energy production	Good Practice
ESCA & Green Growth	Outcome	Systems change for Households have improved ecosystem health	GG.O7 Quantity, or % of collected waste that is sustainably valorised (adoption, system level)	Good Practice
ESCA & Green Growth	Intermediate Outcome	HHs have adopted sustainable environment production practices (on their farm and communal land)	GG.IO1 Proportion of households adopting improved agricultural practices	Mandatory for Agricultural Project
			GG.IO2 Proportion of households using improved NRM or sustainable agricultural practices	Mandatory for Agricultural Project
			GG.IO3 Average value of target product sold in the last 12 months	Good Practice
			GG.IO4 % of producers feeling more confident in the capacity of their farming system to cope with climate change and natural disasters since programme start	Good Practice
			GG.IO5 % of respondents who observe an increase in soil fertility	Good Practice
			GG.IO6 % of HH who observe that soil erosion has reduced	Good Practice
			GG.IO7 Proportion of households who faced a disaster but were able to recover and now live at the level they did before	Good Practice

Pillar	Level	Suggested Statement	Indicator Name	Indicator Type
ESCA & Green Growth	Intermediate Outcome	HHs have adopted circular economy practices (Mandatory for Circular Economy projects)	GG.IO8 % of HHs adopting circular economy practices (adoption, household level)	Good Practice
			GG.IO9 % of HHs adopting appropriate solid waste management practices	Good Practice
			GG.IO10 % of HHs that sort waste regularly (adoption, household level)	Good Practice
ESCA & Green Growth	Intermediate Outcome	HHs have adopted circular economy practices (Mandatory for Circular Economy projects)	GG.IO8 % of HHs adopting circular economy practices (adoption, household level)	Good Practice
			GG.IO9 % of HHs adopting appropriate solid waste management practices	Good Practice
			GG.IO10 % of HHs that sort waste regularly (adoption, household level)	Good Practice
ESCA & Green Growth	Outcome	Systems change for Households have improved ecosystem health	GG.O7 Quantity, or % of collected waste that is sustainably valorised (adoption, system level)	Good Practice
ESCA & Green Growth	Intermediate Outcome	Communities have adopted sustainable environment practices (NRM, DRR/early warning, waste, etc)	GG.IO11 Proportion of households who know the early warning signs and know what to do in case of an emergency or disaster	Good Practice
			GG.IO12 Number of communities with functional committees to assess, prevent, mitigate and prepare for the risks of hazards	Good Practice

APPENDIX 2 CEDRIG ASSESSMENTS

Note: CEDRIG Light is conducted in two rounds. Ideally, the 1st round is done right after the broad theory of change is established and Outcomes are chosen. The second round is done after the Inclusive Market Assessment is completed, and the project has chosen the target value chains, crops, or other income generating activities. Both the rounds are part of the same CEDRIG Light assessment that helps the team to decide whether or not to conduct a CEDRIG Operational assessment. This table purposefully excludes CEDRIG Strategic, because this Handbook has been written keeping projects in mind. CEDRIG Strategic is suitable for broader programme level activities. To learn more about CEDRIG, please visit <https://www.cedrig.org/modules>.

Table 20: Summary CEDRIG Assessments

CEDRIG Light 1st round	CEDRIG Light 2nd round	CEDRIG Operational
<p>Scope: Identify environmental and climate related risks that may affect the project and its expected outcomes. Identify potential negative impacts on the environment, aggravation of climate change and disaster risks resulting from the project and its outcomes. Decide if and what further environmental impact assessment is required to inform the design.</p> <p>Example findings: Scenario 1: Target value chains are not identified precisely but will include crops and livestock. Based on country-level secondary data, the intervention area has overall water scarcity and is exposed to frequent flash floods, drought and overgrazing, soil erosion and fertility loss. Scenario 2: Since the Concept Note was developed, the project already decided the target value chain is vegetables. Based on country-level secondary data, vegetables are grown with significant and increasing amounts of pesticides and most farmers are unaware of health hazards posed by pesticides to themselves or consumers.</p> <p>Example decision/next step: Scenario 1: Ensure that the Technical Assessment is using the CEDRIG framework when selecting target value chains and recommending intervention approaches and strategies. Scenario 2: Ensure that the Technical Assessment investigates the local regulations, farmers' knowledge, attitudes and practices (KAP) with pesticides use, and market availability of personal protective equipment (PPE) and opportunities to improve PPE accessibility.</p> <p>Participants/method: Review of existing secondary data, discussion with project team members and partners with technical and contextual knowledge (e.g. virtual or hybrid workshop).</p>	<p>Scope: Identify target value chains and intervention-specific environmental and climate related risks that may affect the project and its expected outcomes. Identify potential negative impacts on the environment, aggravation of climate change and disaster risks resulting from the target value chains and interventions. Decide if the project can proceed as per the original design, if further assessment is required, or if additional measures can be identified and included in the design.</p> <p>Example findings: Scenario 1: Target value chains and approaches are now selected through the market assessment. It is found that one of the target crops requires the development of new irrigation systems, which will result in increasing the overall water uptake to a level that may not be sustainable if not planned carefully. Scenario 2: The market assessment revealed that in the target area, producers use a wide range of pesticides including hazardous ones, overall KAP with pesticides is low and PPE is not available. However, local market actors could play a role in facilitating access to information and PPE for safer use of pesticides.</p> <p>Example decision/next step: Scenario 1: Conduct a CEDRIG Operational Scenario 2: Conduct a CEDRIG Operational</p> <p>Participants/method: Analysis of Technical Assessment findings, discussion with project team members and partners with technical and contextual knowledge (ideally in-person session during the design workshop).</p>	<p>Scope: Identify vulnerabilities and entry points to address the risks and impacts identified in previous stages. Develop an action plan that can be embedded in the project design to address risks and impacts, as well as foster green growth opportunities.</p> <p>Example of outcomes: Scenario 1: Inclusion of a pilot to test and compare different irrigation systems with key farmers. Inclusion of an external assessment to determine water availability and specific environmental impacts to inform the choice of irrigation technologies and project scale. Scenario 2: Inclusion of awareness and training materials on safe use of pesticides in the agricultural extension package. Inclusion of a market-based approach in partnership with market actors to improve pest management practices. Inclusion of indicators in the LF to measure progress on knowledge, attitude and adoption of safe measures with handling and application of pesticides.</p> <p>Participants/method: This is the continuation of the CEDRIG+ Light 2nd round. The process should begin during the design workshop and may require follow-up (remotely facilitated) sessions to complete the action plan for each value chain or intervention.</p>

