USAID
FROM THE AMERICAN PEOPLE

Development Innovation Ventures

turning bright ideas into global solutions

INVESTMENT PORTFOLIO

JULY 2013

Photo by Jonathan Kalan

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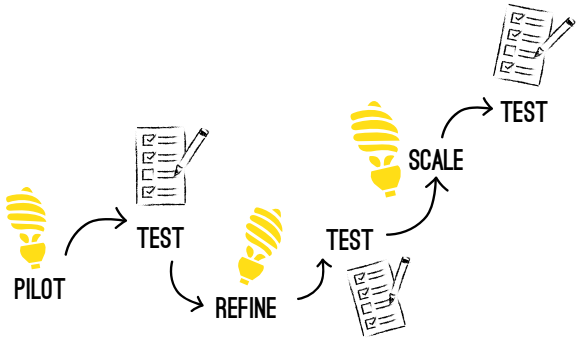
THE DIV STORY

USAID's Development Innovation Ventures (DIV) is an investment platform that finds, tests, and scales new solutions to development challenges around the world. DIV was founded in late 2010 by USAID Chief Innovation Officer Maura O'Neill and Harvard Economist Michael Kremer to marry innovation and evidence, combining best practices from venture capital and academia to create a breakthrough model for sourcing cost-effective development solutions.



It is our fundamental belief that the next big development solution—whether it is a new health delivery technology that saves lives, a new business model that provides lights to families for the first time, or a new approach the world has never seen—could come from anyone, anywhere. To find the best ideas, we hold a year-round competition that opens the door of USAID to both traditional and nontraditional partners everywhere. For DIV, innovative solutions can be new technologies, new business models, applications of behavioral economics, and beyond, in any sector and any country in which USAID operates.

We know that while some ideas will have the potential to reach millions of people, others will need to be modified or abandoned. To manage this risk, DIV selects ideas that test their social impacts from the beginning to find out what is working and what is not. This way, we ensure that the impacts we see are the direct results of the projects we fund—that increases in farmers' crop yields, for example, are the result of improved fertilizer use, rather than increases in rain that year. This evidence helps the best ideas prove their impacts to receive follow-on support, either by re-competing and winning at the next DIV stage, or by incentivizing investments from other sources.

We expect these investments to eventually reach sustainability and scale without long-term DIV support. For example, a DIV grantee can work to demonstrate the profitability of their solar panel business model in order to incentivize investments from the private sector. Or they can gather evidence that their approach to providing safe drinking water is a better way of spending public dollars, so host governments invest in bringing them to wider scale. Gathering evidence of impacts to incentivize scaling is a key to piece of bridging the gap between great ideas and global impacts.

As stewards of public resources, we also know that we need find ideas that not only have the potential to scale, but that also do so in ways that are more cost-effective than standard practice. We select investments that, instead of building guardrails to increase traffic safety, for example, create stickers that force bus drivers to slow down to save lives. By finding more cost-effective ways to solve development problems, we can achieve more impacts per dollar, and achieve greater good, at greater scale, for less.

Over the past two and a half years, the DIV model of open-source innovation, rigorous evidence-gathering, and staged-financing has resulted in over 60 investments in cost-effective ideas in 24 countries and counting. This catalogue celebrates the cutting-edge work of our grantees around the world, whose solutions are saving lives, lighting up the world, bringing food to families, lifting people out of poverty, improving government accountability, and helping youth thrive. As we learn more about what works and what doesn't from these cutting-edge approaches, we and our partners have the potential to radically transform development challenges, and the way we approach them.

We would like to extend our thanks to our amazing partners at the UK Department for International Development, the Gates Foundation, and the Skoll Foundation, our more than 300 expert reviewers inside and outside the Agency, USAID's Senior Management and our colleagues in the Missions and Bureaus, as well as the great team who helped us bring this catalogue together.

DIV PRINCIPLES

The DIV model is designed to find breakthrough solutions, minimize risk and maximize impact through stage financing, rigorously test impacts and cost-effectiveness, and scale proven solutions through the public or private sectors. Through this model DIV seeks to help understand and advance innovations that work while avoiding long term investments in those that don't. DIV selects, tests, and scales ideas that meet three main criteria.

Cost-Effectiveness

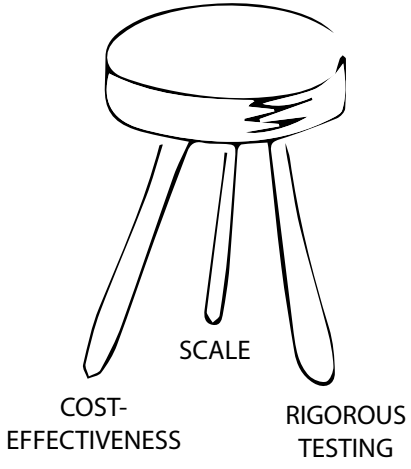
DIV seeks ideas with the potential to deliver greater development impacts per dollar than standard practice.

Rigorous Testing

DIV projects use rigorous evaluation tools to identify what works and what does not. We help scale only those solutions proven to produce development outcomes.

Pathways to Scale

Innovations are expected to eventually scale up through the private sector, the public sector, or in some cases a combination of the two, in order to reach sustainability without long-term DIV support.



INNOVATION PIPELINE

DIV uses a three-tiered staged finance model to invest in and test ideas in various stages of their growth. Applicants can apply to any stage, and must re-compete to advance to the next stage.

Stage 1 // **Proof of Concept**

Projects are establishing proof of concept that their approach works, and has the potential to reach millions for less money.

Stage 2 // **Testing of Scale**

Investments are testing promising ideas at wider scale to gather more evidence of their impacts and costs.

Stage 3 // **Widespread Implementation**

Grantees are transitioning proven solutions to wider scale across multiple countries.

DIV BY THE NUMBERS

3,167
applications have been submitted to DIV since October 2010.

70%
of DIV's applicants are new to USAID (since July 2011)

DIV is investing in over 60 ideas in 8 sectors and 24 countries around the world. (More are under negotiation).

The average DIV grantee brings $0.65 in cost-share for every $1 of funding from USAID.

58%
of DIV's partners are conducting randomized control trials.

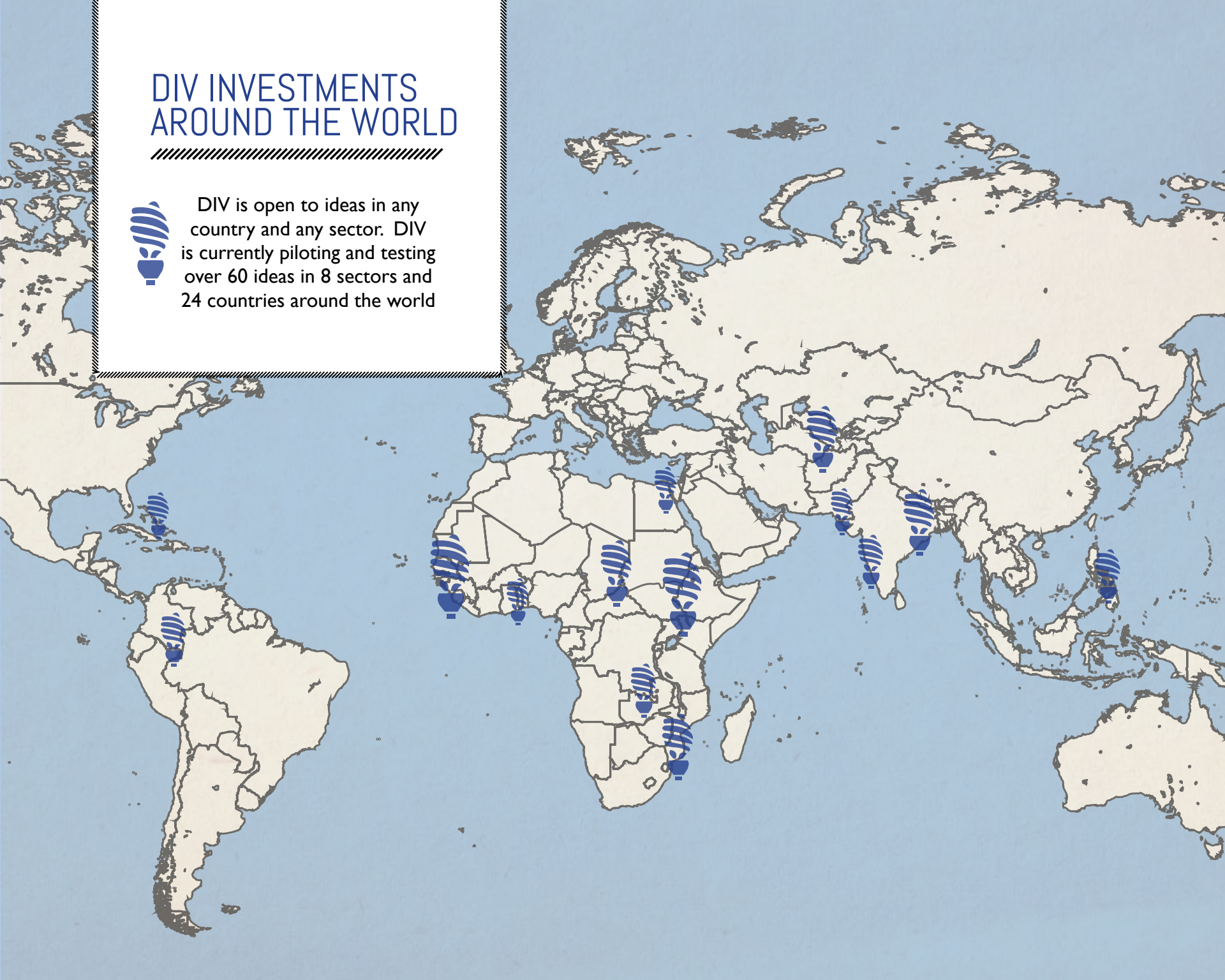
DIV's portfolio is composed of diverse organizations around the world

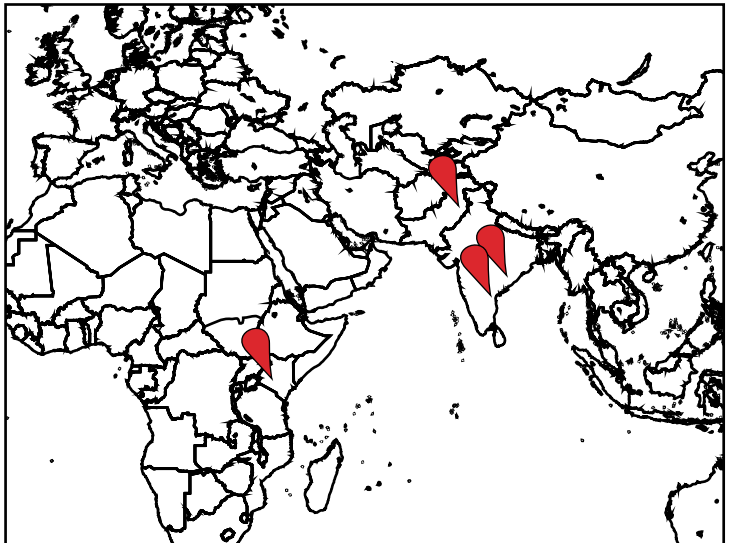
- **33% private sector**
- **52% NGOs**
- **13% academic institutions**

But almost every grant involves coalitions of partners with distinct skills

DIV INVESTMENTS AROUND THE WORLD

DIV is open to ideas in any country and any sector. DIV is currently piloting and testing over 60 ideas in 8 sectors and 24 countries around the world





SAVING LIVES

1

GEORGETOWN UNIVERSITY

2

INDUS HOSPITAL

3

DIMAGI

4

OPERATION ASHA

ADDITIONAL GRANTEES

JHPIEGO • PATH • JPAL & IFMR
INNOVATIONS FOR POVERTY ACTION

Photo by Sarosh Hussain

THE **PROBLEM:** *Frequently fatal traffic accidents on minibuses*

"14 Killed in Crash" is an all too common headline in Kenya, where a ride on a minibus is a notorious danger. In Sub-Saharan Africa, road deaths are the leading cause of death for people ages 15 to 29 and the second leading cause of death for people ages 5 to 14. Road deaths cost the region $10 billion annually. Solutions to this road safety problem, like building guardrails or traffic enforcement, however, are often extremely expensive.

THE **SOLUTION:** *Stickers that save lives*

A pair of Georgetown University researchers devised an experiment to see if simple messaging could help save passengers' lives. Motivational messages encouraging passengers to "Speak up!" against dangerous driving were pasted in the passenger cabin of minibuses. The passengers were not asked to report the drivers to a third party—they were simply encouraged to insist that their drivers slow down.

The researchers' pilot study, which involved 2,400 vehicles, showed striking results: the stickers were posted inside a random selection of 1200 minibuses. Compared to rates for 1200 buses without stickers, road accident insurance claims fell by half, and claims involving injury or death dropped by two-thirds. The cost was $7 per disability-adjusted life year.

To encourage drivers to keep the stickers in place on buses, the researchers ran a weekly lottery with winnings of $60 (equivalent to roughly one week's wages). Drivers were eligible to receive the prize if they had retained the stickers in their vehicles.

THE **POTENTIAL:** *Cost-effectiveness, impacts, and implications*

With $290,000 from DIV, they are expanding the pilot to reach approximately 10,000 minibuses in Kenya. Researchers are testing different messages and different media techniques to gauge the effectiveness of each over time.

It is estimated that there are over 40,000 minibuses operating in urban and rural areas of Kenya. More than 300,000 people take public transportation every day. If the results of the pilot expansion are as promising as the initial results, Kenya's leading insurance company for minibuses is ready fund and scale the campaign as it will both increase profits and save lives.

Read the results of the original ***"Heckle and Chide" study.***

Photo by AFP

QUICK FACTS

Stage 2 Testing at Scale **Kenya** **$291,154**

- **Road deaths are the leading cause of death for people ages 15 to 29 and cost Sub-Saharan Africa $10 billion annually.**
- **Using a DIV stage 2, researches are working to put cheap "Speak Up!" stickers in minibuses, in an effort to promote chiding for safe driving.**
- **As a result, road accident insurance claims fell by 1/2 and claims involving death or injury fell by 2/3 for minibuses with these "Speak Up!" stickers.**

THE PROBLEM: *Poor hospital patient safety protocols*

Patients in developing countries risk disabling injuries or death simply by being admitted into hospitals with poor or non-existent patient safety protocols. Intensive Care Unit (ICU) patients in low and middle income countries (LMIC) are two times more likely to get catheter-associated urinary tract infections and four times more likely to develop ventilator-associated pneumonia than their counterparts in high income countries. Similarly, a patients' risk of mortality in LMIC is between three to nine times higher due to elevated rates of central line-associated bloodstream infections.

THE SOLUTION: *Mobile health solutions and safety training*

The Indus Hospital in Karachi, Pakistan, is partnering with Johns Hopkins University Bloomberg School of Public Health and Interactive Research and Development to use mobile technology linked with cultural training to overcome the challenges to safe medical care in ICUs in Pakistan. Using radio frequency identification (RFID) tags on patient identification wristbands, health workers can access forms, procedure protocols, and important patient information by simply tapping the wristband with a cell phone. Because patients' information is updated in real time from a central server, health workers can operate with the most up-to-date understanding of the patients' condition and keep electronic records of patient safety events. ICU staff also receive training designed to promote a culture of patient safety by integrating safe medical practices into the daily work of the unit or clinical area.

QUICK FACTS

Stage I Proof of Concept **Pakistan** **$100,000**

- **This DIV Stage I funding is testing if mobile technology, linked with cultural training, can improve safe medical care in hospital ICUs in Pakistan.**
- **Using radio frequency identification (RFID) tags on patient identification wristbands, health workers are accessing forms, procedure protocols, and important patient information by simply tapping the wristband with a cell phone.**

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

The Indus Hospital ICU in Karachi has already seen the incidence of ventilator-associated pneumonia cut in half and central line-associated bloodstream infections eliminated entirely in the last two quarters of observation. By implementing procedural protocols, tracking patient data, normalizing safe medical practices, and promoting a set of shared attitudes and behaviors that prioritize safety, the mobile technology and training program are directly addressing the kinds of preventable infections that result from unsafe medical procedures. Scaling up the concurrent use of mobile health solutions and cultural training offers the promise of mortality reduction and physical vitality to millions of patients admitted to hospitals in Pakistan each year.

Photo by Sarosh Hussain

THE PROBLEM:

Finding an efficient and effective way to manage and train community health workers

The shortage of health workers in the developing world is unanimously accepted as one of the key constraints to improving public health provision to the poor. In India, community health workers (CHWs) now play a crucial role in providing life-saving services in areas that traditional medical providers struggle to reach.

Since 2005, India has trained and deployed more than 850,000 CHWs. However, expanding networks of CHWs while also maintaining high quality service delivery can be difficult. Training, supervision and evaluation of CHWs are major challenges to ensuring that people served by CHWs receive the same level of care as those able to access treatment from traditional medical providers.

THE SOLUTION: *Scaling a mobile-based solution*

CommCare is a case management tool developed by Dimagi, a health and technology social enterprise, to help CHWs provide better care by managing enrollment, support and tracking of clients and activities on their mobile phones. It encourages CHWs to enroll all eligible clients, to conduct more timely visits with patients, and to correctly follow procedures and clinical protocols. CommCare contains checklists and learning resources to help CHWs promote healthy behaviors that have been shown to reduce mortality and disease in poor populations.

In 2010, Dimagi received Stage 1 funding from DIV to establish proof of concept for CommCare. After a successful initial grant, Dimagi recompeted and won Stage 2 funding to increase their field team, further develop the evidence base for CommCare and build the organizational capacity to bring CommCare to scale.

QUICK FACTS

Stage 2 Testing at Scale | **India** | **$996,424**

- **Since 2005, India has hired more than 850,000 Community Health Workers (CHWs). However, expanding networks of CHWs while also training and maintaining high quality service delivery can be difficult.**
- **Dimagi's Stage 1 pilot demonstrated that CommCare — a case management tool — can empower CHWs at a cost of $86 per worker per year, compared to training programs by the Government of India that cost approximately $1,000.**

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

As community health workers play an increasingly important role in providing healthcare to the poor, effectively scaling and managing networks of CHWs will continue to be an important challenge. Dimagi's Stage 1 pilot demonstrated that CommCare can empower CHWs at a cost of $86 per worker per year, compared to training programs by the Government of India that cost approximately $1,000.

Because the CommCare platform is easily customizable to users' needs and supports translation into multiple local languages and dialects, it can adapt and scale widely to meet the needs of different NGOs, public health organizations, research institutions and governments who manage networks of CHWs.

Click ***here*** to read the full project description, and keep an eye on the latest news through the ***Dimagi blog***.

Photos by Dimagi

4 OPERATION ASHA **Applying Technology to Reduce Multidrug-Resistant Tuberculosis (TB)**

THE PROBLEM:

Patient lapses in TB treatment cause deaths and exacerbate multidrug-resistant TB

Globally, tuberculosis (TB) is responsible for 1.4 million deaths a year. It is second only to HIV/AIDS as the most deadly infectious disease worldwide. Drug resistant strains are a major obstacle to reducing TB deaths. While tuberculosis (TB) can be cured in nearly all cases, it remains the leading infectious cause of death among adults in India, where nearly 2 million people develop TB annually and 1,000 people die from the disease each day. MDR-TB is widespread and much more costly and difficult to treat than regular TB. Curing one patient of MDR-TB costs as much as curing 200 patients of non-resistant TB.

Patient lapses in first-line TB treatment are a key cause of MDR-TB. The international standard in TB treatment requires the drug regimen to be taken in the presence of a healthcare professional for 6 to 8 months. This requires frequent trips to obtain treatment, which can be very costly for patients, both in terms of transportation and lost income due to missing work. As a result, many patients stop treatment, which puts them at risk of developing MDR-TB.

THE SOLUTION:

Using biometric patient monitoring to drastically reduce patient lapses

Operation ASHA uses eCompliance to combat MDR-TB by reducing patient lapses in treatment. Developed in collaboration with Microsoft Research, eCompliance registers the presence of patients and staff at treatment centers through fingerprints, and sends daily text message updates on patient attendance to counselors and program managers. eCompliance empowers health professionals to provide targeted counseling to TB patients who lapse on their treatments thus helping reduce the spread of MDR-TB.

An initial pilot of eCompliance in urban slums in Delhi reduced rates of treatment default to below one percent. Now Operation ASHA is using DIV Stage 2 financing to carry out a randomized control trial of nearly 8,000 patients in India and Cambodia to provide rigorous evidence on the cost-effectiveness of biometric tools like eCompliance on a large scale.

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

A cost-effective system for improving patient compliance is a critical step in preventing the spread of MDR-TB. Early results show promising evidence that biometric tools are able to provide such a solution. By demonstrating cost-effectiveness at scale, Operation ASHA will be able to provide a clear roadmap for other countries to treat the 310,000 cases of MDR-TB that occur globally each year.

Read more about ***Operation ASHA*** in ***VOA news*** and the World Bank blog. Visit the ***OperationASHA*** website for the latest updates.