APPENDIX 3 LIST OF TOOLS AND ADDITIONAL RESOURCES

All of the Tools and Additional Resources are provided as Annexes, separate to this Handbook, with the exception of Tool B4 which is listed in Standard 10 the main body of this Handbook, and a summary of indicators (Tool D1) is included as Appendix 1.

List of Tools

Stage	Code	Title	Placement
Proposal	Tool A1	Participant Targeting	Annex
Proposal	Tool A2	Macro Level Questions for setting priorities and selecting sectors	Annex
Proposal	Tool A3	Project Logic Development Tool (Root Cause Analysis Table)	Annex
Proposal	Tool A4	Budgeting and Resourcing Checklist	Annex
Proposal	Tool A5	Staff Organogram	Annex
Proposal	Tool A6	Gender equality & disability classification of projects	Annex
Proposal	Tool A7	Rio and Aid to Environment Markers	Annex
Inception	Tool B1	Inclusive Market Assessment TOR	Annex
Inception	Tool B2	Sub-sector (value chain) selection tool	Annex
Inception	Tool B3	Who does Who pays	Annex
Inception	Tool B4	Do no harm Checklist	Main Body
Inception	Tool B5	CEDRIC LIGHT and Operational	Annex
Inception	Tool B6	Standalone GEDSI Assessment ToR	Annex
Implementation	Tool C1	Will Skill Matrix	Annex
Implementation	Tool C2	3-5-minute business pitch for negotiation with private sector	Annex
Implementation	Tool C3	Financial DD and Technical Review	Annex
Implementation	Tool C4	Guidance for market actor partnership agreement	Annex
MEL	Tool D1	Indicators Table	Annex
MEL	Tool D2	Sample Log Frames – Minimum, WEE, Green Growth	Annex
MEL	Tool D3	Simplified Intervention Monitoring Document (IMD) Template	Annex

List of Resources

Stage	Code	Title	Placement
Part 1	AR T1	Youth approach for Livelihoods	Annex
Part 1	AR T2	Fragile context for Livelihoods	Annex
Part 1	AR T3	Urban adaptation notes	Annex
Proposal	AR A1	WEE Framework Tool 1.2: Capture broader constraints to WEE across different domains	Annex
Proposal	AR A2	Beneficiary Targeting World Bank Group	Annex
Inception	AR B1	Job Description for iMSD Advisor	Annex
Inception	AR B2	Job Description for Access to Finance Advisor	Annex
Inception	AR B3	Job Description for WEE Advisor	Annex
Inception	AR B4	Job Description for ESCA Advisor	Annex
Inception	AR B5	Training Plan linked to key competencies	Annex
Inception	AR B6	WEE PQAS Table 6: GESI assessment and design to support the development of targeted activities to realise WEE domains	Annex
Inception	AR B7	WEE TOOL 5: Checklist for social norm prioritisation in livelihood programs	Annex
Inception	AR B8	NSVC Project formative GESI assessment to adapt the MenCare 'Changemaker' curriculum	External Link in Main Body
Inception	AR B9	MSD Competency Framework	Annex
External Link in Main Body	Tool C2	3-5-minute business pitch for negotiation with private sector	Annex
Implementation	AR C1	WEE Framework Tool 7.1: Key questions to consider when developing the business case for WEE	Annex
Implementation	AR C2	WEE Framework Tool 7.2: Guidance for the inclusion of WEE in a private sector partnership agreement (Business model template for WEE)	Annex
Implementation	AR C3	Conversation Tracker from PSEi Toolkit	Annex
MEL	AR D1	IMD Example MORINGA Intervention Steering Document (ISD) Maize	Annex
MEL	AR D2	WEE Guidance Tool 9: Designing the MEL plan to measure WEE outcomes	Annex