QUICK FACTS

Stage I Proof of Concept | **India** | **$897,324**

- **Operation ASHA is using DIV Stage 2 financing to carry out a randomized control trial of nearly 8,000 patients in India and Cambodia**
- **Operation ASHA will be able to provide a clear roadmap for other countries to treat the 310,000 cases of MDR-TB that occur globally each year.**

Photo by Andrew Reed Weller

ADDITIONAL GRANTEES // by Category

Jhpiego

Perfecting the Pen: Further Development of a New Technology to Cheaply Test for Preeclampsia and Eclampsia

Pre-eclampsia and its more serious progression, eclampsia, are the third leading cause of maternal deaths worldwide. Current tests, which involve lab work or multiple trips to the health center, are too costly for poor women. This grant supported further development of a pen-like technology that can cheaply and easily test for pre-eclampsia at home. Jhpiego, with support from a DIV Stage 1 grant, developed an affordable, reliable self-test to detect pre-eclampsia among pregnant women. After extensive lab-based testing, Jphiego obtained a DIV grant to test the pen in a community setting in Nepal, where they discovered that further improvements to the prototype were needed prior to its large-scale roll out. Although Jhpiego ended the field test early, they were able to gain important insights into the functionality of the pen in a real-world setting, while also learning that pregnant women and community health workers were correctly interpreting the test results based on Jhpiego's training efforts. Jhpiego engineers are currently exploring solutions to be able to manufacture new prototypes for future field testing.

Stage 1 Proof of Concept // Nepal // $100,000

Program for Appropriate Technology in Health (PATH)

The Life-saving Balloon: Developing an Affordable Postpartum Hemorrhage Treatment to Save Mothers' Lives

Every four minutes, a new mother dies of postpartum hemorrhage. With deaths totaling 140,000 per year worldwide, it is the leading cause of maternal mortality. The balloon tamponade is a device that stops hemorrhage and controls uterine bleeding, saving the life of the woman over three quarters of the time. However, they are often prohibitively expensive for widespread use in developing countries. A DIV Stage 1 grant supported the Program for Appropriate Technology in Health's (PATH) development of a safe, simple balloon tamponade that would cost less than $10. A design concept with preliminary product specifications was developed by the end of the grant period. The design was modified over the course of the project to incorporate feedback from maternal health experts from around the world.

Stage 1 Proof of Concept // Ghana // $99,793

Abdul Latif Jameel Poverty Action Lab (JPAL) & the Institute for Financial Management and Research (IFMR)

Reducing Health Worker Absenteeism with Fingerprinting Technology

On average across India, health workers are absent 40 percent of the time, and previous government efforts to encourage attendance have largely failed. Smartphones that capture thumb impressions of health staff are being used to monitor their daily attendance by the State Government of Karnataka, Harvard University, and the Abdul Latif Jameel Poverty Action Lab South Asia at the Institute for Financial Management and Research. The intervention is designed to reduce health worker and doctor absenteeism below baseline levels (51 percent for health workers and 61 percent for doctors). If successful, the Government of Karnataka plans to scale the program across the state of over 52 million people.

Stage 2 Testing at Scale // India // $172,679

Researchers from New York University, Oxford, and Innovations for Poverty Action

Evaluating the effectiveness of non-financial incentives to improve the delivery of health services in Sierra Leone

Innovations for Poverty Action and researchers from New York University and the University of Oxford are examining how two types of social accountability interventions, non-financial incentives – such as health scorecards and clinic recognition awards - and community monitoring, can improve service delivery in the country's public health sector. The study aims to rigorously evaluate the relative effectiveness and the potential for scaling up these two non-financial incentive mechanisms using a randomized controlled trial. The evaluation has support from the Ministry of Health and Sanitation (MoHS) and Ministry of Internal Affairs Local Government, Country Planning and Rural Development (MoIALGRD). Both ministries are eager to investigate and scale up social accountability mechanisms as part of a diverse set of health sector reforms.

Stage 2 Testing at Scale // India // $432,258

ADDITIONAL GRANTEES // Continued

Institute For Financial Management and Research (IFMR)

Using Performance-based Incentives to Fight Tuberculosis in Remote Areas in India

While tuberculosis (TB) can be cured in nearly all cases, it remains the leading infectious cause of death among adults in India, where nearly 2 million people develop TB annually and 1,000 people die from the disease each day. Counselors often play a critical role in improving access to TB treatment and ensuring treatment completion, but several studies have shown that the attendance and commitment of health workers in remote communities are often very low. The Institute for Financial Management and Research (IFMR) has designed a compensation scheme, or performance-based incentives, designed to increase counselors' motivation to complete their important tasks properly and more efficiently. This project studies the impact of providing health workers in remote areas with performance-based incentives on both the TB case detection rate and the treatment outcomes of patients.

Stage I Proof of Concept // India // $75,104

Photo by Dimagi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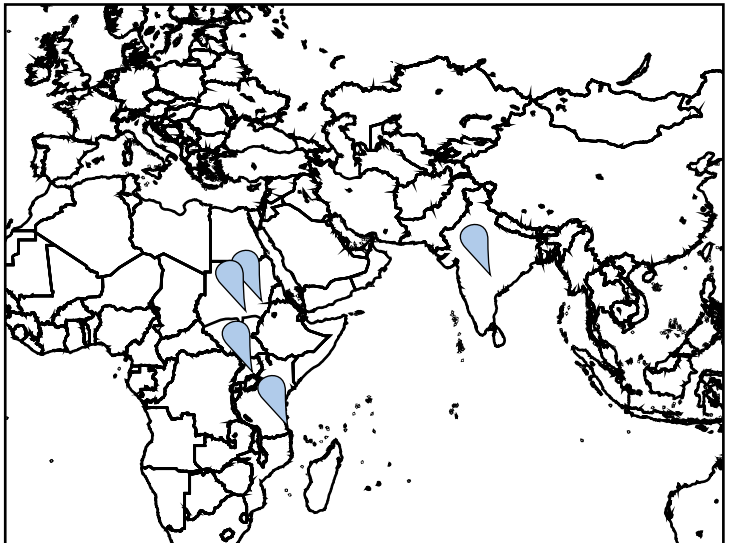

LIGHTING THE WORLD

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D.LIGHT DESIGN

6

SOLAR SISTER

7

MERA GAO POWER

ADDITIONAL GRANTEES

LRUS • EGG-ENERGY
J-PAL & IFMR
SIMPA NETWORKS • SIGNA CHEMISTRY

Photo by Anna da Costa

THE **PROBLEM:** *Off-grid access to affordable energy*

Globally, 1.3 billion people live without electricity. In Africa alone, some 590 million people lack electricity, a number that is expected to increase as population growth rates exceed projected rates of power grid expansion. This failure to supply electricity to a large segment of the population represents a significant forgone development opportunity. Electrification produces considerable gains in employment, education, income and poverty reduction.

People living "off-grid" typically rely on kerosene lanterns or diesel power generators. Tragically, such power sources can be detrimental in the long term. The World Bank estimates that the health impact of breathing kerosene fumes is the equivalent smoking two packs of cigarettes a day. Unsurprisingly, two thirds of adult females with lung cancer in developing nations are non-smokers. However, healthier and safer alternatives to kerosene and diesel, such as solar power, remain out of reach for many because of their high upfront costs.

THE **SOLUTION:** *Pay-as-you-go solar power*

d.light design provides viable a solar power alternative to households throughout Uganda by using a two-pronged approach that combines its innovative solar technology with user-friendly financing. Its rugged home solar system includes a solar panel, two fixed LED lights, a portable LED lantern and a mobile phone charger. But the company goes one step further than traditional solar companies with its flexible, pay-as-you-go finance model. Under this model, consumers forego heavy up-front costs by paying off their system in deposits. It is similar to the layaway model many large department stores have offered consumers in the past—but with the added bonus of being able to use the product while paying it off.

QUICK FACTS

Stage 2 Testing at Scale | **Uganda** | **$1,020,126**

- **590 million people in Africa live without access to electricity.**
- **Ugandans spend up to $180 a year on kerosene to light their homes, consequently exposing families to indoor air pollution and causing respiratory problems over time.**
- **d.light sells a solar light system that only costs $25 dollars and the average consumer can pay off the system in less than a year.**

THE **POTENTIAL:** *Cost-effectiveness, impacts, and implications*

d.light's target customers in Uganda typically spend up to $15 per month on kerosene to light their homes and charge their mobile phones. In comparison, the d.light home solar system has a lifetime cost of $25, with the system having a life expectancy of about five years. Consumers then pay off their system daily, weekly or monthly, as they are able. A typical consumer can pay off the device in less than one year.

Read the d.light feature in the ***San Francisco Chronicle***, and visit the ***d.light website*** to learn more.

Photos by d.light

THE PROBLEM: *Lack of access to power, particularly in Africa, is growing.*

In sub-Saharan Africa, 590 million people live without access to an electrical power grid, a number that is projected to increase over the next 30 years. While African governments are working toward reducing the number of people without access to electricity, these efforts are being outstripped by population growth. Without electricity, the ultra-poor are denied access to critical technologies, services and education opportunities that could close the gap between them and the rest of the world. It is difficult to study or run a business at night.

Currently, large segments of the continent's population rely on hazardous forms of energy, such as kerosene and wood, which produce low levels of light, pose the risk air quality related health conditions, and increase the probability of fire incidents by 2.7 to 5.2 percent over 5 years and burn injuries by 0.12 to 0.14 percent over just one month. Consumers without access to the electricity grid also pay higher costs for energy than any other group of consumers in Africa.

THE SOLUTION:

Draw on networks of local female entrepreneurs to sell solar-powered products

Solar light improves public health, mitigates climate change, increases productive hours for small businesses and helps empower children to study even after sunset, but it is often difficult to reach consumers in the most remote areas. Solar Sister solves this problem by using a micro-consignment model that recruits and trains networks of entrepreneurs from remote areas who sell clean energy products in their communities.

These Solar Sister Entrepreneurs are provided with a "business in a bag"— inventory, sales training and marketing support. Unlike other micro-franchising models, entrepreneurs are loaned the inventory and make payments on the sum loaned to them after securing their first sales, creating better incentives for women who are poor and new to business to participate.

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

Through this scalable, market-based innovation that brings clean rural energy to rural households where traditional distribution channels do not exist, the Solar Sister network is creating substantial economic benefits for entrepreneurs through sales commissions and for households through cost savings and decreased risks from kerosene use.

With DIV support, Solar Sister is recruiting and training 3,000 SSEs, who will sell 315,000 solar lights and mobile phone chargers and provide clean energy products to 1.6 million Africans in rural Uganda, Tanzania, and South Sudan.

Check out the latest news from Solar Sister ***here.***

QUICK FACTS

Stage 2 Testing at Scale | **Uganda, South Sudan & Tanzania** | **$1,000,000**

- **Consumers without access to the electricity grid pay higher costs for energy than any other group of consumers in Africa.**
- **Solar Sister solves uses a micro-consignment model that trains networks of entrepreneurs to sell clean energy products in their communities and provide clean energy products to 1.6 million Africans in rural Uganda, Tanzania and South Sudan.**

Photos by Solar Sister

THE PROBLEM: *Large numbers of people in India lack access to power*

In India, limited power generation, transmission and distribution infrastructure have made access to electricity a major development challenge. According to estimates from the Government of India, 300 million people, comprising 61 million households, live without power.

While the World Resources Institute has estimated the market for off-grid energy products in India at $2 billion, an extremely small fraction of that market is currently being served by NGOs and the private sector. Households off the electrical grid currently rely on low-quality energy sources like kerosene, wood, diesel, candles and disposable batteries. Low cost-effectiveness, detrimental public health effects and negative environmental impact characterize these sources.

THE SOLUTION:

Establishing microgrids to provide profitable and low-cost (sustainable) access to renewable energy

Mera Gao Power (MGP) has designed a solar-powered, village-level microgrid to provide electricity to off-grid villages in India. Through the microgrid model, renewable power is generated by solar panels and stored in battery banks that charge during the day and are discharged at night. Power is distributed to households through short length distribution lines to high-efficiency LED lights that keep power consumption low.

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

DIV provided Stage 2 funding for MGP to establish its first commercial microgrids. Using DIV funding, MGP was able to improve the cost-effectiveness of its microgrid design, reducing the cost of a microgrid capable of providing power to 50 homes from $3,000 to $1,000. Construction time was reduced from one week to one day per village. A three-person team is currently able to construct the backbone of the microgrid within a few hours and connect customers by the end of the same day. By the end of 2012, MGP was serving 2,391 households across 120 villages, far exceeding the original service quantity goal.

In February 2013, MGP secured equity financing from Insitor Management, an impact investment firm that is providing funds for expansion into Southeast Asia. As of April 2013, MGP brought in more revenue than it spent in operational costs, demonstrating that providing power to base of the pyramid households can generate both profits and social impact.

Read more about Mera Gao Power in the ***Financial Times***, and get the latest on Mera Gao in the ***news***.

QUICK FACTS

Stage 2 Testing at Scale | **India** | **$300,000**

- **300 million people in India, comprising 61 million households, live without power.**
- **MGP was able to reduce the cost of a microgrid capable of providing power to 50 homes from $3,000 to $1,000.**
- **In February 2013, MGP secured equity financing from Insitor Management, an impact investment firm that is providing funds for expansion into Southeast Asia.**

Photos by Anna Costa

ADDITIONAL GRANTEES // by Category

Lighting Rural Uganda with Solar (LRUS)

Providing Credit for Low-cost Solar-Powered Lighting to Uganda's Rural Cooperatives

With DIV Stage 1 support from USAID and an additional $37,000 in funding and contributions from other partners, Lighting Rural Uganda with Solar (LRUS), a Ugandan NGO, worked with existing village-level member cooperatives to provide households retail credit for purchasing micro-power, solar-powered LED lanterns. While the team was able to provide only a relatively small sample of self-reported surveys on household attitudes towards the product and financing approach, initial testing suggested that when presented with solar alternatives at an affordable rate, households are likely to reduce kerosene use and spend more time on business and school-related activities after hours. As an early grantee in the DIV pipeline, LRUS presented an exciting opportunity to test the potential cost effectiveness and scalability of a new solution at low risk. In the future, however, DIV will be seeking solutions that demonstrate more rigorous evaluation methods and more clarity in their pathways to scale.

Stage 1 Proof of Concept // Uganda // $98,360

EGG-Energy

The "Netflix" Electricity Solution: Solar-charged Battery Rentals in Tanzania

Three out of four people in Sub-Saharan Africa lack access to electricity, and more than 80 percent of Tanzania's 43 million people are off the power grid. Those without grid access spend an annual $790 million on imported kerosene for lighting, AA batteries for basic electricity needs, and charging services for their cell phones. EGG-energy is a private venture that brings affordable, reliable and clean energy to the people not connected to the power grid. In rural and peri-urban areas, EGG-energy trains local entrepreneurs to charge small, lead-acid batteries through solar charging stations. The entrepreneur then rents out these batteries to individual and institutional customers. Additionally, EGG technicians install the electrical and lighting systems that are powered by the rented batteries in the customers' homes and businesses. Spending around $5 per month for their EGG battery rental, EGG-energy customers save 35 percent per year on energy, while local entrepreneurs benefit from a profitable business.

Stage 1 Proof of Concept // Tanzania // $100,000

Abdul Latif Jameel Poverty Action Lab (J-PAL) & the Institute for Financial Management and Research (IFMR)

Breaking Down the Barriers to Energy Efficiency

In the developing world, many industrial plants and small and medium enterprises fail to make the energy-efficiency investments that can help curb polluting greenhouse gas emissions. Additionally, little is known about the ability of industrial investments in energy efficiency to cut both emissions and costs. By studying 400 textile and chemical plants in India's industrial region, researchers at the Abdul Latif Jameel Poverty Action Lab and the Institute for Financial Management and Research are analyzing how firms make decisions about energy efficiency—an issue that is little understood but critical for climate policy. This study will also help break down barriers to investment in energy-saving approaches by calculating the firms' financial returns on these investments.

Stage 2 Testing at Scale // Ethiopia & Sudan // $185,533

Simpa Networks

Pay-As-You-Go Solar Home Systems

Worldwide, approximately 1.3 billion people live without access to electricity, and another 1 billion have extremely unreliable access. Effective clean-energy solutions exist, but require significant upfront costs that often make them unaffordable to the poorer consumers who could benefit from them the most. Simpa is developing a market-based solution to selling clean energy, similar to buying a prepaid cell phone, providing pay-as-you-go solar home systems that are both affordable and reliable. By using a market-based model, Simpa anticipates providing access to clean energy in India for nearly 4 million people in 5 years, and over 25 million people in 10 years.

Stage 2 Testing at Scale // India // $968,000

SiGNa Chemistry

Solar storage: creating clean energy storage systems for developing world contexts

With Stage 1 support from DIV and additional leveraging of over $8.5 million, SiGNa Chemistry developed the E-Bike, a fuel-cell powered bicycle prototype that provides both a clean, efficient mode of transportation and a portable, stand alone, general purpose power source. The system used a portable hydrogen fuel cell power as a portable source of power for a wide range of applications including: e-bicycle, electronics, refrigerators, computers, phones, water filters/pumps, lighting, mobility and more. The E-Bike and its power module was intended for three primary uses: (1) as a long-range, pollution-free, powered transportation alternative, (2) as a general purpose mobile power source, and (3) for use in emergency or disaster relief efforts. As an early grantee in the DIV pipeline, SiGNa presented an exciting opportunity to test the potential cost effectiveness and scalability of a new solution at low risk. In the future, however, DIV will be seeking solutions that move beyond prototype development to incorporate field testing of their project.

Stage 1 Proof of Concept // $100,000

Photo by Anna Costa

HELPING BRING FOOD TO THE TABLE

8

KICKSTART

9

SENDHIL MULLAINATHAN
INNOVATIONS FOR POVERTY ACTION

ADDITIONAL GRANTEES

INNOVATIONS FOR POVERTY ACTION
THE SENEGAL ECOVILLAGE MICROFINANCE FUND
THIN AIR NITROGEN SOLUTIONS
BOSTON UNIVERSITY
ECO-FUEL AFRICA • IMFR & SEFC
PRESIDENT AND FELLOWS OF HARVARD COLLEGE

Photo by Esther Havens

THE PROBLEM: *Access to small-scale farming technologies*

Small-scale farming is the principal source of livelihood for many in Kenya. Agriculture provides 71 percent of employment and accounts for over 25 percent of Kenya's GDP. One of the best ways to increase the incomes and food security of these small-scale farmers is for them to irrigate their land. Appropriate irrigation technologies enable farmers to grow multiple cycles of high-value crops throughout the year, generate higher yields, and most importantly, harvest and sell their crops in the dry season when prices are higher. Irrigated crops in the off-season sell for as much as 10 times more per kilogram than rain-fed crops.

KickStart International's shallow water irrigation pumps, for example, can increase annual net-farm incomes by an average of $700 per year. KickStart estimates that around 800,000 rural farming families (or around 4 million people) in Kenya could benefit from using these pumps. Despite the relatively low cost of KickStart's pumps, however, they are still beyond the reach of many poor farmers who often have irregular incomes and find it difficult to pay the large up-front cost of the pump.

THE SOLUTION:

Creative financing options to expand technology access for small-scale farmers

To meet this need, KickStart has developed two financing plans to increase access to these products and help break down critical financial barriers. The first is called "Mobile Layaway," which enables a poor farmer to easily save to purchase a pump by making small, incremental payments through a mobile phone. The second service, "Rent-to-Own," enables farmers to receive a pump after an initial down payment, put the pump to use immediately and make regular rental payments toward pump ownership. This approach allows the farmers to use the extra income generated through increased crop yields to pay down the cost of the pump. KickStart plans to conduct a large-scale randomized trial in Kenya to determine the effectiveness of these two financing programs in increasing irrigation pump usage.

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

KickStart's financing systems hope to reach a poorer segment of farmers, and more women, with the economic benefits of their pumps. Additionally, this work will demonstrate whether these mechanisms can help facilitate the purchase of farming equipment, of any kind, for the rural poor in Africa.

Watch a video about KickStart 's ***work with DIV.***

QUICK FACTS

Stage 2 Testing at Scale **Kenya** **$553,000**

- **Kickstart is testing different financing options to help farmers afford the upfront cost of their shallow water pumps, by making small payments on the pump while enjoying additional income from off-season crops.**
- **Improved access to kickstart pumps has the potential to increase the net-farm incomes by an average of $700 per year**

Photos by Esther Havens

THE PROBLEM:

A lack of access to information on the latest agricultural breakthroughs is holding down remote farmers' incomes.

An estimated 75 percent of the world's poor rely on agriculture for all or some of their household income. Increasing agricultural productivity and incomes is essential for poverty reduction. Studies show that missing the ideal date for planting day can reduce a crop's yield by 10 percent. Educating farmers through agricultural extension programs on how and when to plant crops can increase productivity and technology adoption, ultimately boosting farmers' incomes. However, agricultural extension workers in Kenya currently reach only a small portion of rural producers, stymied by the high costs of running face-to-face programs in hard-to-access regions of the country.

THE SOLUTION: *Text for tips*

Harvard economist Sendhil Mullainathan, and Innovations for Poverty Action have teamed up with Mumias Sugar Company, the largest sugar producer in Kenya, on a program that uses text messages to reach remote farmers with advice on how to increase their yields. The program uses tailored text messages and voicemails to educate farmers about best practices, send seasonal reminders about what farmers should be doing to have the best results come harvest season, notify farmers about current prices, and address farmers' questions.

The research team is using DIV funding to test the text messaging system with sugar cane farmers in Kenya. Initially, the program will directly reach 20,000 of the estimated 250,000 sugar cane farmers in the country, with the goal of scaling up to reach millions of farmers of all stripes across sub-Saharan Africa.

QUICK FACTS

Stage 1 Proof of Concept **Kenya** **$96,394**

- **75 % of the world's poor rely on agriculture for all or some of their income.**
- **Educating farmers on how and when to plant crops can increase farmers' income and food production.**
- **At a fraction of the price of traditional government programs, texting these tips to farmers can create massive savings, boost incomes, and increase food**

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

According to IPA field-testing, more than half of all sugar cane farmers in Kenya have a cell phone, and nearly 90 percent have access to a mobile phone through a neighbor or relative. As of 1999, only 2 percent of farmers were meeting with agricultural extension workers. Moreover, text messages are inexpensive, costing less than a nickel per message in Kenya's competitive mobile phone market. Given the high costs extension services to remote regions, – over $120 million in 2006 – this approach represents massive savings compared to traditional extension programs and can be expanded across the entire agricultural sector.

Additionally, with over 70 percent of the world's population using mobile phones and the low per-farmer cost of running the program, there is a major opportunity for the initiative to serve as a model to scale globally, enhancing crop productivity, increasing food security and raising incomes for farmers that are currently living at the edge of subsistence.

Watch a TED talk by Sendhil Mullainathan, the principal investigator of the study.

Photo by Neil Pol

ADDITIONAL GRANTEES // by Category

Innovations for Poverty Action

Overcoming Barriers to Fertilizer Use in Kenya

Though chemical fertilizers can raise crop yields and farmer incomes, fertilizer use in sub-Saharan Africa remains low. Researchers from Innovations for Poverty Action are testing whether an innovative pricing scheme can encourage Kenyan farmers to invest in fertilizer. Small, time-limited discounts of 15 percent aim to encourage farmers to purchase fertilizer right after harvests when they have funds readily available, rather than waiting until the next planting season when their cash reserves have depleted. The program also tests whether text-message reminders, as well as farming cooperatives formed by friends and neighbors, can further encourage fertilizer use. While DIV's Stage 1 grant has closed, the project continues with the support of other organizations.

Stage 1 Proof of Concept // Uganda // $ 99,828

Innovations for Poverty Action

Storing Crops as Collateral: Testing Crop-based Financial Instruments that Provide Credit to Farmers in Sierra Leone

Poor farmers are often forced to sell their crops at harvest time, when prices are lowest, because they need immediate income and lack access to storage. In partnership with the Government of Sierra Leone and several community banks in Kono and Kailahun districts, researchers at the Massachusetts Institute of Technology and Innovations for Poverty Action are testing a crop-based lending model in which private banks store farmers' crops at the time of harvest as collateral and give loans to the farmers, with the goal of reducing the damaging effects of price seasonality. Results from a prior pilot study indicated that farmers were able to sell their products at a 50 percent premium at a later date compared to those who did not use the product and sold at harvest time.

Stage 2 Testing at Scale // Sierre Lione // $230,145

The Senegal Ecovillage Microfinance Fund

Senegal EcoSac Scale Up

Approximately 698 million households in Sub-Saharan Africa rely on biomass (wood, crop residues, charcoal, dung) as their primary source of energy. The Senegal Ecovillage Microfinance Fund (SEM Fund) directly addresses the African cooking fuel challenge with the EcoSac, a locally manufactured temperature retention bag similar to a crockpot or cooler. The EcoSac can reduce fuel use by an estimated 30 percent, and has the potential to save a Senegalese family $12 per month or $144 per year on energy costs. With DIV's support, the SEM Fund is expanding its family customer base Senegalese families for this new cost-saving and carbon emission-reducing technology.

Stage 1 Proof of Concept // Senegal // $80,000

Thin Air Nitrogen Solutions

New Method for Small Farmers to Better Fertilize their Crops and Reduce Climate Change

Lack of availability and prohibitive cost are major deterrents for smallholder farmers to adopt the use of organic fertilizer. Thin Air Nitrogen Solutions, LLC - a start-up company founded by Colorado State University researchers - is collaborating with Hawassa University to demonstrate the feasibility of producing cyanobacterial bio-fertilizer in an outdoor open-pond system in Ethiopia. The project explores the potential for farmers and villages to grow their own cyanobacteria – organisms that add nitrogen to the soil - for use as fertilizer. This homegrown approach sidesteps the need for energy-intensive production and transportation infrastructure to get fertilizers to farmers, while helping to mitigate climate change.

Stage 1 Proof of Concept // Ethopia // $99,854

ADDITIONAL GRANTEES // Continued

Purdue University

Protecting farmers' incomes through advances in grain storage

Seventy five percent of Afghan people live in rural areas where agriculture is the primary activity, but farmers in these areas often experience high storage losses of grains and grain legumes. Purdue University has developed a hermetic grain storage technology, consisting of a triple-layer bag that can almost eliminate grain storage losses from insects and can greatly reduce losses from mold and mildew. Purdue is laying the groundwork to develop the supply chain for hermetic grain storage bags in Afghanistan. Effective use of the bags could reduce wheat storage loss from as high as 30 percent down to 5 to 10 percent.

Stage 1 Proof of Concept // Afghanistan & Pakistan // $88,400

Centre for Micro Finance - IFMR

Using the Power of Price Information to Empower Rural Farmers

Seventy five percent of poor people in the developing world reside in rural areas. To bring their crops to market in a timely manner, many rural farmers rely on traders and middlemen who often exercise local monopoly power over price-setting. Fasal, a cell phone-based service developed by the financial software company Intuit, empowers rural farmers by providing current price information on agricultural products on demand through SMS text messages. IFMR is testing the potential of this tool to improve farmers' incomes not only through more effective bargaining, but also by enabling them to alter their crop size, composition and planting times in more profitable ways.

Stage 1 Proof of Concept // India // $99,907

Centre for Micro Finance - IFMR

Cellphone-Based Agricultural Extension Services

Agricultural extension services, or the advisory services that provide farmers with practical information and tools, are often limited by the cost of delivery in rural areas. Awaaz Otalo (AO) is a cellphone based extension service with the capability to reach millions of previously excluded farmers at a minimal cost per person. With AO, farmers not only receive a weekly information "broadcast" including weather forecasts and pest planning, but they can also pose questions to expert agronomists through a hotline. This project aims to bring AO's service to more farmers throughout India and evaluate its impact on farm production.

Stage 2 Testing at Scale // India // $160,843

Boston University

Leveraging Community-based Relationships to Help Farmers Earn More in India

Smallholder farmers have limited access to formal credit, forcing them to rely on informal moneylenders with their inflated borrowing costs. Boston University is testing a new approach to microfinance, which incorporates community members, such as small-scale traders, shopkeepers and local government officials, into the microfinance loan-making and monitoring process. The new approach, which also features loans with longer repayment timelines more suited to farmers' needs, may reduce farmers' dependence on informal moneylenders and traders, and help them keep a larger share their profits.

Stage 1 Proof of Concept // India // $100,000

ADDITIONAL GRANTEES // by Category

Eco-Fuel Africa

Eco-Fuel Press Machines: Fueling Efficient Fires for Cooking

The vast majority of Ugandans cook their food over a wood or charcoal fire that, in addition to causing chronic illness and death from smoke, also contributes to the decimation of Uganda's forests. Eco-fuel Africa invented a simple, manual machine that converts agricultural waste into fuel briquettes that burn longer, cleaner and are 20 percent cheaper than wood fuel. With DIV funding, Eco-fuel Africa has begun mass manufacturing the Eco-fuel Press Machines, leasing the machines to local unemployed women and youths in slums and villages, and training them to launch clean-energy micro-businesses. Not only will disadvantaged groups enjoy new entrepreneurial skills, but their communities will also benefit from cleaner, cheaper energy.

Stage 1 Proof of Concept // Uganda // $100,000

Institute for Financial Management and Research (IFMR), Small Enterprise Finance Centre SEFC

New Loan Product Aims to Lower Risks for Sugarcane Farmers

In Southern India, small rural farmers growing sugarcane face liquidity constraints and financial management problems. The Small Enterprise Finance Centre at the Institute for Financial Management and Research will test a new financial product that directly addresses these risks. The product uses key insights from behavioral economics and relies on a structured loan provided by the sugar mill that processes their cane at harvest time. Using the sugar mill as the intermediary allows for cheaper and more certain payment collection.

Stage 1 Proof of Concept // India // $101,369

Innovations for Poverty Action

Investing in Soils and Improving Livelihoods

As much as two thirds of sub-Saharan Africa's soil on agricultural land is degraded, threatening the livelihoods of the 70 percent of Africans who are involved in agriculture. Researchers have shown that by adding a charcoal dust called "biochar"–which can be produced in kilns from crop residues and other wastes–to soil, they can reverse soil-fertility decline, improve crop yields, and improve plant response to fertilizer. With support from DIV, Innovations for Poverty Action researchers in partnership with Re:char and the African Christians Organizations Network are piloting a new, low-cost "biochar" kiln for individual farms and evaluating its impact on farmers' livelihoods.

Stage 1 Proof of Concept // India // $99,952

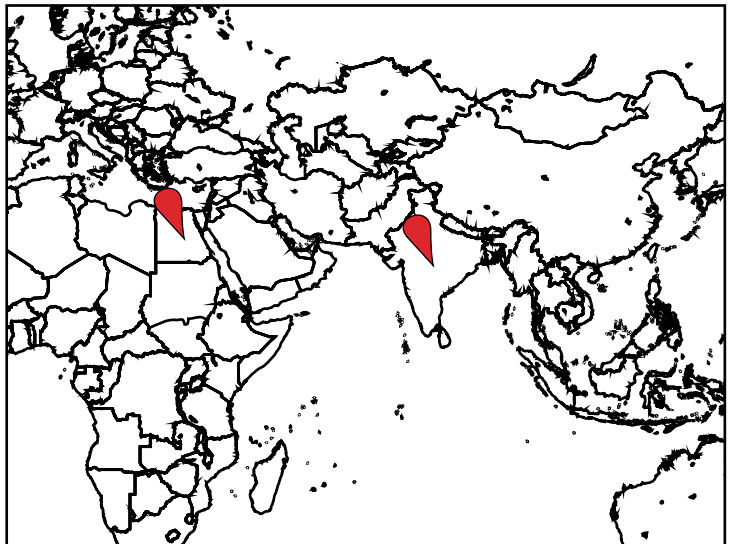
President and Fellows of Harvard College

Reducing Imbalanced Fertilizer Use in Bangladesh

The rural population in Bangladesh comprises approximately 85 percent of the country's poor. Farmers in these areas often fail to achieve balanced fertilization that could lead to increased crop production and income. Harvard researchers are evaluating two approaches to help farmers balance their fertilizer use: the first approach is soil testing, a way for farmers to obtain detailed information on the nutrient content of their plots; the second approach uses leaf color charts, which help farmers determine precisely where additional nutrients are needed. The researchers are also testing whether social networks of NGOs can successfully raise awareness of the long-term costs of imbalanced fertilizer use and promote adoption of these tools.

Stage 1 Proof of Concept // Bangladesh // $98,850

Photo by Esther Havens



LIFTING PEOPLE OUT OF POVERTY

10

VISION SPRING

11

PRESIDENT AND FELLOWS OF HARVARD COLLEGE

ADDITIONAL GRANTEES

INVENTURE • BIOLITE
INNOVATIONS FOR POVERTY ACTION
FACULDADE DE ECONOMLA DA UNLVERSIDADE
NOVA DE LISBOA • BAISIKELI UGUNDUZI

Photo by Esther Havens

THE **PROBLEM:** *High costs for poor vision*

It is estimated that uncorrected vision results in $202 billion in lost productivity to the global economy. Yet, 544 million people around the world could have their vision restored with a simple pair of reading glasses. For many living in developing countries suffering from vision loss, a pair of eyeglasses could mean the difference between opportunity and loss of income and quality of life. Glasses can increase productivity by 35 percent, and increase monthly income by 20 percent.

THE **SOLUTION:** *A new business lens*

VisionSpring reaches base of the income pyramid (BoP) customers in rural and peri-urban areas through outreach efforts that provide vision screenings and access to affordable glasses. Its unique business model supports the sale of glasses to the poorest customers (a target 70 percent of all customers) with revenue from higher-priced products sold to wealthier customers.

VisionSpring's 10 years of experience serving the global BoP optical market will inform the program, notably its successful implementation of the BoPtical Care Model in El Salvador, which will be fully self-financed by 2013. The organization targets the same success in India, to reach 1.2 million people in six years.

THE **POTENTIAL:** *Cost-effectiveness, impacts, and implications*

Each of VisionSpring's 10 BoPtical Care Hubs aims to reach 12,000 individuals annually with comprehensive, high-quality affordable eye care. VisionSpring hopes to drive down total costs from $18 to $6.51 for each pair of glasses, increasing their affordability for BoP customers.

Assuming that each pair of reading glasses lasts two years, this will yield an estimated $216 in increased earning potential per pair sold. Over the three-year DIV grant, VisionSpring is targeting sales of more than 200,000 pairs of glasses and plans to conduct over 600,000 vision screenings, generate $2.5 million in revenue and create $43 million in economic impact.

Watch a video of VisionSpring's impact worldwide.

QUICK FACTS

Stage 2 Testing at Scale **India** **$585,350**

- **544 million people could have their vision restored with a pair of reading glasses.**
- **Glasses can increase productivity by 35% and increase monthly income by 20%.**
- **VisionSpring supports the sale of glasses to poor customers with revenue from higher-priced products sold to wealthier customers.**
- **They aim to sell 200,000 pairs of glasses and generate $43 million in economic impact in 3 years.**

Photo by Esther Havens

THE PROBLEM:

Banks are hesitant to loan money to entrepreneurs without formal financial histories

An estimated 50 percent of the 2 billion people who live on $2 a day or less run small businesses, but these entrepreneurs face a key roadblock when trying to access finance to expand their businesses. Most banks screen loan applications using traditional financial statements, collateral and past borrowing history; many small and medium enterprises in developing countries, however, simply do not have this kind of formalized financial track record.

Studies show that access to small lines of business credit, particularly for women, improves household consumption and the probability of children attending school— 1.86 percent and 2.4 percent improvement for girls and boys, respectively. But because most lending institutions cannot assess the informal financial activities in which these entrepreneurs are engaged for loan-worthiness, the entrepreneurs are unable to access credit and its associated benefits with the same facility as their wealthier counterparts despite their equal business acumen.

THE SOLUTION: *A new way of assessing credit risk*

Unlocking entrepreneurial potential in developing countries requires a new way for banks to screen clients and evaluate risk. Harvard's Entrepreneurial Finance Lab Research Initiative (EFLRI) does just that with a psychometric assessment tool—a mashup of the SAT, a Myers-Briggs style personality test and a quiz on small business know-how.

In tests over four years in seven countries in Latin America and Africa, the tool was able to predict default as well as or better than traditional credit scoring models. In Africa, the initial research and adaptation of the tool has already started to catalyze private-sector scale-up. Financial institutions on the continent are now lending out over $1.5 million per week based on these tools to small-scale entrepreneurs that would have previously been rejected.

With Stage 2 support from DIV, EFLRI is extending its work to the Muslim areas of the Middle East and Asia, starting in Cairo, Egypt, in partnership with the National Bank of Egypt. It is using the funds to test and adapt the assessment tool to the local contexts, including ensuring Shariah-compliance.

THE POTENTIAL *Cost-effectiveness, impacts, and implications*

The low transaction cost and reliability of psychometric-based credit scoring should make it a highly attractive approach for banks in developing countries. With banks better able to measure risk for individuals without formal financial histories—cutting default rates by between 25 and 40 percent—they will be more likely to make loans to SME entrepreneurs they previously would have turned away, opening the door for the creation of new businesses, more jobs and economic security.

Learn more about the latest news and updates on the ***EFL-RI website***.

QUICK FACTS

Stage 2 Testing at Scale **Egypt** **$1,020,126**

- **50% of the 2 billion people who live on $2 a day or less run small businesses.**
- **EFLRI helps banks assess whether small-scale entrepreneurs who lack formal credit histories will pay back loans.**
- **Their test performs as well as or better than traditional credit scoring.**
- **It is already used by banks in Africa to lend $1.5 million weekly.**

Photo by Harvard University

ADDITIONAL GRANTEES // by Category

InVenture

Finance App to Help Small Business Attract Capital

In developing economies, most micro, small and medium-sized enterprises (MSMEs) do not have the financial tracking systems that lenders use to assess their creditworthiness. This lack of formal information has contributed to an estimated 70 percent of MSMEs not having access to external capital from financial institutions (and leaving a possible $2.5 trillion gap in needed funding). Award-winning social enterprise InVenture is piloting an SMS-based tool that allows small business owners to track financial data quickly and easily, and helps facilitate lenders' assessments of their creditworthiness and management of their loan repayments.

Stage 1 Proof of Concept // India // $100,000

BioLite

Bringing Efficiency to the Cooking Fire through Enhanced Cookstoves

Despite the discomfort and dangers of sustained exposure to smoke, 3 billion people around the world cook on open fires. The HomeStove by BioLite offers an alternative, reducing the amount of firewood required by families and cutting toxic pollutants by 95%—nearly 10 times more than other available improved cook stoves. As an added incentive for potential consumers, the HomeStove uses excess energy produced during the cooking process to power a USB charger for small electrical devices. BioLite and solar powered lamp innovator, Greenlight Planet, are breaking down barriers to clean cookstove adoption by marketing their improved cookstoves in 200 villages in Orissa, India.

Stage 2 Testing at Scale // India // $1,000,000

Researchers at Georgetown University, Massachusetts Institute of Technology's Sloan School of Management, University of Warwick, and Innovations for Poverty in Action

Mobile Banking for Better Small Business

Access to credit is a major barrier to growth for small businesses in developing countries. Because lenders, not courts, are typically burdened with the costs of enforcing loan repayment in these areas, the number and types of available loans is limited. Innovations for Poverty in Action, including researchers from Georgetown University, Massachusetts Institute of Technology's Sloan School of Management, and the University of Warwick, in partnership with Financial Sector Deepening, Coca Cola, Safaricom and Equity Bank, is testing an innovative trade credit product for small-scale entrepreneurs in Kenya. The credit product's electronic inventory management system dramatically lowers the cost of managing loans for lenders, while its mobile phone-based money-transfer system makes repayment easier for borrowers. If the intervention is profitable for both lenders and borrowers, the project partners will expand the credit product at a much larger scale.

Stage 2 Testing at Scale // Kenya // $360,195

Faculdade de Economia da Universidade Nova de Lisboa

Saving to Grow: Facilitating Smart Savings Among Businesses in Mozambique

In collaboration with Mozambique's largest cell operator Carteira Movel, researchers from the Faculdade de Economia da Universidade Nova de Lisboa are evaluating the role of mobile banking in facilitating savings by providing customers access to interest-accruing savings accounts and an automatic savings- commitment device. A randomized group of customers will then participate in a financial training program designed to help them manage their savings and build long-term financial assets for their businesses. Results will determine the impact of both the commitment device as well as the training program.

Stage 2 Testing at Scale // Mozambique // $293,146

ADDITIONAL GRANTEES // Continued

Baisikeli Ugunduzi

Tougher Tires for Those Who Need Them Most

Especially in rural areas, the supply of affordable, high-quality bicycles and bicycle components is virtually non-existent. Many riders rely on poor-quality models that require frequent and expensive maintenance, and spend up to a quarter of their incomes on flat tires alone. Startup social enterprise Baisikeli Ugunduzi ("innovative bicycle") has invented a product to help rid bicyclists of one chronic transportation challenge—the flat tire. Their flexible, solid tube lasts for up to five years and can be fitted to any size bicycle. While traditional bicycle tubes cost $3 and need to be replaced every few weeks when riding on Kenya's rough terrain, the Baisikeli Ugunduzi tubes cost just over $10 for up to five years of use, and can be financed at 25 cents per day. Through strong relationships with Kenyan bike taxi unions and bicycle taxi drivers, Baisikeli Ugunduzi is expanding beyond the bicycle tire to develop more quality, affordable bicycle components.

Stage 1 Proof of Concept // Kenya // $100,000

Innovations for Poverty Action

Providing Evidence on How to Develop Better Businesses: Evaluating Entrepreneurship Training in Uganda

As entrepreneurship captures the interest of policymakers who seek to stimulate development, the importance of business-skills training has grown. However, there is a lack of evidence about the essential skills required to be a good entrepreneur, and a lack of consensus on how such skills should be taught. Innovations for Poverty Action is implementing a project in Uganda to test which skills are essential to successful entrepreneurship and how to best teach these skills. This project, which is the first of its kind, will provide critical evidence of what works and what doesn't in entrepreneurship training.

Stage 1 Proof of Concept // Uganda // $93,612

Researchers from London Business School, the London School of Economics, and Innovations for Poverty Action

Growing Small Businesses through an Innovative Savings-Loan Tool

Approximately half of the 2 billion people living on less than $2 per day run businesses; however, few expand to become small or medium enterprises, despite the availability of micro lending and savings products. In Ghana, researchers from London Business School and the London School of Economics, in association with Innovations for Poverty Action are studying the relationship between an innovative hybrid lending-savings tool and investments in productive firm assets, such as machinery, that add value to a business. By requiring that the capital from the lending-savings tool be invested in a productive asset, researchers are evaluating whether the new tool can help improve the productivity and growth of small businesses.

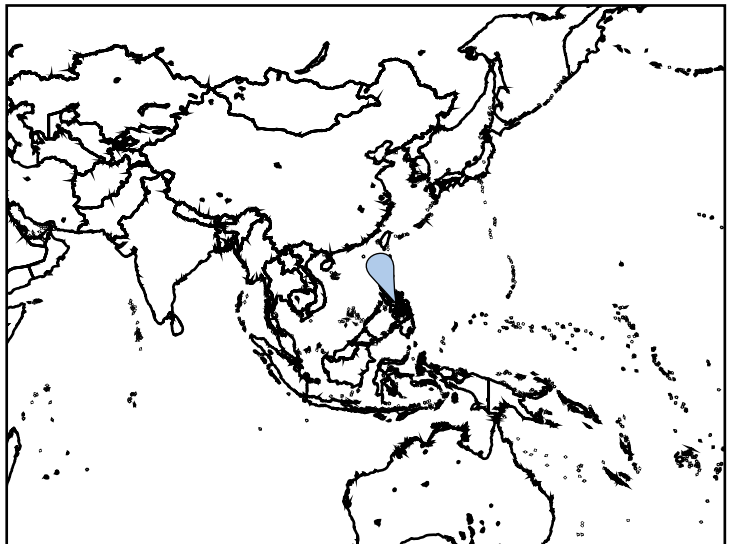
Stage 1 Proof of Concept // Ghana // $80,808

Researchers from the University of Michigan, the University of Maryland, and Innovations for Poverty Action

Fingerprinting to Reduce Risky Borrowing: A Randomized Evaluation in Malawi

In countries without formal identification systems, borrowers who default on bank loans can simply apply for new loans under different identities. This reduces the profitability of lending, leading lenders to limit the supply of credit. As a result, many creditworthy smallholder farmers cannot finance crucial inputs such as fertilizer and improved seeds. Researchers at the University of Michigan and the University of Maryland seek to introduce a fingerprint-based credit bureau in Malawi. An early randomized evaluation of this approach showed that fingerprinting led to dramatic increases in repayment for the riskiest borrowers. Fingerprinting also led these borrowers to voluntarily take smaller loans and to be more likely to use their loans on productive farming activities. With DIV's support, researchers are scaling up the testing of this approach to thousands of borrowers across Malawi to examine its impact on lending and repayment.

Stage 2 Testing at Scale // Malawai // $999,944



HELPING YOUTH THRIVE

12

UNIVERSITY OF MICHIGAN

ADDITIONAL GRANTEES

INNOVATIONS FOR POVERTY ACTION
PRATHAM • EDUCATION FOUNDATION
PIXATEL SYSTEMS

Photo by Sarosh Hussain

THE **PROBLEM:** *Making remittances count*

Every payday, migrants around the world take a sum of money from their paycheck and set it aside to send their relatives and friends back home. These monies—called remittances—are one of the largest international financial flows to developing countries. Worldwide, remittances totaled $406 billion in 2012 alone.

In the last few years, there have been significant efforts to make it cheaper and easier for people to send remittances. Remittances are often sent to support the school fees of relatives back home, but it remains difficult for the sender to ensure that the money is spent as intended.

THE **SOLUTION:** *Channeling support for smarter spending*

Enter researchers from the University of Michigan, who developed a money transfer platform called EduPay. EduPay provides migrants with the ability to pay educational institutions in their countries of origin directly, without channeling the funds through a relative or other "trustee." The system also provides information to the remittance sender on the performance—report cards and attendance records—of the sponsored student. Through this double monitoring capability, EduPay enables the remitter to both monitor that his or her money is being spent as intended and that the funds are actually making a difference.

With Stage I DIV funding, researchers are piloting EduPay and assessing its impacts and profitability. To bring in the skills and knowledge necessary to make EduPay successful and sustainable, University of Michigan researchers have also partnered with the Bank of the Philippine Islands (BPI) and a respected Philippine NGO with expertise in managing educational scholarships.

QUICK FACTS

Stage I Proof of Concept **Philippines** **$141,038**

- **Worldwide, remittances totaled $406 billion in 2012 alone.**
- **These funds are often sent to support the school fees of relatives back home.**
- **EduPay allows remittance senders to pay schools in their countries of origin directly to make sure funds are used for education.**
- **The sender can also make sure their student is performing by tracking grades and attendance.**

THE **POTENTIAL:** *Cost-effectiveness, impacts, and implications*

If EduPay proves successful, it is expected that the Filipino bank and others will have the incentive to scale the product dramatically. Additionally, this education- and country-specific platform has wide implications across countries and sectors. Countries throughout the developing world could use the EduPay model to create similar systems for remittances designated for health care, home building and care for elderly relatives.

Read the latest progress ***report*** on the EduPay project.

Photo by Sarosh Hussain

ADDITIONAL GRANTEES // by Category

Researchers from Yale University and Innovations for Poverty Action

Being a Good Saver to be a Good Student

Uganda's primary school enrollment rates have increased dramatically as a result of the country's Universal Primary Education strategy, introduced in 1997, which significantly reduced school fees. Unfortunately, even small purchases such as pens and exercise books continue to prevent Ugandan youth from reaching their full potential. As many as 68 percent of enrolled children drop out before completing elementary school, and the majority do so for financial reasons. Innovation for Poverty Action (IPA) and Yale Economist Dean Karlan are conducting research on a "Super Savers Program," which encourages students to deposit change into savings boxes to help students and their families save for school fees. The project will help gain a more precise understanding of the financial barriers to high student retention, and how to address them.

Stage 1 Proof of Concept // Uganda // $181,537

Pratham Education Foundation

Using Learning Camps to Improve Basic Learning Outcomes of Primary School Children

While most children in India aged 6 to 14 are now enrolled in school, close to half of children in Grade 5 cannot read at a Grade 2 level. Pratham Education Foundation seeks to improve basic learning outcomes by implementing learning camps: intensive bursts of teaching and learning that have emerged as a promising strategy to improve education outcomes. These camps show how learning can change in a short period of time, demonstrating to parents and teachers that accelerating basic reading and arithmetic can be done without huge expenditures of resources when communities mobilize to engage in their children's learning.

Stage 2 Testing at Scale // India // $926,582

Innovations for Poverty Action

Helping Young Job Seekers through the Ghana National Apprenticeship Program

Youth in sub-Saharan Africa account for 60 percent of the unemployed, and nearly three quarters of people ages 15 to 24 live on less than $2 a day. The National Apprenticeship Program in Ghana harnesses the knowledge and experience of firms and entrepreneurs to empower unemployed youth through training. Innovations for Poverty Action's project tests a performance-pay scheme in which training providers (i.e. firms) receive pay based on the skill level of apprentices and their outcomes. The results of these tests will help the Government of Ghana and other governments to improve or expand large-scale apprenticeship programs.

Stage 2 Testing at Scale // Ghana // $474,033

Pixatel Systems

Improving Student Achievement in India with Low-Cost Tech

In India, low-quality teachers and absenteeism have become major obstacles to improving student performance in basic subjects such as math. Rigorous evaluations have shown that computer-based learning is effective in supplementing poor teacher quality while being responsive to specific student needs. However, these computer-based solutions often rely on infrastructure that is expensive and hard to scale. Pixatel Systems is creating a cloud-based technology platform that helps all teachers deliver educational content to students over inexpensive tablet PCs, fundamentally changing the content, delivery, and cost of computer-based learning in the classroom.

Stage 1 Proof of Concept // India // $150,000

Researchers from Harvard University and Innovations for Poverty Action

Negotiating a Better Future

In Zambia, teenage girls drop out of school at a rate three times higher than boys. Young women in Zambia also have two times the HIV rates of young men; and one in 27 women in Zambia will die giving birth, with early childbearing being one of the biggest risk factors. By training girls in negotiating skills, this intervention seeks to empower young women to discuss health and education decisions with power figures in their lives. Innovations for Poverty Action (IPA) and a professor from Harvard Business School are using randomized control trials to isolate the impact of negotiation skills-training versus more traditional interventions, such as providing information about education.

Stage 2 Testing at Scale // Zambia // $452,513

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IMPROVING GOVERNMENT ACCOUNTABILITY

13

UCSD

ADDITIONAL GRANTEES

J-PAL & IMFR

Photo by Courtney Body

THE PROBLEM: *Electoral fraud and corruption in Afghanistan and beyond*

Of the 182 countries ranked on Transparency International's 2011 Corruption Perceptions Index, Afghanistan is ranked 180th—placing it ahead of only North Korea and Somalia. In 2010, Afghanistan held elections for its lower house of parliament that were marred by fraud: ultimately, over 1 million votes were invalidated and a resulting power struggle nearly destroyed the country's political institutions.

THE SOLUTION: *Mobilizing cellular technology to detect and deter fraud*

A team from the University of California, San Diego, created a Photo Quick Count program aimed at increasing electoral transparency through the use of mobile phones. The program is used to take independent photographs of voting counts at polling centers immediately following an election. These voting count forms are separated from the electoral chain of custody, and then later compared to corresponding numbers in the certified national aggregate. Any differences between the two counts demonstrates that votes have been illegally sold by corrupt election officials to candidates.

The UCSD team applied to DIV to measure the effectiveness of this election monitoring approach during the 2010 parliamentary elections in Afghanistan. The UCSD team used this funding to conduct a randomized control trial evaluating how candidates' and election officials' behavior would react to the knowledge that their vote counts would be photographed.

QUICK FACTS

Stage 1 Proof of Concept | **Afghanistan** | **$100,000**

- **UCSD's Photo Quick Count program reduces electoral corruption by using mobile phones to capture vote tallies.**
- **In a 2010 test in Afghanistan, polling stations that were warned that vote tallies would be saw a 60% reduction in the theft of election.**
- **UCSD secured follow-on funding from Qualcomm to replicate this approach in Uganda's 2011 elections.**

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

The UCSD trial showed significant results: in polling stations that were warned that vote tallies would be monitored with photographs, they found a 60-percent reduction in the theft of election materials and a 25-percent drop in votes for the most well-connected candidates.

Following the evidence of the approach's success in Afghanistan, UCSD secured funding from Qualcomm to successfully replicate the approach during Uganda's February 2011 presidential and parliamentary elections in a trial that adapted "quick counts" to a Qualcomm app to enable real-time data transfer and monitoring.

For additional details on the UCSD project, check out articles in ***Foreign Policy, Slate***, and the ***Economist***.

Photo by Courtney Body

ADDITIONAL GRANTEES // by Category

Abdul Latif Jameel Poverty Action Lab (J-PAL) & the Institute for Financial Management and Research (IFMR)

Exploring the Link Between Voter Information Campaigns and Responsive Governments

The urban poor make up a large proportion of India's voting population, but, as in many developing-country democracies, this potential political weight has not been translated into improved public service delivery and other benefits. Even if an effective voter-information campaign helped mobilize this voting population, it is unclear how these efforts would influence politicians' behaviors. To answer this question, researchers at J the Abdul Latif Jameel Poverty Action Lab, and the Institute for Financial Management and Research, including Massachusetts Institute of Technology Economist Abhijit Banerjee, are using a randomized control trial to assess how politicians adjust their spending in wards where information is circulated to voters. The study will provide some of the first evidence on how Freedom of Information legislation can aid citizen movements to hold politicians accountable.

Stage 2 Testing at Scale // India // $200,000

PROMOTING HEALTHY HABITS

14

SANERGY

ADDITIONAL GRANTEES

WATERSHED • BEAR VALLEY VENTURES LTD.
INNOVATIONS FOR POVERTY ACTION • IDEO.ORG

Photo by Sanergy

THE PROBLEM: *Lack of access to basic sanitation*

Globally, 2.5 billion people lack access to basic sanitation. As a result, contact with human waste is a leading cause of diarrheal diseases, the second leading cause of child mortality in the developing world, claiming the lives of nearly 760,000 children each year. Waste in slums, where toilets are not hooked up to sewage infrastructure, is often spilled or dumped into open waterways, risking thousands of lives. As a desperate measure, residents opt to use "flying toilets"—plastic bags as makeshift containers to collect and discard human waste.

THE SOLUTION:

An enterprising business model that converts waste to fertilizer

In 2011 social enterprise Sanergy received a Stage 1 DIV grant from USAID to establish a working business model that fabricates low-cost hygienic latrines in Kenya's slums and franchises them out to local entrepreneurs. The Sanergy team then collects the waste daily, brings it to a central processing facility and converts it to organic fertilizer for use by commercial farmers. With this grant, Sanergy was able to sell, install and operate 60 sanitation facilities in Mukuru, Nairobi.

After demonstrating its initial success, Sanergy applied for and won Stage 2 DIV support from USAID to expand the franchise to service 70,000 slum residents through the sales of at least 700 toilets. The project leverages an in-house sales force and partnerships with community groups, NGOs and the Kenyan Government to sell toilets to expand Sanergy's sanitation infrastructure and waste processing operations.

QUICK FACTS

Stage 2 Testing at Scale **Kenya** **$1,499,984**

- **Each Sanergy toilet can serve 77 people and costs only $350 to construct, compared to some community toilets that cost up to $25,000.**
- **A single Fresh Life toilet generates between $800 and $1,000 per year in profit for the entrepreneur.**
- **The waste from the slums of Kenya creates a potential $178 million market.**

THE POTENTIAL: *Cost-effectiveness, impacts, and implications*

Each Sanergy Fresh Life latrine provides sanitation to 77 people and costs only $350 to construct, compared to traditional community toilets that can cost up to $25,000 to build. A single Fresh Life toilet is also expected to generate between $800 and $1,000 per year in profit for the entrepreneur, many of whom operate several latrines or operate them adjacent to existing businesses. The Sanergy model nurtures the growth of a sustainable business ecosystem and offers a pathway to prosperity for local entrepreneurs while addressing sanitary conditions that affect 2.6 billion people.

Sanergy plans to expand its franchise model to operate over 1,500 Fresh Life toilets by 2015. Overall, the waste from the slums of Kenya creates a potential market of $178 million.

Read FastCompany's ***story*** about the "toilet entrepreneurs" and read about ***DIV's Stage 2 award to Sanergy.***

Photos by Sanergy

Photo by IDEO.org

ADDITIONAL GRANTEES // by Category

WaterSHED

A WaterSHED moment: Bringing a market-based approach to promoting clean hands

Handwashing is one of the cheapest and most effective public health interventions. However, in Vietnam, poor sanitation results in an estimated $290 million in health costs and productivity losses. Using a market-based approach to improving hygiene habits, WaterSHED is testing how an attractive and affordable handwashing product (the "HappyTap") can encourage consistent and proper handwashing in Mekong, Vietnam. The handwashing encouraged by WaterSHED's "HappyTap" and behavior-change messaging could have the potential to reduce instances of diarrhea by nearly half.

Stage 1 Proof of Concept // Vietnam // $100,000

Bear Valley Ventures Ltd.

Getting Hands Clean Where it Matters Most: Hand Hygiene Products for the Poor

Rates of handwashing with soap—an effective method of preventing diarrheal diseases, pneumonia, and other health problems—range from zero to 34 percent around the world. Clean Hands Inc., created by Bear Valley Ventures and associates, aims to meet sanitation needs where soap and water are inconvenient or inappropriate in urban communities with limited access to water. By developing pathogen-eliminating products, such as foam hand sanitizers, and distributing them through a social business model, Clean Hands Inc. has the potential to deliver major improvements in hygiene and health across a global market.

Stage 1 Proof of Concept // India // $115,500

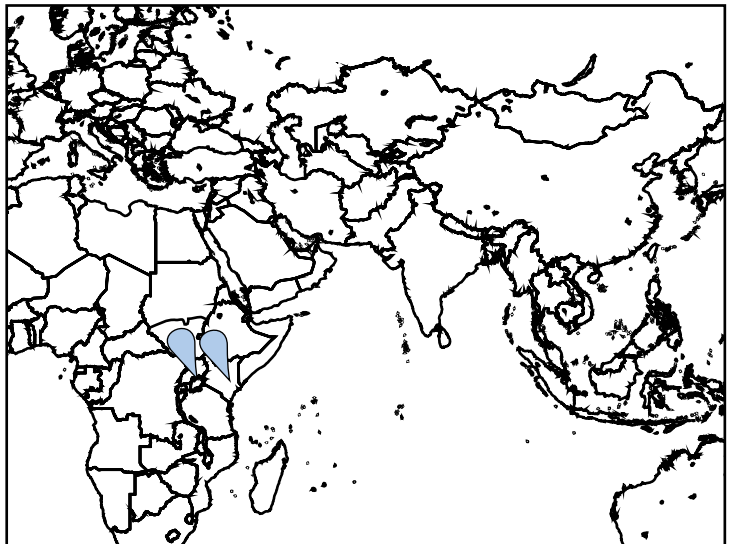
IDEO.org

Digital Peer Pressure for a Good Cause: Fueling the Push for Sanitation in Slums

Worldwide, 2.5 billion individuals lack access to safe sanitation. IDEO.org and Water and Sanitation for the Urban Poor (WSUP) are testing whether a digital platform can successfully use social pressure to increase the demand for improved sanitation in urban areas in Ghana and throughout the developing world. The platform uses existing technologies such as open-source mapping, SMS, and social media tools to motivate individuals to map and share instances of poor sanitation to fuel participation in a broader grassroots push for improved sanitation services and behavior.

Stage 1 Proof of Concept // Ghana // $100,000

Photo by IDEO.org



ENSURING ACCESS TO CLEAN DRINKING WATER

15

DISPENSERS FOR SAFE WATER AT IPA

ADDITIONAL GRANTEES

RAND CORPORATION

Photo by Jonathan Kalan

THE PROBLEM:

Access to clean drinking water persists in part due to lack of chlorine use

As many as 780 million people worldwide live without safe drinking water, which can lead to diarrheal disease, a leading cause of death for children under 5 that is responsible for nearly 1 million deaths per year in that age group alone.

Many communities seek solutions through protected communal water sources, or, if they can afford it, water pipeline systems. But these systems are ineffective when clean water at the source is stored in the household and recontaminated with a dirty cup or an unwashed hand: one study showed that while a protected spring reduced contamination at the source by 66 percent, contamination of household drinking water only decreased by 24 percent due to recontamination during collection and storage.

THE SOLUTION:

Increase use of chlorine by adjusting distribution based on evaluation evidence

Use of chlorine, on the other hand, keeps water purified for a minimum of 24 hours. Purifying chlorine packets are available in household packages in retail stores, but the use of chlorine remains low, especially among the poor.

Using randomized control trials, the Dispensers for Safe Water (DSW) program at Innovations for Poverty Action (IPA) rigorously evaluated ways to increase uptake by adjusting the way chlorine is delivered: Instead of relying on household-size packages, IPA tested uptake of chlorine after positioning a large plastic dispenser filled with chlorine by a local water hole or stream. This helps drive distribution costs down, while creating social pressures to increase adoption. IPA found that the introduction of the chlorine-dispensing container led almost two thirds of the households to use chlorine to purify the water.

THE POTENTIAL: Cost-effectiveness, impacts, and implications

Chlorination has been estimated to reduce childhood diarrhea by between 20 and 40 percent. At scale, chlorine dispensers could cost less than $0.50 per person annually, making them one of the most cost effective ways to reduce diarrheal disease and save lives. This dispenser model capitalizes on cost savings from delivering chlorine to communities in bulk and using local promoters to encourage sustained use. The project also recovers some costs by selling the carbon credits (as households do not need to gather firewood and boil their water).

With Stage 3 support, Dispensers for Safe Water is scaling dispensers in Kenya and Uganda, and has plans to add more countries to that list. The project aims to provide 5 million people with access to dispensers over three years. It is also encouraging replication of the intervention by other actors.

Read more about this project in the ***Huffington Post*** and on the ***Innovations for Poverty Action blog***.

QUICK FACTS

Stage 3 Widespread Implementation | **Kenya & Uganda** | **$5,543,311**

- **Chlorine keeps water purified for over 24 hours and reduces childhood diarrhea by between 20 and 40 percent.**
- **Dispensers could cost less than $0.50 per person annually, making them one of the most cost effective ways to reduce diarrheal disease and save lives.**
- **The project aims to provide 5 million people with access to safe water in the next three years.**

ADDITIONAL GRANTEES // by Category

RAND Corporation

Making Water Filtration Affordable for Kenyan Households

Contaminated drinking water contributes to the deaths of some 750,000 children under the age of 5 every year due to diarrheal disease but simple filtration systems can prevent such tragedies. Working with the Safe Water and AIDS Project of Kenya, RAND Corporation is testing whether a "rent to own" payment plan, which allows consumers to pay for filters a little at a time using mobile phones, can help increase adoption of filters that would otherwise be unaffordable. Should the randomized control trial show that the project is successful, the "rent to own" payment plan could expand to other development products and settings.

Stage 1 Proof of Concept // Kenya // $108,735

Photos by Jonathan Kalan

LOOKING FORWARD

While we celebrate the hard work of our grantees, partners, and team over the last two and a half years, we know we have far to go in helping create a more prosperous and healthy world for everyone. As we look forward to the challenges and opportunities ahead, here are a few things we are excited about in the years to come!

Scaling DIV Globally
We are launching a worldwide investment platform with DFID and the Omidyar Network, called Global Development Innovation Ventures. *Learn more here.*

Seeding DIV at Home
We are working with the White House to help seed DIV's principles in several domestic agencies, to help them achieve their objectives more effectively in this time of fiscal austerity.

Finding, Testing, and Scaling the Next Big Idea
We continuously receive new applications to our open competition, and have a pipeline of grantees under negotiation that will be awarded soon!

Staying Tuned
To follow our work and that of these grantees, visit our website **www.usaid.gov/DIV** and join the conversation on Twitter **@DIVatUSAID.**